

CITY OF SAN MATEO COMMUNITY DEVELOPMENT DEPARTMENT

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July 1, 2022

Gustavo Velasquez, Director State Department of Housing and Community Development C/O Land Use and Planning Unit 2020 W. El Camino Ave, Suite 500 Sacramento, CA 95833

RE: City of San Mateo Housing Element – First Draft Submittal

Dear Mr. Velasquez,

The City of San Mateo is pleased to submit its Draft Housing Element for the State of California's sixth housing cycle (2023-2031) to the Department of Housing and Community Development for review and comment. This document is San Mateo's blueprint for producing up to 10,850 new housing units, which represents 155% of the City's Regional Housing Needs Allocation of 7,015 units. To support equitable housing production across the income spectrum, the Draft Housing Element includes five goals that focus on production, preservation, protection, promotion, and fair housing. Over the next eight years, the City will be focused on realizing these goals through the implementation of 49 policies with over 75 different programs that focus on preserving and producing more housing units, increasing housing opportunities for residents at all income levels and supporting equitable and fair housing principals.

The Draft Housing Element, which the City has spent over two years developing, was published on **April 6**, **2022**, and the 30-day public comment period concluded on **May 6**, **2022**. On May 23, 2022, the City Council held a public hearing to review the Draft, receive public comment, including all comments received during the public comment period, and provide staff with direction. The Draft Housing Element included with this letter has been updated and refined in response to, and in consideration of, our decisionmaker's direction and all of the community input we received, and in compliance with AB215.

We look forward to receiving your department's comments and taking the next steps toward adoption and certification of this critical planning document. We would also appreciate the opportunity to meet with your staff to review and discuss your comments before the 90-day review is completed. Please contact Housing Manager Eloiza Murillo-Garcia at (650) 522-7223 or emurillogarcia@cityofsanmateo.org for any questions or to schedule a meeting to discuss our Draft Housing Element.

Sincerely,

Drew Corbett City Manager



Draft Housing Element

of the General Plan

2023-2031

June 29, 2022



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- B. Community Relations Commission September 29, 2021 Community Needs and Housing Needs Workshop Speaker Notes
- San Mateo Countywide Fair Housing Listening Session September 27, 2021
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- San Mateo Countywide Builders Listening Session November 1, 2021
- San Mateo Countywide Service Providers Listening Session November 15, 2021
- Root Policy Fair Housing Survey Summary of Public Feedback
- Community Correspondence received by the City prior to April 6, 2022, and between May 7, 2022 and May 16, 2022
- Planning Commission and City Council Minutes April 26, 20220 to May 23, 2022

G. Public Review Period

Public Review Period Comments Received – April 6, 2022 to May 6, 2022



1. EXECUTIVE SUMMARY

San Mateo's 2023-2031 Housing Element is a plan to help address the region's housing crisis, a blueprint for supporting all forms of housing, and a demonstration of the City's commitment to achieving greater housing equity and access for all residents. The Housing Element identifies existing housing conditions and community needs, describes where new

"Home is where one starts from." – T.S. Eliot

housing can be developed, establishes goals, policies and programs, and creates a plan for supporting the production of housing to meet the needs of the City's current and future residents. It includes nine sections as outlined below.

1. Executive Summary

This Executive Summary provides a high-level summary of each section, and its findings and conclusions. The Sites Inventory is in Section 3, the Affirmatively Furthering Fair Housing Assessment is in Section 6 and the Housing Plan, with a complete breakdown of the goals, policies and programs, is included in Section 6. Detailed technical information and documentation to support the Housing Element's findings and conclusions are included in the seven appendices.

2. Introduction and Background

The City of San Mateo is located in San Mateo County, California, on the San Francisco Bay Peninsula and has a population of 105,661 per the 2020 Census. It is approximately 20 miles south of San Francisco and borders Burlingame to the north, Hillsborough to the west, the San Francisco Bay and Foster City to the east and Belmont to the south.

The Housing Element is an integral part of the General Plan, which guides the City of San Mateo's development and policy decisions, and it is the only element that requires certification by the state. California has also established a significant number of new housing related laws to address the state's housing crisis and this section provides an overview of the applicable legislation that the Housing Element is required to comply with and address. The State Department of Housing and Community Development (HCD) is tasked with reviewing housing elements for compliance and adequacy and is responsible for certifying the City's Housing Element.

All new housing units need to have access to adequate infrastructure and municipal services, and in particular, sewage disposal and water capacity must be demonstrated. The City's electrical and natural gas provider is Pacific Gas and Electric (PG&E), and the water service provider is predominantly the California Water Company, except for the portion of San Mateo east of the slough, which is served by the Estero Municipal Improvement District. Recology provides recycling, composting and waste disposal services and sewage disposal services are provided by a Joint Powers Authority led by the City. An assessment of Cal Water's Urban Water Management Plan combined with increased water efficiency and conservation requirements found that there is sufficient water capacity to serve at least 7,015 new housing units by 2031. For sewage disposal, the City is currently building an updated sewage treatment facility which will have the capacity to serve the City into the future, including the new units for this housing cycle.

3. Housing Needs and Sites Inventory

For this upcoming eight-year housing cycle, HCD has identified the nine-county Bay Area region's housing need to be 441,176 units; with this number broken down into four income categories that cover housing types for all income levels, from extremely low-income households to market rate (above moderate income) housing. This Regional Housing Needs Determination (RHND) is based on population projections produced by the California Department of Finance (DOF) as well as adjustments that incorporate the region's existing housing need. The City of San Mateo's Regional Housing Needs Allocation (RHNA) for this cycle is 7,015 new housing units.

A summary of facts about San Mateo's demographic data is provided to establish a basis for the City's housing needs and issues. A full version of the City's demographic report can be found in Appendix A. A key fact identified in this data is that the number of homes in San Mateo increased 3.6% from 2010 to 2020, which is *below* the growth rate for San Mateo County and *below* the growth rate of the region's housing stock during this time period. And, during this time period, home prices increased by 115.6% and rental prices increased by 74.2%. Overall, this demographic data supports the finding that the City does not have sufficient housing units to meet the needs of its residents and that housing affordability is a significant barrier for many middle- and lower-income residents.

An analysis of existing affordable housing units that are at risk of conversion/reversion to market rate, rendering them no longer affordable to the people living in them, identified 65 units in two developments (Bridgepoint Condominiums and Belmont Building) that have expiring affordability covenants. The potential loss of existing affordable housing units is an important issue to the City due to displacement of lower-income tenants and the limited alternative housing available to such persons. Preservation of these units can be achieved in a variety of ways and policies and programs have been included in the Housing Plan to explore options to retain the units as affordable, replace the units elsewhere, or relocate tenants into alternative housing that is affordable to them.

To demonstrate how San Mateo can accommodate its RHNA of 7,015 new housing units, the Housing Element must identify adequate sites for housing (Sites Inventory), including rental housing, factory-built housing, and mobile homes, and make adequate provision for the existing and projected needs of all economic segments of the community. The Sites Inventory is required to include an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and analyze the development capacity that can realistically be achieved for each site.

The purpose of the Sites Inventory is to evaluate whether there are sufficient sites with appropriate zoning capacity to meet the City's RHNA goal. The Sites Inventory analysis does not include the economic feasibility of specific sites, does not necessarily take into consideration the owner's intended use of the land now or in the future, and does not dictate where residential development will actually occur. Based on previous Housing Elements, it is anticipated that some of the sites on the list will be developed with new housing, some will not, and some housing will be built on sites not listed in the Sites Inventory.

The methodology used to estimate the development potential of each property included on the Sites Inventory was developed based on the criteria established by state law, development/redevelopment feasibility, site constraints, zoned capacity versus real capacity, and prior project history. To ensure a higher likelihood of new developments exceeding the estimates in the Sites Inventory, conservative assumptions were employed. Overall, the Sites Inventory identified sites spread around the City with



capacity to develop up to 10,820 units, or 154% of the City's RHNA. This development capacity exists within the City's current zoned densities and does not require any rezoning to achieve. The following table provides a summary breakdown of the Sites Inventory by income category.

San Mateo Sites Inventory Breakdown

Housing Opportunity Areas	Total Units	Very Low	Low	Moderate	Above Moderate	Pipeline
Bridgepointe	1,188	241	180	176	591	-
Hillsdale Station South	3,255	821	479	531	1,423	18
101/92 Interchange	2,400	442	213	239	1,506	961
Other Sites	3,497	596	506	305	2,089	1,462
ADUs	480	24	144	240	72	
Totals	10,820	2,124	1,522	1,491	5,681	
RHNA	7,015	1,777	1,023	1,175	3,040	
Buffer	3,805	347	499	316	2,641	
	(54%)	(20%)	(49%)	(27%)	(87%)	

This information is included as Table 8 in Section 3.5 of the Housing Element.

4. Other Required Housing Element Components

This section provides a summary and evaluation of housing production constraints, an overview of the funding opportunities and housing resources provided by the City, and the applicable energy conservation and climate change policies and requirements for new housing developments.

The constraints section analyzes potential and actual governmental and nongovernmental constraints to the maintenance, improvement, or development of housing that hinder a jurisdiction from meeting its housing goals. Governmental constraints to housing include zoning and development standards, infrastructure requirements, development impact and permitting fees, and the development review and permitting processes. Nongovernmental constraints include availability of financing, the price of land, the cost of construction, and the length of time to design and construct new housing.

The city is in the process of implementing measures to reduce development costs, streamline the development review process and amend/simplify the Zoning Code to reduce these constraints. A comprehensive evaluation of all housing impact and permitting fees, with a focus on reducing costs for smaller multi-family projects. Nongovernmental constraints are largely determined by market conditions or other factors, over which the City has little control. However, there are still opportunities to influence market conditions and their associated costs indirectly, which can help reduce these constraints.

The Housing Resources of the City are grouped into three categories. The first is the various funding sources that the City is able to leverage for affordable housing production, preservation, and protection; the second are the existing programs that the City manages and supports to increase the housing supply or otherwise serve past, current, and prospective residents of affordable housing; and the third is the inventory of sites that are adequate for development to meet projected housing needs.

Home energy efficiency has become an increasingly significant factor in housing construction, particularly in the past few years with the increasing demand to build energy efficient and sustainable buildings in California. The California Energy Code and the California Green Building Code in State Title 24 establish

uniform energy efficiency and green building standards that all construction must adhere. The City's 2020 Climate Action Plan (CAP) sets standards to reduce greenhouse gas (GHG) emissions for housing and construction by exceeding minimum state requirements, providing education and outreach on benefits and financial incentives associated with energy upgrades, and continuing support for energy efficiency and electrification retrofits.

5. Public Participation

Over the past twelve months, the city has conducted a significant community outreach effort to engage with the community, with over nineteen public and community meetings and workshops, five intercept/pop-up events, four surveys and partnership with 21 Elements. The outreach effort included an emphasis on connecting with community members for whom English was not spoken at home, renters, those under 45 years of age, low-income and very low-income households, people with disabilities, seniors, single female heads of household, people experiencing homelessness, and those from underrepresented neighborhoods.

Key accomplishments of the community outreach efforts included:

- Launch of a <u>Housing Element Update website</u> that included links to past event video recordings, meeting materials, outreach and survey summaries, and information about upcoming meetings and ways to get involved.
- Two mailers one citywide in October 2021 and a second in January 2022 targeted to renters –
 inviting community members to participate in community workshops, public meetings, and online
 surveys.
- Three public Housing Element workshops, five presentations/discussions at City Council and Planning Commission public meetings, a focus group discussion with builders, developers and architects, and presentations to many local community-based organizations, including the Chamber of Commerce, Downtown Merchants Association and San Mateo-Foster City School District Parent Teacher Association (SMFCSD PTA).
- Two related Housing Element Surveys conducted by the City between October 11, 2021 and January 16, 2022 received a total of 750 responses. Online responses from community members accounted for 594 responses, with 156 additional responses to a subset of questions collected by staff and the consultant team as intercept surveys during pop-up events in the North Central and Shoreview Neighborhoods, as well as Macedonia food distribution events.

Feedback and insights from tenants, non-English speakers, lower-income residents, property owners and developers helped to highlight new policy opportunities and ways to strengthen and improve existing policies, with the overarching challenge of housing affordability and availability being a reoccurring topic. Themes that were incorporated into the Housing Plan included production of more missing middle housing, more outreach and education to tenants and landlords, streamlining and simplifying development review and permitting processes, doing more to address fair housing and equity, and ensuring that new housing is sustainable and addresses climate change.

On April 6, 2022, the City published the Draft Housing Element for public review. The 30-day public review period ended on May 6, 2022. During the review period, the City received 20 public comment letters. Comments reflected a broad range of sentiments including support for housing generally and the Draft Housing Element, a desire for the Draft Housing Element to articulate methods to greatly expand the



supply of housing and tenant protections, concern about the future of existing very low density neighborhoods, and worry that future growth would strain the City's transportation infrastructure and available water supplies. On April 26 and May 3, 2022, the Planning Commission held public hearings and provided input on the Draft. On May 23, 2022, the City Council held a public hearing to consider the public comments and provide staff with input and direction.

6. Affirmatively Furthering Fair Housing (AFFH) Assessment

This section provides an overview of AFFH requirements; a history of segregation in the region; and an assessment of the San Mateo's AFFH issues.

"Affirmatively furthering fair housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. California law, as established by AB 686, requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation." The law also required that housing elements include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

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

A Fair Housing Assessment for all San Mateo County jurisdictions was conducted by 21 Elements, a countywide jurisdictional collaborative. For the City of San Mateo, the Assessment describes fair housing enforcement and outreach capacity, integration and segregation, access to opportunity and disparate housing needs as contributing factors that should be addressed in the city's fair housing action plan. Some primary findings in the Fair Housing Assessment included:

- 16% of fair housing complaints filed in San Mateo County between 2017 to 2021 (57 total) were in the City of San Mateo (9 total), which is approximately aligned with the city share of the county's population (14%).
- Racial and ethnic minority populations are disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness compared to the non-Hispanic White population in the City of San Mateo. Additionally, racial and ethnic minorities are more likely to live in moderate resources areas and be denied for a home mortgage loan.
- The northeast area of San Mateo is disproportionately impacted by high poverty, low education
 opportunity, low economic opportunity, low environmental scores, high social vulnerability
 scores, concentrations of cost burdened households, overcrowding, and moderate resource
 scores. These areas are generally on either side of Highway 101 and stretch to the San Francisco
 Bay waterfront, encompassing the North Central and Shoreview neighborhoods.
- The City of San Mateo has a slight concentration of residents with a disability with 9% of the population compared to 8% in the county. Residents living with a disability in the city are more likely to be unemployed and are largely concentrated in areas around Highway 101.

- Racial and ethnic minority students in the City of San Mateo—served by the San Mateo Union
 High School District and the San Mateo-Foster Elementary School District—experience lower
 educational outcomes compared to other students.
- Nearly half of all renter households in the City of San Mateo are cost burdened—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened spending more than 50% of their gross income on housing costs.

Contributing factors to these Primary Findings include:

- Higher rates of mortgage denial rates among Hispanic households stems from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership.
- The northern portion of the city offers the most affordable homes, and as such, residents living in these areas have lower incomes and higher rates of poverty.
- Hispanic residents are more likely than others to work low wage jobs that do not support the City's or region's housing prices, resulting in higher rates of cost burden and overcrowding.
- Hispanic residents are primarily concentrated in the northeastern area of the city where residents
 face higher poverty and cost burden as well as poor opportunity outcomes according to TCAC's
 opportunity maps.
- Concentration of naturally occurring affordable ownership and rental housing opportunities in the northeast areas of the city further concentrates poverty, cost burden, and overcrowding in areas with low economic and environmental outcomes.
- There is a relative lack of affordable housing opportunities in higher resourced areas of the city.
- Highway 101 creates a major barrier between the Shoreview neighborhood and the rest of the City of San Mateo.
- The unemployment rate for the City of San Mateo's residents with a disability is four times that of persons without a disability.
- The undersupply of accessible housing units, particularly for renters, creates a scarcity of units for residents living with a disability.
- There are concentrations of the population living with a disability west of Highway 101 in the North Central neighborhood.
- Residents with disabilities and Hispanic households face increased housing discrimination.

In response to this analysis, as well as community input, an Affirmatively Furthering Fair Housing Action Plan, which details how the city proposes to respond to the factors contributing to the fair housing challenges identified in this analysis, was developed. The Action Plan is included in Appendix D and the policies and programs to implement the Action Plan are included in the Housing Plan under Goal 5.

7. Housing Plan

The City of San Mateo's primary objective is to maintain and provide a diversity of housing opportunities for current and future residents. There should be a variety of housing types and sizes, a mixture of rental and ownership housing, and housing that supports special needs populations, including seniors, farmworkers, single female heads of household, people with disabilities, and those who are unhoused. This variety of housing opportunities should accommodate a diverse population, leading to a variety of household sizes and types at all income levels.



In addition, the city needs to increase housing supply to meet the housing demand caused by current and future job growth. The types of new housing created should accommodate all income levels consistent with the city's RHNA. The goals, polices, and actions contained in this Housing Plan support these overarching objectives while also ensuring that the city will meet its statutory obligations to affirmatively further fair housing and facilitate housing production at all income levels.

The City has identified five goals to guide the Housing Element's policies and programs. The first three are based upon the "3Ps" framework that seeks to address the region's housing needs through a combination of Production, Preservation and Protection and is endorsed by the Association of Bay Area Governments (ABAG). The fourth goal, or "fourth P," is Promotion of community engagement and public outreach to support social resilience, and the fifth goal is to Affirmatively Further Fair Housing (AFFH).

- <u>Production</u> Facilitate and support the production of new housing at all income levels, but especially affordable housing. Eighteen policies have been identified to support this goal.
- <u>Preservation</u> Preserve existing housing that is affordable to lower- and middle-income residents. Six policies have been identified to support this goal.
- <u>Protection</u> Protect current residents to prevent displacement. Seven policies have been identified to support this goal.
- <u>Promotion</u> Promote social resilience through public education and community outreach to make information more available and accessible. Four policies have been identified to support this goal.
- Affirmatively Further Fair Housing Address the issues of fair housing, equity and access while reinforcing the objective that affirmatively furthering fair housing is both a stand-alone priority and decisively inseparable from achieving the Housing Element's other goals. Thirteen policies have been identified to support this goal.

8. Quantified Objectives

In addition to the Sites Inventory and the Housing Plan, the city is required to provide an estimate of actual housing units that can be preserved and produced given available resources, permits issued and projected pipeline projects expected to be completed within the next housing cycle. State law recognizes that the city's total housing needs exceed available resources and the community's ability to satisfy this need within the content of the general plan. The total development cost for the RHNA allocation would be nearly \$4 billion dollars, of which nearly \$3 billion would be required to develop the lower-income units. Thus, the quantified objectives do not need to completely account for San Mateo's RHNA but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved in the City over an eight-year timeframe.

For the upcoming housing cycle, the city's quantified objectives for conservation are 461 units, with 65 being affordable units, and the quantified objectives for construction are 5,417 units, with 1,424 being affordable units. The total of quantified objectives for the city are 5,886 units, including 1,489 affordable units. For a full breakdown of units by affordability level and by project or category, see Table 14 – Quantified Objectives for Cycle 6 (2023 – 2031), in this Section.

9. Review of Prior Housing Element

The final section provides a summary of the key accomplishments, challenges, and opportunities learned from the city's previous Housing Element. The city's RHNA for the fifth housing cycle was 3,100 units. The city was able to achieve many its goals through successful implementation of most of its policies and programs but fell short of its affordable housing goals. Key accomplishments include increased accessory dwelling unit (ADU) production, new funding sources, protecting existing affordable housing units, and using new technology to speed up development. Significant progress was also made on the design and entitlement of two affordable housing projects on city-owned properties in Downtown. Overall, through the first seven years of this cycle, the city has been able to achieve a total of 2,133 new housing units and exceed its market rate housing target; however, this only represents 69 percent of the city's RHNA. A variety of factors have contributed to this production shortfall, including high land and construction costs, outdated policies, and community division overgrowth and building heights. The lessons learned over this past cycle have been used to help inform the Housing Plan in this Housing Element.



2. INTRODUCTION AND BACKGROUND

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has not kept pace, contributing to the housing shortage that communities around the Bay Area are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people, particularly those in the middle- and lower-income tiers, being able to purchase homes or meet surging rents.

The Housing Element is part of the City's General Plan and sets forth the policies and programs to address the housing needs for San Mateo. It is the City's eight-year housing strategy from the period of 2023-2031 for how it will meet the community's housing needs. State law (Government Code Sections 65580-65589.8) requires that every city and county in California adopt a Housing Element, subject to State approval, as part of its General Plan. Per SB 375 (Statutes of 2008), the planning period for the Housing Element is eight years.

Since 1969, State law requires that jurisdictions throughout California complete a Housing Element. The City itself is not responsible for building or producing this housing, but it must demonstrate that it has policies and programs in place to support housing construction for all income levels, as well as available land appropriately zoned to accommodate new housing. The Housing Element must include a variety of statistics on housing needs, constraints to development, and policies and programs to implement a variety of housing-related land use actions, and a detailed inventory of "opportunity sites" on which future housing may be built.

The Housing Element is the only element of a locality's General Plan that must be approved ("certified") by the State, through its Department of Housing and Community Development (HCD) to ensure it meets all statutory requirements. Having a certified Housing Element is a prerequisite for many State grants and funding programs. This is the sixth cycle of the Housing Element and covers the eight-year period from 2023 to 2031.

2.1 The History of San Mateo

One of only two charter cities in San Mateo County, the City of San Mateo was incorporated in 1894 and is governed by a five-member City Council. The city encompasses 15.9 square miles in the San Francisco Bay Area in the center of the Peninsula and is currently home to an estimated 105,661 residents. Its strategic location at the crossroad of the east-west coastal stagecoach and the north-south railroad drew a number of residents after its incorporation. The land around this settlement was controlled by some of the wealthiest families in the state, who created large suburban estates. San Mateo emerged in the postwar periods as a rapidly expanding and progressive city when the population of the city nearly quadrupled between 1940 and 1990. Some of the current land use constraints, such as voter approved

¹ US Census estimate, April 2020. https://www.census.gov/quickfacts/sanmateocitycalifornia

² Mitchell P. Postel, San Mateo – A Centennial History,"Foreword", 1994, Page ix.

Measure H, P, and Y in 1991, 2004, and 2020, respectively, which limit heights to 55 feet and density to no more than 50 units per acre in the city were a direct result of this rapid expansion.

Despite the Measure Y growth limitations, San Mateo has seen a significant amount of growth over the past two decades. Recent development activity includes a mix of single-family homes, multi-family dwellings, senior housing, office space, retail areas, hotels, and mixed-use (commercial and residential) projects.

San Mateo has very few remaining vacant sites with development potential (approximately 40 parcels). The areas that are undeveloped are generally protected as open space, parks, and waterways. However, there are many sites that have aging buildings or are under-developed that provide opportunity for new mixed-use and higher-density housing development. Development interest in San Mateo remains high with a variety of projects in the pipeline, including those in the early planning stages.

San Mateo's economy has grown quickly in recent years, in large part due to the strength of Silicon Valley technology companies and the city's strategic geographic location. Current low vacancy rates for retail, office, and industrial space confirm that businesses find San Mateo a desirable location, and new development projects will produce more non-residential space to help meet that demand. Between 2010 and 2019, the number of jobs in San Mateo increased by 33 percent, and there are approximately 52,800 people³ employed in the city. The "professional and technical services" sector, which includes technology jobs, makes up about 20 percent of local jobs, about the same proportion as in San Francisco and more than in Silicon Valley. Retail, health care, food services, public agencies, are other primary employment sectors in the community.

San Mateo's vibrant Downtown, desirable neighborhoods, diversity of employment options, high quality public services, and recent developments such as Hillsdale/Bay Meadows and Station Park Green, make it an ever-popular place to live and work. Major new development in San Mateo is concentrated primarily near the three Caltrain stations (in the Downtown, Hayward Park and Hillsdale areas), and along El Camino Real. The city's three Caltrain stations, extensive bicycle and pedestrian network, SamTrans bus system, and well-maintained local roadways lead efficiently to destinations in the city, on the Peninsula, and beyond.

The city has many distinct and diverse individual neighborhoods, including two designated historic districts, the Downtown and the Glazenwood Historic Districts. The Downtown area, which maintains a 1930s character, is of particular importance and interest with respect to historic structures. The residential neighborhood of Glazenwood is a unique early 1920's development of Spanish Colonial Revival homes. Other areas of the city contain buildings of exceptional architectural interest and reflect local historical periods.

San Mateo has about 41,250 housing units, roughly half are rental units and half are occupied by homeowners, which are also split almost evenly between single-family and multi-family residences. Older

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³ City of San Mateo, General Plan Update - Alternatives Evaluation, 2019.



homes are common in San Mateo, with almost 50 percent being 60 years or older. Local housing costs are very high, driven by high demand and a lack of production, which is due to a variety of factors including lack of available land and regulatory limits. The average cost for a single-family home in San Mateo is about \$1.7 million, up more than 80 percent in just five years.⁴ A typical rental unit costs \$2,900 a month, 31 percent higher than five years ago. With the current median annual income of \$166,000, a four-person household in San Mateo could comfortably afford to purchase a home priced at up to \$700,000 – less than half of the realistic cost.⁵ Even with the high housing costs, the city population continues to increase and is anticipated to grow by up to 55,000 people by 2040, based on the preliminary land use map that was selected to be part of the City's 2040 General Plan Update.

2.2 Legislative Context

Since the city's last Housing Element was adopted and certified in 2014, many pieces of housing legislation have been signed into law, resulting in substantive changes to State housing law and Housing Element requirements.

Affordable Housing Streamlined Approval Process. Senate Bill 35 (2017), Assembly Bill 168 (2020) and Assembly Bill 831 (2020). SB 35 created a streamlined, ministerial review process for qualifying multifamily, urban infill projects in jurisdictions that have failed to approve housing projects sufficient to meet their State-mandated RHNA. Among other requirements, to qualify for streamlining under SB 35, a project must incorporate one of two threshold levels of affordable housing: (1) 10 percent of the project's units in jurisdictions that have not approved housing projects sufficient to meet their RHNA for above moderate- income housing or have failed to submit an annual progress report as required under state law; or (2) 50 percent of the project's units in jurisdictions that have not approved housing projects sufficient to meet their RHNA for below moderate-income housing. AB 168 added a requirement to provide a formal notice to each California Native American tribe that is affiliated with the area of the proposed project. The Housing Element must describe the City's processing procedures related to SB 35. This is discussed further in Appendix B.

Additional Housing Element Sites Analysis Requirements. Assembly Bill 879 (2017) and Assembly Bill 1397 (2017). These bills require additional analysis and justification of the sites included in the sites inventory of the city's Housing Element. The Housing Element may only count non-vacant sites included in one previous housing element inventory and vacant sites included in two previous housing elements if the sites are subject to a program that allows affordable housing by right. Additionally, the bills require additional analysis of non-vacant sites and additional analysis of infrastructure capacity, and place size restrictions on all sites.

Affirmatively Furthering Fair Housing. Assembly Bill 686 (2017). AB 686 law ensures that public entities, including local governments, administer their programs relating to housing and urban development in a manner affirmatively to further the purposes of the federal Fair Housing Act and do not take any action that is materially inconsistent with its obligation to affirmatively further fair housing. It also requires that

⁴ San Mateo County Association of Realtors, 2018

⁵ CoStar; Economic & Planning Systems, Inc., 2018.

housing elements of each city and county promote and affirmatively further fair housing opportunities throughout the community for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act, Government Code Section 65008, and any other state and federal fair housing and planning law. AB 686 requires jurisdictions to conduct an assessment of fair housing in the housing element, prepare the housing element site inventory through the lens of affirmatively furthering fair housing, and include program(s) to affirmatively further fair housing.

No-Net-Loss Zoning. Senate Bill 166 (2017). SB 166 amended the No-Net-Loss rule to require that the land inventory and site identification programs in the Housing Element include sufficient sites to accommodate the unmet RHNA. When a site identified in the Housing Element as available to accommodate the lower-income portion of the RHNA is actually developed for a higher income group, the city must either (1) identify, and rezone if necessary, an adequate substitute site or (2) demonstrate that the land inventory already contains an adequate substitute site.

AB 1397, Low (Chapter 375, Statutes of 2017). The law made several revisions to the site inventory analysis requirements of Housing Element Law. In particular, it requires stronger justification when nonvacant sites are used to meet housing needs, particularly for lower income housing, requires by right housing when sites are included in more than one housing element, and adds conditions around size of sites, among others.

Safety Element to Address Adaptation and Resiliency. Senate Bill 1035 (2018). SB 1035 requires the General Plan Safety Element to be reviewed and revised to include any new information on fire hazards, flood hazards, and climate adaptation and resiliency strategies with each revision of the housing element.

By Right Transitional and Permanent Supportive Housing. Assembly Bill 2162 (2018) and Assembly Bill 101 (2019). AB 2162 requires the city to change its zoning to provide a "by right" process and expedited review for supportive housing. The bill prohibits the city from applying a conditional use permit or other discretionary review to the approval of 100 percent affordable developments that include a percentage of supportive housing units, either 25 percent or 12 units, whichever is greater. The change in the law applies to sites in zones where multifamily and mixed uses are permitted, including in nonresidential zones permitting multifamily use. Additionally, AB 101 requires that a Low Barrier Navigation Center development be a use by right in mixed-use zones and nonresidential zones permitting multifamily uses if it meets specified requirements.

Accessory Dwelling Units (ADUs). Assembly Bill 2299 (2016), Senate Bill 1069 (2016), Assembly Bill 494 (2017), Senate Bill 229 (2017), Assembly Bill 68 (2019), Assembly Bill 881 (2019), Assembly 587 (2019), Senate Bill 13 (2019), Assembly Bill 670 (2019), Assembly Bill 671 (2019), Assembly Bill 3182 (2020). In recent years, multiple bills have added requirements for local governments related to ADU ordinances. The 2016 and 2017 updates to State law included changes pertaining to the allowed size of ADUs, permitting ADUs by right in at least some areas of a jurisdiction, and limits on parking requirements related to ADUs. More recent bills reduce the time to review and approve ADU applications to 60 days, remove lot size requirements and replacement parking space requirements and require local jurisdictions



to permit junior ADUs. AB 68 allows an ADU and a junior ADU to be built on a single-family lot, if certain conditions are met. The State has also removed owner-occupancy requirements for ADUs, created a tiered fee structure that charges ADUs based on their size and location, prohibits fees on units of less than 750 square feet, and permits ADUs at existing multi-family developments. AB 671 requires the Housing Element to include plans to incentivize and encourage affordable ADU rentals. AB 3182 prohibits homeowner's associations from imposing rental restrictions on ADUs.

AB 1763 amended California's density bonus law to authorize significant development incentives to encourage 100 percent affordable housing projects, allowing developments with 100 percent affordable housing units to receive an 80 percent density bonus from the otherwise maximum allowable density on the site. If the project is within half a mile of a major transit stop, the city may not apply any density limit

Density Bonus and Development Incentives. Assembly Bill 1763 (2019) and Assembly Bill 2345 (2020).

to the project, and it can also receive a height increase of up to three additional stories (or 33 feet). In addition to the density bonus, qualifying projects will receive up to four regulatory concessions. Additionally, the city may not impose minimum parking requirements on projects with 100 percent affordable housing units that are dedicated to special needs or supportive housing. AB 2345 created additional density bonus incentives for affordable housing units provided in a housing development project. It also requires that the annual report include information regarding density bonuses that were granted.

Housing Crisis Act of 2019. Senate Bill 330 (2019). SB 330 enacts changes to local development policies, permitting, and processes that will be in effect through January 1, 2025. SB 330 places new criteria on the application requirements and processing times for housing developments; prevents localities from decreasing the housing capacity of any site, such as through downzoning or increasing open space requirements, if such a decrease would preclude the jurisdiction from meeting its RHNA housing targets; prohibits localities from imposing a moratorium or similar restriction or limitation on housing development; prevents localities from establishing non-objective standards; and requires that any proposed demolition of housing units be accompanied by a project that would replace or exceed the total number of units demolished. Additionally, any demolished units that were occupied by lowerincome households must be replaced with new units affordable to households with those same income levels. The City's processing procedures related to SB 330 are described further in Appendix B.

Surplus Land Act Amendments. Assembly Bill 1486 and AB 1255 (2019). AB 1486 refines the Surplus Land Act to provide clarity and further enforcement to increase the supply of affordable housing. The bill requires the city to include specific information relating to surplus lands in the Housing Element and Housing Element Annual Progress Reports, and to provide a list of sites owned by the city or county that have been sold, leased, or otherwise disposed of in the prior year. AB 1255 requires the city to create a central inventory of surplus and excess public land each year. The city is required to transmit the inventory to HCD and to provide it to the public upon request. As of April 2022, the City of San Mateo has identified three surplus sites, two of which are under negotiations for affordable housing development (4th Avenue and Railroad Avenue known as the Talbot's Site), and one is a city parking lot available for affordable housing development (located at 308 5th Avenue).

AB 1486, Ting (Chapter 644, Statutes of 2019). The law expanded the definition of surplus land and added additional requirements on the disposal of surplus land. In addition, local agencies must send notices of availability to interested entities on a list maintained by HCD. This list and notices of availability are maintained on HCD's website. Local agencies must also send a description of the notice and subsequent negotiations for the sale of the land, which HCD must review, and within 30 days submit written finding of violations of law. Violations of the Surplus Land Act can be referred to the Attorney General. Finally, it adds a requirement in Housing Element Law for the jurisdiction to identify which of the sites included in the inventory are surplus property.

Housing Impact Fee Data. Assembly Bill 1483 (2019). AB 1483 requires the city to publicly share information about zoning ordinances, development standards, fees, exactions, and affordability requirements. The city is also required to update such information within 30 days of changes. This Housing Element describes governmental constraints on the production of housing, including a look at zoning requirements, development standards, fees, exactions, and affordability requirements. Changes in requirements made during the Housing Element planning period will also be reported as part of the city's annual Housing Element Progress Report.

SB 6, Beall (Chapter 667, Statutes of 2019). Jurisdictions are required to prepare the housing site inventory on forms developed by HCD and send an electronic version with their adopted housing element to HCD. HCD will then send those inventories to the Department of General Services by December 31 of each year.

Housing Opportunity and More Efficiency (HOME) Act. Senate Bill 9, Atkins (Chapter 162, Statutes of 2021). Effective January 1, 2022, SB 9 requires the City to allow up to two residential dwelling units and residential lot splits in single-family zones. SB 9 allows for reduced standards, such as setbacks, minimum parcel dimensions, and parking. The city must apply objective zoning standards that do not preclude construction of up to two 800 square-feet units. To prevent displacement, the State does not allow SB 9 projects to demolish any affordable or rent controlled housing, or housing that has been occupied by a tenant within the last three years. Projects that meet the qualifying criteria and requirements must be ministerially approved and are not subject to CEQA review. The City is in the process of developing code amendments for SB 9 as described in Policy H 1.11.

Senate Bill 10, Wiener (Chapter 163, Statutes of 2021). SB 10 authorizes cities to adopt an ordinance to zone for up to ten units of residential density on any parcel located within transit rich or urban infill areas. If adopted, the ordinance allows ministerial approval of up to ten units (not counting ADUs or JADUs) at a height specified by the City. The intent of this bill is to streamline production of housing in urban infill neighborhoods with access to transit. SB 10 includes a sunset date of January 1, 2029; the City has identified Policy H 1.13 to evaluate sites and "Missing Middle" housing policies consistent with SB 10 by 2024.

2.3 Consistency with the General Plan



As this Housing Element is being developed, the city is also undertaking a larger effort to comprehensively update the General Plan. The Housing Element is the only chapter in a general plan with statutorily-prescribed timelines for completion, so it is being prepared on a shorter schedule than the rest of the General Plan Update, which is anticipated for adoption by the end of 2023. To ensure internal consistency among all General Plan elements, work on both the General Plan Update and the Housing Element Update is being coordinated. Other elements of the General Plan that specifically require updates statutorily triggered by the Housing Element include:

- Flood Hazard and Management (Gov. Code § 65302 subds. (d)(3) and (g)(2)(B))
- Fire Hazard (Gov. Code § 65302 and 65302.5) (Safety Element updates)
- Environmental Justice (Gov. Code § 65302 subd. (h))
- Climate Adaptation (sustainability throughout the General Plan Update)

2.4 Water/Sewer Capacity

As part of the Housing Element, jurisdictions must provide information regarding water and sewer capacity to accommodate future development. In addition, jurisdictions must include narratives about how they will comply with two specific pieces of legislation, SB 1087 and SB 244.

- **SB 1087 Housing Elements** Requires a city to immediately forward its adopted Housing Element to its water providers so they can grant priority for service allocations to proposed housing developments that include units affordable to lower-income households.
- SB 244 Land Use and General Plans Requires cities and counties, prior to adoption of a housing element, to address the infrastructure needs of disadvantaged unincorporated communities outside the city's limits but within the city's planning area. Because the city's planning area does not contain any unincorporated areas, no such conditions exist.

The cities, water districts and private utilities represented by the Bay Area Water Supply and Conservation Agency (BAWSCA) rely upon the Hetch Hetchy system for water to protect the health, safety and economic well-being of 1.8 million citizens, businesses and community organizations. Together, the BAWSCA agencies account for two-thirds of water consumption from the system and pay for two-thirds of its upkeep.

The regional water system provides water to 2.7 million people in San Francisco, Santa Clara, Alameda and San Mateo counties. Eighty-five percent of the water comes from Sierra Nevada snowmelt stored in the Hetch Hetchy reservoir situated on the Tuolumne River in Yosemite National Park. Hetch Hetchy water travels 160 miles via gravity from Yosemite to the San Francisco Bay Area. The remaining 15 percent of water comes from runoff in the Alameda and Peninsula watersheds and is captured in reservoirs located in San Mateo and Alameda counties. Overall, this regional system, which consists of over 280 miles of pipelines, over 60 miles of tunnels, 11 reservoirs, five pump stations and two water treatment plants, delivers approximately 260 million gallons of water per day.

The City's water providers are California Water Company (Cal Water) and Estero Municipal Improvement District (EMID). Cal Water's Mid-Peninsula District, which includes the City of San Carlos, serves the majority of San Mateo, and EMID serves the bayside portions of San Mateo east of Seal Slough and the City of Foster City.

The City's wastewater treatment plant, which is currently undergoing upgrades that are expected to be completed in 2024, is jointly owned by the City of San Mateo and the City of Foster City/Estero Municipal Improvement District (EMID). The treatment facility serves more than 130,000 people and businesses in its service area at an average flow of 12 million gallons each day. By effectively treating wastewater at an advanced biological treatment facility, the plant helps keep San Francisco Bay environmentally clean and safe.

Both Cal Water and EMID have adopted Urban Water Management Plans that were developed based on the City's existing zoning densities. Since the City will not need to increase density or rezone any sites to meet its RHNA, combined with increased water efficiency and conservation requirements for new development, there appears to be sufficient water capacity to serve at least 7,015 new housing units by 2031. However, it needs to be noted that the region is experiencing a prolonged drought and there are significant concerns about the ability to maintain water supply into the future if current drought conditions persist. The City will continue to collaborate with the two water providers as part of its General Plan Update to ensure there is an adequate and sustainable water supply for current and future development.

The upgrades to the sewage treatment facility will result in increased capacity to serve San Mateo and Foster City well into the future. Based on this information, it is anticipated that the City has sufficient water service capacity and sewage processing capacity to meet new housing development needs for this housing cycle. The current facilities and/or infrastructure are reported to be in good operating condition. Therefore, it is determined that the City has sufficient capacity to serve the 7,015 housing units stipulated the 2023-2031 Regional Housing Needs Allocation.



3. HOUSING NEEDS AND SITES INVENTORY

3.1 Housing Needs Summary

The Plan Bay Area 2050 Final Blueprint⁴ forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year timeframe covered by this Housing Element, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from extremely low-income households to market rate housing.

Every year, the US Department of Housing and Urban Development (HUD), in conjunction with the State of California, establish income categories based on the median income in each county. Based on new requirements for the completion of the Housing Element, jurisdictions must now report on the following categories of income:

• Extremely Low Income: 0-30% of Area Median Income, or AMI

Very Low Income: 30-50% AMILow Income: 50-80% AMI

• Moderate Income: 80-120% AMI

• Above Moderate Income: 120%+ AMI

The following table illustrates the income categories for San Mateo County in 2021. The median income for a family of four is \$166,000.

Table 1: Income Limits for San Mateo County, 2022

Perso	ber of ons in ehold:	1	2	3	4	5	6	7	8
San Mateo	Acutely Low	\$17,450	\$19,900	\$22,400	\$24,900	\$26,900	\$28,900	\$30,900	\$32,850
County Area	Extremely Low	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800
Median Income:	Very Low Income	\$65,250	\$74,600	\$83,900	\$93,200	\$100,700	\$108,150	\$115,600	\$123,050
\$166,000	Low Income	\$104,400	\$119,300	\$134,200	\$149,100	\$161,050	\$173,000	\$184,900	\$196,850
	Median Income	\$116,200	\$132,800	\$149,400	166,000	\$179,300	\$192,550	\$205,850	\$219,100
	Moderate Income	\$139,450	\$159,350	\$179,300	\$199,200	\$215,150	\$231,050	\$247,000	\$262,950

Source: State of California Department of Housing and Community Development, May 13, 2022. https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml

The Regional Housing Needs Determination (RHND) is based on population projections produced by the

California Department of Finance (DOF) as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from the DOF, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households and seek to bring the region more in line with comparable ones. These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

Almost all jurisdictions in the Bay Area received a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles. The allocation that San Mateo received from the Draft RHNA Methodology is broken down by income category as follows:

Table 2: Final Regional Housing Needs Allocations

Income Group	San Mateo Units	San Mateo County Units	Bay Area Units	San Mateo Percent	San Mateo County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	1,777	12,196	114,442	25.3%	25.6%	25.9%
Low Income (50%- 80% of AMI)	1,023	7,023	65,892	14.6%	14.7%	14.9%
Moderate Income (80%-120% of AMI)	1,175	7,937	72,712	16.7%	16.6%	16.5%
Above Moderate Income (>120% of AMI)	3,040	20,531	188,130	43.3%	43.1%	42.6%
Total	7,015	47,687	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments Final Regional Housing Needs Allocations Plan, adopted on December 16, 2021 and approved by California Housing and Community Development on January 12, 2022.

3.2 Demographics

The following are key facts regarding the City's demographic data and housing needs and issues from the demographic report, which can be found in Appendix A.

- Population Generally, the population of the Bay Area continues to grow because of natural
 growth and because the strong economy draws new residents to the region. The population of
 San Mateo increased by 11.5% from 2000 to 2020, which is below the growth rate of the Bay Area.
- Age In 2019, San Mateo's youth population under the age of 18 was 21,827 and senior population 65 and older was 16,093. These age groups represent 20.9% and 15.4%, respectively, of San Mateo's population.
- Race/Ethnicity In 2020, 40.9% of San Mateo's population was White while 1.9% was African American, 26.2% was Asian, and 25.1% was Latinx. People of color in San Mateo comprise a



proportion below the overall proportion in the Bay Area as a whole.

- Employment San Mateo residents most commonly work in the Financial & Professional Services industry. From January 2010 to January 2021, the unemployment rate in San Mateo decreased by 3.6 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 16,810 (42.7%). Additionally, the jobs-household ratio in San Mateo has increased from 1.17 in 2002 to 1.45 jobs per household in 2018.
- **Number of Homes** The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in San Mateo increased 3.6% from 2010 to 2020, which is *below* the growth rate for San Mateo County and *below* the growth rate of the region's housing stock during this time period.
- **Home Prices** A diversity of homes at all income levels creates opportunities for all San Mateo residents to live and thrive in the community.
 - Ownership The largest proportion of homes had a value in the range of \$1M-\$1.5M in 2019. Home prices increased by 115.6% from 2010 to 2020.
 - Rental Prices The typical contract rent for an apartment in San Mateo was \$2,380 in 2019.
 Rental prices increased by 74.2% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$95,240 per year.
- Housing Type It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 44.3% of homes in San Mateo were single family detached, 9.9% were single family attached, 6.3% were small multifamily (2-4 units), and 39.4% were medium or large multifamily (5+ units). Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in San Mateo, the share of the housing stock that is detached single family homes is below that of other jurisdictions in the region.
- Cost Burden HUD considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." In San Mateo, 20.8% of households spend 30%-50% of their income on housing, while 16.8% of households are severely cost burden and use the majority of their income for housing.
- Displacement/Gentrification According to research from The University of California, Berkeley,
 0.0% of households in San Mateo live in neighborhoods that are susceptible to or experiencing
 displacement, and 0.0% live in areas at risk of or undergoing gentrification. 63.4% of households
 in San Mateo live in neighborhoods where low-income households are likely excluded due to
 prohibitive housing costs. There are various ways to address displacement including ensuring new
 housing at all income levels is built.
- **Neighborhood** 56.4% of residents in San Mateo live in neighborhoods identified as "Highest Resource" or "High Resource" areas by State-commissioned research, while 0.0% of residents live in areas identified by this research as "Low Resource" or "High Segregation and Poverty" areas.

These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.

• Special Housing Needs – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In San Mateo, 9.1% of residents have a disability of some kind and may require accessible housing. Additionally, 9.0% of San Mateo households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 9.1% of households are female-headed families, which are often at greater risk of housing insecurity.

3.3 Units at Risk of Conversion to Market Rate

State law requires that each city provide analysis and programs for preserving existing affordable multifamily rental housing units that were developed with public subsidies. Units at risk of conversion are those units in which the restrictions, agreements or contracts to maintain the affordability of the units expire or are otherwise terminated. At expiration, units may revert to market rate, rendering them no longer affordable to the people living in them. Loss of affordability can occur at the termination of bond funding, the expiration of density bonuses, and other similar local programs.

The potential loss of existing affordable housing units is an important issue to the City due to displacement of lower-income tenants and the limited alternative housing for such persons. It is typically less expensive to preserve the affordability of these units than to subsidize construction of new affordable units due to the inflation of land and construction costs which has occurred since the original development of the affordable housing projects.

3.3.1 Preservation and Replacement Options

Based on City records and information from the California Housing Partnership Corporation, a total of 65 units have expiring affordability covenants in San Mateo during the next ten years (2023-2033):

Bridgepointe Condominiums. This development from 1999 contains the City's first Below Market Rate (BMR) units, 59 in all, of which 24 are very low income (50% AMI) and the remainder (35) are at 120% of AMI, at the top of the moderate-income level. The expiration date for the 59 units is 2027, and the city has included a program (H 2.2) to assist in the preservation of these units. However, the 24 very low-income units are most at risk since rents at 120% of median are closer to market rate.

Belmont Building. Originally financed in 1993, this project involved the conversion of six units to family rentals, serving very low-income households (50% AMI). The affordability of the project was created through loans in two programs. Federal HUD loans were used for the rehabilitation of the building. These loans are set to expire in 2032. The developer of this project was a private entity, but a longtime participant in the Section 8 voucher program.

Preservation of at-risk projects can be achieved in a variety of ways, with adequate funding availability. Alternatively, units that are converted to market rate may be replaced with new assisted multi-family units with specified affordability timeframes.



3.3.2 Rental Assistance

State, local, or other funding sources can be used to provide rental subsidies to maintain the affordability of at-risk projects. These subsidies can be structured to mirror the Housing Choice Voucher/Section 8 program, whereby the subsidy covers the cost of the unit above what is determined to be affordable for the tenant's household income (including a utility allowance) up to the fair market value of the apartment. Unit sizes for the at-risk properties range from studios to two-bedroom units and are generally reserved for very low-income households. The total annual subsidy to maintain the 30 at-risk units (the 24 from Bridgepointe and the six from Belmont Building) is estimated at about \$600,000.

3.3.3 Transfer of Ownership

If the current organizations managing the units at risk are no longer able to maintain the project, transferring ownership of the affordable units to a nonprofit housing organization is a viable way to preserve affordable housing for the long term. The estimated market value for the 30 affordable units that are potentially at high risk of converting to market rate is nearly \$350,000 per unit, or \$10.5 million total.

3.3.4 Construction of Replacement Units

The construction of new low-income housing can be a means to replace at-risk units, though extremely costly. The cost of developing new housing depends on a variety of factors including density, size of units, construction quality and type, location, land and development costs. Using the Terner Center's research on the cost to develop affordable housing around the Bay Area, the cost to replace the units could be as much as \$700,00 per unit, or \$21 million.

3.3.5 Entities Interested in Participating in California's First Right of Refusal Program

An owner of a multi-family rental housing development with rental restrictions (i.e., is under agreement with federal, State, and local entities to receive subsidies for low-income tenants), may plan to sell their "at risk" property. The California Department of Housing and Community Development (HCD) have listed qualified entities that may be interested in participating in California's First Right of Refusal Program. If an owner decides to terminate a subsidy contract or prepay the mortgage or sell or otherwise dispose of the assisted housing development, or if the owner has an assisted housing development in which there will be the expiration of rental restrictions, the owner must first give notice of the opportunity to offer to purchase to a list of qualified entities provided to the owner.

HCD has identified six entities that may be interested in participating in California's First Right of Refusal Program in San Mateo County:

- ROEM Development Corporation
- Northern California Land Trust, Inc.
- Housing Corporation of America
- Mid-Peninsula Housing Coalition
- Affordable Housing Foundation
- Alta Housing (previously Palo Alto Housing Corp)

Of these entities, some have worked specifically in San Mateo, and others have completed projects in surrounding areas. If a development becomes at risk of conversion to market-rate housing, the city will maintain contact with local organizations and housing providers who may have an interest in acquiring atrisk units and will assist other organizations in applying for funding to acquire at-risk units.

3.3.6 Funding Sources

A critical component to implement any of these preservation options is the availability of adequate funding, which can be difficult to secure. In general, Low-Income Housing Tax Credit funding is not readily available for rehabilitation and preservation, as the grant application process is highly competitive and prioritizes new construction. The City's previous ongoing funding source, Low/Mod Housing Funds available through the Redevelopment Agency, no longer exists due to the dissolution of Redevelopment more than a decade ago. However, affordable housing impact fees are a new, local funding source, and the city may consider developing inclusionary zoning in lieu fees as well. Additional available funding sources that can support affordable housing preservation include sources from the federal and state governments, as well as local and regional funding.

Federal Funding

- HOME Investment Partnerships (HOME) Program
- Project-Based Vouchers (Section 8)
- Section 811 Project Rental Assistance
- Veterans Affairs Supportive Housing (VASH) Vouchers

State Funding

- Affordable Housing and Sustainable Communities (AHSC) Program
- Golden State Acquisition Fund (GSAF)
- Project Homekey
- Housing for a Healthy California (HHC)
- Multifamily Housing Program (MHP)
- National Housing Trust Fund
- Predevelopment Loan Program (PDLP)
- Permanent Location Housing Allocation (PLHA)

Regional, Local, and Nonprofit Funding

- San Mateo County Affordable Housing Fund
- Housing Successor Agency for the Redevelopment Agency
- City Housing Fund
- Commercial Linkage Fee (CLF)
- City General Fund

As noted in the Goals, Policies and Programs, the City will work with the owners of both the Bridgepointe and Belmont Building projects prior to the expiration of their affordability restrictions to develop a plan to retain the units as affordable, replace the units elsewhere, or relocate tenants into alternative housing that is affordable to them.



3.4 RHNA Allocation Summary and Methodology

3.4.1 Legislative Context for the Housing Element's Inventory of Sites

Per State law, the State of California, in conjunction with Association of Bay Area Governments (ABAG), has projected future population figures for the nine Bay Areas counties which translates into the need for additional housing units. Each jurisdiction is then assigned a portion of the regional need based on factors such as growth of population and adjusted by factors including proximity to jobs, and high resource areas that have excellent access to amenities such as good school and employment centers. This assignment is known as the Regional Housing Needs Allocation (RHNA). Each jurisdiction must ensure that there is enough land at appropriate zoning densities to accommodate its RHNA in its Housing Element in four income categories (very low-, low-, moderate- and above moderate-income). The RHNA for City of San Mateo for the Housing Element 2023-2031 is 7,015 units, which are broken down by income category in Table 3.

Table 3: San Mateo RHNA Targets Summary

Income Category	Very Low	Low	Moderate	Above	Total
	50% AMI	80% AMI	120% AMI	Market Rate	
2023-31 Allocation	1,777	1,023	1,175	3,040	7,015

Table Source: Housing Element Cycle 6 RHNA Allocation

A key component of the Housing Element is a projection of a jurisdiction's housing supply. State law requires that the element identify adequate sites for housing, including rental housing, factory-built housing, and mobile homes, and make adequate provision for the existing and projected needs of all economic segments of the community. This sites list is required to include an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, including analysis of the development capacity that can realistically be achieved for each site.

The purpose of the Sites Inventory is to evaluate whether there are sufficient sites with appropriate zoning to meet the RHNA goal. It is based on the City's current land use designations and zoning requirements. The analysis does not include the economic feasibility of specific sites, nor does it take into consideration the owner's intended use of the land now or in the future. It does not dictate where residential development will actually occur, and the decision whether or not to develop any particular site always remains with the owner of the property, not the City. Based on previous Housing Elements, the City anticipates that some of the sites on the list will be developed with new housing, some will not, and some housing will be built on sites not listed in the inventory.

Although the Sites Inventory was prepared after extensive analysis, it is still in draft form and may be revised throughout 2022 in response to public input, changing circumstances or HCD review before including into the final 2023-2031 Housing Element. The Sites Inventory is further outlined below, with a breakdown of the units in Table 8. The complete Sites Inventory is included as Appendix C.

A number of new housing laws have significantly changed how a sites inventory is developed, introducing changes to the following components of the site inventory:

- Design and development of the site inventory (SB 6, 2019)
- Requirements in the site inventory table (AB 1397, 2017 AB 1486, 2019)

- Capacity calculation (AB 1397, 2017)
- Infrastructure requirements (AB 1397, 2017)
- Suitability of nonvacant sites (AB 1397, 2017)
- Size of site requirements (AB 1397, 2017)
- Locational requirements of identified sites (AB 686, 2018)
- Sites identified in previous housing elements (AB 1397, 2017)
- Non-vacant site replacement unit requirements (AB 1397, 2017)
- Rezone program requirements (AB 1397, 2017)

These laws are further described in Section 2.2 (Legislative Context) of the Housing Element.

3.4.2 Site Inventory Methodology

City staff inventoried vacant and underutilized parcels in San Mateo to determine what land is available for development at various levels of density. Types of sites included:

- Vacant sites zoned for residential use.
- Vacant sites zoned for nonresidential use that allow residential development.
- Residentially zoned sites, including non-residentially zoned sites with a residential overlay, that
 are capable of being developed at a higher density (non-vacant sites, including underutilized
 sites).
- Sites owned or leased by a city, county, or city and county.

The number of units that might be able to be developed at various affordability levels was then estimated, e.g., available land zoned at higher densities can be counted toward the very low- and low-income level needs, and land zoned at lower densities are counted toward the moderate and above moderate-income housing need. The analysis was then completed using the actual average residential densities for developments built on land with various zoning designations over the past five years.

The City of San Mateo's Sites Inventory for future housing includes property zoned for multi-family use that is currently vacant as well as land that is severely underutilized. Sites that are zoned commercial or office but allow residential uses were included. As seen in Table 8 below, the adequate sites analysis demonstrates that there is enough land to meet the City's RHNA. The analysis for affordable housing units for extremely low, very low, and low-income households is based on the assumption that land zoned at densities higher than 30 units to the acre can facilitate affordable housing development, given the City's inclusionary requirements of 15%. More than 50% of the City's below market rate housing would be developed on lands that are underutilized. However, the city is experiencing a high volume of residential and mixed-use development projects looking to revitalize these sites and seeking density bonus and other incentives to achieve higher density residential development.

3.4.3 Site Inventory Approach

Staff conducted a site-by-site review of all potential development sites, citywide. As will be demonstrated below, staff currently believes that the RHNA, plus a reasonable buffer, can be accommodated within the existing zoning densities and the growth limits of the voter-approved initiative known as Measure Y.⁶

⁶ Measure Y imposes height and density limits that will limit the amount of development that can be built on any site in San Mateo through 2030.



Development Potential Ranking. Each site – or potential aggregation of sites – was analyzed to discern the likelihood and feasibility of development during the period 2023-2031. Factors such as underperforming or vacant uses, owner or developer interest, age and size of current improvements, site size, and site constraints were reviewed. Depending on these considerations, sites were ranked from 1 to 5, with 1 being a site unlikely to develop/redevelop within the planning period, and 5 being highly likely to develop/redevelop during the period. Samples of these rankings include, but are not limited to:

- National chain gas stations, national chain fast food restaurants, and community-serving grocery stores. The State has indicated these types of sites are the most difficult to justify including in an inventory. Generally, no sites in this category are included in the inventory; however, the city has identified two sites with redevelopment interest that are ranked 4 (Bridgepointe Shopping Center and Olympic Shopping Plaza).
- Sites that are extremely small with little opportunity for aggregation, sites that may require substantial environmental clean-up, and other heavily constrained sites. No sites in this category are included in the inventory.
- Sites with existing uses that could be redeveloped along with adjacent parcels, but which may have multiple owners, small underperforming strip malls, and certain office developments. <u>Many of the City's sites are within this category.</u>
- Sites that have uses on them but in which a developer has expressed interest in the site, shopping malls with significant potential for redevelopment, adjacent sites with only one or two owners, and low-density commercial developments in high-density areas. Many of the City's sites are within this category.
- Large sites with potential for substantial development, vacant sites, or sites with proposed or soon to be proposed projects and approved projects that have not yet been built. Majority of the City's sites are in this category and have either proposed or approved projects that have not yet been built.

Zoned versus Realistic Capacity. When establishing realistic unit capacity calculations, the jurisdiction must consider current development trends of existing or approved residential developments at a similar affordability level in that jurisdiction, as well as the cumulative impact of standards such as maximum lot coverage, height, open space, parking, and floor area ratios. The capacity methodology must be adjusted to account for any limitation as a result of availability and accessibility of sufficient water, sewer, and dry utilities. For non-residential zoned sites (mixed-use areas or commercial sites that allow residential development), the capacity methodology must account for the likelihood of residential development on these sites. While a site may be zoned to accommodate, say, 100 units, site constraints or other development standards may preclude development to the full 100 units.

Residential Zones. Since the certification of the last Housing Element, a series of new laws have been implemented that make it easier for developers to use the State density bonus provisions by providing a certain percentage of units in proposed developments as affordable.⁷ As a result, many developers are taking advantage of the additional density offered, which has resulted in significant changes to the realistic capacity for development. The following table illustrates that for last five years, from 2017-

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⁷ For more than forty years, California's Density Bonus Law (Government Code Section 65915 et seq.) has been a mechanism to encourage developers to incorporate affordable units within a residential project in exchange for density bonuses and relief from other base development standards through concessions and waivers. The amount of additional density allowed depends on the level of affordability provided

2021, residential development projects have been proposed and/or approved at densities even above 100% of zoned density. Although the State has specifically stated that cities cannot rely on density bonuses alone to calculate capacity (primarily because use of the density bonus is optional), cities can use up to 100% of zoned density as the realistic capacity as long as the city can demonstrate that as-built densities are consistently above zoned density.

Table 4: 2017 – 2021 Residential Project Densities

Infill Development Address	Acres	Units	Max Base Density (DU/A)	Percent of Base Density	Resulting Density (DU/A)
1650 Delaware St.	1.1	73	50	133%	68
BM Montara, 2775 S. Delaware St.	1	68	50	136%	68
Central Park South, 31 9th Ave.	1.1	60	50	109%	56
Station Park Green, 1790 S. Delaware St.	12	599	50	100%	50
210 S. Fremont St.	0.4	15	50	75%	43
BM Morgan, 2901 E. Kyne St.	1.6	82	50	103%	51
BM Res 6, 3069 E. Kyne St.	1.1	54	50	98%	50
Passage, 666 Concar Dr.	14.5	961	50	133%	66
1919 O Farrell St.	0.7	49	50	140%	69
Aggregate Units per Acre	33.5	1,961		117%	58.5
Outlier Development Address	Acres	Units	Max Base Density (DU/A)	Percent of Base Density	Resulting Density (DU/A)
1, 2 and 3 Waters Park Dr.	11.1	190	35	49%	17
Promenade, 220 N. Bayshore Blvd.	2.1	42	50	40%	20
Peninsula Heights, 2988 Campus Dr.	15.5	290	35	53%	19
Outlier Aggregate Units per Acre	28.7	522		47%	18.2

Although the maximum base densities of Multi-family Zones R3, R4 and R5 range from 35 to 50 dwelling units per acre, the average residential project has resulted in 58.5 dwelling units per acre (du/ac) due to projects almost always utilizing State Density Bonus provisions. Therefore, it is appropriate and justifiable to use the maximum density of 50 du/ac as the realistic capacity for most new infill housing development. However, there were three outlier developments that had much lower densities than the other housing projects. These developments had specific site and use related restrictions such as being in the flood zone, being located far away from transit, or being used for ownership housing instead of rental housing. These outlier projects had an average density of 18.2 du/ac, which can be used as a density assumption for sites that have similar challenges or site characteristics. Based on this history, the Sites Inventory generally calculates the realistic capacity as follows:

100% of base zoned density for infill sites zoned as multi-family residential (R3, R4, R5);



- Calculated at either 50 du/ac or 35 du/ac in accordance with base zoning;
- For sites smaller than 0.5 acre, 50% of base density; and
- For sites with characteristics similar to the outlier projects, density estimated at 18.2 du/ac.

Mixed-Use/Commercial Zones. San Mateo has several office and commercial zones that also allow residential development. As a result, a significant number of projects in the last five years located in commercial or mixed-use zones have included a residential component. The only commercial zone that prohibits residential uses is the C-4 Service Commercial district, which includes uses such as auto repair and light industrial uses and encompasses less than 1% of the total commercial-zoned land within the city. The following table shows the number of approved projects on sites in commercial and mixed-use zones from 2017-2021.

Although the percentage of residential uses in these projects varied widely, the average density was 48 units to the acre. Since historically 75% of the commercially zoned sites included housing, the State guidance is to extrapolate the trend by multiplying the 75% probability times the 48 du/ac average, which results in 36 du/ac. For those sites that assume mixed use with residential components in the sites inventory, potential density is assumed more conservatively at 30 du/ac. For small sites less than 0.5 acres, it was generally assumed that the realistic capacity would be approximately 50% of zoned capacity, given the physical constraints associated with maximizing use of those sites.

Table 5: 2017 – 2021 Planning Development Approvals

			% of			
		No. of	Project		Lot	
Address		Dwelling	Residential		Size/	Dwelling Units
Development Type	Description	Units	(approx.)	Base Zoning	Acres	per Acre
2946 S. Norfolk St. Hotel	Demo 166-room hotel. Construct new 5-story building with 182 hotel rooms.	0	0%	C2-1: Commercial that allows hotel	2.28	N/A
1 Franklin Pkwy Office	New 4-story office building located within Bay Meadows Phase I	0	0%	BMSP: Office per the Bay Meadows Specific Plan	9.86	N/A
520 S. El Camino Real Office	Addition and renovation of 9-story office building.	0	0%	E2-2: Office	2.32	N/A
2750 S. Delaware St. Office	New 4-story office building located within Bay Meadows Phase II (Station Block 1)	0	0%	BMSP: Office per the Bay Meadows Specific Plan	5.37	N/A
180 E. 3rd Ave. Mixed-Use	Demo commercial building. New 3-story mixed-use building with retail and office uses.	0	0%	CBD: Commercia, office, DT residential	0.16	N/A

21 Lodato Ave. Triplex	Demo single-family dwelling. Construct new, detached townhomes.	3	100%	C2-1: Commercial	0.21	14
2089 Pacific Blvd. Mode Apartments	Conversion of eight two-bedroom units into 16 studio units for a net increase of 8 units.	8	100%	TOD: Mixed- Use	2.37	3
405 E. 4th Ave. Mixed-Use	Demo 2 historic structures. New 4- story office and residential building.	15	16%	CBD-S: Commercial and DT Residential	0.51	30
406 E 3rd Ave. Mixed-Use	Demo existing commercial buildings. New 4-story office and residential building.	25	14%	CBD-S: Commercial and DT Residential	0.88	28
1919 O'Farrell St. Multi-Family	Demo existing office building. New 5-story residential apartment building.	49	100%	E1-1/R4: Office with residential overlay	0.71	69
303 Baldwin Ave. Mixed-Use	Demo existing grocery store. New 5-story mixed-use building with ground floor commercial and office and residential uses above.	64	40%	C1-2/R5: Commercial, office with residential overlay	0.93	68
2700 S. El Camino Real Mixed-Use	Demo two commercial buildings. New 5-story commercial and residential building.	68	80%	C3-1/R4: Commercial with residential overlay	1.00	68
Site Address TBD Mixed-Use	New 4-story mixed- use building on MU2 Block with ground floor retail uses and office above; and new 4-story mixed-use building on MU3 Block with ground floor retail uses and residential above.	67	15%	BMSP: Mixed-Use per Bay Meadows Specific Plan	1.51	44
2775 S. Delaware St. Multi-Family	New residential apartment building (100% affordable)	68	100%	BMSP: Mixed-Use per Bay Meadows Specific Plan	1.00	68



1650 S. Delaware St. Multi-Family	Demo the existing office building. New 5-story 73-unit residential apartment building	73	100%	TOD: Mixed- Use	1.07	68
99-157 E. 5th Ave. Mixed-Use	Demo existing surface parking lot. New 5-story mixed-use building with retail and residential uses.	80	90%	CBD/R: Commercial with residential overlay	1.20	67
1, 2 and 3 Waters Park Dr. Multi-Family	Demo office campus. New multi-family buildings with single- family, townhouses and condominium units.	190	100%	Rezoned from E1: Office to R3 multi-family	11.13	17
480 E 4 th Ave. Multi-Family	Demo surface parking lot. Construct new 7-story multi-family building with 225 affordable units. New separate 5-level public/private parking garage at 400 E. 5 th Ave.	225	53%	CBD-S: Commercial and DT residential	2.41	93
2988 Campus Dr Multi-Family	Demo 4 office buildings on 2 sites. New multi-family residential buildings on two parcels.,	290	100%	E1-1: Office	15.45	19
666 Concar Dr. Mixed-Use	Demo existing shopping center. New mixed-use development with commercial, office and residential uses.	961	97%	TOD: Mixed use	14.51	66
Total Projects		20				
Total with Residential		15 (75%)				
Average Dwelling Unwith Residential	nit per acre for projects					48

Identification of Sites for Affordable Housing. Sites on the Inventory must also be classified as suitable for various income levels including very low, low, moderate and above moderate. Several housing laws impact how sites are selected for inclusion by income category. In general, sites less than 0.5 acres cannot be considered as available for lower income development *unless* the jurisdiction demonstrates that it has a track record of affordable developments at this size of lot. For this inventory, no individual site less than 0.5 acres is allocated toward lower income units; however, as per State guidance, such small sites can be considered either for moderate income, above moderate income, or both.

Sites larger than 10 acres are generally considered unavailable for affordable housing, unless the Housing Element can demonstrate a track record for developing such sites of this size, or the city can demonstrate it is otherwise feasible to develop affordable housing. The City has a demonstrated track record of large site development, typically completed in phases, that includes affordable residential development. Station Park Green (12 acres), Concar Passage (14.5 acres), and Bay Meadows (175 acres) are examples of approved large development projects that include substantial numbers of affordable units.

In this inventory, there are only two sites larger than 10 acres. The Hillsdale Shopping Mall is approximately 47 acres in total, of which about 40 acres are included in the inventory. The property owner, the Bohannon Organization, has expressed interest in redeveloping a significant portion of the site to address what it calls "a changing retail landscape." In a recent article in the Daily Journal, David Bohannon (President) stated that his organization is interested in bringing more vibrancy to the place, with additional office and housing on site. In 2019, more than 4,000 people provided input on what should happen with the Hillsdale Mall on the https://reimaginehillsdale.com/ website, and 54.2% stated that providing new housing, including affordable workforce housing, was very important to respondents. Based on the express interest in providing housing for the 47-acre site, the inventory shows a distribution of affordable units based on the RHNA calculations at 50 units per acre. It should also be noted that the preliminary land use map in the General Plan Update has identified this site for Mixed-Use Medium and Mixed-Use High land use designations, which could permit up to 200 units per acre.

The inventory also includes portions of Bridgepointe, an underutilized commercial shopping center, with significant amounts of surface parking, with the largest parcel at about 12 acres. There have been a variety of discussions with the owners of the shopping center who have expressed interest in mixed-use redevelopment that includes both housing and commercial. By assuming mixed-use development on these parcels, the City is calculating the realistic capacity at 40 units per acre.

The new requirements for Affirmatively Further Fair Housing (AFFH; AB 686) dictate that the city avoid, to the extent possible, the location of potential affordable housing in the inventory in a manner that would exacerbate existing concentrations of poverty, as well as contribute to increasing the number of lower-income households in lower-income neighborhoods. The city must also consider locating housing away from environmental constraints such as sea level rise, and near areas of higher or highest opportunities, including quality schools, parks, and educational opportunities. The State indicates that jurisdictions consider the following factors when determining the best locations for affordable housing.

- Proximity to transit.
- Access to high performing schools and jobs.
- Access to amenities, such as parks and services.
- Access to health care facilities and grocery stores.
- Locational scoring criteria for Low-income Housing Tax Credit (TCAC) Program funding.
- Proximity to available infrastructure and utilities.
- Sites that do not require environmental mitigation.
- Presence of development streamlining processes, environmental exemptions, and other



development incentives.

One measurement tool to evaluate neighborhood amenities and resources is the Tax Credit Allocation Committee (TCAC) Opportunity Area Map. Each site in the inventory list is rated as either Low, Moderate, High or Highest Resource area utilizing the mapping tool (there are no "Low" resource areas in San Mateo). The Sites Inventory, which includes properties citywide, many of which are in high resource areas, appears to comply with these requirements as currently understood. Overall, the sites identified as suitable for lower income housing in San Mateo are located in moderate or high resource areas. The inventory currently does not project affordable housing to be developed in the Shoreview, North Central, and similar areas, which include higher concentration of lower-income households than other areas of the city. Information about how the AFFH requirements for the Sites Inventory is included in Appendix D.

Distribution of Units by Affordability. Consistent with State guidance, individual sites less than 0.5 acres were assumed to be developed with moderate- and above-moderate income, split 50% to each. For sites larger than 0.5 acres, the distribution of units by income category fell into two types:

- 1. For sites in the pipeline, the actual proposed distribution of units by affordability was included. For example, Concar Passage (Planning Application PA-2018-052) includes a total of 961 units, of which 73 will be very low-income. These are the figures used in the spreadsheet.
- 2. For all other sites, the distribution of units by affordability is in the same proportion as the RHNA allocation.

The State recommends using the proportion of units in the RHNA allocation as a guide for allocating units among sites. This mathematical process is intended to demonstrate that there are enough sites zoned at appropriate densities to accommodate all of the RHNA allocation, rather than an assumption about the specific location and number of affordable units that will actually be built. In part, this is because the city does not determine specific sites for affordable housing, but rather reviews and evaluates projects as they are proposed by outside developers.

Table 6: Example RHNA Income Distribution

RHNA Allocation Income Distribution								
Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total				
26%	15%	17%	43%	100%				

Thus, for a 1-acre site at 50 du/ac, the distribution would be as follows:

RHNA Allocation Income Distribution							
Very Low Income Low Income Moderate Income Above Moderate Income Total							
13	7	8	21	50			

In addition, because of new rules in the Housing Accountability Act's "No Net Loss" provisions (SB 166 of 2017), the land inventory and site identification programs in the Housing Element must always include sufficient sites to accommodate the unmet RHNA, in terms of the number of housing units, as well as the level of affordability. When a site identified in the Element as available for the development of housing to accommodate the lower-income portion of the RHNA is developed at a higher income level, the locality

must either (1) identify and rezone, if necessary, an adequate substitute site, or (2) demonstrate that the land inventory already contains an adequate substitute site. By distributing units to sites according to the distribution of the RHNA allocation – including above moderate income – it will be easier to ensure ongoing compliance with the No Net Loss provisions.

3.4.4 Pipeline Projects

In addition to the sites potentially available for development or redevelopment, projects that have been approved, permitted, or received a certificate of occupancy since the beginning of the RHNA projected period may be credited toward meeting the RHNA allocation based on the affordability and unit count of the development. For these projects, affordability is based on the actual or projected sale prices, rent levels, or other mechanisms establishing affordability in the planning period of the units within the project. These sites are included in the Sites Inventory (Appendix C), as each is presumed to receive its Certificate of Occupancy (C of O) after June 30, 2022. If any of these sites receive their C of O before this date, or the project does not continue, the spreadsheet will be modified accordingly.

3.4.5 Accessory Dwelling Units

Accessory dwelling units (ADUs) are a housing type that can meet the needs of middle- and lower-income individuals and households. Based on increased documentation and State guidance, jurisdictions are allowed to count projected development of ADUs based on prior year production averages. As outlined in Table 7, the City has issued an average of 64 building permits for ADUs and JADUs annually over the last four years. Consistent with this four-year average, the Sites Inventory includes a projection of 60 new ADUs/JADUs annually, resulting in 480 new ADUs over the eight-year cycle.

Table 7: ADU/JADU Annual Permit Data

	2019	2020	2021	2022*	4-Year Ave.
Applications Submitted	56	94	94	132	95
Permits Issued	44	47	66	99	64

^{*} Estimated 12-month totals, based on January to April 2022 permitting data (44 applications and 33 permits issued).

A study conducted by the Association of Bay Area Governments (ABAG) in September 2021 found that ADUs are rented at a variety of rates and often meet lower income affordability requirements based on the incomes of the occupants and/or their rental rates. Based on these findings, local jurisdictions are justified in using certain percentages to meet their affordable housing allocations. The study's recommended affordability breakdown that a Bay Area jurisdiction can use for ADUs, which is noted as being conservative, is 30% very low, 30% low, 30% moderate and 10% above moderate. The report also notes that if a jurisdiction has fair housing concerns, they may want to use more conservative assumptions and go with 5% very low, 30% low, 50% moderate and 15% above moderate. This affordability mix is consistent with the data in its study of market rate Peninsula ADUs, which specified 6% very low, 31% low, 48% moderate, and 15% above moderate. Thus, the Sites Inventory is using the 5/30/50/15 affordability mix to estimate ADU affordability in San Mateo.

3.5 Sites Inventory



Based on the methodology and approach outlined above, the Sites Inventory includes a range of sites located citywide that could be developed with up to 10,820 new housing units. Table 8 provides a high-level summary of the sites listed on the Sites Inventory broken down by income. Figure 1 shows a map of where each site is located within the city and the housing opportunity areas.

Table 8: Sites Inventory Affordability Breakdown

Housing Opportunity Areas	Total Units	Very Low	Low	Moderate	Above Moderate	Pipeline
Bridgepointe	1,188	241	180	176	591	-
Hillsdale Station South	3,255	821	479	531	1,423	18
101/92 Interchange	2,400	442	213	239	1,506	961
Other Sites	3,497	596	506	305	2,089	1,462
ADUs	480	24	144	240	72	
Totals	10,820	2,124	1,522	1,491	5,681	
RHNA	7,015	1,777	1,023	1,175	3,040	
Buffer	3,805	347	499	316	2,641	
	(54%)	(20%)	(49%)	(27%)	(87%)	

Table Source: Housing Resources Sites Inventory

The Sites Inventory was developed to meet all applicable statutory requirements and provide a realistic and achievable roadmap for the city to meet and potentially exceed its RHNA. The Sites Inventory is summarized as follows:

- The housing sites are spread throughout the city, with a significant number located in high resource areas, to meet AFFH requirements.
- The housing projections utilize existing land use and zoning densities, and no rezoning is necessary.
- It includes conservative production and density assumptions for the identified housing sites.
- The city has a significant number of pipeline projects that are anticipated to be completed by the end of this housing cycle.
 - 640+ housing units are currently under construction; and
 - 1,750+ housing units are approved or entitled.
- The housing projections do not have any reliance on new units developed under SB 9 and a low reliance on new ADU production.

In addition, the City's General Plan Update process is currently underway, with a target for adoption at the end of 2023. Most of the properties listed in the Sites Inventory are located within one of the ten General Plan Land Use Study Areas that are being evaluated for change and increased density. Adoption of the updated General Plan, which is anticipated to increase density on many of the housing sites, will further increase development capacity and the City's RHNA buffer.

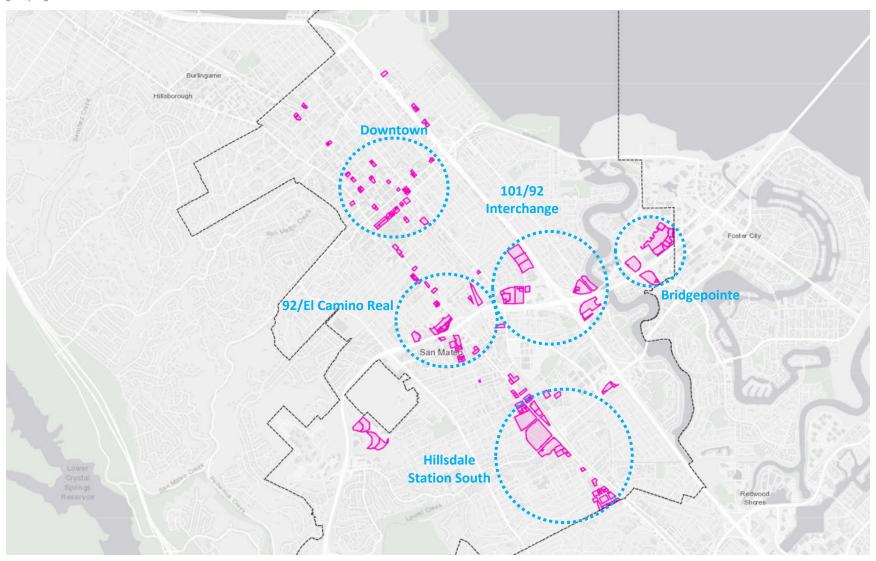
The analytical process that went into creating the Sites Inventory and the justification for commercial site redevelopment are fully detailed in the Sites Inventory Approach and Methodology sections above. The full list of sites adequate for housing development identified by the city is included in Appendix C.



Figure 1: Sites Inventory Map

Universe: Sites Inventory, June 2022.

Notes: The individual sites identified as suitable for housing redevelopment are marked in pink while blue circles indicate groupings of sites. Site affordability breakdown by grouping is seen in Table 8.



4. OTHER REQUIRED HOUSING ELEMENT COMPONENTS

4.1 Constraints Analysis Summary

The purpose of the constraints analysis section, per Government Code Section 65583(a)(5-6), is to identify and analyze potential and actual governmental and non-governmental and governmental constraints to the maintenance, improvement, or development of housing that hinder a jurisdiction from meeting its share of the regional housing needs. A summary of governmental and non-governmental constraints is provided below, and a more detailed analysis is contained in Appendix B.

4.1.1 Governmental Constraints

State law (California Government Code, Section (a)[5]) requires Housing Elements to contain an analysis of governmental policies and regulations that can result in both positive and negative effects on the availability and affordability of housing. Potential constraints to housing include zoning regulations, development standards, infrastructure requirements, permit and development impact fees, and the development approval processes. While government policies and regulations are intended to serve public objectives and further the public good, the City recognizes that its actions can potentially constrain the availability and affordability of housing to meet the community's future needs. The City has implemented several measures to reduce development costs and streamline the approval process and has identified additional opportunities for streamlining the City's review process. The City has identified outdated zoning code regulations and development standards in several areas that may pose as a barrier to housing development and have included Housing Element implementation programs to review zoning code requirements and amend as necessary to remove these barriers. To address permitting and development impact fees, an implementation program has been included to evaluate the City's cumulative permit fee costs for new housing developments, with the goal of reducing overall costs and a particular focus on reducing per unit costs for small multi-family projects. Further detail is provided in Appendix B.

4.1.2 Non-Governmental Constraints

State law (California Government Code, Section 65583[a)[6]) requires Housing Elements to contain an analysis of nongovernmental constraints to the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, the cost of construction, and the length of time between receiving entitlement approval for a housing development and submittal of an application for building permits for that development. Potential nongovernmental constraints are largely determined by market conditions or other factors, over which local jurisdictions have little control. However, local governments can influence market conditions and their associated costs indirectly. The voter-approved ballot initiative Measure Y, which restricts density, heights, and intensity of development, falls under this category. Governmental interventions that affect nongovernmental constraints are explored in more detail in Appendix B.

4.2 Housing Resources Summary

The Housing Resources of the City of San Mateo can be summarized into three sections. The first is the various funding sources the City is able to pool together for affordable housing production, preservation, and protection. The second is a list of the existing programs the City manages and supports to increase the housing supply or otherwise serve past, current, and prospective residents of affordable housing. The third is an inventory of sites that are adequate for projected housing needs. A full description of each



funding source and housing program are included in Appendix C - Housing Resources, including detailed inventory.

4.2.1 Funding Opportunities

Activities that housing funding may be used for includes but is not limited to the following: predevelopment, acquisition, construction, rehabilitation, conversion and preservation. Also included is funding that is used for housing related activities, which provide service to the residents of low-income housing. A list of the most relevant funding sources is as follows:

Federal Programs

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Low Income Housing Tax Credits (LIHTC)
- Section 8 Rental Assistance Program
- Other Federal Sources (Section 811 Project Rental Assistance, Veterans Affairs Supportive Housing (VASH) Vouchers)

State Programs

- Permanent Local Housing Allocation (PLHA)
- Other State Sources (CALHome, CalHFA, Infill Infrastructure Grant (IIG), Local Housing Trust Fund (LHTF), Affordable Housing and Sustainable Communities (AHSC) Program, Golden State Acquisition Fund (GSAF), Project Homekey, Housing for a Healthy California (HHC), Multifamily Housing Program (MHP), Predevelopment Loan Program (PDLP))

Other Public Funds

- Housing Successor Agency for the Redevelopment Agency
- Below Market Rate Program (BMR)
- City Housing Fund
- San Mateo County Affordable Housing Fund

Private For-Profit and Nonprofit Sources

- Community Reinvestment Act (CRA)
- Private Developers
- Non-Profit Agencies
- Housing Endowment and Regional Trust (HEART)

4.2.2 Existing Housing Programs

The city manages and supports several programs that aim to either increase the housing supply, improve existing housing, or serve residents of San Mateo within the scope of housing or homelessness. While many of these programs are a direct effort of the City, some are part of a regional collaboration across San Mateo County, of which the City is an active participant. A list of these programs are as follows:

- Minor Home Repair
- Home Rehabilitation
- Lead-Based Paint Hazard Reduction
- First Time Home Buyers Program

- · Acquisition of Land
- Acquisition and Rehabilitation of Existing Housing
- Community Housing Development Organizations (CHDO)
- New Construction
- Accessory Dwelling Units
- Special Needs Housing Operation Subsidies
- Homeless Programs
- Regional Collaborations
- Chronic Homelessness
- Homeless Prevention
- Discharge Policy

4.3 Climate Change and Energy Conservation

Home energy efficiency has become an increasingly significant factor in housing construction, particularly in the past few years with the increasing demand to build energy efficient and sustainable buildings in California. Energy costs related to housing include not only the energy required for home heating, cooling and the operation of appliances, but the energy required for transportation to and from home.

State Title 24 Part 6 is the California Energy Code, first enacted in the 1980s, permits builders of new residential units to achieve compliance either by calculating energy performance in a prescribed manner or by performance based on computer modeling. The energy code is updated every three years by the Energy Commission to advance the energy efficiency standards for building construction. In addition to the energy code, the state Green Building code establishes sustainable building construction standards. The Green Building code addresses the use of sustainable materials, methods of construction, recycling of construction waste, and electric vehicle infrastructure. These measures contribute to overall building energy efficiency and sustainability and have an added ongoing benefit throughout the useful life of a building.

In order to save natural resources and to make utilities more affordable, the City's Home Repair programs, implemented under Policy H 2.3, provide both funding and information referral for participants to include weatherization improvements and utilize energy and water efficient appliances and fixtures. Program participants are encouraged to use the energy conservation programs provided by Pacific Gas and Electric (PG&E).

All new development, including housing projects, are also subject to compliance with applicable greenhouse gas (GHG) emission reduction strategies contained in the City's Climate Action Plan (CAP). The CAP, which was last updated in 2020, demonstrates the City's leadership to reduce GHG emissions and provides a comprehensive list of community-wide actions that will help reduce the community's GHG emissions. Specifically, for housing and new construction, the CAP includes Measures EE 1, EE 2, EE 3, ME 1 and ME 2 for exceeding minimum state energy efficiency requirements, providing education and outreach on benefits and financial incentives associated with energy upgrades, and continuing support for energy efficiency upgrades through utility programs and programs with local and regional agencies.

The CAP also identifies building electrification strategies (Measures BE 1, BE 2 and ME 3) to encourage the transition from gas to electric equipment, in line with the City's goal to phase out natural gas in existing



buildings by 2030. Strategies include outreach and education to residents, businesses and contractors on the benefits of building electrification and rebates for electric technologies (e.g., induction cooktops, heat pump water heaters, electric clothes dryers) and adopting policies to encourage or require eliminating the use of natural gas in new or existing buildings.

Policies and programs that explicitly address the City's CAP, as well as energy efficiency and sustainability, will be contained in other elements of the City's updated General Plan, but are not contained the Housing Element. However, as outlined above, addressing climate change, continuing to improve energy efficiency and building homes sustainably are key City priorities and will be applied to housing projects and housing program implementation for the upcoming housing cycle.

5. PUBLIC PARTICIPATION

5.1 Overview

The City of San Mateo recognizes an engaged community is essential to drafting and implementing a strong Housing Element. A key strength of this draft Housing Element is the incorporation of key findings collected at over nineteen public and community meetings and workshops, five intercept/pop-up events, and four surveys. A summary of public participation and community outreach activities and key takeaways are included here. The collected public input received is included as an appendix to this draft Element (Appendix F). To reach as many community members who live in or are a part of the San Mateo as possible, the city developed and implemented a proactive outreach plan at the outset of the draft Housing Element development process. Its goals were to:

- Raise awareness among San Mateo residents of the importance of the Housing Element update on shaping the future of the community
- Have robust and diverse community participation throughout the process that is representative
 of the full range of demographics, perspectives, and experiences in the San Mateo community
- Build a level of public trust in the update process and support for the Housing Element that will lead to its successful implementation after adoption.

The city proactively engaged community members for whom English was not spoken at home, renters, those under 45 years of age, low-income and very low-income households, people with disabilities, seniors, single female heads of household, people experiencing homelessness, and those from underrepresented neighborhoods.

In recent years, the community has participated in many conversations about affordable housing, tenant rights, displacement, and fair housing. In addition to conversations focused on the Housing Element, the City's efforts to establish district elections, the ongoing General Plan Update effort, and the 2019 Community Conversations: Housing in San Mateo event series have provided opportunities for many additional collaborative outreach activities. For other outreach work, we partnered with other San Mateo County jurisdictions for a first-of-its-kind countywide outreach effort, through an award-winning collaboration called 21 Elements. Specific activities included:

Website, Social Media, and Printed Mailing. The City of San Mateo launched a <u>Housing Element Update website</u>, and conducted extensive email and social media outreach beginning in March 2021. Physical mailers were sent city-wide in October 2021, and a second targeted mailer was sent out in January 2022. City staff and consultants also participated in and helped shape the *Let's Talk Housing initiative*. Through this award-winning collaborative, the jurisdictions of San Mateo County worked together to increase awareness of and participation in the Housing Element Update process and make sure everyone is involved in shaping our shared future.

Community Meetings. The city organized three public Housing Element workshops and presented at five public commission/council meetings. These included:

- Community and Housing Needs Workshop /Community Relations Commission 9/29/21
- Housing Element Update/Planning Commission 10/12/21
- Housing Policy Workshop 11/2/21
- Housing Element Update/Senior Commission 11/8/21



- Housing Element Update/City Council 11/15/21
- Fair Housing Workshop 1/13/22
- Joint PC/CC Study Session Housing Programs / Policies Study Session 2/7/22

Focus groups and presentations at the meetings of local community-based organizations included:

- Housing Element and General Plan Update/ Bay Area Community Health Advisory Council (BACHAC) 9/9/21
- Builders Focus Group 11/15/21
- Housing Element Update/Chamber of Commerce 12/14/21
- Housing Element Update/Downtown Merchants Association 12/14/21
- Housing Element Update/SMFCSD PTA Association 1/10/22

The city also participated in several meetings and webinars in partnership with 21 Elements, including:

- Let's Talk Housing Introduction to the Housing Element
 - o 3/25/21 (Joint with Millbrae, Burlingame, Hillsborough, East Palo Alto)
 - o 7/26/21 (Virtual countywide meeting about the Housing Element update in Spanish)
- All About RHNA 4/23/21 (countywide)
- Listening Sessions (countywide)
 - o Fair Housing 9/27/21
 - Housing Advocates 10/18/21
 - o Builders 11/01/21
 - Service Providers 11/15/21

Outreach Activities. City staff and consultants conducted an online survey, in-person intercept surveys at pop-up events and other community events, and a statistically reliable community survey that included some Housing Element-related questions.

These efforts included:

- Harvest Festival at King Park in North Central 10/16/21
- Central Park Storytime in the Park 10/27/21
- Mi Rancho Market in North Central 10/29/21
- Chavez Market in Shoreview 11/18/21
- Macedonia Food Distribution, Various Tuesdays October to December
- Online Survey 10/11/21 to 1/16/22
- Intercept Surveys 10/16/21 to 12/21/21
- True North Community Survey 1/21/22 to 2/2/22

The City also supported an Equity Advisory Group with 21 Elements to ensure outreach was set up to meet people where they were at as much as possible.

5.2 Accomplishments and Key Takeaways

5.2.1 Website, Social Media, and Printed Mailing

As a starting point for accomplishing extensive research, San Mateo launched a <u>Housing Element Update</u> <u>website</u> that included links to past event video recordings, meeting materials, outreach and survey summaries, and information about upcoming meetings and ways to get involved. It also contained draft Housing Element documents and collected community feedback. Email Blasts and social media efforts

from March 2021 through January 2022 included invitations to participate in community workshops, public meetings, and online survey to several city-maintained email lists. The City was also successful in similar messages being circulated in the newsletters of at least five community groups including: San Mateo High School District Employees Newsletter, San Mateo-Foster City School District Parent Teacher Association (SMFCSD PTA) Newsletter, Chamber of Commerce Newsletter, Downtown San Mateo Association Newsletter, and to the affordable housing residents of Human Investment Project (HIP) Housing and MidPen Housing properties within San Mateo.

A Citywide mailer was sent to every household on October 18, 2021 and a second mailer targeted to renters was sent on January 2, 2022 also inviting community members to participate in community workshops, public meetings, and online surveys.

From September to November 2021, four joint Housing Element and General Plan Update-focused Facebook live events were conducted in Spanish by Peninsula Conflict Resolution Center (PCRC), a trusted community partner in Spanish-speaking communities to introduce the Housing Element and General Plan Update and keep community members informed about events and updates. Participants expressed an interest in a variety of housing and community safety topics and supported the City's emphasis on getting input from the Latinx community.

The City also participated in, and helped shape, the Let's Talk Housing initiative with 21 Elements, which included a countywide website available in five languages, detailing our timeline, engagement activities, and resources, videos about the process in several languages, and a social media presence. As of February 2022, the website had been visited more than 17,000 times, with more than 20% from mobile devices.

5.2.2 Community Meetings

The city held three public Housing Element workshops, presented at five public commission/council meetings, hosted a focus group discussion with housing architects and developers, and provided presentations to local community-based organizations including the Chamber of Commerce, Downtown Merchants Association, San Mateo-Foster City School District Parent Teacher Association (SMFCSD PTA) and neighborhood associations.

In partnership with 21 Elements/Let's Talk Housing: An Introduction to the Housing Element event, provided a housing element overview with breakout discussion rooms that was part of a series of introductory meetings attended by more than 32 people in San Mateo and over 1,000 community members countywide. Additionally, Let's Talk Housing held an All About RHNA webinar and a countywide four-part webinar series to help educate and inform San Mateo County residents and stakeholders on regional and local housing issues. The four-part series took place on Zoom in fall of 2021, focusing on the following topics and how they intersect with the Bay Area's housing challenges and opportunities: Why Affordability Matters, Housing and Racial Equity, Housing in a Climate of Change, Putting it All Together for a Better Future. The series included speaker presentations, audience Q&A, breakout sessions for connection and debrief discussions.

The sessions were advertised and offered in Spanish, Mandarin and Cantonese, though participation in non-English channels was limited. The *All About RHNA* webinar provided an in-depth dive into sites methodology. On July 26th, San Mateo joined a virtual countywide meeting about the Housing Element update in Spanish, hosted by El Comité, a trusted community organization. English interpretation was



provided so non-Spanish speaking staff could participate in the conversation, and a total of 57 people participated.

5.2.3 Key Takeaways

- <u>Housing is personal</u>: People often have differing views on housing because it is a very personal issue tied to feelings of safety, belonging and identify. Often the comments reflected people's current housing situation. Many people shared meaningful stories of being priced out of their communities or of their children not being able to live in the community where they grew up.
- The price of housing is a major concern: Many voiced concerns about the high cost to rent or buy a home today, either for themselves, friends, or family. It is an issue that touches a lot of lives. There was significant concern raised that service workers, teachers, first responders, and small business owners were being priced out of San Mateo.
- More housing is needed: Generally, people believe we need more housing, particularly affordable housing. However, there are diverging views on how to accomplish this, where housing should go, and what it should look like. There was strong interest in locating higher density developments close to transit, in walkable, mixed-use areas.
- <u>Single-family neighborhoods are polarizing</u>: While some people voiced their interest in up zoning single-family neighborhoods or eliminating them altogether, other homeowners want to protect them and are concerned with the future of investments they have made.
- Affordable housing is a top concern: Many felt that more needed to be done to promote
 affordable housing. They also felt that developers should be eligible for incentives and
 opportunities that make them more competitive, and that affordable housing should be spread
 throughout the entire city.
- Specific concern for individuals with all types of disabilities: There was interest in prioritizing the creation of new units and prioritizing accessible units for people with disabilities.
- Other common themes: equity, regional considerations, the difficulty of the development process, the interconnected nature of land-use and transportation decisions, and diversity.

Also, in partnership with 21 Elements/Let's Talk Housing, a series of four stakeholder listening sessions allowed jurisdictions to listen to and interact with stakeholder groups arranged by topic: Fair Housing, Housing Advocates, Builders, Service Providers. More than 30 groups participated. Key takeaways include:

- <u>Fair Housing</u>: Concern for the end of the eviction moratorium, the importance of transit-oriented affordable housing and anti-displacement policies, and the need for education around accessibility regulations and tenant protections. Eight (8) stakeholder groups provided this feedback.
- <u>Housing Advocates</u>: Concern for rent increases and the need for ongoing outreach to underserved and diverse communities, workforce housing, deeply affordable and dense infill, and tenant protections for the most vulnerable. 6 stakeholder groups provided this feedback.
- <u>Builders and Developers</u>: Local funding, tax credit availability, and concern that appropriate sites limit their ability to develop affordable housing while limited sites, construction costs, and city development review requirements and processes limit the development of market-rate housing. 12 stakeholder groups provided this feedback.
- <u>Service Providers</u>: More affordable housing and vouchers or subsidies for market-rate housing are needed, along with on-site services and housing near transit, and jurisdictions should work with

providers and people experiencing issues before creating programs. Ten (10) stakeholder groups provided this feedback.

The following key themes were collected as part of a builder's focus group discussion with housing developers, builders, and architects on policies and programs for San Mateo's Housing Element on November 15, 2021. The Constraints Analysis Section also includes key themes from the builders focus group and related feedback. Seven external participants, including non-profit housing developers, for-profit housing developers, and architects familiar with multi-family construction provided feedback. Key themes include:

- Relaxing height restrictions, particularly as they can conflict with minimum height requirements for ground floor uses.
- Streamlining the development review and entitlement process and establishing clearer objective development standards.
- Expanding incentive programs for affordable housing, including local density bonus incentives.
- Relaxing parking requirements, particularly in walkable areas close to transit.
- A walkable downtown is an amenity and could be a rationale for exceptions to other required amenities, including required open space.

5.2.4 Outreach Activities

San Mateo conducted a Housing Element online survey from October 11, 2021 to January 16, 2022. The online survey received 594 responses. In the fall, to ensure survey results were as representative as possible, City staff and their consultant team also organized pop-up events and conducted an intercept survey and received 156 responses in the North Central and Shoreview Neighborhoods, as well as Macedonia food distribution events. True North Research, Inc. was retained to conduct statistically reliable community survey in January and February of 2022 across a variety of topics, including some housing-related questions.

Community-wide survey. In order to provide decision makers with a statistically reliable understanding of its residents' satisfaction, priorities, opinions, and concerns as they relate to city services, facilities, and policies, True North Research, Inc. was retained to conduct a community-wide survey. The survey was specifically designed to avoid the self-selection bias common in informal feedback mechanisms, public comment fora, and other mechanisms for public engagement. A statistically reliable community survey was conducted in January and February of 2022 across a variety of topics, including some housing-related questions and was completed by 775 community members. Key Housing Element-related themes include:

- When residents were asked to indicate the one thing city government could change to make San Mateo a better place to live, now and in the future, providing more affordable housing was the most common (19%)
- Respondents were less satisfied with the City's efforts to facilitate the creation of affordable housing (33%), and address homelessness (42%)
- Approximately two-thirds of residents indicated that there is currently too little housing that is affordable
- Factors that were viewed as most important in planning for future housing were ensuring adequate water supplies, minimizing greenhouse gases, creating homes that are affordable for



low- and middle-income residents, preserving open space and parklands, and creating pedestrian friendly areas that encourage people to walk rather than drive.

63% were willing to support higher density buildings up to 12 stories near downtown/transit

Housing Element Online Survey. Results of the "Housing Needs in San Mateo – Housing Element 2023-31" online survey conducted by the City between October 11, 2021 and January 16, 2022 are presented below. A total of 594 surveys were completed online by community members. The information in this report should be considered with a similar weight as other qualitative forms of feedback and should not be treated as statistically reliable. When compared to City averages overall, survey respondents tended to be older, more white, more likely to own their own home, more likely to live in a single-family home, and less likely to be low income. Some areas resulted in conflicting input from the community with many commenters emphasizing their belief that increasing housing supply was a top priority for the city, while many others emphasizing the view that "new housing is not needed or desired". Key themes are summarized below:

- Most important housing related challenges: "Service workers' salaries cannot support existing rents in San Mateo" and "Service workers, teachers, first responders, and small business owners are moving out of San Mateo."
- <u>Best location to place additional housing</u>: "New housing should be walkable/bikeable to shops and services," and "New housing should be concentrated near public transit." Key themes from open ended responses: "new housing should be located in high opportunity areas," and "new housing is not needed or not desired."
- Best strategies to manage production of new housing: "Encourage mixed-use projects that have both commercial and residential uses," "Create housing by redeveloping existing properties that have additional potential," and "Increase allowable density in areas that are close to transit." Key themes from open ended responses: "increase density throughout the city," "new housing is not needed or not desired" and "prioritize single family housing."
- What types of housing should be prioritized: "Smaller units that are less expensive to live in." Key themes from open ended responses: "support for building housing in general," "prioritize affordable housing, require affordable housing, or establish mandatory inclusionary zoning," and "prioritize senior housing."
- Best ways to address housing affordability: "Incentives for private developers to build more
 affordable housing," "Locate affordable housing near transit and jobs," and "Financial assistance
 for people who cannot afford housing, such as subsidized rent and down payment loans." Key
 themes from open ended responses: "strengthen rent regulations or establish rent control" and
 "streamline regulations: reduce height, density, parking, or other regulations."
- Most important ways to ensure housing opportunities are available to all members of San Mateo, especially those who have not had fair access to housing in the past: "Ensure affordable housing opportunities are created throughout the entire city" and "Improve infrastructure, transit and services in underserved neighborhoods." Key theme from open ended responses: "more housing equals more opportunity, focus on expanding supply."
- <u>Common themes</u>: Additional comments (296 open-ended responses) were analyzed for common themes, these included:
 - Housing is a priority issue: use whatever means are available to substantially increase supply

- Improve public transportation and make walking and biking safer, this is also better for the environment
- o Infrastructure improvements should happen before housing is built, with particular emphasis on traffic congestion, roads, parking, and water
- Locate new housing in Transit Oriented Developments (TOD)/increase density most in transit-rich areas
- New housing is not needed or not desired

Intercept surveys. In the Fall, to ensure survey results were as representative as possible, City staff and their consultant team also organized pop-up events and conducted an intercept survey and received 156 responses in the North Central and Shoreview Neighborhoods, as well as Macedonia food distribution events. The locations, dates, and times of these events were selected with the advice of Peninsula Conflict Resolution Center (PCRC), who also helped to staff these events. Events at Mi Rancho Market in North Central (10/29/21), Chavez Market in Shoreview (11/18/21), and Macedonia food distribution events were staffed by English-Spanish bilingual community outreach staff. The information in this report should be considered with a similar weight as other qualitative forms of feedback and should not be treated as statistically reliable. When compared to City averages overall, intercept survey respondents were more likely to be Hispanic or Latinx, 35-50 years old, and reside in the 94401 zip code, which includes. Key themes are summarized below:

- To manage the production of housing overall, there was notable interest in redeveloping existing
 properties that have potential for more housing (45%), creating accessory units on existing singlefamily properties (22%), and encouraging mixed-use projects that have both commercial and
 residential uses (21%).
- To address housing affordability, there was substantial interest in financial assistance programs for people who cannot afford housing, such as subsidized rent and down payment loans (47%), and public funding to construct new housing (26%).
- The current housing situation in San Mateo is affecting them or people they know due to the high cost of housing in general; the cost of housing's impact on types of individuals (childcare workers, adult children, older adults); inability to purchase a home due to cost; self or others moving away due to price, traffic, and difficulty commuting.
- Some direct quotes: "Include up-scale neighborhoods in zoning changes," "Always include preferences for people w/ developmental disabilities + others," "I have to move b/c its getting too expensive, I will move away from County to an in-law unit with relatives in Marin," and "I'm homeless, I sleep on street behind the gas station. I can't afford rent, I can hardly get food."

Equity Advisory Group. In partnership with 21 Elements / Let's Talk Housing, and in alignment with community outreach best practices, it was important to include the guidance of and foster partnerships with community organizations to help ensure everyone's voices were heard during the Housing Element update. In response, an Equity Advisory Group (EAG) was formed consisting of 15 organizations or leaders across the county that are advancing equity and affordable housing. To date, EAG members have facilitated and hosted community meetings in partnership with 21 Elements, collected community housing stories to put a face to housing needs, advised on messaging, and amplified events and activities to their communities. All participating organizations are featured on the Let's Talk Housing website.



San Mateo County Fair Housing Survey. In partnership with 21 Elements / Let's Talk Housing, and conducted by Root Policy, the San Mateo County Fair Housing Survey has gathered 108 responses from residents in the City of San Mateo as of January 20, 2022. Key challenges include:

- Income is too low to find housing
- Housing unit is too small
- Displacement
- Denied housing when looking due to "income too low"
- Difficulty for voucher holders to find an affordable unit
- Homes not meeting needs of a household member with a disability
- When asked what type of help they needed to improve their housing security, top answers included: Help me with a down payment/purchase (39%); Help me get a loan to buy a house (27%); and Help me with the housing search (23%). Other resources to improve quality of life were also identified in the survey results.

5.3 Draft Housing Element Public Review Period

During the formal 30-day public review period of the Draft Housing Element, which ran from April 6, 2022 to May 6, 2022, a total of 20 comment letters were received, and are included in Appendix G. The comments received by the City offered a wide variety of opinions and input on the Draft Housing Element. Those that expressed opposition to the planned growth noted concerns about whether the City's resources, specifically water supply, would be able to support the population increase and that singlefamily neighborhoods would be negatively impacted or even eliminated. Other comments pushed for the Housing Element to go further beyond the goals currently outlined in the plan, noting concern that the City is too optimistic in redevelopment potential of the sites contained in the Sites Inventory. They encouraged the City to include re-zoning of the single-family neighborhoods as a program while going further to remove existing constraints to development (namely Measure Y) to increase housing production potential. Both those for and against the draft plan agreed that if housing density were to increase, commensurate upgrades to transit options must be made to mitigate traffic impacts and not reduce quality of life for residents. Finally, some commenters emphasized the importance of working towards housing affordability as vital for protecting individuals with disabilities, for sheltering low-income families in danger of experiencing homelessness, and to affirmatively further fair housing through racial equity.

On April 26 and May 3, the Planning Commission also received public comments and provided input on the Draft Housing Element. On May 23, 2022, the City Council held a special meeting to consider the Draft Housing Element, receive public comments and provide staff with direction. Overall, the Council expressed support for the Draft, with several modifications and updates, and directed staff to submit the draft to HCD for first review. The minutes from these meetings are included in Appendix G.

5.4 How We Incorporated What We Heard into the Plan

The extensive outreach and community engagement conducted over the past year played a significant role in the development of the goals, policies, and programs within the 2023-2031 Housing Element. Feedback and insights from tenants, non-English speakers, lower-income residents, property owners and developers helped to highlight new policy opportunities and ways to strengthen and improve existing policies. And the overarching challenge of housing affordability and availability was heard during most

every meeting and conversation. In addition, themes such as investing in disadvantaged communities, improving walkability in neighborhoods and access to transit, and addressing climate change helped inform policies in the Housing Element as well as the General Plan Update which is being prepared concurrently. The following is a summary list of topics and the associated policy(s) that were added or improved as a result of that community and stakeholder feedback.

- Support the production of more missing middle housing. (Policies H 1.4, H 1.11 and H 1.13)
- Improve awareness and availability of resources for landlords and tenants. (*Policies H 4.1, H 4.2, H 4.3 and H 4.4*)
- Streamline the permitting process and simplify the rules and regulations for new housing development. (*Policies H 1.6, H 1.7 and H 1.8*)
- Fair housing setup a rental registry, adopt first right of refusal for existing tenants' rules. (*Policies H 3.4 and H 3.6*)
- New housing should be sustainable and support the City's climate action plan. (*Policies H 2.3 and H 2.5*)
- Provide more materials and information in languages other than English. (Policies H 4.1 and H 4.4)
- Improve walkability and access to transit in disadvantaged communities. (Policy H 2.4)
- Provide training/education about fair housing laws to landlord. (Policy H 3.2)
- Support the construction of more accessory dwelling units (ADUs). (Policy H 1.4)
- Establish a BMR unit set-aside for tenants with physical or developmental needs. (*Policy H 3.5*) Support the development of larger units with more bedrooms for families. (*Policy H 1.5*)

In response to the public comments made during and after the Public Review Period, and City Council discussion and direction, multiple additional revisions, clarifying edits, and corrections were made to the Draft prior to submittal to HCD. Those revisions and updates include:

All policies and programs were reviewed and, where appropriate, updated, to be more specific and action oriented.

- Sites inventory methodology was updated to remove outliers and distinguish average densities by project types; and additional information was provided for justification of the ADU projections;
- Constraints summary was modified based on updates to Appendix B;
- Policies and programs were updated to reflect public comments and decision-maker direction to increased housing support for people with disabilities including those with developmental disability; greater support for missing middle housing options; and increased attention to identifying new funding sources for housing programs.
- The Sites Inventory was reviewed and updated to add information related to site selection, anticipated GPU land use designation, and explanations for density projections were bolstered.
- The Constraints analysis was updated to include corrections and further information related to the City's fees.
- Staff followed-up with water providers (CalWater and Estero Municipal Improvement District) to provide additional information on existing water infrastructure and future supply to support the projected growth in the Housing Element.
- Policies and programs related to transportation and circulation upgrades will be addressed as part of the updated Circulation Element in the GPU.



5.5 Attachments included in Appendices F and G

Appendix F includes community feedback, communications and documentation that support the findings and conclusions in this Section.

- True North Survey Results (Excerpts) February 21, 2022
- Community Engagement, Pop-Ups and Intercepts Public Feedback Received
- Online Housing Element Survey Results
- Builders Focus Group November 15, 2021 Feedback Received
- Fair Housing Workshop January 13, 2022 Discussion and Poll Summary
- Housing Policy Workshop November 2, 2021 Discussion and Poll Summary
- Community Relations Commission September 29, 2021 Community Needs and Housing Needs Workshop Speaker Notes
- San Mateo Countywide Housing Elements Listening Sessions Summary Notes
 - Fair Housing September 27, 2021
 - Housing Advocates October 18, 2021
 - Builders November 1, 2021
 - Service Providers November 15, 2021
- Root Policy Fair Housing Survey Summary Summary of Public Feedback
- Community Correspondence received by the City prior to April 6, 2022, and between May 7, 2022 and May 16, 2022.
- Planning Commission and City Council Minutes April 26, 20220 to May 23, 2022

Appendix G includes public review period comments received by the City during the 30-day public review period.

• 30-Day Public Comment Period Correspondence Received – April 6, 2022 to May 6, 2022

6. AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) SUMMARY

6.1 What is Affirmatively Furthering Fair Housing?

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

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

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

Affirmatively Furthering Fair Housing

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

Figure 2: AFFH Definition

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

6.2 History of segregation in the region.

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

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



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

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

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, builders of the Hillsdale neighborhood in the mid-1900s recorded deeds that specified that only "members of the Caucasian or White race shall be permitted" to occupy sold homes—the exception being "domestics in the employ[ment] on the premises." This developer went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB), became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page. As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory practices and allowed those that would be considered today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co. (272 U.S. 365)* supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

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

6.3 San Mateo's Fair Housing Assessment

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

6.3.1 Primary Findings

Primary findings from the Fair Housing Assessment for the City of San Mateo describes fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the city's fair housing action plan.

• 16% of fair housing complaints filed in San Mateo County from 2017 to 2021 (57 total) were in the City of San Mateo (9 total), which is approximately aligned with the city share of the county's population (14%). The most common issues cited in the city were refusal to rent and discrimination in terms, conditions, privileges relating to rental. Most complaints were on the basis of disability status (6 complaints) and race (3 complaints) in the city.

Racial and ethnic minority populations are **disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness** compared to the non-Hispanic White population in the City of San Mateo. Additionally, racial and ethnic minorities are more likely **to live in moderate resources areas and be denied for a home mortgage loan**.

- Racial and ethnic minority populations generally have higher rates of poverty (Figure II-5) and lower household incomes (Figure II-4) compared to the non-Hispanic White population in the City of San Mateo.
- Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low- and moderate-income households are also more likely to be overcrowded (Figure IV-18).
- People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Figure IV-22).
- Hispanic, Asian, and Black residents are more likely to live in moderate resource areas compared to high resource areas (Figure III-12). It is important to note there are no designated low resource areas in the City of San Mateo.
- Hispanic and American Indian or Alaska Native households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).

Geospatially, **the northeast area of the city** is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, low environmental scores, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and moderate resource scores. These areas are generally on either side of Highway 101 and stretch to the San Francisco Bay waterfront, encompassing the North Central and Shoreview neighborhoods. These areas have:

- Higher poverty rates between 10% and 20% (Figure II-28).
- Education opportunity scores between 0.25 and 0.5—meaning they have lower education scores compared to the rest of the city (Figure III-1).
- Low economic opportunity scores between zero and 0.5 (Figure III-7).
- Low environmental scores—which account for PM2.5, diesel PM, drinking water, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Figure III-9). The northeast area of the City of San Mateo has particularly poor environmental outcomes for traffic, impaired water, groundwater threats, hazardous waste, and asthma.



- The composite opportunity score for the City of San Mateo shows Census Tracts in the northeast area of the city fall within moderate resource areas while the rest of the city is within high or highest resource areas (Figure III-14).
- The Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks census tracts based on their ability to respond to a disaster and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. The northeast area of the city is most vulnerable according to the SVI (Figure III-15).
- Concentration (60% to 80% of households) of cost burdened households (Figure IV-13).
- Overcrowded households are concentrated in the same areas as cost burdened households (Figure IV-19).
- These areas are also within Special Flood Hazard Areas (Figure IV-31) and are vulnerable to displacement (Figure IV-28).

The City of San Mateo has a slight concentration of residents with a disability with 9% of the population compared to 8% in the county (Figure III-17). Residents living with a disability in the city are more likely to be unemployed and are largely concentrated in areas around Highway 101. Finally, the aging population is putting a strain on paratransit access countywide.

• Unemployment is disproportionately high among residents living with a disability at 12% compared to 3% for residents without a disability in the City of San Mateo—particularly when compared to the county (Figure III-20).

Racial and ethnic minority students in the City of San Mateo—served by the San Mateo Union High School District and the San Mateo-Foster Elementary School District—experience lower educational outcomes compared to other students. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. However, Pacific Islander, Hispanic, and Black students in the San Mateo Union district were less likely to meet the admission standards. Although San Mateo Union High School has relatively low dropout rates—4% of students—compared to other districts in the county, dropout rates among Hispanic (7%), Black (6%), and Pacific Islander students are higher (Figures will be included in the access to education supplement).

- Nearly half of all renter households in the City of San Mateo are cost burdened—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). There are disparities in housing cost burden in the City of San Mateo by race and ethnicity and family size (Figure IV-11 and Figure IV-12).
- 15% of respondents to the resident survey conducted for this AFFH said that schools in their neighborhood were of poor quality.

Resident needs collected through local survey. A survey administered to capture residents' needs and support the AFFH found the following housing challenges. Nearly 150 residents completed the survey:

- About 26% of residents said their house or apartment is too small for their family;
 - o 36% for racial and/or ethnic minority households;

- o 42% for single parent households
- 14% of renters said they worry that if they request a repair they will experience rent increase or get evicted;
 - 16% for racial and/or ethnic minority households
 - o 21% for single parent households
- 27% of respondents indicated they had been discriminated against when looking for housing in San Mateo County;
 - 31% for racial and/or ethnic minority respondents;
 - 43% for residents with a disability;
- 10% (14% for single parent households) of renters are often late on rent and 14% (20% for residents with a disability) can't keep up with utilities.

6.3.2 Contributing factors and Fair Housing Action Plan.

The disparities in housing choice and access to opportunity discussed above stem from historical actions, socioeconomic factors that limit employment and income growth, the inability of the broader region to respond to housing demand, regional barriers to open housing choice, and, until recently, very limited resources to respond to needs.

Fair housing issue: Hispanic households have disproportionate housing needs. These needs are evident in mortgage denial gaps, geographic distribution of affordable housing, cost burden, and overcrowding.

Contributing factors:

- Higher rates of mortgage denial rates among Hispanic households stems from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership.
- Although voucher holders and affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the City of San Mateo as in many surrounding jurisdictions, the northern portion of the city offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well: A recent article in Cityscape found that Hispanic homebuyers—when controlled for demographics, loan characteristics, and finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.
- Hispanic residents are more likely than others to work low wage jobs that do not support the
 City's or region's housing prices, resulting in higher rates of cost burden and overcrowding.
 Although, it is customary for Hispanic households to live in multigenerational settings, which may
 account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of
 access to affordable and right-sized housing.
- Hispanic residents are primarily concentrated in the northeastern area of the city where residents
 face higher poverty and cost burden as well as poor opportunity outcomes according to TCAC's
 opportunity maps.

Fair housing issue: Hispanic residents and single female parent households are concentrated in census tracts with higher poverty, low economic and environmental opportunity, high-cost burden, overcrowding, and flood hazards compared to the rest of the City of San Mateo.



Contributing factors:

- Concentration of naturally occurring affordable ownership and rental housing opportunities in the northeast areas of the city further concentrates poverty, cost burden, and overcrowding in areas with low economic and environmental outcomes.
- There is a relative lack of affordable housing opportunities in higher resourced areas of the city.
- Highway 101 creates a major barrier between the Shoreview neighborhood—where the geographic concentrations of these groups exist—and the rest of the City of San Mateo.

Fair housing issue: Persons with disabilities have higher housing needs due to challenges accessing employment and housing discrimination and are concentrated in areas with lower environmental and economic opportunity scores.

Contributing factors:

- The unemployment rate for the City of San Mateo's residents with a disability is four times that of persons without a disability. The exact reasons for this disparity are unclear and are likely related to limited job opportunities, access to employment, and market discrimination.
- The undersupply of accessible housing units, particularly for renters, creates a scarcity of units for residents living with a disability.
- There were six complaints—out of the nine total complaints in the city—filed with HUD in the City of San Mateo from 2017 to 2020 where the issues cited included a failure to make reasonable accommodations. Landlords and property owners are required to provide reasonable accommodations to residents living with a disability upon request.
- There are concentrations of the population living with a disability west of Highway 101 in the North Central neighborhood. This area of the city has a concentration of low- and moderateincome households (more than 50% per census tract) and scores low on TCAC's environmental and economic opportunity scores.

Fair housing issue: Persons with disabilities and persons of color are most likely to file complaints of housing discrimination due to discriminatory terms, conditions, privileges, or services and facilities and failure to make reasonable accommodations.

Contributing factors:

- Housing discrimination residents with disabilities and Hispanic households.
- Lack of understanding of reasonable accommodation requirements by landlords and property owners.

The Affirmatively Furthering Fair Housing (AFFH) Action Plan, developed in response to this analysis as well as community input, is included in Appendix D and as Goal 5 in the Housing Element. The AFFH Action Plan details how the city proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

7. HOUSING PLAN

The City of San Mateo has many positive attributes, especially being a desirable residential community to live in, work, and play in. Thus, one of the City's primary objectives is to expand housing opportunities and increase the diversity of housing supply. There should be a variety of housing types and sizes, a mixture of rental and ownership housing, and housing that supports special needs populations, including single-female heads of household, people with disabilities, those who are unhoused and farmworkers. This variety of housing opportunities will need to accommodate a diverse population, leading to a variety of household sizes, all age groups and a wide range of income levels in order for the City to continue to thrive into the future.

In addition, San Mateo will need to increase its housing supply to meet the housing demand caused by current and future job growth. The types of new housing created should accommodate all income levels consistent with the Regional Housing Needs Allocation. The goals, polices, and actions contained in this Housing Plan support these overarching objectives while also ensuring that the City will meet its statutory obligations, affirmatively further fair housing and facilitate housing production at all income levels.

7.1 Goals, Policies, and Programs Summary

The City has identified five goals to guide the Housing Element's policies and programs. The first three are based upon the "3Ps" framework that seeks to address the region's housing needs through a combination of Production, Preservation and Protection and is endorsed by the Association of Bay Area Governments (ABAG). The fourth goal, or "fourth P," is Promotion of community engagement and public outreach to support social resilience, and the fifth goal is to Affirmatively Further Fair Housing (AFFH). This goal provides a framework for how the City will comprehensively address fair housing issues and meet State law requirements. Many of the policies and programs that support AFFH also support the Housing Element's other goals, which just further highlights how the issue of fair housing is interwoven with achieving the City's larger housing production, preservation, protection and promotion goals.

The first goal, Goal H1, is to facilitate and support the production of new housing at all income levels, but especially affordable housing. Eighteen policies have been identified to achieve this goal.

- Policy H 1.1 Monitor Regional Housing Needs Allocation
- Policy H 1.2 Utilize Public Funding for New Low/Moderate Income Housing
- Policy H 1.3 Increase Below Market Rate Unit Production through Inclusionary Housing, Density Bonus, and Community Benefit Programs
- Policy H 1.4 Incentivize Accessory Dwelling Unit Development
- Policy H 1.5 Encourage Family Housing
- Policy H 1.6 Streamline Housing Application Review
- Policy H 1.7 Update Zoning Code Development Standards
- Policy H 1.8 Adopt Objective Design Standards
- Policy H 1.9 Create Minimum Densities for Mixed-Use Residential Projects
- Policy H 1.10 Establish By-Right Housing Designation for Prior Housing Sites
- Policy H 1.11 Adopt an SB 9 Ordinance
- Policy H 1.12 Encourage Residential Uses within Housing Overlay



- Policy H 1.13 Encourage Development of Missing Middle Housing
- Policy H 1.14 Evaluate and Update Special Needs Group Housing Requirements
- Policy H 1.15 Evaluate and Update Supportive Housing Requirements
- Policy H 1.16 Update Requirements for Mobile Home Parks
- Policy H 1.17 Update Requirements for Farmworker Housing
- Policy H 1.18 Permitting and Development Fee Review
- Policy H 1.19 Senior Housing

The second goal, Goal H2, is to preserve existing housing that is affordable to lower- and middle-income residents. Six policies have been identified to support this goal:

- Policy H 2.1 Fund Housing Rehabilitation Efforts
- Policy H 2.2 Support Retention of Existing Lower Income Units
- Policy H 2.3 Increase Energy and Water Efficiency in Existing Units
- Policy H 2.4 Implement Capital Improvements in lower-resourced Neighborhoods
- Policy H 2.5 Promote Housing Resilience
- Policy H 2.6 Require Replacement Units

The third goal, Goal H3, is to protect current residents and prevent displacement. Seven policies have been identified to support this goal:

- Policy H 3.1 Prevent Homelessness
- Policy H 3.2 Investigate Fair Housing Cases
- Policy H 3.3 Evaluate Housing Revenue Sources
- Policy H 3.4 Expand Tenant Protections
- Policy H 3.5 Study the Creation of Below Market Rate Set Asides
- Policy H 3.6 Examine a Rental Registry Option
- Policy H 3.7 Evaluate City Policies and Encourage Collaboration Opportunities for Expanding Homeless Shelters

The fourth goal, Goal H4, is the promotion of social resilience through public education and outreach, which is a priority identified by staff based on community input and feedback. This can be achieved by making information more available and accessible, and conducting targeted outreach to ensure more universal awareness of housing programs and policies. Four policies have been identified to support this goal:

- Policy H 4.1 Update the Housing Webpage
- Policy H 4.2 Support a Countywide Below Market Rate Unit Waitlist
- Policy H 4.3 Expand Community Education and Outreach
- Policy H 4.4 Enable Affirmative Marketing

The fifth goal, Goal H5, is simultaneously the Fair Housing Action Plan, meant to implement the overarching goal of Affirmatively Furthering Fair Housing (AFFH), with many policies overlapping with those in the previous goals. This approach is intentional and meant to reinforce that the objective of that Fair Housing is both enough a stand-alone priority that warrants its own section but decisively inseparable from achieving the main goals of the Housing Element. To address the many fair housing issues that disparately impact Hispanic, single-female, and disabled households, as identified in the AFFH summary, thirteen policies have been identified:

- Policy H 5.1.1 Adjust the City's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased city support in exchange for affordable units that address the needs of residents with disproportionate housing needs.
- Policy H 5.1.2 Participate in a regional down payment assistance program with affirmative marketing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households.
- Policy H 5.1.3 Support the design of a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low-income households for 15 years.
- Policy H 5.2.1 Add more City supported housing with affordability restrictions in moderate and high resource areas; and affirmatively market the units to households with disproportionate housing needs including persons with disabilities, farmworkers, single-parents, and Hispanic households.
- Policy H 5.2.2 Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments.
- Policy H 5.2.3 Prioritize City funding proposals for city-funded affordable housing that are committed to serving hard to serve residents.
- Policy H 5.3.1 As part of the General Plan Update, conduct an area plan for the North Shoreview
 and North Central neighborhoods and prioritize land use and design around Highway 101 to
 improve access and reduce the division of the urban form produced by the highway.
- Policy H 5.3.2 Continue to fund minor home repairs and implement a preference for projects in low opportunity census tracts identified in the analysis.
- Policy H 5.3.3 Monitor affordable housing projects that are at risk of conversion to market rate; support regional and local efforts to examine displacement of affordable housing and lower income households; and assist with the retention of special needs housing that is at risk of expiring affordability requirements.
- Policy H 5.4.1 Establish tenant protections in local ordinance to extend measures of AB 1482 related to relocation, documentation, and right to return policy in eviction cases.
- Policy H 5.4.2 Partner with Project Sentinel to perform fair housing training for landlords and tenants; and focus enforcement efforts on race-based discrimination and reasonable accommodations.
- Policy H 5.4.3 Create a webpage specific to fair housing including resources for residents who
 feel they have experienced discrimination, information about filing fair housing complaints with
 HCD or HUD, and information about protected classes under the Fair Housing Act.
- Policy H 5.4.4 Ensure that all multifamily residential developments contain signage to explain
 the right to request reasonable accommodations for persons with disabilities. Make this
 information available and clearly transparent on the city's website and fund landlord training and
 outreach on reasonable accommodations.



• Policy H 5.4.5 - Ensure that future improvements in disadvantaged communities will not produce a net loss of affordable housing or the displacement of residents and seek to increase the amount of affordable housing in disadvantaged communities.

To implement each of these policies, the city has identified specific programs and actions, which are outlined in the Implementation Plan (Tables 9, 10, 11, 12 and 13).

7.2 Implementation Plan

7.2.1 GOAL H1: Production of new housing at all income levels, with a focus on affordable housing

The need for additional affordable housing was the most prominent and pervasive sentiment noted throughout the Housing Element outreach process. Households of various sizes and socioeconomic backgrounds have reported feeling the pressure of the high costs of housing. To meet the targets set by RHNA, the city must facilitate the production of abundant and affordable new housing in a wide diversity of forms. To support this goal, the city will be employing two approaches, with the first being directly involved in housing production. This can be done by utilizing public funds to build more units, partnering with nonprofits and other groups to establish pre-approved ADU plans that are available to property owners, and using local ordinances to require that developers create more affordable units that can serve a diverse variety of populations and providing incentives for additional affordable unit development. In addition, the policies outlined below would also encourage and streamline housing development through the adoption of objective design standards, updates to the Zoning Code, creating minimum densities for housing projects, developing policies for missing middle housing, and streamlining the application review and processing timelines for affordable development projects.

Table 9: Goal H1: Production - Implementation Plan

Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy H 1.1	Monitor Regional Housing Needs Allocation	Housing Division	N/A	Monitor housing production against ABAG Fair Share Allocation in compliance with no net loss requirements during planning period.	Provide an annual report on housing production to the City Council each March, prior to submittal of the Annual Progress Report to HCD by April 1 st .	2023 – 2031 (Annually)	Existing
Policy H 1.2	Utilize Public Funding for New Low/Moderate Income Housing	City of San Mateo	City funds and state, and federal funds, as available	Produce City supported housing projects with affordability restrictions utilizing local public funds; and use this funding to leverage other regional, state, and federal funding sources to increase the number of affordable housing units developed in each project.	 a) Continue to set aside 20% of general fund property tax revenues from former RDA areas (aka "Boomerang Funds"), as well as the Affordable Housing Commercial Linkage Fee Fund to use for affordable housing development. b) Identify ways to create a stand-alone Housing Trust Fund using available funding sources and utilizing that fund to leverage new funding sources, including the Bay Area Housing Finance Authority (BAHC) and the Bay Area Preservation Pilot (BAPP). c) Prioritize available local housing funds to assist in the production of at least 535 below market rate units by 2031. This item is connected to Policy H 5.1.2 and H 5.2.3. 	a) 2023 – 2031 (Ongoing) b) 2024 – 2025 c) 2023 – 2031 (Ongoing)	Existing New New
Policy H 1.3	Increase Below Market Rate Unit Production through Inclusionary Housing, Density Bonus, and Community Benefit Programs	Community Development Department	N/A	Update the City's Inclusionary Policy on ownership and rental residential developments to allow for alternative compliance options other than on-site construction and establish an updated Density Bonus/Community Benefits program.	 a) Amend the Affordable Housing Ordinance (SMMC Chapter 27.16.050) and/or Inclusionary Policy to allow for alternative compliance options to onsite inclusionary unit development within one year of Housing Element adoption. b) Adopt an updated density bonus/community benefits program that provides additional incentives and/or streamlining options for housing projects that provide additional affordable units beyond minimum state requirements. This item is connected to Policy H 5.1.1 and 5.2.2. 	a) 2023 – 2024 b) 2024 – 2025	New New

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Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy H 1.4	Incentivize Accessory Dwelling Unit Development	Planning Division	N/A	Implement and maintain programs to encourage and support ADU and Junior ADU production to increase lower income housing opportunities.	 a) Provide technical ADU design tools and resources to homeowners to encourage ADU development, including pre-approved ADU plans (e.g. HEART). b) Collaborate with other countywide jurisdictions to establish uniform ADU standards and requirements. c) Periodically adjust ADU permitting fees to avoid cost barriers. d) Monitor and collect permitting data on ADU and JADU production to verify permit numbers align with production estimates and identify and implement any needed program adjustments to streamline permitting. This item is connected to Policy H 5.1.3. 	a) 2023 – 2024 b) 2023 – 2031 (Ongoing) c) 2023 – 2031 (Ongoing) d) 2023 – 2031 (Annually)	New Existing Existing
Policy H 1.5	Encourage Family Housing	Planning Division	N/A	Prioritize acquisition and new construction of housing that accommodates families (larger units) when possible and require subsidized projects to include family-sized units.	Present options to City Council for requiring a minimum percentage of three-bedroom units in City subsidized projects and in private development projects as part of the Inclusionary Policy update (Policy H 1.3). This item is connected to Policy H 5.1.1 and 5.2.3.	2025 – 2026	New
Policy H 1.6	Streamline Housing Application Review	Community Development Department	N/A	Reduce the development review timeline for housing projects by streamlining the development review process and simplifying submittal requirements.	 a) Update the City Council resolutions that establish the pre-application and development review processes to simplify and streamline requirements. b) Update permit application submittal requirements. c) Develop Zoning Code amendments to align City requirements with SB 330 and make a recommendation to the City Council. 	a) 2023 – 2024 b) 2023 – 2031 (Ongoing) c) 2025 – 2026	New New New
Policy H 1.7	Update Zoning Code Development Standards	Planning Division	N/A	Revise the Floor Area Ratio and Off-Street Parking provisions to incentivize production of additional affordable units.	 a) Amend the Zoning Code's Floor Area Ratio (FAR) provisions to exclude covered parking and other elements as needed from FAR calculation for housing projects with affordable units. b) Evaluate off-street parking requirements for residential and mixed-use development projects in proximity to transit and make a recommendation to the City Council. 	a) 2024 – 2025 b) 2025 – 2026	New
Policy H 1.8	Adopt Objective Design Standards	Planning Division	N/A	Adopt Objective Design Standards to expedite production of housing.	Adopt Objective Design Standards for multi-family residential projects and mixed-use projects with a residential component.	2023 – 2024	New
Policy H 1.9	Create Minimum Densities for Mixed-Use Residential Projects	Planning Division	N/A	Create minimum residential density requirements to ensure mixed-use development will contain an appropriate amount of housing in commercial/office developments.	 a) Amend the Zoning Code to establish a minimum residential density for mixed-use projects that include a residential component. b) Study and present to City Council options for requiring a residential component in all mixed-use projects in certain zones or areas. 	a) 2023 – 2024 b) 2023 – 2024	New New

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Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy H 1.10	Establish By-Right Housing Designation for Prior Housing Sites	Planning Division	N/A	Designate housing sites that have carried over from the prior Housing Element to allow housing development by-right.	Amend the Zoning Code to establish a By-Right designation for housing sites reused from prior Housing Element for housing projects that propose a minimum of 20% affordable units.	2024 – 2025 (must be completed within three years of certification)	New
Policy H 1.11	Adopt an SB 9 Ordinance	Planning Division	N/A	Update the Zoning Code to allow duplexes and lot splits on appropriate single-family sites consistent with SB 9.	Adopt an ordinance to implement the provisions of SB 9 in single-family zones (R1).	2023 – 2024	New
Policy H 1.12	Encourage Residential Uses within Housing Overlay	Planning Division	N/A	Amend Housing Overlay to encourage residential projects in commercial zones (not just mixed-use).	Amend Housing Overlay Ordinance to allow multi-family housing as a permitted use in applicable commercial zones.	2025 – 2026	New
Policy H 1.13	Encourage Development of Missing Middle Housing	Planning Division	N/A	Support small infill residential construction (Missing Middle, 4-10 units) through policy updates and code amendments.	 a) Conduct a study of residential zoning districts that have sites with potential for Missing Middle development and identify policies and codes that create barriers for small-scale development. b) Research and evaluate policies and code amendments to allow for Missing Middle housing under SB 10 and schedule for City Council consideration. 	a) 2025 – 2026 b) 2025 – 2026	New New
Policy H 1.14	Evaluate and Update Special Needs Group Housing Requirements	Planning Division	N/A	Research current code requirement regarding special needs group homes for people with disabilities for consistency with Fair Housing Requirements.	Make recommendations to the City Council on Zoning Code amendments to allow group homes for seven or more residents, specifically for people with disabilities, as a permitted use in certain zone districts. This item is connected to Policy H 5.1.1 and 5.2.3	2027 - 2028	New
Policy H 1.15	Evaluate and Update Supportive Housing Requirements	Planning Division	N/A	Review and amend zoning code regarding multi-family housing development.	Amend the Zoning Code to be consistent with AB 2162 to allow by-right 100% affordable housing that has 25% or 12 units of permanent supportive housing, where multi-family or mixed-use housing is permitted. This item is connected to Policy 5.1.1 and 5.2.3.	2027 – 2028	New
Policy H 1.16	Update Requirements for Mobile Home Parks	Planning Division	N/A	Amend zoning code requirements regarding mobile home parks.	Amend the Zoning Code to allow mobile home parks as a special use in all residential zones to be consistent with Government Code Section 65852.7	2029 – 2030	New
Policy H 1.17	Update Requirements for Farmworker Housing	Planning Division	N/A	Amend zoning code requirements regarding farmworker housing.	Amend the Zoning Code to define and allow farmworker housing within the Agricultural District consistent with state requirements.	2027 – 2028	New
Policy H 1.18	Permitting and Development Fee Review	Community Development Department	N/A	Regularly review development application, building permit and impact fees to identify opportunities to reduce per unit costs for housing developments, with a focus on reducing per unit costs for small multi-family projects (Missing Middle).	 a) Study cumulative permit fee costs for new housing development of various sizes and use information to identify and implement ways to reduce per unit permitting costs; with fee reductions for small multifamily projects being prioritized. b) Conduct a comprehensive review and update of the fee schedule every 5-8 years, with a focus on evaluating and adjusting fees with potential barriers to housing production. 	a) 2024 – 2025 b) 2023 – 2031 (Ongoing)	New New

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Numb	r Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy F 1.19	Senior Housing	Community Development Department	N/A	Evaluate potential policies and code amendments to support the production of housing for seniors.	Evaluate code amendments and/or policies to encourage and support the development of senior housing and make a recommendation to the City Council.	2029 – 2030	New

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7.2.2 GOAL H2: Preservation of existing housing that is affordable to lower- and middle-income residents

As the City continues to grow, it remains important to maintain and preserve existing affordable housing as well as non-deed restricted housing that is naturally affordable for middle and lower-income households. The most direct method of achieving this goal would be to prevent the conversion of existing affordable units from becoming market rate by renegotiating agreements, using public funds to acquire the units, or requiring developers to replace any lost units. Alternatively, the city can indirectly preserve affordable housing by improving the quality of life for individuals and families who currently reside in them. Residents that are able to thrive in low-income housing are less likely to be displaced. Therefore, the city proposes to incentivize upgrades to low-income homes through rehabilitation, accessibility modifications, or energy efficiency changes. In addition, enhancements to low-income neighborhoods can also be achieved through capital improvements and resiliency projects that protect against threats posed by climate change.

Table 10: Goal H2: Preservation - Implementation Plan

Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy H 2.1	Fund Housing Rehabilitation Efforts	Housing Division	CDBG/CALHome	 a) Fund minor home repairs and accessibility improvements b) Provide opportunity for home rehabilitation loans for low-income residents. c) Allow accessibility improvements on rental properties with owner permission. 	 a) Complete annual goals of 10 minor home repairs and 14 accessibility modifications through grants for low-income residents. b) Provide home rehabilitation loans for low-income residents up to a total of approximately \$500,000 available. c) Affirmatively market the availability of these funds to both homeowners and renters to increase awareness. Marketing efforts include translating flyers into Spanish and distributing flyers to various locations throughout the City, including libraries, senior and community centers and non-profit agencies. This item is connected to Policy H 5.3.2. 	2023 - 2031 (Annually by June 30)	Existing Existing New
Policy H 2.2	Support Retention of Existing Lower Income Units	Housing Division	TBD (potential sources include: PLHA)	a) Identify funding source for preservation b) Monitor affordable housing projects that are at risk of conversion to market rate. c) Support regional and local efforts to examine displacement of affordable housing and lower income households. d) Assist with the retention of special needs housing that is at risk of expiring affordability requirements.	Bridgepointe Condominiums affordability requirements for 59 affordable units expire in 2027, out of which 24 are very low-income units (35 are at 120% AMI). Belmont Building affordability requirements for 6 units expire in 2032. The rental property is owned by a for-profit entity, potential for loss of units is high. Proactively coordinate with owners to preserve the 24 very low-income units as affordable, including identifying potential funding sources, advertise conversion units to non-profits, conduct tenant outreach and education, add a displacement preference for new affordable housing for people displaced, including those displaced as a result of conversion. Outreach and negotiate with owners for affordability extensions. This item is connected to Policy H 5.3.3.	a) 2025-2027 (Bridgepointe Condominiums) b) 2030-2032 (Belmont Building)	New New
Policy H 2.3	Increase Energy and Water Efficiency in Existing Units	Community Development Department, City Manager's Office	CDBG/City Funds	Increase energy and water efficiency in all existing residential units. Fund weatherization upgrades for lowand moderate-income homeowners.	 a) Complete seven weatherization upgrades through grants for low-income residents annually. b) Implement energy-efficiency and electrification strategies identified in the City's Climate Action Plan through updates to the City's Reach Codes as part of the building permit review process. This item is connected to Policy H 5.3.2. 	a) 2023 - 2031(Annually, June 30)b) Reach codes are updated every three years.	Existing New
Policy H 2.4	Implement Capital Improvements in lower- resourced Neighborhoods	Housing Division	CDBG	Invest more resources in lower resource neighborhoods (utilize federal CDBG to provide capital improvements).	Use available CDBG funds to make CIP improvements in target neighborhoods (North Central and North Shoreview neighborhoods). Allocate available CDBG funds on an annual basis. Implement Bike Master Plan and Pedestrian Master Plan through capital improvements in low-income neighborhoods.	2023 - 2031 (Annually)	Existing

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Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy H 2.5	Promote Housing Resilience	Public Works Department	City Funds	Use resources to protect housing at risk of damage due to changing environmental conditions.	Provide Flood Improvements for the North Shoreview neighborhood through the levee project with Public Works.	Started in Fall 2020, with completion anticipated in Spring 2023	Existing
Policy H 2.6	Require Replacement Units	Planning Division	N/A	Require equivalent replacement units for all housing units lost during any construction or demolition projects (Housing Crisis Act).	Conduct a study to determine whether the City should update the zoning ordinance and other policies to permanently require replacement of units (beyond Housing Crisis Act sunset date of 2034).	2027 - 2028	New

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7.2.3 GOAL H3: Protection of current residents to prevent displacement

San Mateo's demographics will fluctuate as the city continues to grow and evolve. But while change is inevitable, the loss of the existing community is not. Therefore, it remains a priority for the city to prevent gentrification and displacement through protection of lower-income residents. Policy tools included within this goal such as commercial linkage fees, relocation fees, documentation requirements for landlords, and right to return policies help balance the scales against the market forces that lead to displacement while extending vital tenant protections. Programs are included to address homelessness and increase shelter capacity that can protect housing insecure individuals and families from having to leave the City entirely. These programs allow service providers an opportunity to intervene and lead clients to housing stability. The City also proactively affirms its commitment to combat inequities in housing that exist across people of protected classes through affirmative marketing, prioritizing special needs tenants in below market rate units, establishing a rental registry to monitor trends in evictions, and undertaking several actions to affirmatively further fair housing.

Table 11: Goal H3: Protection - Implementation Plan

Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s) Target Timeline	New/Existing Program
Policy H 3.1	Prevent Homelessness	Housing Division	CDBG/PLHA/City	Support where feasible programs and facilities to prevent homelessness through city actions, while coordinating with County and Continuum of Care.	a) Allocate PLHA, CDBG, and other local funds to support homeless prevention these may include the following programs: LifeMoves Rapid Rehousing Program, Safe Harbor Shelter, Vendome Hotel supportive units, LifeMoves First Step for Housing program, HIP Housing home sharing and Montara assisted units for the formerly homeless. b) Support the County in its efforts to convert the Stone Villa Hotel into a 44-room temporary shelter space as part of the Project Homekey programs.	New
Policy H 3.2	Investigate Fair Housing Cases	Housing Division	CDBG	Continue funding and support for outreach services for homeowners and renters at risk of being displaced and/or facing fair housing challenges.	As CDBG funding permits, achieve the Annual Fair Housing Activity Goals: Investigate at least 18 cases; Provide consultation to at least 30 individuals; Public Education/Outreach to at least 26 individuals; and Provide legal assistance to at least 185 renters. These numbers are subject to change based on funding availability. See Goal H5/AFFH Action Plan for full list of items.	Existing
Policy H 3.3	Evaluate Housing Revenue Sources	Community Development Department	N/A	a) Conduct a feasibility study to determine a potential increase of the Commercial Linkage Fee to ensure commensurate housing funding with commercial development. b) Explore other funding opportunities to support affordable housing development. Efforts include actively tracking available Federal, State, Regional and Local funding opportunities for affordable housing and determining how to leverage these funds to build or rehabilitate more affordable housing.	 a) Conduct a feasibility study on increasing the fee to generate additional housing funds gathered from commercial development and make a recommendation to the City Council. b) Examine other possible revenue sources and bring the proposals before City Council for consideration. Actively track available funding opportunities and coordinate with City partners, including non-profit housing developers on how best to leverage these resources. 	New New

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Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy H 3.4	Expand Tenant Protections	Community Development Department	N/A	Expand tenant protections in local ordinance to extend measures of AB1482 related to relocation, documentation, and right to return policy in eviction cases.	 a) Extend AB1482 provisions to require tenant relocation payments for No Fault evictions for those with tenure less than one year. b) Make recommendations to the City Council for establishing tenant protection policies that include the requirement of documentation from landlords who use the substantial remodel exemption to evict tenants and a Right to Return policy for tenants displaced from homes due to demolition or substantial remodels. c) Amend the Code to strengthen enforcement penalty structure to aid in protecting tenants from unsafe or substandard units. This item is connected to Policy H 5.4.1. 	a) 2023 – 2024 b) 2025 – 2026 c) 2023 – 2024	New New New
Policy H 3.5	Study the Creation of Below Market Rate Set Asides	Community Development Department	N/A	Examine the feasibility of establishing priority allocation for households with special needs and large families in Cityassisted and private development projects with BMR units.	Conduct a best practices research on prioritization of households with special needs and large families.	2025 – 2026	New
Policy H 3.6	Examine a Rental Registry Option	Community Development Department	N/A	Explore a rental registry to track rents and evictions citywide.	Research options and best practices for a rental registry list, including determining necessary financial and human resources needed to establish such a program. Make recommendations to City Council.	2023 - 2024	New
Policy H 3.7	Evaluate City policies and encourage collaboration opportunities for Expanding Homeless Shelters	Community Development Department	N/A	Examine best practices and policies to expand shelter capacity for individuals experiencing homelessness. Study feasibility of new shelter programs and collaborate with the County to end homelessness.	 a) Study best practices for expansion of homeless shelter sites. b) Regularly evaluate zoning to ensure enough sites are available to accommodate the capacity for emergency shelters, based on the countywide Point in Time Homeless Count. c) Amend Zoning Code to allow low barrier navigation centers on the same sites as emergency shelters. 	a) 2023 – 2031 (Ongoing) b) 2023 – 2031 (Ongoing) c) 2028 – 2029	New New New

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7.2.4 GOAL H4: Promotion of community engagement and public outreach

To increase effectiveness and successfully achieve the Housing Element's goals and policies, the City should increase access and awareness of housing programs through use of new technology as part of a robust and proactive public outreach strategy. By expanding availability of digital resources, the barriers of proximity, transportation, and time opportunity cost can be reduced for many. In addition, by providing education and information on regulatory requirements and specific programs and protections offered locally, regionally, and by the state, the city can improve access to housing for all income groups and special needs communities. Public outreach in a diversity of methods, forms and languages can be used to reach the widest breadth of residents and program beneficiaries to ensure those in need can find supportive programs and service providers. Targeted digital, print, and in-person outreach and engagement methods can also be effective at reaching the communities most affected by housing policies and programs.

Table 12: Goal H4: Promotion - Implementation Plan

Number	Policy	Lead Agency/Department/Division	Funding Source(s)	Program Measure(s)	Implementation Action(s)	Target Timeline	New/Existing Program
Policy H 4.1	Update the Housing Webpage	Housing Division	N/A	Increase community outreach and availability of resources in multiple languages through the Housing Webpage.	 a) Maintain and improve webpage with comprehensive housing related information and materials, and coordinate with providers to market programs electronically. b) Provide information in multiple languages using common terms. This item is connected to Policy H 5.4.3. 	2023 - 2031 (Ongoing)	Existing New
Policy H 4.2	Support a Countywide Below Market Rate Unit Waitlist	County of San Mateo	N/A	Support development of the countywide affordable rental waitlist to streamline and centralize occupancy of BMR units.	·	2023 – 2024 (and ongoing)	Existing
Policy H 4.3	Expand Community Education and Outreach	Community Development Department	N/A	Support and engage in efforts to educate community stakeholders and residents, including those with special needs (such as farmworkers, people with disabilities including those with developmental disability, and single-female head of household), about housing gaps and the effects of programs and policies on addressing those gaps. Proactively create opportunities for all communities to have a voice and be involved in shaping policies and programs.	 a) Housing initiatives and policy implementation shall be supported with robust and adaptive community engagement including surveys, workshops, pop-up events, mailings, and targeted outreach to underrepresented groups. b) Continue to participate in Countywide (and other) efforts to share best practices on equitable engagement and inclusive outreach. (e.g. Home For All "Learning Network") c) Actively provide information on County and State resources for tenant protections, discriminatory practices (CC&R's), special needs groups, and households with disproportionate housing needs. 	2023 - 2031 (Ongoing)	Existing New New
Policy H 4.4	Enable Affirmative Marketing	Housing Division	N/A	Develop Marketing Plan with developers of affordable housing projects during final phase of construction. Focus outreach to special needs individuals and those least likely to apply based on racial make-up of neighborhood.	 a) Research other best practices to create an affirmative marketing strategy and implement strategies in San Mateo where appropriate. b) Include farm workers, people with disabilities, and households with disproportionate housing needs, as new target group where appropriate. c) Include Spanish marketing materials and ensure bilingual interpretation services are available. This item is connected to Policy H 5.1.2 and 5.2.1. 	2025 - 2026	New New Existing

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7.2.5 Goal H5: Affirmatively Furthering Fair Housing

To reinforce the objective that AFFH is a top priority for the city, an AFFH Fair Housing Action Plan with programs and actions has been included as the fifth goal of the Housing Element. This Action Plan cross references items that are interwoven with the Housing Plan's other four goals, policies, and programs. The actions to achieve the Fair Housing goal are meant to address the fair housing issues found in the AFFH analysis, specifically for groups that have disparate housing impacts when compared to the whole of San Mateo. This includes, for example, Hispanic and single-female heads of households who have disproportionate housing needs while being concentrated in census tracts that have high rates of poverty. Persons with disabilities are also more likely to experience housing discrimination due to low economic opportunity and failure of landlords to provide reasonable accommodations. Each of the actions identified in Table 13 have specific quantified objectives to reach the target households.

Table 13: Goal H5: AFFH - Implementation Plan

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Action Area 1. Enhancing housing mob	ility strategies: consist of	removing barriers to housing in	areas of opportunity a	nd strategically enha	ncing access.				
Policy 5.1.1: Adjust the city's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased City support in exchange for affordable units that address the needs of residents with disproportionate housing needs (e.g., accessible/visit able units for persons with disabilities, child-friendly developments with day care on site for single parents, and 3-4 bedroom units for larger families).	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunities	Assist in development of housing for low-income households and households with special needs	Land use resources	City of San Mateo	Expand the variety of housing units produced under the inclusionary housing program. Currently developments of 11 or more units require 15% affordable to moderate income families for ownership and 15% for low -income families for renters.	Perform a feasibility analysis to redesign the program to allow a menu of options. This item is connected to Policy H 1.3, Policy H 1.5., Policy H 1.14, and Policy H 1.15.	Complete feasibility analysis by Fall 2023; Implement redesigned program by Spring 2024.
Policy 5.1.2: Participate in a regional down payment assistance program with affirmative marketing to nouseholds with disproportionate nousing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	Hispanic households have disproportionate housing needs.	Historic discrimination and continued mortgage denials; Concentration in low opportunity census tracts; High housing costs and low wages	Disparities in access to opportunities	Promote equal housing opportunity	Financial resources	Regional Partnership with HEART (San Mateo County has program with them)	Improve accessibility to home mortgage loans for Hispanic households who have the highest loan denial rates. Provide wealth building through homeownership for moderate income households.	Affirmatively market down payment assistance to 20 Hispanic households; Provide down payment assistance to 30 total households; Provide homebuyer education to 200 households. This item is connected to Policy H 4.4.	Meet quantified objectives be the end of the Housing Element period in 2031; Conduct homebuyer education quarterly in partnership with HEART
Policy 5.1.3: Support the design of a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low-income households for 15 years.	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunities	Incentivize accessory dwelling units (ADUs)	Land use resources	21 Elements/HEART	Increase opportunities for lower-income households to find housing that is affordable.	Design a regional loan forgiveness program. This item is connected to Policy H 1.4.	Begin design in Summer 2023 and complete by winter 2026.
Action Area 2. Encouraging new housir	ng choices and affordabili	ity in high resource areas: promo	oting housing supply, ch	noices, and affordabil	ity in areas of	high opportunity and	outside of areas of concentrated	poverty.	
Policy 5.2.1: Add more city supported housing with affordability restrictions in moderate and high resource areas. Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, farmworkers, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of Naturally Occurring Affordable Housing (NOAH) in low opportunity census tracts.	Disproportionate housing need for low-income households and protected classes	Assist in development of housing for low-income households and households with special needs	Financial resources	City of San Mateo	Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, farmworkers, and Hispanic households (e.g., Spanish and English, targeted identified neighborhoods).	Require developers to affirmatively market 1,000 units to those with disproportionate housing needs over the eight-year period (approximately 125 annually). This item is connected to Policy H 1.2. and Policy H 4.4.	2023 - 2031 (Annually); as development projects come in for approvals/financing

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Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.2.2: Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disproportionate housing need for low-income households and protected classes	Promote equal housing opportunity	Financial resources	City of San Mateo	Increase development of accessible units beyond minimum requirements	Modify developer agreements when appropriate; update inclusionary policy. This item is connected to Policy H 1.3	Review developer agreements as projects come in (annually); Draft updated inclusionary policy; make recommendations to City Council in 2025 - 2026
Policy 5.2.3: Prioritize city funding proposals for city funded affordable housing that are committed to serving hard to serve residents (e.g., extremely low income, special needs, on site services)	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disparities in access to opportunity	Promote equal housing opportunity	Financial resources	City of San Mateo	Create more housing for hard to serve households.	Conduct a best practices review and develop a program to prioritize City funding for housing projects. This item is connected to Policy H 1.5, Policy H 1.14, and Policy H 1.15.	Conduct best practices review 2027; develop a draft program by end of 2027 for City Council consideration in 2028
Action Area 3. Improving place-based s concentrated poverty.	trategies to encourage o	community conservation and rev	ritalization including pre	eservation of existing	affordable ho	using: involves approa	ches that are focused on conserv	ving and improving assets in areas of lowe	r opportunity and
Policy 5.3.1: As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.	Segregation/ integration patterns; disparities in access to opportunities	Conserve and improve the existing affordable housing stock	Land use resources	City of San Mateo	Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.	Prepare an area plan for North Shoreview and North Central neighborhoods.	Create plan through the General Plan Update implementation process (2027 - 2029)
Policy 5.3.2: Continue to fund minor home repairs and implement a preference for projects in low opportunity census tracts identified in the analysis.	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunity	Conserve and improve the existing affordable housing stock	Financial resources	City of San Mateo	Fund minor home repairs and accessibility improvements. Provide opportunity for home rehabilitation loans for low-income residents. Allow accessibility improvements on rental properties with owner permission.	Complete annual goals of 10 minor home repairs and 14 accessibility modifications through grants for low-income residents. Provide home rehabilitation loans for low-income residents. Affirmatively market to Hispanic and single female heads of household. This item is connected to Policy H 2.1 and Policy H 2.3.	2023-2031 (Annually; consistent with Policy H2.1)

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Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.3.3: Monitor affordable housing projects that are at risk of conversion to market rate. Support regional and local efforts to examine displacement of affordable housing and lower income households. Assist with the retention of special needs housing that is at risk of expiring affordability requirements.	Hispanic households have disproportionate housing needs.	Historic discrimination and continued mortgage denials; Concentration in low opportunity census tracts; High housing costs and low wages	Outreach capacity and enforcement	Conserve and improve the existing affordable housing stock	Human resources	City of San Mateo	Monitor affordable units whose subsidies are set to expire within the planning period develop a plan for preservation of the units to keep them affordable long term.	Bridgepointe Condominiums affordability requirements for 59 affordable units expire in 2027, out of which 24 are very low- income units (35 are at 120% AMI). Belmont Building affordability requirements for 6 units expire in 2032. The rental property is owned by a for-profit entity, potential for loss of units is high. Proactively coordinate with owners to preserve the 24 very low- income units as affordable, including identifying potential funding sources, advertise conversion units to non- profits, provide conduct tenant outreach and education, add a displacement preference for new affordable housing for people displaced, including those displaced as a result of conversion. Outreach and negotiate with owners for affordability extensions beginning at least two years prior to the affordability expiration date. This item is connected to Policy H 2.2	a) 2025-2027 (Bridgepointe Condominiums) b) 2030-2032 (Belmont Building); Consistent with general GPP # H2.2
Action Area 4. Protecting existing resid	lents from displacement:	strategies that protects residen			and concent		serves housing choices and affor		
Policy 5.4.1: Establish tenant protections in local ordinance to extend measures of AB1482 related to relocation, documentation, and right to return policy in eviction cases.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD. AND Hispanic households have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Historic discrimination and continued mortgage denials; High housing costs and low wages	Disparities in access to opportunity	Address governmental and non- governmental constraints	Human resources	City of San Mateo	Increase tenant protections to prevent displacement of those with disproportionate housing needs.	a) Extend AB1482 provisions to require tenant relocation payments for No Fault evictions for those with tenure less than one year. b) Make recommendations to the City Council for establishing tenant protection policies that include the requirement of documentation from landlords who use the substantial remodel exemption to evict tenants and a Right to Return policy for tenants displaced from homes due to demolition or substantial remodels. c) Amend the Code to strengthen enforcement penalty structure to aid in protecting tenants from unsafe or substandard units. This item is connected to Policy H 3.4.	a) 2023 – 2024 b) 2025 – 2026 c) 2023 – 2024; consistent with general GPP #H 3.4

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Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.4.2: Partner with Project Sentinel to perform fair housing training for landlords and tenants. Focus enforcement efforts on race- based discrimination and reasonable accommodations.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo/Project Sentinel	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide annual funding to Project Sentinel to provide training every two years in the Spring, targeting 200 landlords each training.	Annually as part of CDBG allocation in the spring (Annually by July 1)
Policy 5.4.3: Create a webpage specific to fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide information on the City's website about housing discrimination, laws, and protections. This item is connected to Policy H 4.1.	2024; consistent with general GPP #H 3.4
Policy 5.4.4: Ensure that all multi- family residential developments contain signage to explain the right to request reasonable accommodations for persons with disabilities. Make this information available and clearly transparent on the city's website and fund landlord training and outreach on reasonable accommodations.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Initially, create ongoing condition of approval to ensure both BMR and allaffordable developments contain this information. Explore options for recording against the property and/or including in the affordable housing agreement.	Create ongoing conditions of approval by fall 2024; conduct best practices review on options to record reasonable accommodation language by January 2025, and implement a program by January 2026
Policy 5.4.5: Ensure that future improvements in disadvantaged communities will not produce a net loss of affordable housing or the displacement of residents and seek to increase the amount of affordable housing in disadvantaged communities.	Persons with disabilities and persons of color have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of investment in older housing stock.	Disparities in access to opportunity	Promote equal housing opportunity	Human resources	City of San Mateo	Ensure that lower-income and protected class households are not displaced because of community improvements.	In collaboration with nonprofit and for-profit housing developers, study the feasibility of collaborating with the Northern California Land Trust, or establishing a new community land trust, that will support long-term community ownership and housing affordability in disadvantaged communities.	To be completed as part of the larger General Plan Update, with the expected date of completion by 2027

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8. QUANTIFIED OBJECTIVES

The quantified objectives section estimates the number of units likely to be constructed, rehabilitated, or conserved/preserved by income level during the 2023-2031 planning period. The quantified objectives do not represent a ceiling on development, but rather set a target goal for the jurisdiction to achieve, based on needs, resources, and constraints.

According to HCD, the sum of the quantified objectives for the programs should ideally be equal to or surpass the community's identified housing needs. However, State law recognizes that the total housing needs identified may exceed available resources and the community's ability to satisfy this need within the content of the general plan. Under these circumstances, the quantified objectives need not match the identified existing housing needs but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved over an eight-year time frame. The quantified objectives do not necessarily meet the goals of RHNA because they are not a full projection of anticipated housing development within the Housing Element Cycle. It is an estimate of actual production, given available resources and projected pipelines projects.

With respect to affordable units, the City has estimated the potential subsidies available during the planning period and has calculated the potential number of units that could be assisted with these funds. In addition, staff has compiled a list of known or expected development projects in the next few years, including preservation projects, anticipated to be completed within the next eight years.

Based on residential building permits issued in the last year and residential projects that have been initially reviewed or approved by the Planning department that have not been built, the quantified objective for non-subsidized units developed in market projects is 1,070 units. The total quantified objectives for housing production over the next eight years and how they align with the City's overall RHNA are outlined in the two tables below.

Table 14: Quantified Objectives for Cycle 6 (2023 – 2031)

Conservation/Preservation	Affordable Total	ELI	VLI	LI	MOD	Market
Bridgepointe Condominiums	59		24		35	396
Belmont Building	6		6			
Sub Total	65	0	30	0	35	396
Total Conservation						461

New Construction	Affordable Total	ELI	VLI	LI	MOD	Market
Kiku Crossing	223	43	45	135		2
Talbots Parking Lot	52	20	20	12		
Future Affordable (City Funded) TBD	260	70	120	70		
Concar Passage	73		73			888
303 Baldwin	6		6			58
Bay Meadows Res 6	5			5		49
Bay Meadows MU 3	7			7		60
Waters Park	19		19			180

New Construction	Affordable Total	ELI	VLI	LI	MOD	Market
Windy Hill 406 E Third	3		3			22
Windy Hill Block 21	12		12			58
Hillsdale Terrace	6		6			62
200/210 S. Fremont St.	2				2	13
Peninsula Heights	29			29		261
222 S Fremont	4			4		36
Hillsdale Inn	23		23			207
Draeger's	10			10		
Hayward Park	28		16		12	161
Nazareth Vista	5		5			43
477 9th Ave	12		12			108
1919 O'Farrell	4		4			45
ADUs (5% VLo, 30% Lo, 50% Mod, 15% over)	408		24	144	240	72
Future Private Development TBD	252		152	60	40	1,670
Sub Total	1,424	133	521	476	294	3,995
Total Construction						5,417

Total Quantified Objectives	Affordable Total	ELI	VLI	LI	MOD	Market
Total (Preserved Units plus New	1,489	133	557	476	329	4,391
Construction)						
Grand Total						5,886

Table 15: Quantified Objectives Alignment with San Mateo's RHNA

Income	Quantified Objective	Eight-Year RHNA Figure	% of RHNA to be Produced
ELI/VLI	690	1,777	39%
LI	476	1,023	47%
MOD	329	1,175	28%
Market	4,391	3,040	144%
TOTAL	5,886	7,015	84%



9. PRIOR ACCOMPLISHMENTS SUMMARY

The update of the Housing Element provides an opportunity to reflect on past achievements and challenges. The following summary highlights key accomplishments and challenges from the previous Housing Element's planning period (2015 to 2023), as well as identifies opportunities for where the city took lessons learned and applied them as future tasks for current Housing Element. A detailed evaluation of the prior housing element can be found in Appendix E - Review of Prior Housing Element.

The following achievements were made:

- Progress towards meeting affordable housing goals
- New policies to generate affordable housing funds
- Market rate housing goals were met
- The rate of ADU production have increased greatly
- Accessing new funding sources from non-local sources
- Increasing efficiency in the housing development process
- Interventions to preserve affordable housing

The following challenges were experienced:

- A divided and polarized vision for the future of the city
- High land and construction costs
- Outdated housing programs and policies
- Falling short of the quantified objectives

The following opportunities were identified:

- Rewrite the zoning code
- The General Plan update
- New opportunities for Transit Oriented Development
- Creative solutions to site limitations
- More uses for technology to increase efficiency of housing programs
- New affordable housing opportunities identified

The 2015-2023 quantified objectives goal for total housing units, including market rate housing, was 3,164 units. Through the seventh year of this housing cycle, a total of 2,573 units have been completed. The following two tables summarize the quantified objectives from the last Housing Element Update and detail the City's progress in achieving those objectives.

Table 16: Quantified Objectives, 2015 - 2023

Conservation/Preservation	Total	ELI	VLI	LI	MOD
Lesley Park Towers	200		200		
Humboldt House	9		9		
Sub Total	209	0	209	0	0

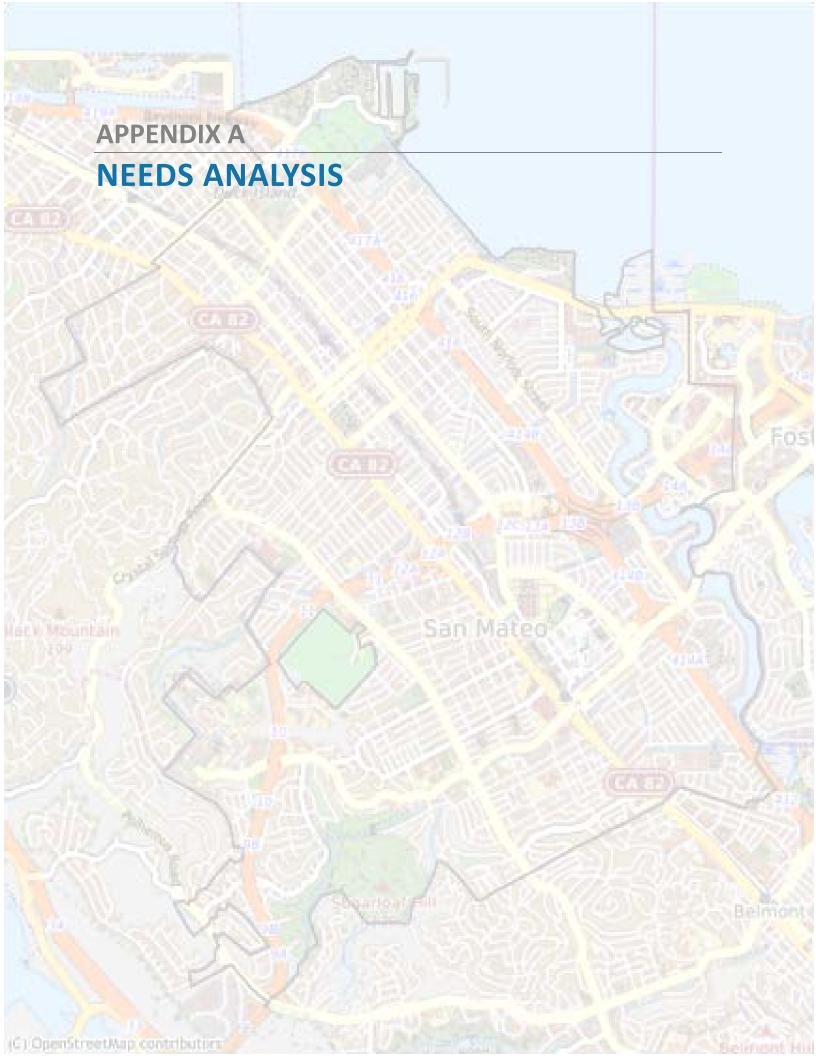
New Construction	Total	ELI	VLI	LI	MOD
2000 S. Delaware	60				60
Bay Meadows Affordable Site	60	20	40		

New Construction	Total	ELI	VLI	LI	MOD
Bay Meadows BMR	65			25	40
Station Park Green BMR	60		60		
Other BMR	150		45	25	80
Other Affordable TBD	85	30	45	10	
Sub Total	480	50	190	60	180
AFFORDABLE TOTAL	689	50	399	60	180
Private Sector/Market Rate	2,475				
GRAND TOTAL	3,164				

Table 17: Accomplishments, 2015 - 2023

Conservation/Preservation	Total	ELI	VLI	LI	MOD
Lesley Park Towers	200		200		
Humboldt House	9		9		
1110 Cypress	7			7	
Sub Total	216	0	209	7	0

New Construction	Total	ELI	VLI	LI	MOD
2000 S. Delaware	60				60
Bay Meadows Affordable Site	67	14	36	17	
Bay Meadows BMR	54			31	23
Station Park Green BMR	60		60		
Other BMR	117		82	23	12
Other Affordable Kiku Crossing	223	43	45	135	
Sub Total	581	57	223	206	95
AFFORDABLE TOTAL	797	57	432	213	95
Private Sector/Market Rate	1,776				
GRAND TOTAL	2,573				



APPENDIX A | NEEDS ANALYSIS

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- Countywide Housing Needs
- Inventory of Assisted Units



1 INTRODUCTION

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of San Mateo.

2 SUMMARY OF KEY FACTS

- **Population** Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of San Mateo increased by 11.5% from 2000 to 2020, which is below the growth rate of the Bay Area.
- Age In 2019, San Mateo's youth population under the age of 18 was 21,827 and senior population 65 and older was 16,093. These age groups represent 20.9% and 15.4%, respectively, of San Mateo's population.
- Race/Ethnicity In 2020, 40.9% of San Mateo's population was White while 1.9% was African American, 26.2% was Asian, and 25.1% was Latinx. People of color in San Mateo comprise a proportion below the overall proportion in the Bay Area as a whole. ¹
- Employment San Mateo residents most commonly work in the Financial & Professional Services industry. From January 2010 to January 2021, the unemployment rate in San Mateo decreased by 3.6 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 16,810 (42.7%). Additionally, the jobs-household ratio in San Mateo has increased from 1.17 in 2002 to 1.45 jobs per household in 2018.
- **Number of Homes** The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in San Mateo increased, 3.6% from 2010 to 2020, which is *below* the growth rate for San Mateo County and *below* the growth rate of the region's housing stock during this time period.
- Home Prices A diversity of homes at all income levels creates opportunities for all San Mateo residents to live and thrive in the community.
 - Ownership The largest proportion of homes had a value in the range of \$1M-\$1.5M in 2019. Home prices increased by 115.6% from 2010 to 2020.
 - Rental Prices The typical contract rent for an apartment in San Mateo was \$2,380 in 2019. Rental prices increased by 74.2% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$95,240 per year.²

¹ The Census Bureau's American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

² Note that contract rents may differ significantly from, and often being lower than, current listing prices.



- Housing Type It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 44.3% of homes in San Mateo were single family detached, 9.9% were single family attached, 6.3% were small multifamily (2-4 units), and 39.4% were medium or large multifamily (5+ units). Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in San Mateo, the share of the housing stock that is detached single family homes is below that of other jurisdictions in the region.
- Cost Burden The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." In San Mateo, 20.8% of households spend 30%-50% of their income on housing, while 16.8% of households are severely cost burden and use the majority of their income for housing.
- Displacement/Gentrification According to research from The University of California, Berkeley,
 no households in San Mateo live in neighborhoods that are susceptible to or experiencing
 displacement, and none currently live in areas at risk of or undergoing gentrification. 63.4% of
 households in San Mateo live in neighborhoods where low-income households are likely excluded
 due to prohibitive housing costs. There are various ways to address displacement including
 ensuring new housing at all income levels is built.
- **Neighborhood** 56.4% of residents in San Mateo live in neighborhoods identified as "Highest Resource" or "High Resource" areas by State-commissioned research, while 0.0% of residents live in areas identified by this research as "Low Resource" or "High Segregation and Poverty" areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.³
- Special Housing Needs Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In San Mateo, 9.1% of residents have a disability of any kind and may require accessible housing. Additionally, 9.0% of San Mateo households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 9.1% of households are female-headed families, which are often at greater risk of housing insecurity.

³ For more information on the "opportunity area" categories developed by Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee, see this website: www.treasurer.ca.gov/ctcac/opportunity.asp. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.

Note on Data

Many of the tables in this report are sourced from data from the Census Bureau's American Community Survey or U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of respondents had been reached. We use the five-year release to get a larger data pool to minimize this "margin of error" but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.

Additionally, there may be instances where there is no data available for a jurisdiction for particular data point, or where a value is 0 and the automatically generated text cannot perform a calculation. In these cases, the automatically generated text is "NODATA." Staff should reword these sentences before using them in the context of the Housing Element or other documents.

Note on Figures

Any figure that does not specify geography in the figure name represents data for San Mateo.



3 LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

3.1 Regional Housing Needs Determination

The Plan Bay Area 2050⁴ Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.

Every year, the US Department of Housing and Urban Development, in conjunction with the State of California, establish income categories based on the median income in each county. Based on new requirements for the completion of the Housing Element, jurisdictions must now report on the following categories of income:

Extremely Low Income: 0-30% of Area Median Income, or AMI

Very Low Income: 30-50% AMILow Income: 50-80% AMI

Moderate Income: 80-120% AMI
 Above Moderate Income: 120%+ AMI

Table 1 below illustrates the income categories for San Mateo County in 2021. The median income for a family of four is \$149,600.

Table 1: State Income Limits for San Mateo County, 2021

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

Source: State of California Department of Housing and Community Development, December 31, 2021 (Revised): www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml

⁴ Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing, and transportation.

The Regional Housing Needs Determination (RHND) is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones. ⁵ These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

3.2 Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA — the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. Almost all jurisdictions in the Bay Area are likely to receive a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles. For more information on the RHNA process this cycle, see ABAG's website: www.abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation

On January 12, 2022, HCD approved the Sixth Cycle RHNA plans. For San Mateo, the final RHNA to be planned for this cycle is 7,015 units, a slated increase from the last cycle. The allocation that San Mateo would receive from the Final RHNA Methodology is broken down by income category as follows:

Table 2. Final	Pogional Hous	ing Needs Allocations
Table 2: Final	i Kegionai Hous	ang Needs Allocations

Income Group	San Mateo City Units	San Mateo County Units	Bay Area Units	San Mateo City Percent	San Mateo County Percent	Bay Area Percent
Very Low Income	1,777	12,196	114,442	25.3%	25.6%	25.9%
Low Income	1,023	7,023	65,892	14.6%	14.7%	14.9%
Moderate Income	1,175	7,937	72,712	16.7%	16.6%	16.5%
Above Moderate Income	3,040	20,531	188,130	43.3%	43.1%	42.6%
Total	7,015	47,687	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments Final Regional Housing Needs Allocations Plan, adopted on December 16, 2021 and approved by California Housing and Community Development on January 12, 2022.

⁵ For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf



4 POPULATION, EMPLOYMENT AND HOUSEHOLD CHARACTERISTICS

4.1 Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Since 2000, San Mateo's population has increased by 11.5%; this rate is below that of the region as a whole, at 14.8%. In San Mateo, roughly 14.4% of its population moved during the past year, a number 1.0 percentage points greater than the regional rate of 13.4%.

In 2020, the population of San Mateo was estimated to be 103,087 (see Table 3). From 1990 to 2000, the population increased by 8.0%, while it increased by 5.1% during the first decade of the 2000s. In the most recent decade, the population increased by 6.0%. The population of San Mateo makes up 13.3% of San Mateo County. ⁶

Table 3: Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
San Mateo City	85,619	90,733	92,482	93,883	97,207	101,830	103,087
San Mateo County	649,623	685,354	707,163	719,844	718,451	761,748	773,244
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Universe: Total population

Source: California Department of Finance, E-5 series

For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

⁶ To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e. percent change) in each of these geographies relative to their populations in 1990.

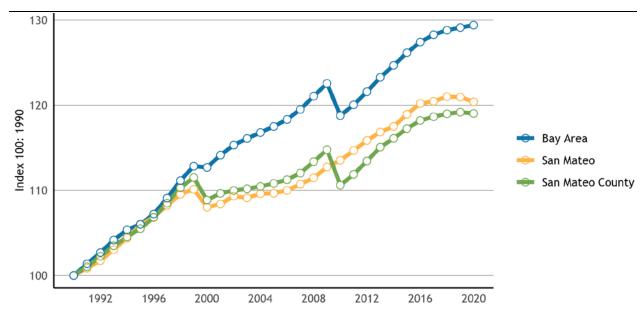


Figure 1: Population Growth Trends

Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year.

For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates.

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-01.

4.2 Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In San Mateo, the median age in 2000 was 37.4; by 2019, this figure had increased, landing at around 38 years. More specifically, the population of those under 14 has increased since 2010, while the 65-and-over population has increased (see Figure 2).

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color ⁷ make up 33.5% of seniors and 53.6% of youth under 18 (see Figure 3).

⁷ Here, we count all non-white racial groups



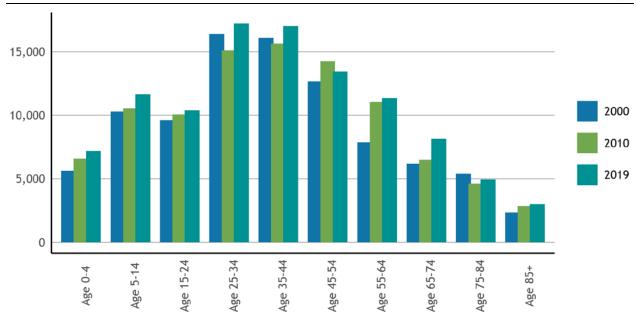


Figure 2: Population by Age, 2000-2019

Universe: Total population

Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-04.

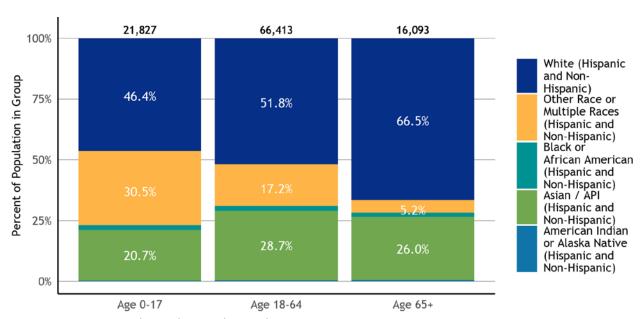


Figure 3: Senior and Youth Population by Race

Universe: Total population

Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G) For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-02.

4.3 Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today ⁸. Since 2000, the percentage of residents in San Mateo identifying as White has decreased – and by the same token the percentage of residents of all *other* races and ethnicities has *increased* – by 17.6 percentage points, with the 2019 population standing at 42,623 (see Figure 4). In absolute terms, the *Asian / API, Non-Hispanic* population increased the most while the *White, Non-Hispanic* population decreased the most.

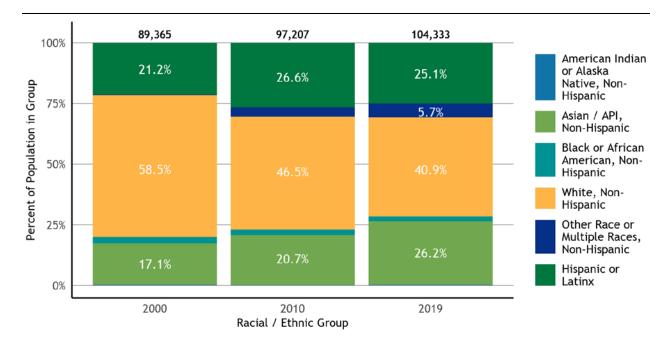


Figure 4: Population by Race, 2000-2019

Universe: Total population

Notes: Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-02.

⁸ See, for example, Rothstein, R. (2017). The color of law: a forgotten history of how our government segregated America. New York, NY & London, UK: Liveright Publishing.



4.4 Employment Trends

4.4.1 Balance of Jobs and Workers

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between workers and jobs. A city with a surplus of workers "exports" workers to other parts of the region, while a city with a surplus of jobs must conversely "import" them. Between 2002 and 2018, the number of jobs in San Mateo increased by 27.1% (see Figure 5).

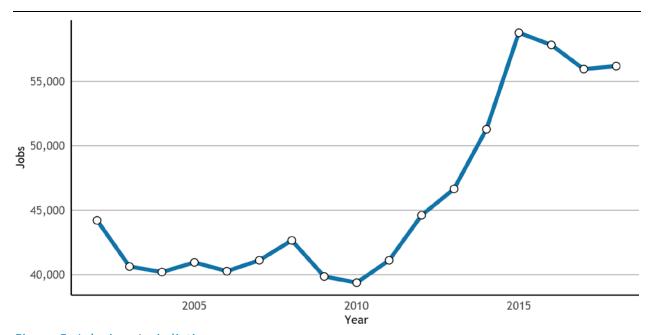


Figure 5: Jobs in a Jurisdiction

Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-11.

The largest-growing sectors during this period included Professional and Managerial Services (93%), Construction (62%) and Health and Educational Services (49%). In contrast, Agriculture and Natural Resources (-96%), Information (-36%) and Retail (15%) all saw substantial losses in the same time period.

There are 56,657 employed residents, and 57,196 jobs ⁹ in San Mateo - the ratio of jobs to resident workers is 1.01; San Mateo is *a net importer of workers*.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers - or conversely, it may house residents who are low wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. San Mateo has more low-wage *jobs* than low-wage *residents* (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage spectrum, the city has more highwage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000) ¹⁰ (see Figure 6).

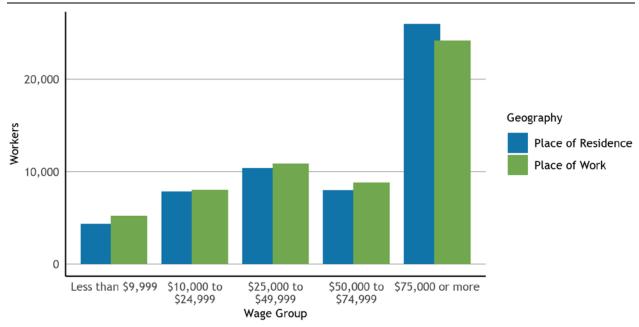


Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence

Universe: Workers 16 years and over with earnings

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10.

⁹ Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

 $^{^{10}}$ The source table is top-coded at \$75,000, precluding more fine grained analysis at the higher end of the wage spectrum.



Figure 7 shows the balance of a jurisdiction's resident workers to the jobs located there for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region (see Figure 7).

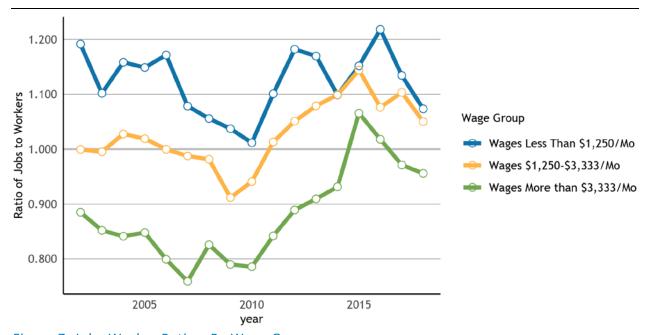


Figure 7: Jobs-Worker Ratios, By Wage Group

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-14.

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs to household ratio. Thus bringing housing into the measure, the *jobs-household ratio* in San Mateo has increased from 1.17 in 2002, to 1.45 jobs per household in 2018 (see Figure 8).

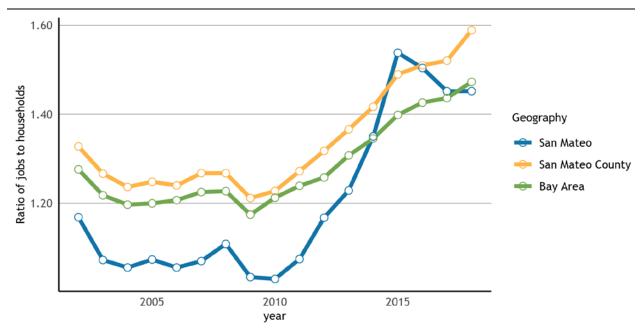


Figure 8: Jobs-Household Ratio

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-13.



4.4.2 Sector Composition

In terms of sectoral composition, the largest industry in which San Mateo residents work is *Financial & Professional Services*, and the largest sector in which San Mateo residents work is *Health & Educational Services* (see Figure 9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.

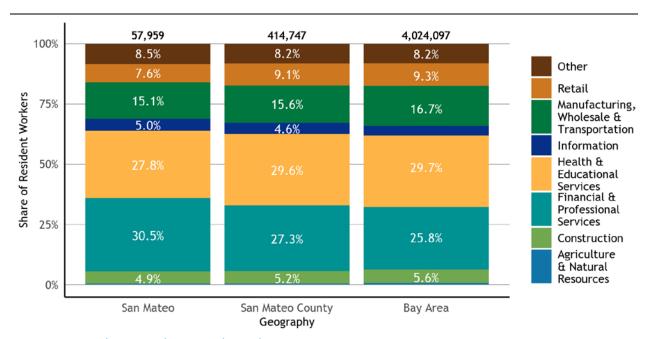


Figure 9: Resident Employment by Industry

Universe: Civilian employed population age 16 years and over

Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_014E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_055E

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-06.

Looked at a different way, Management, Business, Science and Arts occupations comprise about 53% of all residents' employment, which is roughly similar to San Mateo County and the Bay Area as a whole (see Figure 10).

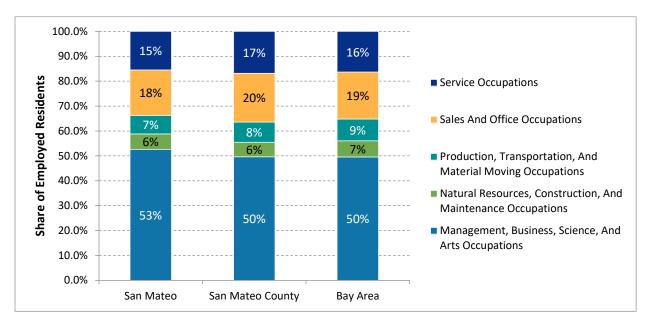


Figure 10: Resident Employment by Occupation

Universe: Civilian employed population age 16 years and over

Notes: The data displayed shows the occupations of jurisdiction residents, regardless of the location where those residents are employed (whether within the jurisdiction or not).

-Categories are derived from the following source tables: management, business, science, and arts occupations: C24010_033E, C24010_039E; service occupations: C24010_019E, C24010_055E; sales and office occupations: C24010_027E, C24010_063E; natural resources, construction, and maintenance occupations: C24010_030E, C24010_066E; production, transportation, and material moving occupations: C24010_034E, C24010_070E

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24010

4.4.3 Unemployment

In San Mateo, there was a 3.6 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020. As of May, 2021, the State Employment Development Department estimates the City of San Mateo's unemployment rate at 3.9%. In contrast, the rate for San Mateo County as a whole is estimated at 4.6%.



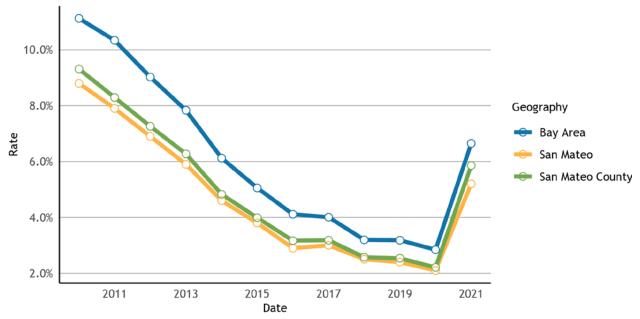


Figure 11: Unemployment Rate

Universe: Civilian noninstitutional population ages 16 and older

Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-15.

4.5 2018-2028 Occupation Projections

The State Employment Development Department has published job projections for the period between 2018 and 2028. Although the data include both San Mateo and San Francisco counties, some assumptions can be made about the impact of the number of jobs and the corresponding wages in the region. Many of the occupations with the most job openings will earn the employee less than \$35,000 annually. Based on 2021 State income limits, such individuals are considered extremely low-income.

Table 4: Occupations with the Most Job Openings, 2018-2028

	Total Job	Median	Median
Occupational Title	Openings	Hourly Wage	Annual Wage
Personal Care Aides	62,650	\$12.16	\$25,283
Combined Food Prep and Servers, incl. Fast Food	52,090	\$13.71	\$28,524
Wait Staff	48,580	\$14.73	\$30,632
Software Developers, Applications	38,710	\$67.39	\$140,175
Cashiers	37,140	\$13.54	\$28,161
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	28,060	\$14.81	\$30,807
Cooks, Restaurant	26,840	\$16.35	\$34,016
Retail Salespersons	25,280	\$14.28	\$29,700

	Total Job	Median	Median
Occupational Title	Openings	Hourly Wage	Annual Wage
Market Research Analysis/Marketing Specialists	24,060	\$42.60	\$88,609
Taxi Drivers and Chauffeurs	21,540	\$18.57	\$38,644

Notes: Total job openings are the sum of numeric change, exits, and transfers projected between 2018 and 2028. Wages are from the 2020 first quarter and do not include self-employed or unpaid family workers. If an estimate could not be provided for wages, they are excluded from this table.

Excludes "All Other" categories. These are residual codes that do not represent a detailed occupation. Sources: U.S. Bureau of Labor Statistics' Current Employment Statistics (CES) March 2019 benchmark and Quarterly Census of Employment and Wages (QCEW) industry employment. https://www.labormarketinfo.edd.ca.gov/data/employment-projections.html

4.5 Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state ¹¹.

In San Mateo, 49.3% of households make more than 100% of the Area Median Income (AMI) ¹², compared to 12.7% making less than 30% of AMI, which is considered extremely low-income (see Figure 12).

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In San Mateo County, 30% AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners — including food service workers, full-time students, teachers, farmworkers and healthcare professionals — can fall into lower AMI categories due to relatively stagnant wages in many industries.

State law requires jurisdictions to estimate the number if extremely low-income households – those earning less than 30% of median income. According to the data shown below (Figure 12), 9,468 of San Mateo's households are 0-50% AMI while 4,895 are extremely low-income. Therefore, extremely low-income households represent 51.7% of households who are 0-50% AMI, as 4,895 divided by 9,468 is 51.7%. This option aligns with HCD's guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as the information in Figure 12 represents a tabulation of Census Bureau Data.

¹¹ Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

¹² Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.



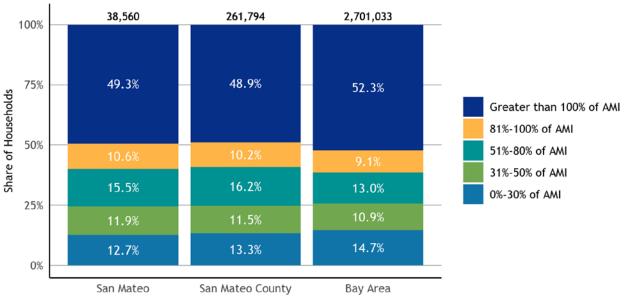


Figure 12: Households by Household Income Level

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-01.

Understanding households by income and race/ethnicity can shed light on the challenges faced by people of color in terms of access to housing that is affordable. Table 5 below illustrates the disparities between households that are White versus households in other racial/ethnic categories. Although 13% of households are extremely low-income Citywide, 22% of Hispanic/Latinx households are in this income category. ¹³ Further, Hispanic/Latinx and Black/African-American households are significantly underrepresented in the greater than 100% AMI category.

Table 5: Household Distribution by Race/Ethnicity and Income

Racial / Ethnic Group	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
American Indian or Alaska Native, Non-Hispanic	0%	23%	12%	0%	65%
Asian / API, Non-Hispanic	10%	10%	13%	11%	56%
Black or African American, Non- Hispanic	18%	29%	16%	13%	23%
White, Non-Hispanic	11%	9%	14%	11%	55%
Other Race or Multiple Races, Non-Hispanic	8%	12%	20%	10%	50%
Hispanic or Latinx	22%	21%	23%	9%	24%
Totals	13%	12%	16%	11%	49%

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

-For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-02.

¹³These figures are somewhat skewed because White households make up the vast majority of households in the City but are illustrative of differences.



Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households.

In San Mateo, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners are found in the *Greater than 100% of AMI* group (see Figure 13).

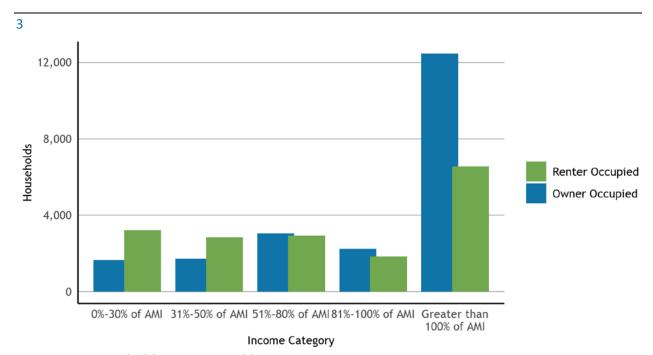


Figure 13: Household Income Level by Tenure

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-21.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. ¹⁴ These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In San Mateo, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black or African American (Hispanic and Non-Hispanic) residents (see Figure 14).

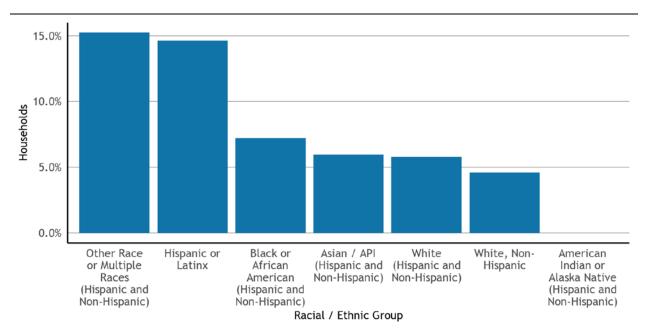


Figure 14: Poverty Status by Race

Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.

¹⁴ Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.



4.6 Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity — ability for individuals to stay in their homes — in a city and region. Generally, renters may be displaced more quickly if prices increase. In San Mateo there are a total of 38,549 housing units, and fewer residents rent than own their homes: 45.6% versus 54.4% (see Figure 15). By comparison, 39.8% of households in San Mateo County are renters, while 44% of Bay Area households rent their homes.

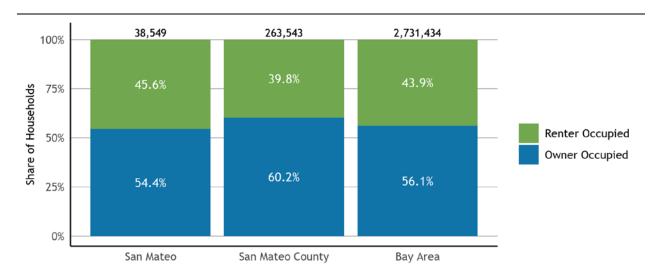


Figure 15: Housing Tenure

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities. ¹⁵ In San Mateo, 26.1% of Black households owned their homes, while homeownership rates were 58.9% for Asian households, 31.0% for Latinx households, and 58.7% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

¹⁵ See, for example, Rothstein, R. (2017). The color of law: a forgotten history of how our government segregated America. New York, NY & London, UK: Liveright Publishing.

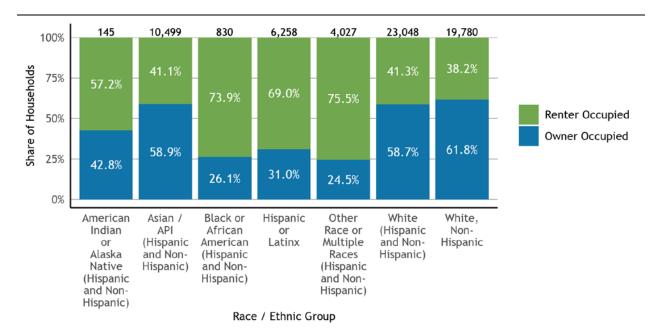


Figure 16: Housing Tenure by Race of Householder

Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-20.

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In San Mateo, 64.6% of householders between the ages of 25 and 44 are renters, while 25.8% of householders over 65 are (see Figure 17).





Figure 17: Housing Tenure by Age

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-18.

Tenure information based on the year in which a household moved to further illustrates the differences between long-term residents, who tend to trend older, with newer residents. The following chart shows that 94% of households that moved in in 1989 or earlier are owner occupied, whereas only 22% of households that moved in in 2017 or later are owner occupied.

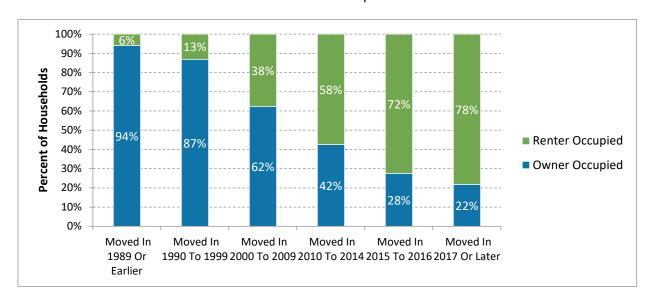


Figure 18: Housing Tenure by Year Moved to Current Residence

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25038 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-19.

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In San Mateo, 83.1% of households in detached single-family homes are homeowners, while 25.0% of households in multi-family housing are homeowners (see Figure 19).

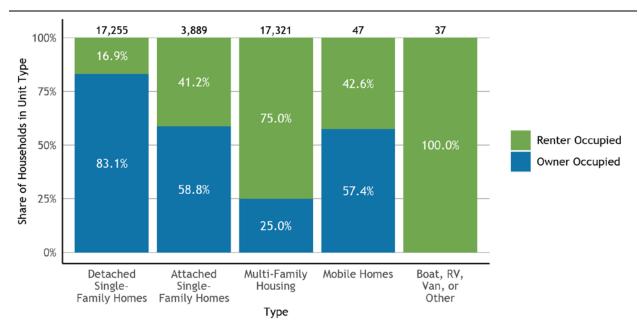


Figure 19: Housing Tenure by Housing Type

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-22.

4.7 Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in San Mateo, 0.0% of households live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in neighborhoods at risk of or undergoing gentrification.



Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 63.4% of households in San Mateo live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs. ¹⁶

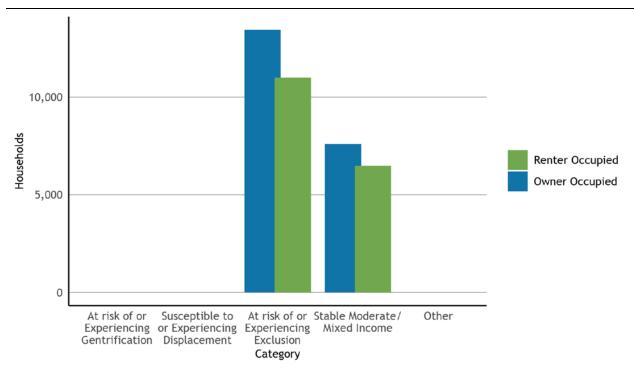


Figure 20: Households by Displacement Risk and Tenure

Universe: Households

Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-25.

¹⁶ More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: https://www.urbandisplacement.org/. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology sheet 2018 0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement

5

HOUSING STOCK CHARACTERISTICS

5.1 Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in "missing middle housing" — including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of San Mateo in 2020 was made up of 44.3% single family detached homes, 9.9% single family attached homes, 6.3% multifamily homes with 2 to 4 units, 39.4% multifamily homes with 5 or more units, and 0.1% mobile homes (see Figure 21). In San Mateo, the housing type that experienced the most growth between 2010 and 2020 was *Multifamily Housing: Five-plus Units*.

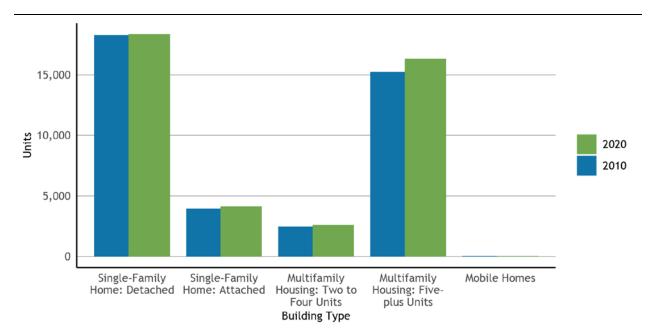


Figure 21: Housing Type Trends

Universe: Housing units

Source: California Department of Finance, E-5 series

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In San Mateo, the largest proportion of the housing stock was built 1940 to 1959, with 14,721 units constructed during this period (see Figure 22). Since 2010, 4.6% of the current housing stock was built, which is 1,887 units.



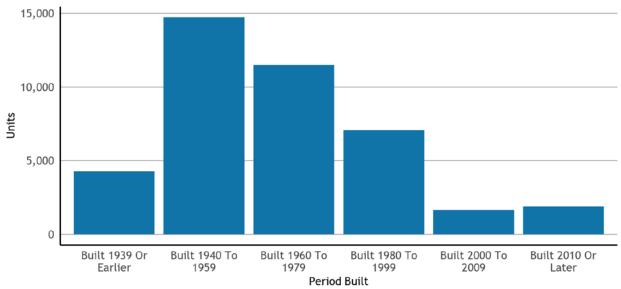


Figure 22: Housing Units by Year Structure Built

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034 For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-04.

Vacant units make up 6.2% of the overall housing stock in San Mateo. The rental vacancy stands at 6.4%, while the ownership vacancy rate is 1.7%. Of the vacant units, the most common type of vacancy is *For Rent* (see Figure 23). ¹⁷

Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for recreational or occasional use, and units not otherwise classified (other vacant) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as "for recreational or occasional use" are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration. ¹⁸ In a region with a thriving economy and housing market like the Bay Area, units being renovated/repaired and prepared for rental or sale are likely to represent a large portion of the "other vacant" category. Additionally, the need for seismic retrofitting in older housing stock could also influence

¹⁷ The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (6.2%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a a significant number of vacancy categories, including the numerically significant *other vacant*.

¹⁸ For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: https://www.census.gov/housing/hvs/definitions.pdf.

the proportion of "other vacant" units in some jurisdictions. ¹⁹ In San Mateo, the State Department of Finance currently estimates the vacancy rate is approximately 6.4%. Countywide, it is estimated at 5.5%.

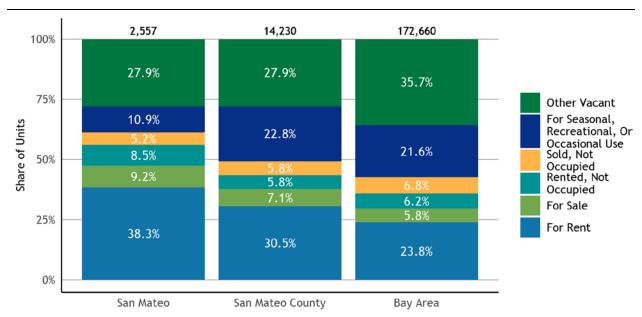


Figure 23: Vacant Units by Type

Universe: Vacant housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004 For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-03.

Between 2015 and 2021, 2,133 housing units were issued permits in San Mateo. 83.6% of permits issued in San Mateo were for above moderate-income housing, 6.2% were for moderate-income housing, and 10.1% were for low- or very low-income housing as shown below (Table 6).

Table 6: Housing Permitting

Income Category	Number of Permits
Very Low Income Permits	126
Low Income Permits	90
Moderate Income Permits	133
Above Moderate Income	1,784

Universe: Housing permits issued between 2015 and 2021

Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in

¹⁹ See Dow, P. (2018). Unpacking the Growth in San Francisco's Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.



which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.

Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2021)

This table is included in the Data Packet Workbook as Table HSG-11.

5.2 Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data below in Table 7 comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 702 assisted units in San Mateo in the Preservation Database. Of these units, 10.3% are at *High Risk* or *Very High Risk* of conversion. ²⁰

Table 7: Assisted Units at Risk of Conversion

Risk	San Mateo	San Mateo County	Bay Area
Low	630	4,656	110,177
Moderate	0	191	3,375
High	72	359	1,854
Very High	0	58	1,053
Total Assisted Units in Database	702	5,264	116,459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

Notes: California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk:

²⁰ California Housing Partnership uses the following categories for assisted housing developments in its database:

Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Source: California Housing Partnership, Preservation Database (2020)

This table is included in the Data Packet Workbook as Table RISK-01.

5.3 Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in San Mateo. For example, 1.3% of renters in San Mateo reported lacking a kitchen and 0.4% of renters lack plumbing, compared to 0.4% of owners who lack a kitchen and 0.3% of owners who lack plumbing.

Note on Substandard Housing

HCD requires Housing Elements to estimate the number of units in need of rehabilitation and replacement. As a data source for housing units in need of rehabilitation and replacement is not available for all jurisdictions in the region, ABAG was not able to provide this required data point in this document. To produce an estimate of housing needs in need of rehabilitation and replacement, staff can supplement the data below on substandard housing issues with additional local information from code enforcement, recent windshield surveys of properties, building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations. For more information, visit HCD's Building Blocks page on Housing Stock Characteristics.

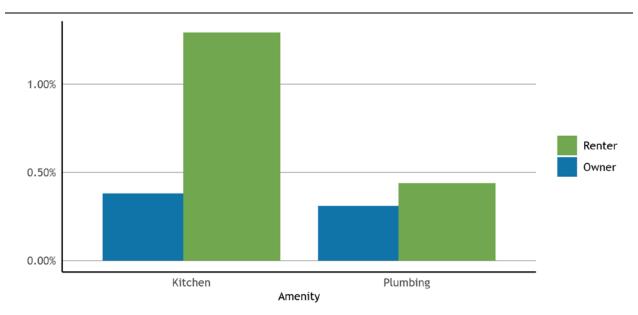


Figure 24: Substandard Housing Issues

Universe: Occupied housing units

Notes: Per HCD guidance, this data should be supplemented by local estimates of units needing to be rehabilitated or replaced based on recent windshield surveys, local building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049 For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-06.



One measure of housing condition is the age of housing. In general, the older the unit, the greater it can be assumed to be in need of some level of rehabilitation. A general rule in the housing industry is that structures older than 20 years begin to show signs of deterioration and require renovation to maintain their quality. Unless properly maintained, homes older than 50 years can pose health, safety and welfare problems for occupants. Property maintenance is often deferred, especially for lower-income residents who may be unable to afford the rising costs to maintain their homes.

Consistent with State guidance, the table below estimates the number of units in need of rehabilitation and the number of units needing replacement. Although the exact number of San Mateo units in need of rehab is not currently known, the State accepts estimates based on a formula that assumes the older the unit, the more likely the rehab need. By applying an increasing percentage to the housing stock in each age category, it is estimated that there are approximately 839 units in need of some level of rehabilitation in San Mateo, representing 9.1% of the housing stock. The range of rehabilitation needs can include anything from minor repairs to major structural replacements. It is estimated that nearly all of the units in need of rehabilitation can be repaired without replacement.

Table 8: Age of Housing Stock and Estimated Rehabilitation Needs

	Net	Dorsont	Units Needing	Units Needing	
Year Built	Number of Units	Percent of Total	Rehab, Percent	Rehab, Total	
2014 or later	1,380	3%	rerecit	Total	
2010 to 2013	420	1%			
2000 to 2009	1,515	4%	0.5%	8	
1990 to 1999	3,439	8%	1.0%	34	
1980 to 1989	3,988	10%	3.0%	120	
1970 to 1979	5,147	12%	5.0%	257	
1960 to 1969	5,839	14%	10.0%	584	
1950 to 1959	10,582	25%	20.0%	2,116	
1940 to 1949	5,275	13%	30.0%	1,583	
1939 or earlier	4,388	10%	30.0%	1,316	
	41,973	100%		6,018	Total Units Needing Rehab
				14%	Percentage of Total Units
			99.5%	5,988	Units that Can Be Repaired
			0.5%	30	Units that Must Be Replaced

Source: 2010 Census, American Community Survey, 5-year estimates (2019), City of San Mateo 2021

5.4 Home and Rent Values

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in San Mateo was estimated at \$1,444,840 by December of 2020, per data from Zillow. The largest proportion of homes were valued between \$1M-\$1.5M (see Figure 25). By comparison, the typical home value is \$1,418,330 in

San Mateo County and \$1,077,230 the Bay Area, with the largest share of units valued \$1m-\$1.5m (county) and \$500k-\$750k (region).

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 149.2% in San Mateo from \$579,810 to \$1,444,840. This change is above the change in San Mateo County, and above the change for the region (see Figure 26).

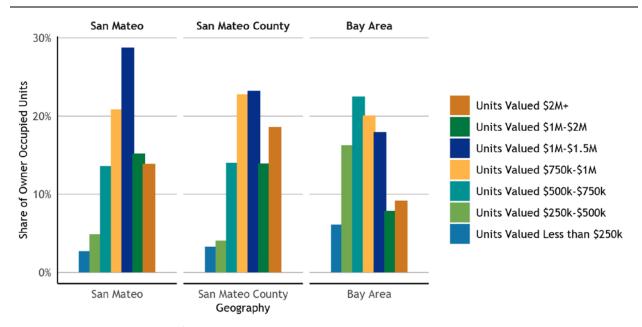


Figure 25: Home Values of Owner-Occupied Units

Universe: Owner-occupied units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075 For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.



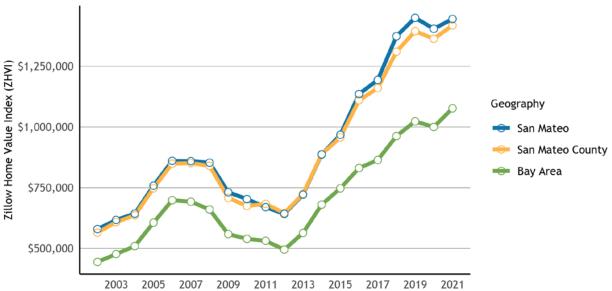


Figure 26: Zillow Home Value Index (ZHVI)

Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

Source: Zillow, Zillow Home Value Index (ZHVI)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-08.

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In San Mateo, the largest proportion of rental units rented in the *Rent \$3000* or more category, totaling 26.7%, followed by 21.1% of units renting in the *Rent \$1500-\$2000* category (see Figure 27). Looking beyond the city, the largest share of units is in the \$3000 or more category (county) compared to the \$1500-\$2000 category for the region as a whole.

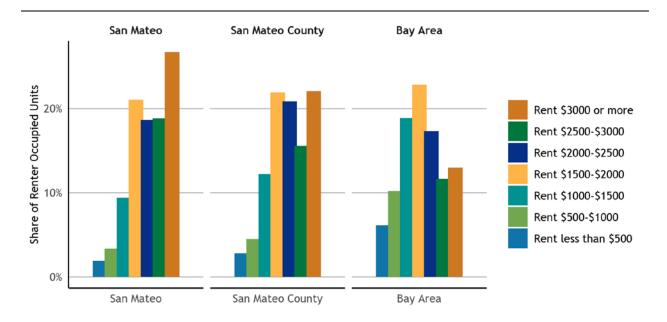


Figure 27: Contract Rents for Renter-Occupied Units

Universe: Renter-occupied housing units paying cash rent Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056 For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-09.

Since 2009, the median rent has increased by 74.2% in San Mateo, from \$1,630 to \$2,380 per month (see Figure 28). In San Mateo County, the median rent has increased 41.1%, from \$1,560 to \$2,200. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54% increase. ²¹

²¹ While the data on home values shown in Figure 24 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau's American Community Survey, which may not fully reflect current rents. Local jurisdiction staff may want to supplement the data on rents with local realtor data or other sources for rent data that are more current than Census Bureau data.



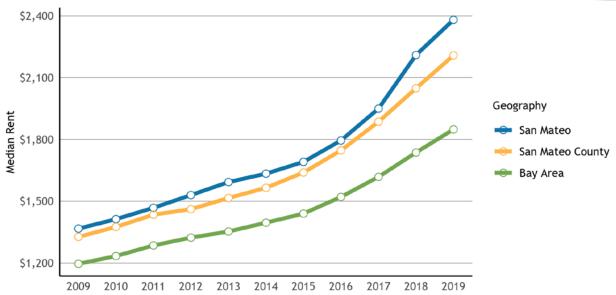


Figure 28: Median Contract Rent

Universe: Renter-occupied housing units paying cash rent

Notes: For unincorporated areas, median is calculated using distribution in B25056.

Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-10.

5.5 Housing Affordability

The National Association of Homebuilders reports that California cities have some of the lowest homeowner affordability rates in the country, defined as the percentage of homes affordable to the median income family. Despite the high median incomes, especially in the Bay Area, many cannot afford the cost to purchase a home. The San Francisco-Redwood City Division, of which San Mateo is a part, ranked 230th out of 233 metropolitan areas studied in the first quarter of 2021.

Table 9: Housing Opportunity Index, First Quarter 2021

	Homes Affordable to Median Income Households	Median Family Income (1,000s)	Median Sales Price (1,000s)	National Affordability Rank
Los Angeles-Long Beach-Glendale, CA ^^^	11.6%	78.7	729	233
Salinas, CA	15.1%	80.9	725	232
San Francisco-Redwood City-South San Francisco, CA ^^^	17.4%	143.4	1,305	230
Anaheim-Santa Ana-Irvine, CA ^^^	18.2%	104.8	825	229
Napa, CA	22.1%	101.5	691	228
San Diego-Carlsbad, CA	22.4%	95.1	665	227
San Luis Obispo-Paso Robles-Arroyo Grande, CA	26.0%	97.8	675	226
Oxnard-Thousand Oaks-Ventura, CA	27.4%	98.8	650	225

	Homes Affordable to Median Income Households	Median Family Income (1,000s)	Median Sales Price (1,000s)	National Affordability Rank
Santa Cruz-Watsonville, CA	28.5%	111.9	850	224
Santa Maria-Santa Barbara, CA	28.8%	90.1	678	223
Stockton-Lodi, CA	29.6%	74.0	462	222
San Jose-Sunnyvale-Santa Clara, CA	29.9%	151.3	1,120	220
Oakland-Hayward-Berkeley, CA ^^^	31.2%	121.3	795	219

Notes: ^^^ Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas.

Source: National Association of Homebuilders, 2021,

https://www.nahb.org/news-and-economics/housing-economics/indices/housing-opportunity-index

Trulia -- an online residential real estate site for homebuyers, sellers, renters and real estate professionals -- provides statistics based on actual sales of housing by location. According to a study conducted by zip code in 2019, only a small percentage of homes of homes in San Mateo were affordable to the metropolitan median income of \$101,000. The following table contains data for the three primary zip codes.

Table 10: Housing Affordability by Zip Code

Zip Code	% of Homes Affordable to Metro Median Income	Median Home Value
94401	9.4%	\$903,631
94402	0.0%	\$1,758,419
94403	1.9%	\$1,344,813

Source: National Association of Homebuilders, 2021, see website for more information:

https://www.trulia.com/research/affordable-neighborhoods/

The high cost of housing means that people wanting to own a home in San Mateo must have significant incomes, even for the relatively less expensive condos.

The decreasing supply of affordable rental units is a countywide phenomenon; it can include Ellis Act evictions (where an owner of a rental property decides to leave the rental business) to owner move-in evictions. Until additional construction of rental units occurs, the combination of strong demand and low vacancies will contribute to an increasingly severe shortage of rental units and a decrease in their affordability.

The following table illustrates the affordable rents associated with each income category. In the case of an extremely low-income household of two people (for example, a single parent with a child), the annual income of \$43,850 translates to a full-time job paying \$21.08 per hour. In this scenario, the maximum rent they could afford would be about \$1,096 per month – far below average rents in the area, even for studios. According to statistics on RentCafe.com, an online data aggregator, the average rent for an apartment is \$2,908 as of June, 2021, a decrease of 10% from the previous year but still much higher than what a lower income household can afford. A household has to earn at least \$116,320 in order to afford the average rent.



Table 11: Affordable Rents for Two- and Three-Person Households

Income Category	Percent of Median	Income Limit (Two- Person Household)	Two-Person Affordable Rent	Income Limit (ThreePerson Household)	ThreePerson Affordable Rent
Extremely Low-Income	30%	\$43,850	\$1,096	\$49,350	\$1,234
Very Low- Income	50%	\$73,100	\$1,828	\$82,250	\$2,056
Low-Income	80%	\$117,100	\$2,928	\$131,750	\$3,294
Median- Income	100%	\$119,700	\$2,993	\$134,650	\$3,366
Moderate- Income	120%	\$143,600	\$3,590	\$161,550	\$4,039

Notes: Affordable rents are calculated based on 30% of annual income divided by 12 months. Source: State Department of Housing and Community Development and San Mateo Housing, 2021

Through its Section 8 and other housing programs, HUD provides rental housing assistance to lower-income households. According to the State Department of Housing and Community Development, more than 500 households in San Mateo currently receive Section 8 rental assistance, in the form of Housing Choice Vouchers.

5.5 Overpayment and Overcrowding

A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.



Figure 29: Cost Burden by Tenure

Universe: Occupied housing units

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

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091 For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in San Mateo, 22.8% of renters spend 30% to 50% of their income on housing compared to 18.6% of those that own (see Figure 29). Additionally, 24.6% of renters spend 50% or more of their income on housing, while 11.8% of owners are severely cost-burdened.

In San Mateo, 16.8% of households spend 50% or more of their income on housing, while 20.8% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 30). For example, 73.0% of San Mateo households making less than 30% of AMI spend the majority of their income on housing. For San Mateo residents making more than 100% of AMI, just 0.9% are severely cost-burdened, and 88.7% of those making more than 100% of AMI spend less than 30% of their income on housing.

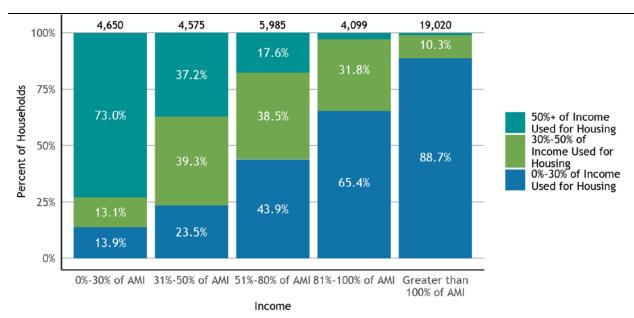


Figure 30: Cost Burden by Income Level

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and



Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Black or African American, Non-Hispanic residents are the most cost burdened with 37.9% spending 30% to 50% of their income on housing, and Hispanic or Latinx residents are the most severely cost burdened with 28.6% spending more than 50% of their income on housing (see Figure 31).

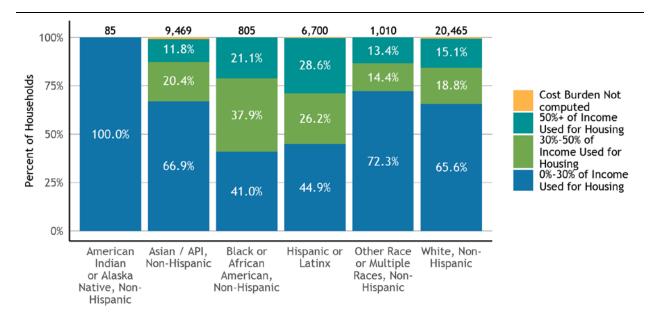


Figure 31: Cost Burden by Race

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-08.

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families

experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In San Mateo, 23.7% of large family households experience a cost burden of 30%-50%, while 22.5% of households spend more than half of their income on housing. Some 20.6% of all other households have a cost burden of 30%-50%, with 16.4% of households spending more than 50% of their income on housing (see Figure 32).

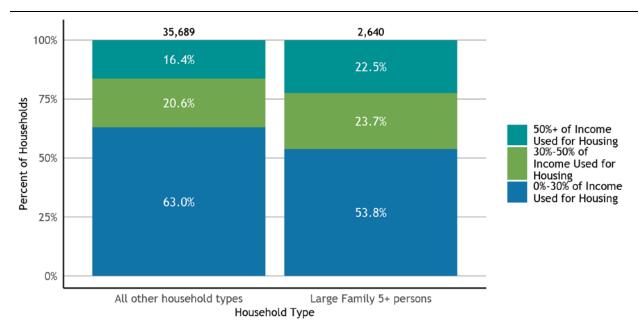


Figure 32: Cost Burden by Household Size

Universe: Occupied housing units

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

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 64.7% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 92.7% are not cost-burdened and spend less than 30% of their income on housing (see Figure 33).



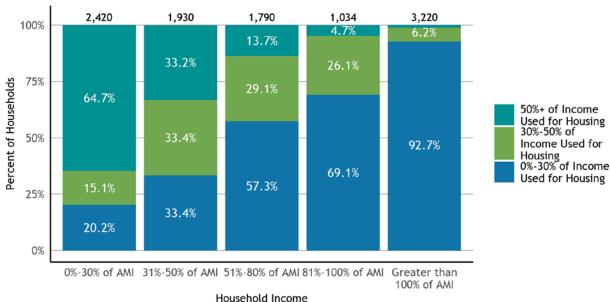


Figure 33: Cost-Burdened Senior Households by Income Level

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-03.

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In San Mateo, 5.5% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0.5% of households that own (see Figure 34). In San Mateo, 7.5% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 1.5% for those who own.



Figure 34: Overcrowding by Tenure and Severity

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-01.

Overcrowding often disproportionately impacts low-income households. 4.4% of very low-income households (below 50% AMI) experience severe overcrowding, while 1.0% of households above 100% experience this level of overcrowding (see Figure 35).



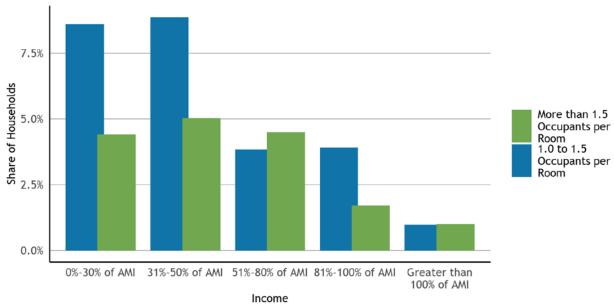


Figure 35: Overcrowding by Income Level and Severity

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-04.

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In San Mateo, the racial group with the largest overcrowding rate is *Other Race or Multiple Races* (Hispanic and Non-Hispanic) (see Figure 36)

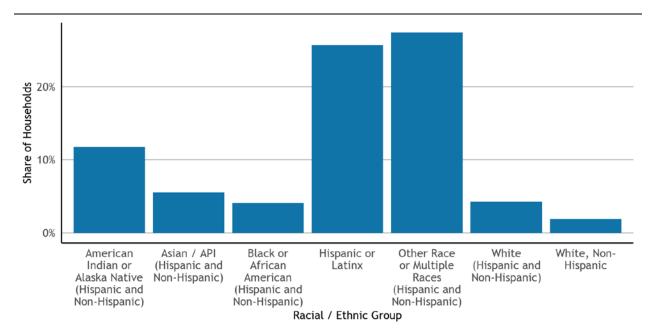


Figure 36: Overcrowding by Race

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014 For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-03.



6 SPECIAL HOUSING NEEDS

6.1 Large Households

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In San Mateo, for large households with 5 or more persons, most units (51.6%) are owner occupied (see Figure 37). In 2017, 33.1% of large households were very low-income, earning less than 50% of the area median income (AMI).

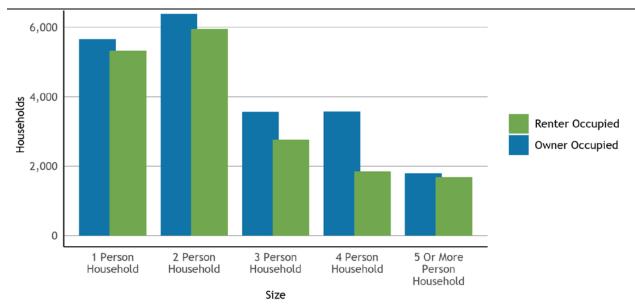


Figure 37: Household Size by Tenure

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009 For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-01.

In addition to overcrowding, large households also often have a cost burden. In San Mateo, half of all large households that pay too much for housing are lower-income households earning between 0% and 80% of median income.

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 17,173 units in San Mateo. Among these large units with 3 or more bedrooms, 18.7% are owner-occupied and 81.3% are renter occupied (see Figure 38).

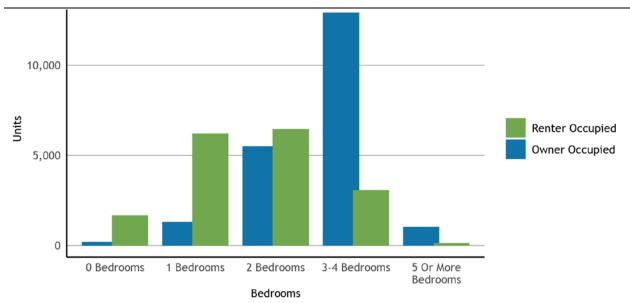


Figure 38: Housing Units by Number of Bedrooms

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042 For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-05.

6.2 Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In San Mateo, the largest proportion of households is *Married-couple Family Households* at 50.8% of total, while *Female-Headed Households* make up 9.1% of all households.

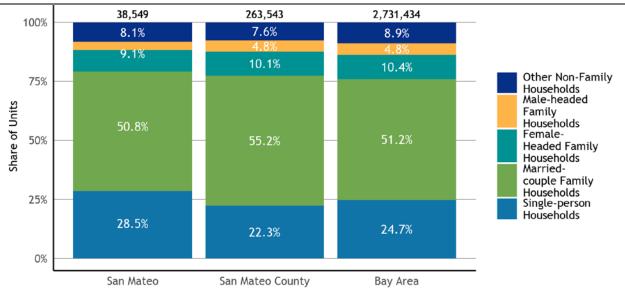


Figure 39: Household Type

Universe: Households



Notes: For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001 For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-23.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In San Mateo, 16.6% of female-headed households with children fall below the Federal Poverty Line, while 4.6% of female-headed households *without* children live in poverty (see Figure 40).

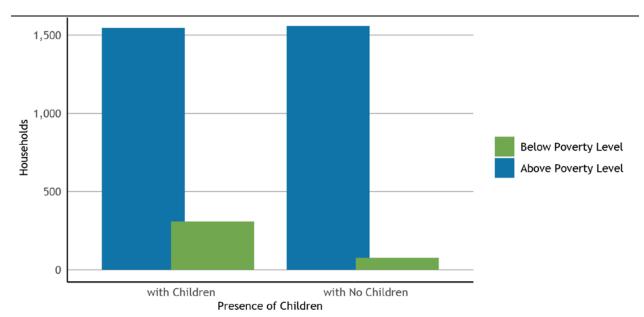


Figure 40: Female-Headed Households by Poverty Status

Universe: Female Households

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012 For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-05.

6.3 Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make 0%-30% of AMI, while the largest proportion of senior households who are homeowners falls in the income group Greater than 100% of AMI (see Figure 41).

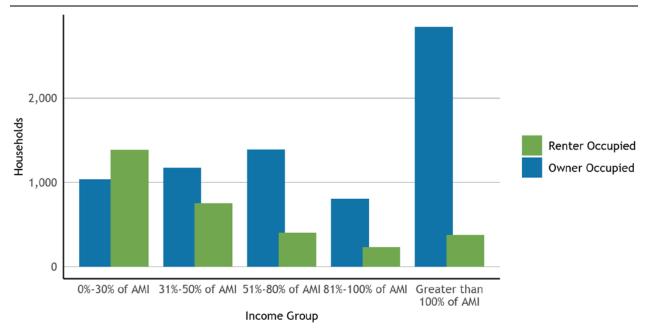


Figure 41: Senior Households by Income and Tenure

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

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

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-01.

6.4 People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers. Figure 42 shows the rates at which



different disabilities are present among residents of San Mateo. Overall, 9.1% of people in San Mateo have a disability of any kind. ²²

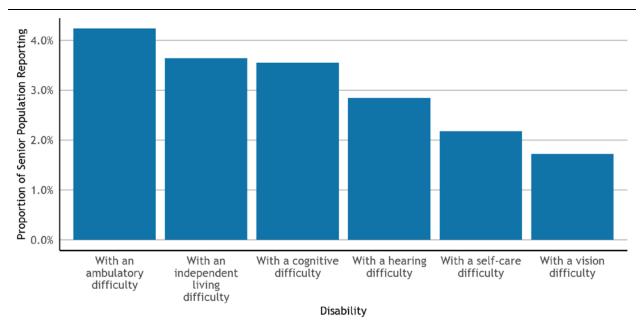


Figure 42: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over

Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

For the data table behind this figure, please refer to the Data Packet Workbook, Table DISAB-01.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them. ²³

²² These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

²³ For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma Counties; the

In San Mateo, of the population with a developmental disability, children under the age of 18 make up 35.6%, while adults account for 64.4%.

Table 12: Population with Developmental Disabilities by Age

Age Group	Number
Age 18+	500
Age Under 18	277

Universe: Population with developmental disabilities

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020) This table is included in the Data Packet Workbook as Table DISAB-04.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community-based services to approximately 329,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Golden Gate Regional Center provides point of entry to services for people with developmental disabilities in San Mateo County. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. According to its website, as of December 2020, 9,323 consumers were served, of which 63% are male and 37% are female. The average per capita expenditures for all ages is \$32,319. See website: www.dds.ca.gov/rc/dashboard/overview

The most common living arrangement for individuals with disabilities in San Mateo is the home of parent, family, and/or guardian.

Regional Center for the East Bay for Alameda and Contra Costa Counties; or the San Andreas Regional Center for Santa Clara County.



Table 13: Population with Developmental Disabilities by Residence

Residence Type	Number
Home of Parent /Family /Guardian	453
Community Care Facility	193
Intermediate Care Facility	73
Independent /Supported Living	45
Other	10
Foster /Family Home	10

Universe: Population with developmental disabilities

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020) This table is included in the Data Packet Workbook as Table DISAB-05.

6.5 Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In San Mateo County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.5% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (see Figure 43).

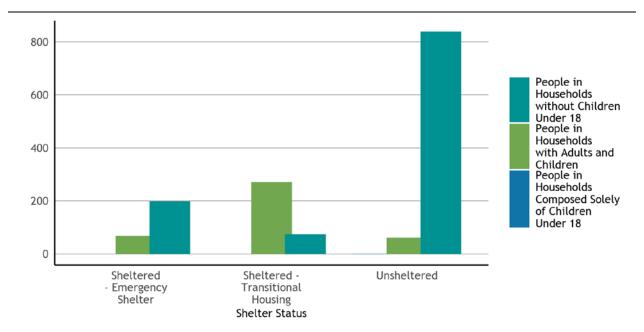


Figure 43: Homelessness by Household Type and Shelter Status, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-01.

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In San Mateo County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 66.6% of the homeless population, while making up 50.6% of the overall population (see Figure 44).



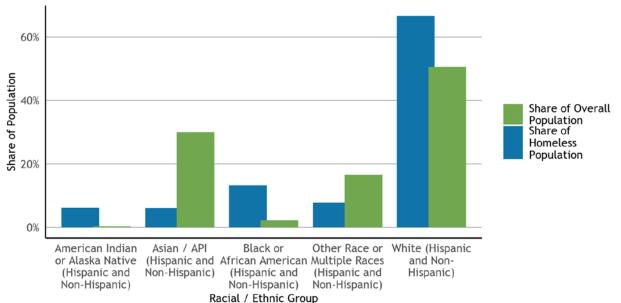


Figure 44: Racial Group Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-02.

In San Mateo, Latinx residents represent 38.1% of the population experiencing homelessness, while Latinx residents comprise 24.7% of the general population (see Figure 45).

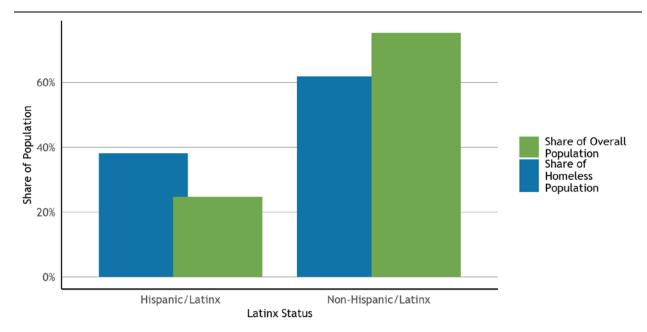


Figure 45: Latinx Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-03.

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In San Mateo County, homeless individuals are commonly challenged by severe mental illness, with 305 reporting this condition (see Figure 46). Of those, some 62.0% are unsheltered, further adding to the challenge of handling the issue.



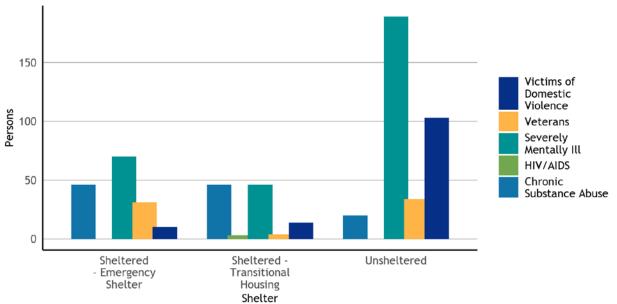


Figure 46: Characteristics for the Population Experiencing Homelessness, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-04.

In San Mateo, the student population experiencing homelessness totaled 313 during the 2019-2020 school year and decreased by 24.6% since the 2016-2017 school year. By comparison, San Mateo County has seen a 37.5% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

The number of students in San Mateo experiencing homelessness in 2019 represents 26.2% of the San Mateo County total and 2.3% of the Bay Area total.

Table 14: Students in Local Public Schools Experiencing Homelessness

Academic Year	San Mateo City	San Mateo County	Bay Area
2016-2017	415	1,910	14,990
2017-2018	422	1,337	15,142
2018-2019	362	1,934	15,427
2019-2020	313	1,194	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table HOMELS-05.

The San Mateo County Human Services Agency (HSA), in close collaboration with community partners, conducts the bi-annual One Day Homeless Count and Survey (count). The purpose of the One Day Homeless Count and Survey is to gather and analyze information to help the community understand homelessness in San Mateo County. This is one data set, among others, that provides information for effective planning of services to assist people experiencing homelessness and people at risk of homelessness. HSA's Center on Homelessness and the San Mateo County Continuum of Care (CoC) Steering Committee were responsible for overseeing this data collection effort, with assistance from a broad group of community partners, including non-profit social service providers, city and town governments, and people who had former or current homelessness experience.

The One Day Homeless Count and Survey was designed to meet two related sets of data needs. The first is the requirement of the United States Department of Housing and Urban Development (HUD) that communities applying for McKinney-Vento Homelessness Assistance funds (also known as Continuum of Care or "CoC" funds) must conduct a point-in-time count of homeless people a minimum of every two years. These counts are required to take place in the last ten days of January. The One Day Homeless Count and Survey was conducted in January 2019 to meet this HUD requirement. The previous HUD-mandated count was conducted in January 2017.

The second set of data needs is for local homeless system planning, as the One Day Homeless Count and Survey provides information about people experiencing homelessness and about trends over time.

The 2019 count determined that there were 1,512 people experiencing homelessness in San Mateo County on the night of January 30, 2019, comprised of:

- **901 unsheltered** homeless people (living on streets, in cars, in recreational vehicles (RVs), in tents/encampments), and
- 611 sheltered homeless people (in emergency shelters and transitional housing programs).

This finding of 1,512 people was higher than the 2017 and 2015 counts, but lower than the 2011 and 2013 counts. The number of people living in shelters in 2019 remained similar to the number counted in 2017.



The overall increase in homelessness from 2017 to 2019 was driven primarily by a significant increase in the number of people living in RVs (127% increase). There was also an increase in the number of people sleeping on the street (24% increase). However, compared to 2017, the 2019 count found a decrease in people estimated to be sleeping in cars (7% decrease) and in tents/encampments (31% decrease).

While no unsheltered families were directly observed during the 2019 count, the number of families with children experiencing unsheltered homelessness was estimated to have been 16 (in cars, tents/encampments, and/or RVs). This number represents a 16% decrease in families from the 19 families estimated to be unsheltered in the 2017 count.

The count found 74 unsheltered individuals in the City of San Mateo, representing 8% of the Countywide unsheltered population. This was an increase from 2017, when 48 homeless individuals were located, but lower than in 2013, when 103 people were counted. Although demographic data are not available for each individual jurisdiction, a number of key findings were made.

The 2019 One Day Homeless Count and Survey counted 1,018 households comprised of 1,110 single adults and 119 family households comprised of 401 adults and children.

A person in an adult only household was most likely to be unsheltered (75.5%), over 25 years old (95.1%), male (75.6%), non-Hispanic (64.9%), Caucasian (70.5%), and not experiencing chronic homelessness (71.4%). In contrast, family households were most likely to be in transitional housing (67.6%), have more children than adults (59.1% vs. 40.9% respectively), and be headed by a female (57.1%). People heading family households were also predominantly non-Hispanic (53.6%) and Caucasian (55.9%), however, race and ethnicity showed more variation in family households than adult only households.

Further, the percentage of people experiencing chronic homelessness over time increased from 19% in 2017 to 21% in 2019, but this figure was substantially lower than in 2013, when 45% were chronically homeless. Veterans in 2019 represented 5% of adults, a reduction from 11% in 2019. Severe mental illness, alcohol and/or drug use, and history of domestic violence were some of the self-reported conditions of those who were counted. For more information, see website: hsa.smcgov.org/2019-one-day-homeless-count

6.6 Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal or permanent agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers. In many parts of Northern California, agriculture production is an important contribution to local economies, especially in Napa and Sonoma Counties. According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farmworkers in San Mateo County has decreased since 2002, totaling 978 in 2017, while the number of seasonal farm workers has decreased, totaling 343 in 2017 (see Figure 47).

In San Mateo, there are no known farmworkers, and it does not have any farm housing or land remaining in agricultural use. Further, no land within San Mateo is designated for agricultural use, except for the San Mateo County Event Center site and a parcel located within the College of San Mateo. According to ACS 2019 five-year data, there could be an estimated 30 farmworkers in San Mateo; however, the margin of error for this figure is +/- 42, meaning that this information is unreliable. Even at 30 farmworkers, this represents only 0.03% of the total population in the City. Maps from the State of California Department of Conservation Farmland Mapping and Monitoring Program show no farmland in San Mateo. Due to the low number of agricultural workers in the City, the housing needs of migrant and/or farmworker housing need can be met through general affordable housing programs.

In San Mateo, there were no reported students of migrant workers in the 2019-2020 school year, which is consistent with the finding that there are likely no farmworkers in the community (see Table 15). The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-2017 school year. The change at the county level is a 57.1% decrease in the number of migrant worker students since the 2016-2017 school year.

Table 15: Migrant Worker Student Population

Academic Year	San Mateo City	San Mateo County	Bay Area
2016-17	0	657	4,630
2017-18	0	418	4,607
2018-19	0	307	4,075
2019-20	0	282	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table FARM-01.



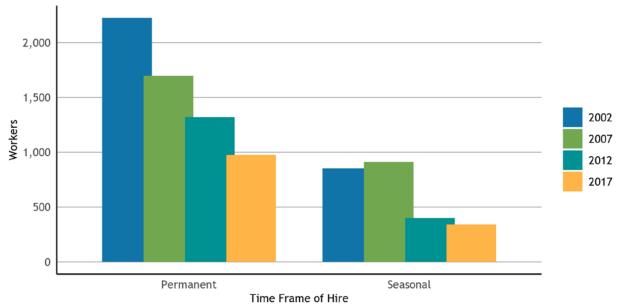


Figure 47: Farm Operations and Farm Labor by County, San Mateo County

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.

6.7 Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In San Mateo, 8.5% of residents 5 years and older identify as speaking English not well or not at all, which is above the proportion for San Mateo County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

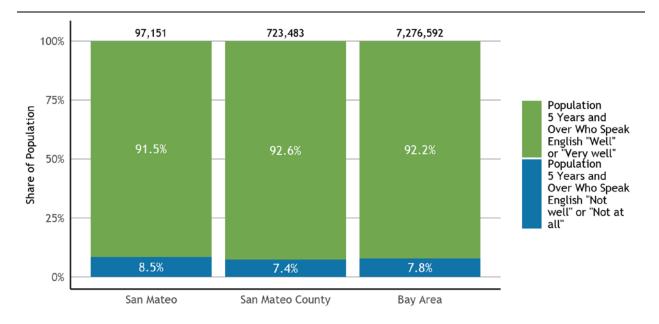


Figure 48: Population with Limited English Proficiency

Universe: Population 5 years and over

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005 For the data table behind this figure, please refer to the Data Packet Workbook, Table AFFH-03.

INTRODUCTION

San Mateo County is a great place to work, live and play. But like the rest of the region, we are experiencing housing challenges. While a lack of housing to meet the demands of our dynamic economy and growing workforce remains a key issue, our housing needs are also diverse and changing. Just as our individual housing needs change over the course of our lifetime, the housing needed by our communities change too. Understanding those changes is critical to shaping housing policies and programs that ensure our communities are places where all of us can thrive, regardless of our age, income, and specific circumstances.

Here are some highlights of trends related to the people, jobs, and households of San MateoCounty, and what they mean for our housing needs today and into the future.

KEY TAKEAWAYS:



- By 2026, one out of five residents will be 65 or over
- San Mateo County's population is becoming more diverse



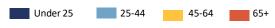
- The number of households will continue to grow
- Housing rent and prices continue to increase

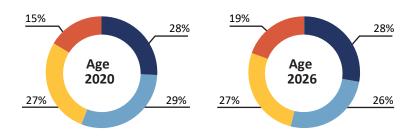


- The number of jobs will continue to grow
- Although the median income is high, many jobs paylow wages

PEOPLE

By 2026, one outof five residents will be 65 or over





San Mateo County makes up 10 percent of the total Bay Area population, which is the fifth largest metropolitan area in the country. The number of people living here has steadily grown the past few decades. In 2020, the population was estimated to be 773,244, an increase of 19 percent since 1990¹. That trend is expected to continue despite the impact of the recent pandemic because more jobs continue to be added.

People are also living longer, with those 65 and over expected to make up nearly 20 percent of the population by 2026. Equally important is the fact that Millennials recently surpassed the Baby Boomers as our largest generation. As Millennials enter their 40s, they will continue to shape countywide housing needs.By 2026, people 25-44 and 45-64 will make up more than 50 percent of the population².

What does this mean for housing needs?

Both generations have been showing a preference



for more walkable, mixed-use neighborhoods, that are close to work, schools, parks, and amenities. The majority of seniors prefer to stay in their homes and communities, or age-in-place. Yet many live on fixed incomes and may have mobility issues as they age, which require supportive services.

Simultaneously, Millennials are less likely to own homes and have less savings than previous generations; are more likely to live alone and delay marriage; and as they start families, may be in greaterneed of support when purchasing their first home. Coupled with increasing housing prices, it is harder foryounger generations to rent or purchase a home than it was for current residents.

With more people 65 and over than there were 10 or 20 years ago we have to address how to support our seniors as they get older so they can stay in their homes and communities, and make sure young people,new families and our workers can find housing they can afford that meets their needs.



¹ U.S. Census, American Community Survey

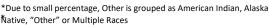
² Claritias Population Facts 2021

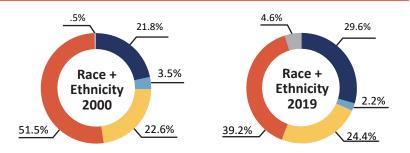
Our population is becoming more diverse

Latinx









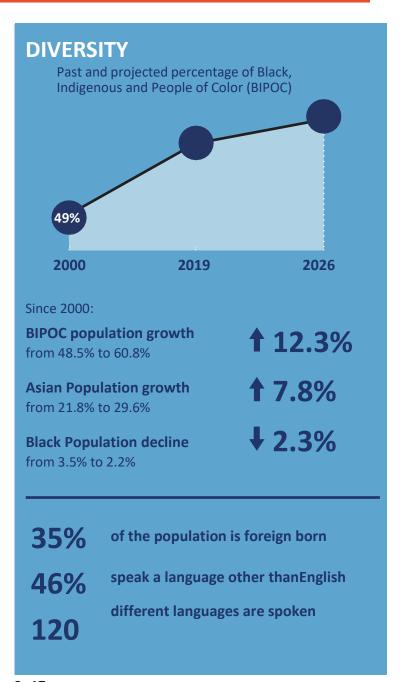
San Mateo County is a very diverse place to live, even when compared to the State of California. Countywide, more than one-third of the population are foreign bornand almost half speak a language other than English at home. By contrast, a quarter of all Californians are foreign born and less than a quarter speak a languageother than English at home. Over 120 identified languages are spoken in San Mateo County, with top languages including Spanish (17 percent), Chinese (8 percent) and Tagalog (6 percent).

Our population has become increasingly more diverse over time. In 2000, more than half of people identified as White, which fell to 39 percent in 2019, and is expected to decrease further to 35 percent by 2026. However, while the Asian and Latinx populations increased during that time, the Black population decreased by almost half, from 3.5 to 2.2 percent³.

What does this mean for housing needs?

When planning for housing, we need to consider a variety of housing needs-like larger homes for multi- generational families or those with more children-and how to create opportunities for everyone to access quality, affordable housing near schools, transit, jobs, and services.

Past exclusionary practices have prevented people of color from purchasing homes, living in certain neighborhoods, and building wealth over time. As a result, they are more likely to experience poverty, housing insecurity, displacement, and homelessness. And while many of our communities are very diverse, we are still contending with segregation and a lack of equitable opportunities. To help prevent displacement due to gentrification and create a future where it is possible for everyone to find the housing they need, it will be important to plan for a variety of housing types and affordability options in all neighborhoods.



³ U.S. Census, American Community Survey

HOUSEHOLDS + HOUSING

The number of households will continue to grow

265KHouseholds in 2020

394K
Households in 2050

That's a 48% increase

Over the past 30 years, new home construction has notkept up with the number of jobs our economy keeps adding. This has led to a housing shortage.

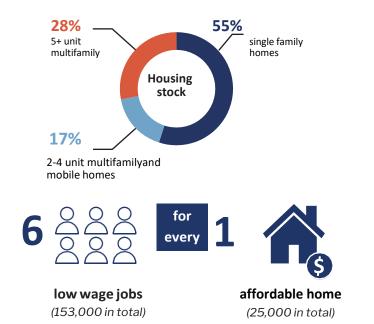
In 2020, there were 265,000 households in San Mateo County. By 2050 we expect that to increase by almost half to 394,000⁴. This growing demand will continue to put pressure on home prices and rents. And given that nearly 75 percent of our housing was built before 1980 there will also be the need to upgrade older homes. While this will be essential to make sure housing is of high quality and safe to residents, redevelopment or repair can sometimes result in a loss of affordable housing, especially in older multi-unit buildings.

For every six low-wage jobs (\$20 an hour) there is one home in the county that is affordable to such a worker (monthly rent of \$1,500)⁵.

What does this mean for housing needs?

We not only need to plan for more housing, but also consider how to best support the development of low and moderate income housing options while preserving existing affordable homes. This includes transitional and supportive housing options for the unhoused, and universal design to meet accessibility and mobility needs.

Although the majority of housing produced in the past few decades has been single-family homes or larger multifamily buildings, some households have become increasingly interested in "missing middle" housing— smaller homes that include duplexes, triplexes, townhomes, cottage clusters, garden apartments and accessory dwelling units (ADUs). These smaller homesmay provide more options to a diversity of community members across income, age, and household



are families

17%



Built 1975

76%

of existing housing

was built before 1980

of households spend

half or more of their income on
housing

of households

existing affordable units are **at risk** of being converted to

market rate

⁴ Plan Bay Area 2050 Projected Growth Pattern, U.S. Census, American Community Survey

⁵ Association of Bay Area Governments <u>Jobs Housing Fit</u>

Housing rent and prices continue to increase

2009 to 2020





Median rent increased 41%

\$675K

\$1.4M

Home values more than doubled

The Bay Area is a great place to live. But throughout the region and county there just isn't enough housing for all income levels, which has made costs go up. Home prices and rents have been steadily increasing the pasttwo decades, but in recent years the jump has been dramatic. Since 2009, the median rent increased 41 percent to \$2,200, and median home values have more than doubled to \$1,445,000.

Overall, many residents are paying too much on housing, while many others have been priced out entirely. If a household spends more than 30 percent of its monthly income on housing, it is considered cost-burdened. If it spends more than 50 percent, it is considered severely cost-burdened. Renters are usually more cost-burdened than homeowners. While home prices have increased dramatically, homeownersoften benefit from mortgages at fixed rates, whereas renters are subject to ups and downs of the market.

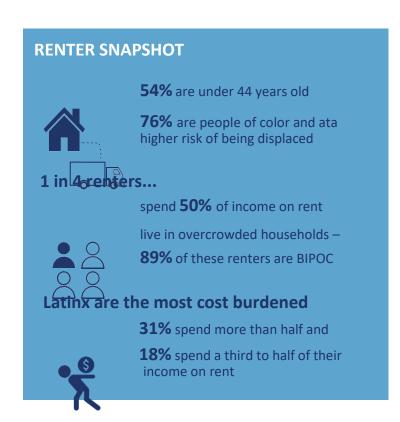
In San Mateo County, 17 percent of households spendhalf or more of their income on housing, while 19 percent spend between a third to a half. However, these rates vary greatly across income and race. Of those who are extremely low income—making 30 percent or less of the area median income (AMI)—88 percent spend more than half their income on housing. And Latino renters and Black homeowners are disproportionately cost burdened and severely cost-burdened. Given that people in this situation have a small amount of income to start with, spendingmore than half what they make on housing leaves them with very little to meet other costs, such as food, transportation, education, and healthcare. Often very low-income households paying more than 50 percent of their income on rent are at a greater risk ofhomelessness⁷.

As a result, more people are living in overcrowded or unsafe living conditions. They are also making the tough choice to move further away and commute long distances to work or school, which has created more traffic. Since low income residents and communities of color are the most cost burdened, they are at the highest risk for eviction,

displacement, and homelessness.

What does this mean for housing needs?

Although there are complex supply, demand and economic factors impacting costs, not having enough housing across all incomes has meant rents and pricesare just higher. Programs and policies that can support more homes across all income levels, particularly very low, low, and moderate income, are essential, as are more safe, affordable housing options to addresshomelessness.



⁶ San Mateo County Association of Realtors, Zillow

⁷ U.S. Census, American Community Survey

JOBS

The number of jobs will continue to grow

416.7KJobs in 2020

507KJobs in 2050

That's a 22% increase

The Bay Area and San Mateo County have had very strong economies for decades. While some communities have more jobs, and some have less, we have all been impacted by the imbalance of job growthand housing.

Since 2010 we have added over 100,000 jobs but only 10,000 homes⁸. At the same time, our population is growing naturally, meaning more people are living longer while our children are growing up and moving out into homes of their own. All of this impacts housing demand and contributes to the rising cost of homes. We need more housing to create a better balance.

In 2020, there were 416,700 jobs and by 2050 we expect that to increase 22 percent to 507,000°. While some jobs pay very well, wages for many others haven't kept up with how costly it is to live here.

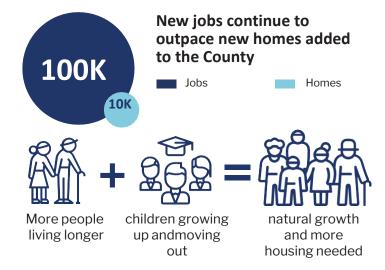


What does this mean for housing needs?

As we plan for housing, we need to consider the needs of our workforce—folks who are a part of our communities, but often end their day by commuting long distances to a place they can afford. Many have been displaced in recent decades or years, as housing and rent prices soared along with our job-generating economy. The lack of workforce housing affects us all, with teachers, fire fighters, health care professionals, food service providers and many essential workers being excluded from the communities they contribute to every day. The long-term sustainability of our communities depends on our ability to create more affordable and equitable housing options.

NEW JOBS TO NEW HOUSING

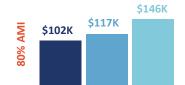
2010 - 2020



⁸ U.S. Census American Community Survey, State of CA Employment Development Dept (EDD)

⁹ Plan Bay Area 2050 <u>Projected Growth Pattern</u>

Our median income is high, but the wage gap continues to grow



2021 Household Income:



Household of 1 Household of 2

Household of

To be considered low or moderate income in the Bay Area means a very different thing than in most parts of the country. The income or wage gap—the difference between the highest and lowest wages-is large in our region. Affordable housing here can mean that your favorite hairstylist, your child's principal, or the friendly medical assistant at your doctor's office can qualify for-and often needs—below market rate or subsidized affordable housing so they can live close to their work.

The starting point for this calculation is the Area Median Income (AMI)—the middle spot between the lowest and highest incomes earned in San Mateo County. Simply put, half of households make more, and half of households make less. Moderate income is 80 to 120 percent of the AMI, low income is 50 to 80 percent AMI and very low income is 30 to 50 percent AMI. Below 30 percent AMI is considered extremely low income. The rule of thumb is households should expect to pay about a third of their income on housing.

In San Mateo County, the AMI is \$104,700 for a single person, \$119,700 for a household of two and \$149,600 for a family of four. When we talk about affordable housing, we mean housing that is moderately priced for low or moderate income residents so that new families and the workforce can live in our communities. Affordable housing programs are generally for those who earn 80 percent or below the AMI. which is \$102,450 for a single person, \$117,100 for a household of two and \$146,350 a yearfor a household of

What does this mean for housing needs?

Given the price of land in San Mateo County and what it costs to build new housing, creating affordable housing is extremely challenging—and often impossible withoutsome form of subsidy. Sometimes this is in the form of donated land from a local government or school district. Sometimes this is in the form of incentives to

developers or zoning rules requiring affordable units to be included. And most commonly, this is through special financing, grants, and tax credits. Often all of these factors and more are needed to make affordablehousing work. The housing element process is an opportunity for each community to look at what's possible and put in place supportive policies and programs to help make affordability a reality.

INCO	ME LEVELS + WAGES
Extremely Low Income 30% AMI	Grocery Store Clerkor Barista \$29K/Yr or \$15/Hr 83% of income spent on housing*
Very Low Income 50% AMI	Hair Stylist or Administrative Assistant \$38K/Yr or \$20/Hr 63% of income spent on housing*
Low Income 80%	Medical Assistant or Preschool Teacher \$52K/Yr or \$27/Hr 46% of income spent on housing* School Administrator or Social Worker \$86K/Yr or \$45/Hr 28% of income spent on housing*

¹⁰ State of CA Dept of Housing and Community Development (HCD)

APPENDIX A | Attachment 2 – Inventory of Assisted Units

Table 1 - City of San Mateo Assisted Rental Housing

Project & Year Completed	Type of Development	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Owner	Financial Assistance
Lesley Plaza 1961	Senior Rental New Const.	56	56				56		2055	NP	HUD Section 202 Elderly Program
Lesley Towers 1965	Senior Rental New Const.	200	200		200				2015	NP	HUD Section 202 Elderly Program
Flores Gardens 1984	Senior Rental New Const.	72	72				72		2035	Private	HUD Sec 221 (d)(4)
Rotary Haciendas 1988-89	Senior Rental New Const.	82	82		81		1		2044	NP	Bought land w/RDA; LIHTC
Belmont Bldg. 1993-94	Family Rental Conversion	6	6		6				2032	Private	CDBG Loan; RDA Loan
12 N. Idaho 1994	Family Rental Acq./Rehab	6	6		1	4	1		2034	NP	RDA; HOME ; SM Co. HOME
Darcy Bldg. 1995	Family Rental Conversion	8	8		8				2034	NP	RDA Loan; HOME Loan; SM Co Hsg Authority
106 N. Eldorado 1996	Family Rental Acq./Rehab	6	6		1	4	1		2036	NP	HOME Loan
Hotel St. Matthew 1996	SRO Acq./Rehab	56	56		56				2051	NP	HOME Loan; RDA Loan; LIHTC
Edgewater Isle 1998	Senior Rental Acq./Rehab	92	92		25	66		1	2072	NP	HOME Loan; RDA Loan; CalHFA Loan
Bridgepointe Condominiums 1999	Family Rental New Construct	396	59		24			35	2027	Private	BMR units
200 S. Delaware 1999	Family Rental Acq./Rehab	16	16	2	2		5	7	2049	NP	RDA Loan; HOME Loan
Humboldt House 2000	Supportive Hsg. Rehab	9	9		9				2041	NP	RDA Loan; HOME Loan

Project & Year Completed	Type of Development	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Owner	Financial Assistance
Jefferson at the Bay 2001-02	Family Rental New Construct	575	58				58		Life of property	Private	BMR units
Santa Inez Apt. 2001	Family Rental New Construct	44	44	0	42	2			2055	Private	RDA Loan , LIHTC
11 S. Delaware 2002	Family Rental Acq./Rehab	11	11	5	6				2034	NP	HOME Loan, SM Co HOME Loan
Chamberlain 2003	Family Rental New Construct	21	2				2		Life of property	Private	BMR units
The Metropolitan 2003	Family Rental New Construct	218	22		18	4			Life of property	Private	BMR units
CSM Teacher Housing 2005	Family Rental New Construct	44	4				4		Life of property	NP	BMR units
Nazareth Plaza 2005	Family Rental New Construct	54	5				5		Life of property	Private	BMR units
Rotary Floritas 2005	Senior Rental New Const.	50	50		49			1	2060	NP	RDA Loan, SM Co. HOME Loan ; LIHTC
Fountain Glen 2007	Senior Rental New Const.	135	14				14		Life of property	Private	BMR units
The Vendome 2009	Supportive Hsg. Acq./Rehab	16	16		16				2063	NP	RDA, HOME, SM Co CDBG Loans
Peninsula Station 2010	Family Rental New Const.	68	67	21	32	14			2065	NP	RDA, HOME and SM Co. CDBG Loans, LIHTC
888 Apartments 2012	Family Rental New Const.	155	15		15				Life of property	Private	BMR units
Park 20 2012	Family Rental New Const.	197	20		20				Life of property	Private	BMR units
Delaware Pacific 2013	Family Rental New Const.	60	59	10	49				2068	NP	RDA, HOME, SM Co. CDBG/HOME, Section 8, CalHFA, LIHTC

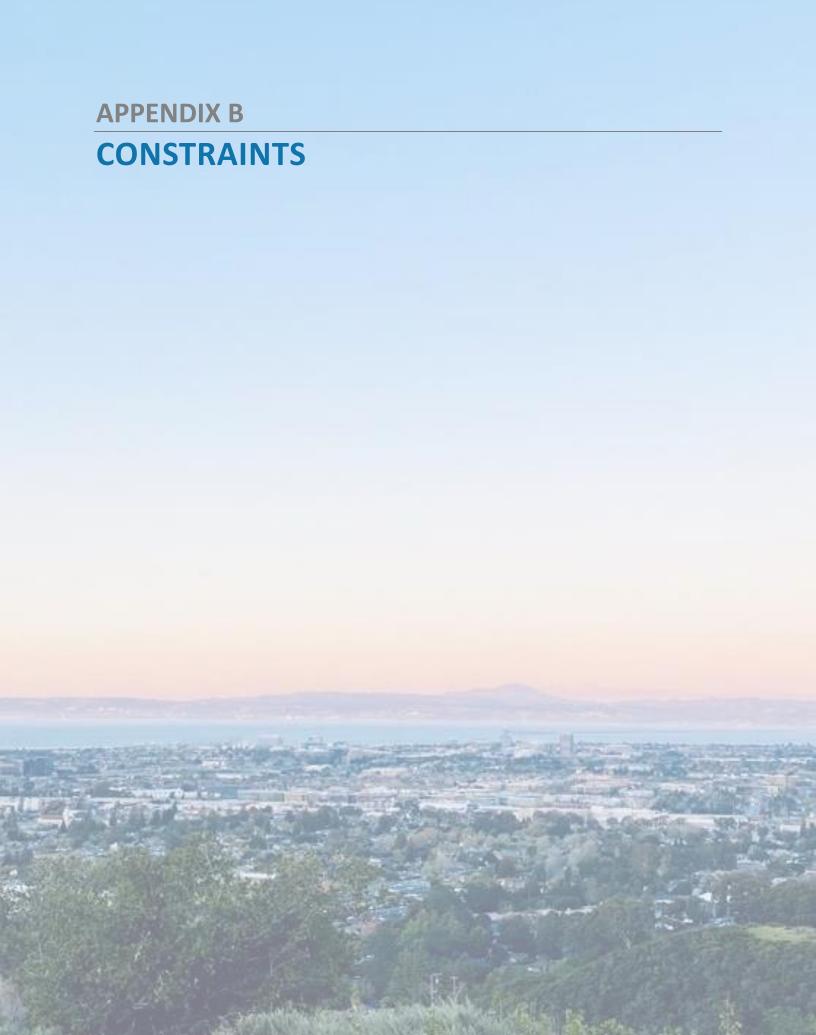
Project & Year Completed	Type of Development	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Owner	Financial Assistance
MODE by Alta 2013	Family Rental New Const.	111	11				11		Life of property	Private	BMR units
Fieldhouse 2013	Family Rental New Const.	108	11				11		Life of property	Private	BMR units
Alma Point 2013	Family Rental New Const.	66	3				3		2069	NP	HOME
Russel 2015	Family Rental New Const.	158	16				16		Life of property	Private	BMR units
2000 S. Delaware 2015	Family Rental New Const.	60	60					60	2067	Private	Land subsidy, Perm loan
Quimby 2015	Family Rental New Construct	70	7				7		Life of property	Private	BMR units
Station Park Green 1 2015	Family Rental New Construct	121	12		12				Life of property	Private	BMR units
1110 Cyprus 2016	Family Rental Acq./Rehab	16	16				16		2071	NP	HOME, RDA Successor, County, Perm loan
Station Park Green 2 2017	Family Rental New Construct	199	20		20				Life of property	Private	BMR units
Station Park Green 3 2017	Family Rental New Construct	172	17		17				Life of property	Private	BMR units
Windy Hill (405 E 4th Ave) 2017	Family Rental New Construct	15	2		2				Life of property	Private	BMR units
The Addison 2018	Family Rental New Construct	60	5		5				Life of property	Private	BMR units
The Morgan 2018	Family Rental New Construct	82	8				8		Life of property	Private	BMR units
Windy Hill (406 E 3rd Ave) 2019	Family Rental New Construct	25	3		3				Life of property	Private	BMR units
Montara 2020	Affordable New Construction	68	67	14	36	17			2072	NP	Land lease subsidy, RDA Successor, LIHTC, County AHF, County HOME, AHP
Azara 2021	Family Rental New Construct	73	6		6				Life of property	Private	BMR units
Totals		4,041	1,303	52	545	111	491	104			

Table 2 - City of San Mateo Assisted Ownership Housing

Project & Year Completed	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Financial Assistance
Meadow Court 1987-88	78	70					70	30-40 years/ rolls over with each new buyer	Bought land w/ CDBG; CalHFA mortgages for buyers
Gateway Commons 1989	96	93				16	77	30-40 years/ rolls over with each new buyer	Bought land w/ CDBG & RDA; CalHFA mortgages for buyers
Summerhill I 1996	54	6					6	30 years/ rolls over with each new buyer	BMR units
Summerhill II 1997	70	6					6	30 years/ rolls over with each new buyer	BMR units
Rushmore Townhomes 1998	13	1					1	30 years/ rolls over with each new buyer	BMR units
Humboldt Square 1998	26	8					8	30 years/ rolls over with each new buyer	RDA write down of land
St. Matthews Place 2000	34	5		2			3	30 years/ rolls over with each new buyer	BMR units
Ryland Homes 2001	153	15					15	30 years/ rolls over with each new buyer	BMR units
The Madrid 2000	13	1				1		30 years/ rolls over with each new buyer	BMR units
Norfolk 2002	57	7		5			2	30 years/ rolls over with each new buyer	BMR units
Bay Meadows Mix Use 2003	19	2					2	30 years/ rolls over with each new buyer	BMR units
Classic Communities 2003	25	3					3	30 years/ rolls over with each new buyer	BMR units
Grant St Condos 2003	17	2				2		30 years/ rolls over with each new buyer	BMR units
Baywood Place 2005	17	2					2	30 years/ rolls over with each new buyer	BMR units
Palm Residences 2007	19	2					2	45 years/ rolls over with each new buyer	BMR units
Stonegate 2007	45	9					9	45 years/ rolls over with each new buyer	BMR units
Park Bayshore 2008	21	2					2	45 years/ rolls over with each new buyer	BMR units
The Versailles 2008	61	6				1	5	45 years/ rolls over with each new buyer	BMR units
Claremont Townhomes 2010	18	2					2	45 years/ rolls over with each new buyer	BMR units

Project & Year Completed	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI		dability iration	Financial Assistance
Arbor Rose 2012-2013	74	7						7	45 years/ r over with e new buye	each BMR units
Verona Ridge 2014	34	3						3	45 years/ r over with e new buye	each BMR units
Amelia 2013-2014	63	6						6	45 years/ r over with e new buye	each BMR units
Lansdowne 2013-2014	93	9						9	45 years/ r over with e new buye	rolls each BMR units
Canterbury 2014-2015	76	8						8	45 years/ r over with e	rolls each BMR units
Brightside 2015	80	8						8	45 years/ r over with e	rolls each BMR units
Tidelands Mariners Island 2016	76	8						8	45 years/ r over with e new buye	rolls each BMR units
Meadow Walk 2017-2018	74	7						7	45 years/ r over with e new buye	each BMR units
Classics 2017-2018	27	3					3		45 years/ r over with e new buye	each BMR units
Promenade 2017-2018	42	4						4	45 years/ r over with e new buye	each BMR units
Meadow Walk 2 2018	55	6						6	45 years/ r over with e new buye	each BMR units
Totals	1,530	31:	1	0	7	0	23	281		

BMR units = Below Market Rate Program RDA units = Redevelopment Agency-funded



APPENDIX B | CONSTRAINTS

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1 INTRODUCTION

The purpose of the constraints analysis section, per Government Code Section 65583(a)(5-6), is to identify and analyze governmental and non-governmental factors (constraints) that inhibit the development, improvement or maintenance of housing that hinder a jurisdiction from meeting its share of the regional housing needs.

The analysis in this appendix assesses the specific governmental standards and processes; and identifies local efforts to remove these constraints. Examples of such constraints include land use controls, development standards, entitlement and permit fees, review processes, and compliance with Federal and State laws intended to facilitate housing for lower-income and special needs households.

Additionally, non-governmental constraints that inhibit the development, improvement or maintenance of housing are evaluated in this document, including the availability of financing, price of land, cost of construction, access to credit, requests to develop housing at reduced densities, and length of time between receiving approval for a housing development and submittal of an application for building permits for that housing development.

The analysis within this appendix has informed the City of San Mateo's policy approach in the current Housing Element cycle to reduce constraints and make it easier and more affordable to develop housing including housing for persons with disabilities, supportive housing, transitional housing, and emergency shelters.



2 GOVERNMENTAL CONSTRAINTS

Governmental policies and regulations can result in both positive and negative effects on the availability and affordability of housing. This section, as required by Government Code Section (a)(5), describes City policies and regulations that could potentially constrain the City's ability to achieve its housing goals. Potential constraints to housing include zoning regulations, development standards, infrastructure requirements, development impact fees, and the development approval processes. While government policies and regulations are intended to serve public objectives and further the public good, the City of San Mateo recognizes that its actions can potentially constrain the availability and affordability of housing to meet the community's future needs. The City has implemented several measures to reduce development costs and streamline the approval process, as described in this section.

2.1 Land Use Controls

2.1.1 Planning and Zoning Code

The Zoning Code has the most immediate effect on the built environment. Zoning regulates the use of land and structures, the density of development¹ and population, the height and bulk of structures, parking provisions, open space requirements, landscaping standards and other design requirements. The City of San Mateo's Zoning Code has been written to accommodate residential uses throughout the city, as shown in Table 1. This includes single-family housing, multi-family housing, emergency shelters, and senior housing, among other uses. A summary of the City's residential development standards for all zoning districts is provided as Table 2.

Single-family neighborhoods include the zones R1-A, R1-B, and R1-C. The R1-A zone consists of the San Mateo Park neighborhood and College of San Mateo campus. These parcels are generally larger in size and have a floor area ratio (FAR) allowance of 0.4 and minimum parcel area of 10,000 square-feet. The R1-B and R1-C zones represent most single-family neighborhoods throughout the city. Both zones have a maximum FAR of 0.5 and the minimum parcel size is 6,000 square-feet for R1-B and 5,000 square-feet for R1-C. Most of the city's single-family neighborhoods are developed but the City has seen a significant increase in permit applications for accessory dwelling units since 2020.

A substantial amount of land is zoned for multi-family residential uses, mixed-use residential and commercial development. Multi-family uses are concentrated around the Downtown core, Transit Oriented Development (TOD) zone, El Camino Real and highway corridors. Commercial and office districts also permit housing development through residential overlay zones (/R, /R4, and /R5). There are also

¹ The City also has development restrictions associated with voter-approved Measure Y as described in Section 3.5 of this Appendix.

special standards to allow increased density for senior citizen housing units and for affordable housing projects pursuant to the State Density Bonus Law.

The setbacks for multifamily residences are modest and vary by location. Open space requirements apply to Multi-family (R3, R4-D, R5-D, R6-D) zones and Residential Overlay (/R, /R4 and /R5) zoning districts. However, this requirement can be provided as private open space, such as patios and deck area, or by incorporating public open space, such as common plaza and garden areas, or a combination of both. Additionally, landscaped areas located within the required building setback areas also count towards meeting the open space requirement. The City allows maximum flexibility in meeting these requirements. In addition, density and floor area ratio increase for larger land areas located within multi-family zoning districts. Multi-family residential density is based on land area and ranges from 17 to 50 dwelling units per net acre. Projects may also request up to 75 dwelling units per net acre with the City's Community Benefits Program, as discussed further in the following sections.

Through community outreach conducted for this Housing Element, staff convened a focus-group of local housing developers and architects (Builders Focus Group) to discuss constraints associated with past projects. A key theme that emerged was related to constraints of the City's existing height limits, floor area definitions, maximum density of 50 dwelling units per acre and design review guidelines that feel subjective. Most projects apply the State Density Bonus in order to exceed existing density and height limitations. The City recognizes these constraints and is in the process of developing Objective Design Standards (ODS) for multi-family housing projects (Housing Policy H 1.18) and evaluating the potential for a joint Density Bonus and Community Benefits Program that provides greater flexibility to developers and enhanced options when projects exceed minimum state requirements for affordability. Additionally, the City will evaluate and update the zoning code with a focus toward facilitating affordable and Missing Middle housing, and reducing constraints on housing and mixed-use developments by updating definitions for floor area, reviewing and modernizing parking and open space requirements, potentially including a minimum housing density requirement, and exploring housing overlay and other development standards applicable to housing and mixed-use developments (Housing Policies H 1.9, 1.10, 1.11, 1.12 and H 1.13).



Table 1: Residential Use Type by Zones

Residential Use Type									Z	ones								
Residential Ose Type	R1	R2	R3	R4	R5	R4-D	R5-D	R6-D	E1	E2	C1	C2	C3	C4	CBD	CBD/S	M1	Α
One-Family Dwelling	Р	Р	Р	Р	Р	Р	Р	Р										Р
Two-Family Dwelling		Р	Р	Р	Р	Р	Р	Р										
Multiple Family			Р	Р	Р	Р	Р	Р	Р	Р	Р	Р	Р	Р	Р	Р		
Dwelling			Г	Г	Г	Г	Г	·	S	S	S	S	S	S	Г	r		
One Family Row Dwelling			P1	P1	P1	P1	P1	P1	S1	S1	P1	P1	P1					
Accessory Dwelling Units ⁽¹⁾	Р	Р	Р	Р	Р	Р	Р	Р	P1	P1	P1	P1	P1		P1	P1		
Manufactured Home	P1	P1	P1	P1	P1	P1	P1	P1										
Emergency Shelter												Р	P1					
Senior Citizen Housing	S1	S1	S1	S1	S1	S1	S1	S1	S1	S1	S1	S1	S1	S1	S1	S1		
Apartment Hotels					S	S	S	S						Р			Р	
Boarding and Lodging Houses			S1	S	S	S	S	S			S	Р	Р	Р	P1	Р	Р	

Source: City of San Mateo, 2022

Notes: Blank indicates not permitted; P = Permitted and subject to compliance with development standards; P1 = Permitted and subject to additional regulations; S = Special Use Permit; and S1 = Special Use Permit and subject to additional regulations.

1) Accessory Dwelling Units (ADUs) are allowed in all residential zoning districts, including commercial and office districts that contain a residential overlay.

Table 2: Residential Development Standards

	Max		Max	abic 2. itc	Min. Yard S	•	andaras			Min
Zone	Number	Floor Area	Height				Street Side	Min	Min	Open
District	of Units	Ratio	(1)	Front	Rear	Interior Side	(Corner Lot)	Lot Width	Lot Size ⁽²⁾	Space
			Re	sidential Distri	cts (Single-Family, Tw	o-Family and N				
R1-A	1 unit	0.4(3)	24' to plate line;	25'	15';	7' to 10' ⁽⁴⁾	15% lot width (10' min; 25' max); 20' to garage	75'	10,000 sf	
R1-B	per lot		32' to	15';	25' above 1 st floor		15% lot width	60′	6,000 sf	N/A
R1-C		0.5(3)	roof peak	(20' to garage)		5'	(7.5' min; 15' max); 20' to garage	50′	5,000 sf	
R2	2 units per lot	0.5 to 0.6 ⁽⁵⁾			Same as R1-B			30'	5,000 sf	N/A
R3	17 to 35 units per net acre	0.85	35' to 55'	15'; > 3 stories = ½ bldg ht.; 15' or equal to bldg. ht. ⁽⁶⁾	15'; > 3 stories = ½ bldg. ht. or max 25' ⁽⁶⁾	1-2 units = 5'; >2 units = 6'; > 2 stories = ½ bldg ht.; max of 25'(6)	1-2 units = 5'; > 2 units = 7.5'; > 2 stories = ½ building ht. max of 25'(6)	50′	5,000 sf	200 sf per bedroom for 1st DU; 100 sf per bedroom for addition al DU
R4	17 to 50	1.5								
R5	units per net acre	2.0								N/A
					Downtown Residentia	al Districts				
R4-D R5-D	17 to 50 units per net acre	3.0; 45% max. lot cover 3.0	35' to 55'	15' to 20' ⁽⁷⁾	25' or 25% of lot width, whichever is greater; 40' max	15'	15'	50'	5,000 sf ⁽⁸⁾	Private = 80 sf/du; or Common
R6-D	50 units per net acre	3.0; 55% max. lot cover	55		25′		. (0)	N/A	Site	= 150% of Private
64				Commercia	, Office Districts with	Residential Ov	erlay ⁽⁹⁾			
C1 C2 C3 CBD	17 to 50 units per net acre 50 units per net acre	0.5 to 3.0 ⁽¹⁰⁾	25' to	Buffers re	standards apply for / quired for parcels adja or with frontage on E	acent to reside	ntial parcels		- 000 (Private = 80 sf/du Common
E1	17 to 50	0.4 to 3.0 ⁽¹⁰⁾ ; 65% max. lot cover	55'	15' along	any street frontage a	nd any required	d buffers ⁽¹²⁾	50′	5,000 sf	= 150% of Private
E2	units per net acre	0.5 to 3.0 ⁽¹⁰⁾ ; 80% max. lot cover		J	any street frontage a	, ,				
				Trans	it Oriented Developm	2				
TOD (Rail Corridor Plan)	25 to 50 units per	2.0 to 3.0	35' to 55'		N/A	N/A	N/A	N/A		
TOD (Hillsdale Station)	net acre	1.0 to 2.0	24' to 55'	See H	illsdale Station Area F setback and streetsca				,	



Source: City of San Mateo, 2022.

- 1. Building height shall not exceed the standards set forth on the Building Height Plan of the General Plan. Parcels located within the Downtown Specific Plan area shall not exceed the standards set forth in Chapter 27.40.
- 2. For all zones except the Downtown Residential, a reduced minimum parcel area of 4,000 square-feet and 40' lot width is permitted for a parcel located northeast of El Camino Real and recorded prior to March 3, 1947.
- 3. In the R1 zones, the maximum floor area ratio (FAR) is determined by the following: R1-A allows 0.4 FAR for the first 10,000 square-feet of parcel area plus 0.2 for any additional parcel area over 10,000 square-feet; and R1-B and R1-C allow 0.5 FAR for the first 6,000 square-feet of parcel area plus 0.2 FAR for any additional parcel area over 6,000 square-feet. However, in no case shall the maximum FAR exceed 6,000 square-feet total.
- 4. R1A zone parcels in the San Mateo Park Planning Area require an interior side yard setback of 7' for lot widths less than 75' or 10' for lot widths equal to or greater than 75'.
- 5. R2 zone parcels located in the Central Neighborhood and North Central Neighborhood shall not exceed 0.5 FAR for parcels up to 7,500 square feet and 0.6 FAR for parcels greater than 7,500 square feet.
- 6. For R3, R4, and R5 zone properties along El Camino real from 9th Ave. south to the City limits, buildings over 2 stories in height shall provide a minimum 10' setback from El Camino Real. Properties abutting an R1 or R2 zone require additional setbacks of 15' or ½ the building height, whichever is greater. Special downtown yard requirements are provided within 27.22.095, 27.22.097, 27.28.023, 27.28.053.
- 7. Downtown Residential zoned properties (R4-D, R5-D, R6-D) within the Gateway area, as defined in the Downtown Specific Plan, shall conform with the building height and special yard requirements within Sections 27.28.023 and 27.28.053.
- 8. In the Downtown Residential Zones (R4-D, R5-D, R6-D), a reduced minimum parcel area of 4,400 square-feet and 40' lot width is permitted for a parcel located northeast of El Camino Real and recorded prior to March 3, 1947.
- 9. Residential units permitted on parcels designated with a residential overlay district (/R, /R4, /R5 or /Q) for all C and E districts.
- 10. Residential development may exceed the floor area ratio of the underlying district provided that the maximum floor area ratio, including the residential overlay, shall not exceed the following: 2.0 FAR in /R4 districts; 3.0 FAR in /R5 districts; and the underlying zoning district FAR in /R districts.
- 11. Commercial zones (C1, C2, and C3) require additional buffers, setback and built-to-line standards as described in Sections 27.30.060, 27.30.070, 27.32.060, 27.32.070, 27.34.060, 27.34.070, 27.38.100, 27.38.120, 27.39.090 and 27.39.110.
- 12. E1 and E2 zones require buffers when the parcel is contiguous to any residential district as described in Sections 27.44.090 and 27.48.100.
- 13. Hillsdale Station Area Plan, https://www.cityofsanmateo.org/DocumentCenter/View/59484/Hillsdale-Station-Area-Plan

2.1.2 Specific Plans and Transit Oriented Development

The City of San Mateo uses Specific Plans to facilitate a diversity of housing opportunities not allowed under standard zoning districts.² This allows greater flexibility in design and facilitates larger housing developments. Examples of specific plans include Bay Meadows and the Transit-Oriented Development (TOD), as described further below.

The Bay Meadows Specific Plan (BMSP), first adopted in 1997, envisioned redevelopment of the former horse racetrack into a vibrant, transit oriented, mixed-use community. The plan permitted a variety of housing types that includes live-work units, small lot single-family dwellings, townhouse units, multifamily residential units and accessory dwelling units. Today, Bay Meadows is largely built-out with housing, office, and commercial uses, as well as improved vehicular, pedestrian and bicycle circulation throughout the plan area.

The San Mateo Rail Corridor Transit-Oriented Development (TOD) Plan was adopted in 2005 to incentivize transit supportive land uses and housing policies near the Hayward Park and Hillsdale Caltrain Stations. The Plan provides for mixed use development at the highest residential densities and building heights near the train stations to encourage a vibrant, transit oriented, and pedestrian friendly environment. Building upon these efforts, the city also adopted the Hillsdale Station Area Plan in 2011 to establish a TOD zone west of the Hillsdale Caltrain station. The Plan allows high-density multi-family housing that range between 25 to 50 units per net acre, as well as mixed-use buildings with ground floor retail combined with residential or office uses. This Plan compliments the Bay Meadows development by concentrating density on both sides of the Hillsdale station. Major development projects that have been approved in the plan areas include Station Park Green and Concar Passage, located near the Hayward Park Caltrain station.

2.1.3 Planned Developments

The purpose of Planned Development (PD) is to allow greater flexibility of site design while also preserving the natural, scenic environment. Under Chapter 27.62 of the Zoning Code, PD projects are processed under a Special Use Permit and may be approved if projects demonstrate that deviating from the underlying zone's development standards will result in better site design. PD regulations emphasize preserving open space and recreation areas at a minimum of 6 acres per 1,000 population. Most of the City's PDs occurred in the 1980s, when larger vacant lands were available. The most recently approved PD is the Waters Technology Office Park in 2019, which redeveloped an existing 11.1 acre office park with 190 new dwelling units, including 19 Below Market Rate (BMR) units that are affordable at the low, lower or moderate income levels.

² The City's Specific Plan documents are available online: www.cityofsanmateo.org/1135/Planning-Resource-Documents



2.1.4 Parking Standards

Parking requirements for residential development are summarized in Table 3 and vary by residential use type. The City also allows reduced parking requirements for new residential uses located within a parking assessment and special district. The Central Parking Improvement District (CPID) includes the downtown and allows developments to pay in-lieu fees for required parking not provided on site. Additionally, the CPID allows projects to conduct a parking demand study to determine a lower, project-specific parking standard.

The San Mateo Rail Corridor Transit-Oriented Development Plan requires Transportation Demand Management (TDM) plans for all new development projects located within TOD zones. Parking requirements are generally reduced in conjunction with transit-oriented development projects. This allows projects to implement trip reduction goals with minimal automobile traffic impacts. Within the TOD zone, the Hillsdale Station Area Plan specifies the reduced parking ratios as provided in Table 3.

Consistent with State law, the city allows reduced parking standards of 0.5 to 1 stall per unit for affordable or senior housing projects located near transit. No additional parking is required for accessory dwelling units located within a quarter mile of transit.

While state laws provide some parking relief for projects seeking density bonus, ADUs, and SB 9, the City's parking requirements present some constraint to the development of housing that do not fall within this category. At the Builders Focus Group³, participants commented that existing parking requirements often constrain project feasibility due to development costs and floor area limitations for above-grade parking facilities. Recognizing these constraints, the City is currently evaluating code amendments to allow automated and mechanical parking facilities for multi-family or mixed-use residential projects. This allows larger residential projects to utilize land more efficiently and avoid high costs associated with underground parking facilities. The City will also be evaluating all its parking requirements for residential projects to allow increased flexibility and evaluate if the minimum requirements need to be modified, as described in Policy H 1.7.

Table 3: Minimum Parking Standards for Residential Use

	Minimum Parking Spaces per Unit			
Residential Use	All	TOD - Hillsdale Station Area	Central Parking Improvement District (CPID)	
Single-Family, Detached	2 enclosed garage spaces, plus 1 space per 750 sq. ft. over 3,000 sq. ft.			
Accessory Dwelling Unit	Maximum 1, where required; uncovered parking allowed			
Multi-Family Uses (minimum of 1 covered stall per unit)				
Studio	1.5	1.0	1.2	
1 Bedroom	1.8	1.2	1.5	
2 Bedroom	2.0	1.5	1.7	

³ Builders Focus Group: On November 15, 2021, Staff convened a focus group of local developers to discuss and solicit feedback on policies and programs to increase ease of constructing new housing. Meeting notes and summary are available in Appendix F.

3 Bedroom or more	2.2	1.8	2.0	
1,400 sq. ft. or more, regardless of # bedroom	2.2	N/A	N/A	
Senior Citizen Housing	0.25 space per rental unit; 1.0 space per for-sale unit			
Source: City of San Mateo Zonina Code, 2022.				

2.2 Below Market Rate Inclusionary Program

The City originally adopted the Below Market Rate (BMR) Inclusionary Program in 1992 (with subsequent revisions in 2010 and 2020), requiring developments to provide a certain percentage of housing units at prices affordable to low- and very low-income households. Under the current program, effective February 3, 2020 for developments consisting of 11 or more units, 15 percent of ownership units are required to be affordable to moderate income families, and 15 percent of rental units are required to be affordable to low-income families.

Inclusionary zoning programs – of which the City's local BMR program is one variant – are sometimes perceived as adding to the cost of housing by requiring the market-rate units to subsidize the affordable units. This is an area of much dispute, both in the Bay Area and nationally. A study conducted by the National Housing Conference's (NHC) Center for Housing Policy (2000) highlighted several important contributions to inclusionary zoning to communities, not the least of which is the creation of incomeintegrated communities without sprawl. Several studies specifically address the issue of who pays for inclusionary zoning.

Some of these studies assert that the costs associated with inclusionary programs are passed on to the market priced homes, while other studies state that the cost is not borne by the end users at all. A study from 2004 asserts that market-rate buyers (and to some extent, renters) will be forced to pay higher amounts than they otherwise would for their units because of inclusionary zoning's implicit tax on other units⁴. However, an article published in the Hastings School of Law Review in 2002⁵ noted that ultimately, the price for a unit is dependent on what the market will bear based on the land price which over time absorbs the increased costs of development within the community; it is not directly affected by the affordability requirement. Developers can charge market rate rents and sales prices on the unrestricted units regardless of the development costs. Although the BMR program does impact the developer's profit, it is difficult to determine at what point those impacts are great enough to discourage the project from moving forward or decreasing the number of units on a site. Jurisdictions implement a number of incentives and cost benefits to mitigate these impacts so that whatever constraint has been identified, there is an offset offered to mitigate it.

⁴ Reason Foundation (Benjamin Powell and Edward Stringham), *Housing Supply and Affordability: Do Affordable Housing Mandates Work?* (April 2004), https://reason.org/policy-study/housing-supply-and-affordabili/, Accessed on April 1, 2022

⁵ Barbara Ehrlich Kautz, *In Defense of Inclusionary Housing: Successfully Creating Affordable Housing*, 2002. https://repository.usfca.edu/cgi/viewcontent.cgi?article=1060&context=usflawreview Accessed on April 1, 2022.



Specifically in San Mateo, developers are given the option of utilizing the City's Interim Community Benefits Program or the state Density Bonus program that provides up to a 35 percent increase in units in exchange for additional affordable units in the BMR program plus 1 to 4 development concessions depending on the level of affordability of the housing units provided. The City has also revised its BMR requirements over the years to include more flexibility in the size and amenities of the affordable units to help offset some of the costs to the developer and has identified several development standards that could be modified using incentives without causing public health and safety impacts. The City, under the current Housing Element cycle, will also be updating its BMR requirements to provide developers with an alternative means of compliance to provide additional flexibility (see Policy H 1.3).

Therefore, the City has considered the pros and cons of providing affordable housing through the City's BMR program and has determined that the benefits far outweigh the costs, especially since developers are afforded incentives to mitigate the costs.

2.3 Density Bonus Ordinance

State law (California Government Code, section 65915-65918) requires cities and counties to approve density bonuses for housing developments that contain specified percentages of affordable housing units or units restricted to occupancy by seniors. A density bonus is the allocation of development rights that allows a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned. Projects that qualify for density bonus are also eligible for reduced parking standards, additional concessions or incentives that provide "identifiable and actual cost reductions to provide for affordable housing costs", or waivers from development standards that would physically preclude the project at proposed densities. The legislature has made frequent changes to State density bonus law over the years. Assembly Bill (AB) 1763, passed in 2019, significantly increased density bonus provisions for 100 percent affordable projects to 80 percent, including allowing for additional 33 feet or 3 stories of height, and up to four concessions. AB 2345, in 2021, also allows for 50% density bonus to be granted to housing projects consisting of a mix of affordable and market-rate homes, up from the previous maximum 35 percent density bonus for mixed income developments; lowers some thresholds for obtaining incentives and concessions from local jurisdictions, and adopts density bonus reporting requirements. Both these bills also further reduced parking requirements for many projects qualifying for a density bonus.

The City's density bonus law is outlined in Chapter 27.15 of the Zoning Code. The code was last updated in 2018 and does not reflect the recent changes in State law. As described in Housing Element Policy H 1.3, the City will update its density bonus ordinance to be consistent with State law requirements, and further streamline and incentivize projects that exceed minimum state requirements by combining it with the Community Benefits Program.

2.4 Building Codes and Code Compliance

Building codes apply to all dwellings and include plumbing, mechanical, electrical installations and accessibility and energy compliance. Building codes ensure that development is constructed in compliance with applicable code standards to protect general welfare and public health. The City of San Mateo requires all new development to comply with the California 2019 Building Standards Code that went into effect January 1, 2020. Building code amendments and City code compliance practices are described below.

2.4.1 Local Amendments to State Building Code

On September 3, 2019, the City of San Mateo adopted mandatory local green building and energy code amendments, also known as reach codes. These reach codes went into effect on January 1, 2020, concurrent with the 2019 Edition of the California Building Standards Code (Title 24) and apply to new construction and rehabilitation of housing projects. Local building code amendments are found in Chapter 23 of the San Mateo Municipal Code. These local code amendments are not considered onerous to the cost or construction of housing, as analyzed in the Cost-Effectiveness Studies released by the California Statewide Codes and Standards Program.⁶

2.4.2 Building Electrification and Electric Vehicle Ordinances

The City's Climate Action Plan (CAP) identifies building electrification and electric vehicle (EV) charging infrastructure as key strategies in reducing greenhouse gas emissions (GHGs). On October 5, 2020, the City adopted an ordinance to require all new residential buildings and office buildings to be all-electric. Applicable residential building types include new single-family and two-family dwellings, as well as multifamily buildings and accessory dwelling units. Building electrification costs for installation and utility are generally lower than natural gas devices and infrastructure, leading to overall cost saving benefits in the long term.

The City amended its Green Building Ordinance in 2020 to mandate electric vehicle (EV) charging capacity for new developments. New single-family and two-family dwellings, as well as town houses require a complete EV outlet. New multi-family buildings are required to provide 15 percent EV capable spaces. Requiring EV ready spaces at the onset of new construction provides significant cost reduction, when compared to retrofits to add EV capacity later. Collectively, these measures are not considered constraints and have ability to significantly reduce GHGs from the built environment, lower construction costs and improve air quality and public health.

⁶ Cost-Effectiveness Studies, 2021: https://explorer.localenergycodes.com/jurisdiction/san-mateo-city/



2.4.3 Code Compliance

Building, Zoning, and other related code standards are enforced through the Code Enforcement Division. The City's code enforcement program is an important tool to maintain existing housing stock and protect residents from unsafe or substandard building conditions. Local enforcement includes state and federal codes that set minimum health and safety standards for buildings. Like many jurisdictions, the City of San Mateo responds to code violations largely on a complaint basis. The City aims to address all alleged violations in a timely manner, with priority given to violations that pose the most imminent threat to health and safety or the environment.

To minimize displacement associated with substandard dwellings, the City's tenant relocation ordinance requires property owners to provide relocation assistance and payments when tenants are displaced from unsafe or substandard units. The City also requires discretionary review for projects requesting to demolish 50 percent or more of an existing residential structure. To encourage rehabilitation of existing dwellings, the City offers a Housing Rehabilitation Loan program to assist low-income homeowners with needed repairs. This program includes services to correct code violations and general property improvements related to deferred maintenance. This approach allows the city to identify housing problems early on, before requiring more extensive repairs or demolition in some case. Therefore, the City's code enforcement practices and regulations are not considered additional constraints to the provision of housing.

2.5 Infrastructure Requirements

Various City departments implement on- and off-site improvement requirements, including standards for street construction, sidewalks, curbs, gutters, on-street parking and bicycle lanes. Residential development may also necessitate constructing water, sewer, and drainage improvements. All improvements are generally required as conditions of approval and are developer financed. Complying with certain infrastructure improvements may be perceived as a constraint on the provision of housing for all income levels.

For infill projects, the City's Municipal Code requires the construction of standard improvements that may include repair of defective sidewalks, construction of standard driveways, and maneuvering areas to ensure that the public's access to/from and around the site is safe and meets Americans with Disabilities Act requirements. In cases where a project is proposing to remove and replace full-street or alley frontages to accommodate the project's desired site layout, and where access is necessary for emergency egress and ingress, the City's Municipal Code also requires dedication of an access easement to ensure access is not blocked and is maintained. The City's Planning Commission and City Council may review and approve exceptions from City's Municipal Code requirements or standards based on hardship considerations on a case-by-case basis. For example, San Mateo Municipal Code Section 27.78 Variance allows deviations from standard number of parking spaces and stall dimensions, number of loading spaces and shared loading zones, and other requirements for infill and other projects. A developer could also request concessions or waivers from such requirements if proposing projects that utilize density bonus provisions.

Although infrastructure requirements represent a cost to developing housing, these improvement standards are intended to ensure the public's safe access and meet ADA requirements, and are not unreasonable nor do they represent a significant constraint. However, the City recognizes there are issues with infrastructure adequacy in certain areas of the City, including infill areas with aging infrastructure. These infrastructure deficiencies are a recognized constraint for infill development in the City. Additionally, there are Housing Element programs that are designed to help fund infrastructure capital improvement projects in low-income neighborhoods to address infrastructure inequalities. One Example is the North Central Bike Lanes Project which received funding from the federal Community Development Block Grant (CDBG) to implement pedestrian and bicycle improvements in the North Central neighborhood which is an identified disadvantaged community.

In addition to the above, the City continues to collaborate with regional agencies on infrastructure projects or adaptation strategies intended to address impacts due to climate change. Portions of the City, primarily east of Highway 101 and a portion of the North Central neighborhood, are located in the flood zone and projected to be impacted by sea level rise in future years. The City has initiated infrastructure projects such as the North Shoreview Flood Improvement Project which will provide improvements to the Coyote Point and Poplar Avenue Pump Stations to increase pump capacity and raise a 1,300-foot levee segment located between the San Mateo and Burlingame border off Airport Boulevard. Construction began in September 2020 and is anticipated to continue through 2022. While regional collaborations on



infrastructure projects and other adaptation strategies are necessary to address impacts due to climate change, the actual funding for infrastructure improvement projects come from a variety of sources including federal or state grants, local bonds, taxes, as well as, contribution from new developments in the form of impact fees. The impact fees paid by new developments may be perceived as a constraint; however, the City's impacts fees are determined based on the project's proportionate share of infrastructure projects, or the nexus, and vetted through a public process. The City hires professional consultants to evaluate permit and impact fees; and holds public meetings to obtain input prior to updating fees. The most recent Development Impact Fee Study was completed in 2021, and following multiple public meetings, the updated fees were incorporated into the Comprehensive Fee Schedule in November 2021. As the City periodically evaluates and updates its fees through a public process that includes ensuring appropriate nexus, the City's fees are not generally viewed as a constraint. The City's Housing Element includes an implementation program (Policy H 1.18) to ensure the City continues to periodically review and update planning entitlement, building permit and impact fees consistent with AB 602⁷.

2.6 On- and Off-Site Improvements

The City has adopted on-site and off-site improvement requirements as codified in the City's Municipal Code, and in citywide infrastructure plans such as the Bicycle Master Plan, Green Infrastructure Plan, and Pedestrian Master Plan. Additionally, the City's Department of Public Works has developed detailed engineering standards that work in combination with the Municipal Code and adopted plans to help ensure that minimum levels of design and construction quality are maintained, and adequate levels of street improvements are provided. Per these adopted plans and standards, right of way widths in the majority of the city are already established and vary depending upon the street typology (i.e. freeways, arterials, collectors and local street as defined in the City's General Plan).

Minimum lane widths are required to be no less than 11 feet to ensure safe through traffic for vehicles, and sidewalks are required to be no less than five feet to ensure safe pedestrian access as well as meeting ADA requirements. For infill developments, exceptions may be reviewed and considered by the city's Director of Public Works on a case-by-case basis as part of the city's development review process provided that the alternative design meets the city's findings for safety and meets ADA requirements. The street design guidelines and standards have a potential to affect housing costs; however, they are necessary to provide a minimum level of design and construction quality in the City's neighborhoods, ensure the community's ability to access housing developments and maneuver around it on safe surfaces, and meet ADA requirements. From an equity standpoint, the minimum standards help to ensure that improvements are of a consistent quality regardless of the average income in the neighborhood.

⁷AB 602, September 29, 2021: https://leginfo.legislature.ca.gov/faces/billNavClient.xhtml?bill_id=202120220AB602

2.7 Local Entitlement Fee and Procedure

The development application and environmental review process necessary to obtain appropriate entitlements and a building permit may significantly affect the cost of a project, both in processing fees and time. San Mateo's planning application fees and process was updated in 2020-2021 to reduce inefficiencies, minimize project delays and provide transparency for the applicant and public. Consistent with Government Code 65940.1 et seq., the City's website contains a current schedule of fees, exactions, affordability requirements and other requirements imposed by the City that are applicable to proposed housing developments.

Additionally, the development review process in San Mateo has been structured to minimize processing delay, while providing opportunities for public input. However, the Builders Focus Group⁸ identified the pre-application processing time for large projects, specifically the non-SB330 Pre-Application for large projects, as a constraint. The discussion in the process section below provides additional background and status of changes being made to address this constraint.

2.7.1 Planning Application Entitlement Fee

At the planning stage, projects are subject to planning fees shown in the following table (Table 4), in addition to building and impact fees discussed in Section 2.8. The City Council Resolution directs that planning application charges reflect the actual costs of staff time spent on each project and all direct costs associated with the processing of the application including, but not limited to: initial review, project routing, site visits, letters to applicants, review of revisions, coordination with other departments and agencies, public outreach, preparation of staff reports, legal noticing, public meetings/hearings and costs for technical consultants. Planning Application fee deposits for residential developments are listed in Table 4. The majority of housing development projects heard at the Planning Commission level are requesting entitlements for subdivision (tentative maps) and projects heard at City Council level are those requesting entitlements for Planned Development amendments, rezones, General Plan amendments and/or height concessions that exceed the limits set by Measure Y.

Costs associated with processing planning applications will vary between development projects due to variations in project complexity. While much of the cost of development is born by the applicant, the City has in the last 20 years systematically re-evaluated and explored alternative fee structures, and development processes with the goal of streamlining processes and achieving cost efficiencies. Most recently, in 2021, the City conducted an evaluation of total costs for planning applications processed at different approval levels (i.e. Zoning Administrator, Planning Commission and City Council). The evaluation considered initial deposits, number of invoices, staff time, project delays and total costs associated with the processing of sample projects. It found that project delays and unnecessary staff time was spent

⁸ Builders Focus Group: On November 15, 2021, Staff convened a focus group of local developers to discuss and solicit feedback on policies and programs to increase ease of constructing new housing. Meeting notes and summary are available in Appendix F.



seeking additional funds from applicants, some resulting in processing delays of several months due to lack of payment. Following the evaluation, the city consolidated the planning entitlement fees to require a larger initial deposit which was based on an average of similar projects in previous years. In the eight months since the new fee adoption, staff has seen a reduction in time spent processing invoices and payments, and there are no project delays due to lack of funds.

Table 4: Planning Application Fees

PLANNING APPLICATION DEPOSIT/FEE TYPE	REQUIRED DEPOSIT or FLAT FEE AMOUNT
Planning Application for single-family and up to 6 units (Zoning Administrator)	\$4,000
Planning Application for SB 330 and other than single-family (Zoning Administrator)	\$6,000
Planning Application for multi-family and mixed-use developments with 20 units or less (Planning Commission)	\$10,000
Planning Application for multi-family and mixed-use developments over 20 units (Planning Commission)	\$50,000
Planning Application for multi-family and mixed-use developments over 20 units (Planning Commission and City Council)	\$100,000
Large Project Non-SB330 Pre-Application for multi-family and mixed-use developments over 20 dwelling units (Planning Commission study session)	\$25,000
Planning Application for Day Care Facilities which require a Special Use Permit (Planning Commission)	\$2,000 (flat fee)

Source: City of San Mateo, 2022.

Notes:

- 1) Fee deposit at application includes concurrent processing of multiple planning approvals, environmental exemption, reviews by development review departments (including: planning, building, fire, public works, police, arborist and parks departments).
- 2) Consistent with City Council resolution, if the total deposit is not expended when the final decision is made, the balance is refunded to the applicant. Additionally, exceptions for the initial deposit can be made to the Director of Community Development and considered on a case-by-case basis.
- 3) Day Care Facilities means "any facility which provides non-medical care to persons in need of personal services, supervision, or assistance essential for sustaining the activities of daily living or for the protection of the individual on less than a 24-hour basis" (SMMC 27.04.030).

2.7.2 Planning Application Entitlement Processing Time and Procedure

Development review procedures exist to ensure that proposals for new residential development comply with local regulations and are compatible with adjacent land uses. The development review process in San Mateo has been structured to minimize processing delay, while providing opportunities for public input. This is accomplished in multiple ways: processing time and processing goals.

Processing Time

During the discretionary review process, the final approval body determines the action on development proposals by making the appropriate findings. These findings are based primarily on conformance to the

City's General Plan and Municipal Code, and environmental review is based on the California Environmental Quality Act (CEQA). Typical City of San Mateo findings by permit type for residential uses are discussed further in the following sections 2.7.5 through 2.7.7. If a development proposal meets the required findings for approval, the City's Municipal Code directs that the project shall be approved.

Review times differ on a project-by-project basis depending on the type and complexity of the project as shown in Table 5, no distinction is made for projects with or without affordable housing units. As codified in the City's Zoning Code (Chapter 27.06), the Zoning Administrator has authority to approve development projects with up to six-units, including any associated Variances and Parcel Maps; with typical reviews between 2-7 months, depending on project complexity.

Planning Commission has authority to approve development projects with more than six-units, including associated Variances, Tentative Maps, some Special Use Permits. The typical review period for a Planning Commission-level project is between 9-12 months.

Development projects that rise to City Council-level are those that require rezoning, General Plan Amendment, Planned Developments, Special Use Permit or height concessions that exceed Measure Y limits for high-rise buildings, and for projects that are fully or partially funded by the City. The typical review period for a City Council-level project is between 9-13 months.

In addition to the formal planning application process, the City since 1990s requires a non-SB330 preapplication planning process (Pre-App) for applicants to hold meetings with neighborhood residents and the Planning Commission (for large developments over 20 units) to allow for early input on the design of a project before submitting a formal planning application. While this process adds additional time at the early stages of a development, the applicant obtains public comments and direction from the Planning Commission, which helps to expedite the review during the formal planning application process.

The Builders Focus Group discussion included feedback on the City's Pre-Application process. While developers generally appreciated the opportunity to obtain early feedback and direction on project scope and design before they expend resources in developing plans for the formal planning application submittal, some commented that the requests to revise conceptual plans during the Pre-Application process added time to the process. In response, the City held a Planning Commission study session meeting in February 2022 to discuss ways to streamline and improve the Pre-Application process to reduce processing times from 6-9+ months to 3-4 months, and to focus the plan requirements and materials necessary to complete the process. Since the Pre-Application process was established via City Council resolution, revisions/changes to the process will require City Council approval, which is targeted for Council consideration by the end of 2022.

Processing Goals

From an implementation standpoint, the City has internal goals for processing time associated with formal planning application development projects that are tracked and reported on a quarterly basis. When a developer has submitted all application materials, including any studies required for CEQA, the following



timelines are targeted: 24 calendar days for Zoning Administrator decisions; 40 calendar days for Planning Commission decisions for projects that are exempt from CEQA; 60 calendar days for projects requiring Negative Declarations; and 90 calendar days for projects requiring approval by the City Council. The internal processing target for Pre-Applications is four months.

The City uses an efficient and comprehensive approach toward development review and permitting that allows for quick response to developer applications. The City uses many practices to expedite formal planning application processing, reduce costs, and clarify the process to developers and homeowners. Increased development costs resulting from delays in the City's formal planning application review, public hearing, and permitting process are not considered a constraint on housing development, although there may be room for further streamlining and improvements. The City's development review process as a whole is not generally viewed as a constraint to the development of housing because the City has consistently demonstrated its willingness to receive feedback, be pro-active in re-evaluating and making adjustments to streamline its processes. Further descriptions of permits and their processing procedures are provided in the following subsections.

Table 5: Planning Application Timelines

Application Type	Approval Body	Estimated Time from Application Date to Approval Date (months)
Single-Family Dwelling Unit	Zoning Administrator	2-5
Residential Development with or without Tentative Parcel Maps (6 units or less)	Zoning Administrator	4-7
Residential Development with or without with Tentative Maps (more than 6 units)	Planning Commission	9-12
Residential Development needing Special Use Permit	Planning Commission	9-12
Residential Development as a Planned Development (reduced setbacks, reduced parking, increased floor area,	Planning Commission and City Council	9-13
General Plan Amendment	Planning Commission and City Council	9-13
Residential Development with Environmental Impact Report	Planning Commission or City Council	9-13
Residential Development with Negative Declaration or Mitigated Negative Declaration	Planning Commission or City Council	9-13
Source: City of San Mateo, 2022.		

2.7.3 Senate Bill 35 Streamlined Processing

Senate Bill (SB) 35, passed in 2017, requires jurisdictions that have not approved enough housing projects to meet their RHNA to provide a streamlined, ministerial entitlement process for housing developments that incorporate affordable housing. Per SB 35, the review and approval of proposed projects with at least 50 percent affordability in the city must be based on objective standards and cannot be based on

subjective design guidelines. However, to be eligible, projects must also meet a long list of other criteria, including prevailing wage requirements for projects. In order for applicants to take advantage of SB 35, per Government Code Section 65913.4(10)(b)(1)(a)(et seq.) they need to submit a Notice of Intent and jurisdictions need to give Native American tribes an opportunity for consultation. The City of San Mateo has developed a Notice of Intent form consistent with the law. Additionally, the City is in the process of developing Multifamily and Mixed-Use Objective Design Standards (ODS), which once complete will help facilitate the review and approval of residential developments. The ODS project is projected to be completed in 2022, prior to City Council action on this Housing Element. The City is also in the process of streamlining its pre-application and design review process to further introduce efficiencies during planning application reviews. There have been no SB 35 applications in the City.

2.7.4 Senate Bill 330 Processing Procedure

Senate Bill (SB) 330, Housing Crisis Act of 2019, prohibits cities and counties from enacting a development policy, standard, or condition that would impose or enforce design standards that are not objective design standards on or after January 1, 2020 [Government Code Section 663300 (b)(C)]. The bill also established specific requirements and limitations on development application procedures.

Per SB 330, housing developers may submit a "preliminary application" for a residential development project. Submittal of a preliminary application allows a developer to provide a specific subset of information on the proposed housing development before providing the full amount of information required by the local government for a housing development application. Submittal of the preliminary application secures the applicable development standards and fees adopted at that time. The project is considered vested and all fees and standards are frozen, unless the project changes substantially.

The City of San Mateo has developed a preliminary application form consistent with SB 330. In addition, the bill limits the application review process to 30 days, for projects less than 150 units, and 60 days, for projects greater than 150 units, and no more than five total public hearings, including planning commission, design review, and city council.

SB 330 also prohibits cities and counties from enacting a development policy, standard, or condition that would have the effect of: (A) changing the land use designation or zoning to a less intensive use or reducing the intensity of land use within an existing zoning district below what was allowed on January 1, 2018; (B) imposing or enforcing a moratorium on housing development; (C) imposing or enforcing new design standards established on or after January 1, 2020, that are not objective design standards; or (D) establishing or implementing certain limits on the number of permits issued. There have been multiple SB

⁹ HCD, SB 35 Statewide Determination Summary, Accessed April 1, 2022: https://www.hcd.ca.gov/policy-research/docs/sb35 statewidedeterminationsummary.pdf



330 applications submitted to the City, and the State mandated timelines and requirements have been adhered to.

2.7.5 Site Plan and Architectural Review

Discretionary Site Plan and Architectural Review (SPAR) is required for projects that are not eligible for ministerial review. Discretionary design review is more flexible in nature with regards to design rules. Site Plan and Architectural Review has three levels of project review:

• Zoning Administrator (ZA)

Zoning Administrator-level reviews are staff level and consist of residential and mixed-use projects with six units or less and permitted non-residential uses less than 10,000 square-feet. The Zoning Administrator is authorized to approved projects that meet all applicable development code requirements and standards; and is consistent with applicable policies in the General Plan and Specific Plans and applicable design guidelines. ZA-level reviews involve public noticing, but no public hearing is required.

Planning Commission (PC)

Planning Commission-level reviews involve public hearing and noticing. The Planning Commission is authorized to approve residential and mixed-use projects that require: Special Use Permits, deviations from development code requirements, standards or design guidelines; and appeals of Zoning Administrator decisions. Additionally, the Planning Commission reviews and makes a recommendation to the City Council for projects that require the provision of community benefit to exceed building height limits in areas designated in the General Plan (pursuant to Measure Y¹⁰); rezoning; General Plan Amendment, and public funds or city land.

• City Council (CC)

City Council-level reviews involve public noticing and public hearing. City Council makes final determination for appeals as well as residential and mixed-use projects where building(s) exceed 55 feet in height or where required by express General Plan provisions (Measure Y); and projects that require rezoning, General Plan Amendments, and use of public funds or city land.

Site Plan and Architectural Review ensures that proposed developments are consistent with the General Plan and any applicable community or specific plans. In addition, this review ensures that utilities and infrastructure are sufficient to support the proposed development and are compatible with City standards and that the design of the proposed development is compatible with surrounding development. Use compatibility is not considered in Site Plan and Architectural Review for permitted uses. Compatibility is

¹⁰ Measure Y is a 2020 voter approved ballot measure that limits building heights, density, and intensity (or floor area) in the City. As required in the measure, the measure amends and is incorporated throughout the General Plan. The measure will sunset at the end of 2030. Source: https://www.cityofsanmateo.org/DocumentCenter/View/86090/Resolution-with-Measure-Y-ballot-language

determined using design guidelines and General Plan consistency. Conditional use permits, described below, consider the appropriateness of a use for a specific area.

Additionally, deviations from zoning code requirements and development standards would be considered through Site Plan and Architectural Review. In these cases, the entitlement would be heard at the Planning Commission-level. For example, a building could reduce the number of required on-site parking spaces with approval at a Planning Commission-level hearing.

In order to approve a project, the decision-maker (i.e., Zoning Administrator, Planning Commission and City Council) must find that a project is consistent with each of the findings outlined in Section 27.08.030 (a) of the San Mateo Municipal Code. For development projects not located in a historic district and not involving a landmark, the decision-maker may approve an application for Site Plan and Architectural Review based on all of the following findings:

- 1. The structures, site plan, and landscaping are in scale and harmonious with the character of the neighborhood;
- 2. The development will not be detrimental to the harmonious and orderly growth of the City;
- 3. The development will not impair the desirability of investment or occupation in the vicinity, and otherwise is in the best interests of the public health, safety, or welfare;
- 4. The development meets all applicable standards as adopted by the Planning Commission and City Council, conforms with the General Plan, and will correct any violations of the zoning ordinance, building code, or other municipal codes that exist on the site;
- 5. The development will not adversely affect matters regarding police protection, crime prevention, and security.

Staff have not found that these consistency findings are a constraint on housing production or that they slow the City's ability to recommend approval of projects. During the 5th Cycle, the City approved all residential and mixed-use development projects that were submitted to the City with one exception. The 10-unit residential development at 4 W. Santa Inez was the only project that was denied, and the decision was subsequently challenged in court. Following the court's decision, the City has approved the original development project, completed the update of parking stall standards to include mechanical parking, and the City is in the process of developing Objective Design Standards (ODS) for Multifamily and Mixed-Use developments. Upon completion, development projects that comply with ODS cannot be denied or reduced in density, subject to a narrow health and safety exception. As part of implementation, all planners shall receive training and have a procedures manual to ensure consistent application of ODS in the review of multifamily and mixed-use projects.

2.7.6 Site Plan and Architectural Review for Cultural Resources



Discretionary Site Plan and Architectural Review (SPAR) for cultural resources is required for projects that are not eligible for ministerial review or for projects that cannot meet established design guidelines and development standards and are located within a historic district or involve a listed landmark or locally significant structure in the San Mateo's historic resource inventory.

This discretionary review process is identical to the city-wide discretionary SPAR review described above, except projects which are consistent with the U.S. Secretary of the Interior Standards for the Treatment of Historic Properties (Standards) are taken through the conventional design review entitlement process, while projects that are not consistent with the Standards would typically involve a more extensive hearing process and preparation of a detailed environmental analysis for CEQA purposes prior to approval.

2.7.7 Special Use Permit Process

Housing is generally permitted by-right in most zones, except for commercial and office zones without a residential overlay. In these areas, a Special Use Permit (SUP) may be approved and is subject to the required findings described in Chapter 27.74 of the City's Zoning Code, as follows:

- 1. When granting non-designated special uses, the approval body concludes that the proposed use(s) are so similar to any specifically allowed use in the district as to be virtually identical thereto in terms of impact and land use requirements.
- Granting of the Special Permit will not adversely affect the general health, safety and/or welfare
 of the community nor will it cause injury or disturbance to adjacent property by traffic or by
 excessive noise, smoke, odor, noxious gas, dust, glare, heat, fumes or industrial waste.

The SUP primarily reviews the location, size, design, and operating characteristics of the proposed use. This discretionary process ensures that the proposed residential use is compatible with adjacent properties. Conditions may be applied to ensure that the project has no adverse effect, such as traffic or noise, on the surrounding neighborhood. Depending on the number of residential units proposed, an SUP may be granted at the discretion of the Planning Commission or City Council, as described in the prior section.

2.8 Building Permit and Development Impact Fees, and Process

2.8.1 Building Permit and Development Impact Fees

The City collects building permit fees to review construction plans for compliance with applicable codes and inspect construction at multiple phases. The City also collects development impact fees to finance the design, construction, installation, and acquisition of public infrastructure. Fees can also be used to recover the costs of adding capacity in existing public infrastructure. Development impact fees in the City of San Mateo are determined in proportion to the square footage of the proposed project rather than by the unit type.

From a housing constraints standpoint, the fees that the city collects may be viewed in different ways: 1) total cost per unit based on type of unit, 2) cost in comparison to other cities, and 3) transparent costs.

Total Cost by Unit Type

As the table below illustrates, the cost for a new single-family dwelling is the highest at approximately \$89,108 per unit, followed by the cost in a small multi-family development at approximately \$60,728 per unit, and cost in a large multi-family at approximately \$41,547 per unit. Table 6 below provides a detailed breakdown of the City's permitting and impact fees associated with these three categories of housing projects. There are several factors accounting for the reduced cost per unit when number of units in a development increase. Chief among them is the ability to spread the cost of shared components of a development across more units such as construction costs for foundation, garage, roofing, common areas and amenities, and utility infrastructure.

It should also be noted that the majority of sites in the city's Adequate Sites Inventory List are located in areas designated for residential or mixed-use development with higher density. Both the City's fees and zoning designations are aligned to support higher-density housing production in these areas, which would also result in greater number of affordable units pursuant to the City's inclusionary requirements.



Table 6: Building Permit and Impact Fee Estimate (New Construction), 2021

Type of Project			
Type of Fee	Single-Family	Small Multi- family (10-Unit)	Large Multi-family (100-units)
Entitlement Fees			
Planning Application	\$4,979	\$50,000	\$205,000
Building Permit Fees			
Building Plan Review	\$7,393	\$25,240	\$54,068
Fire Plan Check	\$407	\$986	\$1,577
Planning Support Fee	\$3,638	\$25,203	\$96,013
Building Permit/Inspection Fee	\$10,562	\$38,830	\$83,181
General Plan Maintenance Fee	\$6,313	\$43,735	\$166,611
SMI Tax	\$139	\$2,076	\$7,907
Building Standards Commission Fee	\$43	\$297	\$1,130
Technology Fee	\$1,605	\$911,119	\$42,359
Park and Rec Facilities Tax	\$3,210	\$22,238	\$84,718
Park Plan Check & Inspection	\$535	\$3,706	\$14,120
Public Works Plan Check &	-	\$25,000	\$50,000
Building Permit Fees Sub-Total:	\$33,844	\$198,431	\$601,684
Development Impact Fees			
Childcare Impact Fee	\$4,413	\$30,660	\$306,600
Park Impact Fee	\$29,598	\$204,760	\$2,047,600
Transportation Improvement Fee	\$6,255	\$31,590	\$315,900
Wastewater Capacity Charge	\$10,019	\$91,840	\$667,900
Development Impact Fees Sub-Total	\$50,123	\$358,850	\$3,338,000
Total Fees	\$89,108	\$607,281	\$4,154,684
Number of Dwelling Units	1	10	100
Cost/Dwelling Unit	\$89,108	\$60,728	\$41,547

Source: City of San Mateo, fees calculated based on City's Comprehensive Fee Schedule for fiscal year 2021-2022. Notes:

Valuations based on habitable square footage areas (exempts uninhabitable spaces such as: garage, storage, balconies).

Additional fees may apply such as sewer and water tap fees, Construction & Demolition Recycling Deposit (Refundable), etc.

Unexpended portion of the Public Works Building Support Services Deposit is refunded back to the applicant.

Comparison with Other Cities

Through 21 Elements, a San Mateo County Planning Collaborative, the City participated in a study conducted by Century Urban on the Cost to Build in San Mateo and Santa Clara Counties¹¹. The study included planning entitlement fees, building permit fees and development impact fees. With regards to development fees in San Mateo County, Century Urban's report showed an average of \$350,000 for a small multi-family project (10 units) and an average of \$2,800,000 for a large multi-family project (100 units).

With regards to building permit fees, a more detailed look at the raw data from cities¹² showed building permit fees for small multi-family projects ranging from a low of \$34,561 (Brisbane) to a high of over \$400,000 (Foster City, San Bruno). In comparison, San Mateo's building permit fees of \$198,431 for a small multi-family development is below the average for cities in the County.

For large multi-family developments, the raw data from cities showed building permit fees ranging from \$223,028 (South San Francisco) to over \$1,000,000 (East Palo Alto, Foster City, and San Bruno). In comparison, San Mateo's building permit fees of \$611,684 for large multi-family is at the median for the County.

Impact fees are also a factor in the cost of development. For small multi-family developments, total impact fees in the County ranged from \$19,653 (Redwood City) to over \$500,000 (Millbrae, South San Francisco); and San Mateo's impact fee for this category are \$358,850. For large multi-family development, total impact fees ranged from \$243,750 (Daly City) to over \$5,000,000 (Millbrae); and San Mateo's impact fees are \$3,338,000.

It should be noted that the impact fee comparison is a high-level comparison which does not take into consideration the actual on-the-ground needs that can vary from city to city based on the condition of existing infrastructure and improvements needed to accommodate future growth.

The City of San Mateo's impact fees provide an opportunity for new developments to contribute its fair share toward infrastructure improvements. For example, when compared with other jurisdictions in the county, San Mateo's transportation impact fee may appear higher; however, each city's impact fee is directly linked to the number and type of infrastructure projects within that jurisdiction. Therefore, it is reasonable that infrastructure improvement projects differ among cities. San Mateo has unique infrastructure needs that are not shared by other cities in the county. For example, the City has three Caltrain stations, nine at grade crossings, and there is a list of pedestrian, bicycle and transit supportive infrastructure improvement projects that have been identified to foster increased bicycle and pedestrian

¹¹ 21 Elements Century Urban Report on the Cost to Build in San Mateo County, Accessed June 7, 2022: http://www.21elements.com/constraints

¹² 21 Elements Survey Results spreadsheet with raw data provided by cities. Accessed June 7, 2022: http://www.21elements.com/constraints



use, provide connections to transit and services, etc. San Mateo has been pro-active in transportation planning to ensure that the list of infrastructure projects are up to date and relevant. Examples of transportation planning in the City include the 2020 Bicycle Master Plan, and Complete Streets Plan which is currently in development.

Additionally, it is reasonable for cities that are anticipated to accommodate more growth to evaluate its existing infrastructure in relation to projected growth and require new developments to share in the cost of infrastructure improvements needed to serve the growth from new developments. Cities that do so must meet legal requirements to establish a nexus to development and fees must be reviewed through a public process.

While San Mateo's infrastructure impact fees are the median for cities in San Mateo County, it should be noted that San Mateo City has the highest Regional Housing Needs Allocation for both Housing Element Cycle 5 and Cycle 6, with 3,100 and 7,015 dwelling units, respectively. To accommodate new growth, the city's impact fees are evaluated to ensure nexus requirements are met and updated through a transparent public hearing process that is open to the public.

Transparent Costs

The City has been pro-active in re-evaluating and updating development related fees, and in meeting State requirements to increase transparency and predictability of fees. All applicable fees are available online. Additionally, the City allows developers to request a building permit fee estimate online by submitting an electronic worksheet.

The City also completed a development impact fee study in 2021 to ensure that fees are consistent with best practices, align with the stated services, and accurately reflect new developments' proportionate share of infrastructure costs. The consultant's recommendations have been incorporated into the City's Comprehensive Fee Schedule which was used to calculate the costs of development in Table 6.

While the City's current fees meet nexus requirements and have been recently updated, the City plans to review development application, building permit and impact fees to identify opportunities to reduce per unit costs for housing developments, with a focus on reducing per unit costs for small multi-family projects (Housing Element Policy H 1.18).

In addition to City fees, there are additional fees required from other agencies to account for the impact of development. The combined San Mateo Union High School District and San Mateo/Foster City Elementary School District Impact Fee is \$4.08 per square foot for residential ¹³. No fees are charged for new construction or additions that are under 500 square feet. While this is not a city fee, City staff helps applicants find information about the fee and connects them with the school district.

¹³ Combined San Mateo Union High School and San Mateo/Foster City Elementary School District School Fees; https://www.smuhsd.org/Page/5186

Other Considerations that Support Housing

In addition to evaluating fees and their role in housing development, the city also recognizes that wages are a contributing factor in a household's ability to enter the housing market. In 2017, the City Council adopted a provision allowing a reduction of 25% of the Affordable Housing Linkage Fee for developments that are subject to the fee and voluntarily agrees to pay area standard wages to construction workers on the development and enters into an agreement with the City to do so.

2.8.2 Building Permit Process

The length of time between a project's planning entitlement approval and building permit issuance in many cases is determined by the applicant, as further described under Non-Government Constraints in section III (below). The City has developed online application portal and streamlined the building permit review process with dedicated Development Review Technicians who actively manage concurrent reviews by all the development review departments including Planning, Building, Fire, Police, Arborist, Parks and Recreation, and Public Works. Once a project begins the building permit application review process, the following general timelines can be achieved with responsive applicants:

- 1. Single-family dwelling unit projects generally take 1-3 months*
- 2. Multi-family and mixed-use projects generally take 6-10 months*

The City also established Building application plan check review goals of an initial 20-day review period, then 10-days, then 5-days for subsequent resubmittals. These goals help to align plan check review timelines across all departments. (*Note: It should be noted that actual timelines vary depending upon how fast an applicant can resubmit plans with corrections, the quality of submittals, variations in project complexity, required reviews by external agencies (i.e. as Department Fish and Wildlife, Regional Water Quality Control Board [RWQCB], etc.)



2.9 Housing Special Needs Groups

The City of San Mateo encourages and facilitates the development of a variety of housing types that caters to special needs groups, including accessible housing, emergency shelters (i.e., temporary residential shelters), transitional housing, supportive housing, and housing for farmworkers. Government Code Section 65583 and 65583.2 also require the Housing Element to provide various housing types for all economic segments of the population. The following analysis explains how the City facilitates these housing types consistent with State law requirements.

2.9.1 Housing for Persons with Disabilities

Persons with special needs or disabilities have several housing needs related to housing accessibility; access to transportation, employment, and commercial services; and alternative living arrangements that include on-site or nearby supportive living services. One example is the Humboldt House, located near downtown. The apartment building was originally purchased by a private owner to serve the mentally ill, before Mateo Lodge, Inc.'s acquisition and subsequent rehabilitation of the building. The City provided a Redevelopment Agency (RDA) loan to acquire the property, and subsequently also provided a HOME loan in 2000 for rehabilitation of the building. Currently, Mateo Lodge runs the facility which houses up to 29 residents and includes residential programs that provide supportive and rehabilitative services to residents. The following is a description of City regulations, policies, and procedures that support housing opportunities for people with disabilities.

2.9.2 Residential and Family Care Facilities

State law requires that State-licensed group homes of six or fewer residents be regulated in the same manner as single-unit residences for zoning purposes. The San Mateo Municipal Code allows group homes with six or fewer residents by right in all zoned districts that permit single-family dwellings consistent with State law (SMMC 27.27 Residential Care Facilities).

Group homes with more than six residents (defined by the City's municipal code as "residential care facilities") are permitted by right in C2 and C3 zoned districts and with a SUP in R3 and R4 zoned districts, as shown in Table 2. While not explicitly required by State law, the SUP requirements for group homes of more than six persons could be considered a fair housing issue. The Housing Element includes an implementation program (Policy H 1.14) to review the City's Zoning Code requirements for larger group homes and amend the Zoning Code to ensure State law requirements related to fair housing and group homes are met.

2.9.3 Definition of Family

Historically zoning codes have included narrow definitions of the term dwelling unit and family that have been used to deny housing opportunities for unrelated individuals. San Mateo Municipal Code 27.04.195 defines "family" as "a person or persons living together and maintaining a common household". Upon analysis, the use of the term family may be utilized in a manner to discriminate against unrelated persons

with disabilities living together. The Housing Element includes an implementation program (Policy H 1.14) to review the City's Zoning Code requirements for family and other related regulations; and amend the code to ensure State law requirements related to persons with disabilities are met. This effort may also include consideration of new definitions such as single-unit and multi-unit dwellings to accommodate various housing situations.

2.9.4 Reasonable Accommodation Ordinance

The City of San Mateo has a process to ensure that reasonable accommodations are made for persons with disabilities. The Reasonable Accommodations for Residential Uses ordinance (SMMC 27.78) was established to provide people with disabilities a way to ensure that their needs are met by the City's zoning, building, and permitting process. Since the ordinance adoption in 2014, one application has been submitted and approved to provide flexibility in accommodating the homeowners' access needs. It should be noted that the City's Zoning Code permits by right access to the main entry of residential unit as allowable intrusions into setbacks through a ministerial building permit application. Under this provision, applicants can apply for a building permit to construct ramps, lifts, railings and other elements necessary to ensure access to the dwelling unit without a need to seek reasonable accommodation.

2.9.5 Emergency Homeless Shelters

The California Health and Safety Code (Section 50801[e]) defines an emergency shelter as "housing with minimal supportive services for homeless persons 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."

California Government Code (Section 65583) requires each jurisdiction to identify one or more zoning districts where emergency homeless shelters are allowed without a discretionary permit. A building permit application is required to verify that the proposed project meets the City's development standards as part of a plan check review. The building permit review is a ministerial process and no public hearing is required. The zoning code development standards for emergency shelters include:

- In C2 zoned district, no emergency shelter shall be located within 300 feet of a single-family dwelling.
- Required parking shall be provided on-site with two garage stalls for the owner/manager, and one
 parking stall for every 6 occupants.

Government Code Section 65583(a)(4)(A) requires the Housing Element to demonstrate that the zones where emergency shelters are allowed by right include sufficient capacity on available sites to accommodate the need for emergency shelter identified in the most recent point-in-time count conducted before the start of the planning period.



The City participates in the countywide one-day homeless count which typically occurs every two years. The most recent Point-In-Time Count, from 2019, showed 900 people in the streets with another 600 in various shelters in the county. Of that total, the report showed 78 people in the City of San Mateo. As of 2021,the City has one emergency shelter. Operated by Life Moves, First Step for Families in San Mateo provides interim shelter and supportive services for homeless families serving up to 117 individuals per night with 39 family units. Supportive services provided include weekly financial literacy, housing and employment workshops.

2.9.6 Zoning Capacity for Emergency Shelters

The City's Municipal Code currently allows emergency shelters by right in the C2 and C3 Regional/Community Commercial zoning district(s) with an approved building permit. There are approximately 76 acres (260 parcels ranging in size from 0.1 to 3.6 acres with an overall average parcel size of 0.3 acres) of land available in the City. These sites are located in areas with a mix of uses including offices, commercial, service commercial and light manufacturing uses (there is no heavy hazardous manufacturing); and are within half-mile of transit and services. The availability of land within these sites can easily accommodate shelters for the 78 unsheltered persons identified in the 2019 Point-In-Time Homeless count¹⁴. While the City's collaboration with the County of San Mateo appears to be helping to close the gap, the Housing Element includes an implementation program (Policy H 3.7) to review Zoning Code requirements and standards for temporary residential shelters, including parking for shelters, to address changes in homeless counts in future years and continue to meet State law.

2.9.7 Strategies for Providing Emergency Shelters

While the zoning capacity analysis above meets the requirements of State law, the City will continue to study best practices and explore collaboration opportunities to expand shelter capacity. These strategies may include unique partnerships with private companies, non-profit entities, and faith-based organizations to convert existing, underutilized buildings as emergency shelters. The City will also continue to collaborate with the County to close the gap when potential sites are identified within the city limits. The Housing Element Policy H 3.7 articulates the City's intent to regularly evaluate City policies, best practices and collaboration opportunities to end homelessness within the City.

2.9.8 Collaboration with County to Address Homelessness

The City collaborates with the County of San Mateo on countywide homeless counts, which occurs every two years; and follows the County's "Continuum of Care" (CofC) program to address homeless. In 2016, the CofC released its current Strategic Plan titled "Ending Homelessness in San Mateo County". The overarching goal is to create a centralized countywide system that is both data driven, and client focused to respond effectively and rapidly to the crisis of homelessness. The system utilizes the Housing First

¹⁴ One Day Homeless Count Reports, 2019: https://www.smcgov.org/hsa/one-day-homeless-count-reports

practice, where access to safe and secure housing is made the first step in the process of achieving long term housing stability. The Coordinated Entry System (CES) pulls together all of the service providers across the county to ensure that resources are available all across the county regardless of which jurisdiction an individual enters the system from. This also allows for tracking of individuals if they are to re-enter the system after exiting, which allows the CofC to gauge the effectiveness of the programs being used.

The plan also outlines several programs to address homelessness, including outreach, emergency shelters, transitional housing, rapid rehousing, supportive housing, and homeless prevention programs. The City jointly funds these programs with other jurisdictions throughout the County and evaluates their performance together as part of the Steering Committee. The purpose of the plan was originally to outline a comprehensive strategic plan to end homelessness throughout San Mateo County by the year 2020. Many of the target achievements of the plan were drastically altered by the spread of the coronavirus pandemic and the resulting housing instability that occurred from loss of income across many households. The City of San Mateo continues to be a partner in the CofC as both a funder of shelters and programs as well as a voting member in the CofC Steering Committee, which is reflected in the Housing Element Policy H 3.1.

2.9.9 Low Barrier Navigation Centers

Assembly Bill 101, passed in 2019 and codified in Government Code Section 65622, requires that a low barrier navigation center be a use permitted by right in mixed-use zones and nonresidential zones permitting multi-family uses if it meets specified requirements. AB 101 defines "low barrier navigation center" as a housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. The Housing Element includes an implementation program (Policy H 3.7) to evaluate and amend the Zoning Code to comply with this new requirement and to allow these in the same districts as emergency shelters.

2.9.10 Transitional/Supportive Housing

Transitional housing is designed to assist homeless individuals and families in moving beyond emergency shelter and into permanent housing by helping people develop independent living skills through the provision of supportive services. Permanent supportive housing is housing that is linked to services that assist residents in maintaining housing, improving health, and maximizing ability to live and work in the community. Examples include the Vendome, which is located near downtown and provides permanent supportive housing to 16 chronically homeless adult men and women; and the County's recent purchase and conversion of the Stone Villa Inn as a 44-unit transitional housing site.

The City is consistent with State law in that supportive housing and transitional housing are defined in the City's Zoning Code as a dwelling and subject only to those restrictions that apply to other residential uses of the same type in the same zone.



Per recent changes in State law (AB 2162), the City must also allow 100 percent affordable projects that include 25 percent, or 12 units of supportive housing, by right where multi-unit and mixed-use development is permitted. While the City has not updated its Zoning Code, the City is pro-active in ensuring that new projects meeting AB 2162 criteria are compliant. For example, the Montara affordable housing development includes 12 units for formerly homeless individuals. The Housing Element includes an implementation program (Policy H 1.15) to review and amend the City's Zoning Code to comply with this new provision of State law.

2.9.11 Housing for Farmworkers

There are no active or potential agricultural lands remaining within the City, therefore the City does not have any labor force associated with the agricultural sector. Although no agricultural activity remains within the City of San Mateo limits, the region and the County of San Mateo as a whole includes agricultural activity that attracts farmworkers and their families. The 2019 census data for employment identifies 272 out of 57,365 employed residents of the City identify as working within the "agriculture/forestry, fishing and hunting" category. It is likely that these residents and their families are permanent employees who reside in the City due to access to urban amenities and services and are commuting to agricultural lands within the County. Seasonal agricultural workers who come to San Mateo County during those times of year when crop harvesting, and processing occur often need access to group housing or temporary (non-emergency) shelters, but do not appear to be seeking housing options within the City.

The provisions of Section 17021.5(b) of the California Health and Safety Code state that employee housing for six or fewer employees must be treated like any other single-unit dwelling. The City does not regulate the occupancy of single unit dwellings and there are no provisions in the City's code to restrict employee housing for six or fewer employees, therefore, the City complies with this requirement.

California Health and Safety Code Section 17021.6, requires that farmworker housing of no more than 36 beds in a group quarters or 12 units shall be deemed an agricultural use. No conditional use permit, zoning variance, or other discretionary zoning clearance shall be required of this housing that is not required of any other agricultural activity in the same zone. Only two areas are identified within the Agricultural Zoning District (A), which allows for Agricultural use. These two sites include the San Mateo County (County) Event Center, and a parcel within the College of San Mateo. The existing zoning requirements for permitted uses does not explicitly allow for such housing, but agricultural use is listed as a permitted use. The City will evaluate and update its zoning code either as a part of miscellaneous code amendment or should the County or the College of San Mateo wish to proceed with providing farmworker housing at these sites, as identified in Policy H 1.17.

2.9.12 Accessory Dwelling Units

Since 2016, California lawmakers have passed several bills to promote development of accessory dwelling units (ADUs). ADUs are defined as attached or detached residential dwelling units that provide complete

with independent living facilities for one or more persons located on the same parcel as the primary residence. The City also adopted the definition of a "junior accessory dwelling unit" (JADU), which is a similar independent living unit that is constructed entirely within the walls of a proposed or legally existing single-family residence.

In 2017 and 2022, the City amended the Zoning Code (Chapter 27.19) to comply with the minimum requirements of State law. ADUs are permitted by-right in any zone that allows residential use. For parcels with an existing or proposed single-family dwelling, the City allows up to one ADU and one JADU. The City defers to the provisions of Government Code Section 65852.2(e)(1) for ADUs proposed on a lot with an existing multi-family dwelling (attached duplex or more).

The City's ADU ordinance update includes many development standards that are more permissive than those allowed under state law. These standards were developed following extensive community outreach and public meetings. For example, the updated ordinance allows larger sized JADUs (maximum 650 square-feet); new ADUs do not have a size limit and can utilize all available floor area permitted by the site's floor area ratio; attached ADUs can have a height of up to 24 feet to the plate line and 32 feet to the roof peak; and detached ADUs can have a height of up to 16 feet to the plate line and 24 feet to the roof peak. ADUs may also opt for a discretionary review process to exceed the development standards, including height requirements, allowed under ministerial review, which allows for a quicker and cheaper review process than a standard variance. These updated standards provide more flexibility in design and are aligned with local community needs.

Under state law, ADUs are eligible for ministerial review and applications must be approved within 60 days of a complete application submittal. ADU applications may be submitted in-person or online permit and are charged a flat fee that varies by proposal. Building permit fees are currently as follows:

ADU (New Construction): \$2,830.50

ADU (Converted or Remodeled Space): \$2,103.00

JADU: \$1,578.50

Additional fees are charged on an as-needed basis, such as a Heritage Tree permit, Sewer Lateral Compliance and Encroachment Permit. School District Fees are collected separately by the San Mateo Union High School District. The City also partners with Symbium to offer a free, interactive web-based mapping tool to help with preliminary site planning of ADUs. Overall, the City has been active in supporting property owners who seek to develop ADUs or JADUs by streamlining the permitting process, setting low flat fees for permits and providing expanded information and resources; and as outlined in Policy H 1.4, the City will continue to actively support the production of this housing type.

2.9.13 Manufactured Homes and Mobile Home Parks

State law requires that cities and counties allow the placement of manufactured homes (also referred to as factory- built homes and modular homes) meeting Federal construction standards and manufactured home subdivisions in single-family neighborhoods. California Government Code Sections 65852.3 through



65852.5¹⁵, require that manufactured homes be permitted in single-family districts subject to the same land use regulations as conventional homes. Additionally, Government Code Section 65852.7 requires that cities and counties allow mobile home parks (including condominium and cooperative parks) in all residential zones.

In keeping with State law, the City's Zoning Code allows manufactured homes on permanent foundations in the same residential zones as single-family dwellings. The code defines manufactured homes as a dwelling, and they are subject to the same development standards. The City's Zoning Code does not permit mobile home parks in residential districts; however, there is a provision allowing the Zoning Administrator to consider "other similar uses" in residential districts. The current code language is not explicit; therefore, the Housing Element includes an implementation program (Policy H 1.16) to review and amend the Zoning Code as necessary to meet state law regarding allowing mobile home parks as special use in all residential zones.

¹⁵ The National Manufactured Housing Construction and Safety Standards Act of 1974 (also referred to as the Manufactured Home Act of 1974).

3 NON-GOVERNMENTAL CONSTRAINTS

State law (California Government Code, Section 65583[a)[6]) requires Housing Elements to contain an analysis of nongovernmental constraints to the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction. Potential nongovernmental constraints are largely determined by market conditions over which local jurisdictions have little control. However, local governments can influence market conditions and their associated costs, even if only indirectly. Governmental interventions that affect non-governmental constraints will be explored in more detail in Section 3.1.5 Planning Entitlement Approval to Building Permit Application.

3.1 Development Costs

3.1.1 Availability of Financing

The availability of financing is a critical factor that can influence the cost and supply of housing. There are generally two types of financing used in the housing market: (1) capital used for initial site preparation and construction; and (2) capital used to finance the purchase of units by homeowners and investors.

Interest rates substantially impact home construction, purchase, and improvement costs. A small fluctuation in rates can make a dramatic difference in the annual income needed to qualify for a loan. However, interest rates are determined by national policies and economic conditions, and there is little that local governments can do to affect interest rates.

In general, financing for new residential development for both construction and long-term mortgages is generally available in San Mateo County, subject to normal underwriting standards. However, economic fluctuations in recent years due to the pandemic have caused caution among lenders and may have lasting effects on the availability of financing through this Housing Element planning period. While interest rates remain low in 2022, during the planning period, interest rates are anticipated to increase, with multiple rate increases expected in the near term as inflation rises. The availability of financing for developers under these economic conditions may pose a constraint on development outside the City's control.

3.1.2 Cost of Land

The cost of land has also increased substantially over the past decade, and many jurisdictions are now essentially built out, with no available vacant land for development. With this limited land availability, most locations in the Bay Area are experiencing substantially higher land values than in other areas of the State because of the attractiveness of living along the coast, with its mild climate, access to high-tech jobs, and plentiful amenities.

There are multiple factors that may affect the cost of land, such as lot size, topography, site conditions, shape of the parcel, location and amenities, neighboring uses, access, proximity to public services, noise and the financing arrangement between buyer and seller. Land costs in single-family residential



neighborhoods of San Mateo are difficult to assess because of the lack of undeveloped residential properties in the city. Additionally, the available information is not comprehensive and any summaries or averages at the city level may not be valuable for reaching conclusions. The same limitation applies to the land price for properties that are suitable for multi-family development, as such, a study at the County level would likely be more informative.

On behalf of 21 Elements, Century Urban¹⁶ conducted an independent countywide study of single-family land sales and multi-family land sales in the last three years, inclusive of both rental apartment and forsale (condos/townhomes) units. For single-family land sales countywide, of parcels up to one acre in size, the land cost ranged between \$582,000 to \$8 million, with an average of \$1,030,000 per unit.

For multi-family land sales in San Mateo County, Century Urban's report shows the average land cost is \$1,000,000 for small multi-family and \$10,000,000 for large multi-family properties, respectively. In contrast, during the last Housing Element, a similar analysis found that average per-acre prices were approximately \$820,000. This means that since the last Housing Element, land prices have significantly increased.

All of these factors work together to make it so developers must charge substantial rents and sales prices to cover these costs. The Terner Center Report¹⁷ notes that, for example, a multi-family unit that costs \$800,000 to build will need to charge approximately \$4,000 in monthly rent—a price well over the typical monthly earnings in the State —to cover those costs and meet return on investment requirements for investors.

3.1.3 Constructions Costs

Construction costs, which can comprise a significant portion of the sales price of a home, are one of the major cost factors with residential development. Construction cost is determined primarily by the cost of labor and materials. The relative importance of each is a function of the complexity of the construction job and the desired quality of the finished product. The price paid for material and labor at any one time will reflect short-term considerations of supply and demand. Future costs are difficult to predict given the cyclical fluctuations in demand and supply that in large part are created by fluctuations in the state and national economies. Such policies unilaterally impact construction in a region and therefore do not deter housing construction in any specific community.

An indicator of construction costs is Building Valuation Data compiled by the International Code Council (ICC). The unit costs compiled by the ICC include structural, electrical, plumbing, and mechanical work, in

¹⁶ Century Urban's San Mateo and Santa Clara Counties Development Costs & San Mateo County Unit Mix Research, April 2022, http://21elements.com/documents-mainmenu-3/housing-elements/rhna-6-2022-2030/1380-b-d-dvpt-cost-and-unit-mix-2022-4-7-draft-updated/file

¹⁷ Hayley Raetz, Teddy Forscher, Elizabeth Kneebone and Carolina Reid, The Hard Costs of Construction: Recent Trends in Labor and Materials Costs for Apartment Buildings in California, The Terner Center for Housing Innovation, University of California Berkeley, March 2020, p. 3, http://ternercenter.berkeley.edu/uploads/Hard_Construction_Costs_March_2020.pdf

addition to interior finish and normal site preparation. The data is national with the regional difference running generally 20 percent higher based on the most recent (2020) analysis cited from the Terner Center for Housing index for construction costs in California. The 2020 national averages for costs per square foot, excluding the cost of the land acquisition, are as follows:

- Type I or II, Multi-Family: \$129.23 to \$167.27 per sq. ft.
- Type V (Wood Frame), Multi-Family: \$112.76 to \$147.50 per sq. ft.
- Type V (Wood Frame), One- and Two-Family Dwelling: \$122.46 to \$141.72 per sq. ft.

According to data from the California Construction Cost Index, hard construction costs in California grew by 44 percent between 2014 and 2018, or an additional \$80 per square foot. ¹⁸ Between 2020 and 2021 alone, construction costs increased 13.4 percent. Construction costs are estimated to account for upwards of 60 percent of the production cost of a new home, especially for multi-unit residential buildings which often require the use of more expensive materials, like steel, and need additional amenities such as parking structures. ¹⁹ Variations in the quality of materials, type of amenities, labor costs and the quality of building materials could result in higher or lower construction costs for a new home. Pre-fabricated factory built housing, with variation on the quality of materials and amenities may also affect the final construction cost per square foot of a housing project.

Several additional factors have caused the increased cost of materials, including global trade patterns and federal policy decisions, such as tariffs, as well as state and local regulations, such as building codes. The COVID-19 pandemic has also influenced the cost and availability of construction materials. Supply chain disruptions have resulted in project delays and increased costs due to a shortage of construction materials and equipment.

According to a report released in March 2020 on multifamily construction costs in California from the Terner Center, many different factors layer together to affect the bottom-line costs of building new housing and whether or not a project will ultimately "pencil": the costs of acquisition (e.g., land and closing costs), hard construction costs (e.g., materials and labor), soft costs (e.g., legal and professional fees, insurance, and development fees), and the costs of conversion once a project is completed (e.g., title fees and the operating deficit reserve). According to its research, the largest share of a project's total cost comes from materials and labor, or hard costs.

Hard construction costs make up more than 60 percent of total development costs. The Terner Center study found that on average, construction costs were about \$222 per square foot in 2018 compared to \$177 in 2008-2009, representing a 25 percent increase. While these increases have been felt across the state, costs are highest in the Bay Area, which saw costs rising by 119 percent during the same time period,

¹⁹ Ibid., Raetz et al, p.4.

¹⁸ Lbid., Raetz et al, p.8.

²⁰ See the Terner Center's series on housing costs at https://ternercenter.berkeley.edu/research-and-policy/the-cost-of-building-housing-series/



to over \$380 per square foot. The reasons for this gap are complex, but the Terner Center suggests that higher labor costs to attract workers plays a part due to the higher cost of living; local regulations that require certain materials or building components to be used; lengthy review processes; and other local constraints. ²¹

The impact of high construction costs on affordable housing cannot be underestimated. According to a study by the Bay Area Council, in 2019 there were 23 new construction projects of below market-rate housing financed through the California Tax Credit Allocation Committee (TCAC), with a total of 1,912 units, across six counties of the nine-county Bay Area. Each project in California requested federal and/or state tax credits to finance the new construction of housing units with rents affordable to households earning 30-60 percent of area median income (AMI; this translates to very low-income households). The project costs consist of land and acquisition, construction costs, construction contingency, architectural/engineering, construction interest, permanent financing, legal fees, reserves, other costs, developer fees, and commercial costs. Project costs were analyzed to determine the reasonableness of all fees within TCAC's underwriting guidelines and TCAC limitations.

The report found that the average construction cost of new below market rate housing in the Bay Area was \$664,455 per unit, far more than lower income households can afford without subsidies. In comparison, other projects across California (excluding the Bay Area) on average cost \$385,185 per unit of below market rate housing.²²

²¹ Raetz et al, p. 15.

²² How much does it cost to construct one unit of below market housing in the Bay Area? Bay Area Council Economic Institute. Accessed April 1, 2022, from http://www.bayareaeconomy.org/how-much-does-it-cost-to-produce-one-unit-of-below-market-housing-in-the-bay-area/

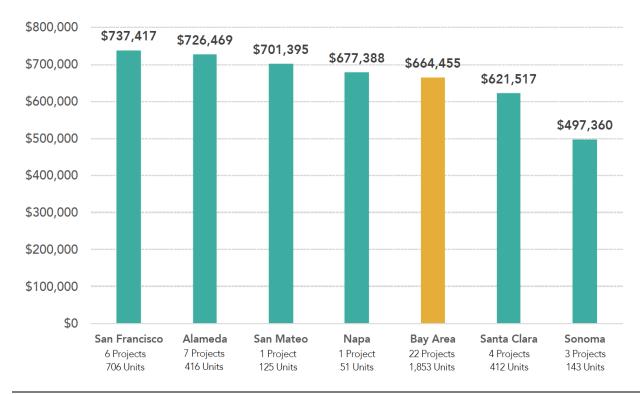


Figure 1: Average Per Unit Cost Construction of New BMR Housing by County (2019)

Source: California Tax Credit Allocation Committee; Analysis by the Bay Area Council Economic Institute.

3.1.4 Labor Costs

The California Labor Code applies prevailing wage rates to public works projects exceeding \$1,000 in value. Public works projects include construction, alteration, installation, demolition, or repair work performed under contract and paid for in whole or in part out of public funds. State law exempts affordable housing projects from the prevailing wage requirement if they are financially assisted exclusively with Redevelopment Agency (RDA) housing set-aside funds. However, if other public funds are involved, which is often the case, prevailing wage rates may still apply. Furthermore, if federal funds are involved, Davis-Bacon Act wages often apply. Under the Davis-Bacon Act, workers must be paid no less than the locally prevailing wages, as well as overtime payments of time and a half. While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages tend to add to the overall cost of development. In the case of affordable housing projects, prevailing wage requirements could effectively reduce the number of affordable units that can be achieved with public subsidies.

Statewide, labor costs have also increased in recent years, as the labor pool has not kept pace with the increase in demand. Since the recession, California has seen a severe tightening in the construction labor market, especially for workers trained in specific construction trades. The lack of an available labor force drives up the cost of labor and leads to project delays as workers are either unavailable or lost to more profitable projects.



3.1.5 Planning Entitlement Approval to Building Permit Application

After a Planning Entitlement for a development project has been approved by the Zoning Administrator, Planning Commission or City Council; it becomes the applicant's responsibility to initiate the steps to secure building permit approvals and begin construction in accordance with the approved plans. The length of time between a project's planning entitlement approval and building permit application is determined by the applicant.

Intervening steps include obtaining additional City clearances and paying fees as outlined in a project's conditions of approval. Other necessary actions for the applicant include:

- 1. Completing construction drawings after project approval (city does not control this timeline)
- 2. Recording with the County Clerk subdivision (final) maps (applies to ownership projects)
- 3. Retaining contractors
- 4. Obtaining utility approvals (not owned by the city), required easements, and rights of entry
- 5. Providing tenant relocation assistance

As discussed in Sections 2.7 and 2.8 above, the City has taken several steps to facilitate the review process. Once a project begins the building permit application review process, the applicant also has a shared responsibility in resubmitting materials and addressing comments in a timely manner. With responsive applicants, the following general timelines can be achieved during the building permit stage:

- Single-family projects generally take 1-3 months*
- Multi-family and mixed-use projects generally take 6-10 months*

(*Note: actual timeline depends on how fast an applicant can resubmit plans with corrections, complexity of project, etc.)

3.2 Requests for Housing Developments at Reduced Densities

State law requires the Housing Element to include an analysis of requests to develop housing at densities below those anticipated in the sites inventory. As demonstrated in the City's Annual Progress Reports in past years, there is a strong trend for development projects to utility density bonus law to add additional units beyond the base density. While the City anticipates the trend to continue due to the high demand for housing in the bay area region, the Housing Element includes an implementation policy H 1.9 to amend the Zoning Code to add minimum density requirements to ensure that future development projects meet the anticipated density in the sites inventory, or exceed it.

3.3 Physical Site Constraints

The City of San Mateo recognizes the challenges associated with building housing, especially that which is affordable, on infill sites. Many parcels in the downtown area and along El Camino Real are considered small, and the City acknowledges that parcels may need to be consolidated under one owner in order to facilitate mixed use and affordable housing development. To incentivize parcel aggregation, the City's

Zoning Code includes provisions such as a tiered allowable floor area based with higher allowable floor areas for larger on parcel sizes in districts zoned for multi-family development.

3.4 Environmental Constraints

The environmental setting affects the feasibility and cost of residential development. Environmental issues range from the suitability of land for development, the provision of adequate infrastructure and services, as well as the cost of energy. San Mateo currently encompasses about 7,744 acres of land. The majority of the parcels in the City's boundary are developed. Most of the undeveloped parcels are in the areas to the west near Sugarloaf Mountain. These areas contain environmental constraints on development, such as steep slopes, landslide hazards, fire hazards, or flood hazards, and therefore, much of the undeveloped land has been set aside as open space. The following are environmental constraints and hazards that affect, in varying degrees, existing and future residential developments.

3.4.1 Seismic Hazards

The San Andreas Fault zone is located approximately two miles west from the City of San Mateo boundary and the Hayward fault lies approximately 14 miles northeast of the City; however, there are no known active faults within the City. Major problems could result from ground shaking, which is likely to be amplified in the areas underlain by relatively unconsolidated deposits, especially in the eastern part of the City. Liquefaction is also a possibility in these areas. There is potential for landslides on all slopes; however, site-specific investigations can differentiate the degree of risk.

3.4.2 Topography/Slope

The City of San Mateo encompasses a variety of upland, hillside, valley and land forms that is defined by the Crystal Springs reservoir to the west, and the San Francisco Bay on the east. Elevations range from 0 to 631 feet above sea level. Western portions of the city are steep and susceptible to landslides, erosion, and other topographic hazards. To address these concerns, the City's Site Development Code oversees development of lands with slopes exceeding 15 percent. The Site Development Code requires technical studies that address surface grading, draining, erosion and subsurface conditions in order to minimize risks to the community and environment.

3.4.3 Flood Hazards and Sea Level Rise

The City's floodplain management ordinance requires flood proofing or elevation of structures above flood heights along portions of San Mateo Creek and east of Bayshore. The City will continue to regulate development and improvements to properties located in the designated flood hazard areas in accordance with the ordinance. Since 2001, the City has identified a series of flood control projects to remove residential properties from the Flood Hazard Zone, which include the South Bayfront Levee Improvement projects (completed in 2010) and the North Shoreview Flood Improvement Project (may be completed by 2023). The City has two remaining tidal flood protection projects at the North Levee near Coyote Pointe



and at Laurel Creek near the San Mateo Glendale Village neighborhood. Approximately 8,000 properties have been removed or have been prevented from being placed on the flood map to date.

Global climate change also poses potential impacts related to sea level rise. In 2018, the California Natural Resources Agency and California Ocean Protection Council updated the Sea-Level Rise Guidance Document²³, which estimates sea levels in the San Francisco Bay Area to rise 22 inches by the year 2050 and 82 inches by the year 2100. San Mateo is in a low-lying coastal area and thus is highly vulnerable to this threat. A sea level rise of 22 inches could inundate areas near Seal Point. If the level of San Francisco Bay rises 82 inches, water is projected to inundate all parts of San Mateo east of Highway 101, the area north of downtown, and large sections of the Hayward Park, Bay Meadows, and Laurie Meadows neighborhoods. To protect against sea level rise, the City participates in the San Mateo County Flood and Sea Level Rise Resiliency District's OneShoreline program to coordinate shoreline protection projects throughout the County. For more information, see the program website: www.oneshoreline.org.

3.4.4 Fire Hazards

Much of the open space, hillside area of San Mateo is located west of El Camino Real. There is higher potential for fire in these areas including grass or wildland fires as shown in the following figure from CAL FIRE (Figure 2). The risk in these areas is compounded by limited emergency access to open space areas and, in some cases, by insufficient fire hydrants/water flow to meet fire-fighting requirements. The Safety Element of the General Plan, currently under development, will set forth updated approaches to reduce this risk in developed areas and in the design and location of new development in the hillsides.

²³ State of California Sea-Level Rise Guidance, 2018 Update, https://www.opc.ca.gov/updating-californias-sea-level-rise-guidance, Accessed on April 1, 2022

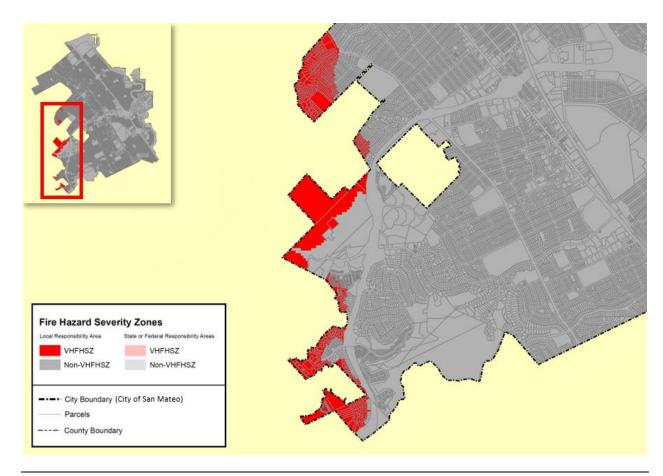


Figure 2: Very High Fire Hazard Severity Zones in Local Responsibility Areas

Source: CAL FIRE, November 24, 2008.



3.5 Voter Approved Requirements

One of the most significant constraints to high-density housing development in the City is the voter approved ballot initiative that limits height and density of new development (capped at a maximum of 50 units per acre and 55-75 feet height). In 1991, San Mateo voters enacted Measure H that amended the City's General Plan to restrict heights and densities of new development in the City. Specifically, Measure H amended the General Plan to lower limits on building heights to a maximum of 55 (75 feet with public benefits), residential densities to a maximum of 50 units per acre, and nonresidential building intensity as measured by the ratio of building floor area to the size of the parcel to a maximum of 3.0 based on location. Measure H also established an inclusionary housing program requiring residential developments to provide at least 10 percent of a project's units at rents or prices affordable to low- or moderate-income households.

As a voter-adopted initiative, the policies established by Measure H could not be amended by the City Council without subsequent voter approval while the measure was in effect. Measure H contained an expiration provision of December 31, 2005.

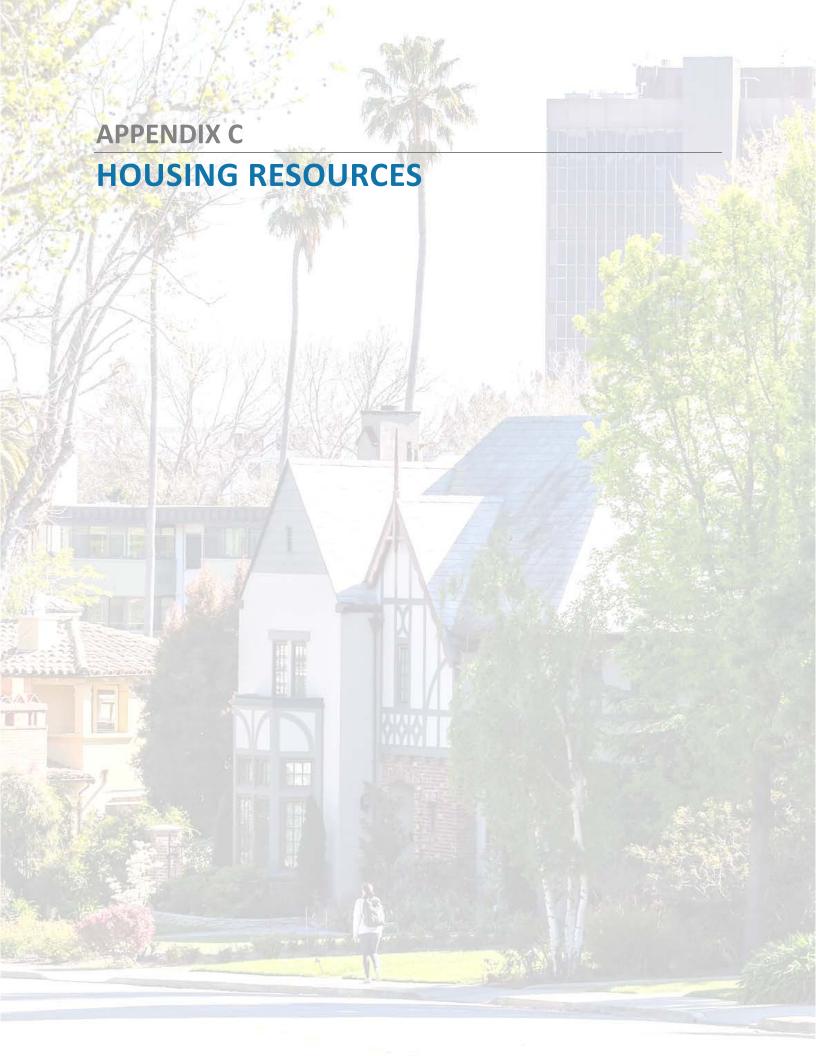
In 2004, the City Council proposed a ballot initiative, Measure P, to authorize limited modifications to the policies established by Measure H, and to extend the expiration provision until December 31, 2020; and Measure P was subsequently approved by the voters in November 2004.

In 2020, voters approved Measure Y²⁴, which extended the expiration date of the General Plan policies concerning building heights, densities, and intensities established in Measure P to December 31, 2030. In addition, Measure Y amended the provisions of Measure P concerning the inclusionary housing program to comply with AB 1505 which is codified in Government Code 65850. This law requires inclusionary housing ordinances to allow developers of rental housing projects the option to provide off-site construction of units or other alternative means of compliance with the inclusionary housing requirement. This measure would not permit the payment of in-lieu fees as an alternative means of compliance with the inclusionary housing requirement. The inclusionary housing program, as modified by this measure, and the policies concerning building heights, densities, and intensities established in Measure P, cannot be amended by action of the City Council without voter approval until 2030.

While Measure Y poses a barrier to the development of housing projects with higher densities and height, many housing projects more recently have been requesting density bonus concessions and waivers to exceed the height, density, and intensity limitations imposed by Measure Y. In addition, the City is conducting a comprehensive General Plan Update, expected to be completed by the end of 2023, that would allow for increased heights and densities in ten study areas identified as the key priority locations for development and growth in the City. These increases would require approval by the voters prior to the General Plan taking effect and could potentially go before the voters in 2024.

²⁴ Measure Y ballot language: https://www.cityofsanmateo.org/1537/General-Plan

In addition to the cap on development intensity, Measure Y also presents a potential constraint in the City to impose a higher inclusionary requirement on housing development projects since it can affect the per unit cost. The City currently has a 15% inclusionary requirement for both ownership and rental units that was adopted by the City Council in 2020 after completion of a nexus study. These inclusionary requirements could be further assessed after the adoption of the City's General Plan to see if any changes in the market conditions and constraints imposed by Measure Y have been affected and could permit increasing the inclusionary requirement.



APPENDIX C | HOUSING RESOURCES

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■ Table A – Housing Sites Inventory

1 INTRODUCTION

The housing resources of the City of San Mateo are comprised of all the funds, programs, and sites that are available to be used to create additional housing affordability. There is a myriad of ways the City can address housing concerns in the community, both from a land use and from a programmatic standpoint. The City receives and dedicates funding sources to be used in the development of affordable housing and housing related programs. These housing related programs can also be jointly managed by non-profit providers and city staff working collaboratively. The City is also responsible for ensuring that it maintains an inventory of sites that can feasibly support enough housing development to meet the goals of the Housing Element. These three areas together make up the housing resources of the City.



2 DESCRIPTION OF HOUSING FUNDING PROGRAMS

This section will discuss the funding the City utilizes in the development of housing, especially housing that is affordable, through financial and other kinds of assistance, as well as for other housing programs. Affordable housing projects in particular, due to the high costs of land and construction, typically require a combination of resources and partnerships to achieve development and affordability. There are a number of resources available to the City to implement its housing and community development objectives. Each funding source typically comes with a set of regulations that restricts the ways in which it may be used to ensure that they meet the parameters of the purpose of the program. Many of the programs identified herein are designed primarily to address affordability issues, as the cost of housing is a significant impediment to homeowners and renters alike.

2.1 Federal Programs

2.1.1 Community Development Block Grant (CDBG)

The City of San Mateo has been an active participant in the CDBG program for over 40 years. The U.S. Department of Housing and Urban Development (HUD) awards this flexible grant program to jurisdictions through a statutory formula that uses measurements of need. CDBG funds can be used to assist low- and moderate-income persons in the form of social services activities, housing rehabilitation, economic development, neighborhood revitalization, improvement of public facilities, and prevention and elimination of slums and blight. The City's entitlement grant has increased an average of about 5% over the last five years. It is anticipated that the CDBG grant will either remain the same or decrease; therefore, the City is budgeting a conservative 2% decrease annually over the next five years.

2.1.2 HOME Investment Partnerships Program (HOME)

The HOME program is a federal grant to participating jurisdictions determined by formula allocations. HOME funds are directed toward the housing programs that assist persons at or below 60% of the median income, including acquisition, rehabilitation, new construction, tenant-based assistance, homebuyer assistance, planning and supportive services. The City of San Mateo participates in the program as part of a consortium with the County of San Mateo and the City of South San Francisco.

2.1.3 Low Income Housing Tax Credits (LIHTC)

The LIHTC is an incentive for investors to provide equity to develop rental units for households at 30 - 60% of median income. The program is not a direct federal subsidy, but rather a tax incentive administered by the Internal Revenue Service. \$1,200,000 in tax credits were used to help finance the Montara project in 2020, which contained 68 affordable housing units and 12 units set-aside for formerly homeless veterans.

2.1.4 Section 8 Rental Assistance Program

This program is administered by the San Mateo County Housing Authority with multiple eligibility criteria; including a family or a single person who is 62 years or older, disabled or pregnant, with a household annual gross income equal to or below the HUD published income limits. Households who qualify for Federal Preference are considered first and are defined as persons who are involuntarily displaced, or persons who are paying more than 50% of household income towards rent. Nearly 700 San Mateo residents are assisted annually through individual vouchers and have selected housing that distributes the assistance throughout neighborhoods in the City.

2.1.5 Other Federal Programs

There are other Federal programs that may be made available to affordable housing projects located in the City, including the Section 811 Supportive Housing for Persons with Disabilities program in which HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities. The Section 811 assistance comes in the form of project rental assistance alone. No funds are available for construction or rehabilitation. In addition, HUD-VASH is a collaborative program which pairs HUD's Housing Choice Voucher (HCV) rental assistance with VA case management and supportive services for homeless Veterans. These services are designed to help homeless Veterans and their families find and sustain permanent housing and access the health care, mental health treatment, substance use counseling, and other supports necessary to help them in their recovery process and with their ability to maintain housing in the community.

2.2 State Programs

2.2.1 Permanent Local Housing Allocation (PLHA)

The City of San Mateo began receiving funding through the PLHA program in 2020. HCD awards the grant to cities and counties based on a formula of the amount of funding each jurisdiction receives through the CDBG program. PLHA funds can be used for predevelopment, development, acquisition, rehabilitation of low-income housing, to match funds into housing trusts or low-income housing asset funds, accessibility modifications, homeownership opportunities, rehabilitation, and other supportive housing and homelessness services. The City's estimated 5-year award from HCD is \$2,051,364 and therefore anticipates an award of around \$400,000 annually.

2.2.2 Other State Programs

The City of San Mateo obtains funding from several State programs such as the CalHome Program, which is currently used for a home rehabilitation loan program and has a fund balance of around \$560,000 in 2022. Staff keeps a close eye on funding cycles and new funding opportunities from the State as they are released. Housing developers and housing organizations are eligible to apply for State funds, such as programs sponsored by California Housing Finance Agency (CalHFA), on a project-by-project basis. There are also State Low-Income Tax Credits available, which can be used to assist housing projects. Participants in First Time Homebuyer Programs often utilize the CalHFA mortgage and down payment assistance programs as they are available.

Projects within the City have also utilized other state funding programs, including the Infill Infrastructure Grant (IIG), which is available as gap funding for infrastructure improvements necessary for specific residential or mixed-use infill development projects or areas and the Local Housing Trust Fund (LHTF) which provides matching funds to local and regional housing trust funds. Other state programs include Affordable Housing and Sustainable Communities (AHSC) Program, which funds projects to support infill and compact development that reduce greenhouse gas (GHG) emissions, the Golden State Acquisition Fund (GSAF) which provides a flexible source of capital for the development and preservation of affordable housing properties, Project Homekey, which can be used to develop hotels, motels, hostels, single-family homes and multifamily apartments and other existing buildings to Permanent or Interim Housing, Housing for a Healthy California (HHC) which creates supportive housing for individuals who are recipients of or eligible for health care provided through the Medi-Cal program, the Multifamily Housing Program (MHP) which provides loans for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households, and the Predevelopment Loan Program (PDLP) which provides short-term loans to finance affordable housing predevelopment costs.



2.3 Other Public Funds

2.3.1 Housing Successor Agency for the Redevelopment Agency

As mandated by the state legislature, the Redevelopment Agency (RDA) of the City of San Mateo was dissolved as of February 1, 2012. As the Housing Successor Agency, the City of San Mateo is responsible for the management of properties and funds formerly belonging to the Redevelopment Agency. The City elected to retain the housing assets and housing functions previously performed by the Agency upon dissolution. A portfolio of loans previously financed by RDA funds provides some program income to support future affordable housing. At the time of dissolution, the City's RDA fund balance of approximately \$1.9M was returned to the local taxing agencies. The City elected to retain its portion of the returned funds in the amount of \$706,000 to be reserved for affordable housing. It has also set a policy to contribute 20% of the annual increase in property tax revenues to be retained for affordable housing on an ongoing basis. The fund has dedicated \$2,850,000 to the Kiku Crossing affordable housing project and the balance is expected to be at \$250,000 afterwards.

2.3.2 City Housing Fund

In 1992 an inclusionary zoning ordinance was passed that requires a portion of affordable units be provided in all complexes with 11 or more units in both rental and ownership developments. The program was amended on January 1, 2020. For rental projects, developers must provide 15% of units to be affordable to households up to 80% AMI. In ownership developments, developers must provide 15% of the units affordable to households up to 120% AMI. Additional affordable units can be provided for bonuses and concessions. When the amount of required BMR units includes a fraction above 0.5, the requirement is rounded up, but when it is between 0.1 and 0.4, an in-lieu fee is charged. This fee has become a source of funds that may be used for housing policies and programs. This fund also contains miscellaneous housing revenues collected from subordination processing and loan payoffs from the old First Time Homebuyer program.

2.3.3 Commercial Linkage Fee (CLF)

In 2016 the City adopted a new ordinance to establish a commercial linkage fee. The fee, which is collected when a building permit for a nonresidential use is issued, is to be used for the creation and preservation of affordable housing. It is calculated by using the gross floor area of net new commercial space, excluding structured parking. The fee rates are adjusted annually using the construction cost index, but the City maintains three tiers of pricing for the fee, with retail/service at the least expensive, hotel at middle pricing, and office/research at the highest rates.

2.3.4 San Mateo County Affordable Housing Fund

The County of San Mateo administers the Affordable Housing Fund. On April 8, 2013, the San Mateo County Board of Supervisors approved the allocation of approximately \$13,400,000 of unrestricted general funds for affordable housing purposes. These funds, which initiated the County's Affordable Housing Fund (AHF), were derived from a one-time distribution of Housing Trust Funds held by former redevelopment agencies in San Mateo County. There have been eight subsequent AHF competitive funding rounds, using a combination of County general funds, Measure K funds, San Mateo County Housing Authority Moving to Work Housing Assistance Program Reserves, HOME funds, CDBG funds, and funds allocated to the County from HCD. The Kiku Crossing affordable housing project received an allocation of \$5.185M from the AHF.

2.4 Private For-Profit and Nonprofit Sources

2.4.1 Community Reinvestment Act (CRA)

Several opportunities exist for partnership with local lenders via the Community Reinvestment Act. This law requires local lenders to analyze the lending needs of the community in which they do business, particularly the needs of low and moderate-income persons, and develop programs to address those needs. To date several lenders have offered favorable terms on first mortgages for the First Time Home Buyer program which has provided tremendous support to the program. Other lenders have assisted new construction projects in the form of construction loans and permanent financing. The City considers this a beneficial resource for future partnerships as well.

2.4.2 Private Developers

In any housing project the City undertakes with private developers, the City attempts to leverage its resources as much as possible. The City attempts to provide the "gap" financing that is needed to make an affordable housing project feasible. Private developers are very interested in developing housing because of the current high demand and the City continues to work with them to find ways to include affordability within their projects. With the current demand for housing, the City sees good opportunities to work with the private sector in the area of new housing construction over the next eight years.

2.4.3 Non-Profit Agencies

There are several partnership opportunities with non-profit organizations. Foundations and lender consortiums provide means of financial assistance. Community service organizations provide housing services and manage housing programs. Non-profit developers produce new affordable units. To date, the majority of new affordable units have been sponsored by non-profit developers. This trend will most likely continue since the federal programs strongly encourage the use of non-profit agencies for housing programs.

2.4.4 Housing Endowment And Regional Trust (HEART)

The Housing Endowment And Regional Trust (HEART) of San Mateo County is a regional trust fund for affordable housing in San Mateo County. It has a revolving loan fund to provide financing for affordable housing developments usually in the form of short-term gap or predevelopment financing. HEART provided financing for Kiku Crossing in 2022.

HEART's "First Time Homebuyer" Program provides below market rate second loans as down payment assistance for persons who make up to \$180,000 per year and households that make up to \$220,000 per year. The program is also structured to eliminate private mortgage insurance which results in lowering the total monthly housing payment for homebuyers.

The City is partnering with HEART to create pre-approved designs for ADUs to allow for streamlined application processing and approval and incorporating environmentally friendly design. The goal of the initiative is to increase ease of ADU production, and therefore increase affordable housing production. Four designs have been created at different unit sizes to accommodate the size constraints of different sites – studio, 1 bedroom (square), 1 bedroom (rectangular), and 2 bedrooms.

As new federal, state and local sources of funds appear, the City will integrate them into its programs and look for new solutions to meeting the affordable housing needs. It also continues to aggressively seek other potential financing sources and partnership opportunities.



3 HOUSING-RELATED PROGRAMS

3.1 Minor Home Repair

The Minor Home Repair program provides these services free of charge to low-income homeowners. Owners are entitled to free minor exterior or interior repairs. Repairs also include accessibility modifications and simple energy efficiency improvements. The overwhelming majority of participants in this program is senior citizens. An average of 35 minor home repair projects were completed annually during the previous housing element cycle.

3.2 Home Rehabilitation

The City operates a similar, but separate program for home repairs that constitute major upgrades. The program offers assistance to low-income homeowners in the form of deferred payment loans up to a maximum of \$60,000 for home rehabilitation. The program is limited to properties that have 1-4 units. Loans are for a 20-year term with a 3% interest rate. While the program has received interest from the community, there have been no rehabilitations completed through this program as of 2022.

3.3 Lead-Based Paint Hazard Reduction

The City developed and implements lead-based paint regulations in accordance with HUD Guidelines 24 CFR Part 35 and 40 CFR Part 745 last revised 2012.

3.4 First Time Home Buyers Program

This program provides first time buyers the opportunity to purchase condominiums as they become available for resale at two City sponsored complexes, which are Meadow Court and Gateway Commons, and have 70 and 93 affordable housing units respectively. This project-based approach is also augmented by new ownership units that either the City builds, or private developers build in compliance with the City's Below Market Rate Program.

3.5 Acquisition of Land

The City is always looking for opportunities to purchase land to assist the development of housing. This includes land banking for the development of owner and rental housing, senior and family housing, transit-oriented housing, and mixed-use developments. Currently, the City owns two sites located in downtown San Mateo at the intersection of 4th Ave and Railroad Ave. The sites comprise a surface parking lot for a closed toy store, referred to as the Talbot's site. The City plans to use the sites for the development of affordable housing in a public/private partnership at \$1 per year lease. The City has also acquired a site which is comprised of a parking lot currently used by a restaurant called the Ravioli House.

3.6 Acquisition and Rehabilitation of Existing Housing

The City also partners with nonprofit organizations to purchase and rehabilitate existing housing and make it more affordable. As funds are available, the City will consider purchasing multi-family complexes and/or single-family homes to make available for rental housing. This helps preserve the existing housing stock by ensuring adequate property management standards and adds to the City's affordable housing stock. The City typically funds these types of projects with HOME and RDA Housing Successor funds.

In addition, the City will consider purchase of individual condominium units in private developments, as funds are available. These units would be included in the existing First Time Homebuyer Program and sold to moderate-income households with the same loan terms and resale price restrictions.

3.7 Community Housing Development Organizations (CHDO)

The City no longer administers its own HOME programs after entering into a consortium. However, San Mateo County will coordinate with HIP Housing Development Corp. (HHDC) or any other qualified CHDO to apply the annual increment of HOME funds that are channeled directly to CHDOs. The HOME funds will be used to assist persons who make less than 60% of the area median income.

3.8 New Construction

Although the coronavirus pandemic has had significant impact on the cost of construction, the City sees the potential for more partnership opportunities to develop new housing with both for-profit and nonprofit developers, mostly due to the wide array of financing tools currently available. Developers have become far more knowledgeable about how to apply for and combine the various government program funds and available private funding to build affordable housing.

3.9 Accessory Dwelling Units (ADUs)

The City's ADU ordinance, most recently updated in 2022, allows the construction of modest units sometimes referred to as "granny units" in residentially zoned neighborhoods. These units are relatively inexpensive to rent due to their size and are often occupied by family members as a way to live together yet maintain an element of privacy.

3.10 Special Needs Housing

The City provided extensive funds for acquisition/rehabilitation of an apartment building formerly owned by private individuals with County contracts. This project, known as the Humbolt House, operates as permanent supportive housing for individuals with mental illness. The City also provided land and subsidies to construct permanent affordable housing with 10 units set aside for households with mental health issues at risk of homelessness as referred by the County for the Delaware Pacific project. Through the PLHA program, the City provides funding for staff salaries at the Montara affordable housing project, which contains a set aside of 12 units for formerly homeless veterans. These staff will manage the client services and case management needed for the tenants. The goals for this program are to aid in building long term stability in their living situations. These subsidies are in addition to assistance being granted to the project from the U. S. Department of Veterans Affairs (VA). The City provided land and subsidies to construct permanent affordable housing with 8 units set aside for individuals with development disabilities, and 16 units set aside for formerly homeless individuals at the Kiku Crossing project, which is currently under construction.

3.11 Homeless Programs

Although the City does not directly manage any homeless prevention or assistance programs, it collaborates and financially supports a variety of programs countywide. The sources of funds for homeless programs in the City of San Mateo are CDBG, PLHA, Affordable Housing Funds, and City Housing funds. County level funding that helps to benefit San Mateo residents in need include McKinney-Vento, Homeless Prevention and Rapid Re-Housing Program (HPRP), and Section 8 programs. All homeless outreach, assistance and prevention programs are conducted by local nonprofit organizations in coordination with various local government agencies. The City works with several groups to provide emergency shelters, transitional housing and support services for the homeless as described in the 2018-23 Consolidated Plan. The City collaborates with the County of San Mateo on countywide homeless counts, which occurs every two years; and follows the County's "Continuum of Care" (CofC) program to address homeless which is described in the "Regional Collaborations" section below. In coordination with other jurisdictions in the county, the following shelter operations and expansion efforts the City supports are as follows:



3.11.1 LifeMoves Shelter Network

The City has provided operational funds in the past and may continue based on available funds through the CDBG program to support LifeMoves for shelter operations within City limits. They operate in two sites located in the City: supportive housing at the Vendome (which is not a shelter), and the First Step for Families shelter. For the Vendome, the City provided 100% of acquisition/rehabilitation costs and supports their efforts to obtain HUD funds (PUSH) for operations through the Continuum of Care process. For First Step for Families, the City provided extensive capital funding to develop the property and starting in 2020, the Community Resource Commission awarded CDBG grants for operations of the shelter. Through countywide collaboration, the City also supports the efforts of other shelters run by LifeMoves throughout San Mateo County, including the Coast House, Family Crossroads, Haven Family House, Maple Street Shelter, and Redwood Family House.

3.11.2 Safe Harbor Emergency Shelter

The City provides \$15,000 annually from City Housing for the operation of Safe Harbor, the regional emergency shelter for adult individuals located in South San Francisco and operated by Samaritan House. After the basic human needs have been met and shelter clients have been stabilized, Safe Harbor provides case management for financial counseling including job search and employment services as well as budgeting to help achieve financial self-sufficiency. The program also provides housing search assistance, including assistance to find subsidized housing when possible. One example is access to the San Mateo County Housing Readiness Voucher program which includes 3 years of continuous case management and rental housing vouchers. Safe Harbor's overall goal is to ensure stabilized housing for three years.

3.11.3 Stone Villa Inn

Through the Homekey program, San Mateo County plans to perform a conversion of the hotel Stone Villa Inn into an emergency shelter, which will be located within the City. The hotel currently contains 44 guestrooms, which could be converted into use for individual shelter rooms. Additionally, the City will support these efforts as a part of the CofC and extend its network of homeless services to the future clients of the shelter.

3.12 Regional Collaborations

City staff members are active members of the following regional collaboratives to address a wide variety of issues associated with homelessness and homeless prevention.

3.12.1 Inter-Agency Council (IAC)

The IAC is a countywide consortium of housing stakeholders to develop and support the San Mateo County HOPE: 10-year Plan to End Homelessness. This plan focusses on the provision of new affordable housing opportunities rather than development of new shelters.

3.12.2 Continuum of Care

The Continuum of Care committee for San Mateo County implements its plan to serve homeless persons and families. Through this collaboration of service providers and local government agencies, efforts are coordinated for outreach, needs assessment, provision of services for the homeless. The consortium also determines the priorities and allocation of Countywide Emergency Shelter Grant funds. In 2016, the CofC released its current Strategic Plan titled "Ending Homelessness in San Mateo County". From this plan, the Coordinated Entry System (CES) was created. It is a centralized system pulls together the service providers across the county to ensure that resources are available to all clients regardless of which jurisdiction an individual enters the system from.

3.12.3 HIP Housing Self Sufficiency Program

Staff serves on the selections committee for entry into this program that provides support services and rent assistance for a one-to-two-year term for candidates with educational and/or vocational training plans to find employment at a level to reduce the need for government assistance payments. The program provides deep supportive services to the clients to move toward self-sufficiency within a 2-year time period.

3.13 Chronic Homelessness

The Housing Outreach Team (HOT) is a multi-disciplinary team, including City staff, formed through the HOPE initiative that addresses chronic homelessness by outreach and engagement. This program helps to provide housing and bring medical, mental health and substance abuse support services to those who might not otherwise seek such services. The outreach and case management of this team supports the residents of The Vendome, a permanent supportive housing SRO in Downtown San Mateo. The Vendome was acquired and renovated by the City with various housing financial resources in 2009. The Vendome will continue to serve HOT identified clients and other very low-income residents this program year.

3.14 Homeless Prevention

As detailed under the sections below, the City will provide assistance grants to help prevent further homelessness. In addition to the programs identified below, Samaritan House, as well as other local agencies, provides services for the extremely low- income residents that include homeless prevention such as Rapid Rehousing, and emergency housing vouchers. However, these other programs are funded by other jurisdictions in the County.

3.14.1 Legal Aid Society, HomeSavers Program

Legal Aid assists tenant litigants with unlawful detainers and related matters to help people stay in their homes across the Bay Area region. They conduct weekly clinics at community centers and at the County Court House advising and representing applicants as necessary in court proceedings. Their goal is to keep people in their homes and prevent homelessness through their advocacy. The City traditionally funds them annually through the CDBG program. They negotiate with landlords on tenant's behalf regarding other issues that threaten their ability to live in safe, decent, affordable housing. Their goal is to counsel 480 individuals in 160 households.

3.14.2 LifeMoves, Rapid Rehousing Program

LifeMoves operates the City's Rapid Rehousing program for individuals and families at great risk of experiencing homelessness. Clients are given direct financial assistance to resolve debt related to housing expenses as well as case management to connect them to resources to stabilize their finances and overall wellbeing. The program is funded through PLHA as has the goal of serving 5 individuals and 5 families during its first year of operations. This goal is expected to increase in later years with increased funding.

3.15 Discharge Policy

The City does not directly fund any institutions requiring discharge. These policies are requirements of health institutions to discharge patients experiencing homelessness to a safe and appropriate location, offer meals and weather-appropriate clothing, distribution of needed medicines, and providing the necessary transportation. These institutions are within the jurisdiction of the County of San Mateo. Discharge policies are a component of the County's HOPE 10-Year Plan to End Homelessness.



4 SITES INVENTORY

Government Code Section 65583(a)(3) requires local governments to prepare an inventory of land suitable for residential development, including vacant sites and sites having the potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. The inventory of land suitable for residential development shall be used to identify sites that can be developed for housing within the planning period (Section 65583.2). To create this list, City staff undertook an extensive process to review the feasibility of housing development for every site located within the key study areas that had engaged the community while weighing in the expertise of staff, consultants, and developers. The draft sites list was posted to the city website in December 2021 for public comment where staff received many comments and updated the inventory as appropriate.

In 2019, City staff began a series of citizen outreach workshops where the community was asked to select target areas where they believed future housing development would be most suitable. From this process, the City was able to identify ten study areas for the 6th Housing Element Cycle's sites inventory. Then, trends were analyzed from the previous 5 years to see what the expected densities of potential redevelopment would be when weighed against the existing site constraints such as zoning, size, and neighborhood trends. Staff was able to use this process to calculate the realistic redevelopment capacity of these sites. Within these study areas, there are currently enough sites zoned to accommodate 10,850 new housing units in the City of San Mateo. The affordability breakdown of these sites is 2,133 Very Low-Income units, 1,528 Low-Income units, 1,497 Moderate-Income units, and 5,690 Above Moderate-Income units. The sites for affordable developments were spread throughout the City to avoid adding to any Racially/Ethnically Concentrated Areas of Poverty (RECAP).

The majority of sites are nonvacant, with nonvacant sites accommodating more than 50% of the lower income units. However, this will not be an impediment to development as the type of sites used for the inventory are consistent with those that have been redeveloped into housing projects in recent years. The City has received several applications for projects that involved redeveloping underutilized low-density commercial property into either full housing or mixed-use housing projects. Seven key projects that fit this description are: Concar Passage, Azara, Park 20, Hillsdale Inn, Nazareth Plaza, Trag's Market (303 Baldwin), and 1919 O'Farrell. Combined, they will produce a total of 1,544 new housing units, with 137 affordable units. This trend can be expected to continue, with owner interest in redevelopment being expressed for many of the sites identified in the sites inventory table, such as the Hillsdale Mall, Peninsula Heights, Marriot Residence Inn, The Fish Market, Bayshore Commons, and the Olympic (Mollie Stone's) Shopping Center. Furthermore, these sites do not require rezoning, as residential development is an allowed use on the commercial sites included in the inventory.

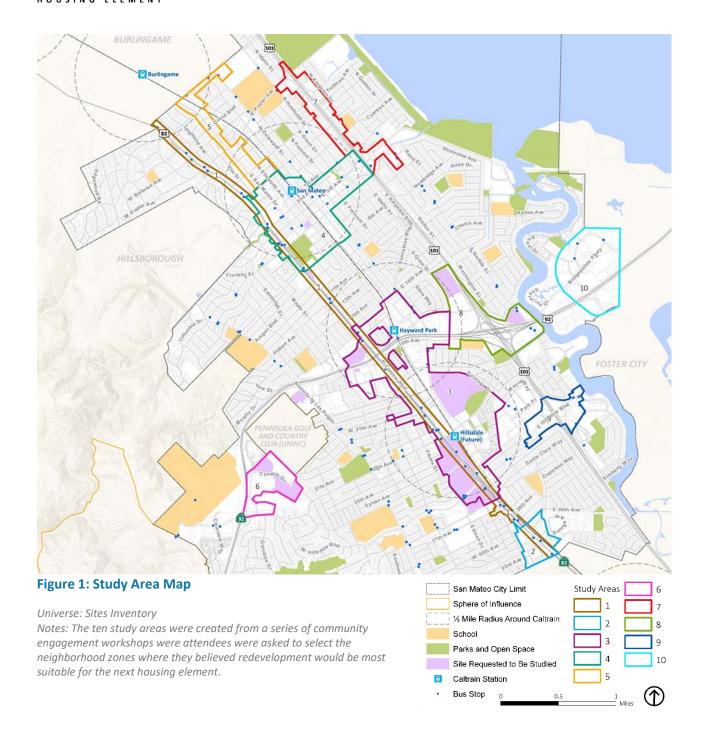




Figure 2: Sites Inventory Map

Universe: Sites Inventory, June 2022.

Notes: The individual sites identified as suitable for housing redevelopment are marked in pink while blue circles indicate groupings of sites. Site affordability breakdown by grouping is seen in Table 1 below



Table 1: Site Affordability Breakdown

Housing Opportunity Areas	Total Units	Very Low	Low	Moderate	Above Moderate	Pipeline
Bridgepointe	1,188	241	180	176	591	-
Hillsdale Station South	3,255	821	479	531	1,423	18
101/92 Interchange	2,400	442	213	239	1,506	961
Other Sites	3,497	596	506	305	2,089	1,462
ADUs	480	24	144	240	72	
Totals	10,820	2,124	1,522	1,491	5,681	
RHNA	7,015	1,777	1,023	1,175	3,040	
Buffer	3,805 (54%)	347 (20%)	499 (49%)	316 (27%)	2,641 (87%)	

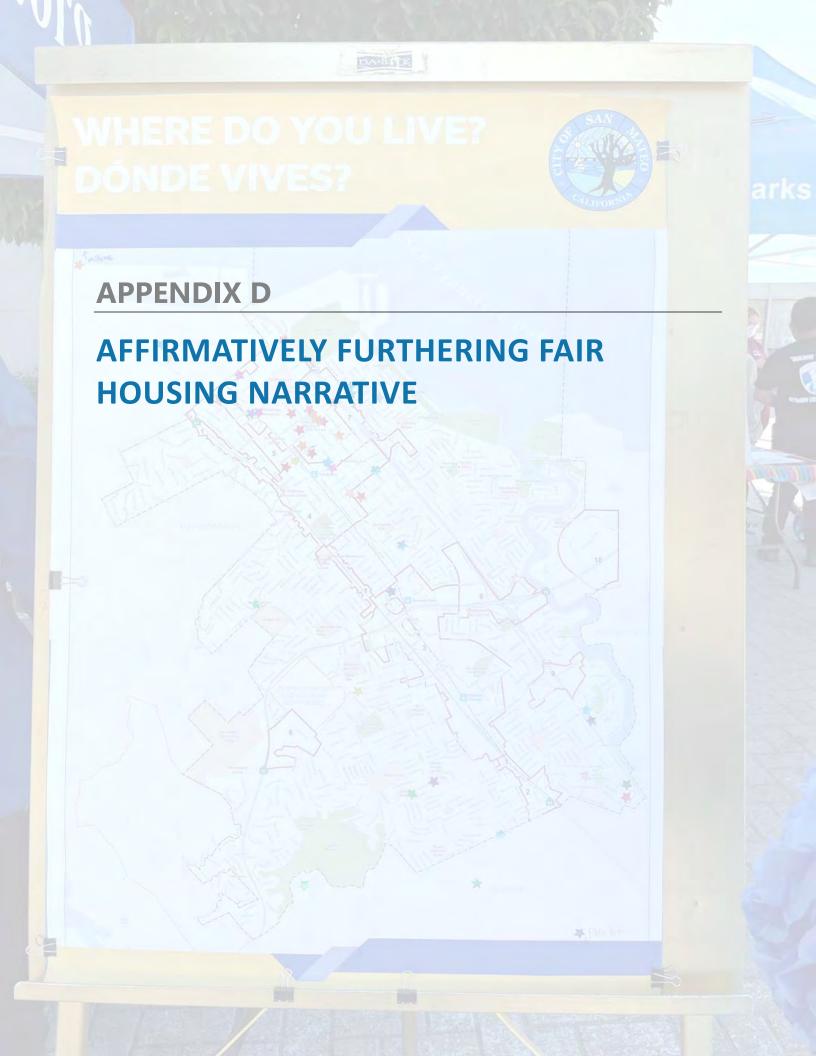
Table Source: Housing Resources Sites Inventory, 2022

To see the full list of sites adequate for housing development identified by the City, see the chart in Attachment Table A.

APPENDIX C | Table A – Housing Sites Inventory

Jurisdiction Name	Site Address/Intersection	5 Digit Assessor ZIP Parcel Code Number	Consoli dated General Plan Designation (Current) Sites	Designation A	inimum Max Density Density Parcel Allowed Allowed Size nits/acre (units/acr (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Moderate Income Capacity Capacity	Moderate		Redevelopment Justification
SAN MATEO	21 N San Mateo Dr	94401 032-292-070	A Executive Office	E2) e) 0 50 0.1	Medical office building	YES - Current	NO - Privately-Owned	Available L	Jsed in Prior Housing Element - Non-Vacant		Capacity	3	One story, old building, larger than .5 acre, same owner
SAN MATEO	17 N San Mateo Dr	94401 032-292-080	A Executive Office	E2	0 50 0.4	Medical office building	YES - Current	NO - Privately-Owned	Available L	Jsed in Prior Housing Element - Non-Vacant	5	2 5	12	One story, old building, larger than .5 acre, same owner
SAN MATEO SAN MATEO	N San Mateo Dr 23 Baldwin Ave	94401 032-312-250 94401 032-312-270	B Executive Office/High Density Multi-Family	E2-0.5/R5 E2-0.5/R5	0 50 0.9	Med Center surface Parking Lot Med Center surface Parking Lot		NO - Privately-Owned NO - Privately-Owned	Available N	Not Used in Prior Housing Element Not Used in Prior Housing Element	14	0 15	33	General interest in redevelopment, large surface parking lot, larger than .5 acre, same owner
	17 Baldwin Ave 6 N San Mateo Dr	94401 032-312-150 94401 032-312-100		E2-0.5/R5 E2-0.5/R5	0 50	Med Center surface Parking Lot Med Center surface Parking Lot		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element				
SAN MATEO	7 N San Mateo Dr	94401 032-312-070	B Executive Office/High Density Multi-Family	E2-0.5/R5	0 50	Med Center surface Parking Lot	YES - Current	NO - Privately-Owned	Available N	lot Used in Prior Housing Element				
	02 Tilton Ave 06 Tilton Ave	94401 032-331-010 94401 032-331-020		R3		1 unit - Single family residential 1 unit - Single family residential		NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant	2	1 2	5	Zonied to encourage aggregation, larger than .5 acre Zonied to encourage aggregation, larger than .5 acre
	0 N Railroad	94401 032-331-150	C Medium Density Multi-Family	R3	0 35 0.	Industrial/warehouse	YES - Current	NO - Privately-Owned	Available L	Jsed in Prior Housing Element - Non-Vacant	7	3 8		Zonied to encourage aggregation, larger than .5 acre, vacant
SAN MATEO	80 N Bayshore Blvd 45 Kingston	94401 033-081-280 94401 033-171-040	D High Density Multi-Family	R4	0 50 0.0	Best Western 2 unit - Duplex	YES - Current	NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant	19	3 32		General interest to redevelop, motel conversion Former PA 2019-008 Monte Diablo Townhomes
	39 Kingston 31 Kingston	94401 033-171-050 94401 033-171-060		R4		5 unit - 2 story residential apts 1 unit - Single family residential		NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant				
SAN MATEO	218 Monte Diablo	94401 033-171-180	D High Density Multi-Family	R4	0 50 0.8	Neighborhood retail/parking	YES - Current	NO - Privately-Owned	Pending Project L	Jsed in Prior Housing Element - Non-Vacant				
SAN MATEO SAN MATEO	731 Leslie St 741 Leslie St	94402 035-215-060 94402 035-221-010		TOD		Service commercial Service commercial		NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant	12	5 13	30	Zoned TOD, larger .5 acre, old buildings
SAN MATEO	753 Leslie St	94402 035-221-020	E Transit Oriented Development	TOD	0 50 0.1	Service commercial	YES - Current	NO - Privately-Owned	Available L	Jsed in Prior Housing Element - Non-Vacant				
	78 Concar Dr 66 Concar Dr	94402 035-242-090 94402 035-242-140		TOD		Seven 11 Shopping center/parking		NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant	/3	888	961	PA-2018-052, Concar Passage
	855 Delaware St 880 Grant St	94402 035-242-160 94402 035-242-170		TOD	0 50 0.3	restaurant Shopping center/parking		NO - Privately-Owned NO - Privately-Owned	Pending Project L	Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant				
SAN MATEO	90 Concar Dr	94402 035-242-190	F Transit Oriented Development	TOD	0 50 0.4	Shane Jeweler		NO - Privately-Owned	Pending Project	Jsed in Prior Housing Element - Non-Vacant				
	820 Grant St 40 Concar Dr	94402 035-242-200 94402 035-242-210		TOD		Trader Joes Shopping center/parking		NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant				
SAN MATEO	oncar Dr/S Delaware St	94402 035-242-220	F Transit Oriented Development	TOD	0 50 0.7	parking	YES - Current	NO - Privately-Owned	Pending Project U	Jsed in Prior Housing Element - Non-Vacant				
	7 N San Mateo Dr 7 N San Mateo Dr	94401 032-311-140 94401 032-311-150		E2-0.5/R5 E2-0.5/R5	0 50 0.6	Medical office and parking lot Medical office and parking lot	YES - Current YES - Current	NO - Privately-Owned NO - Privately-Owned		lot Used in Prior Housing Element lot Used in Prior Housing Element	10	4 11	25	Site for sale.
SAN MATEO	29 W 20th Ave	94403 039-052-350	H Medium Density Multi-Family	R3 F1/R4	0 35 5.	Elk club.	YES - Current	NO - Privately-Owned	Available L	Jsed in Prior Housing Element - Non-Vacant	77	31 81		Preliminary conversations with the owner to convert to residential have occurred. One chart old building larger than 5 ages (consolidate with Ell/s)
SAN MATEO SAN MATEO	05 W 20th Ave 010 Pioneer Ct	94403 039-060-010 94403 039-060-020		E1/R4 E1/R4	0 50 0.2	1 story office building 1 story office building		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element		3		One story, old building, larger than .5 acre (consolidate with Elk's) One story, old building, larger than .5 acre (consolidate with Elk's)
SAN MATEO	040 Pioneer Ct 041 Pioneer Ct	94403 039-060-050 94403 039-060-100	I Executive Office/High Density Multi-Family	E1/R4	0 50 0.2	2 story office 2 story office	YES - Current	NO - Privately-Owned NO - Privately-Owned	Available N	lot Used in Prior Housing Element lot Used in Prior Housing Element	3	1 3	7	Two story, old building, larger than .5 acre Two story, old building, larger than .5 acre
SAN MATEO	050 Pioneer Ct	94403 039-060-060	I Executive Office/High Density Multi-Family	C3-1/R4	0 50 0.2	1 story office building	YES - Current	NO - Privately-Owned	Available N	lot Used in Prior Housing Element	11	5 12		One story, old building, larger than .5 acre
SAN MATEO	070 Pioneer Ct 055 Pioneer Ct	94403 039-060-070 94403 039-060-090		C3-1/R4 C3-1/R4	0 50	1 story professional office 1 story medical building	YES - Current	NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element				
SAN MATEO	075 Pioneer Ct	94403 039-060-080	I Executive Office/High Density Multi-Family	C3-1/R5	0 50	1 story office building	YES - Current	NO - Privately-Owned	Available N	Not Used in Prior Housing Element				
	51 W 20th Ave 17 W 20th Ave	94403 039-060-140 94403 039-060-150	J Executive Office/High Density Multi-Family J High Density Multi-Family	E1-1/R4 R4		1 story office building 1 unit - Single family residential	YES - Current YES - Current	NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element		5	5	R-4 zoning, underutilized, common ownership, 1 story
SAN MATEO	745 El Camino Real	94403 039-351-070	Transit Oriented Development	TOD	0 50 0.8	1 story retail	YES - Current	NO - Privately-Owned	Available L	Jsed in Prior Housing Element - Non-Vacant	17	7 18		TOD Zone, larger than .5 acre, old building
	825 El Camino Real 833 El Camino Real	94403 039-351-110 94403 039-351-120		TOD TOD		Existing retail/parking (Big 5) small retail		NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant	16 22	9 23		TOD Zone, larger than .5 acre, old building TOD Zone, larger than .5 acre, old building
	837 El Camino Real 841 El Camino Real	94403 039-351-130 94403 039-351-999		TOD	0 50	small retail small retail	YES - Current	NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Prior Housing Element - Non-Vacant				
SAN MATEO	025 S El Camino Real	94403 039-360-160	L Transit Oriented Development	TOD	0 50 1.4	Vacant restaurant and large parking	YES - Current	NO - Privately-Owned	Available L	Jsed in Prior Housing Element - Non-Vacant	28 1	12 30	70	Ownership interest in redevelopment, TOD zoning, larger than .5 acre, vacant, large parking lot
SAN MATEO SAN MATEO	111 El Camino Real 00 S Fremont	94403 039-360-070 94401 033-163-160		TOD R4D	0 50 0.4	Vacant restaurant and large parking 1 unit - Single family residential	YES - Current	NO - Privately-Owned NO - Privately-Owned		Jsed in Prior Housing Element - Non-Vacant Jsed in Two Consecutive Prior Housing Elements - Vacant		2 13	15	PA-2015-048; 200 S Fremont under construction
SAN MATEO	17 E 3rd Ave	94401 033-163-050	M High Density Multi-Family	R4D		Vacant	YES - Planned	NO - Privately-Owned	Pending Project N	lot Used in Prior Housing Element	4	36		PA19-036 pre-application complete
	22 S Fremont St 80 E 4th Ave	94401 033-163-170 94401 034-183-060	M High Density Multi-Family Central Business Support	R4D CBD-S	0 50 1.1	1 unit - Single family residential Parking Lot	YES - Current YES - Potential	NO - Privately-Owned YES - City-Owned		Not Used in Prior Housing Element Jsed in Two Consecutive Prior Housing Elements - Vacant	223	2	225	PA-2019-033; City owned site Kiku Crossing under construction
	069 Kyne St (BMSP - Residential Block 6) 87 S El Camino Real	94403 040-031-040 94402 034-144-220		BMSP CBD/R	0 50 1.	Demolished Bay Meadows Race Track	YES - Planned	NO - Privately-Owned	Pending Project L	Used in Two Consecutive Prior Housing Elements - Vacant Not Used in Prior Housing Element	5	49		PA20-033; SPAR approved RES-6 under construction Investor owns entire block- can build 75"/75 Du/A with public benefits.
	2 E 4th Ave	94401 034-144-230		CBD/R		Retail/office Retail-4th Ave Retail		NO - Privately-Owned NO - Privately-Owned	Available N	Not Used in Prior Housing Element	31 1	13 33		Investor owns entire block- can build 75 /75 bu/A with public benefits. Investor owns entire block- can build 75"/75 bu/A with public benefits.
SAN MATEO SAN MATEO	5th Ave/San Mateo Dr 85 S El Camino Real	94401 034-144-240 94402 034-200-220		CBD/R E2-1		Parking Lot 1 story office(Central park South office)		NO - Privately-Owned NO - Privately-Owned		Jsed in Two Consecutive Prior Housing Elements - Vacant Not Used in Prior Housing Element	24 1	10 26		80 DU mixed retail/res approved in 2017. Developer-owned approved MU project not yet built.
SAN MATEO	00 E 4th Ave	94401 034-173-100	O Downtown Retail Core	CBD/R		Retail-Wells fargo	YES - Current	NO - Privately-Owned	Available N	Not Used in Prior Housing Element	9	4 10	23	Downtown, combined lot size larger than .5 acre, old building, 2 story, same ownership
SAN MATEO SAN MATEO	09 E 5th Ave 68 E 4th Ave	94401 034-173-110 94401 034-173-140		CBD/R CBD/R	0 50 0 50 0.1	Wells Fargo parking Restaurant/parking		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element		2	2	Developer negotiating sale.
SAN MATEO	68 E 4th Ave	94401 034-173-150	P Downtown Retail Core	CBD/R	0 50 0.2	restaurant/parking	YES - Current	NO - Privately-Owned	Available N	Not Used in Prior Housing Element		4	4	Developer negotiating sale.
SAN MATEO SAN MATEO	22 E 4th Ave 00 S B st	94401 034-176-050 94401 034-176-070		CBD/R CBD/R	0 50 0.2	Draeger's Draeger's		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element	10		10	PA-2021-071; Draeger's
SAN MATEO SAN MATEO		94401 034-176-080 94401 034-176-090		CBD/R CBD/R	0 50 0.1	Draeger's		NO - Privately-Owned NO - Privately-Owned	Pending Project N	Not Used in Prior Housing Element Not Used in Prior Housing Element				
SAN MATEO	th/Railroad	94403 034-179-050	R Downtown Retail Core	CBD/R	0 50 0.2	Draeger's Parking lot-City Surplus Site	YES - Potential	YES - City-Owned	Pending Project N	Not Used in Prior Housing Element	52		52	Talbot's Site - City-owned, developer identified.
	th/Railroad 35 E 3rd Ave	94403 034-179-060 94401 034-181-160		CBD/R CBD/S		Parking lot-City Surplus Site Auto repair		YES - City-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element		4	4	PA-2021-081 (5 units + office)
SAN MATEO	12 Delaware St	94401 034-185-030	S Downtown Retail Core Support	CBD/S	0 50 0.1	1 unit - Single family residential			Pending Project N	lot Used in Prior Housing Element	12	99		PA-2021-063; Windy Hill Block 21
SAN MATEO SAN MATEO	18 Delaware St 20 Delaware St	94401 034-185-040 94401 034-185-050		CBD/S CBD/S		1 unit - Single family residential 1 unit - Single family residential				Not Used in Prior Housing Element Not Used in Prior Housing Element				
SAN MATEO	07 Claremont St	94401 034-185-110	S Downtown Retail Core Support	CBD/S	0 50 0.1	Interior deisgn home staging	YES - Current	NO - Privately-Owned	Pending Project N	Not Used in Prior Housing Element				
	12 3rd Ave 73 Claremont St	94401 034-185-120 94401 034-185-140		CBD/S CBD/S		1 story retail 1 story retail		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element				
	07 4th Ave 00 Delaware St	94401 034-185-150 94010 034-185-160	S Downtown Retail Core Support	CBD/S CBD/S		1 story retail	YES - Current		Pending Project N	lot Used in Prior Housing Element lot Used in Prior Housing Element				
SAN MATEO	25 4th Ave	94401 034-185-170	S Downtown Retail Core Support	CBD/S	0 50 0.1	Auto repair	YES - Current	NO - Privately-Owned	Pending Project N	Not Used in Prior Housing Element				
	11 Claremont St 15 Claremont St	94402 034-185-190 94402 034-185-200		CBD/S CBD/S		3 unit - 2 story residential Storage yard		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element				
SAN MATEO	Hayward Ave	94401 034-275-130	Executive Office/High Density Multi-Family	E2-1/R4	0 50 0.3	6 unit - 3 duplexes	YES - Current	NO - Privately-Owned	Pending Project N	lot Used in Prior Housing Element	2	16		PA-2019-045; 1 Hayward Ave
	600 El Camino Real 604 El Camino Real	94403 034-413-080 94403 034-413-090	T Executive Office T Executive Office	E2-2 E2-2		1 story retail 3 unit - 2 story mixed use retail/residential		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element	5	39	44	Former PA 2018-038; Jasmine St
SAN MATEO	610 El Camino Real	94403 034-413-100	T Executive Office	E2-2	0 50 0.	1 unit - 2 story mixed use retail/residential	YES - Current	NO - Privately-Owned	Pending Project N	lot Used in Prior Housing Element				
SAN MATEO	620 El Camino Real 541 Jasmine St	94403 034-413-110 94403 034-413-130	T Executive Office T Executive Office	E2-2 E2-2		1 story retail 2 unit - Duplex	YES - Current			Not Used in Prior Housing Element Not Used in Prior Housing Element				
	535 Jasmine St 602 El Camino Real	94403 034-413-140 94403 034-413-150	T Executive Office T Executive Office	E2-2 E2-2		2 unit - Duplex 2 unit - 2 story mixed use retail/residential		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element				
SAN MATEO	03 Baldwin Ave	94403 032-322-230	U Neighborhood Commercial/High Density Multi-Family	C1-2/R5	0 50 0.6	Trags	YES - Current	NO - Privately-Owned	Pending Project N	lot Used in Prior Housing Element	6	58	64	PA-2017-085; Trags under construction
	04 Baldwin Ave 863 S Norfolk St	94403 032-322-230 90025 035-383-200	U Neighborhood Commercial/High Density Multi-Family Neighborhood Commercial	C1-2/R5 C1-1		Trags Fishmarket				Not Used in Prior Housing Element Not Used in Prior Housing Element	43 1	17 45	105	Former PA-2021-015; 74 townhome developer interest in waterfront residential.
SAN MATEO	200 Bridgepointe Pkwy	94401 035-466-010	V Regional/Community Commercial/High Density Multi-Family	C2-0.62/R	0 50 1.6	Bridgepointe Ice Rink	YES - Current	NO - Privately-Owned	Available N	Not Used in Prior Housing Element	33 1	14 36	83	Two story, half vacant building, larger than .5 acre
	260 Bridgepointe Pkwy 270 Bridgepointe Pkwy	94105 035-466-070 94106 035-466-080		C2-0.62/R C2-0.62/R		Bridgepointe Shopping Center-Retail Bridgepointe Shopping Center-Retail		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element	39 1 17	7 41 7 18		Mixed-use potential, larger than .5 acre, one story, same ownership, uses in decline Half vacant, larger than .5 acre, one story
	012 Bridgepointe Pkwy	94105 035-466-090 94105 035-466-100	V Regional/Community Commercial/High Density Multi-Family	C2-0.62/R C2-0.62/R	0 50 2.7	Bridgepointe Shopping Center-Retail	YES - Current	NO - Privately-Owned NO - Privately-Owned	Available N	lot Used in Prior Housing Element lot Used in Prior Housing Element	33 1 147 6	14 35	82	Half vacant, larger than .5 acre, one story
SAN MATEO		94105 035-466-110	V Regional/Community Commercial/High Density Multi-Family	C2-0.62/R	0 50 2.9	Bridgepointe Shopping Center-parking Bridgepointe Shopping Center-ship/Receiving	YES - Current	NO - Privately-Owned	Available N	lot Used in Prior Housing Element	36	15 38	89	Large parking lot, larger than .5 acre, potential for structured parking with housing Parking lot, larger than .5 acre, consolidation with other parcels
	500 Fashion Island Blvd 919 O'Farrell St	10023 035-550-040 94401 039-030-340		E1-0.62/R F1-1/R4		3 story Office 1 story medical office-		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element	92 5	50 131		Developer interest in redevelopment, larger than .5 acre, old building, large parking PA-2020-037; 1919 O'Farrell
SAN MATEO	118 El Camino Real	94402 039-060-440	Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0 50 0.7	Catrina Hotel	YES - Current	NO - Privately-Owned	Available N	Not Used in Prior Housing Element	23	9 24	56	Motel conversion, larger than .5 acre, old building, two stories
	700 El Camino Real 750 El Camino Real	94103 039-352-060 94103 039-352-070		C3-1/R4 C3-1/R4	0 50 0	1 story retail 1 story retail		NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element	6	62	68	PA-2015-031; Hillsdale Terraces
SAN MATEO	790 El Camino Real 955 El Camino Real	94103 039-352-090 94010 039-360-120	W Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0 50 0.3	1 story retail	YES - Current	NO - Privately-Owned	Pending Project N	lot Used in Prior Housing Element	45	10		Ounce integral in radioval annual TOD Zona larger than 5 and 4 than large and in larger
SAN MATEO		94403 039-360-140	Transit-Oriented Development	TOD	0 50 1.3	1 story/parking 1 story/parking		NO - Privately-Owned NO - Privately-Owned	Available N	lot Used in Prior Housing Element lot Used in Prior Housing Element	46 1 27 1	19 49 11 29		Owner interst in redevelopment, TOD Zone, larger than .5 acre, 1 story, large parking lot Owner interst in redevelopment, TOD Zone, larger than .5 acre, 1 story, large parking lot
	590 El Camino Real 520 El Camino Real	94403 042-121-080 94124 042-121-040		C3-1/R4 C3-1/R4	0 50 0.6	1-2 story retail 1 story retail	YES - Current	NO - Privately-Owned NO - Privately-Owned		Not Used in Prior Housing Element Not Used in Prior Housing Element	13	5 14	32	Ownership interest, one story building, larger than .5 acre Ownership interest, one story building, larger than .5 acre
SAN MATEO	1 Hillsdale Blvd	94403 039-490-170	X Regional/Community Commercial	C2-2/Q5	0 50 39.9	Hillsdale Mall	YES - Current	NO - Privately-Owned	Pending Project N	lot Used in Prior Housing Element	808 33	39 31 857	1996	Owner interested in mixed use redevelopment including maximizing residential
SAN MATEO SAN MATEO	1 Hillsdale Blvd	94403 039-490-050 94403 039-353-020		C2-2/Q5 C3-1/R4		Hillsdale/ Bank Parking ramp and parking lot		NO - Privately-Owned NO - Privately-Owned		lot Used in Prior Housing Element lot Used in Prior Housing Element	14	6 16		Owner interested in mixed use redevelopment including maximizing residential Owner intersted in redevelopment, parking ramp and parking lot, larger than .5 acre
SAN MATEO		039-353-030		C3-1/R4	0 50 0.4	Hillsdale Parking Lot/Structure	YES - Current	NO - Privately-Owned	Available N	Not Used in Prior Housing Element	9	4 9		Owner intersted in redevelopment, parking ramp and parking lot, larger than .5 acre

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SAM MATE 30 4/And New 54403] 042-242-1380 AD Neighborhood Commercial/High Density Multi-Family C3-15/RA 0 50 0.21 Betail Commercial Family C3-15/RA 0 50 0.21 Betail Commercial Family C3-15/RA 0 50 0.28 Betain Emission Family C3-15/RA	
SAN MATEO 15 Hobat Ale 94402 304-3812-30 AE Medium Density Multi-Family C2.1/R4 0 50 2 story retail/office YE5 - Current NO - Privately-Owned Available Not Used in Prior Housing Element 18 7 19 4 One-West Private No - Privately-Owned Available Not Used in Prior Housing Element 18 7 19 4 One-West Private No - Privately-Owned Available Not Used in Prior Housing Element 18 7 19 4 One-West Privately-Owned Available Not Used in Prior Housing Element 18 7 19 4 One-West Privately-Owned Available Not Used in Prior Housing Element 18 7 19 4 One-West Privately-Owned Available Not Used in Prior Housing Element 18 7 19 4 One-West Privately-Owned Available Not Used in Prior Housing Element 18 7 19 4 One-West Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available Not Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No - Privately-Owned Available No - Used in Prior Housing Element No -	
SAN NATEO 110 El Camino Real 94402 204-3481-250 AE Regional/Community Commercial/High Density Multi-Family C2-1/R4 0 50 2 story retail offlice YES- Current NO - Privately-Owned NO	
SAN MATEO 1116 112 113 114 113 114	
SAN MATEO 1114 El Camino Real 9402Q 034-3381-260 AE Regional/Community Commercial/High Density Multi-Family C2-1/R4 0 50 2 story retail office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 120 El Camino Real 9402Q 034-382-150 AE Regional/Community Commercial/High Density Multi-Family C2-1/R4 0 50 2 story retail office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 120 El Camino Real 9402Q 034-382-160 AE Regional/Community Commercial/High Density Multi-Family C2-1/R4 0 50 Retail Commercial YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available NOT Used in Prior Housing Element NO - Privately-Owned Available NOT Used in Prior Housing Element NO - Privately-Owned Available NOT Used in Prior Housing Element NO - Privately-Owned A	
SAN MATEO 1116 El Camino Real 94402 034-381-320 AE Regional/Community Commercial/High Density Multi-Family C2-1/R4 O 50 Retail Commercial YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned NO -	
SAN MATEO 120 El Camino Real 94402 034-382-150 AE Regional/Community Commercial/High Density Multi-Family C2-1/R4 0 50 Retail Commercial YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 91 El Camino Real 94402 034-282-120 Executive Office/High Density Multi-Family R1C 0 50 0.52 1-2 story office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 90 El Camino Real 94402 034-275-220 Executive Office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 90 El Camino Real 94402 034-275-220 Executive Office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 90 El Camino Real 94401 032-122-240 Executive Office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 90 Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO	
SAN MATEO 911th Ave 94401 034-283-21.0	
SAN MATEO 90.1 El Camino Real 94402 934-275-220 Secutive Office E2-1 0 50 0.57 Medical office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 7 3 7 17 Larger Han . S acre, one story, large parking lot Not Used in Prior Housing Element 7 3 7 17 Larger Han . S acre, one story, large parking lot Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO - Privately-Owned Available Not Used in Prior Housing Element NO	
SAN MATEO 801 Woodside Way 94401 032-122-240 Medium Density Multi-Family 83 0 35 0.31 warehouse YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 6 6 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj SAN MATEO 717 Woodside Way 94401 032-122-210 Medium Density Multi-Family R3 0 35 0.24 warehouse YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj SAN MATEO 717 Woodside Way 94401 032-122-210 Medium Density Multi-Family R3 0 35 0.14 warehouse YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 3 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj SAN MATEO 800 SEI Camino Real 94401 032-122-210 Regional/Community Commercial/High Density Multi-Family C3-1/R4 0 50 0.5 Efects YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Efects YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Efects YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Efects YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Efects YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Efects YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Efects YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Event NO - Privately-Owned Available Not Used in Prior Housing Element 0 50 0.5 Event NO - Privately-Owned Available NOT Used in Prior Housing Element 0 50 0.5 Event NO - Privately-Owned Available NOT Used in Prior Housing Element 0 50 0.5 Event NO - Privately-Owned Available NOT Used in Prior Housing Element 0 50 0.5 Event NO - Privately-Owned Available NOT Used in Prior Housing Element 0 50 0.5 Event NO - Privately-Owned Available NOT Used in Prior Housing Element 0 50 0.5 Event NO - Privately-Owne	
SAN MATEO 719 Woodside Way 94401 032-122-250 Medium Density Multi-Family 83 0 35 0.2 warehouse YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj SAN MATEO 179 Woodside Way 94401 032-122-210 Megianal/Community Commercial/High Density Multi-Family R3 0 35 0.1 auto repair YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 5 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj SAN MATEO 1 500 SE [Carrino Real 94403] 032-122-210 Megianal/Community Commercial/High Density Multi-Family C3-1/R4 0 50 0.5 FeetEx YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 6 2 6 14 Serce, large parking Ilement 6 2 6 6 14 Serce, large parking Ilement 7 6 15 Graph of the Used in Prior Housing Element 8 6 2 6 6 14 Serce, large parking Ilement 9 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj Not Used in Prior Housing Element 9 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj Not Used in Prior Housing Element 9 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj Not Used in Prior Housing Element 9 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj Not Used in Prior Housing Element 9 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj Not Used in Prior Housing Element 9 4 4 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not Used in Prior Housing Element 9 4 4 Mailable Not	· · · · · · · · · · · · · · · · · · ·
SAN MATEO 717 Woodside Way 9440] 032-122-210 Medium Density Multi-Family 83 0 35 0.14 Just perpir YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 3 3 Keep with 18.2 density, R-3 zoning, very underutilized, residential adj SAN MATEO 3600 SE I Camino Real 94402 034-303-120 Regional/Community Commercial/High Density Multi-Family C3-1/R4 0 50 0.54 Birght Horizon Preschool YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 6 2 6 14 Seaver, lace, lace	Jency, near CALTrain
SAN MATEO 3600 S E I Camino Real 94403 (042-123-420 Regional/Community Commercial/High Density Multi-Family C3-1/R4 0 50 0.5 FedEx YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 6 2 6 14/5 acre, Jarge parking Jor, one story SAN MATEO 3131 S E I Carrino Real 94402 (032-182-120) AF Regional/Community Commercial C2-1/R4 0 50 0.54 Privately-Owned Available Not Used in Prior Housing Element 6 2 6 7 16 Jarger Han .5 acre, Journel privately-Owned Available Not Used in Prior Housing Element 6 3 7 16 Jarger Han .5 acre, Journel privately-Owned Available Not Used in Prior Housing Element 6 3 7 16 Jarger Han .5 acre, Journel privately-Owned Available Not Used in Prior Housing Element 6 3 8 19 Remediated former gas station, Jarger than .5 acre combined, 1 story SAN MATEO 20 E Poplar Ave 94401 (032-182-130) AF Regional/Community Commercial C2-2 0 35 1 story retail NO - Privately-Owned Available Not Used in Prior Housing Element 6 1	cency, near CALTrain
SAN MATEO 350 N San Mateo Dr 9440] 032-182-120 AF Regional/Community Commercial C2-1 0 35 0.63 locating as station YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 8 19 Remediated former gas station, larger than .5 acre combined, 1 story SAN MATEO 220 E Poplar Ave 9440 032-182-120 AF Regional/Community Commercial C2-2 0 35 1 story retail YES - Current NO - Privately-Owned Available NO Used in Prior Housing Element 5 1 1 story retail YES - Current NO - Privately-Owned Available NO Used in Prior Housing Element 6 6 6 6 12,5 acre, large parking lot, two stories, underrutilized	
SAN MATEO 20 E Poplar Ave 94401 032-182-130 03-182-130 04F Regional/Community Commercial C2-2 0 35 1 story retail YES - Current NO - Privatelyr-Owned Available Not Used in Prior Housing Element SO - Discovered to prior Housing Element Not Used in Prior Housing Element 6 6 12 Isage parking lot, two stories, underutilized	
SAN MATEO 1 Baywood 94402 032-441-270 Executive Office/High Density Multi-Family E2-2/RS 0 50 0.5 2 story medical YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 6 6 12 .5 acre, large parking lot, two stories, underutilized	d building
SAN MATEC Baywood 94402[032-441-270 Executive Office/High Density Multi-Family [E2-2/RS 0] 50 0.512 story medical YES - Current INO - Privately-Owned Available Not Used in Prior Housing Element 6 6 1 121.5 acre, large parking lot, two stories, underutilized	
SAN MATEO 406 1st Ave 94401 034-157-140 Downtown Retail Core CBD/S 0 50 0.38 1 story office YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 6 6 6 Downtown, next to CALTrain station, 1 story, underutilized	
SAN MATEO 406 1st Ave 94401 034-157-140 Downtown Retail Core CBD/S 0 50 0.38 story office YES - Current NO - Privatelyr-Owned Available Not Used in Prior Housing Element 6 Downtown, next to CALTrain station, 1 story, underutilized SAN MATEO 600 S B St 94401 034-194-140 AG Neighborhood Commercial/High Density Multi-Family C1-3/RS 0 50 0.64 2-story retail/office YES - Current NO - Privatelyr-Owned Pending Project Not Used in Prior Housing Element Former PA 2021-036; Nazareth Vista	
SAN MATEO 516 S B S S 99401 3014 1940 30 A Neighborhood Commercial/high Density Multi-family C1-3/PS 0 50 1 story retail VES - Current NO - Privately-owner Pending Project Not Used in minor housing Element 5 43 48 Former PA 2021-0356, Nazareth Vista	
SAN MATEO 93 Bovet Rd 94402 039-011-450 AH Neighborhood Commercial C1-2 0 50 0.68 parking lot YES - Potential NO - Privately-Owned Available Not Used in Prior Housing Element 13 6 15 34 Same ownership as Bovet, parking lot, larger than .5 acre	
SAN MATEO 71-77 Bovet Rd 94402 039-011-460 AH Neighborhood Commercial C1-2 0 50 5.97 I story retail YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 72 30 77 179 Partial vacant, larger than .5 acre combined, large parking lot, 1 story	
SAN MATEO 71-77 Bovet Rd 9402/ 039-011-470 AH Neighborhood Commercial C1-2 0 50 1 story retail YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element	
SAN MATEO 71-77 Bovet Rd 94402 039-011-480 AH Neighborhood Commercial C1-2 0 50 1 story retail YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 1750 El Camino Real 94402 039-011-500 AH Neighborhood Commercial C1-2 0 50 1 story retail YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element	
SAN MATE 0 17-178 per Rd 94402 09-901-1510 Ah Neighborhood Commercial C1-2 0 50 1 story retail YES - Current No - Privately-Owned Available Not Used in Prior Housing Element Not Used i	
SAN MATEO 1509 Born 94402 3930 10.1400 Executive Office E1-2 0 50 5.51 2 story office VES - Current NO + Privately-Owned Wanalable Not Used in Prior Housing Element 30 12 32 74 Larger than .5 acre, two story, large parking lot, underutilized	
SAN MATEO 3880 S El Camino Real 94403 042-165-130 Regional/Community Commercial/High Density Multi-Family C3-1/R4 0 50 1.43 1 story retail YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 23 9 25 57 (larger than .5 acre, one story, large parking lot, underutilized	
SAN MATEO 2000 Winward Way 9404 035-610-030 Regional/Community Commercial C2-0.62 0 50 4.27 Residence Inn 160 hotel units YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 24 136 160 Owner inquiries to convert to residential 120 studios/40 1-BR	
SAN MATEO 1900 S Norfolk St 94403 035-391-090 Executive Office E1-0.5 0 50 8.18 2 story office class B YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 99 41 105 245 Owner interest in redevelopment, two story, old building, large parking the contraction of the contrac	
SAN MATEO 1801 Grant St 9402 035-243-050 Regional/Community Commercial/High Density Multi-Family C3-I/R 0 50 1.72 Story retail Video Only YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 14 6 15 35 Larger than 5 acre, 1 story, old building, underutilized	
SAN MATEO 2030 S Delaware St 94403 035-320-270 TOD TOD 0 50 1.03 plumbing supply warehouse YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 21 9 22 52 TOD Zone, larger than .5 acre, 1 story, old building, large parking lot SAN MATEO 477 9th Ave 94402 033-281-130 Executive Office E2-2 0 50 1.6 1 story office YES - Current NO - Privately-Owned Pending Project Not Used in Prior Housing Element 12 108 120 PA-2022-004; Mixed-Use, SB330	
SAN MATEO 477 9th Ave 94402 033-281-130 Executive Office E2-2 0 50 1.6 1 story office YES - Current NO - Privately-Owned Pending Project Not Used in Prior Housing Element 12 108 120 PA-2022-004; Mixed-Use, \$8330 SAN MATEO 733 N San Mateo Dr 94401 032-151-300 Al Regional/Community Commercial C3-2 0 50 0.34 Vacant commercial YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 14 6 14 34 Property owner interested in assisted living or townhome development 15 16 17 18 17 18 17 18 17 18 17 18 17 18 17 18 17 18 18	
SAN MATEO 727 N San Mateo Dr 94001 0323-151-130 A Regional/Community Commercial C3-2 0 50 0.17 Vacant commercial VES - Current NO - Privately-Owned Available Not Used in 1901 rousing Element 1 9 19 19 19 19 19 19 19 19 19 19 19 19	
SAN MATEO 723 N San Mateo Dr 94401 032-151-320 AI Executive Office E2-1.5 0 50 0.63 Vacant commercial VES - Current NO - Privately-Owned Available Not Used in Prior Housing Element Property owner interested in assisted living or townhome development	
SAN MATEO 1017 3rd Ave 94404 033-134-100 AJ Medium Density Multi-Family R3 0 50 0.14 Vacant YES - Potential NO - Privately-Owned Available Not Used in Prior Housing Element 13 5 14 32 [Half vacant, larger than .5 acre consolidated, two story, same owners	
SAN MATEO 1015 3rd Ave 9400 (033-134-110 AJ Medium Density Multi-Family R3 0 50 0.2 Vacant site YES - Potential NO - Privately-Owned Available Not Used in Prior Housing Element	
SAN MATEO 245 Humboldt St 94404 033-134-240 AJ Medium Density Multi-Family R3 0 50 0.3 4 unit - 2 story residential apts YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element SAN MATEO 480 S Elisworth Ave 94401 034-173-040 AK Downtown Retail Core CBD/R 0 50 0.1 Retail YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 2 2 2 Downtown, combined lot size larger than .5 acre, old building, 1 story	
SAN MATE U 490 S EISWORTH AVE 94041 U94-1/3-1/3-05 AK Downtown, combined tot size larger than 3 acre, old building, 1 ston	
DAN MATCO 150 E 3/11-1/20 SAN MATCO 150 E 3/	
SAN MATEO 155 E 5th Ave 94401 034-173-130 AK Downtown, combined lot size larger than .5 acre, old building, 1 story	
SAN MATEO 2621 Palm Pl 94403 039-085-280 AL Regional/Community Commercial C3-2 0 50 1.72 Warehouse-greenhouse VES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 35 14 37 86 Ownership interest in redevelopment, larger than .5 acre,	
SAN MATEO 2645 El Camino Real 94403 039-085-290 AL Regional/Community Commercial C3-2 0 50 0.57 Retail-Ah Sam Florist VES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 8 3 8 19 Ownership interest in redevelopment, larger than .5 acre	
SAN MATEO 1670 Amphlett Blvd 91201 035-241-240 AM Excutive Office E2-1 0 50 5-78 Low Rise Office/Parking lot YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 117 48 124 289 Ownership interest in redevelopment, larger than .5 acre, old building 120 120 120 120 120 120 120 120 120 120	P
SAN MATEO 1700 Amphlett Blvd 91201 035-241-250 AM Executive Office E2-1 0 50 4.07 Low Rise Office/Parking lot YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 82 34 87 203 Ownership interest in redevelopment, larger than .5 acre, old building SAN MATEO 1720 Amphlett Blvd 91201 035-241-260 AM Executive Office E2-1 0 50 4.61 Low Rise Office/Parking lot YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 93 38 99 230 Ownership interest in redevelopment, larger than .5 acre, old building than .5 acre, o	p p 2 story building; GPU land use mixed use Med/High (50+ DUA)
SAN MATEO 1720 Amphlett Blvd 91201 035-241-260 AM Executive Office E2-1 0 50 4.61 Low Rise Office/Parking lot YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 93 38 99 230 [Ownership interest in redevelopment, larger than .5 acre, old building SAN MATEO 4142 El Camino Real 94403 042-242-170 AN Neighborhood Commercial/High Density Multi-Family C1-1.5/R4 0 50 0.3 vacant YES - Potential YES - City-Owned Available Not Used in Prior Housing Element 5 2 5 12 [City owned parcel, larger than .5 acre combined, separate ownership	p 2 story building; GPU land use mixed use Med/High (50+ DUA) 2 story building; GPU land use mixed use Med/High (50+ DUA)
SAN MATEO 4100 El Camino Real 94403 Q42-242-080 AN Neighborhood Commercial/High Density Multi-Family C1-1.5/R4 0 5 0 .42/Retail Commercial VES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 6 3 7 16/Large parking lot, one/two words parcel, large	p p 2 story building; GPU land use mixed use Med/High (50+ DUA)
SAN MATEO ADUS N/A	p 2 story building; GPU land use mixed use Med/High (50+ DUA) 2 story building; GPU land use mixed use Med/High (50+ DUA) 2 story building; GPU land use mixed use Med/High (50+ DUA)
SAN MATEO 1520 S Delaware St 94402 035-200-070 Transit Oriented Development TOD 0 50 0.3 Car wash structure YES - Current NO - Privately-Owned Available Used in Two Consecutive Prior Housing Elements - Vacant 8 8 TOD zoned, 0.4 miles from Caltrain	p 2 story building; GPU land use mixed use Med/High (50+ DUA) 2 story building; GPU land use mixed use Med/High (50+ DUA) 2 story building; GPU land use mixed use Med/High (50+ DUA)
SAN MATEO 190 W 25th Ave 94403 039-174-220 Neighborhood Commercial C1-2 0 0.12 First Presbyterian YES - Current NO - Privately-Owned Available Not Used in Prior Housing Element 6 6 6 Ownership interest in redevelopment	p 2 story building; GPU land use mixed use Med/High (50+ DUA) 2 story building; GPU land use mixed use Med/High (50+ DUA) 2 story building; GPU land use mixed use Med/High (50+ DUA)



APPENDIX D | AFFIRMATIVELY FURTHERING FAIR HOUSING NARRATIVE

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- Fair Housing Action Plan
- AFFH Maps and Data
- Access to Educational Opportunities
- UC Merced Segregation Report
- Quotes and Narrative from Outreach
- State Fair Housing Laws

WHAT IS AFFIRMATIVELY FURTHERING FAIR HOUSING?

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

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

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

Affirmatively Furthering Fair Housing

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

Figure 1: AFFH definition

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

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



2 HISTORY OF SEGREGATION IN THE REGION

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

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

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

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

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

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, builders of the Hillsdale neighborhood in the mid-1900s recorded deeds that specified that only "members of the Caucasian or White race shall be permitted" to occupy sold homes—the exception being "domestics in the employ[ment] on the premises." This practice was the norm at the time as evidenced by the fact that the developer went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB), became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

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

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

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

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

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appeared to be on the same page as these discriminatory practices for most of the 20th century. As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory practices and allowed those that would be considered today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co. (272 U.S. 365)* supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

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

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

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

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

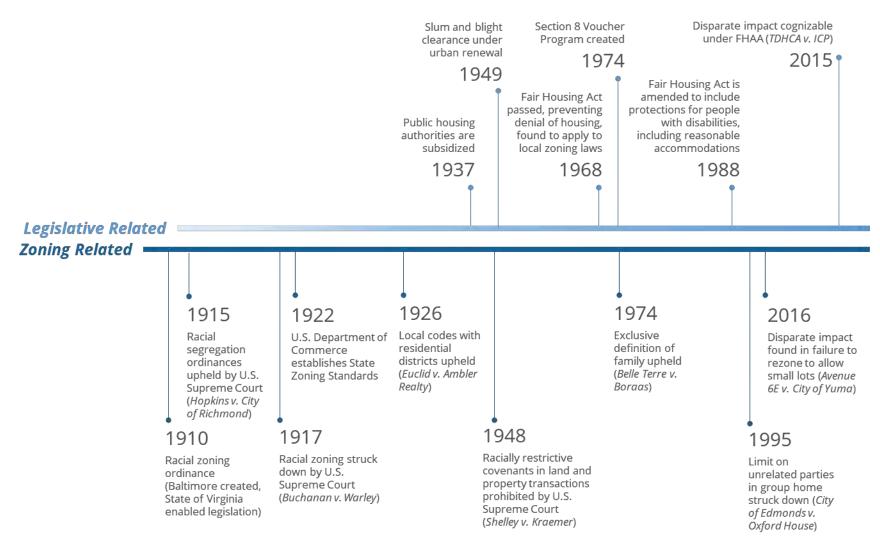


Figure 2: Major Public and Legal Actions that Influence Fair Access to Housing

Maps and data referenced in this section. Throughout this section, there are references to maps created by HCD to support the AFFH and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in an Attachment 2 and follow the organization of this section and the state guidance. The maps, in particular, are useful in demonstrating how the City of San Mateo compares with surrounding jurisdictions and the county overall in offering housing choices and access to opportunity.

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

Primary Findings, Contributing Factors, and Fair Housing Action Plan (Appendix 1) identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.

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

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

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

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

Attachments:

- Access to Educational Opportunities (Attachment 3)—findings from a countywide analysis of access to education and educational outcomes by protected class.
- State Fair Housing Laws (Attachment 6)—summary of key State laws and regulations related to mitigating housing discrimination and expanding housing choice.



3 PRIMARY FINDINGS

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

• 16% of fair housing complaints filed in San Mateo County from 2017 to 2021 (57 total) were in the City of San Mateo (9 total), which is approximately aligned with the city share of the county's population (14%). The most common issues cited in the City were refusal to rent and discrimination in terms, conditions, privileges relating to rental. Most complaints were on the basis of disability status (6 complaints) and race (3 complaints) in the City.

Racial and ethnic minority populations are **disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness** compared to the non-Hispanic White population in the City of San Mateo. Additionally, racial and ethnic minorities are more likely **to live in moderate resources areas and be denied for a home mortgage loan**.

- Racial and ethnic minority populations generally have higher rates of poverty (Figure II-5)
 and lower household incomes (Figure II-4) compared to the non-Hispanic White
 population in the City of San Mateo.
- Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low- and moderate-income households are also more likely to be overcrowded (Figure IV-18).
- People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Figure IV-22).
- Hispanic, Asian, and Black residents are more likely to live in moderate resource areas compared to high resource areas (Figure III-12). It is important to note there are no designated low resource areas in the City of San Mateo.
- Hispanic and American Indian or Alaska Native households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).

Geospatially, **the northeast area of the City** is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, low environmental scores, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and moderate resource scores. These areas are generally on either side of Highway 101 and stretch to the San Francisco Bay waterfront, encompassing the North Central and Shoreview neighborhoods. These areas have:

- Higher poverty rates between 10% and 20% (Figure II-28).
- Education opportunity scores between 0.25 and 0.5—meaning they have lower education scores compared to the rest of the City (Figure III-1).
- Low economic opportunity scores between zero and 0.5 (Figure III-7).

- Low environmental scores—which account for PM2.5, diesel PM, drinking water, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Figure III-9). The northeast area of the City of San Mateo has particularly poor environmental outcomes for traffic, impaired water, groundwater threats, hazardous waste, and asthma.
- The composite opportunity score for the City of San Mateo shows Census Tracts in the northeast area of the City fall within moderate resource areas while the rest of the City is within high or highest resource areas (Figure III-14).
- The Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks census tracts based on their ability to respond to a disaster and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. The northeast area of the City is most vulnerable according to the SVI (Figure III-15).
- Concentration (60% to 80% of households) of cost burdened households (Figure IV-13).
- Overcrowded households are concentrated in the same areas as cost burdened households (Figure IV-19).
- These areas are also within Special Flood Hazard Areas (Figure IV-31) and are vulnerable to displacement (Figure IV-28).

The City of San Mateo has a slight concentration of residents with a disability with 9% of the population compared to 8% in the county (Figure III-17). Residents living with a disability in the City are more likely to be unemployed and are largely concentrated in areas around Highway 101. Finally, the aging population is putting a strain on paratransit access countywide.

 Unemployment is disproportionately high among residents living with a disability at 12% compared to 3% for residents without a disability in the City of San Mateo particularly when compared to the county (Figure III-20).

Racial and ethnic minority students in the City of San Mateo—served by the San Mateo Union High School District and the San Mateo-Foster Elementary School District—experience lower educational outcomes compared to other students. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. However, Pacific Islander, Hispanic, and Black students in the San Mateo Union district were less likely to meet the admission standards. Although San Mateo Union High School has relatively low dropout rates—4% of students—compared to other districts in the county, dropout rates among Hispanic (7%), Black (6%), and Pacific Islander students are higher (Figures have been included in the access to education Attachment 3).

- Nearly half of all renter households in the City of San Mateo are cost burdened—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). There are disparities in housing cost burden in the City of San Mateo by race and ethnicity and family size (Figure IV-11 and Figure IV-12).
- 15% of respondents to the resident survey conducted for this AFFH said that schools in their neighborhood were of poor quality.



3.1 Resident Needs Collected Through Local Survey

A survey administered to capture residents' needs and support the AFFH found the following housing challenges. Nearly 150 residents completed the survey:

About 26% of residents said their house or apartment is too small for their family;

- 36% for racial and/or ethnic minority households;
- 42% for single parent households

14% of renters said they worry that if they request a repair they will experience rent increase or get evicted;

- 16% for racial and/or ethnic minority households;
- 21% for single parent households;

27% of respondents indicated they had been discriminated against when looking for housing in San Mateo County;

- 31% for racial and/or ethnic minority respondents;
- 43% for residents with a disability;

10% (14% for single parent households) of renters are often late on rent and 14% (20% for residents with a disability) can't keep up with utilities.

3.2 Contributing factors and Fair Housing Action Plan

The disparities in housing choice and access to opportunity discussed above stem from historical actions, socioeconomic factors that limit employment and income growth, the inability of the broader region to respond to housing demand, regional barriers to open housing choice, and, until recently, very limited resources to respond to needs. Specifically,

Fair housing issue: Hispanic households have disproportionate housing needs. These needs are evident in mortgage denial gaps, geographic distribution of affordable housing, cost burden, and overcrowding.

Contributing factors:

- Higher rates of mortgage denial rates among Hispanic households stems from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership.
- Although voucher holders and affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the City of San Mateo as in many surrounding jurisdictions, the northern portion of the City offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well: A recent article in Cityscape found that Hispanic homebuyers—when controlled for demographics, loan characteristics, and

finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.⁶

- Hispanic residents are more likely than others to work low wage jobs that do not support the City's or region's housing prices, resulting in higher rates of cost burden and overcrowding. Although, it is customary for Hispanic households to live in multigenerational settings, which may account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of access to affordable and rightsized housing.
- Hispanic residents are primarily concentrated in the northeastern area of the City where residents face higher poverty and cost burden as well as poor opportunity outcomes according to TCAC's opportunity maps.

Fair housing issue: Hispanic residents and single female parent households are concentrated in census tracts with higher poverty, low economic and environmental opportunity, high cost burden, overcrowding, and flood hazards compared to the rest of the City of San Mateo.

Contributing factors:

- Concentration of naturally occurring affordable ownership and rental housing opportunities in the northeast areas of the City further concentrates poverty, cost burden, and overcrowding in areas with low economic and environmental outcomes.
- There is a relative lack of affordable housing opportunities in higher resourced areas of the City.
- Highway 101 creates a major barrier between the Shoreview neighborhood—where the geographic concentrations of these groups exist—and the rest of the City of San Mateo.

Fair housing issue: Persons with disabilities have higher housing needs due to challenges accessing employment and housing discrimination and are concentrated in areas with lower environmental and economic opportunity scores.

Contributing factors:

- The unemployment rate for the City of San Mateo's residents with a disability is four times that of persons without a disability. The exact reasons for this disparity are unclear and are likely related to limited job opportunities, access to employment, and market discrimination.
- The undersupply of accessible housing units, particularly for renters, creates a scarcity of units for residents living with a disability.
- There were six complaints—out of the nine total complaints in the City—filed with HUD
 in the City of San Mateo from 2017 to 2020 where the issues cited included a failure to

⁶ Sanchez-Moyano, R. (2021). Achieving spatial equity through suburban homeownership? Neighborhood attributes of Hispanic homebuyers. *Cityscape: A Journal of Policy Development and Research*. Volume 23(3).



- make reasonable accommodations. Landlords and property owners are required to provide reasonable accommodations to residents living with a disability upon request.
- There are concentrations of the population living with a disability west of Highway 101 in the North Central neighborhood. This area of the City has a concentration of low and moderate income households (more than 50% per census tract) and scores low on TCAC's environmental and economic opportunity scores.

Fair housing issue: Persons with disabilities and persons of color are most likely to file complaints of housing discrimination due to discriminatory terms, conditions, privileges, or services and facilities and failure to make reasonable accommodations.

Contributing factors:

- Housing discrimination residents with disabilities and Hispanic households.
- Lack of understanding of reasonable accommodation requirements by landlords and property owners.

The Fair Housing Action Plan (FHAP) at the end of this report details how the City of San Mateo proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

4. SECTION I. FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

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

4.1 Fair Housing Legal Cases and Inquiries

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

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the largest civil rights agency in the United States. According to their website, the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act". ⁷

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH's website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.⁸ Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of **local enforcement organizations** including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County.

From 2017 to 2021, 57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD) (Figure I-2)—16% of complaints were in the City of San Mateo (9 complaints) (Figure I-3). Most complaints submitted to HUD cited disability status as the bias (56%) followed by race (19%), and familial status (14%). In the City of San Mateo, the most common issues cited were refusal to rent and discrimination in terms, conditions, privileges relating to rental.

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

Of the 146 City of San Mateo respondents to the resident survey, 95 residents have looked for housing seriously, of those, 23 (24%) indicated that a "Landlord did not return calls and/or emails asking about a

⁷ https://www.dfeh.ca.gov/aboutdfeh/

⁸ https://www.dfeh.ca.gov/complaintprocess/



unit", and 41 (46%) indicated they have been denied housing to rent or buy in the past 5 years. The main reason for denial (40%) was "income too low."

Similarly, of the 28 voucher holders responding to the survey, the majority (69%) indicated that finding an affordable unit is somewhat or very difficult. Seven of them indicated this is due to "Landlords have policies of not renting to voucher holders." Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021.

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

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

- First, fair lending cases referred to the Department of Justice from federal banking regulators has been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.
- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.
- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.⁹

⁹ https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/

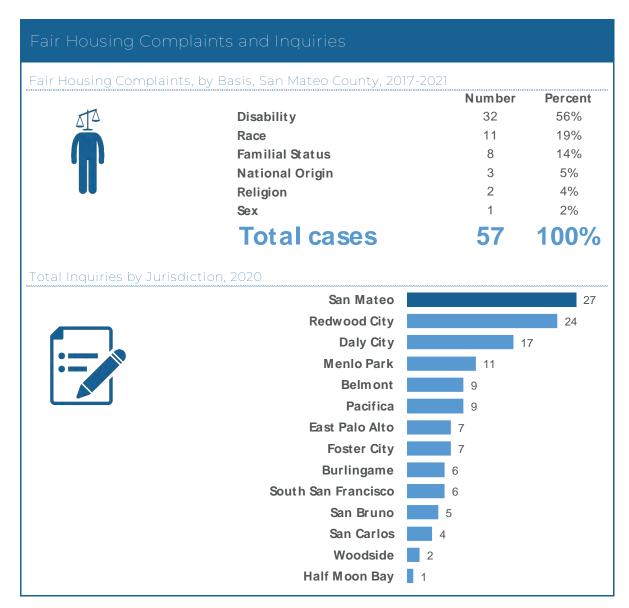


Figure 3: Fair Housing Complaints and Inquiries

4.2 Outreach and Capacity

The City of San Mateo could improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination. The City's website provides a link to the Regional Assessment of Fair Housing—approved by HUD in November 2017—and AFFH goals specific to the City of San Mateo. Housing resources are also available on the City's website but there is not specific information or resources for residents experiencing discrimination in housing or the Fair Housing Act. 11

¹⁰ https://www.cityofsanmateo.org/3764/Fair-Housing-Assessment

¹¹ https://www.cityofsanmateo.org/2506/Other-Resources



The Draft Housing Element 2023-2031 incorporates additional measures for providing access and education efforts as a specific program H 4.3.

4.3 Compliance with State Law

The City of San Mateo is — or will be — compliant with the following state laws that promote fair and affordable housing. The City has not been alleged or found in violation of the following:

- State Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021)(revisions are included in program H 1.3)
- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations;
- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2);
- Limits on Growth Controls Law (Gov Code Section 65589.5).

4.4 Housing Specific Policies Enacted Locally

The City of San Mateo identified the following local policies that contribute to the regulatory environment for affordable housing development in the City.

Local policies in place to <u>encourage</u> housing development.

- Mixed Use Zoning
- Density Bonus Ordinances
- Condominium Conversion Ordinance
- Homeowner Rehabilitation program
- General Fund Allocation Incl. former RDA "Boomerang" Funds
- Commercial Development Impact Fee
- Locally Funded Homebuyer Assistance Programs

Local <u>barriers</u> to affordable housing development.

- Height limits on multifamily developments
- Voter initiatives that restrict multifamily developments, rezoning for higher density, height limits or similar measures
- Low floor area ratios (FAR) allowed for multifamily housing
- Excessive parking requirements
- Extensive time period/requirements to develop multi-family properties

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

- Development and/or permit streamlining
- Objective design standards

Local policies that are <u>NOT</u> in place, but have potential Council interest for further exploration.

- Community land trusts
- Acquisition of affordable units with expiring subsidies

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

- Condominium conversion regulations
- Affordable housing impact/linkage fee on new commercial development
- Inclusionary zoning
- Living wage employment ordinances
- Promoting streamlined processing of ADUs
- Fair housing legal services
- Acquisition of unsubsidized properties with affordable rents
- Dedicating surplus land for affordable housing
- Ordinance on replacement units that exceed State standards

Figure 4: Local policies affecting housing issues

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), the City of San Mateo does not have any public housing buildings. However, the City does have three census tracts with a moderate share of households using housing vouchers (5% to 15%) and most other areas of the City have some (5% or less) housing voucher utilization.

Compared to nearby Millbrae, Burlingame, and Hillsborough, the **City of San Mateo appears** accommodating to renters with housing vouchers because the City has a greater share of voucher holders compared to the surrounding communities. The presence of housing voucher users indicates available rental supply to house these residents and a lack of exclusionary behavior from landlords in the City.



5. SECTION II. INTEGRATION AND SEGREGATION

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

Integration and Segregation

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

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

Figure 5: Integration and Segregation

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

5.1 Race and Ethnicity

Generally, the demographic characteristics of the City of San Mateo are consistent with the overall characteristics of San Mateo County. The population **distribution by race and ethnicity is similar to the county** with the largest proportion of the population being non-Hispanic White (41%) followed by Asian (26%), Hispanic (25%), other or multiple races (6%), and Black (2%). ¹² **Older residents are less diverse** with 67% of the population older than 65 years identifying as White compared to only 46% of the population for children less than 18 years old.

Racial and ethnic minority populations generally have higher rates of poverty and lower household incomes compared to the non-Hispanic White population in the City of San Mateo.

Geospatially, the City of San Mateo has three White majority census tracts ¹³ and several census tracts that have a slim Hispanic majority. ¹⁴

5.2 Dissimilarity and Isolation Indices

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

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

¹² The share of the population that identifies as American Indian or Alaska Native is less than 1%.

¹³ Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.

¹⁴ Redlining maps, otherwise known as Home Owners' Loan Corporation (HOLC) maps, are not available for San Mateo County.

generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

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

ABAG and UC Merced completed an analysis of segregation in San Mateo. Several indices were used to assess segregation in the City and determine how the City differs from patterns of segregation and integration in the region overall. The following is the summary from the UC Merced report (Attachment 4):

- As of 2020, white residents are the most segregated compared to other racial groups in San Mateo, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, the highest level of racial segregation is between Latinx and white residents within San Mateo.¹⁵
- According to the Theil's H-Index, neighborhood racial segregation in San Mateo declined between 2010 and 2020.
- Neighborhood income segregation stayed about the same between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in San Mateo. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents
 who are not lower-income has not substantively changed between 2010 and 2015. In 2015, the
 income segregation in San Mateo between lower-income residents and other residents was
 higher than the average value for Bay Area jurisdictions.

¹⁵ The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table Error! Reference source not found. in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.



5.3 Segregation Between City of San Mateo and Other Jurisdictions in the Bay

5.3.1 Area Region

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

These findings illustrate the need to provide housing, especially affordable housing, throughout the community, rather than in any single area. The inventory of opportunity sites demonstrates that the City has assumed affordable housing in areas where there are not existing concentrations of lower-income households, but rather in locations rich in service, transit, and other resources to ensure availability to these households. As such, the City does not anticipate the new housing to increase segregation within the City.

Further, the City anticipates that planning for approximately 3,616 units of housing affordable to low and very low-income households, as shown in the site inventory (Appendix C), will provide housing for resident groups who are more racially and ethnically diverse than the City overall due to their disproportionate needs. The City is prepared to pair the construction of new affordable housing with affirmative marketing and other programs to ensure that residents with disproportionate needs in the region benefit from the housing.

5.3.2 Disability Status

The share of the population living with at least one disability is 9% in the City of San Mateo compared to 8% in San Mateo County (Figure II-13). There are a handful of census tracts in the City that have a 10% to 20% share of the population living with a disability (Figure II-14). Geographic concentrations of people living with a disability may indicate the area has ample access to services, amenities, and transportation that support this population.

5.3.3 Familial Status

The City of San Mateo is home to more single-person households than the county, with 28% of households compared to only 22% in the County (Figure II-16). Additionally, there are fewer married-couple families and families with children in the City (Figure II-17 and Figure II-18).

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

The majority of married couple households and slim majority of residents living alone live in owner occupied housing (Figure II-19). The number of housing units available by number of bedrooms and tenure is consistent with the familial status of the households that live in the City of San Mateo (Figure II-16 and Figure II-20). Compared to the county, the City of San Mateo has a smaller proportion of family households

and greater proportion of single person households—which is reflected in the number of bedrooms and tenure of the housing stock in the City (Figure II-19 and Figure II-20). The distribution of households by family type are mapped at the census tract level in Figures 21, 22, 23, and 24.

5.3.4 Household Income

The household income distribution by percent of area median income (AMI) in the City of San Mateo is similar to the county (Figure II-25). There are several census block groups in the City that have median incomes below the 2020 state median income of \$87,100 for a family of four, but the majority of block groups have median incomes well above that (Figure II-26 and Figure II-27). Poverty rates are highest in the City of San Mateo—between 10% and 20%—in census tracts along the San Francisco Bay and Highway 101 (Figure II-28).

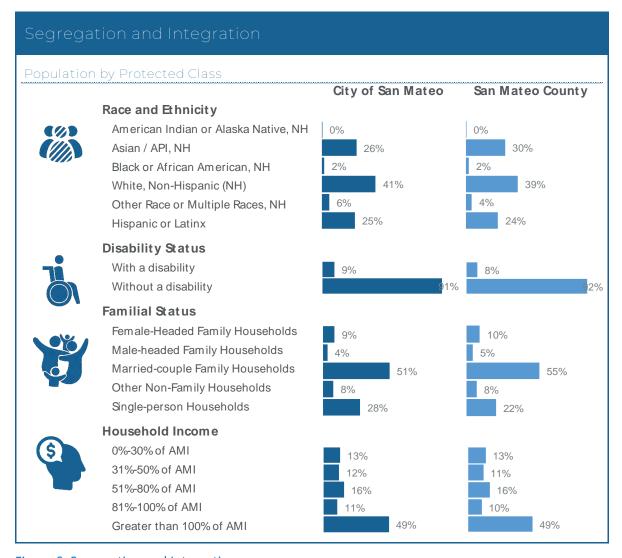


Figure 6: Segregation and Integration



5.4 Racially or Ethnically Concentrated Areas of Poverty and Affluence

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent, predominantly White, neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.¹⁶

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

R/ECAPs

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

A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR

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

Figure 7: R/ECAP definition

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

For this study, the poverty threshold used to qualify a tract as an R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In 2010 there were three census tracts that qualify as R/ECAPs (19.4% poverty rate) in the county. None of the R/ECAPs were located in the City of San Mateo in 2010 (Figure II-29).

In 2019 there were two census tracts that qualify as R/ECAPs (19.1% poverty rate) in the county. None were located in the City of San Mateo (Figure II-30).

¹⁶ Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. Cityscape: A Journal of Policy Development and Research, 21(1), 99–124

6. SECTION III. ACCESS TO OPPORTUNITY

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

Access to Opportunity

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

Figure 8: Access to Opportunity Definition

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

Local knowledge: resident survey questions about access to opportunity. Residents were asked about several resources that would improve their living situation in the survey conducted to support this AFFH. When asked what type of help they need to **improve their housing security**, top answers where:

Help me with a down payment/purchase (35%);

Help me with the housing search (26%); and

Help me get a loan to buy a house (24%).

When asked what type of help they need to improve their neighborhood, top answers where:

Better lighting (34%);

Improve street crossings (29%); and

Reduce crime (27%).

When asked what type of help they need to improve their health, top answers where:

Make it easier to exercise (40%);

More healthy food (37%); and

Better/access to mental health care (23%).

When asked what type of help they need to improve their job situation, top answers where:

Increase wages (46%);

Find a job near my apartment/house (26%); and

Help paying for college (20%).

When asked what type of help they need to improve children's education, top answers where:

Stop bullying/crime/drug use at school (26%);



Make school more challenging (25%); and

Have more activities afterschool (24%).

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

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

6.1 Education

TCAC's education score is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC's educational opportunity map, most Census Tracts in the City of San Mateo score between 0.5 and 0.75—opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes. However, there are a handful of Census Tracts along Highway 101 and the San Francisco Bay that score between 0.25 and 0.5—meaning they have lower education scores compared to the rest of the City. This area also has higher poverty rates, lower economic opportunity scores, and a greater share of minority households compared to the rest of the City.

The attached "Access to Education" (Attachment 4) includes findings from a countywide analysis of access to education and educational outcomes by protected class. Preliminary findings from this analysis are shared below.

According to the Disparate Access to Educational Opportunities Appendix, the City of San Mateo is served by the San Mateo Union High School District and the San Mateo-Foster City Elementary School District. San Mateo Union increased enrollment by 16% from 2010 to 2020 and the elementary district enrollment increased by 1% over the same time. However, **both districts lost students during the COVID pandemic.**

San Mateo Union enrollment by race and ethnicity is similar to the countywide distribution. However, there is a higher proportion of Asian students in San Mateo Union (23% compared to 17% countywide), a smaller proportion of Filipino students (5% compared to 8% countywide) and Hispanic students (32% compared to 38% countywide).

The San Mateo-Foster City Elementary District has the second highest share of homeless students, with 2% of students experiencing homelessness. The district also has a high share of English learners compared to the countywide proportion (26% compared to 20% countywide). Overall, the elementary district is more diverse than the countywide average.

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards at 69% followed by San Mateo Union High with 68%. Pacific Islander, Hispanic, and Black students in the San Mateo Union district were less likely to meet the admission standards, with rates of 29%, 46%, and 46% respectively.

Although San Mateo Union High School has relatively low dropout rates—4% of students—compared to other districts in the county, **dropout rates among Hispanic (7%)**, **Black (6%)**, **and Pacific Islander students are higher**.

6.2 Employment

The top three industries by number of jobs in the City of San Mateo include **professional and managerial services, health and educational services, and arts and recreation services** (Figure III-2 and Figure III-3). The City of San Mateo has a lower job-to-household ratio when compared to the county at 1.45 and 1.59 respectively—which means there are fewer employment opportunities per household in the City of San Mateo (Figure III-4 and Figure III-5). The City also has a slightly lower unemployment rate of 5.2% compared to the county at 5.9% (Figure III-6).

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. The western portions of the City of San Mateo, adjacent to the City of Hillsborough and Belmont, score more than 0.75 for economic opportunity, whereas tracts in the central City score between 0.5 and 0.75 (Figure III-7). Finally, the **lowest economic opportunity scores** in the City are within tracts **along the waterfront in the northeast area of the City of San Mateo**.

HUD's job proximity index shows the **City of San Mateo** is in relatively close proximity to jobs (Figure III-8). On a scale from zero to 100 where 100 is the closest proximity to jobs the majority of the City scores above 60.

6.3 Transportation

[TCAC's transportation opportunity score and maps were not available at the time of this draft report] This section provides a summary of the transportation system that serves the City of San Mateo and the broader region including emerging trends and data relevant to transportation access in the City. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

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

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



While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime."¹⁷

Transit improvements recommended for the City of San Mateo include:

- "More access to the College of San Mateo is needed. There is no direct service to Canada College [from the College of San Mateo] and other local colleges from the Coastside.
- Many sidewalks in the county are uneven and inaccessible to individuals using mobility devices.
- Some people with disabilities need personalized assistance (escort service) that is not available.
- Transfers into San Mateo County [from transit services outside of the county] continue to be very difficult. SFMTA and SamTrans need a cost sharing agreement."

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project's overall goal is to, "stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system— the agencies in the region local to the San Francisco bay, served by MTC." 18

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, "it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation."

The San Mateo County Transit District updated their Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county's senior population is expected to grow more than 70% over the next 20 years and the district is experiencing unprecedented increases in paratransit ridership.** The plan is targeted at developing effective mobility programs for residents with disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.¹⁹

MTC also launched Clipper START—an 18 month pilot project— in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.²⁰

6.4 Environment

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

Generally, all census tracts in the City of San Mateo score moderate to poorly on environmental outcomes. Census tracts surrounding Highway 101 and 92 have the lowest environmental scores in the

¹⁷ https://mtc.ca.gov/sites/default/files/MTC Coordinated Plan.pdf

¹⁸ https://wid.org/transportation-accessibility/

¹⁹

https://www.samtrans.com/Planning/Planning and Research/Mobility Plan for Older Adults and People with Disabilities.

²⁰ https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm

City—primarily due to traffic on the highways, groundwater threats, and impaired water bodies (Figure III-9 and Figure III-10). However, the City scores relatively high compared to other areas of San Mateo County on the California Healthy Places Index (HPI) developed by the Public Health Alliance of Southern California (PHASC) (Figure III-11).

The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.²¹ The northeast area of the City of San Mateo score the lowest on the HPI (Figure III-11).

6.5 Disparities in access to opportunity

Data show that racial and ethnic minorities are more likely to live in moderate resource areas compared to non-Hispanic White residents (Figure III-12). Nearly half (47%) of the population living in high resource areas are non-Hispanic White, compared to one in three (33%) in moderate resource areas.

Conversely, **Hispanic, Asian, and Black residents are more likely to live in moderate resource areas**. It is important to note that the City of San Mateo does not include any census tracts that are designated as low resource areas. The share of the population with Limited English Proficiency (LEP) is 8% compared to 7% in the county (Figure III-13).

TCAC's composite opportunity score for the City of San Mateo shows census tracts in the northeast area of the City fall within moderate resource areas while the rest of the City is within high or highest resource areas (Figure III-14). The Social Vulnerability Index (SVI) provided by the Center for Disease Control (CDC)—ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. Again, the northeast area of the City—encompassing the neighborhoods North Central, Shoreview, and North Shoreview—is most vulnerable according to the SVI (Figure III-15).

The City of San Mateo does not have any disadvantaged communities as defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations."²² (Figure III-16)

6.6 Disparities specific to the population living with a disability

Nine percent of the population in the City of San Mateo are living with at least one disability, compared to 8% in the county (Figure III-17). The most common disabilities in the City are ambulatory (4.2%), independent living (3.6%), and cognitive (3.5%) (Figure III-18).

Of residents with a disability responding to the residents' survey, 30% said that their home does not meet the needs of their household member.

²¹ https://healthyplacesindex.org/about/

²² https://oehha.ca.gov/calenviroscreen/sb535



Disability

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

Figure 9: Disability

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

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

Unemployment is disproportionately high among residents living with a disability with an unemployment rate of 12%, compared with 3% for residents without a disability in the City of San Mateo—particularly when compared to the county where the disparity is not as high. Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability (Figure III-20). High unemployment rates among this population points to a need for increased services and resources to connect this population with employment opportunities.

Residents living with a disability are primarily concentrated geographically along the Highway 101 corridor (Figure III-21).

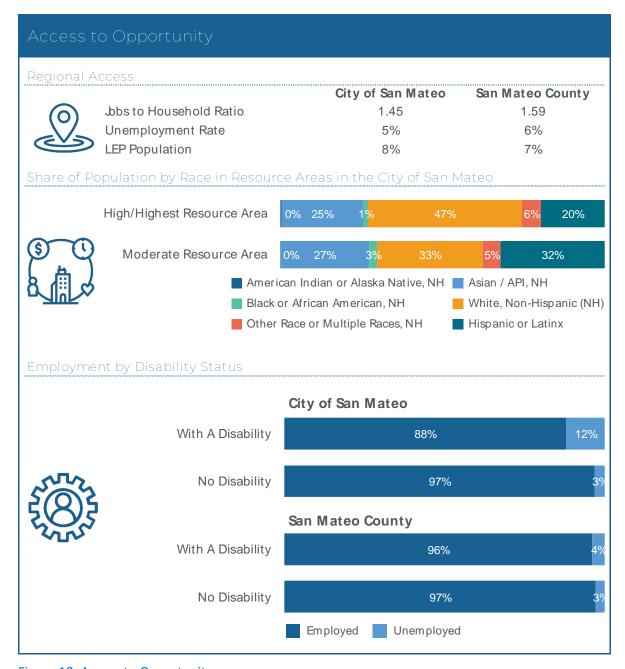


Figure 10: Access to Opportunity



7. SECTION IV. DISPROPORTIONATE HOUSING NEEDS

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

Disproportionate Housing Needs

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

Figure 11: Disproportionate Housing Needs definition

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

7.1 Housing Needs

Population growth in the City of San Mateo has generally kept up with the pace of growth countywide, except the City did not lose population during the great recession whereas the county did (Figure IV-1). Population growth slowed again from 2019 to 2020, likely due to the emergence of the COVID-19 pandemic in the Spring of 2020.

Since 2015, the housing that has received permits to accommodate growth has largely been priced for above moderate-income households, with 1,545 units permitted for above moderate-income households compared to 94 permits for moderate income households; 59 permits for low-income households; and 126 permitted for very low-income households (Figure IV-2). The Housing Needs Data Report for the City of San Mateo indicates new construction has not kept pace with demand throughout the Bay Area, "resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness." ²³

The variety of housing types available in the City in 2020 are predominately single family (44%) and medium to large scale multifamily (39%). From 2010 to 2020, the multifamily inventory increased more than single family, and the City has a greater share of multifamily housing compared to other communities in the region. ²⁴

The majority of the housing inventory in the City of San Mateo was constructed from 1940 to 1980 (Figure IV-3). As such, the City's units are older, lack energy efficiency, could be costly to adapt for disability accessibility, and may have deferred maintenance if households cannot afford to make improvements.

Compared to San Mateo County, the City's owner occupied housing market has a greater share of units priced between \$1 and \$1.5 million—29% of units in the City fall within this price range compared to 23%

²³ Housing Needs Data Report: San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

²⁴ Housing Needs Data Report: San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

in the county (Figure IV-4). Conversely, units priced above \$2 million make up a smaller proportion of the City's housing stock compared to the county with 14% and 19% respectively. According to the Zillow home value index, home prices have experienced remarkable growth in the City and county (Figure IV-5).

Rents have increased at a slower pace compared to the for sale market—however, median rents increased more rapidly from 2017 to 2019 (Figure IV-7). Rent increases have likely been dampened by the COVID-19 pandemic. Compared to the county, the **City of San Mateo has more luxury rental units**—27% of units rent for more than \$3,000 in the City compared to 22% in the county (Figure IV-6).

7.2 Cost Burden and Severe Cost Burden

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

A greater portion of households in the City of San Mateo (39%) struggle with cost burden compared to the county (37%) (Figure IV-8). Lower income households are more likely to experience housing cost burden. Nearly three out of every four households earning less than 30% AMI—considered extremely low-income households—are severely cost burdened, compared to only 1% of households earning more than 100% of AMI (Figure IV-10).

There are disparities in housing cost burden in the City of San Mateo by race and ethnicity and family size. Black or African American (59%) and Hispanic households (55%) experience the highest rates of cost burden in the City. Non-Hispanic households of other races (28% cost burdened), Asian households (33%), and non-Hispanic White households (34%) experience the lowest cost burden (Figure IV-11).

Large family households—considered households with five or more persons—experience cost burden at a rate of 46% compared to all other households at 37% (Figure IV-12). Cost burdened households are primarily concentrated along the waterfront and Highway 101 (Figure IV-13 and Figure IV-14).

7.3 Overcrowding

The vast majority of households (93%) in the City of San Mateo are not overcrowded—indicated by more than one occupant per room (Figure IV-15). However, renter households are more likely to be overcrowded with 13% of households with more than one occupant per room compared to 2% of owner households (Figure IV-16).

The resident survey shows higher needs: 26% of respondents said that their house or apartment isn't big enough for their family members.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Other races (27% of households), Hispanic households (26%), and American Indian or Alaskan Native households (12%) experience the highest rates of overcrowding (Figure IV-17). Low and moderate income households are also more likely to be overcrowded (Figure IV-18).

Geographically, overcrowded households are concentrated in the same areas as cost burdened households, along the waterfront and Highway 101 (Figure IV-19).

7.4 Substandard Housing

Data on housing condition are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-



reported in Census surveys. In the City of San Mateo, renter households are also more likely to have substandard kitchen and plumbing facilities compared to owner households. Generally, a low share of households are lacking kitchen or plumbing. For renters, 1.3% are lacking kitchen facilities while less than one percent are lacking plumbing. For owners, less than one percent are lacking either kitchen or plumbing facilities (Figure IV-20).

7.5 Homelessness

In 2019, 1,512 people were experiencing homelessness in the county (74 people in the City of San Mateo) during the One-Day Count, with 40% of people in emergency or transitional shelter while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children (Figure IV-21).

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

7.6 Displacement

Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). Households in the City were more likely to have moved in the past year compared to the households in the county (14% compared to 12% in the county) (Figure IV-25 and Figure IV-26).

In the City of San Mateo **10% of income assisted rental units are at high or very high risk for displacement**, a total of 72 out of 702 total units in the City. In San Mateo County, 417 units are at risk—8% of the total assisted housing units in the county (Figure IV-27).

Displacement Sensitive Communities

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

They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:

- Share of very low-income residents is above 20%, 2017
- VVIC
- The tract meets two of the following criteria:
 - Share of renters is above 40%, 2017
 - Share of people of color is above 50%, 2017
 - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017
 - They or areas in close proximity have been experiencing displacement pressures.
 Displacement pressure is defined as:
 - Percent change in rent above county median for rent increases, 2012-2017

OR

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

Figure 12: Displacement Sensitive Communities

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

The resident survey conducted for this study found that 31% of residents in the City of San Mateo have been displaced in the past 5 years. The top reason for displacement was "Rent increased more than I could pay" (42%). Sixteen census tracts in the City are currently vulnerable to displacement—these same Tracts have high shares of renter households (Figure IV-28). Additionally, areas of the City with the highest cost burden and overcrowding—along the waterfront—are included in the Special Flood Hazard Areas determined by the Federal Emergency Management Agency (FEMA) as having a 1% chance of flooding annually (Figure IV-29, IV-30, and IV-31). ²⁵

Access to mortgage loans. Disparities by race and ethnicity are also prevalent for home mortgage applications, particularly in denial rates (Figure IV-32). Hispanic (32% denial rate) and American Indian or Alaska Native households (27%) had the highest denial rates for mortgage loan applications in 2018 and 2019. Conversely, non-Hispanic Asian (17%), Black (18%), and White households (19%) have the lowest denial rates during the same time (Figure IV-33).

²⁵The analysis in this section is based on displacement data provided by ABAG, which includes only current and future displacement risk, rather than a historical analysis of changes in these populations by Census tract. Therefore, it is presumed that there has been displacement of lower income and minority populations over time in the past. For example, according to Census data, one particular tract in North Central was 18% African American in 1990, but by 2017 that tract's African American population was reduced to just 4%.



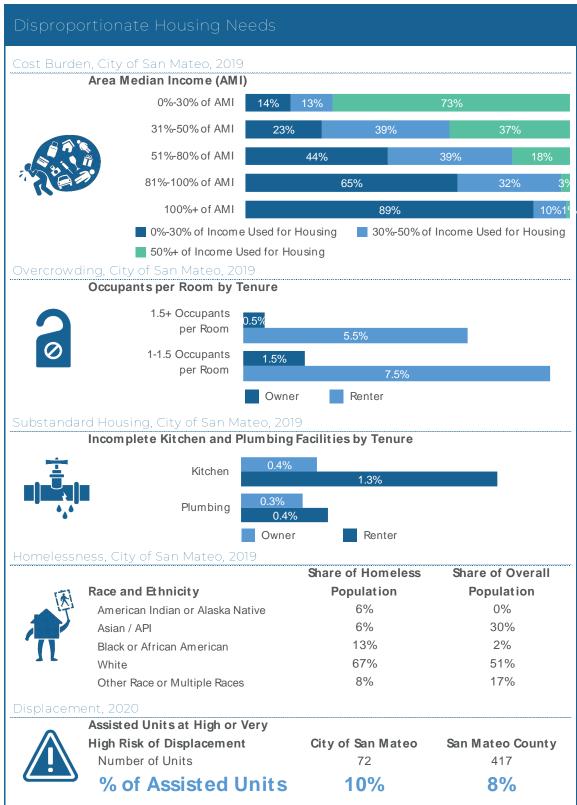


Figure 13: Disproportionate Housing Needs

8. SITE INVENTORY ANALYSIS

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

This supplement provides a summary of the data available through ABAG's HESS mapping tool for evaluating the fair housing impacts of the RHNA sites chosen.

8.1 Segregation and Integration

This section summarizes the distribution of RHNA units in the City of San Mateo by income target in relation to four factors of segregation including household income, people of color, households with a disability, and households with children. The following figures show the share of units by income within areas that have a concentration of household types compared to the Citywide rate.

- 1) Table 1 shows how many units are allocated to areas of the City (census tracts) with a share of Low-Moderate Income (LMI) households (earning less than 80% AMI) greater than or less than the Citywide rate of 41% of households. Generally, proposed units are split between areas with a greater than average share of LMI households with 45% of units compared to areas with a lower than average share with 47% of proposed units.
- 2) Table 2 shows how many units are estimated in areas of the City with a percent of the population that identified as a Person of Color (non-White population) greater than and less than the Citywide share of 59% of the population. Again, units are roughly split between 48% of units in areas with a concentration of People of Color and 44% of proposed units in areas with a lower share of People of Color.
- 3) Table 3 shows the share of the proposed units that are located in areas with a concentration of population with a disability compared to the Citywide rate of 9% of the population living with a disability. Most units (71%) are located in areas of the City with a concentration of residents living with a disability.
- 4) Table 4 shows how many units are allocated to areas of the City with a greater share of households with children compared to the Citywide rate of 30% of households. Most units (61%) are not within areas with a concentration of households that have children. Only 31% of proposed units are located in areas with a concentration of families with children.



Table 1: Share of RHNA Units by Income and Share Households Earning less than 80% AMI²⁶

Note:

41% of households in the City of San Mateo earn less than 80% AMI.

Source:

ABAG HESS tool and Root Policy Research.

	% LI	MI Household	ds
	Greater than Citywide rate	Less than Citywide rate	No data
Total	4,718	4,963	790
Very Low Income Units	1,096	894	122
Low Income Units	791	547	100
Moderate Income Units	641	556	82
Above Moderate Income Units	2,190	2,966	486
Total	45%	47%	8%
Very Low Income Units	52%	42%	6%
Low Income Units	55%	38%	7%
Moderate Income Units	50%	43%	6%
Above Moderate Income Units	39%	53%	9%

Table 2: Share of RHNA Units by Income and Share of People of Color

Note:

59% of the population in the City of San Mateo is a Person of Color.

Source:

ABAG HESS tool and Root Policy Research.

	% People of Color					
	Greater than Citywide rate	Less than Citywide rate	No data			
Total	5,034	4,647	790			
Very Low Income Units	1,089	901	122			
Low Income Units	828	510	100			
Moderate Income Units	649	548	82			
Above Moderate Income Units	2,468	2,688	486			
Total	48%	44%	8%			
Very Low Income Units	52%	43%	6%			
Low Income Units	58%	35%	7%			
Moderate Income Units	51%	43%	6%			
Above Moderate Income Units	44%	48%	9%			

 $^{^{26}}$ Units with "no data" are not within what ABAG/HESS defined as the City of San Mateo. There is no data in the ABAG/HESS tool for these sites.

Table 3: Share of RHNA Units by Income and Share of People with a Disability

Note:

9% of the population in the City of San Mateo has a disability.

Source:

ABAG HESS tool and Root Policy Research.

	% Peop	le with a Disa	ability
	Greater than Citywide rate	Less than Citywide rate	No data
Total	7,486	2,195	790
Very Low Income Units	1,516	474	122
Low Income Units	1,054	284	100
Moderate Income Units	895	302	82
Above Moderate Income Units	4,021	1,135	486
Total	71%	21%	8%
Very Low Income Units	72%	22%	6%
Low Income Units	73%	20%	7%
Moderate Income Units	70%	24%	6%
Above Moderate Income Units	71%	20%	9%

Table 4: Share of RHNA Units by Income and Share of Households with Children

Note.

30% of households in the City of San Mateo have child(ren).

Source:

ABAG HESS tool and Root Policy Research.

	% Housel	nolds with C	hildren
	Greater than Citywide rate	Less than Citywide rate	No data
Total	3,298	6,383	790
Very Low Income Units	523	1,467	122
Low Income Units	296	1,042	100
Moderate Income Units	295	902	82
Above Moderate Income Units	2,184	2,972	486
Total	31%	61%	8%
Very Low Income Units	25%	69%	6%
Low Income Units	21%	72%	7%
Moderate Income Units	23%	71%	6%
Above Moderate Income Units	39%	53%	9%

Racially and Ethnically Concentrated Areas of Poverty and Affluence. None of the proposed units are within an R/ECAP or RCAA.



8.2 Disparities in Access to Opportunity

This section summarizes the distribution of RHNA units in the City of San Mateo by income target by TCAC defined resource areas.

5) Table 5 shows the proposed units by TCAC resource areas including moderate, high, and highest resource areas in the City of San Mateo. The vast majority of units (87%) are in moderate resources areas compared to high (5%) or highest (<1%) resource areas. There are no low resource areas in the City of San Mateo.

Table 5: Share of RHNA Units by TCAC Resource Area

	TCAC Resource Areas						
	Moderate Resource	High Resource	Highest Resource	No data			
Total	9,106	531	44	790			
Very Low Income Units	1,890	89	11	122			
Low Income Units	1,254	77	7	100			
Moderate Income Units	1,127	63	7	82			
Above Moderate Income Units	4,835	302	19	486			
Total	87%	5%	0%	8%			
Very Low Income Units	89%	4%	1%	6%			
Low Income Units	87%	5%	0%	7%			
Moderate Income Units	88%	5%	1%	6%			
Above Moderate Income Units	86%	5%	0%	9%			

Source: ABAG HESS Tool and Root Policy Research.

8.3 Disproportionate Housing Needs

This section summarizes the distribution of RHNA units in the City of San Mateo by income target based on three indicators of disproportionate housing needs including housing cost burden, overcrowding, and displacement risk.

- 6) Figure 6 shows the estimated share of units in areas of the City with a higher rate of cost burden among households compared to the Citywide rate of 39%. Almost all of the units (90%) are proposed in areas of the City with a lower than average rate of housing cost burden.
- 7) Figure 7 shows the proposed share of units in areas of the City with a higher or lower rate of overcrowding compared to the Citywide rate of 7%. Again, almost all of the proposed units (92%) are in areas that have lower than average rates of overcrowding.
- 8) Figure 8 shows the estimated share of units by displacement risk. Most units (60%) are within areas that are at risk of becoming exclusive or already exclusive. The remaining units (32%) are in

moderate or mixed stable neighborhoods and less than 1% are in stable or advanced exclusive neighborhoods.

Table 6: Share of RHNA Units by Income and Share of Cost Burdened Households

Note:

39% of households in the City of San Mateo are cost burdened.

Source:

ABAG HESS tool and Root Policy Research.

	% Househ	iolds Cost Bu	ırdened
		Less than Citywide rate	No data
Total	260	9,421	790
Very Low Income Units	46	1,944	122
Low Income Units	33	1,305	100
Moderate Income Units	34	1,163	82
Above Moderate Income Units	147	5,009	486
Total	2%	90%	8%
Very Low Income Units	2%	92%	6%
Low Income Units	2%	91%	7%
Moderate Income Units	3%	91%	6%
Above Moderate Income Units	3%	89%	9%

Table 7: Share of RHNA Units by Income and Share of Overcrowded Households

Note:

7% of households in the City of San Mateo are overcrowded.

Source:

ABAG HESS tool and Root Policy Research.

	% House	holds Overcr	owded
	Greater than Citywide rate	Less than Citywide rate	No data
Total	26	9,655	790
Very Low Income Units	7	1,983	122
Low Income Units	4	1,334	100
Moderate Income Units	4	1,193	82
Above Moderate Income Units	11	5,145	486
Total	0%	92%	8%
Very Low Income Units	0%	94%	6%
Low Income Units	0%	93%	7%
Moderate Income Units	0%	93%	6%
Above Moderate Income Units	0%	91%	9%



Table 8: Share of RHNA Units by Displacement Risk

	Displacement Risk							
	At Risk of Becoming Exclusive	Becoming Exclusive	Stable Moderate/ Mixed Income	Stable/ Advanced Exclusive	No data			
Total	4,383	1,881	3,373	44	790			
Very Low Income Units	990	229	760	11	122			
Low Income Units	756	106	469	7	100			
Moderate Income Units	578	108	504	7	82			
Above Moderate Income Units	2,059	1,438	1,640	19	486			
Total	42%	18%	32%	0%	8%			
Very Low Income Units	47%	11%	36%	1%	6%			
Low Income Units	53%	7%	33%	0%	7%			
Moderate Income Units	45%	8%	39%	1%	6%			
Above Moderate Income Units	36%	25%	29%	0%	9%			

Source: ABAG HESS Tool and Root Policy Research.

9. CONTRIBUTING FACTORS AND FAIR HOUSING ACTION PLAN

Based on the research and analysis above, Attachment 1 – Fair Housing Action Plan contains the specific actions the City will take to address AFFH concerns throughout the community.

Attachment 1 – Fair Housing Action Plan

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Action Area 1. Enhancing housing mobility strategies: cor Action 1.1: Adjust the city's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased city support in exchange for affordable units that address the needs of residents with disproportionate housing needs (e.g., accessible/visitable units for persons with disabilities, child-friendly developments with day care on site for single parents, and 3-4 bedroom units for larger families).	Hispanic and single female parent households are concentrated in low	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to	Assist in development of housing for low income households and households with special needs	Land use resources	City of San Mateo	Expand the variety of housing units produced under the inclusionary housing program. Currently developments of 11 or more units require 15% affordable to moderate income families for ownership and 15% for low income families for renters.	Perform a feasibility analysis to redesign the program to allow a menu of options.	Complete feasibility analysis by Fall 2023; Implement redesigned program by Sprin 2024.
Action 1.2: Participate in a regional downpayment assistance program with affirmative marketing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).			Disparities in access to opportunities	Promote equal housing opportunity	Financial resources	Regional Partnership with HEART (San Mateo County has program with them)	Improve accessibility to home mortgage loans for Hispanic households who have the highest loan denial rates. Provide wealth building through homeownership for moderate income households.	Affirmatively market downpayment assistance to 20 Hispanic households; Provide downpayment assistance to 30 total households; Provide homebuyer education to 200 households	Meet quantified objected by the end of the Housing Element period in 2031; Conduct homebuyer education quarterly in partnership with HEART
Action 1.3: Support the design a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low income households for 15 years.	households are concentrated in low	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunities	Incentivize accessory dwelling units (ADUs)	Land use resources	21 Elements/HEART	Increase opportunities for lower-income households to find housing that is affordable.	Design a regional loan forgiveness program.	Begin design in Summer 2025 and complete by winter 2026.
Action Area 2. Encouraging new housing choices and affo			y in areas of high opportunity a	and outside of areas of concentr	ated poverty.				
Action 2.1: Add more city supported housing with affordability restrictions in moderate and high resource areas. Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.	Disproportionate housing need for low income households and protected classes	Assist in development of housing for low income households and households with special needs	Financial resources	City of San Mateo	Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted identified neighborhoods).	Require developers to affirmatively market 1,000 units to those with disproporate housing needs over the eight year period (appropximately 125 annually).	2031 (Annually); as development projects come ir for approvals/financing
Action 2.2: Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments.	disproportionate housing needs. AND	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disproportionate housing need for low income households and protected classes	Promote equal housing opportunity	Financial resources	City of San Mateo	Increase development of accessible units beyond minimum requirements	Modify developer agreements when appropriate; update inclusionary policy.	Review developer agreements as projects come in (annually); Draft updated inclusionary policy in spring 2025; obtain City Council approval fall 2025.
Action 2.3: Prioritize city funding proposals for city funded affordable housing that are committed to serving hard to serve residents (e.g., extremely low income, special needs, on site services)	disproportionate housing needs. AND	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disparities in access to opportunity	Promote equal housing opportunity	Financial resources	City of San Mateo	Create more housing for hard to serve households.	Conduct a best practices review and develop a program to prioritize City funding for housing projects.	Conduct best practices review 2027; develop program by end of 2027; obtain City Council approval spring of 2028
Action Area 3. Improving place-based strategies to encound Action 3.1: As part of the General Plan, conduct an area		tion including preservation of existing Lack of affordable housing in high	affordable housing: involves a Segregation/ integration	pproaches that are focused on c	conserving and improving asset	s in areas of lower opportunity City of San Mateo	Reduce overcrowding, improve health and	Prepare an area plan for North Shoreview and	Create plan through the
plan for the North Shoreview and North Central neighborhoods and prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.	households are concentrated in low opportunity census tracts.	opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.		existing affordable housing stock		,	safety, and improve mobility and access to services in impacted neighborhoods.	North Central neighborhoods.	General Plan Update implementation process
Action 3.2: Continue to fund minor home repairs and implement a preference for projects in low opportunity census tracts identified in the analysis.		Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunity	Conserve and improve the existing affordable housing stock	Financial resources	City of San Mateo	home rehabilitation loans for low income residents. Allow accessibility improvements	Complete annual goals of 10 minor home repairs and 14 accessbility modifications through grants for low income residents. Provide home rehabilitation loans for low income residents. Affirmatively market to Hispanic and single female heads of household.	2023 (Annually; consistent with general GPP # H2.1)

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Actions Action 3.3: Monitor affordable housing projects that are at risk of conversion to market rate. Support regional and local efforts to examine displacement of affordable housing and lower income households. Assist with the retention of special needs housing that is at risk of expiring affordability requirements.	Hispanic households have disproportionate		Outreach capacity and enforcement	Conserve and improve the existing affordable housing stock	Human resources	Responsible Party City of San Mateo	Monitor affordable units whose subsidies are set to expire within the planning period develop a plan for preservation of the units to keep them affordable long term.	Bridgepointe Condominiums affordability requirements for 59 affordable units expire in 2027, out of which 24 are very low- income units (35 are at 120% AMI). Belmont Building affordability requirements for 6 units expire in 2032. The rental property is owned by a for-profit entity, potential for loss of units is high. Proactively coordinate with owners to preserve the 24 very low- income units as affordable, including identifying potential funding sources, advertise conversion units to non-profits, provide conduct tenant outreach and education, add a displacement preference for new affordable housing for people displaced, including those displaced as a result of conversion. Outreach and negotiate with owners fo affordability extensions beginning at least two years prior to the affordability expiration date. This item is connected to Policy H 2.2	a) 2025-2027 (Bridgepointe Condominiums) b) 2030-2032 (Belmont Building); Consistent with general GPP # H2.2
Action Area 4. Protecting existing residents from displace	ement: strategies that protects residents in ar	eas of lower or moderate opportunity	and concentrated poverty and	preserves housing choices and	affordability.				
ordinance to extend measures of AB1482 related to relocation, documentation, and right to return policy in eviction cases.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD. AND Hispanic households have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Historic discrimination and continued mortgage denials; High housing costs and low wages	Disparities in access to opportunity	Address governmental and non-governmental constraints	Human resources	City of San Mateo	Increase tenant protections to prevent dislpacement of those with disproportionate housing needs.	a) Extend AB1482 provisions to require tenant relocation payments for No Fault evictions for those with tenure less than one year. b) Make recommendations to the City Council for establishing tenant protection policies that include the requirement of documentation from landlords who use the substantial remodel exemption to evic tenants and a Right to Return policy for tenants displaced from homes due to demolition or substantial remodels. c) Amend the Code to strengthen enforcement penalty structure to aid in protecting tenants from unsafe or substandard units. This item is connected to Policy H 3.4.	c) 2023 – 2024; consistent with general GPP #H 3.4
housing training for landlords and tenants. Focus enforcement efforts on race based discrimination and reasonable accommodations.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	Project Sentinel	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide annual funding to Project Sentinel to provide training every two years in the Spring, targeting 200 landlords each training.	Annually as part of CDBG allocation in the spring
about protected classes under the Fair Housing Act.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide information on the City's website about housing discrimination, laws, and protections.	2024
developments contain signage to explain the right to request reasonable accommodations for persons with disabilities. Make this information available and clearly transparent on the city's website and fund landlord training and outreach on reasonable accommodations.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Initially, create ongoing condition of approval to ensure both BMR and all-affordable developments contain this information. Explore options for recording against the property and/or including in the affordable housing agreement.	Create ongoing conditions of approval by fall 2024; conduct best practices review on options to record reasonable accommodation language by January 2025, and implement a program by January 2026

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Action 4.5: Ensure that future improvements in	Persons with disabilities and persons of	Lack of accessible affordable units;	Disparities in access to	Promote equal housing	Human resources	City of San Mateo	Ensure that lower-income and protected	In collaboration with nonprofit and for-profit	To be completed as part of
disadvantaged communities will not produce a net loss of	color have disproportionate housing needs	Lack of access to economic	opportunity	opportunity			class households are not displaced becaise	housing developers, study the feasibility of	the larger General Plan
affordable housing or the displacement of residents and		opportunity; Concentration in low					of community improvements	collaborating with the Northern California Land	Update, with the expected
seek to increase the amount of affordable housing in		income and low opportunity census						Trust, or establishing a new community land trust,	date of completion by 20217
disadvantaged communities.		tracts; Lack of investment in older						that will support long-term community ownership	
		housing stock.						and housing affordability in disadvantaged	
(NOTE: New action to address Environmental Justice)								communities	

APPENDIX D | Attachment 2 – AFFH Maps and Data

SECTION I. Fair Housing Enforcement and Outreach Capacity

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

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

Source: Organization Websites

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

Figure I-2: Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source: HUD

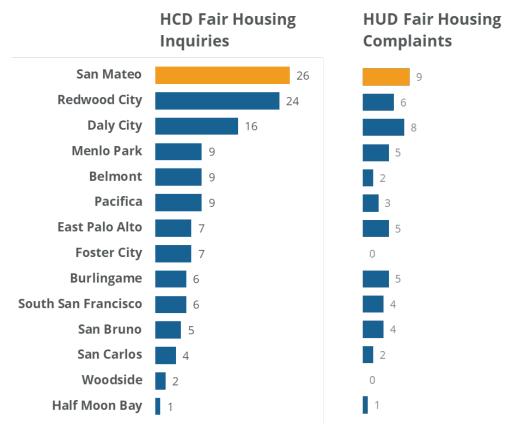


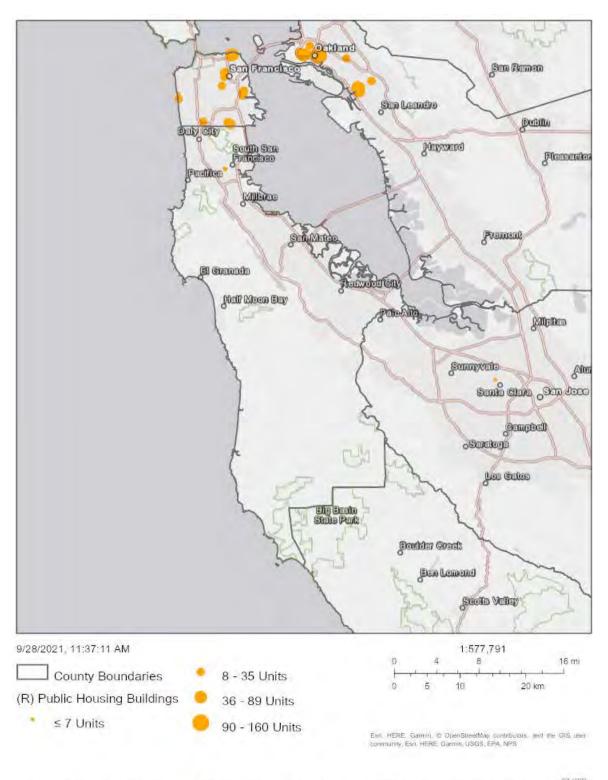
Figure I-3: HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021) Source: Organization Websites



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

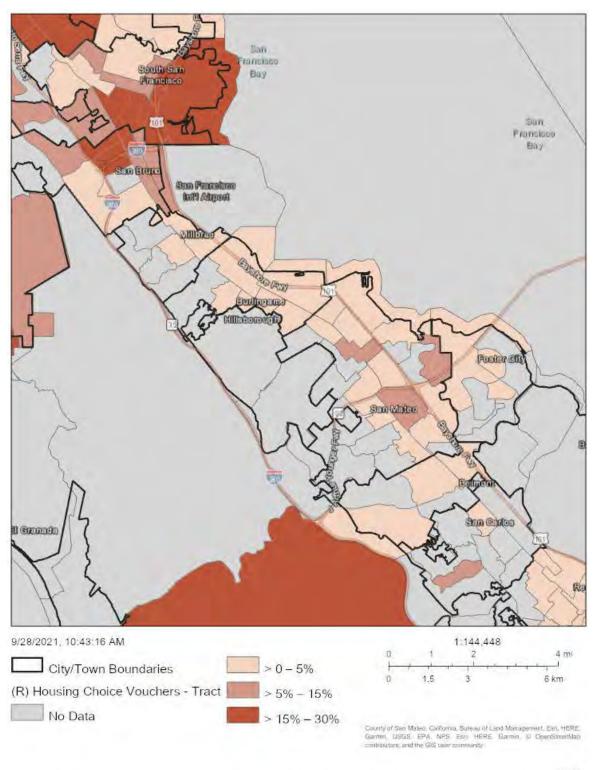
Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	None Cited	Total
Atherton	0	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	6	9
Brisbane	0	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	1	6
Colma	0	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	9	16
East Palo Alto	1	1	0	0	0	0	0	5	7
Foster City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

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



Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 ; PlaceWorks 2021, ESRI, U.S. Consus | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Holizing and

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



CA HCD County of Sun Mated. California. Buneau of Land Management, Ean, HERE. Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021

Figure I-7: Housing Choice Vouchers by Census Tract

SECTION II. Integration and Segregation

Race and ethnicity.

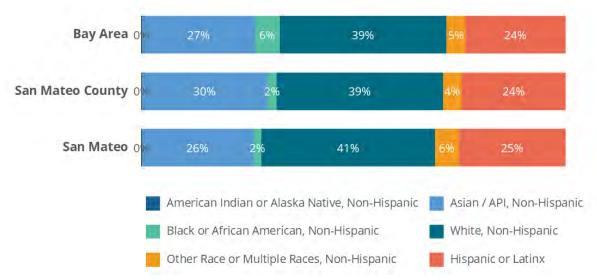


Figure II-1: Population by Race and Ethnicity, 2019

Source: ABAG Housing Needs Data Workbook

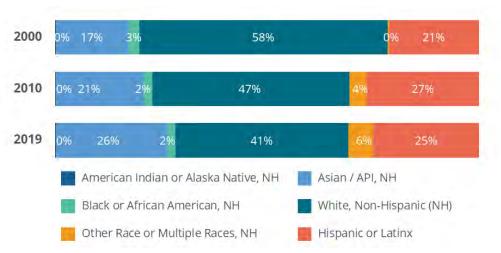


Figure II-2: Population by Race and Ethnicity, City of San Mateo, 2000-2019

Source: ABAG Housing Needs Data Workbook

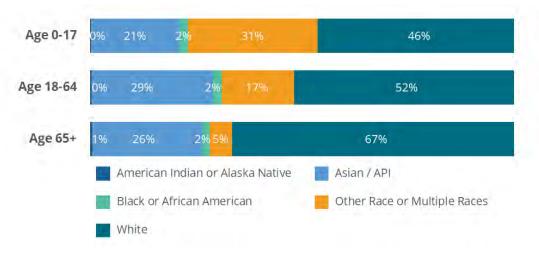


Figure II-3: Senior and Youth Population by Race, City of San Mateo, 2000-2019

Source: ABAG Housing Needs Data Workbook

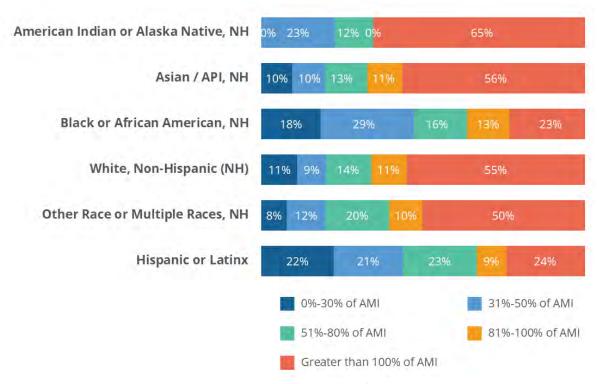


Figure II-4: Area Median Income by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

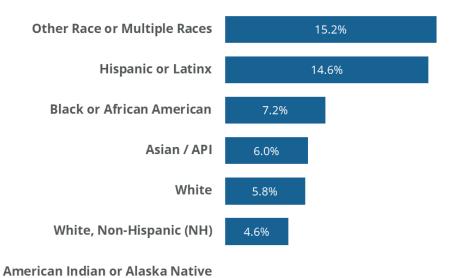


Figure II-5: Poverty Rate by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

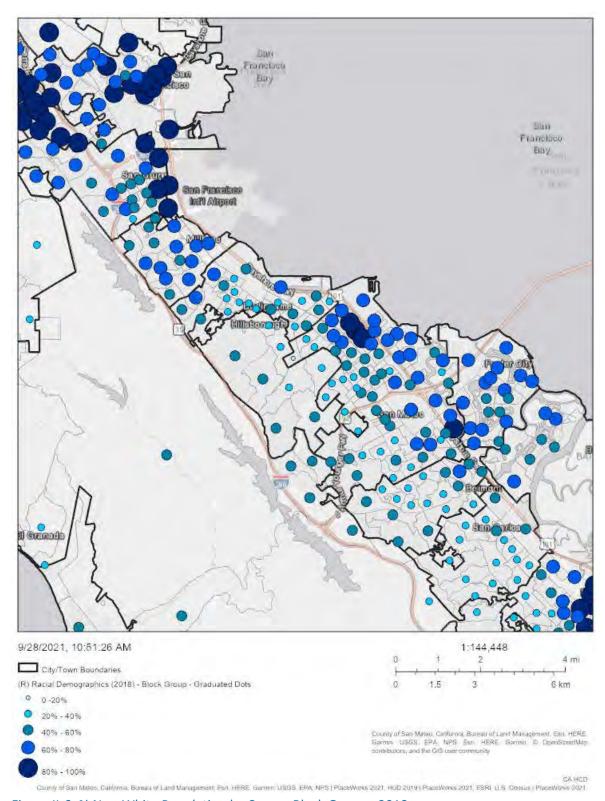


Figure II-6: % Non-White Population by Census Block Groups, 2018

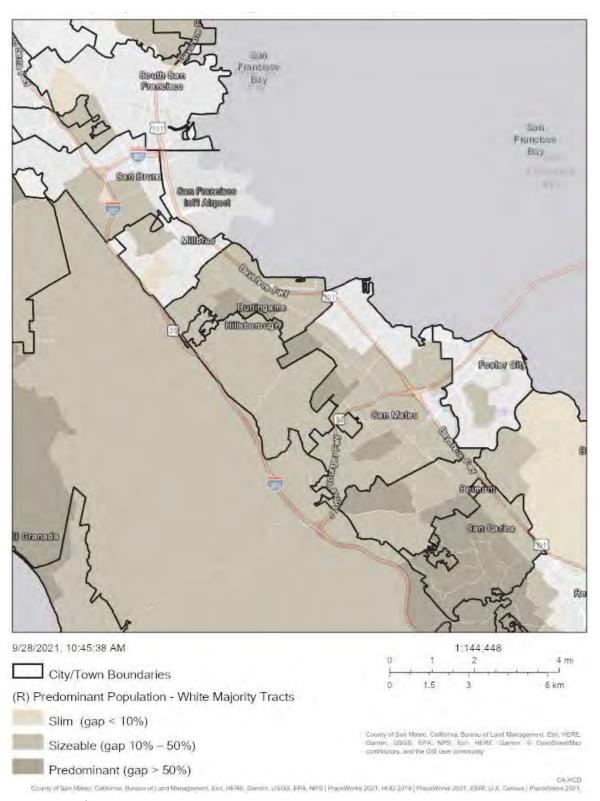


Figure II-7: White Majority Census Tracts

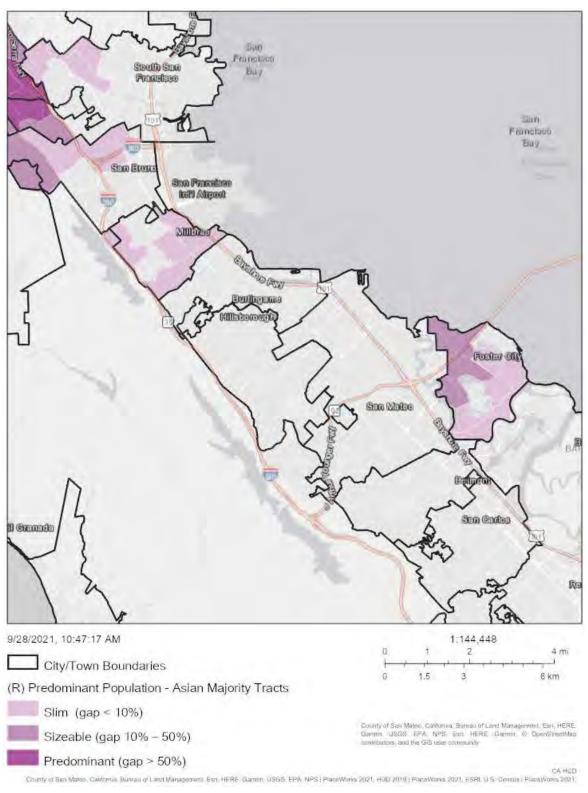


Figure II-8: Asian Majority Census Tracts

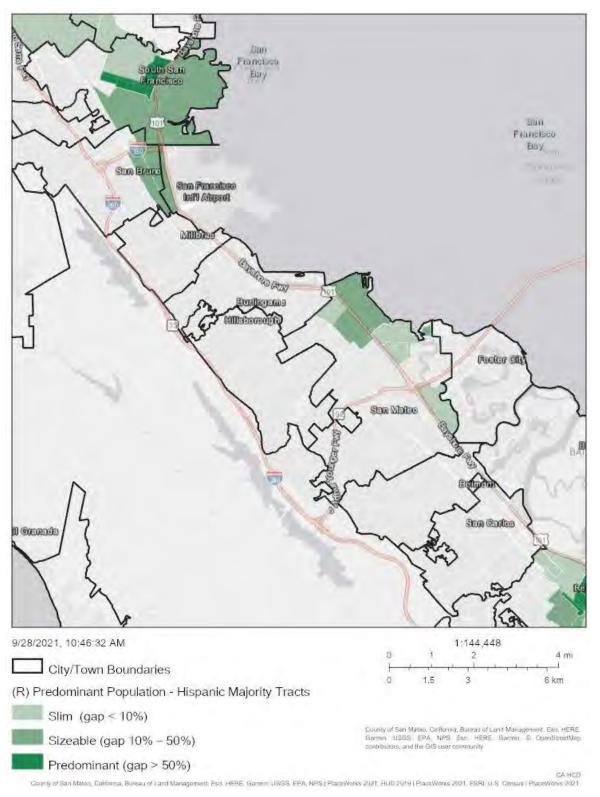
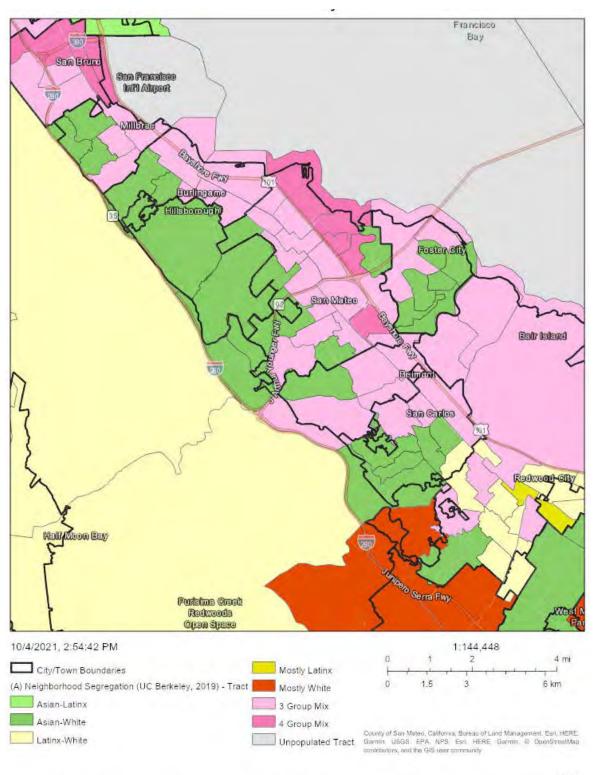
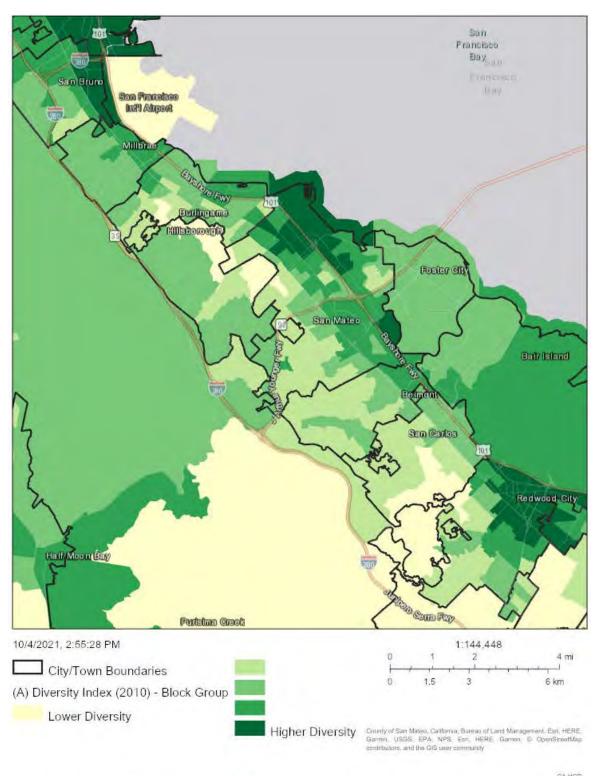


Figure II-9: Hispanic Majority Census Tracts



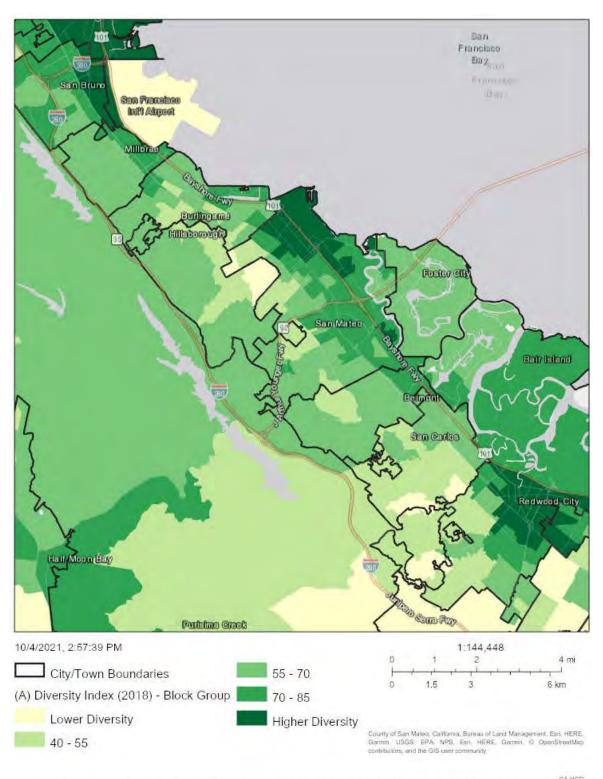
CA HCD
County of San Mateo, California, Bureau of Land Management, Epri, HERE, Garnim, USGS, EPA, NPS | PraceWorks 2021, HUD 2019 | PraceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

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



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

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



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

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

Disability status.

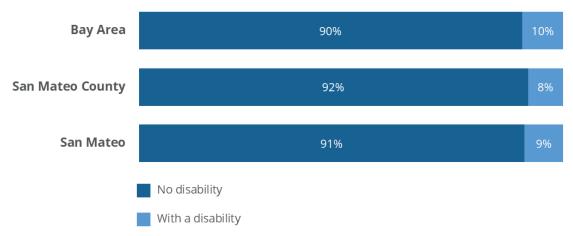


Figure II-13: Share of Population by Disability Status, 2019

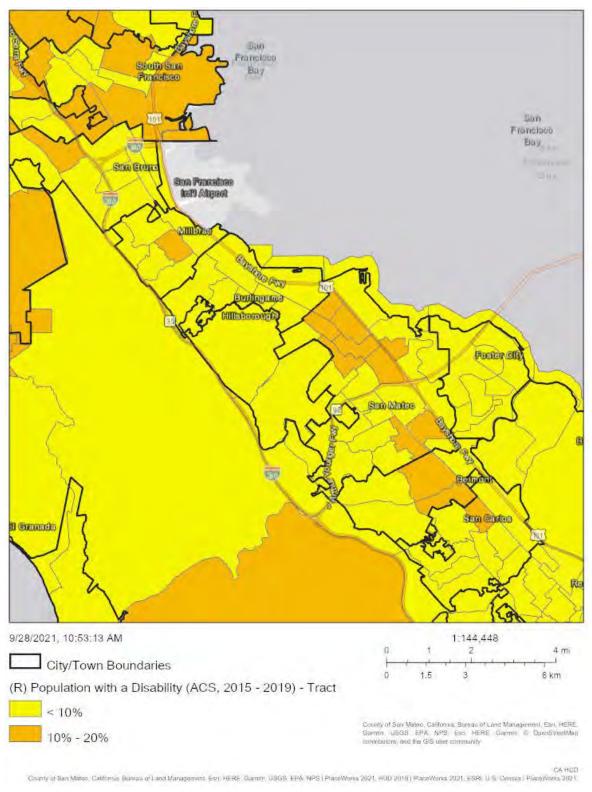


Figure II-14: % of Population with a Disability by Census Tract, 2019

Familial status.

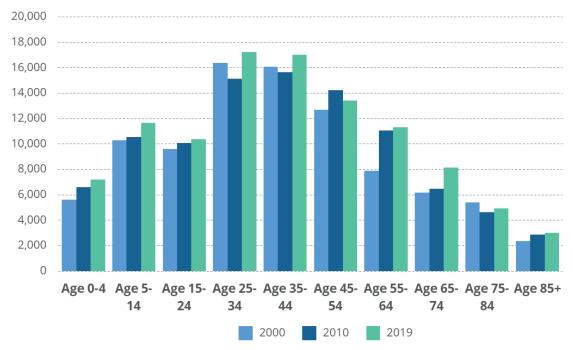


Figure II-15: Age Distribution, City of San Mateo, 2000-2019

Source: ABAG Housing Needs Data Workbook



Figure II-16: Share of Households by Size, 2019

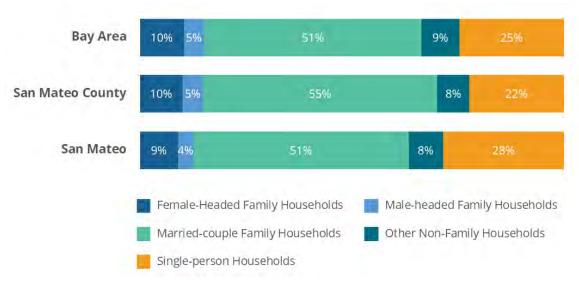


Figure II-17: Share of Households by Type, 2019

Source: ABAG Housing Needs Data Workbook

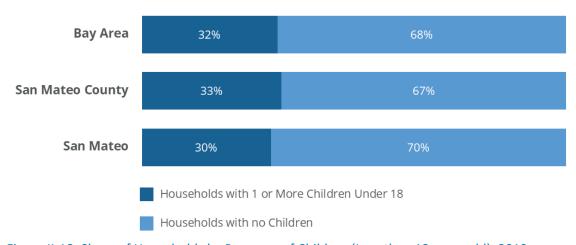


Figure II-18: Share of Households by Presence of Children (Less than 18 years old), 2019

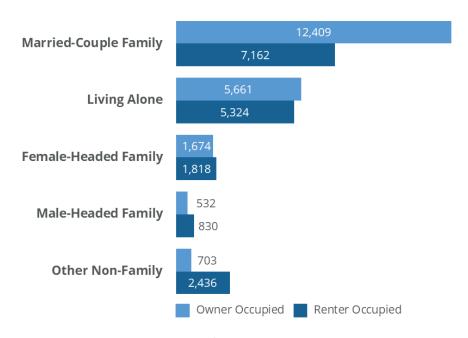


Figure II-19: Housing Type by Tenure, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

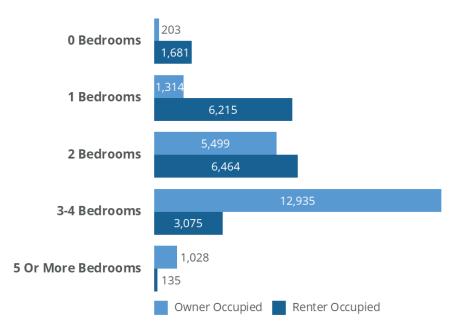
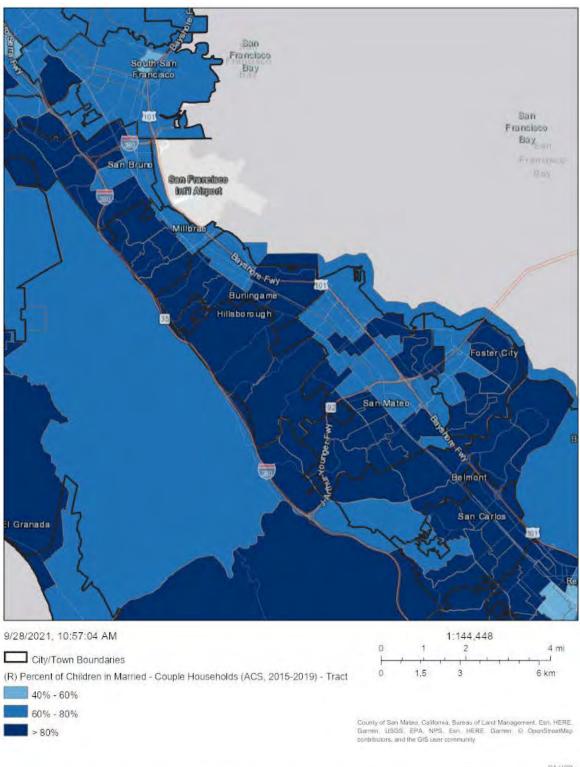
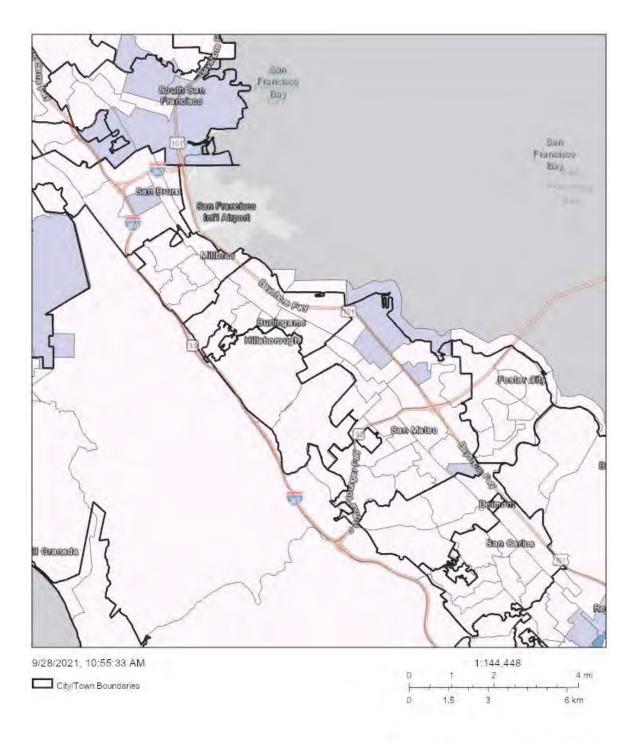


Figure II-20: Housing Units by Number of Bedrooms and Tenure, City of San Mateo, 2019



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

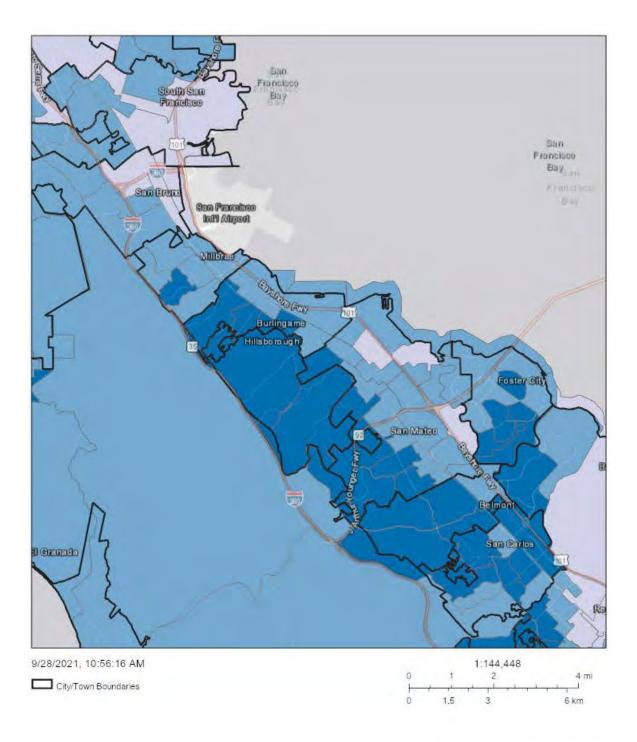
Figure II-21: % of Children in Married Couple Households by Census Tract, 2019



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

County of San Maleo. California. Bureau of Land Management, Est. HERE, Games, USGS, EPA, NPS | PlaceWorks 2021, HUD 20191 PlaceWorks 2021 ESRI, U.S. Consus | PlaceWorks 2021

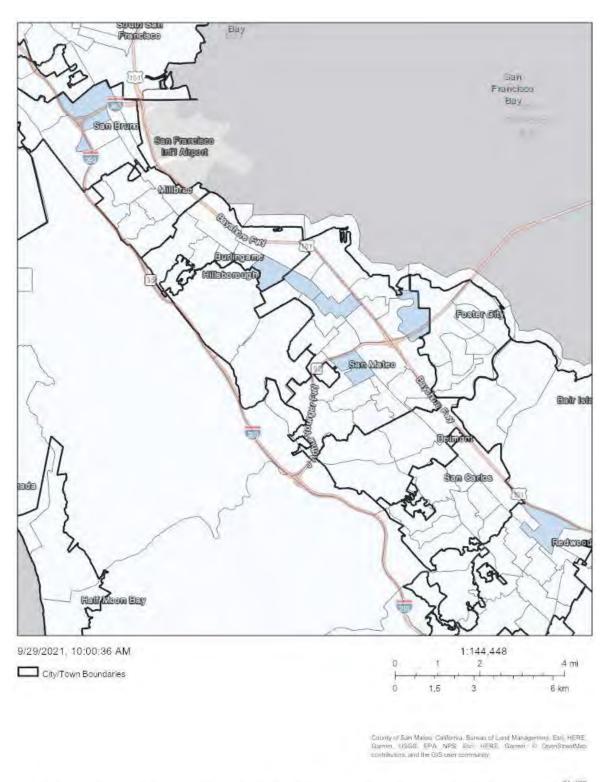
Figure II-22: % Households with Single Female with Children by Census Tract, 2019 [legend missing in HCD provided map]



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

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

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



CA HCD County of San Mates: California, Bureau of Land Management, Esst, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, IJ-S, Census | PlaceWorks 2021

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

Household income.

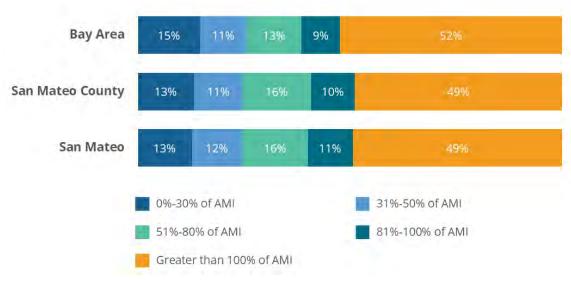


Figure II-25: Share of Households by Area Median Income (AMI), 2019

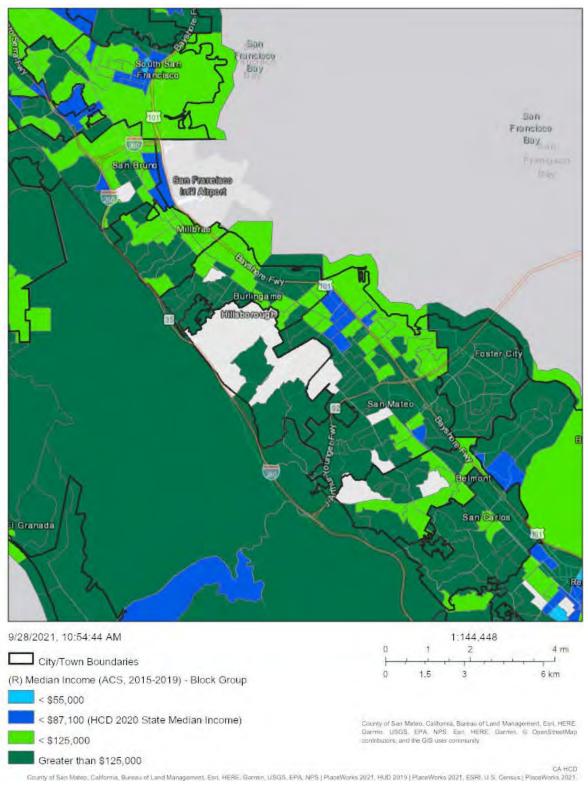


Figure II-26: Median Household Income by Block Group, 2019

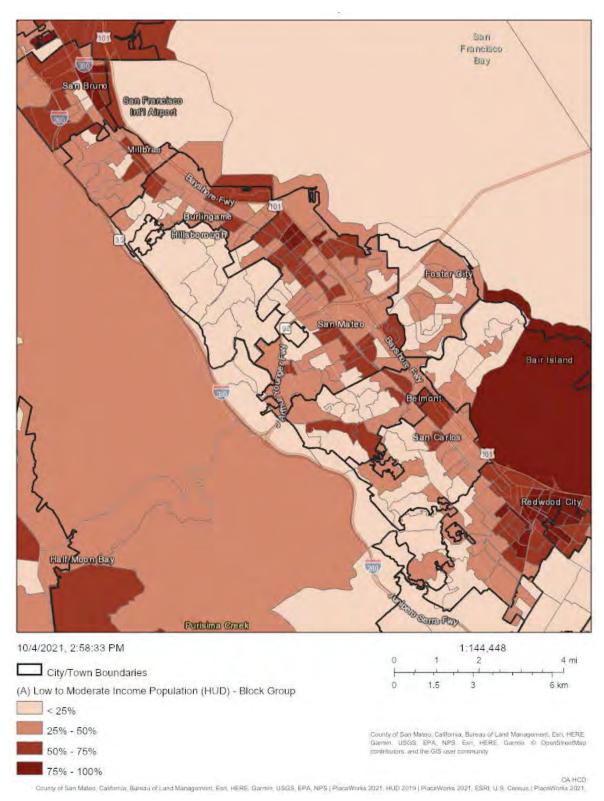


Figure II-27: Low to Moderate Income Population by Block Group

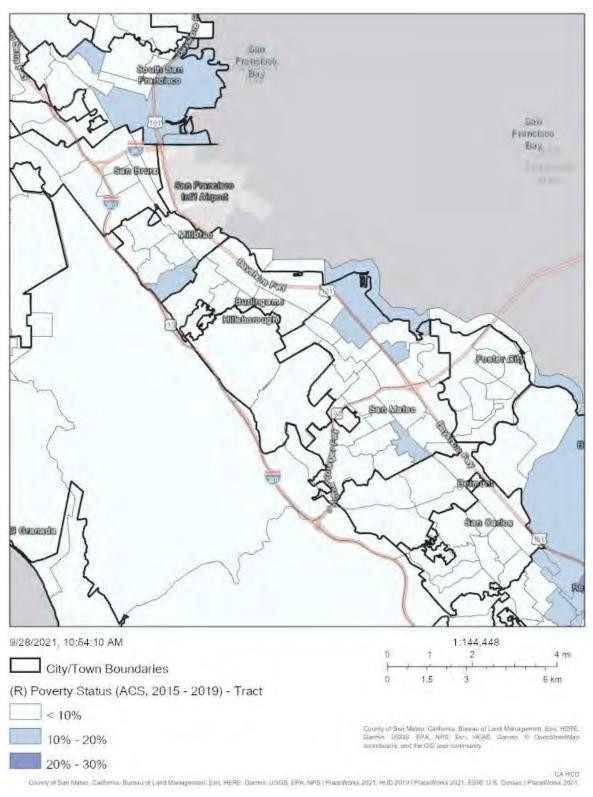


Figure II-28: Poverty Status by Census Tract, 2019



Figure II-29: R/ECAPs, 2010

Source: 2010 and 2019 5-year ACS and Root Policy Research

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



Figure II-30: R/ECAPs, 2019

Source: 2010 and 2019 5-year ACS and Root Policy Research

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

SECTION III. Access to Opportunity Education

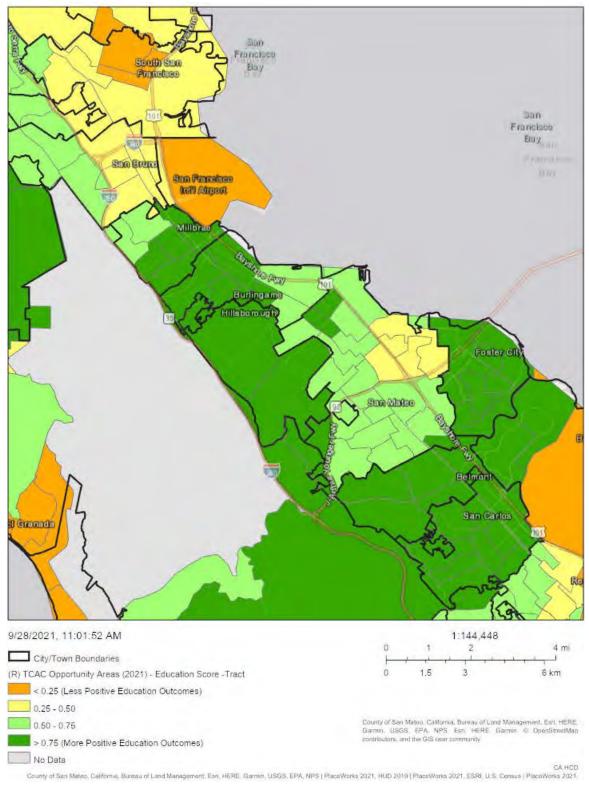


Figure III-1: TCAC Opportunity Areas Education Score by Census Tract, 2021

Employment

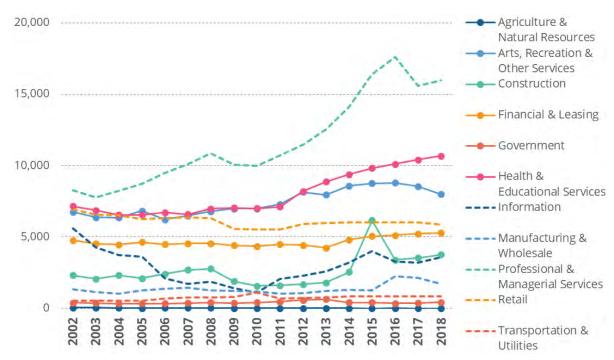


Figure III-2: Jobs by Industry, City of San Mateo, 2002-2018

Source: ABAG Housing Needs Data Workbook

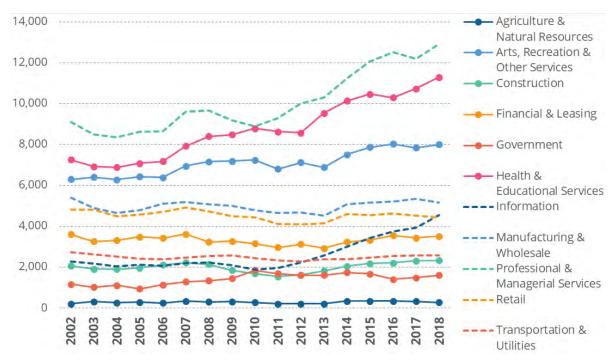


Figure III-3: Job Holders by Industry, City of San Mateo, 2002-2018

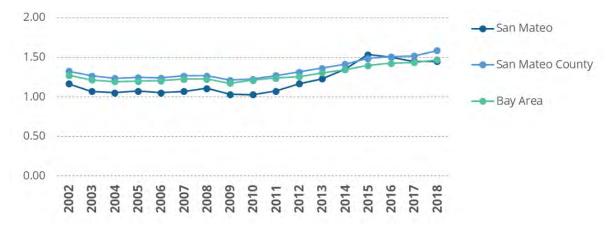


Figure III-4: Jobs to Household Ratio, City of San Mateo, 2002-2018

Source: ABAG Housing Needs Data Workbook



Figure III-5: Jobs to Worker Ratio by Wage, City of San Mateo, 2002-2018

Source: ABAG Housing Needs Data Workbook

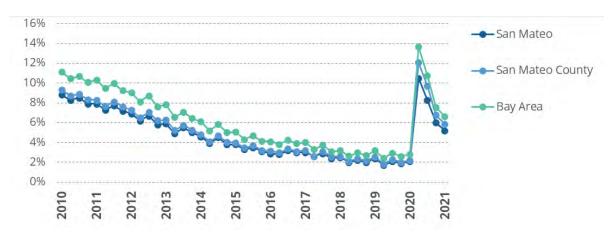


Figure III-6: Unemployment Rate, 2010-2021

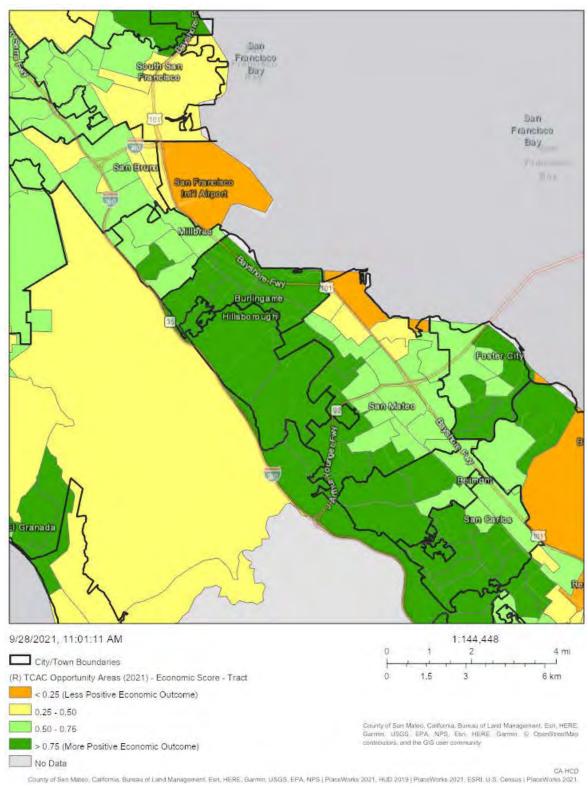


Figure III-7: TCAC Opportunity Areas Economic Score by Census Tract, 2021

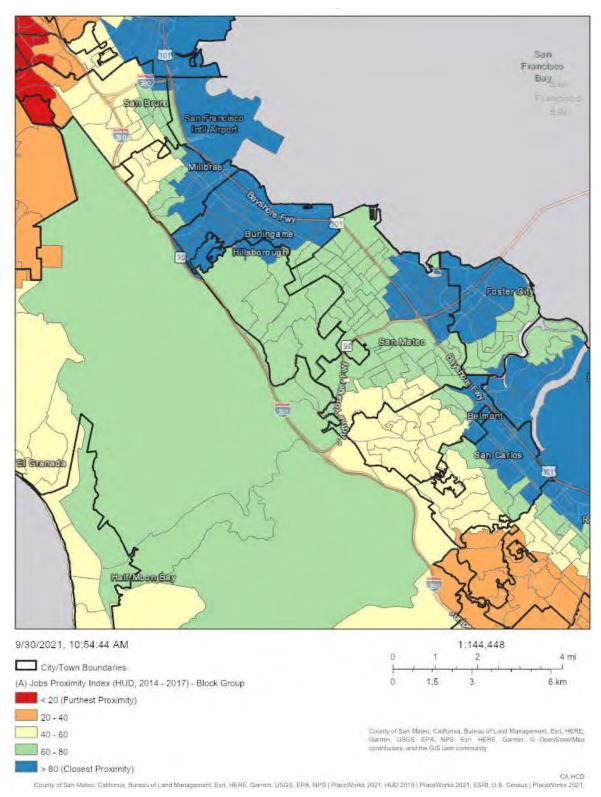


Figure III-8: Jobs Proximity Index by Block Group, 2017

Transportation				
[TCAC's transportation opp	ortunity score and map	os were not available	at the time of this r	<mark>eport</mark>]

Environment

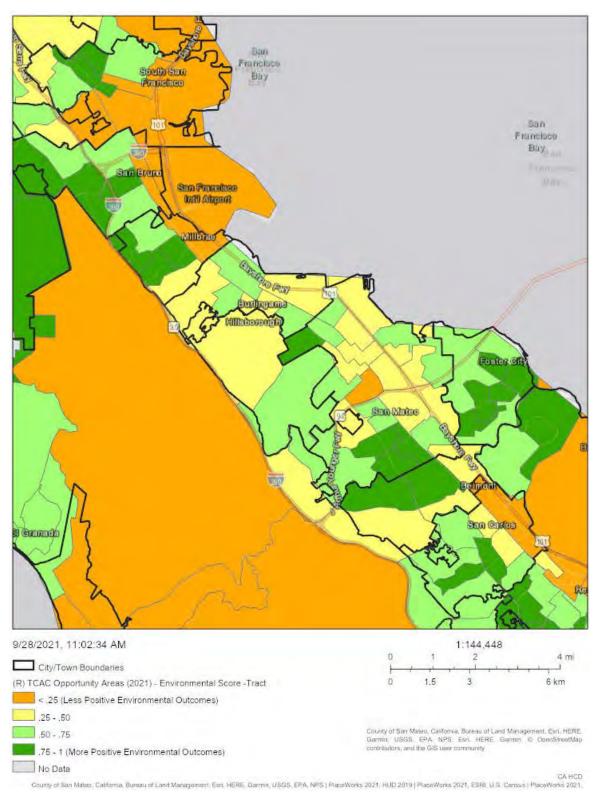


Figure III-9: TCAC Opportunity Areas Environmental Score by Census Tract, 2021

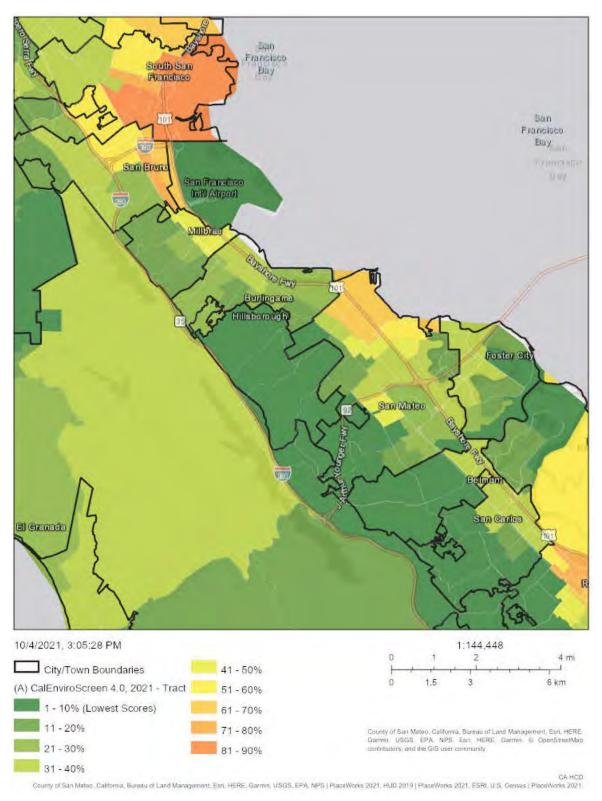


Figure III-10: CalEnviroScreen by Census Tract, 2021

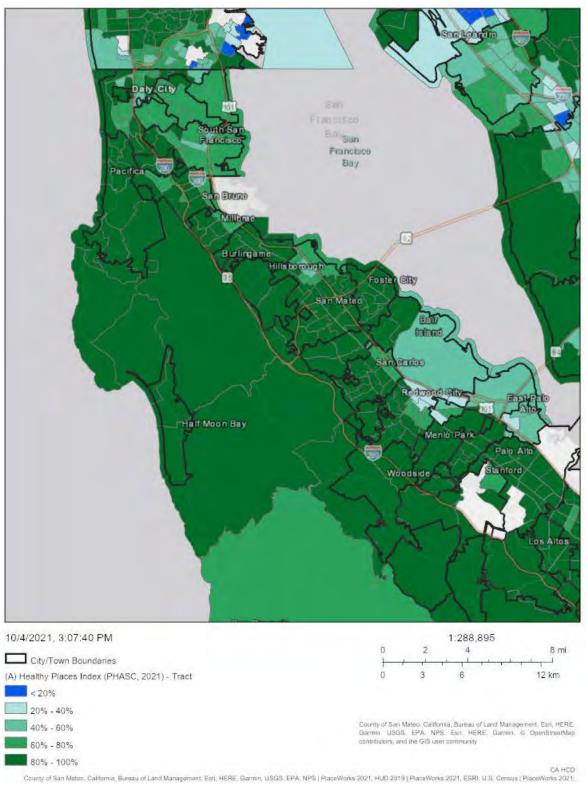


Figure III-11: Healthy Places Index by Census Tract, 2021

Patterns in disparities in access to opportunity.

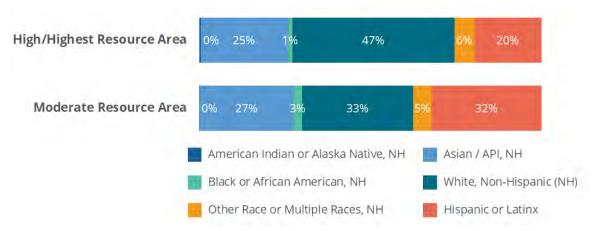


Figure III-12: Population Living in Moderate and High Resource Ares by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

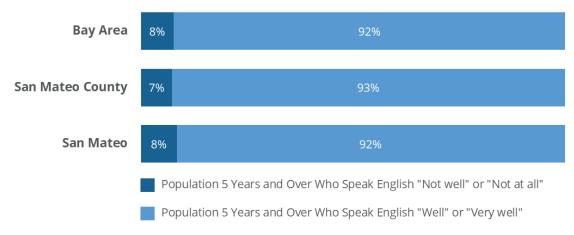


Figure III-13: Population with Limited English Proficiency, City of San Mateo, 2019

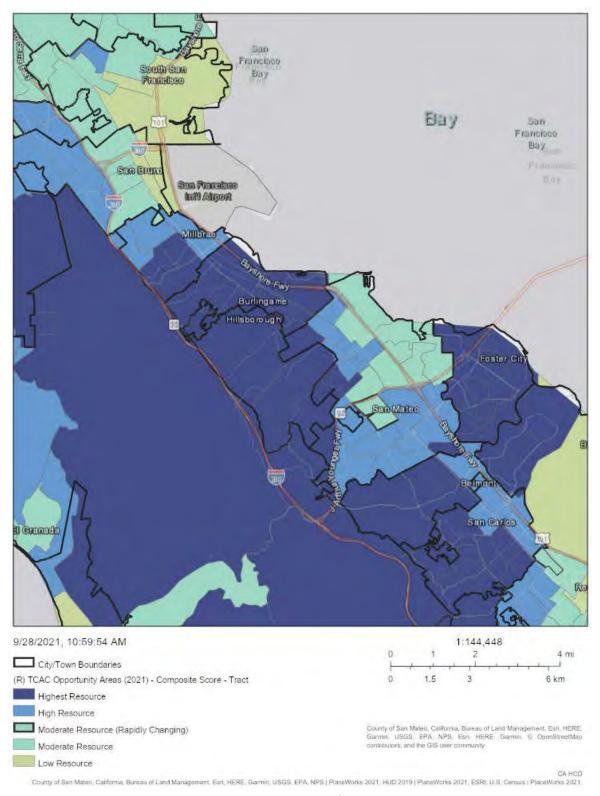


Figure III-14: TCAC Opportunity Areas Composite Score by Census Tract, 2021

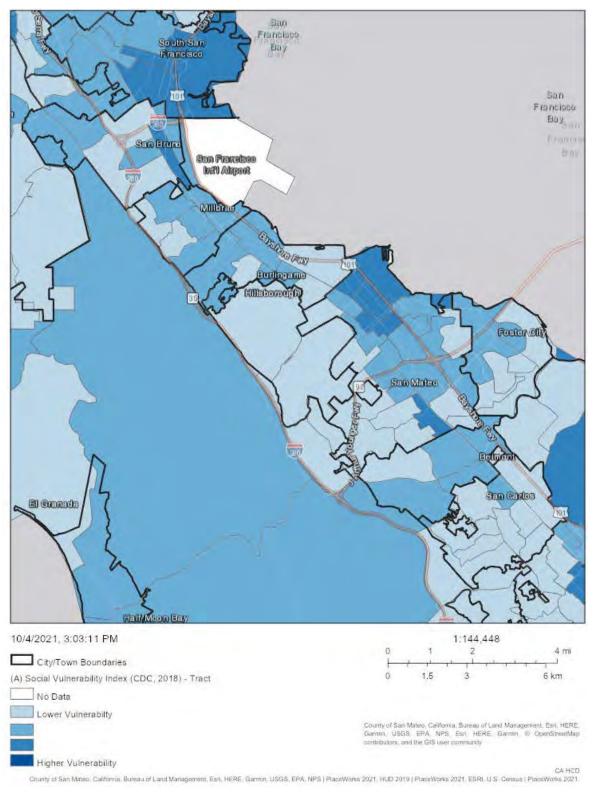
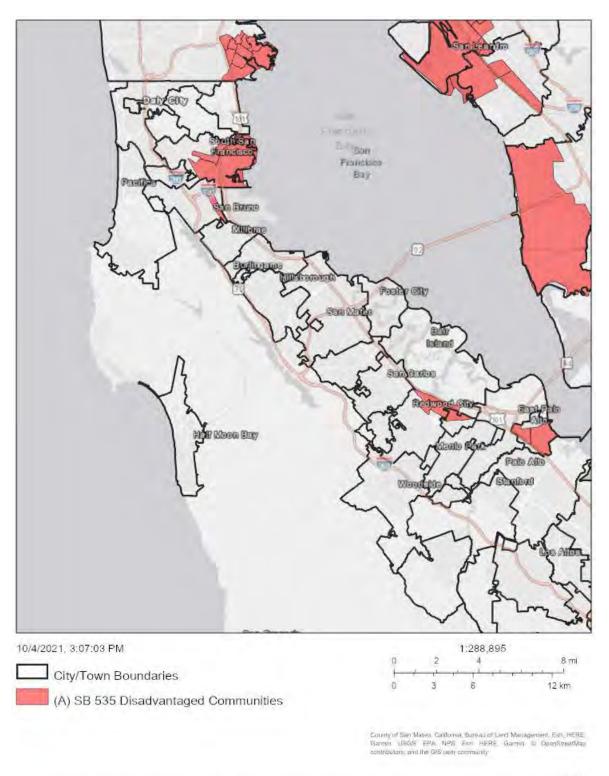


Figure III-15: Social Vulnerability Index by Census Tract, 2018



Caunty of San Males: California, Bureau of Land Management, Esri, HERE: Garmin, USGS, EPA, NPS [PlaceWorks 2021, HUD 2019] PlaceWorks 2021, ESRI, U.S. Ceresus, PlaceWorks 2021

Figure III-16: SB 535 Disadvantaged Communities

Disparities in access to opportunity for persons with disabilities.

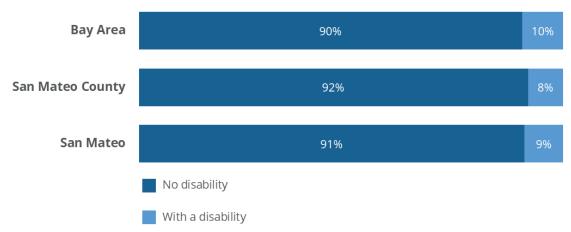


Figure III-17: Population by Disability Status, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

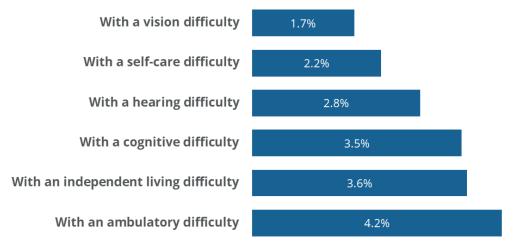


Figure III-18: Disability by Type for the Non-Institutionalized Population 18 Years and Over, City of San Mateo, 2019

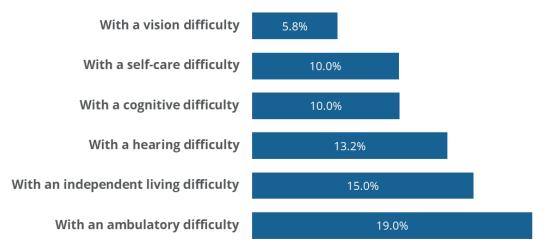


Figure III-19: Disability by Type for Seniors (65 years and over), City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

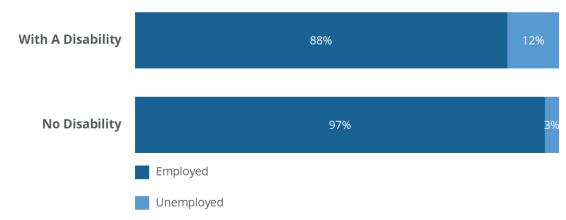
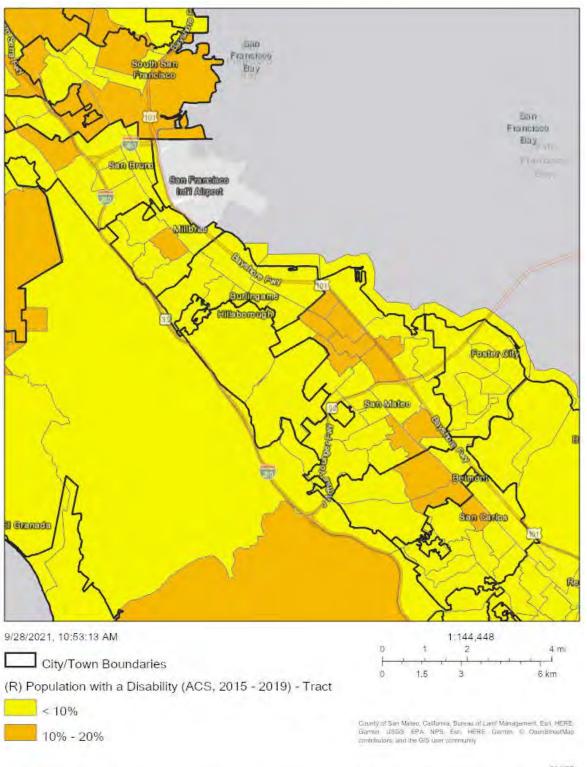


Figure III-20: Employment by Disability Status, City of San Mateo, 2019



CA HCD County of San Mates, California, Bareau of Land Management, Earl, HERE, Garnin, USBS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021

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

Affordable Housing Policies and Programs	Atherton	Belmont	Brisbano	Burlingame	Colma	Daly City	East Palo Alto	Foster City	Half Moon Bay*	Hillsborough	Menlo Park	Millbrae*	Pacifice	Portole Valley*	Redwood	Sen Bruno*	San Carlos	San Mateo	South San Francisco	Woodside	San Mateo County
Reduced Parking Requirements	N	LIC	Y	γ	Y	N	Y	V.	N	Y	Y	Y	Y	74	Υ	UC	Y	Y	Y	N	N
Streamlined Permitting Process	N	N	Α.	N -	Y	N	Y	Y	Y	Y	Y	Y	N	N N	Y	UC	N .	N.	Y	N	N
Graduated Density Bonus (parcel assembly)	N.	N	Y	N	N	N	N	N	N	N	Y	N	N	N	N.	Y	N	Y	N	N .	N
Form-based codes	N.	N	Y	N	N	N	N	N	N	N	γ	N.	N	N	Υ	N	Y	Y	N	N	N
Mixed Use Zoning	N	Y	Y	Y	. N	Y	Y	Y	Y	N	Υ	Y	γ	Y	γ	Y	Y	N	Y	Y	Y
Housing Overlay Zone	N	N.	N	Υ	N	N	UC	N	N	N	Y	N	N	N .	UC	N	N	У	N	N N	N
Density Bonus Ordinances	Y	Y	Y	Y	У	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y
Inclusionary/Below Market Rate Housing Policy	N	N	Y	Y	Y	Y	Y	y	Y	N	Y	Y	Y	Y -	Y	Y	Y	Y	Υ	N	У
Condominium Conversion Ordinance	N	Y	Y	Υ	N	Y	Y	Y	Y	N	Y	Y	Υ	N	N	N	- N	N.	Y	N	Y
Just Cause Evictions	N	N	N.	N	N	N	Y	N	N.	N	N.	N	N	N	N	N	N	N	N	N .	N
Rent Stabilization	N	N	N.	N -	N -	N	Y	N.	N	N	N	N .	N	N	N	N	N	N	N	N.	- N
Acquisition/Rehabilitation/Conversion Program	N	Y	Y	N	N	Y	N	Y	N	N	N	N	N	N	Y	Y	Y	Y	N	N	N -
Preservation of Mobile Homes (Rent Stabilization ordinances)	N	N	Y	N	N	N	γ	N	N	N	N	N	Y	14	N	N	N	N	N	N	Y
SRO Preservation Ordinances	N	N	V	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	16	¥	N	N
Homeowner Rehabilitation program	N	Y	Y	Y	Υ	٧	Y	Y	Y	N	Y	Y	N	N	Y	γ	Y	- 16	Y	Y	Y
Other Anti-Displacement Strategies	N	N	N	N	N	N	Y	V	y	N	Y	Y	N	N	N	N	N	Y	N	N	V
Beduced Fees or Waivers	N	N	Y	N	N	V	- UC-	v	N	Y	- N	N	N	Y	Y	Y	N	N.	Y	N	V
General Fund Allocation Incl. former RDA "Boomerang" Funds	N	N	Y	N	N	N	Y	N	N	N	Y	N	N	N	N	N	UC	N	N	N	N
In-Lieu Fees (Inclusionary Zoning)	N	N	N.	UC	N	Y	Y	N	. N	N	Y	Y	Y	Y	Y	Y	Y	N.	N	N .	Y
Housing Development Impact Fee	N	UC	Y	UC	UC.	Ý	Y	N.	N	N	Y	N	N	Y	Y	UC.	Y	Y	N	N.	Y
Commercial Development Impact Fee	N	UC	N.	UC.	N	N	Y	N	N	N	Y	N	N	N -	Y	UC	UC	DC	LIC	N	Y
Other taxes or fees dedicated to housing	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	γ	Y	N	N	N
Locally Funded Homebuyer Assistance Programs	N	Y	Y	N	N	N	uc	Y	N	N	Y	N	N	74	Y	N	N	N.	N	N	N
Tenant-Based Assistance	N	N	N	N	N	Ÿ	N	Y	N	N	N	N	N	71	N	N	N	14	N	N	N
Home sharing programs	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N-	¥	Y	Y	Y	N	N-	Y	N	Y	Y
Has Public Housing? (Y/N)	N	N.	N	N.	N/A	Y	N	N .	N/A	N	N	N/A	N	N/A	N	N/A	N	N.	N/A	N	Y
Has Group Homes? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	Y	Y	N/A	N	Y
Has a Second Unit Ordinance? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	γ
Has Emergency Shelters? (Y/N)	N	N	N	N	N/A	N	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	N	Y	N/A	N	Y
Has Affordable Housing Complexes? (Y/N)	N	N	Y	N	N/A	Y	Y	N	N/A	N	Y	N/A	Y	N/A	Y	N/A	Y	Y	N/A	N	Y

Figure III-2: San Mateo County Housing Policies and Programs Analysis [PLACEHOLDER]

Source: ABAG

SECTION IV. Disproportionate Housing Needs Housing needs.

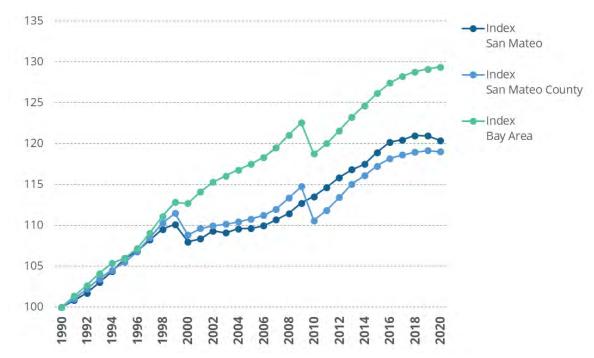


Figure IV-1: Population Indexed to 1990 Source: ABAG Housing Needs Data Workbook

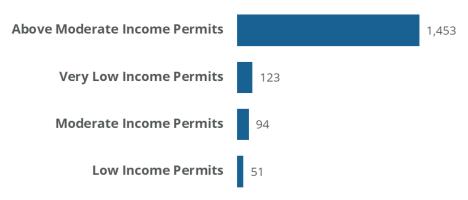


Figure IV-2: Housing Permits Issued by Income Group, City of San Mateo, 2015-2019

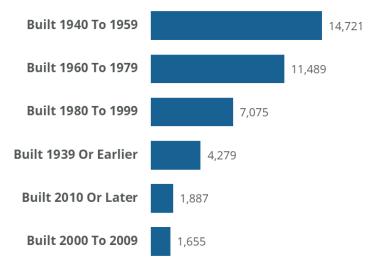


Figure IV-3: Housing Units by Year Built, City of San Mateo

Source: ABAG Housing Needs Data Workbook

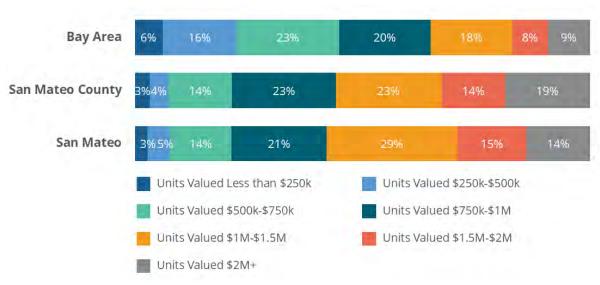


Figure IV-4: Distribution of Home Value for Owner Occupied Units, 2019

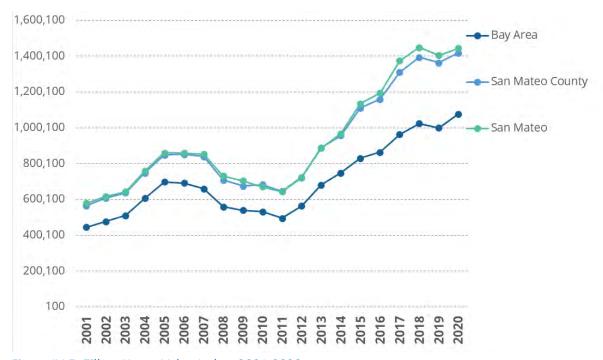


Figure IV-5: Zillow Home Value Index, 2001-2020

Source: ABAG Housing Needs Data Workbook

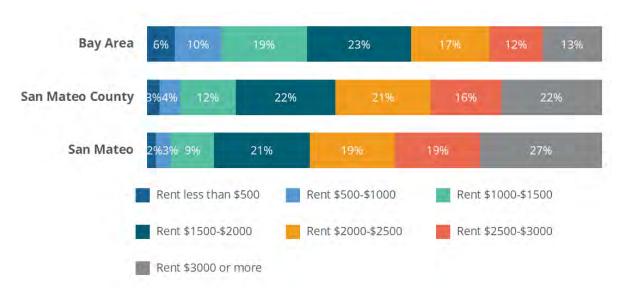


Figure IV-6: Distribution of Contract Rents for Renter Occupied Units, 2019

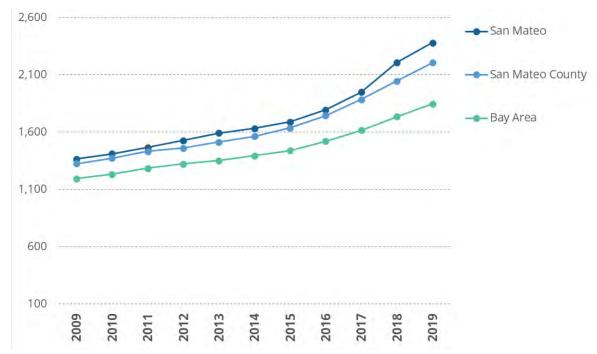


Figure IV-7: Median Contract Rent, 2009-2019

Cost burden and severe cost burden.

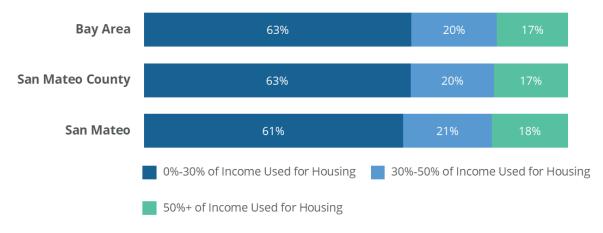


Figure IV-8: Overpayment (Cost Burden) by Jurisdiction, 2019

Source: ABAG Housing Needs Data Workbook

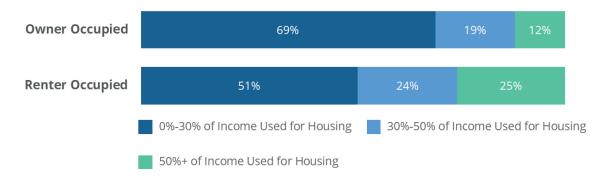


Figure IV-9: Overpayment (Cost Burden) by Tenure, City of San Mateo, 2019

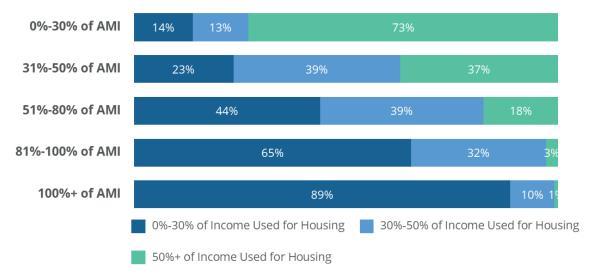


Figure IV-10: Overpayment (Cost Burden) by Area Median Income (AMI), City of San Mateo, 2019 Source: ABAG Housing Needs Data Workbook

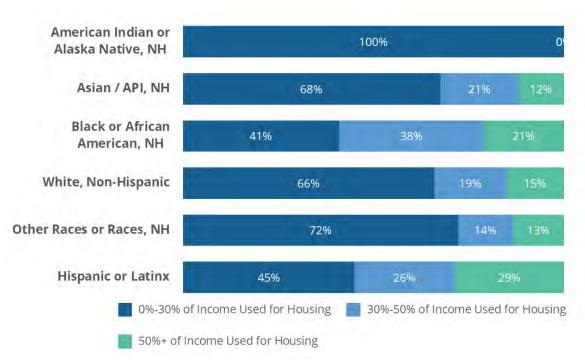


Figure IV-11: Overpayment (Cost Burden) by Race and Ethnicity, City of San Mateo, 2019 Source: ABAG Housing Needs Data Workbook

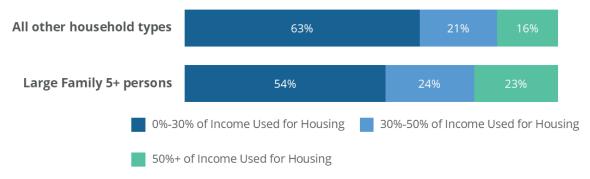


Figure IV-12: Overpayment (Cost Burden) by Family Size, City of San Mateo, 2019

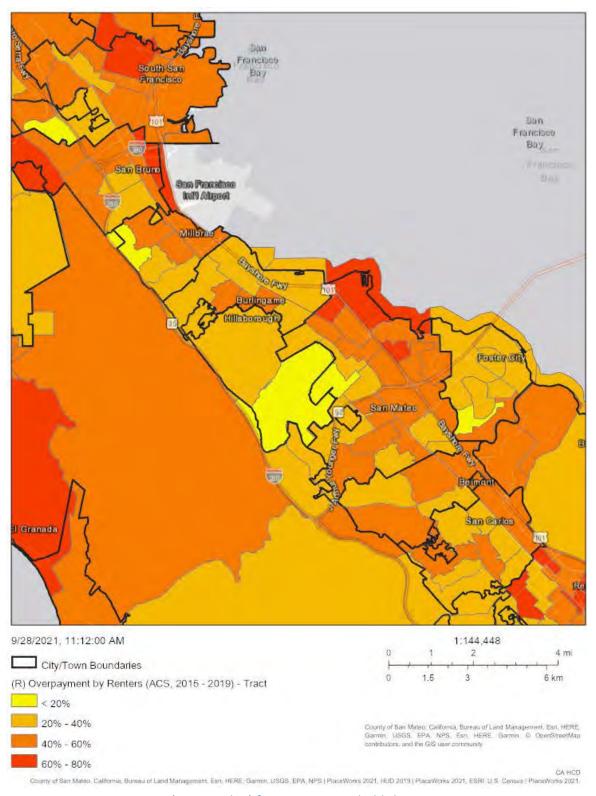


Figure IV-13: Overpayment (Cost Burden) for Renter Households by Census Tract, 2019

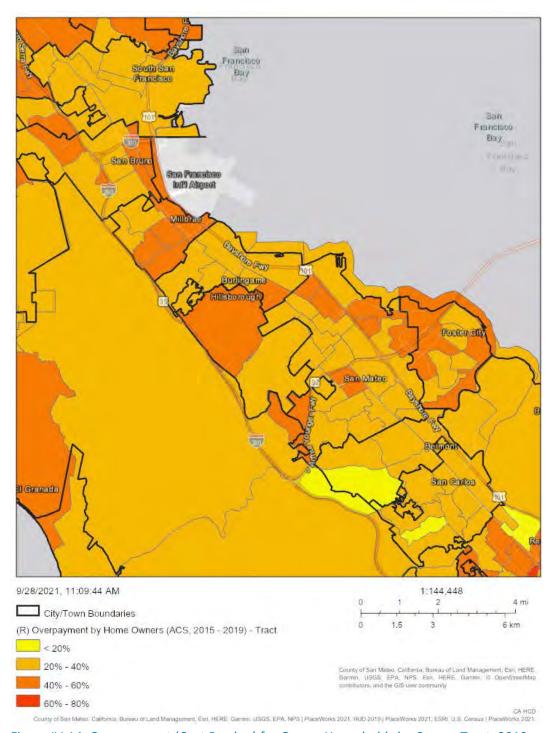


Figure IV-14: Overpayment (Cost Burden) for Owner Households by Census Tract, 2019

Overcrowding.

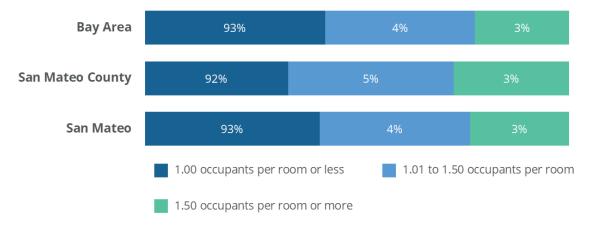


Figure IV-15: Occupants per Room by Jurisdiction, 2019

Source: ABAG Housing Needs Data Workbook

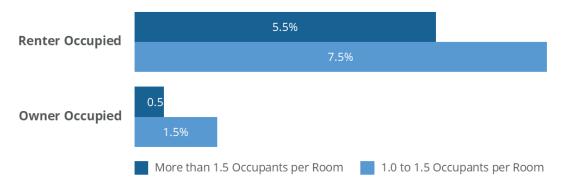


Figure IV-16: Occupants per Room by Tenure, City of San Mateo, 2019

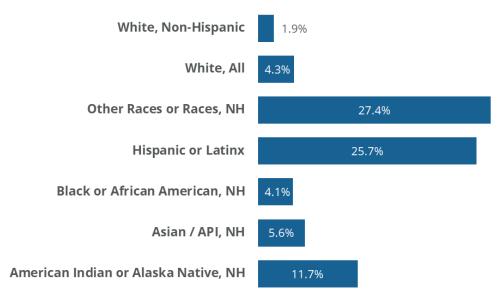


Figure IV-17: Overcrowding by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

Note: Overcrowding is indicated by more than 1 person per room.

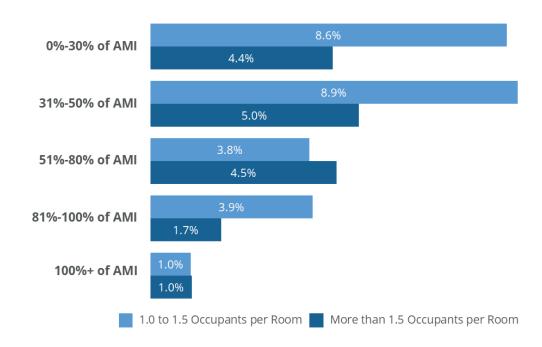
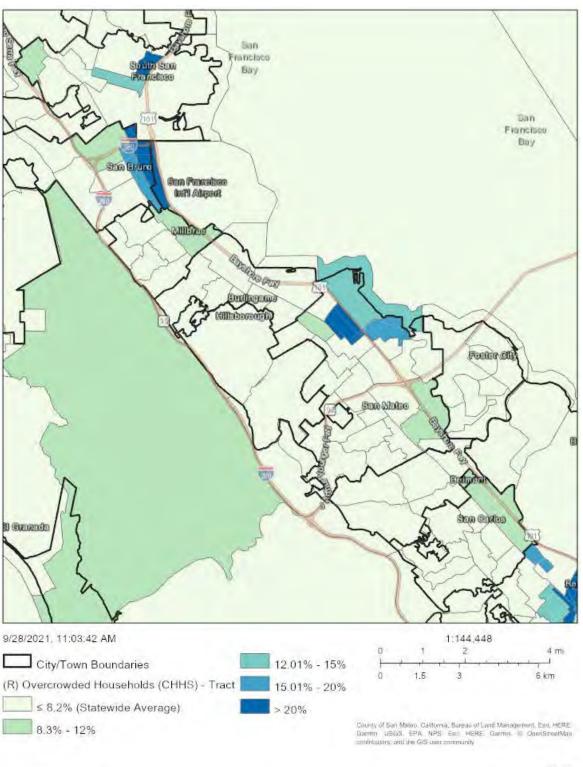


Figure IV-18: Occupants per Room by AMI, City of San Mateo, 2019



CA HCD:
County of San Mateo: California. Bureau of Land Management. Ecn. HERE. Garren, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Genrus | PlaceWorks 2021.

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

Substandard housing.

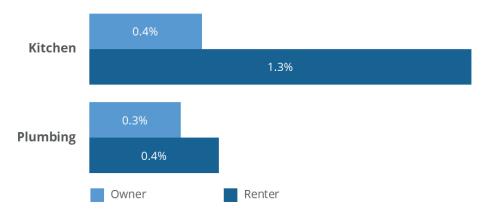


Figure IV-20: Percent of Units Lacking Complete Kitchen and Plumbing Facilities, City of San Mateo, 2019

Homelessness.

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

Figure IV-21: Homelessness by Household Type and Shelter Status, San Mateo County, 2019

Source: ABAG Housing Needs Data Workbook

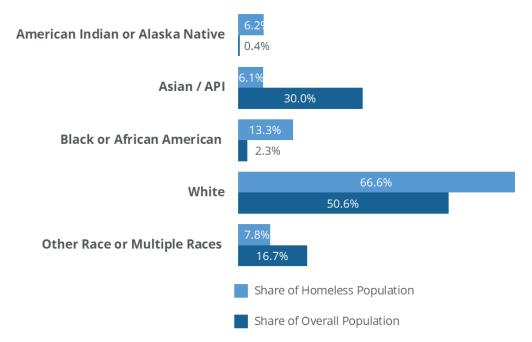


Figure IV-22: Share of General and Homeless Populations by Race, San Mateo County, 2019

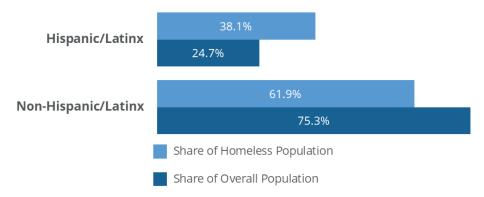


Figure IV-23: Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019

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

Figure IV-24: Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019 Source: ABAG Housing Needs Data Workbook

Displacement.

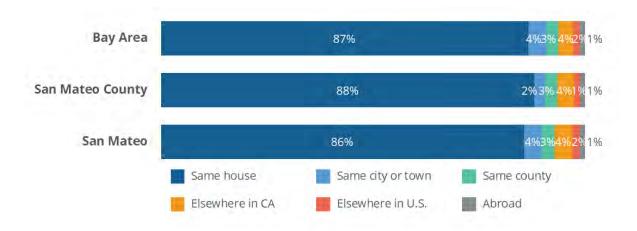


Figure IV-25: Location of Population One Year Ago, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

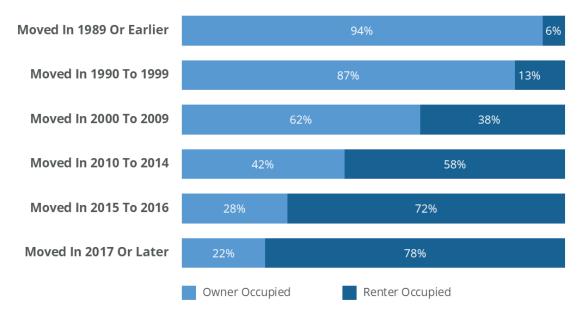


Figure IV-26: Tenure by Year Moved to Current Residence, City of San Mateo, 2019

	Low	Moderate	High	Very High	Total Assisted Units in Database
San Mateo	630	0	72	0	702
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

Figure IV-27: Assisted Units at Risk of Conversion, City of San Mateo, 2019

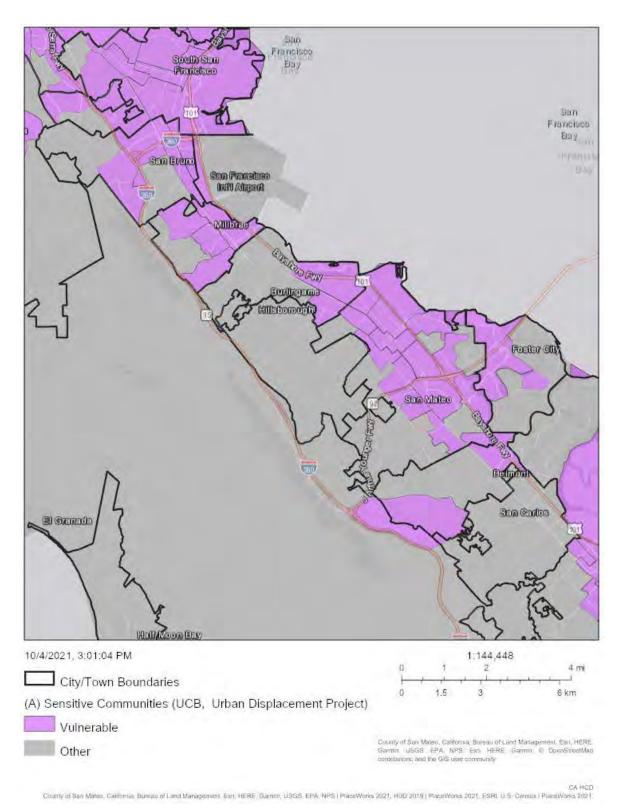
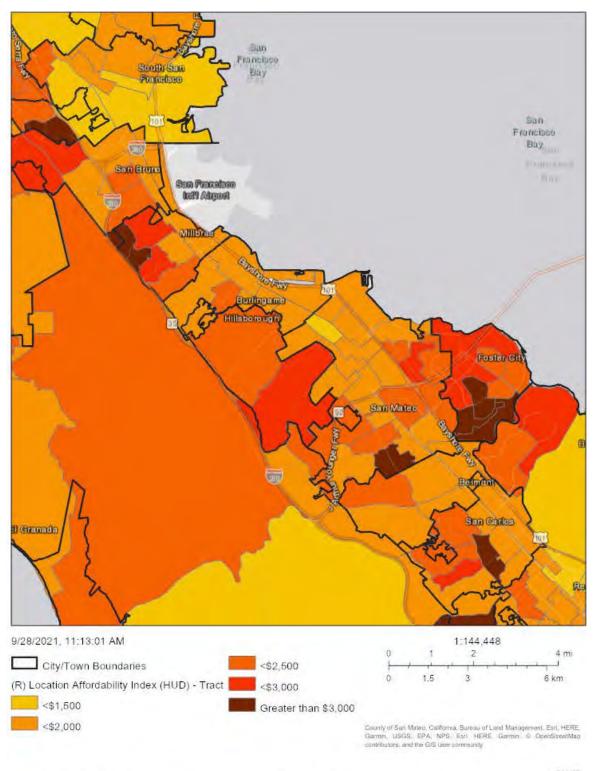


Figure IV-28: Census Tracts Vulnerable to Displacement



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

Figure IV-29: Location Affordability Index by Census Tract

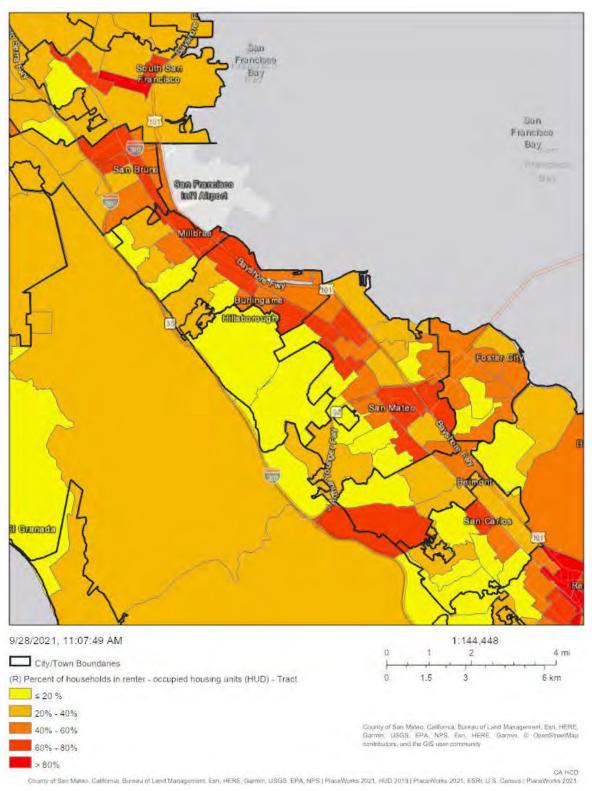


Figure IV-30: Share of Renter Occupied Households by Census Tract, 2019

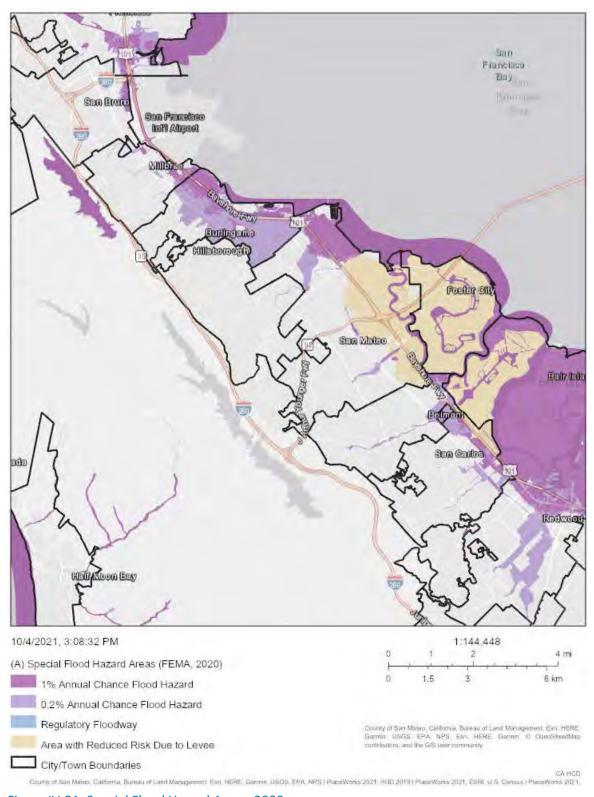


Figure IV-31: Special Flood Hazard Areas, 2000

Other considerations.

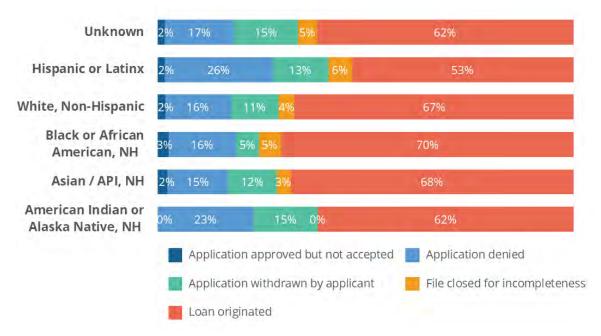


Figure IV-32: Mortgage Applications by Race and Ethnicity, City of San Mateo, 2018-2019

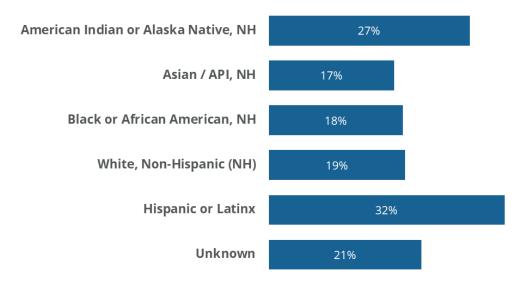


Figure IV-33: Mortgage Application Denial Rate by Race and Ethnicity, City of San Mateo, 2018-2019 Source: ABAG Housing Needs Data Workbook

APPENDIX D | Attachment 3 – Access to Educational Opportunities

This section examines the extent to which members of protected classes and those in poverty experience disparities in access to opportunity as measured by access to education. This section draws from data provided by the San Mateo Office of Education, the California Department of Education, and U.S. Census American Community Surveys (ACS). This section discusses the following topics:

- Changes in school enrollment during COVID-19 by race and ethnicity, and by groups with extenuating circumstances;¹
- Achievement gaps by race and ethnicity and for groups with extenuating circumstances as measured by test scores, California State University or University of California admissions standards, and college-going rates;
- Barriers to success measured by chronic absenteeism, dropout rates, and suspension rates.

After describing this section's primary findings, we describe the county's school districts before launching into data measuring achievement gaps and barriers to success.

Primary Findings

Student racial and ethnic diversity is modestly increasing. Student bodies in San Mateo County have become increasingly racially and ethnically diverse.

- Hispanic students make up the largest ethnic group in the county's schools, representing 38% of students in the 2020-2021 academic school year. This a slight increase from the 2010-2011 school year, where Hispanic students made up 37% of the population.
- There has been a large increase in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011.
- Students identifying as White (26%) have decreased by 3 percentage points since 2010-2011.

Free and reduced lunch-qualifying students and English language learners are concentrated in a handful of schools. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch.

- The rate of reduced lunch qualification was highest in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch. Also in Ravenswood City Elementary, 30% of students are experiencing homelessness. This is a large outlier in the county, where overall just 2% are experiencing homelessness.
- Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero

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¹ The term "extenuating circumstances" is used in this section to capture students whose socioeconomic situations and/or disability may make standard educational environments challenging.

Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Enrollment is dropping. Public school enrollment reduced substantially in some areas during the pandemic. Total enrollment decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County, which was the largest decrease of the decade.

- Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively.
- Decreased enrollment was especially common among Pacific Islander students. Between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21), substantially higher than the 3% countywide average.
- Enrollment among migrant students decreased drastically by 16% over the same period (from 332 students to 279 students).

Learning proficiency is improving yet disparities exist. Across all racial and ethnic groups, the rate at which students met or exceeded English and mathematics testing standards has increased since the 2014-2015 school year. Students with extenuating circumstances (i.e., disability, facing homelessness, learning English) tend to score lower on English and mathematics tests than the overall student body.

- Proficiency gaps are especially pronounced among English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary, where students with extenuating circumstances met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.
- Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored
 far below the overall student body: In these districts, students with disabilities met or exceeded
 mathematics test standards at 54 percentage points below the overall test rate.

Many students meet admissions standards for CSU or UC schools.

- Among the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.
- Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Most school districts in the county have a college-going rate at 70% or higher—yet there are wide gaps by race and ethnicity.

■ In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students—a 23 percentage point gap.

Students with extenuating circumstances are highly concentrated in a few schools and move schools often due to housing instability.

- Students with extenuating circumstances may need additional resources—e.g., onsite health care, free meals, tutoring—to be successful in school. When these students are concentrated into a few schools, the schools bear an unequal responsibility for providing needed resources. K-12 school funding in California has long been inadequate, and, although policymakers have recently allocated additional resources to schools with high proportions of low income children under a "concentration grant" system, funding gaps remain.
- The highest concentration of high needs students is found in Ravenswood City Elementary, where 30% of all students are experiencing homelessness and 83% qualify for free and reduced lunch.
- Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This can result in frequent changes in schools for low income children, raising their vulnerability to falling behind in school.

Absenteeism, dropout rates, and discipline rates are highest for students of color, students with disabilities, and students with other extenuating circumstances. While 10% of students were chronically absent during the 2018-2019 school year, chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity.

- For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%.
- Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%)
 had notably higher rates of chronic absenteeism than the overall student population (10%).
- In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body.

Dropout rates vary across the county:

- Dropout rates were highest in Sequoia Union High School District (10%) and South San Francisco Unified (9%).
- In all school districts in the county, dropout rates are higher for boys than for girls.
- Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups
- Students with disabilities, students experiencing homelessness, foster youth, and students learning
 English had higher dropout rates than the overall population.

Discipline rates also vary by area and race and ethnicity.

- In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers.
- In most districts, Black/African American and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students.
- Asian and Filipino students were underrepresented in terms of suspension rates. White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero.

The demographics of faculty and staff are fairly similar to that of students.

- There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups.
- Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

Background

This section describes the school districts in San Mateo County, including their geographic boundaries and a brief history of the school districts' formation. This section also includes details on how districts' enrollments and student demographic have changed over time.

San Mateo County School Districts. There are three unified school districts in San Mateo County which include both elementary and high schools. These are **Cabrillo Unified School District, La Honda-Pescadero Unified School District**, and **South San Francisco Unified School District**.

In addition to the unified school districts, there are three high school districts, which include: **Jefferson Union High School District**, **San Mateo Union High School District**, and **Sequoia Union High School District**. The elementary schools covering these high schools' district boundaries areas are described below:

- In the Jefferson Union High School District geographic boundary, elementary school districts are the Bayshore Elementary School District, Brisbane School District, Jefferson Elementary School District, and Pacifica School District.
- Within the San Mateo Union High School District geographic boundary, elementary school districts include San Mateo-Foster City School District, Hillsborough City School District, Burlingame School District, San Bruno Park School District, and Millbrae School District.
- Within the Sequoia Union High School District geographic boundary, the elementary schools include Belmont-Redwood Shores School District, San Carlos School District, Redwood City School District, Ravenswood City School District, Menlo Park City School District, Woodside Elementary School District, Las Lomitas Elementary School District, and Portola Valley School District.

Geographic boundaries of school districts. Figure V-1 illustrates the geographic boundaries of the unified school districts as well as the three high school districts. Municipal boundaries are overlayed on the map.

Figure V-1. Unified School Districts and High School Districts in San Mateo County

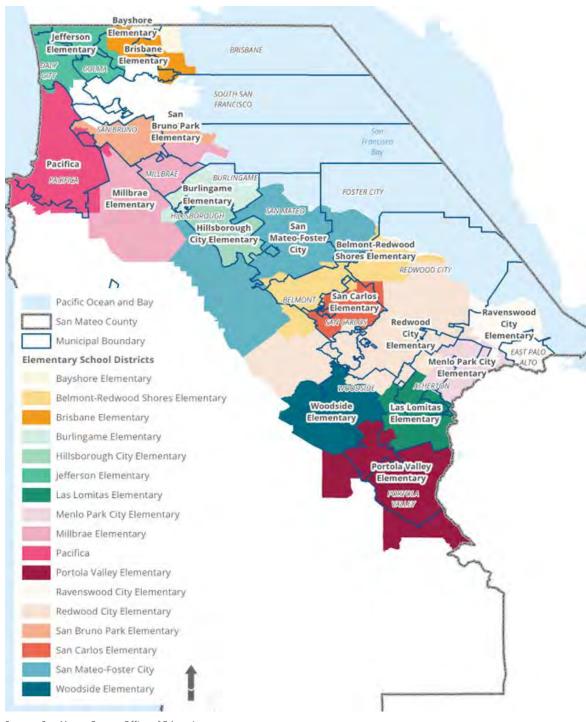


As illustrated in the map, Cabrillo Unified School District covers Half Moon Bay and some unincorporated areas of San Mateo County. South San Francisco Unified covers South San Francisco and a small portion of Daly City. La Honda-Pescadero Unified School District covers unincorporated areas of San Mateo County.

The other high school districts, Jefferson Union, San Mateo Union, and Sequoia Union, cover the remaining jurisdictions. Jefferson Union covers Brisbane, Colma, Daly City, and Pacifica. San Mateo Union covers Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo City, and Foster City. Sequoia Union covers Atherton, Belmont, Redwood City, East Palo Alto, Menlo Park, San Carlos, Portola Valley, and Woodside.

The county's elementary school districts cover the same areas as the three high school districts. Their geographic boundaries are illustrated in the map below.

Figure V-2.
Elementary School Districts in San Mateo County



Source: San Mateo County Office of Education.

Because the elementary school districts are much smaller, many jurisdictions have several elementary schools. The table blow shows each jurisdiction and their associated elementary school.

Figure V-3.
School Districts in San Mateo County's Jurisdictions

Jurisdiction	Unified or High School District	Elementary School District(s)
Atherton	Sequoia Union	Menlo Park City ; Las Lomitas Elementary; Redwood City
Belmont	Sequoia Union	Belmont-Redwood Shores
Brisbane	Jefferson Union	Brisbane; Bayshore Elementary
Burlingame	San Mateo Union	Burlingame
Colma	Jefferson Union	Jefferson Elementary
Daly City	Jefferson Union; South San Francisco Unif	ie Jefferson Elementary
East Palo Alto	Sequoia Union	Ravenswood City
Foster City	San Mateo Union	San Mateo-Foster City
Half Moon Bay	Cabrillo Unified	(none, included in Cabrillo Unified)
Hillsborough	San Mateo Union	Hillsborough City
Menlo Park	Sequoia Union	Menlo Park City; Las Lomitas Elementary; Ravenswood City
Millbrae	San Mateo Union	Millbrae
Pacifica	Jefferson Union	Pacifica
Portola Valley	Sequoia Union	Portola Valley
Redwood City	Sequoia Union	Redwood City
San Bruno	San Mateo Union	San Bruno Park
San Carlos	Sequoia Union	San Carlos; Redwood City
San Mateo	San Mateo Union	San Mateo-Foster City
South San Francisco	South San Francisco Unified	(none, included in South San Francisco Unified)
Woodside	Sequoia Union	Woodside Elementary; Portola Valley; Las Lomitas; Redwood City

Source: San Mateo County Office of Education.

A brief history of district formation. San Mateo County's numerous school districts were formed over a century ago, when the county was more rural and scattered: communities needed elementary schools close to home, and only a few students were attending high school. As young people began going to high school, individual districts often found they had too few students and resources to support their own high schools, so separate high school districts,

covering the territories of two or more elementary districts, were established to meet the communities' needs.²

Once California's population grew and San Mateo County became more urbanized, "a jigsaw puzzle of overlapping districts evolved haphazardly." Since 1920, the state has been pushing elementary districts to unify with the high school districts that serve their communities, citing improved educational quality and equity of opportunity. However, there has been limited success and local voters in San Mateo County have consistently resisted unification.³

Early efforts at unification were more successful in the rural communities along the coast—for example, voters approved the new Cabrillo Unified district for the area around Half Moon Bay and the La Honda-Pescadero Unified district in a 1964 election. Unification was not supported by many suburban communities edging the Bay. The county's school district committee proposed to split each of the three high school districts and feeder schools into two or three smaller unified districts, but the State Board of Education rejected variations of those plans three times. The Board argued that the county committee's proposals would create districts with widely varying property tax bases and could contribute to racial segregation. The State Board instead devised a plan that would create a single unified district within each of the existing high school district boundaries. Voters turned down the state plans in all three districts in June 1966, and rejected a similar proposal again in 1972. In 1973, the Mid-Peninsula Task Force for Integrated Education petitioned the county committees to unify the elementary districts of Menlo Park, Las Lomitas, Portola Valley, Ravenswood and a portion of Sequoia Union High School District across county lines with Palo Alto Unified. Their goal was racial integration, but the county committee did not support the effort.⁴

Efforts against unification have persisted, leaving the county with several elementary school districts which feed into a high school, rather than a unified district. As a result, some elementary school districts have faced waning budgets and administrative hurtles. For instance, Brisbane and Bayshore elementary school districts, at the northern end of the county, serve a little more than 1,000 students and long have struggled with tight budgets. To rectify their budgetary concerns, the districts now share both a superintendent and a chief business officer. They also participate in a special education collaborative with the Jefferson elementary and high school districts.

According to the county's superintendent of schools Anne Campbell, other districts may find themselves pooling their resources in the future: local identification may be strong, she says, but

² Watson, Aleta. "How Did We End Up With 54 School Districts in San Mateo and Santa Clara Counties?" Silicon Valley Community Foundation, 2012. https://www.siliconvalleycf.org/sites/default/files/report-edu.pdf

³ Ibid.

⁴ Ibid.

financial reality is hard to ignore: "As we move forward in time, I think it's going to be interesting to see what school districts are going to do, especially as budgets get more bleak." 5

Enrollment changes. Total public school enrollment in the county has decreased slightly, by just 1%, from the 2010-2011 academic year to 2020-2021. Figure V-4 illustrates enrollment changes by district.

Bayshore Elementary, Ravenswood City, and Portola Valley school districts experienced the largest enrollment decreases (by at least 30%) between 2010-11 and 2020-21. School districts with the largest increases in enrollments were Burlingame (22%) and Belmont-Redwood Shores (30%).

⁵ Ibid.

Figure V-4. Enrollment changes by district, 2010-11 to 2020-2021

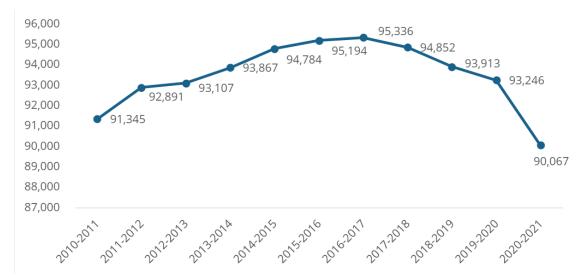
School District	2010-2011 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,352	2,934	-12%
La Honda-Pescadero	341	275	-19%
South San Francisco	9,312	8,182	-12%
High & Elementary School Districts			
Jefferson Union High School	4,960	4,705	-5%
Bayshore Elementary	543	361	-34%
Brisbane Elementary	545	474	-13%
Jefferson Elementary	6,998	6,653	-5%
Pacifica	3,164	3,006	-5%
San Mateo Union High School	8,406	9,760	16%
Burlingame Elementary	2,771	3,387	22%
Hillsborough City Elementary	1,512	1,268	-16%
Millbrae Elementary	2,222	2,238	1%
San Bruno Park Elementary	2,599	2,275	-12%
San Mateo-Foster City	10,904	10,969	1%
Sequoia Union High School	8,765	10,327	18%
Belmont-Redwood Shores	3,206	4,152	30%
Las Lomitas Elementary	1,336	1,116	-16%
Menlo Park City Elementary	2,629	2,781	6%
Portola Valley Elementary	711	491	-31%
Ravenswood City Elementary	4,285	2,993	-30%
Redwood City Elementary	9,119	8,086	-11%
San Carlos Elementary	3,212	3,265	2%
Woodside Elementary	453	369	-19%
Total Enrollment	91,345	90,067	-1%

Source: California Department of Education and Root Policy Research

However, it is important to note that many of these enrollment decreases were driven by the pandemic. In fact, total enrollment in these public schools decreased by 3% between 2019-2020

and 2020-2021 in San Mateo County: the largest decrease of the decade. As shown in Figure V-5, enrollments actually increased steadily from 2010-2011 to 2017-2018, then began decreasing afterwards.

Figure V-5.
Public School Enrollment Changes, 2010-2011 to 2020-2021



Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively. The only school district with increasing enrollments between the 2019-2020 to 2020-2021 school years was Sequoia Union High School District, with a modest 1% increase in enrollments.

Figure V-6. Enrollment changes by district during COVID-19, 2019-20 to 2020-21

School District	2019-2020 Enrollment	2020-2021 Enrollmen	
Unified School Districts			
Cabrillo Unified	3,136	2,934	-6%
La Honda-Pescadero	306	275	-10%
South San Francisco	8,438	8,182	-3%
High & Elementary School Distric	ts		
Jefferson Union High School	4,811	4,705	-2%
Bayshore Elementary	381	361	-5%
Brisbane Elementary	476	474	0%
Jefferson Elementary	6,687	6,653	-1%
Pacifica	3,110	3,006	-3%
San Mateo Union High School	9,885	9,760	-1%
Burlingame Elementary	3,534	3,387	-4%
Hillsborough City Elementa	ry 1,290	1,268	-2%
Millbrae Elementary	2,349	2,238	-5%
San Bruno Park Elementary	2,454	2,275	-7%
San Mateo-Foster City	11,576	10,969	-5%
Sequoia Union High School	10,238	10,327	1%
Belmont-Redwood Shores	4,314	4,152	-4%
Las Lomitas Elementary	1,208	1,116	-8%
Menlo Park City Elementary	2,922	2,781	-5%
Portola Valley Elementary	551	491	-11%
Ravenswood City Elementa	r y 3,269	2,993	-8%
Redwood City Elementary	8,530	8,086	-5%
San Carlos Elementary	3,405	3,265	-4%
Woodside Elementary	376	369	-2%
Total Enrollment	93,246	90,067	-3%

 $Source: \ California \ Department \ of \ Education \ and \ Root \ Policy \ Research.$

Declining enrollments in public schools have been common across the state and country during the COVID-19 pandemic, and enrollment declines in San Mateo County are on par with those

across the state. According to a study conducted by the Public Policy Institute of California, public K–12 enrollment declined by 3% in California from the 2019-2020 school year to the 2020-2021 school year. ⁶

As funding is tied directly to the number of enrolled pupils, schools in San Mateo County could suffer fiscal consequences with continued declines. By law, districts are "held harmless" for declines for one year—that is, school budgets for 2020–2021 were unaffected, but continued enrollment declines could mean cuts in future years.⁷ Reductions in enrollments, and consequently funding, could also worsen economic inequality in the long-term by reducing students' resources and access to opportunities.

Demographics: race & ethnicity. Over the last decade, San Mateo County's school districts have diversified in terms of students' race and ethnicity. Hispanic students make up the largest ethnic group in the county's schools: 38% of students identified as Hispanic in the 2020-2021 academic school year. This is just a one percentage point increase from 2010-2011. Many other students are White (26%), though this has decreased by 3 percentage points since 2010-2011, The largest increase was in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011. Other students identify as Filipino (8%), or bior multi-racial (8%). A small and decreasing percentage of students identify as Black/African American (1%) and Pacific Islander (2%).

⁶ Lafortune, Julien & Prunty, Emmanuel. "Digging into Enrollment Drops at California Public Schools." Public Policy Institute of California. May 14, 2021. https://www.ppic.org/blog/digging-into-enrollment-drops-at-california-public-schools/

⁷ Ibid.

Figure V-7.
Changes in Race and
Ethnicity, 2010-2011 to 20202021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

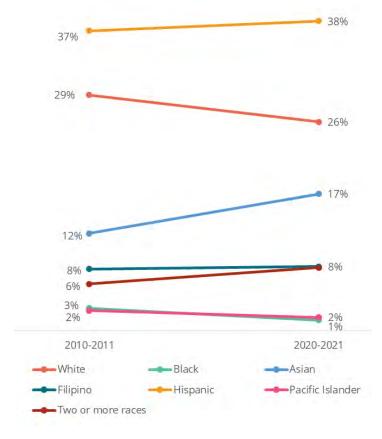


Figure V-8 shows the racial and ethnic distribution of students enrolled in public schools by jurisdiction in 2020-2021.

- Portola Valley Elementary School District (66%) and Woodside Elementary School District (64%) had the highest share of White students, making them among the least racially and ethnically diverse districts in the county.
- Ravenswood City Elementary School District and Redwood City Elementary School District had the highest share of Hispanic students, at 84% and 70%, respectively.
- Ravenswood City also had the highest proportion of Pacific Islander students (7%) and Black/African American students (5%) compared to other districts.
- Millbrae Elementary (46%), Hillsborough Elementary (32%), and Belmont-Redwood Shores Elementary (32%) had the highest share of Asian students.
- Jefferson Elementary School District and Jefferson Union High School District had the highest portion of Filipino students, at 25% and 29% respectively.

Figure V-8.
Student body by Race and Ethnicity, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White	Two or more races
Unified School Districts							
Cabrillo Unified	1%	0%	1%	52%	0%	40%	5%
La Honda-Pescadero	0%	0%	1%	63%	0%	35%	1%
South San Francisco	14%	1%	23%	48%	2%	6%	6%
High & Elementary School Districts							
Jefferson Union High School	15%	1%	29%	31%	1%	14%	7%
Bayshore Elementary	19%	3%	21%	41%	4%	3%	8%
Brisbane Elementary	20%	1%	12%	28%	0%	24%	11%
Jefferson Elementary	19%	2%	25%	36%	1%	11%	5%
Pacifica	8%	1%	9%	26%	0%	39%	16%
San Mateo Union High School	23%	1%	5%	32%	2%	28%	10%
Burlingame Elementary	27%	0%	3%	16%	0%	41%	9%
Hillsborough Elementary	32%	0%	2%	5%	0%	48%	12%
Millbrae Elementary	46%	1%	6%	20%	2%	16%	8%
San Bruno Park Elementary	16%	1%	10%	41%	5%	15%	1%
San Mateo-Foster City	26%	1%	3%	37%	2%	21%	9%
Sequoia Union High School	9%	2%	1%	45%	2%	35%	5%
Belmont-Redwood Shores	32%	1%	3%	12%	1%	34%	14%
Las Lomitas Elementary	18%	1%	1%	13%	0%	53%	14%
Menlo Park City Elementary	13%	1%	1%	17%	1%	55%	11%
Portola Valley Elementary	6%	0%	0%	14%	0%	66%	13%
Ravenswood City Elementary	0%	5%	0%	84%	7%	1%	2%
Redwood City Elementary	4%	1%	1%	70%	1%	19%	4%
San Carlos Elementary	18%	1%	1%	14%	0%	49%	13%
Woodside Elementary	4%	2%	0%	16%	1%	64%	11%
Total	17%	1%	8%	38%	2%	26%	8%

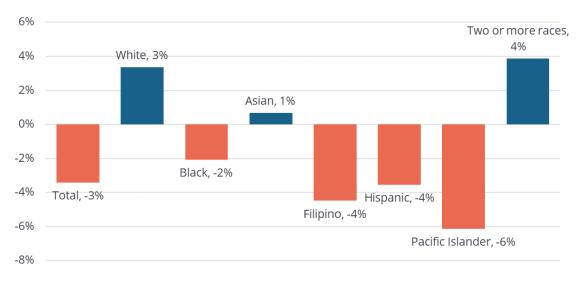
Note: In almost all school districts, less than 1% of students were Native American, so they are not included in this table.

Source: California Department of Education and Root Policy Research

Enrollment changes due to COVID-19 varied by race and ethnicity. For instance, between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21). This is substantially higher than the 3% countywide average. Enrollments among Filipino and Hispanic students decreased by 4% while enrollment among Black/African American students decreased by 2%. On the other end of the spectrum, there was

a 3% increase in enrollment among White students (from 22,308 students to 23,055 students) between 2019-20 and 2020-21. Similarly, there was a 1% increase in enrollment among Asian students and a 4% increase among students of two or more races.

Figure V-9.
Enrollment Changes by Race and Ethnicity, San Mateo County, 2019-20 to 2020-21



Source: California Department of Education and Root Policy Research

While many of their families may have simply moved out of San Mateo County during the pandemic, it is possible that Black/African American, Filipino, Hispanic, and Pacific Islander students are otherwise slipping through the cracks of the education system during this period.

Demographics: students with extenuating circumstances. Several students in the county's public schools are facing additional hurtles to educational ease. Many are English learners, qualify for reduced lunch, are foster children, are experiencing homelessness, have a disability, or are migrants. Students in these groups often have hindrances to excelling in school because of detrimental circumstances beyond their control. These include financial and social hardships as well as problems within students' families.

Qualification for free and reduced lunch is often used as a proxy for extenuating circumstances. Qualifications are determined based on household size and income. For instance, in the 2020-2021 academic year, students from a household of three making less than \$40,182 annually qualified for reduced price meals, and those making less than \$28,236 in a household of three qualified for free meals.⁸

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⁸ "Income Eligibility Scales for School Year 2020-2021." California Department of Education.

Free and reduced lunch disparities. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch. This rate was substantially lower in districts like Hillsborough Elementary, San Carlos Elementary, Portola Valley Elementary, Las Lomitas Elementary, Belmont-Redwood Shores, and Menlo Park City Elementary, where each had less than 10% of students qualify for free or reduced lunch.

The rate of reduced lunch qualification was far higher in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch.

Disparities in homelessness. In Ravenswood City Elementary, 30% of students are experiencing homelessness. This is an outlier in the county, where overall just 2% are experiencing homelessness. The school district has received media attention due to its astronomically high rate of students experiencing homelessness. Some have noted that rates of homelessness have increased due to escalating costs of living in an area surrounded by affluence. Others have highlighted that "Having a roof over your head, having a safe place to sleep and study, is fundamental to absolutely everything," and have noted that students who experience homelessness have higher dropout rates and are more likely to experience homelessness as adults. O

School moves related to evictions. Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This means that precarious housing also means precarious schooling for many of the county's students. Frequent moves by students are closely related to lower educational proficiency.

In the City of San Francisco, a 2010 ordinance protects some students from being evicted during the school year; however, it only relates to owner/relative move-in evictions.¹¹ Children in families who are evicted for other reasons may need to move schools or districts when their housing is lost.

English language learners. Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

⁹ Bartley, Kaitlyn. "Homelessness: The shadow that hangs over students in this Bay Area school district." The Mercury News. December 2018.

¹⁰ Jones, Carolyn. "California schools see big jump in homeless students." Palo Alto Online. October 2020.

¹¹ https://sfrb.org/new-amendment-prohibiting-owner-move-evictions-minor-children-during-school-year

Less than one percent of students in San Mateo County public school districts are foster youth or migrants. Cabrillo Unified School District had the highest rate of migrant students at 3%. La Honda-Pescadero had the highest rate of foster children at 2%.

School districts without large low income populations also tend to serve very few English language learners. For instance, in Hillsborough Elementary where 0% of students qualify for reduced lunch, only 1% of students are English language learners.

Figure V-10.
Students with Extenuating Circumstances, 2020-2021

	English	Reduced	Foster		
School District	Learners	Lunch	Children	Homeless	Migrant
Unified School Districts					
Cabrillo Unified	20%	37%	0%	2%	3%
La Honda-Pescadero	38%	38%	2%	1%	1%
South San Francisco	21%	34%	0%	1%	1%
High & Elementary School Districts	;				
Jefferson Union High School	36%	44%	0%	0%	0%
Bayshore Elementary	30%	57%	0%	0%	0%
Brisbane Elementary	16%	19%	0%	0%	0%
Jefferson Elementary	14%	27%	0%	1%	0%
Pacifica	9%	18%	0%	1%	0%
San Mateo Union High School	10%	21%	0%	0%	0%
Burlingame Elementary	13%	11%	0%	0%	0%
Hillsborough Elementary	1%	0%	0%	0%	0%
Millbrae Elementary	19%	25%	0%	0%	0%
San Bruno Park Elementary	29%	18%	0%	0%	0%
San Mateo-Foster City	26%	28%	0%	2%	0%
Sequoia Union High School	15%	30%	0%	0%	0%
Belmont-Redwood Shores	10%	7%	0%	0%	0%
Las Lomitas Elementary	7%	6%	0%	0%	0%
Menlo Park City Elementary	6%	7%	0%	0%	0%
Portola Valley Elementary	4%	5%	0%	0%	0%
Ravenswood City Elementary	53%	83%	0%	30%	0%
Redwood City Elementary	38%	56%	0%	2%	1%
San Carlos Elementary	5%	6%	0%	0%	0%
Woodside Elementary	8%	10%	0%	0%	0%
Total	20%	29%	<1%	2%	<1%

Source: California Department of Education and Root Policy Research

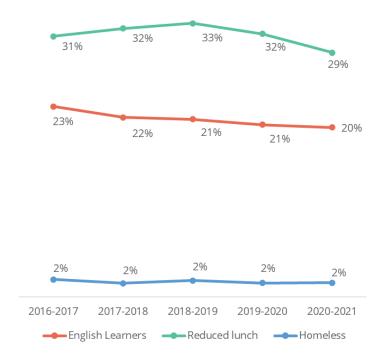
The overall share of students in these groups has not changed drastically over time. As shown in Figure V-11, there have been slight decreases in the share of students who are English learners and the share of students who qualify for reduced lunch from 2016-2017 to 2020-2021. Around

2% of students in the county are homeless and this has not changed between 2016-2017 and 2020-2021. Foster youth and migrant students are not shown in the figure, as both have hovered at less than 1% from year to year.

Figure V-11.
Changes in rates of English
Leaners, Reduced Lunch,
and Homelessness, 20162017 to 2020-2021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

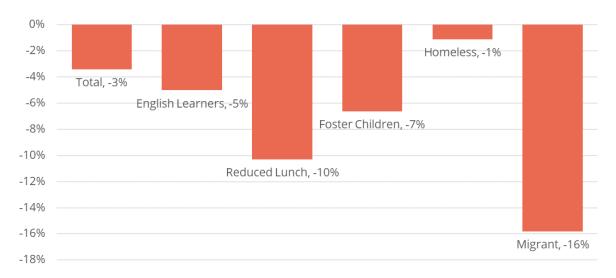
Source: California Department of Education and Root Policy Research



During COVID-19, enrollments decreased by 3% between 2019-2020 and 2020-2021 school years, as families withdrew or did not reenroll their children from public schools. Enrollment among migrant students decreased much more drastically, by 16% (from 332 students to 279 students). Similarly, enrollment among students who qualify for reduced lunch declined at a higher rate (10%) than the overall student population. Foster children and English learners also experienced enrollment decreases at a rate higher than the total population, with 7% and 10% decreases in enrollment, respectively.

Figure V-12.

Enrollment Changes by Extenuating Circumstance, San Mateo County, 2019-2020 to 2020-2021



Source: California Department of Education and Root Policy Research

Achievement Gaps

This section details achievement gaps within school districts. Gaps are measured by test scores, meeting California State University or University of California admissions standards, and collegegoing rates.

Test scores. Figure V-13 indicates the percent of students who met or exceeded English and mathematics testing standards set by the California State Assessment of Student Performance and Progress. Overall, 62% of students in the county met or exceeded English testing standards and 52% met or exceeded mathematics testing standards.

Of all the districts with high schools, San Mateo Union High School District had the highest student pass rates: 70% of their students met or exceeded standards in English testing and 50% met or exceeded standards in mathematics testing.

Among elementary school districts, Portola Valley Elementary School District and Woodside Elementary School District had the highest rates of success in English, with 87% and 88% of students meeting or exceeding English testing standards, respectively. Woodside Elementary School District and Hillsborough Elementary School District had the highest rates of success in mathematics, with 84% and 85% meeting math testing standards, respectively.

In every school district, girls scored higher on English tests than boys. Overall, girls met or exceeded English testing at a rate of 67% while boys met or exceeded English testing at a rate of 57%. The largest gender gap was in Brisbane Elementary School District, where 72% of girls met or exceeded English testing standards and just 56% of boys did: a gap of 16 percentage points.

Gender gaps in mathematics were less pronounced, but largest gender gaps were in Cabrillo Unified School District and in La Honda Pescadero Unified School District. In Cabrillo Unified, girls passed mathematics at a rate 7% higher than boys, while in La Honda-Pescadero, boys passed at a rate 6% higher than girls.

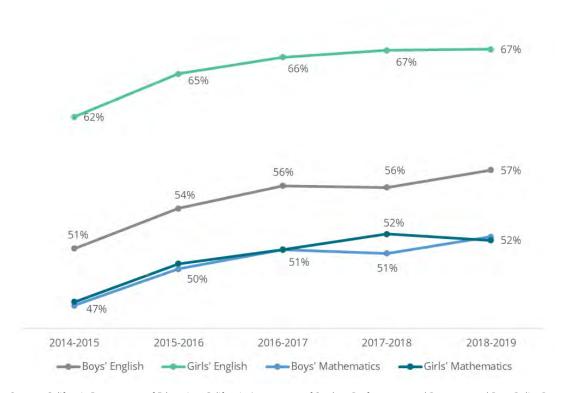
Figure V-14.
Students who Met or Exceeded Testing Standards, by Gender and District, 2018-2019

	English L	anguage Arts	s/Literacy	Mathematics				
District	Total	Boys	Girls	Total	Boys	Girls		
Unified School Districts								
Cabrillo Unified	48%	41%	55%	34%	31%	38%		
La Honda-Pescadero	43%	36%	49%	31%	34%	28%		
South San Francisco	52%	45%	60%	44%	42%	45%		
High & Elementary School Districts								
Jefferson Union High School	57%	52%	63%	37%	38%	35%		
Bayshore Elementary	27%	24%	31%	27%	27%	28%		
Brisbane Elementary	64%	56%	72%	54%	56%	53%		
Jefferson Elementary	48%	43%	54%	37%	39%	35%		
Pacifica	60%	55%	65%	57%	57%	57%		
San Mateo Union High School	70%	66%	76%	50%	50%	50%		
Burlingame Elementary	80%	75%	84%	78%	78%	78%		
Hillsborough Elementary	85%	81%	89%	85%	86%	84%		
Millbrae Elementary	63%	57%	70%	58%	58%	58%		
San Bruno Park Elementary	50%	47%	53%	41%	43%	38%		
San Mateo-Foster City	62%	58%	67%	56%	56%	56%		
Sequoia Union High School	68%	64%	72%	50%	50%	50%		
Belmont-Redwood Shores	82%	78%	86%	79%	78%	80%		
Las Lomitas Elementary	86%	84%	88%	82%	84%	80%		
Menlo Park City Elementary	84%	81%	87%	83%	82%	83%		
Portola Valley Elementary	87%	83%	91%	83%	84%	82%		
Ravenswood City Elementary	22%	20%	23%	15%	16%	13%		
Redwood City Elementary	54%	49%	59%	46%	46%	46%		
San Carlos Elementary	80%	77%	83%	75%	76%	74%		
Woodside Elementary	88%	85%	91%	84%	85%	83%		
Total	62%	57%	67%	52%	52%	52%		

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

The gender gap in test scores has started to close in recent years, as indicated in Figure V-15. In 2014-2015 there was a 11 percentage point gap in girls' and boys' English testing pass rates, and by 2018-2019 this was just a 10 percentage point gap. The figure also indicates that there have been steady gains in the share of students meeting or exceeding testing standards in the county.

Figure V-15.
Students who Met or Exceeded Testing Standards, by Gender, 2014-2015 to 2018-2019

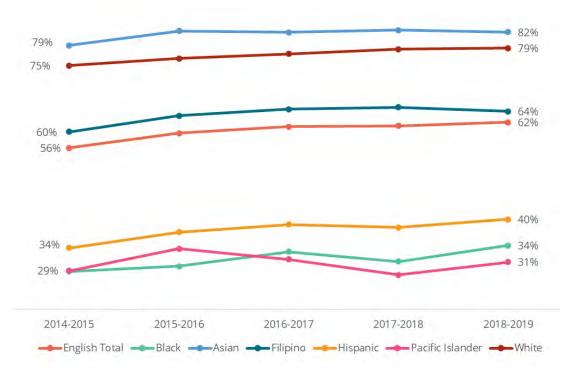


Very large gaps in test scores by race and ethnicity exist among students in some areas. Figure V-16 illustrates the rate at which students of various racial and ethnic groups met or exceeded English testing standards.

For the past five years in San Mateo County, Asian, White, and Filipino students have met or exceeded English testing standards at rates higher than the overall student population. Hispanic, Black/African American, and Pacific Islander students, on the other hand, have been underserved in this realm and have consistently scored lower than the overall student body.

However, across all groups, the rate at which students met or exceed English testing standards has increased since the 2014-2015 school year. Hispanic students have made the largest percentage point gain: 34% met standards in 2014-2015 and 40% met standards in 2019-19, an increase of six percentage points.

Figure V-16.
Students who Met or Exceeded English Testing Standards, by Race and Ethnicity, 2014-2015 to 2018-2019



A similar narrative holds in Math testing standards, where scores have improved among each racial and ethnic group from 2014-2015 to 2018-2019. Again, White and Asian students meet or exceed math testing standards at rates higher than the overall population while Hispanic, Pacific Islander, and Black/African American students scored lower.

White and Hispanic students have seen the biggest increases in rates of mathematics success: both have experienced a five percentage point increase in the percent of students who met or exceeded math testing standards.

Figure V-17.

Students who Met or Exceeded mathematics testing standards, by Race and Ethnicity, 2014-2015 to 2018-2019

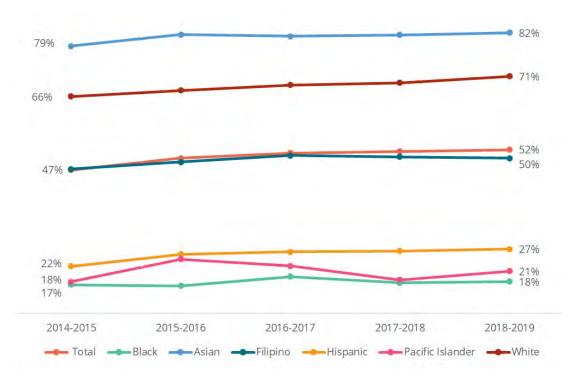


Figure V-18 illustrates the rates at which students of various racial and ethnic groups met or exceeded mathematics testing standards by district.

There were several districts in which the gaps between the overall test pass rates and a specific racial groups' pass rates were especially wide. For instance, in San Carlos Elementary School District, 75% of the total student body met or exceeded math testing standards, but only 11% of Black/African American students met or exceeded math testing standards— a gap of 64 percentage points.

Other school districts with wide gaps between Black/African American and overall math testing success were Las Lomitas Elementary (46 percentage point gap), Menlo Park City Elementary (43 percentage point gap), and Belmont-Redwood Shores (42 percentage point gap).

Some school districts also had similar gaps in Pacific Islander students' math passing rates and overall passing rates. For instance, in Menlo Park City Elementary School District, 83% of the student body met or exceeded mathematics testing standards but just 35% of Pacific Islander students passed or exceeded mathematics testing standards—a gap of 48 percentage points. Millbrae Elementary School District also had a 47 percentage point gap between Pacific Islander students' and total students' math test rates.

Figure V-18.

Students who Met or Exceeded Mathematics Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	34%	65%	(no data)	38%	16%	(no data)	54%
La Honda-Pescadero	31%	(no data)	(no data)	(no data)	20%	(no data)	46%
South San Francisco	44%	75%	19%	60%	29%	33%	46%
High & Elementary School Districts							
Jefferson Union High School	37%	75%	(no data)	36%	17%	(no data)	42%
Bayshore Elementary	27%	44%	(no data)	38%	17%	14%	(no data
Brisbane Elementary	54%	67%	(no data)	65%	38%	(no data)	60%
Jefferson Elementary	37%	61%	15%	42%	23%	20%	30%
Pacifica	57%	74%	38%	48%	38%	(no data)	66%
San Mateo Union High School	50%	84%	(no data)	46%	22%	20%	63%
Burlingame Elementary	78%	92%	53%	66%	50%	(no data)	81%
Hillsborough Elementary	85%	92%	(no data)	(no data)	76%	(no data)	82%
Millbrae Elementary	58%	75%	31%	63%	27%	11%	51%
San Bruno Park Elementary	41%	69%	23%	64%	25%	27%	50%
San Mateo-Foster City	56%	87%	30%	61%	23%	27%	69%
Sequoia Union High School	50%	81%	18%	53%	22%	11%	76%
Belmont-Redwood Shores	79%	92%	37%	77%	52%	43%	79%
Las Lomitas Elementary	82%	93%	36%	(no data)	44%	(no data)	87%
Menlo Park City Elementary	83%	94%	40%	(no data)	55%	35%	88%
Portola Valley Elementary	83%	89%	(no data)	(no data)	56%	(no data)	89%
Ravenswood City Elementary	15%	(no data)	9%	(no data)	15%	11%	(no data
Redwood City Elementary	46%	92%	22%	76%	34%	44%	75%
San Carlos Elementary	75%	91%	11%	85%	51%	(no data)	78%
Woodside Elementary	84%	92%	(no data)	(no data)	52%	(no data)	89%
Total	52%	82%	18%	50%	27%	21%	71%

Although racial gaps in English testing were less pronounced, San Carlos Elementary School District also had a wide gap between the total student body and Black/African American students. Namely, 80% of the student body met or exceeded English testing standards, but only 19% of Black/African American students met or exceeded testing standards—a 61 percentage point gap.

Las Lomitas Elementary had a 41 percentage point gap between overall English testing success and Black/African American English testing success.

Other districts had large gaps between the total student body's English test scores and Pacific Islander students' test scores. Namely, in Menlo Park City Elementary School District 84% of students met or exceeded English testing standards, but only 40% of Pacific Islander students—a 44 percentage point gap.

Figure V-19.
Students who Met or Exceeded English Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	48%	78%	(no data)	54%	28%	(no data)	71%
La Honda-Pescadero	43%	(no data)	(no data)	(no data)	27%	(no data)	61%
South San Francisco	52%	76%	36%	66%	38%	44%	56%
High & Elementary School Districts							
Jefferson Union High School	57%	81%	(no data)	60%	43%	(no data)	59%
Bayshore Elementary	27%	49%	(no data)	33%	20%	14%	(no data
Brisbane Elementary	64%	63%	(no data)	75%	51%	(no data)	79%
Jefferson Elementary	48%	62%	28%	59%	34%	33%	43%
Pacifica	60%	65%	32%	52%	45%	(no data)	68%
San Mateo Union High School	70%	88%	55%	79%	50%	34%	81%
Burlingame Elementary	80%	88%	61%	73%	55%	(no data)	83%
Hillsborough Elementary	85%	89%	(no data)	(no data)	77%	(no data)	83%
Millbrae Elementary	63%	74%	46%	68%	42%	23%	61%
San Bruno Park Elementary	50%	72%	39%	76%	36%	31%	56%
San Mateo-Foster City	62%	85%	41%	68%	34%	37%	77%
Sequoia Union High School	68%	87%	44%	92%	47%	31%	88%
Belmont-Redwood Shores	82%	91%	44%	81%	64%	61%	83%
Las Lomitas Elementary	86%	91%	45%	(no data)	65%	(no data)	89%
Menlo Park City Elementary	84%	92%	60%	(no data)	62%	40%	88%
Portola Valley Elementary	87%	92%	(no data)	(no data)	58%	(no data)	93%
Ravenswood City Elementary	22%	(no data)	24%	(no data)	21%	18%	(no data
Redwood City Elementary	54%	91%	35%	73%	43%	47%	83%
San Carlos Elementary	80%	90%	19%	76%	60%	(no data)	83%
Woodside Elementary	88%	92%	(no data)	(no data)	58%	(no data)	92%
Total	62%	82%	34%	64%	40%	31%	79%

Students with extenuating circumstances across all districts met or exceeded testing standards at lower rates. However, some districts had especially wide disparities between overall test scores and test scores of students with extenuating circumstances.

For example, English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary each met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district. English learning students in Las Lomitas Elementary (54%) had the highest mathematics pass rates, followed by those in Belmont-Redwood Shores (42%) and Burlingame Elementary (40%).

Students with disabilities scored especially high on mathematics tests in Hillsborough Elementary, where 48% met or exceeded standards. Others in Belmont-Redwood Shores (43%) and Woodside Elementary (41%) had high pass rates as well. Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored far below the overall student body: in these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

In Jefferson Elementary and Ravenswood Elementary students experiencing homelessness passed math tests at a rate similar to their housed peers. In other districts, however, students experiencing homelessness often scored substantially lower. School districts with the widest math testing gaps between the overall student body and students experiencing homelessness were San Mateo-Foster City and Millbrae Elementary, with a 41 percentage point gap and 42 percentage point gap, respectively.

Figure V-20.
Students who Met or Exceeded Math Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	34%	4%	5%	4%	9%
La Honda-Pescadero	31%	4%	(no data)	(no data)	2%
South San Francisco	44%	20%	25%	4%	18%
High & Elementary School Districts					
Jefferson Union High School	37%	5%	(no data)	(no data)	6%
Bayshore Elementary	27%	11%	(no data)	(no data)	9%
Brisbane Elementary	54%	4%	(no data)	(no data)	12%
Jefferson Elementary	37%	15%	36%	(no data)	11%
Pacifica	57%	22%	(no data)	(no data)	17%
San Mateo Union High School	50%	10%	(no data)	(no data)	13%
Burlingame Elementary	78%	40%	(no data)	(no data)	29%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	48%
Millbrae Elementary	58%	26%	16%	(no data)	25%
San Bruno Park Elementary	41%	12%	(no data)	(no data)	9%
San Mateo-Foster City	56%	11%	15%	(no data)	14%
Sequoia Union High School	50%	3%	33%	(no data)	9%
Belmont-Redwood Shores	79%	42%	(no data)	(no data)	43%
Las Lomitas Elementary	82%	54%	(no data)	(no data)	28%
Menlo Park City Elementary	83%	31%	(no data)	(no data)	38%
Portola Valley Elementary	83%	14%	(no data)	(no data)	39%
Ravenswood City Elementary	15%	5%	11%	(no data)	2%
Redwood City Elementary	46%	14%	(no data)	29%	14%
San Carlos Elementary	75%	24%	(no data)	(no data)	21%
Woodside Elementary	84%	27%	(no data)	(no data)	41%

Students with extenuating circumstances also consistently scored lower in English testing than the overall student body.

For instance, English learning students in San Mateo Union High School District, Hillsborough Elementary School District, Sequoia Union High School District, Menlo Park City Elementary School District, and Portola Valley Elementary School District met or exceeded English test standards at a rate at least 60 percentage points below the overall test rate in each district. Hillsborough Elementary had the largest gap at 85 percentage points. Las Lomitas Elementary had the highest success rate among English learners, where 50% met or exceeded English testing standards.

However, students with disabilities in Las Lomitas Elementary and San Carlos Elementary school districts met or exceeded English test standards at rate 55 and 51 percentage points below the overall test rate, respectively. These were the largest gaps in the county. Students with disabilities at Woodside Elementary did the best on English testing, where 56% passed or exceeded standards.

Among students experiencing homelessness, those at Sequoia Union High School were most likely to meet English testing standards, with 42% meeting or exceeding standards. The school district with the widest gap between overall English test scores and scores among students experiencing homelessness was Cabrillo Unified with a 34 percentage point gap.

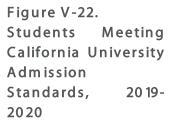
Just three districts reported English testing scores among migrant students. Redwood City Elementary had the highest pass rate at 34% and Cabrillo Unified had the lowest at 16%.

Figure V-21.
Students who Met or Exceeded English Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	48%	9%	14%	16%	12%
La Honda-Pescadero	43%	9%	(no data)	(no data)	9%
South San Francisco	52%	21%	35%	20%	18%
High & Elementary School Districts					
Jefferson Union High School	57%	3%	(no data)	(no data)	19%
Bayshore Elementary	27%	3%	(no data)	(no data)	4%
Brisbane Elementary	64%	21%	(no data)	(no data)	16%
Jefferson Elementary	48%	16%	30%	(no data)	15%
Pacifica	60%	12%	(no data)	(no data)	15%
San Mateo Union High School	70%	11%	(no data)	(no data)	27%
Burlingame Elementary	80%	33%	(no data)	(no data)	33%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	47%
Millbrae Elementary	63%	19%	34%	(no data)	23%
San Bruno Park Elementary	50%	14%	(no data)	(no data)	12%
San Mateo-Foster City	62%	9%	33%	(no data)	15%
Sequoia Union High School	68%	8%	42%	(no data)	27%
Belmont-Redwood Shores	82%	31%	(no data)	(no data)	45%
Las Lomitas Elementary	86%	51%	(no data)	(no data)	31%
Menlo Park City Elementary	84%	21%	(no data)	(no data)	42%
Portola Valley Elementary	87%	17%	(no data)	(no data)	37%
Ravenswood City Elementary	22%	6%	16%	(no data)	5%
Redwood City Elementary	54%	13%	(no data)	34%	16%
San Carlos Elementary	80%	29%	(no data)	(no data)	28%
Woodside Elementary	88%	18%	(no data)	(no data)	56%

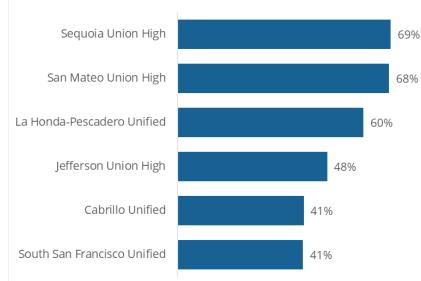
Students who met university requirements. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Figure V-22 illustrates the percentage of cohort graduates who met admission requirements for a CSU or UC school according to California Department of Education data.

Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.



Source:

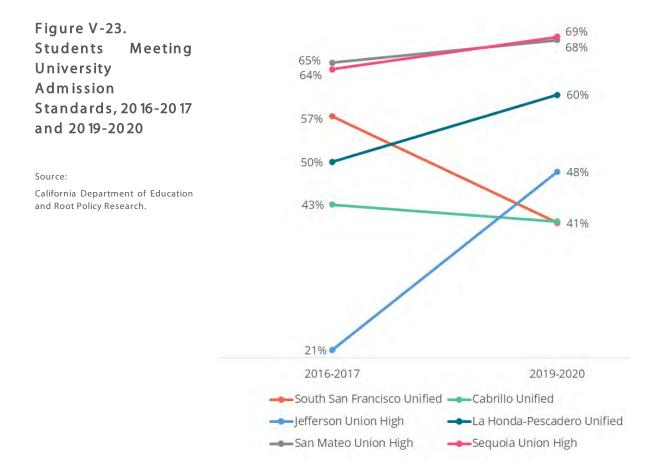
California Department of Education and Root Policy Research.



Cabrillo Unified and South San Francisco Unified have experienced a decrease in the share of graduates meeting CSU or UC admission standards in recent years. For instance, in 2016-2017, 57% of South San Francisco Unified graduates met these standards, but this decreased by 16 percentage points by 2019-2020. Cabrillo Unified experienced a less drastic decrease over the same period, but the rate still shrunk by two percentage points.

Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Sequoia Union and San Mateo Union experienced more modest increases, but remain the districts with the highest rates of students meeting CSU and UC standards.



Rates at which students met CSU or UC admissions standards varied substantially by race and ethnicity in 2019-2020. In all high school districts in San Mateo County, White and Asian students meet CSU and UC admissions standards at higher rates than the overall student population.

The largest gap is in South San Francisco Unified, where just 41% of students meet CSU or UC admissions standards, but 73% of Asian students meet those standards—a 32 percentage point gap.

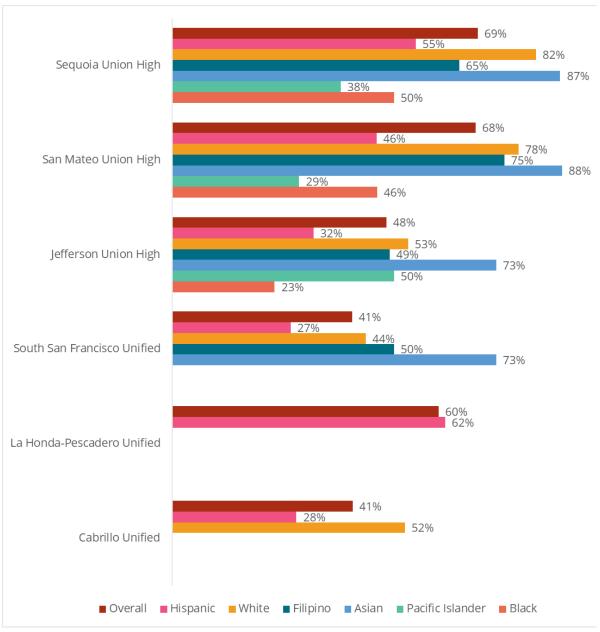
On the other end of the spectrum, Black/African American students typically met CSU or UC admissions standards at lower-than-average rates. The largest gap was in San Mateo Union, where just 29% of Black/African American students met CSU or UC standards compared to 68% of students in the district overall.

Filipino students typically met admissions standards at rates similar to the overall student body. For instance, in Jefferson Union, San Mateo Union, and South San Francisco Unified, Filipino students are slightly more likely to have meet CSU and UC standards than the overall student population. In Sequoia Union, they are slightly less likely to have met admission standards than the overall student population.

In La Honda-Pescadero, Hispanic students are slightly more likely to have met CSU or UC standards than the overall student body. However, in all other school districts, Hispanic students are less likely to have met CSU and UC standards than the overall student body. The largest disparity is in San Mateo Union, where just 46% of Hispanic students meet the university admissions standards compared to 68% of students overall.

Finally, Pacific Islander students in Jefferson Union were slightly more likely to have met California university admissions standards compared to the overall student body, but in Sequoia Union and San Mateo Union they were substantially less likely.

Figure V-24.
Students Meeting University Admission Standards, by Race and Ethnicity, 2019-2020



Source: California Department of Education and Root Policy Research

As expected, students with extenuating circumstances were less likely to meet CSU or UC admissions standards than students in the county overall. In all school districts where data are available, students with disabilities, students experiencing homelessness, English learners, foster youth, and migrant students met CSU or UC admission standards at lower rates than the overall student population.

English learners in Sequoia Union and San Mateo Regional met CSU or UC admission standards at higher rates than their peers in other school districts. However, compared to the overall student body within their own school districts, they had a larger gap than other districts. Namely, in Sequoia Union, 69% of students met admissions standards compared to just 32% of students learning English— a 37 percentage point gap.

Similarly, students with disabilities in Sequoia Union had the highest rate of meeting admissions standards (31%) compared to peers with disabilities in other districts, but also had the largest gap (38 percentage points) compared to the district's overall student body.

Migrant students met admission standards at the lowest rate in South San Francisco Unified (27%) and at the highest rate in Sequoia Union (45%). However, in Cabrillo Unified, their rates were only eight percentage points lower than that of the overall student body, the smallest gap in the county.

Approximately 36% of students experiencing homelessness in Sequoia Union met CSU or UC admission standards, which was higher than rates in San Mateo Union (21%) and Jefferson Union (21%).

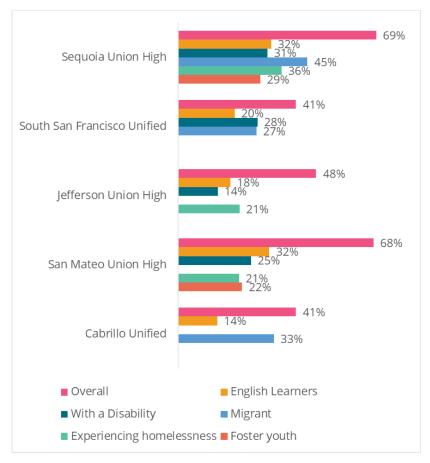
Just San Mateo Union and Sequoia Union had enough foster youth to report their rate of meeting CSU or UC admission standards. In Sequoia Union, 29% met admissions standards and 22% in San Mateo Union met admissions standards.

Figure V-25.
Students Meeting
University
Admission
Standards, 20192020

Source:

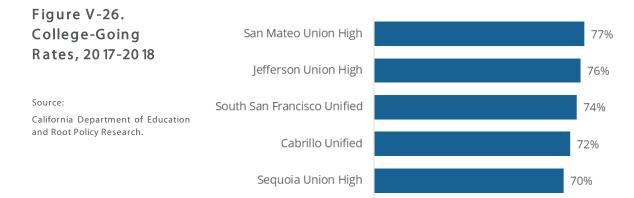
California Department of Education and Root Policy Research.

Notes; La-Honda Pescadero Unified is excluded from these data as they do not report admission standards data for these special groups, likely due to small sample size.



College-going rates. The college-going rate is defined as the percentage of public high school students who completed high school in a given year and subsequently enrolled in any public or private postsecondary institution (in-state or out-of-state) in the United States within 12 or 16 months of completing high school.

Most school districts in the county have a college-going rate at 70% or higher. San Mateo Union had the highest college-going rate at 77%. La Honda-Pescadero School District is the notable exception, with just 32% of graduates attending college within 12 or 16 months.



La Honda-Pescadero Unified

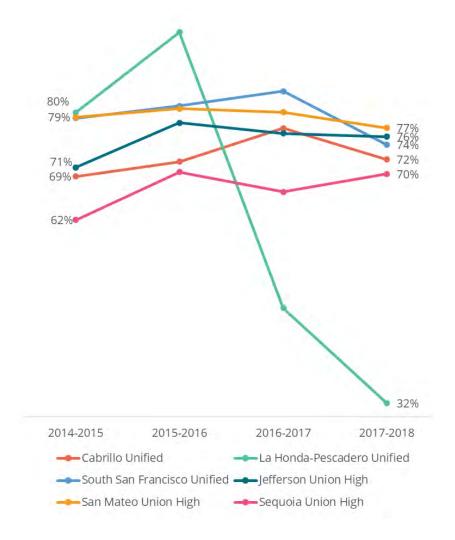
As shown in Figure V-27, La Honda-Pescadero School District previously had the highest college-going rate of all the county's high school districts, with an 80% college-going rate in 2014-2015 and a 93% college-going rate in 2015-2016. The district experienced a rapid decline in college-going rates, starting in 2016-2017. However, La Honda-Pescadero has especially small sample sizes. For instance, the district had just 26 twelfth-graders in the 2017-2018 school year, meaning that just a couple students going to college (or not) drastically alters the college-going rate in La Honda-Pescadero. All other high school districts in the county have maintained relatively consistent college-going rates.

32%

Figure V-27.
College-Going
Rates, 2014-2015 to
2017-2018

Source:

California Department of Education and Root Policy Research.

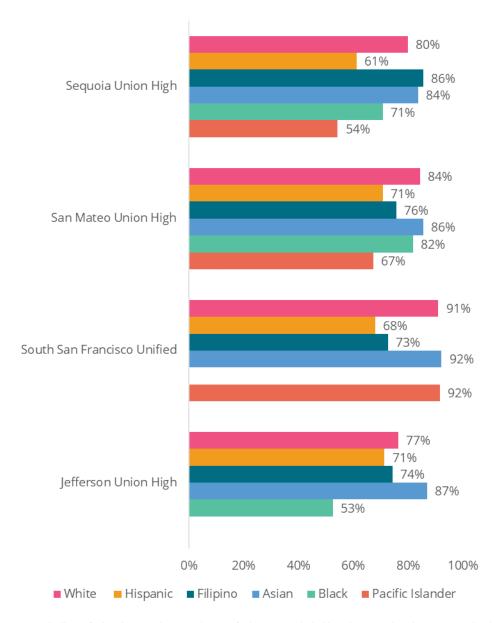


Within each of the high school districts, college-going rates vary by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students, a 23 percentage point gap. Jefferson Union has the smallest gap between the two groups: 77% of White students go to college compared to 71% of Hispanic students.
- Among Black/African American students, those at San Mateo Union have the highest college-going rate at 82%. Those at Jefferson Union have the lowest at just 53%, which is 24 percentage points lower than that of White students and 34 percentage points lower than that of Asian students.
- Overall, Asian students have among the highest college-going-rates in the county. The
 rate is especially high in South San Francisco Unified, where 92% go to college. The rate is
 lowest in Sequoia Union High School District, where 84% go to college.

- Filipino students also have generally high rates of college-going. The highest college-going rate among Filipino students is in Sequoia Union (86%) and the lowest is in South San Francisco Unified (73%).
- College-going rates for Pacific Islander students vary substantially by district. For instance,
 in Sequoia Union 54% go to college, but in South San Francisco Unified 92% go to college.

Figure V-28.
College-going Rates by Race and Ethnicity, 2017-18

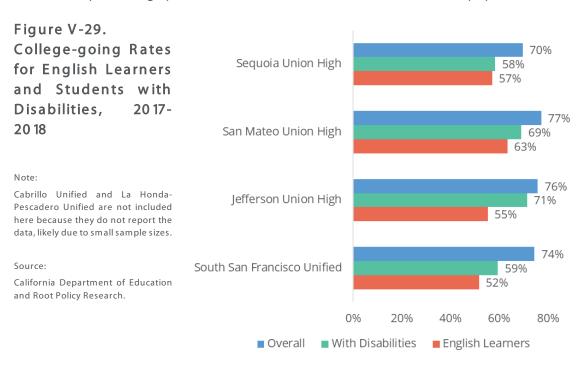


Note: Cabrillo Unified and La Honda- Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source: California Department of Education and Root Policy Research

College-going rates are lower for students with disabilities and those learning English compared to the overall student population across the county.

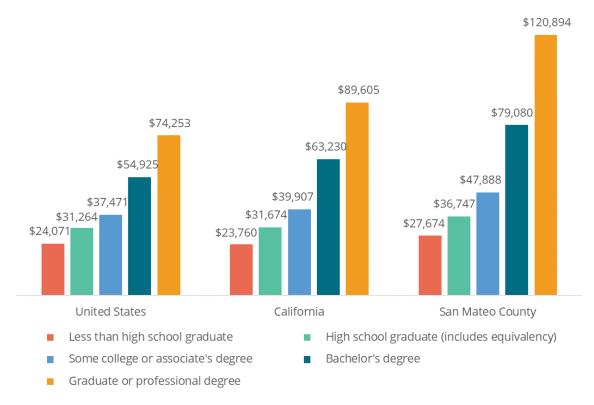
- For instance, the largest gap between overall college-going rates and English learners' college-going rates is in South San Francisco Unified, where just 52% of English learning students go to college as opposed to 74% of the overall student population— a 22 percentage point gap. Among English learners, San Mateo Union High School District had the highest college-going rate, where 63% of English learners go to college.
- Among students with disabilities, South San Francisco Unified also had the largest gap, where 59% of students with disabilities went to college compared to 74% of the overall student population a 15 percentage point gap. Jefferson Union, on the other hand, had a relatively high college-going rate among students with disabilities that was not very different from the district's overall college-going rate: 71% went to college which is just five percentage points lower than the district's overall student population.



Gaps in college enrollment by race, ethnicity, disability status, or English learning have stark financial consequences for students in the long-term. Figure V-30 illustrates median annual earnings by educational attainment. College degrees are especially important in San Mateo County: those with a bachelor's degree in the county earn 115% more than those with a high school diploma. This gap is wider in San Mateo County than in other parts of California and nationwide. The differences between high-school graduate earnings and bachelor's degree earnings are around 100% in California and 76% in the US overall.

Figure V-30.

Median Annual Earnings by Educational Attainment, 2019

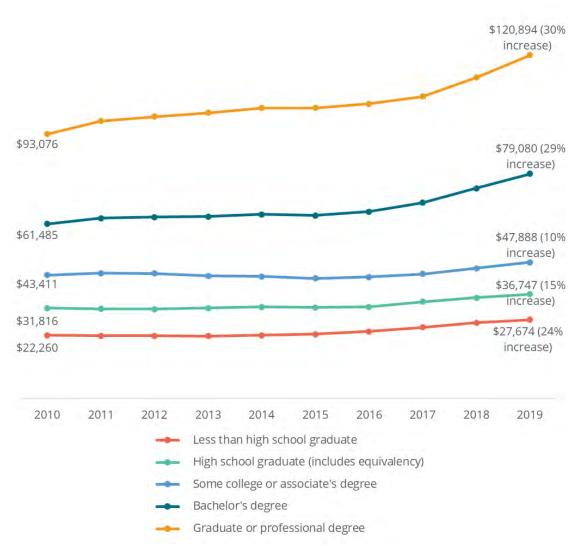


Source: 5-year 2019 American Community Surveys Data.

Unfortunately, the gap between high school graduates' and college graduates' earnings have been increasing in San Mateo County. As illustrated in Figure V-31, median earnings for high school graduates increased by just 15% over the last decade (from \$31,816 to \$36,747) while earnings for college graduates increased by 29% over the same period (from \$61,485 to \$79,080).

Figure V-31.

Median Annual Earnings by Educational Attainment in San Mateo County, 2010 to 2019



Source: 5-year American Community Surveys Data.

Because income disparities between college graduates and high school graduates have been increasing, it is increasingly important that school districts in San Mateo County address differences in college-going rates stratified by race, ethnicity, and extenuating circumstances.

Barriers to Success

Many students are unable to achieve academic success because of barriers in home and school. This section explores the available indicators of barriers to success, including chronic absenteeism and dropout rates. It also describes inequities in discipline rates by race and

ethnicity, which has been linked both to discrimination by education professionals as well as a major barrier to students' future success.

Chronic absenteeism. Academic studies have found that if a student is chronically absent, it reduces their math and reading achievement outcomes, educational engagement, and social engagement. Chronic absenteeism also has spillover effects and negatively impacts students who themselves are not chronically absent. For instance, one study found that students suffer academically from having chronically absent classmates—as exhibited across both reading and math testing outcomes.

Students are considered chronically absent if they were absent for 10% or more of the days during a school year. Note, however, students are exempt from chronic absenteeism calculations if they receive instruction through a home or hospital instructional setting, are attending community college full-time, or were not expected to attend more than 31 days.

In the county overall, 10% of students were chronically absent during the 2018-2019 school year. ¹⁴ This is a slight increase from the 2016-2017 school year, where just 9% of students overall were chronically absent.

Chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity. For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%. La Honda-Pescadero and Sequoia Union high school districts also had high rates of chronically absent students at 16% and 17%, respectively.

When disaggregating by race and ethnicity, just 3% of Asian students were chronically absent, and 7% of White and Filipino students were chronically absent. On the other end of the spectrum, Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%). Chronic absenteeism among Pacific Islander students has increased in recent years, as illustrated in Figure V-32.

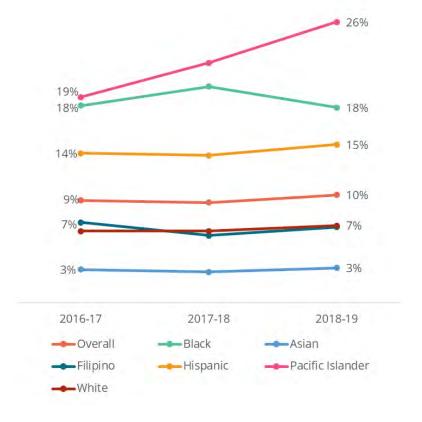
¹² Gottfried, Michael A. "Chronic absenteeism and its effects on students' academic and socioemotional outcomes." Journal of Education for Students Placed at Risk (JESPAR) 19.2 (2014): 53-75.

¹³ Gottfried, Michael A. "Chronic absenteeism in the classroom context: Effects on achievement." Urban Education 54.1 (2019): 3-34.

¹⁴ Because of the physical school closures during the COVID-19 pandemic, the California Department of Education determined that 2019–2020 absenteeism data are not valid, therefore, we present data from the 2018-2019 school year.

Figure V-32.
Chronic
Absenteeism by
Race/Ethnicity,
2016-2017 to 20182019

Source: California Department of Education and Root Policy Research



Chronic absenteeism among Pacific Islander students was especially pronounced in San Mateo-Foster City school district where there was a 26 percentage point gap between chronic absenteeism rates for Pacific Islander students (32%) and the overall student body (6%). Other districts had similarly large gaps, including San Bruno Park Elementary (20 percentage points) and South San Francisco Unified (18 percentage points).

Some districts had larger gaps in absenteeism rates between Black/African American students and the overall population. For instance, in San Carlos Elementary, 4% of the overall student body is chronically absent compared to 27% of Black/African American students— a 23 percentage point gap. Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black/African American students (28%).

Among White students, Bayshore Elementary School District was a major outlier, where 46% of White students were chronically absent compared to just 12% of the total student population. However, it is important to note that this represents a very small sample of White students: just 3% of students at Bayshore Elementary are White, one of lowest in the county.

Figure V-33.
Chronic Absenteeism by District and Race/Ethnicity, 2018-2019

School District	Total	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	10%	5%	(no data)	5%	11%	(no data)	10%
La Honda-Pescadero	16%	(no data)	(no data)	(no data)	14%	(no data)	18%
South San Francisco	13%	4%	16%	7%	17%	31%	12%
High & Elementary School Districts							
Jefferson Union High School	15%	8%	22%	11%	22%	18%	15%
Bayshore Elementary	12%	5%	12%	0%	18%	19%	46%
Brisbane Elementary	12%	3%	(no data)	12%	17%	(no data)	17%
Jefferson Elementary	12%	5%	28%	6%	13%	25%	23%
Pacifica	7%	4%	12%	6%	9%	21%	7%
San Mateo Union High School	10%	3%	18%	4%	17%	21%	9%
Burlingame Elementary	5%	2%	15%	5%	10%	20%	5%
Hillsborough Elementary	4%	1%	(no data)	4%	4%	(no data)	6%
Millbrae Elementary	10%	3%	6%	17%	16%	26%	14%
San Bruno Park Elementary	12%	5%	10%	4%	14%	32%	9%
San Mateo-Foster City	6%	2%	9%	2%	10%	32%	4%
Sequoia Union High School	17%	6%	23%	8%	23%	33%	10%
Belmont-Redwood Shores	5%	3%	8%	5%	12%	17%	5%
Las Lomitas Elementary	4%	2%	0%	(no data)	7%	(no data)	3%
Menlo Park City Elementary	3%	1%	8%	7%	5%	14%	3%
Portola Valley Elementary	4%	0%	(no data)	(no data)	6%	(no data)	3%
Ravenswood City Elementary	16%	0%	20%	(no data)	15%	24%	21%
Redwood City Elementary	10%	2%	19%	3%	12%	18%	4%
San Carlos Elementary	4%	2%	27%	8%	7%	(no data)	3%
Woodside Elementary	8%	0%	0%	(no data)	12%	(no data)	7%
Total	10%	3%	18%	7%	15%	26%	7%

Source: California Department of Education and Root Policy Research

In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body. In all other districts, students with disabilities were more likely to be chronically absent than the overall student population. This was particularly true in Sequoia Union High School District, Jefferson Union High School District, and San Mateo Union High

School District, which had gaps between the overall absenteeism rate and the absenteeism rate among students with disabilities of 13, 12, and 11 percentage points, respectively.

Rates of chronic absenteeism were also higher among English learners than the general population in most districts (with the exception of Ravenswood City Elementary and Jefferson Elementary). Woodside Elementary and Sequoia Union High School districts both had 14 percentage point gaps between absenteeism rates of English learners and the overall student body.

In every school district where the data are available, foster youth had higher rates of chronic absenteeism than the overall population. This was especially true in Sequoia Union High School District, where 63% of foster youth were chronically absent compared to just 17% of the overall student body.

Similarly, in almost all districts with available data, students experiencing homelessness had higher rates of chronic absenteeism than the overall student body. The chronic absenteeism rate among students experiencing homelessness was highest in Burlingame Elementary at 64%.

Migrant students were chronically absent at rates similar to or lower than the total student body in all districts with reported data.

Figure V-34.
Chronic Absenteeism by District and Extenuating Circumstance, 2018-2019

School District	Total	English Learners	Experiencing homelessness	Migrant	Foster Youth	With Disabilities
Unified School Districts						
Cabrillo Unified	10%	12%	23%	9%	(no data)	18%
La Honda-Pescadero	16%	16%	(no data)	(no data)	(no data)	22%
South San Francisco	13%	14%	47%	13%	49%	18%
High & Elementary School Districts						
Jefferson Union High School	15%	27%	33%	(no data)	36%	28%
Bayshore Elementary	12%	19%	(no data)	(no data)	(no data)	11%
Brisbane Elementary	12%	18%	(no data)	(no data)	(no data)	18%
Jefferson Elementary	12%	10%	21%	(no data)	24%	16%
Pacifica	7%	11%	(no data)	(no data)	(no data)	14%
San Mateo Union High School	10%	21%	50%	(no data)	53%	21%
Burlingame Elementary	5%	8%	64%	(no data)	(no data)	12%
Hillsborough Elementary	4%	6%	(no data)	(no data)	(no data)	8%
Millbrae Elementary	10%	12%	5%	(no data)	(no data)	12%
San Bruno Park Elementary	12%	12%	(no data)	(no data)	18%	20%
San Mateo-Foster City	6%	8%	15%	(no data)	17%	13%
Sequoia Union High School	17%	31%	52%	16%	63%	29%
Belmont-Redwood Shores	5%	11%	(no data)	(no data)	(no data)	10%
Las Lomitas Elementary	4%	6%	(no data)	(no data)	(no data)	5%
Menlo Park City Elementary	3%	5%	(no data)	(no data)	(no data)	9%
Portola Valley Elementary	4%	3%	(no data)	(no data)	(no data)	9%
Ravenswood City Elementary	16%	16%	19%	17%	23%	21%
Redwood City Elementary	10%	12%	30%	6%	32%	16%
San Carlos Elementary	4%	8%	23%	(no data)	(no data)	11%
Woodside Elementary	8%	22%	(no data)	(no data)	(no data)	10%

Source: California Department of Education and Root Policy Research

Dropout rates. As previously indicated, workers without a high school degree have the lowest annual earnings compared to others at higher levels of educational attainment. In addition to the economic and housing precarity associated with low earnings, low earnings also often lead to increased incentives to participate in criminal activity. In fact, one study suggest that

high school dropouts are 3.5 times more likely than high school graduates to be imprisoned at some point during their lifetime. ¹⁵ Another study found that raising the high school completion rate by one percent for all men ages 20 through 60 would save the US \$1.4 billion annually in crime related costs. ¹⁶ Dropping out of high school also has adverse health costs: for instance, research has shown that high school dropouts are more likely to smoke and have a marijuana disorder in adulthood. ¹⁷ For these reasons, reducing high school dropout rates in San Mateo County is pivotal to the health and economic prosperity of the community.

In this report, dropout rates shown for high school districts with available data and are defined as the percentage of cohort students who did not graduate with a regular high school diploma, did not complete high school, and are not still enrolled as a "fifth year senior".

In the 2019-2020 academic year, dropout rates were highest in Sequoia Union High School District, where 10% of students dropped out. This is similar to South San Francisco Unified, where 9% of students dropped out. In both these districts, and in Cabrillo Unified, dropout rates have increased since 2016-2017.

Dropout rates have decreased by one percentage point over the same period in San Mateo Union High School District, from 5% to 4%. Jefferson Union had the lowest dropout rate in the county at just 3%, which after slightly higher rates in 2017-18 and 2018-19, is the same as its 2016-2017 rate.

¹⁵ Monrad, Maggie. "High School Dropout: A Quick Stats Fact Sheet." National High School Center (2007).

¹⁶ U.S. Department of Justice, Bureau of Justice Statistics. (2002). Correctional populations in the United States, 1998 (NCJ 192929). Washington: U.S. Government Printing Office.

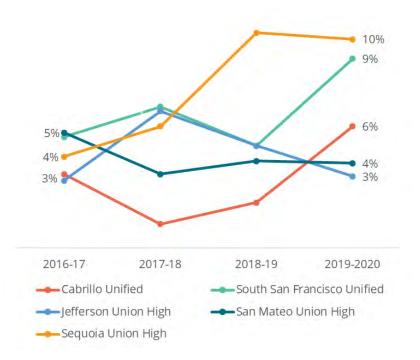
¹⁷ Gonzalez, Jennifer M. Reingle, et al. "The long-term effects of school dropout and GED attainment on substance use disorders." Drug and alcohol dependence 158 (2016): 60-66.

Figure V-35. Dropout Rates by District, 2016-2017 to 2019-2020

Note: La Honda-Pescadero Unified School District is excluded from these data.

Source: California Department of Education and Root Policy

Research



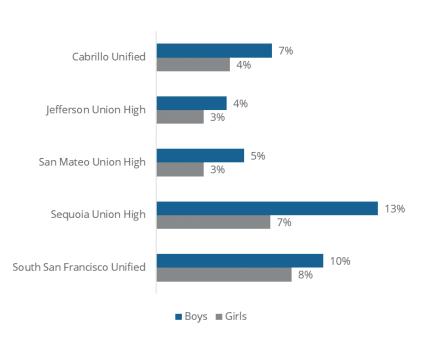
In all school districts in the county, dropout rates are higher for boys than for girls. Jefferson Union had the smallest gender gap, where 3% of girls dropped out and 4% of boys dropped out. Sequoia Union had the widest gender gap, where 13% of boys dropped out compared to just 7% of girls.



Note: La Honda-Pescadero Unified School District is excluded from these data.

Source: California Department of Education and Root Policy

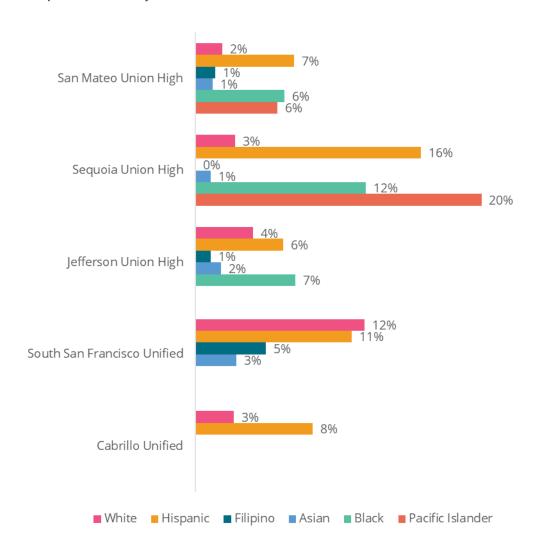
Research



Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups.

- In Sequoia Union High School District, dropout rates were highest among Pacific Islander students, where 20% dropped out in the 2019-2020 academic year. Dropout rates were also especially high among Hispanic and Black/African American students in Sequoia Union, at 16% and 12% respectively.
- In districts with lower dropout rates, for instance, Jefferson Union, the highest dropout rates still found among Black/African American (7%) and Hispanic students (6%).
- Notably, however, in South San Francisco Unified, White students were more likely to drop out than any other racial or ethnic group. In fact, 12% of White students dropped out compared to 11% of Hispanic students, 5% of Filipino students, and 3% of Asian students. Data for Black/African American and Pacific Islander students were not available for South San Francisco Unified due to small sample sizes.

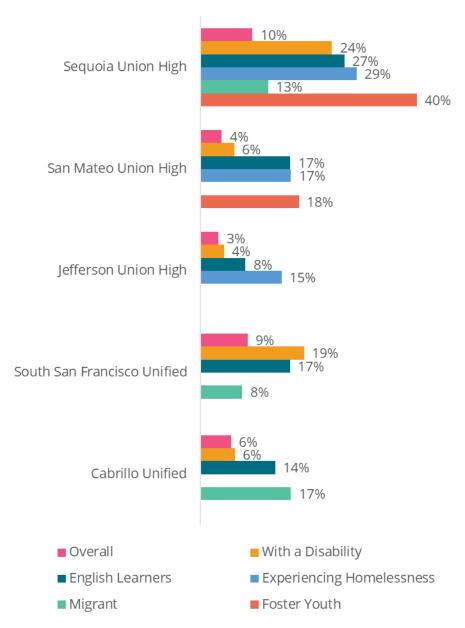
Figure V-37.
Dropout Rates by Race, 2019-2020



In all school districts in the county, students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

- Among students with disabilities, the highest dropout rate was in Sequoia Union, where 24% dropped out. The gap between overall dropout rates and dropout rates among students with disabilities was wide in Sequoia Union at 14 percentage points.
- Cabrillo Unified, on the other hand, had less than a one percentage point gap between the dropout rate of overall students (6%) and students with disabilities (6%).
- Among students learning English, Sequoia Union had the highest dropout rate at 27%, while Jefferson Union had the lowest dropout rate at 8%.
- Sequoia Union also had the highest rate of dropout among students experiencing homelessness at 29% while Jefferson Union, again, had the lowest at 15%.
- Foster Youth in Sequoia Union had an exceptionally high dropout rate a t 40%. San Mateo Union is the only other district in the county which reported these data in 2019-2020, and found only 18% of foster youth dropped out.
- Migrant students at South San Francisco Unified actually dropped out at a rate slightly lower than the general student body: just 8% of migrant students dropped out compared to 9% of the overall student body. However, those in Cabrillo Unified were 11 percentage points more likely than the total student body to dropout.

Figure V-38.
Dropout Rates by Extenuating Circumstance, 2019-2020



Source: California Department of Education and Root Policy Research

Disproportionate discipline rates. Strict discipline policies may stigmatize suspended students and expose them to the criminal justice system at a young age, setting them up for limited economic and social success down the line. Research has found that suspensions not only negatively affect the suspended students, but also their peers. Students in schools with higher

suspension rates are more likely to drop out or school and less likely to attend a four-year college. 18

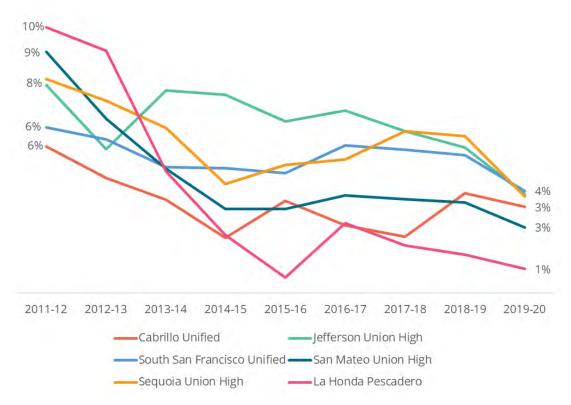
Other academic studies have found that students from African American and Latino families are more likely than their White peers to receive expulsion or out of school suspension as consequences for the same or similar problem behavior.¹⁹ This means that Black/African American and Hispanic students suffer more of the economic and social consequences than their White peers for the same behaviors.

Luckily, in every high school district in San Mateo County, suspension rates have decreased since 2011-2012. La Honda-Pescadero School District experienced the largest decrease: it was the district with the highest suspension rate in 2011-2012 at 10%, but now has the lowest suspension rate at just 1% in 2019-2020. San Mateo Union also experienced a rapid decrease in suspension rates over the same period, with a rate of 9% in 2011-2012 to a rate of 3% in 2019-2020.

¹⁸ Bacher-Hicks, Andrew, Stephen B. Billings, and David J. Deming. The school to prison pipeline: Long-run impacts of school suspensions on adult crime. No. w26257. National Bureau of Economic Research, 2019.

¹⁹ Skiba, Russell J., et al. "Race is not neutral: A national investigation of African American and Latino disproportionality in school discipline." School Psychology Review 40.1 (2011): 85-107.

Figure V-39. Suspension Rates, 2011-2012 to 2019-2020



Source: California Department of Education and Root Policy Research

In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers. Figure V-40 compares each racial/ethnic group's share of suspensions to their share of the overall student population.

- In all districts except for La Honda-Pescadero, Hispanic students make up a larger share of suspensions than their overall share of the student body. For instance, in San Mateo Union, 34% of students are Hispanic, but 66% of suspended students are Hispanic, making a 32 percentage point overrepresentation gap.
- In most districts, Black and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students. For instance, in Sequoia Union, just 2% of the student body identified as Pacific Islander but 8% of suspended students were Pacific Islander.
- Asian and Filipino students were underrepresented in terms of suspension rates. For example, in Jefferson Union High School District, 31% of students identified as Filipino but just 10% of suspended students were Filipino, a 21 percentage point gap. In San Mateo

Union High School, 22% of students identified as Asian but just 5% of suspended students were Asian, a 17 percentage point gap.

White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero, where they were overrepresented by 30 percentage points. They were substantially underrepresented in Cabrillo Unified (with a gap of 21 percentage points) and Sequoia Union (18 percentage points).

Figure V-40.
Suspension Rates by Race and Ethnicity, 2019-2020

School District	Cabrillo Unified	Jefferson Union High	La Honda- Pescadero	San Mateo Union High	Sequoia Union High	South San Francisco Unified
Asian Students						
Share of Student Body	1%	14%		22%	9%	13%
Share of Suspensions	1%	7%		5%	1%	3%
Gap	0%	-7%		-17%	-8%	-10%
Black Students						
Share of Student Body		1%		1%	3%	1%
Share of Suspensions		5%		1%	6%	2%
Gap		4%		0%	3%	1%
Filipino Students						
Share of Student Body	1%	31%		6%	2%	23%
Share of Suspensions	0%	10%		2%	0%	9%
Gap	-1%	-21%		-4%	-2%	-14%
Hispanic Students						
Share of Student Body	52%	32%	61%	34%	41%	48%
Share of Suspensions	79%	46%	33%	66%	62%	69%
Gap	27%	14%	-28%	32%	21%	21%
Pacific Islander Students						
Share of Student Body		1%		2%	2%	2%
Share of Suspensions		4%		4%	8%	3%
Gap		3%		2%	6%	1%
White Students						
Share of Student Body	40%	14%	37%	26%	38%	7%
Share of Suspensions	19%	16%	67%	14%	20%	7%
Gap	-21%	2%	30%	-12%	-18%	0%

Notes: the percentage of suspensions and shares of racial groups do not sum to 100% because we exclude students with no reported race, with more than one reported race, where districts did not report racial/ethnic data due to small sample sizes. Gaps of 15 percentage points or more are highlighted.

Source: California Department of Education and Root Policy Research

Staff demographics. Diversity of school staff has been shown to improve outcomes for students of color. For instance, one recent study found that students are less likely to be removed from school as punishment when they and their teachers are the same race. This effect is driven almost entirely by black students, especially black boys, who are markedly less likely to be subjected to exclusionary discipline when taught by black teachers. There is little evidence of any benefit for white students of being matched with white teachers. Other research in California has found that, when students have a teacher of their race, they are more likely to attend class, therefore reducing chronic absenteeism. Even more studies have found that having a teacher of a student's own race substantially improves their math and reading achievement.

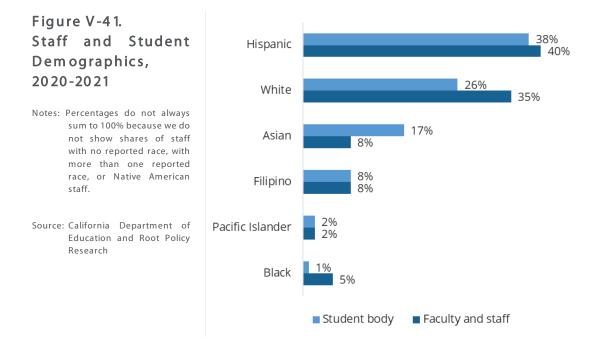
In San Mateo County, the demographics of faculty and staff are fairly similar to that of its students. Figure V-41 illustrates the share of the county's faculty and staff who are Asian, Black/African American, Hispanic, Filipino, Pacific Islander, and White, and compares those shares to the racial/ethnic breakdown of the county's student body.

There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups. Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

²⁰ Lindsay, Constance A., and Cassandra MD Hart. "Teacher race and school discipline: Are students suspended less often when they have a teacher of the same race?." Education Next 17.1 (2017): 72-79.

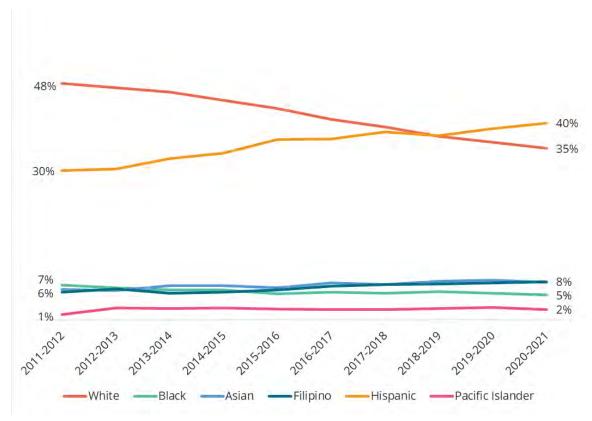
²¹ Gottfried, Michael, J. Jacob Kirksey, and Tina L. Fletcher. "Do High School Students With a Same-Race Teacher Attend Class More Often?." Educational Evaluation and Policy Analysis (2021): 01623737211032241.

²² Dee, T. S. (2004). Teachers, race, and student achievement in a randomized experiment. Review of economics and statistics, 86(1), 195-210.



Since 2011-2012, the county's school districts have diversified in that there has been a 13 percentage point decrease in the share of White faculty and staff and a 10 percentage point increase in Hispanic faculty and staff. However, there has been a slight decrease (by two percentage points) in the share of faculty and staff who identify as Black/African American. There has been a two percentage point increase in the share of Asian and Filipino faculty and staff, and a one percent increase in the share of Pacific Islander faculty and staff.

Figure V-42.
Faculty and Staff Demographics, 2011-2012 to 2020-2021



Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-43 illustrates faculty and staff racial and ethnic diversity for the 2020-2021 school year by district.

- Portola Valley has the least diverse faculty and staff in the county, with 59% identifying as
 White.
- Ravenswood Elementary has the most diverse faculty and staff: the district has the highest share of Pacific Islander (5%), Black/African American (12%) and Hispanic (72%) faculty and staff.
- South San Francisco Unified School District has the highest share of Asian faculty and staff at 14%.
- Brisbane Elementary and Jefferson Elementary have the highest shares of Filipino faculty and staff at 28%.

Figure V-43.
Faculty and Staff Race/Ethnicity, by District, 2020-2021

					Pacific	
School District	Asian	Black	Filipino	Hispanic	Islander	White
Unified School Districts						
Cabrillo Unified	0%	1%	1%	46%	0%	51%
La Honda-Pescadero	0%	5%	5%	39%	0%	51%
South San Francisco	14%	3%	16%	34%	2%	28%
High & Elementary School Districts						
Jefferson Union High School	3%	3%	13%	26%	1%	43%
Bayshore Elementary	13%	4%	17%	61%	0%	4%
Brisbane Elementary	7%	0%	28%	20%	4%	42%
Jefferson Elementary	13%	3%	28%	25%	0%	29%
Pacifica	7%	2%	8%	23%	2%	54%
San Mateo Union High School	11%	5%	6%	34%	3%	40%
Burlingame Elementary	8%	5%	11%	27%	3%	45%
Hillsborough Elementary	2%	1%	7%	20%	1%	55%
Millbrae Elementary	13%	3%	9%	25%	0%	48%
San Bruno Park Elementary	4%	2%	13%	26%	4%	48%
San Mateo-Foster City	13%	2%	7%	33%	3%	37%
Sequoia Union High School	2%	12%	2%	54%	4%	26%
Belmont-Redwood Shores	13%	2%	3%	39%	0%	42%
Las Lomitas Elementary	7%	7%	0%	42%	0%	42%
Menlo Park City Elementary	3%	1%	3%	28%	1%	40%
Portola Valley Elementary	4%	4%	0%	33%	0%	59%
Ravenswood City Elementary	2%	12%	1%	72%	5%	3%
Redwood City Elementary	4%	5%	2%	65%	1%	21%
San Carlos Elementary	8%	6%	3%	37%	1%	42%
Woodside Elementary	12%	8%	0%	30%	0%	49%
Total	8%	5%	8%	40%	2%	35%

Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-44 illustrates the gap between faculty/staff representation and the student body. For instance, at San Bruno Park Elementary, 15% of the students are White while 48% of the faculty/staff are White, leaving a 33 percentage point gap.

If schools are striving for a distribution of faculty/staff that reflects the racial and ethnic distribution of their student body, the closer to a 0 percentage point gap, the better. Schools like San Bruno Park Elementary fall short of meeting this goal, in that there is a large overrepresentation of White faculty/staff compared to the student body. Many other districts have a large overrepresentation of White faculty/staff, including Millbrae Elementary (32 percentage point gap), Jefferson Union High School District (29 percentage point gap), and South San Francisco Unified School District (22 percentage points). There are just a few school districts where the share of White students is higher than the share of White faculty, particularly Woodside Elementary and Menlo Park City Elementary, both with a 15 percentage point gap.

Across most school districts, the share of Asian students is larger than the share of Asian faculty/staff. This suggests that Asian students are less likely than their peers to interact with a same-race teacher or staff member. The largest disparity is in Millbrae Elementary, where just 13% of the faculty identify as Asian compared to 46% of the student body, a 33 percentage point gap.

In many school districts, there is a dearth of Hispanic faculty and staff. For instance, in La Honda-Pescadero, 63% of students are Hispanic compared to 39% of faculty, a 24 percentage point gap. In other districts, however, there is a larger share of Hispanic faculty/staff than students. In Las Lomitas Elementary, for instance, 13% of students are Hispanic and 42% of faculty/staff are Hispanic. Recall that Las Lomitas Elementary commonly has high-performing English language learnings students. This may be partly due to the district's large portion of Hispanic faculty/staff.

Though district wide there are approximately the same portions of Filipino students as there are faculty/staff, Jefferson Union High School stands out as a district where Filipino students are less likely to interact with a same-race teacher or staff member. In Jefferson Union, 29% of students are Filipino compared to just 13% of faculty/staff.

In all districts, there only very small gaps in the share of students that identify as Pacific Islander and the share of faculty/staff that identify as Pacific Islander. All in all, they are represented in approximately equal proportions.

Figure V-44.

Difference Between Staff and Student Populations, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	-1%	1%	0%	-6%	0%	11%
La Honda-Pescadero	0%	5%	4%	-24%	0%	16%
South San Francisco	0%	2%	-7%	-14%	0%	22%
High & Elementary School Districts						
Jefferson Union High School	-12%	2%	-16%	-5%	0%	29%
Bayshore Elementary	-6%	1%	-4%	20%	-4%	1%
Brisbane Elementary	-13%	-1%	16%	-8%	4%	18%
Jefferson Elementary	-6%	1%	3%	-11%	-1%	18%
Pacifica	-1%	1%	-1%	-3%	2%	15%
San Mateo Union High School	-12%	4%	1%	2%	1%	12%
Burlingame Elementary	-19%	5%	8%	11%	3%	4%
Hillsborough Elementary	-30%	1%	5%	15%	1%	7%
Millbrae Elementary	-33%	2%	3%	5%	-2%	32%
San Bruno Park Elementary	-12%	1%	3%	-15%	-1%	33%
San Mateo-Foster City	-13%	1%	4%	-4%	1%	16%
Sequoia Union High School	-7%	10%	1%	9%	2%	-9%
Belmont-Redwood Shores	-19%	1%	0%	27%	-1%	8%
Las Lomitas Elementary	-11%	6%	-1%	29%	0%	-11%
Menlo Park City Elementary	-10%	0%	2%	11%	0%	-15%
Portola Valley Elementary	-2%	4%	0%	19%	0%	-7%
Ravenswood City Elementary	2%	7%	1%	-12%	-2%	2%
Redwood City Elementary	0%	4%	1%	-5%	0%	2%
San Carlos Elementary	-10%	5%	2%	23%	1%	-7%
Woodside Elementary	8%	6%	0%	14%	-1%	-15%
Total	-9%	4%	0%	2%	0%	9%

Notes: The figure shows percentage point gaps in student representation versus faculty/staff representation (calculated as the share of faculty/staff minus the share of students).

Source: California Department of Education and Root Policy Research

APPENDIX D | Attachment 4 – UC Merced Segregation Report

UC Merced Urban Policy Lab and ABAG/MTC Staff

Version of Record: March 06, 15:56:53





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1 INTRODUCTION

The requirement to Affirmatively Further Fair Housing (AFFH) is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability. The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity. AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues. ABAG and UC Merced have prepared this report to assist Bay Area jurisdictions with the Assessment of Fair Housing section of the Housing Element.

Assessment of Fair Housing Components

The Assessment of Fair Housing includes five components, which are discussed in detail on pages 22-43 of HCD's AFFH Guidance Memo:

- A: Summary of fair housing enforcement and outreach capacity
- B: Integration and segregation patterns, and trends related to people with protected characteristics
- C: Racially or ethnically concentrated areas of poverty
- D: Disparities in access to opportunity
- E: Disproportionate housing needs, including displacement risk

1.1 Purpose of this Report

This report describes racial and income segregation in Bay Area jurisdictions. Local jurisdiction staff can use the information in this report to help fulfill a portion of the second component of the Assessment of Fair Housing, which requires analysis of integration and segregation patterns and trends related to people with protected characteristics and lower incomes. Jurisdictions will still need to perform a similar analysis for familial status and populations with disability.

This report provides segregation measures for both the local jurisdiction and the region using several indices. For segregation between neighborhoods within a city (intra-city segregation), this report includes isolation indices, dissimilarity indices, and Theil's-H index. The isolation index measures

³ The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.







¹ https://www.justice.gov/crt/fair-housing-act-2

² HCD AFFH Guidance Memo

segregation for a single group, while the dissimilarity index measures segregation between two groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once. HCD's AFFH guidelines require local jurisdictions to include isolation indices and dissimilarity indices in the Housing Element. Theil's H index is provided in addition to these required measures. For segregation between cities within the Bay Area (inter-city segregation), this report includes dissimilarity indices at the regional level as required by HCD's AFFH guidelines. HCD's AFFH guidelines also require jurisdictions to compare conditions at the local level to the rest of the region; and this report presents the difference in the racial and income composition of a jurisdiction relative to the region as a whole to satisfy the comparison requirement.

1.2 Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. This report examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

Neighborhood level segregation (within a jurisdiction, or intra-city): Segregation of race and income groups can occur from neighborhood to neighborhood within a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (between jurisdictions in a region, or inter-city): Race and income divides also occur between jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

1.3 Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, white residents and above moderate-income residents are significantly more segregated from other racial and income groups (see Appendix 2). The highest levels of racial segregation occur between the Black and white populations. The analysis completed for this report indicates that the amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that "[a]lthough 7





of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally **declined since.**" However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation between Bay Area cities compared to other regions in the state.

1.4 Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004). ABAG/MTC plans to issue a separate report detailing the existing land use policies that influence segregation patterns in the Bay Area.

⁵ Using a household-weighted median of Bay Area county median household incomes, regional values were \$61,050 for Black residents, \$122,174 for Asian/Pacific Islander residents, \$121,794 for white residents, and \$76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.







⁴ For more information, see https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020.

Definition of Terms - Geographies

Neighborhood: In this report, "neighborhoods" are approximated by tracts. 6 Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.

Jurisdiction: Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this report also uses the term "city" interchangeably with "jurisdiction" in some places.

Region: The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

⁶ Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.





Definition of Terms - Racial/Ethnic Groups

The U.S. Census Bureau classifies racial groups (e.g. white or Black/African American) separately from Hispanic/Latino ethnicity.⁷ This report combines U.S. Census Bureau definitions for race and ethnicity into the following racial groups:

White: Non-Hispanic white

Latinx: Hispanic or Latino of any race8

Black: Non-Hispanic Black/African American

Asian/Pacific Islander: Non-Hispanic Asian or Non-Hispanic Pacific Islander

People of Color: All who are not non-Hispanic white (including people

who identify as "some other race" or "two or more races")9

2.1 Neighborhood Level Racial Segregation (within City of San Mateo)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of San Mateo in Figure 1 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

⁹ Given the uncertainty in the data for population size estimates for racial and ethnic groups not included in the Latinx, Black, or Asian/Pacific Islander categories, this report only analyzes these racial groups in the aggregate People of Color category.







⁷ More information about the Census Bureau's definitions of racial groups is available here: https://www.census.gov/topics/population/race/about.html.

⁸ The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx to refer to this racial/ethnic group.

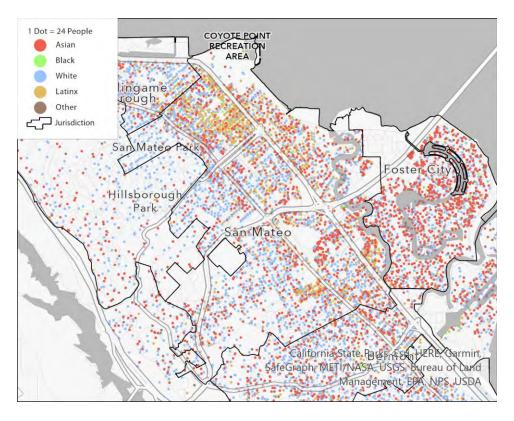


Figure 1: Racial Dot Map of San Mateo (2020)

Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for City of San Mateo and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an isolation index:

- The isolation index compares each neighborhood's composition to the jurisdiction's demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within City of San Mateo the most isolated racial group is white residents. San Mateo's isolation index of 0.428 for white residents means that the average white resident lives in a neighborhood that is 42.8% white. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in San Mateo for the years 2000, 2010, and 2020 can be found in Table 1 below. Among all racial groups in this jurisdiction, the white population's isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.





The "Bay Area Average" column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020. 10 The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

Table 1: Racial Isolation Index Values for Segregation within San Mateo

	San Mateo			
Race	2000	2010	2020	2020
Asian/Pacific Islander	0.180	0.220	0.293	0.245
Black/African American	0.050	0.031	0.021	0.053
Latinx	0.313	0.354	0.333	0.251
White	0.627	0.527	0.428	0.491

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 2 below shows how racial isolation index values in San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in City of San Mateo, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for racial groups in their jurisdiction compare to other jurisdictions in the region.

¹⁰ This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions' segregation measures in this report. The segregation measures in this report are calculated by comparing the demographics of a jurisdiction's census tracts to the jurisdiction's demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).





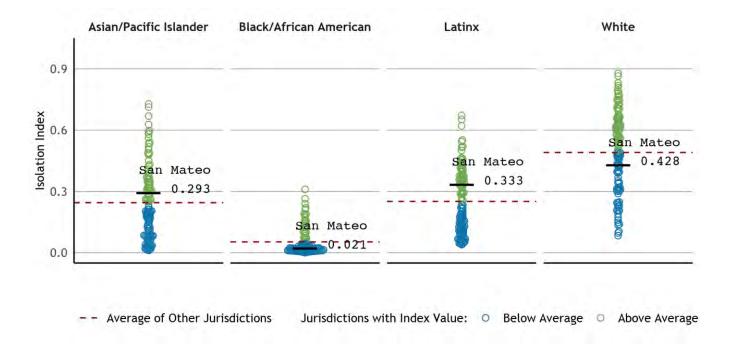


Figure 2: Racial Isolation Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Another way to measure segregation is by using a dissimilarity index:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).





Dissimilarity Index Guidance for Cities with Small Racial Group Populations

The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population.

HCD's AFFH guidance requires the Housing Element to include the dissimilarity index values for racial groups, but also offers flexibility in emphasizing the importance of various measures. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff use the isolation index or Thiel's H-Index to gain a more accurate understanding of their jurisdiction's neighborhood-level segregation patterns (*intra-city* segregation).

If a jurisdiction has a very small population of a racial group, this indicates that segregation between the jurisdiction and the region (*inter-city* segregation) is likely to be an important feature of the jurisdiction's segregation patterns.

In City of San Mateo, the Black/African American group is 1.6 percent of the population - so staff should be aware of this small population size when evaluating dissimilarity index values involving this group.

Table 2 below provides the dissimilarity index values indicating the level of segregation in San Mateo between white residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020).

In San Mateo the highest segregation is between Latinx and white residents (see Table 2). San Mateo's Latinx /white dissimilarity index of 0.345 means that 34.5% of Latinx (or white) residents would need to move to a different neighborhood to create perfect integration between Latinx residents and white residents.

The "Bay Area Average" column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from white residents in this jurisdiction.





For example, Table 2 indicates that the average Latinx/white dissimilarity index for a Bay Area jurisdiction is 0.207, so on average 20.7% of Latinx (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Latinx and white residents in that jurisdiction.

Table 2: Racial Dissimilarity Index Values for Segregation within San Mateo

	San Ma	ateo	Bay Area Average	
Race	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.218	0.202	0.168	0.185
Black/African American vs. White	0.417*	0.350*	0.307*	0.244
Latinx vs. White	0.389	0.363	0.345	0.207
People of Color vs. White	0.288	0.267	0.228	0.168

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Figure 3 below shows how dissimilarity index values in City of San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in San Mateo, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Similar to Figure 2, local staff can use this chart to contextualize how segregation levels between white residents and communities of color in their jurisdiction compare to the rest of the region. However, staff should be mindful of whether a racial group in their jurisdiction has a small population (approximately less than 5% of the jurisdiction's population), as the dissimilarity index value is less reliable for small populations.



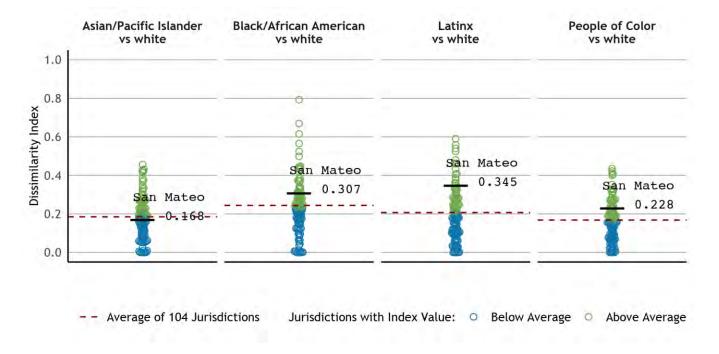


Figure 3: Racial Dissimilarity Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

The Theil's H Index can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil's H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil's H offers the clearest summary of overall segregation.

The Theil's H Index values for neighborhood racial segregation in San Mateo for the years 2000, 2010, and 2020 can be found in Table 3 below. The "Bay Area Average" column in the table provides the average Theil's H Index across Bay Area jurisdictions in 2020. Between 2010 and 2020, the Theil's H Index for racial segregation in San Mateo declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil's H Index for racial segregation in San





Mateo was higher than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in San Mateo is more than in the average Bay Area city.

Table 3: Theil's H Index Values for Racial Segregation within San Mateo

	San M	Bay Area Average		
Index	2000	2010	2020	2020
Theil's H Multi-racial	0.089	0.071	0.053	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 4 below shows how Theil's H index values for racial segregation in San Mateo compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for neighborhood racial segregation in San Mateo, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood racial segregation levels in their jurisdiction compare to other jurisdictions in the region.

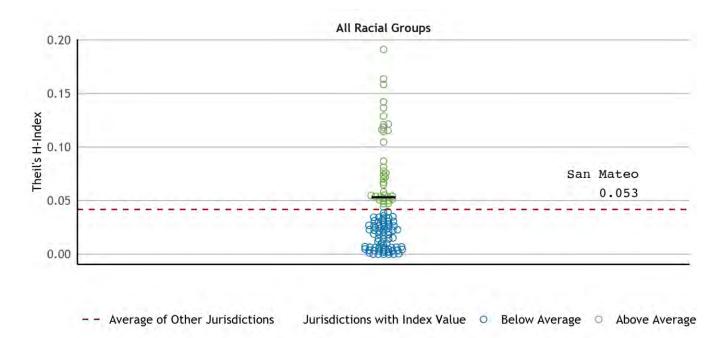


Figure 4: Theil's H Index Values for Racial Segregation in San Mateo Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.





2.2 Regional Racial Segregation (between San Mateo and other jurisdictions)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. Racial dot maps are not only useful for examining neighborhood racial segregation within a jurisdiction, but these maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure 5 below presents a racial dot map showing the spatial distribution of racial groups in San Mateo as well as in nearby Bay Area cities.

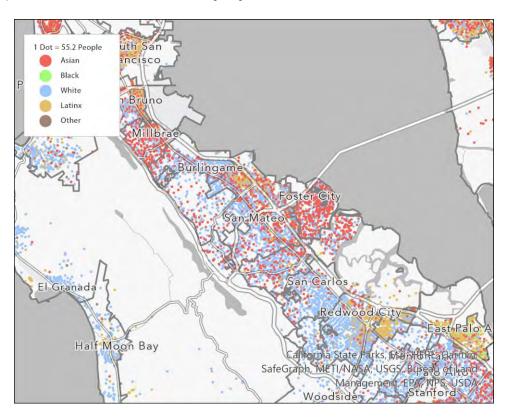


Figure 5: Racial Dot Map of San Mateo and Surrounding Areas (2020)

Universe: Population.

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for City of San Mateo and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

To understand how each city contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region as a whole. The racial demographics in San Mateo for the years 2000, 2010, and 2020 can be found in Table 4 below. The table also provides the racial composition of the nine-county Bay Area. As of 2020, San Mateo has a higher share of white residents than the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.





Table 4: Population by Racial Group, San Mateo and the Region

	San Ma	San Mateo			
Race	2000	2010	2020	2020	
Asian/Pacific Islander	14.9%	20.7%	27.8%	28.2%	
Black/African American	2.5%	2.2%	1.6%	5.6%	
Latinx	20.5%	26.6%	25.7%	24.4%	
Other or Multiple Races	5.6%	4.1%	6.5%	5.9%	
White	56.5%	46.5%	38.3%	35.8%	

Universe: Population.

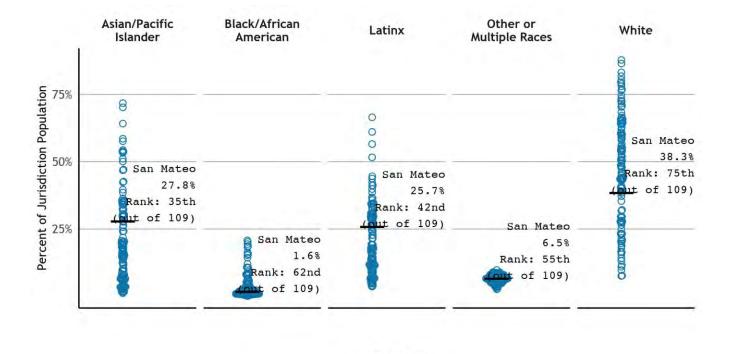
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 6 below compares the racial demographics in San Mateo to those of all 109 Bay Area jurisdictions. ¹¹ In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. Additionally, the black line within each racial group notes the percentage of the population of City of San Mateo represented by that group and how that percentage ranks among all 109 jurisdictions. Local staff can use this chart to compare the representation of different racial groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

¹¹ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.







Jurisdiction

Figure 6: Racial Demographics of San Mateo Compared to All Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

The map in Figure 7 below also illustrates regional racial segregation between San Mateo and other jurisdictions. This map demonstrates how the percentage of people of color in San Mateo and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.





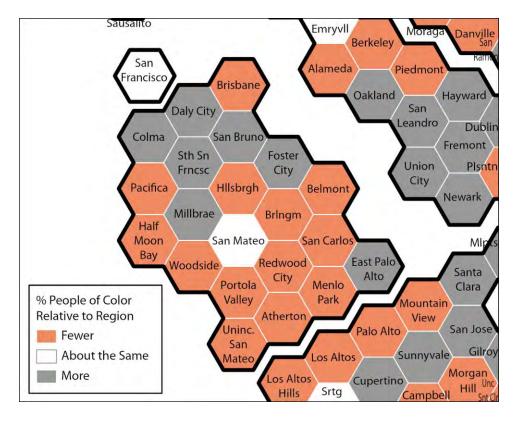


Figure 7: Comparing the Share of People of Color in San Mateo and Vicinity to the Bay Area (2020)

Universe: Population.

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table 5 presents dissimilarity index, isolation index, and Theil's H index values for racial segregation for the entire nine-county Bay Area in 2010 and 2020. In the previous section of this report focused on neighborhood level racial segregation, these indices were calculated by comparing the racial demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 5, these measures are calculated by comparing the racial demographics of local jurisdictions to the region's racial makeup. For example, looking at the 2020 data, Table 5 shows the white isolation index value for the region is 0.429, meaning that on average white Bay Area residents live in a jurisdiction that is 42.9% white in 2020. An example of regional dissimilarity index values in Table 5 is the Black/white dissimilarity index value of 0.459, which means that across the region 45.9% of Black (or white) residents would need to move to a different jurisdiction to evenly distribute Black and white residents across Bay Area jurisdictions. The dissimilarity index values in Table 5 reflect recommendations made in HCD's AFFH guidance for calculating dissimilarity at the region level. ¹² The regional value for the Theil's H index measures how

¹² For more information on HCD's recommendations regarding data considerations for analyzing integration and segregation patterns, see page 31 of the AFFH Guidance Memo.





diverse each Bay Area jurisdiction is compared to the racial diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for racial segregation decreased slightly between 2010 and 2020, meaning that racial groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 5: Regional Racial Segregation Measures

Index	Group	2010	2020
	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
Isolation Index Regional Level	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
	Asian/Pacific Islander vs. White	0.384	0.369
Disainsilarity laday Danisaal Layal	Black/African American vs. White	0.475	0.459
Dissimilarity Index Regional Level	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.





Definition of Terms - Income Groups

When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

Very low-income: individuals earning less than 50% of Area Median Income (AMI)

Low-income: individuals earning 50%-80% of AMI

Moderate-income: individuals earning 80%-120% of AMI

Above moderate-income: individuals earning 120% or more of AMI

Additionally, this report uses the term "lower-income" to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

The income categories used in this report are based on the AMI for the HUD metro area where this jurisdiction is located.

3.1 Neighborhood Level Income Segregation (within San Mateo)

Income segregation can be measured using similar indices as racial segregation. Income dot maps, similar to the racial dot maps shown in Figures 1 and 5, are useful for visualizing segregation between multiple income groups at the same time. The income dot map of San Mateo in Figure 8 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.





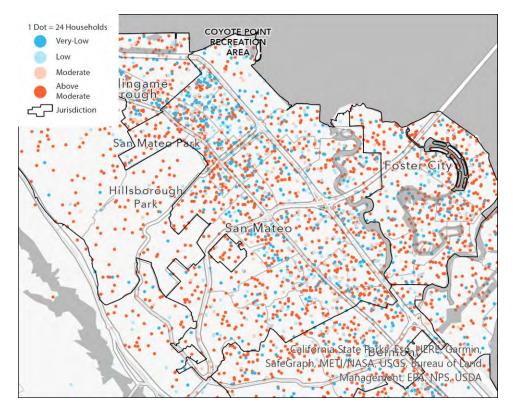


Figure 8: Income Dot Map of San Mateo (2015)

Universe: Population.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Note: The plot shows the income group distribution at the census block group level for City of San Mateo and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

The isolation index values for all income groups in San Mateo for the years 2010 and 2015 can be found in Table 6 below. ¹³ Above Moderate-income residents are the most isolated income group in San Mateo. San Mateo's isolation index of 0.420 for these residents means that the average Above Moderate-income resident in San Mateo lives in a neighborhood that is 42.0% Above Moderate-income. Among all income groups, the Very Low-income population's isolation index has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.

Similar to the tables presented earlier for neighborhood racial segregation, the "Bay Area Average" column in Table 6 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by income groups in this jurisdiction. For example, Table 6 indicates the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269,

¹³ This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the <u>data source recommended for income segregation calculations</u> in HCD's AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD's recommendations for calculating income segregation, see page 32 of HCD's AFFH Guidelines.





meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

Table 6: Income Group Isolation Index Values for Segregation within San Mateo

	San Mateo		Bay Area Average
Income Group	2010	2015	2015
Very Low-Income (<50% AMI)	0.263	0.361	0.269
Low-Income (50%-80% AMI)	0.203	0.179	0.145
Moderate-Income (80%-120% AMI)	0.228	0.212	0.183
Above Moderate-Income (>120% AMI)	0.465	0.420	0.507

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 9 below shows how income group isolation index values in San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each income group notes the isolation index value for that group in San Mateo, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for income groups in their jurisdiction compare to the rest of the region.



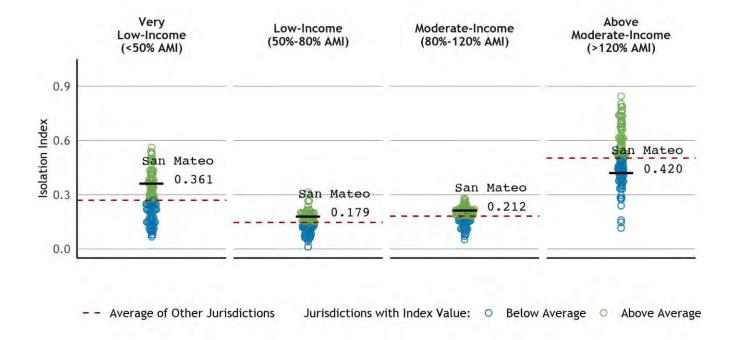


Figure 9: Income Group Isolation Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Table 7 below provides the dissimilarity index values indicating the level of segregation in San Mateo between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). This data aligns with the requirements described in HCD's AFFH Guidance Memo for identifying dissimilarity for lower-income households. ¹⁴ Segregation in San Mateo between lower-income residents and residents who are not lower-income has not substantively changed between 2010 and 2015. Additionally, Table 7 shows dissimilarity index values for the level of segregation in Albany between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction's lowest and highest income residents live in separate neighborhoods.

Similar to other tables in this report, the "Bay Area Average" column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 7 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

¹⁴ For more information, see page 32 of HCD's AFFH Guidance Memo.





In 2015, the income segregation in San Mateo between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions (See Table 7). This means that the lower-income residents are more segregated from other residents within San Mateo compared to other Jurisdictions in the region.

Table 7: Income Group Dissimilarity Index Values for Segregation within San Mateo

	San Mateo		Bay Area Average	
Income Group	2010	2015	2015	
Below 80% AMI vs. Above 80% AMI	0.241	0.247	0.198	
Below 50% AMI vs. Above 120% AMI	0.325	0.378	0.253	

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 10 below shows how dissimilarity index values for income segregation in San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each income group pairing notes the dissimilarity index value in San Mateo, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Local staff can use this chart to contextualize how segregation levels between lower-income residents and wealthier residents in their jurisdiction compared to the rest of the region.





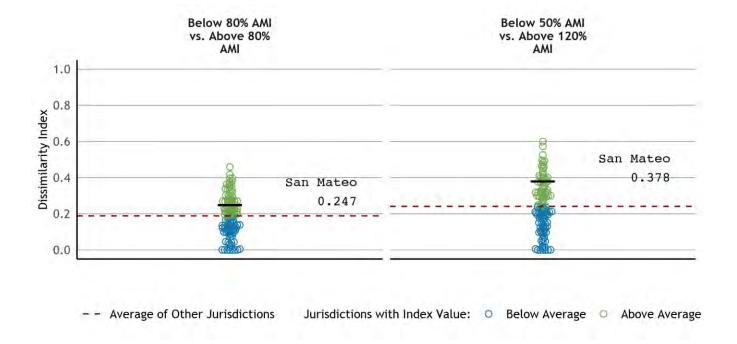


Figure 10: Income Group Dissimilarity Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

The Theil's H Index values for neighborhood income group segregation in San Mateo for the years 2010 and 2015 can be found in Table 8 below. The "Bay Area Average" column in this table provides the average Theil's H Index value across Bay Area jurisdictions for different income groups in 2015. By 2015, the Theil's H Index value for income segregation in San Mateo was about the same amount as it had been in 2010. In 2015, the Theil's H Index value for income group segregation in San Mateo was higher than the average value for Bay Area jurisdictions, indicating there is more neighborhood level income segregation in San Mateo than in the average Bay Area city.

Table 8: Theil's H Index Values for Income Segregation within San Mateo

	San Mateo		Bay Area Average
Index	2010	2015	2015
Theil's H Multi-income	0.059	0.066	0.043

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.





Figure 11 below shows how Theil's H index values for income group segregation in San Mateo compare to values in other Bay Area jurisdictions in 2015. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for income group segregation in San Mateo, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood income group segregation levels in their jurisdiction compare to other jurisdictions in the region.

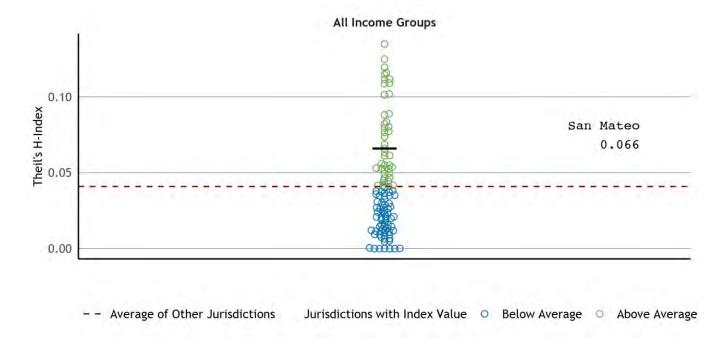


Figure 11: Income Group Theil's H Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data

3.2 Regional Income Segregation (between San Mateo and other jurisdictions)

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. Income dot maps are not only useful for examining neighborhood income segregation within a jurisdiction, but these maps can also be used to explore income demographic differences between jurisdictions in the region. Figure 12 below presents an income dot map showing the spatial distribution of income groups in San Mateo as well as in nearby Bay Area jurisdictions.





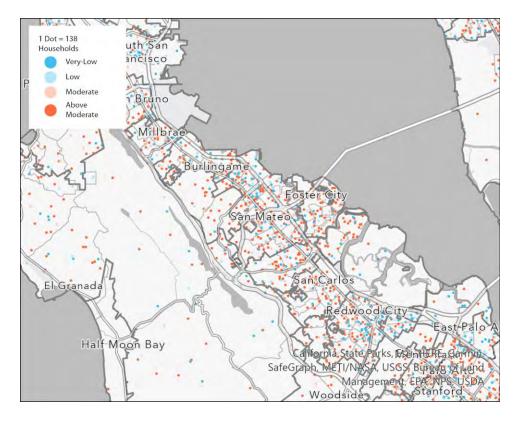


Figure 12: Income Dot Map of San Mateo and Surrounding Areas (2015)

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Note: The plot shows the income group distribution at the census block group level for City of San Mateo and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

When looking at income segregation between jurisdictions in the Bay Area, one can examine how San Mateo differs from the region. The income demographics in San Mateo for the years 2010 and 2015 can be found in Table 9 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, San Mateo had a higher share of very low-income residents than the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

Table 9: Population by Income Group, San Mateo and the Region

			Bay Area
Income Group			2015
Very Low-Income (<50% AMI)	21.73%	30.26%	28.7%
Low-Income (50%-80% AMI)	18.48%	16.78%	14.3%
Moderate-Income (80%-120% AMI)	19.77%	19.51%	17.6%
Above Moderate-Income (>120% AMI)	40.01%	33.45%	39.4%





Source: Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 13 below compares the income demographics in San Mateo to other Bay Area jurisdictions. ¹⁵ Like the chart in Figure 3, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of **that group's representation among Bay Area jurisdictions. The smallest range is among jurisdictions' moderate**-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of San Mateo population represented by that group and how that percentage ranks among other jurisdictions. Local staff can use this chart to compare the representation of different income groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

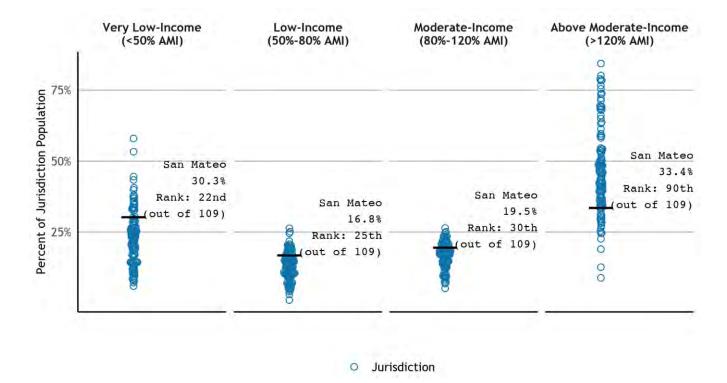


Figure 13: Income Demographics of San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

¹⁵ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.







Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Similar to the regional racial segregation measures shown in Table 5, Table 10 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. In the previous section of this report focused on neighborhood level income segregation, segregation indices were calculated by comparing the income demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 10, these measures are calculated by comparing the income demographics of local jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table 10 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5% very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4% of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 10: Regional Income Segregation Measures

Index	Group	2010	2015
	Very Low-Income (<50% AMI)	0.277	0.315
location Index Degianal Level	Low-Income (50%-80% AMI)	0.157	0.154
Isolation Index Regional Level	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.277 0.157 0.185 0.467 0.186 0.238	0.435
Dissimilarity Index Degional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
Dissimilarity Index Regional Level	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	l's H Multi-income All Income Groups		0.032

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.





4 APPENDIX 1: SUMMARY OF FINDINGS

4.1 Segregation in City of San Mateo

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, white residents are the most segregated compared to other racial groups in San Mateo, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within San Mateo the highest level of racial segregation is between Latinx and white residents.¹⁶
- According to the Theil's H-Index, neighborhood racial segregation in San Mateo declined between 2010 and 2020. Neighborhood income segregation stayed about the same between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in San Mateo. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents
 who are not lower-income has not substantively changed between 2010 and 2015. In 2015, the
 income segregation in San Mateo between lower-income residents and other residents was
 higher than the average value for Bay Area jurisdictions.

4.2 Segregation Between City of San Mateo and Other jurisdictions in the Bay Area Region

• San Mateo has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.

¹⁶ The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.





• Regarding income groups, San Mateo has a higher share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.



APPENDIX 2: SEGREGATION DATA

Appendix 2 combines tabular data presented throughout this report into a more condensed format. This data compilation is intended to enable local jurisdiction staff and their consultants to easily reference this data and re-use the data in the Housing Element or other relevant documents/analyses.

Table 11 in this appendix combines data from Table 1, Table 2, and Table 3 in the body of the report. Table 12 in this appendix combines data from Table 6, Table 7, and Table 8 in the body of the report. Table 13 represents a duplication of Table 5 in the body of the report; Table 14 represents a duplication of Table 10 in the body of the report; Table 15 in this appendix represents a duplication of Table 4 in the body of the report, while Table 16 represents a duplication of Table 9 in the body of the report.

Table 11: Neighborhood Racial Segregation Levels in San Mateo

		San Mateo		Bay Area Average	
Index	Race	2000	2010	2020	2020
	Asian/Pacific Islander	0.180	0.220	0.293	0.245
loclation	Black/African American	0.050	0.031	0.021	0.053
Isolation	Latinx	0.313	0.354	0.333	0.251
	White	0.627	0.527	0.428	0.491
	Asian/Pacific Islander vs. White	0.218	0.202	0.168	0.185
Discipalitation	Black/African American vs. White	0.417*	0.350*	0.307*	0.244
Dissimilarity	Latinx vs. White	0.389	0.363	0.345	0.207
	People of Color vs. White	0.288	0.267	0.228	0.168
Theil's H Multi-racial All		0.089	0.071	0.053	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.





Table 12: Neighborhood Income Segregation Levels in San Mateo

		San Mateo		Bay Area Average
Index	Income Group	2010	2015	2015
	Very Low-Income (<50% AMI)	0.263	0.361	0.269
Isolation	Low-Income (50%-80% AMI)	0.203	0.179	0.145
isolation	Moderate-Income (80%-120% AMI)	0.228	0.212	0.183
	Above Moderate-Income (>120% AMI)	0.465	0.420	0.507
Discimilarity	Below 80% AMI vs. Above 80% AMI	0.241	0.247	0.198
Dissimilarity	Below 50% AMI vs. Above 120% AMI	0.325	0.378	0.253
Theil's H Multi-racial	All	0.059	0.066	0.043

Source: Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.



Table 13: Regional Racial Segregation Measures

Index	Group	2010	2020
	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
Isolation Index Regional Level	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
	Asian/Pacific Islander vs. White	0.384	0.369
Dissimilarity Index Degional Level	Black/African American vs. White	0.475	0.459
Dissimilarity Index Regional Level	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

Table 14: Regional Income Segregation Measures

Index Group		2010	2015
	Very Low-Income (<50% AMI)	0.277	0.315
Jacietian Index Denienal Level	Low-Income (50%-80% AMI)	0.157	0.154
Isolation Index Regional Level	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Disainsilarity Inday Danishal Lavel	Below 80% AMI vs. Above 80% AMI	0.186	0.194
Dissimilarity Index Regional Level	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.





Table 15: Population by Racial Group, San Mateo and the Region

	San Mat	Bay Area		
Race	2000	2010	2020	2020
Asian/Pacific Islander	14.93%	20.67%	27.84%	35.8%
Black/African American	2.46%	2.16%	1.61%	5.6%
Latinx	20.52%	26.56%	25.74%	28.2%
Other or Multiple Races	5.58%	4.08%	6.46%	24.4%
White	56.51%	46.54%	38.35%	5.9%

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Table 16: Population by Income Group, San Mateo and the Region

	San Mateo		Bay Area	
Income Group	2010	2015	2015	
Very Low-Income (<50% AMI)	21.73%	30.26%	28.7%	
Low-Income (50%-80% AMI)	18.48%	16.78%	14.3%	
Moderate-Income (80%-120% AMI)	19.77%	19.51%	17.6%	
Above Moderate-Income (>120% AMI)	40.01%	33.45%	39.4%	

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.





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APPENDIX D | Attachment 5 – Quotes and Narrative from Outreach

Value of Diversity:

- "We love that we have many kinds of neighbors, socio-economically. We hope that can continue"
- "We should all have housing"

Race:

• "San Mateo... has a regrettable history wrt equity and racial discrimination... it needs to acknowledge that history and make amends."

Children/families:

"The cost of housing is a primary reason I haven't chosen to start a family here. Even buying a
one-bedroom apartment is out of reach for dual-income couple with no kids."

<u>Intergenerational connections (there are lots of comments about people's children or retired parents</u> not being able to afford to stay in area):

- "My children want to be able to stay in San Mateo. They are college age but don't make lots of money. Housing in this area is too expensive for them to stay."
- "I am retired and I am going to have to move to Rosedale because I cannot afford to pay rent after 60 years of living in San Mateo."

Accessibility:

- "City needs more single level 2-3 BR condos targeted to active senior downsize market"
- "2 stories [second floor walkup apartments] are bad because my legs are hurt."

Geographic Segregation:

"We need to distribute additional housing throughout the city to avoid ghettoization."

Anti-Renter Policy Environment:

- "I'm a renter and have come to peace knowing I can never afford to buy a house here in San Mateo. But I love the area so much. I cannot afford another rent hike. The next one will probably force me to move away. I want to stay but the high cost of living will eventually push me out. Please in your planning process, keep renters in mind."
- "Current home owners act as a rent seeking cartel, discouraging any change despite the
 negative externalities this imposes on everyone else. This is ethically dubious and should be
 discouraged or penalized."

<u>Disparate Impact (extreme cost of market rate, and relatively high cost of affordable housing itself has discriminatory results):</u>

- "It is too expensive to live here"
- "All of the new building projects thus far are ridiculously expensive and [does] nothing to help anyone except tech employees. Who else can afford\$3000+ for a studio or one bedroom?
 Because the new places are so expensive, even the "affordable housing" is simply out of reach for the average person."

• "I have to move b/c its getting too expensive I will move away from county to an in law unit with relatives in Marin."

Othering of housing/urban/density

- "Single family home type zoning laws are a huge issue, especially for large lot sizes. Everyone
 who already owns a home thinks that a new neighbors home is a "development" (negative
 connotation), but not his/her existing home. We need to educate existing home owners about
 how the homelessness crisis is related to decrease in affordable housing which is caused by
 scarcity of housing in the area."
- "The jobs housing imbalance is due to bay area cities allowing lots of new office space to be built but rejecting new housing. High cost housing is fundamentally a supply problem. Nimby-ism has to stop. The Peninsula is now an urban area"
- "Some kind of legislation should be passed to limit landowners greed. These are people who inherited property - they are lucky"

Not exactly Fair Housing, but a handful of responses for allowing pets in housing:

"[There is a] great need for 1–2-person small residences with allowed pets"

Other quotes not AFH:

"I know there has been a log of pushback about duplexes/ADUs/multiple-unit housing in single-family zoned neighborhoods. I happen to think that this would be a helpful solution and would welcome it in my neighborhood."

Additional Communications:

• From: chad

Sent: Friday, October 22, 2021 4:52 PM

- Linda; thank you for your reply. i appreciate the clarification. since the project meets ordinances, i think this is probably irrelevant, but just want to note that i'm not sure that this is enough off-site parking for projects in this neighborhood. i'm aware of several rental units on this block that have 4-6 adults in a 2 bedroom unit each with their own vehicles. i dont blame them, i cant afford rent anymore than them. but every time there is another project in our neighborhood that converts a single house to a multi-dwelling unit, it only exacerbates the difficult parking situation here. thats not so much a concern related to this particular project vs. questioning whether the ordinances/zoning for north central overall need to be updated/rethought; but at least wanted to make sure it got communicated.
- 10/9/21, Dia de los Muertos LL, can reach out for quotes
 - Met a San Mateo resident born and raised near the King Community Center. She is now
 a proud homeowner in North Central but shared that it was a challenging process. She
 would like to see improvements in her community (North Central) for pedestrian safety,
 traffic and more housing resources.
- 10/27/21, Storytime in Central Park LL & NV

 A participant shared that her mother received a 60-day notice in south city. She is looking for more affordable housing options such as senior housing to move her mother into. She plans to attend the 11/2 workshop.

• 11/8/2021, Phone Call

A landlord in San Mateo called into comment his frustration regarding the Housing Element process. He stated that he dislikes density and wants the City to push back on RHNA numbers as well as SB 9. He loves living single family neighborhood and wants there to be less ADUs. He believes that housing affordability is an impossible goal to ever fully attain and wants the city to consider lowering it as priority in order to preserve space for other uses such as the golf course.

Todd

o Hello Housing Division, I am a seven-year resident of San Mateo, and my wife was born and raised here. We have three kids in the public schools. We live in a single family home at XXX Drive. Your recent housing flyer says that the city "must ... prepare for future growth," but Bay Area growth has been happening for several years already and San Mateo is behind on the production of housing. We need new housing to support prior growth, not just future growth. I strongly support any and all forms of new housing, including apartment buildings. To preserve what little open spaces remain, it seems to me that building up and building densely is the way to go. The Bay Meadows development is a good start, and I appreciate its "smart growth" walkable layout and proximity to public transport (though I wish some of the new office buildings over there had been housing instead). San Mateo's approach to housing is a lot better than that of the smaller cities and towns on the Peninsula. Nevertheless, many people who work here cannot afford to live here, such as the vast majority of our children's teachers. Keep building!

Laureen

Dear Committee, I am a property owner and have lived in the San Mateo area for over 45 years and have run a business for over 35 years. I have fond memories of my life here and I love this area. It has timely beauty, thus I too, am concerned about affordable housing. I am all for helping people find a place to live affordably and I am concerned with the well-being of all San Mateo residents. My question is this: along with other neighbors in close proximity to us from So. San Francisco to Redwood City who face the same dilemma, what do you do about the traffic, the noise, the parking and the pollution that severely impact an overcrowded small town? I am a native of San Francisco and have watched such a beautiful city become overbuilt and esthetically destroyed. No one wants to go there on a vacation or for example, downtown Market Street, because of the crime. You simply can't blame it all on COVID! Now the peninsula is being destroyed as well. Who is really benefiting from this but big league Contractors who bid on these projects. San Francisco esthetically looks atrocious. What a shame! Now they want to ruin San Mateo to line their pockets. How does that better serve the needs of our community and improve housing by destroying our lifestyle? It's a proven fact that overcrowded towns and cities experience more crime, unemployment, poor sanitation and the spread of disease. May I ask how these issues and concerns are being addressed?

APPENDIX D | Attachment 6 – State Fair Housing Laws

This appendix summarizes key State laws and regulations related to mitigating housing discrimination and expanding housing choice.

California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) is the State fair housing law that prohibits those engaged in the housing business—landlords, real estate agents, home sellers, builders, mortgage lenders, and others—from discriminating against tenants or homeowners.

California law protects individuals from illegal discrimination by housing providers based on:

- Race, color
- Ancestry, national origin
- Citizenship, immigration status
- Primary language
- Age
- Religion
- Disability, mental or physical
- Sex, gender
- Gender identity, gender expression
- Marital status
- Familial status
- Source of income
- Military or veteran status

Government Code section 65008. Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the State because of membership in a protected class, the method of financing, and/or the intended occupancy.

- For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.
- Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing

Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the State, regardless of one's membership or perceived membership in a protected class.

Density Bonus Law (Gov. Code, section 65915) requires California jurisdictions to adopt ordinances that specify how density bonuses will be offered to incentivize affordable housing. The State law contains the minimum specifications for density bonuses.

Housing Accountability Act (Gov. Code, section 65589.5) prohibits local agencies from disapproving housing developments, including farmworker housing and emergency shelters, or requiring conditions that make such housing infeasible except under certain conditions specified in the law.

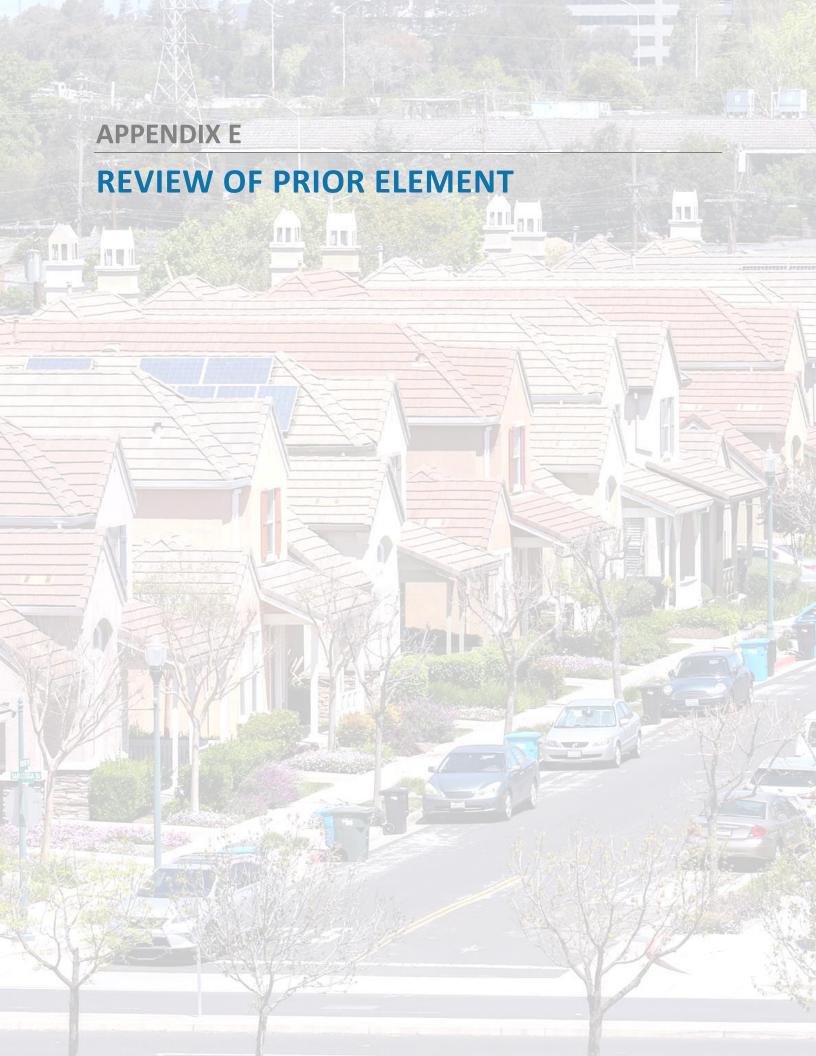
No-Net-Loss Law (Gov. Code, section 65863) is meant to ensure that development opportunities remain available throughout a jurisdiction's regional housing need allocation (RHNA) period, especially for low-and moderate-income households. It prohibits jurisdictions from lowering residential densities without substantial evidence.

Least Cost Zoning Law (Gov. Code, section 65913.1) requires jurisdictions to designate and zone sufficient vacant land for residential use with sufficient standards in relation to growth projections.

Excessive subdivision standards (Gov. Code, section 65913.2) prohibits jurisdictions from imposing design criteria that make residential development infeasible.

Limits on growth controls (Gov. Code, section 65302.8) describes how flood plains are used in comprehensive planning and zoning.

Housing Element Law (Gov. Code, section 65583, esp. subds. (c) (5), (c) (10) governs State-required Housing Elements.



APPENDIX E | REVIEW OF PRIOR ELEMENT

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1 INTRODUCTION

The update of the Housing Element provides an opportunity to reflect on past achievements and challenges, identifying what is working, and what are the impediments in meeting the City of San Mateo's housing needs.

The following summary highlights key accomplishments and challenges from the previous Housing Element's planning period (2015 to 2023). This information will help ensure that the updated element for 2023 to 2031 builds on success, responds to lessons learned, and positions the City to better achieve the community's housing priorities.

A more detailed program-by-program review of progress and performance is in Table A.

2 ACHIEVEMENTS

Implementation of San Mateo's Housing Element over the past eight years has resulted in a number of achievements:

2.1 Progress Towards Meeting Affordable Housing Goals

Through a combination of policy changes, planning, investment and use of city land, the City is making progress towards meeting its affordable housing goals—both for creating new units and rehabilitating existing units. This is a big accomplishment, and the result of a lot of hard work and support from the City Council. The City's specific plans have played a key role in laying the groundwork along with city-owned land assets and affordable housing funds. Key projects included:

- Kiku Crossing, which includes 225 affordable units on city-owned land adjacent to the Caltrain tracks in addition to a parking structure that serves both residents of these units and the downtown. The project broke ground in 2022, but the certificate of occupancy will be granted during the 6th cycle of the Housing Element.
- Montara, in which the City has negotiated an acre of land for affordable housing as part of the
 overall master plan for this significant new area of redevelopment in close proximity to the
 Caltrain station and other amenities. The development has 68 affordable units with a set aside of
 12 units for formerly homeless veterans.
- Station Park Green, a multi-phased transit-oriented housing development which will place hundreds of new housing units near the Hayward Park Caltrain station. As of 2022, three phases have been completed, creating 492 new units with 49 of them being available at 50% AMI due to the City's Below Market Rate inclusionary ordinance.
- **Rehab Housing:** As of the end of 2021, 246 rehabilitation projects were completed on homes owned by low-income households through City of San Mateo programs. As a result, low-income families were able to stay in their homes which were naturally affordable.

2.2 New Policies to Generate Affordable Housing Funds

In 2016 the City adopted a new ordinance to establish a commercial linkage fee, which has generated over \$7 million. There are three tiers of pricing for the fee, with retail/service at \$5.40 per square foot, hotel at \$10.79 per square foot, and office/research at \$26.99 per square foot. In addition to this, the City increased its Inclusionary Housing requirement, which is now at 15% for rental housing at 80% Area Median Income (AMI) and 15% for ownership housing at 120% AMI. Additional affordable units can be provided for bonuses and concessions.

2.3 Market Rate Housing Goals Were Met

Developers built 1,784 new units of "above moderate income" housing between 2015 and 2022, exceeding our housing need target (RHNA) for this income category by 44% percent. The reasons for success in this income bracket are because the demand for housing is high while rents and sales prices for these units make the projects comparatively more economically viable.



2.4 Increased Production of Accessory Dwelling Units

Accessory dwelling units, or ADUs (often referred to as second units or in-law units) have become increasingly popular after the City adopted a new ADU ordinance in response to changes in State law. Since these changes were enacted, interested homeowners are able to add ADUs to their property with ease, which helps to create new rental housing in existing neighborhoods. Prior to these changes, the City averaged completing between 2 and 5 ADUs each year. The City is now receiving between 40 and 60 applications a year as a result, and continues to work to provide better information and other resources to help homeowners interested in creating ADUs, including updating its zoning code requirements to provide additional flexibility on size and height requirements beyond state minimums.

2.5 Accessing New Funding Sources from Non-local Sources

In 2020, the City began receiving the Permanent Local Housing Allocation (PLHA) grant from HCD. One portion of the grant is being utilized for subsidizing tenant services in special needs affordable housing while the remainder of the funds were used to develop and fund a new rapid rehousing program. The City anticipates continuing to receive this funding as an annual formula grant and plans to use it to increase housing affordability within the City.

2.6 Increasing efficiency in the Housing Development Process

One of the local responses to the emerging COVID-19 pandemic included streamlining the development process, which has now switched to an all-electronic plan submittal and review process. The City will continue this progress to provide clear, measurable guidance for multifamily developments using modern technology.

2.7 Interventions to Preserve Affordable Housing

In the previous Housing Element cycle, two affordable housing projects that had expiring agreements on their BMR units were identified. Through collaborative efforts between staff and housing managers, new agreements on both Lesley Park Towers and Humboldt House were able to extend their affordability through a new rehabilitation HOME loan and contract extensions respectively.

3 CHALLENGES

The City was unable to meet all of the goals set forth by the previous Housing Element. The following challenges were experienced:

3.1 A Divided and Polarized Vision for the Future of the City

While there has been strong support for the new programs and policies implemented to increase housing affordability, some members of the community fear the impact that height and density could have on their neighborhoods. They are also concerned about increased traffic, despite the City's focus on Transit Oriented Development (TOD). This has resulted in voter initiatives to limit new development. The City has had to strike a balance that is fair for all members of the community while responding to housing responsibilities.

3.2 High Land and Construction Costs

With the exception of building housing for the upper end of the market, it is difficult to build more affordable housing without some form of incentive and subsidy. The barrier of land cost causes the City to struggle to find new sites for all types of development.

3.3 Outdated Housing Programs and Policies

In the previous Housing Element, some items under the Goals, Policies, and Programs, such as those focused on protections for design of single family neighborhoods, were either misplaced and would have been better located in the Urban Design element or were potentially undermining other housing goals through not incentivizing or furthering affordable housing development. This list has been updated in the current cycle to ensure the City has the tools available in the form of goals, policies and programs that can best respond to the current and emerging housing challenges.

In addition, prior programs generally did not specifically address the needs to special needs groups, including people with disabilities, farmworkers, seniors and others. The new Housing Element includes more targeted programs to reach various special needs group, including but not limited to the Fair Housing Action Plan.

3.4 Falling Short of Quantified Objectives

In the previous Housing Element Cycle, the City estimated that a grand total of 3,164 housing units would be made through both construction and preservation. The combination of all the above challenges led the City to struggle to meet this goal, with a total of 2,573 units by 2022. See the tables below:



Table 1: Quantified Objectives, 2015-2023

Conservation/Preservation	Total	ELI	VLI	LI	MOD
Lesley Park Towers	200		200		
Humboldt House	9		9		
Sub Total	209	0	209	0	0

New Construction	Total	ELI	VLI	LI	MOD
2000 S. Delaware	60				60
Bay Meadows Affordable Site	60	20	40		
Bay Meadows BMR	65			25	40
Station Park Green BMR	60		60		
Other BMR	150		45	25	80
Other Affordable TBD	85	30	45	10	
Sub Total	480	50	190	60	180
AFFORDABLE TOTAL	689	50	399	60	180
Private Sector/Market Rate	2475				
GRAND TOTAL	3164				

Table 2: Accomplishments, 2015-2023

Conservation/Preservation	Total	ELI	VLI	LI	MOD
Lesley Park Towers	200		200		
Humboldt House	9		9		
1110 Cypress	7			7	
Sub Total	216	0	209	7	0

New Construction	Total	ELI	VLI	LI	MOD
2000 S. Delaware	60				60
Bay Meadows Affordable Site	67	14	36	17	
Bay Meadows BMR	54			31	23
Station Park Green BMR	60		60		
Other BMR	117		82	23	12
Other Affordable Kiku Crossing	223	43	45	135	
Sub Total	581	57	223	206	95
AFFORDABLE TOTAL	797	57	432	213	95
Private Sector/Market Rate	1776				
GRAND TOTAL	2573				



4 OPPORTUNITIES

Through the existing work efforts and trends, the City has taken lessons learned to incorporate in the updated Housing Element:

4.1 Rewrite the Zoning Code

Several items have been identified in the current zoning code that will require revisions to facilitate affordable housing development to meet a diverse set of housing challenges. The City plans to adopt objective design standards, minimum density, by-right designation, single family revisions, and to amend the housing overlay. City staff plan to research what practices can best encourage missing middle housing, special needs housing, supportive housing, farmworker housing, and many others.

4.2 The General Plan Update

While COVID-19 has delayed the update process, the City has met with a team to coordinate land use and zoning changes with housing needs. The General Plan update will help address many of the community's development-related concerns, for example by complementing extra height and density with community benefits. The City aims to add an additional consultant to help craft a package of measurable community benefits, that can be used in conjunction with density bonus requirements above state minimums, to provide developer with options.

4.3 New Opportunities for Transit Oriented Development

In 2021, the City welcomed the opening of the new Hillsdale Caltrain station and throughout 2020 – 2022, parts of the Master Bike Plan began to be implemented around the North Central Neighborhood. These changes reflect developments being made in non-auto dependent modes of transportation, may lead to more non-auto centric housing choices. Opportunities for increased diversity in housing forms may soon follow.

4.4 Creative Solutions to Site Limitations

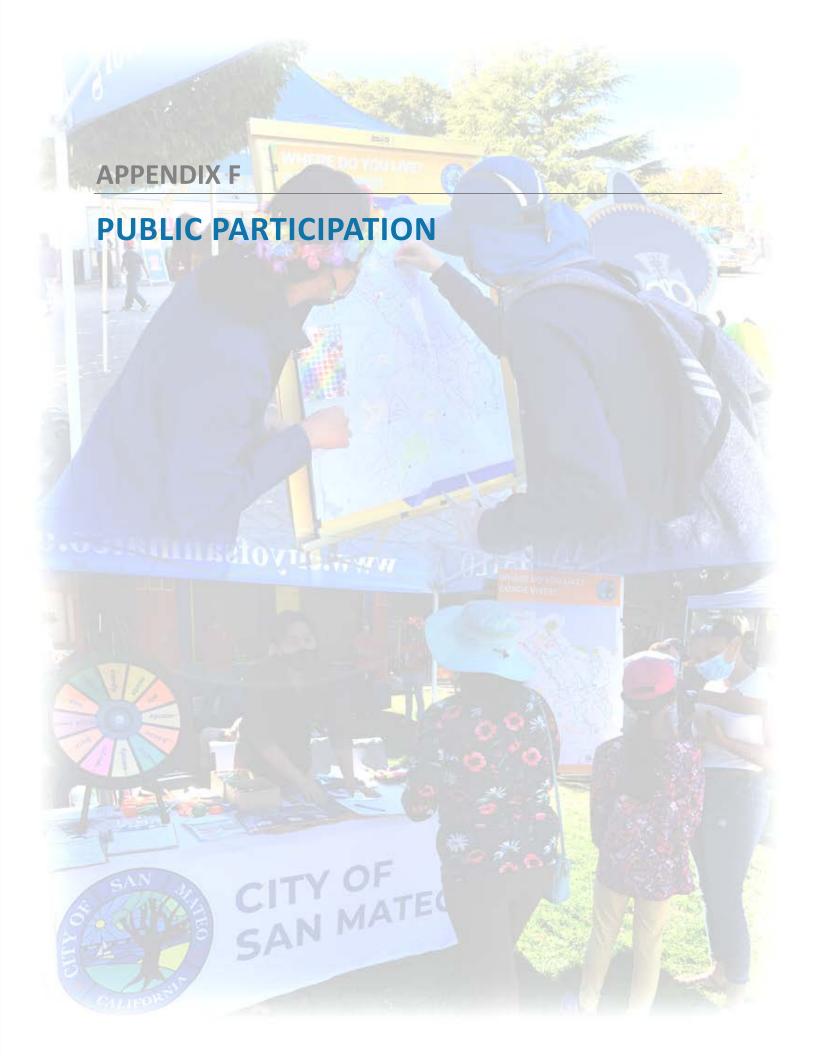
This may include finding new types of feasible sites for development, such as repurposing retail, strip shopping centers, older low-rise office buildings and more. As demonstrated by recent projects and developer interest, this solution is viable to max out development potential in underutilized areas in order to meet requirements set by the Regional Housing Needs Allocation (RHNA).

4.5 More Uses for Technology to Increase Efficiency of Housing Programs

The City has begun the process of improving the webpage to make housing programs more accessible to the typical applicant. With new collaboration, the changes can also make service providers more connected to their prospective clients. In addition, the City has joined other jurisdictions in putting support behind a County-wide effort to establish a centralized electronic BMR unit portal to match people to units more efficiently than ever before.

4.6 New Affordable Housing Opportunities Identified

The "Talbots Toy's" site is currently a City-owned site within the downtown area within 0.5 miles of transit and many other amenities such as parks and grocery. The City has received a pre-application from a private developer for future development of affordable housing and has leased the site to them for \$1 per year. Additionally, the City has acquired another site located a block away called the Ravioli site, which the City anticipates highlighting for future redevelopment.



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APPENDIX F | PUBLIC PARTICIPATION

Public Participation

- True North Survey Results (Excerpts) February 21, 2022
- Community Engagement, Pop Ups and Intercepts Public Feedback Received
- Online Housing Element Survey Results
- Builders Focus Group November 15, 2021
- Fair Housing Workshop January 13, 2022 Discussion and Poll Summary
- Housing Policy Workshop November 2, 2021 Discussion and Poll Summary
- Community Relations Commission September 29, 2021 Community Needs and Housing Needs Workshop Speaker Notes
- San Mateo Countywide Housing Elements Listening Sessions Summary Notes
 - Fair Housing September 27, 2021
 - Housing Advocates October 18, 2021
 - Builders November 1, 2021
 - Service Providers November 15, 2021
- Root Policy Fair Housing Survey Summary Summary of Public Feedback
- Community Correspondence received by the City prior to April 6, 2022, and between May 7, 2022 and May 16, 2022
- Planning Commission and City Council Minutes April 26, 20220 to May 23, 2022

See also: Appendix G - Public Review Period for public review period comments received by the City April 6, 2022 to May 6, 2022.



TRUE NORTH SURVEY RESULTS (EXCERPTS) – FEBRUARY 21, 2022

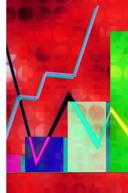


COMMUNITY OPINION SURVEY
SUMMARY REPORT

Prepared for the CITY OF SAN MATEO







FEBRUARY 21, 2022

INTRODUCTION

Incorporated in 1894, the City of San Mateo encompasses 15.9 square miles in the San Francisco Bay Area and is currently home to an estimated 105,661 residents. One of only two charter cities in San Mateo County, the City is governed by a five-member City Council, while the City's daily operations are managed by a dedicated team of employees that provide a full suite of services to residents and the local business community.

To monitor its progress in meeting residents' needs, the City engages residents on a daily basis and receives periodic *subjective* feedback regarding its performance and policies. Although these informal feedback mechanisms are a valuable source of information for the City in that they provide timely and accurate information about the opinions of specific residents, it is important to recognize that they do not necessarily provide an accurate picture of the community as a whole. For the most part, informal feedback mechanisms rely on the resident to initiate feedback, which creates a self-selection bias. The City receives feedback only from those residents who are motivated enough to initiate the feedback process. Because these residents tend to be those who are either very pleased or very displeased with a particular service or policy, their collective opinions are not necessarily representative of the City's resident population as a whole.

PURPOSE OF STUDY The motivation for the current study was to design and employ a methodology that would avoid the self-selection bias noted above and thereby provide the City with a *statistically reliable* understanding of its residents' satisfaction, priorities, opinions, and concerns as they relate to city services, facilities, and policies. Ultimately, the survey results and analyses presented in this report will provide Council and staff with information that can be used to make sound, strategic decisions in a variety of areas including service improvements and enhancements, measuring and tracking internal performance, budgeting, and community outreach.

In addition to gathering performance-related feedback, the survey was also designed to help inform the City's General Plan update. Like most California cities, the City of San Mateo relies on its General Plan to guide decisions with respect to land use, development, mobility, sustainability, and related policy matters. Although the City Council, staff, and consultants have played an important role in gathering data and organizing the update process, it was the desire of the City that the citizens of San Mateo be the true inspiration for the Plan. Accordingly, a portion of the survey was dedicated to understanding San Mateo residents' needs and opinions as they relate to issues that will be addressed in the General Plan, with a focus on mobility and how best to plan for future housing as required by State law.

To assist in this effort, the City selected True North Research to design the research plan and conduct the survey. Broadly defined, the survey was designed to:

· Identify key issues of importance for residents, as well as their perceptions of the quality of life in San Mateo:

^{1.} US Census estimate, April 2020.

- Measure residents' overall satisfaction with the City's efforts to provide municipal services, and their satisfaction with a variety of specific services;
- · Gather opinions on General Plan topics with a focus on mobility and housing;
- Determine satisfaction with (and perceived effectiveness of) the City's communication with residents; *and*
- · Collect additional background and demographic data that are relevant to understanding residents' perceptions, needs, and interests.

OVERVIEW OF METHODOLOGY A full description of the methodology used for this study is included later in this report (see *Methodology* on page 47). In brief, the survey was administered to a random sample of 775 adults who reside in the City of San Mateo. The survey followed a mixed-method design that employed multiple recruiting methods (mailed letters, email, text, and telephone) and multiple data collection methods (telephone and online). Administered in English and Spanish between January 21 and February 2, 2022, the average interview lasted 18 minutes.

STATISTICAL SIGNIFICANCE This is not the first statistically reliable community survey conducted for the City of San Mateo. A similar study was conducted by True North for the City in 2020, and many of the questions included in the 2022 survey were purposely tracked from the prior survey. Because there is a natural interest in tracking the City's performance in meeting the evolving needs of its residents, where appropriate the results of the current study are compared with the results of identical questions included in the 2020 survey. In such cases, True North conducted the appropriate tests of statistical significance to identify changes that likely reflect actual changes in public opinion between the prior survey (2020) and the current (2022), as opposed to being due to chance associated with selecting two samples independently and at random. Differences between the two studies are identified as *statistically significant* if we can be 95% confident that the differences reflect an actual change in public opinion between the two studies. Statistically significant differences within response categories over time are denoted by the † symbol which appears in the figure next to the appropriate response value for 2022.

ORGANIZATION OF REPORT This report is designed to meet the needs of readers who prefer a summary of the findings as well as those who are interested in the details of the results. For those who seek an overview of the findings, the sections titled *Just the Facts* and *Conclusions* are for you. They provide a summary of the most important factual findings of the survey in bullet-point format and a discussion of their implications. For the interested reader, this section is followed by a more detailed question-by-question discussion of the results from the survey by topic area (see *Table of Contents*), as well as a description of the methodology employed for collecting and analyzing the data. And, for the truly ambitious reader, the questionnaire used for the interviews is contained at the back of this report (see *Questionnaire & Toplines* on page 50), and a complete set of crosstabulations for the survey results is contained in Appendix A.

ACKNOWLEDGEMENTS True North thanks the City of San Mateo for the opportunity to conduct the study and for contributing valuable input during the design stage of this study. The collective experience, insight, and local knowledge provided by city representatives and staff improved the overall quality of the research presented here.

DISCLAIMER The statements and conclusions in this report are those of the authors (Dr. Timothy McLarney and Richard Sarles) at True North Research, Inc. and not necessarily those of the City of San Mateo. Any errors and omissions are the responsibility of the authors.

ABOUT TRUE NORTH True North is a full-service survey research firm that is dedicated to providing public agencies with a clear understanding of the values, perceptions, priorities, and concerns of their residents and customers. Through designing and implementing scientific surveys, focus groups, and one-on-one interviews, as well as expert interpretation of the findings, True North helps its clients to move with confidence when making strategic decisions in a variety of areas—such as planning, policy evaluation, performance management, establishing fiscal priorities, passing revenue measures, and developing effective public information campaigns.

During their careers, Dr. McLarney (President) and Mr. Sarles (Principal Researcher) have designed and conducted over 1,200 survey research studies for public agencies—including more than 400 studies for California municipalities and special districts.

JUST THE FACTS

The following is an outline of the main factual findings from the survey. For the reader's convenience, we have organized the findings according to the section titles used in the body of this report. Thus, to learn more about a particular finding, simply turn to the appropriate report section.

OUALITY OF LIFE

- San Mateo residents provided the most positive ratings for the overall quality of life in the City (85% excellent or good), San Mateo as a place to shop and dine (77%), and as a place to raise a family (68%).
- Although still rated favorably by over half of respondents, residents provided somewhat softer ratings for San Mateo as a place to work (62%) and as a place to recreate (59%).
- Just over one-third of residents provided a favorable rating for San Mateo as a place to retire (37%), although approximately 13% held no opinion or did not provide a rating.
- · When asked what they like most about living in the City of San Mateo that city government should make sure to *preserve* in the future, residents were most apt to cite parks and recreation facilities and opportunities (24%), followed by shopping and dining opportunities (16%), proximity to surrounding cities/areas (12%), and the open/green spaces and mountains (12%). Other specific attributes that were mentioned by at least 5% of respondents included San Mateo's diversity of business, cultures, and activities (9%), small town atmosphere (8%), low crime rate/public safety (7%), downtown area (7%), and friendly people/neighbors (6%).
- · When residents were asked to indicate the one thing city government could *change* to make San Mateo a better place to live, now and in the future, providing more affordable housing was the most common (19%), followed by limiting growth and preserving open space (13%), improving public safety/more police presence (8%), and improving and maintaining infrastructure, streets and roads (7%).

CITY SERVICES

- · Close to three-quarters (74%) of San Mateo residents indicated they were either very (25%) or somewhat (49%) satisfied with the City's efforts to provide municipal services. Approximately 16% were very or somewhat dissatisfied, whereas 10% were unsure or unwilling to share their opinion.
- Residents were asked to rate their satisfaction with 18 specific services provided by the City of San Mateo. Although the majority of residents surveyed were satisfied with 13 of the 16 services tested, they were most satisfied with the City's efforts to provide fire protection, prevention, and emergency medical services (94% very or somewhat satisfied), followed by maintain public buildings and facilities like City Hall, libraries, and parking garages (91%), provide parks, sports fields, and recreation facilities (87%), provide paths and trails for walking, jogging, and running (82%), and provide a variety of recreation programs for all ages (81%).
- At the other end of the spectrum, respondents were less satisfied with the City's efforts to facilitate the creation of affordable housing (33%), address homelessness (42%), manage traffic congestion (48%), and maintain local streets and roads (54%).

HOUSING & LAND USE

- Approximately two-thirds of residents indicated that there is currently too little housing that is affordable for middle-income (67%) and low-income families (64%) in the City of San Mateo.
- · When asked to prioritize among a list of factors the City could consider as it plans for additional housing units as required by state law, ensuring adequate water supplies (98% at least somewhat important) was viewed as the most important factor, followed by preserving open space and creating new park lands (97%), minimizing vehicle trips and traffic congestion (95%), creating pedestrian-friendly areas that encourage people to walk rather than drive (94%), and minimizing pollution and greenhouse gas emissions (93%).
- When compared to the other items tested, respondents indicated that keeping building heights low (68%) and minimizing the number of new units added to single-family neighborhoods (68%) were the least important when planning for future housing in the City.
- · When presented with the opportunity to reserve more land for parks, recreation areas, and community amenities *and* minimize change to existing neighborhoods, 63% of San Mateo residents indicated they would support concentrating new housing in higher-density buildings downtown and near transit up to 12 stories. A higher percentage (68%) indicated they would support buildings up to eight stories.

MOBILITY

- The vast majority of residents (87%) indicated they use a personal vehicle on a weekly basis when traveling within the City of San Mateo, while 45% reported that they walk from their home to a local store or restaurant at least once per week. Less than one-in-five respondents indicated that they ride a bicycle or scooter (19%), use public transit such as a bus or train (8%), or use Uber, Lyft, or a taxi (4%) at least once per week when traveling within the City of San Mateo.
- Among strategies the City could consider to reduce vehicle trips and mitigate growth-induced congestion in the future, improving safe routes to school to encourage more kids to walk and bike to school (84% high or medium priority) and improving sidewalks, crosswalks, pedestrian safety, signs and infrastructure to encourage more walking (84%) were widely viewed as the top priorities, followed by improving bus and shuttle services with more routes and more frequent service within San Mateo and to neighboring areas (71%), providing financial incentives to encourage greater use of transit use (64%), and expanding the network of dedicated bike lanes and shared lanes to encourage more bicycling (63%).
- Sixty-four percent (64%) of respondents indicated they generally support adding bike lanes and widening sidewalks in San Mateo, even if it requires removing a vehicle lane or parking spaces in certain locations.

COMMUNICATIONS

- Overall, 62% of respondents indicated they were satisfied with the City's efforts to communicate with residents through newsletters, the Internet, social media, and other means in 2022. The remaining respondents were either dissatisfied with the City's efforts in this respect (25%) or unsure of their opinion (13%).
- Thirty percent (30%) of respondents indicated the were interested in receiving more information from the City.

- The most commonly mentioned topics of interest were information about the City's future commercial and residential development plans (31%), affordable housing (13%), street/road and infrastructure maintenance (13%), environmental issues (8%), public transportation (7%), public safety/crime statistics (7%), and recreation programs (7%).
- · When asked to identify the information sources they *currently* use most often for news, information, and programming in San Mateo, the most frequently cited sources were the San Mateo Daily Journal and email notifications from the City, both mentioned by 30% of respondents. These sources were followed by letters, postcards, flyers, or brochures mailed to the home from the City (24%), Nextdoor (23%), the Internet not including the City's site (18%), the City's website (15%), and friends/family/associates/word of mouth (15%).
- Respondents indicated that email was the most effective method for the City to communicate with them (84% very or somewhat effective), followed by postcards, letters, and newsletters mailed to the home (i.e., direct mail, 78%), social media like Facebook, Twitter, and Nextdoor (78%), and the City's website (72%).
- Townhall meetings (52%), television programs (41%), and advertisements in local papers (40%) were generally viewed by residents as less effective ways for the City to communicate with them.

CONCLUSIONS

As noted in the *Introduction*, this study was designed to provide the City of San Mateo with a statistically reliable understanding of its residents' satisfaction, opinions, and priorities as they relate to city services, facilities and policies, as well as topics pertinent to the General Plan update. Whereas subsequent sections of this report are devoted to conveying the detailed results of the survey, in this section we attempt to 'see the forest through the trees' and note how the collective results of the survey answer some of the key questions that motivated the research.

How well is the City performing in meeting the needs of San Mateo residents? The two years leading up to the *2022 Community Opinion Survey* were punctuated by difficult and dramatic events in San Mateo. The coronavirus pandemic that arrived in early 2020 has taken lives, threatened livelihoods, and forced dramatic changes in the way residents live, work, socialize, and play. Non-essential businesses were shuttered for weeks or months at a time to curb the spread of COVID-19, and the City's operations were also adjusted to protect public health and adhere to State and County guidelines. Services that could be effectively moved to an online format were able to continue in that form, whereas other programs and services were modified, curtailed, or canceled to protect the safety of the public and City employees. Many city facilities were also closed periodically to prevent the spread of COVID-19, including City Hall.

Against this turbulent backdrop, residents' opinions of their community and city government remained positive. Approximately three-quarters of residents (74%) indicated they were satisfied with the City's overall efforts to provide municipal services, whereas just 16% were dissatisfied and the remaining 10% were unsure or did not provide a response. The percentage of respondents who indicated they were very satisfied with the City's overall performance also increased significantly between 2020 and 2022, and satisfaction was widespread across resident subgroups (see *Overall Satisfaction* on page 15).

The high level of satisfaction expressed with the City's performance *in general* was also mirrored in residents' assessments of the City's performance in providing specific services, with the highest satisfaction scores assigned to the City's efforts to provide fire protection, prevention, and emergency medical services, maintain public buildings and facilities like City Hall, libraries, and parking garages, provide parks, sports fields, and recreation facilities, provide paths and trails for walking, jogging, and running, and provide a variety of recreation programs for all ages (see *Specific Services* on page 17).

The City's performance in providing municipal services has contributed to a high quality of life for residents. Indeed, the vast majority of residents surveyed in 2022 (85%) rated the quality of life in the City of San Mateo as excellent or good, a statistically significant increase of 4% when

compared to 2020. This sentiment was also widespread, with the percentage who rated the quality of life as excellent or good exceeding 75% across *every* identified resident subgroup (see *Overall Quality of Life* on page 10). When asked in an open-ended manner to describe the things they value most about living in San Mateo that they would like to preserve in the future, parks and recreation facilities and opportunities topped the list, followed by shopping and dining opportunities, proximity to surrounding cities/areas, and the open/green spaces and mountains (see *What do You Like Most About Living in San Mateo?* on page 11).

Where should the City focus its efforts in the future?

In addition to measuring the City's current performance, a key goal of this study is to look *forward* and identify opportunities to adjust services, improve facilities, and/or refine communications strategies to best meet the community's evolving needs and expectations. Although resident satisfaction in San Mateo is generally high (see above), there is always room for improvement. Below we note some of the areas that present the best opportunities in this regard.

Considering respondents' verbatim answers regarding what they feel city government could do to make San Mateo a better place to live (see *What Should Be Changed?* on page 13) and the levels of satisfaction found in specific service areas (see *Specific Services* on page 17), the top priorities are: facilitating the creation of more affordable housing, limiting growth/preserving open space, addressing homelessness, managing traffic congestion, maintaining local streets and roads, improving public safety, and improving city-resident communication.

With the recommendation that the City focus on these areas, it is equally important to stress that when it comes to improving satisfaction in service areas, the appropriate strategy is often a combination of better communication and actual service improvements. It may be, for example, that many residents are simply not aware of the City's ongoing infrastructure improvement efforts, or the limits of what a city can do to address homelessness. Choosing the appropriate balance of actual service improvements and efforts to raise awareness on these matters will be a key to maintaining and improving the community's overall satisfaction in the short- and long-term.

What criteria do residents want the City to prioritize when planning for future housing?

Affordable housing (or lack thereof) has become a hot topic in many communities, increasing in saliency during the past few years along with rising rents and home prices. When asked directly, most respondents felt there was too little affordable housing (of any type) in San Mateo, and increasing the availability of affordable housing was the most frequently mentioned change that residents indicated would make San Mateo a better place to live, now and in the future.

When asked to rate various criteria the City could consider as it explores different ways that it could accommodate future housing, factors related to environmental sustainability tended to rise to the top of the list among survey respondents. Of the 18 factors tested, ensuring adequate water supplies was viewed as the most important factor, followed by preserving open space and creating new park lands, minimizing vehicle trips and traffic congestion, creating pedestrian-friendly areas that encourage people to walk rather than drive, and minimizing pollution and greenhouse gas emissions. When compared to the other factors tested, respondents indicated that keeping building heights low and minimizing the number of new units added to single-family neighborhoods were the *least* important when planning for future housing in the City (see *Factors to Prioritize when Planning Housing* on page 21).

The desire to preserve land for parks and community spaces was also evident in residents' willingness to accept taller, high-density housing up to 12 stories (64%) or eight stories (68%) downtown and near transit if it would reserve more land for parks, recreation areas, and community amenities while also minimizing the impacts of new housing in existing neighborhoods (see *Building Height & Density Trade-offs* on page 26).

What actions do residents prioritize for minimizing vehicle trips and congestion in the future?

One of the key challenges when planning for population growth and future housing is the issue of mobility. Put simply, adding housing and people to a community will naturally lead to more congestion and decreased mobility unless improvements are made to the transportation system to accommodate the additional demand and/or vehicle demand is mitigated through use of alternative modes. Accordingly, the survey explored the types of actions and strategies residents would prioritize for minimizing growth-induced congestion in the future.

Improving safe routes to school to encourage more kids to walk and bike to school (84% high or medium priority) and improving sidewalks, crosswalks, pedestrian safety, signs and infrastructure to encourage more walking (84%) were widely viewed as the top priorities among the actions tested, followed by improving bus and shuttle services with more routes and more frequent service within San Mateo and to neighboring areas (71%), providing financial incentives to encourage greater use of transit use (64%), and expanding the network of dedicated bike lanes and shared lanes to encourage more bicycling (63%). It is worth noting, moreover, that 64% of respondents indicated they generally support adding bike lanes and widening sidewalks in San Mateo, even if it requires removing a vehicle lane or parking spaces in certain locations (see *Mobility* on page 29).

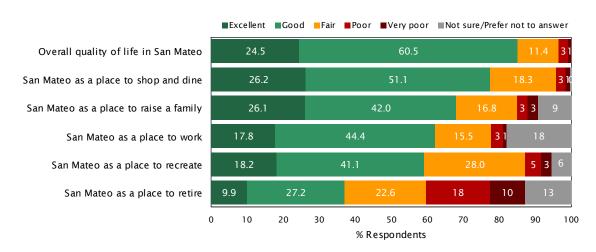
QUALITY OF LIFE

The opening series of questions in the survey was designed to assess residents' top of mind perceptions about the quality of life in San Mateo, what they would most like to preserve about the City, as well as ways to improve the quality of life in San Mateo.

OVERALL QUALITY OF LIFE At the outset of the interview, respondents were asked to rate the City of San Mateo on a number of key dimensions—including overall quality of life, as a place to raise a family, and as a place to work—using a five-point scale of excellent, good, fair, poor, or very poor. As shown in Figure 1 below, the majority of residents shared favorable opinions of San Mateo on five of the six aspects tested, with the most positive ratings provided for the overall quality of life in the City (85% excellent or good), San Mateo as a place to shop and dine (77%), and as a place to raise a family (68%). Although still rated favorably by over half of respondents, residents provided somewhat softer ratings for San Mateo as a place to work (62%) and as a place to recreate (59%). Just over one-third of residents provided a favorable rating for San Mateo as a place to retire (37%), although approximately 13% held no opinion or did not provide a rating. It is worth noting that the percentage of residents who were unsure or unwilling to share their opinion ranged from a low of 0% for the overall quality of life to a high of 18% for San Mateo as a place to work.

Question 2 How would you rate: ____? Would you say it is excellent, good, fair, poor or very poor?

FIGURE 1 RATING CITY OF SAN MATEO



As shown in Table 1 on the next page, when compared to 2020, the percentage of respondents in 2022 who offered ratings of excellent or good increased significantly for San Mateo as a place to retire (+7%), as a place to shop and dine (+6%), as a place to work (+5%), and the overall quality of life in the City (+4%). Tables 2 through 5, meanwhile, show how the ratings for each dimension tested in Question 2 varied by length of residence, gender, age, presence of a child in the home, presence of a senior in the home, ethnicity, and home ownership. For ease of comparison, the top three ratings within each subgroup are highlighted green.

TABLE 1 RATING CITY OF SAN MATEO BY STUDY YEAR

			Change in
			Excellent +
	Study	Year Year	Good
	2022	2020	2020 to 2022
San Mateo as a place to retire	37.0	30.3	+6.7†
San Mateo as a place to shop and dine	77.4	71.6	+5.8†
San Mateo as a place to work	62.2	57.6	+4.6†
Overall quality of life in San Mateo	85.0	80.9	+4.1†
San Mateo as a place to raise a family	68.1	65.1	+3.0
San Mateo as a place to recreate	59.2	56.3	+3.0

[†] Statistically significant change (p < 0.05) between the 2020 and 2022 studies.

TABLE 2 RATING CITY OF SAN MATEO BY YEARS IN SAN MATEO & GENDER (SHOWING % EXCELLENT & GOOD)

		Years in Sai	Gender (QD2)			
	Less than 5	5 to 9	10 to 14	15 or longer	Male	Female
Overall quality of life in San Mateo	88.8	87.0	88.5	82.0	86.4	85.9
San Mateo as a place to shop and dine	83.6	77.2	85.6	73.0	79.0	77.8
San Mateo as a place to raise a family	63.8	64.7	72.9	69.8	69.4	68.9
San Mateo as a place to work	57.0	63.7	56.6	65.2	62.9	64.6
San Mateo as a place to recreate	59.1	56.5	63.3	59.2	57.2	62.3
San Mateo as a place to retire	28.7	36.8	39.6	40.1	35.2	40.6

TABLE 3 RATING CITY OF SAN MATEO BY AGE (SHOWING % EXCELLENT & GOOD)

		Age (QD1)						
	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 or older		
Overall quality of life in San Mateo	88.2	83.6	83.4	86.0	86.0	86.0		
San Mateo as a place to shop and dine	86.1	81.8	75.5	77.1	77.8	70.8		
San Mateo as a place to raise a family	69.4	62.2	71.8	73.5	69.8	67.5		
San Mateo as a place to work	75.9	60.9	54.8	65.9	67.9	59.3		
San Mateo as a place to recreate	67.0	54.5	60.7	62.1	62.8	55.2		
San Mateo as a place to retire	54.5	30.6	28.1	30.7	32.1	51.7		

TABLE 4 RATING CITY OF SAN MATEO BY CHILD IN HSLD & ADULT OVER 65 IN HSLD (SHOWING % EXCELLENT & GOOD)

		d in Hsld (QD:	Adult Over 65 in Hsld (QD5)		
	Yes,	Yes,	V	NI-	
	under 18	under 6	None	Yes	No
Overall quality of life in San Mateo	82.0	76.0	88.6	84.5	87.0
San Mateo as a place to shop and dine	77.2	72.8	78.6	74.3	79.8
San Mateo as a place to raise a family	76.6	75.6	66.3	69.2	69.3
San Mateo as a place to work	68.2	65.6	61.2	58.1	65.5
San Mateo as a place to recreate	58.5	56.5	60.4	56.1	61.2
San Mateo as a place to retire	30.5	24.3	40.7	48.4	32.1

TABLE 5 RATING CITY OF SAN MATEO BY ETHNICITY & HOME OWNERSHIP STATUS (SHOWING % EXCELLENT & GOOD)

	Ethnicity (QD12)				Home Ownership Status (QD6)	
	Caucasian	Asian	Latino /	Mixed or		
	/ White	American	Hispanic	other	Own	Rent
Overall quality of life in San Mateo	87.5	89.6	80.3	80.7	85.7	86.1
San Mateo as a place to shop and dine	74.8	80.8	80.1	75.5	75.2	80.8
San Mateo as a place to raise a family	67.4	73.3	67.4	66.1	73.4	64.6
San Mateo as a place to work	59.6	65.4	66.3	53.1	61.0	65.1
San Mateo as a place to recreate	59.4	64.9	56.9	51.2	59.4	59.9
San Mateo as a place to retire	33.1	40.2	42.9	29.6	40.0	33.5

WHAT DO YOU LIKE MOST ABOUT LIVING IN SAN MATEO? The next question in this series asked residents to identify what they like most about living in the City of San Mateo that city government should make sure to preserve in the future. Question 3 was posed in an open-ended manner, thereby allowing residents to mention any aspect or attribute that came to

mind without being prompted by—or restricted to—a particular list of options. True North later reviewed the verbatim responses and grouped them into the categories shown in Figure 2.

San Mateo residents were most apt to cite parks and recreation facilities and opportunities (24%) as what they like most about living in the City of San Mateo and would like to preserve, followed by shopping and dining opportunities (16%), proximity to surrounding cities/areas (12%), and the open/green spaces and mountains (12%). Other specific attributes that were mentioned by at least 5% of respondents included San Mateo's diversity of business, cultures, and activities (9%), small town atmosphere (8%), low crime rate/public safety (7%), downtown area (7%), and friendly people/neighbors (6%). For the interested reader, Table 6 on the next page lists the top five responses to Question 3 in 2020 and 2022.

Question 3 What do you like most about the City of San Mateo that should be preserved in the future?

FIGURE 2 LIKE MOST ABOUT SAN MATEO

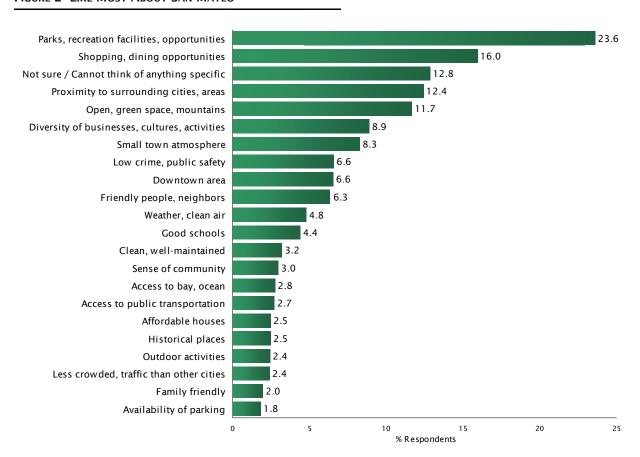


TABLE 6 LIKE MOST ABOUT SAN MATEO BY STUDY YEAR

Study Year								
2022	2020							
Parks, recreation facilities, opportunities Shopping, dining opportunities	Parks, recreation facilities, opportunities Not sure / Cannot think of anything specific							
Not sure / Cannot think of anything specific	Shopping, dining opportunities							
Proximity to surrounding cities, areas	Small town atmosphere							
Open, green space, mountains	Proximity to surrounding cities, areas							

WHAT SHOULD BE CHANGED? In an open-ended manner similar to that described for Question 3, all respondents were also asked to indicate the one thing that city government could *change* to make San Mateo a better place to live. True North reviewed the verbatim responses to Question 4 and grouped them into the categories shown in Figure 3. Among the specific changes desired, providing more affordable housing was the most common (19%), followed by limiting growth and preserving open space (13%), improving public safety/more police presence (8%), and improving and maintaining infrastructure, streets and roads (7%). Approximately 14% could not think of a desired change (10%) or reported that no changes are needed (4%). Table 7 shows the top 5 responses to Question 4 in 2020 and 2022.

Question 4 If the city government could change one thing to make San Mateo a better place to live now and in the future, what change would you like to see?

FIGURE 3 CHANGES TO IMPROVE CITY

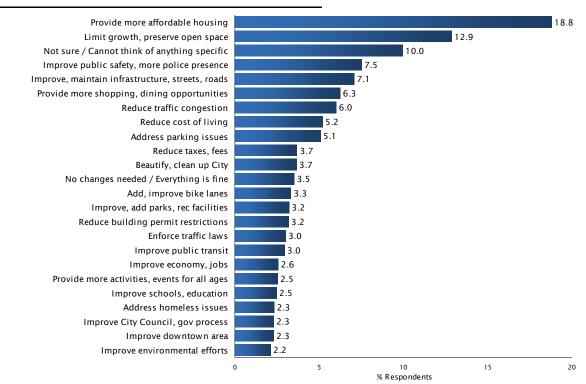


TABLE 7 CHANGES TO IMPROVE CITY BY STUDY YEAR

1		
	Study	Year Year
	2022	2020
	Provide more affordable housing	Provide more affordable housing
	Limit growth, preserve open space	Reduce traffic congestion
	Not sure / Cannot think of anything specific	Limit growth, preserve open space
	Improve public safety, more police presence	Improve, maintain infrastructure, streets, roads
	Improve, maintain infrastructure, streets, roads	Improve parking

CITY SERVICES

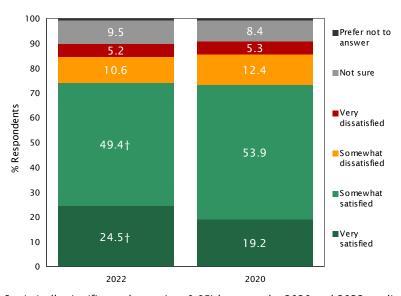
After measuring respondents' perceptions of the quality of life in San Mateo, the survey next turned to assessing their opinions about the City's performance in providing various municipal services.

OVERALL SATISFACTION The first question in this series asked respondents to indicate if, overall, they were satisfied or dissatisfied with the job the City of San Mateo is doing to provide city services. Because this question does not reference a specific program, facility, or service and requested that the respondent consider the City's performance in general, the findings of this question may be regarded as an *overall performance rating* for the City.

As shown in Figure 4, close to three-quarters (74%) of San Mateo residents indicated they were either very (25%) or somewhat (49%) satisfied with the City's efforts to provide municipal services. Approximately 16% were very or somewhat dissatisfied, whereas 10% were unsure or unwilling to share their opinion. When compared to 2020, its worth noting that the percentage of respondents indicating they were *very* satisfied with the City's performance increased significantly.

Question 5 Generally speaking, are you satisfied or dissatisfied with the job the City of San Mateo is doing to provide city services?





 \dagger Statistically significant change (p < 0.05) between the 2020 and 2022 studies.

The next three figures display how residents' opinions about the City's overall performance in providing municipal services varied by years in San Mateo, children in the household, survey language, age of the respondent, gender, ethnicity, home ownership status, and presence of an adult 65 years and older in the household. The most striking pattern in the figures is that the solid levels of satisfaction exhibited by respondents as a whole (see Figure 4 above) were generally echoed across resident subgroups, with satisfaction ranging from a low of 62% to a high of 90%.

FIGURE 5 OVERALL SATISFACTION BY YEARS IN SAN MATEO, CHILD IN HSLD & SURVEY LANGUAGE

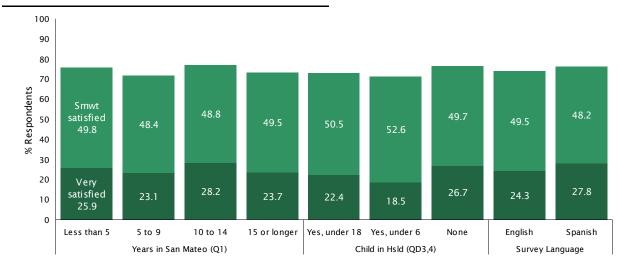


FIGURE 6 OVERALL SATISFACTION BY AGE & GENDER

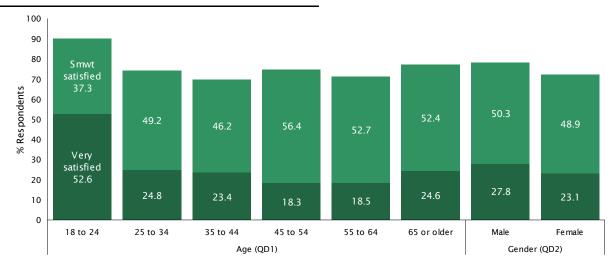
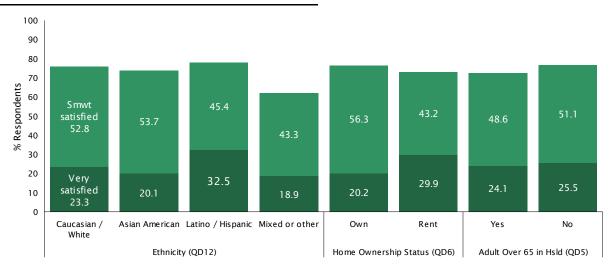


FIGURE 7 OVERALL SATISFACTION BY ETHNICITY, HOME OWNERSHIP STATUS & ADULT OVER 65 IN HSLD

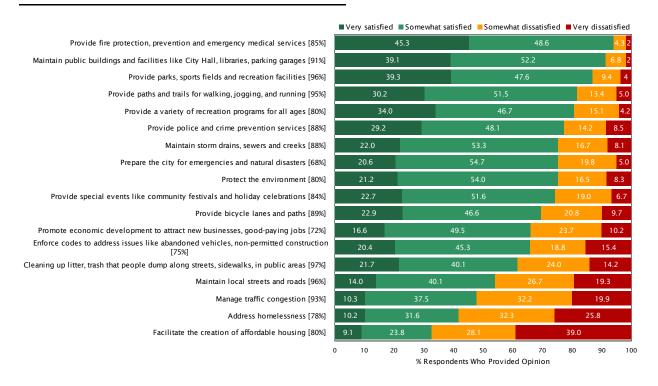


SPECIFIC SERVICES Whereas Question 5 addressed the City's *overall* performance, Question 6 asked residents to rate their level of satisfaction with each of the 18 specific service areas shown in Figure 8. The order in which the service areas were presented was randomized for each respondent to avoid a systematic position bias, although they have been sorted from high to low in Figure 8 according to the percentage of respondents who indicated they were satisfied with the City's performance in providing the service. For comparison purposes between the services, only respondents who held an opinion (satisfied or dissatisfied) are included in the figure. Those who did not have an opinion were removed from this analysis.²

At the top of the list, respondents were most satisfied with the City's efforts to provide fire protection, prevention, and emergency medical services (94% very or somewhat satisfied), followed by maintain public buildings and facilities like City Hall, libraries, and parking garages (91%), provide parks, sports fields, and recreation facilities (87%), provide paths and trails for walking, jogging, and running (82%), and provide a variety of recreation programs for all ages (81%). At the other end of the spectrum, respondents were less satisfied with the City's efforts to facilitate the creation of affordable housing (33%), address homelessness (42%), manage traffic congestion (48%), and maintain local streets and roads (54%).

Question 6 For each of the services I read next, I'd like you to tell me how satisfied you are with the job the city is doing to provide the service. Are you satisfied or dissatisfied with the city's efforts to: _____, or do you not have an opinion?

FIGURE 8 SATISFACTION WITH CITY SERVICES



^{2.} The percentage who held an opinion for each service is shown to the right of the service label in brackets.

Table 8 displays the percentage of respondents who were satisfied with each service by study year, and the difference between 2020 and 2022. When compared with the 2020 survey, satisfaction with the City's efforts to manage traffic congestion increasing significantly (+18%), while satisfaction with the City's efforts to provide a variety of recreation programs for all ages (-4%), police and crime prevention services (-5%), special events like community festivals and holiday celebrations (-8%), and address homelessness (-9%) decreased significantly.

TABLE 8 SATISFACTION WITH CITY SERVICES BY STUDY YEAR

	Study	/ Year	Change in Satisfaction
	2022	2020	2020 to 2022
Manage traffic congestion	47.9	30.3	+17.6†
Enforce codes to address issues like abandoned vehicles, non-permitted construction	65.8	62.0	+3.7
Prepare the city for emergencies and natural disasters	75.3	73.8	+1.4
Promote economic development to attract new businesses, good-paying jobs to community	66.1	65.5	+0.6
Maintain storm drains, sewers and creeks	75.3	75.1	+0.2
Maintain public buildings and facilities like City Hall, libraries, parking garages	91.3	91.5	-0.1
Maintain local streets and roads	54.0	54.3	-0.3
Provide parks, sports fields and recreation facilities	86.9	88.6	-1.7
Provide fire protection, prevention and emergency medical services	93.9	95.9	-1.9
Provide a variety of recreation programs for all ages	80.7	84.6	-3.9†
Provide police and crime prevention services	77.3	82.7	-5.3†
Provide special events like community festivals and holiday celebrations	74.2	82.5	-8.3†
Address homelessness	41.8	51.0	-9.1†
Protect the environment	75.2	N/A	N/A
Provide paths and trails for walking, jogging, and running	81.6	N/A	N/A
Provide bicycle lanes and paths	69.5	N/A	N/A
Cleaning up litter, trash that people dump along streets, sidewalks, in public areas	61.8	N/A	N/A
Facilitate the creation of affordable housing	32.9	N/A	N/A

[†] Statistically significant change (p < 0.05) between the 2020 and 2022 studies.

DIFFERENTIATORS OF OPINION For the interested reader, Table 9 on the next page shows how the level of satisfaction with each specific service tested in Question 6 varied according to residents' overall performance ratings for the City (see *Overall Satisfaction* on page 15). The table divides residents who were satisfied with the City's *overall performance* into one group and those dissatisfied into a second group. Also displayed is the difference between the two groups in terms of the percentage who indicated they were satisfied with the City's efforts to provide each service tested in Question 6 (far right column). For convenience, the services are sorted by that difference, with the greatest differentiators of opinion near the top of the table.

When compared to their counterparts, those who were satisfied with the City's overall performance in providing city services were also more likely to express satisfaction with the City's efforts to provide each of the services tested in Question 6. That said, the greatest specific differentiators of opinion between satisfied and dissatisfied residents were found with respect to the City's efforts to maintain local streets and roads, promote economic development to attract new businesses and good-paying jobs to the community, maintain storm drains, sewers and creeks, provide police and crime prevention services, and enforce code violations to address issues like abandoned vehicles, non-permitted construction, and yards not being properly maintained.

At the other end of the spectrum, there was much less difference between the two resident groups regarding their satisfaction with the City's efforts to provide fire protection, prevention, and emergency medical services, and provide paths and trails for walking, jogging, and running.

TABLE 9 SATISFACTION WITH CITY SERVICES BY OVERALL SATISFACTION WITH CITY

		City's Overall Pe	erformance (Q5)	Difference Between
		Very or somewhat	Very or somewhat	Groups For Each
		satisfied	dissatisfied	Service
	Maintain local streets and roads	61.0	20.7	40.3
_	Promote economic development to attract new businesses, good-paying jobs	74.7	35.3	39.4
ach	Maintain storm drains, sewers and creeks	81.9	47.9	34.0
ш	Provide police and crime prevention services	83.8	50.6	33.1
With	Enforce codes to address issues like abandoned vehicles, non-permitted construction	71.9	39.3	32.6
≶	Cleaning up litter, trash that people dump along streets, sidewalks, in public areas	67.9	36.3	31.7
eo	Manage traffic congestion	53.9	22.5	31.4
Satisfie ervice	Provide a variety of recreation programs for all ages	87.3	56.1	31.2
ig ig	Provide special events like community festivals and holiday celebrations	81.9	50.8	31.0
	Protect the environment	81.3	50.5	30.8
ents S	Prepare the city for emergencies and natural disasters	81.8	51.0	30.8
der	Address homelessness	47.8	20.7	27.1
ř	Maintain public buildings, facilities like City Hall, libraries, parking garages	95.0	71.6	23.4
ğ	Provide parks, sports fields and recreation facilities	90.1	71.5	18.6
Respond	Provide bicycle lanes and paths	74.3	56.3	18.0
%	Facilitate the creation of affordable housing	37.0	21.0	16.0
•	Provide paths and trails for walking, jogging, and running	84.8	69.6	15.1
	Provide fire protection, prevention and emergency medical services	96.7	82.2	14 5

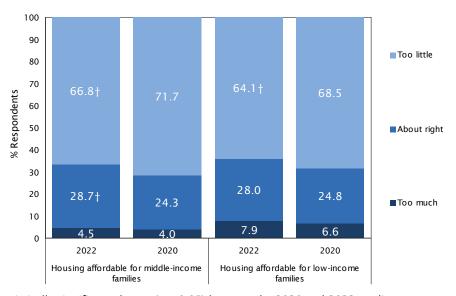
HOUSING & LAND USE

The General Plan will help shape the nature of San Mateo's future development and redevelopment—including the size, type, character, and location of new housing projects—as well as the pace at which these changes occur. To help inform the City's General Plan update, the survey included a series of questions related to housing and density, as well as the factors that residents feel the City should prioritize when planning new housing.

AFFORDABLE HOUSING The first question in this series simply asked respondents to indicate whether there is currently too much, about the right amount, or too little affordable housing in the City of San Mateo for middle-income and low-income families, respectively. Residents expressed similar opinions for both types of affordable housing, with approximately two-thirds of residents indicating that there is currently too little housing that is affordable for middle-income (67%) and low-income families (64%). Approximately three-in-ten residents felt the amount of affordable housing was about right or were unsure (middle income: 29%, low income: 28%), while just 5% felt there was too much housing that is affordable for middle-income families and 8% shared the same sentiment for housing that is affordable for low-income families.

Question 7 As I read the following housing types, please tell me whether you feel there is currently too much, about the right amount, or too little of this type of housing in the City of San Mateo.

FIGURE 9 AMOUNT OF AFFORDABLE HOUSING IN SAN MATEO BY STUDY YEAR



 \dagger Statistically significant change (p < 0.05) between the 2020 and 2022 studies.

Tables 10-12 on the next page display the percentage of residents who felt there is currently *too little* of each affordable housing type in the City by key demographic traits. When compared to their respective counterparts, younger residents (under 35), renters, and those who had lived in the City between 10 and 14 years were the most likely to perceive there is not enough affordable housing for low-income families in San Mateo, while those who completed the survey in Spanish, renters, those between 35 and 44 years of age, and those who had lived in the City between 10

and 14 years were the most likely to indicate there is not enough affordable housing for middle-income families.

TABLE 10 AMOUNT OF AFFORDABLE HOUSING IN SAN MATEO BY YEARS IN SAN MATEO, ADULT OVER 65 IN HSLD & SURVEY LANGUAGE (SHOWING % TOO LITTLE)

		Years in Sa	n Mateo (Q1)			Over 65 I (QD5)	Survey Language	
	Less than 5	5 to 9	10 to 14	15 or longer	Yes	No	English	Spanish
Housing affordable for middle-income families	68.3	65.1	72.9	64.7	63.5	68.7	65.8	75.8
Housing affordable for low-income families	67.3	61.5	72.0	60.7	62.1	65.1	63.5	64.8

TABLE 11 AMOUNT OF AFFORDABLE HOUSING IN SAN MATEO BY AGE (SHOWING % TOO LITTLE)

	Age (QD1)							
	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 or older		
Housing affordable for middle-income families	60.6	71.5	75.3	63.9	63.5	62.4		
Housing affordable for low-income families	87.5	72.8	58.3	58.9	53.4	60.3		

TABLE 12 AMOUNT OF AFFORDABLE HOUSING IN SAN MATEO BY GENDER, CHILD IN HSLD & HOME OWNERSHIP STATUS (SHOWING % TOO LITTLE)

	Gender (QD2)		Chil	d in Hsld (QD)	Home Ownership Status (QD6)		
			Yes,	Yes,			
	Male	Female	under 18	under 6	None	Own	Rent
Housing affordable for middle-income families	66.6	67.7	67.7	65.5	66.3	59.3	75.1
Housing affordable for low-income families	63.0	65.9	57.6	50.3	67.2	51.0	78.1

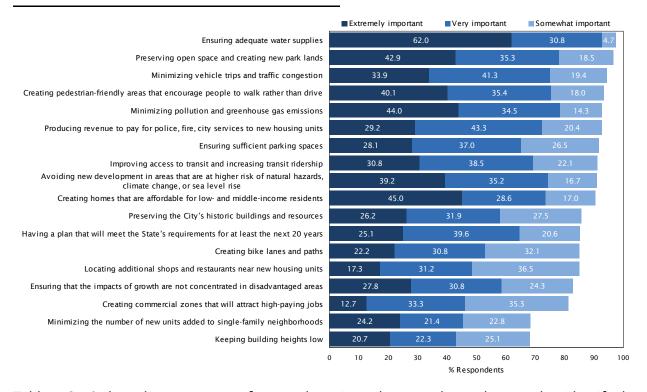
FACTORS TO PRIORITIZE WHEN PLANNING HOUSING California State law requires that all cities plan for additional housing. With a general shortage of housing in California, the state is requiring that the City of San Mateo plan for thousands of new housing units. After providing this background information, Question 8 presented respondents with each of the factors shown in Figure 10 on the next page and asked them how important they feel the item should be as the City plans for future housing over the next 20 years. To ensure that respondents prioritized among the items, they were instructed to keep in mind that not all of the items can be extremely important.

Although all of the factors tested in Question 8 were viewed as important by at least two-thirds of respondents, factors that relate to environmental sustainability tended to rise to the top of the list when it comes to planning future housing. Overall, ensuring adequate water supplies (98% at least somewhat important) was viewed as the most important factor, followed by preserving open space and creating new park lands (97%), minimizing vehicle trips and traffic congestion (95%), creating pedestrian-friendly areas that encourage people to walk rather than drive (94%), and minimizing pollution and greenhouse gas emissions (93%).

When compared to the other items tested, respondents indicated that keeping building heights low (68%) and minimizing the number of new units added to single-family neighborhoods (68%) were the least important when planning for future housing in the City.

Question 8 California State law requires that all cities plan for additional housing. With a general shortage of housing in California, the state is requiring that the City of San Mateo plan for thousands of new housing units. There are a variety of factors the City can consider when deciding where new housing may be located and the types of housing that may be built. As I read the following list of items, I'd like to know how important you feel the item should be as the City plans for future housing over the next 20 years. Please keep in mind that not all of the items can be extremely important.

FIGURE 10 IMPORTANCE OF ISSUES OF CITY DEVELOPMENT



Tables 13-16 show the percentage of respondents in each respondent subgroup that identified a factor as *extremely* important when the City plans for future housing. For the reader's convenience, the top five factors in each subgroup are highlighted in green. When considering just those who indicated a factor was *extremely* important, three factors were consistently among the top five across subgroups: ensuring adequate water supplies, creating homes that are affordable for low- and middle-income residents, and minimizing pollution and greenhouse gas emissions.

TABLE 13 IMPORTANCE OF ISSUES OF CITY DEVELOPMENT BY YEARS IN SAN MATEO & OVERALL SATISFACTION (SHOWING % EXTREMELY IMPORTANT)

			(2.1)			(0.5)
	Loss than F	Years in San Mateo (Q1) 5 to 9 10 to 14 15 or longer		Overall Satisfaction (Q5 Satisfied Dissatisfie		
	Less than 5	5 to 9	10 to 14	15 or longer	Satisfied	Dissatisfied
Ensuring adequate water supplies	55.1	62.0	69.2	63.6	62.8	64.1
Creating homes that are affordable for low- and middle-income residents	54.5	46.7	44.8	40.4	45.0	42.1
Minimizing pollution and greenhouse gas emissions	49.9	47.5	43.5	40.6	43.6	40.9
Preserving open space and creating new park lands	41.4	42.9	47.7	42.6	42.0	40.6
Creating pedestrian-friendly areas that encourage people to walk rather than drive	46.1	43.1	39.9	36.7	42.3	28.5
Avoiding new development in areas that are at higher risk of natural hazards, climate change, or sea level rise	42.8	33.7	32.3	40.6	39.0	39.0
Minimizing vehicle trips and traffic congestion	31.0	28.4	26.3	38.3	34.3	35.5
Improving access to transit and increasing transit ridership	37.6	26.8	29.6	29.2	32.4	25.7
Producing revenue necessary to pay for cost of providing police, fire, other city services to new housing units	20.6	28.7	35.7	31.7	29.2	33.4
Ensuring sufficient parking spaces	17.8	25.9	30.4	32.7	26.4	39.5
Ensuring that the impacts of growth are not concentrated in disadvantaged areas	30.4	25.7	23.6	28.1	27.0	31.6
Preserving the City's historic buildings and resources	17.4	18.3	21.8	33.3	27.0	26.5
Having a plan that will meet the State's requirements for at least the next 20 years	26.4	27.0	25.0	24.1	25.6	20.7
Minimizing the number of new units added to single-family neighborhoods	10.8	16.9	19.2	33.2	23.0	37.5
Creating bike lanes and paths	28.5	23.3	15.8	20.5	22.3	18.1
Keeping building heights low	14.6	12.9	19.6	25.9	18.3	35.3
Locating additional shops and restaurants near new housing units	13.9	20.0	17.0	18.0	17.1	16.3
Creating commercial zones that will attract high-paying jobs	11.5	12.3	15.6	12.8	13.3	13.7

TABLE 14 IMPORTANCE OF ISSUES OF CITY DEVELOPMENT BY AGE (SHOWING % EXTREMELY IMPORTANT)

	Age (QD1)					
	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 or older
Ensuring adequate water supplies	46.0	58.1	63.3	67.2	64.5	68.6
Creating homes that are affordable for low- and middle-income residents	50.2	58.3	42.8	40.4	36.9	42.4
Minimizing pollution and greenhouse gas emissions	49.0	46.3	40.3	42.8	39.8	50.9
Preserving open space and creating new park lands	27.8	39.4	47.8	48.1	48.2	40.0
Creating pedestrian-friendly areas that encourage people to walk rather than drive	36.1	49.3	34.9	44.1	42.5	30.7
Avoiding new development in areas that are at higher risk of natural hazards, climate change, or sea level rise	41.5	40.9	31.6	35.7	35.5	46.1
Minimizing vehicle trips and traffic congestion	26.9	28.0	36.1	35.7	40.9	35.1
Improving access to transit and increasing transit ridership	26.4	37.5	30.8	30.5	29.6	23.6
Producing revenue necessary to pay for cost of providing police, fire, other city services to new housing units	21.0	19.9	30.2	35.2	33.0	36.8
Ensuring sufficient parking spaces	13.9	17.3	27.8	29.2	34.4	40.6
Ensuring that the impacts of growth are not concentrated in disadvantaged areas	41.7	32.3	28.4	25.7	20.9	22.6
Preserving the City's historic buildings and resources	21.7	19.6	19.1	27.5	37.9	32.8
Having a plan that will meet the State's requirements for at least the next 20 years	27.1	22.4	22.7	30.7	20.7	30.3
Minimizing the number of new units added to single-family neighborhoods	16.0	12.3	22.7	28.2	34.0	31.5
Creating bike lanes and paths	13.9	21.8	21.4	32.0	24.2	17.2
Keeping building heights low	7.1	11.3	17.5	24.1	28.3	28.9
Locating additional shops and restaurants near new housing units	7.8	16.0	18.1	20.8	15.2	22.2
Creating commercial zones that will attract high-paying jobs	4.7	11.8	17.0	16.1	8.3	15.1

TABLE 15 IMPORTANCE OF ISSUES OF CITY DEVELOPMENT BY CHILD IN HSLD, ADULT OVER 65 IN HSLD & SURVEY LANGUAGE (SHOWING % EXTREMELY IMPORTANT)

	Child in Hsld (QD3,4)		Adult Over 65 in Hsld (QD5)		Survey Language		
	Yes, under 18	Yes, under 6	None	Yes	No	English	Spanish
Ensuring adequate water supplies	69.4	67.5	58.8	64.9	60.8	61.5	69.1
Creating homes that are affordable for low- and middle-income residents	43.2	39.6	46.9	39.6	48.8	42.9	74.8
Minimizing pollution and greenhouse gas emissions	44.4	39.1	44.6	43.8	45.0	43.0	57.2
Preserving open space and creating new park lands	46.9	44.4	41.5	39.4	43.9	42.9	42.5
Creating pedestrian-friendly areas that encourage people to walk rather than drive	39.1	39.0	40.6	31.9	43.4	39.4	49.6
Avoiding new development in areas that are at higher risk of natural hazards, climate change, or sea level rise	38.2	34.8	40.3	46.1	37.1	38.5	48.7
Minimizing vehicle trips and traffic congestion	32.2	27.1	33.5	35.5	32.4	33.2	43.6
Improving access to transit and increasing transit ridership	26.5	26.0	32.5	26.4	33.1	29.6	46.8
Producing revenue necessary to pay for cost of providing police, fire, other city services to new housing units	34.2	33.1	26.3	34.1	26.3	29.2	28.4
Ensuring sufficient parking spaces	29.4	25.1	27.0	39.2	22.8	28.2	27.0
Ensuring that the impacts of growth are not concentrated in disadvantaged areas	28.8	28.7	27.6	25.9	28.5	27.5	31.2
Preserving the City's historic buildings and resources	25.3	21.0	26.4	30.8	23.5	25.9	31.2
Having a plan that will meet the State's requirements for at least the next 20 years	23.4	19.6	26.1	25.4	25.1	24.3	36.4
Minimizing the number of new units added to single-family neighborhoods	28.9	25.7	21.0	29.6	21.0	24.4	21.1
Creating bike lanes and paths	24.1	19.6	21.2	18.4	23.7	22.0	25.3
Keeping building heights low	24.2	22.3	18.4	27.8	16.2	20.4	24.6
Locating additional shops and restaurants near new housing units	20.9	18.9	16.4	17.0	18.2	16.4	29.8
Creating commercial zones that will attract high-paying jobs	15.2	13.5	11.5	14.3	12.1	11.9	24.8

TABLE 16 IMPORTANCE OF ISSUES OF CITY DEVELOPMENT BY ETHNICITY & HOME OWNERSHIP STATUS (SHOWING % EXTREMELY IMPORTANT)

	Ethnicity (QD12)			Home Ownership Status (QD6)		
	Caucasian / White	Asian American	Latino / Hispanic	Mixed or other	Own	Rent
Ensuring adequate water supplies	61.2	63.1	58.3	69.6	65.3	59.0
Creating homes that are affordable for low- and middle-income residents	45.3	35.4	53.7	46.8	27.7	64.4
Minimizing pollution and greenhouse gas emissions	44.6	40.0	44.9	49.3	43.6	44.9
Preserving open space and creating new park lands	43.2	44.2	40.2	37.5	49.9	36.4
Creating pedestrian-friendly areas that encourage people to walk rather than drive	41.1	40.5	38.3	41.0	40.1	41.0
Avoiding new development in areas that are at higher risk of natural hazards, climate change, or sea level rise	38.7	38.5	40.7	42.2	38.8	40.6
Minimizing vehicle trips and traffic congestion	37.9	29.1	28.4	47.8	35.7	31.7
Improving access to transit and increasing transit ridership	33.5	25.2	28.3	42.1	29.9	32.3
Producing revenue necessary to pay for cost of providing police, fire, other city services to new housing units	27.8	30.4	26.7	30.4	33.4	25.1
Ensuring sufficient parking spaces	28.3	29.9	23.2	34.8	32.8	23.4
Ensuring that the impacts of growth are not concentrated in disadvantaged areas	29.8	18.9	28.8	45.2	22.3	33.1
Preserving the City's historic buildings and resources	25.9	24.5	28.2	27.1	26.6	25.7
Having a plan that will meet the State's requirements for at least the next 20 years	24.6	26.7	24.7	22.6	24.2	25.2
Minimizing the number of new units added to single-family neighborhoods	26.2	22.8	19.0	26.7	32.9	14.8
Creating bike lanes and paths	21.5	18.4	22.1	33.6	21.1	24.1
Keeping building heights low	20.5	20.7	19.0	18.9	28.0	12.8
Locating additional shops and restaurants near new housing units	18.9	16.3	17.5	13.3	18.5	16.8
Creating commercial zones that will attract high-paying jobs	8.4	14.1	13.5	27.6	15.4	10.5

BUILDING HEIGHT & DENSITY TRADE-OFFS Concentrating new housing in taller, higher-density buildings downtown and near transit would allow more land in the City to be reserved for parks, recreation areas, and community amenities, and will minimize change to existing residential neighborhoods. Once apprised of this trade-off, respondents were simply asked whether they would support or oppose concentrating future housing in higher-density buildings up to 12 stories. Those who did not support buildings up to 12 stories were subsequently asked if they would support buildings up to eight stories. The answers to both questions are combined in Figure 11 on the next page.

When presented with the opportunity to reserve more land for parks, recreation areas, and community amenities *and* minimize change to existing neighborhoods, 63% of San Mateo residents indicated they would support concentrating new housing in higher-density buildings downtown and near transit up to 12 stories. A higher percentage (68%) indicated they would support buildings up to eight stories. In general, newer residents (less than 10 years), younger residents (under 35), those who anticipated living in the City 5 to 10 more years, those without a senior in the home, Caucasians, Asians, and those who completed the survey in English were the most

supportive of concentrating new housing in higher-density buildings up to eight stories downtown and near transit (see figures 12-14).

Question 9 Concentrating new housing in taller, higher-density buildings downtown and near transit would allow more land to be reserved for parks, recreation areas, and community amenities, and will minimize change to existing residential neighborhoods. Knowing this, would you support or oppose concentrating future housing in higher-density buildings up to 12 stories.

Question 10 Would you support or oppose concentrating future housing in higher-density buildings up to 8 stories.

FIGURE 11 SUPPORT CONCENTRATING FUTURE HOUSING IN HIGHER DENSITY BUILDINGS

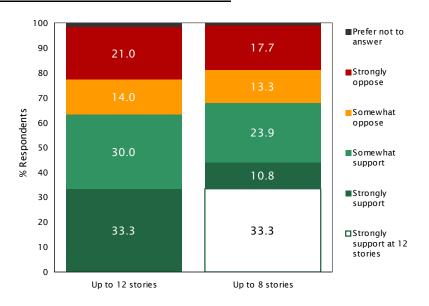


FIGURE 12 SUPPORT CONCENTRATING FUTURE HOUSING IN HIGHER DENSITY BUILDINGS UP TO 8 STORIES BY YEARS IN SAN MATEO & AGE

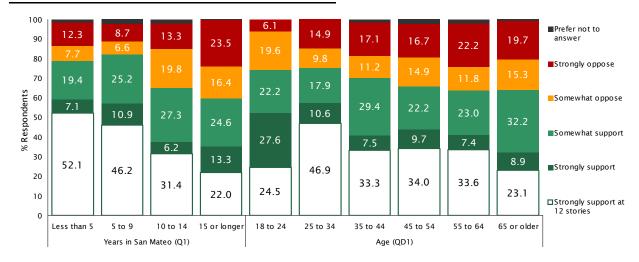


FIGURE 13 SUPPORT CONCENTRATING FUTURE HOUSING IN HIGHER DENSITY BUILDINGS UP TO 8 STORIES BY CHILD IN HSLD, ANTICIPATED YEARS IN SAN MATEO & ADULT OVER 65 IN HSLD

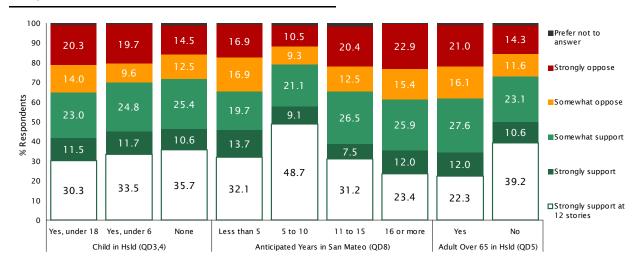
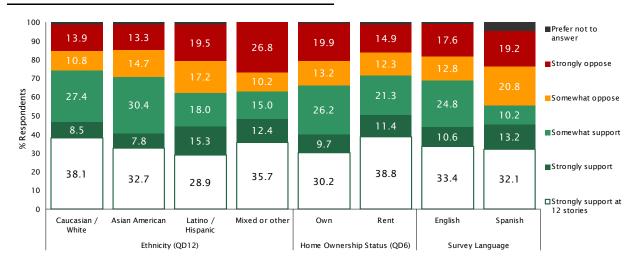


FIGURE 14 SUPPORT CONCENTRATING FUTURE HOUSING IN HIGHER DENSITY BUILDINGS UP TO 8 STORIES BY ETHNICITY, HOME OWNERSHIP STATUS & SURVEY LANGUAGE



BACKGROUND & DEMOGRAPHICS

TABLE 25 DEMOGRAPHICS OF SAMPLE BY STUDY YEAR

	Study Year			
	2022 2020			
Total Respondents	775	1,276		
Years in San Mateo (Q1) Less than 1	5.7	5.8		
1 to 4	16.7	18.5		
5 to 9	14.8	12.8		
10 to 14	10.8	10.1		
15 or more	51.9	52.4		
Prefer not to answer	0.1	0.4		
Age (QD1)	0.6	0.0		
18 to 24 25 to 34	8.6	9.0		
35 to 44	23.4 17.8	20.5 21.0		
45 to 54	15.2	16.8		
55 to 64	13.7	12.8		
65 or older	16.8	15.7		
Prefer not to answer	4.3	4.2		
Child in Hsld (QD3,4)				
Yes, under 18	28.6	34.3		
Yes, under 6	11.8	16.5		
None Prefer not to answer	67.1 4.4	60.5 5.2		
Adult Over 65 in Hsld (QD5)	4.4	٥.۷		
Yes	29.2	32.1		
No	66.2	63.0		
Prefer not to answer	4.6	4.9		
Home Ownership Status (QD6)				
Own	49.5	56.7		
Rent	45.8	40.1		
Prefer not to answer Home Type (QD7)	4.7	3.2		
Single family	51.8	60.1		
Townhome	7.5	8.4		
Condo	10.9	9.6		
Apartment	26.0	18.5		
Prefer not to answer	3.9	3.3		
Anticipated Years in San Mateo (QD8)				
Less than 5	20.5	20.0		
5 to 10	29.6	25.2		
11 to 15 16 or more	9.2 32.1	10.5 33.7		
Prefer not to answer	8.6	10.5		
Employment Status (QD9)	0.0	10.5		
Full-time	61.4	63.4		
Part-time	5.8	5.3		
Student	5.3	5.4		
Homemaker	1.1	2.5		
Retired	18.0	15.6		
Between jobs	3.8 4.6	2.2 5.5		
Prefer not to answer Ethnicity (QD12)	4.0	5.5		
Caucasian / White	39.2	39.8		
Asian American	21.6	18.3		
Latino / Hispanic	27.4	23.5		
Mixed or other	7.3	10.4		
Prefer not to answer	4.5	8.0		
Gender	47.0	45.2		
Male	47.8	45.2		
Female Not listed	46.1 0.2	50.5 0.6		
Prefer not to answer	5.9	3.7		
TICICI HOL LO MISWEI	5.5	5.1		

Table 25 presents the key demographic information collected during the survey. In additional to providing insights into how the results of the survey vary across demographic subgroups, the information is also used to ensure that the survey sample matches the profile of San Mateo's adult population on key characteristics based on the latest Census figures.

METHODOLOGY

The following sections outline the methodology used in the study, as well as the motivation for using certain techniques.

QUESTIONNAIRE DEVELOPMENT Dr. McLarney of True North Research worked closely with the City of San Mateo to develop a questionnaire that covered the topics of interest and avoided many possible sources of systematic measurement error, including position-order effects, wording effects, response-category effects, scaling effects, and priming. Several questions included multiple individual items. Because asking items in a set order can lead to a systematic position bias in responses, the items were asked in a random order for each respondent.

Some questions asked in this study were presented only to a subset of respondents. For example, only respondents who indicated they were interested in additional information from the City (Question 15) were subsequently asked to briefly describe their topics of interest (Question 16). The questionnaire included with this report (see *Questionnaire & Toplines* on page 50) identifies the skip patterns used during the interview to ensure that each respondent received the appropriate questions.

PROGRAMMING, PRE-TEST & TRANSLATION Prior to fielding the survey, the questionnaire was CATI (Computer Assisted Telephone Interviewing) programmed to assist interviewers when conducting the telephone interviews. The CATI program automatically navigates the skip patterns, randomizes the appropriate question items, and alerts interviewers to certain types of keypunching mistakes should they happen during the interview. The survey was also programmed into a passcode-protected online survey application to allow online participation for sampled households. The integrity of the questionnaire was pre-tested internally by True North and by dialing into random homes in the City prior to formally beginning the survey. The final questionnaire was also professionally translated into Spanish to allow for data collection in English and Spanish according to the preference of the respondent.

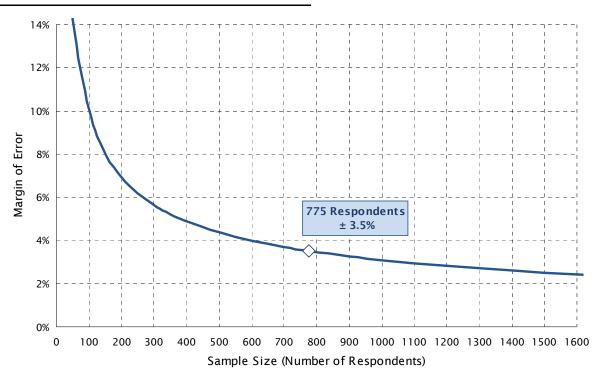
SAMPLE, RECRUITING & DATA COLLECTION A comprehensive database of households in the City of San Mateo was utilized for this study, ensuring that all households in San Mateo had the opportunity to be selected for the survey. After random selection, households were recruited to participate in the survey using a combination of mailed letters, email invitations, text invitations, and telephone calls to both land lines and mobile lines, as appropriate. The mail, email, and text invitations contained a unique passcode so that only those invited could access the secure survey site, and they could complete the survey one-time only. Following a period of online data collection, True North recruited by telephone to households that had yet to participate in the online survey in response to the mail, email, and/or text invitations, or for which only telephone contact information was available.

Telephone interviews averaged 18 minutes in length and were conducted during weekday evenings (5:30PM to 9PM) and on weekends (10AM to 5PM). It is standard practice not to call during the day on weekdays because most working adults are unavailable and thus calling during those hours would bias the sample. A total of 775 completed surveys were gathered online and by telephone between January 21 and February 2, 2022.

MARGIN OF ERROR DUE TO SAMPLING The results of the survey can be used to estimate the opinions of all adult residents of the City. Because not every adult resident of the City participated in the survey, however, the results have what is known as a statistical margin of error due to sampling. The margin of error refers to the difference between what was found in the survey of 775 adult residents for a particular question and what would have been found if all of the estimated 83,578 adult residents³ had been interviewed.

Figure 39 provides a plot of the *maximum* margin of error in this study. The maximum margin of error for a dichotomous percentage result occurs when the answers are evenly split such that 50% provide one response and 50% provide the alternative response. For this survey, the maximum margin of error is $\pm 3.5\%$ for questions answered by all 775 respondents.





Within this report, figures and tables show how responses to certain questions varied by demographic characteristics such as length of residence and age of the respondent. Figure 39 is thus useful for understanding how the maximum margin of error for a percentage estimate will grow as the number of individuals asked a question (or in a particular subgroup) shrinks. Because the margin of error grows exponentially as the sample size decreases, the reader should use caution when generalizing and interpreting the results for small subgroups.

DATA PROCESSING & WEIGHTING Data processing consisted of checking the data for errors or inconsistencies, coding and recoding responses, categorizing verbatim responses, and preparing frequency analyses and cross-tabulations. The final data were weighted to balance the sample by age and ethnicity according to Census estimates.

^{3.} US Census Bureau estimate, April 2020.

ROUNDING Numbers that end in 0.5 or higher are rounded up to the nearest whole number, whereas numbers that end in 0.4 or lower are rounded down to the nearest whole number. These same rounding rules are also applied, when needed, to arrive at numbers that include a decimal place in constructing figures and tables. Occasionally, these rounding rules lead to small discrepancies in the first decimal place when comparing tables and charts for a given question. Due to rounding, some figures and narrative include numbers that add to more than or less than 100%.



COMMUNITY ENGAGEMENT, POP UPS AND INTERCEPTS – PUBLIC FEEDBACK RECEIVED

City of San Mateo Housing Element Intercept Survey Results

October 16, 2021 - December 21, 2021



The results of an "Housing Element Update Intercept Survey" conducted by City of San Mateo staff and they City's consultants and community partners during the Fall of 2021 are presented here. 156 surveys were completed in person by community members. Intercept locations were selected in consultation with community outreach partners at Peninsula Conflict Resolution Center, following City Council direction to proactively reach out to communities not traditionally well represented in online surveys. These included:

- Harvest Festival at King Park, Saturday, October 16: 93 Responses
- Central Park Storytime in the park, Wednesday, October 27: 4 Responses
- Mi Rancho Market in North Central, Friday, October 29: 26 Responses
- Chavez Market in Shoreview, Thursday, November 18: 25 Responses
- Macedonia Food Distribution, Various Tuesdays October to December: 8 Responses

Please note that multiple choice subject-related questions (questions 5 and 7) are present first, followed by open ended questions (questions 6 and 8), and demographic responses (questions 1-4) are included at the end of this document. 39 email addresses were collected in response to Question 8 and were added to the City's project mailing list. The individual email addresses have been removed from these published survey results.

Question 5: Given that there is limited land available, what do you think are best strategies to manage production of new housing? (Please select up to three)

Summary: To manage the production of housing overall, there was notable interest in in redeveloping existing properties that have potential for more housing (45%), creating accessory units on existing single-family properties (22%), and encouraging mixed-use projects that have both commercial and residential uses (21%). The twelve individual responses are included below. They ranged from "redevelop around 280" to "create jobs outside of Bay Area."

City of San Mateo Housing Element Intercept Survey Results

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Redeveloping existing properties that have potential for more housing.	70	45%
Create accessory units on existing single-family properties.	35	22%
Convert existing single-family houses into duplexes.	25	16%
Increase the allowable density in areas that are close to transit	27	17%
Encourage mixed-use projects that have both commercial and		
residential uses	33	21%
Allow taller developments if they include open space	25	16%
Other	13	8%

Individual Responses for other:

- ADU Building Plan
- More Golf Courses
- create housing for people who don't have a place to live (cuear vivienda para personas que no tienen donde vivier)
- access to parking lower rents
- redevelop around 280
- create jobs outside of Bay Area)
- fair price (precio justo)
- stop building
- infrastructure development
- rent control
- more construction, more people, San Mateo could be a new SF (mas construccion mas gente San Mateo podra ser un nuevo SF)
- more housing means more traffic, more garbage, less parking (mas vivienda es mas traffico mas basura menos estacionamiento)

City of San Mateo Housing Element Intercept Survey Results

October 16, 2021 - December 21, 2021



Question 7: What do you think are the best ways to address housing affordability? (Please select up to three)

Summary: To address housing affordability, there was substantial interest in financial assistance programs for people who cannot afford housing, such as subsidized rent and down payment loans (47%), and public funding to construct new housing (26%). The eleven individual responses are included below. Some comments included: "Include up-scale neighborhoods in zoning changes" and "Always include preferences for people w/ developmental disabilities + others."

Financial assistance programs for people who cannot afford housing,		
such as subsidized rent and down payment loans	73	47%
Public funding to construct new housing	41	26%
Incentives for developers to build more affordable housing	28	18%
Encourage conversion of single-family units to duplexes in single-family		
neighborhoods	17	11%
Financial assistance to homeowners to add accessory dwelling units	28	18%
Streamline residential approval process	14	9%
Locate affordable housing near transit and jobs	29	19%
Develop programs that help people experiencing homelessness find		
permanent housing	33	21%
Other	15	10%

Individual Responses for other:

- More Golf Courses
- Remove Height Limit
- Always include preferences for people w/ developmental disabilities + others
- Include up-scale neighborhoods in zoning changes
- no more big companies
- · reduce interest rates for housing
- address prop owner gouging. Its shear greed. Its inherently wrong
- find another solution for companies to grow in central valley

City of San Mateo Housing Element Intercept Survey Results

October 16, 2021 - December 21, 2021



- they really need them (que en realidad las necesiten)
- federal level should help
- increase wages and control rents (aumentar los sueldos y controlar la renta)

Question 6: how does the current housing situation in San Mateo affect you or people you know?

Summary: 104 community members shared how the current housing situation in San Mateo is affecting them or people they know. A number of recurring themes could be extracted from these responses, including: high cost of housing in general, the cost of housing's impact on types of individuals (child care workers, adult children, older adults), inability to purchase a home due to cost, self or others moving away due to price, traffic, and difficulty commuting. Select responses include: "I have to move b/c its getting too expensive, I will move away from County to an in-law unit with relatives in Marin" and "I'm homeless, I sleep on street behind the gas station. I can't afford rent, I can hardly get food."

- Middle class families are being priced out. Our working class commutes too far
- People are losing homes because of rates going up
- Traffic is out of control on Hillsdale. Infrastructure needs to keep up with any housing increases
- Less parking, getting crowded
- Price is too high
- Impact to commute/loss of productivity
- I have family in need
- price
- the price so high
- Rent is expensive for ppl who aren't low income, but not high income
- Hard to buy their first home
- Housing is too expensive
- we are homeowners worried about traffic
- expensive
- I have friends who find it difficult to commute to school from where they live
- we live in the densest neighborhood. We don't mind the density but there are too many cars
- traffic + parking in dense areas are painful
- too expensive
- too expensive to live
- my sisters left
- feels like I will never be able to afford to own a house
- discourages people from moving here

City of San Mateo Housing Element Intercept Survey Results

October 16, 2021 - December 21, 2021



- not enough housing available leads to high prices
- rent increase, tough to buy a home
- childcare providers had to move away sad for our family
- I live in a BMR
- it affects my ability to buy a home
- · more affordable rent
- high rent constant increases for friends who rent
- more el Camino traffic
- limited housing options and affordability
- rent
- young adults can't afford to live here. Limited housing for people w/ developmental and other disabilities. Housing need for extremely low income + homeless
- our friends keep moving away because of the cost of living here
- lack of local housing increases commute traffic. Homelessness is a real problem
- things are too expensive
- hard to buy or upgrade homes as it is too expensive
- multiple adults in households near me have more cars than fit in their own space
- traffic so much traffic
- crowded street parking
- we just bought a home. Many neighbors would not be able to afford living where they do if they had to buy now. I fear a progressive gentrification of the area over the years
- A friend of mine living in North Central slept on the couch for years due to lack of housing/high rents prompting overcrowding. I personal can't afford living here.
- many of our neighbors will not be able to keep their houses at their age. People who do not work for apple, google, etc cannot buy or pay taxes on property (our family works for big tech)
- people have to move away
- no space makes it hard for parking at times
- it inflates my home value artificially
- there is no affordable housing (no hay vivienda accesible)
- housing has become very expensive in San Mateo pushing families to more out of the area even out of state - working in making more affordable
- we can not afford to rent or think about buying. Way too expensive
- Getting evicted after 16 years of living here in South City
- Cost is too high (costo mul alto)

City of San Mateo Housing Element Intercept Survey Results

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- Housing price is too high, I had to move to Alameda (el precio de vivienda es demasido alto tuve que movendo a Alameda)
- housing is too expensive (vivienda muy cara)
- high cost of housing (alto de vivienda)
- high cost of housing (alto costo de vivienda)
- we had to leave San Mateo because of the high cost of housing (tuvimos que irnos de San Mateo por el alto costo de vivienda)
- paying rent (pagando renta)
- high cost of housing (alto costo de vivienda)
- having two jobs to make ends meet, sometimes you struggle to pay rent (tener dos trabajos para poder sobrevivier a veces se batalla para pagar renta)
- it's hard when one's rent is too expensive (es dificil si uno renta es muy caro)
- high cost alone (alto costo solomente)
- financially (economicamente)
- high cost of housing (alto costo de vivienda)
- paying rent (pagando renta)
- housing is too expensive (vivienda muy cara)
- had to leave San Mateo because it is too expensive (tuvo que irse de San Mateo pq muy caro)
- it's hard to get a place to live (es dificil para conseguir un luger donde vivir)
- it's very expensive and difficult to afford an apartment (es muy caro y dificil para poder tene un apart)
- the apartment is affordable (es accisble el apartamento)
- very expensive housing, if there were affordable housing (muy cra la vivienda hubiera viviendos economicas)
- I know my children don't want to come back to live because they can't afford it
- parking no Humbolt no parking on the street please don't remove it (estacianamient no hay
 Humbolt quiten esta cianamento en la calle por favor no lo quiten)
- expensive rent had to move to another place, used to live here but not now (cara la renta se tuvo que mundar a otro lugar antes vivia aqui pero anora no)
- prices are going way too high wants to buy a house someday
- parking
- I'm homeless but I'm a Veteran & I have a Homeless Vet Voucher getting it on Nov 10th. \$2,350/mo & my portion < 200/mo
- its getting overcrowded
- personally I need housing, especially for seniors (personalmente necesito vivienda, especialmente para mayores de edad)

City of San Mateo Housing Element Intercept Survey Results

October 16, 2021 - December 21, 2021



- its expensive
- no one can afford it here our child can't live here w/o 2 jobs. Its too expensive takes too long to make a down payment
- leave to move (mover a mudo)
- expensive high rent (caro alta la renta)
- too many people, no new roads. Stop packing more people into san mateo
- yards dirty, not kept clean, smoking, people smoking and leaving trash everywhere, no clean up services (yards dirty, no mantienen limpios, fumar, people smoking and leaving trash everywhere, no services for cleaning up)
- difficulty in affordability
- very expensive houses, everything very expensive, and it's getting more and more expensive (muy caras las casas todo muy caro y cada vez mas caro)
- too crowded
- high property prices/living expenses
- everything expensive, 1 room \$1,200 \$1,500 per month. They do not accept more than 1-2 people in the apartment. I have had to move several times. Immigrants have responsibilities in other countries it's very hard to make ends meet. (todo caro, 1 cuarto 1200-1500 por mes. No aceptetan tener mas de 1-2 personas en el departamento. Me he tenido que mudar varias vecez. Personas immigrantes tienen responsabilidades en orthos paises es muy dificil "making ends meet".)
- I'm homeless, I sleep on street behind the gas station. I can't afford rent, I can hardly get food.
- too expensive no matter what
- house value has gone up. Homeowner. has not had any negative affects related to housing
- make houses cheaper, paying is difficult, if I don't work one day, then I can't pay the rent. (hacer mas baratas las casas pagar es dificil si no trabajo un dia, entonces no puedo pagar la renta)
- the rent is too much (la renta es mucho)
- I am retired and I am going to have to move to Rosedale because I cannot afford to pay rent after 60 years of living in San Mateo. I would prefer to stay here if I could. Building more and more condos does not actually solve the ousing problem for people that live here. building more condos only helps the City collect more property taxes and makes San Mateo crowded
- I have to move b/c its getting too expensive, I will move away from County to an in-law unit with relatives in Marin. My rent went from 2600 to 2956 despite covid. The cost of housing is taking all of my savings.
- it doesn't affect me because I earn good money and my rent is comfortable (no afeta porque gono bien y elquile bien)
- very high rents (rentas muy altas)

City of San Mateo Housing Element Intercept Survey Results

October 16, 2021 - December 21, 2021



- friends and family have moved out of San Mateo because they can't afford to pay rent (amigos y familiares se han movido fuera de San Mateo por ne poder pugar la renta)
- hard to pay rent because it is so high (dificil pagar renta por es alta)
- families are leaving to live further away and coming back to work here, very big economic impact (families se estan saliendo a vivir mas lejos y regresan a trabajar aqui impacto economico muy grande)
- can't afford it, not enough "low income" housing if so no pets allowed
- the high cost has affected my whole family, in addition to the job loss due to COVID, it is terrible not being able to live in this city. (el alto costa ha afectado a toda mi familia, ademas de la perdida de trabajo por COVID, es terrible no poder vivir en esta ciudad)
- I moved out of my neighborhood due to high cost of housing, it impacted my family's emotional and financial well being. (me movi de vencindario por alto costo de vivienda, impacto el benestar emocional y economico de mi familia)

Question 7: Are there any other thoughts about housing you would like to share?

Summary: 44 community members shared additional comments. Several recurring themes could be extracted from these responses, including: the high cost of housing in general, an interest in additional development to house more people, rental housing assistance, and traffic concerns. Select responses include: "We love that we have many kinds of neighbors, socio-economically. We hope that can continue," "we should all have housing (que todos teugamos vivienda)," and "allow higher buildings (permitendo edificios mas altos)."

- improve traffic flow through dense areas
- more golf courses
- taller buildings mean more housing without compromising single fmaily neighborhoods
- build more
- more affordable BMRS
- build awareness about housing how to navigate services. Its confusing. Integrate behavioral developmental services w/ housing services
- more affordable housing
- housing needs to be more affordable for first time buyers + middle class families
- do not assume residents will use transit only to justify reducing requirements for parking spaces on site
- so expensive so many people in dwellings. Makes parking difficult
- affordable housing should be a priority for anything new
- we need to up-zone all neighborhoods and create a citywide affordable housing overlay
- we love that we have many kinds of neighbors, socio-economically. We hope that can continue

City of San Mateo Housing Element Intercept Survey Results

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- bigger = better
- more affordable housing opportunities (renters)
- thank you for helping the people who need this
- building more means more parking problems (edificando mas es mal problema de estaonamiente)
- we should all have housing (que todos teugamos vivienda)
- low income families don't have housing and others don't, and there are families that don't need it, they have affordable housing (familias de bajos recursos no tenea vivienda y otros no y hay familias que no lo necesitan tiuenen vivienda asequible)
- the population is growing, there should be more housing for everyone. (la poblacion esta creciendo, debe de haber vivienda mas para todos)
- more affordable rent (renta mas accesible)
- rental housing assistance is needed (se necesita ayuda para alquilar vivienda)
- too many requirements to access housing programs, not a good experience. (demasiodos requisitos para access programas de vivienda no bueno experiencia)
- it needs to early childcare so kids don't grow up poor. I don't want property values to go down
- parking biggest issue. No parking in neighborhoods
- Nothing (nada)
- some kind of legislation should be passed to limit landowners greed. These are people who inherited property - they are lucky
- no use of protective lands
- lots of construction but very expensive. Living only on retirement money and I have no affordable housing. (much construccion pero muy cura. Vivir solo con el dinero del retiro y no tengo vivienda accesible)
- my 20 year old w/a degree can't buy a house here. Traffic is crazy its too expensive
- lower the rental prices (bajer los precios de elquiler)
- offer a chance to [find?] a house and buy it. (que den una oportunidad para ogoura una casa y comprale)
- stop the building. Theres no more room.
- increase salaries, don't increase the costs (aumentar el salario, no aumenter los costos)
- more affordable housing I have two daughters who can't buy houses
- wish we can make it more affordable. Lower rent please
- make it easier for people like me to get housing
- stop building in our neighborhood where we cannot afford to pay rent need rent control
- allow higher buildings (permitendo edificios mas altos)

October 16, 2021 - December 21, 2021



- 2 stories are bad b/c leggs are hurt. I only need a place that is safe, close, and affordable. More density lowers price & increases safety
- increase wages and not allow landlords to charge more than the minimum wage. (aumentando los sueldos y que los propietarios no puedan cobrar mas que el salario munimo)
- maybe a way where younger generaltion can afford houses/apartments
- please help us stay in this city. (por favor, ayudamos a permaneer en esta ciudad)

Demographic data:





ONLINE HOUSING ELEMENT SURVEY RESULTS

October 11, 2021 - January 16, 2022



This is a summary report of the results of the "Housing Needs in San Mateo – Housing Element 2023-31" online survey conducted by the City between October 11, 2021 and January 16, 2022. A total of 594 surveys were completed online by community members.

Survey outreach and promotion methods included:

- Direct emails by city to Housing Element interest list
- City-wide eblasts
- Facebook promotion
- Announcements at public meetings
- Print mailer sent citywide

One of the major impacts of the COVID pandemic has been the barriers for community members to meet inperson and share viewpoints. This survey is one of many tools that was used to solicit opinions from the community since summer of 2021. Other forms of community engagement were conducted and information about these efforts will be made available on the Housing Element website. This survey was not designed to meet the standards to be considered scientifically significant, but rather to be a convenient way to gather comments since it is short and easily accessible to people with access to the internet. It has limitations in that there is little background information to provide context to complex issues, and short responses may not fully provide the perspectives intended by the participants, and it is not as accessible for those who do not have access to a computer or who are not comfortable using this technology.

The information in this report should be considered with a similar weight as other qualitative forms of feedback that have always been part of the city's decision-making process, such as comments made at City Council meeting or emails sent to the city expressing an opinion. Generally speaking, the respondents were more represented by older, white, and homeowners as compared to the City's population at large.

This report includes three sections:

- **Section I** Results for survey responses (Questions 1-7)
- Section II Demographic breakdown of those who completed the survey
- **Section III** All open-ended responses provided by those who completed the survey (296 responses for Question 7, and 450 responses for those completing the "Other" option for Questions 2-6)

October 11, 2021 - January 16, 2022



SECTION I

OVERALL RESULTS FOR SURVEY RESPONSES (QUESTIONS 1-7)

Question 1: How important do you think these housing-related challenges are in San Mateo?

When asked to rank how important various housing-related challenges were, two options received the most support: "Service workers' salaries cannot support existing rents in San Mateo" and "Service workers, teachers, first responders, and small business owners are moving out of San Mateo." Seven responses were ranked in the middle tier of importance relative to the other options. Challenges in the middle tier included concerns about lack of variety of housing types, overcrowding, difficulty retaining employees, not enough transit options, options for seniors, concerns about traffic, and young people who cannot afford to live here. Responses that were ranked with the least amount of importance relative to other options included: "The move-in costs are too high to rent a unit in San Mateo," "Growing families can't afford larger homes," and "Concerns about environmental impacts of new housing."

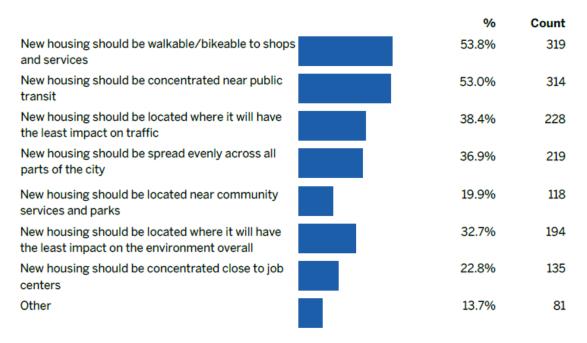


Lack of a variety of affordable housing types	109	% 12%	18%	20%	39%
Overcrowding due to high cost of housing	11%	12%	21%	23%	33%
The move-in costs are too high to rent a unit in San Mateo	11%	14%	25%	20%	29%
Service workers' salaries cannot		6% 6%	14%	21%	52%
support existing rents in San Mateo		2.0 0,0	,,	2273	
Growing families can't afford larger homes	10%	14%	26%	24%	26%
Concerns about environmental impacts of new housing	14%	13%	20%	19%	34%
It is difficult to recruit and retain employees due to cost of housing		9% 6%	20%	25%	39%
Not enough transit options to support new housing	11%	6 11%	21%	22%	37%
Seniors need options to age in		6% 8%	21%	29%	35%
place or downsize Concerns about increased traffic	11	1% 10%	16%	14%	49%
and parking for new housing Young people who grew up in San		2070	20,0	_ ,,,	
Mateo cannot afford to live here		8% 7%	18%	18%	48%
Service workers, teachers, first responders, and small business owners are moving out of San Mateo		5%4%	12%	21%	58%
Similar and morning out of bull Mateo		= 1	=Not Im	oortant 2 = 3	3 ■ 4 ■ 5=Very Impor

October 11, 2021 - January 16, 2022



Question 2: As the economy and population grow and change, more housing must be produced to accommodate this growth. Where are the best locations to place more housing? (Pick your top three)



Key priorities from multiple choice options

Regarding the best location to place additional housing, community members identified two ideas more than others. About 53-54% of community members identified "New housing should be walkable/bikeable to shops and services," and "New housing should be concentrated near public transit" as one of their top three choices. Three ideas received the next-highest level of support. About 33-38% identified "New housing should be located where it will have the least impact on traffic," "New housing should be spread evenly across all parts of the city," and "New housing should be located where it will have the least impact on the environment overall" as one of their top three choices.

Open-ended responses for "Other"

Open-ended responses for "Other" were analyzed for common themes. All 73 responses are included in Section III.

October 11, 2021 - January 16, 2022



The most common response themes included:

- New housing should be located in high opportunity areas
- New housing is not needed or not desired

Common responses:

- Locate new housing to create mixed-use
- Locate new housing in Transit Oriented Developments (TOD)/increase density most in transit-rich areas
- Increase density throughout the city
- Establish city-wide mandatory inclusionary zoning/set a minimum percentage of affordable housing for all developments
- Infrastructure improvements should happen before housing is built
- Prioritize single family housing

Some responses:

- Create new public housing authority-developed units
- Regional solutions: new office developments should be built outside of San Mateo to change the jobshousing balance
- Regional solutions: new housing should be built outside of San Mateo or that people should leave San Mateo

Others noted:

Vacant lots should be incentivized for (re)development

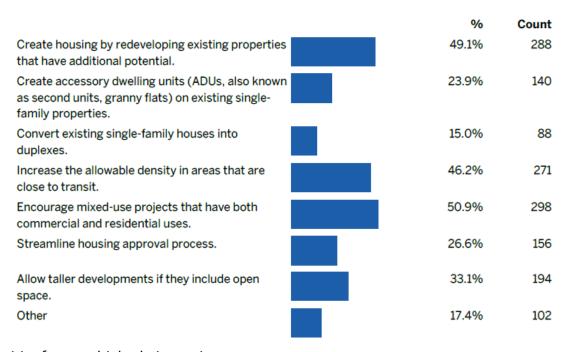
Select responses:

- "New housing should be located in all parts of the city. It does not need to be evenly spread. But we should plan for all parts to contribute."
- "There shouldn't be more housing until the infrastructure can support it"
- "Locate along the Caltrain corridor, like redeveloping the Caltrain parking lots for the downtown train station"

October 11, 2021 - January 16, 2022



Question 3: Given that there is limited land available, what do you think are the best strategies to manage production of new housing? (Pick your top three)



Key priorities from multiple choice options

Regarding the best strategies to manage production of new housing, three ideas received the highest level of support. About 46-51% of community members identified "Encourage mixed-use projects that have both commercial and residential uses" (51%), "Create housing by redeveloping existing properties that have additional potential" (49%), and "Increase allowable density in areas that are close to transit" (46%) as one of their top three choices. One idea received the next-highest level of support. About 33% identified "Allow taller developments if they include open space" as one of their top three choices.

Open-ended responses for "Other"

Open-ended responses for "Other" were analyzed for common themes. All 102 responses are included in Section III.

The most common response themes included:

Increase density throughout the city

October 11, 2021 - January 16, 2022



- New housing is not needed or not desired
- Prioritize single family housing

Common responses:

- Locate new housing in Transit Oriented Developments (TOD)/increase density most in transit-rich areas Create mixed use areas
- Infrastructure improvements should happen before housing is built
- Establish city-wide mandatory inclusionary zoning/set a minimum percentage of affordable housing for all developments

Some responses:

- Regional solutions: new office developments should be built outside of San Mateo to change the jobshousing balance
- Rezone older commercial and retail to housing or mixed-use
- Regional solutions: new housing should be built outside of San Mateo or that people should leave San Mateo

Others noted:

- Create new public housing authority-developed units
- Vacant lots should be incentivized for (re)development

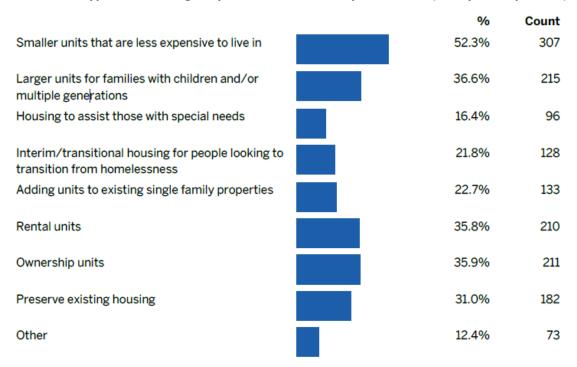
Select responses:

- "The best place to locate more housing depends on the housing. Inclusionary housing should be located near transit, shops, parks etc. [Market] rate [housing] can be located anywhere"
- "Increase density in all areas. but also increase transportation options. Increase parks and open space."
- "Stop building more housing; lower rents; raise min. Wage"

October 11, 2021 - January 16, 2022



Question 4: What types of housing do you think should be prioritized? (Pick your top three)



Key priorities from multiple choice options

Regarding what types of housing should be prioritized, one response received the more support than the others. About 52% of community members identified "Smaller units that are less expensive to live in" as one of their top three choices. A group of three ideas received the next-highest level of support. About 36-37% identified "Larger units for families with children and/or multiple generations," "Rental units," and "Ownership units" as one of their top three choices.

Open-ended responses for "Other"

Open-ended responses for "Other" were analyzed for common themes. All 73 responses are included in Section III.

The most common response themes included:

- Support for building housing in general
- Prioritize affordable housing, require affordable housing, or establish mandatory inclusionary zoning

October 11, 2021 - January 16, 2022



Prioritize senior housing

Common responses:

- Strengthen rent regulations
- Establish rent control
- Desire for environmentally sustainable buildings
- Increase density throughout the city
- Prioritize single family housing
- New housing is not needed or not desired
- Prioritize "missing middle" housing

Some responses:

Create mixed-use areas

Others noted:

• Establish linkage fees: new office developments should pay for new housing or new office developments should build housing onsite/nearby

Select responses:

- "Residential units above commercial property near El Camino"
- "Preserve single family neighborhoods"
- "Truly affordable housing. Much of affordable housing is not affordable"

October 11, 2021 - January 16, 2022



Question 5: What do you think are the best ways to address housing affordability? (Pick your top three)

	%	Count
Financial assistance programs for people who cannot afford housing, such as subsidized rent and down payment loans	39.7%	232
Public funding to construct new housing	30.6%	179
Incentives for private developers to build more affordable housing	44.3%	259
Encourage conversion of single-family units to duplexes in single-family neighborhoods	19.1%	112
Financial assistance to homeowners to add accessory dwelling units	14.9%	87
Streamline residential approval process.	29.6%	173
Locate affordable housing near transit and jobs.	41.7%	244
Develop programs that help people experiencing	24.3%	142
homelessness find permanent housing. Other	19.3%	113

Key priorities from multiple choice options

Regarding the best ways to address housing affordability, three responses received the most support. About 40-44% of community members identified "Incentives for private developers to build more affordable housing" (44%), "Locate affordable housing near transit and jobs" (42%), and "Financial assistance for people who cannot afford housing, such as subsidized rent and down payment loans" (40%) as one of their top three choices. Two ideas received the next-highest level of support. About 30-31% identified "Public funding to construct new housing" and "Streamline residential construction" as one of their top three choices.

Open-ended responses for "Other"

Open-ended responses for "Other" were analyzed for common themes. All 113 responses are included in Section III.

October 11, 2021 - January 16, 2022



The most common response themes included:

- Strengthen rent regulations or establish rent control
- Streamline regulations: reduce height, density, parking, or other regulations

Common responses:

- Establish city-wide mandatory inclusionary zoning/set a minimum percentage of affordable housing for all developments
- Increase density generally and increase density most in transit-rich areas (TOD)
- The city should not take steps to address affordability
- Let the market decide or less regulation would be better
- New housing is not needed or not desired

Some responses:

- Regional solutions: new housing should be built outside of San Mateo or that people should leave San Mateo
- Build for diverse incomes
- Create new public housing authority-developed units
- Linkage: New office developments should pay for new housing or new office developments should build housing onsite/nearby

Others noted:

Financial literacy training for low-income households

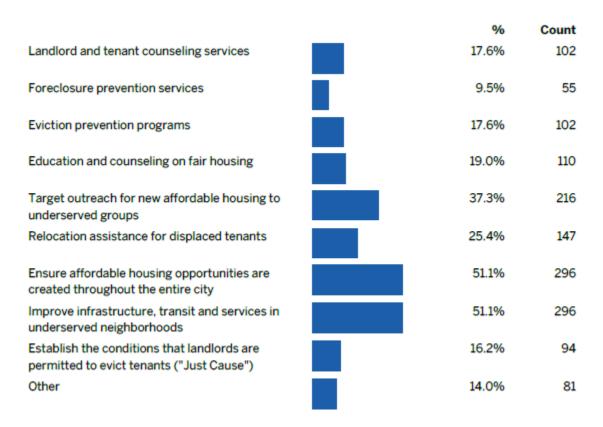
Select responses:

- "Repeal Prop 13"
- "Continue building single family homes so the existing SFH don't keep raising in price. Not everyone
 wants to live in a box without a yard/privacy."
- "Remove the barriers to building housing of any kind. Height limits, too much emphasis on wants of existing property owners."

October 11, 2021 - January 16, 2022



Question 6: What do you think are the most important ways to ensure housing opportunities are available to all members of San Mateo, especially those who have not had fair access to housing in the past? (Pick up to three)



Key priorities from multiple choice options

Regarding the most important ways to ensure housing opportunities are available to all members of San Mateo, especially those who have not had fair access to housing in the past, two responses received the most support. About 51% of community members identified "Ensure affordable housing opportunities are created throughout the entire city" and "Improve infrastructure, transit and services in underserved neighborhoods" as one of their top three choices. One idea received the next-highest level of support. About 37% identified "Target outreach for new affordable housing to underserved groups" as one of their top three choices.

Open-ended responses for "Other"

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Open-ended responses for "Other" were analyzed for common themes. All 81 responses are included in Section III.

The most common response themes included:

More housing equals more opportunity, focus on expanding supply

Common responses:

- Let the market decide, less regulation would be better
- Strengthen rent regulations or establish rent control

Some responses:

- Special programs for educators, first responders, or service workers
- Establish city-wide mandatory inclusionary zoning/set a minimum percentage of affordable housing for all developments
- Prioritize housing for people with disabilities
- Increasing wages should be a priority way to expand fair access
- Investing in transit expands fair access

Others noted:

- Concern about overcrowding
- Pay people to move away
- Rent to own opportunities
- Loan and remodel support
- Existing residents or workers should be prioritized
- Strengthen enforcement of Fair Housing policies
- End single family zoning
- Prioritize more starter homes

Select responses:

- "We need a reality check, it should NOT require dual income to rent an apartment. I work in tech but if I didn't have reasonable rent even I can't afford to live in San Mateo"
- "Allow duplexes, triplexes and fourplexes in single family neighborhoods"

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Question 7: Is there anything else you'd like to tell us about housing needs in San Mateo?

Open-ended responses for "Other" were analyzed for common themes. All 296 responses are included in Section III.

The most common response themes included:

- Housing is a priority issue: use whatever means are available to substantially increase supply
- Improve public transportation and make walking and biking safer, this is also better for the environment
- Infrastructure improvements should happen before housing is built, with particular emphasis on traffic congestion, roads, parking, and water
- Locate new housing in Transit Oriented Developments (TOD)/increase density most in transit-rich areas
- New housing is not needed or not desired

Common responses:

- Concern for the needs of seniors and senior housing
- Housing is a crisis-level issue and requires the highest level of response
- Increase density throughout many parts of the city
- Increase density in single family housing areas
- Prioritize single family housing
- Establish city-wide mandatory inclusionary zoning/set a minimum percentage of affordable housing for all developments
- First time buyer supports
- Let the market decide, less regulation would be better
- Linkage: New office developments should pay for new housing or new office developments should build housing onsite/nearby
- Prioritize affordability
- Prioritize deeply affordable housing
- Prioritize renters
- Special programs for educators, first responders, or service workers, or long-term residents
- Streamline regulations: reduce height, density, parking, or other regulations
- Strengthen rent regulations in general and establish rent control and a rental registry

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Some responses:

- Integrate neighborhoods, address existing segregation
- Concern for school funding
- Coordinate regionally
- Create an affordable loan for single family homeowners to build additional units on their property
- Ensure sufficient open space for more dense housing
- Find ways to limit developer profits
- Prioritize sustainability
- Vacant lots should be incentivized for (re)development

Others noted:

- Fight Sacramento housing mandates
- Prop 13 is the problem
- Retain beauty and historical character
- Support for ADUs and "Missing Middle"
- Dislike of ADUs

Select responses:

- "San Mateo is a beautiful, beautiful place, I would like to buy a small house and grow old here to see the sunsets"
- "Forcing residents to live in more crowded conditions by increasing density throughout the city and
 converting homes to multiple housing units or converting single-family zoning to multi-unit zoning
 might get more people into the city, but it won't be a place I want to live."
- "Rent is now 150% more expensive than when I first moved to San Mateo, and the cost of housing is a
 primary reason I haven't chosen to start a family here. Even buying a one-bedroom apartment is out of
 reach for dual-income couple with no kids."
- "Current home owners act as a rent seeking cartel, discouraging any change despite the negative externalities this imposes on everyone else. This is ethically dubious and should be discouraged or penalized."
- "Single family home type zoning laws are a huge issue, especially for large lot sizes. Everyone who already owns a home thinks that a new neighbors home is a 'development' (negative connotation), but not his/her existing home. We need to educate existing home owners about how the homelessness crisis is related to decrease in affordable housing which is caused by scarcity of housing in the area."



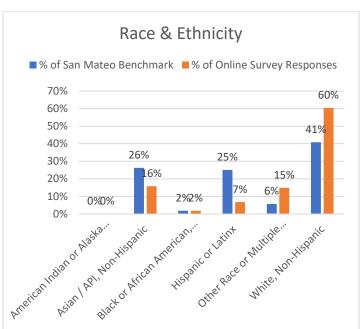
- "Please do not create another Bay Meadows-type situation, where their community is built to further house and serve privilege... Stop prioritizing non-affordable 'luxury' rental housing for high-wage tech workers."
- "As someone who has lived in San Mateo since 1963 and in my single-family home since 1966, I want my neighborhood to stay the same until I die."
- "Apply the UN's Sustainable Development Goals, by evaluating the respective underlying targets and their applicability to San Mateo's development."

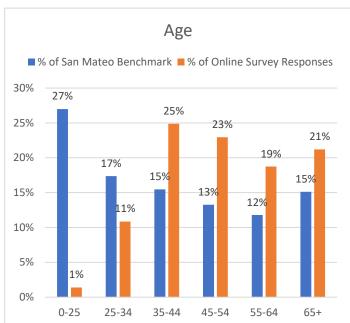
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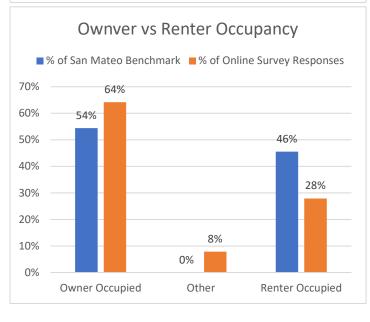


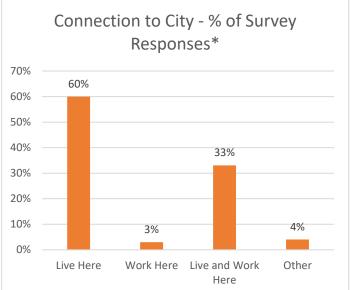
SECTION II

DEMOGRAPHIC DATA (QUESTIONS 8-15)













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SECTION III

ALL OPEN-ENDED RESPONSES FROM QUESTION 7, AND THOSE COMPLETING THE "OTHER" OPTION FOR QUESTIONS 2-6

Question 2: As the economy and population grow and change, more housing must be produced to accommodate this growth. Where are the best locations to place more housing? Other (81 Responses):

- TOD high rise
- affordable housing should be concentrated near public transit. market housing doesn't have to be and we need both
- New housing should FIRST be supported by infrastructure! And laws about tearing down single-family dwellings to crowd multi-family units on property are GARBAGE.
- only downtown, not in established neighborhoods
- More housing is not a must, new housing is not needed.
- There is plenty of housing already and not enough infrastructure to maintain what we currently have.
 As a native of the area, it is hard to see how additional housing can benefit the area. Parking and traffic are horrendous already. Stop building!
- Too much dense housing and not enough schools, parks and grocery stores!
- New housing SHOULD BE AFFORDABLE, above all.
- new housing should be built after there is enough water and electricity to support them
- NOT in single family neighborhoods
- use of public lands to lower cost of site development
- As a 20yr resident who was force out by dramatic rent increase, please don't restrict affordable
 housing to only specific areas. All people regardless of low income need to decide where they would
 prefer to live
- NO MORE F*&\$! HOUSING SM infrastructure cannot support it
- New housing should be built in on vacant land
- Infrastructure should support any growth (roads, water, power grid, etc)
- The best place to locate more housing depends on the housing. Inclusionary housing should be located near transit, shops, parks etc. Mkt rate hsng can be located anywhere
- SAN MATEO DOES NOT NEED OR WAN T MORE HOUSING!!WE ARE TOO CROWDED AS IT IS!! THE PEOPLE OF SAN MATEO DO NOT WANT MORE APARTMENT CONDOS. GO TO OAKLAND AND BUILD IT THEREIF YOU MUST. NO MORE BUILDING HOUSING IN SAN MATEO!!THE PEOPLE SPEAK!!
- The forgotten poor under \$40,000 income need housing more than any other group



- We have NO Water!
- NO MORE MARKET RATE APPROVALS. NONE OF WHICH HAS LOWERED HOUSING PRICES IN THE BAY AREA. THE FACT IS THERE IS PLENTY OF FOR SALE/RENT MARKET RATE HOUSING AVAILABLE IN THE CITY OF SAN MATEO AND THE PENINSULA. APPROVALS ONLY FOR AFFORDABLE HOUSING PROJECTS.
- Minimize population growth to minimize new housing.
- locate along the Caltrain corridor, like redeveloping the Caltrain parking lots for the downtown train station
- Don't impact existing neighborhoods!
- Infrastructure needs to be addressed before housing. Your building bigger at any cost is stripping San Mateo of those characteristics which made it such an appealing place to live.
- Preferably No New Housing!!! Getting too crowded.
- The affordable housing push simply perpetuates the problem of unaffordable housing. We have a demand problem. Housing costs prevent people from moving here which flattens demand which starts leveling out the market. Not what people want to hear
- New housing must not diminish access to resources of existing citizens (ie, water, transportation, worsening traffic, public safety, etc.)
- some new housing everywhere but more dense & focused around transit & walkable areas
- Corner blocks should be converted to 6-8 unit 2 story apt bldg
- New housing should be everywhere...transit and shops and services can follow. Just get housing built.
- No matter where new housing is located it will impact traffic and resources we are running out of.
- Spread out. It's been a terrible assumption that more housing on the train line is good. Less and less people are taking Caltrain. Spread out!!
- New housing cannot happen without a serious investment in public transit options.
- Minimize new housing, especially low income housing
- Downtown
- New housing located under a stable Infrastructure (water/trash/power/gas/emergency services/air quality/ green zones/pedestrian paths/bike lanes/traffic/disaster plans) before development begins.
- It is a proven fact that too many rats in the cage causes death, disease and damage. California is a large state, with plenty of area for growth. San Mateo is already too crowded. These numbers are dangerous already.
- New housing should be developed based on the best profit from it to get the country back to the capitalism, where everything was great.
- No more housing
- Not in San Mateo



- Rezoned retail parcels should have the bulk of the new housing units. Retail will shrink permanently and there will be surplus.
- There really shouldn't be any "new" housing. Convert existing housing to low cost housing.
- Zoning should allow retail and grocery and other walkable services in current residential only neighborhoods
- Since the development of the race track area that us located near Whole Foods and the train, there are still too many cars. Infrastructures first as well as transportation. 101 is a nightmare and people don't move in without cars. Train only goes N/S.
- With limited land, companies should move out of cities and build housing for their employees
- [Nice] housing should be available to individuals who add to the local economy
- I don't agree with the premise. This is not a fact but a viewpoint. Most economist wouldn't agree
- It should NOT be in misc. small vacant lots that add more traffic and block the coming/goings of existing neighborhoods. What about schools? Will there be new schools to accommodate more population???
- Occupy old business centers
- These choices are too either/or. Assumes there is adequate public transit. Explain who determines level of growth & who benefits from it.
- New housing should serve the people that will live in the housing.
- Stop allowing commercial development without the proponent thereof adding housing for the new jobs created.
- New housing should be limited. San Mateo is suburban community and appears to be mostly built out.
- new housing should be located in all parts of the city. It does not need to be evenly spread. But we should plan for all parts to contribute.
- If you can not afford San Mateo there are plenty of other places to live. NO NEW OR LOW INCOME HOUSONG!
- New housing should consider infrastructure issues like water, sewage, utility usage to not strain our current levels.
- Stop building more housing; lower rents; raise min. wage
- New housing might be built by non-Profit entities to make them affordable
- Build public transit necessary so all housing locations are accessible to public transit
- New housing has not solved the affordability issues so far in spite of thousands of units added over the past decade. How will this be different?
- Away from existing homes, unwanted land, no new housing, no new growth

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- New housing should be repurpose duplex to 5 units into more dense housing (Affordable housing % =
 City Affordable% + retaining existing affordable units)
- it depends :)
- More market rate housing is unnecessary. Stop the madness. You can't have it both ways with tech AND affordable housing. Let's get real and stop ruining our region in a game we can't win.
- housing should NOT upset current seniors
- The mad dash in the past 10 years, Bay Area-wide, to create jobs, has contributed *greatly* to lack of housing and high costs. The equally mad dash to build a million more housing units as a result is equally crazy. Put the brakes on both -- please!!!
- New housing should replace older, low-use commercial buildings.
- This is a flawed question--we DO NOT have to accommodate growth, just tell people we are full, go live some place else
- not in San Mateo
- New housing should not impact present residents of San Mateo negatively. It is known that overpopulation is detrimental to the health and safety of all its residents
- we don't need more here / move to areas of less density
- AFFORDABLE HOUSING not just market rate
- I don't want new housing, I want to make the housing that is available more accessible.
- New housing should be located in areas that already have low density residential development.
- There shouldn't be more housing until the infrastructure can support it
- With all these apartment complexes sprouting up, there should be 15 percent of them designated for "working family" incomes, and 10% small studios that can house very low wage workers. It is better to mix income levels in communities.
- Only in business and commercial areas
- New housing should be spread evenly across the city North-South in transit corridors
- New housing should be concentrated in low density neighborhoods
- New housing doesn't need to be evenly spread, but all parts of the city need new housing
- New housing should include duplexes and quadplexes in residential neighborhoods and support distributed access to school sites across the city

Question 3: Given that there is limited land available, what do you think are the best strategies to manage production of new housing? Other (102 Responses):

• Allow very high density for sale housing (tall buildings) downtown, near transit



- People live where they live for a reason. Turning single family homes into multi-family dwellings ruins the character of a neighborhood. And I mean that NO MATTER THE NEIGHBORHOOD.
- If there is no available land, then maybe we are at capacity and should look to stop landlords from charging so much for rent.
- It's not given, no new housing needed
- I don't agree there needs to be new/additional housing.
- How about updating original parts of San Mateo with parks, fix buckled roads and clean the disgusting sidewalks. Too much focus on building new, when the existing needs maintenance.
- Preserve single family neighborhoods
- Allow for a higher percentage of units at one complex to be below market rate.
- No More high Density projects
- Increasing better 24 hour public transit to SFO The airport runs 24 hours but SM transit doesn't, also
 with more housing there needs to be equal amounts of public park space cause most apartments do
 not provide any outdoor space
- NO MORE F*&\$! HOUSING SM infrastructure cannot support it
- Most of these option may are horrible for current home owners. #1 talk about issues are traffic, parking, and congestion.
- Build in any remote parts of the county/peninsula
- The options presented are false choices. State law already allows most of them
- NO MORE HOUSING BUILT IN SAN MATEO!! WE ARE DENSE ENOUGH!! THE PEOPLE OF SAN MATEO
 DO NOT WANT MORE 5 STORY HOUSING AND WE DO NOT WANT OUR TAX DOLLARS GOING TO
 SUPPORT IT!! WE HATE THE 5 STORY APARTMENTS THE CITY IS THROWING UP!!
- residential over retail, or residential along train corridor. DO NOT impact existing family neighborhoods!!
- No more building here. There are too many people. My brother moved to Marin county because we are too populated here. He has more land and it is more affordable.
- We already have plenty of market rate housing in San Mateo... Some 70% of San Mateo County is in restricted or permanent open space...FACT. Convert hotels on the eastside of 101 into affordable housing.
- Again, limit population growth to reduce need for more housing.
- Buy existing apartments and convert them to affordable housing
- Streamline remodeling for all houses, not just ADU's
- single family housing properties with large lots/acreage should sell off lots for additional housing
- Don't ruin neighborhoods



- If I had wanted to live in a city I would have chosen to live somewhere else; the smaller town aspect of San Mateo is what drew me back here.
- Build "on top" of existing commercial offices (i.e. the office buildings near the Hillsdale Caltrain Station)
 "Below Ground" level (instead of building tall build below)
- Allow taller developments and forget the open space or the other extreme by allowing nothing which
 will drive up prices and cause people to look for more affordable cities. The idea that San Mateo can be
 everything to everyone is absurd.
- Choose not to develop if infrastructure can not be developed at the same rate of speed.
- reduce rents to match local income
- The school district has many empty parcels they should participate with city to create affordable housing for their teachers using their vacant land.
- I feel that before you expand the housing availability you should figure where the water and power will come from.
- Tell Sacramento NO, NO, NO
- Allow apartments to offer income based pricing
- Only downtown
- City/County to pay for additional story and/or additional unit (turn a 4-plex into a 6-plex) and in return, get to rent one of the two new additional units, giving the landlord the other unit as a thank you for participating and donating their property.
- enable faster transit systems, initiate business incentives to hiring local employees.
- Encourage large properties in the wealthy areas to subdivide or build ADUs there to take on their share of the density
- Stop the madness
- New housing should be developed based on the best profit from it to get the country back to the capitalism, where everything was great.
- Already too crowded, no more construction
- Increase allowable density everywhere how is that not a choice??!!!
- To not do it. All of these would make the city worse.
- Stop building offices which create population increases! Encourage regional shifts of commercial activities. It seems that only city officials think it's "cool" to have and brag about this influx of business.
- Do Not Build Higher Than 5 Stories High! I Never Want San Mateo Co To Be/Look Like S.F., Los Angeles of New York City!!!



- Rezone disused retail with higher density zoning. I would greatly prefer having a 10 story building replace a strip mall than having 4 story apartments next to single family homes in neighborhoods where this is currently not allowed.
- build affordable housing. Our kids who grew up in SM can't afford to live here.
- Again, there should not be any additional housing. Any new development has to consider biodiversity and land conservation.
- Set a percentage and numerical target for truly affordable housing to close the existing gap over a five year period
- Change zoning and tax policy to allow mutually beneficial ways for people to split ownership of existing real parcels.
- Let's see if remote work reduces housing impact.
- Companies should move out of cities and build housing for the employees
- Allow taller developments where taller developments already exist
- Convert shopping malls to housing over retail units
- The other option is to allow the market to prevail
- DO NOT lose single-family homes and neighborhoods. This is a town, not a Metro City!!!
- ADUs only on large lots that also allow for parking
- strongly against ADUs on single family properties
- Rezone vacant office buildings and other underutilized areas to residential and stop construction of more office buildings
- Again, these choices are incredibly biased.
- Prioritize public and quasi publicly owned sites for deeply affordable homes
- increase public transit at affordable rates from areas where housing costs are lower. Like the buses that google/apple/facebook etc run
- No further expansion necessary.
- Increase density in all areas. but also increase transportation options. Increase parks and open space.
- Strongly oppose SFR conversion to duplexes. It should be prohibited to convert a garage into an ADU.
- NO NEW HOUSING! Plenty of housing in the east bay
- We don't have enough water to support the existing population. Stop building new housing.
- Keep San Mateo Beautiful! No more added housing! Redevelop what we already have.
- I see none of these as viable options, but the third one is heinous.
- Provide transit option so new houses can be built all over the city



- San Mateo should not build anything unless they can provide adequate parking space. We are too
 crowded already. People who are low income, cannot afford to rent or but a home so who are you
 building more housing for?
- Publicly financed housing, directed by a community oversight board, tasked with approving sites and designs
- there are too many people here already. don't build any more multi unit complexes
- Stop building more housing; lower rents; raise min. wage
- none, none
- Allow more BMR Below Market Rate Rental availability on new apartment developments
- Convert empty shopping centers into housing
- Buy/Build Beautiful, Mixed Income, Social Housing! As long as housing is treated as a commodity instead of a right, working class people won't be able to afford to live here. See Vienna, Austria: https://youtu.be/LVuCZMLeWko
- Build it in San Mateo Park! Or, better yet, Hillsborough. We are already overcrowded. Infrastructure not keeping up. Can't even get the kids across town to a Cub Scout meeting without sitting in traffic. This overdevelopment ruins quality of life.
- No new housing, tell the elected to abide by what residents voted on or they get voted out
- Increase the affordable housing Percentage/ density bonus and give developer say in who rent the additional units.
- Stop building offices & then allowing new workers in these offices to move into housing that should be going to existing residents & workforce that have gone unprioritized. Existing workforces & residents first!
- No ADUs west of The Alameda; any conversion to duplexes also east of El Camino
- Convert commercial areas for housing
- Build buildings with 3 and more floors and underground parking not just 1 floor
- Utilize current open lots that exist throughout the city for new housing
- Declare some open land available for construction
- Best strategy is NO NEW HOUSING, but the city council never listens to this
- Create public transit that will enable greater mobility and lessen demand for existing housing.
- All these options add to more cars and more congestion
- Only where parking is available, to be sure not to add to existing congested areas.
- Build affordable housing not market rate

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- without infrastructure improvement, I don't believe any of these options work. San Mateo is becoming unbearable to live and work in due to the traffic congestion and lack of resources (Police & fire and water). These things need to be addressed first.
- We should do all of these
- Single family neighborhoods should remain single family no ADU or duplexes if the parcel can not support the additional vehicles
- There shouldn't, that is the problem.
- Create more lower/moderate income housing options that are dependent on a certain income brackets. Stop the ridiculous outbidding process.
- No new housing, we are built out
- Affordable Tiny houses on parcels.
- Create greened rooftops, living walls, and streets that can better manage storm water runoff and improve climate. Smart metering should be included in any new housing. Choose sites of already built but inadequately used areas.
- My 3rd is a combo of applying SB9 laws recently enacted w/inclusionary zoning & offering other incentives to property owners/developers
- No contracts to greedy developers who have council members in their pockets.
- Cities should joint venture to build in the entire housing market area
- Encourage conversion of less-used office space into apartments

Question 4: What types of housing do you think should be prioritized? Other (73 Responses):

- Please stop trying to overbuild in areas that are already maxed out. Go into outskirts of county to build new.
- Preserve and maintain affordability in existing multi family housing
- Do not approve new office buildings
- prevent investors from buying new housing units
- Preserve single family neighborhoods
- all of it
- inter institutional development...with schools/hospitals/govt. entities
- My experience has shown that greedy landlord's extreme rent increases have forced a huge exodus from SM People's mortgage do not increase at the rates my rent was increasing Please help assist in building units for affordable ownership to prevent gouging
- NO MORE F*&\$! HOUSING SM infrastructure cannot support it



- NONE!! WE DO NOT WANT MORE HOUSING!!DO NOT SPEND ONE MORE TAX DOLLAR SUPPORTING
 THESE CROOKED DEVELOPERS!! WE DO NOT WANT ANY MORE HOUSING BUILT, ESPECIALLY USING
 PUBLIC FUNDS!!IF YOU HAVE TOO MUCH MONEY, LOWER OUR TAXES!!!!
- Build in less expensive areas like Chico, Ca or Vallejo. Someplace where starter homes are more affordable.
- Residential units above commercial property near El Camino
- AFFORDABLE HOUSING
- No flag lots, no ADUs.
- Subsidize new and existing housing
- Just build housing of any kind. New development has been too limited for decades
- We should support a wide variety of options
- "Interim/transitional" homeless individuals/families who lost their current home (thru unforeseen circumstances to no fault of their own) to transition to a new home that they will afford on their own.
- MORE
- All housing, there's no need to prioritize
- Mixed used tower with more units
- If you make housing so dense, it will impact the city. Our close neighborhoods will be lost. this is crazy
- Loans for families to buy homes
- Old people housing
- Build only spacious, beautiful homes. Stop making hideous concrete and steel apartments that will someday become ghettos.
- What ever type of housing with maximize the number of families that can keep living in San Mateo.
- Single family houses
- Capsule inns by businesses and transit areas
- Maintain the current population and limit growth.
- Larger units for families with children for rent and for ownership. Limited stock of 3BR units for rent and ownership.
- Whatever our service workers, first responders, and teachers need so they don't have to spend their whole non-working lives commuting
- When converting public land the project should be low income or affordable for a teacher
- Truly affordable housing. Much of affordable housing is not affordable.
- Make sustainability conscious, case by case decisions about what to do with available properties.
- Affordable housing prioritized over greed of owners and developers



- Ex. When we create affordable communities to live in, we seem to eventually want to remove them (i.e. Dock Town).
- Building type should be considered in overall development of the city. Piece meals will be
- Adding housing above existing commercial properties in downtown areas (3,4th ave, 25th ave, 37th)
- Senior housing
- Housing in the Downtown area
- Single Family Homes with yards/privacy.
- Again, biased, leading questions.
- housing that is affordable for lower income people.
- Live where you can afford. If you can't afford it here, live where you can
- Affordable senior housing
- Mixed use properties in transit areas.
- Do not change the character of SM by making every neighborhood multi unit. Build more AFFORDABLE housing and less market rate
- Publicly owned and subsidized housing, including direct municipal ownership as well as other options like publicly subsidized coop ownership.
- Stop building more housing; lower rents; raise min. wage
- Allow Easy application process for BMR Below Market Rate Rental
- Affordable housing, whether created through new construction or through preservation of existing units with their affordability deeded going forward
- Social Housing. South San Francisco has started: https://www.smdailyjournal.com/news/local/south-san-francisco-eyes-public-housing/article 00a19af8-3eb2-11ec-a4cf-4fdd622236d7.html
- Stop overbuilding. Stop kowtowing to developers.
- Housing for seniors
- Affordable housing but PLEASE don't make them small, it's a torture living in tiny apartments. Build taller buildings please
- single unit houses
- Multiplex units (e.g. duplexes, triplexes, quadplexes)
- seniors living
- Build affordable housing on city land.
- LEED certified and otherwise sustainable housing
- high density, multi stories, multi tenets
- no adding units to lots under 6,000 sf

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- Stop building unsustainable housing
- Include access to real storage units nearby at reasonable rental prices so families with kids can consider living in a smaller unit. They can access seasonal stuff w/o filling all the living space. Green spaces make living in smaller units enjoyable.
- Housing options based on income brackets.
- Affordable housing
- Reduce rent in existing rental units
- No increase in density in residential areas
- Rent control, rent needs to be based on what owner owes, not capitalize off renters. Raising property owners' taxes tolls back to the proletarians.
- Green, LEED-certified existing buildings and new green units for underused, renovated structures.
- Housing for senior citizens who have been long time residents of the county
- Multi-residential rentals, condos, & ADUs (yes, correct, multi-residential ADUs is 'thing')
- Options that go beyond the current "studio" arrangement for seniors and people with special needs
 who may need a live-in aide and for whom a studio will not be viable. Also prioritize workers who
 support them in adult day services, whose wages are low

Question 5: What do you think are the best ways to address housing affordability? Other (113 Responses):

- Cut developer profits
- Change policies (like tax relief) that make it cheaper for older folks to stay in large homes instead of moving to free up housing stock for new families
- Add supply of new, high density housing, rental and for sale
- I've seen plans to tear down homes along W Hillsdale (in residential areas) and turn them into apartments. What garbage. Benefits developers and turns neighborhoods into traffic nightmares. But maybe that's your dream. Seems like it.
- Rent control.
- Increased wealth of individuals and families
- Again, build in the outer parts of county please leave over-impacted areas alone. It's already too
 crowded and there are not enough schools, grocery stores to support current residents.
- Allow increase supply.
- Penalize frivolous use of CEQA
- who are your other institutional partners goals



- Put public funds into building more affordable housing units, houses, duplexes, fourplexes, and help those making low income with down payments for buying their own homes if you are vested with where you live you will take better care & gain equity for self
- Build for diverse income
- NO MORE F*&\$! HOUSING SM infrastructure cannot support it
- Cap on "~expensive' housing
- DO NOT SPEND MY TAX DOLLARS FOR SOME ILLEGAL ALIENS THAT CROSS OUR BORDER ILLEGALY!! I HAD TO WORK AND SWEAT AND SAVE FOR YEARS AND MY HOUSE IS STILL NOT PAID OFF!! HELP OUT YOUR OWN PEOPLE FIRST BEFORE YOU GIVE MY MONEY AWAY TO HOUSE ILLEGALS!!
- Choose a more affordable community. I love Atherton and Hillsborough, but I don't think I can ever afford those towns, so I chose San Mateo. Now I wish I chose a town with less people, congestion and growth!
- Build more of all types of housing by increasing density
- Encourage multiple dwelling units near transit corridors and train station
- OPEN UP SOME OF THE 70% RESTRICTED OPEN SPACE IN SAN MATEO COUNTY FOR DEVELOPMENT,
 SPECIFICALLY AFFORDABLE HOUSING.
- Lower population growth requires less new housing.
- Remove the barriers to building housing of any kind. Height limits, too much emphasis on wants of existing property owners.
- Change single family home zoning laws
- Eliminate height and density restrictions, especially in downtown.
- Increase density and height downtown through mixed use development
- 1) Publicly owned housing (2) repeal prop 13
- Eliminate height/density restrictions
- Improve the frequency and reach of public transit so dense housing is feasible without the added cost of allocating space for so many cars.
- Don't ruin existing neighborhoods
- Incentives for private funding. If someone want's housing, that person/group etc. should pay a majority share for their housing. Don't use tax dollars.
- Reduce restrictive zoning and allow tons of market-rate housing.
- reduce over paying rent back to 10 yrs ago
- The State of California should have a fund for very important assistance and encourage developers with Incentives to create more affordable housing
- MORE



- Figure out where all of the automobiles are going to park.
- Demand (not encourage) developers build greater % affordable
- Moratorium on new office construction. Trying to make housing more affordable by increasing stock is futile if you keep expanding the population and driving prices up -- nothing will ever change.
- Build majority affordable housing. Google and Facebook engineers don't need help finding another million dollar home, teachers and service sector people need \$200k homes.
- Convince the federal government to restore the 20th-Century tax rates for high-income earners, so they have less money with which to buy up property and drive up prices.
- Tell landlords they must lower rents. None of the above is really going to work well.
- Make commute easier and faster, say from east bay to San Mateo
- Subsidies for families
- Build only beautiful homes no more ugly glass and steel apartment buildings and let the market decide housing costs and wages that support cost of living.
- Require all new development to be at least 50% affordable
- lower property taxes
- Create more jobs and increase pay enough to afford housing on their own like everyone else.
- Remove developers from being key decision makers. Create Business incentives for hiring local residents
- These are all terrible ideas.
- This is a systemic issue beyond the score of the city of San Mateo.
- Encourage people to work harder to make more money to afford what they need.
- Move someplace else
- Get large employers contributing to housing subsidies and construction as a benefit
- It doesn't need to be addressed.
- Increase the allotment of affordable housing for all new development
- Do Not Turn San Mateo Co into New York City, NY!! Long term residents of San Mateo Co Have/Are Moving Away Due To 'Over Population' Of San Mateo & The Bay Area!
- don't incentivize developers, make it mandatory to build affordable housing for approval of their projects
- I know someone who runs homes for homeless. Every summer they leave but if their checks come in, they hold their spot for winter. Homelessness are we talking about working poor? Good thing but needs to be separated from mental illness.
- Incentive for companies to move out to remote areas



- Senior housing
- large numbers of housing prices will not come down till there's a glut. You can barely move the needle without building in remote, low cost areas. not San Mateo.
- None of these. Let the market prevail
- Continue building single family homes so the existing SFH don't keep raising in price. Not everyone wants to live in a box without a yard/privacy.
- Limit corporate take over of housing. Stop allowing real estate investors to out bid local families for houses.
- Incentives for developers to build housing instead of offices
- Give essential workers purchasing priority over investors not living in the housing
- Reduce taxes
- Increase zoning in R2, R3s. R1s are now essentially supporting duplexes given State law.
- affordable housing by developers should actually be affordable. not just a small percentage off their 'luxury' units
- Not the city's purview to subsidize expanded housing and paying residents' rent.
- Move where you can afford.
- We can't pay taxes to cover incentives for residents and developers. We shouldn't rezone existing neighborhoods and cover all of every property with dwelling units
- Look at the need for less office buildings more townhomes for families and less higher buildings
- Reduce bureaucracy and cost for all sorts of building fees
- Consider dormitory living for homeless and must do work at site to "repay" for having a place to stay. Will help to create dignity while staying is such a transitional site.
- The Peninsula is too overcrowded now. Stop adding to the problem.
- Again, I am highly opposed to being forced to turn my single dwelling home into a duplex.
- cap rent increases
- Don't build luxury units. Focus on affordable housing for everyone, and build lots of them
- Public financing and management of housing as a basic human right
- Stop building more housing; lower rents; raise min. wage
- Easier application process for BMR Rentals for Senior Housing programs
- Ferry stops into San Mateo county from SF and east bay
- The City must retain ownership of the housing when using public funds to construct new housing/buy
 existing housing stock. Start the path to de-commodify housing. Rent control + vacancy control until
 we get there.



- Stop ruining the character of our small city! The City should demonstrate how effective past strategies
 have been in addressing this problem. Building more units will not resolve it. NO INCENTIVES FOR
 BUILDERS. THEY ARE ALREADY PROFITTING NICELY..
- Don't use MY money for any of these options
- Revise building codes to make housing competitive to commercial
- Massively increase allowed density around transit stops
- A light version of rent control, something not fixed for life but a couple of years
- Relax parking minimums near public transit, so it takes less land to build apartments
- What about young people who are not homeless but can't start families? Not everyone is a coder but we all should have good housing. There should be rent and unit quality control. Ventilation is important
- not in San Mateo
- Limit development that adds to existing over-crowded areas.
- have them move to affordable areas
- Encourage homeless to move to affordable states (Texas, etc)
- Build affordable housing not just market rate
- Please, see the reality people are unable to pay your "affordable housing of half million or more with the squalid salaries that we have in the Bay area or in the entire USA. It is a shame in how allow crowded rent units families living in a bedroom
- Zoning changes allow taller buildings to be built, which naturally incentivizes developers to buy old, short buildings and convert them into high rises
- Eliminate or reduce property taxes on affordable housing and ADU's.
- public funding for established affordable housing developers
- Allow the free market to work. Manipulation made things worse.
- Whatever happened to double depreciation incentives that were used to encourage apartment construction in the 1980s?
- Research based approaches/proven strategies
- Allow dense/tall residential/mixed around transit/job/commercial centers
- Have people live where they can afford to
- Independent housing for middle class seniors who rent!
- Improve public transit so people can efficiently get to this area from further away. Have businesses have varied start times to reduce traffic.

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- Having a rent cap. Not allowing home owners to be charging first, last and security. Maybe only 1st and security deposit.
- Support Affordable housing organizations such as MidPen and Bridge housing that develops workforce, senior and family housing
- Work more closely with local Non-Profits, Faith Leaders/Institutions to donate resources, & Housing
 Authority to expand programs such as Section 8 housing, subsidizing rents/security deposits (or movein fees), & educating/incentivizing property owners.
- Does zoning new office jobs increase people wanting to live here? (see below)
- Create a city run non-profit public housing department. Compete with developers. Rents would not increase simply because housing prices increased. Also, encourage cooperative housing. Residents would own the building collectively.
- No contracts to greedy developers who have council members in their pockets.
- Require new commercial development to contribute to housing funds for public non-profit housing.
- Enlist additional support from large companies to help offset housing demand by donating land, \$, or converting office space to living space for employees/others

Question 6: What do you think are the most important ways to ensure housing opportunities are available to all members of San Mateo, especially those who have not had fair access to housing in the past? Other (81 Responses):

- impact fees on new construction for affordable units
- Rent control
- Priority to existing San Mateo residents, not new populations looking to move into San Mateo
- Assist those that need quality housing to outlying areas that are available to them.
- Build more supply, put downward pricing pressure
- rent control
- Decrease the poor of the home owning majority
- The max rent increase currently is approximately 9% a year. This is not sustainable. Home owners do not see their mortgages increase at this rate. Provide affordable units are made available that don't allow Landlord ability to price gouge
- NO MORE F*&\$! HOUSING SM infrastructure cannot support it
- City can allow access to public work kind of jobs for homeless people who struggle to find employment.
 Replace liberal arts academic units with math, STEM, and financial education. Disincentivize street camping.



- None of the above. These options result in govt regulation of housing where there was none previously and a restriction of property rights.
- I HAVE NOT HAD FAIR ACCESS TO HOUSING IN THE PAST BUT I WENT TO SCHOOL WHILE ON GENERAL ASSISTANCE WHILE LIVING IN THE TENDERLOIN IN SAN FRANCISCO AND WOEKED THE SAME JOB FOR 21 YEARS! EVERYBODY HAS THE SAME ACCESS!
- I tell everyone to leave San Mateo. There are too many people, it is too expensive, I encourage people to leave or move. I wish I could. I work at Aragon High School. We are BUSTING at the seams. There is no more room, parking, water, etc.
- Rent Control
- Affordable units near El Camino, 101 and transit corridors. aow
- MAKE DEVELOPERS OF MARKET RATE STACK AND PACK HOUSING PROVIDE MORE AFFORDABLE
 HOUSING. SUPPORT BRIDGE HOUSING. THERE HAS BEEN MORE YEAR ON YEAR BUILDING PROFITS FOR
 MARKET RATE DEVELOPERS FOR THE LAST 10 YEARS IN THE CITY.
- Your definition of "fair access" may not be shared by many other residents. What is it anyway?
- Just. Build. More.
- Change single family home zoning laws
- fair access to housing? discrimination or no money? Discrimination is illegal. No money is another matter and short term shelters need to be available. We all have access if we have money.
- Fund robust auditing of bias behavior (whether intended or unconscious) of landlords and real estate agents.
- None of the above
- Assistance for educators and first responders
- disallow landlords to continue to raise rents, simple rules, no rent increase till after the second year.
- Again, stop trying to increase population by building new office buildings we don't need more.
- Enact empty property taxes on homes that stay empty the majority half the year plus one day, and tax owners with more than one property.
- Prioritize housing for service workers (who work full time but cannot afford housing in San Mateo)
- Infrastructure needs significant attention before moving forward with any changes to our population.
- What about water issues, parking, traffic, quality of SM life, etc.? Do I get to move into Hillsborough if I can't afford it? There should be no incentives to build new housing, especially dreary apartment buildings & low-cost (i.e., crappy) housing.
- More loan opportunities; More remodel opportunities; Partnership with landlords to improve/increase their number of units if they use part of the increase to house the underserved.



- I do not agree with this! We are not guaranteed housing in the locations people want. Public transit and infrastructure needs to improve.
- good employees create good communities; create business incentive plan to hire locals and generate housing solutions (residential/work sites or company assist housing solutions)
- We are currently paying people not to work and giving them free rent. The first step is to put all welfare under 1 roof. Everyone is entitled to housing. It's our system that causes the problem. Working class people have become the chumps of society.
- Require large employers to engage subsidize worker housing close to work or otherwise support proximate housing supply
- Stop The Condos After Condos Construction! San Mateo Never Need The Smog & Filthiness & Mass Population of Los Angeles!! No!!
- I don't understand the effects of most of these on housing availability. I.e., how significant of a factor each might be.
- Add more housing units at market rates
- Increase affordable housing limits to include middle class wage earners.
- Stop restricting businesses with covid mandates so that they can make more money and hire more people.
- Seems like you've already made up your mind. Are you trying to be housing experts or social workers? Are you trying to build a community or a welfare city.
- First time homebuyer programs, require financial institutions to increase lending options, increase salaries for low wage workers, discourage housing ownership by Wall Street REITs and other investment properties and international ownership.
- Require minimum training for property managers and property management, access to lawyers for renters
- Any policies that place limits on housing providers will be counter-productive as the owners of such will convert their properties to owner occupied housing
- work with 'underserved' groups on how to obtain and hold onto housing
- allow duplexes, triplexes and fourplexes in single family neighborhoods
- Who is a member of San Mateo? Strict Federal & State laws are already in place regarding fair housing.
- What do you mean by "have not had fair access". If you have the money you get the house. It's that simple
- I don't see anything here to check
- Rents are too high. We need to dramatically increase supply to offset the out of control housing costs
- Provide education & job training to help people get better jobs.



- Enforcement of more BMR in each rental developments.
- Build more housing, faster
- Rent control + vacancy control, build/buy social housing.
- It's just possible that not everyone will be able to afford living here-and this includes my own childrenbut possibly that's the reality of living in a place with limited land.
- Programs to educate people on how to be responsible, contributing members of society.
- Financial literacy and budgeting
- Stop allowing new office workers to move into housing until there is enough housing for the residents & workforce who are already living & working here & are in need of housing.
- Everyone has the ability to live in San Mateo if they make enough money. The cost of living in San Mateo is dependent on location, location, location. Remove illegal immigrants and that will solve some of the housing problems.
- Make it easier for landlords to kick out deadbeats. If they can't afford to live here they should move!
- not in San Mateo
- Establish give and take for both existing and new residents. Do not over crowd any area of San Mateo.
- Support residents who can't afford living in SM to move away
- Prevent landlords from continually raising the rents even year. People's salaries do not go up hundreds of dollars each year.
- First build affordable. The City has approved thousands of stack and pack market rate housing that has done nothing to help with the affordability of housing
- Provide rent to own and similar opportunities to provide more equitable opportunity and a path to property ownership
- Examine the people salaries and then see what kind of housing you are going to rent/sale. Stop developers that are a cancer hurting our communities and the environment and favoriting
- Just build more housing! Increase the supply
- Don't. It sounds harsh but delaying the market is bad
- If land is limited BUILD TALLER. More DENSITY close to mass transit. Build PROTECTED bike lanes to get people out of CARS.
- Significantly increase housing supply. If we want people of all means to live here, we need to build enough for those who can currently afford AND those with less. Otherwise, we have to outspend the increasingly smaller and richer pool of who can afford.
- Raise minimum wage. Significantly.
- We need a reality check, it should NOT require dual income to rent an apartment I work in tech but if I didn't have reasonable rent even I can't afford to live in San Mateo

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- None of the above. The people are responsible for their own housing needs
- Give priority to public transit, bikes, and pedestrians over individual cars. Create dedicated bike and bus routes that are straight shots and intersect across the city. Create parking structures with solar panel shading at the ends of these lanes.
- Rent Control & increase the percentage of affordable housing in new housing development. Ask business to support affordable housing for workforce and senior citizens
- See answer in "Other" in response to most recent prior question above.
- Use rent control to provide rent stabilization. Do not allow landlords to abruptly raise the rent simply because housing prices shot up.
- No contracts to greedy developers who have council members in their pockets.
- Aggressively enforce fair housing laws
- Streamline permitting. Resist NIMBY and embellished negative impact of proposed projects. Maximize available space. Minimize # of single family homes on large lots. Incentive building of affordable rental and starter home units for would-be buyers.
- Work collaboratively with the Golden Gate Regional Center and its clients to meet critical housing needs, so that clients can remain in their community--not be sent to far-flung parts of CA away from familiar supports on account of local housing costs

Question 7: Is there anything else you'd like to tell us about housing needs in San Mateo? (296 Responses)

- Build taller buildings, TOD with bike/pedestrian infrastructure so citizens don't have to drive everywhere.
- Housing affordability is complex and most of the suggested solutions thus far have been simplistic.
 Housing affordability is not by and large the City's fault as many developers and some legislators tend to make it out to be.
- Need to have quality dense developments. So many proposals could, at low cost, have much better
 design and public spaces. We are just doing up or down votes instead of insisting on good design.
 Design defines the character of a community. It makes dense housing more acceptable to existing
 residents. And it says that we, as a city, care about all residents. I feel like city leaders don't care about
 the quality of life for people less fortunate, same as decades ago when we built ugly boxes for homes
 instead of nice developments. Good example = below market rate housing on El Camino near
 Michaels. Bad example = Station Park Green (had paint instead of good design and a fence between it
 and the train station!)



- If we can't convince developers to do affordable housing, then San Mateo needs to do it themselves
- housing needs parking. condo and apartment units created should have a minimum of 1 parking space onsite per 1 bedroom unit. housing near public transit will help those who can not afford to have a car still travel to work. park space/open space must be preserved as humans need to be able to be outside safely. bike lanes, safe walking corridors are essential
- San Mateo has some highly segregated neighborhoods that have experienced profound disparities in
 their historical level of investment and maintenance, housing needs (like severe overcrowding), and
 access to local neighborhood-serving schools with a balanced and integrated student body. We need to
 make significant strides in rectifying this segregated living pattern, investing in neighborhoods that
 need it, and working to prevent displacement through tenant protections and the production of new,
 integrated housing that serves both rich and poor.
- The jobs housing imbalance is due to bay area cities allowing lots of new office space to be built but rejecting new housing. High cost housing is fundamentally a supply problem. Nimby-ism has to stop. The Peninsula is now an urban area.
- All of the new building projects thus far are ridiculously expensive and go nothing to help anyone except tech employees. Who else can afford \$3000+ for a studio or one bedroom? Because the new places are so expensive, even the "affordable housing" is simply out of reach for the average person. The same rent controls in place in SF, need to be added to San Mateo (both city and county) to stop the greed. I recently tried to assist a friend find an affordable apartment (\$2200 budget) which were mostly crappy places without even a kitchen. It's appalling what has happened to housing in San Mateo.
- Your priorities seem to be developers and environmentalists, as well as activists from SF and the East Bay (plus SM officials who don't even live here). I've grown weary of attending your meetings because you all seem wholly disinterested in actual residents who pay property taxes.
- "The term affordable unit in a construction project is misleading as the unit is usually unaffordable to the middle and lower income people. Developers should be encouraged to use less expensive/ fancy items in the units to keep the price affordable.
- Also there should be more rules regarding first and last deposits when renting a unit. The deposits are too high and difficult to get back at end of a lease."
- We continue to hear that there is no affordable housing here, but every place you turn there are new housing units going up, so how can we be so low on housing? Maybe the answer is not new housing, but better management of the housing we currently have. Big real estate companies come in here and build new housing, then charge an arm and leg for it then everyone cries that we don't have affordable housing. Control rent prices for these companies and we might be in a better position. How much of

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the new housing is filled? Would love to see actuate information and not those from big real estate companies.

- We need to distribute additional housing throughout the city to avoid ghettoization. Mixed-use midrise (~5 floors think the buildings of Haussmann's Paris rebuild, although perhaps with more variation) redevelopment along El Camino and the Caltrain line seems promising. This would require walk and bikeability improvements. Protected connections for pedestrians and bicycles ought to be added across 101 and 92. Open and green space should be added, microparks and street trees help too. Vertical growth to two floors for single family properties should be made easier to preserve green space and permeable surface. This will add housing for ADUs or multigenerational households, reduce the load on storm sewers and runoff, and preserve green space in yards. Native re-plantings for yards should be encouraged/subsidized.
- This survey questions are heavily biased in the way they are asked.
- Building more housing is not always the answer. It may provide more tax income to the city but it
 doesn't do a lot to preserve the value of the area. Filling in every empty piece of open space makes for
 more crowding, adds to current traffic issues that are bad enough already and limits the joy current
 and future homeowners experience already in this lovely city. Why not work on the current
 infrastructure first to make sure those who currently live here have access to all that they need before
 adding more people and cars. More is not always better.
- As mentioned in bulk of my survey the City I have lived in for over 22 years (and pay taxes) is run down and over crowded. Please start investing in infrastructure green space, clean sidewalks on 25th Ave, fix dilapidated streets. Traffic is unbearable and stop building housing on top of housing on top of housing! There are too many people living on top of one another. Sometimes we don't get what we want. If you can't afford to live here, there are other cities to enjoy life in. I would love to live in Hillsborough, but just can't afford it. So that is life. Funny how Hillsborough is exempt from having to deal with city officials who want to build compacted dense housing and homeless shelters 500 feet from their home.
- Rent is now 150% more expensive than when I first moved to San Mateo, and the cost of housing is a primary reason I haven't chosen to start a family here. Even buying a one-bedroom apartment is out of reach for dual-income couple with no kids.
- I love San Mateo but it has to become more dense. I support many of the proposed state laws to overrule cities that are artificially restricting residential construction.
- It is important to have affordable housing for people to live and work Area.



- Great need for 1-2 person small residences with allowed pets and pet area at affordable rates/rents. My children want to be able to stay in San Mateo. They are college age but don't make lots of money. Housing in this area is too expensive for them to stay. More places also need to allow pets.
- Developers must pay their fair share of the additional resources needed for the resulting increased residency in any location throughout San Mateo.
- I wish our elected leaders would realize that in the Bay area with our geographical issues that limit building, that an area can only support some number of people/jobs and trying to cram more into that area just leads to a poorer quality of life for everyone. People come for jobs, if large developments that have many jobs were limited then the need for more housing would also be reduced. Don't approve more Apple "flying saucers" or Salesforce towers. Just look at the "stack and pack" massive drab apartment complexes of the former Soviet Union countries or today's China and you see what our country is heading for. Unchecked population growth is the greatest evil the world faces today. Since there is very little the US can legally do to assist with population control via foreign aid, looking to control our own population is the best we can do.
- "Preserve single family neighborhoods.
- We don't need high rise apartment buildings -- we have vacant office spaces, and most new apartments aren't affordable anyway.
- Traffic and parking are a problem already in downtown San Mateo and highways 92 and 101 and have been for years. We don't have the infrastructure to support mass new housing builds."
- Over all the years I have lived in San Mateo, I have noticed more new market rate units being allowed than affordable housing units. The percentage rate to build here should increase for affordable units. Maybe even at a rate of 50/50, to be totally fair.
- Current home owners act as a rent seeking cartel, discouraging any change despite the negative
 externalities this imposes on everyone else. This is ethically dubious and should be discouraged or
 penalized.
- We should compare with other Peninsula cities' approaches' there may be good ideas and opportunities to align
- Where is the leadership? Stop kicking the can down the road to housing needs...The county is buying hotels and shovel ready opportunities...The city of San Mateo and Educational organizations (surplus study of owned real estate) has controlling interest in owned real estate (former Delaware street SM Police station/ fire station sites)...what are the plans for those properties?
- I'm a renter and have come to peace knowing I can never afford to buy a house here in San Mateo. But I love the area so much. I cannot afford another rent hike. The next one will probably force me to move

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away. I want to stay but the high cost of living will eventually push me out. Please in your planning process, keep renters in mind.

- Need to increase density and services throughout the city, not just along Caltrain/El Camino. Ease the process for small, more dense develop and not just focus on a few large new projects.
- San Mateo broke my heart! I lived in San Mateo for over 20 years and was forced to leave due to dramatic rent increases (134% in 10yrs) I still work in San Mateo but can not afford to live there. I want to help be part of the solution and that is why I'm taking so much time to fill out this questionnaire. I sent a heartfelt detailed email to the Mayor of San Mateo after his state of the Union address. His response was a one line curt form response with typos that only said thanks for feedback very upsetting! His state of the Union address only spent a few mins addressing the housing crisis. The housing crisis is a CRISIS! and the city of San Mateo is not treating it like one.
- Incentivize home selling by reducing capital gains tax. There is not enough inventory for any income level.
- "NO MORE F*&\$! HOUSING SM infrastructure cannot support it.
- Thank God I'm moving away from here."
- Stop building. Go outside and see that business are leaving, vacancies everywhere. Most people would agree to chip in to help homeless, but not by spending millions to build in the middle of already overdeveloped city with failing infrastructure.
- San Mateo's infrastructure is in need of upgrades and there is a drought, most likely for the long term. Any growth creates more problems and there seems to be no solution for them.
- Restricting private property rights as a tool to make housing more affordable results in housing even less affordable than previously. Don't believe me, check San Francisco & NYC with their rental housing restrictions.
- I strongly believe the voting public was misled or at least purposely misinformed when the 2 ballot
 propositions were voted on and passed limiting height in buildings already 6 stories...those measures
 should be repealed or replaced allowing developers downtown and along the rail corridor and other
 transportation roads to build up...doing so would ultimately preserve the best of San Mateo's historic
 character while allowing thousands of housing solutions
- More dense housing needs to be partnered with more community services, parks, community centers, retail options, and realistic parking space. Also, if you increase density, you must increase security with more cops on the beat, more and better traffic patterns.
- "THIS IS A BIASED PREJUDICED DISCRIMINITORY SURVEY. YOU ASK THE WRON G QUESTIONS AND THERE IS NOT AN OPTION TO SAY,



- 'HELL NO! I DON'T WANT ANY MORE HOUSING!"" LISTEN TO THE PEOPLE WHO HAVE BEEN HERE FOR YEARS!! THEY DO NOT WANT ANY MORE HOUSING!!"
- I know there has been a log of pushback about duplexes/ADUs/multiple-unit housing in single-family zoned neighborhoods. I happen to think that this would be a helpful solution and would welcome it in my neighborhood.
- "Improve building code enforcement to discourage absentee landlord neglect of shoddy house conversions to multi-family dwellings. I fear the house next door will burn down from electrical and cable service overloads.
- Find homes for the forgotten poor
- ADU permission needs to be easier I have spent 3 years and over \$50,000. On consultations with all manner of city requirements. I still have no permit issued and am going to give up. When it takes years and costs thousands no wonder no one is able to build affordable housing or ADUs in San Mateo.
- "Please be aware that many policies will push out the 'Mom and Pop" landlords. We are the ones servicing long term tenants and providing fair value housing. We should be encouraged not penalized.
- "1. There is NO SUCH THING AS AFFORDABLE HOUSING here.
- 2. There is not enough water to sustain all these people.
- 3. What good are good schools when we are so overworked and overwhelmed with so many students.
- 4. We should be encouraging people to live within their means.
- We severely need more density and more high rise projects in and around downtown! This helps the supply of housing and local businesses with foot traffic while keeping cars off the road with walkability!
- Que los precios de alguiler están muy altos
- Plenty of apartments and townhouse style units are already in the pipeline. City needs more single level 2-3 BR condos targeted to active senior downsize market around Central Park, Hillsdale and San Mateo Drive. That should provide opportunities in established neighborhoods for families.
- There needs to be more options. The lack of supply is the problem. Too few available units for rent or ownership drives up prices.
- Developers should not be able to get out of building sufficient parking. Maybe offer incentives for
 individuals who do not have cars. Some of us can't live without cars unfortunately since schools are
 located so far away from homes. The density/building height limit in San Mateo is a joke. There is no
 reason measure y should have passed. The NIMBYs won (by like 10 votes! seriously get out and vote
 people) and it's sad.
- Stop adding so many units. We are taking a huge burden created by other neighboring cities. Let them take care of their housing issues. We've done our fair share.



- I object to the ADU units created on the hills behind houses. There is not enough parking. Access to the
 dwelling I have seen is incredibly difficult such as a narrow wooden staircase, and lacking access for
 emergencies. This is objectionable and unsafe building on these steep hills behind houses. Not enough
 foresight, and over sight.
- Lots of good ideas in here. But ultimately we just need to build more housing. Less red tape, more density, more roofs over heads.
- "NO MORE MARKET RATE APPROVALS... NONE OF WHICH HAS OR WILL EVER LOWER HOUSING PRICES IN THE BAY AREA. THE NUMBERS ARE JUST NOT THERE.
- BESIDES, THE FACT IS THAT THERE IS PLENTY OF FOR SALE/RENT MARKET RATE HOUSING AVAILABLE IN THE CITY OF SAN MATEO AND UP AND DOWN THE PENINSULA. TAKE MINUTE TO CHECK ZILLOW OR REALTOR.COM.
- SO....APPROVALS ONLY FOR AFFORDABLE HOUSING PROJECTS...... PERIOD.
- FINALLY, WHY IS THIS SURVEY AND IT'S QUESTIONS BIASED, WITHOUT REAL CLARIFICATION OR DIFFERIENTATION BETWEEN THE NEED FOR HOUSING AND THE FACT THAT THERE A VERY REAL DIFFERENCE BETWEEN MARKET RATE HOUSING AND AFFORDABLE HOUSING.
- THE COUNCIL, STARTING WITH BAY MEADOWS, HAS APPROVED THOUSANDS OF STACK AND PACK, MARKET RATE HOUSING THAT HAS DONE NOTHING TO LOWER THE PRICE OF HOUSING OR ADDRESS AFFORDABILITY ISSUES IN SAN MATEO."
- Apparently, your division wishes growth to continue and plans accommodations or what many residents consider excessive population growth.
- We are living with the impact of too restrictive building policies, over decades. Height limits, too much concern for supposed impacts (not based on facts) on traffic, the environment, water, etc. We need to approve more housing anywhere it can be built. Much of the single family housing stock is old and in disrepair. Modern, multifamily housing is preferable to old, small houses packed with people.
- Develop new options but keep single family neighborhoods in tact. We need to support many types of families/people and their choices.
- Not sure how we can ever go back to affordable housing for all. But I appreciate any efforts to try.
- I'm a third generation San Mateoan and I'm saddened by what this town has become. There's too much traffic on the road, people are angry all the time, car accidents have increased. The solution is not to cram more people into small spaces. Honestly, this is an unsolvable problem and I will likely move in the next few years so I don't have to deal with it anymore. Good luck!
- Create some kind of incentive for current property owners since we will be paying for all these programs, in part with property taxes. Possibly charging "property taxes" to the renters or have them

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pay some kind of tax for this new housing initiative instead of current property owners paying for these things and the renters don't have to because they "rent", not own.

- Single family home type zoning laws are a huge issue, especially for large lot sizes. Everyone who already owns a home thinks that a new neighbors home is a "development" (negative connotation), but not his/her existing home. We need to educate existing home owners about how the homelessness crisis is related to decrease in affordable housing which is caused by scarcity of housing in the area.
- The real estate market like all markets must remain free with government interference minimized. If you cannot afford San Mateo, then consider Hayward. We do need to create effective and efficient mass transit to help those who work on the peninsula.
- I believe adding more housing units is not going to satisfy the ever growing need and the infrastructure of San Mateo cannot take anymore housing without major improvements. What you really need to be asking the citizens of San Mateo is how are your roads, congestion, water resources, response time for medical, police and fire? Has your quality of life improved over the last 5, 10, 15 years or declined in San Mateo? I can say as a long time resident, none of these issues are being addressed. Traffic and congestion is horrible and no matter how many times it comes up at a city council or planning commission meeting from neighbors and citizens who already live there, the new development continues and the congestion increases. How are you go address these issues? I know that there has not been an increase in police and fire personnel to accommodate the past and future growth of this city, and our roads are horrible. I cannot drive down El Camino without hitting huge potholes. I'm really tired of new development and the cost to infrastructure bared on the backs of long time residents. Enough is enough. Building more housing does not solve any of these issues and creates more congestion, collapsing infrastructure and stressed emergency services not to mention the water shortage we are currently in.
- Allow density in TOD'S. Streamline approvals. Let the private sector work.
- "We need to streamline the housing approval process, and eliminate the restrictions that prevent housing from getting built, such as onerous zoning laws, and height and density limits.
- We also need to focus on building sustainable, walkable neighborhoods, where a variety of goods and services are a short distance away. This cuts down on traffic, and emissions. "
- We have a highly developed downtown with a train station and access to buses along El Camino. This is a great opportunity to develop green, car-free, condos in mixed- use buildings. Removing or increasing height limits between 2nd-5th and Delaware to El Camino for these sorts of buildings would encourage development. Increased density in this area would also support the local businesses.



- 1) San Mateo has traditionally done a great job of creating a mix of housing types/opportunities. (2) however, like many towns, it has a regrettable history wrt equity and racial discrimination. (3) it needs to acknowledge that history and make amends.
- The only true solution for the housing crisis is more housing. Given that the largest threat facing us as a community and a civilization is climate change, more housing that provides walkable living is the best solution.
- There's far too little of it. We need to streamline development, eliminate height and density restrictions around transit, do away with parking minimums, and just generally make it as easy to build new housing as possible.
- It is difficult to believe that the city takes our current housing crisis seriously when it spends 4 years and over \$450,000 dollars trying to block 10 units along El Camino. The scale of the city's proposed solutions is deeply inadequate compared to the size of the problem and even them we've historically failed to deliver on planned housing under RHNA requirements.
- I don't hear anyone talking about the "water shortage" or general quality of life for existing residents. Who is paying for this housing and why?
- There should also be more housing developed along the El Camino Real corridor
- "We don't need more new luxury apartments. My understanding is that developers have all the incentive to keep making luxury apartments/condos, so the city should be more involved either in funding the building itself or fixing the incentive structure.
- As a resident with high enough income to live here comfortably, but not enough income to have more than a 1BR, I would be happy to pay more in taxes if the money is going toward more equity in housing and services."
- There is a reason for why San Mateo is unique. It's the lack of mass housing units that create more traffic which creates a bigger load on the environment. Station Park Green and the proposed Rite Aid redevelop ruin the quality of life that has been the hallmark of why San Mateo is special. Don't do more!
- Plan before building. And I don't mean plan the building. Get the infrastructure in place before any thoughts of adding new building begins.
- "Improve infrastructure before adding any more housing and stop pretending that people are going to give up their cars. In my neighborhood every household has 2 to 3 cars and there is not enough parking.
- Traffic is horrible and adding more housing makes it more of a nightmare. Replacing grocery stores and other shops with housing means we have further to drive For everything. "



- "If at all possible, don't use ""tax dollars"" for such projects. Privatize it as much as possible. If tax dollars are being used, there should be ""transparency"" to disclose groups/individuals etc who utilize public ""tax dollars"".
- We DO NOT want to have living conditions like ""San Francisco"". After worked/lived (and even heard
 the residents complaints) in that city for the past 20+ years, that city got way out of hand with
 ""affordable housing"". Best to travel up to SF to see first hand in the areas where ""affordable
 housing"" is located imagine that in San Mateo. Please avoid their ways of managing ""affordable
 housing""
- Make good use of existing empty lots. We need housing more than we need Christmas Tree and Pumpkin lots.
- I have lived here over 40 years. The traffic is a serious issue for me. I work in Woodside and it is about 9 miles away. Pre-pandemic it took me one hour on a good day to get home. How will the traffic change with more housing? At what point does the commute force me to leave my job and the city I love? Also there is a severe water shortage. How is there enough water for all the new housing?
- "In my opinion, added affordable housing will work best if it is near transit & services so people with limited resources can walk to work, services, etc. More cars on 101 and on El Camino Real should be avoided. The housing problem is somewhat caused by the offices that have been built in the past 10 years in & around San Mateo. Office space should NOT be added. Fewer people are working in offices accelerated by COVID. Same with storefront retail which has been decreasing for the past 5 years.
- My first sentence states that housing should be near transit, services, and where people work so there is less reliance on cars and fewer cars on 101 & ECR. However, there is currently a plan to demolish Draegers & replace it with more offices (not needed), more retail (not needed), a parklet (it is next to Central Park), and housing (needed). Draegers is the only full service grocery store in downtown San Mateo. So if someone with limited resources moves into an affordable place downtown where they can walk to work, services, etc they can't buy groceries in downtown San Mateo and they'll have to DRIVE elsewhere. This defeats the purpose of a live/work environment. "
- We do not need more housing in San Mateo. Just drive around the streets and you will see hundreds of for rent and for lease signs for both residential and commercial property. Many of the huge housing projects that have been built recently are vacant. The rents are so high people cannot afford them. It is a joke that these properties are providing "affordable" housing.
- Give priority affordable housing to teachers and other service workers. They deserve to afford to live where they work. The fallout of that lack is detrimental.
- Building large apartment houses and condos do not serve the poor, but serve to make developers rich on the backs of these people.



- Given that we're paying rents/mortgages comparable to Manhattan, it's absolutely crazy that there isn't a lot more vertical development. Put it near transit and without much parking to make it greener and avoid ticking off neighbors. The Belmont Condominiums are an example of how attractive such developments can be. As long as there's only a trickle of new building, developers are going to make sure that every unit is as luxurious as possible. We need a FLOOD of new housing so that it's not just the richest who get it. Also put new apartment buildings in the fancy rich neighborhoods with good schools and parks, so that middle-class and working-class folks can benefit from these schools and parks. And don't let the loudest complainers derail projects that will benefit many more people. Thanks!
- Housing growth should be paired with infrastructure development. If infrastructure can not be
 developed or added to (including resources such as water supply and sanitation) then housing
 expansion should be slowed.
- It's not fair to build so many new units all in one location. It completely changes the neighborhood to the detriment of those already here. Why make less lanes on the road and build more housing in that area?
- We need a variety of housing types, sizes and locations. Mixed use buildings work well.
- Few newly built apartment complexes rents too high, non-affordable, allow less than 50% of private and public ownership to not rent over a certain dollar amount.
- The housing needs are critical. I am concerned we do not have the critical infrastructure to support the huge amount of housing given to us via RHNA numbers. Water, Sewer, Roads should be taken into consideration and communicated via our legislators to Sacramento. They should be providing \$\$ to support this growth. Otherwise it's just higher taxes which low to moderate income families can't afford either.
- We need to immediately move forward with proven initiatives for increasing supply around public transit.
- If the choice is to become a tenants society, then make tenants rights a priority. Social housing where the city enters into long term leases with the builders and allow for ownership with capped appreciation (Singapore model) is important next step.
- When I purchased my home the cost was a lot less but my salary was much less also. I had to have help from my parents for my down payment, but I paid it back.
- It is almost impossible to drive or park in this city most of the day. I don't understand how you plan to add housing and increase the congestion. The quality of life here keeps going down and the cost of living keeps going up. Time to rebalance, not make one problem worse for the sake of the other.



- "A good case for greater density is being made. if done right it can be nice. https://www.strongtowns.org/about
- https://www.bluezones.com/services/blue-zones-project/#section-1"
- collect data on renter rates, rent increases and study evictions and outcomes
- We need to stop building new housing because we don't have enough water. People should not feel a right to live here. Move somewhere cheaper that actually has water.
- Teachers need priority for housing in SM
- Let's stop building more housing unless it is "affordable." Our area is already behind past commitments for affordable housing. We should demand developers build higher % of affordable units. If developers refuse, find other developers. Why do we allow developers to get away with so few affordable units? Our local politicians are all bought off? Given our changing climate, uncertain water futures, our politicians need to show some courage and quit placating developers.
- I think we need to find ways to provide needed housing in open spaces, on the transit corridor, etc., while maintaining the quality of life of current SM residents; more specifically, I believe adding large numbers of ADUs and multi-family dwellings in established single-family home neighborhoods is likely to increase traffic, reduce parking, and generally negatively impact life in the city of San Mateo.
- There are not enough options for seniors that want to downsize, yet can't afford the luxury high rise apartments that require a buy-in. Nor not all seniors want to be in an apartment. Some just want a smaller 1-level house/condo with a yard. Seems as though newer construction involves stairs. Not suitable for seniors. We can't/won't downsize if there are no options. Or if the options are more expensive than just staying put.
- Forcing residents to live in more crowded conditions by increasing density throughout the city and converting homes to multiple housing units or converting single-family zoning to multi-unit zoning might get more people into the city, but it won't be a place I want to live.
- The identity of San Mateo is changing as the population grows. The city council needs to live in reality,
 not with its head in the clouds about what it used to be or some other ideal scenario. There needs to
 be a mix of population demographics in order for the city to thrive and prosper. No one is safe if more
 and more people are forced to live in the street.
- Build more of everything. And each project that is targeted to be built should go for maximum capacity of housing units. Every pre-existing lot with an apartment building should be allowed to rebuild as tall as possible. Streamline the ADU process. Allow duplexes.
- Please have more density around public transit like the train! Make mixed use developments so more shops and stores are walkable!



- As a business owner, we have to pay insane taxes, our employees are demanding outrageous hourly rates while our customers aren't willing to pay more for the services we offer. Employees need more income to live here" | so the service rates must go up to our clients
- Allowing duplexes in single family neighborhoods is not the way to solve the problem. It only creates
 new problems and changes the character of neighborhoods. Those houses will still be high priced at
 least in the near term. If enough of them are built, you've now just replaced the character of a
 neighborhood and likely driven out and down homeowners for a mix of owners and renters in a more
 crowded neighborhood that our schools won't be able to accommodate.
- We need a lot more housing. The 'prioritize / top three' structure of this survey feels wrong to me, like it implies we can focus on a few types/places and that'll be sufficient.
- "Streamline housing approval process so that homes can get built.
- Build near transit and job centers.
- Allow duplex on single family zoning.
- We need to hit our housing goals.
- Educate and influence people that are on the fence or overly defensive.
- Listen to the young and under represented."
- Yes, we need housing that out senior can afford. With most senior receiving about 1,200 a month they can't afford nothing out here in San Mateo they end up in the streets.
- The affordable housing crisis is just that a crisis. We absolutely need to do everything we can to welcome in new neighbors and build more homes. Given San Mateo's location as a job center and also its temperate climate, any new homes we build here will also be very good for addressing climate change.
- "The huge problem is that the city's population is already beyond its infrastructure capacity. For the existing population, there isn't enough water (due to drought), electricity for really hot days, or highway capacity. So, no housing plan should be developed without sections that address those issues.
- Also, please be realistic about the percentage of new residents who will commute by rapid transit. Yes, the K-Mart development is right next to the Hayward Park CalTrain station, but it is also right next to the onramps to Hwy. 92, making driving an attractive option for commuting."
- Build more housing. Build more housing. Any kind of housing. Rich housing, affordable housing, duplexes, apartment complexes, tall buildings, short buildings, all the housing. Build more and denser housing. The housing crisis is 98% a supply crisis made far, far worse by opposition to all new construction. BUILD MORE HOUSING.
- "Prioritize people that have a history of Residing and working in the county or Bay area, and would like to live in San Mateo due to family ties (many diverse communities are in this category)



- Then, prioritize full time service workers (teachers, doctors, nurses, small business owners including independent workers like plumbers, gardeners, cooks, etc).
- People and households that have a history of working full time and paying taxes should have priority in affordable housing, and fear rate housing and rent. Once SM workers are secured in their housing, then we can then help other populations that have not been able to hold steady jobs or income. "
- We need to build more housing, allow duplexes in single family neighborhoods, and fund more multimodal transit throughout the city (especially buses).
- I appreciate the time and thought going into creating a plan for housing growth in San Mateo.
- I understand you think building, building, building is great. I think all of the scheduled building right now does little if anything to assist those who cannot afford to live here now. I do not see how or when that could happen things being what they are currently. Tell Sacramento NO!
- There is an important opportunity for the city to launch a PR campaign helping illuminate the reality that our growing population of folks over 65 (heck, over 70 and 80) NEEDS affordable housing nearby for our important service providers: 1) in-home care folks!!!; 2) out-patient and in-patient healthcare providers, especially all the CNAs who are trying to provide sufficient care to folks in our nursing homes and other care facilities; 3) delivery folks for pharmacies, groceries, packages. Even the younger well-paid residents of San Mateo are impacted by the lack of affordable housing there is a reason why our restaurants, cleaners, grocery stores and SCHOOLS are struggling to provide pre-pandemic levels of service. Finally, the lack of affordable rents for our non-profits and their employees (Edgewood Center for Families and Children, CA Clubhouse, StarVista, Caminar, etc.) means the county is losing great provider staff regularly because they can't justify the cost and personal impact of commuting an hour or more in each direction to provide support for mental health, domestic violence, substance abuse, etc. It does me no good to have enough retirement savings to afford great in-home care if there is nobody to provide it in San Mateo!
- Schools and community parks also need to be prioritized. Housing needs to be spread out in the city so
 the schools also get a fair spread of new students. Currently with everything getting built along El
 Camino/Caltrain only a handful of school get the burden of the increase in population. Developers
 need to find ways to provide money back to SMFCSD to improve conditions.
- Stop giving in to the developers who say they can't make low income/middle income house development work.
- Turning the El Camino corridor into a mixed use commercial/residential area with affordable housing and transitional housing included would be an ideal solution!
- Improve pedestrian and bicycle access, make it easier for people to walk or bike to places up to a mile away. Match higher density housing relatively close to parks and shopping with easy and safe access

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without requiring a car. Balance open space to housing; include parks, green space, and plazas so that people can get outdoors without crowding. Allow for higher density housing (i.e. taller buildings) near downtown or along ECR. We need both smaller spaces for individuals or roommates and larger spaces for families.

- Please make sure that development of additional housing includes money to the school districts to account for increased enrollment.
- San Mateo is a beautiful, beautiful place, I would like to buy a small house and grow old here to see the sunsets
- For families with children., having a place (park) to play outside would be nice—like community park.
- There is no 'need' for housing in SM; the need is for employers to expand elsewhere, off the Peninsula! Growth is no longer a good thing in California, especially on the Peninsula. Stop promoting it under the false pretense of humanitarianism, when really it is all about tax revenues, as quality of life deteriorates. Let's not allow SM to become a 'low income' dumping ground, but instead a haven for the most productive and creative. If housing is too expensive, let wages catch up, and not by minimum wage mandates, but by natural forces, as we are now actually witnessing with the labor shortage that is indeed tied to high cost of living.
- No more building of Offices, we are a built out city and should convert empty office building to residential as in the empty hi- rise on El Camino also all new development with no parking should require tenants not to own cars
- San Mateo is overdue for creating neighborhoods that are more diverse in terms of housing so that
 young people, families, and seniors can all live together as a community. Increasing duplexes and
 triplexes in traditionally single family neighborhoods would improve everyone's quality of life and bring
 vitality to our neighborhoods by making them more dynamic, fresh and interesting.
- Housing issues are very nuanced and there is not one answer for all. Any government run program
 should not create more layers of bureaucracy, which only stifles innovation and costs more in the long
 run. Think outside the box. Try pilot programs or look to other countries and communities to see how
 they have addressed housing and homelessness. Don't create unnecessary obstacles that create
 barriers for the people who need assistance today, not tomorrow.
- Do something at the same time or before that addresses parking. Do something at the same time or before that addresses the increased traffic that is now present. Thank you.
- STOP! Before anyone anywhere builds more housing, see how things shake out after the pandemic. If businesses continue to close and people continue to move away to work from homes outside of San Mateo, there need to be an adjustment in all sorts of housing and businesses that cannot be answered at this time. The fact that the state mandates every city build a certain amount of housing is ludicrous.

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Besides that, the concept of "affordable" housing is a misnomer, for lack of a better more descriptive word. Affordable to whom? What is considered affordable now, won't be by the time it is built and made available. Also, make sure there is adequate infrastructure to support any additional housing. That includes water availability, what with drought and climate change. We should all be under water restrictions now regardless if more housing is built or not. Anyone have the courage in San Mateo or state government to approach that topic?

- Do not over crowd San Mateo with housing. Boom and bust will hit hard. Spend the money on
 infrastructure first so we can get the people that already live here the appropriate living conditions
 that they have paid taxes for over the years. That infrastructure will last longer than the housing and
 help out people that visit San Mateo and live here as well. Build for long term sustainability not right
 now!
- New housing requires stable Infrastructure (water/trash/power/gas/emergency services/air quality/ green zones/pedestrian paths/bike lanes/traffic/disaster plans) before development begins.
 Developers must be removed from the decision process. Support business that hire locals and provide housing assistance (good employees create good communities)
- Increased public transit is key to being able to expand housing without negatively impacting traffic and other things. If we run more routes more frequently the city will be easier to access. New developments should have walkable or safely bikeable access to regular stores like groceries.
- We have ruined our city by overpopulating without a traffic plan. Our downtown is an embarrassment of a traffic and parking mess!
- Stop building luxury apartments on the train tracks and start building family homes in residential areas.
- San Mateo should have enough housing projects that allow low to median income to buy/rent at an affordable price.
- Get a job first!
- Retain the beauty and historical character of San Mateo's homes and commercial areas as the Council takes action to address our housing needs.
- I recently moved at the beginning of the month. While looking for new housing I noticed there are a lot of vacant apartments but the asking rent is way too overpriced. Landlords rather have a vacant property than reduce rent. San Mateo does not need to build more, they need the developers/owners to come down in price. A family of four simply cannot afford a \$5,000/month 2 bed apartment.
- We need parking solutions. If parking was easier, we could have denser housing. Build a parking garage. Only allow people with resident permits to park there. Then we could have more ADUs, more duplexes. Until the bus system is more robust, working people cannot use public transit; it's not

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reliable enough and it's not frequent enough. If you miss your bus, it could be an hour until the next one.

- We hopefully can become more creative than ugly multiunit unit structures (i.e. Delaware Street) with retail shops underneath. If a senior wants to downsize it is not affordable or desirable to live in San Mateo any longer. San Mateo is losing its charm.
- With housing should come a plan to make sure our roads can support new housing.
- Too many people
- We need housing assistance for those of us whose incomes look high but who are spending enormous amounts for things like childcare. We have very little opportunity to save for a home given the cost of living here (and truly insane home prices even for "starter" homes). Incentives like very low interest rates for mortgages or low to no down payment programs could go a long way.
- I have been a long-time renter in San Mateo and my young growing family would like to purchase a home here, but it's proving to be impossible because of the limited stock of 3BR homes and homes that are affordable. This is not a new narrative at all. Does the City have an idea as to how many single-family homes (3BR+) are owned and occupied by a single individual or couple? With single family home prices what they are right now, I understand that it would be financially prohibitive for seniors to downsize and also challenging to move from the neighborhood that they've called home for so long, but could there be a way for those, who do want to downsize, to more easily do so such that these homes could be available for young growing families?
- Don't know how you are going to evaluate the data from the first question. I had to force myself not to put 5 for each response so you'd have some variation in importance.
- Build more! Get employers involved. They should have a responsibility to take care of their employees and ensure their quality of life isn't terrible.
- High-density cities are worse to live in. Adding more housing makes San Mateo worse. Yes, housing prices have risen, but why is that a problem? Would a business with a rising stock price start programs to drive it down? While it could be a problem if some underpaid professions can't afford to live in the area, for example teachers, the solution is not to drive housing prices down so we can continue to underpay our teachers, it is to pay teachers more. I've lived in San Mateo all my life, and every time new housing is built, the neighborhood gets worse.
- I think the state mandates are unreasonable and should be challenged as many city in the area are
 doing. We should fight for local control. Additional housing does not lower prices, we have added
 1000 of units, and COVID lowered rent more than all the housing built. We need to reevaluate post
 COVID as where people are working has changed. I doubt a new office building will be built in the next
 10 years.



- Stop building offices which create population increases! Encourage regional shifts of commercial activities. It seems that only city officials think it's "cool" to have and brag about this influx of business.
- Partner with other cities and counties
- San Mateo is losing its character. I feel like Bay Meadows, while I do like it, feels like I could be in any city, not to mention it is crazy expensive. Hillsdale Avenue is the main artery to Foster City and prepandemic levels of traffic were at gridlock from 4 6 pm. Incredibly frustrating to go from the top of 92 to the east side of San Mateo. The city of San Mateo should be working with Foster City as well...they keep adding more units with what seems little regard for traffic implications. The units that are being built on Norfolk at Bridgepoint is, I feel, not well thought out with traffic implications. Norfolk can't handle that traffic. And forget about having your kids ride their bikes along there to get to Bayside/Parkside etc. That intersection will be terrible. I do understand the complicated nature of housing/population/traffic, but San Mateo is just becoming a cookie cutter city with box stores, plenty of traffic and rent/housing prices that are forcing out so many generations that grew up here.
- "Due to proposition 13 we will always have a problem. I'd you build workforce housing you should be prepared that those who love there must leave when the retire of leave that job.
- The area has always been expensive so please realize even if you do all of this we will never have enough housing and many who struggle financially will need to move. It is unfair to out this on the backs of landlords."
- It's a challenging issue that requires study. I personally don't know enough to feel qualified to give a lot of input on how to achieve more housing in a city that already feels crowded. We have to be very careful as we add more housing/cars that we don't destroy our quality of life. It's tragic that most young adults who grew up here and still have family/parents here have to move to the east bay!
- I have applied for housing for over 25 years, and so far the City of San Mateo has not done anything for me. I've lived and worked here for 40 years, pay my taxes in a timely manner. Staff has me on a list for 25 years for first time home buyer program . so far nothing has happened. Staff tells me I'm not on her waiting list. I am very disappointed with the city of San Mateo. I'm hoping someone will contact me. I am a good citizen. Hoping to hear from someone back. Thank you!.
- I have lived and worked with a car-free, bike-heavy lifestyle in San Mateo for the last five years, renting various single family units alongside other adult roommates. While I think San Mateo has a high quality of life, it is very clear from transport, zoning, and city services that San Mateo is not intended for people with my lifestyle. I want to voice my full support for increasing density, walk ability, and safety for those outside of vehicles. I think this will be essential for the affordability and minimization of the city's environmental impact.



- I think many of the above questions were poorly designed they seem to me like they were fishing for opinions, but they don't provide actual choices, and don't inform people of trade-offs. Overall, the needs are huge, so large that no individual city or county can really produce enough housing to make up for laggards in the greater region. And logically, if a city has a large underutilized piece of land, like, say, an outmoded office park on the Eastern side of San Mateo, or a shopping mall, you could add a significant number of units if you built tall. But you'd probably run into opposition to anything over 4 stories, which is ridiculous. So some think you can distribute production more widely. But recent decisions to allow 2-story ADUs in single-family neighborhoods like mine, without setbacks and directly on property lines bother me greatly - and I support ADU's in general. However, they are a nice lifestyle addition for homeowners; they will never be produced in large enough numbers to make a difference. Duplexes will never generate much production in San Mateo either; land and construction costs are way too high. It's a somewhat-better solution for lower cost cities. The only way to add real volume of housing units is through height. Utilize retail parcels. Utilize parts of the event center. Utilize the area near the juvenile detention center. Utilize parcels on El Camino - many are huge, e.g. Ah Sam. Utilize Hillsdale Mall - I live nearby. I would be happy with a mini-city of 10 story buildings - if designed well. Utilize the area near Molly Stone, on the SM side. There is plenty of land to add tall housing. If it's not going to be tall, then it winds up having minimal impact.
- New housing units need to be developed at every income level.
- While I agree with the premise of more affordable housing and appreciate all the creative options listed here, it seems we're putting the cart before the horse. Building all this housing requires infrastructure to support the increase in population. Where will these kids go to school? What park will they play in? Is there enough parking? Love the idea of people living near public transportation and/or their jobs, but that does not mean they won't drive on the streets, or need parking. We can't even get El Camino re-paved! It seems like we need to present the vision for the city first and then figure out how to get there.
- Frustrating when young adults who grew up in San Mateo cannot afford to live here and are forced to move away. Much of housing in SM which is considered "affordable", is still not to many and there is not enough of it.
- Yes, there is a need for more affordable housing, but there is no need and no space for more housing overall. The population is dense enough, the infrastructure can hardly support the people that are already living here. In my mind we need to discourage further growth. Any growth that needs to happen needs to be sustainable and consider its effect on biodiversity. Apply the UN's Sustainable Development Goals, by evaluating the respective underlying targets and their applicability to San Mateo's development.



- Making affordable housing a top priority; connecting it to social justice and equity work
- "San Mateo needs to add more housing units to make it more affordable. We should spend less time adding rules and restrictions (such as zoning that limits to single family, requirements to include affordable units, etc) and instead be open to all alternatives that will add more housing units.
- All of the following is welcome:- converting single family unit to duplexes and triplexes
- converting single family unit to duplexes and triplexes
- - affordable units
- - taller building with units at market rates
- - units near mass transit and far from mass transit "
- please don't neglect parking and traffic impacts. I heard about a new proposed development in San
 Bruno with over 100 apartments and something like 20 parking spots. THAT IS NOT REALISTIC. Even if
 people use transit for jobs and other basic elements of living, most people need a car sometimes and
 therefore need a spot to park it.
- Please do not create another Bay Meadows-type situation, where there community is built to further house and serve privilege. Prioritize community, not developer's financial outlook. Put a "build by" stipulation into agreements, removing the power of developer is to delay infrastructure development to times when it best serves their individual interests. Stop prioritizing non-affordable "luxury" rental housing for high-wage tech workers.
- Address transportation. I am a SF native and have not see any new bridges ir roads that have dealt
 with the increase in bay area population. I have a clipper card. I am concerned about traffic, air
 quality, lack of infrastructure improvements (roads etc.) And yet we want to keep adding more homes.
- Money should be used wisely. Many of the above solutions are short sighted. Housing should have blended in overall city development plans. Piece meals will be disaster for any city. It is the big tech created these housing problems. They should be hold responsible for solving it. They have the money to build new communities and cities in mountains. Policies should be made to encourage them to move out.
- None of my children who are now young adults can afford decent housing here. The airspace above our three downtown areas is wasted space. We should allow and encourage those property owners to build apartments over the existing businesses.
- Single family neighborhoods should remain as they are. Use unused/undeveloped space to create affordable housing.
- Do not allow taller buildings in R1 neighborhoods and keep taller developments located in areas with existing taller developments.



- Improving transit in the community, and co-locating housing with such transit, would be a huge benefit!
- Housing near public transportation is a must. Low income residents often do not have access to cars.
- I think the covid restrictions have really hurt businesses in San Mateo, especially restaurants. These restrictions mean less profit which means higher prices for goods sold. This impacts everyone and trickles down to those trying to save for a house in San Mateo.
- What is the vacancy rate in San Mateo with all the new housing that have been built in the past few years.
- Spend some money along with the other interested peninsula cities to fight the Sacramento Mandates that no one seems to want. You never asked the question would you like to preserve the community as it is? This survey gives the flavor of confirming the biases of the survey writers.
- Inflated RHNA numbers exaggerate the need. Basic resource limitations, such as water and electricity, are not available to support the growth targets. Basic policies to over develop the peninsula while avoiding other parts of California should be re-evaluated. Housing to commercial ratios should be determined and enforced.
- Let's have owners rent places at a reasonable price and owners being responsible for paying water and trash. As well for properties who are in charge of apartments or houses need to be more considerate when asking for rent because you still have to pay water and trash and if they would like that every apartment should have its own meter for the water.
- I love what the city has done in the Bay Meadows development. I'd love to see more developments like this in strategic areas.
- We should have Rent Control Policy to limit the rent increase % to make sure the market rental is affordable to low income population
- Schools and roads need to be considered and improved with add'l housing. Traffic is already a mess, how are we to enjoy living here with 1000s more added?? More family-centered places need to me considered too. There is no roller skating, arcades, mini-golf, etc anymore. Is the plan for San Mateo to become a metro downtown that's not intended to raise children? The quality of life here is not being considered in the forced addition of housing. Big tech companies should included housing on their large properties rather than squeezing more units in already small single family lots.
- Over building will ruin this city.
- I have been a renter in San Mateo county for about 25 years and city of San Mateo for almost 15 years. I work at SFO as an essential worker where I have been since first moving here. I dream of being able to afford to buy a house near my job, but on my salary I cannot compete against wealthy investors,

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who only want an investment, not a place to live. It is unfortunate, and will likely never change until essential services are more severely impacted from lack of workers.

- The housing (both selling and rent) is ridiculous. Due to the high prices, people like me who are young and grew up in the Bay Area are forced to live in sketchy areas since they are cheaper, or move out. The problem is if you have a job here and have to live in San Mateo, but it is so right because the rent is taking up so much of our income.
- Yes. Please explain why high levels of job/population growth in the already most populated state are being encouraged without environmental impacts being resolved. Please identify the so-called benefits of "growth" to the existing residents and the environment. How will water be provided for all the projected population growth and how can we keep increasing housing/population without knowing this. Who benefits; who pays for the externalities of growth? Link the big money development interests to their environmental damage. Will the construction unions, whose salaries have boomed, decrease their labor costs for affordable housing projects? Ten years ago, pre-tech boom, SM was much more balanced, diverse and sustainable. We need a development "time-out" to improve the social and environmental equity of the current population and environment. And also, to start restoring trust in government.
- The last question is more about preserving existing housing than it is access to housing. Both are
 important but they are not the same. We need to increase access to opportunity by creating new
 housing and keep existing residents housed by providing rental assistance, creating a rental registry,
 and enforcing just cause eviction.
- Rent control and eviction moratoriums will do more harm than good in the long run. The voters spoke to these policies in 2015. Let's move on and not go down that rat hole again.
- I think in order to get buy-in for denser housing, you need address people's traffic concerns. I'd like to see more multistory flats, like what you find in the Richmond and Eureka Valley districts in SF.
- We need more housing of all types, especially housing for middle and low income people. I live in a single family home and would be delighted to add a small rental unit but I would need two things an affordable loan and assistance overseeing the project. I would like to see a city program helping people to add second or third units to their properties. There are environmental impacts to new housing but there are far greater environmental costs to Not building new housing in places like San Mateo that have jobs, transit, and quite a bit of land area that has low exposure to natural hazards. Without housing in places like San Mateo, people end up on the streets where, through no fault of their own, they leave trash and human waste on streets and in streams. Other people live far from their jobs and do super-commutes. We need more housing that is designed in such a way that it preserves public green spaces, reduces or is traffic-neutral, and increases the diversity of neighborhoods.



- While I do think that adding ADUs and in-law units will be helpful, that process depends on homeowners having the desire and funds and energy to push things forward one parcel/unit at a time.
 We need faster progress than that, so I also support larger projects, particularly city- or countysponsored housing that looks similar to Lesley Towers (close to downtown and amenities, large building with lots of units).
- "Establish rental registry.
- Look for ways to prevent homelessness through preventing evictions."
- "when private developers set aside 'affordable' housing, it should really be affordable. 10% off the normal price in this area isn't affordable either. make it a deeper discount and make the developer pay for it.
- '
- San Mateo does not need expanded housing policies. The city is becoming urbanized and losing its suburban qualities.
- We need specific plans with measurable results to address the past housing discrimination and it's resulting impacts on those discriminated against. We need to try and address the housing inequality that is the result of past unfair actions.
- I think this survey is "slanted". The City's priority should be to existing property owners.
- |
- Stop assuming we have to provide housing for everyone. There are PLENTY of places to live. If you want to live in San Mateo, there is a cost.
- "This survey is very biased with circular reasoning and biased towards high density housing questions coming up as options in every question.
- Work with existing land and property owners to improve their land and building to accommodate more housing units by offering cost reductions and cost sharing for construction and modifications. "
- Affordable housing for independent seniors
- "Please do not ruin our great neighborhoods like San Mateo Park by allowing unrestricted building of multiplex units.
- '
- We can't add housing until we fix the traffic problems that continue to escalate in this area. You mention building smaller housing units which only will increase density in this city. This only adds to the problems we have on the road. Traffic is a concern on the major highways but also is a concern on the smaller city streets. San Mateo was built as a residential suburb, with mostly single-family home neighborhoods. Don't take that away from us who pay the property taxes.



- The price and availability of housing in San Mateo is greatly affected by the amount of disposable income from the high tech, bio tech, and finance professionals in this area. The values are continually driven up by sales that are hundreds of thousands over asking. You can't make up for this by ruining the character of San Mateo neighborhoods and taxing the residents to pay for developer and underserved community services. The middle class is being wiped out here and it's starting to look like San Jose.
- The push to develop downtown San Mateo with multiple high rise buildings is not giving the community what is needed. Housing with space for families, and is affordable housing really affordable? Increasing density comes with increased traffic and this affects existing residents and does not offer a better quality of life. I am looking to leave San Mateo county because of the lack of planning and vision for the Peninsula. People don't want to be forced into small "chicken coops" which are still very expensive. My children have no desire to return to where they grew up, focus on ADU's to add space for both young and old in life transitions.
- It may not be necessary to build any new housing. San Mateo may have maxed out in that regard. We don't need to feel compelled to build on every square foot of undeveloped land. We certainly do not want tall or high rise or high density apartments or housing. That would be ugly and an eyesore. Some things are just better left alone. There are many other small cities, towns and suburbs with abundant undeveloped land where housing can be built.
- We must ensure that our infrastructure can support additional housing wherever built. Water, utilities
 and services need to be met and can support new developments before permitting projects can be
 done.
- See above under other.
- I highly oppose the idea of turning single family homes into duplexes, as well as adding ADUs. While I understand the need for more housing, overcrowding could become an issue. It feels like the City is Justin's trying to "warehouse" bodies.
- Right now, lots of people live in RV parks. There are no protections for those who rent space in such parks. They can raise the rent \$500 in one year if they want. Renters of RV space need protection.
 Cap rent increases across the board at .5% or 1% per year.
- "- Convert 1960s style subdivisions into walkable, mixed use, and denser zoned communities.
- Stop the building of luxury studio apartments. Incentivize for accommodating blue collar families. We need 1000s more units quickly.
- - Implement road diets & replace with bike paths & mass transit"
- Build new houses outside of the main transit area to avoid traffic congestion. Also developers should stop building small rental units with high rent that only benefiting young high-income groups.



- There is continued building of high density rental units while there is still a high vacancy rate because the rents are too high for these new units. Even the so called 10% affordable units are not affordable. The new building of multiple unit buildings is removing neighborhood businesses ie: independent grocery stores, pharmacies and neighborhood restaurants. The roads cannot support the traffic the building is causing along with the lack of infrastructure.
- No new housing should be created until the city has the infer structural to support it. The city so far in my opinion is careless and not disciplined in its housing policy. The city is willing to build housing at the expense of small businesses. The city appears to allow housing without regard to business and open space. The city is willing to sacrifice quality housing just for the building fees.
- Pre-fabricated housing can lower the cost of housing and has been an available technology for 50 years. Union opposition is a big hurdle but pre-fab can be built with union workers. It is more efficient and therefore there will be fewer jobs but there has to be a trade off to get costs down. The only "model" we have is "trailer park" type units. But any type of housing can be build off site.
- Housing is a human right, and the fact that we cannot house our own community's teachers, nurses, plumbers, carpenters, janitors, grocers, and service workers ""the people who keep our society functioning"" is nothing less than shameful. People simply should not be stuck choosing between commuting 2.5 hours from Tracy or living in old broken down housing to work the jobs required to make this city livable. We need a robust social housing program, and I believe the Vienna model has a lot to offer. This video from The Gravel Institute is a nice introduction: https://youtu.be/LVuCZMLeWko
- Freeways are already congested. Even though some apartment buildings are built near train stations, people still drive. Building more apartment complex with hundreds of families will only make it worse. All we need is a good public transportation system, so people can commute easily to peninsula from less densely populated area. For ex, train from Hayward to San Mateo, Palo Alto, etc.
- More housing is more pollution, more cars with no place to park or to drive.
- Please build inside each Independent (but not disabled) Senior Housing apartments to include a washer and dryer inside each unit.
- Maintain open space, consider traffic and noise.
- There's no silver bullet in solving our housing crisis. We need to work together to encourage the
 development of new units in the form of multi-family and mixed use buildings as well as in ADUs and
 lot splitting of SFH => duplexes. All of these tools must utilized to ease costs. The state and possibly
 federal government also have a role to play in regional planning and the creation of funding streams or
 tax credits to make it all happen.
- I feel the peninsula is busting at the seams. I feel ferry service stops with connecting buses, either corp shuttles or SamTrans would help tremendously



- San Mateo needs to create a rental database to collect valuable and otherwise unavailable information about the rental market. This could also help to ensure that landlords are complying with laws that have been created to protect tenants from abuse.
- I think a rent stabilization mechanism is needed here and state wide to prevent rent gouging and profiteering..
- We also need a rental data registry to provide valuable and otherwise unavailable data about the rental market, and to track whether landlords are adhering to laws intended to protect tenants from abuse.
- More density, higher construction especially in and around downtown
- Allow Caltrain to own residential property around the stations and rent it out (Transit-oriented development) like in Arlington, VA and Hong Kong. Upzone all of San Mateo.
- Important to ensure affordable housing opportunities throughout entire city. Provide rental data registry.
- San Mateo should be a leader in housing production in terms of diversity and affordability.
- The Permit needs to be more efficient.
- More opportunities to purchase homes through programs like via Housekeys
- Market-based solutions will never solve the housing affordability crisis because the market treats housing as a commodity instead of a human need / human right. We must start to de-commodify housing through public/social ownership. Until we reach that point, use all available means to keep current residents protected and prices down: rent control + vacancy control, and impose a vacancy tax to incentivize landlords to rent all units / discourage speculators from buying units and keeping them empty because it's simply an investment / place to park their money.
- "A decade of TOD, what's basically a whole new city within San Mateo, thousands of housing units added over that time and we still have a problem? Not a big surprise. Building more units will not only NOT solve the problem but will continue making the city unlivable and ruining it's character and degrading the quality of life. The only winners are the developers who are making millions. Already, there are certain times of day when it's impossible to get from one side of town to the other by auto. All this development is ruining our city.
- San Mateo is and always has been expensive. Trying to out build the law of supply and demand is not working."
- No new housing, no more growth. This survey is all about your personal ultra liberal views. Stop catering to the lazy people that want to work the system. Recognize that "underprivileged" are mostly people who want it all for free. People can move to where they can afford to live. I want to live in

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Beverly Hills, but I don't expect to get to live there, because I can't afford to. I work hard for what I have, I've seen the "underprivileged" they are "under motivated." The elected officials best be careful and remember who they work for.

- Since renters account for half of San Mateo's population, it's critical to do more to ensure affordable
 rental units in the city and that policies are in place to protect renters from unjust evictions. Yet, we
 lack even the most basic data about rental units in San Mateo. I think the city should establish a rental
 registry to help gather key data about rental rates, evictions, and track landlord compliance with state
 and local laws. These data will be critical for the city to develop effective policies to address the city's
 housing needs moving forward.
- "- 100+ Units project should be broken up into smaller parts so there is a phased approach versus needing to wait 2+ years for planning then 2+ years for construction. (Creating supply constraint).
- - Since 2008 most new housing has been for rent, need more private ownership. (Creating supply constraint).
- Need sticks for project that are approved the go undeveloped Essex Central Park and 28th & El Camino (Creating supply constraint).
- Densities should mirror ADU policy, use and density should be proportional to lot size versus a one size fits all policy (makes land costs too expensive and encourages hold outs)."
- Less offices & housing built exclusively for the employees of the offices. Priority should be given to working class residents who serve the community.
- "cap private owners from raising rents, not allowed to increase over 5%; fine owners who raise rents over 5% each year.
- Landlord incentives to keep rents down."
- Stop the current Bohannan survey asking same questions.
- As someone who has lived in San Mateo since 1963 and in my single-family home since 1966, I want
 my neighborhood to stay the same until I die.
- San Mateo drastically needs better mass transit to service a growing population. Increasing housing without improving mass transit should be avoided at all costs. Make it possible for more people to CONVENIENTLY leave their cars at home.
- "(1) To make housing more affordable, there must be more housing which equates to higher density. Higher density puts a strain on public infrastructure: parks, traffic, schools. In lieu payments do not create more roads, more classrooms or more parkland. Incremental additional housing does not address these problems.
- (2) Housing is a regional issue. Additional development in San Mateo will not change regional trends. Housing costs are increasing region wide. San Mateo alone cannot adequately address the problem.

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What San Mateo does must be compared and coordinated with Hillsborough, Foster City, Belmont, etc. Changing San Mateo alone will not ""fix it all"".

- (3) Traffic is a major issue. Transit-orientated or near-amenities-housing will still create additional traffic.
- (4) Those that currently own homes in San Mateo, are thrilled with the rise in property values and are not impacted by a housing shortage. Those that currently rent in San Mateo, will not see any relief from rental prices from incremental additions of housing units. Asking current residents to formulate long term housing plans may be unproductive, because the current residents 9including myself) may be naive and under informed. The different communities on the peninsula are geographically similar but substantially different flavors (compare Atherton to Redwood City). Perhaps a better question is what does San Mateo want to be? More like Foster City or more like Palo Alto or more like San Carlos?
- (5) Not addressed in this survey is what housing options are the most sustainable and address climate change? Envision where San Mateo needs to be 100 years from now. Okay, now with that vision adopt policies and plans to move in that direction. "
- There really needs to be a rent control limit for the county, these landlords are going way too high in rent and their units are so small
- "Again (see 3rd answer to first question), we're paying the price for San Francisco especially, along with other high-job-growth cities in Silicon Valley, adding hundreds of thousands of new jobs (mostly very high-paying) in the last decade, with almost zero regard for the impact on housing and surrounding local communities. Now most rank-and-file workers and families are priced out of the market.
- But while we *do* need to provide more affordable housing, we have to resist the urge to build so urgently and imprudently that we destroy existing neighborhoods and communities -- and the things that make those communities attractive and livable -- in the process.
- Finally, the mindset that even recent high school and college grads MUST be provided with affordable, \$1K-a-month rental units with ocean or bay views, before they've even toiled at a job for awhile (seemingly a prevalent viewpoint among the oh-so-enlightened in SF or Sacramento), and that thousands of such units must be built immediately, regardless of cost or impact on communities, seems a bit idiotic.
- On the flip side, those that have toiled and saved and worked in and served our local communities and/or have children in our communities and schools DO indeed have a just expectation that they should have at least a fighting chance to afford some place, any place, to live in our communities.
- -- Good luck to you, city officials, in this quest !!!"

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- Rent is high. Houses to purchase are unaffordable. I would like to see programs for first-time home buyers. More single housing developments with 3 plus bedrooms to accommodate families, which San Mateo is comprised of. Thank you.
- Desperately need more units.
- I think the City has done a good job thus far with adding more units, and hopefully they will continue on this path. Public transportation is a big issue and could be improved upon. Adding the additional railroad crossings has also been very helpful.
- An increase in housing capacity, and particularly of high-density housing, is necessary and unavoidable.
 Subjective standards about "look and feel" should not be used as a veil for what is opposition against higher density housing.
- The city council keeps approving more and more buildings which increases the traffic jams. But the council doesn't care about this. Then we're told to conserve water. So how does the council conserve water? They allow more buildings that have more showers and toilets that need more water! The redevelopment at the site near the main post office is a good example. How many toilets were flushing back then? 10-20? Now how many toilets are flushing with all those apartments? 100's! How is that conserving water? We need to stand up to the state politicians and say NO MORE BUILDING!
- "Please have a rent control in San Mateo. Apartment is so expensive. I have no money left for saving.
- Please open more housing for low income and first time buyer program in San Mateo I, so that we have an opportunity to own a house."
- More affordable housing is great however the impact is limited to a small group of beneficiaries. Improving access to San Mateo via public transit benefits both a larger portion of the population by reducing demand for existing units.
- Improve program similar to that found with "Housekeys" programs for area such as Menlo Park, Hayward, Campbell.
- Do not bring BART into city of San Mateo to keep crime down. Give more of a voice for opposing view
 points that are concerned about the negative impact that over building the town of San Mateo can
 bring and never be undone. The survey is biased.
- quit trying to solve everyone problem education is the key to income and affordability
- "This survey is a bit disingenuous. It drives the person answering the survey to a predetermined set of conclusions. It would have been nice to choose 3 options I did not want like lot splits or inappropriate multi family developments in single family neighborhoods.

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- "My family has lived in San Mateo for generations and we're getting pushed out because of the cost. Houses are ridiculously over priced, land lords are gouging people for rent money and the bay area is just plain over populated.
- If houses and apartments were affordable that would alleviate a lot of the problem. Also cramming people in high density apartments is not the solution.
- I've seen families who have lived here for generations pack and leave. So sad. All I know is I wish with all my heart I could afford a house. A home should be for everyone not just the wealthy."
- "The elephant in the room...approve affordable housing...not just market rate.
- Use affordable housing developers, like Mid-Peninsula to build 1000's of affordable units, not just a couple of hundred of them.
- Look around there is plenty of market rate housing available, both rental and for sale, right now up
 and down the Peninsula. Thousand of units...why approve more, when clearly that is not the solution
 to affordability. We can't build the millions of market rate units that it would take to lower the cost of
 California real estate.
- This whole process seems to be some kind of game, in which the only stated alternatives have a clear pro-market rate development bias. Why is the section about designating affordable housing?
- The same kind of game pushed by the Bohannon Companies in their recent, losing campaign.
- Running out first responders and essential workers as the target market has been used for over 40 years now as a front for market rate developers...it's getting old.
- This is a critical issue for our city and appreciate you seeking freed back and working to solve a very complex and challenging issue.
- As an educator in San Mateo, and a middle-age woman living on a single income, I have a great deal of trouble finding appropriate housing in San Mateo. I currently rent a duplex, and must live with my two adult children (it only has two bedrooms), and need to work a side job to afford my rent. I don't have a bedroom, I live in the living room. I would really like to finish my career and enter retirement in a more comfortable housing situation, but fear none exists for me on my income on the Peninsula. If I move out of the area, I will pay more commuting. It is a catch 22.
- the question at the beginning of this survey suggests that San Mateo can continue to add more housing and still be a great place to live. I feel that San Mateo is already over-built and the infrastructure needed for more development is not there and San Mateo has slowly deteriorated from a place that was great to live to a place that I no longer identify with and the quality of life has diminished. Over the past 15 years I have seen an rise in the population of San Mateo yet we have less emergency services and overall infrastructure. What is being done about that? There is basically no protection for residents

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when things are stolen because we have no police force. You can read it all over NextDoor, property is stolen everyday and as citizens, there is no protection anymore.

- Jobs need to pay more!! If wages kept up with inflation and the housing market, we wouldn't be in this mess. The minimum wage should be increased even more! This is one of the most expensive places to live in the country and minimum wage is woefully behind.
- Of course, Please review your policies and your commitments about serving communities. Want to solve the housing problem? So, build houses or rent houses with prices that are not abusive and that help people to have decent housing. No for free but paying decent prices according how our county pay our salaries.
- smaller homes on small lots but restrict vehicles to 2 per parcel
- Duplexes please
- We need to improve and increase public transportation so people could get around without cars thereby freeing up space for more apartments and reducing the need for more parking and reducing congestion on the streets. I hear so often that we shouldn't build any more housing because it will bring more cars to the neighborhood and tie up traffic. If we had efficient, safe, and clean public transportation maybe that wouldn't necessarily be the case.
- Build infrastructure (roads, power, transit) and stop trying to manipulate the housing market and it will improve.
- Glad to see San Mateo taking steps to increase supply of housing/reduce cost of housing. I feel that
 new housing/denser housing needs to go hand-in-hand with improved transit options. A denser San
 Mateo can also be a greener San Mateo if we improve the range of non-car-based options for getting
 people to work, school, etc.
- "Build more, lots more!
- Especially west of El Camino Real."
- We need more housing urgently. Any measures that can lead to more housing have my support!
- It is a near suicide wish to try to bicycle anywhere without the kind of BICYCLE only infrastructure that makes the safety threshold enough that the masses, including old people, and people with small children, feel safe. Paint on streets doesn't prevent cars from going into bike lanes! You MUST have separation with planters (which also add beautifying foliage). Allocating space to park cars, in a system where each person owns their own car is NOT sustainable. Cars need to be LESS needed in our system. We should have them on a shared basis similar to the public library system where each of us doesn't have to own a copy of Charles Dickens but it is the occasional access that needs to be met...most of the time most peoples cars sit parked! And here we are talking about parking being a problem? Decrease dependence on cars by creating housing density (building UP), near meaning walkable or bikeable to

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shops, parks and places to eat and stop allocating space for giant metal boxes on wheels that take up so much space, add to pollution and we then have the trouble to having to allocate parking space for.

- "We were homeowners for 30+ years in Burlingame, but in 2009 with the depression 2.0, we lost a teaching job and graphic arts job. So we had to sell our home and lost all our equity since this whole depression was caused by housing speculation. The home values were back up to their "real Burlingame" values 2 years later, but we couldn't wait that long since the panic caused the closure of the business I had worked for went bankrupt and the state of California cut back many night school teaching jobs, including my husband's. We are now making it work by having a large storage rental space for legacy and current business items. The rent takes up 25% of our income and we are continuing our day-jobs so we can currently afford it. I don't see many opportunities to downsize from here. I do see an effect in our rent from the new rental units built along the Rail Road tracks. More units would help everyone in that respect, because there are many lower paying jobs WAITING for employees that can't afford to live here any more.
- Full-on public housing for low income workers is not the answer (Bedford-Stivason in NYC proves that) but making new apartment units have to include 20% of smaller units for regular low wage workers with some kind of double depreciation for those units could help them be built. Living in mixed income housing brings it back to the "village" idea where low income folks can watch and learn how better income folks live, as well as having better income folks seeing that low income folks are working just as hard as they are, but at jobs they wouldn't want to do anyway."
- Hope there's special Loan program for those medium-income families to purchase house in San Mateo County.
- Improve educational system, lower commercial rates so business can stay open to promote jobs and increase seasonal entertainment and leisure programs
- Reduce the amount of investment properties. Such as an HOA with CC&R's restricting a certain percentage of rental properties within that area. Safely and affordably build up.
- "I don't think homeowners should be able to own more than 1 property in the city, or the state.
- Is there anyway to create temporary units with shipping containers?
- Or perhaps to continue to buy empty hotel rooms for the homeless?
- Public transportation should be more frequent so it encourages more ridership. More commuter shuttles to popular industrial parks would be useful."

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- Make project parking requirements pragmatic and on-site. DO NOT rely on neighborhood street parking to "absorb" the overflow! (BTW, that is the opposite of good bike lane land use policy also.) Stop the expectation that if a project has insufficient parking, residents will forego car ownership and use public transport instead that is SO unrealistic! Studios must get 1.0 parking spaces, 1 & 2 bedroom units get 2.0 parking places, etc. Most low income residents work 2 jobs to make sufficient income to pay rent of "affordable" units. Mass transit will never work for getting to /from 2 jobs/day.
- It has reached criminal levels. It should NOT cost \$5000 to rent a one bedroom, nor should it take duel income. Read the fine print, they are expecting 4 to 6 time monthly rent at \$5000 to even apply. I work in tech and can't afford the \$5000 a month rent so have been stuck in my apartment for over 25 years because there is NOTHING I can afford to move to either in rental or to purchase. If I do move it will be out of the area due to the lack of options.
- We are a built out city, no more room density is bad, it spreads Covid and increases crime and is not healthy. People are leaving California, because of plans like this to destroy our cities and neighborhood.
- Affordable housing for middle class folks who make ok salary & not high salaries of those in tech industry.
- "1. Cost of property tax.
- 2. Cost of homeowners insurance.
- 3. Cost of flood insurance.
- 4. Cost of upkeep (maintenance and repair).
- 5. Limited parking and transportation costs (eg. toll lanes are a parasitic cost).
- 6. Maintain/establish neighborhood quality of life (careless housing growth).
- 7. Deteriorating quality of life that drives people out of the city.
- 8. Livable/stagnant salaries (housing cost is at the mercy of inflation).
- 9. Understand/education of the total and escalating cost of housing.
- 10. Assure rental property is worthwhile to own or just a losing proposition."
- There is not enough affordable senior housing in San Mateo. If you earn \$40,000/year and are retired, where can you live?
- Frankly, matter how much additional housing is built, it will have little benefit to current residents as
 long as new people/new businesses from outside the area continue to move into San Mateo. Perhaps
 preference can be given to long term residents and their children. Exactly how that could be
 accomplished would be the question.
- I don't understand why buildings aren't taller here. We're pretty far from SFO flight paths. For example, I live in a 4 story apartment building. I often wonder why it wasn't 6 stories. That could have been 50

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- percent more units on the same footprint. I think downtown San Mateo can support and should have taller developments. There's one 15 story apartment building, but there could be more.
- "Educate retiree's in low income and subsidized relocation. I was a Kaiser Secretary, fell down, several surgeries later forced to retire. Could not move on disability. I looked for years to relocate and did not know that subsidized rent was available. Went through entire inheritance after partner died, covid sheltered me in place and basically I'm homeless, all I own is in storage, I care for a elder after my battling cancer. What is needed is a consultant who knows properties and relocates me into affordable housing.
- Looking online for months, years at I thought was unaffordable rentals I tired from chemo, older age
 and exhaustion. I asked San Mateo Housing if there was a class or training, I would love helping place
 those having a hardship. Us seniors do not wish to move out of state, away from our doctors, friends,
 family. We are not a throw away generation of retirees. "
- Higher buildings downtown, transforming some of the old unattractive single story commercial buildings along el Camino into taller, more attractive buildings but with assistance for small businesses who may be impacted, turn Hillsdale mall into mixed use commercial and residential. Include small studio units, perhaps like those in Asia, and larger units that are multigenerational or can accommodate families, build housing for teachers and their families on school grounds and perhaps for other civil servants as well, turn the old OSH property into housing- so convenient to restaurants and shopping. If feasible, convert vacant commercial buildings into apartments- even just some floors if allowed could be a win win, esp given more remote work for certain sectors. How about the set of low buildings near the Marriott and 19th Ave neighborhood- they are on a big piece of land. Could those be knocked down and turned into mixed commercial/retail and housing. People don't get on Caltrain to go to target, build close to shopping so it is in walking distance. Please do not mix apartment buildings in with single family homes. If I wanted to live in high density housing I would not have chosen a single family neighborhood. Ensure adequate water, Etc are available for people, build green buildings. While I sympathize with homeless folks, providing more resources may draw more homeless people to the area- need to work with neighboring cities to ensure they are offering the same. For example, what does Hillsborough plan to do to address homelessness in the county? Any open land in unincorporated San Mateo that is available? I worry about creating hotels for homeless folks along el Camino. While I could be wrong, it is my understanding that the rates of meth use is quite high, esp among people living in encampments. People screaming, agitated, etc are not going to do well living in high density housing, those around them will expect neighborly behaviors. If some of the hotels purchased by the city are for homeless populations, there also needs to be access to appropriate mental health and

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substance abuse treatment, job assistance, etc along with it. LifeMoves for homeless families is a good example.

- Please consider that the infrastructure for this city will not support too many more people. The
 infrastructure for electricity, water, plumbing, trash/recycling should all have enough capacity to
 support more housing before the housing is put in. Also, there should be enough parks and open
 spaces in every neighborhood of the city before additional construction is considered. We won't be
 doing current residence any service if adding more residence reduces the quality of life for all.
- Not allowing tech companies to take over multiple units for employees. Each occupant should be able to find their own without tech companies stepping in.
- Government and community leadership needs to collect data related to the number of jobs and income of the population. How many jobs in the city or county are full-time? How many are part-time. How many single income jobs can afford a studio or one bedroom dwelling?
- The highest-resource neighborhoods should allow more types of housing: plexes, townhomes, small-to-midsize apartment and condo buildings, cottage courts, and more.
- Is zoning additional *office* jobs relevant to housing price? Based on Economics 101, the price of anything is a balance of supply and demand. I presume we do need more office jobs, but would that also generate more demand for people (understandably) wanting to live in San Mateo? How does San Mateo find the optimal balance?
- It is time to do something, rather than just talk about what to do.
- Don't allow tall buildings to be constructed in areas that have single family homes.
- San Mateo has a history of developers who live away from San Mateo and develop in their own self
 interest. They have supported racism, segregation, and "old boys" ways of doing business. San Mateo
 needs to find some new developers with ethics and a sense of community. Business as usual will not
 support affordability or fair housing. Some Council members need to think about who they should be
 serving.
- I wasn't able to write in above, but I would love to see office spaces (especially of large tech sector offices) be purchased and repurposed for housing now that nearly two years have passed where most large companies have allowed employees to work from home. I understand there is significant rezoning that would need to be done to convert these spaces to housing but I really think it would be a valuable opportunity to make use of the desirable land we have in San Mateo County which is currently being vastly underutilized.
- Unlimited growth is not sustainable. Public education regarding environmental limits to growth should be on-going and at the fore front. Affordable housing is only achievable by public no-profit housing.

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The private sector has not and will not build sufficient affordable housing as there is no profit in it. Water is a very limited resource and existing supplies are not sufficient to sustain long-term growth.

- Outdated ordnances, unfavorable permitting requirements and obstructionist NIMBYism has
 exacerbated housing affordability in San Mateo for decades. It is now a crisis for the middle and lower
 classes. New homes for rent and purchase must be built, despite opposition from existing residents
 who benefited from and exacerbated supply limits. Action to ameliorate this dire issue is crucial or the
 economy and body politic of the area will lead to greater heights of crisis.
- We need more housing everywhere, especially in existing single family neighborhoods. To avoid increased traffic, we need to prioritize better options for waking, biking and transit.
- "San Mateo, many other cities the County and the State have tended to approach affordable housing by focusing on building new buildings and then worrying about everything else later. Affordable housing that is sustainable and attractive must be a holistic effort. Preserving existing affordable housing is key. If new buildings are created, however, there must be a holistic plan at the same time that shows how there will be sufficient public transit (both east/west as well as north/south), open space, parking, traffic safety, retail/grocery/etc shops and services around the housing. This will make the new/preserved housing more attractive to the purchasers/renters, as well as to their neighbors. Everyone wants quality of life. Just building a building doesn't do it.
- We also need to encourage more affordable rentals and purchases. Helping with downpayment loans/subsidies for both rentals and subsidies removes a huge obstacle. More innovative public/private partnerships can speed up creation/preservation of affordable housing rather than putting impact fees in bank accounts where they sit for a very long time doing no good for the community.
- We need more focus on specifically preserving/creating affordable housing, not just building lots more market rate housing in the hopes that that will put pressure on less new housing units to lower their rents/prices. While this is a strategy, we have leaned on it far too much for our city's needs.
- Finally, while there are greater financial incentives for our City to keep approving more commercial buildings, this only continues to throw our housing/jobs imbalance further out of wack and makes residents cynical about our City's commitment to affordable housing. If the State is serious about addressing affordable housing, State/local and private developer collaborations should focus on encouraging more mixed use housing (and not just luxury housing units). This is not just about \$\$\$. It is about regulations and short and long term incentives.
- Thanks for putting this survey out. Everyone in San Mateo wants more affordable housing. There may be several reasons for this, but there is a common goal. I look forward to how our General Plan 2040 presents a holistic and actionable approach to affordable housing that we all can get behind."

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- Housing needs easy transit public or bike connections for new housing is necessary
- In my opinion we need higher density housing near transit and we need to invest in a high quality transit network and a high quality bike network.
- We are not meeting the critical needs of extremely low income people who grew up in this community and who are either elderly or challenged by a disability. A studio apt is not adequate for those who need live-in personal assistance in order to remain in their home community. The federal incentive/reimbursement formula for developers based on number of units should not be allowed to preclude/disincentivize options for those whose needs require more square footage than a studio. Exploration of duplex/quadplex arrangements, in addition to 1-2 bedroom apts, would be very helpful in meeting some of these needs. We also need to address housing needs of direct support persons who make it possible for individuals with disabilities to access and participate in the life of this city.



BUILDERS FOCUS GROUP - NOVEMBER 15, 2021

November 15th, 2021



The following comments were collected as part of a workshop with housing developers, builders, and architects on policies and programs for the City of San Mateo's Housing Element on November 15th, 2021 via Zoom Webinar. Seven external participants and ten City of San Mateo Housing Element team members joined the event and results from the discussion are presented below.

Discussion Topic 1: Zoning and Building Regulations

Summary: There was general interest in relaxing height restrictions, particularly as they can conflict with minimum height requirements for ground floor uses. There was support for relaxing parking requirements in general and for excluding above grade parking from FAR calculations. There was also interest in establishing a local density bonus program to complement the State Density Bonus law.

- "The height calculation is too rigid; the City should regulate height by story rather than by feet."
- "For modular construction, the minimum heights go up within same number of floors, an extra 14-15" per floor. As modular becomes more popular, the City could consider allowing additional height to accommodate modular construction."
- "To have FAR and density (e.g. FAR of 2) at the same time is at conflict. State Density Bonus language on FAR appears to be mutually exclusive of unit per acre density. I would like greater flexibility here." (comment supported by multiple participants).
- "For sites with limited frontage, requiring a fire control room on ground floor and frontage can create a conflict with density and height criteria."
- "We need more ground floor height if we want to allow mechanical parking options or active commercial."
- "For an all-residential wood frame construction, five stories within 55' is ok, but not for taller ground floor, parking or modular construction, it's difficult or not possible to get five stories within 55'."
- "Above ground parking shouldn't be counted as FAR area, and below grade parking is very expensive and drives up unit cost."
- "I support increasing height and density limits"
- "I support creating a local density bonus program. HOME SF is a program that allows for increases in height for increases of affordability. In one recent project I saw an increase in density of 225% (much more than State Density Bonus) with an increase from 21% to 30% affordable units (ended up with same number at low end, but got more middle-income units). An increase in density led to only a slight cost increase moving from type 5A to type 1 with 3A above."
- "I support the idea that density of 50 du/acre is too low with a 55' height limit."
- "Open space and lot coverage requirements are also constraints, so the 50 units/acre isn't always the controlling requirement. In South SF at 100 du/acre, the project was aided greatly by reduced parking and open space requirements."

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- "Height limits should have more flexibility. In a recent project a stair bulkhead was counted as an additional floor causing a series of conflicts (including with setbacks). I request additional and broader carve outs or exceptions."
- "FAR of 1.0 limits density to ~25-30 du/acre, should be addressed."
- "I request above grade parking not to count as FAR to bring City's regulations in line with other cities, or include a carve out for housing and mixed-use projects in how FAR is calculated."
- "Any relaxation for mixed-use projects helps with the cost of housing development."
- "Density and height limits are inhibiting smaller unit creation and should be relaxed: I had a project with ~700 sf units and bumping against 3.0 FAR and height limits."
- "State Density Bonus law is sometimes invoked to get the state financing available for affordable housing development. Because state has prioritized cost efficiency, in a high-cost area like San Mateo the only way to demonstrate efficiency is to go for scale with as tall and dense and large as possible. Lowering parking requirements also helps with this. So does lowering other development standards (e.g. small three bedroom units, and 1.5 baths in a 2 or three bedroom unit)."
- "Consider eliminating single-family zoning and/or establishing minimum units per development."
- "I support all of the tenant supports being considered."
- "I support the highest heights and densities possible to get more units."
- "Eliminating parking requirements could get projects to 75+ du/acre within height limit."

Discussion Topic 2: Development Review and Entitlement Process

Summary: Participants suggested that departmental and review agency expectations for level of detail required during the Planning Application (PA) phase should be further clarified and streamlined. There was also a common sentiment that some development standards (e.g. height limits and guest parking requirements) were increasingly out of step with contemporary trends on the Peninsula.

- "We need to calibrate the expectations of departments, e.g. Public Works expects Design Development-level design during early entitlements phase."
- "Many development standards are based on more of a suburban community, it takes a lot of effort and
 work to satisfy those standards that other cities don't have (e.g. guest parking), height limits are too
 rigid, all of which adds costs to housing development."
- "The application requirements are concise but followed by more robust list of comments that are hard to accommodate, this bogs down resources on both sides. It would be better to have clarity up front on submittal requirements at both pre-app and application phases to limit total number of reviews e.g. streetlight design doesn't need to be done during PA phase."
- "Eliminate the early study session with PC."

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- "Develop a clearer submission checklist to clarify the right element of the appropriate code to be satisfied."
- "Additional fee clarification would be helpful."
- "We need to confirm the definition of substantial conformance."
- "Height limits are onerous and inhibit housing development."

Discussion Topic #3: Affordable Housing Alternatives

Summary: There was general interest in seeing an expansion of available incentive programs to bring additional affordable units online in general, and particular interest in creating a strong local density bonus program to extend incentives beyond those in the State Density Bonus.

- "Deed restricting is a significant way to address this, greater clarity on what the requirements and thresholds are would be helpful."
- "Acquisition and upgrading of existing housing units is a worthy concept."
- "All of these programs (inclusionary requirements, including units onsite and offsite, in lieu fees, deed restrictions, land dedication) are good. They should be mutually available."
- "The more options: a bigger toolkit will give developers more opportunities to bring projects online."
- "Be very cautious when setting the relative cost of participation in one program vs another (e.g. if you
 make offsite 3x more expensive present a clear rationale for the policy that is furthering)."
- "Make community benefits a clear formula anyone could calculate."
- "With a base density of 50du/acre, it's hard to get much of value."
- "Create a local density program: its ok if State doesn't cross match local 1:1, as long as local is extending the tool."

Discussion Topic #4: Housing in Mixed-Use Developments

Summary: The City should set a minimum density if it wants a higher percentage of housing in mixed-use projects, height limit, FAR and parking a constraint on developing mixed-use, be sensitive to economic thresholds and constraints; consider adopting codes that are more form based.

- "The 55' height limit makes it difficult to have an active ground floor. State Density Bonus is almost always needed to achieve optimal heights. Consider an overlay zone to make this easier to achieve without using State Density Bonus."
- "For mixed-use with a 15' ground floor ceiling, and 12'-13' on 2nd/3rd floors, then five stories cannot be achieved within 55' height limit and constraints created for installing mechanical and HVAC. Allow for greater ground floor flexibility."

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- "Consider more flexible ways to achieve an active ground floor without a traditionally leased commercial space. E.g. amenities for housing, a coffee cart vendor in the lobby, etc."
- "Consider defining number of floors instead of linear feet for height limit."
- "Use Redwood City's Form Based Code downtown as a model, the city can dictate the form for the sites you want to develop, that can be the roadmap and the applicant can come in and take pieces out of it."
- "Building systems are more expensive in mixed-use, so a critical mass (minimum size) is necessary to make investment worthwhile; otherwise, mixed-use can be cost prohibitive."
- "I suggest eliminating above ground parking from FAR."
- "We should consider ways to count the inverted parking demand inherent in much mixed-use to lower the total required parking; have shared parking allowed under the code and offer clarity around how shared parking is counted."

Discussion Topic #5: Parking

Summary: There was significant interest in relaxing parking requirements, particularly in walkable areas close to transit, but there was also an understanding that the market demand supports providing a certain amount of secure on-site parking for residents. There was general agreement that guest parking was unnecessary, but that electric vehicle charging requires more area than traditional parking, and on-site bike parking requirements are high.

- "I would prefer to build to a parking ratio of 1.15 spaces/unit in general but less in more challenging sites and in very-walkable sites. Or we can consider lower ratios."
- "Access to secure parking is a big deal. We put garages into a multi-family because didn't have enough parking."
- "There are mixed views on mechanical lifts, some developers avoid them while others have had success using them. We have concerns over user error, reliability and unknown maintenance costs. "
- "Mechanical parking allows you to better future proof the floor for other uses going forward if paradigm changes. They can also be cost-efficient (parking can be 1/3 or more of overall budget)."
- "Guest parking is less market driven than resident parking."
- "Electric vehicle charging equipment can be challenging to squeeze into a typical 30' column grid."
- "For affordable housing projects, I would prefer a parking ratio around 0.7, or even lower in TOD areas.
 Demand can be lowered effectively through transit passes, car share packages, and that guest parking isn't well utilized or needed."
- "I suggest eliminating the covered parking requirement for lower density residential projects."
- "Given Reach code and EV demands, larger transformers are needed. Also, PG&E doesn't want transformers underground, and transformers occupy a lot of ground floor space."

November 15th, 2021



- "City's on-site bike parking requirement is very high."
- "Projects should be given more latitude on parking requirements, and that parking studies should be a method to support alternative solutions to parking/mobility requirements on a site-specific basis."
- "We need to make clear and have more grades of flexibility in parking requirements: one set of requirements for greater than ½ mile to transit, one for ¼ to ½, yet more flexibility for less than ¼ mile to transit."
- "Policy driver should be walkability and proximity to transit, not bike use or size of bike room."
- "Locating housing near schools and strengthening safe routes to schools will eliminate the need for many cars from the origin point."

Discussion Topic #6: Amenities

Summary: There was agreement that open space and roof decks are attractive amenities supported by market demand, however, physical location and climate can reduce usability, being located in a walkable downtown is an amenity in itself and can lessen the need for onsite open space.

- "Because densities are so low compared to rest of Peninsula, open space requirements are relatively easy to meet."
- "When located near high-sound areas (freeway and train) and near very walkable areas (e.g. downtown) open space isn't as well utilized and shouldn't be required as strongly as it might be elsewhere."
- "Roof decks are an attractive amenity, and the market supports their existence, however privacy conflicts should be managed sensitively and can be done by guardrails being strategically set back from edge to manage sightline privacy, etc."
- "Climate conditions of a site can impact usability of a roof deck (e.g. windy location)."
- "Many projects require every inch of roof for solar, for common area electricity load, so there can be tension there if roof decks are effectively required by open space minimums."
- "We need to allow for flexibility in code re: elevator override, what can be counted as a shade structure in roof (what counts as temporary vs permeant, ability to bolt down objects, etc."
- "Downtown is an amenity in and of itself, so other amenity requirements can be flexible in the downtown."



FAIR HOUSING WORKSHOP – JANUARY 13, 2022 – DISCUSSION AND POLL SUMMARY



The following comments were collected as part of a community workshop on the topic of Fair Housing as it relates to the City of San Mateo's Housing Element on January 13, 2022 via Zoom Webinar. Twenty-nine community members participated in the workshop and results from each three breakout room discussions is presented below. Reponses to an optional demographic poll conducted during the event can be found at the end this document.

Each breakout room conducted two discussion sessions. Following a presentation of background information, each discussion group considered these questions: "Share housing opportunity challenges you have experienced or know about? What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?" After a second presentation on existing demographic patterns across city neighborhoods, each discussion group responded to the following questions: "Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?"

Breakout discussion group #1

Share housing opportunity challenges you have experienced or know about?

- "I've been a resident for 40 years. We need solutions for supportive homes. Approx. 1000 people need extremely low income housing in the City."
- "I moved here with family and became renter because I had difficult time finding somewhere affordable to live. Having an affordable place for a single person to live has been a challenge"
- "I work in housing for people with special needs, it's difficult for people with disabilities to navigate the application process"
- "I've been on the BMR home buying list for 20+ years and am having a difficult time purchasing a house. There's no communication where people are on the list and any properties that were coming up for BMR. I want to know the queue for the list and status for BMR housing"
- "I'm a part of the One San Mateo group. There is no place in San Mateo for people who make extremely low income"
- "It's a daily occurrence to see people who are overcrowding multiple households in a single household. This hurts children doing schooling outside of class because there's not enough room.
- "I'm a practicing architect that used to have a firm in DT that was priced out"



What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?

- "We need to look at the income of people and make it affordable at all income levels"
- "We have to prevent evictions, particularly for communities of color who are more threatened for eviction more than others. We have to avoid the abuse of evicting tenants without just cause and provide better benefits if eviction is necessary"
- "The City should require developers to have more affordable units"
- "Can we revamp low to mod income to include the extremely low income and protected class? The real low income is not shown and missing because the "real" low income are people with \$1000 or less income per month."
- "There are no programs that support or help people that are potentially going to be homeless. No vouchers or anything.
- "It's hard to find landlords who are willing to rent to people who have been homeless"
- "We need education for people on how to apply and how to get into low income housing. More skills and programs to educate like the <u>Life moves</u> homeless program. We should provide vouchers/funding for people who face homelessness.
- "Let's add more links and resources on the City webpage make prominent the organizations that support these programs."
- "We need a minimum wage in City of SM, particularly an increase of minimum wage/accelerate min. wage"
- "Provide resources that could assist people who are facing homelessness"
- "We need to find more people who are willing to rent to people who were homeless. Perhaps create a program which promotes this with tax credit incentives?"
- "Promote ADUs as a way to increase housing available"
- "Create a rent registry for rent units in the City of SM that tracks compliance with rent and ordinances since many of these items are violated by landlords. If landlords are forced to record, it would lead to more accountability."
- "It's possible for homeowners to rent out a bedroom through home sharing."
- "We should continue to provide further guidance and rental assistance"



Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?

- "Fixing existing patterns of segregations can result in extremely different outcomes for children. More segregated areas have less opportunities and more challenges."
- "There is an issue with single family zoning and isolating lower income housing away from those areas. We must rezone some of these R1 districts along with adding ADUs which may help with opening more opportunities to move into these R1 districts"
- "There is a huge disparity between east and west side in the equity and resources"
- "We should increase access to opportunity through transportation"
- "The City of San Mateo has exclusionary zoning. The majority of the City is covered in R1 zoning and we need to explore how to make these areas more accessible to others."
- "We should create a bike path in North Central. Biking is a means of transportation and livelihood in this neighborhood."
- "It's time to invest in getting affordable housing built City-wide by creating an affordable housing overlay."
- "Central neighborhood needs improvements in infrastructure. Sidewalks are in disrepair, lighting could be improved for safety, we need more traffic calming measures, and better bike lanes.
- "We should increase preservation of these neighborhoods. Provide nonprofits or programs that support low income housing a priority when it comes to purchasing low-income properties."
- "Investment is a double-edged sword where investing will lead to more unaffordability/gentrification.
 Finding a good way to balance both of those is difficult."

Breakout discussion group #2

Share housing opportunity challenges you have experienced or know about?

- "My child has autism, has trouble finding affordable housing, and is looking for resources. Rent has been increasing (from \$2,700 to now \$3,100) and I'm not sure how to deal with rent increases."
- "I live in San Mateo. I know many people who are getting rent increases and also evicted, despite the moratorium against doing so. Theoretically with state law they should still have protections because they have rent relief, but they are being evicted, so that is a big concern. There are no low-income or affordable units for them to move into. "
- "I work for organization called Housing Choices where I help people and families with members who have developmental or intellectual disabilities. I was formerly was a housing coordinator who worked



with clients to help them find housing where I saw many issues with Section 8 – landlords who don't know or don't care about rules, especially with raising rents illegally or refusing to accept Section 8 vouchers although they are required to. There are source of income discrimination laws now, yet I still see these issues quite often. Many clients depend on social security incomes which is less than \$1,000 per month (might have increased recently to \$1,400 – still very low for this area). A lot of clients are at risk of homelessness because they are burdened with high housing cost. Example: worked with single black mother with a disability who lived in San Mateo County who rented an ADU for \$1,200/month. Had a total income of \$1,600/month, so majority of income went towards rent. Landlord did not take care of maintenance issues, so she called Code Enforcement out, who red tagged the unit as unpermitted and so she was forced to leave the unit, which was unfortunate. It's difficult for her to relocate; she has family and other circumstances in this region, so was homeless for several months after. So there are many people who are at extremely low income category that are at risk of homeless or homeless already. This is a huge priority that should be addressed."

- "I have a question: what kind of relationship does City of San Mateo have with housing authority? I do a lot of investments out of state, especially Section 8 housing in Chicago Section 8 is very engaged there. I don't see that here. I've been lifelong San Mateo resident since 1975, and often engaged in General Plan, am an ADU provider, am real estate broker. We need to change ADU laws right now too many discretionary items that need to be clarified. Non-discretionary, ministerial items are fine, but discretionary items need to be clarified because that prevents homeowners from providing ADUs. What can we do to make it easier for property owners to build ADUs?"
- "I have a question about interest numbers, and how that would impact me. Interest has been too high

 Every time I try to put a down payment for house, interest goes up, but my salary does not go up. I would like the opportunity to be able to purchase a house. I live in Millbrae, and wanted a unit in new residential project, but was limited to buying."

What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?

• "It appears the rate increase described previously was probably illegal – seems higher than what state law 1482 allows. The rent went up \$400 which is 15% when it is supposed to cap out at 8 or 10%. Unfortunately, City does not have ability to track activities of certain landlords and how contracts are or are not being upheld. There is discussion about getting some program in place so that incidents similar to what was described can be addressed through the courts; we don't have those mechanisms in place now, yet we know there are issues out there, and that is one of the solutions I think that a wide variety of people with numerous different conditions could be addressed by the courts. We need



to figure out the extent of the abuses that may or may not be occurring. Can the City consider a renter registry?"

- "It's good to remind or educate people these resources are available. We have a diverse group; we need to pay more attention to outreach to Latin groups."
- "We need education on what rights people currently have pertaining to renter's rights."
- "Education is key, the City can partner with Housing Authority to have workshops regarding source of income discrimination. We should make sure tenants understand what their rights are so that they're in these situations where they're taken advantage of by landlords. We need to create more Extremely Low-Income Housing. The State Density Bonus law focuses on very-low income and low-income housing, and the City can go further by providing concessions/waivers for Extremely Low Income or Acutely Low Income as well as creating a menu of options of affordable housing. Another suggestion: an inclusionary housing ordinance that allows for more units to be below market rate if the higher income levels are less units to be below market rate if they're lower income levels."
- "I have seen the housing crisis across own personal family experiences, teachers at kids' schools, doctor moving away, etc. This is an important issue for community. I am here to move the needle as much and as quickly as we can."

Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?

- "How can we desegregate in order to create housing equity? How do we answer this tough question?
 We need to make housing more affordable to make it more equitable."
- "This has been a problem for a long time; there are deep historic reasons why we have segregation and unequal opportunities across the city. I would like to have a deeper conversation about this as we try to address this issue. Zoning is a big problem my neighborhood is lower resourced, it's multi-family zoning. Other parts of city doesn't have multi family zoning which keeps costs very high. We should create opportunities for more multi-family and affordable housing, in high-resource areas as well."
- "I'm a 12 year resident of San Mateo, still a renter, probably always will be. The low resource areas are in the flats closer to the shore, which is bad land, and led to certain patterns in development."
- "Zoning is an issue. Compare high resource areas to SFD zonings. Creating more SFDs is an inefficient use of space, when we need to get more people into a smaller area. Down payments are one of the greatest barrier to home ownership loan/funding programs available for down payment assistance would be helpful. For prioritizing improvement in lower resource areas, this is tricky because you want to help improve people's quality of life but you also don't want to displace people or gentrify the area.



Are we doing what's best for the people who live here, or are we creating an environment that is going to be as unaffordable in the future as other areas in the city?"

- "Our R1 neighborhoods have negative impacts. R1 neighborhoods are currently excluded from housing element upgrades... we can't build anything in R1 neighborhood. We can now start to change R1 neighborhoods with duplexes, etc. We need to change zoning, density, and height requirements. We need to look at our site inventory and understand what realistically can be built where, and make sure it's not concentrated at lower resourced areas."
- "SB9 was only became effective recently, but how are we incentivizing property owners of lower resource areas (R1) to provide more ADUs, duplexes, or lot splits?"
- "I have a question about SB 10. Is the City exploring this, which is optional compared to SB 9?"
- "I agree with what many have said. Legacy of segregation is still very present in our communities, and
 is still contributing to housing inequities. One opportunity I would like to focus on: housing
 preservation, specifically support to renters. We need to be pro-housing, both production and
 development, affordable and market rate, but without coupled with preservation strategy, I worry we
 will continue contributing to the displacement of our existing communities."

Breakout discussion group #3

Share housing opportunity challenges you have experienced or know about?

- "I'm a renter in 19th Ave Park. I know someone who recently moved due to unlivable conditions. Renters must go rent-to-rent after initial one-year lease."
- "I know several people served with eviction cost or moved away due to housing costs."
- "I'm an owner in Hayward Park for 25 years. I've lived in neighborhoods with high crime rate before moving to San Mateo."
- "I live with my parents, I hope to afford the ability to move out someday."
- "I work in special education. There is a lack of federal funding for people with learning disabilities. The disabled have less access to education and income and thus housing."
- "We need to build affordable housing"
- "I'm an owner in North Central neighborhood. There are lots of young families with children, seeing diversity change."



What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?

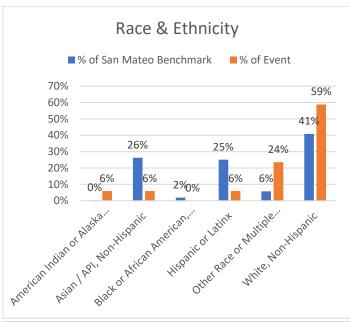
- "We need more tenant protections. Rents in older buildings may be affordable, but rent increases may
 drive the renter out. Nearly 48% of City are renters. To increase protections we should increase
 renter/eviction protections, consider rent stabilization to avoid rent fluctuation, establish a renter
 registry to promote access to data, and increase access to open space when designing projects.
- "Home prices in San Mateo are make ownership inaccessible we need to make affordable housing
 construction more feasible. We should eliminate Zoning restrictions placed on certain zones that
 prevent affordable housing production by allowing 100% affordable housing production in all zones.
 We could establish an overlay zone to open opportunities for affordable housing developers and
 establish an expedited review process to allow certain projects to move through the process faster.
- "There is a lack of federal funding/assistance to those with learning disabilities"
- "To preserve Neighborhood Diversity we must allow more types of housing to promote diversity to allow those who cannot afford a single family home to be within neighborhoods they otherwise could not afford."

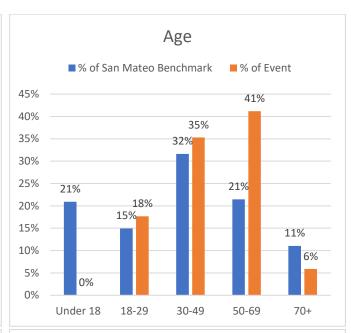
Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?

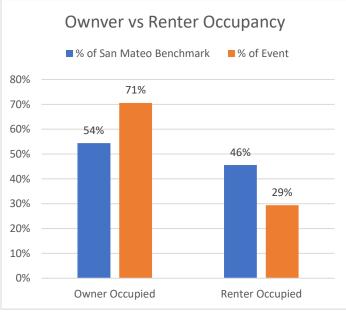
- "Absolutely yes, as evidenced by racial and economic disparities among neighborhoods"
- "Higher resourced neighborhoods tend to be single family"
- "We need to invest, through development impact fees for example, in the infrastructure of lower resourced neighborhoods, which are often found in higher resourced neighborhoods. Investment in bike and pedestrian level improvements, which increases access to sustainable transportation, should focus on proper implementation of bike improvements in consideration of the existing neighborhood infrastructure and housing stock and should avoid parking impacts. We need to provide residential parking solutions via residential parking permit programs
- "We also need to invest in parks and open space"
- "It's important to engage residents of lower resourced neighborhoods in a robust manner to find what they need and want rather than have others decide."
- "We need to increase investment to reduce parking issues and increasing access to sustainable transportation"
- "Affordable housing should be available throughout the City, but we have to emphasize housing production in our transit corridor around our three Caltrain stations"

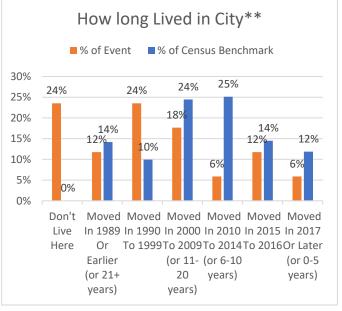


Demographic data:

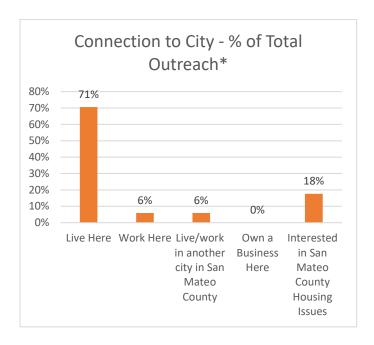














HOUSING POLICY WORKSHOP - NOVEMBER 2, 2021 - DISCUSSION AND POLL SUMMARY

November 2nd, 2021



The following comments were collected as part of a community workshop on policies and programs for the City of San Mateo's Housing Element on November 2, 2021 via Zoom Webinar. 35 participants joined the event and results from each five breakout room discussions is presented below. Each breakout room conducted their discussions following a presentation of background information and an overview of existing programs and policies and potential new strategies. 23 of the participants completed a poll during the event, results can be found at the end this document.

Across all five groups, community members expressed a preference for strengthening housing production and affordable housing programs and policies. Specifically, San Mateo community members in all five discussion groups expressed interest in expanding the City's commercial linkage fee. Expanding the production of missing middle housing was proposed in four of the discussion groups. Supporting the creation of Accessory Dwelling Units (ADUs), establishing an affordable housing overlay, and increasing support for housing for people with physical and intellectual disabilities were supported in three of the discussion groups.

Each discussion group considered the following questions: "What do you think about the existing programs? Are there revisions to them that you think would be helpful to explore? As the City moves forward with planning efforts, which options would best match San Mateo's needs and community character? What questions, concerns, and ideas do you have?"

Group One Discussion:

Summary: San Mateo community members in group one expressed interest in strengthening Accessory Dwelling Unit (ADU) and "missing middle housing" production as effective strategies to improve the supply and affordability of housing, while addressing historical discrimination by locating new lower-cost units in communities they have historically been excluded from. Specifically, community members would like the City: increase commercial linkage fees to pay for housing and TOD programs, relaxing height limits, especially for missing middle developments; and establish an ADU program for the City to incentivize nonprofits and smaller employers to develop ADUs. Community members also expressed interest in building more units to reduce the problem of overcrowding and traffic congestion and including small commercial pockets in residential neighborhoods.

"I like the housing programs and I like what they're doing, but I want to know the potential negatives and concerns that come with increases in population relative to existing people within San Mateo area. How crowded does it make San Mateo? How many more people do they allow to live in the City? I have concerns about parking requirements for ADUs. There is existing crowding within neighborhoods but extra concern for parking requirements."

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- "We need programs that increase people in proximity to where they work. The current commercial linkage fee is too low. When you create jobs, you create demand for housing. Many jobs, specifically office jobs, can be well paying, but that creates demand for lower income jobs as well (clerks, daycare, retail, etc). Funding should come from higher commercial linkage fees and office developments in order to offset impact from office projects and create a good jobs-housing balance."
- "Other cities in area have similar struggles to San Mateo. As industries expand, office space demand increases. I think there will be a large move back towards office space as opposed to staying with remote work. If we don't build more housing then traffic problems will only get worse. Even in offices with high paid workers, there are low paying jobs that are essential to servicing them. Commercial linkage fees are critical with the amount of people coming and going for work. More people living in the City will make it more livable. The population might rise, but people will contribute more in San Mateo rather than if they were on the road all the time. One existing program that we should put more thought into is ADUs. As people have problems about putting too many housing units in single family areas, this is a way to increase units in a way that is a compromise for people who don't want higher density buildings in lower density areas. A local church has built an ADU with minimal impact to the surrounding area, we can use it as a case study for how it can be effective programs. Smaller employers and nonprofits could provide partnership possibilities for homeowners to relieve staffing or other issues related to housing. It may be a useful strategy to help need at the individual level rather than through larger projects. People's 1-on-1 needs could be enhanced by use and City sponsorship of ADU program."
- "Missing middle housing is especially important (duplexes, triplexes, etc). San Mateo, like most cities, has a long history of housing discrimination. The solution to that is not to let things sit as they are but to look at how to fill diversity across the City. Missing middle is good place to start, where you can infill to put lower income people in areas where they have otherwise been excluded while being best for the long term health of the City. Transportation is also key; the City needs to think about how to expand transportation options when there are areas outside of immediate routes like train stations. One example being an office development that had shuttle programs. These types of programs with high frequency, convenience, and reliability could help prevent people from using single occupancy vehicles and reduce cars. We should dovetail housing plans with transportation plans outside of El Camino Real and the train stations. More data is necessary we need to take into account: diversity, renters vs owners, and where do we have housing that is underutilized. We need to encourage people to use properties that are not currently used. For neighborhoods to be walkable, there needs to be commercial or other areas than residential within walking distance. Opening up areas that are currently residential, but could have small commercial spaces in them, could make for increased walkability. When rethinking the Housing Element we could make the City have smaller pockets where

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people could walk to rather than using vehicles. This will increase sustainability for the existing uses while reducing the need for cars."

• "We should enact vacant property taxes like Oakland does. I support missing middle – there are small sites around the City that are not utilized in a variety of areas, especially along El Camino Real, that may be too small for larger projects but are perfect for smaller units in the missing middle scale – duplexes, etc. Utilizing those sites could add a good number of units in an easier way to facilitate affordable housing. There was a habitat for humanity project in a former firehouse where height bonuses where applicable. We should pursue allowing density bonuses plus height bonuses. Taking height limitations off would help make projects more economically feasible for developer incentives. Larger projects could continue under current programs – but missing middle and underutilized parcels could help fill gaps. Redevelopment agencies previously facilitated these types of projects perhaps would should start up something similar."

Group Two Discussion:

Group two also identified increasing commercial linkage fees and strengthening missing middle production as strategies to address housing affordability. Community members in this group also called for: an affordable housing overlay with clear regulations for community benefits; a City density bonus in addition to the State's; a policy for nonprofit developers to have first dibs on the purchase of older apartment buildings to avoid displacement; and utilization of SB10 to create missing middle housing. There was also support for Transit-Oriented Development (TOD) and marketing of apartments for people with physical disabilities.

- "I think its important that we maintain a wide variety of programs"
- "We see that there is a lack of "deeply" affordable housing for very impoverished people that needs to be addressed"
- "I think housing affordability is always going to be behind the 8 ball if developers/ landlords are always chasing profits"
- "It feels as though we're never going to catch up to meet all the housing needs"
- "Its hard for young people to find housing once they graduate from college, so they end up having to move far away."
- "There is lots of difficulty for disabled people to find the right housing. They need to live here to be close to their doctors"
- "Its very hard to find housing in San Mateo on limited income"
- "It feels like profit is the main driver that makes development in San Mateo"
- "The Commercial linkage fee should be higher"

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- "All programs for new housing development should allow increased height and density. There is a
 project called 1458 San Bruno Ave providing 200 units/ acre with 50% affordable units. We need
 developments like that."
- "We need to also look at increasing medical facilities, entertainment, and other things that keep up the quality of life in San Mateo"
- "We need an affordable housing overlay with clear regulations for community benefits as well as a City density bonus in addition to the State Density Bonus."
- "We should pursue adding more Transit Oriented Development wherever possible"
- "I think transit needs to be expanded since it is only available for those who live next to it"
- "I think existing residents are excluded from transit. The new development/higher density surrounding transit makes it more difficult for people farther away to access. This leads to more congestion/traffic and less parking"
- "We should explore having shuttles that take residents of large developments to the train station. Then
 we could increase the area where increased density can be added while still connecting the
 development with transit."
- "We need to establish competitive financing for City land acquisition when it is for affordable housing"
- "I believe basic services need to be met before we expand housing"
- "I think union workers should lower their fees when building affordable housing"
- "We need more affirmative marketing of apartments for the physically disabled"
- "We should explore more housing in missing middle options."
- "We need more options for people to travel around the City in different forms of micromobility"
- "A new policy could be enacted where nonprofit developers can have first dibs to purchase when an older apartment building goes up for sale so that all the residents aren't displaced"
- "I like the form of garden court apartments to allow higher density"
- "Missing middle would allow us to build smaller"
- "It seems that studio apartments are no different than dorms. Why don't big companies provide these for their employees on their campuses so there is more room for families to settle in the City?"
- "I think company towns haven't gone too well in the past. I wouldn't want to have my employer as my landlord."
- "We should use SB10 to create missing middle housing."

Group Three Discussion:

Group three identified increasing commercial linkage and other fees to pay for affordable housing, as well as expanding missing middle housing, and establishing an affordable housing overlay. Transit Oriented

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Development and locating housing and jobs near transit to reduce commutes and congestion was also emphasized. Some community members noted concerns over service and infrastructure to accommodate growth and concerns that the programs being discussed did not enhance the City.

- "We should explore increasing commercial linkage fees and similar developer in-lieu/impact fees that would directly support affordable housing. The current fees are too low."
- "The City needs to develop in a sustainable manner by locating housing and jobs near transit."
- "Housing development also needs to accommodate for families (with unit sizes of 2+ bedrooms)"
- "How will we accommodate all this future growth (e.g. services, infrastructure)?"
- "We must ensure that the inclusionary BMR percentage of housing does not make affordable housing projects infeasible"
- "We need to increase housing to reduce the job/housing imbalance and reduce commutes; especially for low-income community members"
- "The Bay Meadows planned unit development is a successful example of good Transit Oriented Development."
- "We need to explore expanding middle housing (especially in townhomes)"
- "The City should approach a strategy of land acquisition for affordable housing development"
- "Zoning/Planning should include an affordable housing overlay"
- "We need more adaptive reuse policies for existing buildings (e.g. office to residential)"
- "We can ensure preservation or creative adaptative reuse of existing housing stock with affordability deed restrictions"
- The HIP housing home-sharing program would be a good method to get more use out of existing housing"
- "We need to spread fair housing throughout the City and encourage diversity"
- "In my view, none of these programs enhance the City"
- "The main issue of affordability is the imbalance of housing vs jobs (there is one unit for every 11 jobs created)"
- "I'm concerned that the existing housing stock benefits long-time residents, but we need to consider the needs of the future/younger generation"

Group Four Discussion:

Community members in group four would like the City to: set clearer standards to streamline the production of ADUs and missing middle housing options in the City; strengthen renter protections; increase belowmarket-rate housing requirements from 15% to at least 20%; and increase the supply of 3-bedroom below-

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market-rate rental units. Group members also were concerned about the City overly relying on ADU production to meet housing projections and would like to retain developers building affordable units onsite rather than a move toward offsite fees. While some voiced support for expanding commercial linkage fees, others noted setting these fees too high may drive employers away.

- "I'm excited the City is intentional about building affordable housing, because the market by itself will keep driving the cost up. It's important to have a diverse community that we live in. For environmental reasons, it is important to live near work. Not just tech workers in Silicon Valley; service sector, government employees, and teachers also need to be able to live nearby."
- "One of my biggest concerns is that commercial linkage fees are not high enough, and the timing of commercial projects which can take a decade to plan and build. It doesn't actually get occupied by employees and affects RHNA numbers. The impact of job building won't be felt until well into RHNA cycle; which means we are not seeing real numbers. I'm worried about ADU production: how much is reasonable to expect from ADU production? There might be a surge in the beginning, but I'm unsure how sustainable that is over time."
- "The ADU program is kind of in disarray. I'm an ADU provider and do a lot of advertising in SMDJ, but I don't see demand for ADUs. If there are applications for ADUs, they tend to be for conversions of garages into ADUs. It seems there are a lot of discretionary items that still need clarification by City Council such as height requirements and other factors. Council needs to provide tools to the Planning Dept to educate public about ADUs and raise awareness. In San Mateo, they have point of sale matters or ordinance where if you do an addition or improvements of \$90k or more, you have to do a sewer lateral inspection... what that means is that they have all these requirements (impact fees, etc.) that make it harder for property owners to want to do ADUs. Also, below-market-rate housing requirements for new development (15%?) should be a lot higher for developers. It should be 20% or more because 15% is not enough, and I believe City Council would agree. I think there's an oligarchy that's been established in the City for so long, which is a reflection of all the initiatives (with Measure H that turned into Measure Y, and so forth.) The Housing Element needs to address this."
- "The existing programs are excellent as far as they go, but will continue to be insufficient for two reasons. (1) The graph shown in the original presentation which shows out of control job growth from 2010 to 2015. Until we can get a handle on job growth and tamp it down a little, we will continue to have this problem. (2) The market continues to push prices up, and affordability down. Until we get a handle on the job growth and turn things around, the great programs we have will be insufficient. In a sense, the private sector pushes the cost of housing onto the public."
- "A more sustainable form of construction is to reuse an existing building. I like efforts where organizations and their partners purchase existing buildings, renovate, and provide to people who

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need lower cost housing. I'm concerned about the revision to policy where developers can contribute to a fund instead of actually building housing."

- "I'm concerned with the idea of tamping down job growth.... The only reason that people have equity and extreme value in their homes is the phenomenal job situation. Once those jobs and the companies leave, they are gone forever."
- "Having continued job growth will continue to make housing unaffordable. We take the good with the bad, and there's nothing we can do about it."
- "SB9, dubbed the duplex initiative, is starting at 2022. I would like to see workshops that addresses SB9, which would open up housing."
- "Are there any renter protection measures that the City has in place, besides the County and the State, now that eviction protections (from COVID-19) have sunsetted? Is the City doing anything now to help renters who may no longer be able to pay their rent?"
- "We need to examine what size units developers are proposing; because we need variety. There is a need for 3-bedroom below-market-rate units in San Mateo, which is rare to see here. Developer incentives are not clearly defined. I'm constantly asking: what would be an appropriate public benefit? We need variety of units and at least some should be accessible to those with mobility challenges or mental disabilities. I live in North Central and see the effect of too many people living in one housing unit parking and trash impacts."
- "We need to address Missing Middle, which might be a good solution for people trying to purchase a home. Not everyone needs a single-family residence, which was the gold standard a while ago, but folks now are open to more dense options that provide housing. The appetite in the City of San Mateo might be more amendable to the missing middle densities. We need all types of housing: which means densifying Transit Oriented Districts and certain parts of the City that make sense. There will be some neighbors who are against higher density, so maybe the missing middle and SB 9 is the appropriate baby step. My perspective is that of a former real estate developer. Developers are incentivized by fee reductions. We should consider perhaps if more affordable units are provided, then the more some impact fees can be reduced. The City can push on market rate developers, who are making so much money right now in this time. Do not be afraid; no reason to not push envelope on affordable units. We need renter protection: there is so much displacement at all levels of the income spectrum in San Mateo. How do we help people stay, especially people who have been born and raised here, but can no longer can? Oftentimes it is children of families who grew up here. How do we help with displacement?"
- "Getting foot into home buying is difficult; we need education on how for our community. There is RHNA pressure. If you build 3-bedroom unit, do you get credit for 3 units? Current housing production

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- does not support trades people who need space. We need to provide housing that supports these types of jobs. More and more people are going to work out of home."
- "I'm interested in Missing Middle. We need more focus on quality, not just quantity. Need high quality design in order to put Missing Middle housing in single-family neighborhoods or any neighborhoods. We need high quality design that is contextual and matches the neighborhood."
- "The Missing Middle is is the element that is needed to blend everything that has been discussed: including keeping trades workers close to where people work, Transit Oriented Development, and first-time home buyers. Its important to include faith leaders in community, which can be accomplished by adding residential to churches. The same concept can work with schools. Many doors can be opened up with the Missing Middle concept, which can allow people to live near where they work."

Group Five Discussion:

Community members in group five would like the City to: expand the first-time homebuyer program; invest more in upgrading existing buildings, increase density and mixed uses around transit hubs, increase the commercial linkage fee, strengthen tenant protections. There was also interest in expanding the 15% belowmarket-rate program and to target it toward deeper affordability levels. There was also a suggestion to develop a program to require rental site managers to take an online housing regulations class/test.

- "I'm proud of redevelopment commitment that exists in San Mateo. The inclusionary program is pretty good and the commercial linkage fee is a great start. The City is also very good about identifying publicly owned sites and prioritizing them for affordable housing development/redevelopment."
- "I'm happy that the Kiku crossing affordable housing development has come to fruition. We are seeing multi generations living in small quarters originally designed for a small number of people. We would like for older first-time homeowner properties to be upgraded for today's environments and add to more affordable housing on properties. Additionally, we need an expansion of the first-time homebuyer program. The Gateway housing development has a park behind us, and it is not built or utilized to its full potential and not usable by the neighborhood, unlike King's park. This is an area the City can invest more money to rebuild and upgrade existing buildings and enhance existing facilities. I would prefer for more first-time homeowner properties rather than rentals. More common spaces in multi-unit developments is desired."
- "I like mixed use zoning and building around transit hubs. Affordable housing is important: personally I am a household of 4 on the cusp of lower income. When we had to move out of the home we were renting, we took a look at affordable housing and we were still priced out. Affordable housing doesn't feel affordable. This is why there are multiple generations in small units contributes to parking issues/impacts. We are always going to be renters and will eventually have to move out because

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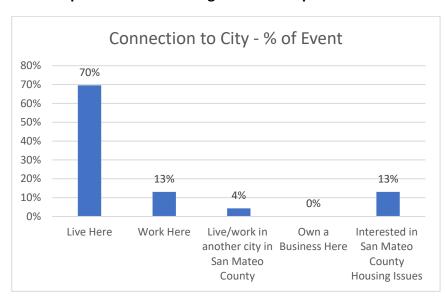
ownership will never be an option for us. Affordable housing is a major challenge for the City to address."

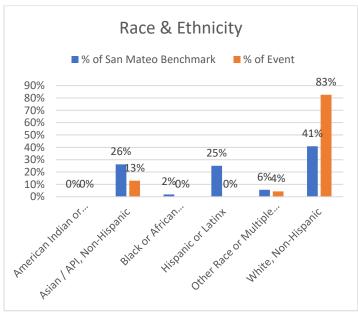
- "It feels like 15% BMR rate is an arbitrary number that does not actually meet the needs of the people to retain our young families and seniors. We need to study what the actual percentage of affordable units we need and explore revisiting this percentage."
- "I'd like to see more events on B Street. There was a past event where City Council came before COVID. Seeing the street activated and people participate was great. I would like more events like that... maybe a farmers' market? We need different types of events that brings the community together. I would also like to see more European flat style houses instead of (or rather than just) townhomes."
- "I'd want to increase the commercial linkage fee. We need better regulations for rental properties to include better restrictions on why and when people have to move out. With more renter protection/safety nets, we can reduce homelessness."
- "I like the idea about looking out and building for special needs populations. We need to be very specific and deliberative about sites. How much does the City use overlay zones for family/special needs affordable housing/something with services? Is it appropriate to use housing overlay sites for El Camino Real? It would be great if properties along El Camino Real being redeveloped are required to have affordable housing and not market rate units (or a larger percentage of BMR units over the 15%) through an overlay. One thing that Sonoma County does is that they require a site manager for rentals take and pass an online test for verification and so that they are aware of housing rules/regulations. This has cut down their legal claims by 80%. Let's all know the basic rules so we can be fairer to each other. Looking at these programs in addition to zoning/landuse will be helpful/effective for tenants."
- "I've observed regarding the option for missing middle...From a practical standpoint that's already what is occurring in North Central. There are quite a bit of duplexes and three unit townhomes being added to the area. One thing that I would note especially for our neighborhood is that I agree with ideal of getting more cars off of the road. However, I work at a part of the county where transit is not an option. Most of my neighbors are service workers with their livelihoods tied to their vehicles. We are in an in-between state where we still have to provide for parking while we are trying to transition away for that. It's a hard place to be."
- "Fair housing is really important for San Mateo to address. We tried to address tenant protection through the voting process which did not pass. Tenant protections and accessibility are essential issues. I would like for the City to reduce auto use through programs and incentives. During the pandemic I could cross El Camino Real against the light because there was so little traffic. That is all gone now. We need incentives to reduce auto use and get back closer to nature. I would also really want to know if the 15% BMR is going to get us where we need to be for people who are living in the City and would like to stay."

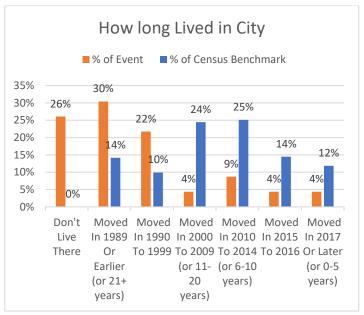
November 2nd, 2021



Results of a poll conducted during the workshop:

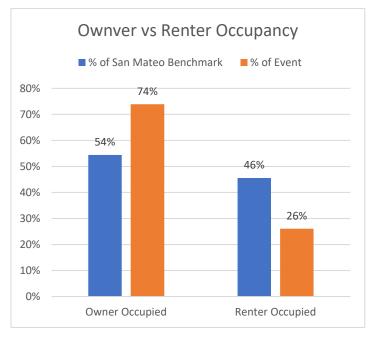


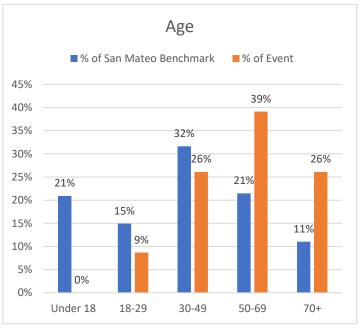




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COMMUNITY RELATIONS COMMISSION – SEPTEMBER 29, 2021 – COMMUNITY NEEDS AND HOUSING NEEDS WORKSHOP SPEAKER NOTES

CRC 9/29/2021 - meeting notes

Speaker notes (in order of speaker):

- 1. A staff representative from HIP Housing, a Home sharing program: HIP Housing is celebrating their 50th Anniversary and their archives show housing challenges from 20-30 years ago that are still relevant today. It takes a variety of housing choices to address housing needs, which the Home Sharing program provides. About 30% of Home Share matches in their program are in San Mateo. About 50% of home share seekers state that their reason for using the program was that the client needed a place to stay near family or caregivers. The coronavirus pandemic posed additional challenges due to loss of income and home owners used Home Sharing as a way to keep their housing costs below 30% of their monthly income. Most of Home Share owners were in the older age group (90 yrs +). They hope home sharing can remain a housing program of San Mateo.
- 2. A staff representative from Mid-Pen Housing, an affordable housing developer: Mid Pen is breaking ground soon on Downtown affordable housing project (Kiku Crossing) which has 225 affordable housing units. Mid-Pen operates three properties in the city and there are approximately 18,000 people on the wait list in the County. There are approximately 25,000 low-income people in the County who do not have access to housing. Studies have shown that the high housing costs have disproportionately affected people of color. Historically, resources have not been shared equally; affordable housing can and should be in San Mateo's future.
- 3. A staff representative from Housing Choice: There are 817 residents in San Mateo with developmental disabilities and many live with their parents due to lack of housing. The best way to address this need is to use CDBG funds to incentivize developers to include units for people with severe disabilities. Cities can grant additional points for housing or services in developments for people with developmental disabilities.
- 4. A regional center client of Housing Choice: Speaking as a representative of someone with developmental disabilities, the city has a hammer to make developers build affordable housing and should use it wisely and firmly. Cities need to ask the following questions: 1) If there are \$5,000/month units, why not have 1-2 units for \$1,000-2,000/month? 2) Where are people supposed to park? His place has a fire hydrant in front of the building, so there is no ability for handicapped parking or loading zone for residents/people with disabilities.



SAN MATEO COUNTYWIDE HOUSING ELEMENTS LISTENING SESSIONS – SUMMARY NOTES



MEETING SUMMARY

Countywide Stakeholder Listening Session #1: Fair Housing

9/27/2021, 1-2:30 pm on Zoom

Overview

On September 27, 2021, 21 Elements hosted the first of four housing element stakeholder listening session with several organizations focused on fair housing issues. Presenters, resources and details on what we heard follow.

Key themes included:

- Concern about the upcoming end of the eviction moratorium
- The importance of transit-oriented affordable housing and stronger anti-displacement policies
- The need for more education around accessibility regulations and reasonable accommodation
- The ability of jurisdictions to use their platform (including jurisdiction websites) to promote education and resources for tenants and landlords.

Policies & Programs to consider:

- More funding for subsidized affordable housing near transit or good access to transit
- Stronger just cause protections
- Rent stabilization and rent registries as a tool
- Tenant and community first right of purchase or right of first refusal (TOPA and COPA)
- Creation of more ADUs and program to increase access for lower-income people

Stakeholder Presenters & Additional Resources

Organization	Speaker Name	Contact
Center for Independence of Individuals with Disabilities	Benjamin McMullan, Systems Change Advocate	benjaminm@cidsanmateo.org
Community Legal Services of East Palo Alto (CLSEPA)	Michelle Trejo—Saldivar, Law Fellow, Housing Program	mtrejosaldivar@clsepa.org
Housing Equality Law Project	Mary Prem, Executive Director	mprem@housingequality.org
Legal Aid for San Mateo County	Shirley Gibson, Directing Attorney	SGibson@legalaidsmc.org
Project Sentinel	Ann Marquart, Executive Director	AMarquart@housing.org
Housing Choices	Jan Stokley, Executive Director Kalisha Webster, Housing Advocate (presented at a prior meeting)	jan@housingchoices.org kalisha@housingchoices.org



Public Interest Law Project	Michael Rawson, Director, (unable to attend)	mrawson@pilpca.org
Root Policy Research AFFH consultant to 21E	Heidi Aggeler, Managing Director	heidi@rootpolicy.com

Jurisdictions in Attendance

Belmont	Millbrae	San Mateo (County)
Brisbane	Pacifica	South San Francisco
Burlingame	Portola Valley	Woodside
Daly City	Redwood City	
East Palo Alto	San Bruno	California Department of
Half Moon Bay	San Carlos	Housing and Community
Menlo Park	San Mateo (City)	Development (HCD)

Key Themes and Actions

- Eviction Moratorium: There was widespread concern about what will happen when the California eviction moratorium ends on October 1, 2021. Just Cause eviction ordinances and Covid rent relief (especially for back rent) have been important to keep people in their homes. CLSEPA shared a flyer after the session with a summary of renters' rights and resources.
- **Vulnerable Populations:** The stakeholder groups shared several details about the housing needs of the most vulnerable populations.
 - People with disabilities experience the most housing discrimination. Legal assistance organizations get the most calls regarding discrimination against people with and find it is the most misunderstood category.
 - Displacement disproportionately affects Latinx, African American/Black households and families with children.
 - Many or most evictions are no-fault evictions, not resulting from a failure to pay rent.
- Anti-Displacement Policies: Jurisdictions were curious about which anti-displacement policies were favored by the stakeholder groups.
 - Affordable housing: More subsidized affordable housing is needed. Stakeholders noted
 that it is key to locate affordable housing in places located on transit or with good
 access to transit.
 - Just Cause protections, rent stabilization: While there are some baseline protections at the state level, they need to be strengthened. The rent gauging gap does not go far enough to protect lower-income households.
 - TOPA and COPA: Currently, there is significant interest in Tenant and Community
 Opportunity to Purchase Act policies that give tenants and nonprofits a first right to purchase or a right of first refusal when a property goes on the market.



- Rent registries: Stakeholders noted that a rental registry is important in order to obtain data that can be used to inform anti-displacement policies, but it is not an antidisplacement policy on its own.
- Section 8 vouchers: Stakeholders noted that while vouchers can provide opportunities
 for lower-income households to live or remain in the county, there are not enough
 vouchers to meet the need. In addition, vouchers have resulted in some concentration
 of low-income households in areas with less economic and educational opportunity.
- Accessory dwelling units: ADUs are a great housing solution in the suburbs, as they
 provide suburb-appropriate density along with a good quality of life and provide more
 affordable options without requiring subsidy.
- Accessibility: Cities' housing elements typically only have the minimum standard/generic
 language for accessibility. Some of the participating jurisdictions indicated an interest in doing
 more and are looking for examples of cities going beyond what is required.
 - Cities should be prominently promoting organizations working with tenants. City websites get the most visibility out of any form of advertisement/media
 - Jurisdictions were very interested in data that quantifies the existing supply of accessible housing and the demand for accessible housing.
 - Stakeholders suggested that affordability and accessibility must be considered together.
 - o Transit-friendly locations are key for people with disabilities.
 - Stakeholders noted that "visitability" policies making sure homes allow for access to those who are visiting – are less common today and should be considered. Consider requiring some degree of accessibility and visitability in new homes.
 - Lack of accessibility requirements for new townhomes were a point of concern.
- **Reasonable Accommodation:** The speakers indicated that there is widespread confusion about the meaning of reasonable accommodation. They shared ideas that could help educate residents and landlords.
 - o Building departments should be posting reasonable accommodations policies.
 - Education for and outreach to apartment managers, property owners and homeowner associations is needed.

• Ideas for Action:

- o Perform an audit of each jurisdiction website for reasonable accommodation policies.
- Improve jurisdiction websites to give a more prominent platform to organizations that work with tenants on fair housing issues.
- o Create a program to rent ADUs to people who need housing (run by HIP Housing?).
- Look at SB 9 and how it may increase the # of duplexes (will they be accessible?).
- Identify cities that go beyond the standard accessibility language in housing elements.
- o Find data that quantifies the need for accessible housing (and the existing supply).



Appendix: Raw Notes

Room 1 (Josh) Notes:

Ben McMullan - CIID

- 1. Areas that can use work
- 2. Inaccessible new house Many are built in town homes. There is a lack of visibility. No ground floor restroom. One bedroom on ground floor.
 - a. Restroom on ground floor
 - b. Access to kitchen
- 3. All new construction be accessible and visitable
- 4. Encourage more ADUs
- 5. Funding for home repairs for people with disability
- 6. Affordability
- 7. Mary to circle back with best practices for policies
 - a. Report on where there are systemic violations
- 8. Education on reasonable accommodation for cities and apartment managers
 - a. Require they take localized training

Ann Marquart – Project Sentinel

- 1. Tenant landlord
- 2. Mediation
- 3. Special emphasis
- 4. More visibility for fair housing
- 5. Make it clear how to make it more visible
- 6. Post reasonable accommodation
- 7. Most complaints about discrimination of disability
- 8. Reforms coming to service/companion animals rules
- 9. Companion animals have same civil rights protections
- 10. Many property owners do not understand laws
- 11. The lack of affordable housing
- 12. People are very worried about Oct 1 and after emergency rental restrictions end
- 13. Biggest issue with reasonable accommodation landlords

Shirley – Legal Aid

- 1. Eviction data from Legal Aid and EPA Legal Aid are based on that data
- 2. Black, Hispanic and families with children are the most hard-hit
- 3. It's not a crisis of nonpayment, it is many no-fault evictions
 - a. Even more disproportionately hitting black, Hispanic and children
- 4. Had the benefit of expanded just cause for 18 months. Been helpful.



- 5. Goals strengthen no fault protections
- 6. "We don't need data to figure out if there is a problem. We know there is a problem"
- 7. Rent registry does not prevent displacement, but data is useful, and as part of that lets get data about displacement
- 8. Covid rules did not cause the sky to fall
- 9. There are hotspots about how to use vouchers, there has been limited areas where vouchers getting used
 - a. But many of these are not in areas of opportunities
- 10. Time limited vouchers less useful
- 11. Make sure there are not group home discrimination
- 12. Post reasonable accommodation clearly

Michele - CLESPA

- 1. Just cause protections. They help tenants and inform tenants
- 2. Better rent stabilization
- 3. COPA/TOPA Help displacement

Room 2 (Kristy) Notes:

- Ben McMullan Center for Independence of Individuals with Disabilities
 - o Advocate with housing, also look at transportation and health care issues
 - o Biggest issues: Lack of affordable, accessible housing
 - Like to encourage affordable housing
 - On transit lines, near transit
 - Q from Nancy with more power shutoffs, fire evacuation, etc. happening these days, for units not on the 1st floor, how is that being addressed?
 - PSPS (Public Safety Power Shutoff) program where help distribute backup power packs for people dependent on power
- Ann Marquart Project Sentinel
 - More affordable housing
 - Disability is the protected category that they get the most calls about, and is the most misunderstood
 - Want housing next to transportation
 - Protected categories
 - Race
 - National origin
 - Gender
 - Families
 - Section 8 (NEW)
 - There is now fair housing protection for Section 8
 - But concern is that there are not enough certificates to go around, years of waiting lists, etc.



- Criminal history (is a little different)
- Q from Jennifer Rose: would be beneficial to all of the cities if you came up with collective wish-list of actions! Funding, help with promotion, policies, etc.
 - Ann: Promote fair housing groups in big letters on a lot of city websites, give agencies a bigger platform
 - For example, for first-time homebuyer training in San Jose, the only promotion was a notice on the city's website, and it became clear that people go to city websites for information! Distributing flyers, holding zoom workshops - can only go so far, reach some people.
 - Suggestion: "How can we promote project sentinel"
 - HIP housing helped write language in last housing element (?)
- Mary Prem Housing Equality Law Project
 - Full service
 - Focused on unserved or underserved areas
 - Investigate complaints
 - Counsel tenants
 - Accessible housing
 - Not just accessibility but visitability
 - New construction (townhomes)
 - Housing solutions for people seeking reentry
 - Worked with SF city and human rights commission on "unchecking the box"
 - Add more ADUs
 - housing is such a scarcity
 - More affordable solution
 - Greater life experience for people living in suburbs, not as dense
 - Really important that accessible housing is located near transit
- MIchelle Trejo-Saldivar Community Legal Services of East Palo Alto (CLSEPA)
 - San Mateo County, plus Mountain View
 - Especially serve low income, very low income, LatinX
 - Housing needs: stronger rent stabilization policies, just cause protections
 - There is a state just cause and rent control, but there is a need for stronger policies
 - TOPA and COPA policies, other anti-displacement policies
 - Low income populations know where they will find affordable housing and where they will not: Recommendation jurisdictions take a look at where LI and VLI people live they should only be paying 30% of income where should we be pushing more affordable housing development
- Shirley Glbson Legal Aid of San Mateo County
 - Similar mission and population served as CLSEPA
 - But only San Mateo County
 - The 2 organizations share information across 2 organizations (Tableau), lots of data at fingertips



- Why are these policies necessary from fair housing standpoint
 - Displacement falls squarely and disproportionately on Black and Latinx households, households with children
 - Disproportionality is even bigger when you look at no-fault termination evictions (not failure to pay rent)
- Biggest barriers to housing choice?
 - We heavily rely on housing choice vouchers unfortunately have managed to isolate and concentrate those tenants in areas of low economic and educational opportunity
 - We must take take areality check: time-limited vouchers that transition people from homelessness to permanent opportunity are not working. It's a revolving door because there isn't enough time to stabilize households
 - Look at how housing vouchers are administered and distributed
- Note that while a rent registry is an interesting source of data, and it is great to have more info, it is NOT a anti-displacement policy in itself. Can use the data (which is better if you require data from landlords) to inform and structure more robust antidisplacement policies: looking at turnover, tenancy, how often, why

Room 3 (Vu-Bang) Notes:

- Mary Prem, Housing Equality Law Project
 - Visitable housing units with accessibility on the ground floor unless there's an elevator to other floors
 - Serve areas that are deemed unserved, areas not covered by fair housing
 - Investigate fair housing complaints
 - Training housing providers for more affordable housing
 - Collaborate with UC Berkeley race studies in high school
 - City of SF- unchecking the box re-entry housing programs, previously incardinated
 - Reasonable accommodations denial and other accessibility issues are most common
 work
 - New construction, esp around transportation hub housing that's in townhome and not "visitable" (no toilet in common area, no elevators)
 - o Affordability and availability biggest concern ADU units encouraged
 - Topic brought up with jurisdictions but haven't seen adopted
 - o Affordability and availability for housing
 - Congestion on highways and accessibility in hubs
- Michelle Trejo-Salvidar
 - Just Cause protections provide tenants with their rights when tenant gets notice
- Shirley Gibson
 - Be wary of full scale models of Just Cause can pick and choose from model ordinances to shore up the weak Just Cause ordinances
- Ann Marquart, Project Sentinel



- Disability and familial status got the most complaints reasonable modifications, can go to CID to pay for modifications, VA will pay for some of those repairs. Reasonable Accommodations - companion/service animals (anyone giving the certificate now has to note how many hours of therapy), different parking space, reminder to pay the rent,
- Policies: wishlist something to project tenants after the moratoriums and now focused on back rents
- o Something (not rent control) new housing near transportation
- Education getting word out to housing providers, raise Project Sentinel to larger visibility so people can find them
- What cities have the best visibility to Project Sentinel will follow up.
- Section 8 renters no discrimination
- Landlord should not evict everyone in the household after domestic disturbances

Ben Mcmullan

- Systems change for Center for Independence of Individuals with Disabilities
- San Bruno, SSF, County offices
- Visitability wheelchair and mobility devices can adequately visit. Not many obstacles on different levels - Home Modification Program that people can take advantage of. Having new housing be accessible from the get-go
- Plug for transit oriented housing people with disabilities face needing housing and transit.
- Explore transit oriented housing vastly great step forward
- Paratransit coordinating chair on SamTrans and CalTrain accessibility advisory committee
- Biggest barriers to housing for vulnerable households affordable and accessible housing. If it's affordable and not accessible, it only goes so far, and vice versa.
- Burlingame has standard language on accessibility want to know what language to use to go above and beyond. Townhouse units esp have concerns with. Set up well for TOD, but linking TOD + Accessibility + Affordability . SB9 - two flats or 2 townhouses preferred when it comes to accessibility.
- Hillsborough language is generic, actual implementation only on ADUs, but predominantly single family housing. Transportation corridor only on El Camino Real and ½ mile from Burlingame Caltrain station.
- Jan (HCC): Physical accessibility is not the only type of accessibility barrier--I am thinking of people with cognitive disabilities--they shouldn't be left out of the discussion.



MEETING SUMMARY

Countywide Stakeholder Listening Session #2: Housing Advocates

10/18/2021, 1-2:30 pm on Zoom

Overview

On October 18, 2021, 21 Elements hosted the second of four housing element stakeholder listening sessions with housing advocacy organizations. A majority of 21 E jurisdictions attended the listening session. Five stakeholder advocate groups introduced themselves and spoke about their group's interest in the Housing Element process. Detailed information about speakers and attending jurisdictions is below and in the appendix.

Key themes included:

- Ongoing outreach needed to underserved and diverse communities
- Production of new housing is critical to the SMC workforce
 - o Greatest need for deeply affordable housing, dense, infill
- Connecting labor, environment and equity to housing
- Rent increases are a primary concern
- Protecting vulnerable renting populations with assistance from the governments

Policies & Programs to consider:

- Additional funding for affordable housing through commercial linkage fees, inclusionary zoning, vacancy tax, sales tax, etc.
- Protections: eviction assistance, anti-harassment measures, stronger just cause, tenant right-to return, relocation assistance, improvements to the building inspection process, rental registries as a tool
- Production: Increase density within existing communities in non-high fire severity zones,
 eliminating harmful restrictions on density, eliminating parking minimums, streamlining housing
 building process, fair and inclusive zoning policies
- Prioritize BIPOC families in housing policies, outreach and practice (all stages of the practices)
- Manage the threat of climate risk by adding green infrastructure.



Stakeholder Presenters & Additional Resources

Organization	Speaker Name	Contact
Housing Leadership Council	Angela Solis	asolis@hlcsmc.org
Faith in Action	Nani Friedman	nani@faithinactionba.org
Greenbelt Alliance	Zoe Siegel	zsiegel@greenbelt.org
San Mateo County Central Labor Council	Rich Hedges	hedghogg@ix.netcom.com
Peninsula for Everyone	Jordan Grimes	jordangrimes@me.com
San Mateo County Association	Gina Zari (invited, unable to	gina@samcar.org
of Realtors	attend)	

Learn more about Greenbelt Alliance's endorsement program: https://www.greenbelt.org/climate-smart-development-endorsement-program/

Learn more about Greenbelt Alliance's Resilience Playbook: https://www.greenbelt.org/resilience-playbook/

Full list of Greenbelt Climate Policies can be found in the draft housing element playbook (under policies tab) https://coda.io/@gazoe-siegel/housing-element-toolkit

For those who wish to learn more about the focus groups in Redwood City that Trinidad from Faith in Action mentioned,, you can read the report here (posted on the City of Redwood City website): https://www.redwoodcity.org/home/showpublisheddocument/23755/637623096709130000

Faith in Action supported with two other reports (tenant protections and preservation), found here: https://www.redwoodcity.org/departments/city-manager/housing-services/housing-policies/anti-displacement-strategic-plan

Note Faith in Action works mostly with renter leaders in Daly City, San Mateo and Redwood City, but they have a presence in several other cities in the county as well.

Jurisdictions in Attendance:

AthertonHalf Moon BaySan Mateo (City)BrisbaneMenlo ParkSan Mateo (County)BurlingameMillbraeSouth San FranciscoDaly CityPacificaWoodside

East Palo Alto Redwood City

Foster City San Bruno +HCD



Key Themes and Actions:

Themes

- Ongoing outreach needed to underserved and diverse communities
- Production of new housing is critical to the SMC workforce
 - o Greatest need for deeply affordable housing, dense, infill
- Connecting labor, environment and equity to housing
- Rent increases is a primary concern
- Protecting vulnerable renting populations with assistance from the governments
 - o Rental registries, eviction assistance, section 8 availability, anti-harassment measures.

Questions/Discussion

- How do you best balance providing adequate living wages for construction workers with keeping housing units affordable?
 - o Fair labor is critical to the building process
- Who should operate rental registries (city, county, nonprofit?)
 - o Administered by RWC city staff
- Potential policies prioritizing BIPOC
 - o Understand needs of BIPOC communities throughout the process
 - o Understand displacement policies
 - o More housing in transit rich corridors
- Section 8 Vouchers
 - How to increase the availability
- Housing as a benefit to the community/not extracting from it



Appendix: Additional Stakeholder Information & Input

- o Housing Leadership Council: Angela Solis
 - Network of organizers to support affordable housing
 - Advocating for and preserving affordable housing
 - Greatest need:
 - Deeply affordable homes
 - Focused on funding for affordable homes with example policies:
 - Commercial linkage fees
 - IZ, vacancy tax, sales tax, etc.
 - Seeking greater outreach from jxs for Housing Element process- window into populations

o Faith in Action Bay Area: Trinidad Villagomez

- Focus in Redwood City
- Community organizers, leaders working in congregations schools, neighborhoods and apartments across SMC to uphold dignity of all people
- Listening to community experiences with housing (phone calls, door knocking, church involvement, people at food distribution sites)
- What the group heard from the community:
 - Poor building conditions, harassment, discimination, rent increases, fear
 to speak to authorities, difficulty relocated, evictions for renovations
 and owner move in, unclear how to enforce existing rental rights,
 pandemic insecurity, rental debt, financial hardship, credit limitations,
 application fees
- From focus groups:
 - Rent increase is the majority primary issue
- Vision:
 - Regulations on eviction due to renovations
 - Preventing harassment of tenants
 - Partnership with city to work with tenants and landlords as a mediator
 - City to inspect buildings
 - o Rental assistance
 - Process relocation assistance
 - Report rent increases, eviction notices, their business license and taxes
 - o Education for tenant about rights
- Policies:
 - Stronger just cause policy (define substantial renovation) and give tenants right to return (right of first refusal)
 - Stronger relocation assistance administered by the city
 - Improvements to the building inspection process, with greater confidentiality with the tenant
 - Rental registry program by city-tenant/landlord office
 - Anti-harassment policy



 More information: https://www.redwoodcity.org/home/showpublisheddocument/23755/6376230 96709130000

Greenbelt Alliance: Zoe Siegel

- Inclusive, climate resilient communities for all to thrive
- Housing and climate are linked
- Advocating for climate smart development
 - SMART: Sustainable, Mixed, Affordable, Resilient, Transit-Oriented development
 - Resilience Playbook
 - Resources for local decision-makers and community leaders with policies, model ordinances, etc.
- Ensure fair and inclusive zoning policies that makes housing accessible to everyone
 - Prioritize BIPOC families in housing policies, outreach and practice (all stages of the practices)
 - Advance racial and social equity in process
- Increase density within existing communities in non-high fire severity zones
- Manage the threat of climate risk by adding green infrastructure.
 - Prepare for climate impacts, require nature-based solutions for climate resilience

San Mateo County Labor Council: Richard Hedges

- Advocate for increased outreach
- Increases for min. wage, building of housing for all workers (safe and affordable)
- Builders: getting the work/pay required to live in San Mateo County (can afford to rent/own home)
 - Service workers are struggling to live in SMC (especially retail pay)
- Advocated for housing built at Bay Meadows, advocated for 10% inclusive
- State law to allow for more density for affordable housing
- Qualified workforce is critical
- Removing barriers for Section 8 voucher holders

o Peninsula for Everyone: Jordan Grimes

- Frustration with lack of dense infill housing in SMC
- Member engage in local project advocacy, and planning meetings and are politically active at the local and state level
- Huge housing shortage in the county, decades of underbuilding
- Focus on as much being built as quickly as possible
- 3 Ps of housing policy, preservation, production, protection (interested in rental registries, want more rent data)
 - Protection: Rent control, right to counsel with the eviction process
 - Production: eliminating harmful restriction on density, parking min, streamlining housing building process



MEETING SUMMARY

Countywide Stakeholder Listening Session #3: Builders/Developers

11/1/2021, 1-2:30 pm on Zoom

Overview

On September 27, 2021, 21 Elements hosted the third of four housing element stakeholder listening sessions with housing developers and builders, including both affordable housing developers and market-rate housing developers. Detailed information about speakers and attending jurisdictions is below.

Key themes for affordable housing development included:

- Primary constraints to affordable housing include: the limits of local funding, tax credit
 availability (the county's pool is small, limiting the size of a development that could get an
 award), appropriate sites
- Key policies and programs: sufficient and flexible local funding; either public land or land that is eligible for SB 35; streamlined process and alignment across city departments
- Local governments should be aware of state and tax credit policies/requirements; be cognizant
 of the cumulative impacts of multiple layers of funding requirements; be prepared for
 community pushback now that high-resource areas are being targeted

Key themes for market-rate housing development included:

- Primary constraints include competition for sites (with other uses) which drives up land costs; construction costs; city process and zoning; all the "easy" sites have already been developed, leaving sites with environmental or political (close to single-family homes) or other sensitivities
- Key policies and programs: Specific plans and master plans and form-based zoning have been successful; removing CEQA from the equation is helpful; seek a balance of flexibility and predictability
- Localities should exercise caution with parking and ground-floor commercial requirements
- Property tax exemption is likely best tool for encouraging moderate/middle income housing created by the market



Stakeholder Presenters & Additional Resources

Organization	Speaker Name	Contact
MidPen Housing (Affordable)	Abby Goldware Potluri	agoldware@midpen-housing.org
HIP Housing (Affordable)	Kate Comfort	KComfort@hiphousing.org
BRIDGE Housing (Affordable)	Brad Wiblin	bwiblin@bridgehousing.com
Mercy Housing (Affordable)	William Ho	who@mercyhousing.org
Habitat for Humanity— Greater SF (Affordable)	Maureen Sedonaen	MSedonaen@habitatgsf.org
Eden Housing (Affordable)	Ellen Morris	Ellen.Morris@edenhousing.org
Affirmed Housing (Affordable)	Rob Wilkins	rob@affirmedhousing.com
The Core Companies (Affordable, Market Rate)	Chris Neale	chris@thecorecompanies.com
Sand Hill Property Company (Affordable, Market Rate)	Candice Gonzalez (invited, unable to attend)	cgonzalez@shpco.com
Sares Regis (Market Rate)	Andrew Hudacek (invited, unable to attend)	ahudacek@srgnc.com
Summerhill Apartment Communities (Market Rate)	Elaine Breeze	ebreeze@shapartments.com
Greystar (Market Rate)	Jonathan Fearn	jonathan.fearn@greystar.com

Jurisdictions in attendance:

BelmontHalf Moon BaySan BrunoBurlingameMenlo ParkSan Mateo (City)Daly CityPacificaSan Mateo (County)East Palo AltoPortola ValleySouth San FranciscoFoster CityRedwood CityWoodside



Roundtable Discussion Questions/Answers

Affordable Housing Developers

- 1. What do you perceive are the primary constraints on affordable housing development?
 - o Local funding esp since state housing laws have helped on the land use side
 - Having funding programs that actually match the supply side/building of the homes
 - Local Funding and Operating Subsidy
 - Current cap in the 9% tax credit round (in last several rounds, not many projects going in because not enough credits in the region) – only projects with fewer than 60 units, plus high costs
 - On preservation side have to be agile and fast, if cities want to do this, they need to have systems to deal with tight escrow periods
 - Appropriate sites
- 2. Are long lead (escrow) times possible in the property market today?
 - o Sellers are amenable to longer lead times than pre-covid, though Peninsula is still tight
 - What's key is having a good read on public partners' funding commitment
 - o For every site where factors line up, you lose a site because other things don't line up
 - You can tie it up to close upon entitlements, but carrying cost adds up, so if public commitment can come in earlier that helps reduce cost
- 3. What are new policies or improved policies that you think would go farthest to making it easier to develop affordable housing?
 - Local Funding and Operating Subsidy, esp flexible funding
 - 20% setaside dedicated to homeownership programs-
 - Fee waivers
 - Streamlined project timelines on the city's side
 - Consistent, regular NOFA timelines
 - Having all departments aligned on goals
 - Not having extra requirements/costs for affordable housing developments
 - o Affordable housing should not bear burden for infrastructure costs
 - Remove restrictive racial covenants
 - More policies like SB 9 and 10
 - Update zoning of sites that were zoned in the 1960s
 - Resources for site analysis, more points awarded when possible to incentivize and also help with by right potentially
- 4. What would you say are the 3 most important things that jurisdictions can provide in order to facilitate affordable housing development in their jurisdiction?
 - Local Funding and Operating Subsidy
 - Shift unused resources (downpayment assistance for example) to production allocation for more housing or land purchases
 - Nimble funding sources
 - Affordable homeownership
 - Land with appropriate zoning



- Public land, esp in high resource areas (https://belonging.berkeley.edu/2021-tcac-opportunity-map)
- Making more land available with by right zoning or SB35
- Or priority zoning for affordable San Jose allowing affordable housing to convert industrially zoned land

Process

- Streamlining and alignment across city Departments
- Dedicated planner to shepherd affordable housing projects
- I'd like to encourage jurisdictions to think outside the box and find ways to encourage partnerships between for and nonprofit developers. HIP Housing has had several great experience on projects using diverted impact fees and limited partnerships.
- 5. What should jurisdictions be aware of as they designate sites for affordable housing?
 - Think about how state funding sources/developers are looking at sites. "Vanilla" Aff family is gone unless in high resource areas so need operating subsidy. Sites need to be in amenity rich area (put site through amenity scoring lens)
 - Operating subsidies needed to support the deeper affordability that is sought today
 - Layering of requirements and compatibility of different populations
 - Think about not just # of units but also # of people being served
 - o A comprehensive view of constraints, impacts of delays on developers
 - Be prepared for pushback in high resource areas
 - We need more ownership, multifamily sites should be funded and counted by # of people served, not just # of doors; make residential "only" or limit commercial so can residential compete
- 6. Most of the Cities I consult for are small and do not have the capacity or expertise to shepherd affordable projects. What can you recommend otherwise?
 - o Important who the city chooses to partner with. Experienced developers can do some education on that. Hire a consultant or someone who can help to navigate the process
 - Small cities are sometimes great because they don't have as much bureaucracy and can get things done more quickly
 - Smaller cities could look to partner with Developers who build under 20 units (like Habitat and others on this call) and we welcome the opportunity to learn together. P.S. It's hard to make it work financially if there are under 6 units however:)
- 7. What is your experience with rolling NOFAs (no deadline) versus NOFAs that have a fixed deadline for responses? Are there particular advantages or disadvantages to either one of these?
 - Affordable developers rely on consistent, regular process
 - Don't create a land rush and have affordable developers bid up land
 - o Like rolling deadlines, since in the preservation world, can't wait until a NOFA
 - No deadlines better align with development
 - o Rolling NOFA's are good, allow for flexibility to be responsive
 - If you really need to schedule it, make sure NOFA schedules coincide with other funding sources



- 8. Would you have advice for jurisdictions with a lot of environmental constraints that can make housing expensive--faults, steep slopes, limited sewer, fire hazard, etc.?
 - Often they aren't as bad as you might initially think. A second look can make something workable
 - All the easy land has been developed on already! So don't hold back, this is the norm, not the exception
 - There are sometimes sources for brownfield funding
- 9. What is the densities that are working best for 100% affordable projects that cities should be planning for in the Housing Element process?
 - Anything over 20 duac but 30-50 is better, gives more flexibility
- 10. What site criteria make a site feasible for securing tax credits?
 - High resource area (amenity rich)
 - Site logistics (e.g. flat site, sufficient size)
 - No need to build out infrastructure
- 11. Do you have a "rule of thumb" for how much local subsidy you are looking for in order to make an affordable housing development "pencil"? Do you typically need to secure County funds for the project as well as city funds and/ or land?
 - o 100-300K per home
 - 30% local subsidy. Typically need county, city funding and land but depends on project specifics
- 12. Do you have any advice as jurisdictions release NOFAs/prioritize their affordable housing trust funds?
 - Put more money in production! Support ownership programs, modify program to accommodate and understand their impacts
 - o Family housing that can compete (e.g. high resource area)
 - Senior housing at lower AMI's
 - Operating Subsidies that aren't a COSR (e.g. LOSP) to serve homeless/ELI
- 13. From your experience in responding to site-specific RFPs, what would you say makes for a good RFP that you would be super excited to respond to?
 - Large sites
 - Sites with good logistics
 - Consider RFQ's instead of RFP's

Market-Rate Housing Developers

- 1. What do you perceive are the primary constraints on market-rate housing development?
 - Competing with other land uses in acquisitions life science and industrial and certain commercial driving more value
 - City constraints
 - Construction costs
 - All the easy sites are gone. Now they're politically sensitive, closer to single-family neighborhoods



- 2. What are new policies or improved policies that you think would go farthest to making it easier to develop infill housing?
 - Clear paths to entitlements would help
 - Specific plans and master plans are great, CEQA document, design standards
 - Other paths that remove CEQA from the equation
 - Would be a mistake to only think about high density residential, need to think about housing of all shapes and sizes (SB 9, ADUs, duplexes)
- 3. Which jurisdictions are doing a good job? (Answers were mostly about specific plans)
 - Redwood City
 - Milpitas
 - Santa Clara County
 - City of Santa Clara
 - Oakland 4 specific plans
 - o Burlingame's general plan
 - o Caution that specific plan does take time, often falls behind schedule
 - San Mateo County's transit has a lot of potential
- 4. Conversely, what are some cities that took approaches you think didn't work out well and why?
 - A city that got very detailed in a specific plan, and it wasn't relevant to the market, so it sat for a very long time before the city realized they needed to adjust the specific plan
- 5. What would you say are the 3 most important things that jurisdictions can provide to facilitate more housing development in their jurisdiction?
 - o Flexibility is key, but balance with predictability and consistent standards
 - Form-based zoning allows for evolution of details we talk in terms of density, but form-based zoning images make more sense to people
 - o Resources
 - Streamlined processes
 - Restrictions on other competing uses
 - Partnerships with city departments that streamline and adhere to code standards and other standards
- 6. What should jurisdictions be aware of as they designate sites for multifamily housing?
 - Anticipate objections and set up ways to mitigate them
- 7. Is there a range of project densities or size that is your sweet spot?
 - Depends on location
 - Depends on rents
 - Summerhill Type III over Type I garage, (5 stories wood over 2 stories concrete), 20-22
 units to the acre 3 story resioential density
 - Densities are going down, because unit mix is changing, putting bigger units in them.
 Used to have a lot of studios and 1BRs, now making 2BRs and larger 1BRs
- 8. Questions on parking. Are you finding car stackers practical for your developments?
 - Yes starting to do this in the right locations (Core, Summerhill)
 - Not necessarily cheaper but allows you to use land more efficiently and not go underground



- Hard parking minimums can be problematic when it comes to site planning, so some flexibility on parking is key
- o 1:1 parking ratio works near transit
- 9. Does this group see a lot of potential in SB 10? -- urban infill for up to 10 unit multi-family projects -- exempt from CEQA
 - o Fan, there are possibilities, but we'll see how much it actually gets implemented
 - What's missing is the small scale developer (they've been zoned out), if SB 9 and 10 can spawn that ecosystem, it can make a difference. Right now the pool isn't deep enough, not enough to sustain a business. If a community wants them, they will need to cultivate these types of development and developers
- 10. How does developing mixed use developments affect housing? How does it affect competing land uses?
 - Summerhill has mixed-use projects with ground floor commercial that is not leased
 - What makes good retail is sometimes at direct odds with what makes for good unit plans above. Depth of retail etc. It is a challenge
 - Amount of retail, needs foot traffic, really depends on location. Only so much retail to go around
- 11. What are ways that you think jurisdictions could facilitate the development of moderate and middle income housing?
 - Projects with JPA programs
 - Property tax relief for moderate-income units
 - Once upon a time, market-rate housing delivered housing for middle income households, we just don't have a lot of housing opportunities. Restricting supply doesn't restrict demand. Allow more housing generally
 - Access to specialized loan products and property tax incentives would help with middle income housing



MEETING SUMMARY

Countywide Stakeholder Listening Session #4: Service Providers

11/15/2021, 1-2:30 pm on Zoom

Overview

On November 15, 2021, 21 Elements hosted the fourth of four housing element stakeholder listening sessions with San Mateo County service providers. Detailed information about speakers (see appendix for organizational information) and attending jurisdictions is below.

Key themes included:

- Key location characteristics were similar for most groups: access to transit, groceries, medical services, pharmacy, schools/parks/community centers/senior centers, jobs and job training.
- Most of these stakeholder groups serve people with a range of incomes focused primarily at the low end of the income spectrum but also into moderate levels.
- Need affordable housing (or access to vouchers/subsidies that help with access to market-rate housing) of all shapes and sizes: mostly smaller units (studios to 2BR) but there is a need for larger units. It is hard for larger families (5-8 people) to find appropriately sized housing. Space, closets and storage, design for people with disabilities. See below for details.
- Some people need onsite supportive services; others just need to be able to easily access services, whether by transit or if it can come to them.
- Work with service providers and people experiencing issues firsthand before creating programs.
- Use your networks and power to encourage business/tech/philanthropy to support service providers

Policies & Programs to consider:

- Actively partner with affordable housing developers to streamline and facilitate development
- Stabilize market rents
- Use public land for affordable housing
- Create more workforce housing.
- Increase inclusionary housing
- Encourage and facilitate more homesharing
- Educate landlords on their rights so they are more willing to partner with Housing First service providers



Stakeholder Presenters & Additional Resources

Organization	Speaker Name	Contact
Daly City Partnership (one of San Mateo	Marya Ouro-Gbeleou	marya@dcpartnership.org
County's Core Agencies)		
HIP Housing	Laura Moya	Imoya@hiphousing.org
LifeMoves	Jacob Stone	jstone@lifemoves.org
Mental Health	Melissa Platte	melissap@mhasmc.org
Association of San		
Mateo County		
National Alliance on Mental Illness	Michael Lim	michael@namisanmateo.org
Ombudsman of San	Bernadette Mellott	berniemellott@ossmc.org
Mateo County		
Samaritan House San	C. LaTrice Taylor	latrice@samaritanhousesanmateo.org
Mateo (one of San		
Mateo County's Core		
Agencies)		
Youth Leadership	Alheli Cuenca	acuenca@yli.org
Institute		
Abode Services	Jeremiah Williams (unable to participate live, interviewed)	jwilliams@abodeservices.org
El Concilio	Gloria Flores-Garcia (unable to participate live)	gfgarcia@el-concilio.com

Roundtable Discussion Questions/Answers

- 1. We assume that transit-oriented or transit accessible housing is important. Are there any other location characteristics that you would highlight are important for the people you serve?
 - Mental Health Association access to transit, medical care, grocery stores, pharmacy
 - Daly City Partnership in Daly city all services are sited in the govt center by design, so housing should either be close to it or have direct transit access
 - Youth Leadership Institute parks within or near housing developments are important to young people, new community centers or access to existing ones, high walkability
 - HIP Housing agree with all mentioned, near schools for family housing, senior centers for senior housing
 - National Alliance on Mental Illness justice-informed community (people who have experience with law enforcement, ranging from a 5150 call or involuntary hold to being incarcerated in jail or prison system) need access to services



- Abode varies. Have some unique programs, sometimes relocate people out of the county. Medical, schools, childcare, transportation. Access to jobs/job training
- 2. What is the range of income levels of the population you serve?
 - Mental Health Association 0 to 15%
 - LifeMoves range from 0 to 100%
 - Daly City Partnership weighted to the lower end 0 to 30, 0 to 50%, a lot at 80% too but not as many
 - National Alliance on Mental Illness lower end, but mental illness spans people across the whole income spectrum
 - Abode serve the lowest incomes
- 3. What role does market-rate housing play for the people you serve? Are vouchers helping?
 - Mental Health Association for most clients, market-rate housing is out of reach, even affordable is also often out of reach (since it serves 40% to 120% AMI)
 - Ombudsman her clients in assisted living get a \$1500 check, rent is \$5000+, sometimes families or retirement funds make it work. Now facing a number of families who cannot help anymore because of lost jobs during the pandemic. 15 people on evictions list right now, many are 85+ years. If they are evicted they will end up on the streets. Looking for solutions for them. They don't take transportation, they can't
 - HIP Housing 95% of clients in homesharing program are at or below 80% of AMI, sometimes not low enough to access affordable housing. And some are on fixed income and don't qualify for affordable housing and don't make enough to access homesharing program. Waiting lists are way too long
 - Daly City Partnership see a lot of same types of people that Ombudsman sees, just a
 few years earlier, before they need assisted living. It's a tough spot to be aging in San
 Mateo County, unless you're healthy or living with your adult children. Think about
 dignity for our older folks. We need to care for our elders.
 - Abode do master leases, use vouchers, so existing and new market-rate housing plays an important role. Develop relationships with landlords that accept vouchers (provide case mgt/contact for landlords, help to avoid evictions). Important to educate landlords around their rights, not a lot of legal services available to them. Work with a range of landlord and building types.
- 4. Do affordable units need to be designed in a certain way or certain size to meet the needs of the people you serve?
 - Mental Health Association definitely need more units that are available for people with physical disabilities. Serve people with serious mental illness, HIV/AIDS debilitating conditions, etc. It used to be that they would die far younger than most, but now people are now living into 60s-70s-80s. This is great but long-term effects of medications have impact on their bodies, put them at greater risk for falls, etc. Mostly studios and 1BRs (preferred), closets and storage in the unit are critical
 - Youth Leadership Institute serve young people in Half Moon Bay they are seeing 3
 HH living in one unit, looking to advocate for pathway to homeownership, also single
 family housing (3BR/2BA). Want as much space as possible, spacious living areas.



During pandemic school from home was incredibly challenging esp when community centers weren't open or limited. Also like ADA accessible, parking spaces, access to community parks, trails, since there are not a lot of things for young people to do; storage units and closets, public bathrooms in developments

- HIP Housing serve single individuals, families and seniors. Larger families get missed, families of 5-8 or larger can't find any affordable housing options. Some seniors would benefit from onsite services, during pandemic especially suffered from isolation
- LifeMoves serving more seniors every year, medically fragile folks in terms of families serve primarily smaller households of 2-3, but do have a few large HH too
- National Alliance on Mental Illness agree with many things mentioned above, add better noise insulation since clients may have experienced trauma and loud levels of noise can trigger them to the next episode
- Abode need all types of units
- 5. For the population you serve, if the cities were able to encourage a set-aside within affordable housing for special needs, who needs onsite supportive services? Who can live in general affordable housing (assuming deeper levels of affordability)?
 - Mental Health Association only 30% of people we serve need to have site-based services onsite, but 100% of clients need access to support services. Deep affordability/subsidies/vouchers can work as long as there are services that can be brought in to work with them
 - National Alliance on Mental Illness some of our clients may lose custody of their children or have shared custody. Studio will suffice for most but for some who are working to get their life back in order, helps to have a little bit more space when they have their children visit
 - Daly City Partnership Was able to tour Sweeney Lane (MidPen Housing) in Daly City wonderful onsite services. Was moved, this is what our people need, it's a shame that it is so small. Excellent example of good practice of surveying residents about their needs and evolved services as needed. Many clients don't need that level though. Echo importance of evolving services over time. Midway Village in Daly City for several years there weren't onsite services, people there for generations, underserved population historically. Some of the seniors today moved there when they were young we need to think about aging in place, be thoughtful over the long term about evolving resident needs. There is a need for large units (4 children) in the market even though the smaller households are most common. # of kids is a limiting factor on affordable applications
 - Ombudsman there is no affordable assisted living. Pipe dream is that some people might be able to live in affordable housing with their families if they had some onsite services. Some need their medications to be given to them. Physical therapy is provided in nursing homes. Cheapest assisted living is \$4500, ranges up to \$10K/mo. Seniors need the same basic services no matter their income. Also serve mentally and physically disabled in residential homes. Nobody wants them, which is very sad.
- 6. Aside from more money, what can jurisdictions do to be helpful? Future programs and policies not just about the direct allocation of money



- Daly City Partnership Sweeney Lane is an example of the city getting behind a
 development and working collaboratively to get everything together zoning,
 permitting, convincing adjoining land owner with lot to sell the lot. Worked to move
 things as quickly as possible. It takes such a long time to make these projects happen,
 which is a problem when people are homeless *today*
- o HIP Housing one of the things jurisdictions can do is encourage and support affordable and accessible prices in the overall housing market. More supportive services for mental health issues, esp at earlier stages. More supportive services to people on fixed income, make sure they don't lose fixed income if they get access to new resources. Jurisdictions may not recognize homesharing as a solution, but they should consider it, it is readily available, no cost, can help fill in the gaps
- Mental Health Association agree with everything that has been said. Use city and county owned property for low income housing. Support developers that include extremely low income units, that provide support services onsite or accessible. There's a lot of talk about teacher housing nonprofit staff need affordable housing too. Would help to recruit and retain employees, who we are losing every day. If we can't hire staff, we will not be able to serve
- Ombudsman all the market-rate developers who are building these beautiful residential buildings, but only put 3 low income units in 25 unit building. We should incentivize them to add more low-income units. Give the developer a tax credit to incentivize them to increase the # of low income units. Get more people off the streets and into nice apartments.
- National Alliance on Mental Illness incentives to builders is great. Also think about how to halt the exchange of ownership on property. Every time land is sold and changes hands, it becomes more expensive. Think more creatively about ownership of land
- O Abode Besides more money, we need more vouchers, more staff. More project-based housing. Education for landlords on their rights will help more landlords be willing to take vouchers, sign master leases. Rapid rehousing is needed but it doesn't work for everyone; we need more permanent supportive housing. Jurisdictions should reach out to people at ground level for input before creating programs.

7. Are there options for people that have animals?

- Mental Health Association Most of our clients can have an animal as long as we work with them to request a reasonable accommodation. 100% of our units can and will make the accommodation.
- National Alliance on Mental Illness pets are huge thing for our clients, not only with soothing them but also creating a sense of responsibility, gives them second thoughts when they are thinking of ending their lives
- HIP Housing it is still a big barrier in affordable housing when their pet is not a service or supportive animal. Many people have more than one pet which is also a barrier.



- 8. How much have the large companies--Apple, Facebook, YouTube, etc--stepped up to help provide money for these services and housing units?
 - o Mental Health Association To our knowledge, not much.
 - o Ombudsman got turned down for grants from FB, Google, Genentech
 - Samaritan House they do fund some things, some of the folks here do have funding, depends on the focus, housing, food, youth has been big. Need to understand what is it that they really want to fund and tailor what you're doing to what they're asking for
 - Daly City Partnership CZI is funding all of the Core Agencies in SMC, doing a lot of work around free, high-quality training for their grantees and others. They are at the forefront. Key to support for Core Agencies: someone at County advocated for the Core Agencies. Jurisdictions, use your network and political power to help orgs
 - HIP Housing has benefited from CZI as well

9. Additional comments

- Samaritan House article came out today about most expensive zip codes in the country. For the 5th year in a row: Atherton. In the Bay Area we have 47 out of 100 zip codes that are among the highest in the country. In SMC, 10 of the 47. Somehow, some way we need to figure out how to solve this with partners, with developers (who have codes to follow, does tax credit offset how much they can make, when it's more about the money and those who can afford it vs. police, firemen, nonprofit workers). We are fast approaching that cliff where we're not only pricing out our clients but also the middle class. We need to do something, not sure what it is. We've got a fire. Where are the hoses, where is the water, where are the fire trucks? Tech companies should be a part of this process. We need the people with the money at the table. The tech companies are contracting with people so they don't have to pay benefits. People are working from other parts of the state/country because their money doesn't go as far in the Bay Area. \$140K income for a family of 4 only covers the basics. I know the people who are here know that. But who else do we need at the table to know it too.
- Daly City Partnership One of my favorite quotes, "Tell the rich of the midnight sighing of the poor." We need to educate the upper-class and business folks - appeal to their conscience. But that is my own personal view. LaTrice (Samaritan House) is so right.
- National Alliance on Mental Illness Need to look at transportation, exploring localities that are hubs. In a few years (or even now) we are facing the challenges of our own existence. NAMI San Mateo had to give up its permanent site and move offsite. Current location is not ideal, not close to any public transportation system. El Camino is going to look like two walls of buildings with homes. Is that what we want or do we want to add transit to allow people access to services. Jurisdictions should start thinking about transportation hubs. Think about housing density and building up because limited land, is precious. Need to think about it now since it takes time to build infrastructure



Appendix: Additional Stakeholder Information

Human Investment Project (HIP Housing)

- Mission: HIP Housing's Mission is to invest in human potential by improving the housing and lives of people in our community. HIP Housing enables people with special needs, either from income or circumstance, to live independent, self-sufficient lives in decent, safe, low-cost homes. To achieve our mission, HIP Housing provides Home Sharing, Self-Sufficiency, and Property Development.
- Where you operate: All cities in San Mateo County
- Whom you serve: Families and Individuals who live, work, go to school or have a housing voucher in San Mateo County.

LifeMoves

- Mission: To provide interim housing and supportive services for homeless families, couples and individuals to rapidly return to stable housing and achieve long-term self-sufficiency.
- Where you operate: Countywide, Daly City to East Palo Alto and Half Moon Bay on the coast
- Whom you serve: families, couples and individuals experiencing homelessness

Mental Health Association of San Mateo County

- Mission: Mental Health Association of San Mateo County is dedicated to improving and enriching the quality of life for individuals in our community who have a mental illness, HIV or AIDS or a co-occurring disorder by providing stable housing and supportive services.
- Where you operate: San Mateo County
- Whom you serve: Individual adults, transition age youth, and families.

Samaritan House

- Mission: Fighting Poverty, Lifting Lives
- Where we operate:
 - San Mateo Office: Belmont, Burlingame, Foster City, Hillsborough, Millbrae, San Carlos,
 San Mateo
 - o E. Palo Alto Office: E. Palo Alto, Menlo Park
- Whom we serve: residents in need, including families with children, seniors, persons living with disabilities, veterans, and unhoused individuals

Daly City Partnership

- Mission: Working together to enrich life in our community
- Where you operate: Daly City, Colma, Broadmoor residents primarily. San Mateo County residents.



• Whom you serve: Residents in need, including families with children, seniors, persons living with disabilities, veterans, and unhoused individuals and families. Services for all ages and stages.

Youth Leadership Institute

- Mission: yli builds communities where young people and their adult allies come together to create positive social change. We achieve this in two key ways: providing training, tools and resources for effective youth advocacy, and by leveraging the experience and savvy of adult allies.
- Where you operate: Half Moon Bay, Daly City, & greater San Mateo County
- Whom you serve: Low income and BIPOC youth

Ombudsman Services of San Mateo County

- Mission: The residents of Long Term care Facilities are often the most vulnerable in society.
 OSSMC works to ensure the protection of these residents through advocacy, direct intervention and collaboration with service providers.
- Where you operate: OSSMC provides services to all licensed LTC facilities in San Mateo County.
- Whom you serve: We service all residents in licensed LTC facilities in SMC. We presently serve 442 facilities with a total of 9278 residents

El Concilio of San Mateo County

- Mission: ECSMC is committed to increasing education, employment and access to quality of life services to underserved communities in San Mateo County
- Where you operate: County wide, East Palo Alto, Menlo Park, North Fair Oaks/Redwood City
- Whom you serve: Low Income, non/limited English speaking and non/limited literacy residents

Abode Services

- Mission: Abode Services' mission is to end homelessness by assisting low-income, un-housed people, including those with special needs, to secure stable, supportive housing; and to be advocates for the removal of the causes of homelessness.
- Where you operate: Alameda, Santa Clara, San Francisco, Santa Cruz, San Mateo, and Napa counties.
- Whom you serve: People identified as homeless or at risk of becoming homeless



ROOT POLICY FAIR HOUSING SURVEY SUMMARY – SUMMARY OF PUBLIC FEEDBACK

City of San Mateo Resident Fair Housing Survey Preliminary Results

As of January 20, 2022, the San Mateo County Fair Housing Survey has gathered 108 responses from residents in the City of San Mateo. Main findings are listed below.

Top challenges in housing situation.

- I would like to move but I can't afford anything that is available/My income is too low for me to find anywhere else to rent (30%);
- My house or apartment isn't big enough for my family members (28%);
- I worry that if I request a repair it will result in a rent increase or eviction (17%).

Top challenges in paying for housing:

- I can't keep up with my utilities (15%);
- I can't keep up with my property taxes (12%).

Top challenges in neighborhood:

- There are not enough job opportunities in the area (22%),
- I can't get to public transit/bus/light rail easily or safely (18%),
- Schools in my neighborhood are poor quality (17%).

Displacement. Twenty-eight percent of respondents indicated having been displaced in the past five years. The top reason for displacement was "*Rent increased more than I could pay*" (40%).

Availability of housing. Seventy-three respondents have looked for housing seriously in the past five years of those, 17 (24%) indicated that a "Landlord did not return calls and/or emails asking about a unit", and 31 (44%) indicated they have been denied housing to rent or buy in San Mateo County in the past 5 years. The main reason for denial (37%) was "income too low."

Voucher holders. The survey gathered responses from 25 voucher holders. The majority (77%) indicated that finding an affordable unit is somewhat or very difficult. Six of them indicated this is due to "Landlords have policies of not renting to voucher holders."

Residents with a disability. Twenty-seven percent of respondents indicated having a disability or having a member of their household with a disability. Seventy-five percent indicated their home does not meet the needs of their household member with a disability.

Improving quality of life. Residents were also asked about several resources that would improve their living situation.

When asked what type of help they need to **improve their housing security**, top answers were:

- Help me with a down payment/purchase (39%);
- Help me get a loan to buy a house (27%); and
- Help me with the housing search (23%).

When asked what type of help they need to **improve their neighborhood**, top answers were:

- Better lighting (38%);
- Improve street crossings (30%); and
- Reduce crime (27%).

When asked what type of help they need to **improve their health**, top answers were:

- Make it easier to exercise (41%);
- More healthy food (37%); and
- Better/access to mental health care (26%).

When asked what type of help they need to **improve their job situation**, top answers were:

- Increase wages (49%);
- Find a job near my apartment/house (28%); and
- Help paying for college (24%).

When asked what type of help they need to **improve children's education**, top answers were:

- Stop bullying/crime/drug use at school (29%);
- Make school more challenging (28%); and

Have more activities afterschool (26%).



COMMUNITY CORRESPONDENCE RECEIVED BY THE CITY PRIOR TO APRIL 6, 2022, AND BETWEEN MAY 7, 2022 AND MAY 16, 2022

Sandra Council

From: Sandra Belluomini

Sent: Tuesday, October 26, 2021 5:31 PM

To: Sandra Council; Nicholas "Nicky" Vu

Subject: FW: Housing and global warming

From: George Hackman

Sent: Tuesday, October 26, 2021 11:18 AM To: Housing <nousing@cityofsanmateo.org> Subject: Housing and global warming

Hello,

One of my biggest concerns is global warming. As Bill Gates and others have pointed out, concrete and building materials are enormous contributors to global warming. By some estimations, if concrete were a country it would be the third-largest emitter of greenhouse gasses after the US and China.

https://www.theguardian.com/cities/2019/feb/25/concrete-the-most-destructive-material-on-earth

https://www.nytimes.com/2020/08/11/business/concrete-cement-manufacturing-green-emissions.html

The great news is that green concrete is available and is being USED RIGHT NOW in new buildings like LinkedIn headquarters (one brand is carboncure referenced in NYT article). https://www.carboncure.com/

With the new development, we have an opportunity to build right. What is being done to...

- 1. Ensure new development is being done with green concrete such as CarbonCure?
- 2. What are plans for requiring solar or other sustainable energy uses as part of construction?
- 3. What building requirements are in place to ensure uptake of carbon zero heating, hot water and cooking in these new buildings?

Thanks for your time,

George Hackman

Long-term San Mateo resident.

Sandra Council

From:

Sent: Tuesday, November 2, 2021 11:57 AM
To: Sandra Council; Nicholas "Nicky" Vu

Housing

Subject: FW: Housing input



Sandra Belluomini Administrative Tech | Housing 330 W. 20th Ave., San Mateo, CA 94403 650-522-7239 | belluomini@cityofsanmateo.org

From: Todd Keithley

Sent: Tuesday, November 2, 2021 10:31 AM To: Housing housing@cityofsanmateo.org

Subject: Housing input

Hello Housing Division,

I am a seven-year resident of San Mateo, and my wife was born and raised here. We have three kids in the public schools. We live in a single family home at 139 Spuraway Drive.

Your recent housing flyer says that the city "must ... prepare for future growth," but Bay Area growth has been happening for several years already and San Mateo is behind on the production of housing. We need new housing to support prior growth, not just future growth.

I strongly support any and all forms of new housing, including apartment buildings. To preserve what little open spaces remain, it seems to me that building up and building densely is the way to go. The Bay Meadows development is a good start, and I appreciate its "smart growth" walkable layout and proximity to public transport (though I wish some of the new office buildings over there had been housing instead).

San Mateo's approach to housing is a lot better than that of the smaller cities and towns on the Peninsula. Nevertheless, many people who work here cannot afford to live here, such as the vast majority of our children's teachers.

Keep building!

Best, Todd Keithley

Sandra Council

From:

Mary Way

Sent:

Tuesday, October 12, 2021 11:46 AM

To:

Sandra Council; Julia Klein

Subject:

FW: Letter to the Planning Commission

Hi Sandy & Julia,

Received this public comment received for tonight's item. Already sent to Planning Commissioners.

Mary

From: AlanTalansky

Sent: Tuesday, October 12, 2021 11:43 AM

To: Planning Commission <PlanningCommission@cityofsanmateo.org>

Subject: Letter to the Planning Commission

Today housing demands new approaches to finance, ownership, management, design, construction and scope of entitlement.

The challenge of creating affordable and livable public workforce housing that provides a sustainable return on investment, for the developer and and a successful result for the people of San Mateo is a difficult balance.

One of the most most significant barriers to creating a favorable balance is a restrictive density per acre limitation. Today the most desirable development sites are restricted to 50 units per acre (before any density bonus benefits). Since the limitation to 50 units per acre represents 1/3rd of what would create a project with a reasonable density for a 1 acre site. This current limitation reduces the addition of units necessary for a project to make a sustainable return on investment and creates less necessary housing for the community.

Let's raise the unit per acre restriction to a more realistic less restrictive number.

Thank You

Alan Talansky **Executive Vice President of Development** EBL&S Development LLC 334 Sonora Dr San Mateo CA 94402

To: San Mateo Mayor Rodriguez

From: Christopher P. Conway, resident of San Mateo

Re: Housing Element 2023-2031 and the General Plan

Mayor Rodriguez

I want to write to all five members of the city council of San Mateo to share my thoughts on the process of our General Plan and our Housing Element numbers. I have been attending all the workshops and follow the weekly council meetings on Zoom. I consider myself a concerned, informed, longtime resident.

'21 MAY 24 1:34PM

My first thought is that the process is a complete joke. The workshop that was offered May 18th was so poorly done, the viewer was forced to go into break out rooms and discuss 9 different zones in a matter of minutes. How in the world do you expect anyone to grasp the changes of zoning and the implications of these changes in less than a minute per zone? If you are looking for an informed electorate, the way the process is going is far less than ideal.

2nd, the complete disdain for Measure Y by the entirety of our city council is very evident in the three alternatives given. The council needs to respect Measure Y and stop putting buildings taller than 7 stories in our General Plan. In 2030, San Mateans can extend these building limitations and the council needs to respect what their constituents just voted for. Two of the three alternatives given do not reflect the city council got the message of Measure Y and what city voters want for San Mateo. They clearly include buildings 8 stories and higher.

3rd, you really need to cool it on the racial talk. The bemoaning of white, older people who are a big part of this community for actually attending these workshops is insulting. The faces on Zoom clearly show the frustration from city staffers about the demographic of people attending these workshops. Your constant drive and frustration with the inability to get people who you want to participate is becoming comical. How hard are you going to try to make sure a community is being involved and not just those older, white constituents whose opinions you can care less about? If I hear the term old, white homeowner again in derogatory terms, I am going to have to consider filing a formal complaint about this process and the derogatory remarks by participants in these workshops and comments in Chat. This would not be tolerated if the roles were reversed and you know it. So, let's let people know that the old white homeowner label is offensive to many in this community and let's get away from this race baiting that is clearly part of some people's agenda. Grouping and dismissing a segment of your city is a mistake on your part. For the record, I have Native American lineage, decedent of Chief Pontiac of the Ottawa tribe near current day Ontario-Detroit Area. So technically my personal input is of a multi-racial person and should be reflected as such. I want to be properly identified and not considered strictly white. I am a rainbow of colors and cultures.

4th, many of your constituents want controlled growth and demand local control. For many in our city who think like I do, we do not want a regional authority or state control over what has to be built in our city. It is my view that the five city council members want to give up their influence on housing in San

Mateo and just surrender to these regional and state players. RHNA numbers and ABAG need to be pushed back on like so many other cities in California are doing. The process of coming up with these numbers is arbitrary and the people making these decisions are unelected. If you believe in a representative government like I do, it is time to start representing all the people of San Mateo, not just the ones who share your agenda. The deadline to appeal RHNA numbers to the ABAG is this summer 2021. FYI.

If not, you need to be clear and honest with the people of San Mateo who you serve on what your personal goals are in both the General Plan and the Housing Element. It is important that voters know exactly where you stand on this very critical issue when it is time to vote for council members in the future.

My grandfather and his development company, Conway and Culligan, has built more single-family homes in the city of San Mateo than any other builder. He is responsible for the homes built in Elmwood, College Park, Howard Park, Sunnybrae, Polo Club Subdivision, San Mateo Village and Fiesta Gardens to name a few. My family has a long deep connection to San Mateo and the building of single-family residences. Zoning and character of neighborhoods is very important to my family as my grandfather is one of the men who designed and built many our neighborhoods. I know I don't share the same values and ideas about San Mateo as you. I know we have completely different agenda's, different views on our city's history and our political affiliations could not be further apart; however, even though the people listening to you may not be the ones you want, we would at least like to be respected for showing up and caring about our city and participating in the process.

Sincerely.

Christopher P. Conway

Resident of San Mateo since 1964

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Housing Survey 722 JAN 14 3:33PM

To: Mayor, San Mateo Subject: General Plan Housing Survey January 12, 2022

I mailed these comments instead of participating in the online General Plan Housing Survey. Please forward them to the person in charge of the survey and route them to the remainder of the city council members. Thank you. I've chosen to be anonymous.

Public Housing

I concur with the following suggestion that was printed as a letter to the editor a while ago.

"I suggest using city run non-profit public housing. Issue long term bonds. Use the proceeds to buy or build small site rental buildings across the entire city. Operate them at cost. Set the rents just high enough to: 1) pay for management, maintenance, repairs, etc.; 2) pay interest on the bonds; and 3) re-pay the bonds at maturity. There would be no investor expecting a profit based on market value. Rents would not go up simply because the property value appreciated.

"Vienna, Austria has had this sort of housing for many years and it has worked quite well. Search the web for "Vienna public housing".

"Promoting cooperative housing is another option. Buildings are owned by the residents. Instead of just owning the air rights to a unit each occupant owns a portion of the building and the land. Again, there is no investor expecting rents to go up as the property value appreciates. Search the web for "cooperative housing"."

Rent Stabilization

Housing prices sometimes increase suddenly by a large amount. When this happens some landlords raise the rent by a significant amount in order to increase their profit. For many tenants this is an eviction notice, not a rent increase. Rent control should be imposed to prohibit such sudden increases.

Long Term Vacancies

One factor that I have not heard mentioned is that some of the demand for housing is coming from wealthy individuals who are looking for part time residences in the bay area. Such residences are often vacant much of the time. What can be done to contend with this? Consider charging a tax on vacant units as a source of revenue for public housing.

Comments on Section 3 of the Survey Create housing by redeveloping existing properties that have additional potential. - Rather vague. Does this refer to remodeling an existing retail store or office building into a residential building? If so, it might be appropriate if there are enough families nearby to create a neighborhood. Where will the children play?

Create accessory dwelling units (ADUs, also known as second units, granny flats) on existing single-family properties. - These tend to be small, probably suitable for retirees. Young couples would likely move out as their family grows, the children get older, and three or more bedrooms are required. They also tend to congest areas that are currently single family homes.

Housing Survey

Convert existing single-family houses into duplexes. - Most houses are too small to subdivide. Does this actually mean building an addition on an existing single family house? If so, that tends to congest neighborhoods that are currently R-1. Street parking is congested, traffic increases.

Increase the allowable density in areas that are close to transit. - Many people are reluctant to increase density in any part of San Mateo. They are concerned about traffic congestion, such as on Delaware Street between downtown and SR 92 prior to the Covid-19 outbreak.

They are also concerned about exceeding the capacity of the water supply system and the sewer system. These issues should be addressed directly. Are they genuine problems? How would they be resolved? I have not seen any city official address them in detail.

As for being close to transit, most houses are close to a bus stop, so this could be anywhere in the city. If it refers to Caltrain, that simply concentrates the congestion near the three train stations.

Encourage mixed-use projects that have both commercial and residential uses. - This sounds like an old idea, stores on the ground floor, apartments above. There are some older buildings of this sort on B Street. They seem to appeal to some folks, but the idea seems to be out of favor now. Lack of parking could be one of the reasons. However, the building under construction on the Trag's site is somewhat like this. If a developer wants to build one in a neighborhood of similar buildings let him try it.

Streamline housing approval process. - There is a practical limit. What is the minimum time required to do the process thoroughly?

Allow taller developments if they include open space. - Recent legislation allows multifamily buildings to be built on lots that are currently R-1. I don't like mixing multi-story housing units with existing single family homes. I live in a neighborhood of single family homes. I don't want a two or three story building on an adjacent lot. I'd have no privacy in my back yard, looking up at the windows or balconies of the apartments. There would be noisy neighbors. Zoning ordinances should provide for consistent types of buildings in a neighborhood.

Survey Process

This survey should have been much more comprehensive. It is quite superficial. The questions are quite general. It only looks good in the history books. You folks can check off the box that says "A public survey was conducted". It doesn't mean very much.

 $255\ \mathrm{characters}$ is not enough for additional comments. That's less than two tweets.

There should have been a period for written public comments. Caltrans does this routinely for projects such as the proposed changes to the interchange at Highway 101 and Peninsula Avenue.

There should have been a person appointed to contact for questions or additional information or to receive comments.

Housing Survey

City Council Bias

A review of recent history shows the five council members have been biased and uncommunicative on the subject of housing. I am refering to members Rick Bonilla, Joe Goethals, Amourence Lee, Diane Papan, and Eric Rodriguez.

In 2018 a citizen group gathered enough petition signatures to put what became the Measure Y height limit proposition on a ballot. The council postponed doing so until 2020, just before the expiration of the existing height limit legislation. Prior to that election city attorney Shawn Mason attempted unsuccessfully to invalidate the proposition. Before reluctantly putting Measure Y on the November 2020 ballot all five council members recommended that citizens vote against it but did not present a convincing argument for doing so or a compelling alternative.

In 2020 another group began circulating a petition for a competing height limit proposition that became Measure R. It was favorable to developers. Due to Covid 19 this group had to cease their effort without obtaining enough signatures. The council added Measure R to the ballot anyway, stating that it certainly would have garnered sufficient signatures had the virus not occurred. This was unethical and possibly illegal. Council members recommended that citizens vote for it. Measure Y passed, Measure R was defeated.

After the election some members of the council attended a meeting regarding why Measure R failed and how to circumvent Measure Y.

I have no objection to council members taking a stand but I am highly critical of their devious and underhanded tactics. They should have expressed their opinions more directly. Clearly they opposed height limits. If I could have offered advice I would have suggested that they present their argument in an adult to adult, citizen to citizen manner.

During 2020 they could have taken the lead and made speeches explaining what they were proposing to do and why they felt the way they did. They could also have done this by writing press releases or guest editorials for the local Daily Journal newspaper or sending letters to citizens. In short, a clear explanation of their preferred course of action would have been much more mature and persuasive.

Ironically, in June of 2020 Joe Goethals as mayor actually did write a guest editorial on the subject of Father's Day. A similar, "Dear citizen, this is what I propose to do and why I propose it ..." letter on the subjects of height limits and housing would have been highly appropriate and a demonstration of mature leadership instead of all the silliness that went on prior to the 2020 election. I greatly prefer straight talk and plain dealing rather than political manipulation.

I offer these comments without animosity in the hope that council members will take a more direct and mature form of leadership in the future.



10.11.2021

San Mateo Planning Commission City of San Mateo 330 W. 20th Ave., San Mateo, CA 94403

Re: Housing Element Update Process

Dear Chair Maldonado and City of San Mateo Planning Commissioners,

On behalf of Prometheus Real Estate Group, I am writing today regarding the Housing Element Update Process. As a company long based in San Mateo and an employer and investor throughout San Mateo and it's Downtown, Prometheus Real Estate Group supports the City's efforts to address 'its RHNA allocation within the existing land use and zoning designations without the need to rezone or increase densities as stated in the Staff Report. While Prometheus and our project partners continue to follow and support the General Plan Update process, which will provide a plan for growth throughout the City for the years ahead, we believe that the City's current zoning and land use guidelines do provide a framework for addressing the City's 7,015-unit RHNA allocation. However, we would propose greater focus on ways to better streamline and achieve greater certainty throughout the development process.

Towards that end, below are several suggestions that we believe would better facilitate the development process and help towards attaining the RHNA housing numbers needed.

1. State Density Bonus and Measure Y

- a. There have been recent discussions within the City regarding the Density Bonus Law and its ability to allow a project to go beyond a local voter initiative-based height limit. We would recommend clarifying the details of how this would work so that a project applicant could plan accordingly. Having certainty in such an interpretation can allow for a more creative approach to defining a specific project and potentially incorporating some or more housing if possible. Along with additional height, this would also include greater FAR and densities.
- b. Having these guidelines and interpretations formally confirmed at the start of a project will greatly facilitate the initial underwriting and City review process which will benefit all parties involved.

2. Community Benefits

- a. Some zoning districts in the City of San Mateo have underlying residential uses allowed. Within those allowed residential use guidelines can be language regarding gaining additional densities through Community Benefits. By more clearly defining the Community Benefit process, higher residential densities can potentially be achieved and RHNA targets realized.
- b. While the recent "interim program" from 2020 provided a proposed framework for an economic land-use consultant to value the community benefits on a project-by-project basis, we believe further refinement of this process is warranted, in an effort to provide morer certainty in community benefit requirements, resulting in higher densities and greater ability to attain the necessary RHNA numbers.

Thank you for your time on this matter,

Jonathan Stone

Senior Director of Development Prometheus Real Estate Group, Inc. 1900 South Norfolk Street, Suite 150, San Mateo, CA 94403 650.931.3448

DEVELOPMENTAL DISABILITIES SUBMISSION FOR

CITY OF SAN MATEO HOUSING ELEMENT

Introduction to Developmental Disabilities

People with developmental disabilities have a disability that emerged before age 18, is expected to be lifelong, and is of sufficient severity to require a coordinated program of services and support in order to live successfully in the community. Developmental disabilities include intellectual disability, autism, Down syndrome, epilepsy, cerebral palsy, and other disabling conditions similar in their functional impact to an intellectual disability. Under California's Developmental Disabilities Services Act and the U.S. Supreme Court's 1999 decision in *Olmstead v. L.C.*, people with developmental disabilities are entitled to receive community-based services that allow them to live in the least restrictive community setting. This shift to de-institutionalization has led to the closure of the most restrictive segregated settings and to the requirement that local jurisdictions in their Housing Elements assess and plan specifically for the housing needs of people with developmental disabilities who receive services from the Regional Center in order to live in their home community.

Demographic and Other Trends Affecting the Housing Needs of People with Developmental Disabilities

The City of San Mateo Population with Developmental Disabilities Grew by 12% Since the Last Housing Element and Accounts for 21% of the County's Total Population with Developmental Disabilities. The City of San Mateo is home to 835 people with developmental disabilities (Table ___). This represents an increase of 12% over the 2013 population of 746 reported in the City's 2015 Housing Element and reflects a much higher growth rate than the general population. In addition, the City's population with developmental disabilities accounts for 21% of the total County population with developmental disabilities, although the city's total population is only 14% of the County's total population.

Table ____ Comparison of the 2021 City and County Populations with Developmental Disabilities

Age	City of San Mateo	County of San Mateo	City of San Mateo as % of County
Under age 18	304	1169	26%
18 and older	531	2764	19%
Total	835	3933	21%

Source: The City of San Mateo data is based on zip code level data for zip codes 94401, 94402, and 94403 published by the California Department of Developmental Services as of September 30, 2021. County level data is published by the Department of Developmental Services as of June 30, 2021. Both sources exclude children from birth to the third birthday because approximately 75% of this age group is found not eligible for continuing lifelong services on their third birthday.

Decline in Living Arrangements for Adults with Developmental Disabilities Outside the Family Home. Of the City's total population with developmental disabilities, 531 (64%) are adults and 304 (36%) are

under age 18 (Table ___). Assessing the housing needs of adults with developmental disabilities is of particular importance because as they age the adults will require a residential option outside the family home, whereas the family home is the preferred living option for children with developmental disabilities. In 2021, 505 City of San Mateo residents with developmental disabilities lived in the family home compared to 389 in 2013 as reported in the 2015 to 2023 Housing Element. This 30% increase in reliance on the family home is 2.5 times greater than the City's 12% increase in the developmental disabilities population during that same period. Increased reliance on the family home is primarily explained by overall growth in the population with developmental disabilities coupled with significant declines in opportunities for the City's adults with developmental disabilities to live either in licensed care facilities (11% decline) or in affordable housing with supportive services (11% decline). (Table ___.) As adults with developmental disabilities age, they need opportunities to live outside the family home both because of the aging of their family caregivers and also because many adults with developmental disabilities would like to live in their own apartment with supportive services.

Table ____ Changes in Living Arrangements of Adults with Developmental Disabilities

Living Arrangements	2013 Number	2021 Number	2021 Percent of Total Adults	% Change Since 2013
	Number	Humber	Tercent of Total Addits	70 Change Since 2013
Total (children & adults) in the Family Home	389	505		30%
	Not reported see			
Adults In the family home	note	201	38%	
Own apartment with				
supportive services	64	52	10%	-11%
Licensed Facilities	294	265	50%	-11%
Other (including homeless)	7	13	2%	.8%
	Not reportedsee			
Total Adults	note	531	100%	

Note: The 2013 data are reported in the 2015 Housing Element, which failed to separately count those under 18 and those 18 and older, making it difficult to estimate changes in the significance of the family home as a residential setting specifically for adults. The 2021 data are published at the zip code level by the California Department of Developmental Services as of September 30, 2021. These data assume that occupants of licensed facilities are 18 and older which is generally true, but if incorrect this assumption would tend to understate, not overstate, the need for other housing options for adults with developmental disabilities.

Increase of Autism Diagnosis Reflected in Increase in Adults in their 20s and 30s. Growth in the City of San Mateo's population with developmental disabilities since the 2015 Housing Element correlates with a significant annual increase in the diagnosis of autism that began in the mid-1980s and did not level out until after 2015. The cumulative impact of this trend is already seen in the growth in the San Mateo County population age 18 to 41 with developmental disabilities and will continue into the future. This trend has significant implications for housing needs among City of San Mateo adults with developmental disabilities during the period of the 2023 to 2031 Housing Element.

Table __ Changes in Age Distribution of Adult Population in San Mateo County

Age	2015 Number	2021 Number	% Change
18 to 31	1023	1189	16%
32 to 41	397	457	15%
41 to 52	382	335	-12%
52 to 61	385	348	-10%
62 plus	327	435	33%
Total adults	2514	2764	10%

Source: County level data is published by the Department of Developmental Services as of June 30, 2021 and as of September 30, 2015.

Longer Life Spans. Between September 2015 and June 2021, the California Department of Developmental Services reports that the number of San Mateo County residents with developmental disabilities age 62 and older grew by 33% (Table ___). This is not due to migration of senior citizens with developmental disabilities to San Mateo County, but rather to well-documented gains in life span among people with developmental disabilities. With longer life expectancy, more adults with developmental disabilities will outlive their parents and family members with whom a growing number of City of San Mateo adults with developmental disabilities now live because of the lack of other residential options. Longer life spans will also slow the pace of resident turnover in the county's limited supply of licensed care facilities, which will further reduce opportunities for the growing population of people with developmental disabilities to secure housing outside the family home.

Decline in Licensed Care Facilities. The California Department of Developmental Services reports that between September 2015 and June 2021, San Mateo County lost 5% of its supply of licensed care facilities for people with developmental disabilities (including Community Care Facilities, Intermediate Care Facilities, and Skilled Nursing Facilities), thereby increasing the need for affordable housing options coordinated with supportive services funded by the Regional Center. This trend is mirrored in the 11% decline in the number of City of San Mateo adults able to live in licensed care homes between 2013 and 2021 (Table ___). The reduced role of licensed care facilities demonstrates the need for the City's Housing Element to plan for affordable housing that includes people with developmental disabilities so that adults with developmental disabilities are not forced out of the county when they lose the security of their parent's home.

Displacement. The California Department of Developmental Services has documented a 12% decline in the age group 42 to 51 and a 10% decline in the age group 52 to 61 in San Mateo County between September 2015 and June 2021. (Table ___). In light of gains in life expectancy, this loss can reasonably be attributed to homelessness or displacement from the county because of the lack of residential living options (either licensed facilities or affordable housing) when an elderly parent caregiver passes away or becomes unable to house and care for the adult. Displacement takes a particular toll on adults with

developmental disabilities who depend on familiarity with transit routes and shopping and services, as well as support from community-based services and informal networks built up over years in living in the City of San Mateo.

Higher Rates of Physical Disabilities. People with developmental disabilities are more likely than the general population to have an accompanying physical disability. Twenty-seven percent (27%) of San Mateo County residents with developmental disabilities have limited mobility, and 13% have a vision or hearing impairment. The need for an accessible unit coupled with the need for coordinated supportive services compounds the housing barriers faced by those with co-occurring intellectual and physical disabilities.

Ineligibility for Many Affordable Rental Units. Some adults with developmental disabilities depend on monthly income of under \$1,000 from the Supplemental Security Income (SSI) program, pricing them out of even the limited number of Extremely Low Income affordable housing units in the City of San Mateo. Those with employment tend to work part-time in the lowest paid jobs and also struggle to income-qualify for many of the affordable housing units for rent in the City of San Mateo.

Transit-Dependent. Most adults with developmental disabilities do not drive or own a car and rely on public transit as a means to integration in the larger community.

Best Practices for Inclusion of People with Developmental Disabilities in Typical Affordable Housing

As demonstrated by a growing number of inclusive affordable housing developments in neighboring jurisdictions, the City of San Mateo can meet the housing needs of people with developmental disabilities by adopting policies and programs to promote their inclusion with coordinated services in typical affordable housing. The following considerations should guide the City of San Mateo in this pursuit:

- Integration in typical affordable housing is a priority in order to affirmatively further fair housing for a group that has historically experienced no alternatives to segregated living and also to counter the displacement of adults with developmental disabilities out of San Mateo County.
- Coordination of housing with onsite supportive services funded by the Golden Gate Regional Center should be encouraged. These fully funded coordinated services provide a supported pathway for people with developmental disabilities to apply for and retain an affordable apartment and are often as essential to a person with a developmental disability as a physically modified unit is to a person with a mobility, vision, or hearing impairment.
- A mix of unit sizes at inclusive housing properties would address the needs of those who require live-in aides, want to live with roommates or partners, or have children.
- Location near public transit would accommodate the transit-dependency of most adults with developmental disabilities.
- **Deeply affordable housing is needed,** targeting incomes not more than 30% of Area Median Income and taking advantage of Housing Authority Project Based Vouchers or HUD 811 Project

Rental Assistance when available to create housing opportunities for those who cannot meet minimum income requirements for units priced at 30% of Area Median Income.

Policy and Program Recommendations

The City of San Mateo has a responsibility not simply to assess the housing needs of people with developmental disabilities but also to create policy, zoning, program and other changes that make it more feasible for affordable housing developers to include people with developmental disabilities in their housing in coordination with the supportive services available from the Golden Gate Regional Center. The City's 2015 Housing Element identified a need for housing for an additional 30 to 87 people with developmental disabilities, but the number of adults with developmental disabilities living in their own apartment actually declined by 11% since the last Housing Element, even as the population grew by 12%. The City's lack of progress in meeting the housing needs of people with developmental disabilities since the last Housing Element demonstrates the need for policies and programs that specifically incentivize inclusion of people with developmental disabilities in affordable housing with coordinated services provided by the Golden Gate Regional Center.

• Establish and monitor a quantitative goal. Tracking the City's success in housing people with developmental disabilities is essential to determine whether policies and programs are having an effect in overcoming historic patterns of discrimination and exclusion of people with developmental disabilities from affordable housing. A goal of 150 new Extremely Low-Income housing units for City of San Mateo residents with developmental disabilities over the period of the 2023 Housing Element would represent meaningful progress towards the total unmet housing need of this special needs population.

Sample Language: The City of San Mateo shall monitor progress towards a quantitative goal of 150 new Extremely Low Income housing units that are subject to a preference for people with developmental disabilities needing the coordinated services provided by Golden Gate Regional Center to live inclusively in affordable housing.

• Target City-Owned Land, Land Dedicated to Affordable Housing under the Inclusionary Ordinance and City Housing Funds to Meet City-Specific Priorities. City-owned land, land dedicated to affordable housing in lieu of providing affordable units under the inclusionary ordinance, and city housing funds are often essential to the development of affordable housing that is financially feasible in high-cost City of San Mateo. In creating guidelines for the scoring of any competitive requests for proposals for these scarce resources, the City should grant additional points to affordable housing projects that address the housing needs of City of San Mateo residents who are most difficult to house under existing state and federal housing finance programs--for example, by prioritizing proposals with a higher number of extremely low income units or that make a percentage of units subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from services of the Golden Gate Regional Center.

Sample Language: In publishing requests for competitive proposals for any city-owned land, land dedicated to affordable housing under the city's inclusionary ordinance or city housing funds, the City of San Mateo shall grant additional points to proposals that address the city's most difficult to achieve housing priorities, by, for example, providing a greater number of extremely low-income units or committing to make a percentage of the units subject to a preference for people with special needs who will benefit from coordinated onsite services, such as people with developmental disabilities who receive services from the Golden Gate Regional Center.

• Offer Developers a Range of Affordability Options Under the Inclusionary Ordinance. Most adults with developmental disabilities have incomes too low to satisfy minimum income requirements for the Low Income units currently offered under the city's inclusionary ordinance and are effectively excluded from this housing option. California law (AB 1505, the "Palmer Fix") explicitly allows cities to adopt inclusionary housing ordinances that address a range of income levels from moderate-income to extremely low-income. The City should take advantage of this authority to make its ordinance more responsive to local needs by offering developers of market rate housing a menu of options for including affordable units, for example, by setting a higher percentage of units priced at moderate income and a lower percentage of units set at extremely low income. Such a menu would address a broader range of City of San Mateo housing needs, while giving developers more options for meeting the inclusionary requirement.

Sample Language: The City of San Mateo shall revise its inclusionary housing ordinance to offer developers a menu of options for achieving affordability, adjusting the percentage of units required to be affordable depending on the degree of affordability achieved (moderate-income, low income, very low income, and extremely low income).

• Reduce Parking Requirements for People with Developmental and Other Disabilities. Adults with developmental disabilities have reduced parking needs because they rarely have a driver's license or own a car. This may also be true of other categories of people with disabilities. The City should revise its ordinances to limit parking required for affordable units for people with developmental disabilities to .5 space for each affordable studio or 1 bedroom unit and 1 space for an affordable 2 bedroom unit or larger. A similar reduction should be considered for physically accessible units required to be included in affordable housing.

Sample Language: The City shall encourage the inclusion of people with developmental and other disabilities in affordable housing by recognizing their transit dependence and establishing lower parking ratios for units targeted to people with developmental and other disabilities than would otherwise be required for affordable housing.

Local Density Bonus Concessions. The state density bonus law currently provides additional
density for housing projects that include at least 10% of the units for disabled veterans,
transition-age foster youth, and homeless persons at the very low income level. Above and
beyond the density bonus guidelines mandated by state law, the City should add the same
incentives when at least 10% of the units are subject to preference for people with

developmental disabilities who will benefit from coordinated onsite services provided by the Golden Gate Regional Center.

Sample Language: In implementing the California density bonus statute, the City shall provide for the same density bonus, incentives, or concessions for housing projects that include at least 10% of the units for people with developmental disabilities at the very low-income level as are available to projects that include at least 10% of the units for disabled veterans, transition-age foster youth, and homeless persons at the very low-income level.

Affirmative Marketing of Physically Accessible Units: Developers are allowed to affirmatively market accessible units to disability-serving organizations in San Mateo County (i.e. Golden Gate Regional Center, Housing Choices Coalition for Person with Developmental Disabilities, Center for Independence of Individuals with Disabilities and others) but rarely take this step. Affirmative marketing is particularly needed by people with developmental disabilities who, because of cognitive, communication and social impairment, may rely on housing navigation services funded by the Golden Gate Regional Center to learn about and apply for affordable housing.

Sample Language: As a condition of the disposition of any city-owned land, land dedicated to affordable housing under the city's inclusionary ordinance, the award of city financing, any density bonus concessions, or land use exceptions or waivers for any affordable housing project, the City shall require that the housing developer implement an affirmative marketing plan for physically accessible units which, among other measures, provides disability-serving organizations adequate prior notice of the availability of the accessible units and a process for supporting people with qualifying disabilities to apply.

- Extremely Low-Income Accessory Dwelling Units. As part of a larger plan to increase the supply of Accessory Dwelling Units (ADUs), the City should consider creating a forgivable loan program for homeowners who build ADUs and rent them for at least 15 years at Extremely Low Income rent levels to people with developmental disabilities.
 - Sample Language: Subject to funding availability, the City shall devise a program of financing for Accessory Dwelling Units subject to rent restrictions for at least 15 years at Extremely Low-Income rent levels to people with developmental disabilities who would benefit from coordinated housing support and other services provided by the Golden Gate Regional Center.
- Affirmatively Further Fair Housing. Not only is disability the highest-ranked source of Fair Housing complaints, a growing body of San Mateo County data indicates that Black, Indigenous and other People of Color (BIPOC) with disabilities experience higher rates of housing discrimination and severe rent burden than either BIPOC without disabilities or whites with disabilities. Currently the City of San Mateo offers its residents exceptional employment, educational and social opportunities but the severe shortfall of Extremely Low Income units means that BIPOC--particularly those with disabilities--are too often excluded from enjoying

those community assets. Multiple barriers including high land and construction costs and limited funding make it difficult for developers to produce Extremely Low Income units that will overcome such disparities. Policies that lead to increased production of Extremely Low Income units, as well as city staff dedicated to implementing and overseeing those policies, will Affirmatively Further Fair Housing in the City of San Mateo and decrease displacement and homelessnessness for the most at-risk City of San Mateo residents.

Sample Language: The City of San Mateo's plans to Affirmatively Further Fair Housing for Black, Indigenous and other People of Color, particularly those with disabilities, shall include policies designed to increase the production of Extremely Low Income units, as well as adequate staff capacity to implement and monitor the impact of these policies.

TENANT-PROTECTION POLICY OPTIONS FOR SAN MATEO

Proposed by ONE SAN MATEO | For more information: onesanmateo@onesanmateo.org

March 3, 2021

According to many sources, nearly 47 percent of San Mateo households are renters. On average, these renter households have significantly lower incomes than homeowner households. According to the Affordable Housing Task Force's 2016 final report, median household income for renters at the time was \$64,445, whereas the median household income for owners was \$117,700. Faced with constrained incomes and high rents, many renters in San Mateo pay a disproportionately high percentage of their income on housing, and many renter households are badly overcrowded. Latinos and African Americans are affected in especially large numbers by these adverse conditions.

Due to the nature of renting (as opposed to owning), renter households are vulnerable to disruptions completely outside their control. Chief among these is the possibility of rent hikes and eviction, both of which can have far-reaching impacts that easily lead to family trauma.

The passage of AB 1482 created minimal protections for renters against the threat of disruption. But these protections are minimal. Renters in San Mateo need and deserve more.

One San Mateo proposes the following policies for their potential to bring positive change to renters' lives.

CLOSING GAPS AND LOOPHOLIES IN AB 1482

1. Create "just cause" protection from Day One.

Since AB 1482 stipulates that just cause protections apply to tenants who have been in place 12 months or more, the ordinance deprives compliant tenants of the security they would have if the protections were to go into effect on Day One. The most effective way to address this shortcoming is to pass an ordinance requiring that the just cause provisions under AB 1482 go into effect on Day One. Many local city councils have adopted just cause policies that go into effect on Day One, among them San Jose, Hayward, Oakland, and Alameda. Most just cause policies exist in combination with rent stabilization, but not all.

Resources on just cause policies adopted by local city councils:

• Information about Hayward's just cause ordinance:

https://www.hayward-ca.gov/discover/news/mar19/just-cause-eviction-protections-extended-more-hayward-tenants

• Article on Alameda's just cause ordinance:

https://www.eastbaytimes.com/2019/06/05/alameda-adopts-additional-protection-for-renters/

• Alameda city staff report from 5/21/19 with link to ordinance:

https://alameda.legistar.com/LegislationDetail.aspx?ID=3943916&GUID=B665E57F-45B4-4ECF-9269-3D98649DD5E3&Options=&Search=&FullText=1

A less effective approach to the problem is to pass a minimum lease requirement requiring that landlords provide tenants with the option of a one-year lease. This would provide tenants with security for the first year of tenancy but leave them vulnerable to eviction at the end of the first year before the just cause protections under AB 1482 go into effect.

Resources on minimum leases

Menlo Park FAQ on minimum lease ordinance (with link to the ordinance):

https://www.menlopark.org/Faq.aspx?QID=386

• Redwood City minimum lease ordinance:

https://library.municode.com/ca/redwood_city/codes/code_of_ordinances? nodeId=CH42AMILETEREREUN

2. Prevent renovictions by closing the "substantial remodel" loophole.

Under the terms of AB 1482, a landlord can evict a tenant if s/he intends to demolish or "substantially remodel" the property. The law says that the landlord has to be doing substantial modification that requires a permit from a governmental agency, that cannot be reasonably accomplished with the tenant in place, and that requires the tenant to vacate the property for at least 30 days. Now that there are fewer acceptable rationales for evicting tenants, landlords have manipulated the substantial remodel clause to their advantage. Shirley Gibson, attorney for Legal Aid of San Mateo County, said that in the months before COVID, "substantial remodel" was the most frequently chosen reason for

60-day termination notices. She further said that when landlords were challenged about their intentions in the unlawful detainer process, it would often turn out that the plans were mostly cosmetic or possibly could be done within 30 days. In response to landlord abuses under the "substantial remodel" provision, several cities have passed an ordinance requiring that landlords obtain permits before serving tenants an eviction notice. Among these are Long Beach, Los Angeles and South Pasadena. The Long Beach and South Pasadena ordinances were passed by a unanimous vote. While One San Mateo has not yet confirmed the vote on the Los Angeles ordinance, we are aware that it was adopted as an urgency ordinance, which requires approval by at least three-fourths of the 15-member council.

Resources on renovictions:

• Article about Long Beach ordinance:

https://www.presstelegram.com/2020/02/18/long-beach-ordinance-tackles-substantial-remodel-loophole-in-tenant-protection-act

Long Beach staff report from 2/11/20:

http://longbeach.legistar.com/View.ashx?M=F&ID=8060909&GUID=66F42 362-6D3D-4F94-B8E0-2106FFE60EBE

• Long Beach ordinance adopted with first reading on 2/18/20 with second reading on 3/11/20:

http://longbeach.legistar.com/View.ashx?M=F&ID=8075455&GUID=4EBE948B-965A-4FEE-8D72-873E14400F28

Article about the Los Angeles ordinance adoption:

https://www.the-newinth.com/closing a loophole in the tenant protection act

• Los Angeles ordinance:

http://clkrep.lacity.org/onlinedocs/2020/20-0203 ORD 186586 04-03-2020.pdf

• Article about South Pasadena ordinance adoption:

 $\underline{https://southpasadenareview.com/city-council-passes-tenant-protection-for-remodels/}$

3. Create a data registry to track compliance.

While AB 1482 created a set of renter protections, there currently is no way to track whether the requirements of the law are being adhered to. A data registry would provide a mechanism for monitoring whether landlords were raising rents within the prescribed limits and eviting tenants only for just cause.

A data registry could provide other valuable information as well. During the course of San Mateo's affordable housing task force in 2015/16, the absence of accurate data on rents was a complaint expressed by all parties. It was a strong impediment to understanding the realities of the rental environment that the group was charged with addressing.

The value of data cannot be overstated. It is the cornerstone to assessing current realities and responding with the creation of appropriate policies, whether in housing or any other area of human endeavor. As Matthew Desmond, author of the Pulitzer prize-winning book *Evicted*, wrote, "Imagine if we didn't know how many Americans were incarcerated each year or how many dropped out of high school, got divorced, or lost their job. If we don't know how big a problem something is, where it is happening, or how many families are touched by it, then how can we begin the critical work of finding solutions?"

The City of El Cerrito created a data registry in 2019, and the City Council of Concord voted on December 1, 2020 to launch one.

Resources on data registry:

• El Cerrito FAQ on rent registry:

https://el-cerrito.org/DocumentCenter/View/14344/FAQ Rent-Registry 2020-Final v1

• El Cerrito rent registry ordinance:

http://www.el-cerrito.org/1356/Rent-Registry

• Article on Concord rent registry:

https://www.mercurynews.com/2021/01/15/east-bay-city-to-post-rent-increases-eviction-details-online

 Concord municipal code describing tenant protection program, including rent registry:

https://www.codepublishing.com/CA/Concord/html/Concord19/Concord194 o.html#19.40.110 • Link to January 12, 2021 Concord City Council meeting, Agenda Item 9A, when implementation details for the registry were discussed (what info should be collected, what would be made public, etc):

https://stream.ci.concord.ca.us/OnBaseAgendaOnline/Meetings/ViewMeeting?id=578&doctype=1 (scroll to Agenda Item 9A for relevant documents)

• Staff report from the January 12, 2021 Concord City Council meeting

https://stream.ci.concord.ca.us/OnBaseAgendaOnline/Documents/ViewDocument/Agenda%2oStaff%2oReport%2ofor%2o-%2oRENT%2oREGISTRY%2oREPORT%2oINFORMATION%2o(11054).pdf?meetingId=578&documentType=Agenda&itemId=11054&publishId=7780&isSection=false February 1, 2022

To whom it may concern:

The Campaign for Fair Housing Elements is a coalition dedicated to ensuring that every city in California produces a Housing Element which complies with the California Department of Housing and Community Development's requirements. We have reviewed San Mateo's Housing Element process and Draft Adequate Sites List as of January 14¹.

We have the following concerns. The city's estimates of ADU production are too optimistic. The expected density of sites is unrealistic. There's no evidence that sites will be developed in the first place. The site inventory is not informed by AB 686's requirements to Affirmatively Further Fair Housing.

ADU Estimates

The city's ADU estimates are incorrect. According to HCD's Site Inventory Guidebook² (page 31), there are two "safe harbor" options for ADU construction estimates. These are (1) five times the average annual construction before 2018, or (2) the average annual construction since 2018. According to San Mateo's Annual Progress Reports and the city's claims, data is available as follows:

2015	2016	2017	2018	2019	2020	2021
2	3	16	8	45	52	67

The safe harbor options are then as follows:

Option (1) (2015-2017)
$$\frac{2+3+16}{3} \times 5 = 35 \text{ per year, 280 over eight years.}$$
Option (2) (2018-)
$$\frac{8+45+52+67}{4} = 43 \text{ per year, 344 over eight years.}$$

The City's estimate of 480 ADUs is not supported by these calculations. If the City doesn't use a Safe Harbor option, it must provide additional evidence. If the City doesn't provide evidence it must reduce its ADU projections.

¹ https://cityofsanmateo.org/DocumentCenter/View/86766/Draft-Adequate-Sites-List-and-Methodology

² https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos/docs/sites_inventory_memo_final06102020.pdf

Realistic Capacity

The City states on page 2: "When establishing realistic unit capacity calculations, the jurisdiction must consider existing development trends of existing or approved residential developments at a similar affordability level in that jurisdiction". The city must not only consider previous development trends, but also whether a site will be developed *at all*. HCD requires cities to account for the difference between a site's *nominal capacity* (the number of units it can theoretically support) and its *realistic capacity* (the number of units likely to be developed there over the next RHNA cycle). The City assumes that its entire site inventory will be developed--an unwarranted and unsupportable assumption.

Specifically, at least half of the city's lower-income inventory is assigned to non-vacant sites. Cities are to presume that they will not be developed, in the absence of "substantial evidence" to the contrary.⁴ The City states on page 1: "The analysis does not include the economic feasibility of specific sites, nor does it take into consideration the owner's intended use of the land now or in the future." As substantial evidence of development has not been provided, the city should use the probability of development of these sites over the previous cycle³.

Results from the last RHNA cycle shed light on the sites' realistic capacity. An acceptable Site Inventory would take into account San Mateo's historic rate of development. Only one in twelve sites were developed during the Fifth Cycle.⁵

Fifth Cycle Development History

Sites listed in 5th HE	Sites developed during 5% of 5th Cycle	Percentage (Projected)
94	5	8.5%

The City has not provided evidence of future development for each site. Therefore, the City is *required* to use this percentage to compute the realistic capacity of its sites.⁶ San Mateo has a **total allocation of 7,081 units**. Given this likelihood of development, a site capacity of 10,898 units will produce only **908 units** over the planning period. Counting expected development of

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³ Housing Element Site Inventory Guidebook, pp. 20-21, "Local or regional track records, past production trends, or net unit increases/yields for redeveloping sites or site intensification. This estimate may be based on the rate at which similar parcels were developed during the previous planning period, with adjustments as appropriate to reflect new market conditions or changes in the regulatory environment. If no information about the rate of development of similar parcels is available, report the proportion of parcels in the previous housing element's site inventory that were developed during the previous planning period." [Emphasis mine.]

⁴ Housing Element Site Inventory Guidebook, p. 27, "If a housing element relies on nonvacant sites to accommodate 50 percent or more of its RHNA for lower income households, the nonvacant site's existing use is presumed to impede additional residential development, unless the housing element describes findings based on substantial evidence that the use will likely be discontinued during the planning period." [Emphasis mine.]

⁵ Kapur, S., Damerdji, S., Elmendorf, C. S, & Monkkonen, P. (2021). What Gets Built on Sites That Cities "Make Available" for Housing? UCLA: The Ralph and Goldy Lewis Center for Regional Policy Studies. Retrieved from https://escholarship.org/uc/item/6786z5j9. Maps available at https://ewis.ucla.edu/RHNAmaps/

⁶ See note 3, above.

1,721 units on non-inventory sites and **344 ADUs**, this means that the Site Inventory has a **shortfall of 4,108 units**. In order to produce this many units at a one-twelfth probability, sites must be identified for **49,824 units**. (See Appendix A for details.)

These numbers are high, but they underscore that if San Mateo continues to proceed as it has over the previous planning cycle, it is planning to fail. The city can either produce roughly fifty thousand more units of planned capacity, or justify these favorable assumptions by identifying and changing the factors that made development so unlikely. Unless that happens, the Draft Housing Element is not in compliance with HCD's guidance and should be rejected.

Expected Density

On page 3, an attempt is made to calculate the average built density of large residential projects. But this is overly optimistic in two ways. First, the Kiku Crossing project is a clear outlier. Will one in fourteen future projects be a 100% below market rate project within a half-mile of a Caltrain station using AB 1763 to develop at nearly four times base density? Calculating a median would have been better here. Secondly, the "average" was calculated by averaging all of the per-acre numbers, rather than dividing the total number of units by the total acreage, which yields 40 du/ac (without Kiku Crossing) and 43 du/ac (with). The method used by the city does not reflect the typical yield of an acre of housing, and the city should not use it.

Furthermore, the City refers to "proposed and/or approved" projects, then uses them to "demonstrate that **as-built** densities are consistently above zoned density" so the City may assume more realistic capacity for the sites. Six of the 14 projects included on this list also appear on the Cycle 6 Draft Adequate Sites List. Projects that are being counted towards Cycle 6 should not be used to calculate "as built" densities over Cycle 5. Eliminating these six projects yields 38 du/ac. Thus, the assumption of 100% zoned density production for R3, R4, R4D and R5 parcels (base density 35-50 du/ac), which the City applies to 31 sites with one of these designations, is wrong.

The City performs a similar analysis on the average built density of commercial & mixed use projects with residential development by averaging all of the per-acre numbers, which yields 48 du/ac, rather than dividing the total number of units by the total acreage, which yields 40 du/ac. The city then notes that only 75% of commercial & mixed use projects included residential development and multiplies their calculated "average dwelling unit per acre for projects with residential" by 0.75 to get an expected dwelling unit per acre for all commercial & mixed use projects. This is overly optimistic as the city has eliminated commercial & mixed use projects with no residential from their calculation, which is then applied (after a 25% discount) to all commercial & mixed use projects. It would be more accurate to simply calculate and apply the built residential density of all commercial & mixed use projects, which is 29 du/ac.

However, seven of the 20 projects included on the list of commercial & mixed use projects also appear on the Cycle 6 Draft Adequate Sites List. Eliminating these seven projects yields 1.7 du/ac. Thus, the City's "conservative" assumption of 30 du/ac for commercial & mixed use projects does not reflect the typical yield and the City should not use it.

Additionally, the City states on page 8, "For those sites less than 0.5 acres, in general it was assumed that the realistic capacity would be approximately 50% of zoned capacity, given the difficulty of maximizing use of those sites." However, of the 82 sites less than 0.5 acres and zoned for commercial & mixed use, only one has a realistic capacity of less than or equal to 50% zoned capacity. Sixty-three have a realistic capacity of 60%-80% of zoned capacity and 18 have a realistic capacity of 100% of zoned capacity.

Specific Issues

We've looked at some of the factors which have caused actual development to fall short of expectations in the past, and these errors continue to be reflected in the current inventory.

Forty-two of the 212 sites identified on the City's Adequate Sites List were also included on the site inventories for Cycle 4 and Cycle 5. Three of these sites are rated 4 (out of 5) on development potential and 26 of these sites are rated 5. The city does not identify any constraints to development of these sites over the past fifteen years, nor note any new incentives to development, beyond the rezoning required by AB 1397.

One site appears on the City's Sites List twice, with different unit allocations:

Site Address	Assessor Parcel Number (APN)	Very Low	Low	Moderate	Above Moderate	Total
4060 EL CAMINO REAL	042-241-180	13	8	8	22	51
4060 El Camino Real	042-241-180	10	6	7	17	40

For each site, the City notes the "Max Density Allowed (units / acre)", "Realistic Max Density (units/acre)", and "Parcel Size (gross acres)". The City also notes the "Realistic Density times size", which is presumably calculated by multiplying the Realistic Max Density by the Parcel Size. The "Total" number of units on each site is equivalent to the number reported for the "Realistic Max Density times size", except for sites that already have an approved number of units.

However, 35 sites have a "Realistic Max Density times size" / "Total" that is larger than the Realistic Max Density multiplied by the Parcel Size. For 9 of these sites, it appears Max Density Allowed was used instead of Realistic Max Density in the calculation (highlighted orange below). For 9 of these sites, a number larger than Max Density Allowed was used (highlighted red below), and for 17 sites, a number between Realistic Max Density and Max Density Allowed was used (highlighted yellow below). Between the duplicate APN and the overestimation of Realistic Density, the Sites List overestimates capacity by 616 units.

Assessor Parcel Number (APN)	Max Density Allowed (units / acre)	Realistic Max Density (units / acre)	Parcel Size (gross acres)	Realistic Density times size [reported]	Total	Realistic Density times size [actual]
035-466-010	50	30	1.66	83	83	50
035-466-060	50	30	9.21	461	461	276
039-060-440	50	50	0.73	57	57	37
033-191-040	50	30	0.44	59	59	31
033-191-060	50	30	0.13	-		
033-191-070	50	30	0.45	-		
034-142-200	30	30	0.43	35	35	21
034-142-220	30	30	0.26	-		
034-302-140	50	30	0.68	34	34	20
035-381-020	30	30	0.58	332	332	200
035-381-030	30	30	6.07	-		
039-030-400	50	40	1.54	77	77	62
039-353-050	50	30	1.08	54	54	32
039-353-070	50	30	1.18	59	59	35
042-121-040	50	30	1.81	90	90	54
042-121-080	50	30	0.65	32	32	20
042-241-180	50	40	1.02	51	51	41
042-242-060	50	40	0.25	296	296	268
042-242-070	50	40	0.24			
042-242-160	50	40	0.20	-		
042-243-020	50	40	2.09	-		
042-244-040	50	40	0.13			
042-244-050	50	40	1.19			
042-245-040	50	40	0.12			
042-245-050	50	40	0.12			
042-245-060	50	40	0.12			

042-245-070	50	40	0.12
042-245-080	50	40	0.12
042-245-090	50	40	0.12
042-245-100	50	40	0.24
042-245-110	50	40	0.24
042-245-120	50	40	0.30
042-245-130	50	40	0.36
042-263-010	50	40	0.73
032-122-210	35	35	0.14

Additionally, on page 8, the city states that "For this inventory, no individual site less than 0.5 acres is allocated toward lower income units; however, as per State guidance, such small sites can be considered either moderate income, above moderate income, or both." However, the following sites are allocated toward lower-income units and are below a half-acre in size.

Site Address	Assessor Parcel Number (APN)	Parcel Size (gross acres)	Allocation
117 N San Mateo Dr	032-292-080	0.41	3 VLI, 2 LI
402 Tilton	032-331-010	0.13	1 VLI, 1 LI
406 Tilton	032-331-020	0.13	1 VLI, 1 LI
487 El Camino Real	034-144-220	0.42	5 VLI, 3 LI
20 42nd Ave	042-242-180	0.21	2 VLI, 1 LI
4142 El Camino Real	042-242-170	0.3	3 VLI, 2 LI
4100 El Camino Real	042-242-080	0.42	4 VLI, 2 LI
2028 El Camino Real	039-060-430	0.38	3 VLI, 2 LI
717 Woodside Way	032-122-210	0.14	2 VLI, 1 LI

Affirmatively Furthering Fair Housing (AB 686)

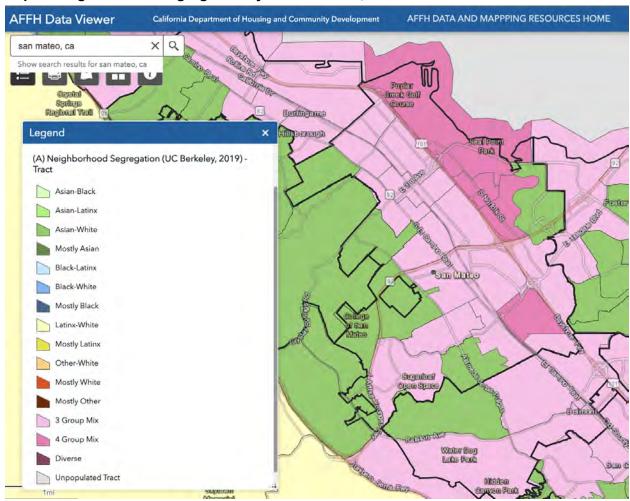
Per HCD's Guidance Memo on Affirmatively Furthering Fair Housing, "AB 686 now requires that a jurisdiction identify sites throughout the community in a manner that is consistent with its duty to affirmatively further fair housing (AFFH) and the findings of its assessment of fair housing, pursuant to Government Code section 65583, subdivision (c)(10)(A). While the City has

⁷ California Department of Housing and Community Development, Affirmatively Furthering Fair Housing, Guidance for All Public Entities and for Housing Elements, April 2021, pg 12

released excerpts from their Housing Needs Data Report⁸ it is unclear how the data assessments presented in the report informed the selection of sites.

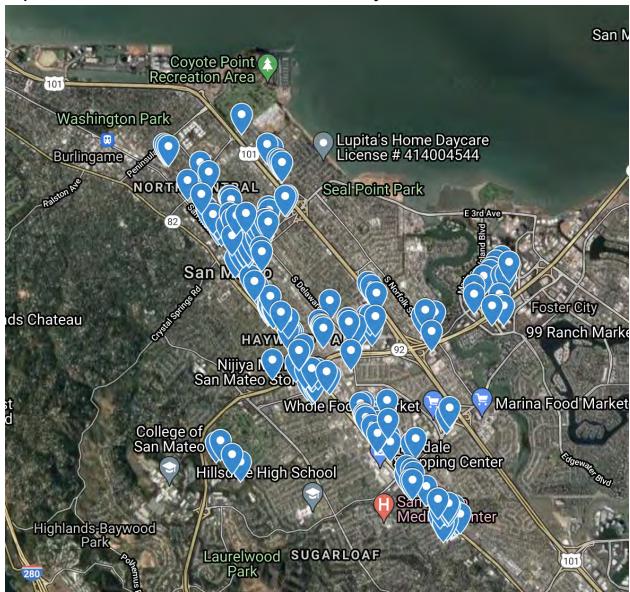
For example, no sites fall into the "Highest Resource" TCAC Opportunity Area designation and it appears that the sites predominantly fall into areas where three or four racial groups mix.

Map of Neighborhood Segregation by Census Tract, 2019



⁸ Excerpts from Draft Housing Needs Data Report: San Mateo, <u>December 2021</u>

Map of Sites listed on San Mateo's Draft Site Inventory



Please identify enough sites and commit to an appropriate program of rezoning and constraint removal in a manner that is consistent with your duty to affirmatively further fair housing and such that the actual capacity of the Sites Inventory over the next eight years meets or exceeds your RHNA.

The housing crisis is a regional problem, and our cities must work together to solve it. Thank you for your time and consideration,

Adam Buchbinder
Campaign for Fair Housing Elements

Peninsula for Everyone

Appendix A

Of the sites listed in the City's Site Inventory in the Fifth Housing Element, only about 8.5%, or one-twelfth, have been developed. (Data is available for five years of the cycle, so the math is $\frac{5}{94} \times \frac{8}{5} = 0.085$.) The Draft Housing Element must include this information and use it to adjust its Sixth Cycle estimates of realistic capacity.

Credit is also given for development on non-inventory sites, minus ADUs, as follows. Take the total production over the 2015-2020 timeframe. Subtract development on inventory sites, as reported on HCD's dashboard⁹ for 2018-2020 and by the City before that¹⁰. Because AMI projects are not reported by address, assume that none were in the site inventory. Because site names were not identified by address or APN, manual matching was necessarily fuzzy. Finally, scale the remainder by 8/6 to get the expected development over the entire Fifth Cycle.

Development on Non-Inventory Sites

	VLI	LI	MI	АМІ
Production 2015-2020	126	52	94	1545
ADUs (2015-2017)	0	0	0	21
ADUs (2018-2020)	0	0	0	105
Development on Inventory Sites (2015-2017)	0	19	15	293
Development on Inventory Sites (2018-2020)	0	6	0	67
Net Non-Inventory Production	126	27	79	1059
Multiplied by 8/6	168	36	105	1412

⁹ https://app.powerbigov.us/view?r=eyJrIjoiMDA2YjBmNTItYzYwNS00ZDdiLThmMGMtYmFhMzc1YTAzMDM4IiwidCl6IjJiODI4NjQ2LWIwMzctNGZINy04NDE1LWU5MzVjZDM0Y2Y5NiJ9&pageName=ReportSect ion3da4504e0949a7b7a0b0

¹⁰ https://www.cityofsanmateo.org/4477/Housing-Element-2015-23-Annual-Progress-

New Capacity Needed to Accommodate RHNA

	VLI	LI	МІ	AMI	Total
RHNA floor	1819	1047	1175	3040	7081
Nominal Capacity	2162	1599	1530	5604	10895
Realistic Capacity (Adjusted to 1/12)	180	133	128	467	908
Projected Non-Inventory Production	168	36	105	1412	1721
ADUs (6% VLI, 31% LI, 48% MI, 15% AMI)	21	107	165	51	344
RHNA floor - Realistic Capacity - ADUs - Non-Inventory Production = Shortfall	1450	771	777	1110	4108
Nominal Capacity Required To Eliminate Shortfall	17400	9252	9324	13320	49296

Subject: OSM remarks on housing element programs



Dear Mayor Bonilla and Members of the San Mateo City Council,

In response to the staff report dated February 7, 2022, whose subject is "Housing Element Goals, Policies and Programs", One San Mateo would like to offer the following remarks on a few items that are of special interest to us.

FRAMING. First, we would like to support the utilization of the Three P's in the framing of the Housing Element goals. This reflects current thinking about the high-level categories of actions that need to be included in a comprehensive plan to promote inclusion and provide for a jurisdiction's future housing needs. It is a crisp and effective way to organize thinking about the myriad strategies that can be used to address our affordability problem and ensure a suitable living environment for all San Mateans. We encourage adoption of the Three P's framework and support the addition of a sustainability goal as well. In the interest of consistency, this fourth goal might begin with the word "Pursuit."

DISPLACEMENT. Under the "Fair Housing" heading on Attachment 3, we encourage the inclusion of a number of strategies that have been upheld by community members in the context of surveys and forums and whose importance was acknowledged at the council's blue skies event on January 29. These strategies are intended to reduce displacement by preventing people from being forced from their homes. The specific entries that address this are as follows:

- Require documentation from landlords who use remodel exemption to evict tenants (AB 1482)
- Require tenant relocation payments for No Fault evictions for those with tenure less than one year (extend 1482)
- Establish a rental registry to track rents and evictions citywide

POPULATION PRIORITIES. The individuals most underserved by the market, whose very survival is threatened by our spectacular housing costs, are those with the lowest incomes and those with special needs. Therefore, under the "Fair Housing" heading, we also encourage the prioritization of ELI and VLI units, along with units to serve people with special needs, in city-assisted affordable housing projects.

SITES. We are aware of the letter that has been forwarded to council from the Campaign For Fair Housing Elements and are sympathetic to the concerns that prompted the writing of this letter. Recent changes to the sites identification process have been made in the interest of increasing its authenticity and ensuring that it serves equity goals. If the current sites inventory for San Mateo fails to fulfill the newly imposed requirements, we encourage the city to remedy this in the interest of creating a Housing Element that both succeeds in its intended purpose and receives approval by HCD.

R-1 ZONING. Finally, we feel compelled to mention that we continue to take exception to the strenuous efforts that have been made during this Housing Element update to avoid making changes to R-1 neighborhoods. R-1 zoning was originally introduced as a workaround to racially explicit zoning, and its status as a progenitor of white privilege was cemented during the decades when government-imposed policies excluded all but whites from owning homes in these neighborhoods. When Richard Rothstein addressed the SAMCAR community in October of 2020, he was asked what should be done to reverse the injustices of the past, and the first approach he mentioned was the modest densification of R-1 neighborhoods, i.e. allowing both plexes and modest-scale garden apartments to be built in neighborhoods currently zoned R-1. We concur with his thinking on this and regret that San Mateo has resisted moving in this direction, which would serve significantly to advance the goal of Affirmatively Furthering Fair Housing.

Thank you in advance for your consideration to our thoughts and for the opportunity to share them with you.

Sincerely,

Karyl Eldridge Vice Chair of One San Mateo Sent: Monday, February 7, 2022 4:31 PM

FW: Joint Meeting on Housing Element **Subject:**

Hi Joan,

Here is another Public Comment for tonight's meeting.

Mary



Subject: Joint Meeting on Housing Element

Hello Mayor, members of the city council, and planning commission:

HLC is very interested in tonight's joint Planning Commission and Council meeting to discuss policies for the housing element and I would like to share our perspective and our policy priorities. Housing Element policies are usually designed and formed to both meet the needs identified in the needs assessment and to overcome barriers identified under constraints. Additionally this year, the city must complete a fair housing analysis that would also present opportunities for solutions.

While this could hurt the city's ability to get a certified housing element on the first try, if the city changes task order, it will make it easier to engage with the local community and to, make a better plan, and shorten the review process..

That said, we have some specific policies that we would like you to consider:

Funding:

- 1. Increase the commercial linkage fee and design it to preference partnerships between affordable housing providers and commercial developers.
- 2. Increase the transfer tax on real estate sales over 1 million dollars.
- 3. Make affordable homes exempt from some fees (like park fees) to decrease the cost and make the city's limited resources stretch further.

On sites:

1. Beyond following state guidelines on the process for developing a sites list, look at publicly owned sites, including areas that are owned by other agencies, for the opportunity to provide affordable homes.

2. Also look at quasi public sites (churches, nonprofits). If an institution is interested in developing affordable homes, what steps (including rezoning) does the city need to take to enable that development.

Overcoming Constraints:

- 1. Again, complying with state law and identifying constraints before you make decisions on policies is critical.
- 2. Strategies for parcel assembly
- 3. Lower your parking requirements, where appropriate
- 4. Review the neighborhood associations practices for electing leaders, hosting meetings, and providing opportunities for everyone in the neighborhood to participate.

In addition, the city needs specific policies and programs to create ELI housing and housing for special needs populations, and to help prevent displacement and homelessness.

The process for developing a housing element has changed significantly since the last cycle. It is challenging to keep up with the changes and meet the deadlines. But San Mateo has some of the strongest housing leaders on both the Planning Commission and City Council. It is HLC's hope that the City will create a model Housing Element - one of the best in the state that will serve a an example to other communities in our county and follow the process as outlined by HCD. We look forward to the continued conversation about policies and programs after other work has been completed.

Thank you for your time and leadership.

Evelyn Stivers
Executive Director
Housing Leadership Council of San Mateo County
2905 S El Camino Real
San Mateo, CA 94403

www.hlcsmc.org

IBEW LOCAL



UNION 617

1701 LESLIE STREET SAN MATEO, CA 94402 POWERING SAN MATEO COUNTY SINCE 1908 (650) 574-4239 FAX (650) 574-1408

February 9, 2022

Regarding: San Mateo DRAFT Adequate Sites List, December 2021

Dear City Of San Mateo Officials,

It has come to our attention that the City Of San Mateo has listed as 'moderate' the chance that property which is owned by the IBEW on Leslie Street may change its current use to housing during the RHNA cycle six which runs from 2023 through 2031.

I am writing to inform you that the IBEW has absolutely no intention of changing its use during that time period. We are viewing the current use as a long-term investment.

Respectfully,

David M. Mauro

Business Manager/Financial Secretary

IBEW Local Union 617

DMM:mfb Opeiu29/afl-cio





HOUSING ELEMENT BEST PRACTICES: Lessons from Previous Cycles

MidPen Housing has compiled a set of case studies to illustrate high-impact policies advanced in the last Housing Element cycle and suggest strategies based on successful implementation. This current cycle presents an important opportunity to build and expand upon what worked previously to plan for equitable growth.

At the time of the last Housing Element cycle, many of the tools profiled were designed to exceed State-level policies established by the State Density Bonus Law (SDBL) for projects with affordable housing. In recent years, the State's policies, through the more powerful SDBL and SB-35 procedural incentives, have evolved considerably, accelerating change. This creates an opportunity with this next cycle to again look at the State-level landscape as a base to respond to, build from, and exceed with local policies tailored to local specifics and needs.

As with the most recent cycle, jurisdictions can look at today's tools and find ways to make them most effective by making more sites eligible, or set policies that go beyond them with the goals of delivering more housing more quickly. Jurisdictions able to maximize land opportunities and reduce development costs can help spread limited public resources further. Given the vastly changed State landscape, jurisdictions have a much different starting point than the last Housing Element cycle to evaluate opportunities that generate the most impact from their policies.

The Housing Element is a key step to advance the infrastructure needed to support inclusive development through planning and building tools. The most effective jurisdictions had site inventories and policies that were complementary. As jurisdictions work on their policy tools with this cycle, it is critical to take a tactical approach to site selection to realize feasible implementation. We hope these examples are useful to city partners and other community stakeholders.













POLICY: Master-planned sites with opportunities to maximize housing density and share infrastructure; senior housing overlay

RATIONALE: Increases feasibility of affordable housing by spreading density and other planning calculations across a larger development site

CITY EXAMPLE: Foster City

Foster City identified an undeveloped 15-acre City-owned property adjacent to City Hall as a housing opportunity site with a vision for a master-planned, mixed-use, mixed-income senior community. In 2011, the City began negotiations with the master developer and pursued a project that consisted of 66 affordable homes along with 355 market-rate and assisted living units. In addition to including the site in their housing element, another enabling policy was utilization of a senior housing overlay zone to facilitate affordable senior housing (reduced parking needs, reduced unit sizes, increased density, fee waivers, priority processing). This form-based/Floor Area Ratio (FAR)-based approach to density makes sense for projects with smaller unit types like senior or supportive housing. Structuring the development's high-level approvals as a larger master plan instead of breaking into three to four separate projects enabled cost savings for the affordable residential component, increasing feasibility.

PROJECT IMPACT EXAMPLE:

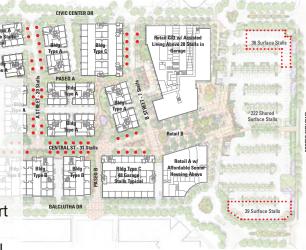
Alma Point at Foster Square - completed

 Units: 66 (127 units/acre, 78 units/acre including shared surface parking)

Impact: The City's senior housing overlay enabled the project to achieve a much higher density level while fitting within an appropriate built form for the site. Given that the site is senior housing with smaller units, the site can support much higher units/acre within the same building footprint. Foster City's code has a minimum square footage for rental units of 750 sq. ft., while senior housing units are typically below 550 sq. ft. for studios/1-bedrooms. The ability to leverage non-residential components of the project (public space and commercial space) reduced costs for elements like parking and infrastructure. Senior parking requirements of .5/unit for residents and .5/unit for guest would have resulted in a required 1:1 ratio. With shared parking, the project was able to move forward with a .59:1 ratio

 Cost savings of \$1.6M, including \$1.27M in shared infrastructure and \$202K in saved costs via the parking reduction

Increased density from 35 units/acre to 127 units/acre







POLICY: Fee exemptions for affordable housing

RATIONALE: Increases feasibility of affordable housing by decreasing costs

CITY EXAMPLE: Sunnyvale exemption for park in-lieu fees

- Park dedication in-lieu fee: \$69 per square foot
- This is the biggest lever in Sunnyvale's fee schedule
- The City waives park fees for affordable rental projects and for affordable units in mixed-income rental projects, such as affordable units in density bonus projects





PROJECT IMPACT EXAMPLE:

Edwina Benner Plaza - completed

- Units: 66 (50 units/acre)
- Park impact fee: \$2.4M (\$37.6K per unit)
- Impact: This exemption reduced the total development budget by about 5%. These waived fees are also advantageous to the project's ability to secure financing as they count towards the local leverage calculation utilized by competitive financing sources like the Low-Income Housing Tax Credit program (LIHTC)

PROJECT IMPACT EXAMPLE:

1178 Sonora Court - in development

- Units: 176 (140 units/acre)
- Park Impact Fee: Approximately \$7.8M (\$44K per unit)
- Impact: This exemption reduced the total development budget by about 6%. These waived fees are also advantageous to the project's ability to secure financing as they count towards the local leverage calculation utilized by competitive financing sources like the Low-Income Housing Tax Credit program (LIHTC)

POLICY: Reduced parking standards for affordable housing

RATIONALE: Increases feasibility of affordable housing by decreasing costs Saves one of the typical waivers in the State Density Bonus Law (SDBL) so developers can use it for another feasibility-improving modification

CITY EXAMPLE: Sunnyvale parking reductions

Reduced parking requirements for affordable housing developments and housing for seniors or persons with disabilities were adopted in 2011. The modified parking ratio that MidPen Housing was allowed to use for the 124-unit Fair Oaks Senior Housing project served as the basis for the adopted parking standard for affordable housing for seniors or persons with disabilities. The City also adopted provisions to allow development applications for senior housing, housing for persons with disabilities or housing affordable to lower income households to include requests for further reductions in the parking requirements. The request can be granted if the approving body finds that the applicant's proposed parking standard is adequate through a combination of any of the following considerations: location or proximity to transportation, variety or forms of transportation available, accessibility, services and programs offered, or population served by the proposed housing development. Many jurisdictions have adopted lower parking requirements for affordable housing based on robust data showing lower rates of car ownership and utilization at affordable housing properties given income, as well as locations that are often proximate to high-quality transit given financing-program criteria.



PROJECT IMPACT EXAMPLE:

Onizuka Crossing - completed

- Units: 58 (46 units/acre)
- Parking spaces required without restrictions: 122
- Parking spaces provided with reductions: 93
- Cost per space: \$22.5K
- Parking savings: \$653K
- Impact: This policy reduced the total development budget by about 2% and enabled the project to utilize its SDBL concessions for other items impacting feasibility

POLICY: Exceptions to development standards for affordable housing

RATIONALE: Increases feasibility of affordable housing through exemptions that go above and beyond what would be enabled through SDBL

CITY EXAMPLE: Half Moon Bay

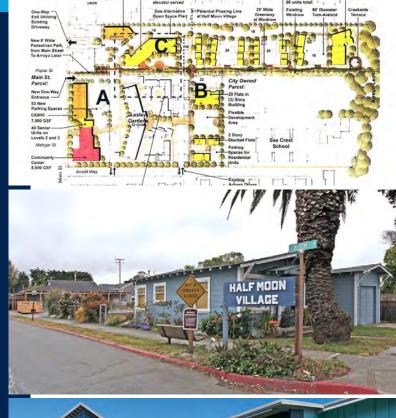
Section 18.06.050(H) of the zoning code states that development standards for residential uses may be waived or relaxed for an affordable housing project. This provision allows developers much flexibility in designing affordable housing projects. Minimum lot sizes, widths, setbacks, parking, and other requirements can be reduced or waived, as long as the resulting development conforms to the certified Local Coastal Program (LCP) and other applicable provisions of the zoning code outside of chapter 18.06. This was applied in MidPen's Half Moon Village project, which was enabled through partnership with the San Mateo County Housing Authority and City of Half Moon Bay.

PROJECT IMPACT EXAMPLE:

Half Moon Village - completed

- Units: 160 (27 units/acre)
- Exceptions: maximum height (from 28 to 40 ft) and parking (2.25 to .75)
 Performed density calculations looking at the larger campus area, which arrived at a density that met LCP requirements
- Impact: With reduced parking and increased height, this policy enabled redevelopment to increase the number of homes from 60 existing units to 160 new units

Cost savings of \$1.8M for reduced parking, 3.7% of the total development budget





POLICY: Affordable Housing Overlay zone

RATIONALE: Increases feasibility of affordable housing through targeted incentives that exceed the SDBL

Upzoning tied to community benefit

CITY EXAMPLE: Menlo Park Affordable Housing Overlay (AHO)

Through Menlo Park's Housing Element process and site inventory analysis, they arrived at the policy tool of an AHO zone with incentives that go beyond the SDBL. The rezoning applied the overlay to affordable housing opportunity sites as well as a targeted specific plan area. Overlays like this create a win-win for site owners and developers that want to provide affordable housing, as the overlay increases site value for those who can execute on the development vision being incentivized. Menlo Park's Gateway Apartments, an affordable housing property acquired by MidPen in the 1980s, presented an opportunity for adding units. The City worked to identify properties that could be a fit for both planning and implementation, looking at ownership and alignment.

PROJECT IMPACT EXAMPLE:

Sequoia Belle Haven - completed

- Units: 90 (31 units/acre)
- Units permitted under R-4-S zoning without AHO: 30 units/acre
- Units permitted under R-4-S zoning with the AHO: 48 units/acre vs 40 units/acre under max SDBL
- Units permitted under prior site zoning (R-3) with the SDBL: 18 units/acre max plus 35% SDBL for 25 units/ acre
- Other AHO incentives utilized:
 - fee waiver
 - reduced parking
 - setbacks
 - building height
- Impact: This policy enabled additional units on the site (from 48 existing to 90 with the redevelopment) through the rezoning pursued during the City's Housing Element process and increased project feasibility through the AHO alternative to the SDBL





POLICY: Use of surplus land and City-led rezoning

RATIONALE: Increases feasible development opportunities and removes zoning risk

CITY EXAMPLE: Fremont

The City of Fremont reviewed their properties and identified surplus opportunities, including actions to enhance feasibility of development through its General Plan Amendment (GPA) and rezoning. They identified a 2.3 acre vacant site, which became Stevenson Terrace, as land to sell or lease to local public entities proposing the development of low- and moderate-income housing per the State's Surplus Land Act requirement. The City also issued a Notice of Funding Availability (NOFA) to provide financing for affordable housing development which accelerated the process so that Stevenson Terrace could be entitled, positioned to secure additional needed financing, and constructed to provide affordable housing to families quickly. Additionally, the use of the SDBL permitted a higher density and concessions to support a cost-effective design, supporting the City's vision for more affordable housing.

PROJECT IMPACT EXAMPLE:

Stevenson Terrace - completed

- Units: 80 (35 units/acre)
- Rezoning: City rezoned from open space to medium density residential prior to disposition
- Impact: This policy enabled high density housing development and accelerated delivery of housing units



POLICY: Identifying housing opportunity sites owned by mission-aligned organizations

RATIONALE: Increases likelihood of near-term progress on housing goals

CITY EXAMPLE: Santa Cruz County

St. Stephens Senior Housing is a 40-unit senior affordable housing community in the Live Oak community of unincorporated Santa Cruz County. Long considered a "priority development area" by the former County Redevelopment Agency, it was through a partnership with regional non-profit Communities Organized for Relational Power in Action (COPA) that a local member organization expressed a willingness to support the provision of more affordable housing by utilizing a vacant portion of their property. The County of Santa Cruz subsequently approved the subdivision and rezoning of ~1.8 acres of the existing St. Stephens Church property from public facilities to multifamily residential to enable St. Stephens Senior Housing to be built. Beyond the utilization of the SDBL to achieve higher density, the County's code also provided a 75% parking reduction for senior housing, as well as allowed a shared parking arrangement with the Church, which significantly reduced development costs. These policies enabled the Church to enact their vision of aligning surplus real estate to meet their core mission through advancing affordable housing.

PROJECT IMPACT EXAMPLE:

St. Stephens Senior Housing - completed

Units: 40 (22 units/acre)Parking savings: \$457.5K

• Impact: Rezoning and SDBL enabled additional units on the site, and the reduced parking allowance increased project feasibility and lowered development costs (standard requirements



POLICY: Public sector led rezoning for affordable housing

RATIONALE: Increases feasible development opportunities and removes zoning risk

CITY EXAMPLE: Santa Cruz County

As part of the 2007 Housing Element effort, the County rezoned 6 sites totaling approximately 29 acres to a density of 20 units/acre, creating potential for nearly 600 units. They also completed the environmental review process.

PROJECT IMPACT EXAMPLE:

To date, MidPen has developed 3 of the 6 sites including Schapiro Knolls, Pippin Orchards Apartments and Aptos Blue, and is in the process of developing Pippin Phase II. These projects were zoned by-right per the County's Planned Unit Development (PUD). Design review is the only remaining discretionary approval required to develop the property. This removes substantial business risk for incoming development partners and decreases the time and money needed to obtain entitlements. MidPen estimates this saved \$2M between the 4 projects and also shortened each timeline by at least 12 months.

Santa Cruz County Housing Element Sites Developed / In Development

- Project and Units: 4 communities totaling 254 homes
- Impact: This policy enabled 242 additional units beyond what would have been feasible under the previous zoning.













POLICY: Identifying public and privately-owned sites with existing housing stock for total redevelopment to increase density

RATIONALE: Potential to both improve and expand stock of housing Increases likelihood of near-term progress on housing goals

CITY EXAMPLE: Pleasanton

Kottinger Gardens is the redevelopment of Kottinger Place and Pleasanton Gardens, two existing senior communities in the City of Pleasanton, into one integrated senior affordable housing community with 185 new units, doubling the original count. Kottinger Place was owned by the City's Housing Authority and Pleasanton Gardens was privately owned by a nonprofit originally founded with representatives from three local churches. The two properties were located across the street from each other, but operated independently for 40 years. Bringing them together was the result of thoughtful planning and community outreach on the part of The Kottinger Place Redevelopment Task Force formed by the City of Pleasanton to address several long-term challenges at both properties, including increasing maintenance requirements, and the lack of accessibility and energy-efficient features in the homes. The redevelopment was financed and constructed in two phases.

PROJECT IMPACT EXAMPLE:

Kottinger Gardens - completed

- Units: 185 (28 units/acre)
- Impact: Redevelopment of 90 functionally obsolete public housing units and privately-owned affordable homes for seniors into a high-quality new senior affordable development of 185 units









February 28, 2022

Policy Recommendations for 6th Cycle Housing Element

Dear Planning staff:

YIMBY Law submits this letter to share our policy goals and recommendations for the Policies and Programs section of your Housing Element. We appreciate the opportunity to participate in the Housing Element process.

The Policies and Programs section of the city's Housing Element must respond to data, analysis and findings presented in the Housing Needs section. We repeatedly see findings that housing prices are high, segregation exists, and there is a lack of housing for special populations, but the Policies and Programs don't respond to these findings or try to change outcomes. The overview of the city's housing environment should set the scene, and the policies and programs should explain what the city is going to do to fix it.

Our policy goals are as follows:

Affirmatively Furthering Fair Housing

1. Prioritize rezoning in high resource, historically exclusionary neighborhoods. Many of the highest resource neighborhoods with the best access to jobs, good schools, and other amenities have histories of exclusion which are still reflected in their zoning. Cities should rezone to allow more housing opportunities in those neighborhoods, particularly those with low Vehicle Miles Traveled, as part of their

Housing Elements.

- 2. Establish a strong tenant protection ordinance so that new housing benefits everyone. Development should not permanently displace current residents. Housing replacement programs, temporary housing vouchers, right of return, and demolition controls will create stability for renters while allowing new homes to be built for new households and to accommodate the growth associated with RHNA. In your sites inventory and rezoning programs, you should prioritize development on sites with owner-occupied housing & commercial uses over those with existing rent-controlled apartments or other rental housing with lower income residents.
- 3. Support homeownership opportunities for historically excluded groups. Homeownership continues to be a path to building financial security and inter-generational wealth, which has been systematically denied to many Americans. As a society, we need to make this right by intentionally offering opportunities to communities who have been excluded. The housing element should identify opportunities to create a variety of for-sale housing types and create programs to facilitate property ownership among excluded groups.

Site Capacity

- 4. Adequately plan for density. Ensure that a site's density will accommodate the number of homes that are projected to be built. In addition, make sure height limits, setback requirements, FAR, and other controls allow for adequate density and the ability to achieve a site's realistic capacity. Housing will not be feasible if you have a high density paired with low height limits. This density should be emphasized around jobs and transit and should go beyond the Mullin density in those areas.
- 5. Provide sufficient zoned capacity to accommodate all income levels, including a minimum No Net Loss buffer of 30%. Not every site will be developed at maximum density during the eight-year planning period. Identify an ample amount of opportunity sites and zone the sites to accommodate lower-income housing types (usually a statutory minimum of 30 dwelling units per acre) to give the city the best chance at meeting its RHNA.

6. Use data from the 5th Cycle to calculate the likelihood of development for your 6th Cycle site inventory. Likelihood of development is a measure of the probability of an inventory site being developed during the planning period. The median likelihood of development across the state is 25%, meaning only one of every four sites will likely be developed during the planning period for the median city. Incorporating the likelihood of development into the zoned capacity will set the city up to successfully achieve their RHNA, making the housing element less of a paper exercise and more of an actionable, functional document.

Accessory Dwelling Units

- 7. Commit to an automatic mid-cycle adjustment if ADU permitting activity is lower than estimated in the housing element. We highly recommend complying with HCD's standards of using one of its "safe harbor" methodologies to anticipate future ADU production. However, if the city is optimistic about ADU growth, then creating an automatic mid-cycle adjustment will automatically facilitate alternative housing options (i.e., a rezoning program, removing development constraints, ADU incentives, etc.) if the city falls behind the estimated ADU production.
- 8. Incentivize new ADUs, including those that are rent-restricted for moderateor lower-income households or that are prioritized for households with housing choice vouchers. Consider offering low- or no-interest loans, forgivable loans, impact fee waivers for ADUs that are 750 square feet or larger, allowances to facilitate two-story and second-story ADU construction, etc.

Zoning

- 9. Allow residential to be built in areas that are zoned for commercial use. There are a myriad of ways to do this, but a housing overlay is one common policy. Additionally, consider eliminating new commercial space in mixed-use developments where there is not a strong demand or there is otherwise a glut of commercial space that is unused or frequently vacant.
- **10. Allow flexibility in inclusionary zoning.** Cities should require different percentages for different AMI levels. Additionally, we urge cities to incentivize land

dedication to affordable developers in order for market-rate developers to meet their inclusionary requirements. Avoid getting trapped into thinking that the affordable units must be "sprinkled throughout" the market-rate units, or require the market-rate units to look exactly the same as the affordable ones. This should be balanced against not locating all of the affordable units in one place and ghettoizing neighborhoods by creating or perpetuating racially concentrated areas of poverty.

Better Entitlement Process & Reducing Barriers to Development

- 11. Ensure that the city has a ministerial process for housing permitting, especially multi-family housing, and remove impact fees for deed-restricted housing. A discretionary process for housing development creates uncertainty and adds to the cost of construction. For example, multi-family housing should not require a conditional use permit or city council approval unless the builder is asking for unique and extraordinary concessions. Right-sizing governmental constraints, entitlement processes, and impact fees will help the city successfully meet its RHNA.
- **12. Reduce parking standards and eliminate parking minimums.** Minimum parking requirements are a major constraint on housing, especially for lower cost housing types. They can cost in excess of \$30,000 per spot and can raise rents by as much as 17%, and eliminating them is particularly important for smaller & other spatially constrained sites. Consider adopting a parking maximum.
- **13. Cap fees on all new housing.** Most construction costs are outside the City's control, but reducing impact fees can demonstrate that a city is serious about building new housing. At a minimum, cities should delay the collection of impact fees until the issuance of the certificate of occupancy to reduce financial impacts on new housing and make the units cheaper by not asking the developer to carry impact fee charges or debt throughout the construction phase.
- **14. Provide local funding.** One of the largest barriers to building new affordable homes is the lack of city/county funds available to assemble sites, provide gap funding, and to pay for dedicated staff. Without new funding, especially at the local level, we will not be able to build more affordable homes. There are three

new revenue streams that should be considered: 1) **Transfer tax**, a one-time payment levied by a jurisdiction on the sale of a home, may be utilized to raise much needed revenue to fund affordable homes; 2) **Vacancy tax** may be collected on vacant land to convince landowners to sell their underutilized properties and be used to fund the construction of affordable homes; 3) **Commercial linkage** fees should be adopted or revisited for increases on new commercial developments.

We urge you to include these policies in your 6th cycle Housing Element.

Best regards,

Sonja Trauss

Executive Director

YIMBY Law

sonja@yimbylaw.org



March 16, 2022

Via Electronic Mail

Members of the Planning Commission City of San Mateo 330 West 20th Avenue San Mateo, CA 94403

RE: Bayshore Corporate Commons—1720 South Amphlett Boulevard

Dear Members of the Planning Commission:

We are writing on behalf of PS Business Parks ("PSBP"), the owner of property located at 1720 South Amphlett Boulevard in San Mateo, CA ("City"), known as Bayshore Corporate Commons (the "Site"). In anticipation of the Planning Commission's meeting on March 22, 2022, we would like to provide the attached letter to the General Plan Subcommittee that conveys what we believe would be the most appropriate land use designation for the Site as you consider the current Land Use Alternatives.

At its March 7, 2022 meeting, the General Plan Subcommittee generally favored our proposed Mixed Use Medium designation over the current residential scenarios and we hope the Planning Commission will do the same.

We appreciate all of the hard work that the City is putting into this General Plan Update effort. As stakeholders in the process, we look forward to a collaborative partnership with the City as important decisions are being made for the City's long-term economic health.

Thank you for your consideration.

Sincerely,

Bradley Karvasek
Bradley Karvasek

Vice President

Senior Development Executive

Attachment

cc: Coby Holley, Senior Vice President - Real Estate



February 15, 2022

Via Electronic Mail

Zachary Dahl
Deputy Director of Community Development
City of San Mateo
330 West 20th Avenue
San Mateo, CA 94403

RE: Bayshore Corporate Commons—1720 South Amphlett Boulevard

Dear Zach:

We are writing on behalf of PS Business Parks ("PSBP"), the owner of property located at 1720 South Amphlett Boulevard in San Mateo, CA ("City"), known as Bayshore Corporate Commons (the "Site"). In anticipation of the General Plan Subcommittee's meeting on February 17, 2022, related to the Preferred Scenario Selection Process, we would like to weigh in on what we believe would be the most appropriate land use designation for the Site as the Subcommittee considers the current Land Use Alternatives.

By way of background, the Site is approximately 14.5 acres and is located at 1720 South Amphlett Boulevard, which is northwest of the U.S. 101/State Route 92 junction and just north of the San Mateo Marriott (see aerial below). The Site is currently developed as an office park, consisting of eight low-rise buildings with approximately 340,000 square feet of commercial office space, surrounded by U.S. 101 to the east, the San Mateo Marriott to the South, and residential development to the north and west.

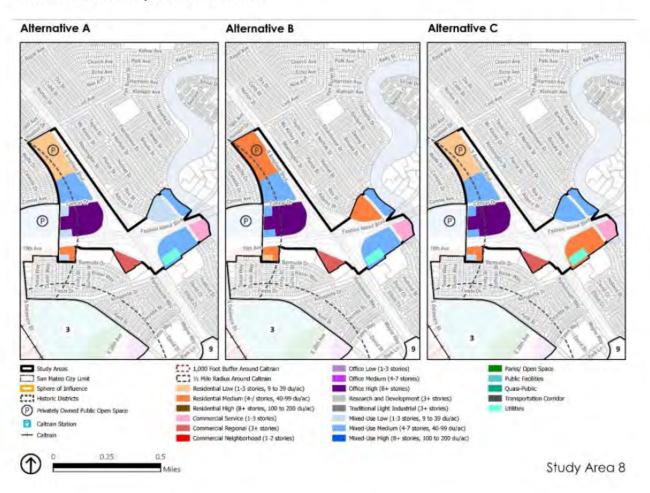


We have reviewed the Land Use and Circulation Alternatives Evaluation dated January 14, 2022 and have some observations about the designations chosen for the Site in the three Land Use Alternatives—A, B, and C (shown below)—in Study Area 8. Alternatives A and C both show the Site designated as Residential Low, which allows for 1-3 stories and 9-39 dwelling units per acre. Alternative B shows the Site designated as Residential Medium, which allows for 4+ stories and 40-99 dwelling units per acre. Notably, all three Alternatives show the neighboring parcel to the immediate south with a Mixed-Use Medium designation. This Mixed-Use Medium designation contemplates 4-7 story buildings with a mix of commercial, office, and/or residential integrated within the same site or same building. It also provides for a residential density of 40-99 dwelling units per acre, 0.25 FAR for retail, and 3.0 FAR for office.

Given the long-term historical use of the Site as office, its location next to U.S. 101, and the immediate adjacency to commercial, office and residential, we believe that a Mixed-Use Medium designation for the Site would be more fitting than the current proposed Residential designations. The allowance for more mixed-use density in an existing commercial zone proximate to the Hayward Park Caltrain Station makes good planning sense and maximizes the opportunities for the Site's ultimate highest and best

SMRH:4825-8788-0599.5 -2-

use. The City already has recognized that the Mixed-Use Medium designation is appropriate for the adjacent Marriott site; therefore, we respectfully request that the City consider extending that designation north to include the Site. The uses and densities would align in this surrounding context and the City would create the flexibility needed for viable redevelopment of the Site.



We appreciate all of the hard work that the City is putting into this General Plan Update effort. As stakeholders in the process, we look forward to a collaborative partnership with the City as important decisions are being made for the City's long-term economic health.

SMRH:4825-8788-0599.5 -3-



Thank you for your consideration.

Sincerely,

//SIGNED//

Bradley Karvasek Vice President—Development

cc: Coby Holley, Vice President Real Estate

SMRH:4825-8788-0599.5 -4-



March 18, 2022

Sent via email: generalplan@cityofsanmateo.org

Planning Commission City of San Mateo 330 West 20th Avenue San Mateo, CA 94403-1388

Re: 2040 General Plan Site Recommendation

1885 S. Norfolk Street, San Mateo

Dear Planning Commission,

Windy Hill is a committed partner with the City of San Mateo toward achieving the City's 2040 General Plan vision for a vibrant, livable, diverse and healthy community. In line with the City's values, Windy Hill seeks to develop well-designed projects that help provide a full spectrum of housing choices for the community. Windy Hill is interested in working with the City to redevelop the property located at 1885 S. Norfolk Street (the Fish Market site) with residential housing adjacent to the library.

The Fish Market site is currently zoned Neighborhood Commercial (C1) which permits commercial uses, but also allows residential units with a special use permit. The current General Plan provides "If San Mateo is to meet its housing needs, it will need to encourage multi-family housing on vacant sites and through redevelopment." The Fish Market site presents just such an opportunity site.

As part of the 2040 General Plan visioning, the City is considering a medium density residential designation that would allow four to seven story residential buildings and 40 to 99 units per acre. Windy Hill and the property owner encourage the City to apply this medium density residential designation to the Fish Market site to allow it to redevelop with a fully residential project. If, however, the City wishes to retain flexibility and consistency with the current zoning that allows both commercial and residential, Windy Hill and the owner of the Fish Market site would also support rezoning the property to mixed-use medium, provided that an all residential project was possible. The proposed mixed-use medium designation would allow four to seven story buildings, with 40 to 99 units per acre and a floor area ratio of 0.25 for retail and 3.0 for office.

Windy Hill is excited for the opportunity to provide a residential product on the Fish Market site that would provide for the City's housing needs, both market rate and affordable. Thus, Windy Hill and the property owner encourage the City to designate

the site as medium density residential or mixed-use medium in the 2040 General Plan update.

Sincerely,

Michael Field

Windy Hill Property Ventures

Thomas Wilson, President Fish Market Property Owner

Cc: City Council (via email citycouncil@cityofsanmateo.org)

Lisa Ring (via email:

Leigh F. Prince (via email:

Drew Corbett - dcorbett@cityofsanmateo.org

Christina Horrisberger - chorrisberger@cityofsanmateo.org

Zach Dahl - zdahl@cityofsanmateo.org

From: Housing

Sent: Thursday, May 12, 2022 10:37 AM

To:

Subject: FW: City Council Draft Housing Element Meeting

Follow Up Flag: Follow up Flag Status: Flagged

From:

Sent: Thursday, May 12, 2022 10:27 AM

To: General Plan <generalplan@cityofsanmateo.org>; Housing <housing@cityofsanmateo.org>

Subject: Re: City Council Draft Housing Element Meeting

Good morning.

Please consider the density of housing in San Mateo.

- Then consider that we are in a drought. Where will the water come from to provide adequate plumbing in all of these new homes you wish to build?
- Will there be newly built, quality schools to provide state-of-the-art learning, or will our classrooms be overcrowded?
- As of now, Mills-Peninsula finds it challenging to accommodate the amount of patients going to the lab and doctors' appointments everyday. What will San Mateo provide to alleviate the amount of lab techs that are needed, availability of medical appointments, the ability to treat ER patients, and to provide the time slots needed for operations?
- The pandemic demonstrated how quickly food and home goods disappear off shelves. Will San Mateo provide more grocery stores for the amount of people that would move into ALL of the new housing?
- With this increase of population, our neighborhood streets as well as freeways are already congested to the point of slowing down to 20 mph at given times during the day and week. What are the considerations and possibly cautions in regard to this clearly present situation throughout San Mateo?

Needless to say, the general plan of housing in San Mateo neglects to look at the big picture. Instead, sadly, it is myopic in regard to filling quotas rather than providing for the needs of its community.

With deep concerns, Maureen Zane

----Original Message-----

From: City of San Mateo <generalplan@cityofsanmateo.org>

To: Maureen Zane

Sent: Thu, May 12, 2022 9:16 am

Subject: City Council Draft Housing Element Meeting



City Council Meeting

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the City of San Mateo City Council will hold a public hearing regarding the City's 2023-2031 Draft Housing Element.

MEETING DATE: Monday, May 23, 2022 at 5:30 p.m.

MEETING LOCATION: City Council Chamber, City Hall, 330 W. 20th Avenue, San Mateo, CA 94403; and Remotely via zoom, please visit www.cityofsanmateo.org/publicmeetings for meeting information and access.

PROJECT NAME: 2023-2031 Housing Element Update

PROJECT LOCATION: Citywide

PROJECT DESCRIPTION: Based on community, Planning Commission, and City Council input, the City has developed a Draft 2023-2031 Housing Element that identifies how the City

can accommodate 7,015 housing units over the next 8 years and establishes goals, policies and programs to help address the current and future housing needs within the City while affirmatively further fair housing policies. It is an important document that will guide future decisions about housing and sets forth an action plan to implement housing goals in the next eight years. The City Council will hold a public hearing to receive community input and consider the Draft Housing Element. The Draft Housing Element is available for public review at City Hall and online at https://www.cityofsanmateo.org/4478/Housing-Element-2023-2031.

STAFF CONTACT: Manira Sandhir, Planning Manager,



housing@cityofsanmateo.org;

City of San Mateo, Planning Division, 330 West 20th Avenue, San Mateo, CA 94403

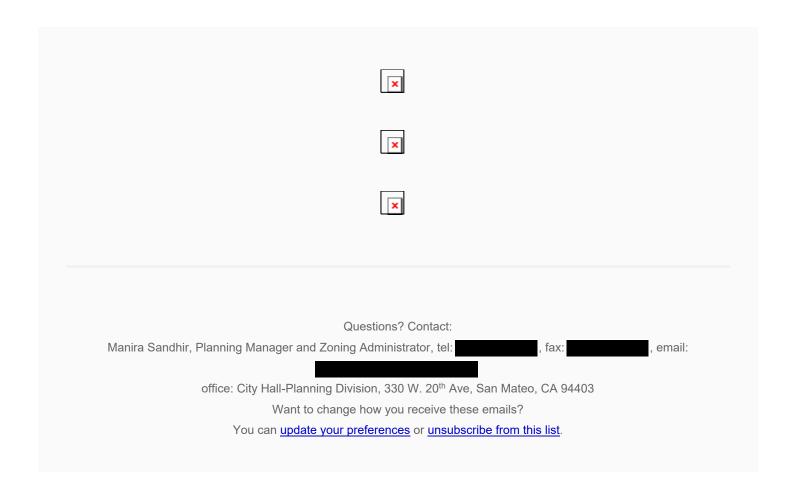
The City Council public hearing has been set for the above date which is open to the public in person or remotely. You may send written comments to the City Staff Contact listed above, and please reference "Housing Element" in the subject line.

If any person challenges this item in court, that person may be limited to raising only those issues the person or someone else raised at the public meeting described in this notice, or in written correspondence delivered at, or prior to, the public meeting.

AMERICANS WITH DISABILITIES ACT — In compliance with the Americans with Disabilities Act, those requiring accommodations for this meeting should notify the city staff, 48 hours prior to the meeting, at clerk@cityofsanmateo.org or (650) 522-7040.

For additional project information please refer to https://www.cityofsanmateo.org/4478/Housing-Element-2023-2031.

THANK YOU!



This email was sent to maureentzane@aol.com

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City of San Mateo \cdot 330 W 20th Ave \cdot San Mateo, CA 94403-1338 \cdot USA



From: Housing

Sent: <u>Tuesday, May 17, 2022 9:55 AM</u>

To:

Subject: FW: Carpemnters Union Input on Housing Element

Attachments: San Mateo Housing Element.pdf



Administrative Tech | Housing 330 W. 20th Ave., San Mateo, CA 94403

From: Edward Evans

Sent: Monday, May 16, 2022 9:43 AM

To: Housing <housing@cityofsanmateo.org>

Subject: Carpemnters Union Input on Housing Element

Dear Sir or Madame,

Please accept the attached letter from the Carpenters Union as input on the San Mateo Housing Element. Thank you.

All the best,

Ed Evans

Senior Field Representative/Financial Secretary-Treasurer

Local 217, San Mateo County

Nor Cal Carpenters Union

"Any time you have an opportunity to make a difference in this world and you don't, then you are wasting your time on earth." Roberto Clemente



CARPENTERS UNION LOCAL 217 SAN MATEO COUNTY

May 13, 2022

City of San Mateo Planning Manager 330 West 20th Ave. San Mateo, CA 94403

Via Email: housing@cityofsanmateo.org

Re: San Mateo Housing Element

Please accept these comments on the above referenced Housing Element Update on behalf of the members of Carpenters Local 217, which represents working men and women in San Mateo. We appreciate the opportunity and look forward to working together on this important endeavor.

To meet the urgent need for housing units outlined in the State's Regional Housing Needs Allocation (RHNA), as well as the policy goals outlined in the San Mateo Housing Element and larger General Plan, it is vital that San Mateo support efforts to build the local construction workforce. We commend the Housing Element's identifying of sites with the capacity to develop 156% of the City's RHNA, as the members of Local 217 who reside in San Mateo are intimately familiar with the region's housing crisis. Local 217 has long been at the forefront of training the next generation of construction workers, opening pathways to the industry for diverse and traditionally underserved populations, and embracing new technologies and delivery methods to expedite the construction of much needed housing.

The San Mateo Housing Element noted in its required constraints analysis that the lack of a local construction labor force "leads to project delays as workers are either unavailable or lost to more profitable projects." If anything, this undersells the severity of the labor shortage in residential construction. Neither the county nor the city of San Mateo have enough skilled, highly productive residential construction workers to build the 47,000+ units that all of the cities in San Mateo County are supposed to produce over an 8 year time period. The City of San Mateo alone is aiming to build nearly 10,000 of these units. Fewer than 500 San Mateo residents are employed building housing. Five hundred construction workers cannot build 10,000 units of housing in eight years.

To support the policy goals of the Housing Element and overcome identified constraints, Local 217 is requesting that the City add local hire and apprenticeship requirements to the General Plan and Housing Element for all residential construction projects larger than 10 units. The standards Local 217 is proposing in this comment letter would help to ensure greater benefits for the broader community, help ensure that construction labor needs are met, and guarantee that new residential development projects within the City are making needed investments in the region's skilled construction industry workforce,

The City Should Bar Issuance of Building Permits Unless Each Future Residential Development of 10 units or Above has a Viable Apprenticeship Program and Local Hiring Requirements



The Carpenters propose the following additions to the Municipal Code of San Mateo for any residential project larger than 10 units

Permitting requirements in the Municipal Code of San Mateo

A person, firm, corporation, or other entity applying for a building permit under the relevant section of the Municipal Code of San Mateo, California shall be required to comply with the apprenticeship, healthcare, and local hire requirements of the Housing Element and General Plan. Failure to comply with the requirements set forth in this section shall be deemed a violation of this article.

Apprenticeship:

For every apprenticeable craft, each general contractor and each subcontractor (at every tier for the project) will sign a certified statement under penalty of perjury that it participates in a Joint Apprenticeship Program Approved by the State of California, Division of Apprenticeship Standards **OR** in an apprenticeship program approved by the State of California Division of Apprenticeship Standards that has a graduation rate of 50% or higher and has graduated at least thirty (30) apprentices each consecutive year for the five (5) years immediately preceding submission of the prequalification documents. The contractor or subcontractor will also maintain at least the ratio of apprentices required by California Labor Code section 1777.5.

Local Hire Policy:

Contractor will be required to provide documentation that the contractor will hire a minimum of twenty-five percent (25%) of staff for any job classification with more than four (4) employees employed whose primary residence, which is not a post office box, is, and has been, within the Counties of San Mateo or Santa Clara within 180 days of the expected date of issuance of the Notice to Proceed for the project.

While there has been a remarkable economic expansion in San Mateo since 2010, rising inequality and displacement adds to the City's affordability crisis and threatens to undermine the region's strong economy. The San Mateo Housing Element calls for a greenhouse gas reduction program and sustainable development, and notes that the City's jobs/housing imbalance continues to grow. Policies that require the utilization of apprentices and a local construction workforce, in tandem with programs currently operational by Local 217 outlined below, will help right that imbalance and ensure that this project helps the City meet the goals of the San Mateo General Plan.

Local 217 has implemented many programs that will enable the City to meet the General Plan and Housing Element goals. These programs include a robust Joint Apprenticeship Training Committee, vigorous utilization of apprentices in San Mateo, healthcare coverage for all members and their families, and innovation within the construction industry.

Joint Apprenticeship Training Committees (JATC's), such as the Carpenters Training Committee for Northern California (CTCNC), are a proven method of career training built around a strong

partnership between employers, training programs and the government. This tripartite system is financially beneficial not only for the apprentice, but is a major benefit for the employer and the overall economy of San Mateo. The CTCNC monitors current market conditions and adjusts the workflow of apprentices to meet the needs of the community, heading off any shortage of skilled workers. History has demonstrated that strong utilization of apprentices throughout the private sector helped California builders produce millions of units of housing.

CTCNC recruitment strategies include robust diversity and inclusionary outreach programs, such as pre-apprenticeship, with proven results in representative workplaces and strong local economies. It is imperative that our underserved populations have supportive and effective pathways to viable construction careers, while ensuring that employers are able to find and develop the best and brightest talent needed to thrive in a competitive economy.

Employer-paid health insurance plans for our members and their families provides preventative services to stay healthy and prevent serious illness. Timely care reduces the fiscal burden for our members and their families, and significantly reduces the utilization of safety-net programs administered by San Mateo and San Mateo County.

Embracing new technologies and delivery systems will have a significant impact on the construction industry, particularly the residential sector. Increasing housing delivery methods reduces project durations and provides San Mateo residents housing sooner. Local 217 is at the forefront of ensuring that new construction technologies deliver those benefits while also creating work opportunities for those already in the trades as well as those looking to begin a construction career. These technologies could help the City meet its jobs/housing linkage goals within the San Mateo General Plan and Housing Element.

Local 217 is in a unique position to address many of the key ideas outline in the San Mateo Housing Element Update. By investing in the training and utilization of apprentices, performing outreach to ensure that the workforce closely mirrors the demographics of our local community, providing employer-paid healthcare for our members and their families, and promoting innovation in the residential construction sector, Local 217 is prepared to assist in closing the affordability gap in San Mateo and the Bay Area. We look forward to engaging City staff and elected leaders as the Housing Element moves forward and working cooperatively to bridge the needs of the City with the skills and tools of Local 217.

Thank you for your time and consideration of these comments.

Sincerely,

Ed Evans

Senior Field Representative

Ihn

Carpenters Local 217

EE/em

OPEIU:29/afl-cio



From: Housing

Sent: <u>Tuesday, May 17, 2022 9:56 AM</u>

To:

Subject: FW: Housing Element

Attachments: San Mateo Housing Element Public Comment_Spievack.pdf



Administrative Tech | Housing 330 W. 20th Ave., San Mateo, CA 94403

From: Natalie Spievack

Sent: Thursday, May 12, 2022 9:10 PM **To:** Housing housing@cityofsanmateo.org

Subject: Housing Element

Hello,

I hope this email finds you well. My name is Natalie Spievack, and I am a Master of City Planning student studying housing and community development at UC Berkeley. I was also raised in San Mateo and am a 2014 graduate of Hillsdale High School.

I appreciate the thought and effort that have gone into the draft housing element. Attached, please see my public comment on how San Mateo can prioritize educational equity and school integration in its housing element.

If you are interested, I am happy to discuss this further with you and your colleagues. Thank you for your consideration.

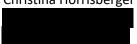
Best, Natalie

--

Natalie Spievack

Master of City Planning (Class of 2023) Housing, Community, & Economic Development

Christina Horrisberger



Re: Prioritizing Educational Equity and School Integration in San Mateo's Housing Element 2022 Update

Dear Ms. Horrisberger,

I am writing to provide recommendations for the City of San Mateo's Planning Division to prioritize educational equity and school integration in the City's 2023-2031 Housing Element. As a San Mateo resident until age 18 and a Class of 2014 graduate of Hillsdale High School, I enthusiastically support the Planning Division's focus on equity in the draft Housing Element. However, the draft Housing Element does not adequately consider the links between housing and educational opportunity.

I urge the City to expand attention to the schools-housing nexus in the final 2023-2031 Housing Element. In doing so, the Housing Element will meet the state requirement to address educational opportunity in the Assessment of Fair Housing. Addressing the schools-housing nexus will also allow San Mateo to better plan for its families and be a leader among California cities. This letter describes how connecting housing policy with education goals can advance equity in both spaces and offers three sets of strategies to bring this goal to fruition.

The persistent link between where students live and where they go to school means that housing and educational inequities cannot be solved in siloes. Like most school districts across the country, the San Mateo-Foster City School District (SMFCSD) largely assigns students to schools by drawing school assignment boundaries around surrounding neighborhoods (Appendix, Figure 1). This means that school demographics largely reflect underlying neighborhood demographics. As a result of policies and practices that have limited access to high-opportunity neighborhoods, Latinx students² and low-income students are concentrated in areas zoned for lower-performing schools. These areas include the Shoreview, North Central, and Fiesta Gardens neighborhoods (Figures 2 and 3).

Local housing policy perpetuates housing and school segregation in San Mateo. During the planning period for the 5th Cycle Housing Element (2015-2023), the bulk of affordable multi-family housing that

¹ This analysis focuses on SMFCSD, the local elementary school district, because segregation levels are higher in elementary school than in middle or high school. That is because the larger number of elementary school attendance zones means the racial composition of neighborhoods and schools is more closely linked.

² Black, Native Hawaiian and Pacific Islander, and Native American students, who are also marginalized, are not included in this analysis because they represent very small shares of the San Mateo population (<3%).

³ Rothstein, Richard, "The Black Lives Next Door," *The New York Times,* August 14, 2020, https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html.

⁴ There are some notable exceptions. George Hall, College Park Mandarin Immersion, and North Shoreview Montessori are a highly rated public schools located in lower-income areas. However, College Park and North Shoreview are magnet schools, meaning they have no residential boundaries and are accessible by transfer request only. While siting high-performing magnet schools in low-income areas can help increase access to opportunity, research has shown that low-income families are less likely to apply due to a lack of time and information to navigate the school application process.

was approved or built was located in areas that are zoned for lower-performing schools (Figure 4). Additionally, according to the draft Sites Inventory for the 6th Cycle Housing Element (2023-2031), most sites identified for potential development are located in areas zoned for lower-performing schools (Figure 5). While the City may be concerned about building affordable housing in areas near high-performing schools due to a relative lack of public transportation, it is important to note that many low-income families have vehicles and do not rely on public transportation. Patterns of Housing Choice Voucher utilization also perpetuate housing and school segregation. Voucher holders are more concentrated in areas zoned for lower-performing schools, likely because those areas remain more affordable or accessible (Figure 6).

Affordable housing strategies that increase access to high-performing schools can simultaneously address housing and educational equity. Housing is made more equitable because high-performing schools tend to be located in high-opportunity neighborhoods with other amenities like good jobs, safe public spaces, and clean air that facilitate positive long-term outcomes. Education is made more equitable because increasing access to high performing schools promotes school integration, which has long-term educational and economic benefits for low-income students and students of color, and social and civic benefits for all students. Furthermore, the benefits of school and housing integration extend across generations — children who attend integrated schools are more likely to live in integrated neighborhoods and send their children to integrated schools as adults. ⁶

The current moment offers a unique opportunity for the City of San Mateo to meet its goals of housing affordability and equity while promoting school integration. The City has made achieving housing equity and access for all residents a priority of its 2023-2031 Housing Element. SMFCSD has demonstrated a similar commitment to equity through the recent creation of its Equity Task Force. Additionally, the federal Affirmatively Furthering Fair Housing (AFFH) rule and the State of California's AFFH law have introduced stronger requirements and accountability for cities to address segregation through their housing policies.

The following strategies are recommended for incorporation into the 2023-2031 Housing Element:

- 1. Increase affordable housing, especially multi-family housing that can accommodate families with school-aged children, in areas near high-performing schools.
 - a. Purchase existing multi-family rental properties near high-performing schools and support developers to remove them from the market and restrict them as permanently affordable housing.
 - b. Acquire land near high-performing schools and facilitate development of affordable housing on those sites.

⁵ Johnson, Rucker C. 2019. *Children of the Dream: Why School Integration Works*. New York: Basic Books; Turner, Margery Austin, Matthew M. Chingos, and Natalie Spievack. (2021). *White People's Choices Perpetuate School and Neighborhood Segregation: What Would It Take to Change Them?* Washington, DC: Urban Institute. ⁶ Braddock, Jomills H., II, and Amaryllis Del Carmen Gonzalez. (2010). "Social Isolation and Social Cohesion: The Effects of K-12 Neighborhood and School Segregation on Intergroup Orientations." Teachers College Record 112 (6): 1631–53; Goldsmith, Pat Rubio. 2010. "Learning Apart, Living Apart: How the Racial and Ethnic Segregation of Schools and Colleges Perpetuates Residential Segregation." Teachers College Record 112 (6): 1602–30.

- c. Target areas near high-performing schools for upzoning to enable denser construction.
- d. Increase inclusionary zoning requirements in areas near high-performing schools to generate additional affordable units.

2. Work with the County of San Mateo to strengthen housing policies and supports that help low-income families live in areas near high-performing schools.

- a. Pair new housing units built in areas near high-performing schools with project-based vouchers (PBVs) to ensure their long-term affordability.
- b. Provide voucher holders with information about units near high-performing schools through mobility counseling.
- c. Increase voucher exception payment standards for areas near high-performing schools to the highest level possible to ensure that the level of assistance is sufficient to afford rent in expensive areas.
- d. Remove barriers to moving to neighborhoods with high-performing schools by providing families with grants for security deposits and moving expenses.
- e. Incorporate voucher waitlist preference for families with young children to maximize the effects of moving to high-opportunity neighborhoods and enrolling in high-performing schools.
- f. Increase the value of the cash payments offered to landlords through San Mateo County's Landlord Incentive Programs to landlords who rent properties near high-performing schools to voucher holders.
- g. Increase the level of first-time homeowner downpayment assistance offered to families buying homes near high-performing schools in order to increase the feasibility of moving into more expensive neighborhoods.

3. Increase coordination between the Planning Division, SMFCSD, and SamTrans to pursue strategies that increase access to high-performing schools for marginalized students.

- a. Collaborate with SMFCSD to identify priority for students who live in subsidized housing or underserved areas in the school assignment policy.
- Collaborate with SMFCSD and SamTrans to ensure the provision of efficient transportation options for students who want to attend high-performing schools outside their neighborhood.

While these strategies have the potential to substantially improve both housing and educational equity, they should not take the place of investment in housing and schools in low-income and Latinx communities in San Mateo. These investments have opportunity-enhancing effects on the surrounding area and are critical for meeting the needs of people who cannot or do not want to move. Simultaneous pursuit of the coordinated housing and school integration strategies outlined in this letter and investment in historically disinvested neighborhoods is the most promising path to equity. Additionally, the City must couple these policies with strong anti-displacement protections to ensure that

⁷ Diamond, R., & McQuade, T. (2019). Who Wants Affordable Housing in Their Backyard? An Equilibrium Analysis of Low-Income Property Development. *Journal of Political Economy*, 127(3), 1063-1117.

gentrification pressures do not reduce school diversity by pushing Latinx and low-income students out of schools.

Again, I applaud the prioritization of equity in San Mateo's draft 2023-2031 Housing Element. I welcome the opportunity to further discuss the recommendations in this letter with you and your colleagues. Thank you for your consideration.

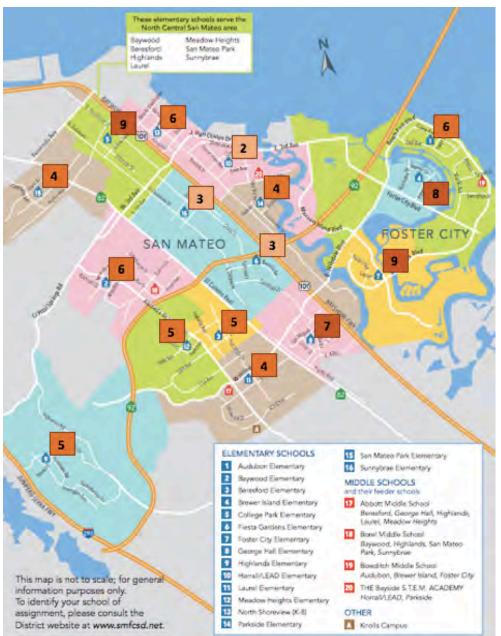
Sincerely,

Natalie Spievack

Master of City Planning Candidate University of California, Berkeley

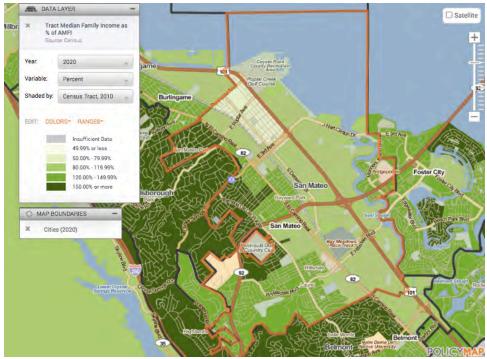
Appendix

FIGURE 1
School Ratings Within Each School Assignment Boundary, SMFCSD



Source: San Mateo-Foster City School District (2022); GreatSchools (2022).

FIGURE 2
Median Family Income as a Percent of Area Family Median Income



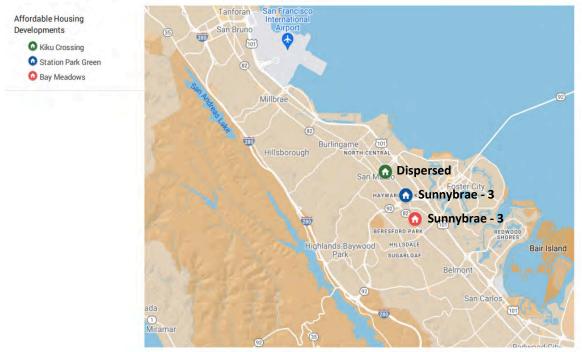
Source: PolicyMap using American Community Survey 5-Year Estimates (2015-2019).

FIGURE 3
Percent Hispanic or Latino



Source: PolicyMap using American Community Survey 5-Year Estimates (2015-2019).

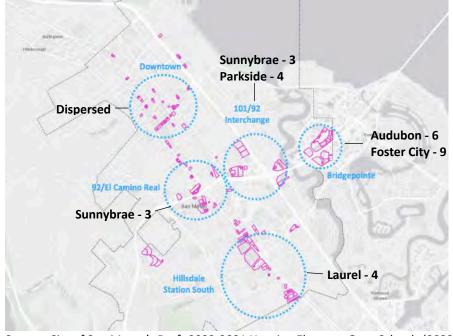
FIGURE 4
Major Affordable Housing Developments Approved During the 2015-2023 Housing Element Cycle and Rating of Zoned Elementary School



Notes: Kiku Crossing marked as "dispersed" because it is located in North Central San Mateo, where students are assigned to various elementary schools throughout San Mateo.

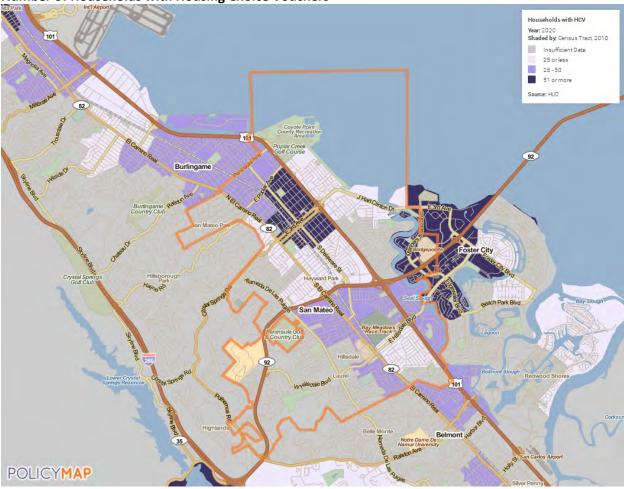
Source: Google Earth using the City of San Mateo's Draft 2023-2031 Housing Element; GreatSchools (2022).

FIGURE 5
Draft Sites Inventory for 2023-2031 Housing Element and Rating of Zoned Elementary School



Source: City of San Mateo's Draft 2023-2031 Housing Element; GreatSchools (2022).

FIGURE 6
Number of Households with Housing Choice Vouchers



Source: PolicyMap using American Community Survey 1-Year Estimates (2020).



PLANNING COMMISSION AND CITY COUNCIL MINUTES – APRIL 26, 20220 TO MAY 23, 2022

COMMISSION MEMBERS Margaret Williams, Chair John Ebneter, Vice Chair Adam Nugent Seema Patel Vacant City of San Mateo
Regular Meeting Minutes
Planning Commission

City Hall 330 W. 20th Avenue San Mateo CA 94403 www.cityofsanmateo.org

Tuesday, April 26, 2022 Remote 7:00 PM Regular Meeting

CALL TO ORDER

This meeting is being held under the provisions of State of California Bill AB361; in which Brown Act regulations are relaxed to allow members to remote in due to the Coronavirus Covid-19 health emergency.

PLEDGE OF ALLEGIANCE

ROLL CALL

Remote: Vice-Chair Margaret Williams, Commissioners John Ebneter, Adam Nugent, and Seema Patel

Absent: None

CONSENT CALENDAR

1. Planning Commission Meeting Minutes – Approval

Approve the minutes of the Planning Commission Regular meeting of March 22, 2022.

Moved: Nugent, Seconded: Patel

Ayes: Williams, Ebneter, Nugent, Patel

Noes: None Absent: None

PUBLIC COMMENT: None.

PUBLIC HEARING

Draft 2023-2031 Housing Element

Housing Consultant Diana Elrod, Planning Manager Manira Sandhir and Deputy Director Zach Dahl did a presentation on the Draft Housing Element 2023-2031, including providing information on the Sites Inventory, Affirmatively Furthering Fair Housing (AFFH), other Housing Element Sections, and Goals, Policies, and Programs. Planning Commissioners requested to provide discussion and feedback to help refine the Draft Housing Element.

Commissioner Questions:

The Commission asked questions of staff relating to the sites inventory methodology; definition of "preservation" of housing units, and whether executive office zoning allowed residential uses.

Public Comments:

Members of the public, Raayan Mohtashemi, Ken Abreu and Martin Wiggins addressed the Commission, raising concerns relating to sites inventory methodology; exploring more aggressive policies for funding and lowering cost of development; workforce needs, under the Carpenters Union, to build the housing; and Measure Y constraints. Jordan Grimes expressed disappointment that the Housing Element Draft doesn't promote housing inventory based on the sites inventory and realistic housing goals.

Commissioner Comments:

Discussion ensued regarding the methodology used for the sites inventory, including the need to bolster the analysis to support the inclusion of each site; concerns about including Target site and recently established restaurant sites, inclusion of smaller sites and sites within 500 feet of freeways, a site under the County's groundwater protection program; and concerns about anecdotal conversations regarding property owner intent for some of the proposed sites. Commissioner Williams also provided comments relating to conserving and preserving existing housing stock.

Additional Commissioner comments focused on the AFFH narratives asking for significantly more history and background to analyze racially segregated concentrated areas of affluence, considering housing sites within the highest opportunity areas, addressing overcrowding and the history of disinvestment in certain areas, and prioritize addressing the history of segregation by analyzing city-controlled regulatory factors that has caused the situation.

Commissioners also provided comments on outdated, exclusionary CC&Rs and protecting/conserving existing housing stock in good repair.

At 11 pm there was a discussion among the Commissioners if they wanted to proceed with this item or continue to a date certain. The majority of the Commission favored a continuance.

The commission continued this item to a Special Planning Commission remote meeting on May 3, 2022 at 7 pm.

Moved: Nugent, Seconded: Ebneter

Ayes: Williams, Ebneter, Nugent, Patel

Noes: None Absent: None

REPORTS AND ANNOUNCEMENTS

Planning Manager, Manira Sandhir provided updates on items for future Planning Commission meetings and provided information on Planning Commission handbook and upcoming trainings. She also provided a staff update related to the meeting being Assistant City Attorney Gabrielle Whelan's last meeting, as she had accepted a role with another jurisdiction. Commissioner Patel confirmed she would be absent for the May 10, 2022, Planning Commission meeting. Chair Williams confirmed she would be absent for the May 24, 2022, Planning Commission Meeting. There were no other reports from Chair, Commissioners or City Attorney.

ADJOURNMENT

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APPROVED BY:	SUBMITTED BY:
Margaret Williams, Chair	Mary Way, Administrative Assistant

COMMISSION MEMBERS Margaret Williams, Chair John Ebneter, Vice Chair Adam Nugent Seema Patel vacant

City of San Mateo Special Meeting Minutes Planning Commission

City Hall 330 W. 20th Avenue San Mateo CA 94403 www.cityofsanmateo.org

Tuesday, May 3, 2022 Remote 7:00 PM Special Meeting

CALL TO ORDER

This meeting is being held under the provisions of State of California Bill AB361; in which Brown Act regulations are relaxed to allow members to remote in due to the Coronavirus Covid-19 health emergency.

An announcement was made that attendees would not be able to watch a live feed of this meeting via Youtube due to technical issues but were able to see the meeting live via zoom and participate via zoom. It was confirmed through the City Attorney that this meeting could proceed as it met the Brown Act requirements.

PLEDGE OF ALLEGIANCE

ROLL CALL

Remote: Chair Margaret Williams, Vice Chair John Ebneter, Adam Nugent, and Seema Patel

Absent: None

PUBLIC HEARING

Draft 2023-2031 Housing Element – CONTINUED FROM PLANNING COMMISSION MEETING OF 4.26.2022
Planning Manager, Manira Sandhir presented an overview of the past meeting, objectives for this meeting, and next steps. Feedback was requested on components of the Draft Housing Element 2023-2031 including Other Housing Elements Sections, and the Goals, Policies, and Programs including the action plan for Affirmatively Furthering Fair Housing Policies and Programs (AFFH).

Commissioner Questions:

Commissioners had not questions of staff.

Public Comments:

Members of the public, Kalisha Webster, Senior Housing Advocate and Carol Eldridge with One San Mateo addressed the Commission, regarding supporting policies for accessible housing to address reasonable accommodation for physical and/or mental disabilities; and concerns regarding Measure Y imposed constraints, sites inventory methodology and exclusion of R1 (single-family) zoned neighborhoods.

Commissioners commented on the following items:

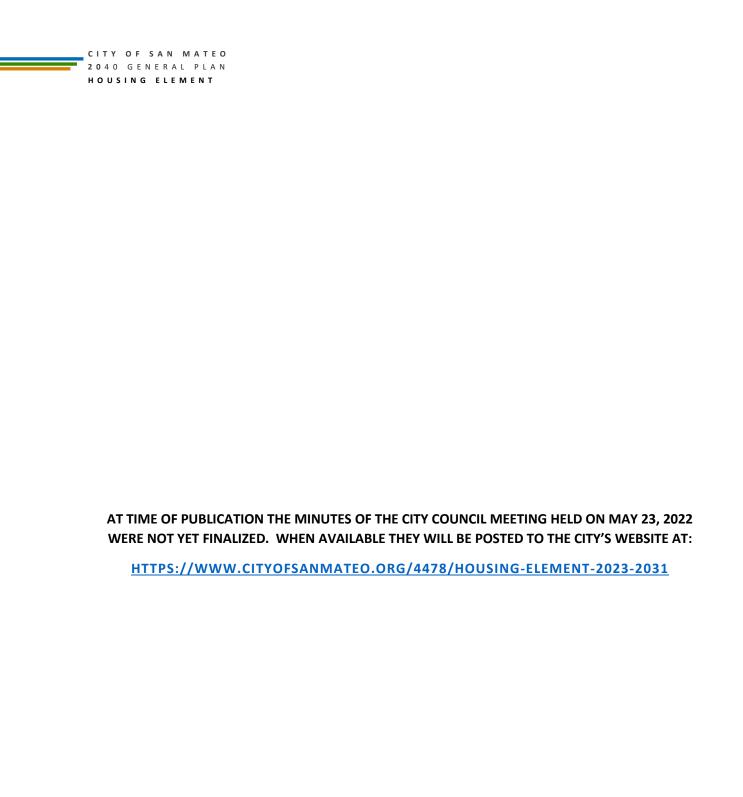
The Commission provided several comments relating to strengthening the Constraints Analysis and the Quantified Objectives. The Commission also provided extensive feedback on the Goals, Policies and Programs, including to strengthen the terminology and any non-committal language with firm targets and commitments such as for family housing, missing middle housing, looking at funding options such as vacancy taxes etc., expanding tenant protection, creating new goal to eliminate disparity and overcrowding, longer deed restrictions, special needs, housing,

achieving health and housing parity, address R1-zoned neighborhoods and provide parity of amenities, Bridgepoint condominiums preservation, u-zoning the entire city, and creating objective architectural goals.

ADJOURNMENT

The meeting adjourned at 9:55 pm.

APPROVED BY:	SUBMITTED BY:
Margaret Williams, Chair	Mary Way, Administrative Assistant







APPENDIX G | PUBLIC REVIEW PERIOD

Public Review Period

Public Review Period Comments Received – April 6, 2022 to May 6, 2022

From: To:

Subject: Housing Element Draft Plan. (HEDP)

Date: Wednesday, April 6, 2022 3:59:49 PM

Attachments: image574731.png

Ms Sandhir:

I have reviewed the email of the HEDP and have several questions and areas of concern. Firstly, why has the issue of current substantial vacancy rate in existing housing not being discussed or publicized. I have asked numerous officials including your office and the responses all seem to be "I'm not aware of the current figure." Nice evasion. Is there even any discussion or concerns relating to our declining population and technological changes allowing remote work and population shifts.

Secondly of the five items you wish to address, four relate to subsidized housing in one form or another and the fifth is "education" of housing issues. There is not one mention of how these changes will affect the quality of life in our city and how the impacted neighborhoods may change. There are many thousands of families whose primary net worth is represented by the value of their home. They have saved for a lifetime to enjoy the amenities of life in San Mateo. To the extent that these changes will affect many of these families, are their concerns not even worth some consideration and discussion?

Many of us hear anecdotally of significant vacancy factors in market rate housing. For rent signs are ubiquitous throughout San Mateo. I believe that an honest discussion of how much housing and affordable housing is truly needed before we blatantly accept an arbitrary mandate from the state . The first obligation of the city council should be to address the legitimate needs and concerns of the residents of San Mateo with the equal fervor that it devotes to implementing the state housing creation mandate.

John Monfredini

Sent from my iPad

John Monfredini



From: Susan Shankle

Sent: Wednesday, April 13, 2022 3:08 PM

To: Housing

Subject: Housing Element

Hello,

The plan as written looks good, lots of good suggestions and goals. A few comments:

- What are we doing about water supply? Every new house and apartment is going to have sink taps, showers, dishwashers, toilets, and some with garden hoses. We are in a severe drought, and climate change suggests that might only get worse.
- How can we turn all those empty office buildings into housing? We know about the liabilities and zoning issues. But it's silly to talk about building more buildings when we have so many already in place, some practically new or even unfinished. They all are fitted with plumbing and electricity, and many have full cafeteria facilities. Put your imaginations to work and envision these spaces as potential housing for homeless and low-income San Mateans.
- Re: the homeless, are you working with existing entities that are already expert and experienced in these issues? Such as LifeMoves? https://www.lifemoves.org/
- What about rising sea levels? Is it wise to embark on a huge housing plan on sea-level land next to the Bay? Do we want to look like Hong Kong? It's a fabulous city but do we really want to duplicate that?
- Along with all these plans has to be education. We are lucky to have a diverse population of citizens from all over the world. People need to be educated about how to live in a crowded Bayside region: water use, recycling, transportation, parking, conservation, wildlands protection, environmental stewardship, the list goes on. If I was moving to an unfamiliar state or country, I would need to find out what my responsibilities would be, and how I could participate, support and respect the existing environment and animal life. Volunteers would be good for this, and cheap!
- A lot is said about how hard it is to build and do business here because of all the regulations, especially environmental. They exist for a reason. We have clean air and water and a high quality of life, compared to many parts of the world. We want to keep it that way. Don't back down or weaken those protections.

Thank you, Susan Shankle 30-year San Mateo Resident Lifetime Bay Area Resident **From:** noreply@civicplus.com

Sent: Wednesday, April 6, 2022 11:02 PM

To: Housing

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	Bob
Last Name	Stine
Email Address	
Comment on 2023-2031 Draft Housing Element	What consideration has been given to the additional needs for water that would accrue with the planned additional building of residential units?

Email not displaying correctly? View it in your browser.

From: Housing housing@cityofsanmateo.org on behalf of Housing

Sent on: Wednesday, April 6, 2022 10:45:22 PM

To:

Subject: FW: Housing Element

From:

Sent: Wednesday, April 6, 2022 3:39 PM **To:** Housing housing@cityofsanmateo.org

Subject: Housing Element

I realize that there is some type of state mandate that requires counties to establish more housing in each of our CA counties. What I do not understand is the lack of obvious concern that California has experienced an alarming drought for years. The seriousness of this water shortage has an effect on our water usage. Considering the amount of new homes, this represents a huge increase in the use of water in a myriad amount of ways. Additionally, there seems to be a rational neglect for the demands of food and home supplies, quality schools, and teachers to staff those schools. There are significant shortages now in these areas, and yet, home building continues. I believe this is both irrational and irresponsible.

Without being caustic, I think the myopic vision of these home planners will result in insurmountable, adverse challenges in our future. Surely, someone on your committees realizes this.

Maureen Zane

76 year old resident of San Mateo

Subject: San Mateo's Draft Sixth Cycle Housing Element
From:
To:
cc:

To whom it may concern:

April 20, 2022

The Campaign for Fair Housing Elements is a coalition dedicated to ensuring that every city in California produces a Housing Element which complies with the California Department of Housing and Community Development's requirements. We have reviewed San Mateo's Draft Housing Element as of April 10¹. We previously sent in a letter reviewing San Mateo's Housing Element process and Draft Adequate Sites List as of January 14; this letter is posted at the City's website².

It is discouraging that the city has failed to address the issues previously raised. Furthermore, the city's draft policies do not address the city's constraints, and do not meet HCD's requirements³ that programs include specific action steps, specific timeframes, and specific, measurable outcomes. Lastly, there is evidence that some sites on the inventory list will not be developed.

Previously Identified Issues Still Outstanding

The following issues identified in our previous letter have not been addressed.

- On page H-6 of the draft, the ADU numbers are still overestimated. Pages H-33 through H-34 justify this by stating that "The State now allows jurisdictions to count projected development of accessory dwelling units (ADUs) based on prior years' production averages". However, the state specifically recommends counting trends since 2018, when ADU laws were liberalized. The city does not provide sufficient explanation to justify exceeding the safe harbor estimates. 480 are estimated; past production justifies an estimate of 344.
- On the same page, the nominal capacity of about 10.9k remains unrealistic. As shown in our February letter, previous production trends indicate a realistic capacity of only 908 units, far short of the realistic capacity needed to achieve the City's RHNA floor of 7,015 units.

¹ https://www.cityofsanmateo.org/DocumentCenter/View/87532/San-Mateo-2023-2031-Housing-Element-DRAFT

² https://www.cityofsanmateo.org/DocumentCenter/View/87035/Additional-Correspondence-as-of-2-11-22, pages 1-10.

³ https://www.hcd.ca.gov/community-development/building-blocks/index.shtml

⁴ Housing Element Site Inventory Guidebook, https://www.hcd.ca.gov/community-development/housing-element/housing-element-memos/docs/sites_inventory_memo_final06102020.pdf, page 31.

- On page H-28, the city continues to incorrectly average residential project densities *by project*, failing to account for differences in project acreage. The expected density should be 43 du/ac, not 60 du/ac.
- On pages H-28 through H-31, the city uses the same incorrect averaging method for mixed-use developments, on a variety of levels. The expected density of mixed-use projects should be 29 du/ac, not 48 du/ac. (Excluding projects already on the Adequate Sites List, expected density is an alarmingly low 1.7 du/ac!)
- On pages H-40 through H-41, the city makes no mention of surveying property owners to determine whether or not they plan to redevelop their properties.
 Participating in county-wide listening sessions with builders does not solve this problem.
- In Appendix C⁵, the details of the site inventory are still incorrect. Spot-checking APN 035-466-010, the city is still using *maximum* capacity, rather than *realistic* capacity, to figure site capacity, at least for some sites. Spot-checking APN 032-292-080, the city is still using sites under a half-acre for lower-income RHNA without justification, in violation of HCD's guidelines.
- Also in Appendix C, the site inventory lists 131, 139, and 149 Kingston as "Pending project", despite the relevant project having been withdrawn in August of 2021.⁶ This is not an exhaustive inventory of incorrectly listed sites.

Inadequate "Missing Middle" Program

HCD's "Building Blocks" website states:

Each jurisdiction must identify specific programs in its housing element that will allow it to implement the stated policies and achieve the stated goals and objectives. Programs must include specific action steps the locality will take to implement its policies and achieve its goals and objectives. Programs must also include a specific timeframe for implementation, identify the agencies or officials responsible for implementation, describe the jurisdiction's specific role in implementation, and (whenever possible) identify specific, measurable outcomes.

Section 5.3 (page H-47) of the draft says that one of the programs is:

Support the production of more missing middle housing. (*Policies H1.4*, *H1.11 and H1.13*)

Policy H1.4 (page H-59) concerns ADU development, policy H1.11 (page H-60) is to adopt an SB 9 ordinance (which would merely adhere to state law), and policy H1.13's targets (same page) read:

⁵ https://www.cityofsanmateo.org/DocumentCenter/View/87528/APPENDIX-C---Housing-Resources

⁶ https://www.cityofsanmateo.org/4004/Monte-Diablo-North-Kingston-SPAR

Evaluate sites that have potential for Missing Middle development. Research and evaluate policies and code amendments to allow for Missing Middle housing under SB 10 and schedule for City Council consideration.

The research and evaluation of policies to allow for Missing Middle housing should be done now, not later. missingmiddlehousing.org provides useful specifications for missing-middle housing.

For example, consider a front-loaded side-by-side duplex⁷. It's illegal to build in San Mateo's R-2 zone⁸ because of insufficient off-street parking; the design provides two stalls, but San Mateo requires four. (Municipal code §27.64.160.)

Next, consider a front-loaded stacked duplex⁹. It's illegal to build in San Mateo's R-2 zone because of insufficient off-street parking; the design provides two stalls, but San Mateo requires four. (Municipal code §27.64.160.) It's also too narrow; the lot is forty-five feet wide, but San Mateo requires fifty feet. (Municipal code §27.18.040.)

Then consider an alley-loaded townhouse¹⁰. It's illegal to build in San Mateo's R-3 zone (the lowest-density zone which is supposed to support townhouses) because the front setback is insufficient; the design has ten feet, but needs fifteen. (Municipal code §27.22.070.) It's also too small; the parcel size is 2750 square feet, but it needs four or five thousand, depending on which area of the city it's in. (Municipal code §27.22.040.)

Identifying the portions of the city's code which prohibit missing-middle housing-parking mandates and minimum lot sizes-does not require a years-long research process. These are constraints, and the city's programs should focus on removing them.

Affirmatively Furthering Fair Housing

Site Locations

As noted in our previous letter, no sites in the city's inventory fall into the "Highest Resource" TCAC Opportunity Area designation, and it appears that the sites predominantly fall into areas where three or four racial groups mix.

Air Quality Issues

The California Air Resources Board has published an Air Quality and Land Use Handbook¹¹ that considers the risks of poor air quality on sensitive receptors such as homes, daycares, etc, and

⁷ https://missingmiddlehousing.com/types/duplex-side-by-side#idealized

⁸ https://sanmateo.ca.us.open.law/us/ca/cities/san-mateo/code/27.20 (All zoning laws evaluated as of April 10, 2022.)

⁹ https://missingmiddlehousing.com/types/duplex-stacked#idealized

¹⁰ https://missingmiddlehousing.com/types/townhouse#idealized

¹¹ https://ww3.arb.ca.gov/ch/handbook.pdf

recommends against locating these uses within five hundred feet of a roadway that averages in excess of 100,000 vehicles/day. This standard was cited by the City at least once, as background¹² for a General Plan update in 2009. As far back as 2001, the City identified¹³ Highway 92 (east of Delaware) and Highway 101, as routes exceeding this threshold. Current Caltrans data¹⁴ shows that Highway 92 east of El Camino exceeds 100,000 vehicles per day. Specifically, the Caltrans data shows that Highway 101 daily vehicle counts range from 253,100 to 264,600¹⁵, as it moves through San Mateo city limits. AB 686 and related legislation would discourage locating housing - certainly affordable housing - in areas subject to high air pollution, which is a burden disproportionately borne by disadvantaged communities. A number of sites are within five hundred feet of Highway 101 and Highway 92 east of El Camino, totalling 2,396 units (21.9% of total) and 925 affordable units. Compliance with AB686 suggests the following sites should not be included in the inventory:

Address	APN	Total Units	Affordable Units
1900 S. Norfolk St	035-391-090	245	99
2000 Winward Dr	035-610-030	160	24
1820 Gateway Drive	035-443-030	177	72
1800 Gateway Drive	035-430-060		
1850 NORFOLK ST	035-381-020	332	134
1826 NORFOLK ST	035-381-030		
19 KINGSTON ST	033-191-040	59	24
25 KINGSTON ST	033-191-060		
3 KINGSTON ST	033-191-070		
1017 3RD AVE	033-134-100	32	13
1015 3RD AVE	033-134-110		
245 HUMBOLDT ST	033-134-240		
1900 FASHION ISLAND	035-466-060	461	186
2260 BRIDGEPOINTE PKWY	035-466-070	97	39
2270 BRIDGEPOINTE PKWY	035-466-080	42	17

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¹² https://www.cityofsanmateo.org/DocumentCenter/View/5229/Appendix-C-Air-Quality-Analysis

https://www.cityofsanmateo.org/DocumentCenter/View/5126/7-Mobility-and-Access

¹⁴ https://dot.ca.gov/programs/traffic-operations/census/traffic-volumes/2017/route-92-98

¹⁵ https://dot.ca.gov/programs/traffic-operations/census/traffic-volumes/2017/route-101

3012 BRIDGEPOINTE PKWY	035-466-090	82	33
[NO ADDRESS]	035-466-110	89	36
1863 NORFOLK ST	035-383-200	105	53
1670 AMPHLETT BLVD	035-241-240	173	71
1700 AMPHLETT BLVD	035-241-250	122	49
1720 AMPHLETT BLVD	035-241-260	138	56
145 Kingston	033-171-040	35	0
139 Kingston	033-171-050		
131 Kingston	033-171-060		
1218 Monte Diablo	033-171-180		
480 N Bayshore Blvd	033-081-280	47	19

Evidence On Specific Sites

Hillsdale Mall

Hillsdale Mall (41 Hillsdale Boulevard) is identified in the Site Inventory as a 39.91 acre parcel with potential for a total 1,995 units, 808 of which are affordable (40.5%). HCD's Housing Element Sites Inventory Guidebook states that sites larger than 10 acres cannot be considered feasible for affordable housing without one of the following factors¹⁶:

- a) an analysis demonstrating that sites of equivalent size were successfully developed during the prior planning period with an equivalent number of lower income housing units as projected for the site, or
- b) evidence that the site is adequate to accommodate lower income housing such as developer interest, proposed specific-plan development, potential for subdivision, the jurisdiction's role or track record in facilitating lot splits, or other information that can demonstrate feasibility of the site for development. The housing element should include programs promoting, incentivizing, and supporting lot splits and/or large lot development, or
- c) a development affordable to lower income households has been proposed and approved for development on the site.

San Mateo's Housing Element states on page H-31 that "The City has a demonstrated track record of large site development, typically completed in phases, that includes affordable

¹⁶ Housing Element Site Inventory Guidebook, page 17.

residential development. Station Park Green (12 acres), Concar Passage (14.5 acres), and Bay Meadows (175 acres) are examples of approved large development projects that include substantial numbers of affordable units." Of these sites, Concar Passage was not completed during the previous planning period; in fact, no site work has even begun. For the two projects that were completed during the prior planning period, each one contains substantially less affordable housing: 97 units for Station Park Green and 98 for Bay Meadows (the portion of the master plan that was actually completed during the last cycle)¹⁷. Furthermore, the City's report contains no information about the availability of the Hillsdale Mall site, and contains no information about a specific development affordable to lower income households that has been approved for the site. As such, the City has not demonstrated that this site should be considered for affordable housing, and certainly not to the tune of 808 units, or 40% of the total. The estimated affordability of the project is not justified by the analysis provided.

If the City were to reasonably extrapolate from their track record of large site development, they would note that their percentage of affordable units delivered is much lower than 40% - closer to 10%. This would suggest that Hillsdale Mall could more reasonably expect 202 affordable units. They would also note that Station Park Green took 15 years to move from planning to completion, and Bay Meadows took 30 years. Hillsdale could reasonably be expected to land somewhere in between these two durations and so only about a third of the units would reasonably be delivered in the 6th cycle - 67 units.

The Hillsdale Mall site also includes, among the 40 total acres, approximately 11 acres that were recently redeveloped and re-opened in late 2019. Records show the owner obtained a \$240 million dollar construction loan for this work¹⁸. It is not reasonable to assume that this investment would be demolished to make way for housing. HCD's guidance states¹⁹ that for non-vacant sites, existing uses must be considered:

For example, an analysis might describe an identified site as being developed with a 1960's strip commercial center with few tenants and expiring leases and, therefore, a good candidate for redevelopment, versus a site containing a newly opened retail center, an active Home Depot, the only grocery store in the city, etc. that is unlikely to be available for residential development within the planning period.

Therefore, this 11-acre portion should be excluded from the site inventory. When the overall site is thus reduced by 27%, the affordable unit count would proportionally drop - from a realistic 67 units delivered in the next cycle down to 49.

1900 S. Norfolk St

The City's inventory describes this as a 1983 Class-B office building, and assigns it 245 units over 8.18 acres at 30 units per acre (including 99 affordable units). However, a cursory review

¹⁷ Compiled City data through 2020, RHNA annual reporting

¹⁸ https://pe-insights.com/news/2022/01/05/northwood-investors-paid-257m-to-purchase-an-interest-in-ma II-asset/

¹⁹ Site Inventory Guidebook, page 25.

of the assessor's map reveals that the site is a "U" shape, wrapping around a PG&E substation with another corner carved off. This unconventional shape will reduce its effective density. Moreover, it contains an easement in PG&E's favor running across the site that further encumbers its development. As mentioned above, it is also within 500' of the intersection of Highway 101 and SR-92. These constraints, taken together, make this site unlikely to be developed.

2208 Bridgepoint Parkway

The City's inventory describes this as a vacant restaurant site, and assigns it 5 units over 0.37 acres at 13.5 units per acre. As a small site there are no affordable units. However, this site is not vacant; a restaurant, Lazy Dog Restaurant & Bar, is under construction and is slated to open in early May²⁰. It is unlikely this brand new use will be discontinued in the next 8 years.

2210 Bridgepoint Parkway

The City's inventory describes this as a Hallmark retail store, and assigns it 5 units over 0.33 acres at 15.2 units per acre. As a small site there are no affordable units. This site is currently under construction and will open as a restaurant, California Fish Grill²¹. It is unlikely this brand new use will be discontinued in the next 8 years.

1900 Fashion Island Blvd

This site is owned by Target and it has come to our attention that James Tucker, Senior Director for Real Estate, has submitted a letter indicating that Target has no plans to change the use of their store in San Mateo. They also explained that the owners of the individual sites that comprise Bridgepoint Shopping Center are under an agreement governing the use of the sites. They did not share details, but explained that generally agreements of this type for shopping center do provide owners with site controls as to site design and uses.

71-77 Boyet Road

This site is currently developed as the "Borel Square" shopping center. It is our understanding that the owner is interested in developing but that the tenants do not wish to leave. The owner has offered "buyouts" to the tenants to break their leases but to date they have all refused. We understand the CVS and 24 Hour Fitness have long term (30 year) leases and at least one other tenant has 7 years remaining on their lease with an option to extend for another 10 years at market rate. Given the tenant opposition to discontinuing their uses, it seems unlikely this site will be developed within the next 8 years.

Please address the issues raised our original letter in order to identify enough sites and commit to an appropriate program of rezoning and constraint removal in a manner that is consistent with

²⁰ https://www.smdailyjournal.com/news/local/lazy-dog-restaurant-opening-in-san-mateo/article_7a53bf46-9b7a-11ec-9577-33f27fd5aefd.html

²¹ https://www.cafishgrill.com/pages/san-mateo

your duty to affirmatively further fair housing and such that the actual capacity of the Sites Inventory over the next eight years meets or exceeds your RHNA.

The housing crisis is a regional problem, and our cities must work together to solve it. Thank you for your time and consideration,

Campaign for Fair Housing Elements

Peninsula for Everyone

Sent: <u>Friday, April 22, 2022 9:02 AM</u>

To:

Subject: FW: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

From: noreply@civicplus.com <noreply@civicplus.com>

Sent: Thursday, April 21, 2022 9:25 PM **To:** Housing housing@cityofsanmateo.org

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	David
Last Name	Karp
Email Address	
Comment on 2023-2031 Draft Housing Element	Typical developer slop.

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Sent: <u>Monday, April 25, 2022 2:55 PM</u>

To:

Subject: FW: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

From: noreply@civicplus.com <noreply@civicplus.com>

Sent: Sunday, April 24, 2022 9:57 PM

To: Housing <housing@cityofsanmateo.org>

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	Kailun
Last Name	Wu
Email Address	
Comment on 2023-2031 Draft Housing Element	Hello San Mateo city planners,
	A little bit about myself: I first moved here in 2015 and then bought a house in Hillsdale in 2019. I'm married and work full time. I do not speak on behalf of any political organization or government.
	To me San Mateo is unique. It's connected to SF and South Bay, ocean and redwood forests. Perfect weather all year. Diverse population. The downtown is a rare walkable gem. Strong economy. Most cities in the world would dream of these resources.
	And yet I know how impossible it is for younger generations to buy a home. I feel it. Everyone in an open house knows it. There's simply not much available within budget on Redfin. I'm deeply worried that the city is becoming too exclusive and rich so I started following the city planning meetings. The new

general plan is very encouraging and I hope we all work together to keep the momentum.

My thoughts on the housing elements:

- 1. Re-zone for medium density or missing middle wherever possible. We should model after Germany and Netherlands. 4-6 stories will be both dense and not too towering.
- 2. Re-zone for mixed use blocks. Make homes close to offices and groceries and restaurants and vice versa so that residents don't have to drive (because of the distance). Otherwise people will again reach for cars and cause congestion, making it even harder to up-zone.
- 3. Encourage the city to connect to the majority of people who aren't in the public hearings. Most people aren't aware of city planning and are too tired from work, from school, from parenting. Yet they are the silent majority who will be impacted.

Every idea is flawed and implementation is flawed too. But stagnation will only make our city more exclusive and unsustainable. Thank you so much for your hard work. San Mateo with more new homes will only match and strengthen our values. The current and future generations will live in what we choose to zone build.

Regards, Kai

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SAN MATEO, SANTA CLARA & SAN BENITO COUNTIES

April 26, 2022

City of San Mateo City Council 330 West 20th Avenue San Mateo, CA 94403

Subject: San Mateo 2023-2031 Housing Element - Draft

Dear Mayor Bonilla and Members of the San Mateo City Council and Planning Commission,

The Sustainable Land Use Committee of the Loma Prieta Chapter of the Sierra Club (SLU) advocates on land use issues in San Mateo and Santa Clara Counties. Thank you for providing the opportunity for SLU to provide input on the Draft San Mateo 2023-2031 Housing Element.

The overall draft Housing Element (HE) is a good start, but more focused and stronger policies and programs are needed to have a reasonable expectation of meeting the RHNA number of 7,015 new housing units, particularly for affordable units.

Reaching the RHNA unit goal will require major changes in the speed of development in San Mateo. In order to reach the goal of 7,015 new units from 2023-2031, the city must add almost 900 new units each year. That is roughly the equivalent of building a new Concar Passage each year¹. This will be infeasible unless a major effort is made to streamline and accelerate housing development. And, of course, it is important that new development also be thoughtfully designed to accomplish all the other General Plan goals of open space, quality of neighborhoods, etc. The HE Housing Plan (p.H-55 to H-74) needs to demonstrate a significant change to current policies and programs in order to realistically be able to reach the goal. This will not be easy, as the new RHNA goals are well above the rate of new housing added over the last few decades². But it must be done if we are to adequately address the housing crisis in the region and leave the city well positioned for future generations to prosper.

The HE rightly points out that the housing problem is a regional one and that each city needs to meet or exceed its goal if the housing crisis, particularly for affordable housing, is to be solved. The lack of affordable housing on the Peninsula is a significant contributor to environmental degradation as workers must commute long distances by car, emitting GHG as well as other pollutants. It also leads to sprawl as more development is done in areas that were open space or agricultural land.

There are specific areas that will need to be retained or expanded to make sure the final HE contains the key actions needed to make significant progress on addressing the enormous lack of affordable housing

¹ **Concar Passage** is the largest housing project approved in recent years and required major time and effort for approval. Developing a project like this each year, will therefore require a major effort above the current processes.

² **The 2015-2022 RHNA** was 3,164 units and with only one year left it has 2,573 units completed. This current RHNA number is less than half the new RHNA number; thus, demonstrating the steep challenge of meeting the new RHNA number of 7,015.

in the Bay Area. Listed below are the most important goals, policies and programs in the draft HE that need to be retained and strengthened in the final HE.

- 1. The HE aims for a 56% buffer above the RHNA. This is a minimum, but perhaps a higher number should be considered as the ability to actually build out housing has proven, over time, to be very difficult.
- 2. Increasing affordable housing is emphasized in the draft HE and that is good. But the "buffers" for affordable housing levels are only 14%, 55% and 37%, while the buffer for market rate housing is 87%. The percentage buffer for affordable units should be at least as high as the buffer for market units since affordable units are needed more and are harder to develop. The affordable housing should be more strongly focused on low, very low and extremely low-income housing, as these are where the largest needs are and where the lack of inventory is the largest. The very poor jobs/housing fit³ in the Peninsula can best be addressed with a focus on more affordable housing. As noted in the HE draft⁴, the lack of affordable housing was one of the major concerns expressed by the public.
- 3. Funding that can be used to support affordable housing is a fundamental need and more must be done to obtain funding. Affordable housing has to be subsidized and a lack of funding will limit the ability to build the needed affordable housing, particularly for low and very low-income units. This could include establishing or increasing: Vacancy Tax, Commercial Linkage Fees, and Transfer Tax. It is particularly important that funding focus on repairing the legacy of discrimination in housing for groups like African Americans. The following policies and programs should be strengthened to accomplish this goal:
 - a. H 1.2 Utilize Public Funding for Low/Moderate Income Housing
 - b. H 1.3 Increase Below Market Rate Unit Production through Density Bonus/Community Benefits Programs
 - c. H 1.18 Fee Schedule Review
 - d. H 3.3 Evaluate Housing Revenue Sources
 - e. H 5.1.1 Adjust the City's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased city support in exchange for affordable units that address the needs of residents with disproportionate housing needs
 - f. H 5.1.2 Participate in a regional down payment assistance program with affirmative marketing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households
 - g. H 5.1.3 Support the design of a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low-income households for 15 years
- 4. In addition to increased funding for affordable units, the HE should prioritize policies and programs that reduce costs and streamline the processes for affordable units. The following policies and programs should be strengthened to accomplish this need:

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³ Jobs/Housing Fit: Jobs/housing fit means that the majority of homes within the city are affordable to the majority of employees who work in the city, and conversely, the jobs in the city pay enough to cover the cost of housing in the city. Without an adequate jobs/housing fit, businesses find it difficult to hire and retain lower-income employees.

⁴ Page H-43

- a. H 1.6 Streamline Housing Application Review
- b. H 1.8 Adopt Objective Design Standards
- c. H 1.9 Create Minimum Densities for Mixed-Use Residential Projects
- d. H 1.10 Establish By-Right Housing Designation for Prior Housing Sites
- e. H 1.12 Encourage Residential Uses within Housing Overlay

5. Almost the entire city, including R1 areas, will need to contribute to the increased housing through such mechanisms as expanded Missing Middle Units (duplex, triplex and fourplex) and ADUs and, possibly, new mechanisms enabling multi-unit housing on properties with a Residential Neighborhood General Plan land use designation, which generally covers single-family neighborhoods. Increased density should be focused within half mile of transit to align with Climate Action Plan goals for greenhouse gas reductions.

The Climate Action Plan requires attention to creating easy pedestrian and bicycle access to reduce greenhouse gas emissions (GHG). Therefore, while it is important to retain this broad opportunity for more housing, since R1 is a major part of the total area of the city, it is important to keep in mind that creating easy pedestrian and bicycle access to amenities and to transit is a critically important goal for the Climate Action Plan.

The "15-minute Neighborhood" ^{5 6} concept needs to be included in the General Plan, along with the Housing Element, as it would facilitate creating more housing in R1 neighborhoods while simultaneously reducing GHG. This is a mechanism that would insert community amenities, such as small neighborhood retail nodes, into otherwise auto-dominated areas such as R1 neighborhoods.

Even more priority should be placed on these efforts. The following policies and programs should be strengthened to accomplish this need:

- a. H 1.4 Incentivize Accessory Dwelling Units Development with streamlined approvals, development subsidies, or low or zero interest loans for construction cost
- b. H1 11 Consider how Opportunity Housing can be useful to create new housing in R1 neighborhoods within 1/2 mile of the transit corridors
- c. H1-13- Encourage Development of Missing Middle Housing especially within a half mile of transit.
- d. Include overlay zoning, in the General Plan, for "15-minute Neighborhoods" allowing insertion of small new neighborhood retail nodes with <u>Green Streets</u> network ⁷ to create walkable bikeable neighborhoods, with the daily amenities, to reduce auto trips and create healthier walkable neighborhoods, convenient for all ages including kids and seniors.

⁵ 15-minute neighborhoods are being created in many cities especially post-COVID. https://www.strongtowns.org/journal/2019/9/6/7-rules-for-creating-15-minute-neighborhoods)

⁶ Embraced by Mayors around the world, Portland and several small US cities have embraced the concept to rebuild their economies while creating healthier cities. https://en.wikipedia.org/wiki/15-minute_city

⁷ How to insert a Green Street network into an existing City. Sierra Club Loma Prieta https://www.sierraclub.org/sites/www.sierraclub.org/files/sce-authors/u4142/Green%20Streets%20Presentation%20-%201-20-21%20DC.pdf

5. <u>Climate Change is real.</u> ⁸No mention is made of how housing, particularly new housing, needs to be located so as to be <u>resilient to climate change</u>. Sea levels are predictably going to rise more swiftly in the coming decades, according to the California Ocean Protection Council. ⁹ Wildfires are also predicted to become an increased threat with the continued drought and encroachment into the forested hill areas of our city. The increased risks of sea level rise (SLR) near the Bay and wildfires in the hilly areas needs to be factored into identifying areas for higher density and more affordable housing.

We ask that you consider this information as you finalize the Housing Element for submission to the State. SLU is prepared to help the City in advancing the HE as it is finalized and when it goes into effect.

Respectfully submitted,

Gita Dev, Co-Chair

Sustainable Land Use Committee

Sierra Club Loma Prieta

Cc: James Eggers Executive Director Loma Prieta Chapter Sierra Club

Gladwyn d'Souza Conservation Committee Chair Loma Prieta Chapter Sierra Club

⁸ Ocean Protection Council- Sea Level Rise Guidance: The rate at which sea levels will rise can help inform the planning and implementation timelines of state and local adaptation efforts. Understanding the speed at which sea level is rising can provide context for planning decisions and establish thresholds for action... https://opc.ca.gov/webmaster/ftp/pdf/agenda_items/20180314/ltem3_Exhibit-A_OPC_SLR_Guidance-rd3.pdf

Sent: Wednesday, April 27, 2022 9:17 AM

To:

Subject: FW: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

From: noreply@civicplus.com <noreply@civicplus.com>

Sent: Tuesday, April 26, 2022 11:22 AM **To:** Housing housing@cityofsanmateo.org

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	Larry
Last Name	Garnick
Email Address	
Comment on 2023-2031 Draft Housing Element	I am a single family home owner at and have been a resident of San Mateo for 30 years. I believe San Mateo is already too congested and the City should not pursue a plan for population or housing growth. The City's proposed growth plans are frightening.

Email not displaying correctly? View it in your browser.

Sent: Wednesday, April 27, 2022 9:16 AM

To:

Subject: FW: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

From: noreply@civicplus.com <noreply@civicplus.com>

Sent: Tuesday, April 26, 2022 1:20 PM **To:** Housing housing@cityofsanmateo.org

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	John
Last Name	Tastor
Email Address	
Comment on 2023-2031 Draft Housing Element	It appears thatthe 25th Avenue corridor between El Camino and Hacienda has been eliminated. The Study Zone did include the First Presbyterian church parking lot on the NW corner of 25th & Hacienda. There is strong interest in our congregation to build approximately 70 low-income Senior Apartments on this parcel as well as 190 West 25th. We would appreciate consideration of these parcels as potential sites for residential development.

Email not displaying correctly? View it in your browser.

Sent: <u>Thursday, April 28, 2022 11:33 AM</u>

To:

Subject: FW: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form



Administrative Tech| Housing 330 W. 20th Ave., San Mateo, CA 94403 650-522-7239|

From: noreply@civicplus.com <noreply@civicplus.com>

Sent: Thursday, April 28, 2022 11:19 AM **To:** Housing housing@cityofsanmateo.org

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	Annonymous
Last Name	Annonymous
Email Address	
Comment on 2023-2031 Draft Housing Element	Hello,
	I want to show my support for a Housing Element that respects the single family home neighborhoods in the the City of San Mateo. As a long time resident and voter, the collected voice

should be heard. We said yes to measure Y and we do not want our single family neighborhoods zoning changed. I moved to San Mateo to live in a quiet neighborhood and scrounged and saved to realize the dream of owning a home. I feel your Planning Commissioners are not listening to the voice of the community and clearly have their own agenda and are out of touch. It does not go unnoticed that your two newest commissioners are more interested in proceeding on their own agenda than do what is best for all areas of San Mateo. I think the Planning Commission need to listen to real people and stop taking their lead from developers and their own misguided agendas.

Email not displaying correctly? View it in your browser.

From:

Sent: Thursday, April 28, 2022 3:23 PM

To:

Subject: Fwd: Planning Commission Regular Meeting

Follow Up Flag: Follow up Flag Status: Flagged

Hi Nicky,

A comment for housing element to add.

Mary

Begin forwarded message:

From:

Date: April 28, 2022 at 2:15:03 PM PDT

To:

Subject: FW: Planning Commission Regular Meeting



City Clerk | City of San Mateo 330 W. 20th Ave., San Mateo, CA 94403 650-522-7042 |

From: Chris Conway

Sent: Thursday, April 28, 2022 10:54 AM

To: City Council (San Mateo) < CityCouncil@cityofsanmateo.org>

Subject: Planning Commission Regular Meeting

My inquiry to the San Mateo City Council is how was the selection of Diana Elrod as San Mateo's consultant in the Planning Commission Regular meeting 04.26.22 determined and who made the selection? I would like to know what this consultant to San Mateo is being paid for work and why a consultant as left leaning as this person (they/them) was selected. It seems they/them is a fellow Columbia University alumnus like one of our very own council people (gender neutral to avoid offending anyone). This person's views can easily be seen by reviewing who they/them advocate for. Also, a request went out for more feedback on Housing Element and development within our city. Why does the city council continue to ask for more feedback when they do not listen to anyone unless they share their same progressive housing policies? It is much too late to try to spin this entire process as anything less than fair, honest and transparent. It is a complete sham to those who actually follow this convoluted procedure and actually know who our council members actually are and what they support. Sad to see what the city council of San Mateo has turned into what it has done to divide our city into sections based on race and wealth. The racial undertones of comments by the city council, contributors and consultants are enough to anger many residents who have lived in and contributed much more to

this city than all of you. Stop ruining San Mateo, you had no part in creating or developing this city to what it is today.

Time to set policy in front of voters instead of behind your screens. End this very undemocratic process of conducting council meetings via Zoom. Face your constituents, or are you too timid to do that.

Chris Conway San Mateo, Ca.

Sent: <u>Thursday, May 5, 2022 4:02 PM</u>

To:

Subject: FW: Housing Element Comment

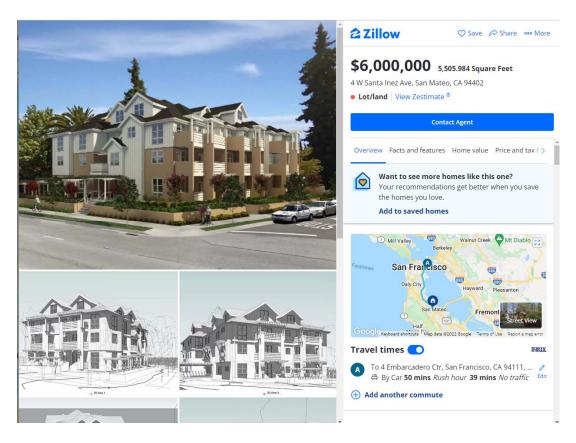
From: Thomas Morgan II

Sent: Thursday, May 5, 2022 3:18 PM

To: Housing < housing@cityofsanmateo.org>

Subject: Housing Element Comment

The screenshot below is the problem with simply upzoning and the loss of local control, it simply drives up the cost of the land, after shelling out the asking price I am not sure how the new owner will make an already tight project pencil out.



Thank you,

Thomas Morgan

Sent: <u>Thursday, May 5, 2022 4:03 PM</u>

To:

Subject: FW: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

From: noreply@civicplus.com <noreply@civicplus.com>

Sent: Thursday, May 5, 2022 3:15 PM **To:** Housing housing@cityofsanmateo.org

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	Ellen
Last Name	Wang
Email Address	
Comment on 2023-2031 Draft Housing Element	Slow Growth is the key. None of us knows what the future will bring. Take an Objective look at housing from a multi-view approach. California population is decreasing. Coronavirus and technology has provided opportunities for workers to work from anywhere with no need to live near their old job site. Dense housing has a Negative Impact on schools, police, recreation. I do not want to walk by half-vacant high-rise housing or office buildings that block the sun.

Email not displaying correctly? View it in your browser.

Sent: Friday, May 6, 2022 8:27 AM

To:

Subject: FW: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

From: noreply@civicplus.com <noreply@civicplus.com>

Sent: Thursday, May 5, 2022 8:11 PM **To:** Housing housing@cityofsanmateo.org

Subject: Online Form Submittal: Draft 2023-2031 Housing Element Comment Form

Draft 2023-2031 Housing Element Comment Form

Draft Housing Element Feedback Form

Please share your comments regarding the Draft Housing Element.

Comment period for the draft document is April 6 through May 6, 2022.

First Name	Т	
Last Name	S	
Email Address		

Comment on 2023-2031 Draft Housing Element

"While some people voiced their interest in up zoning singlefamily neighborhoods or eliminating them altogether, other homeowners want to protect them and are concerned with the future of investments they have made."

I'd like to better understand who wants to re-zone or—more worrying—eliminate single-family housing here. "Upzoning" is an adorable word for "kicking people out of their homes to cram more people onto the land." Are these people even San Mateo residents? The "no more housing" ship has sailed, so it's not with any one's energy to complain about more building; please, then, focus on sites that can be updated and REALISTICALLY adapted to include more housing. This would, therefore, include locations closer to mass transit.

Building on Campus Drive sounds like a nightmare to me, because public transportation is currently miserable in that area, and the 92/West Hillsdale interchange can be horrific

traffic-wise. If building must be done there, then the public transportation issue ALSO has to be addressed.

Email not displaying correctly? View it in your browser.

Sent: Friday, May 6, 2022 4:58 PM

To:

Subject: FW: Housing Element

Attachments: Attachment A City of San Mateo Housing Element Comments for Developmental Disabilities

12.21.21.pdf; San Mateo Draft Housing Element Comments.pdf; Attachment B City of San Mateo

Housing Element Comments for Developmental Disabilities 2.10.22.pdf

From: Kalisha Webster

Sent: Friday, May 6, 2022 3:21 PM

To: Housing < housing@cityofsanmateo.org>

Cc: Jan Stokley

Subject: Housing Element

Please find attached Housing Choices' comments on the City of San Mateo 2023-2031 Housing Element Draft including Attachments A & B. We hope that the city will make meaningful changes to the analysis of housing needs of people with developmental disabilities and Fair Housing Assessment, as well as, further develop policies and programs which will meet the needs of Extremely Low Income households and increase housing accessibility for people with developmental disabilities in the next draft.

Tha	ank	you	,	

We have moved! Please note the new office address!

This e-mail message is intended only for the named recipient(s) above and is covered by the Electronic Communications Privacy Act 18 U.S.C. Section 2510-2521. This e-mail is confidential and may contain information that is privileged or exempt from disclosure under applicable law. If you have received this message in error please immediately notify the sender by return e-mail and delete this e-mail message from your computer.



May 6, 2022

Planning Manager and City Council City of San Mateo, Planning Division 330 West 20th Avenue San Mateo, CA 94403

housing@cityofsanmateo.org

Re: Comments on the Draft Housing Element

Thank you for sharing this early draft of the Housing Element with the public. On behalf of San Mateo's more than 800 residents with intellectual and developmental disabilities, Housing Choices is grateful for the opportunity to comment before it is sent to HCD. We also appreciate the work that the City of San Mateo has done to engage with Housing Choices throughout the community engagement process and consider the programs and policies that we have recommended as best practices for inclusion of people of all abilities in the city's future housing plans. However, we have concerns that the assessment of the housing needs of the San Mateo population with developmental disabilities in the draft Housing Element is very superficial and does not provide enough analysis to support meaningful inclusion of people with developmental disabilities in the city's housing plans. We also ask that the city immediately update the obsolete and derogatory language used to describe developmental disabilities as including mild to severe "mental retardation" on page H-A-55 of Appendix A-Needs Analysis and instead use the standard term "intellectual disability".

About Housing Choices

Housing Choices is a housing organization funded by the Golden Gate Regional Center to support people with developmental disabilities to be fully integrated in San Mateo's affordable housing supply. We provide housing navigation services for both individuals and families. We also partner with affordable housing developers to make inclusive housing commitments for people with disabilities in their housing projects. At these projects we provide onsite housing retention services. A San Mateo example of this highly successful model is the new Kiku Crossing where 8 of the 225 units will include a preference for people with developmental disabilities who will benefit from Housing Choices' coordinated supportive services funded by the Golden Gate Regional Center. The Golden Gate Regional Center has contracted with

Housing Choices to provide the San Mateo planning staff and Housing Element consultants with an assessment of the housing needs of people with developmental disabilities, as required by SB 812. In addition, 21 Elements has facilitated Housing Choices' involvement of people with developmental disabilities in the planning process through its Equity Advisory Group.

Incomplete Assessment of Housing Needs of People with Developmental Disabilities

On December 2, 2021, Housing Choices submitted an assessment of the housing needs of San Mateo residents with developmental disabilities (Attachment 1) which followed HCD guidance for a complete analysis of special housing needs groups, including:

- A quantification of the total number of persons and households in the special housing needs group, including tenure (rental or ownership), where possible.
- A quantification and qualitative description of the need (including a description of the
 potential housing problems faced by the special needs groups), a description of any
 existing resources or programs, and an assessment of unmet needs.
- Identification of potential program or policy options and resources to address the need

After receiving feedback on our comments from City staff Housing Choices submitted revised comments on February 10, 2022 (Attachment 2).

As discussed below, San Mateo's draft does not incorporate any of the Housing Choices' data and analysis, does not meaningfully discuss the potential housing problems, unmet needs or best practices for inclusion of people with developmental disabilities in integrated and least restrictive housing settings in the community. We believe that the inclusion of these missing elements would demonstrate that the city has a clear understanding of the accessibility needs of people with developmental disabilities and how they differ from other disability types. Furthermore it would help the city to create more meaningful programs and policies to meet the housing needs of residents with developmental disabilities as required by Housing Element law.

Underestimation of the San Mateo Population with Developmental Disabilities

The draft analysis undercounts the population of San Mateo residents with developmental disabilities by using outdated demographic data reported by the Department of Developmental Services (DDS) as of 2020 rather than the more current data from DDS as of September 2021 provided in Housing Choices comments. On page H-A-56 of Appendix A- Needs Analysis, Table 12 states that there are 500 individuals age 18+ and 277 individuals under age 18 with developmental disabilities living in San Mateo based on Department of Developmental Services 2020 data of consumer counts by zip code for a total of 777 San Mateo residents with developmental disabilities. However, based on data reported by DDS by zip code as of September 2021 for zip codes 94401, 94402 and 94403 (provided to us by the City of San Mateo planning staff) there were 531 individuals age 18+ and 304 individuals under age 18 with developmental disabilities living in San Mateo for a total of 835 San Mateo residents with

developmental disabilities. This represents an increase of 58 total residents or 7% of the population.

In contrast, on page H-A-57, Table 13 reports a total population of 784 San Mateo residents with developmental disabilities. This is most likely attributable to an error in the reporting of individuals living in Foster/ Family Homes and Other living arrangements which are both reported by DDS as <11 but in Table 13 are both reported as 10.

Failure to Provide Data Establishing Trends Creating a Greater Need for Housing

As mentioned above, Table 13 does report the population of San Mateo residents with developmental disabilities by residence however, because it fails to report residence type for adults separately from that of children and because it omits a comparison to data reported in the 2015 Housing Element important trends about the changing housing needs of San Mateo residents with developmental disabilities is missing from this analysis. When looking at the residence type of only adults aged 18+ we see that the greatest housing provider for adults with developmental disabilities in the City of San Mateo is licensed care facilities (including Community and Intermediate Care Facilities). As of 2021 50% of all adults with developmental disabilities in the City of San Mateo are housing in licensed care facilities, significantly higher than the 32% of adults across all San Mateo County jurisdictions. Yet, when comparing this data to what was last reported in the 2015 Housing Element we find that despite an overall increase in the total population there has been a net decrease in the number of adults with developmental disabilities transitioning into licensed care facilities or into their own apartment with supportive services during this time period.

The decrease of adults transitioning into licensed care facilities reflects data from DDS, and which was reported in Housing Choices comments to city staff, that San Mateo County has experienced a loss of 5% of its supply of community care facilities, a large number of which are located in the City of San Mateo. Data on increased life spans of people with developmental disabilities, which is also omitted from the Housing Element, compounds the loss of supply by increasing turnover of beds available in the remaining licensed care facilities. Coupled with the decline in adults living in their own apartments with supportive services, this data demonstrates that the city must do more to meet the housing needs of people with developmental disabilities by increasing access to integrated affordable housing to prevent them from falling into homelessness or being displaced after the death of a parental home provider.

Other data which Housing Choices' comments reported on which are vital to an understanding of the barriers to housing access for this special needs population that were omitted from the Housing Element analysis are:

- 1. Continuing increases in the diagnosis of autism affecting growth of the population of San Mateo residents with developmental disabilities (21% increase from 2013-2021) beyond that of the general population (6% increase from 2010-2020)
- 2. Decreases in age groups 42-61 despite increases in all other age groups including 62+ which Housing Choices attributes to greater risk of displacement from the home

community among this age group upon the death or infirmity of the parent who was providing housing

Lack of Meaningful Analysis of Strategies to Increase Housing Access for People with Developmental Disabilities

The Housing Element acknowledges the significance of the transition from the family home for an adult with a developmental disability including the increased risk of displacement or homelessness when a parent caregiver passes away or becomes unable to house and care for the adult. There are also basic descriptions of the alternative housing options available to people with developmental disabilities including:

- Living independently in conventional housing
- Group living (including different levels of care and support)

However, there is no further analysis of the housing needs of people with developmental disabilities beyond a single sentence on page H-A-55 which states "Some people with developmental disabilities are unable to work, rely on Supplemental Security Income and live with family members. By not including information, provided by Housing Choices, on best practices for inclusion of people with developmental disabilities in conventional affordable housing, the city is unable to create meaningful strategies to increase housing accessibility for this population needed to decrease the risk of displacement or homelessness when their family home is no longer an option. These best practices to increase accessibility include:

- Integration in typical affordable housing in order to affirmatively further fair housing
 for a group that has historically experienced no alternatives to segregated living and to
 counter the loss of supply of licensed care facilities
- Coordination of housing with onsite supportive services funded by the Golden Gate Regional Center should be encouraged. These fully funded coordinated services are often as essential to a person with a developmental disability as a physically modified unit is to a person with a mobility, vision, or hearing impairment and provide a supported pathway for people with developmental disabilities to apply for and retain an affordable apartment
- A mix of unit sizes set-aside at inclusive housing properties would address the needs of those who require live-in aides, want to live with roommates or partners, or have children.
- **Location near public transit** would accommodate the transit-dependency of most adults with developmental disabilities.
- Deeply affordable housing is needed, targeting incomes not more than 30% of Area Median Income and taking advantage of Housing Authority Project Based Vouchers or HUD 811 Project Rental Assistance when available to create housing opportunities for those who cannot meet minimum income requirements for units priced at 30% of Area Median Income.

Without this complete analysis of the housing needs of people with developmental disabilities any programs or policies aimed at increasing "accessible units" will be discriminatory in nature as they apply only to people with physical disabilities needing physically modified units and not to people of other abilities who may require services to increase housing access. This is most evident on page H-A-54 of Appendix A where accessible units are defined as designed to "offers greater mobility and opportunity for independence" but makes no mention of the supportive services needed by people with other types of disabilities including developmental and mental health disorders. This model of housing combined with supportive services has been shown to be incredibly effective in helping individuals with developmental disabilities find and retain housing, and is equally as important to a person with a developmental disability as the physical design of a building is to a person with a physical disability. This also puts the city at risk of not meeting HCD's AFFH guidance to promote fair housing choice and access to opportunity to support integration for a historically segregated population. Per HCD guidance, "For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under federal civil rights law, including equitably provided disability-related services that an individual needs to live in such housing." HCD defines fair housing choice as:

- Actual choice, which means the existence of realistic housing options
- Protected choice, which means housing that can be accessed without discrimination;
 and
- Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed.

Need to Clarify How Programs and Policies Will Increase Housing Access For People with Developmental Disabilities

We want to thank planning staff and the consultant who developed this draft for acknowledging the need for affordable housing to increase housing access for people with disabilities. This is especially important for those whose sole source of income is from disability benefits such as Supplemental Security Income, which in 2022 has a maximum monthly payment of \$1,040, well below minimum income requirements for even the Extremely Low Income housing (30% of AMI) available in San Mateo. The lack of housing priced to be affordable to people of Extremely Low Income does not only affect people with disabilities. According to the draft Housing Element, 12.7% of all San Mateo households fall under the Extremely Low Income limits which represents the second largest lower income group in the city, exceeded only by Low Income households. And Figure 13 on page H-A-25 of Appendix A- Needs Analysis shows that Extremely Low Income renters are the second largest proportion of San Mateo Renters exceeded only by Above Moderate Income.

According to the HCD's APR dashboard between 2015-2020 San Mateo met less than 15% of its Very Low Income RHNA target (of which half are supposed to ELI). In order to address this shortfall, the 2023-2031 draft housing element identified Policy 5.2.3: "Prioritize city funding proposals for city funded affordable housing that are committed to serving hard to serve residents (e.g., extremely low income, special needs, on site services)". We strongly encourage

the city to go further in its commitment to meeting the need for more units of Extremely Low Income housing by including proposals for city-owned land and land dedicated to affordable housing under the inclusionary program to this Policy.

Secondly, people with developmental disabilities not only need deeply affordable housing, they also need housing that is coordinated with onsite supportive services funded by the Golden Gate Regional Center. In order to specifically address the housing needs of people with developmental disabilities, San Mateo must clarify their definition of accessible/visitable units as referenced in Policies 5.1.1 and most importantly 5.2.2 Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments. Currently, federal accessibility requirements only address the housing needs of people with physical disabilities. Housing Choices is extremely supportive of Policy 5.2.2 but asks that the city include incentivizing inclusion of units set aside for people with developmental disabilities who will benefit from coordinated on-site supportive services funded by the Golden Gate Regional Center to help them stay stably housed so that we do not continue to see decreases in the number of adults able to transition into their own apartment.

Failure to Follow HCD Guidance for AFFH

Guidance from HCD for AFFH also recommends that jurisdictions complete an intersectional analysis of housing needs for people with disabilities as "there are significant disparities by race within the population with disabilities". While there is data provided on the housing cost burden of all San Mateo residents by race in the Assessment of Fair Housing there is no intersectional analysis which shows the compounding effects of being a person of color with a disability as compared to a person of color without a disability or a white person with a disability. This is a significant component of Housing Choices' recommendations for Affirmatively Furthering Fair Housing, and yet is omitted from the city's draft.

Noncompliance with HCD Guidance for Completing an Assessment of Fair Housing

In response to the passage of AB 686, HCD released the AFFH Data Viewer to support the outreach and engagement jurisdictions are required to complete as part of their Assessment of Fair Housing. HCD explicitly states in their AFFH guidance that the Assessment of Fair Housing should include local data and knowledge defined as "any locally gathered and available information, such as a survey with a reasonable statistical validity or usefulness for identifying contributing factors, policies, and actions." On page H-D-11 of Appendix D- Affirmatively Furthering Fair Housing Narrative it is stated that a survey was administered to support the Fair Housing Assessment which received 150 responses. In a city with a population of over 100,000 residents this low of a response rate seems to indicate that the city did not complete the type of robust, targeted engagement required by HCD in administering the survey.

Reporting of data from the assessment also does not clearly show demographics of who was surveyed to show the number of residents from special needs groups that are most likely to face

fair housing issues such as BIPOC populations, people with disabilities, female-headed households, the unhoused and others. For instance on page H-D-29 when discussing disparities specific to the disability community it is stated that "Of residents with a disability responding to the residents' survey, 30% said that their home does not meet the needs of their household member." However, there is no indication of how many of the 150 respondents indicated having a disability so it is not evident to the reader of this document if 25% is equivalent to 5, 10 or 40 responses. Nor is it clear if only people with physical disabilities were surveyed or this included people with other types of disabilities.

There also appears to be an over reliance on data from the AFFH data viewer in the Fair Housing Assessment. For instance on page H-D-14 there is an explanation of the different agencies to which Fair Housing Complaints can be reported including HUD, DFEH and local enforcement organizations including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. This section also explains that state Fair Housing Law covers protected classes beyond that of federal Fair Housing Law. Yet, demographics of Fair Housing complaints are only reported for HUD which received only 57 complaints for San Mateo County from 2017-2021. Whereas, data from Project Sentinel shows that they investigated nearly 300 Fair Housing discrimination cases in San Mateo County from 2015-2020. This does not include reports made to any of the other agencies listed. This would indicate that the draft housing element severely underestimates the number of Fair Housing complaints made in San Mateo County and City of San Mateo, and therefore cannot accurately gauge how well the city is doing in addressing Fair Housing issues.

We urge you to review the attached comments we submitted on December 2, 2021 and February 10, 2022 and make changes to the San Mateo Housing Element so that it meaningfully addresses the housing needs of its residents with developmental disabilities.

Sincerely,

Kalisha Webster

Senior Housing Advocate

Kalisha Wakaton

Email

Cell

DEVELOPMENTAL DISABILITIES SUBMISSION FOR

CITY OF SAN MATEO HOUSING ELEMENT

Introduction to Developmental Disabilities

People with developmental disabilities have a disability that emerged before age 18, is expected to be lifelong, and is of sufficient severity to require a coordinated program of services and support in order to live successfully in the community. Developmental disabilities include intellectual disability, autism, Down syndrome, epilepsy, cerebral palsy, and other disabling conditions similar in their functional impact to an intellectual disability. Under California's Developmental Disabilities Services Act and the U.S. Supreme Court's 1999 decision in *Olmstead v. L.C.*, people with developmental disabilities are entitled to receive community-based services that allow them to live in the least restrictive community setting. This shift to de-institutionalization has led to the closure of the most restrictive segregated settings and to the requirement that local jurisdictions in their Housing Elements assess and plan specifically for the housing needs of people with developmental disabilities who receive services from the Regional Center in order to live in their home community.

Demographic and Other Trends Affecting the Housing Needs of People with Developmental Disabilities

The City of San Mateo Population with Developmental Disabilities Grew by 12% Since the Last Housing Element and Accounts for 21% of the County's Total Population with Developmental Disabilities. The City of San Mateo is home to 835 people with developmental disabilities (Table ___). This represents an increase of 12% over the 2013 population of 746 reported in the City's 2015 Housing Element and reflects a much higher growth rate than the general population. In addition, the City's population with developmental disabilities accounts for 21% of the total County population with developmental disabilities, although the city's total population is only 14% of the County's total population.

Table ____ Comparison of the 2021 City and County Populations with Developmental Disabilities

Age	City of San Mateo	County of San Mateo	City of San Mateo as % of County
Under age 18	304	1169	26%
18 and older	531	2764	19%
Total	835	3933	21%

Source: The City of San Mateo data is based on zip code level data for zip codes 94401, 94402, and 94403 published by the California Department of Developmental Services as of September 30, 2021. County level data is published by the Department of Developmental Services as of June 30, 2021. Both sources exclude children from birth to the third birthday because approximately 75% of this age group is found not eligible for continuing lifelong services on their third birthday.

Decline in Living Arrangements for Adults with Developmental Disabilities Outside the Family Home. Of the City's total population with developmental disabilities, 531 (64%) are adults and 304 (36%) are

under age 18 (Table ___). Assessing the housing needs of adults with developmental disabilities is of particular importance because as they age the adults will require a residential option outside the family home, whereas the family home is the preferred living option for children with developmental disabilities. In 2021, 505 City of San Mateo residents with developmental disabilities lived in the family home compared to 389 in 2013 as reported in the 2015 to 2023 Housing Element. This 30% increase in reliance on the family home is 2.5 times greater than the City's 12% increase in the developmental disabilities population during that same period. Increased reliance on the family home is primarily explained by overall growth in the population with developmental disabilities coupled with significant declines in opportunities for the City's adults with developmental disabilities to live either in licensed care facilities (11% decline) or in affordable housing with supportive services (11% decline). (Table ___.) As adults with developmental disabilities age, they need opportunities to live outside the family home both because of the aging of their family caregivers and also because many adults with developmental disabilities would like to live in their own apartment with supportive services.

Table ____ Changes in Living Arrangements of Adults with Developmental Disabilities

Living Arrangements	2013 Number	2021 Number	2021 Percent of Total Adults	% Change Since 2013
Total (children & adults) in the Family Home	389	505		30%
Adults In the family home	Not reported see	201	38%	
Own apartment with supportive services	64	52	10%	-11%
Licensed Facilities	294	265	50%	-11%
Other (including homeless)	7	13	2%	.8%
Total Adults	Not reportedsee note	531	100%	

Note: The 2013 data are reported in the 2015 Housing Element, which failed to separately count those under 18 and those 18 and older, making it difficult to estimate changes in the significance of the family home as a residential setting specifically for adults. The 2021 data are published at the zip code level by the California Department of Developmental Services as of September 30, 2021. These data assume that occupants of licensed facilities are 18 and older which is generally true, but if incorrect this assumption would tend to understate, not overstate, the need for other housing options for adults with developmental disabilities.

Increase of Autism Diagnosis Reflected in Increase in Adults in their 20s and 30s. Growth in the City of San Mateo's population with developmental disabilities since the 2015 Housing Element correlates with a significant annual increase in the diagnosis of autism that began in the mid-1980s and did not level out until after 2015. The cumulative impact of this trend is already seen in the growth in the San Mateo County population age 18 to 41 with developmental disabilities and will continue into the future. This trend has significant implications for housing needs among City of San Mateo adults with developmental disabilities during the period of the 2023 to 2031 Housing Element.

Table __ Changes in Age Distribution of Adult Population in San Mateo County

Age	2015 Number	2021 Number	% Change
18 to 31	1023	1189	16%
32 to 41	397	457	15%
41 to 52	382	335	-12%
52 to 61	385	348	-10%
62 plus	327	435	33%
Total adults	2514	2764	10%

Source: County level data is published by the Department of Developmental Services as of June 30, 2021 and as of September 30, 2015.

Longer Life Spans. Between September 2015 and June 2021, the California Department of Developmental Services reports that the number of San Mateo County residents with developmental disabilities age 62 and older grew by 33% (Table ___). This is not due to migration of senior citizens with developmental disabilities to San Mateo County, but rather to well-documented gains in life span among people with developmental disabilities. With longer life expectancy, more adults with developmental disabilities will outlive their parents and family members with whom a growing number of City of San Mateo adults with developmental disabilities now live because of the lack of other residential options. Longer life spans will also slow the pace of resident turnover in the county's limited supply of licensed care facilities, which will further reduce opportunities for the growing population of people with developmental disabilities to secure housing outside the family home.

Decline in Licensed Care Facilities. The California Department of Developmental Services reports that between September 2015 and June 2021, San Mateo County lost 5% of its supply of licensed care facilities for people with developmental disabilities (including Community Care Facilities, Intermediate Care Facilities, and Skilled Nursing Facilities), thereby increasing the need for affordable housing options coordinated with supportive services funded by the Regional Center. This trend is mirrored in the 11% decline in the number of City of San Mateo adults able to live in licensed care homes between 2013 and 2021 (Table ___). The reduced role of licensed care facilities demonstrates the need for the City's Housing Element to plan for affordable housing that includes people with developmental disabilities so that adults with developmental disabilities are not forced out of the county when they lose the security of their parent's home.

Displacement. The California Department of Developmental Services has documented a 12% decline in the age group 42 to 51 and a 10% decline in the age group 52 to 61 in San Mateo County between September 2015 and June 2021. (Table ___). In light of gains in life expectancy, this loss can reasonably be attributed to homelessness or displacement from the county because of the lack of residential living options (either licensed facilities or affordable housing) when an elderly parent caregiver passes away or becomes unable to house and care for the adult. Displacement takes a particular toll on adults with

developmental disabilities who depend on familiarity with transit routes and shopping and services, as well as support from community-based services and informal networks built up over years in living in the City of San Mateo.

Higher Rates of Physical Disabilities. People with developmental disabilities are more likely than the general population to have an accompanying physical disability. Twenty-seven percent (27%) of San Mateo County residents with developmental disabilities have limited mobility, and 13% have a vision or hearing impairment. The need for an accessible unit coupled with the need for coordinated supportive services compounds the housing barriers faced by those with co-occurring intellectual and physical disabilities.

Ineligibility for Many Affordable Rental Units. Some adults with developmental disabilities depend on monthly income of under \$1,000 from the Supplemental Security Income (SSI) program, pricing them out of even the limited number of Extremely Low Income affordable housing units in the City of San Mateo. Those with employment tend to work part-time in the lowest paid jobs and also struggle to income-qualify for many of the affordable housing units for rent in the City of San Mateo.

Transit-Dependent. Most adults with developmental disabilities do not drive or own a car and rely on public transit as a means to integration in the larger community.

Best Practices for Inclusion of People with Developmental Disabilities in Typical Affordable Housing

As demonstrated by a growing number of inclusive affordable housing developments in neighboring jurisdictions, the City of San Mateo can meet the housing needs of people with developmental disabilities by adopting policies and programs to promote their inclusion with coordinated services in typical affordable housing. The following considerations should guide the City of San Mateo in this pursuit:

- Integration in typical affordable housing is a priority in order to affirmatively further fair housing for a group that has historically experienced no alternatives to segregated living and also to counter the displacement of adults with developmental disabilities out of San Mateo County.
- Coordination of housing with onsite supportive services funded by the Golden Gate Regional Center should be encouraged. These fully funded coordinated services provide a supported pathway for people with developmental disabilities to apply for and retain an affordable apartment and are often as essential to a person with a developmental disability as a physically modified unit is to a person with a mobility, vision, or hearing impairment.
- A mix of unit sizes at inclusive housing properties would address the needs of those who require live-in aides, want to live with roommates or partners, or have children.
- Location near public transit would accommodate the transit-dependency of most adults with developmental disabilities.
- Deeply affordable housing is needed, targeting incomes not more than 30% of Area Median
 Income and taking advantage of Housing Authority Project Based Vouchers or HUD 811 Project

Rental Assistance when available to create housing opportunities for those who cannot meet minimum income requirements for units priced at 30% of Area Median Income.

Policy and Program Recommendations

The City of San Mateo has a responsibility not simply to assess the housing needs of people with developmental disabilities but also to create policy, zoning, program and other changes that make it more feasible for affordable housing developers to include people with developmental disabilities in their housing in coordination with the supportive services available from the Golden Gate Regional Center. The City's 2015 Housing Element identified a need for housing for an additional 30 to 87 people with developmental disabilities, but the number of adults with developmental disabilities living in their own apartment actually declined by 11% since the last Housing Element, even as the population grew by 12%. The City's lack of progress in meeting the housing needs of people with developmental disabilities since the last Housing Element demonstrates the need for policies and programs that specifically incentivize inclusion of people with developmental disabilities in affordable housing with coordinated services provided by the Golden Gate Regional Center.

Establish and monitor a quantitative goal. Tracking the City's success in housing people with developmental disabilities is essential to determine whether policies and programs are having an effect in overcoming historic patterns of discrimination and exclusion of people with developmental disabilities from affordable housing. A goal of 150 new Extremely Low-Income housing units for City of San Mateo residents with developmental disabilities over the period of the 2023 Housing Element would represent meaningful progress towards the total unmet housing need of this special needs population.

Sample Language: The City of San Mateo shall monitor progress towards a quantitative goal of 150 new Extremely Low Income housing units that are subject to a preference for people with developmental disabilities needing the coordinated services provided by Golden Gate Regional Center to live inclusively in affordable housing.

• Target City-Owned Land, Land Dedicated to Affordable Housing under the Inclusionary Ordinance and City Housing Funds to Meet City-Specific Priorities. City-owned land, land dedicated to affordable housing in lieu of providing affordable units under the inclusionary ordinance, and city housing funds are often essential to the development of affordable housing that is financially feasible in high-cost City of San Mateo. In creating guidelines for the scoring of any competitive requests for proposals for these scarce resources, the City should grant additional points to affordable housing projects that address the housing needs of City of San Mateo residents who are most difficult to house under existing state and federal housing finance programs--for example, by prioritizing proposals with a higher number of extremely low income units or that make a percentage of units subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from services of the Golden Gate Regional Center.

Sample Language: In publishing requests for competitive proposals for any city-owned land, land dedicated to affordable housing under the city's inclusionary ordinance or city housing funds, the City of San Mateo shall grant additional points to proposals that address the city's most difficult to achieve housing priorities, by, for example, providing a greater number of extremely low-income units or committing to make a percentage of the units subject to a preference for people with special needs who will benefit from coordinated onsite services, such as people with developmental disabilities who receive services from the Golden Gate Regional Center.

• Offer Developers a Range of Affordability Options Under the Inclusionary Ordinance. Most adults with developmental disabilities have incomes too low to satisfy minimum income requirements for the Low Income units currently offered under the city's inclusionary ordinance and are effectively excluded from this housing option. California law (AB 1505, the "Palmer Fix") explicitly allows cities to adopt inclusionary housing ordinances that address a range of income levels from moderate-income to extremely low-income. The City should take advantage of this authority to make its ordinance more responsive to local needs by offering developers of market rate housing a menu of options for including affordable units, for example, by setting a higher percentage of units priced at moderate income and a lower percentage of units set at extremely low income. Such a menu would address a broader range of City of San Mateo housing needs, while giving developers more options for meeting the inclusionary requirement.

Sample Language: The City of San Mateo shall revise its inclusionary housing ordinance to offer developers a menu of options for achieving affordability, adjusting the percentage of units required to be affordable depending on the degree of affordability achieved (moderate-income, low income, very low income, and extremely low income).

• Reduce Parking Requirements for People with Developmental and Other Disabilities. Adults with developmental disabilities have reduced parking needs because they rarely have a driver's license or own a car. This may also be true of other categories of people with disabilities. The City should revise its ordinances to limit parking required for affordable units for people with developmental disabilities to .5 space for each affordable studio or 1 bedroom unit and 1 space for an affordable 2 bedroom unit or larger. A similar reduction should be considered for physically accessible units required to be included in affordable housing.

Sample Language: The City shall encourage the inclusion of people with developmental and other disabilities in affordable housing by recognizing their transit dependence and establishing lower parking ratios for units targeted to people with developmental and other disabilities than would otherwise be required for affordable housing.

Local Density Bonus Concessions. The state density bonus law currently provides additional
density for housing projects that include at least 10% of the units for disabled veterans,
transition-age foster youth, and homeless persons at the very low income level. Above and
beyond the density bonus guidelines mandated by state law, the City should add the same
incentives when at least 10% of the units are subject to preference for people with

developmental disabilities who will benefit from coordinated onsite services provided by the Golden Gate Regional Center.

Sample Language: In implementing the California density bonus statute, the City shall provide for the same density bonus, incentives, or concessions for housing projects that include at least 10% of the units for people with developmental disabilities at the very low-income level as are available to projects that include at least 10% of the units for disabled veterans, transition-age foster youth, and homeless persons at the very low-income level.

Affirmative Marketing of Physically Accessible Units: Developers are allowed to affirmatively market accessible units to disability-serving organizations in San Mateo County (i.e. Golden Gate Regional Center, Housing Choices Coalition for Person with Developmental Disabilities, Center for Independence of Individuals with Disabilities and others) but rarely take this step.

Affirmative marketing is particularly needed by people with developmental disabilities who, because of cognitive, communication and social impairment, may rely on housing navigation services funded by the Golden Gate Regional Center to learn about and apply for affordable housing.

Sample Language: As a condition of the disposition of any city-owned land, land dedicated to affordable housing under the city's inclusionary ordinance, the award of city financing, any density bonus concessions, or land use exceptions or waivers for any affordable housing project, the City shall require that the housing developer implement an affirmative marketing plan for physically accessible units which, among other measures, provides disability-serving organizations adequate prior notice of the availability of the accessible units and a process for supporting people with qualifying disabilities to apply.

- Extremely Low-Income Accessory Dwelling Units. As part of a larger plan to increase the supply of Accessory Dwelling Units (ADUs), the City should consider creating a forgivable loan program for homeowners who build ADUs and rent them for at least 15 years at Extremely Low Income rent levels to people with developmental disabilities.
 - Sample Language: Subject to funding availability, the City shall devise a program of financing for Accessory Dwelling Units subject to rent restrictions for at least 15 years at Extremely Low-Income rent levels to people with developmental disabilities who would benefit from coordinated housing support and other services provided by the Golden Gate Regional Center.
- Affirmatively Further Fair Housing. Not only is disability the highest-ranked source of Fair Housing complaints, a growing body of San Mateo County data indicates that Black, Indigenous and other People of Color (BIPOC) with disabilities experience higher rates of housing discrimination and severe rent burden than either BIPOC without disabilities or whites with disabilities. Currently the City of San Mateo offers its residents exceptional employment, educational and social opportunities but the severe shortfall of Extremely Low Income units means that BIPOC--particularly those with disabilities--are too often excluded from enjoying

those community assets. Multiple barriers including high land and construction costs and limited funding make it difficult for developers to produce Extremely Low Income units that will overcome such disparities. Policies that lead to increased production of Extremely Low Income units, as well as city staff dedicated to implementing and overseeing those policies, will Affirmatively Further Fair Housing in the City of San Mateo and decrease displacement and homelessnessness for the most at-risk City of San Mateo residents.

Sample Language: The City of San Mateo's plans to Affirmatively Further Fair Housing for Black, Indigenous and other People of Color, particularly those with disabilities, shall include policies designed to increase the production of Extremely Low Income units, as well as adequate staff capacity to implement and monitor the impact of these policies.

DEVELOPMENTAL DISABILITIES SUBMISSION FOR

CITY OF SAN MATEO HOUSING ELEMENT

Introduction to Developmental Disabilities

People with developmental disabilities have a disability that emerged before age 18, is expected to be lifelong, and is of sufficient severity to require a coordinated program of services and support in order to live successfully in the community. Developmental disabilities include intellectual disability, autism, Down syndrome, epilepsy, cerebral palsy, and other disabling conditions similar in their functional impact to an intellectual disability. Under California's Developmental Disabilities Services Act and the U.S. Supreme Court's 1999 decision in *Olmstead v. L.C.*, people with developmental disabilities are entitled to receive community-based services that allow them to live in the least restrictive community setting. This shift to de-institutionalization has led to the closure of the most restrictive segregated settings and to the requirement that local jurisdictions in their Housing Elements assess and plan specifically for the housing needs of people with developmental disabilities who receive services from the Regional Center in order to live in their home community.

Demographic and Other Trends Affecting the Housing Needs of People with Developmental Disabilities

The City of San Mateo Population with Developmental Disabilities Grew by 12% Since the Last Housing Element and Accounts for 21% of the County's Total Population with Developmental Disabilities. The City of San Mateo is home to 835 people with developmental disabilities (Table ___). This represents an increase of 12% over the 2013 population of 746 reported in the City's 2015 Housing Element and reflects a much higher growth rate than the general population. In addition, the City's population with developmental disabilities accounts for 21% of the total County population with developmental disabilities, although the city's total population is only 14% of the County's total population.

Table ___ Comparison of the 2021 City and County Populations with Developmental Disabilities

Age	City of San Mateo	County of San Mateo	City of San Mateo as % of County
Under age 18	304	1169	26%
18 and older	531	2764	19%
Total	835	3933	21%

Source: The City of San Mateo data is based on zip code level data for zip codes 94401, 94402, and 94403 published by the California Department of Developmental Services as of September 2021. County level data is published by the Department of Developmental Services as of June 2021. Both sources exclude children from birth to the third birthday because approximately 75% of this age group is found not eligible for continuing lifelong services on their third birthday.

Decline in Living Arrangements for Adults with Developmental Disabilities Outside the Family Home.

Of the City's total population with developmental disabilities, 531 (64%) are adults and 304 (36%) are under age 18 (Table ___). Assessing the housing needs of adults with developmental disabilities is of particular importance because as they age the adults will require a residential option outside the family home, whereas the family home is the preferred living option for children with developmental disabilities. In 2021, 505 City of San Mateo residents with developmental disabilities lived in the family home compared to 389 in 2013 as reported in the 2015 to 2023 Housing Element. This 30% increase in reliance on the family home is 2.5 times greater than the City's 12% increase in the developmental disabilities population during that same period. Increased reliance on the family home is primarily explained by overall growth in the population with developmental disabilities coupled with significant declines in opportunities for the City's adults with developmental disabilities to live either in licensed care facilities (10% decline) or in affordable housing with supportive services (19% decline). (Table ___.) As adults with developmental disabilities age, they need opportunities to live outside the family home both because of the aging of their family caregivers and also because many adults with developmental disabilities would like to live in their own apartment with supportive services.

Table ___ Changes in Living Arrangements of Adults with Developmental Disabilities

	2013	2021	2021	
Living Arrangements	Number	Number	Percent of Total Adults	% Change Since 2013
Total (children & adults) in				
the Family Home	389	505		30%
	Not reported see			
Adults In the family home	note	201	38%	
Own apartment with				
supportive services	64	52	10%	-19%
Licensed Facilities	294	265	50%	-10%
Other (including homeless)	7	13	2%	86%
	Not reportedsee			
Total Adults	note	531	100%	

Note: The 2013 data are reported in the 2015 Housing Element, which failed to separately count those under 18 and those 18 and older, making it difficult to estimate changes in the significance of the family home as a residential setting specifically for adults. The 2021 data are published at the zip code level by the California Department of Developmental Services as of September 2021. These data assume that occupants of licensed facilities are 18 and older which is generally true, but if incorrect this assumption would tend to understate the need for other housing options for adults with developmental disabilities.

Increase of Autism Diagnosis Reflected in Increase in Adults in their 20s and 30s. Growth in the City of San Mateo's population with developmental disabilities since the 2015 Housing Element correlates with a significant annual increase in the diagnosis of autism that began in the mid-1980s and did not level out until after 2015. The cumulative impact of this trend is already seen in the growth in the San Mateo County population age 18 to 41 with developmental disabilities and will continue into the future. This

trend has significant implications for housing needs among City of San Mateo adults with developmental disabilities during the period of the 2023 to 2031 Housing Element.

Table __ Changes in Age Distribution of Adult Population in San Mateo County

Age	2015 Number	2021 Number	% Change
18 to 31	1023	1189	16%
32 to 41	397	457	15%
41 to 52	382	335	-12%
52 to 61	385	348	-10%
62 plus	327	435	33%
Total adults	2514	2764	10%

Source: County level data is published by the Department of Developmental Services as of June 30, 2021 and as of September 30, 2015.

Longer Life Spans. Between September 2015 and June 2021, the California Department of Developmental Services reports that the number of San Mateo County residents with developmental disabilities age 62 and older grew by 33% (Table ___). This is not due to migration of senior citizens with developmental disabilities to San Mateo County, but rather to well-documented gains in life span among people with developmental disabilities. With longer life expectancy, more adults with developmental disabilities will outlive their parents and family members with whom a growing number of City of San Mateo adults with developmental disabilities now live because of the lack of other residential options. Longer life spans will also slow the pace of resident turnover in the county's limited supply of licensed care facilities, which will further reduce opportunities for the growing population of people with developmental disabilities to secure housing outside the family home.

Decline in Licensed Care Facilities. The California Department of Developmental Services reports that between September 2015 and June 2021, San Mateo County lost 5% of its supply of licensed care facilities for people with developmental disabilities (including Community Care Facilities, Intermediate Care Facilities, and Skilled Nursing Facilities), thereby increasing the need for affordable housing options coordinated with supportive services funded by the Regional Center. This trend is mirrored in the 11% decline in the number of City of San Mateo adults able to live in licensed care homes between 2013 and 2021 (Table ___). The reduced role of licensed care facilities demonstrates the need for the City's Housing Element to plan for affordable housing that includes people with developmental disabilities so that adults with developmental disabilities are not forced out of the county when they lose the security of their parent's home.

Displacement. The California Department of Developmental Services has documented a 12% decline in the age group 42 to 51 and a 10% decline in the age group 52 to 61 in San Mateo County between September 2015 and June 2021. (Table ___). In light of gains in life expectancy, this loss can reasonably be attributed to homelessness or displacement from the county because of the lack of residential living options (either licensed facilities or affordable housing) when a parent caregiver passes away or becomes unable to house and care for the adult. Displacement takes a particular toll on adults with developmental disabilities who depend on familiarity with transit routes and shopping and services, as well as support from community-based services and informal networks built up over years in living in the City of San Mateo.

Higher Rates of Physical Disabilities. People with developmental disabilities are more likely than the general population to have an accompanying physical disability. Twenty-seven percent (27%) of San Mateo County residents with developmental disabilities have limited mobility, and 13% have a vision or hearing impairment. The need for an accessible unit coupled with the need for coordinated supportive services compounds the housing barriers faced by those with co-occurring intellectual and physical disabilities.

Ineligibility for Many Affordable Rental Units. Some adults with developmental disabilities depend on monthly income of under \$1,000 from the Supplemental Security Income (SSI) program, pricing them out of even the limited number of Extremely Low Income affordable housing units in the City of San Mateo. Those with employment tend to work part-time in the lowest paid jobs and also struggle to income-qualify for many of the affordable housing units for rent in the City of San Mateo.

Transit-Dependent. Most adults with developmental disabilities do not drive or own a car and rely on public transit as a means to integration in the larger community.

Best Practices for Inclusion of People with Developmental Disabilities in Typical Affordable Housing

As demonstrated by a growing number of inclusive affordable housing developments in neighboring jurisdictions, the City of San Mateo can meet the housing needs of people with developmental disabilities by adopting policies and programs to promote their inclusion with coordinated services in typical affordable housing. The following considerations should guide the City of San Mateo in this pursuit:

- Integration in typical affordable housing is a priority in order to affirmatively further fair
 housing for a group that has historically experienced no alternatives to segregated living and
 also to counter the displacement of adults with developmental disabilities out of San Mateo
 County.
- Coordination of housing with onsite supportive services funded by the Golden Gate Regional Center should be encouraged. These fully funded coordinated services provide a supported pathway for people with developmental disabilities to apply for and retain an affordable

- apartment and are often as essential to a person with a developmental disability as a physically modified unit is to a person with a mobility, vision, or hearing impairment.
- A mix of unit sizes at inclusive housing properties would address the needs of those who require live-in aides, want to live with roommates or partners, or have children.
- Location near public transit would accommodate the transit-dependency of most adults with developmental disabilities.
- Deeply affordable housing is needed, targeting incomes not more than 30% of Area Median
 Income and taking advantage of Housing Authority Project Based Vouchers or HUD 811 Project
 Rental Assistance when available to create housing opportunities for those who cannot meet
 minimum income requirements for units priced at 30% of Area Median Income.

Policy and Program Recommendations

The City of San Mateo has a responsibility not simply to assess the housing needs of people with developmental disabilities but also to create policy, zoning, program and other changes that make it more feasible for affordable housing developers to include people with developmental disabilities in their housing in coordination with the supportive services available from the Golden Gate Regional Center. The City's 2015 Housing Element identified a need for housing for an additional 30 to 87 people with developmental disabilities, but the number of adults with developmental disabilities living in their own apartment actually declined by 11% since the last Housing Element, even as the population grew by 12%. The City's lack of progress in meeting the housing needs of people with developmental disabilities since the last Housing Element demonstrates the need for policies and programs that specifically incentivize inclusion of people with developmental disabilities in affordable housing with coordinated services provided by the Golden Gate Regional Center.

establish and monitor a quantitative goal. Tracking the City's success in housing people with developmental disabilities is essential to determine whether policies and programs are having an effect in overcoming historic patterns of discrimination and exclusion of people with developmental disabilities from affordable housing. Since its last Housing Element, the City of San Mateo facilitated land acquisition and provided city funding for one affordable housing project with a commitment to make 8 of the 225 apartments subject to a preference for people with developmental disabilities (Kiku Crossing). A goal of 100 new Extremely Low-Income housing units for City of San Mateo residents with developmental disabilities over the period of the 2023-2031 Housing Element would represent meaningful progress towards the total unmet housing need of this special needs population.

Sample Language: The City of San Mateo shall monitor progress towards a quantitative goal of 100 new Extremely Low Income housing units that are subject to a preference for people with developmental disabilities needing the coordinated services provided by Golden Gate Regional Center to live inclusively in affordable housing.

• Target City-Owned Land, Land Dedicated to Affordable Housing under the Inclusionary Ordinance and City Housing Funds to Meet City-Specific Priorities. City-owned land, land dedicated to affordable housing in lieu of providing affordable units under the inclusionary ordinance, and city housing funds are often essential to the development of affordable housing that is financially feasible in high-cost City of San Mateo. In creating guidelines for the scoring of any competitive requests for proposals for these scarce resources, the City should grant additional points to affordable housing projects that address the housing needs of City of San Mateo residents who are most difficult to house under existing state and federal housing finance programs--for example, by prioritizing proposals with a higher number of extremely low income units or that make a percentage of units subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from services of the Golden Gate Regional Center.

Sample Language: In publishing requests for competitive proposals for any city-owned land, land dedicated to affordable housing under the city's inclusionary ordinance or city housing funds, the City of San Mateo shall grant additional points to proposals that address the city's most difficult to achieve housing priorities, by, for example, providing a greater number of extremely low-income units or committing to make a percentage of the units subject to a preference for people with special needs who will benefit from coordinated onsite services, such as people with developmental disabilities who receive services from the Golden Gate Regional Center.

• Offer Developers Additional Alternatives Under the Inclusionary Ordinance. Most adults with developmental disabilities and other special needs groups on fixed incomes, are unable to satisfy minimum income requirements for the Lower Income units currently required under the city's inclusionary ordinance. California law (AB 1505, the "Palmer Fix") explicitly allows cities to adopt inclusionary housing ordinances that address a range of income levels from moderate-income to extremely low-income. The City should take advantage of this authority to make its ordinance more responsive to local needs by offering developers of market rate housing an alternative means of compliance with the city's BMR program if deeper levels of affordability are targeted, such as by allowing a lower percentage of units to be set aside if they are affordable to Extremely Low Income households. This same alternative can be extended to projects that make a percentage of units subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from services of the Golden Gate Regional Center. Such a menu would address a broader range of City of San Mateo housing needs, while giving developers more options for meeting the inclusionary requirement.

Sample Language: The City of San Mateo shall revise its inclusionary housing ordinance to offer developers an alternative means of compliance with the BMR program, to consider an applicant's request to lower the percentage of set-aside units in projects which include extremely low income units or units for residents requiring specialized services (such as people with developmental disabilities who benefit from services of the Golden Gate Regional Center) in

connection with its review of the planning application for the project and may reject or accept the request in its sole discretion.

• Reduce Parking Requirements for People with Developmental and Other Disabilities. Adults with developmental disabilities have reduced parking needs because they rarely have a driver's license or own a car. This may also be true of other categories of people with disabilities. The City should revise its ordinances to limit parking required for affordable units for people with developmental disabilities to .5 space for each affordable studio or 1 bedroom unit and 1 space for an affordable 2 bedroom unit or larger. A similar reduction should be considered for physically accessible units required to be included in affordable housing.

Sample Language: The City shall encourage the inclusion of people with developmental and other disabilities in affordable housing by recognizing their transit dependence and establishing lower parking ratios for units targeted to people with developmental and other disabilities than would otherwise be required for affordable housing.

• Local Density Bonus Priorities. The state density bonus law incentivizes the production of housing at the Low and Very Low Income level. But in counties like San Mateo County, with the highest Area Median Income in the state, these incentives reward the targeting of income levels that effectively exclude the many people with disabilities and seniors living on fixed incomes well below the Very Low Income target. The City of San Mateo should create additional local incentives to the state density bonus law to reward the production of more housing for City of San Mateo residents who do not benefit from the Low and Very Low Income units produced under the state density bonus law--for example, projects with a percentage of Extremely Low Income units and/or projects that make a percentage of units subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from services of the Golden Gate Regional Center.

Sample Language: In addition to implementing the California density bonus statute, the City shall provide an additional local density bonus, incentives, or concessions for housing projects that include a percentage of the units for people at the Extremely Low-Income affordability level and/or target special needs populations, such as people with disabilities who will benefit from coordinated onsite services provided by the Golden Gate Regional Center.

Affirmative Marketing of Physically Accessible Units: Developers are allowed to affirmatively market accessible units to disability-serving organizations in San Mateo County (i.e. Golden Gate Regional Center, Housing Choices Coalition for Person with Developmental Disabilities, Center for Independence of Individuals with Disabilities and others) but rarely take this step.

Affirmative marketing is particularly needed by people with developmental disabilities who, because of cognitive, communication and social impairment, may rely on housing navigation

services funded by the Golden Gate Regional Center to learn about and apply for affordable housing.

Sample Language: As a condition of the disposition of any city-owned land, land dedicated to affordable housing under the city's inclusionary ordinance, the award of city financing, any density bonus concessions, or land use exceptions or waivers for any affordable housing project, the City shall require that the housing developer implement an affirmative marketing plan for physically accessible units which, among other measures, provides disability-serving organizations adequate prior notice of the availability of the accessible units and a process for supporting people with qualifying disabilities to apply.

Extremely Low-Income Accessory Dwelling Units. As part of a larger plan to increase the supply of Accessory Dwelling Units (ADUs), the City should consider creating a financing program for homeowners who build ADUs and rent them for at least 15 years at Extremely Low Income rent levels or that are subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from services of the Golden Gate Regional Center.

Sample Language: Subject to funding availability, the City shall devise a program of financing for Accessory Dwelling Units subject to rent restrictions for at least 15 years at Extremely Low-Income rent levels and/or target special needs populations, such as people with disabilities who will benefit from coordinated onsite services provided by the Golden Gate Regional Center.

• Affirmatively Further Fair Housing. Not only is disability the highest-ranked source of Fair Housing complaints, a growing body of San Mateo County data indicates that Black, Indigenous and other People of Color (BIPOC) with disabilities experience higher rates of housing discrimination and severe rent burden than either BIPOC without disabilities or whites with disabilities. Currently the City of San Mateo offers its residents exceptional employment, educational and social opportunities but the City's severe shortfall of Extremely Low Income units means that BIPOC--particularly those with disabilities--are too often excluded from enjoying those community assets. Multiple barriers including high land and construction costs and limited funding make it difficult for developers to produce Extremely Low Income units that will overcome such disparities. Policies that lead to increased production of Extremely Low Income units, as well as city staff dedicated to implementing and overseeing those policies, will Affirmatively Further Fair Housing in the City of San Mateo and decrease displacement and homelessnessness for the most at-risk City of San Mateo residents.

Sample Language: The City of San Mateo's plans to Affirmatively Further Fair Housing for Black, Indigenous and other People of Color, particularly those with disabilities, shall include policies designed to increase the production of Extremely Low Income units, as well as adequate staff capacity to implement and monitor the impact of these policies.

Sent: Friday, May 6, 2022 4:59 PM

To:

Subject: FW: San Mateo Housing Element

From: Jennifer Martinez

Sent: Friday, May 6, 2022 1:06 PM

To: Housing < housing@cityofsanmateo.org>

Cc:

Subject: San Mateo Housing Element

May 4, 2022

Dear Mayor Bonilla and San Mateo City Council Members,

Thank you for the opportunity to provide a response to the 2022 Draft Housing Element. My letter focuses on the goal to Affirmatively Further Fair Housing.

State law requires that each community study patterns of racial segregation and concentrated affluence, identify the conditions that have contributed to these patterns, and plan for specific programs that will address these patterns.

First, San Mateo's Housing Element fails to sufficiently study this problem. While the neighborhoods where people of color live have been analyzed, the neighborhoods with high concentrations of white residents have not been studied. By failing to analyze the underlying conditions of these neighborhoods (exclusionary zoning, the history of racial covenants, etc.), the Housing Element also fails to propose policies and programs that will change those conditions and address the racial segregation that *those neighborhoods are also experiencing*. This is an egregious omission that flies in the face of *affirmatively furthering fair housing* to reduce segregation and create equal housing and opportunity access, regardless of race or ability.

Second, without adequate analysis, the Housing Element does not provide adequate solutions - by geography as is required by HCD guidelines - to meet the scale, depth, and nuance of the problem. Many of the proposed programs amount to "more marketing" in low-income neighborhoods. The programs and policy solutions should include approaches that address the underlying conditions of racial segregation, such as

- change the zoning of R-1 neighborhoods to allow for more density,
- pair investment strategies in under-invested areas with stronger anti-displacement measures to ensure low-income residents reap the benefits of neighborhood improvements,
- improve access to reliable, affordable transportation and access to high-quality schools

Third, the minimal AFFH analysis that does exist states that "there is a relative lack of affordable housing opportunities in higher-resourced areas of the city." Yet the Housing Element fails to propose housing sites, let alone affordable housing sites, in the high resource neighborhoods in the city. Again, those neighborhoods are left out of the equation and off the table in terms of being part of the solution to the city's segregation problems.

While much work has been done to create the current Housing Element, it falls short of state guidelines as well as the hopes and aspirations we should have for San Mateo. There is no reason why the burden of the housing crisis we face in our communities should continue to fall on low-income people and people of color,

while the windfall benefits of increased home values accrue to a largely-white, wealthier part of our community. Far from natural segregation, this is the outcome of decades of policies designed to favor some people over others, and we can choose differently. Now is the time to change this pattern of segregation and unequal benefits and burdens and create a different future for the next generations.

Respectfully,

Jennifer Martinez Resident, San Mateo

Sent: Monday, May 9, 2022 8:30 AM

To:

Subject: FW: Housing Element response by Social Action Ministry

Attachments: SAM_Housing Element Letter_Final.pdf

From: Mike Heagerty <

Sent: Friday, May 6, 2022 7:26 PM

To: Housing < housing@cityofsanmateo.org>

Cc: City Council (San Mateo) <CityCouncil@cityofsanmateo.org> **Subject:** Housing Element response by Social Action Ministry

Attached is the Social Action Ministry's response to the draft Housing Element. Thank you for your consideration.

Mike Heagerty



April 29, 2022

City Council Members: Rick Bonilla, Mayor; Diane Papan, Deputy Member; Joe Goethals, Council Member; Amourence Lee, Council Member; Eric Rodriguez, Council Member Planning Manager City of San Mateo 330 West 20th Avenue San Mateo, CA 94403

RE: Draft Housing Element

To whom it may concern,

Thank you for reaching out to the community regarding the Draft Housing Element outlining the process and review for expanding housing within our community over the next eight years. The Social Action Ministry (SAM) group at St. Matthew Catholic Church in San Mateo is concerned about the availability of affordable housing in our community.

SAM encourages our City leaders to focus on affordable housing for those members of our community in the very low- and low-income categories of median income for San Mateo County, identified in the Housing Element, many of whom are working in essential services and/or underemployed. We believe too much of our new housing construction has focused on the highest income earners of our region.

Your draft Housing Element correctly identifies the loss of affordability covenants on developments within the City of San Mateo that could potentially create a loss of affordable units, rather than an increase, during a time when the housing shortage is so acute. We need to push strong planning and allow zoning flexibility to convert under-utilized commercial projects for affordable residential developments. Our community is blessed with diversity from many walks of life, and we do not wish it to be only a home for the elite. Shelter and housing are a human right, and this is the time to focus on those who are the most shelter-insecure in our community as housing pressures become more amplified than anytime in our lives.

We appreciate your efforts and consideration of our position. We look forward to the results of your City Council meeting on May 16, 2022.

Sincerely,

Social Action Ministry of St. Matthew Catholic Church



Selected SAM members residing in San Mateo:
María del Carmen Muñoz

Anne A. Fariss

Michael Heagerty

John H. Love II

Vilma Sanchez

Susan Wilbur

From: Housing

Sent: <u>Monday, May 9, 2022 8:31 AM</u>

To:

Subject: FW: San Mateo draft housing element/Comments from One San Mateo

From: Planning <planning@cityofsanmateo.org>

Sent: Friday, May 6, 2022 5:08 PM

To: Housing < housing@cityofsanmateo.org>;

Subject: FW: San Mateo draft housing element/Comments from One San Mateo

From: Eldridge, Karyl

Sent: Friday, May 6, 2022 3:28 PM

To:

Cc: Planning <planning@cityofsanmateo.org>; housingelements@hcd.ca.gov;

Subject: San Mateo draft housing element/Comments from One San Mateo

Dear Mayor Bonilla and Members of the San Mateo City Council,

This letter is submitted on behalf of One San Mateo to provide feedback in relation to the draft housing element for the City of San Mateo. One San Mateo is a community group formed in 2017 to work toward creating a city that is responsive to the needs of all. We strive to increase racial and economic equity, primarily through our advocacy for affordable housing and renter protections. We believe that safe and stable housing is fundamental to human dignity and well-being and essential to the health and sustainability of the overall community.

In reviewing the housing element, the core interest of One San Mateo has been to evaluate its effectiveness in upholding the mandates of Affirmatively Furthering Fair Housing. These mandates require cities to work proactively to reverse historical patterns of segregation and foster integrated communities. Our comments are offered from the perspective of these AFFH goals.

HOUSING NEEDS AND THE RISK OF DISPLACEMENT

<u>Misleading metric</u>. Preventing the displacement of existing residents is central to the fulfillment of AFFH, as is made clear by the AFFH guidance memo issued by HCD in April of 2021. As it currently stands, the needs analysis in the draft housing element contains metrics that seriously downplay the risk of displacement in San Mateo. One such metric appears as follows: "According to research from the University of California, Berkeley, 0.0% of households in San Mateo live in neighborhoods that are susceptible to or experiencing displacement ..." Regardless of the source, offering this as a meaningful metric of the displacement threat in San Mateo is extremely misleading. Elsewhere in the needs analysis, the northeast section of San Mateo, particularly the area south of Poplar Avenue, is said to be characterized by high poverty, concentrations of cost burdened households, and overcrowding. The existence of high levels of cost burden and overcrowding are clear predictors of

displacement. Furthermore, the needs analysis reveals that the North Central and downtown neighborhoods are "At Risk of Becoming Exclusive" or "Becoming Exclusive." Looming exclusion necessarily translates into a threat of displacement. Thus, we maintain that this 0.0% statistic taken from UC Berkeley only serves to cloud the gravity of the displacement threat and underplay the need for aggressive action to prevent it. The credibility of the analysis would be strengthened if this statistic were removed.

Jobs-housing fit. The discussion of the increasing jobs-housing ratio does not go far enough toward exposing the growing pressures on lower-income residents and the displacement risk associated with this. While the rising jobs-housing ratio reflects the growing imbalance between jobs and housing, it does nothing to measure the relationship between affordability levels of the housing and the income levels of San Mateo residents. According to the needs analysis, "83.6% of permits issued in San Mateo were for above moderate-income housing, 6.2% were for moderate-income housing, and 10.1% were for low- or very low-income housing ..." Since many of the new jobs created over this period were low-wage, this signals a growing shortage of housing for residents at the lower end of the income scale. This, in turn, creates a risk of displacement. The needs analysis, particularly its assessment of displacement risk, would be strengthened by introducing a discussion of <u>jobs-housing fit</u>, a metric specifically designed to measure the number of low-wage workers within the city and the number of homes that are affordable to them.

MISSING CONSTRAINTS

<u>Measure Y</u>. The April 2021 guidance memo from HCD contains a list of zoning and land use barriers that includes an entry that reads: "Voter initiatives that restrict multi-family developments, rezoning to higher density, height limits, or similar measures that limit housing choices." In discussing constraints, the draft housing element makes passing mention of Measure Y, the voter initiative that creates a limit on height and density for new buildings in San Mateo through 2030. However, the perfunctory character of this treatment dramatically understates the importance of Measure Y in restricting the development of new homes at all levels of affordability. Three years ago the city council considered an increase in the Below Market Rate (BMR) requirement to 20 percent. The economic consultants hired by the city ultimately concluded that it was infeasible, given the height and density limits imposed by Measure Y. This is but one illustration of how Measure Y operates to put a chokehold on the creation of housing, including affordable housing. A far more robust discussion of Measure Y is called for in the consideration of constraints.

<u>R-1 zoning</u>. The guidance memo from HCD states the following: "In addition to identifying and analyzing racially and ethnically concentrated areas of property, an analysis should also consider concentrated areas of affluence ... to guide meaningful goals and actions to address fair housing issues." In the City of San Mateo, at least 70 percent of the land zoned for housing is R-1, and many of these R-1 neighborhoods are populated primarily by affluent whites. The draft housing element fails to discuss this reality, its causes, and the profound implications of R-1 zoning for segregating the community and perpetuating inequality.

SITES INVENTORY AND R-1 ZONING

One San Mateo's strongest objection to the draft housing element is the fact that none of the sites are located in the highest opportunity areas. More specifically, we take issue with the fact that the housing plan takes a complete "hands-off" approach to neighborhoods zoned R-1. R-1 zoning is, by its very nature, exclusionary. First introduced in the wake of a 1917 Supreme Court decision that banned explicitly racist zoning, its very intent was to accomplish exclusion by other means. Also, the majority of R-1 neighborhoods in San Mateo were developed with racial covenants in their founding documents, barring all but whites from living within their borders. By protecting these neighborhoods from any meaningful densification, the housing element locks this history into place. It not only fails to reverse historical segregation, it entrenches it. Furthermore, this "hands-off" approach to R-1 is a missed opportunity, a huge and tragic one, since it prevents these neighborhood from unleashing their ability to address the community's urgent housing need.

<u>Funding for those most at risk</u>. The housing element includes a variety of policies giving priority to the lowest income members of the community, including those with special needs. Since these are the residents hardest to serve and most at risk of displacement, this prioritization is important for the achievement of AFFH goals. However, what is urgently needed is funding to create additional numbers of affordable units for these vulnerable populations. Thus the city is urged to include in its action plan the creation of a new funding source for affordable housing, coupled with the prioritization of units for VLI and ELI and for those with special needs.

<u>Remove the Measure Y constraint</u>. Measure Y is a significant barrier in the effort to create new housing, including affordable housing. The housing element should incorporate a commitment by the city to initiate a community process resulting in a new ballot measure to remove this constraint.

<u>Increase the BMR</u>. San Mateo's Below-Market-Rate Program has been a powerful mechanism for generating affordable homes. As previously stated, the city council considered such an increase of the BMR in recent years, but the height-and-density limits of Measure Y (Measure P at the time) were found to render it infeasible. We encourage the city to include in its action plan an increase in the BMR, to be passed by council immediately in the wake of overturning Measure Y.

<u>Transform exclusive neighborhoods into inclusive ones</u>. As indicated above, there is currently no affordable housing located in the highest opportunity areas. This is clearly inconsistent with AFFH goals. The city should make the changes necessary to facilitate the meaningful densification of R-1 neighborhoods, thereby disabling a decades-old enforcer of segregation and enabling the transformation of exclusive neighborhoods into inclusive ones.

<u>Protect tenants from displacement</u>. In the housing element chart for Programs and Policies, Policy H3.4 includes an enumeration of tenant protections to be enacted during Cycle 6, many of which are currently being worked on. However, this list is muddled and insufficiently robust. Considering that this is an 8-year cycle, the list should include policies other than those currently under consideration. We suggest that this entry be revised to include the following:

- Expand tenant protections under AB 1482: Extend just cause provisions to the first year of tenancy, require documentation prior to remodel, expand relocation assistance for all no-fault evictions, provide first right of return for renovation and demolition.
- Create new resources for emergency rental assistance.
- Investigate adoption of a Community Opportunity to Purchase Act.

This last item, referred to as COPA, creates an opening for community nonprofits to purchase multi-family buildings when they first come on the market, providing an opportunity to preserve the affordability of the units and keep the tenants from being displaced.

<u>Rent registry</u>. Policy H3.6 currently reads "Explore rent registry." Elsewhere in the housing element draft, it says that in response to community input, a decision was made to "Adopt a rent registry." Thus the word "Explore" should be changed to "Adopt." Furthermore, the rent registry should also be listed in the AFFH chart, as is the case with Policy H3.4. A rent registry tracks whether existing renter protections are being complied with and functions as a powerful vehicle to prevent displacement.

The creation of this housing element provides an opportunity to chart a course toward a brighter future for San Mateo in which inclusion is at the forefront, disparities are overcome, and the needs of all San Mateo residents are taken into full account. One San Mateo encourages incorporation of the changes described above so that it will fulfill its potential for doing so.

Sincerely,

Karyl Eldridge Vice Chair of One San Mateo

Wire Fraud is Real. Before wiring any money, call the intended recipient at a number you know is valid to confirm the instructions. Additionally, please note that the sender does not have authority to bind a party to a real estate contract via written or verbal communication.

San Mateo Housing Element-Sandy's notes

At Risk Units/Preservation

Humboldt House

Why is expiration of Humboldt House (**2041!**) included in this Housing Element? See Table 9 policy H2.2 (page H-62) and Table 12 H5.3.3 (page H-72). Perhaps this got carried over from prior HE which required agreement extension for that planning period (accomplished in 2021).

Table 13 page H-75 remove Humboldt House 9 units under Preservation

Belmont Building

Section 3.3 page H-22 – the units were converted from commercial office to residential. Funds not used for acquisition, just construction. Although property is owned by private entity and loss of affordability is possible, owner has long participated in Section 8 voucher program, so it may or may not be a "high" risk situation.

Since this property expires in 2032, suggest adding a separate implementation date to work with owner. Perhaps 2030-2031 instead of 2025-2026? See Table 9 policy H2.2 (page H-62) and Table 12 H5.3.3 (page H-72).

Appendix D Attachment 1

Quantified Objective- "Advertise Bridgepointe units going to sale" Seems unlikely to assume that Bridgepointe owner would sell off affordable units since this is one large rental project . Suggest something more general like negotiate with owner to "explore" selling units to non profit and/or provide rental assistance to displaced tenants

Similar language for Belmont- could also add explore extension of participation in Section 8 program for that building. Update timeline.

Remove Humboldt House.

Funding Sources/Programs-

Section 3.3.3 (page H-24)

State: Can add PLHA

Local funds listed: San Mateo Aff Hsg Fund/Housing Innovation funds (these are county programs, so add County to title). --I believe Innovation Fund was a one-time program and not available at this time-check with County staff

May want to add City funding sources as well.

Section 3.3.6 (page H-38)

Include sources listed on page H-24

Other State programs that could be mentioned, since City has used them: Infill Infrastructure Grant (IIG), Local Housing Trust Fund (LHTF)

Table 8 Policy 1.2 (page H-58) Target Column

Do you want to specify the "Talbots" parking lot project? (Could include some milestones and number of units in the target and timeline columns.)

Table 10 Policy 3.1 (page H-64)- Target Column

Add qualifiers to list of programs ("as funds are available", "for programs that have been funded in the past such as "etc) City does not traditionally fund Vendome, and may or may not continue to fund HIP Housing. Montara is likely only for a couple of years. Rapid ReHousing may or may not continue to get funding if other priorities are identified for future PLHA. This is an 8 year plan and these things can change on an annual basis.

<u>Appendix C Housing Resources</u> Pages HC-6-7:

Section 2.2.2 -could add other State programs as mentioned above

Section 2.3 Suggest adding County AFH Funds--City has relied on them extensively over the past several years.

Section 2.3.1 Former RDA funds include loan repayments from prior loans- this is the source of the \$2.85M for Kiku with 250K balance as described. Seems odd to mention this small fund balance, since it is projected to grow over the HE time period (I did revenue projections on the spreadsheet that summarizes Quantified Objectives.) especially since the other larger sources of funding are not quantified.

The \$706K plus 20% annual contribution (collectively called "boomerang funds-total over \$5M) are still available to spend. Maybe just keep this simple and leave dollar amounts out entirely. Or, go all in ,and list projected resources for all local City housing funds for the entire HE period.

Section 2.3.2 BMR program is not the name of the "fund". It is referred to as "City Housing Fund", which includes fractional BMR fees, as well as other misc housing revenues (fees collected for subordination processing, loan payoffs from old First time buyer program, etc). Also City Housing Fund is mentioned specifically in Section 3.11 (page HC10) and 3.11.2 (p HC 11), so it would be good to be consistent.

Section 2.3.3 The Commercial Linkage fees mentioned are adjusted each year using construction cost index. These are out of date already! Seems too detailed to include specific fee.

Section 2.4.4. HEART Down payment program income requirements are out of date- they change from time to time as median income changes. Also don't think it is called Opening Doors anymore- check website for info.

Appendix C Housing Programs pages HC 9-12

Section 3.5 Acquisition of Land

3rd sentence is incorrect. The two parcels comprise one surface parking lot- does not include the toy store building. Internally, we've always called it "Talbots parking lot", since it is adjacent to Talbots (closed toy store and owned by private party).

The last sentence refers to the other surface parking lot, which is next door to "Raviloli House"- it is not the site of the restaurant. (again staff nick name). The City has owned this surface lot for years and years, so might be misleading to say City acquired it. The "Ravioli" and "Talbots" parking lots are not adjacent to each other, but are about a block away from each other. Also correct Appendix E 4.6 pageHE10.

Section 3.11.1 Life Moves

The "annual CDBG funding" for First Step is relatively recent (2020) and not guaranteed since these funds are competitive. It would be awkward to infer this is a done deal for the future given its short history of funding. Could say " City has provided operational funds in the past and may continue based on available funds"

Also Vendome is not a shelter. Perhaps say they have two properties in San Mateo, the First Step shelter and permanent supportive housing at the Vendome.

Section 3.12.3 HIP Self Sufficiency

City has not funded Self Sufficiency Program for over 15 years- I would eliminate funding comment. (This is different that Home Sharing program)

3.13 HOT Team

The final sentence is out of date- eliminate.

3.14 Homeless Prevention. Second sentence is confusing.

Section 3.14.2 Legal Aid.

Again this funding is not guaranteed since they need to compete for funding. That said, the odds of this program to be funded continuously is more likely than other programs. Maybe say City "traditionally" funds this on annual basis.

Special Needs/Homeless

FYI: Shelter Overview

City has **one** emergency/transitional shelter -First Step for Families (Life Moves)—City provided extensive capital funding to develop property, but typically has not provided ongoing operating subsidy. However, starting in 2020 Community Resource Commission awarded CDBG grants for operations (competitive process).

Vendome (Life Moves) Permanent supportive housing for formerly homeless. City provided 100% of acquisition/rehab costs for this property, but has not provided any annual operating subsidies, but does support their efforts to obtain HUD funds (PUSH) for operations through Continuum of Care process.

Special Needs

Humboldt House (Mateo Lodge)- Permanent supportive housing for individuals with mental illness. (not a shelter) City provided extensive funds for acq/rehab of apartment building formerly owned by private individual with County contracts to house mentally ill. City has never provided annual operating funds.

Delaware Pacific (Mid Pen)- City provided land/ subsidy to construct permanent affordable housing with 10 units set aside for households with mental health issues at risk of homelessness as referred by the County. City has never provided operating subsidies.

Montara (BRDIGE) -City provided land and subsidy to construct permanent affordable housing with 12 units set aside for formerly homeless veterans and 4 other formerly homeless (nonvets). Will provide operating funds for resident services for 4 years with PLHA funds.

Kiku (Mid Pen) - City provided land and subsidy to construct permanent affordable housing with 8 units set aside for IDD, and 16 for formerly homeless

Appendix B Constraints

2.9.5 Emergency Shelters page H B 29 final paragraph- City has one shelter, First Step. Humboldt House and Vendome are not shelters.

2.9.7 Emergency Shelter Strategies page HB 30

Re-use of residential buildings. Humboldt House is not an example of this since it is not a shelter and not really re-use since it was always, and still is, an apartment building. (It served as housing for the mentally ill by a private owner for many years prior to Mateo Lodge acquisition and rehab) Perhaps this example can be moved above to "Special Needs". Humboldt House serves the mentally ill, so conceivably could be considered Housing for persons with Disabilities. (2.9.1). Also, it serves more than 9 individuals since residents share units- Sandy B can provide the number of individuals who live there. The info about the services it provides the residents is correct.

Partnership with Faith Based Organizations -FYI there is a program in existence that does this-Home and Hope, based in Burlingame. Many years ago , it received CDBG Community Funding for the congregations who provided sites in San Mateo.

Appendix D AFFH

<u>Section 5.4 R/eCAP Page HD-23 final paragraph</u>—"Edge" Recap language was supposed to be removed by consultant- it's not required, and for SM is misleading for the CT by Belmont border-could pose AFFH problems for parcels on Sites List along southern stretch of ECR (Mollie Stones, etc.). I thought they made the correction on the revised draft they sent us. Remove final paragraph entirely.

Check top of page HD -24- Seems like a dangling statement--not sure if it is describing R/ECAP or Edge R/ECAP.

Appendix E Review of Prior Element

<u>Section 2.4 page HE 3 ADU's</u> Maybe compare the success of 40-60 units now to the prior average of 2-5/year to stress the success of revisions?

<u>Section 2.7 Preserve Affordable page HE 5.</u> The expiring agreements were negotiated with motivated non profit organizations, and frankly not much of an issue to achieve the affordability extensions. It is an overstatement that it involved "many meetings and prolonged" collaborative efforts. I would delete those describers and just say "Through collaborative efforts between staff......"

<u>Table A H2.3 page5/12 Item 3 Kiku</u>- Construction commenced in Jan2022—correct estimated dates

Manira Sandhir

From: Adam Nugent

Sent: Wednesday, April 27, 2022 9:56 PM **To:** Manira Sandhir; Zachary Dahl

Cc: Eloiza Murillo-Garcia; HousingElements@hcd.ca.gov

Subject: San Mateo Planning Commission Input - Draft Housing Element - Apr 26

Attachments: Planning Commission Input - Draft Housing Element - Adam Nugent - April 26.pdf

Hi Manira and Zach,

Thank you, again, for your team's hard work on the City of San Mateo's Draft Housing Element. It is a massive undertaking!

Here are my notes and consolidated input from last night's Planning Commission review of the Draft Housing Element. I spent a few hours following the meeting getting as much of the discussion topics I commented on during the meeting incorporated into my notes as possible.

I hope the additional detail and clarifying elements in these notes prove useful to the team.

Best, Adam

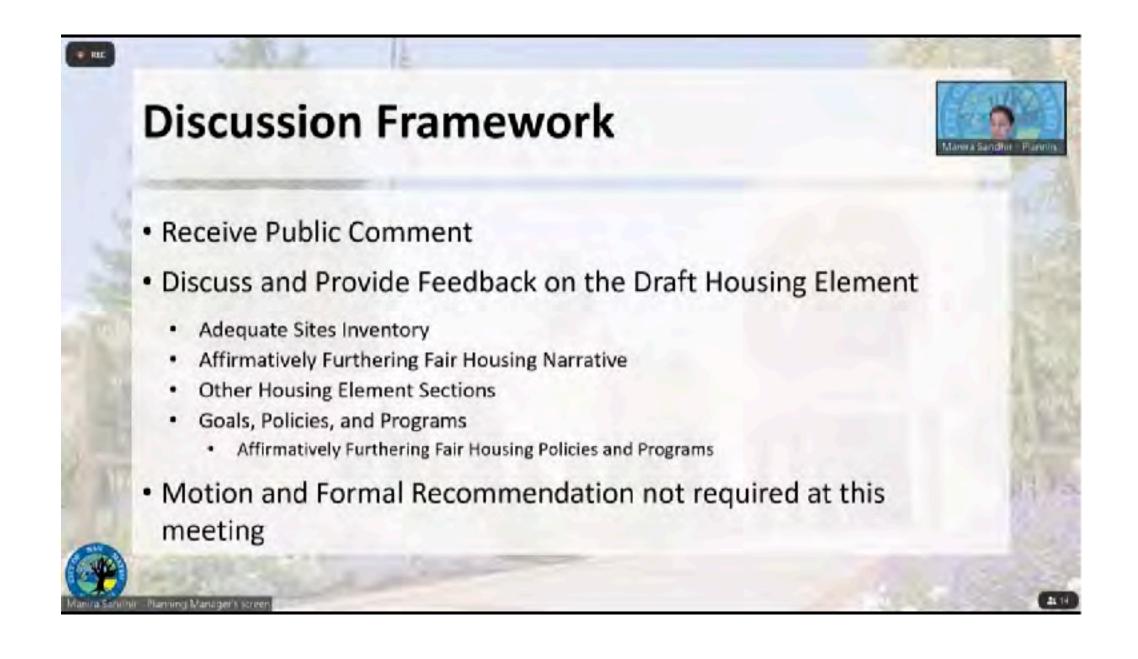
Adam Nugent, PLA
Planning Commissioner, City of San Mateo
anugent@cityofsanmateo.org

Commissioner Input Draft 2023-2031 Housing Element

Draft for Public Review: Housing Element of the General Plan 2023-2031, April 6, 2022

Outline Draft 2023-2031 Housing Element Input

- Introduction and Thank You
- Part 1: Site Inventory Comments
 - Methodology-focused
- Part 2: Affirmatively Furthering Fair Housing Comments
 - General Comments
 - Fair Housing Assessment
 - Contributing Factors



Note: Topics to be discussed at Continuance Meeting, May 3:

- Part 3: Other Housing Element Sections
- Part 4: Goals, Policies, and Programs
 - Including Affirmatively Furthering Fair Housing Policies and Programs

Introduction and Thank You

Thank you, Housing Element Team!

The work you are doing is extremely important and impactful

- All of my comments and questions come from a place of deep respect and appreciation for the hard work you are doing!
- I am proud to have a city with staff of such caliber, who genuinely desire to create a better, more just housing landscape for our future
- This is HARD WORK; and you are undertaking it in uncharted territory that is fraught with puzzles and potential pitfalls

Thank you, Housing Element Team!

Fair warning:

- My comments are extensive
- To implement the Housing Element in a way that truly advances fair housing goals and meets the needs of our younger generations it will take:
 - Tough decisions and a lot of work
- This Housing Element is an opportunity to make real progress:
 - Repair racial and economic disparities
 - Combat cost of living increases that are disproportionately harming younger adults

The Push for Change Has Never Been Greater Demographics will drive our housing needs and our political will

- The younger half of our population has a different outlook and set of values than many who are in the older generations
- The political winds are blowing in the right direction for positive change
- The Millennial and Gen-Z generations are the largest generations in history and will have continually increasing political voice and power
- It is the younger generations that are feeling the most pain in this crisis, and they are the most motivated to bring about change
 - 14% of 4-year university students experienced homelessness last year; 42% experienced housing insecurity (*Governing*, 4/26/2022)
- We cannot botch this for the next generation

Quantified Objectives DiscussionDraft City of San Mateo 2031 Housing Element, Chapter 8

- "According to HCD, the sum of the quantified objectives for the programs should ideally be equal to or surpass the community's identified housing needs." (Page H-75)
- Nevertheless, in the Draft Housing Element, the City has chosen not to produce a plan that meets our Regional Housing Needs Assessment (RHNA) allocation
- The City has (erroneously*) calculated its own, quantified objectives that are below its regionally identified housing needs
- The Draft Housing Element does not currently include meaningful, quantifiable actions that would significantly increase housing production to an appropriate level, but this can and should be changed
- The only way we can justify not planning to meet our identified housing needs is if it is impossible for us to create
 programs, policies, develop funding, or make land use changes that can commensurably increase housing production
 in line with our allocation, i.e. if there were no precedents in which municipalities reformed policies and subsequently
 increased housing production

^{*} The quantified objectives themselves are incorrect due to omissions in the Housing Element's capacity calculation methodology, discussed next

"Unaffordable housing has one and only one cause: purposeful communal enforcement of it. This is legislated poverty."

Kevin Erdmann

Part 1: Sites Inventory

Fundamentally, there is not a set of programs or proposals in the Draft Housing Element that justify an assertion that there will be a 300% increase in housing production over the next eight years.

My comments focus entirely on methodological issues and I will heavily reference state statutes and documented state guidance

Why does zoning capacity matter?

How much buffer do we have and how does it affect housing costs and fair housing?

Historically, most US cities planned for far more housing than was needed for the existing population. But as cities started to integrate in the post-war era of the 1950s and 60s, a backlash ended this practice, and a wave of mass downzonings followed.

The result: Housing is increasingly unaffordable for most households. This was deliberate, and often predicted, as downzonings greatly reduced the "zoning buffer" between current housing stock and the maximum allowable housing capacity. "Before 1960, the buffer in both New York and Los Angeles was at least 300% ... New York's fell to roughly 50% after the 1961 zoning update, and it was just 12% in Los Angeles in 2010." (Shane Phillips, Housing Initiative Project Manager, UCLA Lewis Center for Regional Policy Studies)



Methodological Shortcomings: Nonvacant Sites Analysis

A Necessary Threshold listed in the "HDC Housing Element Completeness Checklist 1/1/2021":

"Nonvacant Sites Analysis: For nonvacant sites, demonstrate the potential and likelihood of additional development within the planning period based on extent to which existing uses may constitute an impediment to additional residential development, past experience with converting existing uses to higher density residential development, current market demand for the existing use, any existing leases or other contracts that would perpetuate the existing use or prevent redevelopment of the site for additional residential development, development trends, market conditions, and regulatory or other incentives or standards to encourage additional residential development on these sites"

This information needs to be objectively quantified



HOUSING ELEMENT COMPLETENESS CHECKLIST

A Quick Reference of Statutory Requirements for Housing Element Updates Updated 1/2021

The purpose of this completeness checklist is to assist local governments in the preparation of their housing element. It includes the statutory requirements of Government Code section 65580 – 65588. Completion of this checklist is not an indication of statutory compliance but is intended to provide a check to ensure that relevant requirements are included in the housing element prior to submittal to the Department of Housing and Community Development pursuant to Government Code section 65585(b). For purposes of the Checklist the term "analysis" is defined as a description and evaluation of specific needs, characteristics, and resources available to address identified needs.

For technical assistance on each section visit <u>California Housing and Community</u>

<u>Development Building Blocks Technical Assistance</u> (https://www.hcd.ca.gov/community-development/building-blocks/index.shtml)

Methodological Shortcomings: Nonvacant Sites Analysis

A Necessary Threshold listed in the "HDC Housing Element Completeness Checklist 1/1/2021":

 "If nonvacant sites accommodate 50 percent or more of the lower-income RHNA [which is the case in San Mateo], demonstrate the existing use is not an impediment to additional development and will likely discontinue in the planning period, including adopted findings based on substantial evidence."



HOUSING ELEMENT COMPLETENESS CHECKLIST

A Quick Reference of Statutory Requirements for Housing Element Updates Updated 1/2021

The purpose of this completeness checklist is to assist local governments in the preparation of their housing element. It includes the statutory requirements of Government Code section 65580 – 65588. Completion of this checklist is not an indication of statutory compliance but is intended to provide a check to ensure that relevant requirements are included in the housing element prior to submittal to the Department of Housing and Community Development pursuant to Government Code section 65585(b). For purposes of the Checklist the term "analysis" is defined as a description and evaluation of specific needs, characteristics, and resources available to address identified needs.

For technical assistance on each section visit <u>California Housing and Community</u>

<u>Development Building Blocks Technical Assistance</u> (https://www.hcd.ca.gov/community-development/building-blocks/index.shtml)

Realistic Development Capacity My Underlying Questions

- How does the city plan to increase home building by over 300%?
 - And is this development increase realistic under the described methodology?
- What is different in cycle 6 from cycle 5?
 - The city's site's capacities have only decreased from cycle 5 as the city has grown and land uses intensified (new developments have replaced existing underutilized parcels)
 - So, is there a proposed program or group of new programs that can be shown to increase home building by over 300%, based on substantial evidence from other municipalities or from economic studies?

Sites Inventory Analysis is Incomplete

Current incompleteness prohibits City from assessing actual capacity to meet its RHNA allocation

- From the Draft Housing Element: "The purpose of the Sites Inventory is to evaluate whether there are sufficient sites with appropriate zoning to meet the RHNA goal. It is based on the City's current land use designations and zoning requirements. The analysis does not include the economic feasibility of specific sites, nor does it take into consideration the owner's intended use of the land now or in the future." (Page H-25 Draft City of San Mateo 2031 Housing Element)
- My Q: What substantial evidence, then, does the city provide that uses will be discontinued for nonvacant sites?
- My Q: How does the city incorporate redevelopment trends in its site capacity calculations?

Site Inventory Methodology - State Law

(Compare to Draft City of San Mateo 2031 Housing Element, Page H-26)

- Government Code section 65583.2(c)(2) The housing element must describe the methodology used to determine the number of units calculated based on the following factors:
 - 1. Land use controls and site improvements requirements,
 - 2. *NEW* The realistic development capacity for the site,
 - 3. *NEW* Typical densities of existing or approved residential developments at a similar affordability level in that jurisdiction,
 - *NEW* The current or planned availability and accessibility of sufficient water, sewer, and dry utilities.

Site Inventory Methodology

Page H-26 Draft City of San Mateo 2031 Housing Element

- "The number of units that might be able to be developed at various affordability levels was then estimated, e.g., available land zoned at higher densities can be counted toward the very low- and low-income level needs, and land zoned at lower densities are counted toward the moderate and above moderate-income housing need. The analysis was then completed using the actual average residential densities for developments built on land with various zoning designations over the past five years." (Page H-26 Draft City of San Mateo 2031 Housing Element)
- This a surprisingly short description of a crucial part of our otherwise extensive Draft Housing Element
- "was then estimated" is doing a lot of work in this passage
- The City needs to show its math and data so the public can adjudicate its capacity calculations

ZURO GENERAL PLAT HOUSING ELEMENT

- Locational requirements of identified sites (AB 686, 2018)
- Sites identified in previous housing elements (AB 1397, 2017)
- Non-vacant site replacement unit requirements (AB 1397, 2017)
- Rezone program requirements (AB 1397, 2017)

These laws are further described in Section 2.2 (Legislative Context) of the Housing Element.

3.4.2 Site Inventory Methodology

City staff inventoried vacant and underutilized parcels in San Mateo to determine what land is available for development at various levels of density. Types of sites included:

- · Vacant sites zoned for residential use.
- Vacant sites zoned for nonresidential use that allow residential development
- Residentially zoned sites, including non-residentially zoned sites with a residential overlay, that
 are capable of being developed at a higher density (non-vacant sites, including underutilized
 sites).
- Sites owned or leased by a city, county, or city and county.

The number of units that might be able to be developed at various affordability levels was then estimated, e.g., available land zoned at higher densities can be counted toward the very low- and low-income level needs, and land zoned at lower densities are counted toward the moderate and above moderate-income housing need. The analysis was then completed using the actual average residential densities for developments built on land with various zoning designations over the past five years.

The City of San Mateo's Sites Inventory for future housing includes property zoned for multi-family use that is currently vacant as well as land that is severely underutilized. Sites that are zoned commercial or office but allow residential uses

were included. As seen in Table 7 below, the adequate sites analysis demonstrates that there is enough land to meet the City's RHNA. The analysis for affordable housing units for extremely low, very low, and low-income households is based on the assumption that land zoned at densities higher than 30 units to the acre can facilitate affordable housing development, given the City's inclusionary requirements of 15%. More than 50% of the City's below market rate housing would be developed on lands that are underutilized. However, the city is experiencing a high volume of residential and mixed-use development projects looking to revitalize these sites and seeking density bonus and other incentives to achieve higher density residential development.

3.4.3 Site Inventory Approach

Staff conducted a site-by-site review of all potential development sites, citywide. As will be demonstrated below, staff currently believes that the RHNA, plus a reasonable buffer, can be accommodated within the existing zoning densities and the growth limits of the voter-approved initiative known as Measure Y.⁶

Development Potential Ranking. Each site – or potential aggregation of sites – was analyzed to discern the likelihood and feasibility of development during the period 2023–2031. Factors such as underperforming or vacant uses, owner or developer interest, age and size of current improvements, site

Draft for Public Review | April 2022

Page H-26

Sites Inventory

⁶ Measure Y imposes height and density limits that will limit the amount of development that can be built on any site in San Mateo through 2030.

Site Inventory Methodology

Page H-26
Draft City of San Mateo 2031 Housing Element

- "The number of units that might be able to be developed at various affordability levels was then estimated, e.g., available land zoned at higher densities can be counted toward the very low- and low-income level needs, and land zoned at lower densities are counted toward the moderate and above moderate-income housing need. The analysis was then completed using the actual average residential densities for developments built on land with various zoning designations over the past five years." (Page H-26 Draft City of San Mateo 2031 Housing Element)
- Q: What is the denominator used in calculating the average?
- Q: Does this denominator only use recently developed sites or does it look at all similarly zoned parcels?

ZUTO GENERAL PLATE

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Draft for Public Review | April 2022

Page H-26

Sites Inventory

⁶ Measure Y imposes height and density limits that will limit the amount of development that can be built on any site in San Mateo through 2030.

Site Inventory Methodology

Realistic Development Capacity for nonresidential, nonvacant, or overlay zoned sites

 Practically all sites are non-vacant, and so we must look at production trends...

Realistic Development Capacity

City must consider past experience converting existing uses for Nonvacant Sites

- HCD's "Site Inventory Guidebook," page 24:
- "If the inventory identifies nonvacant sites to address a portion of the RHNA, the housing element must describe the realistic development potential of each site within the planning period. Specifically, the analysis must consider the extent that the nonvacant site's existing use impedes additional residential development, the jurisdiction's past experience converting existing uses to higher density residential development, market trends and conditions, and regulatory or other incentives or standards that encourage additional housing development on the nonvacant sites."

"Development potential"

X period of time ("planning period")

= rate of parcel conversion to new housing

PART D: NONVACANT SITES

Local governments with limited vacant land resources or with infill and reuse goals may rely on the potential for new residential development on nonvacant sites, including underutilized sites, to accommodate their RHNA. Examples include:

- Sites with obsolete uses that have the potential for redevelopment, such as a vacant restaurant.
- Nonvacant publicly owned surplus or excess land; portions of blighted areas with abandoned or vacant buildings.
- Existing high opportunity developed areas with mixed-used potential.
- Nonvacant substandard or irregular lots that could be consolidated.
- Any other suitable underutilized land.

Local governments can meet other important community objectives to preserve open space or agricultural resources, as well as assist in meeting greenhouse gas emission-reduction goals, by adopting policies to maximize existing land resources and by promoting more compact development patterns or reuse of existing buildings.

Definition of a Vacant Site

A vacant site is a site without any houses, offices, buildings, or other significant improvements on it. Improvements are generally defined as development of the land (such as a paved parking lot, or income production improvements such as crops, high voltage power lines, oil-wells, etc.) or structures on a property that are permanent and add significantly to the value of the property.

Examples of Vacant Sites:

- No improvement on the site (other than being a finished lot).
- No existing uses, including parking lots.
- Underutilized sites are not vacant sites.
- Sites with blighted improvements are not vacant sites.
- Sites with abandoned or unoccupied uses are <u>not</u> vacant sites.

If the inventory identifies nonvacant sites to address a portion of the RHNA, the housing element must describe the realistic development potential of each site within the planning period. Specifically, the analysis must consider the extent that the nonvacant site's existing use impedes additional residential development, the jurisdiction's past experience converting existing uses to higher density residential development, market trends and conditions, and regulatory or other incentives or standards that encourage additional housing development on the nonvacant sites.

Site Inventory Guidebook

Page 24

May 2020

Sites Inventory

Nonvacant Site Analysis Methodology

From HCD's "Site Inventory Guidebook," May 2020, page 25

Development Trends:

The inventory analysis should describe development and/or redevelopment trends in the community as it relates to nonvacant sites, i.e., the rate at which similar sites have been redeveloped. This could include a description of the local government's track record and specific role in encouraging and facilitating redevelopment, adaptive reuse, or recycling to residential or more intensive residential uses. If the local government does not have any examples of recent recycling or redevelopment, the housing element should describe current or planned efforts (via new programs) to encourage and facilitate this type of development (e.g., providing incentives to encourage lot consolidation or assemblage to facilitate increased residential-development capacity). The results of the analysis should be reflected in the capacity calculation described in Part C

Part C: Example Calculation

From HCD's "Site Inventory Guidebook," May 2020, page 22

I cannot find this factor in our site inventory methodology

Example Capacity Calculation

Here is <u>an example</u> of the actual capacity calculation for a particular site in the inventory. The methodology analysis <u>must describe</u> how each of these adjustments was generated per the analysis requirements above. The factors used below are based on the factors outlined in the statute. The percentages and how the factors are applied will vary depending on the unique circumstance in each jurisdiction.

Site Description		
Size of site	2.5 acres	
Zoning	Residential Mixed-Use	
Allowable density	20 – 45 dwelling units per acre	
RHNA affordability	Lower income	
Existing Use	Nonvacant, single storefront	
Infrastructure availability	Yes, no constraints	
Environmental constraints	None known	

Capacity Factors	Adjustment	Reasoning
Land Use Controls and Site Improvements	95%	For net acreage due to on-site improvements including sidewalks, utility easement
Realistic capacity of the site	55%	55% adjustment based on past development trends for residential redevelopment in the residential mixed-use zones, and programs to incentivize development in this zone.
Typical densities	95%	Affordable housing projects are built out to almost maximum density
Infrastructure availability	No adjustment	Not applicable, no constraint
Environmental constraints	No adjustment	No known site constraint

Realistic capacity utilizing factors = (2.5 X 45)(.95)(.55)(.95) = 56 units

Realistic Capacity = 56 Units

Site Inventory Approach

Page H-26-27
Draft City of San Mateo 2031 Housing Element

The closest thing I can find to a calculation of the rate at which similar parcels were redeveloped is this non-empirical "Development Potential Ranking".

The writers of this draft used a *subjective*, ranked series of numbers, 1-5, in its calculations to encode what amounts to an unsubstantiated guesstimate of the "realistic development capacity" of sites

This is like using "thumbs up" emojis where we should be using available, numerical, development trend data

3.4.3 Site Inventory Approach

Staff conducted a site-by-site review of all potential development sites, citywide. As will be demonstrated below, staff currently believes that the RHNA, plus a reasonable buffer, can be accommodated within the existing zoning densities and the growth limits of the voter-approved initiative known as Measure Y.⁶

Development Potential Ranking. Each site – or potential aggregation of sites – was analyzed to discern the likelihood and feasibility of development during the period 2023-2031. Factors such as underperforming or vacant uses, owner or developer interest, age and size of current improvements, site size, and site constraints were reviewed. Depending on these considerations, sites were ranked from 1 to 5, with 1 being a site unlikely to develop/redevelop within the planning period, and 5 being highly likely to develop/redevelop during the period. Samples of these rankings include, but are not limited to:

- National chain gas stations, national chain fast food restaurants, and community-serving grocery stores. The State has indicated these types of sites are the most difficult to justify including in an inventory. Generally, no sites in this category are included in the inventory; however, the city has identified two sites with redevelopment interest that are ranked 4 (i.e. Bridgepointe Shopping Center and Olympic Shopping Plaza).
- Sites that are extremely small with little opportunity for aggregation, sites that may require substantial environmental clean-up, and other heavily constrained sites. No sites in this category are included in the inventory.
- Sites with existing uses that could be redeveloped along with adjacent parcels but which may have multiple owners, small underperforming strip malls, and certain office developments. <u>Many of</u> the City's sites are within this category.
- Sites that have uses on them but in which a developer has expressed interest in the site, shopping
 malls with significant potential for redevelopment, adjacent sites with only one or two owners,
 and low-density commercial developments in high-density areas. Many of the City's sites are
 within this category.
- Large sites with potential for substantial development, vacant sites, or sites with proposed or soon
 to be proposed projects and approved projects that have not yet been built. Majority of the City's
 sites are in this category and have either proposed or approved projects that have not yet been
 built.

Realistic Development Capacity

for nonvacant sites

 Using qualitative characteristics to "rank" the "likelihood" of redevelopment for various sites is not an acceptable methodology in any HCD guidance documentation (Draft Housing Element, page H-26 to H-27)

- The likelihood of redevelopment should be based on *quantitative*, measurable *trends* [rates] (HCD "Site Inventory Guidebook," page 21)
- The only valid exceptions should be for places without reasonably similar development history to calculate trends from, and that should generally not apply to the Bay Area

Realistic Development Capacity

for nonvacant sites

- Using qualitative characteristics to "rank" the "likelihood" of redevelopment for various sites is not an acceptable methodology in any HCD guidance documentation (Draft Housing Element, page H-26 to H-27)
- When ratings are subjective, it is impossible for the public to ascertain the quality of the City's analysis.
- It amounts to staff saying, "there is enough capacity because, to us, it feels like there is enough capacity. Trust us."
- It then becomes uncannily convenient that staff "determined" we have enough zoned capacity to meet our RHNA allocation.

Realistic Development Capacity

for nonvacant sites

- Using qualitative characteristics to "rank" the "likelihood" of redevelopment for various sites is not an acceptable methodology in any HCD guidance documentation (Draft Housing Element, page H-26 to H-27)
- When we use objective, quantitative data and we find that the probability of development is lower than what we need to meet our goals, we have the ability to draft policies that will enable changes that will help us meet our goals in predictable ways
- In contrast, when you base development capacity on subjective, nonempirical ratings, the Public has no way to understand how to change policies in ways that will meet our development needs

Non-Vacant Site Analysis Methodology - State Law Government Code section 65583.2, subdivision (g)(2) states:

 "An existing use shall be presumed to impede additional residential development, absent findings based on substantial evidence that the use is likely to be discontinued during the planning period."

• Q: How can a qualitative ranking of sites be considered substantial evidence?

Realistic Development Capacity - Nonvacant Sites

Current incompleteness prohibits City from assessing actual capacity to meet its RHNA allocation

- In sum, past production trends must be used, including whether or not a site will be developed at all. Staff or consultant "intuition" is not acceptable
 - Unless there is substantial evidence that a site will be redeveloped according to a listed density, be it a letter from the property owner or a preapplication submission, the city should be using an objective, calculated probability of redevelopment based on all similar properties locally or regionally over the course of the past RHNA cycle.
 - For the City of San Mateo, that probability is 8.5% according to a UCLA study published in 2021

Realistic Development Capacity - Nonvacant Sites

Current incompleteness prohibits City from assessing actual capacity to meet its RHNA allocation

- In sum, past production trends must be used, including whether or not a site will be developed at all. Staff or consultant "intuition" is not acceptable
 - Each parcel capacity calculation should be multiplied by the probability of development for parcels in San Mateo, something akin to 0.085 (or 1.0 if the parcel has substantial evidence of redevelopment)
 - If there is additional, refined and warranted, development trend data, such as the probability of development for parcels with a specific zoningdesignation that are of a functionally equivalent size, that probability may be factored into the calculation if reviewed and approved by the PC or council

Non-vacant Site Analysis Next Steps

The City shall serve the Public in its evaluation of suitable sites

- From HCD Site Inventory Guidebook, page 27:
 - "If a housing element relies on nonvacant sites to accommodate 50 percent or more of its RHNA for lower income households, the nonvacant site's existing use is presumed to impede additional residential development, unless the housing element describes findings based on substantial evidence that the use will likely be discontinued during the planning period. The housing element must include the following:
 - As part of the resolution adopting the housing elements, findings stating the uses on nonvacant sites identified in the inventory to accommodate the RHNA for lower income is likely to be discontinued during the planning period and the factors used to make that determination. This can be included in the body or in the recital section of the resolution."

Step 3A

If a housing element relies on nonvacant sites to accommodate 50 percent or more of its RHNA for lower income households, the nonvacant site's existing use is presumed to impede additional residential development, unless the housing element describes findings based on substantial evidence that the use will likely be discontinued during the planning period. The housing element must include the following:

 As part of the resolution adopting the housing elements, findings stating the uses on nonvacant sites identified in the inventory to accommodate the RHNA for lower income is likely to be discontinued during the planning period and the factors used to make that determination. This can be included in the body or in the recital section of the resolution.

Example: WHEREAS, based on <name factors here (e.g., expiring leases, dilapidated building conditions, etc.)>, the existing uses on the sites identified in the site inventory to accommodate the lower income RHNA are likely to be discontinued during the planning period, and therefore do not constitute an impediment to additional residential development during the period covered by the housing element.

 The housing element should describe the findings and include a description of the substantial evidence they are based on.

In general, substantial evidence includes facts, reasonable assumptions predicated upon facts, and expert opinion supported by facts. An example of substantial evidence would be a nonvacant site with a grocery store and with a building lease expiring in a year, and evidence that the store has entered into a lease to relocate to another site subsequent to the lease expiring.

Examples of substantial evidence that an existing use will likely be discontinued in the current planning period include, but are not limited to:

- The lease for the existing use expires early within the planning period,
- The building is dilapidated, and the structure is likely to be removed, or a demolition permit has been issued for the existing uses,
- There is a development agreement that exists to develop the site within the planning period,
- The entity operating the existing use has agreed to move to another location early enough within the planning period to allow residential development within the planning period.
- The property owner provides a letter stating its intention to develop the property with residences during the planning period.

If multiple sites make up a common existing use and the same factors affect each of the sites, the same findings can be used for each of the sites (e.g., an abandoned shopping mall with sites under common ownership that will not be restored to commercial use located in an area where there is recent residential development). The "substantial evidence" would indicate the existing use will not impede further residential development or that the existing use will be discontinued during the planning period. In this type of situation, use of the same findings for each of the multiple sites would be appropriate.

Site Inventory Guidebook

Page 27

May 2020

Sites Inventory

Non-vacant Site Analysis Next Steps

The City shall serve the Public in its evaluation of suitable sites

- When substantial evidence is provided for site redevelopment, it should be available to the public, early in the process, in an easy, user-friendly way that is connected to the site geographically,
- The substantial evidence's warrant for use should be adjudicated by the the Public through the Planning Commission and verified by HCD
- Absent substantial evidence:
 - The likelihood of redevelopment of any given site should default to the likelihood of development for all sites across the city (or all sites of a particular zoning category and equivalent size, if the data are available)

Realistic Development Capacity

Include a Monitoring Program with next-step actions

- Monitoring Programs with next-step actions should be incorporated if the expected housing development is not produced
- "In addition, the housing element should include monitoring programs with next-step actions to ensure sites are achieving the anticipated development patterns. The programs should identify modifications to incentives, sites, programs, or rezoning the jurisdiction will take should these strategies not yield the expected housing potential." (HCD "Site Inventory Guidebook," page 21)

Part 2: Affirmatively Furthering Fair Housing

Using California HCD Guidance for Public Entities and Housing Elements to advocate for our neighbors in San Mateo

AFFH General Comments

Where are we going with this?

- We should have a very clear end-state where this city has solved the identified patterns of segregation, geographic disparities, and affirmatively furthered fair housing
- It does not have to be achieved by the end of this single cycle, but its
 expected year of achievement should be stated and agreed upon, under the
 direct consultation of identified, excluded demographics and protected
 classes, like an emissions goal
- This end-state should be discernible and anticipated by the goals and actions

"Many Americans have a hard time recognizing the magnitude and persistence of racial inequality because, psychologically, we resist these truths. Psychologists refer to this kind of broad bias in perception as "motivated cognition" — that is, most Americans want to live in a society that is more racially equal, and so they engage in mental actions that ignore, discount or downplay contradictory evidence to maintain coherence between belief and reality."

Michael Kraus, a social psychologist and an associate professor at Yale University

Likewise, when progress toward equality is seen as inevitable, incentives for political action are low.

We need to end residential segregation and reinvest in our Northern Neighborhoods

Without displacement

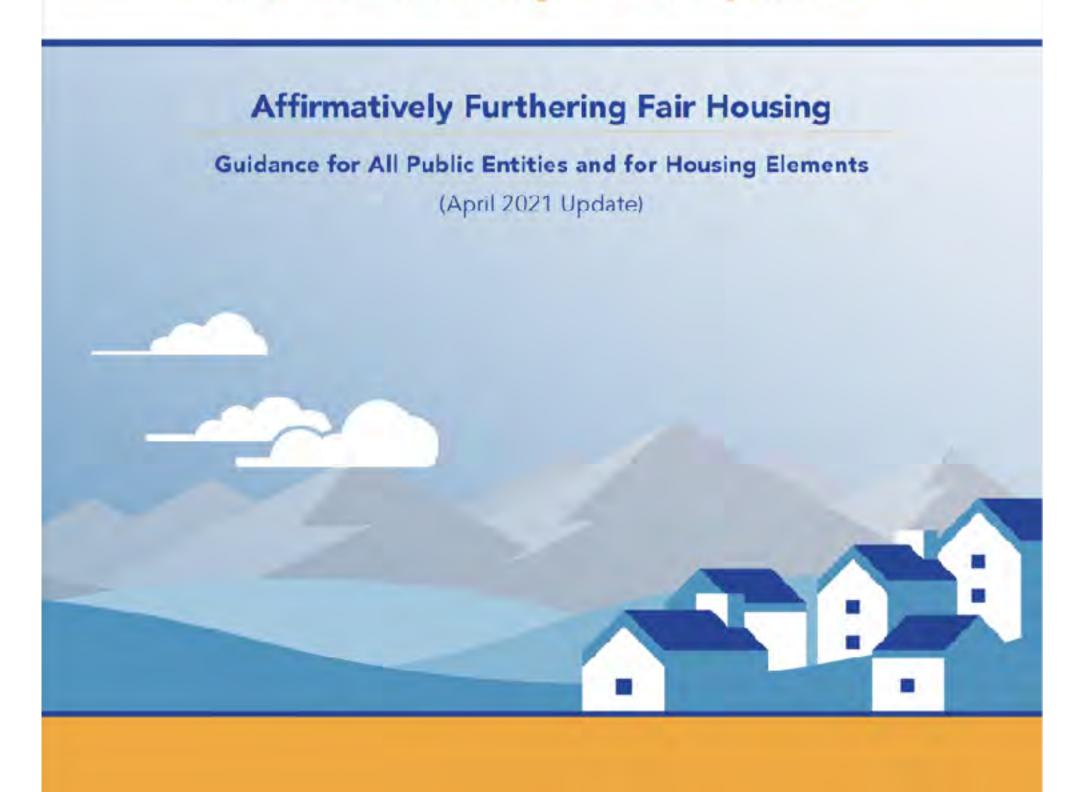
State Guidance

Affirmatively Furthering Fair Housing

- New California laws require active steps by our city government to dismantle housing segregation
- Actions must be taken in the Housing Element/General Plan creation in 2021 and 2022
- HCD outlines best practices and policies for cities to use



California Department of Housing and Community Development



Quick AFFH Overview for Readers of These Notes





What is AFFH?

Affirmatively Furthering Fair Housing

Affirmatively furthering fair housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development.

Part 1: Duty of All Public Agencies to Affirmatively Further Fair Housing

AB 686 strengthens existing California fair housing and civil rights laws. California's Fair Employment and Housing Act (FEHA) provides broad protections to California residents, prohibiting housing discrimination based upon "race, color religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, veteran or military status, or genetic information." California's Government Code section 65008 prohibits discrimination in housing based on occupation, age, or protected characteristic; method of linancing, or the intended occupancy by lower or moderate income people. While state law prohibited discrimination through public or private land use practices, decisions, and authorizations based on any of these characteristics, it had not included a state requirement to affirmatively further fair housing. As of January 1, 2019, AB 686 creates a state mandate requiring public agencies and jurisdictions to go beyond combating discrimination to affirmatively further fair housing.

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

Beyond the housing element requirements. AB 686 requires all public agencies (including, but not limited to, all cities and counties, and housing authorities) to ensure that their housing and community development programs and activities—taken together—affirmatively further fair housing, and that they take no action materially inconsistent with this obligation.³⁴

Affirmatively furthering fair housing includes taking proactive and meaningful actions that have a

³³ Gay Code, §§ 12900-12996

³⁴ Gov. Code, § 3890.50, supds. (a)(1), (b), (cf.

Meaningful Action AFFH requirements

- Address significant disparities in housing needs and in access to opportunity
- Replace segregated living patterns with truly integrated and balanced living patterns
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity
- Foster and maintain compliance with civil rights and fair housing laws

- 1. Significant Disparities in Housing Needs and in Access to Opportunity: Examples include incentivizing new residential development to include below-market rate housing; conserving afforability of existing housing, such as limitations on rents or conversion of such housing to higher rent or higher priced housing; encouraging systematic code enforcement activities that maintain housing stock while ensuring such enforcement does not cause displacement; and promoting housing mobility strategies and displacement mitigation strategies to ensure equitable access to opportunity. Housing mobility strategies may include providing affordable and accessible transportation options to enhance access to education and economic development opportunities. Displacement mitigation strategies may include tenant protections, conservation of existing stock, preservation of units at-risk of conversion to market-rate uses, acquisition and rehabilitation of existing stock, including naturally occurring affordable housing, and removing barriers to building affordable housing.
- 2. Replacing Segregated Living Patterns with Truly Integrated and Balanced Living Patterns: Examples include community benefits agreements that balance development proposals with tangible, local benefits to residents in the area (e.g., creating affordable housing, funding renter assistance programs for nearby residents, or other investments that meet community-identified needs, such as infrastructure and community amenities). Other examples include inclusionary zoning requirements and land-value recapture mechanisms, zoning for a variety of housing types, particularly those that may be lacking from the community or neighborhood, including: multifamily housing, low-barrier navigation centers, group homes, supportive housing, and accessible units. Promote education on how restrictions on multifamily housing, such as limited multifamily zoning and height and density limitations, impact inclusive communities. Seek local input on housing proposals while recognizing that "local vetoes" of affordable and mixed-income housing in racially segregated concentrated areas of affluence create fair housing issues.³⁶
- 3. Transforming Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) into Areas of Opportunity: Examples include community-led, place-based strategies to revitalize communities, such as economic development strategies and prioritizing investment in R/ECAPs that meet the needs of existing low-income residents, such as safe routes to school, transit, parks, schools, bike and pedestrian infrastructure, urban forestry, other neighborhood improvements; preserving naturally occurring affordable housing, such as mobilehome parks; and preservation as affordable housing of market-rate units where low-income households live; and promoting mixed-income development coupled with strong anti-displacement protections. Conduct outreach and advertise city program to persons with limited English proficiency. Other examples include community engagement in planning processes, including targeted outreach, technical assistance to help apply for grants, economic development strategies, workforce development, youth engagement and educational programs, healthy food access, affordable energy, and transportation access.
- 4. Fostering and Maintaining Compliance with Civil Rights and Fair Housing Laws: Agencies must diligently comply with civil rights and fair housing laws, including the California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with section 12900) of Division 3 of Title 2), Government Code sections 8899.50, 65008, 65583, subdivisions (c)5) and (c)(10), and11135, Civil Code section 51 (the Unruh Civil Rights Act), and FEHA regulations in California Code of Regulations, title 2, sections 12005-12271.

AFFH: General Comments

Fair Housing Actions What we need San Mateo to do

- Create housing mobility strategies
- Provide new housing choices and affordability in areas of opportunity
- Design place-based strategies to encourage community conservation and revitalization
- Protect existing residents from displacement

Examples of Affirmatively Furthering Fair Housing Actions

Housing Mobility Strategies consist of removing barriers to housing in areas of opportunity and strategically enhancing access. Examples include:

- · Voucher mobility
- · Housing mobility counseling
- Lity-wide affordable rental registries
- · Landlord outreach to expand the location of participating voucher properties
- · Landlord education and outreach on source of income discrimination and voucher programs
- Assistance with security deposits and moving expenses for youther holders and other low-incorne tenants.
- Extend search times for particular groups with housing choice vouchers, such as larger families with children or persons with disabilities
- Regional cooperation and administration of vouchers (such as through portability and shared waiting lists);
- Affirmative marketing can be targeted at promoting equal access to government-assisted housing or to promote housing outside the immediate neighborhood to increase awareness and the
 diversity of individuals in the neighborhood.
- Collaborate with high performing school districts to promote a diversity of students and staff to serve lower income students
- Developing multifamily housing opportunities
- . Encouraging the development of four or more units in a building
- Encouraging collaboration between local governments and community land trusts as a mechanism to develop affordable nousing in higher-opportunity areas.
- Accessibility programs focus on improving access to housing, transit, public buildings and facilities, sidewalks, pedestrian crossings, and businesses

New Housing Choices and Affordability in Areas of Opportunity means promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty. Examples include:

- Zoning, permit streamlining, fees, incentives and other approaches to increase housing choices
 and affordability (e.g., duplex, triplex, multifamily, accessory dwelling units, transitional and supportive housing, group homes) in high apportunity areas
- Target housing creation or mixed income strategies (e.g., funding, incentives, policies and programs, density bonuses, land banks, housing trust funds)
- · Inclusionary requirements

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California Department of Housing and Community Development
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⁹⁵ The federal FHA includes design and construction requirements for all residential buildings with four or more attached units. In buildings with stairs, all ground floor units must be accessible, and in buildings with elevator access, all units must have minimum access. There is no federally mandated standard for accessibility in single family horres. Government Code section 12955.1, subdivision (b), requires 10 percent of units in multifamily buildings without elevators consisting of 3 or more rental units or 4 or more condominium units are subject to accessibility building standards.

⁹⁶ See Community band Trusts and Stable Affordable Housing, available at https://www.hudusergov/ponal/peredge/pdr.cdoc.featd.orticle-110419.html, last waited on March 19, 2021.

Components of New HE Requirements for AFFH

- 1. Outreach
- 2. Assessment of Fair Housing (AFH)
- 3. Site Inventory
- 4. Identification & Prioritization of Contributing Factors
- 5. Goals and Actions/Programs



6.3 San Mateo's Fair Housing Assessment

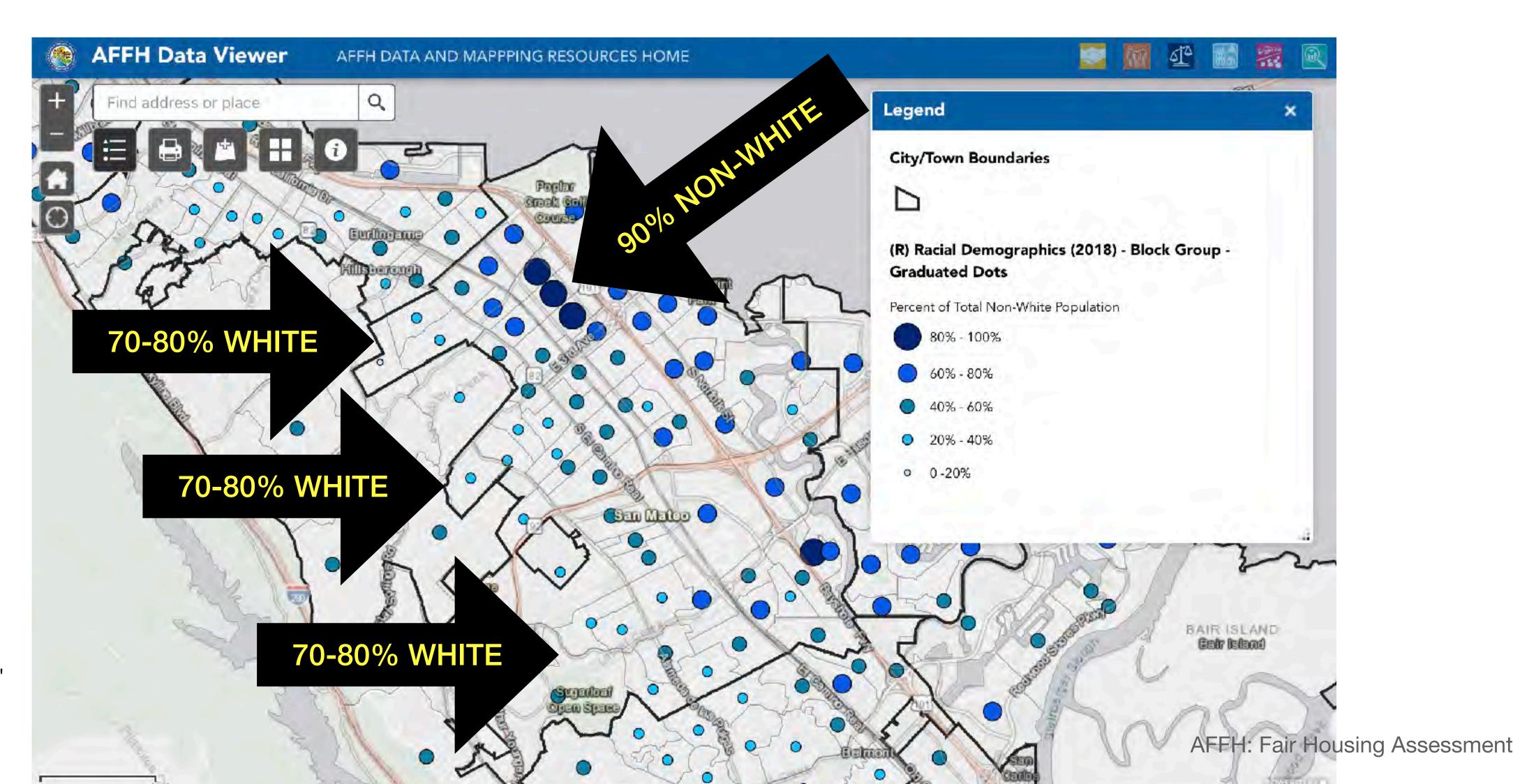
Fair Housing Assessment

Shortcomings In the Assessment of Segregation and Integration Patterns and Trends:

- No analysis of racially segregated, concentrated areas of affluence
 - Missing assessment of the most segregated racial population: non-Hispanic whites (APPENDIX D, Attachment 4 – UC Merced Segregation Report)
- No opportunity sites are located within the city's highest-opportunity areas

Assessment's Miss:

Racially Concentrated Areas of Affluence Completely Left Out of the Analysis and Sites Inventory



"Figure II-6: % Non-White Population by Census Block Groups," 2018, Root Policy Research Map and Data Packet, Page 10

Fair Housing Assessment

Shortcomings In the Assessment of Segregation and Integration Patterns and Trends:

- Why is income-segregation substantially higher in San Mateo compared to the rest of the Bay Area?
 - This assessment should highlight factors that can be fixed
- Why has San Mateo's income segregation at the neighborhood level not improved over time and why is it worse than the Bay Area average?

Fair Housing Assessment

Shortcomings In the Assessment of Segregation and Integration Patterns and Trends:

- Missing meaningful assessment of segregation in San Mateo relative to the Bay Area region
 - Extremely low population of black people. Why?
 - Need assessment of causes for the growing exclusion of this demographic from San Mateo in order to solve for this issue

Assessment's Miss: Black population

Exclusion and displacement —> low population relative to Bay Area

- Only 2% of the city's population is now black
- In 1990 the North Central census tract was 18% black, the highest in the city
- In 2017 it was only 4% black
- Discuss possible causes:
 - Disinvestment-driven displacement in North Central due to rising rental costs and lack of improvement of rental housing conditions
 - Government policy preventing home purchasing
 - Historical exclusion elsewhere in the city

Black Population in Census Tract 6062 Census Period 1960-Present	
1990	18%
2000	11%
2010	6%
2017	4%

Assessment's Miss: Geographic Differences

Back Housing Habitability

How does this tract compare?

The California Healthy Places Index (HPI)®

public health cliance of southern colifornia. A Partnership for Healthy Places.

Housing Habitability Issues

- Strong and distinguishing characteristic of North Central
- Highly concentrated in North Central and downtown
- North Shoreview is not characterized by this issue

Drag handles to change displa This tract has a higher percent of households with Healthy Conditions basic kitchen facilities and plumbing than just No Data Available 16.7% of other California census tracts. Single Indicator: What does this indicator measure? Percent of households with basic kitchen facilities Housing Habitability. and plumbing Percent of households with kitchen facilities In this tract, 97.41% of households have basic kitchen facilities and plumbing . and plumbing What is the connection to health? Everyone should be able to live in a safe and habitable home. Poor quality and unstable housing quality has been linked to asthma, injury, poisoning, depression, behavioral problems and educational delays, low birth weights, communicable disease, skipped meals and medical care, and food insecurity. Policy actions to address this indicator Improve Healthy Food Access Preserve and Improve Existing Housing Stabilize Residents and Neighborhoods More information about this indicator Technical definition: Percentage of households with kitchen facilities and plumbing Data source: HUD CHAS Table 3 Year: 2010-2014 Full details available in our HPI Technical Documentation.

Click here for our COVID-19 map

*

Housing

Habitability

Census Tracts

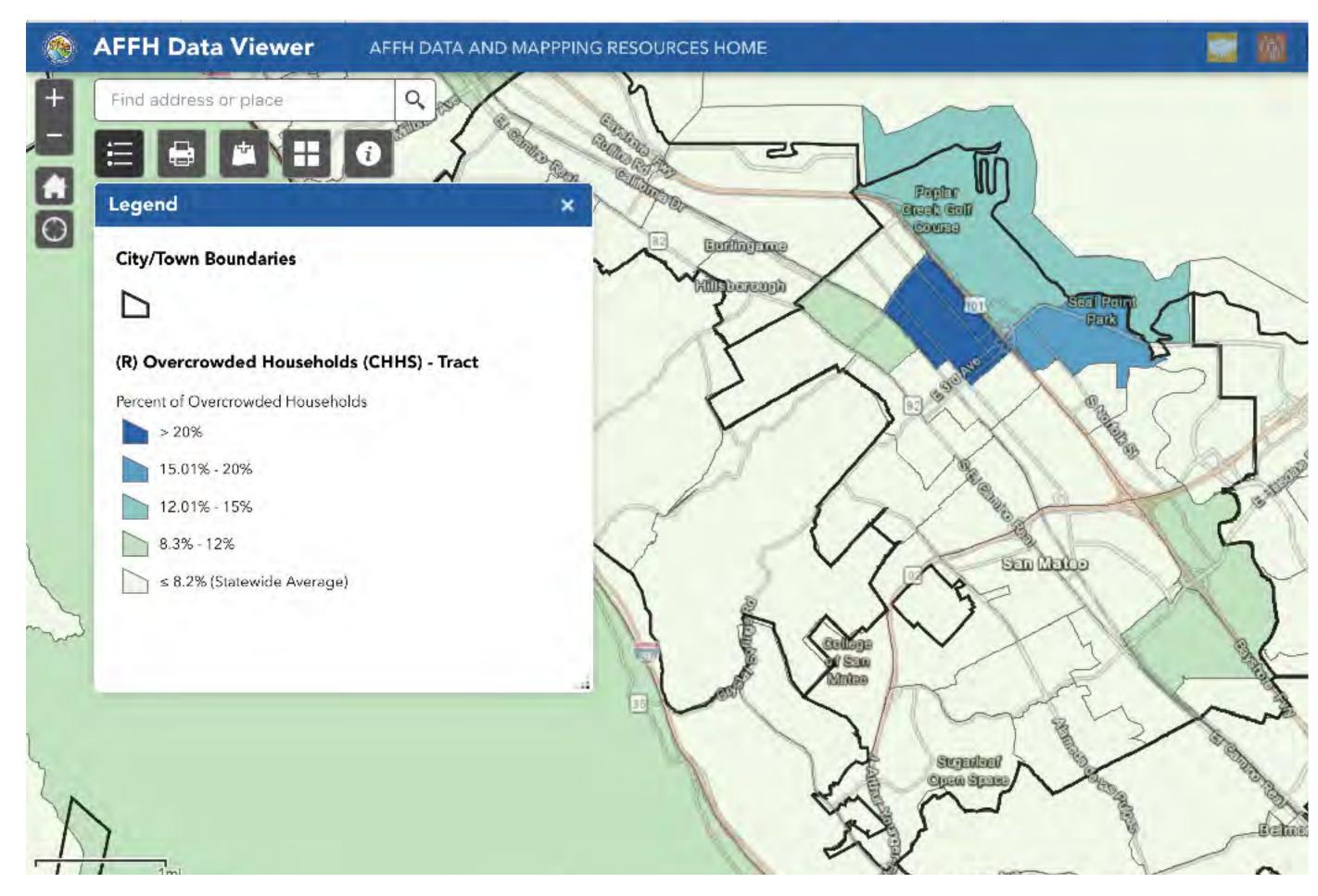
Q Enter a location.

See also: "Figure III-11: Healthy Places Index by Census Tract, 2021," Root Policy Research Map and Data Packet, Page 40

Assessment's Miss: Geographic Differences

Overcrowding issues in North Central

- Strong and distinguishing characteristic of southern North Central
- Highly concentrated in one neighborhood
 - North Shoreview (13%) is much less characterized by this issue
- San Mateo overcrowding overall average: 7%, which is heavily skewed by North Central
- San Mateo Park: < 1%
- North Central north of Poplar Ave: 1%
- North Central south of Poplar Ave: 27%



"Figure IV-19: Overcrowded Households by Census Tract, 2019," Root Policy Research Map and Data Packet, Page 60

Fair Housing Assessment

Resident trauma and exclusion

- North Central residents, including many who are alive today, have experienced the trauma of exclusion and steering from other neighborhoods of San Mateo
- Paired with a strong history of disinvestment and government practices to prevent POC from home ownership, the neighborhood and its people will need thoughtful repair in both the public and private realms

6.3.2 Contributing factors and Fair Housing Action Plan.

Excerpt from HCD's AFFH Presentation

4. Identify and Prioritize Contributing Factors

- » The housing element must identify and prioritize significant contributing factors to segregation, R/ECAPS, opportunity access, & disproportionate housing needs
 - Fair housing contributing factor = a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues.
 - Contributing factors should be based on all prior AFFH analyses (Outreach, AFH, Site Inventory)

Excerpt from HCD's AFFH Presentation

4. Identify and Prioritize Contributing Factors

- » Identification and evaluation of contributing factors must:
 - Identify fair housing issues and significant contributing factors
 - Prioritize contributing factors, giving highest priority to those factors that most limit or deny fair housing choice, access to opportunity, or negatively impact fair housing or civil rights compliance
 - Discuss strategic approaches to inform and strongly connect to goals and actions. Goals and actions should stem directly from Contributing Factors
- » Prioritization is important should be a manageable list (4-6, not 50)
- » Must be tailored to local conditions

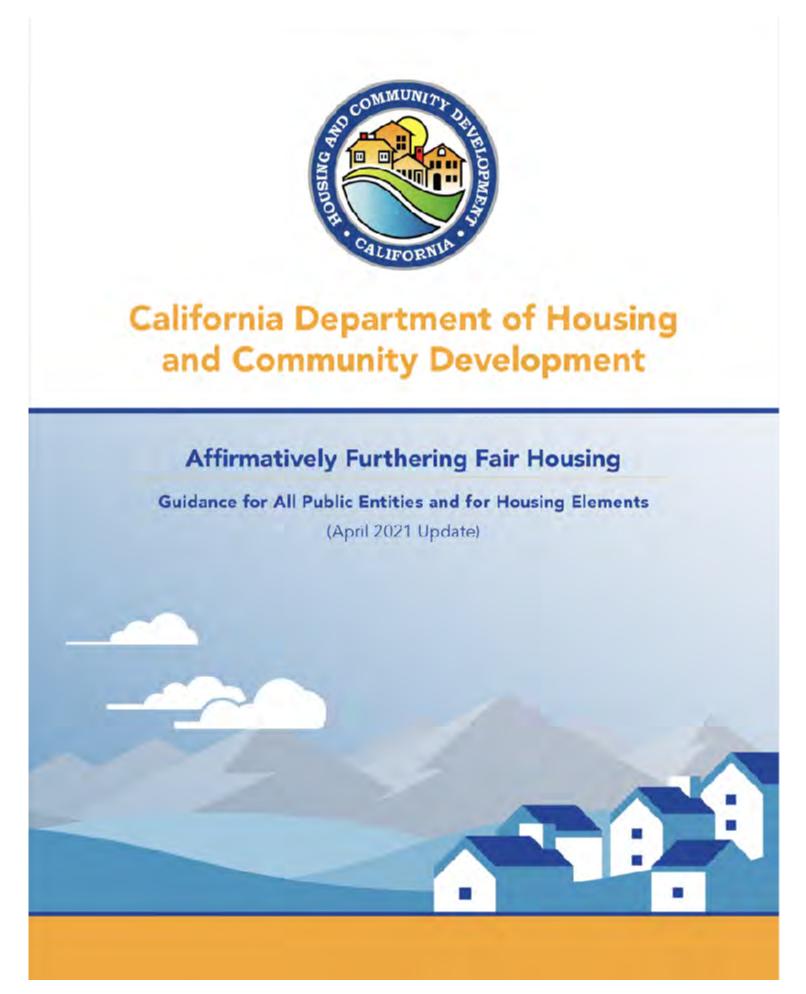
Analysis of Contributing Factors is inadequate

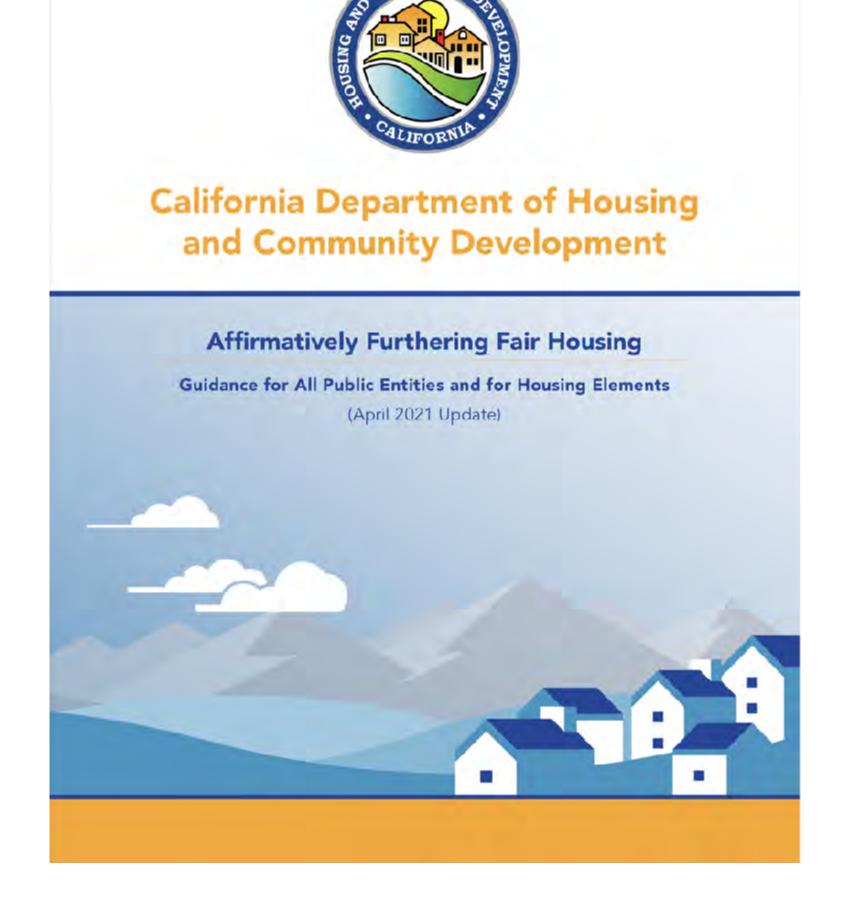
- It currently focuses more on the characteristics of the victims of our discriminatory structures and thus functions more as a continuation of the fair housing assessment than what it's meant to be
- For instance, listing the fact that Hispanic residents are more likely to work low-wage jobs or that Hispanic residents are primarily concentrated in the northeastern area of the city where residents face higher poverty and cost burden as well as poor opportunity outcomes is something that belongs in the fair housing assessment, not in the contributing factors space

Analysis of Contributing Factors is inadequate What is a fair housing contributing factor?

- Fair housing contributing factor = a factor that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues
 - City-controlled regulatory factors, policies, or ways of doing business
 that cause or contribute to fair housing issues should be fully identified
 and take primacy in this analysis, but they are inadequately discussed

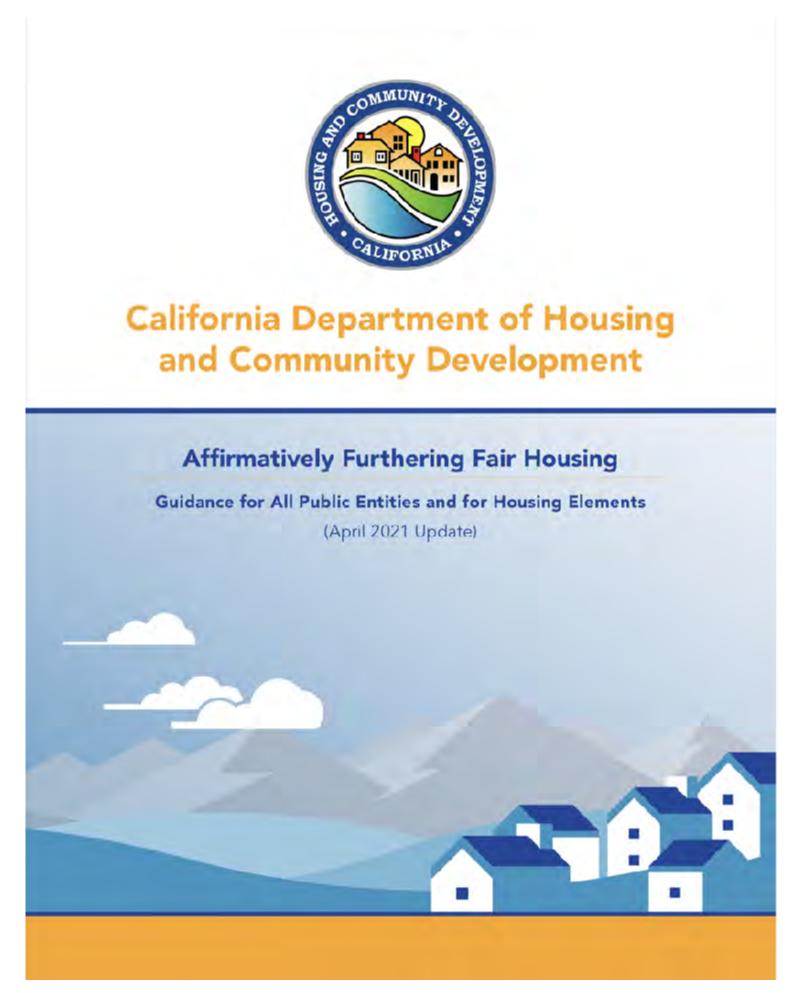
- Segregation and Integration
 - Community opposition
 - Lack of community revitalization strategies
 - Lack of private investments in specific neighborhoods
 - Land use and zoning laws

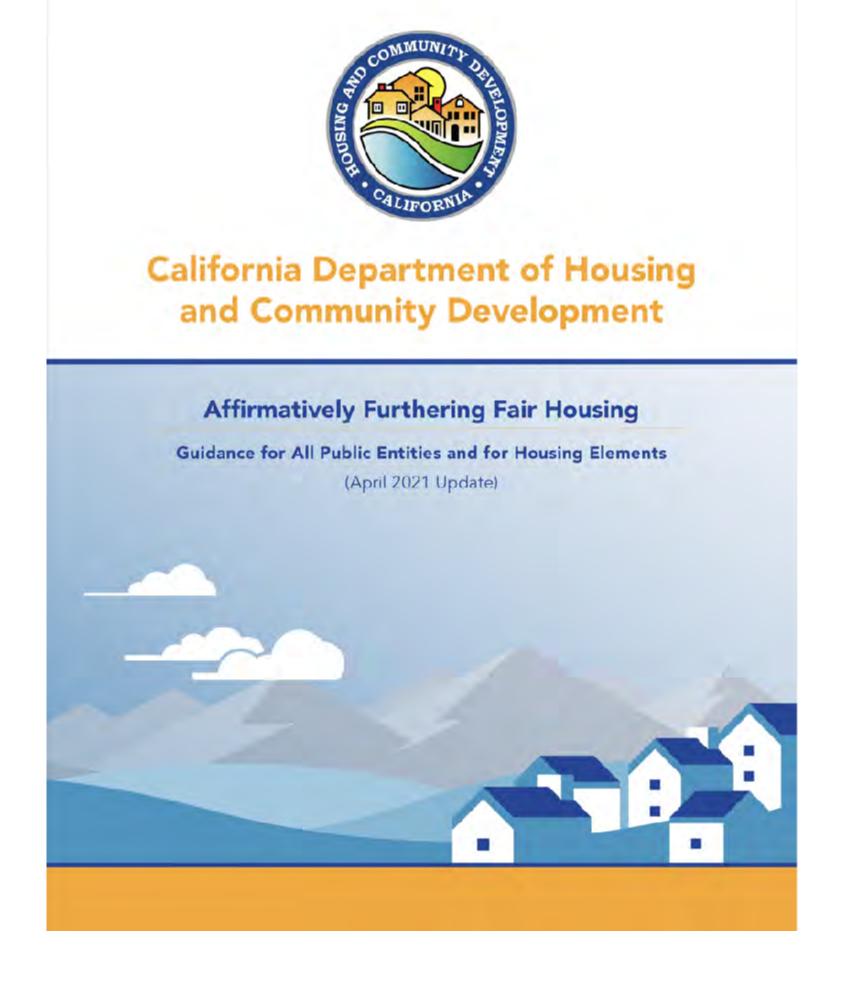




- Racially and Ethnically Concentrated Areas of Poverty
 - Deteriorated and abandoned properties
 - Displacement of residents due to economic pressures
 - Land use and zoning laws
 - Occupancy codes and restrictions

- Disparities in Access to Opportunity
 - The availability, type, frequency, and reliability of public transportation
 - Land use and zoning laws
 - Lack of public investments in specific neighborhoods, including services or amenities
 - Location of proficient schools and school assignment policies
 - Location and type of affordable housing





- Disproportionate Housing Needs, Including Displacement Risks
 - The availability of affordable units in a range of sizes
 - Lack of renter protections
 - Land use and zoning laws

Analysis of Contributing Factors

Analysis of Contributing Factors is inadequate.

- Contributing Factors analysis must answer key "why" questions:
 - What unique factors, characteristics, and history in North Central and, separately, North Shoreview are leading to the concentration of higher poverty, low economic and environmental opportunity, high-cost burden, overcrowding, and flood hazards compared to the rest of the City of San Mateo?
 - What existing government constraints or policies have perpetuated these concentrated characteristics?
 - What factors, policies, and history in other parts of the city contribute to the absence of these characteristics, especially west of El Camino?

The Analysis of Contributing Factors Shortcomings

- The Housing Element needs to assess the geographic and regulatory causes leading to the concentration of poverty, low economic and environmental opportunity, high-cost burden, and overcrowding in North Central and, to a lesser extent, North Shoreview
- The Housing Element also needs to assess the geographic and regulatory causes leading to the concentration of affluence and, disproportionately, white people in western neighborhoods
 - This necessary assessment of **causes** is needed in order to develop place-based programs and actions that will meaningfully repair these issues

The Analysis of Contributing Factors

Must be able to guide Significant, Meaningful, and Sufficient policies to Overcome Patterns of Segregation

- Existing patterns of segregation in San Mateo are significant and persistent
 - Census tract divergence within the city ranges from 82% white to 6% white (San Mateo Park vs North Central, respectively)
 - Class segregation largely follows these lines
 - Actions and policies must be sufficient to overcome this pattern in a reasonable period of time
 - Why is the white population significant? Check out Appendix D and read Segregation by Design by Prof. Jessica Trounstine

The Analysis of Contributing Factors

Must be able to guide Significant, Meaningful, and Sufficient policies to Overcome Patterns of Segregation

- The Housing Element also fails to discuss strategic approaches to inform and strongly connect "Contributing Factors" to "Goals and Actions"
- This contributes to the the creation of goals and actions that are not yet sufficient to produce meaningful action

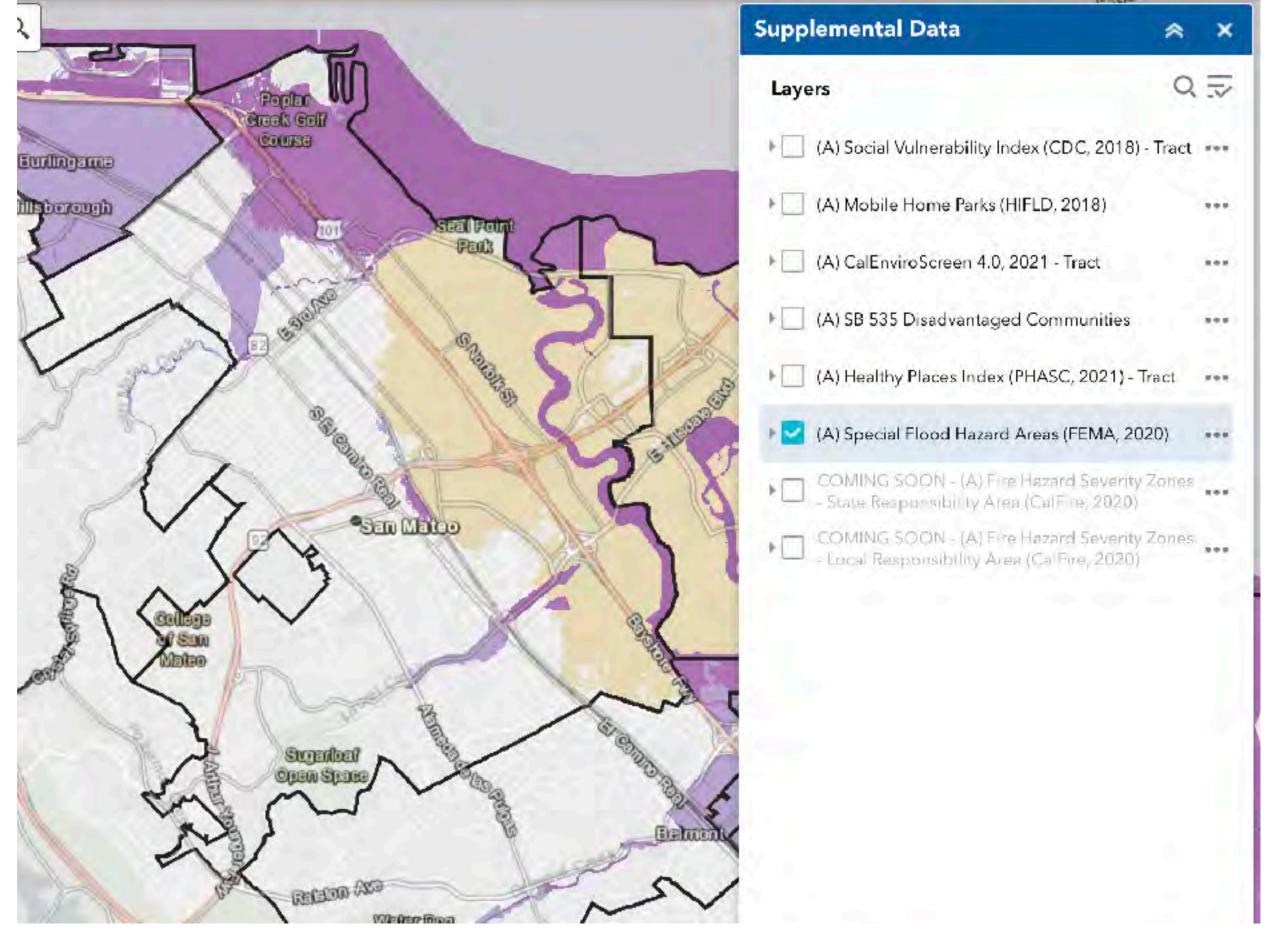
The Analysis of Contributing Factors

Must be able to guide Significant, Meaningful, and Sufficient policies to Overcome Patterns of Segregation

- Again, existing patterns of segregation in San Mateo are significant and persistent
- Analysis of Contributing Factors should be able to connect to Actions and Policies that are structured in a way that, economically, creates value for the city and for residents, without destroying the value of existing places
- This should not be about diminishing the quality of existing high-resource neighborhoods in order to achieve parity
- This process is about:
 - Lifting up disinvested portions of our city, and
 - Pairing that uplift with expanded access and residential integration across the city through thoughtful government-guided programs

Tell the Story: North Shoreview: Environmental Hazard and Isolation

- Why is North Shoreview an edge Racially/Ethnically Concentrated Area of Poverty?
 - What characteristics distinguish North Shoreview from other similar neighborhoods, and how might they lead to higher concentrations of marginalized or vulnerable groups?

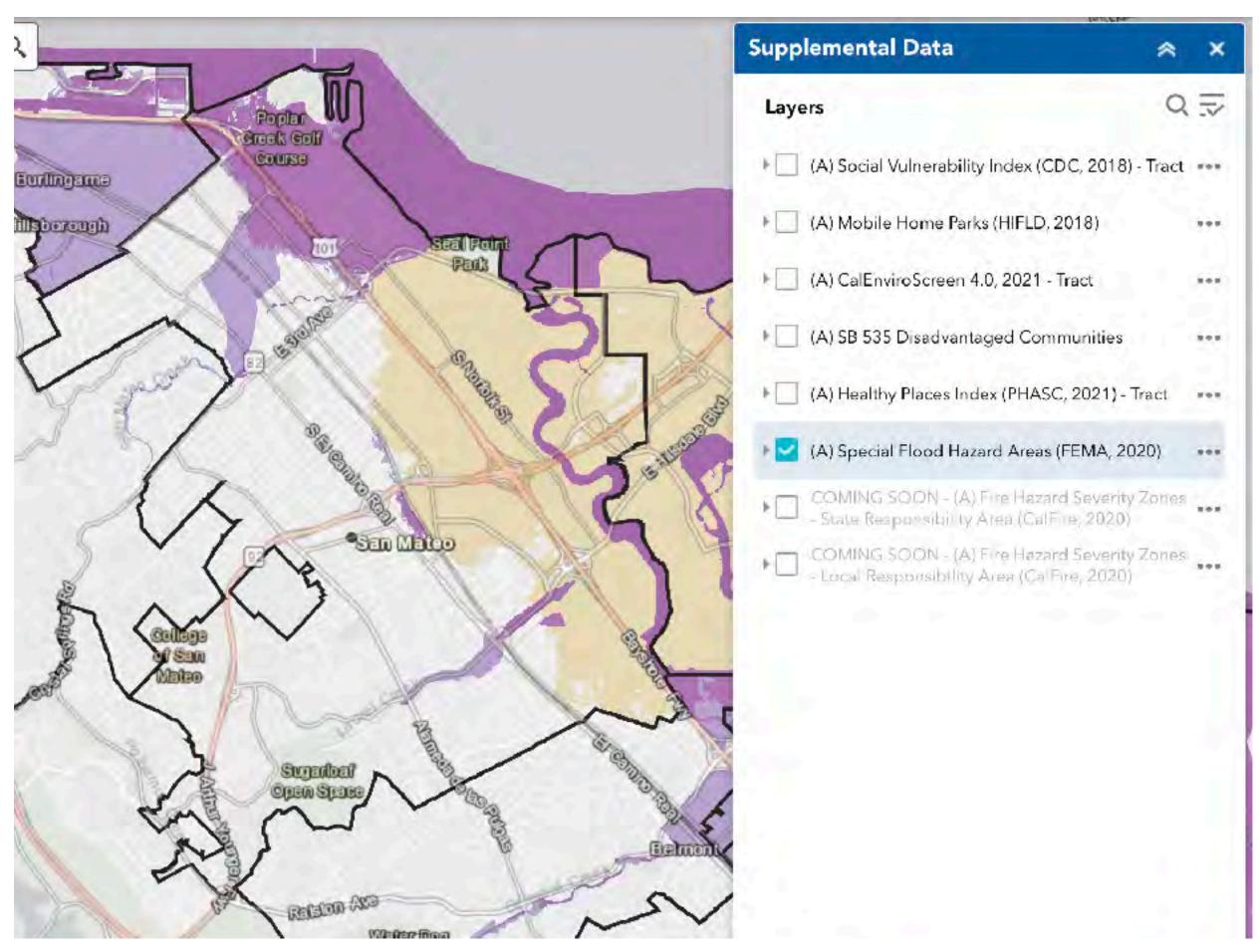


"Figure IV-31: Special Flood Hazard Areas, 2000," Root Policy Research Map and Data Packet, Page 69

Identify and Prioritize Contributing Factors: Tell the Story

Tell the Story: North Shoreview: Environmental Hazard and Isolation

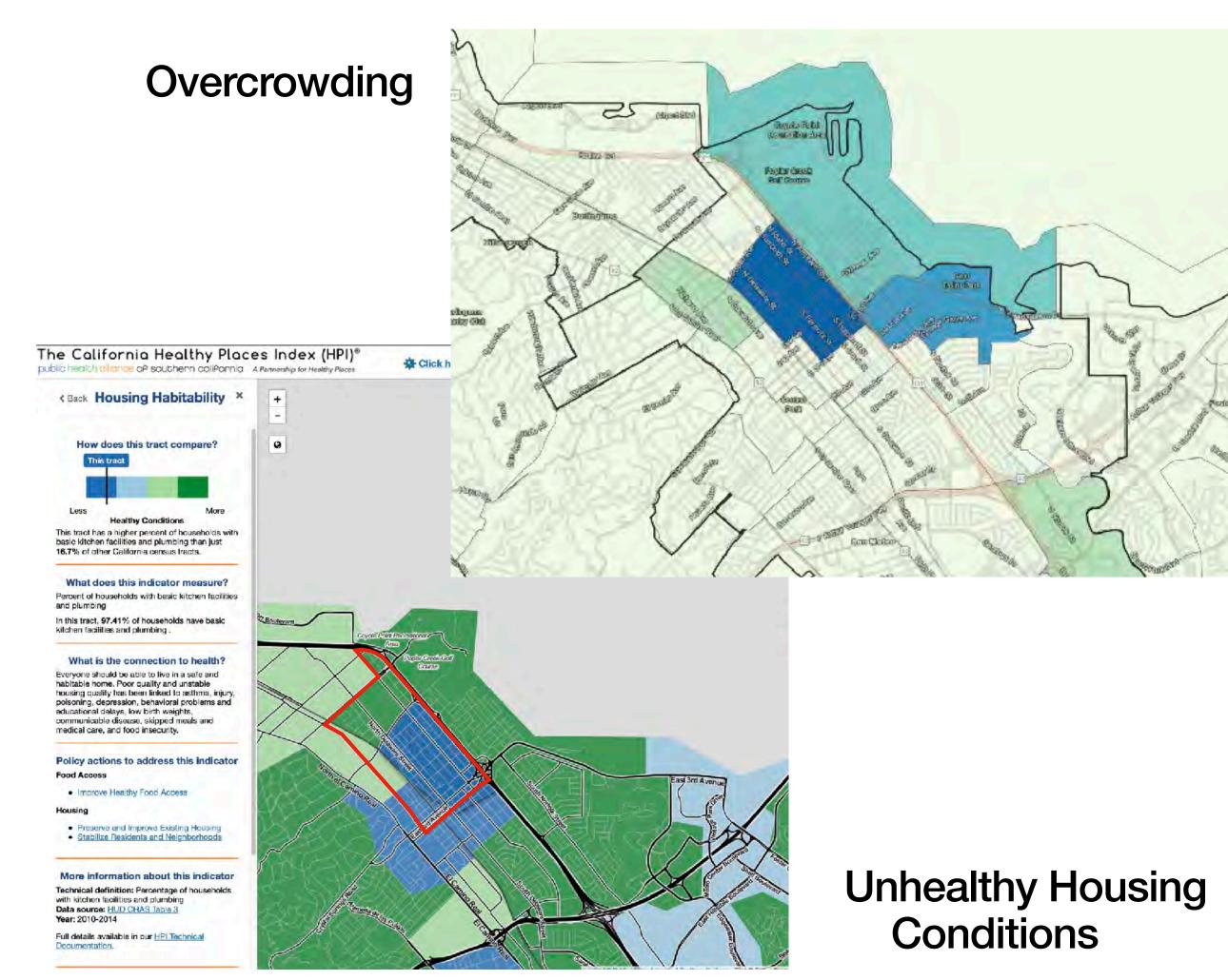
- Why is North Shoreview an edge Racially/Ethnically Concentrated Area of Poverty?
 - Key differences between North Shoreview and South Shoreview:
 - Levy protection and flood hazard chance.
 - Limited access to circulation and transportation



"Figure IV-31: Special Flood Hazard Areas, 2000," Root Policy Research Map and Data Packet, Page 69

Tell the Story: North Central: Poor Housing Conditions + Overcrowding

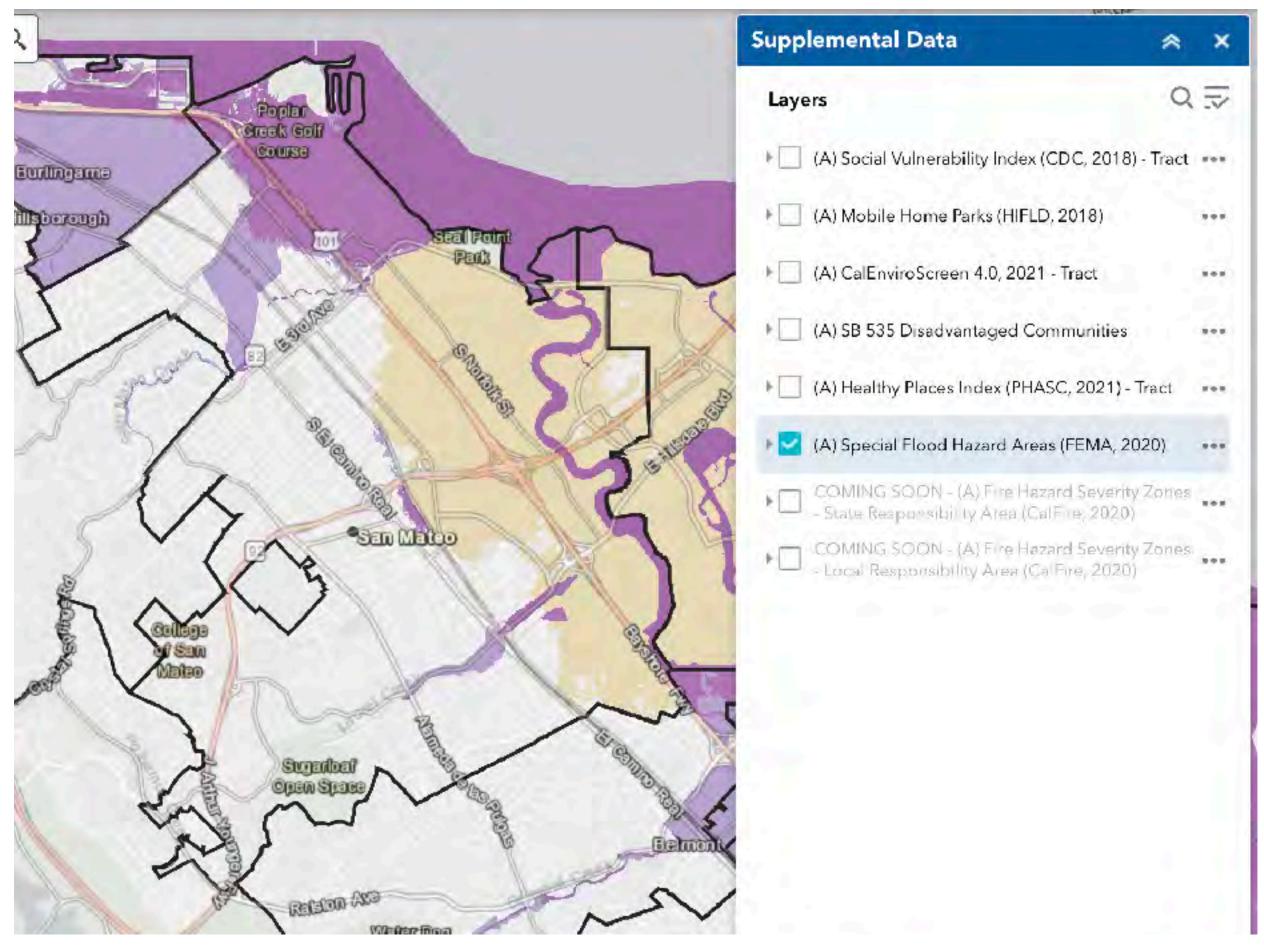
- Why is North Central (south of Poplar) an edge Racially/ Ethnically Concentrated Area of Poverty?
 - What characteristics distinguish North Central south of Poplar Ave from other parts of the city, and
 - How might they lead to higher concentrations of marginalized groups?



AFFH: Contributing Factors

Tell the Story: North Central: Disinvestment + Environmental Hazard

- Why is North Central (south of Poplar) an edge Racially/Ethnically Concentrated Area of Poverty?
 - Key differences between North Central (south of Poplar) and other areas:
 - Decades of disinvestment:
 - Both private housing stock and public infrastructure
 - Overcrowding and poverty as both symptoms and causes of private disinvestment
 - Levy protection and flood hazard chance (in portions of that area)



"Figure IV-31: Special Flood Hazard Areas, 2000," Root Policy Research Map and Data Packet, Page 69

Tell the Story: North Central: Historical Ghettoization + Failed, Segregated Schools

- Why is North Central (south of Poplar) an edge Racially/Ethnically Concentrated Area of Poverty?
 - Key differences between North Central and other areas:
 - History of a highly segregated neighborhood and its underperforming school
 - Neighborhood's Turnbull Learning
 Academy closed about 15 years ago
 - The building repurposed for the College Park Mandarin Immersion magnet school



From the Daily Journal archives

Turnbull Learning Academy places dead last again

By Alison Hawkes Daily Journal Reporter Jan 19, 2001 Updated Feb 20, 2018 🔍 0



Newly released reports which showing Turnbull Learning Academy as one of the worst in the state and in the lowest ranks among similar schools have some community members deeply concerned — but the district administration is critical of the numbers.

The state Academic Performance Index, re-released on Wednesday, ranked schools' performance on the spring 2000 Stanford-9 tests to others across the state and to smaller groups of schools with a similar socio-economic background.

The information is meant to help school officials and the public better assess where a school stands in relation to others, and how much they need to improve in order to be eligible for additional state funding. Turnbull Learning Academy, an elementary school in San Mateo's North Central neighborhood, received an overall score of 468 out of a possible 1000 points, significantly lower than the state expectation of 800 points and hundreds of points behind all other schools in the San Mateo-Foster City School District.

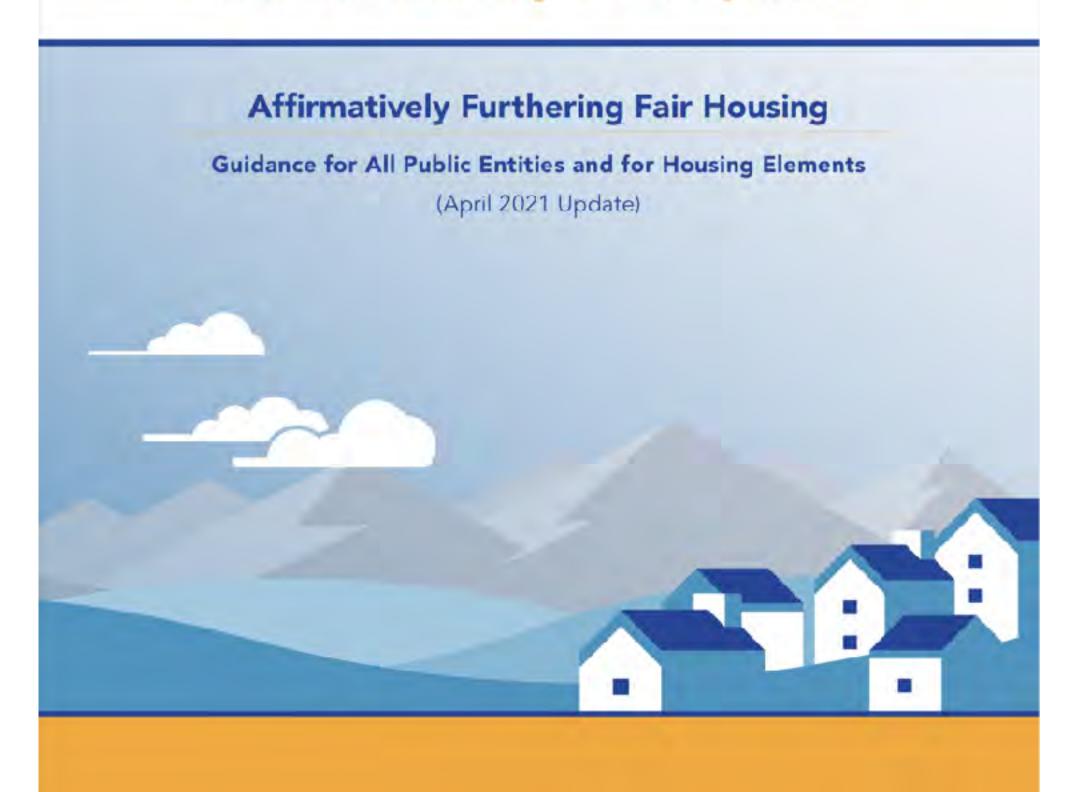
Turnbull ranked at the very lowest level compared to the rest of the state -- a one, with 10 being the highest level.

AFFH Links and Resources

- California HCD Affirmatively Furthering Fair Housing (AFFH) Guidance https://www.hcd.ca.gov/community-development/affh/docs/affh/docs/affh/docs/affh/document final 4-27-2021.pdf
- AFFH Data Viewer https://affh-data-resources-cahcd.hub.arcgis.com
- California Healthy Places Index https://map.healthyplacesindex.org



California Department of Housing and Community Development



The Planning Commission discussion will resume on May 3rd at 7pm where we will discuss Goals, Policies, and Actions, including those related to AFFH

Manira Sandhir

From: Adam Nugent

Sent: Thursday, May 5, 2022 5:45 PM **To:** Manira Sandhir; Zachary Dahl

Cc: Eloiza Murillo-Garcia; HousingElements@hcd.ca.gov

Subject: San Mateo Planning Commissioner Input - Draft Housing Element - May 3

Attachments: Planning Commission Input - Draft Housing Element - Adam Nugent - May 3.pdf

Hi Manira and Zach,

I appreciate the work you and your team is doing. Our May 3rd continuance meeting was the right call. Thank you for making it happen!

Here are my notes and consolidated input from that May 3rd Planning Commission review of the Draft Housing Element. Again, I hope the additional detail and clarifying elements in these notes prove useful to the team.

Best, Adam

Adam Nugent, PLA
Planning Commissioner, City of San Mateo
anugent@cityofsanmateo.org

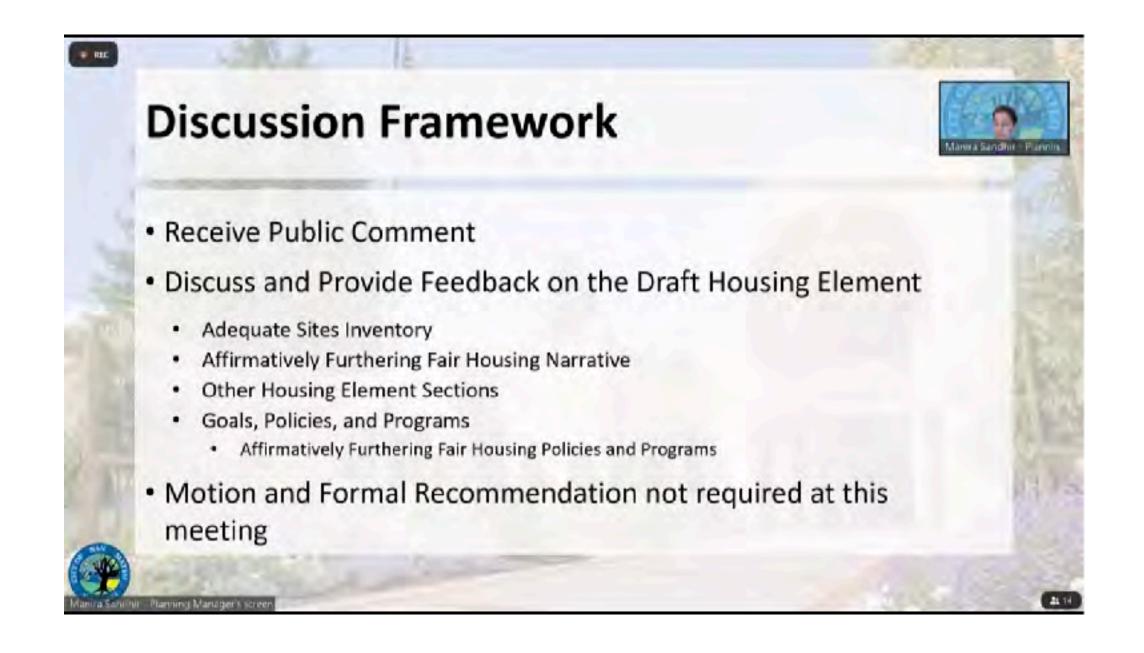
Draft Housing Element Comments

Draft for Public Review: Housing Element of the General Plan 2023-2031, April 6, 2022

Outline

Draft 2023-2031 Housing Element Input

- Introduction and Thank You (Same as 4/26)
- Part 3: Other Housing Element Sections
- Part 4: Goals, Policies, and Programs
 - Selected Excerpts of Rejection Letters for Other Cities
 - Goals, Policies, and Actions Discussion
 - AFFH-Specific Policy-by-Policy Review
 - Non-AFFH-Specific Policy-by-Policy Review



Note: Topics that were discussed at the April 26 Planning Commission Meeting:

- Part 1: Site Inventory Comments
 - Methodology-focused
- Part 2: Affirmatively Furthering Fair Housing Comments
 - General Comments
 - Fair Housing Assessment
 - Contributing Factors

Public Comments

Notes and Highlights

- Market special-needs units to the most appropriate special needs population.
 Unit-specific needs should be marketed so that the unique, appropriate population is matched with the special features of the unit
- Measure Y as an obstacle to affordable housing development

Thank you, Housing Element Team!

The work you are doing is extremely important and impactful

- All of my comments and questions come from a place of deep respect and appreciation for the hard work you are doing!
- I am proud to have a city with staff of such caliber, who genuinely desire to create a better, more just housing landscape for our future
- This is HARD WORK; and you are undertaking it in uncharted territory that is fraught with puzzles and potential pitfalls

Thank you, Housing Element Team!

Fair warning:

- My comments are extensive
- To implement the Housing Element in a way that truly advances Fair Housing Goals and meets the needs of our younger generations it will take:
 - Tough decisions and a lot of work
- This Housing Element is an opportunity to make real progress:
 - Repair racial and economic disparities
 - Combat cost of living increases that are disproportionately hitting younger adults

The Push for Change Has Never Been Greater Demographics will drive our housing needs and our political will

- The younger half of our population has a different outlook and set of values than many who are in the older generations
- The political winds are blowing in the right direction for positive change
- The Millennial is the largest generation in history and Gen-Z is close behind; they will have continually increasing political voice and power
- It is the younger generations that are feeling the most pain in this crisis, and they are the most motivated to bring about change
 - 14% of 4-year university students experienced homelessness last year; 42% experienced housing insecurity (*Governing*, 4/26/2022)
- We cannot botch this for the next generation

"Unaffordable housing has one and only one cause: purposeful communal enforcement of it. This is legislated poverty."

Kevin Erdmann

Part 3: Other Housing Element Sections

Constraints AnalysisDraft Analysis Not Very Useful

- Constraints analysis should provide metrics on how existing land use and related policies affect the City's ability to build housing
- What are the counterfactuals?
 - How much more housing could be built under different zoning scenarios?
 - What are the true limiting factors over the long term?
 - Why are construction costs so high and what can the city do to counteract these trends?

Constraints Analysis Zoning and Land Use Constraints

- Height and Density Constraints on BMR Units: Measure Y
 - Height and Density constraints contained in measure Y are limiting the city's ability to increase the percentage of BMR units for the city's inclusionary ordinance
 - Recent city-commissioned study found increasing the inclusionary percentage to 20% would render projects infeasible
 - This adds up and translates to needing significantly more redevelopable land to achieve any given quantity of subsidized units than necessary
 - Increases costs substantially by increasing costs imposed by land acquisition and entitlement processes

Constraints Analysis Zoning and Land Use Constraints

- Height and Density Constraints: Measure Y
 - Density limits also significantly reduce the number of units that can be built by 2-3x, even under the existing 5-story height limit
 - Doubles or triples the land costs per unit for all ranges of affordability
 - Doubles or triples the procedural, consultant, and time costs of additional design and entitlement processes

Constraints AnalysisCommunity Opposition

- Community opposition is a clear problem
 - Most people want more housing and to solve our housing crisis
 - It only takes a few, vocal or influential residents to block housing
 - Counterfactuals are hard to quantify, but the effects of a vocal, negative minority are likely enormous
 - When good, potential projects never even get proposed
 - When bad policies and zoning go unchanged
 - Need policies to overcome community opposition especially as it relates to AFFH

Constraints AnalysisFee Disparities

- Fees take up an unusually large proportion of the total costs of development in the City of San Mateo compared to the rest of San Mateo County
 - Fees impact small multi-family projects especially hard
 - They are 3.5 times higher per unit than single family homes

Part 4: San Mateo's Goals, Policies, and Actions

"We must come to see that human progress never rolls in on wheels of inevitability. It comes through the tireless efforts and persistent work of men willing to be coworkers with God, and without this hard work time itself becomes an ally of the forces of social stagnation."

Dr. Martin Luther King Jr. "Letter from Birmingham Jail" 1963

Excerpts from HCD's AFFH Presentation

5. Goals and Actions

The HE must include a schedule of actions directly related to AFFH. Together it must:

- » Reflect results of the AFFH analyses and directly address contributing factors
- » Be specific, with concrete language words like 'explore', 'consider' and 'study' don't cut it
- » Have a clear timeline with specific dates and milestones 'ongoing' usually not adequate
- » Quantifiable outcomes
- » Have a beneficial/meaningful impact during the planning period that's the bar to overcome patterns
- » Go well beyond a continuation of past actions
- » Not take any action materially inconsistent with the obligation to AFFH

Excerpts from HCD's AFFH Presentation

Common Mistakes & Pitfalls



- » High-quality Assessment of Fair Housing, but status-quo actions/programs
- » A local jurisdiction just refers to a county-level Analysis of Impediments to Fair Housing previously completed
- » Does not include regional comparison in analyses
- » Only analyzes patterns of low-income sites, not all sites
- » Does not ask the public to provide input on AFFH
- » Doesn't prioritize 4-5 contributing factors & connect to programs
- » High resource areas can't rely on ADUs alone
- » No data dumping! Tell the story

Selected Excerpts of Rejection Letters for Other Cities' 6th-Cycle Housing Elements

Los Angeles

LA's exemplary Housing Element Rejected

- Praised for metrics used to demonstrate and determine adequate sites for the Housing Element
- Pursuing large rezoning program

STATE OF CALIFORNIA - BUSINESS, CONSUMER SERVICES AND HOUSING AGENC

GAVIN NEWSOM, Governor

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT DIVISION OF HOUSING POLICY DEVELOPMENT

2020 W. El Camino Avenue, Suite 500 Sacramento, CA 95833 (916) 263-2911 / FAX (916) 263-7453 www.hcd.ca.gov



February 22, 2022

Vincent Bertoni, Director
Department of City Planning
City of Los Angeles
Los Angeles City Hall
200 North Spring Street, Suite 525
Los Angeles, CA 90012

Dear Vincent Bertoni:

RE: City of Los Angeles 6th Cycle (2021-2029) Adopted Housing Element

Thank you for submitting the City of Los Angeles (City) housing element adopted on November 24, 2021 and received for review on November 24, 2021. Pursuant to Government Code section 65585, subdivision (h), the California Department of Housing and Community Development (HCD) is reporting the results of its review. In addition, HCD considered comments from Alliance for Community Transit – Los Angeles (ACT-LA) and a coalition of 24 community organizations, Tieira Ryder and Abundant Housing LA pursuant to Government Code section 65585, subdivision (c).

The adopted housing element addresses most statutory requirements described in HCD's September 3, 2021, review. For example, HCD applauds the substantial rezoning program and actions to facilitate housing choices, affordability and supply, the element now demonstrates adequate sites to accommodate the regional housing need allocation. However, an additional revision is necessary to fully comply with State Housing Element Law, as follows:

Affirmatively further[ing] fair housing in accordance with Chapter 15 (commencing with Section 8899.50) of Division 1 of Title 2...shall include an assessment of fair housing in the jurisdiction. (Gov. Code, § 65583, subd. (c)(10)(A).)

Promote and affirmatively further fair housing opportunities and promote housing throughout the community or communities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2), Section 65008, and any other state and federal fair housing and planning law. (Gov. Code, § 65583, subd. (c)(5).)

LA Rejection Letter

Reason: AFFH

- Programs did not include metrics
- "In addition, while the element included some actions to replace segregated patterns, these actions lacked specific geographic focus (communities with fair housing issues), firm commitments and significant targets for AFFH outcomes."

Vincent Bertoni, Director Page 2

Goals, Priorities, Metrics, and Milestones: Programs and actions must include metrics and milestones to target significant and meaningful affirmatively furthering fair housing (AFFH) outcomes and evaluate the effectiveness and progress towards implementation. While the element included metrics for some programs, it did not include metrics for most programs related to AFFH. In addition, many actions do not appear to explicitly AFFH such as targeting geographic areas or neighborhoods. Without these components, whether the element is targeting meaningful outcomes is unclear, particularly related to place-based strategies to encourage community revitalization. Examples of programs that should be revised include Programs 10 (Affordable Housing Linkage Fee), 20 (New Local Revenue), 22 (Systematic Code Enforcement), 30 (New Models of Acquisition and Rehabilitation), 84 (Citywide Fair Housing Program) 88 (Eviction Defense Program) and 90 (Tenant/Community Opportunity).

In addition, while the element included some actions to replace segregated patterns, these actions, lacked specific geographic focus (communities with fair housing issues), firm commitments and significant targets for AFFH outcomes. Given the patterns and trends and other relevant factors noted in the assessment of fair housing, the element must include specific and significant actions that adequately promote community revitalization and conservation and replace segregated living patterns to foster more inclusive and equitable communities.

The element will meet the statutory requirements of State Housing Element Law once it has been revised and re-adopted to comply with the above requirements.

As a reminder, the City's 6th cycle housing element was due October 15, 2021. As of today, the City has not completed the housing element process for the 6th cycle. The City's 5th cycle housing element no longer satisfies statutory requirements. HCD encourages the City to revise the element as described in this letter, re-adopt, and submit to HCD to regain housing element compliance. For more information on housing element adoption requirements, please visit HCD's website at:

http://www.hcd.ca.gov/community-development/housing-element/housing-element-memos/docs/sb375_final100413.pdf.

For your information, pursuant to Assembly Bill 1398 (Chapter 358, Statutes of 2021), if a local government fails to adopt a compliant housing element within 120 days of the statutory deadline (October 15, 2021), then any rezoning to accommodate the regional housing needs allocation (RHNA), including for lower-income households, shall be completed no later than one year from the statutory deadline. Otherwise, the local government's housing element will no longer comply with State Housing Element Law, and HCD may revoke its finding of substantial compliance pursuant to Government Code section 65585, subdivision (i).

Programs

How should programs be structured?

- "Programs must demonstrate that they will have a beneficial impact within the planning period. Beneficial impact means specific commitment to deliverables, measurable metrics or objectives, definitive deadlines, dates, or benchmarks for implementation. Deliverables should occur early in the planning period to ensure actual housing outcomes." (From HCD's Davis, CA rejection letter)
- "Programs should include specific actions and commitments the City will take to implement the program. For example, a Program should be specific on the regulatory incentives, zoning standards, and programs it will offer to assist in the development of housing." (From HCD's Davis, CA rejection letter)

AFFH-specific

Goals and Actions must be significant and meaningful

"Goals and actions must specifically respond to the analysis and the
identified and prioritized contributing factors to fair housing issues and must
be significant and meaningful enough to overcome identified patterns
and trends... Actions must have specific commitment, metrics, and
milestones as appropriate and must address housing mobility enhancement,
new housing choices, and affordability in high opportunity areas, place-based
strategies for community preservation and revitalization, and displacement
protection." (From HCD's Redondo Beach rejection letter)

AFFH-specific

Programs must have metrics and milestones

 "Based on the outcomes of a complete AFFH analysis, the element must add or modify programs to include specific metrics and milestones to target meaningful AFFH outcomes, including providing mobility opportunity, placebased strategies [for community preservation and revitalization], new housing opportunities, and preservation and conservation efforts to address displacement." (From HCD's Davis, CA rejection letter)

AFFH-specific

Programs must have objective measures to determine success of outcomes

- [We need to] "replace non-committal language such as "if feasible", "assess the feasibility of", or "assess" with language that commits to follow-up actions. The program must include specific timeframes for action and provide quantifiable description of actions to objectively measure for successful outcomes." (From HCD's Redondo Beach rejection letter)
- Many policies with AFFH impacts proposed by San Mateo's Draft Housing Element are characterized by this issue
 - All proposed policies that have words like "investigate," "explore," or "evaluate" should be amended to provide specific timeframes for action and provide quantifiable descriptions of actions to objectively measure for successful outcomes

Goals, Policies, and Actions Discussion

Goals, Policies, and Actions Actions must be:

- Significant
- Meaningful
- Sufficient to Overcome Patterns of Segregation
- Affirmatively Further Fair Housing

Goals, Policies, and Actions Necessary Components

- Metrics and milestones for evaluating:
 - Progress on programs/actions
 - Fair housing results
- Remember:
 - Must have a clear timeline with specific dates and milestones paired with quantifiable outcomes
 - Meaningful impact during the planning period
 - Go beyond a continuation of past actions

Meaningful Action AFFH requirements

- Address significant disparities in housing needs and in access to opportunity
- Replace segregated living patterns with truly integrated and balanced living patterns
- Transform racially and ethnically concentrated areas of poverty into areas of opportunity
- Foster and maintain compliance with civil rights and fair housing laws

- 1. Significant Disparities in Housing Needs and in Access to Opportunity: Examples include incentivizing new residential development to include below-market rate housing; conserving afforability of existing housing, such as limitations on rents or conversion of such housing to higher rent or higher priced housing; encouraging systematic code enforcement activities that maintain housing stock while ensuring such enforcement does not cause displacement; and promoting housing mobility strategies and displacement mitigation strategies to ensure equitable access to opportunity. Housing mobility strategies may include providing affordable and accessible transportation options to enhance access to education and economic development opportunities. Displacement mitigation strategies may include tenant protections, conservation of existing stock, preservation of units at-risk of conversion to market-rate uses, acquisition and rehabilitation of existing stock, including naturally occurring affordable housing, and removing barriers to building affordable housing.
- 2. Replacing Segregated Living Patterns with Truly Integrated and Balanced Living Patterns: Examples include community benefits agreements that balance development proposals with tangible, local benefits to residents in the area (e.g., creating affordable housing, funding renter assistance programs for nearby residents, or other investments that meet community-identified needs, such as infrastructure and community amenities). Other examples include inclusionary zoning requirements and land-value recapture mechanisms, zoning for a variety of housing types, particularly those that may be lacking from the community or neighborhood, including: multifamily housing, low-barrier navigation centers, group homes, supportive housing, and accessible units. Promote education on how restrictions on multifamily housing, such as limited multifamily zoning and height and density limitations, impact inclusive communities. Seek local input on housing proposals while recognizing that "local vetoes" of affordable and mixed-income housing in racially segregated concentrated areas of affluence create fair housing issues.³⁶
- 3. Transforming Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) into Areas of Opportunity: Examples include community-led, place-based strategies to revitalize communities, such as economic development strategies and prioritizing investment in R/ECAPs that meet the needs of existing low-income residents, such as safe routes to school, transit, parks, schools, bike and pedestrian infrastructure, urban forestry, other neighborhood improvements; preserving naturally occurring affordable housing, such as mobilehome parks; and preservation as affordable housing of market-rate units where low-income households live; and promoting mixed-income development coupled with strong anti-displacement protections. Conduct outreach and advertise city program to persons with limited English proficiency. Other examples include community engagement in planning processes, including targeted outreach, technical assistance to help apply for grants, economic development strategies, workforce development, youth engagement and educational programs, healthy food access, affordable energy, and transportation access.
- 4. Fostering and Maintaining Compliance with Civil Rights and Fair Housing Laws: Agencies must diligently comply with civil rights and fair housing laws, including the California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with section 12900) of Division 3 of Title 2), Government Code sections 8899.50, 65008, 65583, subdivisions (c)5) and (c)(10), and11135, Civil Code section 51 (the Unruh Civil Rights Act), and FEHA regulations in California Code of Regulations, title 2, sections 12005-12271.

How to combat exclusion and segregation

- We will need to tie our policies to key quantitative metrics focused on integration and segregation data
- We will also need well-defined anti-displacement program requirements
- Without these two things we will further collectivize the right to exclude

Table 4: 2019 Segregation and Select Neighborhood Outcomes 65 66

Indicator	Integrated Neighborhoods	Highly Segregated Communities of Color	Highly Segregated White Neighborhoods
Median Household Income	\$63,830	\$54,278	\$100,956
Median Home Values	\$244,162	\$266,927	\$474,798
% Below Poverty	14%	21%	7%
% Owner-Occupied Homes	59%	46%	77%
% With Bachelor's Degree	30%	23%	46%
Life Expectancy	78	77	81
Median Rent	\$1,177	\$1,174	\$1,545
% Unemployed	6%	8%	4%
% of US Land Area	7%	9%	7%
% of US Population	12%	20%	11%

The best life outcomes are found, however, in highly segregated white neighborhoods, which is consistent with a theory of "opportunity hoarding" that predominantly white cities and communities have greater resources and often have the fewest people of color living in them.⁶⁷ Household incomes in these neighborhoods are nearly twice those in segregated communities of color. That income differential contributes to wealth disparities, as home values are also nearly twice as high. Even life expectancy is four years longer in these neighborhoods than in segregated communities of color.⁶⁸ But critically, these neighborhoods are difficult to access: monthly rents are more than \$300 and \$400 per unit higher than in either integrated or highly segregated POC neighborhoods, respectively.

UC Berkeley Othering and Belonging Institute

Address significant disparities in housing needs and in access to opportunity

- Hispanic residents, single female parent households, renters, and the people of North Central, and to a lesser extent North Shoreview, have Disproportionate Housing Needs:
 - 1. Cost Burden & Severe Cost Burden
 - 2. Overcrowding
 - 3. Substandard Housing
 - 4. Displacement risk
 - Investment-driven
 - Disinvestment-driven

Address significant disparities in housing needs and in access to opportunity

- Cost Burden and Severe Cost Burden
 - Site inventory, together with goals, policies, and actions, must be sufficiently developed to actually produce at a minimum, the allocated 7000+ units of housing in San Mateo
 - Previous production trends indicate less than 1,000 units can be reasonably expected to be developed over the course of the 6th housing cycle, as currently planned in this Draft Housing Element
 - Failure to adequately plan for the minimum allocated number of units will lead to further increasing cost burden and severe cost burden. It will also drive young families out of the Bay Area
 - The City's methodology must be revised to produce a high likelihood of meeting our regional allocation in order to address this AFFH disparity

Address significant disparities in housing needs and in access to opportunity

Overcrowding

- Overcrowding is similarly affected by the reasonable achievement of the regional housing needs allocation goals
- Overcrowding is also highly location-specific and must be addressed in a combined effort to prevent displacement as part of a program to transform racially and ethnically concentrated areas of poverty into areas of opportunity
 - North Central contains an area that is nearly 4X the San Mateo average
 - 27% vs 7% overcrowded households
 - Thousands of people in North Central live in overcrowded conditions
- Overcrowding is a measurable factor.
 - Policies and Actions should be tailored to eliminate disparities in overcrowding and overcrowding in general within set timelines, say 1 and 2 decades, respectively

Address significant disparities in housing needs and in access to opportunity

Substandard Housing

- Substandard Housing is closely linked geographically to overcrowding in North Central
- Material conditions must be improved, as with overcrowding, in a way that prevents displacement
- Best done as part of a larger program to transform racially and ethnically concentrated areas of poverty into areas of opportunity
- Policies and Actions should be tailored to realistically eliminate substandard and unhealthy housing conditions within a set timeline, say 1-2 decades

Address significant disparities in housing needs and in access to opportunity

Displacement Risk 1

- Programs must be developed to specifically address displacement risk caused both by cost burden and by potential neighborhood reinvestment
 - Robust Right of Return for renters, paired with...
 - Alternative option for Unrestricted Negotiable
 Tenant Buyouts
 - Some tenants may not want to return
 - All residents should be materially better off following any neighborhood investment
 - All zoning changes and production policies must be formulated to make the increased costs imposed by associated displacement protections feasible



Part 4: San Mateo's Goals, Policies, and Actions

Address significant disparities in housing needs and in access to opportunity

Displacement Risk 2

- Programs must be developed to specifically address displacement risk caused both by cost burden and by potential neighborhood reinvestment
 - Relocation Payments for substantial remodel, demolition...
 - and owner move-in
 - All residents should be materially better off following any neighborhood investment
 - All zoning changes and production policies must be formulated to make the increased costs imposed by associated displacement protections feasible



Part 4: San Mateo's Goals, Policies, and Actions

Address significant disparities in housing needs and in access to opportunity

Displacement Risk 3

- Programs must be developed to specifically address displacement risk caused both by cost burden and by potential neighborhood reinvestment
 - Create Community Opportunity to Purchase/ Tenant Opportunity to Purchase program, paired with...
 - Partnerships with Philanthropic Organizations to bring funds to our most disinvested places
 - All residents should be materially better off following any neighborhood investment
 - All zoning changes and production policies must be formulated to make the increased costs imposed by associated displacement protections feasible



Part 4: San Mateo's Goals, Policies, and Actions

Address significant disparities in housing needs and in access to opportunity

- Displacement Risk 4
 - Programs must be developed to specifically address displacement risk caused both by cost burden and by potential neighborhood reinvestment
 - Extend AB1482
 protections to tenants
 whose tenure is less than
 1 year



Goals, Policies, and Actions Additional Policy Suggestions

Fee Parity

- San Mateo charges higher fees than the majority of its peers, and the city's fees impose significant costs on developers-especially for small multi-family housing
- The city's massive fees for small multi-family projects impose obvious burdens on developers and should be amended to support lower-cost home building
- Achieve parity with Single Family home development

	Single Family	Small Multi-Family	Large Multi-Family
Total Fees/Unit	\$99,003	\$133,658	\$44,907
Fees as a Proportion of Total Development Costs	4%	14%	6%

Fees in the City of San Mateo⁹

[&]quot;Fees" includes entitlement, building permits, and impact fees.

Goals, Policies, and Actions Additional Policy Suggestions

- Affordable Housing Overlay
 - Provide affordable housing developers an advantage in the market for developable properties
 - Geographically locate the overlay(s) to compensate for existing housing disparities in access to opportunity

AFFH-Specific Policy-by-Policy Review



7.2.5 Goal H5: Affirmatively Furthering Fair Housing

To reinforce the objective that AFFH is a top priority for the city, an AFFH Fair Housing Action Plan with programs and actions has been included as the fifth goal of the Housing Element. This Action Plan cross references items that are interwoven with the Housing Plan's other four goals, policies, and programs. The actions to achieve the Fair Housing goal are meant to address the fair housing issues found in the AFFH analysis, specifically for groups that have disparate housing impacts when compared to the whole of San Mateo. This includes, for example, Hispanic and single-female heads of households who have disproportionate housing needs while being concentrated in census tracts that have high rates of poverty. Persons with disabilities are also more likely to experience housing discrimination due to low economic opportunity and failure of landlords to provide reasonable accommodations. Each of the actions identified in Table 12 have specific quantified objectives to reach the target households.

Table 12: Goal H5: AFFH - Implementation Plan

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Action Area 1. Enhancing hous	sing mobility strategies	consist of removing bar	riers to housing in ar	eas of opportunity ar	nd strategica	ly enhancing access.			
Policy 5.1.1: Adjust the city's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased City support in exchange for affordable units that address the needs of residents with disproportionate housing needs (e.g., accessible/visit able units for persons with disabilities, child-friendly developments with day care on site for single parents, and 3-4 bedroom units for larger families).	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunities	Assist in development of housing for low-income households and households with special needs	Land use resources	City of San Mateo	Expand the variety of housing units produced under the inclusionary housing program. Currently developments of 11 or more units require 15% affordable to moderate income families for ownership and 15% for low -income families for renters.	Perform a feasibility analysis to redesign the program to allow a menu of options. This item is connected to Policy H 1.3, Policy H 1.5., Policy H 1.14, and Policy H 1.15.	Complete feasibility analysis by Fall 2023; Implement redesigned program by Spring 2024.

Policy 5.1.1 Adjust City's BMR Program

- Positive program but:
- Lacks firm commitments
- Lacks significant targets for AFFH outcomes

Objectives	Quantified Objectives	Timeline
Expand the variety of housing units produced under the inclusionary housing program. Currently developments of 11 or more units require 15% affordable to moderate income families for ownership and 15% for low -income families for renters.	Perform a feasibility analysis to redesign the program to allow a menu of options. This item is connected to Policy H 1.3, Policy H 1.5., Policy H 1.14, and Policy H 1.15.	Complete feasibility analysis by Fall 2023; Implement redesigned program by Spring 2024.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.1.2: Participate in a regional down payment assistance program with affirmative marketing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	Hispanic households have disproportionate housing needs.	Historic discrimination and continued mortgage denials; Concentration in low opportunity census tracts; High housing costs and low wages	Disparities in access to opportunities	Promote equal housing opportunity	Financial resources	Regional Partnership with HEART (San Mateo County has program with them)	Improve accessibility to home mortgage loans for Hispanic households who have the highest loan denial rates. Provide wealth building through homeownership for moderate income households.	Affirmatively market down payment assistance to 20 Hispanic households; Provide down payment assistance to 30 total households; Provide homebuyer education to 200 households. This item is connected to Policy H 4.4.	Meet quantified objectives by the end of the Housing Element period in 2031; Conduct homebuyer education quarterly in partnership with HEART
Policy 5.1.3: Support the design of a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low-income households for 15 years. Action Area 2. Encouraging ne	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunities	Incentivize accessory dwelling units (ADUs)	Land use resources	21 Elements/HEART	Increase opportunities for lower-income households to find housing that is affordable.	Design a regional loan forgiveness program. This item is connected to Policy H 1.4.	Begin design in Summer 2025 and complete by winter 2026.

Action Area 2. Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices, and affordability in areas of high opportunity and outside of areas of concentrated poverty.

Policy 5.1.2

Participate in a Regional Downpayment program

- Program with potential lifechanging outcomes but:
- Limited scope will not significantly address large-scale Systemic issues

Objectives	Quantified Objectives
Improve accessibility to home mortgage loans for Hispanic households who have the highest loan denial rates. Provide wealth building through homeownership for moderate income households.	Affirmatively market down payment assistance to 20 Hispanic households; Provide down payment assistance to 30 total households; Provide homebuyer education to 200 households. This item is connected to Policy H 4.4.

Policy 5.1.3

Support the Design of Regional Forgivable Loan Program for 15-year ELI ADU Construction

- Potential to contribute to overcoming patterns of segregation
- Positive program with potential lifechanging outcomes but:
- Limited scope will not significantly address large-scale systematic issues
- Deliverables should occur early in the planning period to ensure actual housing outcomes
- Lacks specific actions and metric-ready commitments

Objectives	Quantified Objectives	Timeline
Increase opportunities for lower-income households to find housing that is affordable.	Design a regional loan forgiveness program. This item is connected to Policy H 1.4.	Begin design in Summer 2025 and complete by winter 2026.

Policy 5.1.3 continued

Support the Design of Regional Forgivable Loan Program for 15-year ELI ADU Construction

- Policy revision recommendations:
 - Expand to SB 9 projects
 - Incorporate option for longer deed restriction (55 years) for one low income unit within a SB 9 program

Objectives	Quantified Objectives	Timeline
Increase opportunities for lower-income households to find housing that is affordable.	Design a regional loan forgiveness program. This item is connected to Policy H 1.4.	Begin design in Summer 2025 and complete by winter 2026.



Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.2.1: Add more city supported housing with affordability restrictions in moderate and high resource areas. Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, farmworkers, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of Naturally Occurring Affordable Housing (NOAH) in low opportunity census tracts.	Disproportionate housing need for low-income households and protected classes	Assist in development of housing for low-income households and households with special needs	Financial resources	City of San Mateo	Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, farmworkers, and Hispanic households (e.g., Spanish and English, targeted identified neighborhoods).	Require developers to affirmatively market 1,000 units to those with disproportionate housing needs over the eight-year period (approximately 125 annually). This item is connected to Policy H 1.2. and Policy H 4.4.	2023 - 2031 (Annually)
Policy 5.2.2: Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to ncrease accessibility requirements beyond the rederal requirement of 5% for subsidized developments.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disproportionate housing need for low-income households and protected classes	Promote equal housing opportunity	Financial	City of San Mateo	Increase development of accessible units beyond minimum requirements	Modify developer agreements when appropriate; update inclusionary policy. This item is connected to Policy H 1.3	2026

Policy 5.2.1

Affirmatively Market BMR units to households with disproportionate housing needs

- Positive program with metrics
- People with special needs have unique and special needs. Each potential recipient may be quite different from the next and the program will need to be tailorable
- Limited scope will not significantly address large-scale systemic issues

Objectives	Quantified Objectives	Timeline
Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, farmworkers, and Hispanic households (e.g., Spanish and English, targeted identified neighborhoods).	Require developers to affirmatively market 1,000 units to those with disproportionate housing needs over the eight-year period (approximately 125 annually). This item is connected to Policy H 1.2. and Policy H 4.4.	2023 - 2031 (Annually)

Policy 5.2.2

Incentivize development of new accessible units

- Positive program with potential life-changing outcomes but:
- Limited scope
- Deliverables should occur earlier in the planning period to ensure actual housing outcomes
- Lacks specific actions and metric-ready commitments

Objectives	Quantified Objectives	Timeline
Increase development of accessible units beyond minimum requirements	Modify developer agreements when appropriate; update inclusionary policy. This item is connected to Policy H 1.3	2026

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.2.3: Prioritize city funding proposals for city funded affordable housing that are committed to serving hard to serve residents (e.g., extremely low income, special needs, on site services)	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disparities in access to opportunity	Promote equal housing opportunity	Financial resources	City of San Mateo	Create more housing for hard to serve households.	Conduct a best-practices review and develop a program to prioritize City funding for housing projects. This item is connected to Policy H 1.5, Policy H 1.14, and Policy H 1.15.	2026
Action Area 3. Improving place assets in areas of lower oppore			nservation and revita	lization including pre	eservation of	existing affordable ho	using: involves approache	s that are focused on conservin	g and improving
Policy 5.3.1: As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the	Control of the Contro	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.	Segregation/ integration patterns; disparities in access to opportunities	Conserve and improve the existing affordable housing stock	Land use resources	City of San Mateo	Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.	Prepare an area plan for North Shoreview and North Central neighborhoods,	2027-28

Policy 5.2.3

Prioritize city affordable housing funds for hard-to-serve residents

- Positive program but:
- Limited \$ = limited impact
- Lacks specific actions and quantifiable commitments

Objectives	Quantified Objectives	Timeline
Create more housing for hard to serve households.	Conduct a best-practices review and develop a program to prioritize City funding for housing projects. This item is connected to Policy H 1.5, Policy H 1.14, and Policy H 1.15.	2026

Policy 5.3.1

Conduct an area plan for North Shoreview and North Central

- Potentially substantial program, but:
- Currently lacking firm commitments and significant targets for AFFH outcomes
 - Policy 5.3.1 should be specific on the regulatory incentives, zoning standards, and programs it will offer

- Deliverables should occur earlier and demonstrate that the program will have a beneficial impact within the planning period
- Provide measurable milestones and a target dates to achieve goals

Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.

Policy 5.3.1: As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and low opportunity prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.

Hispanic and single female parent households are concentrated in census tracts.

Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.

Segregation/ integration patterns; disparities in access to opportunities

Conserve and improve the existing affordable housing stock

City of San Mateo Land use resources

Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.

Prepare an area plan for North Shoreview and North Central neighborhoods.

2027-28

Policy 5.3.1 continued

Conduct an area plan for North Shoreview and North Central

 Actions must specifically respond to the analysis and the identified and prioritized contributing factors to fair housing issues and must be significant and meaningful enough to overcome identified patterns and trends

- Specific planning goals must also include:
 - Displacement prevention +
 - Elimination of disproportionate concentrations poverty, low income households, and overcrowding

Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.

Policy 5.3.1: As part of the
General Plan, conduct an
area plan for the North
Shoreview and North
Central neighborhoods and
prioritize land use and
design around Highway 101
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reduce the division of the
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highway.

Hispanic and single female parent households are concentrated in low opportunity census tracts.

Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.

Segregation/ integration patterns; disparities in access to opportunities

Conserve and improve the existing affordable housing stock

Land use City of San Mateo resources

Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.

Prepare an area plan for North Shoreview and North Central neighborhoods. 2027-28

Plan for the opposite of Urban Renewal

Urban Renewal conflated overcrowding with urban density

- Must not repeat the horrors of these Mid-Century Planning Efforts
- Urban Renewal sought to:
 - Disperse and displace the resident population, without providing adequate accommodations elsewhere
 - "Clear" slums, and replace them with things like:
 - Freeways, stadiums, convention centers,
 - Inadequately-sized public housing projects



Policy 5.3.1 continued

Conduct an area plan for North Shoreview and North Central

- Planning goals should be structured with metrics and target dates, for example:
 - Eliminate overcrowding by 2040
 - Achieve parity with City in economic integration by 2050

Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty. City of San Mateo

Policy 5.3.1: As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and low opportunity prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.

Hispanic and single female parent households are concentrated in census tracts.

Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.

Segregation/ integration patterns; disparities in access to opportunities

Conserve and improve the existing affordable housing stock Land use resources

Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.

Prepare an area plan for North Shoreview and North Central neighborhoods.

2027-28

Policy 5.3.1 continued

Conduct an area plan for North Shoreview and North Central

- Additional example planning goals:
 - Achieve health and housing habitability parity with City by 2040
 - Eliminate disproportionate concentrations of low-income residents while maintaining an outmigration rate below 20xx rate and increasing subsidized, deed-restricted affordable housing at 150% the rate of outmigration

Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.

Policy 5.3.1: As part of the
General Plan, conduct an
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Shoreview and North
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highway.

Hispanic and single female parent households are concentrated in low opportunity census tracts.

Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.

Segregation/ integration patterns; disparities in access to opportunities

Conserve and improve the existing affordable housing stock

Land use City of San Mateo resources

Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.

Prepare an area plan for North Shoreview and North Central neighborhoods. 2027-28

Policy 5.3.1 continued Conduct an area plan for North Shoreview and North Central

- Plan to *feasibly* accommodate **Community Benefits Agreements** that balance redevelopment proposals with tangible, local benefits to residents in the area, e.g.:
 - Creating affordable housing
 - Funding renter assistance programs for nearby residents
 - Other investments that meet community-identified needs, such as infrastructure and community amenities
- 2. Replacing Segregated Living Patterns with Truly Integrated and Balanced Living Patterns: Examples include community benefits agreements that balance development proposals with tangible, local benefits to residents in the area (e.g., creating affordable housing, funding renter assistance programs for nearby residents, or other investments that meet community-identified needs, such as infrastructure and community amenities). Other examples include inclusionary zoning requirements and land-value recapture mechanisms, zoning for a variety of housing types, particularly those that may be lacking from the community or neighborhood, including: multifamily housing, low-barrier navigation centers, group homes, supportive housing, and accessible units. Promote education on how restrictions on multifamily housing, such as limited multifamily zoning and height and density limitations, impact inclusive communities. Seek local input on housing proposals while recognizing that "local vetoes" of affordable and mixed-income housing in racially segregated concentrated areas of affluence create fair housing issues.³⁶

California Department of Housing and Community Development

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Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.

Policy 5.3.1: As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.

Hispanic and single female parent households are concentrated in low opportunity census tracts.

Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.

Segregation/ integration patterns; disparities in access to opportunities

Conserve and improve the existing affordable housing stock

Land use resources City of San Mateo

Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.

Prepare an area plan for North Shoreview and North Central neighborhoods. 2027-28

Policy 5.3.1 continued

Conduct an area plan for North Shoreview and North Central

- R-1 portions of these neighborhoods should be provided total parity of treatment with the rest of San Mateo's R-1 neighborhoods
- Why? The lower home values and lower wealth of non-white, owner-occupant homeowners means we need to carefully manage and enhance the amenity-related value of ownership housing in places predominantly occupied by minorities
- Balance this task with displacement protections



Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.

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Policy 5.3.1: As part of the
General Plan, conduct an
area plan for the North
Shoreview and North
Central neighborhoods and
prioritize land use and
design around Highway 101
to improve access and
reduce the division of the
urban form produced by the
highway.

Hispanic and single female parent households are concentrated in low opportunity census tracts.

Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.

Segregation/ integration patterns; disparities in access to opportunities

Conserve and improve the existing affordable housing stock

Land use resources

City of San Mateo

Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.

Prepare an area plan for North Shoreview and North Central neighborhoods. 2027-28

Policy 5.3.1 Conclusions

Conduct an area plan for North Shoreview and North Central

- Provide specific timeframes for action and a quantifiable description of actions to objectively measure for successful outcomes
- Metrics to evaluate the plan must be in place and they must ultimately:
 - Replace segregated living patterns with truly integrated and balanced living patterns
 - Transform racially and ethnically concentrated areas of poverty into areas of opportunity

Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.

Policy 5.3.1: As part of the
General Plan, conduct an
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highway.

Hispanic and single female parent households are concentrated in low opportunity census tracts.

Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.

Segregation/ integration patterns; disparities in access to opportunities Conserve and improve the existing affordable housing stock

Land use City of San Mateo resources

Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.

Prepare an area plan for North Shoreview and North Central neighborhoods. 2027-28

Part 4: San Mateo's Goals, Policies, and Actions



Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.3.2: Continue to fund minor home repairs and implement a preference for projects in low opportunity census tracts identified in the analysis.	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunity	Conserve and improve the existing affordable housing stock	Financial resources	City of San Mateo	Fund minor home repairs and accessibility improvements. Provide opportunity for home rehabilitation loans for low-income residents. Allow accessibility improvements on rental properties with owner permission.	Complete annual goals of 10 minor home repairs and 14 accessibility modifications through grants for low-income residents. Provide home rehabilitation loans for low-income residents. Affirmatively market to Hispanic and single female heads of household. This item is connected to Policy H 2.1 and Policy H 2.3.	2023-2031 (Annually; consistent with Policy H2.1)

Policy 5.3.2 Continue to fund minor home repairs

- Nice program but:
- Limited \$ = limited impact
- Existing program

Objectives	Quantified Objectives	Timeline
Fund minor home repairs and accessibility improvements. Provide opportunity for home rehabilitation loans for low-income residents. Allow accessibility improvements on rental properties with owner permission.	Complete annual goals of 10 minor home repairs and 14 accessibility modifications through grants for low-income residents. Provide home rehabilitation loans for low-income residents. Affirmatively market to Hispanic and single female heads of household. This item is connected to Policy H 2.1 and Policy H 2.3.	2023-2031 (Annually; consistent with Policy H2.1)

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
fordable housing projects hat are at risk of conversion or market rate. Support egional and local efforts to examine displacement of affordable housing and ower income households. Assist with the retention of pecial needs housing that is at risk of expiring affordability requirements.	Hispanic households have disproportionate housing needs.	Historic discrimination and continued mortgage denials; Concentration in low opportunity census tracts; High housing costs and low wages	Outreach capacity and enforcement	Conserve and improve the existing affordable housing stock	Human resources	City of San Mateo	Monitor affordable units whose subsidies are set to expire within the planning period develop a plan for preservation of the units to keep them affordable long term.	Bridgepointe Condominiums affordability requirements for 59 affordable units expire in 2027. Belmont Building affordability requirements for 6 units expire in 2032. The rental property is owned by a for-profit entity, potential for loss of units is high. Humboldt House affordability requirements for 9 units expire in 2041. Proactively coordinate with owners to advertise conversion units to non-profits, provide tenant education, add a displacement preference for new affordable housing for people displaced. Outreach and negotiate with owners for affordability extensions. This item is connected to	2025-26; Consistent with general GPP # H2.2

Action Area 4. Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.

Policy 5.3.3

Monitor affordable housing projects at risk of conversion

- Important to preserve affordability, but:
- "Monitor" and "develop a plan" are inadequate policies

Objectives	Quantified Objectives	Timeline
Monitor affordable units whose subsidies are set to expire within the planning period develop a plan for preservation of the units to keep them affordable long term.	Bridgepointe Condominiums affordability requirements for 59 affordable units expire in 2027. Belmont Building affordability requirements for 6 units expire in 2032. The rental property is owned by a for-profit entity, potential for loss of units is high. Humboldt House affordability requirements for 9 units expire in 2041. Proactively coordinate with owners to advertise conversion units to non-profits, provide tenant education, add a displacement preference for new affordable housing for people displaced. Outreach and negotiate with owners for affordability extensions. This item is connected to Policy H 2.2 Part 4: San Mateo's	Consistent with general GPP # H2.2

Part 4: San Mateo's Goals, Policies, and Actions



Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.4.1: Establish tenant protections in local ordinance to extend measures of AB1482 related to relocation, documentation, and right to return policy in eviction cases.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD. AND Hispanic households have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Historic discrimination and continued mortgage denials; High housing costs and low wages	Disparities in access to opportunity	Address governmental and non-governmental constraints	Human resources	City of San Mateo	Increase tenant protections to prevent displacement of those with disproportionate housing needs.	Extend AB1482 provisions to require tenant relocation payments for No Fault evictions for those with tenure less than one year and documentation from landlords who use remodel exemption to evict tenants. Establish Right to Return policy for tenants displaced from homes due to demolition or substantial remodels. This item is connected to Policy H 3,4.	2023-24; consistent with general GPP #H 3.4
Policy 5.4.2: Partner with Project Sentinel to perform fair housing training for landlords and tenants. Focus enforcement efforts on racebased discrimination and reasonable accommodations.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo/Project Sentinel	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide annual funding to Project Sentinel to provide training every two years in the Spring, targeting 200 landlords each training.	Ongoing

Policy 5.4.1

Tenant Protections to extend AB1482 related to relocation,

documentation, and right to return policy

• Vital, can be strengthened

 Relocation payments for demolition should be uncapped and negotiable

Objectives	Quantified Objectives	Timeline
Increase tenant protections to prevent displacement of those with disproportionate housing needs.	Extend AB1482 provisions to require tenant relocation payments for No Fault evictions for those with tenure less than one year and documentation from landlords who use remodel exemption to evict tenants. Establish Right to Return policy for tenants displaced from homes due to demolition or substantial remodels. This item is connected to Policy H 3.4.	2023-24; consistent with general GPP #H 3.4

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Policy 5.4.3: Create a webpage specific to fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide information on the City's website about housing discrimination, laws, and protections. This item is connected to Policy H 4.1.	2024; consistent with general GPP #H 3.4
Policy 5.4.4: Ensure that all multi-family residential developments contain signage to explain the right to request reasonable accommodations for persons with disabilities. Make this information available and clearly transparent on the city's website and fund landlord training and outreach on reasonable accommodations.	Persons with disabilities have disproportionate housing needs. AND Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Initially, create ongoing condition of approval to ensure both BMR and all-affordable developments contain this information. Explore options for recording against the property and/or including in the affordable housing agreement.	2024

Non-AFFH-Specific Policy-by-Policy Review

- Policy H 1.2 Utilize Public Funding for Low/ Moderate Income Housing
 - Comment: Well defined, ongoing program
- Policy H 1.3 Increase Below Market Rate Unit Production through Density Bonus/Community Benefits Programs *
- Policy H 1.5 Encourage Family Housing *

- Policy H 1.9 Create Minimum Densities for Mixed-Use Residential Projects
 - Comment: Provide quantifiable description of actions to objectively measure
- Policy H 1.13 Encourage Development of Missing Middle Housing *
 - Comment: Provide a quantifiable, developed program of actions
- Policy H 1.14 Evaluate and Update Special Needs Group Housing Requirements *

- Policy H 2.1 Fund Housing Rehabilitation Efforts
 - Comment: Provide metrics to evaluate effectiveness of program based on citywide habitability and health trends
- Policy H 2.3 Encourage Energy and Water Efficiency in Existing Units
 - Comment: Provide metrics to evaluate effectiveness of program based on citywide habitability and health trends
- Policy H 2.4 Explore Capital Improvements in lowerresourced Neighborhoods *

- Policy H 2.5 Promote Housing Resilience
 - Comment: Existing, ongoing, important
- Policy H 2.6 Require Replacement Units
 - Comment: Make this a permanent local ordinance

Policy Comment Potpourri

Policy H 3.3 "Evaluate Housing Revenue Sources"

- Change "Evaluate" to "Pursue" Additional Local Funding Sources:
 - Vacancy Tax Parcel taxes in the form of a vacant property tax have been used by cities (VPT, Oakland) to fund affordable housing and homeless services; as well as to entice owners of undeveloped sites to either sell or build homes on their parcels.
 - Increase Commercial Linkage Fees To help mitigate the increase in demand for housing, cities have the ability to charge a fee on new commercial developments.
 The revenue generated can then be used to help fund affordable housing construction.
 - **Transfer Tax** A one-time tax payment that is levied by a government on the transfer of ownership to property (i.e. sale of a home) from one individual or entity to another within it's defined boundaries. The raised revenue can then be utilized to fund affordable housing within the jurisdiction.

Policy Comment Potpourri

Selected Policies

- Policy H 3.3 Evaluate Housing Revenue Sources*
- Policy H 3.5 Explore Below Market Rate Set Asides*
- Policy H 3.6 Examine a Rental Registry Option*
 - Change to: Adopt a Rental Registry based on best practices
- Policy H 3.7 Explore Code Amendments and Collaboration opportunities for Expanding Homeless Shelters*

Links and Resources

- California HCD Affirmatively Furthering Fair Housing (AFFH) Guidance https://www.hcd.ca.gov/community-development/affh/docs/affh/docs/affh document final 4-27-2021.pdf
- AFFH Data Viewer https://affh-data-resources-cahcd.hub.arcgis.com
- California Healthy Places Index https://map.healthyplacesindex.org



California Department of Housing and Community Development

Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements (April 2021 Update)