SAN MATEO COUNTY 2023-2031 HOUSING ELEMENT

March 2024 Public Review Draft

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INTRODUCTION

The 2023-2031 (Cycle 6) Housing Element of the San Mateo County General Plan constitutes an assessment of the County's current and future housing needs, and presents a housing plan with goals, policies, and specific programs to meet those needs over the next 8 years and beyond. The Housing Element is the document the County uses to:

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

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

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

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

- Promote Equity through Housing Policy and Investments

- Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing

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

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

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

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

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

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

ORGANIZATION OF THE HOUSING ELEMENT

The Housing Element is organized in the following sections:

- Introduction and Executive Summary
- Housing Plan: Goals, Policies and Programs
- Regional Housing Needs Assessment and Adequate Sites Inventory
- Background Appendices:

A. Demographics, Housing Conditions and Needs
B. Housing Constraints Analysis
C. Housing Resources
D. Assessment of Prior (2014-2022) Housing Element
E. Detailed Sites Inventory and Methodology
F. Public Outreach and Participation
G. Analysis of Fair Housing and Fair Housing Action Plan

EXECUTIVE SUMMARY

HOUSING PLAN: GOALS, POLICIES AND PROGRAMS

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

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

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

Support Conservation and Rehabilitation of Viable Deteriorating Housing by:

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

Continue to Prohibit Conversions of Rental Housing to Condominium Ownership.

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

- Monitoring managing the County's stock of units with affordability restrictions to ensure units remain affordable.
- Responding to notices of intent to convert assisted affordable housing projects to market-rate housing.
- Studying extending affordability terms on County loans to 99 years.

Continue to Provide Rent Subsidies to Lower-Income Households.

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

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

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

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

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

- ~~Implementing additional zoning updates in North Fair Oaks consistent with the Community Plan.~~ (Note: This program is complete).
- Assessing implementation of the North Fair Oaks Community Plan and determining amendments to meet community needs and fair housing and equity goals.
- Implementing the Rezoning Program, HE 11.2, rezoning 126 parcels constituting 42 acres to allow high-density multifamily residential development by-right.

- ~~Rezoning one vacant residential parcel included in consecutive Housing Element Sites Inventories, to comply with state law.~~ (Note: The Rezoning Program has been comprehensively revised).

- Monitoring housing production against the County's RHNA and adjusting implementation strategies and policies and programs as needed.

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

- ~~Adding residential uses as ministerially permitted uses in specific commercial areas and zoning districts in North Fair Oaks.~~ (Note: This program is complete).

- Exploring other County non-residential areas for rezoning to permit mixed use and residential development.

- Pursuing opportunities for acquisition and/or rehabilitation of sites for affordable housing development, including conversion of commercial and other properties.

- Investigating opportunities for affordable housing development on lands owned by school districts and faith-based organizations.

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

- Encouraging and facilitating infill development on vacant or redevelopable lots in already developed areas.

- Including policies and regulations encouraging transit-oriented development in revisions to area plans.

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

- Refining GIS-based mapping applications to inform developers of housing sites.

- Continuing to expedite permit review and waive planning and building fees for projects providing housing affordable to lower-income households, including seniors, special needs populations, and persons with disabilities.

- Continuing to support infrastructure expansion and identify opportunities for County assistance with infrastructure improvements to support housing.

- Investigating and refining the list of County-owned parcels, including surplus and underutilized properties with potential for affordable housing, and working to make those parcels available for affordable housing development.

Continue to Apply the County's Local Density Bonus Ordinance to grant density bonuses to all eligible projects, and further amend the ordinance to comply with recent changes to state law.

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

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

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

Incentivize and Support Affordable Housing Opportunities for Large Family Households by funding affordable family housing for large families with lower incomes and encouraging housing developments assisted by the Housing Department to include larger units, and by encouraging developers to use the large-family household provision in the County's Inclusionary Housing Ordinance.

Undertake a Study of Housing Conditions and Needs in the Rural South Coast.

Complete an Initial Assessment of the Need and Feasibility of a Pescadero Community Plan.

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

- Advocating for federal/state legislation and funding for programs to provide housing for farmworkers.

- Continuing to use local funding to support farm worker housing programs, and identifying additional local funding.

- Collaborating with housing developers to identify sites for affordable housing for farmworkers, and with local partners to assess opportunities to expand and/or renovate existing farm labor housing sites.

- Monitoring and inspecting farm labor housing sites to assess the health and safety of employees.

- Engaging with community organizations, regional groups, agricultural stakeholders, and regulatory agencies to identify barriers to new affordable farmworker housing.

- Completing an updated and expanded farm labor housing study and strategy to assess and address farm labor housing needs.

- Completing a site-by-site analysis of potential farm labor housing sites in the rural Coastal Zone, and identifying strategies to facilitate development of these sites.

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

- Continuing to use federal, state and local funds to support emergency, interim, and permanent housing.

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

- Securing local, state and federal funding to acquire and operate interim and permanent supportive housing.

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

- Continuing to support the County's Center on Homelessness by implementing housing strategies promulgated through the Ending Homelessness in San Mateo County report.

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

Review And Amend The County's Regulations To Facilitate Production Of Special Needs Housing.

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

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

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

Encourage and Facilitate Accessory Dwelling Unit Development by:

- Implementing the County's ADU ordinance.
- ~~Implementing the County's ADU amnesty program~~. (Note: this program has been indefinitely suspended).
- Implementing an ADU permit streamlining program, which expedites permit processing for ADUs.
- ~~Continuing to manage the "ADU One Stop Shop" pilot program.~~ (Note: this is now included in the ADU Resource Center, below).
- Launch a new multijurisdictional ADU Resource Center, to provide tools, educational materials, and dedicated staff to help jurisdictions and homeowners to expand on the work first established with the One Stop Shop pilot program.
- Participating in HEART's multijurisdictional effort to create pre-approved ADU design templates.
- Adopting pre-approved ADU design templates.
- Updating the County's ADU ordinance to comply with recent changes to state law.

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

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

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

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

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

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

Enforce Fair Housing Laws, by continuing to fund fair housing enforcement, education, and technical assistance, consolidating and expanding the County's public-facing fair housing resources, and submitting an Equity Plan to HUD.

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

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

Support the Creation of Program That Aim to Reduce Displacement in Local Communities of Color, by supporting and expanding the City of East Palo Alto's Affordable Housing Preservation Strategy.

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

Encourage Developers and Contractors to Hire Local Labor, and provide public-facing labor resources.

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

SITES INVENTORY AND REGIONAL HOUSING NEEDS ASSESSMENT

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

projected residential units needed to meet demand over the next 8 years, and a breakdown of housing units needed by income level.

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

San Mateo County RHNA, 2023 - 2031

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

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

- A detailed inventory and description of developable and redevelopable sites, divided into vacant single-family zoned sites, vacant multifamily zoned sites, and non-vacant multifamily zoned sites;
- Projects already planned, approved, entitled, or otherwise underway;
- Projected future development of accessory dwelling units (ADUs), and;
- A map of all sites identified to meet the County's RHNA.

The combination of these categories does not provide sufficient capacity for the County to meet its RHNA in total, as shown below, there is a deficit in very low-income category, and limited surplus capacity in the low-, and moderate-income categories of housing need. To account for this deficit, the Housing Element incorporates a Rezoning Program, Policy HE 11.3 of the Housing Plan. The Rezoning Program identifies 126 parcels constituting approximately 42 acres, located in the unincorporated Colma, Broadmoor, Harbor Industrial, and Midcoast areas, currently zoned either for commercial and industrial development, or for very low intensity residential development, that will be rezoned to provide additional capacity for residential development to meet the County's RHNA. The County's capacity to meet the RHNA, without rezoning and with rezoning, is shown in the tables below.

RHNA vs Development Capacity (without rezoning)

Income Category	RHNA	Vacant SFR	Vacant MFR	Non-Vacant MFR	Pipeline (RHNA Credits)	ADUs	Total Units	Surplus/ (Deficit)
Very Low	811	0	23	253	254	0	530	(281)
Low	468	0	23	253	196	60	532	64
Moderate	433	0	23	253	44	120	440	7
Above Moderate	1,121	383	27	253	147	60	870	(251)
Total	**2,833**	**383**	**98**	**1,011**	**641**	**240**	**2,373**	**(460)**

RHNA vs Development Capacity (with rezoning)

Income Category	RHNA	Total Units	Original Surplus/ (Deficit)	Units from Rezoning	Surplus/ (Deficit) w/ Rezoning
Very Low	811	530	(281)	619	339
Low	468	532	64	619	684
Moderate	433	440	7	619	627
Above Moderate	1,121	870	(251)	619	369
Total	**2,833**	**2,373**	**(460)**	**2,477**	**2,017**

DEMOGRAPHICS, HOUSING CONDITIONS AND NEEDS

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

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

Age. The County's population is aging, with the greatest increase in the age groups over 55 years. However, there was also a significant increase in the 18 to 34-year-old age

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group, likely driven by an influx of younger workers. The aging of the County's population may indicate changes in the types of housing required for older residents.

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

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

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

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

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

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

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

Housing Stock Conditions. The County's housing stock is largely maintained in good condition, without significant need for rehabilitation assistance. However, there are two notable areas with identified need for assistance: farm labor housing and mobile home parking housing; the County's commitment to address these needs is describe in the Housing Plan. In addition, the quality of housing stock in the Rural South Coast is inadequately known; this issue is addressed by the Rural South Coast Housing Study described in the Housing Plan.

Coastal Zone Housing. Approximately 1,800 units have been built in the County's Coastal Zone since 1982. The vast majority of these units have been single-family homes. There have been no conversions or demolitions of multifamily, low- or moderate-income housing in the Coastal Zone since adoption of the prior Housing Element, and no recorded replacements, conversions or demolitions of dedicated low- or moderate-income housing units in the unincorporated County's Coastal Zone since January 1, 1982.

CONSTRAINTS TO HOUSING PRODUCTION

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

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

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

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

- Updated Accessory Dwelling Unit (ADU) regulations and permitting processes, reducing regulatory barriers to ADUs, expediting ADU processing, and streamlining and facilitating ADU production in all areas of the County.
- Updated Density Bonus Regulations to allow additional density and other development exceptions for projects providing affordable housing, consistent with state law.
- Full implementation of all newly-adopted state laws regarding housing production and streamlining, including the Housing Accountability Act, SB-35, and others.

- Adoption and application of objective design standards for various kinds of development in most areas of the County, reducing the time and cost of review and approval.
- A blanket prohibition on the use of ADUs as short-term rentals, a prohibition on all short-term rentals outside the Coastal Zone, and strict regulations on short-term rentals in the County's Coastal Zone, helping preserve housing units for long-term occupancy.
- Streamlined farm labor housing permitting, and a pilot program funding new farm labor housing units.
- Permitting emergency shelters by-right in the Planned Colma District, and allowing shelters as a conditionally permitted use in multiple other areas.
- Adoption of new high-density residential zoning of up to 120 units/acre in proximity to transit in the North Fair Oaks community.
- A new entirely electronic Application and Permit Review Process, streamlining submittal, review, comment, and revisions of project applications, and issuance of permits.
- The creation and implementation of the Affordable Housing Fund, an annual Notice of Funding Opportunity providing funds towards the construction and preservation of affordable housing units in the County.

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

HOUSING RESOURCES

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

low-income households, manages County-owned housing projects, and provides funding and support for preservation and development of affordable housing.

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

Local Resources include:

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

- The County's Inclusionary Housing Ordinance which requires all new multi-family developments creating five or more units to set aside a minimum of 20% of the total units for extremely low to moderate income households. The County also has an affordable housing fee applicable to most development not subject to the inclusionary requirement; the fees are collected in the AHF, and disbursed by the Housing Department.

- DOH coordinates the dedication of County-owned land for development of affordable housing, and the Housing Authority of the County of San Mateo manages two County-operated affordable housing projects.

- The countywide housing trust fund, the Housing Endowment and Regional Trust (HEART), supports construction, rehabilitation, and purchase of affordable housing for low and middle-income workers and residents on fixed incomes.

- The County Human Services Agency's (HSA) Center on Homelessness is responsible for coordination of homeless services within County agencies, and also works with non-profits, other local governments, business and other parts of the community. HSA and DOH work in partnership to support housing and social services that address the needs of homeless and at-risk individuals and families.

State Resources create and preserve affordable housing for low-income households, and for a variety of special needs populations, including farm labor housing, various supportive and transitional housing, housing for persons with disabilities, housing for the homeless or those at risk of homelessness, and various other populations. Those that are managed directly by DOH include the Local Housing Trust Fund Program (LHTF); Housing for a Healthy California Program (HHC); the Mental Health Services Act (MHSA) Housing Program No Place Like Home (NPLH) Permanent Local Housing Allocation

(PHLA); and the Homekey Program. Other State Resources that are available directly to developers and non-profit organizations include the Multifamily Housing Program (MHP); Infill Infrastructure Grant Program (IIG); Veterans Housing and Homelessness Preventions Program (VHHP); Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program; Affordable Housing and Sustainable Communities Program (AHSC); State Low Income Housing Tax Credits (State LIHTC); and Tax-Exempt Bond Financing.

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

ASSESSMENT OF PRIOR HOUSING ELEMENT

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

- Significant strides to increase the production of accessory dwelling units.
- Expansion of health and safety inspections in multifamily residential structures.
- Development of new revenue sources for affordable housing.
- Streamlining of residential development approval processes.
- Contribution of significant funding and other resources for the production and preservation of affordable housing, direct assistance for low-income renters and homebuyers, and for fair housing enforcement assistance.
- Adoption new regulations protecting mobile home parks from conversion, and provided financing and other assistance for mobile home rehabilitation and replacement.
- Assistance for energy efficiency audits and upgrades in residential structures, and new requirements for solar installation and all-electric construction in residential and commercial buildings.
- Adoption of a number of new high-density residential zoning districts, allowing up to 120 units/acre in proximity to transit.
- The County's programs have cumulatively provided significant support for the housing needs of special needs populations, but despite these efforts, greater support is needed, as recognized in the programs in the Housing Plan.

PUBLIC OUTREACH AND PARTICIPATION

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

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

With the *Let's Talk Housing* Countywide collaboration:

- Community Conversation: A Housing Element Update Countywide Forum and Workshop

- Four Housing Element Stakeholder Listening Sessions, with stakeholders in the following areas:

- Fair Housing;
- Housing Advocates;
- Builders and Developers;
- Service Providers

- Creating an Affordable Future Webinar Series, a series of presentations and discussion forums on the broad implications of housing policy:

- Why Affordability Matters
- Housing and Racial Equity;
- Housing in a Climate of Change;
- Putting it All Together for a Better Future

- All About RHNA webinar, a web-based training to help educate community members on the regional housing needs allocation process, the sites inventory requirement, and related issues.

- Informational Videos: 21 Elements/Let's Talk Housing helped produce two informational videos, to ensure that information on the Housing Element update was available and accessible in a short, comprehensible format.

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

Unincorporated County-specific hearings and forums included:

- ✓ North Fair Oaks Community Council, July 15, 2021, September 15, 2021, and December 16, 2021
- ✓ Sustainable Pescadero, March 2, 2022 and April 6, 2022
- ✓ Midcoast Community Council, May 25, 2022
- ✓ San Mateo County Planning Commission, March 23, 2022
- ✓ San Mateo County Board of Supervisors, May 17, 2022
- ✓ San Mateo County Planning Commission, November , 2022
- ✓ San Mateo County Board of Supervisors, December 6, 2022
- ✓ San Mateo County Board of Supervisors, December 13, 2022

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

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

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

Summary and Key Themes of Input Received

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

- Housing costs are an almost universal concern.
- More housing supply is needed, although there is diversity of opinion on how and where to provide it.
- There is a need for greater diversity of housing stock, with more multifamily housing, more housing for special needs populations, supportive housing, and housing appropriate for different household types.
- Housing pressures are making it difficult or impossible for workers and families to stay in their communities.
- Housing costs, as well as pressures from new development, are driving gentrification and displacement.
- New development and increased density, including development driven by state mandates, may negatively impact traffic, parking, infrastructure, open space, and

services, and there is an urgent need to comprehensively plan to address these impacts.

- The development process and the permitting process are too slow, too costly, too opaque, and too inefficient.

- Transportation, climate change, and access to jobs and educational opportunities are all issues that relate to housing, and should be addressed together.

- The County's Housing Element, as well as other County policies, should recognize housing inequities and the disparate impacts of housing issues across different communities, and explicitly consider and address equity and fair housing issues.

- The County should provide more resources for farm labor housing.

- There is a need for better information resources on housing issues and policies and on the availability of affordable housing.

The County also received letters from several advocacy organizations in the early stages of the Housing Element update, providing generalized policy guidance.

The 2023-2031 Draft Housing Element was released for public review on November 16, 2022. The comment period closed on December (18), 2022.

After release of the Public Draft, the County received a number of letters and emails commenting on the draft. In addition, the County engaged in discussion with various stakeholders and groups providing informal comment.

The substance of comments received both prior to and after public release of the Draft Housing Element, and the response and outcomes are summarized in Appendix F. The comments resulted in various amendments to the policies and programs in the Housing Plan to make them more robust and more precise, changes to the Sites Inventory, and various minor edits to clarify minor issues identified in the comments.

All materials for Countywide and unincorporated County-specific outreach meetings through Let's Talk Housing offered materials in English and Spanish, and simultaneous language translation was offered in Spanish, Vietnamese and Chinese for Countywide meetings, and English and Spanish for unincorporated County-specific meetings. County outreach materials, including websites, emails and housing surveys were offered in English and Spanish, as were County announcements via social media, notification, update, and solicitation of input emails.

FAIR HOUSING ASSESSMENT

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

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

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

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

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

The findings of the AFFH analysis include:

- No fair housing complaints were filed in unincorporated San Mateo County from 2017 to 2021.
- Racial and ethnic minority populations are disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness compared to the non-

Hispanic White population in unincorporated San Mateo County. Additionally, racial and ethnic minorities are more likely to live in low resources areas and be denied for a home mortgage loan.

- North Fair Oaks is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and low resource scores.
- Many areas in the county have low environmental scores—which account for PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.
- Unincorporated San Mateo County has the same proportion of residents with a disability (8%) as the entire county (Figure III-17). Residents living with a disability in unincorporated areas are concentrated throughout the county. Additionally, the aging population is putting a strain on paratransit access countywide.
- Racial and ethnic minority students in unincorporated San Mateo County experience lower educational outcomes compared to other students.
- Over half of all renter households in unincorporated San Mateo County are cost burdened—spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). There are disparities in housing cost burden in unincorporated San Mateo County by race and ethnicity and family size.

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

- Identify barriers for tenant-based voucher holders seeking housing in areas with greater access to resources and opportunities.
- Refine the ADU Amnesty and Loan Program to better provide ADU housing for low- or very low-income households.
- ~~Implement additional higher density transit-oriented zoning in North Fair Oaks.~~ (Note: this program is complete).
- Assess the status of implementation of the North Fair Oaks Community Plan, including a specific fair housing assessment to determine unmet needs of North Fair Oaks residents.
- Inventory publicly-owned properties and incorporate fair housing assessment in the prioritization of use of these properties for below-market rate housing, .

and prioritize affordable development on parcels that score highly on the various TCAC opportunity scores that assess resource availability.

- Prioritize housing funding to provide affordable housing and supportive services for elderly and/or disabled persons, and adopt universal design standards and reasonable accommodation procedures to ensure the provision of housing appropriate for these populations.

- Work with the Housing Endowment and Regional Trust to target mortgage assistance to communities experiencing high rates of mortgage denials.

- Encourage transit-oriented, high-density development, and continue to participate in local and regional efforts to increase transit availability and accessibility, including for special needs populations.

- Continue to support fair housing enforcement, education, and technical assistance.

- Affirmatively market County-supported affordable housing to underrepresented communities.

- Prioritize affordable multifamily housing development in high opportunity areas, while continuing to invest in the creation and preservation of affordable housing in low resource areas.

- Promote hiring of economically-disadvantaged workers and certified minority- and women-owned business in housing development and rehabilitation.

- The rezonings in the Rezoning Program described in Program HE 11.2 provide the opportunity to significantly diversify the production of affordable housing across county areas, directly addressing a variety of fair housing issues.

- Continue to provide technical assistance to HEART's first-time homebuyer program, which provides downpayment assistance to low-income homebuyers, a population that tends to be disproportionately impacted by fair housing issues.

- Support the creation of programs and policies intended to reduce displacement in low-income communities of color, including supporting, expanding, and replicating the lessons of the City of East Palo Alto's Affordable Housing Preservation Strategy.

- Incentivize and support affordable housing opportunities for Large Family Households, by prioritizing funding, linking affordable housing to childcare, and

encouraging developers to use the large family household option in the County's Inclusionary Housing Ordinance.

- Support creation and improvement of farm labor housing.
- Support development of a multilingual regional online affordable housing portal for residents seeking affordable housing.
- Submit an Equity Plan in response to HUD's new AFFH rules.

PLANNING AREA FOR THE HOUSING ELEMENT

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

The unincorporated county consists of approximately 309 square miles, with wide variety in the size, location, physical, economic and social characteristics of the various unincorporated areas. Unlike most contiguous cities, the unincorporated County includes disparate geographically separated areas that vary distinctly in character, including extensive undeveloped rural areas, significant active and protected agriculture, low-intensity rural and/or coastal communities such as King's Mountain, La Honda, and Pescadero, more urbanized coastal communities such as El Granada, Montara and Moss Beach, low-density bayside communities including Ladera and Los Trancos Woods, suburban scale bayside communities such as Emerald Lake Hills and West Menlo Park, and denser urban communities, largely consisting of unincorporated areas wholly surrounded by incorporated cities, such as North Fair Oaks, unincorporated Colma, Broadmoor and Devonshire. Approximately half of San Mateo County's total land area, but only roughly 8% of the county's population, is located in the unincorporated County.

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

STATE HOUSING ELEMENT REQUIREMENTS

All cities and counties in California must adopt and periodically update a Housing Element, as a mandatory element of the jurisdictions' General Plan. Detailed requirements for preparing, revising, and adopting Housing Elements are contained in the California Government Code, and are summarized by the California Department of

Housing and Community Development here: https://www.hcd.ca.gov/housing-elements-hcd.

The County's 2023-20031 Housing Element incorporates all of the substantive content required by State law, and the adoption and drafting process adheres to the procedural requirements of the law.

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

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

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

Consistency with the General Plan and Specific Area Plans

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

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

Consistency With Airport Land Use Compatibility Criteria

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

Consistency with Local Coastal Program

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

HOUSING PLAN

GOALS, POLICIES AND PROGRAMS

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

- ❖ Programs that that directly address fair housing needs identified in the assessment and mapping included in the Affirmatively Furthering Fair Housing analysis, Appendix G, are followed by "AFFH Reference," and marked with this symbol, and the fair housing mapping and data that relate to each program are referenced. The majority of these programs are also included in the Fair Housing Action Plan, Appendix G-5.

Note: Throughout this chapter, the Department of Housing is often referred to as DOH or the Housing Department. The Housing Authority of the County of San Mateo is often referred to as HACSM or the Housing Authority. The Housing Authority is a division of the Department of Housing. Home for All is a countywide collaborative that is administratively supported and funded by the County of San Mateo's Office of Sustainability.

Housing Goals

Goal 1: Protect Existing Affordable Housing Stock

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

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

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

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

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

Goal 4: Promote Equal Housing Opportunities

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

Goal 5: Promote Equity through Housing Policy and Investments

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

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

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

Housing Policies and Programs

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

GOAL 1: Protect Existing Affordable Housing

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

Conserve and Improve Existing Affordable Housing Stock

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

HE 1.1 Continue to consider and review opportunities to allocate CDBG, HOME, and local funds, as available, to projects involving the rehabilitation of extremely low to low-income, deed-restricted, multifamily rental properties (including FHA and HUD subsidized low-income units). Continue to require long-term affordability agreements for projects that use public resources in order to preserve and enhance the function of these projects.
Lead: Department of Housing
Implementation Target: On an annual basis, continue to review opportunities to allocate funds to preserve the physical and financial health of deed-restricted multifamily rental properties. The County will apply for federal funds annually through an Annual Action Plan to HUD. The County will also apply for State funds under the Permanent Local Housing Allocation Program which runs on a five-year cycle. The State also provides Local Housing Trust Funds which the County will apply for annually.

Timeframe: 2023-2031; annual review.

- **AFFH Reference:** Figure IV-27 (Assisted Units at Risk of Conversion, Unincorporated San Mateo County, 2019)

HE 1.2 Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health & safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation & Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation & Poverty Areas may change but such change will be informed by State HCD's guidance. The County may also use other relevant metrics to identify low-income communities that are at greatest risk for displacement.
Lead: Department of Housing
Implementation Target: Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 25 units) under a minor home repair program will be for residences of disabled or older adult (62+) households. CDBG NOFA will also prioritize investments in homes located in areas with greatest risk of displacement for low-income residents.
Timeframe: 2023-2031; review annually.

- **AFFH Reference:** Figure IV-3 (Housing Units by Year Built, Unincorporated San Mateo County, 2015-2019); Figure IV-20 (Percent of Units Lacking Complete Kitchen and Plumbing Facilities, 2019; Figure III-20 (Employment by Disability Status, 2019); Figure IV-28 (Census Tracts Vulnerable to Displacement).

HE 1.3 Encourage lead mitigation and energy, water efficiency, and resilience/weatherization retrofits, in existing, naturally occurring affordable housing stock through funding programs and/or with other incentives.
Lead: Department of Housing / Planning and Building Department / Office of Sustainability
Implementation Target: All new or rehabilitated units in the unincorporated County will include energy efficiency measures, consistent with the County's adopted Green Building Ordinance. DOH will evaluate and review retrofit priorities annually when setting funding priorities at the Housing Community Development Committee (HCDC) meetings. Retrofits will include priorities such as addressing life safety concerns and reducing utility costs for cost-burdened households.

The Office of Sustainability will complete the Resilience for Renters Pilot which provides 40 renter households in socially vulnerable communities at greater risk for climate-linked heat impacts with cellular window shades and portable heat pumps. The County will review the studies of the report from the contracted community partner and consider expanding the pilot to more households.
Timeframe: Retrofit priorities will be reviewed annually between 2023-2031 in the Department of Housing's funding opportunities. Retrofits will include priorities such as addressing life safety concerns and reducing utility costs for cost-burdened households.

The Resilience for Renters Pilot program will complete 2023 with review of the report completed in 2024.

- **AFFH Reference:** Figure IV-9 (Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019); Figure IV-11 (Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-13 (Overpayment (Cost Burden) for Renter Households by Census Tract, 2019);

HE 1.4 Incentivize the rehabilitation of existing affordable multifamily housing rental stock to include retrofits for energy (including rooftop solar), seismic upgrades, weatherization, and water efficiency appliances. Include prioritizing these types of retrofits in Notices of Funding Availability (NOFA).
Lead: Department of Housing
Implementation Target: Currently, our annual AHF NOFA requires all funded projects to be designed to qualify for various green building certifications including the LEED and Build It Green programs.

The County will annually review retrofit priorities ahead of Notice of Funding Opportunity issuances to keep up with relevant State's sustainability goals and ensure that retrofits focus on key features that

decrease overall operations costs, address safety concerns, and keep utilities affordable for those that live in affordable housing.

- **AFFH Reference:** Figure IV-9 (Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019); Figure IV-11 (Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-13 (Overpayment (Cost Burden) for Renter Households by Census Tract, 2019).

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

Policy HE 2 Preserve and Enhance Neighborhood Character. Preserve and enhance the desirable characteristics of residential areas by establishing and implementing appropriate land use designations and development standards that promote compatible development and minimize displacement of existing residents, particularly during consideration of area plans, land use studies and rezonings.

HE 2.1 Evaluate existing neighborhood conditions and consider the needs and desires of existing residents when amending the General Plan and Zoning Regulations.
Lead: Planning and Building Department
Implementation Target: All plan amendments and zoning revisions will include an existing conditions analysis and provide adequate opportunity for interested parties to have input.
Timeframe: 2023-2031; North Fair Oaks rezoning in 2023/2024; other zoning and plan amendments as they occur.

Protect Existing Affordable Housing from Conversion or Demolition

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

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

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

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

Lead: Department of Housing /Planning and Building Department

Implementation Target: Collaborate with the cities and C/CAG to develop and maintain an inventory of the current stock of all restricted below-market-rate (BMR) units, and to establish and implement a program to monitor and enforce all recorded terms of affordability. Create an interdepartmental process for monitoring/regulating units over the term of restriction. As BMRs become vacant, list units on the regional affordable housing listings portal, detailed in HE goal 36.5, with the ultimate goal of listing the complete inventory of BMRs through the regional affordable housing listings portal.

Timeframe: Ongoing. The County will explore potential collaboration with other jurisdictions, explore the potential to work with and through the 21 Elements collaborative, and solicit potential consultants in 2025. If feasible, the inventory and updating and monitoring procedures will be established by the end of 2027.

HE 4.2 Respond to any notices including Notice of Intent to Pre-Pay, Owner Plans of Action, or Opt-Out Notices filed on assisted projects. Encourage local qualified entities to consider acquiring the at-risk project should the property owner indicate a desire to sell or transfer the property.

Lead: Department of Housing

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

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

HE 4.3 Support existing affordable housing projects seeking resyndication of tax credits by extending and restructuring existing County loan and affordability terms. Support the addition of new tax credit funding which will be used to fund major rehabilitation work on aging deed-restricted properties.

Lead: Department of Housing

Implementation Target: Proactively reach out to projects prior to the end of the County loan terms to discuss possible refinancing and resyndication next steps.
Timeframe: 2023-2031. Review expiring restrictions list at least annually to identify projects at the end of their affordability restriction term with the County.

HE 4.4 Study the impact of extending the affordability term on County loans to 99 years as a mechanism of maximizing investments made by the County.
Lead: Department of Housing
Implementation Target: Review peer jurisdictions' implementation of longer affordability terms and make recommendations on longer affordability term for San Mateo County loans.
Timeframe: 2027-2028. Final review and recommendations by December 2027; implementation of any recommended changes by September 2028.

HE 4.5 Continue to evaluate naturally occurring affordable multifamily properties at risk of sale and conversion to market-rate housing for risk and cost efficiency to determine feasibility for County financial support of these projects.
Lead: Department of Housing
Implementation Target: Seek out and prioritize funding assistance to support the acquisition and renovation of naturally occurring affordable housing properties. Evaluate making funds available again though the Affordable Rental Acquisition and Preservation Program (ARAPP) to assist mission-driven developers and operators of affordable housing to acquire and preserve affordability of existing naturally occurring affordable multifamily properties.
Timeframe: Housing to review availability of funds during biannual budget review cycles throughout the planning period, 2023-2031.

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

HE 5.1 Study, and consider enacting an ordinance that would: require the County to assess the potential impacts of any demolitions and/or conversions of multi-family residential property to non-residential uses, (including demolition for purposes of conversion, and demolition due to rehabilitation, health and safety, and code compliance issues, including those demolitions initiated by County enforcement action) on the housing need described in the County Housing Element; formally delegate authority to the Housing Department to assess impacts and determine appropriate mitigation measures; require mitigation measures on the part of the property owner to

offset the loss of housing stock and increased housing need due to demolition and/or conversion, potentially including in-lieu fees and/or other mitigation, and; require the County to work with property owners, including offering rehabilitation, relocation, and other assistance when feasible, to ensure that any demolition and conversion that would adversely impact the County's housing need is avoided or mitigated to the maximum possible extent.
Lead: Planning and Building Department/Department of Housing
Implementation Target: Leads to work collaboratively to consider enacting ordinance. Establish roles and responsibilities between departments through a Memorandum of Agreement (MOU) in the event of a conversion/demolition of a multi-family residential property unless/until an ordinance is in place.
Timeframe: Consider adoption of ordinance in 2024-2025; determination of need and drafting of ordinance in 2025 for adoption January 2026 if needed; establish MOU by January 2024.

Protect Tenants of Affordable Housing from Overpayment and Displacement

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

HE 6.1 Continue administering Section 8 and other rental assistance programs, which are targeted to very low- and extremely low-income individuals and families, including seniors, homeless households, and persons with disabilities. Currently these programs include the Mainstream Vouchers, Housing Choice Voucher; Project-Based Rental Assistance; Family Unification; Homeownership; Moving To Work Self-Sufficiency; Moving To Work Housing Readiness; Provider-Based Assistance, Permanent Supportive Housing; HUD-VASH; and HUD's Emergency Housing Voucher program.
Lead: Department of Housing
Implementation Target: The Housing Authority will keep the Housing Choice Voucher Wait List open continue to draw applicants from the Waiting List each month to maintain a high utilization rate. Site-based wait lists will also be opened until there are a sufficient number of applicants to be referred to different sites with Project-Based Voucher units.
Timeframe: 2023-2031

HE 6.2 Seek out new public and private sources of funding to address additional rental assistance needs in the County. For example, with the support from the Veterans Administration and San Mateo County's Continuum of Care, the Housing Authority has applied successfully for new HUD-VASH, Housing Stability Vouchers, and Permanent Supportive Housing Vouchers in past years. In 2021, the Housing Authority applied for and was awarded new Emergency Housing Vouchers from HUD under the American Rescue

Plan Act of 2021. DOH will continue to identify and obtain similar new funding sources as they become available.
Lead: Department of Housing
Implementation Target: As funding opportunities arise, continue to seek out new public and private sources that can provide rental subsidies for lower income households.
Timeframe: 2023-2031. The Housing Authority will apply 3-4 times a year for additional Section 8 Vouchers. In addition, the Housing Authority will renew existing CoC Permanent Supportive Housing grants and apply for new grant(s) annually.

HE 6.3 Monitor Federal actions and appropriations regarding extension of Section 8 contracts, and actively support additional appropriations. Monitor State actions and appropriations regarding rental subsidy/assistance programs, and actively support additional funding for operating subsidies in deeply affordable housing developments.
Lead: Department of Housing
Implementation Target: Follow state and federal budget cycles and advocate for additional appropriations as opportunities arise.
Timeframe: 2023-2031

HE 6.4 Continue to actively work to retain existing landlords offering units to households with Section 8 vouchers, and seek new potential landlords willing to join the program.
Lead: Department of Housing
Implementation Target: As needed and when funding is available, the Housing Authority will continue to adjust the payment schedule for Section 8 vouchers in order to retain both landlords and tenants. This action, while necessary, may also result in fewer resources available for expanding the voucher pool in the future. The Housing Authority will strategically create opportunities to educate and outreach to landlords. Strategies include hosting or attending events targeted to landlords or affordable housing providers. Education and outreach can also include activities such as newsletters, presentations, briefings to community groups, and one-on-one appointments with landlords. The Housing Authority is also working to launch an online portal for its landlords and improve information sharing via its website.
Timeframe: 2023-2031. The Housing Authority will hold quarterly meetings/workshops with existing and prospective landlords.

- **AFFH Reference:** Figure 1-7 (Housing Choice Vouchers by Census Tract)

HE 6.5 Identify barriers for tenant-based voucher holders who seek housing in areas that increase access to areas such as education, economic mobility, and health.

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

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

Lead: Department of Housing

Timeline: The baseline report will be created by 2025 and will continue to be tracked throughout the Housing Element cycle, at least annually. The Housing Authority will engage with stakeholders as well as include implementing actions resulting from coordination biannually.

Implementing actions could include policy changes, education/training for Housing Authority stakeholders and partners, closer coordination with local cities, discussion with grantees, and more robust marketing to landlords and voucher holders.

- **AFFH Reference:** Figure 1-7 (Housing Choice Vouchers by Census Tract); Figures II-6 -II-11 (Race and Ethnicity by Census Tract/Block Group); Figure II-28 (Poverty Status by Census Tract, 2019); Figure III-1(TCAC Opportunity Areas Education Score by Census Tract, 2021)

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

HE 7.1 Regulate the potential closure of mobile home parks and mitigate impacts on park residents through implementation of the County's Mobile Home Park Change of Use Ordinance, Ordinance Code Chapter 5.156.

Lead: Department of Housing / Planning and Building Department

Implementation Target: No mobile home parks will be closed or converted without fulfilling all requirements of Ordinance Code Chapter 5.156. All residents at risk of displacement by conversion or closure will receive all

technical, legal, financial and other assistance required by Chapter 5.156, and any and all other relevant regulations. In the case of any potential mobile home park closures affecting parks using County CDBG/HOME funds, monitor these closures to ensure that both State and federal relocation requirements are met. All residents displaced by mobile home closure or conversion will obtain equivalent or better housing at similar cost.
Timeframe: 2023-2031. Annual monitoring of mobile home status using required mobile home reporting, in addition to monitoring of proposed and/or potential closure/conversion.

HE 7.2 Regulate any proposed mobile home rent increases in accordance with County's Mobile Home Rent Control Ordinance, Chapter 1.30 of the County Ordinance Code.
Lead: Department of Housing
Implementation Target: No rental increase will take place that exceeds the limits established by County ordinance.
Timeframe: DOH will monitor mobile home rent increases annually throughout the planning period, 2023-2031.

HE 7.3 Continue to monitor mobile home park operations and rents to ensure compliance with County Ordinance Code Chapters 1.30 and 5.16, and County Zoning Regulations Chapter 26, and improve data reporting and collection systems to support reporting of data required of mobile home park owners/operators pursuant to County regulations.
Lead: Department of Housing / Planning and Building Department.
Implementation Target: DOH will annually collect operational and rent data from all parks as required by County regulations, and complete ongoing analysis of compliance with County regulations.
The leads will create an online data portal allowing mobile home park owners/operators to easily enter required data through a web-based interface.
Timeframe: Data collection and compliance analysis will be ongoing. The online data reporting portal will be implemented in 2024-2025.

HE 7.4 Determine and appropriately delegate areas of individual and shared responsibility for mobile home oversight and complaint response across County Departments and create a system to automate complaint distribution and response.
Implementation Target: Establish a standing interdepartmental working group between DOH, the Planning and Building Department, and the Environmental Health Department to delegate roles and responsibilities for response to complaints or inquiries from mobile home park residents and park owners/operators, and to maintain ongoing communication on mobile home park issues. Create an online complaint reporting system for park residents, a system for park owners/operators, and automate delegation of

complaints to the appropriate responsible department and partner agencies to the extent possible.
Lead: Department of Housing / Planning and Building Department
Timeframe: Interdepartmental working group establishment will occur in 2024-2025, with workgroup established by June 2025. Creation of online complaint/inquiry portals for park residents and owners/operators will occur in 2025-2026, with portals operational by September 2026.

HE 7.5 Continue to review and evaluate the utilization of federal, state and local funds as appropriate to assist with stabilization and preservation of mobile home housing stock, relocation assistance, renovation of mobile park home infrastructure, and opportunities to purchase mobile home parks. Provide technical assistance to tenants to the extent possible in applying for funding opportunities.
Lead: Department of Housing
Implementation Target: Review and evaluate federal, state, and local funding opportunities for mobile home park housing programs. Provide technical assistance to tenants to the extent possible in applying for funding opportunities.
Timeframe: 2023-2031, with annual review.

HE 7.6 Study policies and funding opportunities to preserve mobile home parks as affordable through the conversion of ownership or control to resident organizations, nonprofit housing sponsors, land trusts, or local public entities. In particular, study right of first refusal/right of first offer practices for tenants and nonprofits to purchase mobile home park sites.
Lead: Department of Housing
Implementation Target: Study other jurisdictions' strategies and access state resources to review best practices and possible implementation plans.
Timeframe: 2028-2029, with report on recommended strategies by June 2029.

HE 7.7 Explore feasibility of Innovative Housing Types in Mobile Home Parks, including tiny homes and other housing types currently disallowed or not in common use.
Lead: Planning and Building Department
Implementation Target: Study other jurisdictions' policies; analyze legal feasibility of tiny homes.
Timeframe: 2024-2025

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

HE 8.1 Analyze and monitor the potential and actual displacing impacts of programs such as Plan Bay Area/One Bay Area Grants, State and Federal designations, and other funding programs intended to promote development and redevelopment in specifically targeted areas.
Lead: Planning and Building Department/ Department of Housing
Implementation Target: Continue to review how the State's Opportunity Map designations and methodology, Community Revitalization Areas, and other tools impact the County's ability to access funding.

As many funding programs are not directly under the County's control, a primary goal is to provide meaningful local input to the regional, state, and federal funders adopting and implementing these programs, to help those funders better design programs to minimize displacing effects.

Timeframe: When draft funding policies are released for public comment at the regional, state, and federal levels, County will review and submit comments as applicable. 2023-2031.

- **AFFH Reference:** Figure IV-28 (Census Tracts Vulnerable to Displacement)

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

HE 9.1 Continue to provide financial support, from local and federal sources, to community-based agencies and organizations working to educate landlords and tenants about their rights and responsibilities and providing referrals, mediation and other assistance.
Lead: Department of Housing
Implementation Target: The County will apply for federal funds annually through an Annual Action Plan to HUD. As funding becomes available, DOH will continue to make these activities of funding a priority.
Timeframe: 2023-2031, distribute funding annually based on a competitive funding application process. annually based on competitive funding application. Annual NOFAs including the distribution of federal funding and Measure K funds will be available to provide funding to these activities.

HE 9.2 Continue to provide financial support, from local and federal sources, to community-based agencies and organizations that provide pro-bono legal assistance and emergency rental assistance to low-income tenants facing eviction and/or disputing with their landlords over the habitability of their rental unit.
Lead: Department of Housing
Implementation Target: The County will apply for federal funds annually through an Annual Action Plan to HUD. As funding becomes available, DOH

will continue to make these activities of funding a priority. Support funding for communities that face a high risk of displacement across the County.
Timeframe: 2023-2031; distribute funding annually based on a competitive funding application process. Annual NOFAs including the distribution of federal funding and Measure K funds will be used to provide funding to these activities.

- **AFFH Reference:** Figure IV-28 (Census Tracts Vulnerable to Displacement)

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

HE 10.1 Coordinate all code enforcement actions that have the potential to result in displacement with the Housing Department.
Lead: Planning and Building Department/ Department of Housing
Implementation Target: As potential displacement situations arise, Planning and Building Department to continue to collaborate with DOH. Establish roles and responsibilities between departments through a Memorandum of Agreement (MOU) specifying events that trigger notification of the Housing Department, and the form, timing and content of notification.
Timeframe: Finalize and agree to MOU by December 2025.

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

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

[NOTE: This program has been suspended indefinitely.]

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

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

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

~~**HE 11.1** Implement additional zoning updates consistent with implementation of the updated Community Plan.~~
~~**Lead:** Planning and Building Department~~
~~**Implementation Target:** Completion of additional phase of North Fair Oaks rezoning and general plan amendments, expanding areas in which higher density housing is allowed, by 2023. Explore additional need for rezoning of other areas as needed, depending on RHNA progress. Revisit and reassess or confirm how well the North Fair Oaks Plan is meeting the residents' current vision for new development.~~

- ~~$610,000 in LEAP and SB 2 funding allocated to rezoning and general plan amendment project; 14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units (minimum 20% of which will be long-term affordable)~~

- ~~Planned resident engagement: approximately 10 local CBOs, minimum 250 residents~~

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

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

[NOTE: This program is complete]

HE 11.1 Assess the status and implementation of the North Fair Oaks Community Plan, reassess community needs and goals, and determine amendments to the Plan to better meet those needs, and to ensure that fair housing and equity goals are directly incorporated in the Plan and its implementation programs.
Lead: Planning and Building Department

Implementation Target: A broad assessment of the effectiveness of the North Fair Oaks Community Plan in meeting the needs of community residents, including in relation to housing affordability, fair housing, and equity issues broadly; a prioritization of policies and programs to better achieve plan goals; and a set of ongoing performance metrics and a reporting dashboard for ongoing dynamic assessment of implementation and achievement. Assessment to include significant outreach and community input, intended to reach at least 500 community residents, 10 local stakeholder groups, and 20 businesses through public workshops, resident surveys, and other direct outreach. Results will be included in an assessment report and recommended policy and program prioritization and potential amendments, for consideration by the Board of Supervisors.
Timeline: This assessment is underway; draft and final recommendations and strategies will be completed by July/August 2024.

As the draft and final recommendations generated by the study will not be available until mid-2024, it is not feasible to identify specific policy commitments in advance of study completion. However, after the study is complete, the County will draft any necessary policy amendments for presentation to the Planning Commission and Board of Supervisors for consideration, and adoption of any directed changes will be completed by June 2025.

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

HE 11.2 **Rezoning Program**. Rezoning to provide additional capacity for lower income RHNA categories, and to meet the Sites Inventory requirements of state law.

- Rezone to provide additional high density residential sites. To meet the County's very low, low, and moderate income RHNA categories, the County will rezone 126 parcels constituting roughly 42 acres in the unincorporated Colma, Broadmoor, Harbor Industrial, and Midcoast areas to allow residential development by-right at densities ranging from 60 to 100 units per acre, with a minimum density of at least 30 units per acre, as described in the RHNA and Sites Inventory Chapter and presented in detail Appendix E.

- In combination with higher density rezoning, adopt reduced development standards with lower minimum lot sizes, no minimum lot sizes for attached multifamily ownership projects, no FAR for residential development, and reduced minimum setbacks and parking ratios, and maximum heights sufficient to allow the maximum residential density on any given parcel.

Lead: Planning and Building Department
Implementation Target: Rezoning of 115 parcels and 42 acres to allow high density residential multifamily development by right, with significantly reduced and streamlined development standards.
Timeline: Begin rezoning in July 2024; Planning Commission and Board of Supervisors hearings in September-December 2024; adoption January 2025.

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

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

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

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

Policy HE 14 Encourage Residential Uses in Commercial and other Non-Residential Zones. Allow and encourage residential uses in appropriate commercially zoned and other non-residentially zoned areas. The County has single-use zoning in certain areas where mixed-use development may be appropriate. Currently, residential uses are allowed in commercially zoned areas with an approved use permit; however, the use permit process can add time, cost and uncertainty to the approval process, discouraging applications for residential permits in commercial areas. Many potential

applicants may also be unaware that residential uses are permitted with a use permit in commercial areas. When funding is available, the County to pursue opportunities to acquire land and rehabilitate buildings in commercial and other non-residentially zoned areas in efforts of creating new affordable housing units.

HE 14.1 As part of the zoning amendments related to the rezoning program described in HE 11.2, add residential uses as ministerially permitted uses, not requiring use permits, in specific commercial areas and zoning districts.
Lead: Planning and Building Department
Implementation Target: Include ministerially permitted residential uses in all currently non-residential zoning districts included in HE 11.2.
Timeframe: 20204-2025

HE 14.2 When funding is available, the County will pursue opportunities for the acquisition and/or rehabilitation of sites for affordable housing development, including but not limited to conversion of commercial properties and other buildings that can be converted to permanent or interim housing.
Lead: Department of Housing/County Real Property/County Executive Office/Human Services Agency
Implementation Target: Continue to review funding opportunities from programs like the State's Homekey program to acquire, rehabilitate, and/or convert properties into permanent affordable and/or interim housing. The County will pursue funding under the State's Homekey 3.0 NOFA to convert commercial properties into permanent supportive housing for the homeless.

Timeframe: 2023-2031; annual evaluation of funding opportunities available to acquire and rehab properties that can be converted into affordable housing. Homekey 3.0 application will be submitted in 2023.

HE 14.3 When opportunities for development arise on lands owned by school districts and faith-based organizations within the County, County to investigate these sites for affordable housing.
Lead: Department of Housing / County Executive's Office / Office of Sustainability
Implementation Target: Continue to provide technical assistance to HEART to facilitate conversations with school districts. DOH and Home for All to work with faith-based communities to provide technical assistance as opportunities arise.
Timeframe: 2023-2031; annual evaluation.

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

area ratios, setback standards, height allowances and other development regulations that facilitate rather than impede such compact and mixed-use development.

HE 15.1 Encourage infill development on vacant or redevelopable lots (including County-owned lots) in already developed areas, near existing infrastructure, and prioritize funding assistance for infill development, including affordable housing developments where possible.
Lead: Planning and Building Department / Department of Housing
Implementation Target: DOH to continue to finance affordable infill development projects (in particular, those that are eligible for streamlining opportunities under Senate Bill 35, SB 423, SB 4, and Assembly Bill 2162) in issued Notice of Funding Opportunities. DOH to support projects applying for the Infill Infrastructure Grant (IIG) from the state.
Timeframe: 2023-2031; annual evaluation. The County owns an infill property in San Carlos that the County will issue an RFP for in 2025 with the goal of selecting a developer by 2026. This property will be targeted for a multi-family affordable housing project serving low-income households. The site is adjacent to the main thoroughfare of El Camino Real which makes it an ideal location for dense affordable housing.

HE 15.2 Include policies and regulations encouraging appropriate transit-oriented development in all revisions to area plans, including any updates to the North Fair Oaks Community Plan and implementing zoning regulations.
Lead: Planning and Building Department
Implementation Target: Should the assessment of the North Fair Oaks Community Plan described in HE 11.1 result in recommended policy or program amendments, ensure that these amendments continue to encourage and facilitate transit-oriented development in North Fair Oaks.
Ongoing inclusion of appropriate policies as other area plans, including Plan Princeton, the Colma Area Plan, and others are adopted or revised.
Timeframe: North Fair Oaks Plan assessment, July/August 2024. Other plan revisions, 2023-2031

HE 15.3 When proposed affordable housing projects are not located near transit, encourage developments to maximize non-single occupancy vehicle opportunities and employ Transportation Demand Management strategies such as subsidized transit passes, car share, bicycle and pedestrian infrastructure, safe and secure on-site short- and long-term bicycle parking facilities, and shuttles to access service centers.
Lead: Planning and Building Department/Department of Housing /Office of Sustainability/Department of Public Works
Implementation Target: DOH will continue to prioritize transit-oriented development in issued Notice of Funding Opportunities. However, DOH will also consider alternative non-single occupancy vehicle opportunity efforts

that exceed minimum compliance with local jurisdiction's and/or C/CAG's Transportation Demand Management policies when reviewing funding proposals for developments that are not located adjacent to public transit.
Timeframe: 2025-2031; annual evaluation.

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

HE 16.1 Explore ways to exempt some types of multifamily and higher density residential development from minimum lot size restrictions, in appropriate areas, through amending the Subdivision Regulations and Zoning Code for areas where multifamily attached development is allowed.
Lead: Planning and Building Department
Implementation Target: Address, at minimum, lot size exemptions for multifamily and higher density housing in ongoing expanded North Fair Oaks rezoning, matching the exemptions provided in the adjacent CMU zoning districts, and assess as other rezoning and specific plan updates and adoptions occur, including the areas identified for rezoning in the rezoning program described in HE 11.2.
Timeframe: HE 11.2, by January 2025; ongoing assessment.

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

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

HE 17.1 Refine GIS-based mapping applications that inform developers of identified housing sites available through the Planning and Building Department website.
Lead: Planning and Building Department/Department of Housing
Implementation Target: Leads to continue to refine tool for effectiveness and functionality for developers over the timeframe of the Housing Element. DOH staff to receive training from Planning and Building department on mapping tool and publish tool on Housing website for developers by 2025.
Timeframe: Training and publishing of tool completed by June 2025.

HE 17.2 Continue to expedite permit review and waive planning, building and license fees for projects providing housing that is primarily affordable to extremely low-, very low-, and low-income households, including seniors, special needs populations, persons with disabilities.
Lead: Planning and Building Department
Implementation Target:
Timeframe: Ongoing; formalize special needs housing waivers which are currently granted by Department policy, but not adopted, by December 2024.

Policy HE 18 Support Infrastructure Adequate to Support Housing Development. Continue to support infrastructure expansion and identify opportunities for County assistance with infrastructure improvement in specific areas.

HE 18.1 Continue to support infrastructure expansion and to identify opportunities for County assistance with infrastructure improvements in specific areas, such as North Fair Oaks and the unincorporated South Coast, including identification of needs and of external funding sources and other available resources. Continue to identify capital improvements to County-maintained roads necessary to support residential and other types of development.
Lead: Planning and Building Department/Department of Housing/Public Works Department
Implementation Target: North Fair Oaks-specific infrastructure study and improvement strategies, funded in part by already allocated ARPA funds and undertaken by contractors already retained by the County.

As the intent of this program is to assess and determine the nature and extent of infrastructure constraints as yet unknown, implementation steps and timing will depend on the outcomes of the studies, and cannot be described in detail in advance.

Timeframe: Ongoing; road improvements are continually funded by general funds, road mitigation fees and gas tax, and improvements are made on a rolling, annual basis, with no new implementation actions or authorizations required. The North Fair Oaks infrastructure assessment will be funded in part by already-available ARPA funding, and the South Coast infrastructure assessment by funding to be identified.

Policy HE 19 Encourage Use of Surplus and Underutilized Public Lands for Affordable Housing. Continue, as required by state law, to investigate and refine the inventory of County-owned lands that have the potential to be used for affordable housing. This inventory may include parcels that have been declared surplus property by the County as well as underutilized County properties, including air-rights parcels, which might be determined to be appropriate for affordable housing development.

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

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

Implementation Target: Review and update the list of County-owned properties with potential for residential use, with priority for parcels in high opportunity areas. Document and refine interdepartmental process for evaluation of County-owned sites for affordable housing purposes. The County will continue to comply with the Surplus Land Act as applicable for all County-owned properties.

Timeframe: Annually review list of County-owned properties with potential for residential use. Refine interdepartmental process for evaluation by 2027.

The County has entered into a ground lease with an affordable housing developer on County-owned land located on Middlefield Road in the unincorporated County. The affordable housing developer will build 179 units at this site. The proposed housing development at this site was entitled in 2022, is now fully under construction, and development will be completed by the end of 2025.

The County has engaged a developer in the phased redevelopment of a Housing Authority-owned site in Daly City. The first phase of redevelopment was ground leased to the developer in 2021 and is scheduled to complete construction in 2024. Future phases will be ground leased to the developer over the Housing Element cycle.

The County also owns an infill property in San Carlos that the County will issue an RFP for in 2025 with the intent to select a developer by 2026. This property will be targeted for a multi-family affordable housing project serving

low-income households. The site is adjacent to the main thoroughfare of El Camino Real which makes it an ideal location for dense affordable housing.

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

Policy HE 20 Grant Density Bonuses for Development of Affordable Housing. Continue to grant density bonuses for the development of below-moderate income housing as allowed in the County's density bonus ordinance, and revise the ordinance as needed to streamline and update implementation procedures consistent with State Density Bonus Law.

HE 20.1 Continue to apply the County's local density bonus ordinance, consistent with state law, to grant density bonuses to all eligible projects, incentivizing housing production and affordability to the greatest possible extent.
Lead: Planning and Building Department
Implementation Target: All projects eligible for density bonuses are processed according to the requirements of the ordinance, and receive the full range of available bonuses and exceptions.
Timeframe: 2023-2031; ordinance updates as needed to maintain consistency with State law.

HE 20.2 Updates to County Density Bonus Ordinance to Achieve Compliance with State Law. The County has undertaken multiple recent updates to the County's Density Bonus Ordinance in order to comply with various amendments to State Density Bonus Law. While the County's updated ordinance includes an umbrella provision establishing that, in any cases of conflict with State law, State law supersedes the County's ordinance, the County will undertake additional amendments to ensure that additional recent amendments are fully reflected in the County's Density Bonus Ordinance.
Lead: Planning and Building
Implementation target: Comprehensive updates to the County's Density Bonus Ordinance to achieve compliance with all changes to State law since the last adopted update.
Timeframe: Comprehensive revisions drafted January 2025 – June 2025. Adoption August/September 2025.

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Policy HE 21 Use Available Financing Programs to Support Affordable Housing Development. Continue to support the acquisition and development of

affordable housing for a range of incomes and household needs for new construction developments.

HE 21.1 Continue to use available local, state, federal, and private funds to increase the supply of extremely low, very low, low- and moderate-income affordable housing through support for site acquisition and new construction.
Lead: Department of Housing
Implementation Target: While the number of affordable housing units that will be created during the implementation period cannot be precisely estimated, the range of financial resources available to the County for affordable housing development in FY 2020-21 is summarized in Table C-1 in Appendix C. Although specific allocation amounts vary from year to year based on current needs, public input, and pipeline considerations, the 2020-21 summary is reasonably representative of the types of programs and projects that are likely to be funded throughout the Housing Element implementation period (2023-2031). County will continue to advocate to the state and federal government for more housing resources for San Mateo County.
Timeframe: DOH releases two Notice of Funding Opportunities each year for the purposes of supporting the development of affordable housing - the Federal funding NOFA is released each Winter and the Affordable Housing Fund is released each Summer. DOH will apply for state and federal funding opportunities as available during the Housing Element timeframe.

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

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

A. Pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), Housing for a Healthy California Program, Homekey, the National Housing Trust Fund, local dollars, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing.
Lead: Department of Housing
Implementation Target: Apply annually to funding available through State HCD that provides housing for homeless, elderly, and/or disabled

persons/households. The County will apply for state HHC and Homekey dollars when available in collaboration with affordable housing developers. In addition, the County will utilize the new County Housing Voucher program (CHVP) funded through local Measure K dollars to provide critical rental subsidies that will support permanent supportive housing developments funded with Homekey funds. The new CHVP aims to provide at least 200 rental subsidies for households living at Homekey and other supportive housing properties over a term of 15 years. DOH will continue to prioritize funding housing for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs in DOH's Notice of Funding Availability (NOFAs).
Timeframe: Each year upon drafting federal and local funding NOFAs, DOH will assess/reassess the required percentages of permanent supportive housing units and/or Extremely Low-Income housing units required of developments. The CHVP commits to distributing 100 rental subsidies by 2024 and the remaining 100 rental subsidies by 2026 to Homekey and other supportive housing properties.

B. Continue to collaborate within the County, with regional agencies (Human Services Agency, Behavioral Health, Health Plan, All Home, and others), and with community service providers to ensure that (1) appropriate support services are linked with housing, (2) appropriate project location is being considered for special populations, and (3) appropriate design is implemented for special populations.
Lead: Department of Housing
Implementation Target: On an annual and ad hoc basis as project funding proposals are considered, DOH will reach out to above-mentioned agencies for input on the services plans of proposed affordable housing projects.
Timeframe: 2023-2031

C. Encourage or require developers to use Universal Design elements (building features, fixtures, and other elements) for appropriate new construction projects by including Universal Design as a funding priority in Department of Housing's NOFAs. Adopt and implement Universal Design standards as a mandatory element of appropriate projects, using the Department of Housing and Community Development's model ordinance as a basis for assessment. Align these standards with state funding and any adopted County requirements regarding accessibility standards.
Lead: Department of Housing/Planning and Building Department (in consultation with the County's Commission on Aging and Commission on Disability)
Implementation Target: Review opportunities to integrate Universal Design standards that are aligned with state funding requirements in Department of Housing's NOFAs. Study, draft and adopt universal design

standards based on HCD model ordinance, with appropriate local modifications.
Timeframe: Study of local universal design ordinance beginning June 2025, with recommendations for adoption by January 2026. Present for Board of Supervisors adoption by June 2026. Review possible integration of Universal Design standards into DOH NOFAs after adoption of ordinance.

D. Continue to ~~discretionarily~~ exempt building features intended to increase residential accessibility and visitability in new and remodeled buildings (such as ramps, stairless entries, and other features) from setback requirements, lot coverage restrictions, FAR restrictions, and other appropriate lot development standards, unless these exemptions present safety concerns.
Lead: Planning and Building Department
Implementation Target: Continue to use the Planning and Building Department's ~~discretionary~~ authority to grant exemptions related to appropriate permit applications until these processes are formalized. Formalize these exemptions as part of the project permitting process, subject to the discretion of the Community Development Director or designee, by drafting and submitting a formal exception procedure for Board of Supervisors adoption.
Timeframe: Begin study and drafting of exception policy by January 2023. Draft and adopt a formal policy by June 2024.

E. Adopt a formal reasonable accommodation procedure that allows applicants to pursue exemptions beyond those offered by the standard zoning and land use exception processes, in order to accommodate exceptions necessary for the purposes of creating and maintaining housing for persons with disabilities.
Lead: Planning and Building Department
Implementation Target: Formal reasonable accommodation policy adopted by County Board of Supervisors
Timeframe: Begin study and drafting of reasonable accommodation policy by January 2023. Draft and adopt a formal reasonable accommodation policy by June 2024.

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

F. Add ‘visitability’ requirements in the County’s Affordable Housing Fund NOFA and guidelines that all County-funded affordable housing developments meet certain ‘visitability’ standards.
Lead: Department of Housing
Implementation Target: County will craft a requirement in its Affordable Housing Fund guidelines that new construction developments that receive AHF funding must meet certain visitability standards, including, one zero-step entrance, doors with 32 inches of clear passage space and one bathroom on the main floor that is wheelchair accessible. County will share new draft 'visitability' guidelines with its non-profit developer partners for their input and feedback and may, as a result of this input and feedback, modify the new 'visitability' guideline in advance of publishing.
Timeframe: Department of Housing to draft new ‘visitability’ guideline to share with non-profit developer partners in advance of its next AHF NOFA release, scheduled for Summer 2026. This program will be in coordination with HE Goal 22.1.C.

HE 22.2 Incentivize and support affordable housing opportunities for Large Family Households by:

A. Using available funding programs (HOME, CDBG, Affordable Housing Fund, and others) to prioritize affordable housing developments that include two and three-bedrooms units for extremely low to very low income households.
B. Encouraging affordable housing development linked to childcare services when feasible.
C. Continue to implement the County’s Inclusionary Housing policy’s large family unit incentive option, which allows developers to substitute one large market-rate family unit for two otherwise required affordable units. Encourage developers, during design and application phase, to utilize the large family incentive.

Lead: Department of Housing; Planning and Building

Implementation Target: Unincorporated San Mateo County has a greater number of three to four person households, married-couple family households, and Households with children than the larger County and Bay Area. This points to a need for housing for larger households, which include two and three-bedroom units. DOH will continue to prioritize funding affordable housing developments that provide two and three-bedroom units in Department of Housing Notice of Funding Opportunities.
Timeframe: 2023-2031; annual evaluation.

❖ **AFFH Reference:** Figure IV-17 (Overcrowding by Race and Ethnicity, Unincorporated San Mateo County, 2019), Figure IV-18 (Occupants per Room by AMI, Unincorporated San Mateo County, 2019); Figure II-16 (Share of

Households by Size, 2019); Figure II-17 (Share of Households by Type, 2019), Figure II-18 (Share of Households By Presence of Children, 2019)

HE 22.3 Provide funding for the development of affordable housing linked to childcare services to alleviate the cost burdens of lower-income households. Extremely cost-burdened families are considered at high risk of homelessness.
Lead: Department of Housing
Implementation Target: Close financing on over $30MM in Affordable Housing Funds and Federal American Rescue Plan dollars to support the development of Middlefield Junction, a 179-unit affordable housing development with a 10,000 square foot childcare center that will serve around 80 children in the North Fair Oaks Community. This new childcare center will be located on the ground floor of the affordable housing development and open to all low-income community members including the families living at Middlefield Junction.

Close financing on the second phase of the redevelopment of Midway Village, a 109-unit affordable housing development with a 15,500 square foot childcare center that will serve around 100 children in the Bayshore neighborhood of Daly City. The new childcare center will be located on the ground floor of the affordable housing development and will serve low-income families at Midway Village and the larger community.

Timeframe: The financing for the Middlefield Junction development will close in the Spring of 2023 with the construction of the new affordable housing development with childcare center complete by 2026. The financing for the Midway Village Phase II development will close in 2025 and with the construction of the new affordable housing development with childcare center complete in 2027.

- **AFFH Reference:**) Figure II-18 (Share of Households By Presence of Children, 2019); Figure IV-9 (Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019); Figure IV-11 (Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure IV-13 (Overpayment (Cost Burden) for Renter Households by Census Tract, 2019)

HE 22.4 Support the development of housing for farm laborers, and monitor the quality and safety of farm labor housing sites:

A. Advocate for federal/state legislation and federal/state funding for programs targeted to provide housing for farmworkers. To expand the use of available funding programs, identify any barriers that may limit access to state or federal resources, and advocate for ways to better align affordable housing opportunities to these resources.
Lead: Department of Housing

Implementation Target: Continually review legislation and program regulations as they are available. In particular, review annual State SuperNOFAs (rental and homeownership) regulations to ensure that funds can be accessed for new farmworker housing opportunities in San Mateo County.
Timeframe: 2023-2031

B. Continue to use local funding to the extent possible to support farm worker housing programs and, if needed, identify additional local funding.
Lead: Department of Housing
Implementation Target: Fund programs that provide advocacy for farmworker housing rights, permanent housing ,and other identified needs for low-income farmworkers.
Distribute $1MM in County funding through the Farm Labor Housing Loan Program to farm owners /operators to create new farmworker housing, the rehabilitation or repair of existing farm labor housing and the Replacement of existing dilapidated mobile home units.

Use local and federal funds to provide emergency rental assistance for one year for up to 18 displaced farmworker households that were impacted by the Half Moon Bay mass shooting while new permanent and/or interim housing options are identified.

Through the Measure K Equity Innovation Fund, DOH funded a community-based organization in the creation of a form of model lease template for farmworkers living in employer-owned housing. The work aims to educate landlords and tenants of their respective rights and responsibilities, support housing stability and prevent evictions, and complement the County's existing housing programs in rural areas.

Timeframe: 2023-2031; annual evaluation of available local funds for farmworker housing and services.

Execute $1MM in contracts for the Farm Labor Housing Loan Program with identified farm owners /operators by 2026.

Rental assistance for households impacted by the Half Moon Bay mass shooting will be provided through Spring 2024. New permanent and/or interim housing options will be identified in 2024 for these households.

The contracted community-based organization will finalize a model lease template for landlords and farmworker tenants by 2024.

C. Collaborate with housing developers to identify sites for developing affordable housing for farmworker households, and work with farm owners and operators, community partners, and other organizations to assess opportunities to expand and/or renovate existing farm labor housing sites.
Lead: Planning and Building Department/Department of Housing
Implementation Target: Collaborate as sites and interested developers are identified for farmworker housing. Provide local funding support to the development of various farmworker housing affordable housing developments on the San Mateo Coast. This includes Cypress Point, a 71-unit affordable housing development in Moss Beach where 18 units have been reserved for low-income farmworkers and 555 Kelly Street, a 40-unit affordable housing development in Half Moon Bay, targeting the local senior and farmworker community.

Draw down on newly awarded State Joe Serna funds for a new farmworker homeownership development in Half Moon Bay. Work in collaboration with the City of Half Moon Bay to acquire property and to complete construction on a manufactured home community for low-income farmworkers. Identify operator/developer for new farmworker homeownership development through an RFP and complete homebuyer loan closings for all tenants.

Department of Housing to continue to prioritize farmworker housing in their Affordable Housing Fund NOFAs.

Timeframe: 2023-2031

Cypress Point and 555 Kelly Street will apply for local Affordable Housing Fund dollars. County to continue to work in collaboration with both developers to provide appropriate local funding support to move projects forward to closing on all construction financing.

Complete construction on new homeownership community in Half Moon Bay for displaced low-income farmworkers by 2025. Identify operator for new farmworker homeownership development by 2025 and complete loan closings for all homeownership units by 2026. Creating homeownership opportunities for farmworkers will provide unique access to communities that have been historically excluded from homeownership.

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

D. Work with the Department of Housing, Planning Department, community partners that represent and assist farmworkers, and farm owners, to monitor, and inspect farm labor housing sites to assess the health and safety of employees, as required by the California Employee Housing Act.
Lead: Environmental Health
Implementation Target: Annual inspections to be conducted once per calendar year.
Timeframe: 2023-2031; annual inspections.

E. Engage with community organizations, regional collaborative groups, agricultural stakeholders, and regulatory agencies to identify barriers to creating affordable housing for farmworker households. Engagement will aim to identify ways to balance affordable housing needs for farmworkers with environmental, educational, and open space needs.
Lead: Planning and Building Department/ Department of Housing/Environmental Health/County Executive's Office Department of Agriculture Weights Measures/County Attorney's Office/District Attorney.
Implementation Target: The County will continue to engage with the community through the Farm Worker Advisory Commission and will participate in the creation of a regional agricultural plan, in collaboration with local jurisdictions and regional planning agencies. The cohort of agencies will share ideas and information on policies and programs to craft unified farmworker housing initiatives and to develop regional strategies for the conservation of agricultural land.

County has additionally launched a task force that is committed to improving the living conditions of farmworkers who reside in employer-provided housing. The task force will ensure compliance with local and state rules and regulations that affect the health and safety of employer-providing housing for farmworkers and their families.

Housing Authority to provide education to farmworker community on access to Housing Choice Vouchers for households that include a mix of documented and undocumented persons ("mixed family").

Timeframe: 2023-2031. The Farm Worker Advisory Commission will continue to meet on a bi-monthly basis and the regional agricultural plan collaboration will launch in 2023, with progress assessed annually. The task force will complete all of its work and inspections by 2024. The Housing Authority will provide Housing Choice Vouchers for mixed families on a biannual basis beginning in the Fall of 2024.

HE 22.5 Rural South Coast Housing Assessment and Strategy

*(**NOTE**: HE 22.5, 22.6, and 22.7 are interrelated housing and planning assessments and strategies that are intended to be completed in tandem, with the analysis and findings of each component informing the others.)*

Goal: A comprehensive study of housing characteristics and needs in the unincorporated rural South Coast, including housing availability and affordability, housing stock conditions, constraints to housing production, farm labor housing conditions and needs, and comprehensive strategies to address housing needs, undertaken with robust participation from all segments of and stakeholders in the South Coast community, and in collaboration with established community partners.
Lead: Department of Housing / Planning and Building Department
Implementation Target/Timeframe: 2024-2026. Formation of interdepartmental and inter-organization working group, including County agencies and departments and community stakeholders, June – August 2024; study scoping and costing, August – December 2024; consultant RFP, January 2025; study, January – December 2025; final report and strategies, January – March 2026; presentation to stakeholders, Board of Supervisors, others, May – July 2026. Drafting and adoption of specific implementation actions requiring BOS adoption by December 2026. Other implementation ongoing, as identified.

HE 22.6 Farm Labor Housing Study and Strategy

Goal: In 2015-2016, the County undertook a comprehensive assessment of farm labor housing conditions, including extensive outreach to farm owner operators and farm laborers, to determine labor demographics, housing conditions and issues, needs, and strategies to improve housing conditions, and to assess and address County policies that present barriers to farm labor housing creation and improvement, and strategies that could facilitate the production of farm labor housing. This study will revisit, revise, and significantly expand that study to capture subsequent changes in farm labor conditions, assess progress in creating and improving farm labor housing, and identify new strategies to address farm labor housing needs.
Lead: Department of Housing / Planning and Building Department
Implementation Target/Timeframe: In tandem with HE 22.5, with completion in December 2026.

HE 22.7 Preliminary Pescadero Community Plan Assessment

Goal: The Pescadero community in the County's Rural South Coast faces significant issues with infrastructure conditions, environmental conditions, housing conditions, and various other issues that might be appropriately addressed through a comprehensive planning effort resulting in a Pescadero Community Plan. This study will constitute a preliminary planning effort intended to determine the need for and efficacy of a community plan, undertaken in collaboration with local stakeholders, the

Pescadero Municipal Advisory Council, the Office of Supervisorial District 3, and other partners. The planning study will be informed by the findings of the South Coast Housing Study and Farm Labor Housing Study, and will be staggered to begin after information from those efforts is available.
Lead: Department of Housing / Planning and Building Department / Department of Public Works / Department of Environmental Health / Office of Supervisorial District 4
Implementation Target/Timeframe: Initial scoping, consultant RFP, initial workplan by December 2025; study initiated June 2026; final findings and report by June 2027; presentation to stakeholders, Planning Commission and Board of Supervisors by August 2027.

HE 22.8 Farm Labor Housing Sites Analysis and Regulatory Streamlining
Goal: Analyze and identify sites suitable for the development of farmworker/workforce housing and limited visitor serving commercial facilities on sites in and adjacent to the town of Pescadero (within one mile of County Service Area 11's service boundaries), identify regulatory and other barriers to production of such development, amend regulations for sites identified as appropriate to facilitate and streamline production, and identify and recommend other strategies to promote farm labor/workforce housing and limited commercial facilities.
Lead: Planning and Building Department
Implementation Target/Timeline: Solicitation and selection of consultant by June 2026; study ongoing through January 2027; final analysis and report by June 2027; presentation to local stakeholders including the Pescadero Municipal Advisory Council, Puente, the San Mateo County Agricultural Advisory Committee, San Mateo County Planning Commission and Board of Supervisors, August – November 2027.

HE 22.9 Provide affordable housing opportunities and supportive services to homeless individuals and families:

A. Continue to use CDBG, HOME, local funds, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs to support emergency, interim, and permanent housing opportunities.
B. Continue to require that at least 5% of units in affordable housing projects funded with local funds are set aside for homeless households and prioritize funding for projects that set aside 20% of units or more to homeless households.
C. Secure funding (including rental subsidies) to acquire and operate interim and permanent supportive housing through local, state, and federal funds.

D. Continue to support community-based organizations that provide rapid rehousing, housing navigation services and other homelessness prevention efforts.
Lead: Department of Housing/Human Services Agency/Behavioral Health and Recovery Services
Implementation Target: In addition to the work the County is already doing in 27.5, County through their AHF NOFA, to consider requiring at least 10% of units in new affordable housing developments to be set aside for permanent supportive housing units. Consider prioritizing the award of local, State, and federal funding made available through County's Affordable Housing Fund to supportive housing projects providing 25% or more of their units to special needs populations. Review of these increased targets with community stakeholders will occur in 2024-2025.

Continue to seek funding made available by state and federal agencies and allocate it to acquire and/or operate interim and permanent supportive housing projects, to fund rapid rehousing programs and other services and homelessness prevention efforts on an annual basis.

Timeframe: 2023-2031.

HE 22.10 Continue to support the County's Center on Homelessness by implementing housing strategies promulgated through the Ending Homelessness in San Mateo County report or applicable implementation plan.
Lead: Department of Housing
Implementation Target: The Ending Homelessness in San Mateo County report is scheduled to expire in 2022 and the Center on Homelessness will consider an updated plan shortly thereafter.
Timeframe: 2023-2031

HE 22.11 Assist and support the development of housing for extremely low-income households of all housing types:

- Promote inclusion of rental and ownership housing suitably priced for extremely low-income households in all possible housing developments, including transit-oriented and mixed-use housing, and other new housing created, assisted, or incentivized by County policies.
- Provide specifically targeted financial and other assistance for creation of housing for extremely low-income households as part of funding programs provided by the County.
  Lead: Department of Housing / Planning and Building Department
  Implementation Target: DOH to continue to require 15% or more of units in affordable housing developments to be targeted to extremely

low-income units. Under the AHF NOFA, consider providing more competitive points to affordable housing developments that provide a higher percentage of extremely low-income and acutely low-income units. Explore additional opportunities to incentivize extremely low-income housing through updates to various housing ordinances and policies.

The County will utilize the new County Housing Voucher program (CHVP) funded through local Measure K dollars to provide critical rental subsidies that will support permanent supportive housing developments funded with Homekey funds. The new CHVP aims to provide at least 200 rental subsidies for extremely low-income households living at Homekey and other supportive housing properties over a term of 15 years. The CHVP commits to distributing 100 rental subsidies by 2024 and the remaining 100 rental subsidies by 2026 to Homekey and other supportive housing properties.

Timeframe: Analysis of available opportunities for specifically targeted financial and other assistance is ongoing, with annual review.

HE 22.12 Review and amendment to zoning and permitting regulations as needed to streamline and facilitate permitting of special needs housing.
Lead: Planning and Building Department
Implementation Target. San Mateo County complies with state law and follows the permitting and regulatory standards and processes applicable to emergency shelters, permanent supportive housing, low barrier navigations centers, and single-room occupancy units. However, many parts of the County's zoning regulations were adopted prior to new state laws that changed the required permitting and other regulations applicable to these uses. The County will comprehensively assess the zoning regulations applicable to the housing types, and amend the zoning regulations as needed to ensure compliance with state law, and consistency with the County's current practices.
Timeframe: Assessment August 2025 – April 2026. Any necessary amendments drafted April – August 2026, presented for adoption September - December 2026.

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

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

HE 23.2 Advance the All Home Regional Action Plan (RAP) developed by the Regional Impact Council (RIC) which outlines eight strategic priorities and a program investment framework to reduce unsheltered homelessness by 75% across the Bay Area by 2024.
Lead: Department of Housing
Implementation Target: Participate in All Home collaborations and review goals outlined in RAP against County's progress in reducing homelessness. Be the first County to participate in All Home's first Support Card initiative that will provide an analysis of performance in reducing homelessness. This work is ongoing and aims to validate the County's work of having a 75% reduction in unsheltered homelessness by 2024.
Timeframe: 2023-2025

HE 23.3 Collaborate in partnership with Bay Area Housing Finance Authority (BAHFA)/Association of Bay Area Governments (ABAG) to tackle the regional housing needs on a larger scale.
Lead: Department of Housing
Implementation Target: Participate in BAHFA collaborative meetings and provide input on BAHFA's priorities and goals during the Housing Element cycle. This includes input on future funding priorities and continued support of the development of a regional online affordable housing listings portal.
Timeframe: 2023-2031

HE 23.4 Partner with C/CAG to support the current work and proposed continuation of the "21 Elements" countywide collaborative of local jurisdictions (all 20 cities within the County, in addition to the County). Continue to (a) provide research and technical support for jurisdictions on housing-related state and local policies and (b) help jurisdictions with ongoing implementation issues related to completed Housing Elements.
Lead: Department of Housing
Implementation Target: Meet regularly with C/CAG to provide updates on different initiatives.
Timeframe: 2023-2031

HE 23.5 Partner with Home for All, a collaborative initiative comprised of the County of San Mateo, local governments, school districts, community-based organizations, faith-based organizations, advocacy groups and businesses, to work on a variety of strategies that contribute to housing solutions. These strategies include community conversations and public engagement around

housing topics, sharing best practices for housing policy and funding solutions, supporting innovative housing solutions like second units, and educating community members about permanent supportive housing.
Lead: Department of Housing
Implementation Target: Continue to participate in Home for All's meetings and working groups.
Timeframe: 2023-2031

HE 23.6 Incentivize affordable housing developers to leverage private funds from philanthropic organizations or private companies when feasible.
Lead: Department of Housing
Implementation Target: Create incentives in Notice of Funding Opportunities for projects that have leveraged private funding to build affordable housing. The AHF NOFA currently includes a competitive advantage for projects with significant leveraging, including philanthropic dollars. There is no distinction at the moment between leverage of private funds and public dollars. To promote the pursuit of philanthropic dollars by applicants, the AHF NOFA will include a list of updated philanthropic sources with website links. Secondly, in mandatory pre-application meetings, applicants will be asked which of the possible sources of philanthropic dollars they have evaluated and are considering pursuing.
Timeframe: 2023-2031; the AHF NOFA will be reviewed and annually updated to include philanthropic resources available for applicants.

Policy HE 24 Strengthen and Clarify County Inclusionary Housing Requirements. Potentially broaden and strengthen the County's Inclusionary Housing Ordinance to include larger-scale single-family residential developments, which are currently exempted. Also, adopt Inclusionary Housing administrative guidelines to provide greater clarity and consistency in implementation of the regulations, and to allow greater flexibility as market conditions or housing regulations change over time.

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

HE 24.2 Modify administrative guidelines for the Inclusionary Housing ordinance as a tool to guide implementation of the ordinance and provide clarity and flexibility within the ordinance requirements for situations not addressed in detail. Tie required inclusionary unit housing price and rent levels in the

administrative guidelines to TCAC or HUD's published rents and prices, or other regularly adjusted levels, rather than levels established and updated by the Board of Supervisors.
Lead: Planning and Building Department will be the lead with Department of Housing's input.
Implementation Target: Completion of administrative guidelines and adoption by Board of Supervisors.
Timeframe: 2024-2026; presentation to Board of Supervisors by December 2026.

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

HE 25.1 Continue to impose and collect affordable housing impact fee on eligible development projects, and accrue in Affordable Housing Fund for appropriate disbursement, while undertaking a new nexus study, in collaboration with other local jurisdictions on the model of the "Grand Nexus Study" that was the basis of adoption of the County's impact fee in 2016, determining current need and appropriate fee levels for various kinds of development.
Lead: Planning and Building Department/ Department of Housing/21 Elements
Implementation Target: Housing Impact Fee updated Nexus Study, and fee revisions for Board of Supervisors approval as needed.
Timeframe: Scoping begun in Spring 2024; consultant selection in Fall 2024; study targeted for completion December 2025. Adoption of any necessary amendments January/February 2026.

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

HE 26.1 Continue to implement the County's ADU ordinance, which significantly facilitates and incentivizes ADU production in all residential zoning districts, in excess of the requirements of State law, and undertake any additional updates required for consistency with future changes to State law.
Lead: Planning and Building Department
Implementation Target: Application of ADU regulations to all applicable units.
Timeframe: 2024-2031; annual review of ADU production as part of Housing Element Annual Progress Reports.

~~**HE 26.2** ADU Amnesty Program. Continue implementing the County's existing ADU amnesty program, which offers a low-cost, risk-free opportunity for owners~~

~~of existing, unpermitted accessory dwelling units to bring those units into compliance with health and safety standards without risk of code enforcement, demolition of units, and displacement of occupants.~~
~~**Lead**: Planning and Building Department~~
~~**Implementation Target:** At least ten units processed through program annually.~~
~~**Timeframe**: 2022-2024, with possible program extension beyond 2024.~~

[NOTE: This program has been suspended indefinitely.]

HE 26.2. ADU Streamlining Program. Continue implementing the County's ADU permit streamlining program, created in 2022, which expedites permit processing for ADUs, on a separate fast-track processing program.
Lead: Planning and Building Department
Implementation Target: All eligible ADUs processed through fast-tracking, with turnaround within 30 days.
Timeframe: 2023-2031, with annual evaluation of program effectiveness.

HE 26.3 ADU One Stop Shop. Continue to manage, in collaboration with the cities of Pacifica, Redwood City, and East Palo Alto, and other selected cities, the "ADU One Stop Shop" pilot program, which stimulates ADU production by creating a single point of contact for ADU feasibility, design, budgeting, permitting, contracting, and construction services while investigating the program's impact on regional ADU production.
Lead: Department of Housing/County Executive's Office/Office of Sustainability
Implementation Target: Pilot is in the field through August 2022 with program analysis and evaluation to follow. County will continue to work on overall design of the program which may include income eligibility requirements for owners or renters of ADUs created through the program. Goal of 6 units processed through pilot by mid-year 2023.
Timeframe: Program will continue to assist in constructing ADUs for homeowners in 2023 with program evaluation delivered in mid-2024, and may include an option to extend the program.

HE 26.4 ADU Resource Center. Launch ADU Resource Center, in partnership with the cities of Atherton, Belmont, Brisbane, Burlingame, County of San Mateo, Daly City, East Palo Alto, Foster City, Half Moon Bay, Menlo Park, Millbrae, Pacifica, Portola Valley, Redwood City, San Bruno, San Mateo, South San Francisco, and Woodside to provide tools, educational materials, and dedicated staff to help jurisdictions and homeowners to expand on the work first established with the One Stop Shop pilot program in 2019 to increase ADU production. The Center would serve homeowners in answering feasibility questions, providing personalized assessments, sharing access to affordability programs, and offering pre-approved plans; and support local staff in housing element implementation, updating

ordinances, providing process improvements to streamline review, support on opt-in programs for affordable production, and providing jurisdiction-specific training and materials.
Lead: County Executive's Office/Office of Sustainability
Implementation Target: The ADU Resource Center will be modeled on the Napa Sonoma ADU Center, which serves Napa, Sonoma, Marin, and Solano counties - serving as a partner sharing knowledge and lessons learned from practitioners across the region. The center will commence in July 2024 with selection of a new Director and later opening in the fall.
Timeframe: The ADU Resource Center will be funded largely by the participating jurisdictions, with dues and participation limited to one-year commitments. The center will launch July 2024, and continue through 2025, to be evaluated at that point for effectiveness and resource availability to continue.

HE 26.5 Preapproved ADU Design Templates. Continue to participate in HEART's multijurisdictional effort to create and adopt pre-approved design templates for ADUs, to facilitate potential applicants design and application for ADUs, and reduce costs of design and permitting.
Lead: Planning and Building
Implementation target: Three adopted pre-approved templates, free for public use and available on County website.
Timeframe: Templates adopted by December 2025.

HE 26.6 Preapproved ADU Approval Process. Create a formalized application, submittal, review, and approval process for pre-approved ADU plans, and publicize the process and any pre-approved plans on the County website for public use.
Lead: Planning and Building
Implementation target: Formal process, publication of process, and subsequent publication of plans.
Timeframe: Formalization of application, review and approval process by January 2025. Subsequent publication of pre-approved plans as submittal and approval occurs.

HE 26.7 Updates to County ADU Ordinance to Achieve Compliance with State Law. While state law supersedes the County's regulations in cases of conflict, and the County continues to fully implement all provisions of state ADU law, recent legislative cycles have introduced provisions not captured in the County's most recently-adopted ADU regulations.
Lead: Planning and Building
Implementation target: Updates to the County's adopted ADU regulations to achieve full compliance with changes to State ADU law adopted in 2021, 2022, and 2023.

Timeframe: Updates are currently in process. Updated ordinance will be reviewed by the Planning Commission in April/May 2024, and considered by the Board of Supervisors in June/July 2024, taking effect by September 2024.

Policy HE 27 Encourage Homeownership Opportunities for Lower-Income Households

HE 27.1 Continue to provide support for affordable homeownership opportunities for lower-income residents. DOH will continue to have a funding priority in its Affordable Housing Fund NOFA to encourage affordable homeownership development in High and Highest Resource areas as defined by the State.
Lead: Department of Housing
Implementation Target: As funding is available, provide appropriate funds through annual Notice of Funding Availability (NOFAs) for programs that support affordable homeownership opportunities.
Timeframe: 2023-2031. Annually, upon release of County funding NOFAs.

- **AFFH Reference:** Figure III-7 (TCAC Opportunity Areas Economic Score by Census Tract, 2021).

HE 27.2 Continue to provide technical assistance to HEART for its first-time homebuyer program which provides a 5% downpayment – without private mortgage insurance – to qualifying homebuyers.
Lead: Department of Housing / HEART
Implementation Target: Department of Housing to continue to provide technical assistance to HEART staff regarding updates and changes requested by HEART's board to its first-time homebuyer program. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials (the 2019 HMDA data identified the highest denial rates for Hispanic and American Indian/Alaskan Native households, and Black, Hispanic, and American Indian households have very low homeownership rates-- around 40%-- relative to other races. In addition, Hispanic households surveyed for the AFFH were more likely than others to name down payment assistance as a solution to their housing needs). HEART will create a baseline report that identifies the number and percentage of households within these communities that receive assistance through the first-time homebuyer program. This data will continue to be tracked annually to monitor progress towards engaging more households within these communities. HEART will engage with stakeholders (program participants and prospective homebuyers) based upon findings of data to understand any barriers in achieving homeownership.

Timeframe: 2023-2031. DOH will continue to provide technical assistance to HEART for as long as its first-time homebuyer program is operating. Tracking and program review annually.

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

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

HE 28.1 Continue to support programs that facilitate co-living opportunities for low-income households as funds are available on a competitive basis.
Lead: Department of Housing
Implementation Target: Continue to assess needs of co-living programs and support with available funding. For funded projects, collect data on where co-living opportunities are being offered. Work with funded organizations to ensure organizations are marketing to existing housing in high-opportunity areas in the County.

Timeframe: 2023-2031

- **AFFH Reference:** Figure III-7 (TCAC Opportunity Areas Economic Score by Census Tract, 2021).

Reduce Constraints to New Housing Development

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

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

Timeframe: Participate in various meetings annually.

HE 29.2 Continue to provide support to and collaborate with community nonprofits engaged in civic engagement and community education activities.
Lead: Department of Housing
Implementation Target: Collaborate and engage with community non-profits around affordable housing initiatives and education.
Timeframe: 2023-2031

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

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

Lead: Planning and Building Department

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

Timeframe: Ongoing; review policy and determine any required revisions by December 2025. If amendments are required, adopt amendments by June 2025.

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

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

Lead: Planning and Building Department

Implementation Target: Revised parking standards in all areas proposed for rezoning pursuant to the rezoning program in HE 11.2, including reductions in parking ratios for all residential uses, and additional reductions for affordable housing development.

Timeframe: Rezoning specified in HE 11.2 by January 2025. Other amendments on an ongoing basis, in conjunction with changes to area/community plans as they occur.

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Policy HE 32 Educate County Staff on Housing Policies and Housing Law. Often, staff at County agencies and departments are unaware of the County's housing policies, and the requirements of local, state, and federal housing law, and how those laws and policies impact the types of analyses and approvals required for specific projects. This lack of knowledge can create additional barriers to project approval, as well as require additional time and cost in the approval process.

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

Lead: Department of Housing

Implementation Target: DOH to take lead in providing educational sessions surrounding available funding for housing development, as necessary. For example, County will continue to hold interdepartmental charettes where departments can plan for the submission of future Affordable Housing and Sustainable Communities (AHSC) applications to the State.
Timeframe: 2023-2031

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

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

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

HE 33.1 Coordinate, in conjunction with C/CAG, inter-jurisdictional efforts during future housing element cycles. Continue collaborative work on housing element implementation and monitoring issues.
Lead: Department of Housing / Planning and Building Department
Implementation Target: DOH will continue to coordinate with C/CAG on a quarterly basis.
Timeframe: Quarterly during the Housing Element cycle (2023-2031).

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

HE 34.1 Provide community education materials and outreach regarding housing needs, and support efforts by nonprofits and jurisdictions to promote diverse community participation in the development, implementation, and monitoring of housing plans.
Lead: Office of Sustainability/ Department of Housing/County Executive's Office
Implementation Target: Continue promoting diverse community participation through Home for All, a collaborative of jurisdictions, businesses, schools, and community-based groups.
Timeframe: 2023-2031

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

HE 35.1 Encourage transit-oriented development, high-density housing, and mixed-use developments in appropriate locations countywide such as along transit corridors and in commercial areas. Encourage all affordable housing projects adjacent to or near transit for high density residential and mixed-use development to explore the maximum allowable density. Provide and seek funding assistance to the extent possible for the development of affordable housing and bicycle and pedestrian infrastructure components of mixed-use and transit-oriented development.
Lead: Department of Housing / Planning and Building Department
Implementation Target: Housing Department to continue to include transit-oriented development priorities in issued Notice of Funding Opportunities. The NOFA also encourages developers to apply for funding that supports climate and transit objectives like the Affordable Housing and Sustainable Communities (AHSC) program. County to continue to hold

interdepartmental charettes to collaborate on and submit future successful AHSC applications.

As a part of the Middlefield Junction affordable housing development, transportation improvements include implementation of over 8,000 linear feet of pedestrian walkways and 2 miles of Class III bikeway within the North Fair Oaks Neighborhood will be funded and completed with an award from AHSC.

Timeframe: 2023-2031; annual review of funding opportunities. The Middlefield Junction pedestrian and bikeway improvements will be completed by 2026.

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

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

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

Implementation Target: Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside, the on-demand microtransit service launched by Transit to expand mobility in Half Moon Bay, and Route 294 that connects the Coastside to the bayside of the peninsula. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.

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

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

HE 35.3 Pursue implementation of transportation programs, plans, and infrastructure that support future transit-oriented, high-density and mixed-use developments and aim to reduce single-occupancy vehicle use for low-income households. Examples include implementation of the Unincorporated San Mateo County Active Transportation Plan (SMC ATP), North Fair Oaks Bicycle and Pedestrian Railroad Crossing and Community Connections Study recommendations, and the Midcoastside Transportation Demand Management Plan (TDM Plan).

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

Implementation Target: Building on recommendations made in the 2011 North Fair Oaks Community Plan and the 2021 SMC ATP, the purpose of the North Fair Oaks Bicycle and Pedestrian Railroad Crossing and Community Connections Study is to identify:

- A viable community-preferred location and configuration for a new bicycle/pedestrian grade-separated crossing of the Caltrain tracks (the tracks serve as a barrier to residents and there is only one existing crossing at 5th Avenue)
- Bicycle and pedestrian enhancements on local streets linking the preferred rail crossing to key destinations.

The Study area, which is part of an MTC designated Equity Priority Area, is bounded by Middlefield Road to the north, 5th Avenue to the east, El Camino Real to the south and the jurisdictional border with Redwood City to the west. It's important to note that the SMC ATP identifies many bicycle boulevards on local County roads. It's possible that some of the recommended traffic calming improvements on SMC ATP designated bicycle boulevards from this Study could be replicated in other areas of North Fair Oaks as well as other unincorporated County areas.

The Midcoastside TDM Plan will deliver an action-oriented TDM roadmap for the unincorporated communities of Montara, Moss Beach, Princeton, El Granada, Miramar, and the City of Half Moon Bay. The County will seek to address the needs of vulnerable low-income households to understand existing conditions, barriers to multimodal transportation, and potential solutions; identify feasible policy and programmatic solutions tailored to the unique setting and transportation circumstances of the Midcoastside; and clarify roles, responsibilities, opportunities, and resources needed to implement recommendations.

Timeframe: 2023-2031; North Fair Oaks Bicycle and Pedestrian Railroad Crossing and Community Connections Study will be completed in 2024. The Midcoastside TDM Plan will be completed by 2025.

GOAL 4: Promote Equal Housing Opportunities

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

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

HE 36.1 Continue to use CDBG and other local funds to fund fair housing enforcement, education, and technical assistance in the County. Adhere to any implementation plans that are in place related to the County's Affirmatively Furthering Fair Housing policies and programs.
Lead: Department of Housing
Implementation Target: Evaluate and review fair housing priorities annually at The Housing and Community Development Committee's (HCDC) meetings where federal funding priorities are set. Provide up to $200,000 annually to nonprofits for fair housing assistance and legal aid; assist up to 230 households and 630 tenants annually with fair housing related services (based on 2022-2023 service numbers of 230 households and 631 tenants).
Timeframe: 2023-2031; annual review.

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

HE 36.2 Ensure that fair housing information is disseminated and readily available at public locations throughout the County, including County offices and other public County locations, libraries, community meeting facilities, and other appropriate locations.
Lead: Department of Housing
Implementation Target: DOH will continue to fund fair housing programs that disseminate fair housing information at public locations. DOH will ensure outreach plans for fair housing programs are appropriately targeted towards communities most impacted by fair housing complaints in the County.
Timeframe: 2023-2031.

- **AFFH Reference**: Figure 1-3 (HCD Fair Housing Inquiries (2023-2021) and HUD Fair Housing Complaints (2017-2021)); Figure I-5 (HCD Fair Housing Inquiries by Bias, January 2013-March 2021)

HE 36.3 Continue to promote the County's program for referring fair housing complaints to appropriate organizations and agencies for resolution through mediation, legal action, or other appropriate means, and ensure that information on the fair housing complaint referral and resolution process is publicly available both through materials distributed at public locations throughout the County, and on the County's websites.
Lead: Housing Department
Implementation Target: Fair Housing information will continue to be available on DOH's website. DOH will consolidate fair housing resources on one webpage to improve ease of access. In addition, the County will also add directions on what residents should do if they have a fair housing question and how to use and navigate resources on the page. The County will also add directions on what residents should do if they have a fair housing question and how to use and navigate resources on the page. Additional resources offered by HUD and the National Fair Housing Alliance will also be made available as links on the website.
Timeframe: 2023-2031. The website will be improved as described above by the end of 2025.

HE 36.4 Continue to fund non-profit organizations and programs that monitor enforcement of California's Fair Employment and Housing Act (FEHA) which makes it illegal for landlords to reject tenants based on the source of their income, including disallowing rejection of tenants reliant on Section 8 vouchers and other sources of public assistance.
Lead: Department of Housing
Implementation Target: Continue to fund non-profit organizations and programs for enforcement of the California Fair Employment and Housing Act. The Housing Authority of the County of San Mateo will provide information regarding source of income discrimination on the Department of Housing's website.
Timeframe: 2023-2031. Website will be improved with additional information regarding FEHA by 2025.

HE 36.5 Continue to support the development of a multilingual regional online affordable housing listings portal that provides residents that are seeking affordable housing with a user-friendly site where all available affordable housing opportunities are consolidated in one place. The development of this site is currently funded with local and state funding sources. This goal will support HE 36.6, below, by improving marketing efforts for affordable housing opportunities.
Lead: Department of Housing

Implementation Target: Continue to collaborate with the City of San Jose and other jurisdictions throughout the Bay Area, including the Bay Area Housing Finance Authority to fund and administer the site's regional build-out.
Timeframe: Build out of site is scheduled for 2024. Ongoing improvements and site maintenance will take place throughout the Housing Element period, with annual review.

HE 36.6 Affirmatively market County supported affordable units, through the multilingual online affordable housing listings portal and elsewhere, to underrepresented groups such as people with disabilities, extremely low-income households, Hispanic households, and American Indian or Alaskan Native households to the extent that this marketing does not violate Fair Housing requirements.
Lead: Department of Housing
Implementation Target: Reevaluate affirmative marketing requirements annually prior to release of Notice of Funding Opportunities. Specifically, finalize evaluation on appropriate number of days needed for affirmative marketing (which includes but is not limited to marketing to the underrepresented groups listed above) and incorporate findings and recommendations into requirements for loan documents for County-funded affordable housing developments. Review and provide comments on draft marketing plans submitted by housing development partners.
Timeframe: By 2025 and annually, upon drafting NOFAs and loan agreement templates.

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

HE 36.7 **Goal:** The Housing Authority will affirmatively further fair housing by accepting applications through a variety of methods when marketing/advertising the opening of applications for project-based vouchers.
Implementation Target: The Housing Authority will provide and accept applications through a variety of methods, translating to the County's large Limited English Proficient populations, displaying a TDD number for persons with hearing impairments, and providing flyers to social service providers, core service providers, etc. The Housing Authority will continue to assess and address any identified fair housing concerns throughout the term of the Housing Element Cycle.

Lead: Department of Housing
Timeline: 2023-2031, with annual evaluation.

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

HE 36.8 **Goal**: Submit an Equity Plan under HUD's new AFFH rule for the County of San Mateo.

Lead: Department of Housing
Implementation Target: An Equity Plan, or equivalent, will be submitted as required by HUD. This Plan will be informed by the policy and programs from other planning documents including the Housing Element. Fair housing goals outlined in the Equity Plan will be incorporated into the County's HUD planning documents such as the Consolidated Plan and Moving to Work Plan.
Timeframe: At least once during the Housing Element period or on the timeline to be announced by HUD.

GOAL 5: Promote Equity through Housing Policy and Investments

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

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

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

its Affordable Housing Fund NOFA priorities to encourage development in HOJR areas: Affordable housing developments located within high-opportunity, jobs-rich areas, defined here.
Lead: Department of Housing
Timeframe: 2023-2031. Annually, upon release of Affordable Housing Fund NOFA.

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

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

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

DOH defines low resource areas as tracts that rank lowest in the regional average in the indicators described in HE 48 for high-opportunity areas. In addition, DOH defines High Segregation & Poverty Areas as census tracts and rural block groups that have both a poverty rate of over 30 percent and have a disproportionate share of households of color. Low resource and High Segregation & Poverty Areas are mapped here: https://www.treasurer.ca.gov/ctcac/opportunity.asp. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance.
Lead: Department of Housing
Implementation Target: DOH will continue to provide funding for the creation of new affordable housing developments and the preservation of existing affordable housing developments in Low-resource and High Segregation & Poverty Areas through the Federal and Affordable Housing Fund NOFAs.
Timeframe: 2023-2031. Annually, upon release of the Federal and Affordable Housing Fund NOFAs.

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

HE 38.2 Support the work of creating programs and policies that aim to reduce displacement in low-income communities of color. This work will inform future programs, policies, and strategies that focus on providing housing stability and reducing displacement in existing low-income residents.
Implementation Target: Recommend the use of County funds to support the City of East Palo Alto's Affordable Housing Preservation Strategy through engagement with low-income BIPOC residents who are at risk of displacement from their homes. The community feedback will inform the city's allocation of new financial commitments to affordable housing rehabilitation, preservation, and anti-displacement programs. Share outcomes from the City of East Palo Alto's scope of work with other County jurisdictions to facilitate continued discussions around anti-displacement programs and policies.
Timeframe: 2024-2026, Recommend funding of this work to the Board of Supervisors in Spring of 2024. If approved, the contract with The City of East Palo Alto will be executed in 2024 with quarterly progress provided to the County through 2025. Outcomes and learnings to be shared with other jurisdictions in 2026 as applicable after the end of the contract period.

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

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

HE 39.1 Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts in the Harbor/Industrial area with environmental remediation and improvements.
Lead: Office of Sustainability
Implementation Target: Approval and implementation of the County's Green Infrastructure Plan, which calls out Harbor/Industrial as an opportunity area due to high pollutant loading associated with historic land use.
Timeline: Projects identified in San Mateo County's Green Infrastructure Implementation Plan in the Harbor/Industrial opportunity area will commence construction by 2030.

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

HE 39.2 Promote the hiring of (1) certified Minority Owned Business Enterprise ("MBE") and Women Owned Business Enterprise ("WBE") contractors, sub-contractors, and suppliers participating in the development of affordable housing properties that benefit from federal funding passed through DOH; ~~and, (2) Economically Disadvantaged Workers, defined as residents who (i) resides in a census tract within the County with an unemployment rate in excess of 150% of the County unemployment rate; or (ii) has a household income of less than 80% of AMI; or (iii) faces or has overcome at least one of the following barriers to employment: being homeless; being a custodial single parent; receiving public assistance; lacking a GED or high school diploma; participating in a vocational English as a second language program; or having a criminal record or other involvement in the criminal justice system.~~

This goal will be measured by DOH's monitoring of efforts undertaken by developers of federally-funded affordable housing projects located in San Mateo County to broaden the invitation(s) to MBE/WBE contractors, subcontractors, and suppliers. Broadening of bid invitations could include advertisement of available job contracts at trade unions, non-profit organizations, public sites, including County public sites, job training sites, community colleges, etc.
Lead: Department of Housing
Implementation Target: Require that affordable housing developers receiving federal funds report their MBE/WBE marketing efforts and outcomes ~~for contractor and sub-contractor job opportunities~~ to DOH.
Timeframe: Annually, upon request and review of MBE/WBE Worker Reports.

- **AFFH Reference:** Figure II-4 (Area Median Income by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure II-5 (Poverty Rate by Race and Ethnicity, Unincorporated San Mateo County, 2019); Figure III-7 (TCAC Opportunity Areas Economic Score by Census Tract, 2021); Figure III-12 Populations Living in Moderate and High Resource Areas by Race and Ethnicity, Unincorporated County, 2019); Figure III-16 (SB 353 Disadvantaged Communities); Figure IV-22 (Share of General and Homeless Populations by Race, San Mateo County, 2019)

~~**HE 39.3** Support economically-disadvantaged workers and Minority- and Women-Owned Business enterprises with capacity building, training, and capital investment.~~
~~**Lead:** Department of Housing~~

~~**Implementation Target:** Execute Equity Innovation Fund contract with a non-profit organization to provide capacity building services to County residents seeking Minority Business Enterprise/Women's Business Enterprise or Section 3 certifications. This will assist in qualifying them to secure corporate and government contracts, including government-funded contracts, allowing for business growth and creation of jobs.~~
~~**Timeframe:** 2023-2031. Contract execution by 2024.~~

HE 39. 4 Encourage Local Hiring. Encourage developers and contractors to evaluate hiring local labor, hiring from, or contributing to apprenticeship programs, increasing resources for labor compliance, and providing living wages.
Lead: Department of Housing/Planning and Building Department/ Office of Labor Standards Enforcement (new office created in 2023)
Implementation Target: Ongoing encouragement and facilitation of local labor hiring and assistance. Publication of local labor hiring resource guide. All new construction projects in the unincorporated County to submit a Local Hiring Plan to the County prior to bid advertisement. This submission will be part of the County's conditions of approval prior to building permit issuance. Prior to the issuance of the certificate of occupancy permit, the permittee must provide a final report providing documentation of the hiring activities described in the Local Hiring Plan and a percentage calculation of local hires and local businesses. Projects receiving Affordable Housing Funds from the County will also provide copies of the Local Hiring Plan and final report to the Department of Housing prior to loan closing and final disbursement of funds.
Timeframe: In collaboration with the County's Office of Labor Standards Enforcement, DOH/Planning and Building Department to create and publicize a local labor hiring guide by December 2025. Ongoing reference to the local labor hiring resource guide will be included in the Affordable Housing Fund NOFA and the Conditions of Approval. Annual updates will be made to the resource list.

- **AFFH Reference:** Figure II-27 (Low to Moderate Income Population by Block Group); Figure II-28 (Poverty Status by Census Tract, 2019); 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)

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

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

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

HE 40.1 Encourage single-family and multi-family property owners and renters to access energy assessments, programs, and rebates.
Lead: Office of Sustainability, with Department of Housing / Planning & Building participating in the promotion of programs to tenants, homeowners, property managers, and developers.
Implementation Target: The County will continue to participate in the Bay Area Regional Energy Network (BayREN), a coalition of the nine Bay Area counties, that helps community members access rebates for energy efficiency and electrification for their homes. The County is also a participating partner in Peninsula Clean Energy (PCE), a community-controlled, not-for-profit, joint powers agency to source clean, renewable electricity in San Mateo County. PCE provides additional incentives and financing for electrification projects in collaboration with BayREN. They also provide income- qualified homeowners with home repairs, energy efficiency upgrades, and electrification at no cost through the Home Upgrade Program.
Timeframe: 2023-2031

HE 40.2 Promote the use of solar roof systems and other passive solar devices in coordination with batteries in multifamily affordable housing to reduce the demand for electricity from the grid during peak times and support the transition away from natural gas to all-electric appliances.
Lead: Planning and Building Department / Department of Housing / Office of Sustainability
Implementation Target: DOH to prioritize funding major renovation projects that include solar roof systems, installation of batteries, and conversion of natural gas appliances to all-electric when possible to reduce energy during peak demand periods and reduce ongoing operating costs. Planning and Building Department to review further amendments to County's electrification ordinance.
Timeframe: 2023-2031; annual review and evaluation.

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

HE 41.1 Align climate adaptive housing goals with new construction affordable housing funding opportunities.
Lead: Office of Sustainability/ Department of Housing
Implementation Target: Review Home for All's Housing and Climate Readiness Toolkit and begin evaluation of incorporating climate ready housing priorities into future funding opportunities.

Timeframe: 2025-2026

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

ADDITIONAL PROGRAMS

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

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

QUANTIFIED HOUSING OBJECTIVES

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

QUANTIFIED OBJECTIVES, 2023-2031

Income Category	Units to be Constructed
Extremely Low	406
Very Low	405
Low	468
Moderate	433
Above Moderate	1,121
Total	**2,833**

Note: Based on the housing stock condition assessment included in Appendix A, there is no quantified need for rehabilitation of housing units.

Regional Housing Needs Allocation, Sites Inventory, and Rezoning Program

This section summarizes the County's Regional Housing Needs Allocation (RHNA) for the 2023-2031 period, and describes the County's ability to meet its RHNA through a combination of developable and redevelopable sites, projects currently underway, projected development of accessory dwelling units, and capacity generated from the rezoning of residential and non-residential sites for higher-density residential uses. A detailed description of the methodology used to assess and determine capacity to meet the RHNA is included in Appendix E.

The Housing Element demonstrates sufficient aggregate capacity to meet its 2023-2031 RHNA, by income category, as shown in the table below.

Income Category	RHNA	Development Capacity (Units)	Surplus/ (Deficit)
Very Low	811	530	339
Low	468	532	684
Moderate	433	440	627
Above Moderate	1,121	870	369
Total	**2,833**	**2,373**	**2,017**

REGIONAL HOUSING NEEDS ALLOCATION - BACKGROUND

The County's Regional Housing Needs Allocation, or RHNA, is the County's share of projected housing need in the San Francisco Bay Area from 2023-2031.

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

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

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

September of 2019 and September 2020, and adopted the methodology in October of 2020.

RHNA: ABAG adopted its final RHNA plan in December of 2021, and HCD approved the plan in January of 2022. The final RHNA plan establishes each jurisdiction's specific housing needs allocation, in total and by income level.

Unincorporated San Mateo County's RHNA for the 2023-2031 period is shown below.

Unincorporated San Mateo County RHNA

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

The RHNA represents the amount of housing needed in the unincorporated County over the 8 years of the Housing Element period. The RHNA is divided into income categories, indicating the number of housing units affordable to each category estimated to be needed during the period. The County must demonstrate feasible residential development capacity to meet the RHNA over the next 8 years.

DEMONSTRATION OF CAPACITY

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

Existing Developable and Redevelopable Residentially-Zoned Sites. The Sites Inventory includes a list of all existing vacant and non-vacant sites (properties) that are zoned for residential uses and are likely to be developed or redeveloped with housing in the next 8 years, identified by location, with a description of their characteristics, including current zoning, General Plan land use designation, current use, maximum allowed density of development, realistic development capacity, and other factors relevant to determining developability. These are sites that are developable without any changes to current zoning, General Plan land use designation, or other regulations. All sites zoned for single-family residential development in the Sites Inventory are vacant and developable based on current zoning. The Inventory contains both vacant sites zoned for multifamily residential development that are likely to be developed in the Housing Element cycle, and non-vacant sites zoned for multifamily residential development that are likely to redeveloped with multifamily residential uses.

For each parcel in the Sites Inventory, the number of units realistically developable on the parcel is indicated, in total and by income category.

Pipeline/Pending Projects. This is an inventory of units that will be produced by projects

already underway, including projects approved, entitled, substantially advanced in the permitting and approval process, or under construction, but which have not yet been completed. The units attributable to each project, in total and by income category, are the actual units that will be constructed, and are not an estimate, assumption, or projection.

Projected Accessory Dwelling Production. This is a projection of the number of accessory dwelling units (ADUs) that will be produced over the next 8 years, based on recent ADU development trends in the unincorporated County. The ADU projections are not site-specific, but are an aggregated estimate. ADUs are allowed on every residentially-zoned site in the unincorporated County, and on every site, regardless of zoning, that contains residential units.

Rezoning. The County has identified a number of sites which will be rezoned after adoption of the Housing Element, to make up for capacity shortfalls remaining after calculation of the capacity from existing developable sites, projects underway, and projected ADU development. The proposed rezoning includes changing the zoning of sites current zoned for residential uses, and sites currently zoned for non-residential uses, to zoning that allows high-density multifamily residential development by-right. The rezoning program is described in the Housing Plan, Policy HE 11.2, and described in detail in Appendix E.

The County's online Sites Inventory Explorer allows interactive exploration of all developable sites, pipeline projects, and sites proposed for rezoning, with detailed information on current characteristics and status, projected developability by income level, and other information.

RHNA VERSUS DEVELOPMENT CAPACITY - SUMMARY

The tables below summarize the County's capacity to meet its Regional Housing Needs Allocation, in total and by income level. The Sites Inventory and Rezoning Program demonstrate capacity for:

- **383** units on vacant single-family zoned sites, all in the above moderate-income category (single family home construction has begun on 7 of these sites).
- **98** units on vacant multifamily zoned sites, with 27 units in the above moderate-income category, and the remainder in the moderate and lower-income categories.
- **1,011** units on non-vacant, redevelopable multifamily zoned sites, most of which have been rezoned for multifamily residential development since the last Housing Element, with the units evenly distributed across the above moderate, moderate, low, and very low-income categories.
- **641** units that will be produced by projects already approved, entitled, significantly progressed in the approval process, and/or already under construction, with the bulk of the units in the lower-income categories.
- **240** projected ADUs, divided across income categories based on unit size and comparable rents, informed by the UC Berkeley/ABAG methodology described on page E-7.
- **2,477** units on sites proposed for rezoning to higher density residential uses.

RHNA vs Development Capacity (without rezoning)

Income Category	RHNA	Vacant SFR	Vacant MFR	Non-Vacant MFR	Pipeline (RHNA Credits)	ADUs	Total Units	Surplus/ (Deficit)
Very Low	811	0	23	253	254	0	530	(281)
Low	468	0	23	253	196	60	532	64
Moderate	433	0	23	253	44	120	440	7
Above Moderate	1,121	383	27	253	147	60	870	(251)
Total	**2,833**	**383**	**98**	**1,011**	**641**	**240**	**2,373**	**(460)**

As the table indicates, the County has insufficient development capacity to meet both total need, and specific need for the very low-income category. This deficit is addressed by the rezoning program Policy HE 11.2, which identifies 126 sites, totaling approximately 42 acres, which are currently either not zoned for residential development, or are zoned for low density residential development, all of which will be rezoned to allow high density residential development by right at densities ranging from 60 to 100 units per acre. Including the rezoned sites, the County's capacity vs RHNA is shown below.

RHNA vs Development Capacity (with rezoning)

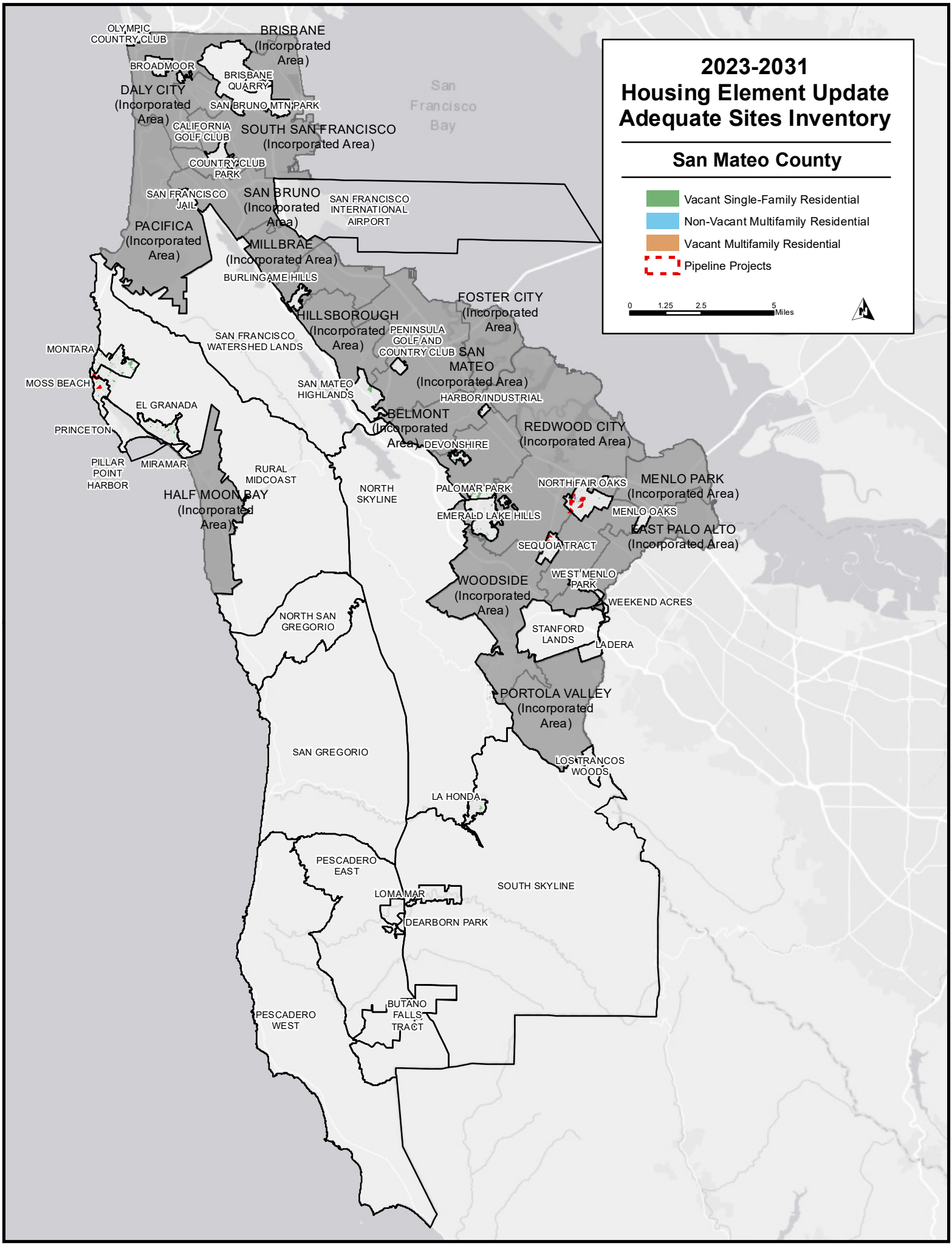
Income Category	RHNA	Total Units	Original Surplus/ (Deficit)	Units from Rezoning	Surplus/ (Deficit) w/ Rezoning
Very Low	811	530	(281)	619	339
Low	468	532	64	619	684
Moderate	433	440	7	619	627
Above Moderate	1,121	870	(251)	619	369
Total	**2,833**	**2,373**	**(460)**	**2,477**	**2,017**

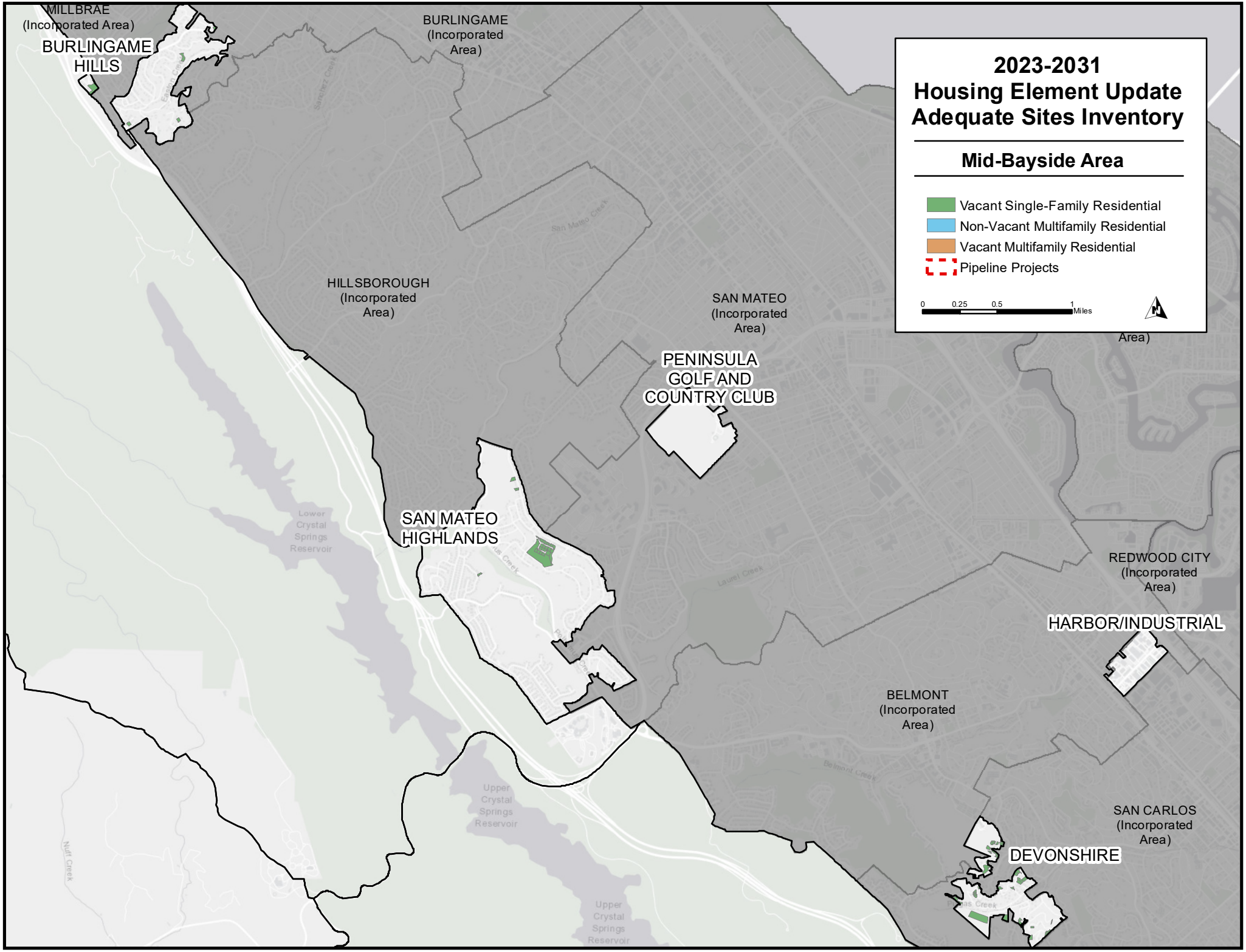
No Net Loss. Pursuant to Government Code Section 65863, jurisdictions must ensure that its Housing Element inventory can accommodate its share of the RHNA by income level throughout the planning period. If projects are approved at with fewer units in total or by income category than projected in the Housing Element, the jurisdiction must identify sufficient additional capacity to address the shortfall. The County's Sites Inventory and Rezoning Program identify substantial additional capacity in total and in every income category, to ensure that capacity remains available in the case that sites are approved with different densities and/or income mix than assumed in the inventory.

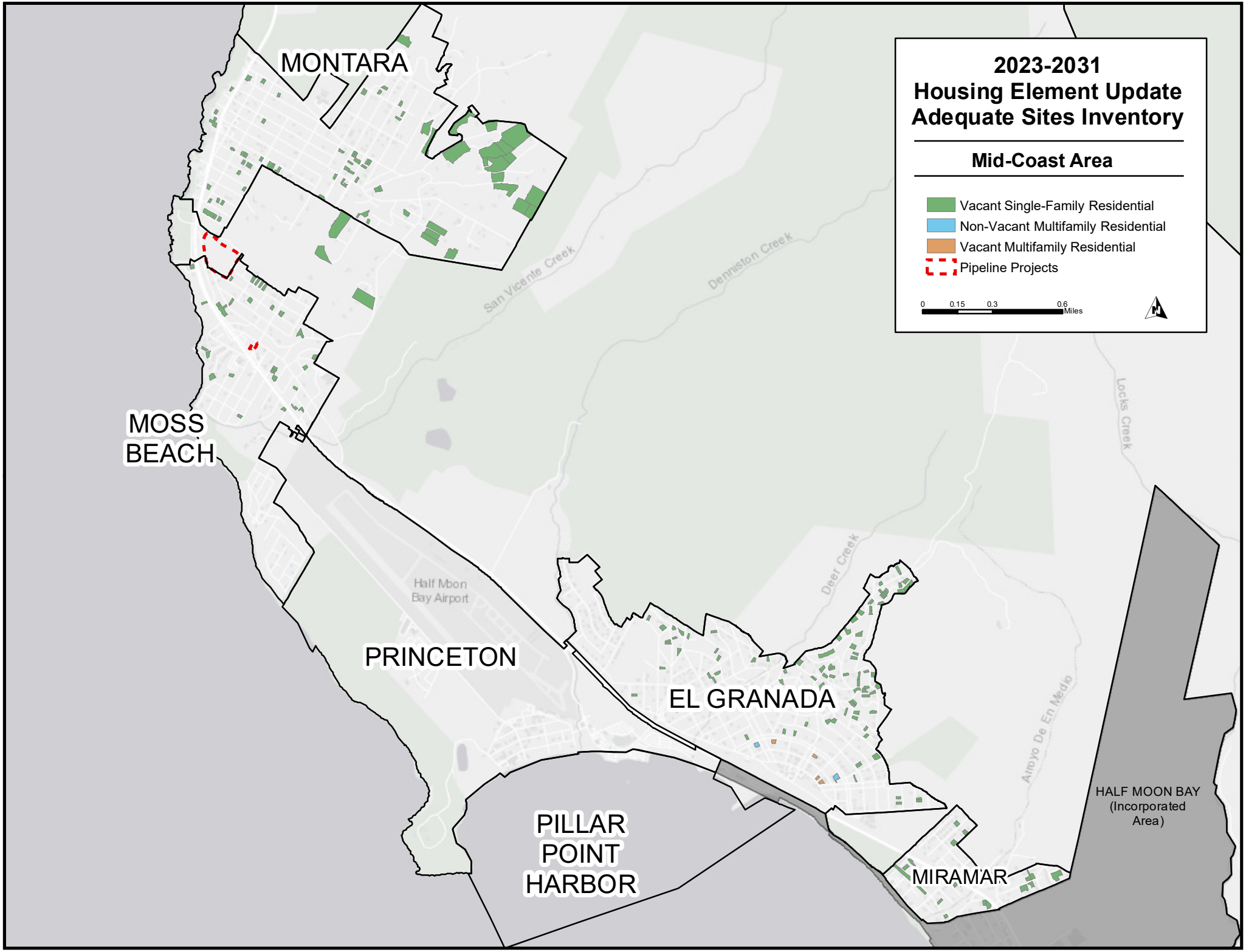
DRAFT

Appendix E presents the full methodology for determining the County's capacity to meet its RHNA, including a full list of all developable and redevelopable sites included in the inventory and their location and other characteristics, a description of the methodologies for determining developability and affordability, additional information on the basis for projected ADUs, and a full list and description of pipeline projects. A detailed inventory of sites identified for rezoning pursuant to HE 11.2, and a description of methods used to substantiate assumptions regarding developability after rezoning, is also included in Appendix E.

The Sites Inventory and Rezoning Program identify sites located throughout the unincorporated County, in urban, suburban, and rural areas, including sites within and outside the County's coastal zone. The maps on the following pages show the locations of developable and redevelopable sites, as well as pipeline projects.


2023-2031
Housing Element Update
Adequate Sites Inventory
San Mateo County
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0
1.25
2.5
5
Miles
San Francisco Bay
OLYMPIC COUNTRY CLUB
BRISBANE (Incorporated Area)
BROADMOOR
BRISBANE QUARRY
DALY CITY (Incorporated Area)
SAN BRUNO MTN PARK
CALIFORNIA GOLF CLUB
SOUTH SAN FRANCISCO (Incorporated Area)
COUNTRY CLUB PARK
SAN FRANCISCO JAIL
SAN BRUNO (Incorporated Area)
SAN FRANCISCO INTERNATIONAL AIRPORT
PACIFICA (Incorporated Area)
MILLBRAE (Incorporated Area)
BURLINGAME HILLS
FOSTER CITY (Incorporated Area)
HILLSBOROUGH (Incorporated Area)
PENINSULA GOLF AND COUNTRY CLUB
SAN FRANCISCO WATERSHED LANDS
MONTARA
SAN MATEO (Incorporated Area)
MOSS BEACH
SAN MATEO HIGHLANDS
HARBOR/INDUSTRIAL
EL GRANADA
BELMONT (Incorporated Area)
REDWOOD CITY (Incorporated Area)
PRINCETON
DEVONSHIRE
PILLAR POINT HARBOR
MIRAMAR
RURAL MIDCOAST
NORTH SKYLINE
PALOMAR PARK
NORTH FAIR OAKS
MENLO PARK (Incorporated Area)
HALF MOON BAY (Incorporated Area)
EMERALD LAKE HILLS
MENLO OAKS
EAST PALO ALTO (Incorporated Area)
SEQUOIA TRACT
WEST MENLO PARK
WOODSIDE (Incorporated Area)
WEEKEND ACRES
NORTH SAN GREGORIO
STANFORD LANDS
LADERA
PORTOLA VALLEY (Incorporated Area)
SAN GREGORIO
LOS TRANCOS WOODS
LA HONDA
PESCADERO EAST
SOUTH SKYLINE
LOMA MAR
DEARBORN PARK
BUTANO FALLS TRACT
PESCADERO WEST


MILLBRAE
(Incorporated Area)
BURLINGAME HILLS
BURLINGAME
(Incorporated
Area)
HILLSBOROUGH
(Incorporated
Area)
SAN MATEO
(Incorporated
Area)
PENINSULA
GOLF AND
COUNTRY CLUB
SAN MATEO
HIGHLANDS
REDWOOD CITY
(Incorporated
Area)
HARBOR/INDUSTRIAL
BELMONT
(Incorporated
Area)
SAN CARLOS
(Incorporated
Area)
DEVONSHIRE
Lower
Crystal
Springs
Reservoir
Upper
Crystal
Springs
Reservoir
Upper
Crystal
Springs
Reservoir
San Mateo Creek
Laurel Creek
Belmont Creek
Sanchez Creek
Easton Creek
Burlingame Creek
Polhemus Creek
Nuff Creek
2023-2031
Housing Element Update
Adequate Sites Inventory
Mid-Bayside Area
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0
0.25
0.5
1
Miles
N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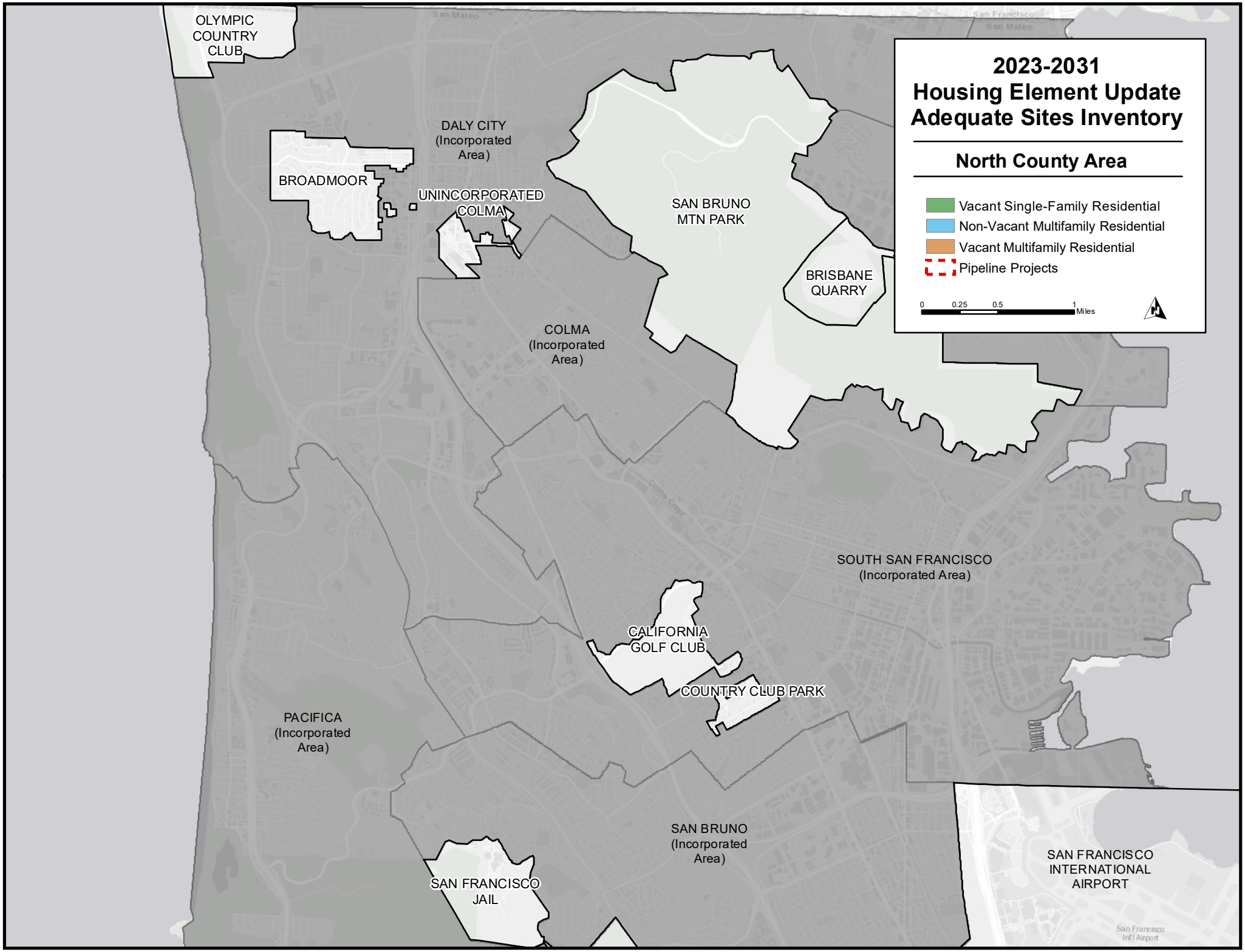
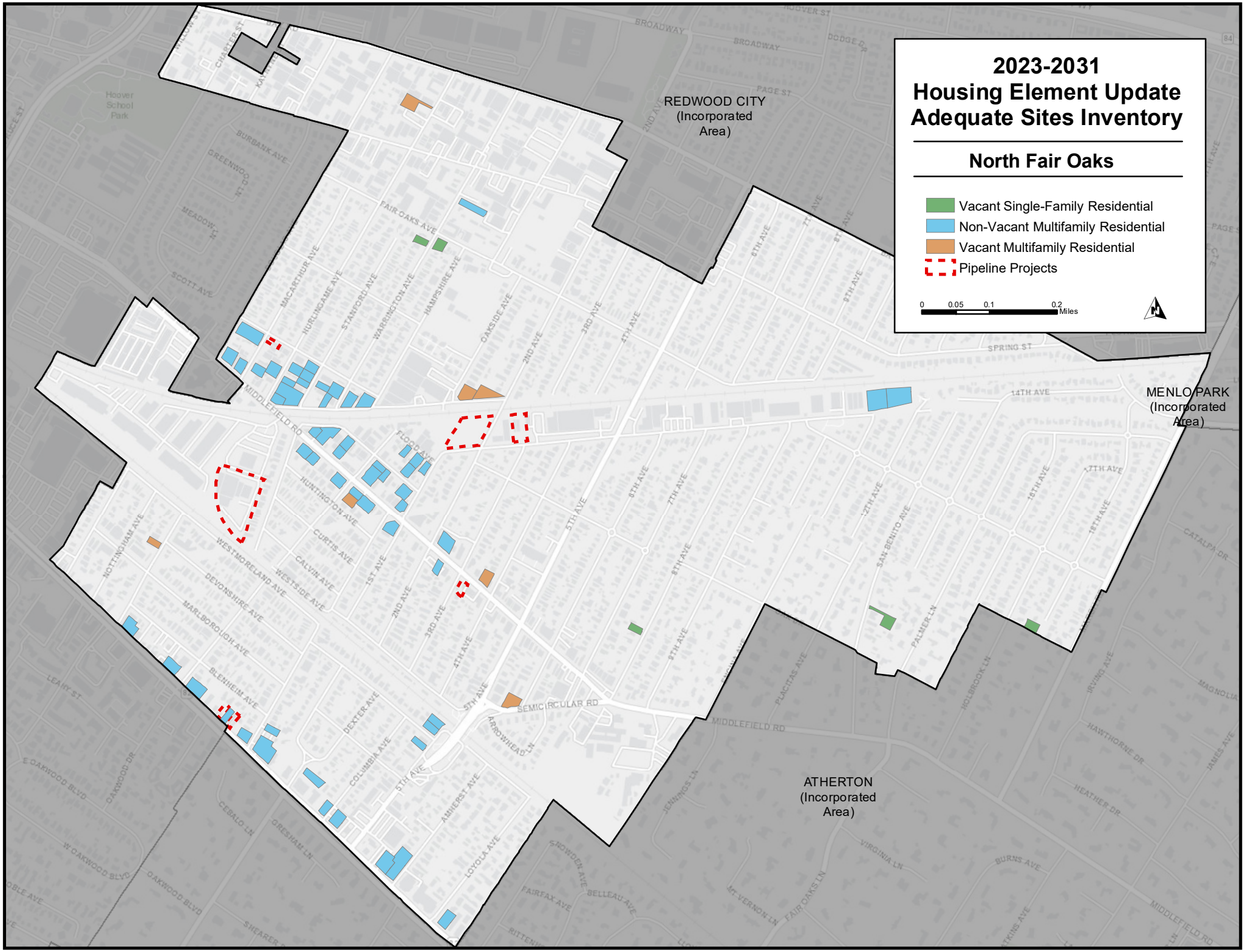
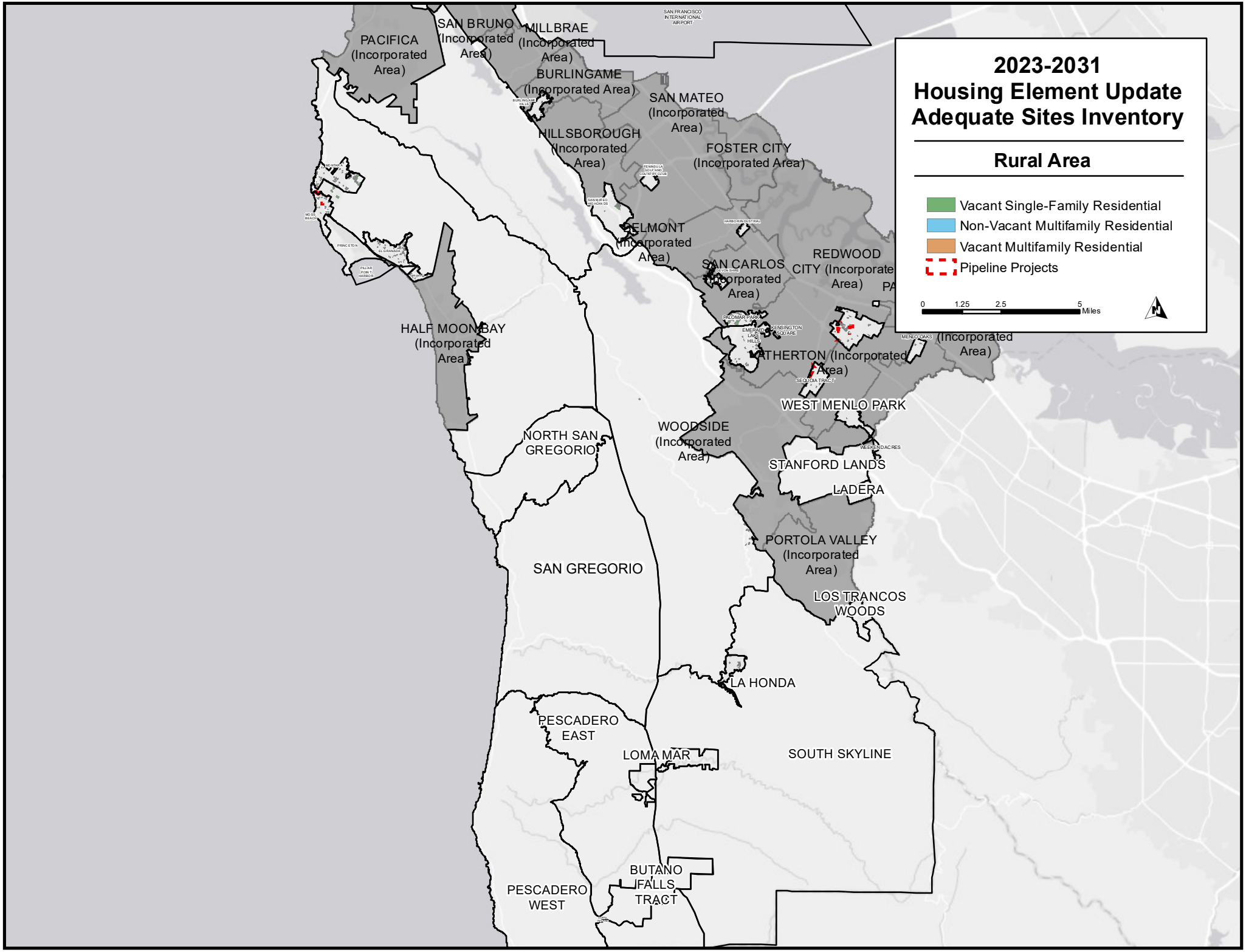
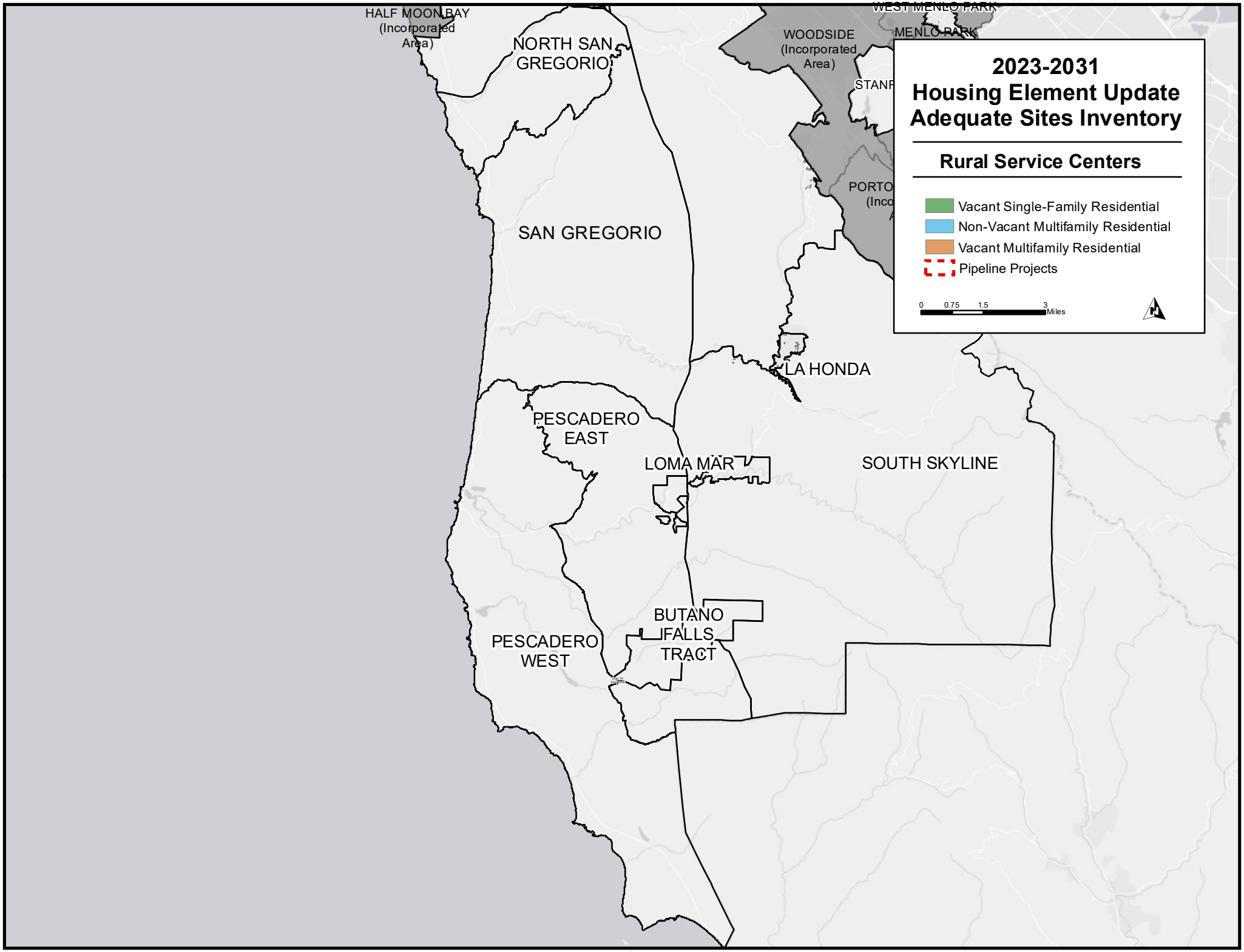
Housing Element Update
Adequate Sites Inventory
Mid-Coast Area
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 0.15 0.3 0.6 Miles
N
MONTARA
MOSS BEACH
PRINCETON
EL GRANADA
PILLAR POINT HARBOR
MIRAMAR
HALF MOON BAY (Incorporated Area)
Half Moon Bay Airport
San Vicente Creek
Denniston Creek
Deer Creek
Arroyo De En Medio
Locks Creek


2023-2031
Housing Element Update
Adequate Sites Inventory
North County Area
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 0.25 0.5 1 Miles
OLYMPIC COUNTRY CLUB
DALY CITY (Incorporated Area)
BROADMOOR
UNINCORPORATED COLMA
SAN BRUNO MTN PARK
BRISBANE QUARRY
COLMA (Incorporated Area)
SOUTH SAN FRANCISCO (Incorporated Area)
CALIFORNIA GOLF CLUB
COUNTRY CLUB PARK
PACIFICA (Incorporated Area)
SAN BRUNO (Incorporated Area)
SAN FRANCISCO JAIL
SAN FRANCISCO INTERNATIONAL AIRPORT


2023-2031
Housing Element Update
Adequate Sites Inventory
North Fair Oaks
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 0.05 0.1 0.2 Miles
REDWOOD CITY
(Incorporated
Area)
MENLO PARK
(Incorporated
Area)
ATHERTON
(Incorporated
Area)
BROADWAY
PAGE ST
FAIR OAKS AVE
SPRING ST
MIDDLEFIELD RD
SEMICIRCULAR RD
5TH AVE
14TH AVE
Hoover
School
Park


2023-2031
Housing Element Update
Adequate Sites Inventory
Rural Area
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 1.25 2.5 5 Miles
PACIFICA (Incorporated Area)
SAN BRUNO (Incorporated Area)
MILLBRAE (Incorporated Area)
SAN FRANCISCO INTERNATIONAL AIRPORT
BURLINGAME (Incorporated Area)
SAN MATEO (Incorporated Area)
HILLSBOROUGH (Incorporated Area)
FOSTER CITY (Incorporated Area)
BELMONT (Incorporated Area)
SAN CARLOS (Incorporated Area)
REDWOOD CITY (Incorporated Area)
MENLO PARK (Incorporated Area)
ATHERTON (Incorporated Area)
HALF MOON BAY (Incorporated Area)
WEST MENLO PARK
WOODSIDE (Incorporated Area)
NORTH SAN GREGORIO
STANFORD LANDS
LADERA
PORTOLA VALLEY (Incorporated Area)
SAN GREGORIO
LOS TRANCOS WOODS
LA HONDA
PESCADERO EAST
LOMA MAR
SOUTH SKYLINE
BUTANO FALLS TRACT
PESCADERO WEST


HALF MOON BAY
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Area)
NORTH SAN
GREGORIO
WEST MENLO PARK
MENLO PARK
WOODSIDE
(Incorporated
Area)
STANF
PORTO
(Inco
SAN GREGORIO
LA HONDA
PESCADERO
EAST
LOMA MAR
SOUTH SKYLINE
BUTANO
IFALLS
TRACT
PESCADERO
WEST
2023-2031
Housing Element Update
Adequate Sites Inventory
Rural Service Centers
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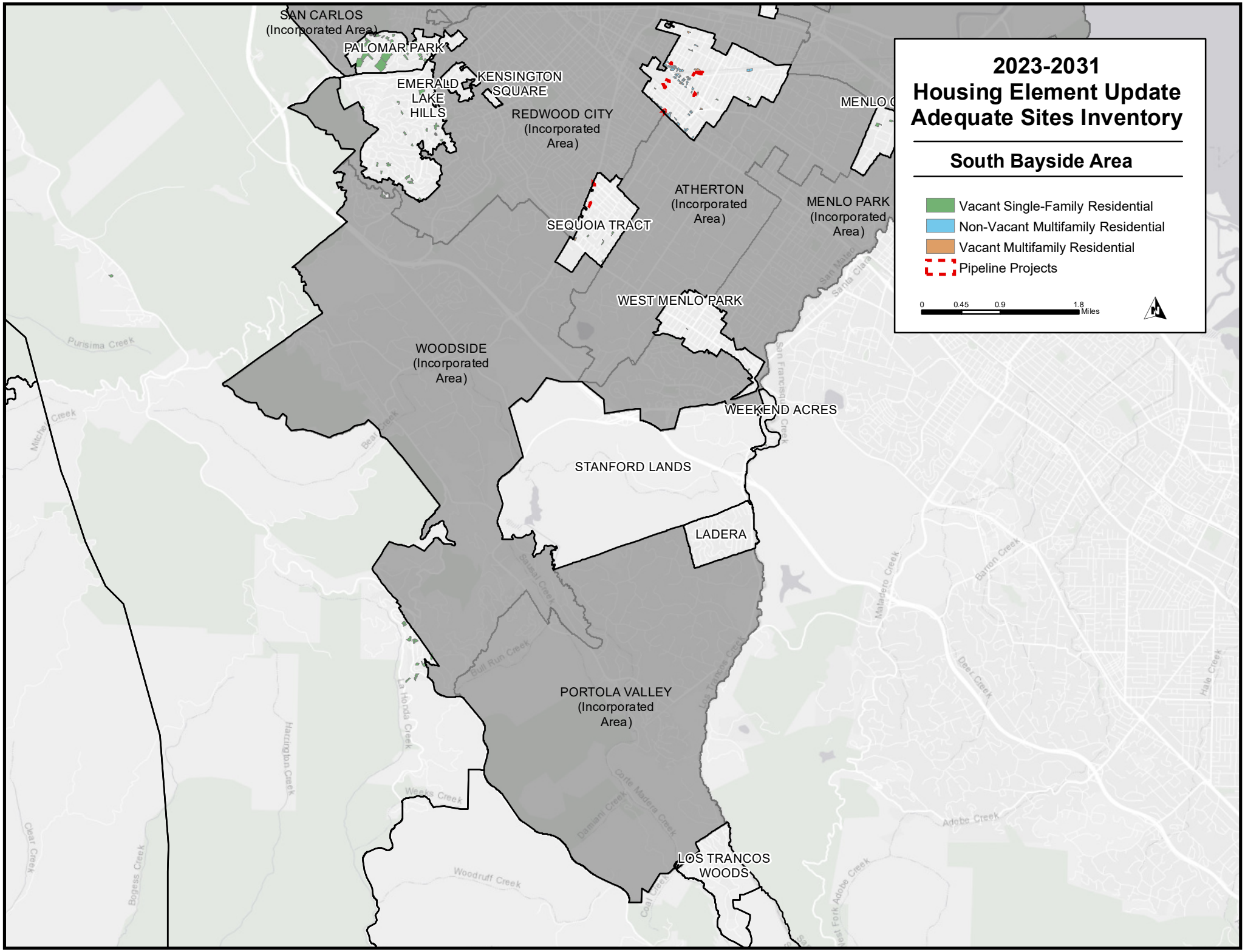
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 0.75 1.5 3
Miles
N


2023-2031
Housing Element Update
Adequate Sites Inventory
South Bayside Area
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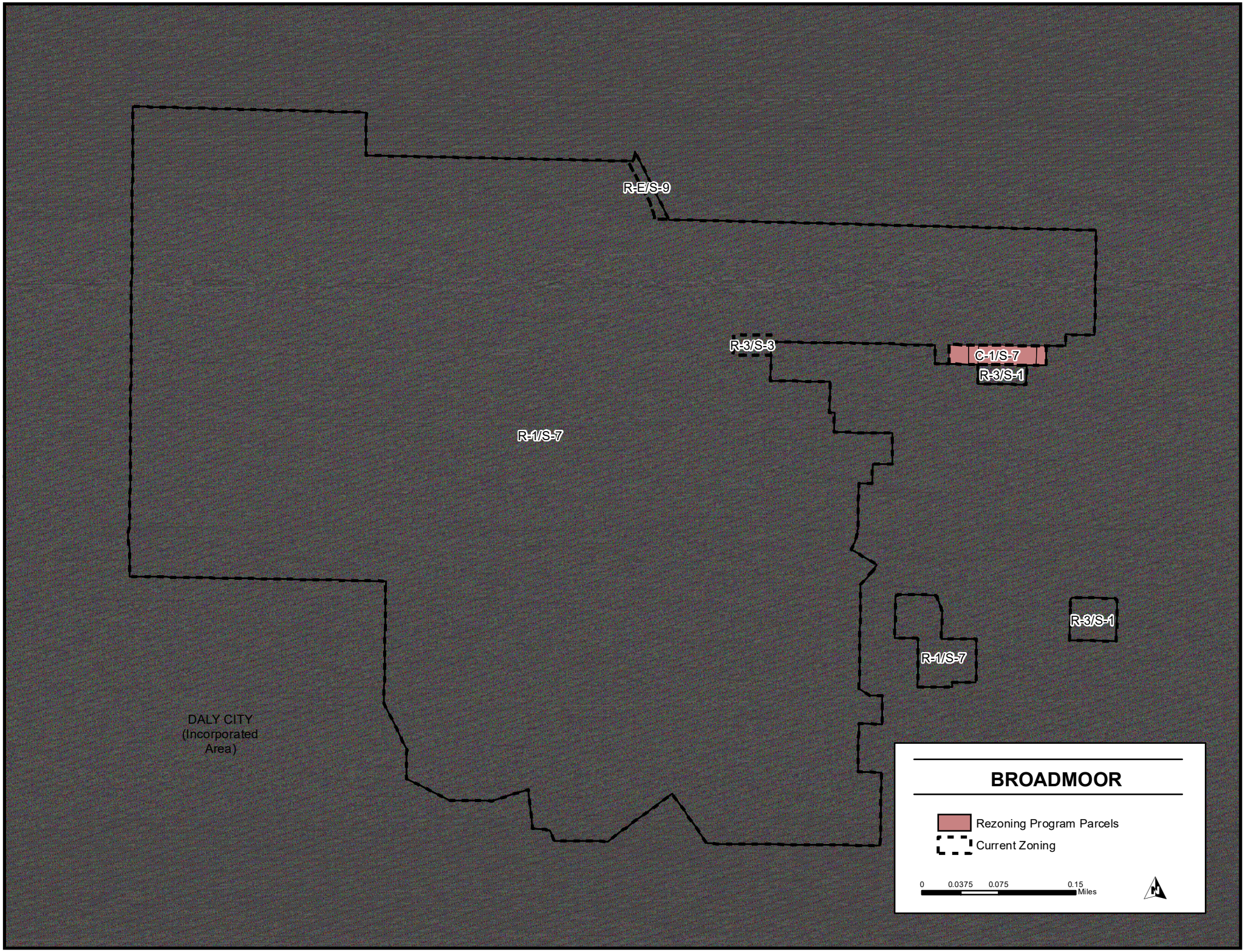
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0
0.45
0.9
1.8
Miles
SAN CARLOS
(Incorporated Area)
PALOMAR PARK
EMERALD
LAKE
HILLS
KENSINGTON
SQUARE
REDWOOD CITY
(Incorporated
Area)
MENLO
ATHERTON
(Incorporated
Area)
MENLO PARK
(Incorporated
Area)
SEQUOIA TRACT
WEST MENLO PARK
WOODSIDE
(Incorporated
Area)
WEEKEND ACRES
STANFORD LANDS
LADERA
PORTOLA VALLEY
(Incorporated
Area)
LOS TRANCOS
WOODS
Purisima Creek
Mitchell Creek
Bear Creek
Sausal Creek
Bull Run Creek
La Honda Creek
Harrington Creek
Weeks Creek
Woodruff Creek
Clear Creek
Bogess Creek
Damiani Creek
Corte Madera Creek
Coal Creek
Los Trancos Creek
San Francisquito Creek
San Mateo
Santa Clara
Matadero Creek
Barron Creek
Deer Creek
Hale Creek
Adobe Creek
West Fork Adobe Creek


R-E/S-9
R-3/S-3
C-1/S-7
R-3/S-1
R-1/S-7
R-3/S-1
R-1/S-7
DALY CITY
(Incorporated
Area)
BROADMOOR
Rezoning Program Parcels
Current Zoning
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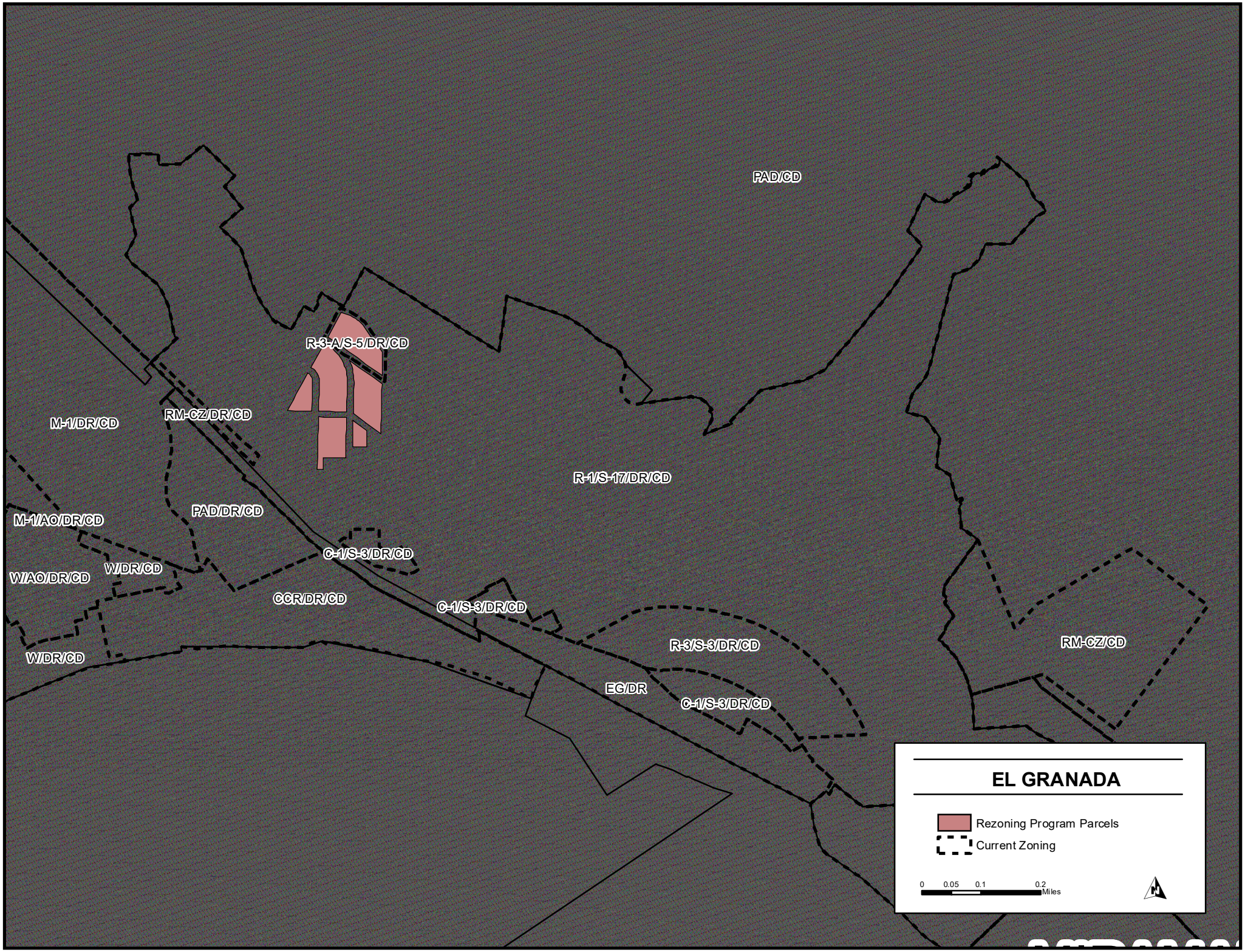
Miles
N


PAD/CD
R-3-A/S-5/DR/CD
M-1/DR/CD
RM-CZ/DR/CD
R-1/S-17/DR/CD
PAD/DR/CD
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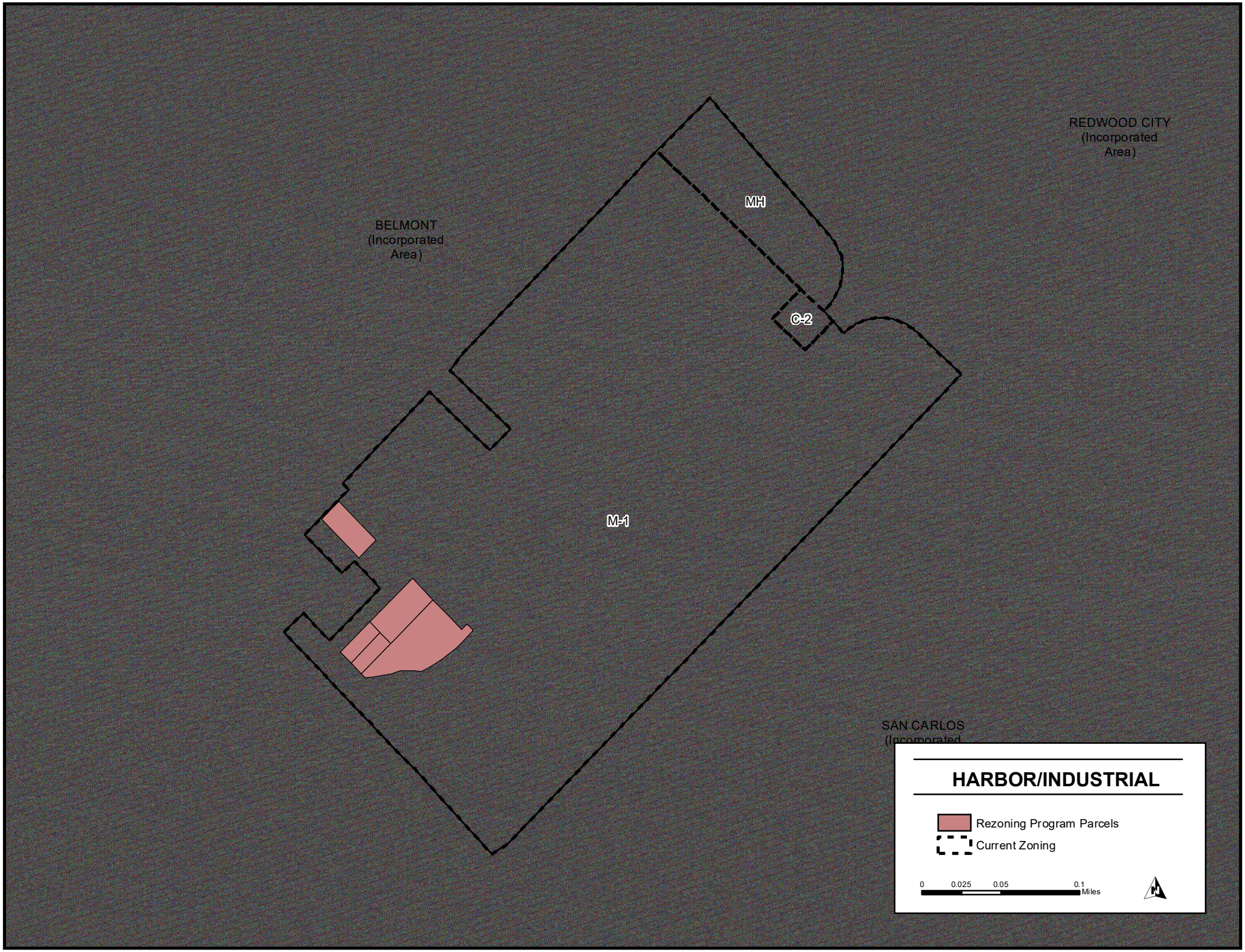
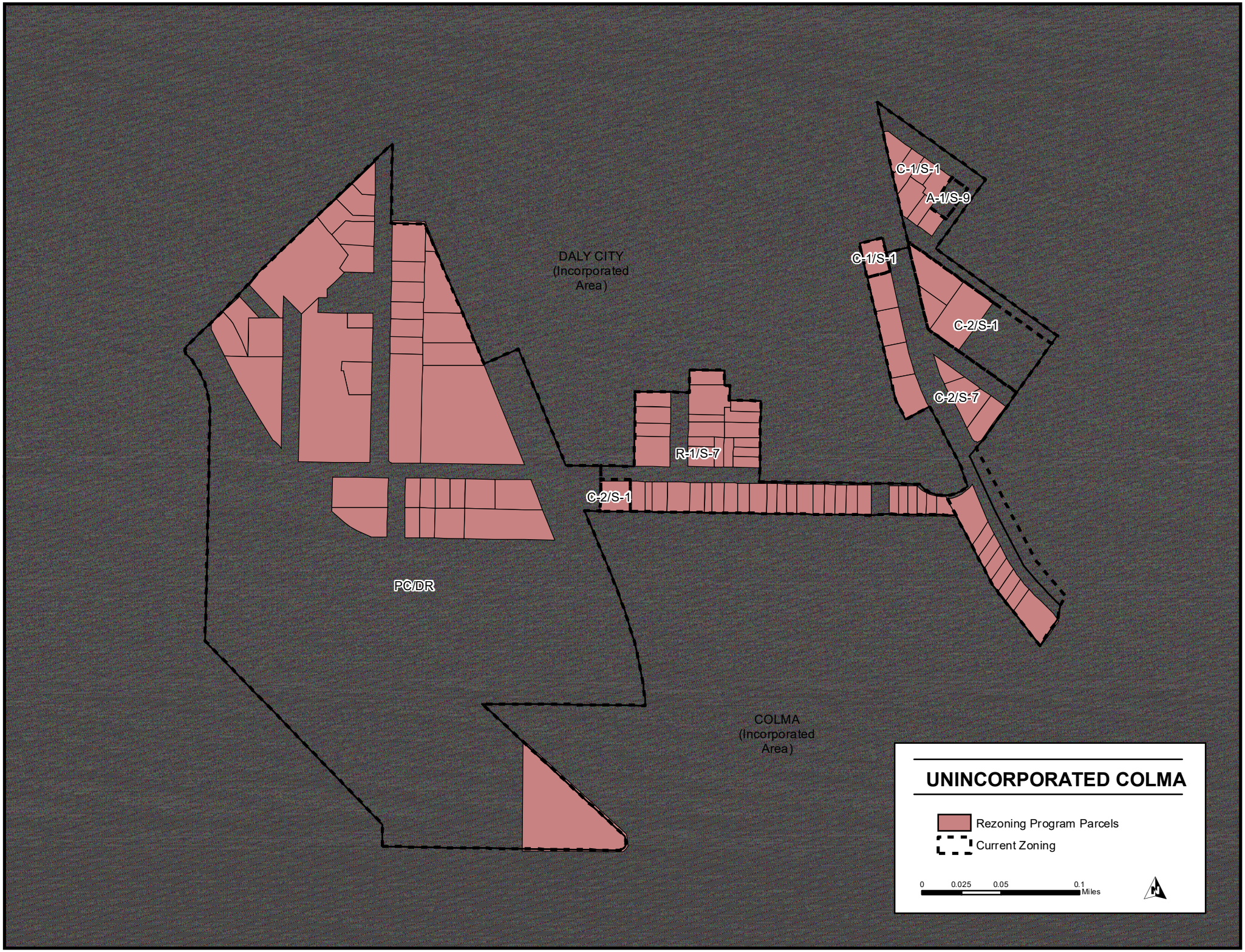
C-1/S-3/DR/CD
W/DR/CD
W/AO/DR/CD
CCR/DR/CD
C-1/S-3/DR/CD
R-3/S-3/DR/CD
RM-CZ/CD
W/DR/CD
EG/DR
C-1/S-3/DR/CD
EL GRANADA
Rezoning Program Parcels
Current Zoning
0 0.05 0.1 0.2
Miles
N


REDWOOD CITY
(Incorporated
Area)
MH
BELMONT
(Incorporated
Area)
C-2
M-1
SAN CARLOS
HARBOR/INDUSTRIAL
Rezoning Program Parcels
Current Zoning
0
0.025
0.05
0.1
Miles
N


C-1/S-1
A-1/S-9
C-1/S-1
C-2/S-1
C-2/S-7
DALY CITY
(Incorporated
Area)
R-1/S-7
C-2/S-1
PC/DR
COLMA
(Incorporated
Area)
UNINCORPORATED COLMA
Rezoning Program Parcels
Current Zoning
0
0.025
0.05
0.1
Miles
N

Appendix A. Demographics, Housing Conditions and Housing Needs

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

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

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

Data Sources

Citation abbreviations for figures and tables indicate the following:

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

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

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

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

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

POPULATION CHARACTERISTICS

Population

Table A-1: Population, 1990-2020

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

Source: DOF E-5

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

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

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

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

Source: Census 2010, Census 2020

Age

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

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

Source: Census 2000, Census 2010, ACS 2019

While total population increased by 7% in in the past decade, similar to San Mateo County as a whole, the change across age groups varied. The greatest increase was in age groups 55 years and over, followed by groups between 15 and 34 years of age, while the 0-4, 35-44, and 45-54 age groups decreased. This likely indicate existing population aging in place, coupled with in-migration of younger working-age residents.

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

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

Source: Census 2010, Census 2020

Over the same period, the median age in almost every unincorporated community increased, with notable exceptions in Moss Beach and Pescadero.[1]

Race and Ethnicity

Table A-5: Population by Race, 2019

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

Source: ACS 2019

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

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

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

Source: Census 2000, Census 2010, ACS 2019

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

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

ECONOMIC AND EMPLOYMENT CHARACTERISTICS

Table A-7: Civilian Employment by Industry, 2019

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

Source: ACS 2019

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

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

Table A-8: Civilian Employment by Occupation, 2019

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

Source: ACS 2019

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

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

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

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

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

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

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

Table A-11: Unemployment Rate, 2010-2021

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

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

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

HOUSEHOLD CHARACTERISTICS

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

[2] Not including the homeless population, which is variable and difficult to estimate. Homeless population is discussed on Page A-39.

Household Types

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

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

Source: ACS 2019

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

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

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

Source: ACS 2019

Household Size

Table A-14: Households by Household Size, 2019

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

Source: ACS 2019

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

The average household size in the unincorporated County increased slightly between 20000 and 2020, from 2.9 to 2.96.

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

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

Source: DOF E-5

Average household size by household type for various County areas is shown in Table A-16, below. As the table indicates, there is significant variation in household size, across areas and across household types. In particular, the North Fair Oaks area has larger household sizes relative to other areas in the County, which may indicate that this area faces greater housing pressure and more overcrowding than other areas. Broadmoor and Moss Beach also have relatively larger household sizes.

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

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

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

Source: Census 2020

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

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

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

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

Housing Tenure

Table A-18: Housing Tenure, 2019

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

Source: ACS 2019

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

Table A-19: Household Size by Tenure, 2019

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

Source: ACS 2019

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

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

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

Source: Census 2000, Census 2010, ACS 2019

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

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

Source: ACS 2019

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

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

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

Source: ACS 2019

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

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

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

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

Source: ACS 2019

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

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

Source: Census 2020

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

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

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

Source: Census 2020

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

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

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

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

Source: ACS 2019

Household Income

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

Table A-27: Area Median Income Categories

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

Source: California Department of Housing and Community Development, 2022

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

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

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

Source: California Department of Housing and Community Development, 2021

Table A-29 shows the distribution of households by income category for the unincorporated County, the County and the region. In all three areas, a significant number of households are in the lowest income categories. In the unincorporated County, 46% of households are below 100% AMI.

Table A-29: Households by Income Level, 2019

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

Source: ACS 2019

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

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

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

Source: Census 2000, Census 2010, Census 2020

Table A-31: Tenure by Income Level, 2017

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

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

As Table A-31 indicates, rental households are far more likely to be in lower income categories than owner households, with 73% at or below 100% AMI. Similarly, Table A-32 shows that large family households make up a much larger share of lower income categories, in comparison to the 81-100% and above 100% AMI categories.

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

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

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

Table A-33: Household Income by Race, 2017

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

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

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

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

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

Source: ACS 2019

Extremely Low Income Households

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

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

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

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

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

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

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

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

Source: Association of Bay Area Governments, San Mateo County Planning and Building Department
**Extremely Low-Income units are included in the Very Low-Income category.*
***Building permits issued between January 2022 and June 2022 will be included in Cycle 5.*

HOUSING STOCK CHARACTERISTICS

Number and Type of Housing Units

There are roughly 23,000 housing units in the unincorporated County, the majority of which, 81%, are single-family detached units.

Table A-37: Total Housing Units, 2019

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

Source: ACS 2019

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

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

Source: DOF E-5

Occupancy and Vacancy

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

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

Source: ACS 2019

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

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

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

Source: Census 2020

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

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

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

Source: ACS 2019

Housing Size

Table A-42 shows the tenure of housing units in the unincorporated County by number of bedrooms. Owner-occupied units are, on average, significantly larger than rental households, with 80% consisting of 3 or more bedrooms. By contrast, 72% of renter-occupied households have 2 bedrooms or less. The majority of units appropriate for larger households are owner-occupied.

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

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

Source: ACS 2019

HOUSING PRODUCTION

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

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

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

Year	ADU	Multifamily	Single-Family	Total by Year
2012	8	0	40	48
2013	6	0	48	54
2014	13	0	57	70
2015	6	46	53	105
2016	10	29	44	83
2017	14	31	62	107

2018	31	0	55	86
2019	34	2	74	110
2020	31	67	57	155
2021	43	0	95	138
Totals	196	175	585	956

Source: San Mateo County Planning and Building Department

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

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

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

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

HOUSING CHALLENGES

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

Housing Costs and Affordability

The unincorporated County, like the Bay Area and the state as a whole, continues to face very high housing costs, for both rental and ownership housing. Housing production

shortages coupled with rapid growth in demand have created affordability challenges for residents in most income categories.

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

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

Source: ACS 2019

Ownership Housing Values and Costs

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

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

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

Dec 2019	1,000,107	1,363,234	1,515,977
Dec 2020	1,077,233	1,418,334	1,640,484

Source: Zillow, Zillow Home Value Index

Table A-47 shows the gap between the home price affordable to various income levels and the average home price in 2020, based on the standard assumption that payment of 30% of income is an affordable cost of housing. As the table indicates, the average home price is unaffordable even to moderate-income households.

Table A-47: Ownership Affordability Gap

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

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

1. San Mateo County Housing Authority Utility Allowance for detached homes, 2022.

2. Private Mortgage Insurance of $4.50/$1000,000 home value/month.

3. 1.15% annually.

4. 10.0% down payment.

5. Median home price, Zillow Home Value Index.

Rental Housing Costs

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

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

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

Source: ACS 2019

Table A-49a shows the change in median rent from 2009 to 2019. Median rent in the unincorporated County increased roughly 40% over the decade. Table A-49b shows the most current rental listings for jurisdictions throughout San Mateo County, ranging from a low of roughly $1,900 for a studio apartment to a high of roughly $20,000 for 5- and 6-bedroom apartments. The current rental rates shown in Table A-49b are roughly consistent with the trends in rent growth shown in Table A-49a.

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

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

Source: ACS 2009-2019

Table A-49b: Rental Listings, San Mateo County, June 2023

City	Average Rent by Unit Size (Bedrooms)								Average Monthly Rent
	Unknown	0	1	2	3	4	5	6	
Atherton	N/A	N/A	$2,750	$3,199	$10,880	N/A	$20,898	$18,500	$12,854
Belmont	$2,445	$2,590	$2,786	$3,429	$5,907	$12,000	N/A	N/A	$4,321
Brisbane	N/A	N/A	$2,882	$3,150	$3,950	N/A	$7,500	N/A	$3,543
Burlingame	$2,044	$2,670	$2,769	$3,974	$5,784	$10,333	N/A	$13,000	$4,121
Daly City	$1,670	$1,987	$2,130	$2,871	$3,400	$4,659	$6,300	N/A	$2,752
East Palo Alto	N/A	N/A	$2,400	$2,600	$4,650	$5,589	N/A	$7,000	$4,925
El Granada	N/A	N/A	$2,395	$4,000	N/A	$5,800	N/A	N/A	$4,049
Foster City	N/A	N/A	$2,812	$4,111	$5,200	$6,153	N/A	N/A	$4,889
Half Moon Bay	$3,500	N/A	$3,000	$4,071	$5,268	$7,000	N/A	N/A	$4,505
Hillsborough	N/A	N/A	$2,900	$6,280	N/A	N/A	$14,000	$11,000	$8,545
La Honda	N/A	N/A	N/A	N/A	$3,850	N/A	N/A	N/A	$3,850
Menlo Park	$2,183	N/A	$3,386	$4,404	$6,261	$9,215	$16,400	$12,000	$5,373
Millbrae	$1,815	$2,800	$2,369	$3,492	$5,200	$7,995	N/A	N/A	$3,124
Montara	N/A	N/A	N/A	$7,500	N/A	N/A	N/A	N/A	$7,500
Moss Beach	N/A	N/A	N/A	$3,813	$5,000	N/A	N/A	N/A	$4,208
Pacifica	N/A	$2,545	$2,532	$3,670	$4,000	$4,400	N/A	$5,650	$3,352
Palo Alto	N/A	N/A	$3,300	$2,971	N/A	N/A	N/A	N/A	$3,037
Portola Valley	N/A	N/A	$2,495	N/A	$7,665	$14,061	N/A	N/A	$10,581
Redwood City	$4,512	$2,594	$2,811	$3,846	$5,446	$7,614	$8,963	N/A	$4,090
San Bruno	$2,030	$2,213	$2,806	$3,559	$4,521	$5,945	N/A	N/A	$3,495
San Carlos	N/A	N/A	$2,626	$3,974	$5,292	$6,163	$10,050	N/A	$4,424
San Mateo	$2,454	$2,338	$3,030	$3,745	$4,884	$6,469	$8,967	$10,000	$3,651
South San Francisco	$2,150	$2,095	$2,570	$3,417	$4,725	$5,200	N/A	N/A	$3,327
Woodside	N/A	N/A	N/A	N/A	$7,950	N/A	$11,500	N/A	$9,725
Totals	**$2,554**	**$2,448**	**$2,827**	**$3,795**	**$5,386**	**$7,656**	**$12,081**	**$11,021**	**$4,164**

Source: Zillow Rental Listings, June 2023

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

Table A-50: Rental Affordability Gap

	Extremely Low	Very Low	Low	Median	Moderate
Annual Income	$49,350	$82,250	$131,750	$134,650	$161,550
30% of Annual Income	$14,805	$24,675	$39,525	$40,395	$48,465
Affordable Monthly Payment	$1,234	$2,056	$3,294	$3,366	$4,039
Less Utilities1	($146)	($146)	($146)	($146)	($146)
Affordable Rent	*$1,088*	*$1,910*	*$3,148*	*$3,220*	*$3,893*
Estimated Market Rent2	$3,198	$3,198	$3,198	$3,198	$3,198
Affordability Gap	**($2,110)**	**($1,288)**	**($50)**	**$22**	**$695**

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

1. San Mateo County Housing Authority Utility Allowance for 2-bedroom apartment/condo/duplex, 2022. Assumes water and garbage paid by landlord.

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

Overpayment/Cost Burden

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

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

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

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

Table A-51 shows the percent of income paid for housing costs for various income levels. Households earning below 30% and below 50% of AMI are significantly more likely to

overpay for housing than upper income groups, and the majority of households in each of those categories severely overpay for housing.

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

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

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

Source: ACS 2019

Table A-52b shows the number of cost-burdened renter and owner households by income level for various County areas. Not unexpectedly, in general lower-income categories are more likely to be cost-burdened, and renters more likely to be cost-burdened than owners, but this trend is pattern is not universal.

Table A-52b Cost Burden by Income Level, Renters and Owners, County Areas

BROADMOOR			
Income by Cost Burden (Renters only)	Cost Burden > 30%	Cost Burden > 50%	Total
Household Income <= 30% HAMFI	15	15	45
Household Income >30% to <=50% HAMFI	175	55	175
Household Income >50% to <=80% HAMFI	70	0	135
Household Income >80% to <=100% HAMFI	0	0	15
Household Income >100% HAMFI	0	0	60
Total	**260**	**70**	**425**
Income by Cost Burden (Owners only)	Cost Burden > 30%	Cost Burden > 50%	Total
Household Income <= 30% HAMFI	110	80	180
Household Income >30% to <=50% HAMFI	110	95	165
Household Income >50% to <=80% HAMFI	120	0	275
Household Income >80% to <=100% HAMFI	70	35	180
Household Income >100% HAMFI	10	0	400
Total	**420**	**210**	**1,205**
EL GRANADA			
Income by Cost Burden (Renters only)	Cost Burden > 30%	Cost Burden > 50%	Total

Household Income <= 30% HAMFI	80	60	85
Household Income >30% to <=50% HAMFI	20	0	20
Household Income >50% to <=80% HAMFI	100	0	100
Household Income >80% to <=100% HAMFI	15	0	15
Household Income >100% HAMFI	0	0	145
Total	**215**	**60**	**365**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	95	80	95
Household Income >30% to <=50% HAMFI	85	45	150
Household Income >50% to <=80% HAMFI	205	55	360
Household Income >80% to <=100% HAMFI	65	0	145
Household Income >100% HAMFI	170	10	1,085
Total	**620**	**190**	**1,840**
EMERALD LAKE HILLS			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	0	0	0
Household Income >30% to <=50% HAMFI	40	0	50
Household Income >50% to <=80% HAMFI	0	0	0
Household Income >80% to <=100% HAMFI	0	0	0
Household Income >100% HAMFI	0	0	110
Total	**40**	**0**	**160**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	90	65	105
Household Income >30% to <=50% HAMFI	10	0	30
Household Income >50% to <=80% HAMFI	45	25	140
Household Income >80% to <=100% HAMFI	55	0	80
Household Income >100% HAMFI	145	55	1,135
Total	**345**	**145**	**1,490**
LA HONDA			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	45	45	45
Household Income >30% to <=50% HAMFI	0	0	30
Household Income >50% to <=80% HAMFI	0	0	0
Household Income >80% to <=100% HAMFI	0	0	0
Household Income >100% HAMFI	0	0	45
Total	**45**	**45**	**120**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	30	30	30
Household Income >30% to <=50% HAMFI	0	0	15

Household Income >50% to <=80% HAMFI	15	15	45
Household Income >80% to <=100% HAMFI	0	0	25
Household Income >100% HAMFI	0	0	165
Total	**45**	**45**	**280**
MONTARA			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	150	150	150
Household Income >30% to <=50% HAMFI	0	0	0
Household Income >50% to <=80% HAMFI	0	0	0
Household Income >80% to <=100% HAMFI	0	0	0
Household Income >100% HAMFI	0	0	30
Total	**150**	**150**	**180**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	0	0	0
Household Income >30% to <=50% HAMFI	90	90	135
Household Income >50% to <=80% HAMFI	95	20	280
Household Income >80% to <=100% HAMFI	70	0	110
Household Income >100% HAMFI	0	0	325
Total	**255**	**110**	**845**
MOSS BEACH			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	35	35	35
Household Income >30% to <=50% HAMFI	0	0	40
Household Income >50% to <=80% HAMFI	50	30	205
Household Income >80% to <=100% HAMFI	0	0	35
Household Income >100% HAMFI	0	0	0
Total	**85**	**65**	**310**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	40	40	95
Household Income >30% to <=50% HAMFI	20	0	50
Household Income >50% to <=80% HAMFI	0	0	175
Household Income >80% to <=100% HAMFI	0	0	100
Household Income >100% HAMFI	20	0	515
Total	**80**	**40**	**930**
NORTH FAIR OAKS			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	845	715	890
Household Income >30% to <=50% HAMFI	340	110	420

Household Income >50% to <=80% HAMFI	85	15	340
Household Income >80% to <=100% HAMFI	25	0	200
Household Income >100% HAMFI	0	0	160
Total	**1,295**	**840**	**2,010**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	280	240	350
Household Income >30% to <=50% HAMFI	135	80	275
Household Income >50% to <=80% HAMFI	245	55	355
Household Income >80% to <=100% HAMFI	20	10	225
Household Income >100% HAMFI	80	0	970
Total	**760**	**385**	**2,175**
PESCADERO			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	0	0	0
Household Income >30% to <=50% HAMFI	0	0	0
Household Income >50% to <=80% HAMFI	0	0	25
Household Income >80% to <=100% HAMFI	0	0	0
Household Income >100% HAMFI	0	0	30
Total	**0**	**0**	**50**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	0	0	0
Household Income >30% to <=50% HAMFI	0	0	10
Household Income >50% to <=80% HAMFI	0	0	0
Household Income >80% to <=100% HAMFI	10	0	10
Household Income >100% HAMFI	0	0	0
Total	**10**	**0**	**20**
PRINCETON			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	0	0	0
Household Income >30% to <=50% HAMFI	24	20	30
Household Income >50% to <=80% HAMFI	4	0	4
Household Income >80% to <=100% HAMFI	0	0	10
Household Income >100% HAMFI	0	0	10
Total	**28**	**20**	**50**
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	0	0	4
Household Income >30% to <=50% HAMFI	0	0	10
Household Income >50% to <=80% HAMFI	4	0	15
Household Income >80% to <=100% HAMFI	4	0	20

Household Income >100% HAMFI	4	0	50
Total	**12**	**0**	**100**
WEST MENLO PARK			
Income by Cost Burden (Renters only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	0	0	10
Household Income >30% to <=50% HAMFI	0	0	0
Household Income >50% to <=80% HAMFI	30	0	40
Household Income >80% to <=100% HAMFI	10	0	65
Household Income >100% HAMFI	0	0	180
Total	40	0	295
Income by Cost Burden (Owners only)	**Cost Burden > 30%**	**Cost Burden > 50%**	**Total**
Household Income <= 30% HAMFI	95	80	110
Household Income >30% to <=50% HAMFI	45	45	55
Household Income >50% to <=80% HAMFI	85	50	110
Household Income >80% to <=100% HAMFI	30	20	70
Household Income >100% HAMFI	55	0	745
Total	**310**	**195**	**1,085**

HAMFI: HUD Area Median Family Income
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2015-2019 release

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

Table A-53: Cost Burden Severity, 2019

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

Source: ACS 2019

Table A-54: Cost Burden by Race, 2017

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

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

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

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

Table A-55: Cost Burden by Household Size

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

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

Overcrowding

Housing units are considered overcrowded when they house more than one person per room.[3] A unit is considered severely overcrowded when it is occupied by 1.5 persons or more per room.

Table A-56: Overcrowding Severity, 2017

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

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

Three percent of households in the unincorporated County experience overcrowding, roughly the same rates as San Mateo County and the Bay Area as a whole. However, there is a stark disparity in the prevalence of overcrowding between rental and ownership units. In 2019, only 3% of ownership units countywide were overcrowded, while 25% of renter units were overcrowded.

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

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

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

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

[3] "Rooms" for purposes of this definition do not include bathrooms, porches, balconies, foyers, halls, utility rooms, unfinished attics, basements and other spaces used for storage.

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

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

Source: ACS 2021

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

Table A-59: Overcrowding by Race, 2019

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

Source: ACS 2019

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

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

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

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

Rehabilitation Need

As shown in Table A-61, the unincorporated County has approximately 23,000 housing units. Roughly 60% percent of these units were built prior to 1980.

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

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

Source: ACS 2019

Age of housing stock can be one indicator of potential rehabilitation need. Housing over 30 years old is more likely to need substantial rehabilitation, including replacement or repair of roofing, plumbing, foundation, or structural elements.

However, age is only a general and potential measure of housing stock condition, and represents a theoretical maximum amount of housing that may need rehabilitation, rather than a precise estimate. As the Department of Housing and Community Development states, age of housing stock "only serves as an estimate of the maximum rehabilitation need and should be supplemented by local estimates."

In the case of San Mateo County, while a significant portion of the unincorporated County's stock is older, it is largely well-maintained.

As indicated in Tables A-18 through A-20, the County's housing stock is largely single-family and largely owner-occupied, and the County's household population also skews higher income, particularly among single-family and owner-occupied housing. The bulk of the housing stock is maintained by housing owners, without need for additional assistance.

The County's code enforcement case load is relatively stable year-to-year, and the Code Enforcement division has not identified any significant number of housing stock issues in need of redress. Of the code enforcement cases opened in the past five years, only 3.5% were for issues that could potentially present health and safety issues of any kind, and only 2.5% involved structural issues of any kind. The vast majority of code enforcement cases involving direct problems with housing stock involve only minor issues that are easily rectified.

The County's Environmental Health Division inspects all multifamily rental projects in the unincorporated areas on a rolling basis, and refers issues for enforcement, as well as working with property owners to facilitate repair, providing information on the County's rehabilitation assistance programs, and referrals to outside rehabilitation assistance through County partners.

In addition to age, the Census Bureau identifies housing units with substandard kitchen and plumbing conditions. The 2020 Census determined that, of the County's ownership housing stock, only 0.4% of the lacked adequate kitchen facilities, and only 0.2% lacked adequate plumbing. Of the rental housing stock, 4% lacked adequate kitchen facilities, while the Census did not identify any rental housing stock lacking plumbing facilities.

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

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

Source: ACS 2019

The condition of housing stock has also been confirmed by windshield surveys of major unincorporated areas. In each area, surveys of conditions reveal no significant rehabilitation needs, even in the areas of highest concentrations of multifamily and lower-income populations. The County's Bayside Communities, including Emerald Lake Hills, West Menlo Park, San Mateo Highlands, Devonshire, Broadmoor, Colma and others, do not evidence any significant rehabilitation needs, and have very low numbers of code enforcement cases. The North Fair Oaks community has significantly more code enforcement cases, but as is typical of the County more broadly, very few of these relate to health and safety hazards and/or structural issues. The County's urbanized Midcoast communities, within the Coastal Zone, are similarly not characterize by any apparent significant rehabilitation needs.

Areas of Identified Need

Despite the overall solid quality of the County's housing stock, and limited need for comprehensive rehabilitation assistance programs, there are some specific areas of identified need.

Mobile home parks. The County has a number of mobile home parks, two of which have had known, ongoing issues with the quality and maintenance of mobile homes, and in some cases the quality and maintenance of park facilities and infrastructure. The County has contributed significant resources, and continues to contribute significant resources, in assisting individual mobile homeowners, and mobile home park owner/operators, with necessary upgrades for safety and habitability. In particular, the County has funded whole-sale repair and replacement of all units at one park, and is offering low-interest repair and replacement loans from a revolving fund to resolve issues at the second park. These efforts are ongoing. Other County support for mobile home parks is described in the Housing Plan of this Housing Element.

Farm Labor Housing. Not unusually, County's farm labor housing stock, located in the rural coastal areas, has also experienced some notable issues with condition and maintenance. The County regularly inspects farm labor housing, and works with owners/operators to address rehabilitation needs, as well as providing funding and other resources to assist with rehabilitation, and funding and other assistance for the creation of new farm labor housing. In addition, the County plans to undertake a comprehensive study of farm labor housing conditions and needs in the unincorporated areas, as described in the Housing Plan; this study will include strategies to address newly identified issues with farm labor housing.

Rural South Coast. The condition of housing stock in the County's rural south coast, a remote area where housing stock is unusually dispersed, housing density is low, and environmental and other conditions can more severely impact housing, is difficult to assess. Because of the low density and large census geographies, there is little precise Census data available, and the scattered nature of housing makes the areas difficult to effectively survey. While there are no specifically identified significant issues apart from those related to farm labor housing, discussed above, this may be due to incomplete data.

The County will address this gap through Program HE 22.5 in the Housing Element, which commits the County to comprehensive study of housing conditions in the South Coast, and creation of appropriate policies, based on the finding of the study and related planning efforts.

Overall, the County's housing stock is in relatively sound condition, and new and continued policies and programs in the County Housing Element adequately address issues related to specific housing types, and specific geographic areas, which may have greater rehabilitation need.

Coastal Zone Housing

Approximately 1,800 units have been built in the County's Coastal Zone since 1982.

The vast majority of these units have been single-family; only nine multifamily projects have been built in the Coastal Zone in this period.

While a variety of affordable housing units have been constructed in the Coastal Zone, primarily as farm labor housing, only three units have been required to be built pursuant to the County's Inclusionary Housing program.[4]

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

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

SPECIAL HOUSING NEEDS

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

Single Parent Households and Families

Single-parent family households make up a relatively small proportion of the County's total households. Of these, the majority, 1,880 households constituting 8.6% of all households, are female-headed family households. Single-parent households are also

[4] Note that the County's Inclusionary Housing requirements were not applied to multifamily rental projects between 2009 and 2018.

more likely than other household types to be renters, and female-headed households are more likely to be renters than male-headed households.

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

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

Source: ACS 2019

Among female headed households, those with children are significantly more likely to be in poverty than those without. Seventeen percent of female-headed households live below the poverty line.

Table A-64: Female-Headed Households by Poverty Status, 2019

Group	Above Poverty Level	Below Poverty Level
with Children	745	224
No Children	861	50

Source: ACS 2019

Large Families

Large family household are those with five or more persons. These households are the smallest category of the unincorporated County's households, comprising only roughly 10% of total households.

Table A-65: Households by Household Size, 2019

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

Source: ACS 2019

Large family households are more likely to be in lower income categories than other households: as Table A-66 shows, large family households make up larger percentages of below 30% AMI, 31-50% AMI, and 51-80% AMI categories.

Table A-66: Large Families by Income Category, 2019

Household Type	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
All other household types	2,640	1,994	2,287	1,628	10,428
% of HH	14%	11%	12%	9%	55%
Large Families of 5+ Persons	380	355	511	149	793
% of HH	17%	16%	23%	7%	36%
Totals	3,020	2,349	2,798	1,777	11,221

Source: ACS 2019

Large family households are moderately more likely to be renters than are other household types.

Table A-67: Tenure by Household Size, 2019

Household Type	Owner Occupied	Renter Occupied
1 Person Household	2,870	1,253
2 Person Household	5,572	1,429
3 Person Household	3,041	925
4 Person Household	3,076	1,307
5 Or More Person Household	1,456	814
Totals	16,015	5,728

Source: ACS 2019

SENIORS

In 2019, 17% of the unincorporated County's residents were over 65, and an additional 15% are in the 55-64 age category, nearing typical retirement age.

Table A-68: Population by Age, Unincorporated County, 2000-2019

Age Group	2019	% of Total
0-4	3,555	5%
5-14	8,364	13%
15-24	7,459	11%
25-34	7,384	11%
35-44	8,382	13%

45-54	9,918	15%
55-64	9,708	15%
65-74	6,458	10%
75-84	3,031	5%
85+	1,133	2%
Totals	65,392	100%

Source: Census 2000, Census 2010, ACS 2019

This age distribution is mirrored in most unincorporated areas, with the exception of North Fair Oaks, Pescadero, and West Menlo Park, which have much smaller older populations.

Table A-69: Age Range and Senior Population, County and Unincorporated Areas, 2020

Age Range (years)	All County	Broadmoor	El Granada	Emerald Lake Hills	Montara	Moss Beach	North Fair Oaks	Pescadero	West Menlo Park
Under 5	6%	2%	2%	6%	3%	11%	9%	9%	5%
5 to 9	6%	7%	5%	5%	4%	4%	7%	3%	10%
10 to 14	6%	4%	5%	6%	2%	4%	6%	7%	13%
15 to 19	5%	2%	6%	6%	2%	13%	7%	14%	8%
20 to 24	5%	5%	4%	5%	20%	1%	6%	11%	3%
25 to 34	15%	19%	9%	8%	0%	6%	19%	11%	5%
35 to 44	14%	7%	15%	11%	10%	13%	15%	28%	13%
45 to 54	14%	17%	13%	15%	11%	19%	12%	9%	22%
55 to 59	7%	11%	10%	10%	14%	4%	6%	0%	8%
60 to 64	6%	8%	13%	8%	7%	7%	5%	0%	3%
65 to 74	9%	10%	12%	13%	23%	13%	7%	9%	5%
75 to 84	5%	7%	5%	4%	3%	3%	2%	0%	4%
85 and over	2%	2%	1%	2%	2%	2%	0%	0%	2%
% over 65	16%	19%	18%	20%	28%	18%	9%	9%	11%

Source: Census 2020

Table A-70: Cost-Burdened Senior Households by Income Level

Income Group	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing
0%-30% of AMI	327	257	802
31%-50% of AMI	412	183	222
51%-80% of AMI	449	248	158
81%-100% of AMI	435	129	84
Greater than 100% of AMI	2,182	337	27
Totals	3,805	1,154	1,293

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

As is the case for the broader unincorporated population, seniors in lower income brackets are significantly more likely to overpay for housing than higher-income senior households. Eighty percent of the seniors paying half or more of their income on housing are below 50% AMI.

Table A-71: Disability by Type, Seniors (65 and over), 2019

Disability	%
With an ambulatory difficulty	15%
With an independent living difficulty	12%
With a hearing difficulty	10%
With a cognitive difficulty	8%
With a self-care difficulty	7%
With a vision difficulty	4%

Source: ACS 2019

Displacement Risk

The University of California Berkeley's Urban Displacement Project has mapped all neighborhoods in the Bay Area and categorized them by severity of displacement risk. The Project determined that in the unincorporated County, 8.5% of households live in neighborhoods that are susceptible to or experiencing displacement, and 6.3% live in neighborhoods at risk of or undergoing gentrification. Renter households in particular are at significantly greater risk of displacement, while gentrification risk is more evenly shared by owners and renters.

Table A-72: Households by Displacement Risk by Tenure

Displacement Group	Owner Occupied	Renter Occupied
Susceptible to or Experiencing Displacement	569	1,297
At risk of or Experiencing Gentrification	931	467
Stable Moderate/Mixed Income	3,994	1,733
At risk of or Experiencing Exclusion	10,162	2,890
Other	0	0
Totals	15,656	6,387

Source: University of California Berkeley Urban Displacement Project; ACS 2019

Homelessness

San Mateo County's one-day Point-in-Time Count is the most reliable source of data for the number of unhoused individuals throughout the County. This information is collected by a three-pronged methodology including an Observational Count, Unsheltered Survey, and Sheltered Count carried out by 400 volunteers from a cross section of private and public institutions.

Table A-73 shows the unincorporated County's homeless population as estimated by the County's one-day count, for 2015, 2017, 2019, and 2022. As the table indicates, while the unincorporated County's homeless population decreased between 2015 and 2017, it significantly increased between 2017 and 2019, and has continued to increase since. The latest count in 2022 identified 1,092 unhoused individuals throughout the County representing a 191 person gain and 17% increase in the unhoused population since 2019.

Because the homeless are relatively mobile, the unincorporated County's homelessness population can shift independent of changes in total homelessness. However, the increase in homelessness in the unincorporated County over time broadly mirrors changes in the County as a whole, and the unincorporated County's homeless population is roughly 8% of San Mateo County's homeless population, the same as the unincorporated County's share of total County population. The numbers reported by the Point-in-Time Count, and the increases in homelessness shown over time, are also roughly consistent with anecdotal reports on homelessness from providers, advocates, and others.

While most of the County's homeless population during the one-day count was located in the County's coastal areas, this is largely due to two factors: first, this area contains the bulk of the unincorporated land area, and second, this area provides far more opportunity for homeless living in cars, RVs, and other vehicles, as opposed to those in tents, directly on the street, or other non-vehicular scenarios.

Table A-73: Unsheltered Homeless, San Mateo County One-Day Homeless Counts

Area	2015	2017	2019	2022
Coastside Unincorporated Areas	22	22	60	62
Central County Unincorporated Areas	0	0	0	0
North County Unincorporated Areas	0	3	6	7
South County Unincorporated Areas	10	5	7	36
Unincorporated Total	32	30	73	105
San Mateo County Total	775	637	901	1,092

Source: San Mateo County One-Day Homeless Counts, 2015, 2017, 2019 and 2022

Table A-74: Homeless by Shelter Type and Household Status, San Mateo County, 2019

Shelter Status	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

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

Most of San Mateo County's homeless population is unsheltered, although most of the homeless who are in households with children are in some form of shelter.

Table A-75: Homeless by Race as Share of Homeless Population vs. General Population

Racial / Ethnic Group	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native (Hispanic and Non-Hispanic)	6%	0.4%
Asian / API (Hispanic and Non-Hispanic)	6%	30%
Black or African American (Hispanic and Non-Hispanic)	13%	2%
White (Hispanic and Non-Hispanic)	67%	51%
Other Race or Multiple Races (Hispanic and Non-Hispanic)	8%	17%
Totals	100%	100%

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

The homeless who are White, Black or African American, and American Indian/Alaska Native are overrepresented in the homeless population, relative to their share of the total population, as are Hispanic/Latinx homeless.

Table A-76: Homeless by Latinx Status vs. County Population

Latinx Status	Share of Homeless Population	Share of Overall Population
Hispanic/Latinx	38%	24.7%
Non-Hispanic/Latinx	62%	75%
Totals	100%	100%

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

Table A-77: Characteristics of Homeless

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

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

A significant portion of the homeless experience mental illness and chronic substance abuse, and a significant number also report suffering domestic violence.

There were no reported homeless students in public schools in the unincorporated areas in 2019-2020, but both because many students living in the unincorporated areas attend public schools within incorporated cities, and because these numbers are difficult to collect, this is not particularly indicative of any trend.

Table A-78: Students in Public Schools Experiencing Homelessness

Area	2016-17	2017-18	2018-19	2019-20
Unincorporated San Mateo	20	0	12	0
San Mateo County	1,910	1,337	1,934	1,194
Bay Area	14,990	15,142	15,427	13,718

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

Disabled Households

A person is considered disabled if they have an impairment or illness that affects their ability to function independently in some manner. Disabilities are generally classified in six basic types: ambulatory, independent living, cognitive, hearing, self-care, and vision.

Table A-79: Population by Disability Status, 2019

Area	No disability	With a disability
Unincorporated San Mateo	59,912	5,119
San Mateo County	700,851	62,814
Bay Area	6,919,762	735,533

Source: ACS 2019

Roughly 8% of the unincorporated County population in 2019, 5,119 residents, had some form of disability. Table A-80 indicates the distribution of disability types within this population, with ambulatory difficulties most common, and vision disabilities least common.

Table A-80: Disability Rate by Disability Type, Unincorporated County Population, 2019

Disability	Rate
With an ambulatory difficulty	4%
With an independent living difficulty	3%
With a cognitive difficulty	3%
With a hearing difficulty	2%
With a self-care difficulty	2%

With a vision difficulty	1%

Source: ACS 2019

As Table A-81 shows, individuals with a disability are significantly more likely to be unemployed than those without.

Table A-81: Disability Status by Employment Status, 2019

Age Group	Employed	Unemployed
No Disability	30,236	1,192
With A Disability	819	111
Totals	31,055	1,303

Source: ACS 2019; universe includes individuals in the labor force only, excluding individuals who are not employed and are either not available to take job or are not looking for one. This category typically includes discouraged workers, students, retired workers, stay-at-home parents, and seasonal workers in an off season who are not looking for work.

Developmental Disabilities

Developmental disabilities are a distinct category of disabilities. People with developmental disabilities have a disability that emerged before age 18, which is expected to be lifelong, and is of sufficient severity to require a coordinated program of services and support in order to live successfully in the community. Developmental disabilities include intellectual disability, autism, Down syndrome, epilepsy, cerebral palsy, and other disabling conditions similar in their functional impact to an intellectual disability. Under California's Developmental Disabilities Services Act and the U.S. Supreme Court's 1999 decision in Olmstead v. L.C., people with developmental disabilities are entitled to receive community-based services that allow them to live in the least restrictive community setting. State law requires that Housing Elements assess and address the needs of residents with developmental disabilities.

Table A-82: San Mateo County Population with Developmental Disabilities by Living Arrangement, 2015 and 2021

Living Arrangement	2015	% of Total	2021	% of Total	% Change 2015-2021
In the family home	1,233	49%	1,556	56%	26%
Own apartment with supportive services	322	13%	294	11%	-9%
Licensed Facilities	932	37%	894	32%	-4%
Other (including homeless)	22	1%	20	1%	-9%
Total	2,509	100%	2,764	100%	10%

Source: Department of Developmental Services as of June 30, 2021 and September 30, 2015

As Table A-82 shows, more than half of the developmentally disabled in San Mateo County live in a family home; of the remainder, most are in licensed care facilities, while only 11% live in their own apartment, and an estimated 1% are homeless.

Table A-83: San Mateo County Population with Developmental Disabilities by Age, 2015 and 2021

Age	2015 Total	% of Total	2021 Total	% of Total	% Change 2015-2021
Under 18	1,201	32%	1,169	30%	-3%
18 and older	2,509	68%	2,764	70%	10%
Total	3,701	100%	3,933	100%	6%

Source: Department of Developmental Services as of June 30, 2021 and September 30, 2015

The developmentally disabled population in the County grew 10% between 2015 and 2021, as well as skewing slightly older over time. The majority of the developmentally disabled in both San Mateo County, and the unincorporated County, are over 18.

Table A-84: Developmental Disabilities by Age, Unincorporated County

Age Group	Population
Under 18	137
18+	206
Totals	343

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

Apart from age distribution, there is little current information available on the developmentally disabled population in the unincorporated County specifically. However, the Countywide data presented above is presumed to be indicative of trends in the unincorporated areas.

Like those with other forms of disability, persons with developmental disabilities require low-cost and assisted housing of various types, depending on the nature of the disability. The Housing Element's Housing Plan describes a range of policies intended to promote low costs housing, and housing appropriate to residents with a range of disabilities, including developmental disabilities. These policies are intended both to make appropriate housing available, and to make appropriate housing available near adequate transportation and other services.

Farm Workers

Unincorporated San Mateo County has a number of active agricultural uses, located primarily in the County's coastal areas, which employ farm laborers on both a permanent and seasonal basis.

Number of Farm Workers in the Unincorporated County

The County's 2016 Agricultural Workforce Housing Needs Assessment relied on California Economic Development Department (EDD) and 2012 Agricultural Census data to estimate that at that time, San Mateo County as a whole had between 1,700 and 1,900 farm laborers, including farm owner/operators and managers who also act as labor. While most agricultural operations are located in the unincorporated County, these labor estimates also include greenhouses and other smaller-scale agricultural facilities within incorporated areas. The 2014-2022 Housing Element used farm labor estimates over multiple periods, from the Bureau of Labor Statistics, Agricultural Census, and the 2020 Decennial Census, to determine that the likely number of farm labors in the unincorporated areas alone was 1,325. The most recent Agricultural Census, from 2017, estimates that the County as a whole now has only 1,320 farm laborers, down from 1,722 in 2012. While there is no reliable method of determining the unincorporated County's discrete share of farm laborers, it can be conservatively estimated that the unincorporated County now has no more than *1,000 farm laborers*. Based on the shares of permanent and seasonal workers in the County as a whole, 740 or 74% of these are permanent farm workers, compared to 970 in 2014, and 260 or 26% are seasonal workers. These numbers are consistent both with the continuing decline in farm labor overall shown in Table A-85, and the increasing shift from seasonal to permanent farm labor, a trend confirmed by the Agricultural Census and the County's Agricultural Workforce Housing Needs Assessment, as well as other analyses of farm labor trends.

Table A-85: Farm Laborers by Status, San Mateo County

Worker Status	2002	2007	2012	2017
Permanent	2,226	1,697	1,320	978
Seasonal	852	911	402	343
Totals	3,078	2,608	1,722	1,321

Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017)

The unincorporated County's migrant worker student population has also declined over the past 4 years, consistent with trends in the County and the Bay Area.

Table A-86: Migrant Worker Student Population

Geography	2016-17	2017-18	2018-19	2019-20
Unincorporated San Mateo	45	38	33	32
San Mateo County	657	418	307	282
Bay Area	4,630	4,607	4,075	3,976

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

Farm Labor Housing Quality and Cost

Farm workers in the County live in a variety of housing types, which may include: formal group housing dedicated specifically for farm labor, typically but not always located on farms; regular rental market housing; unpermitted, illegal housing, including accessory dwelling units; and informal housing, including farm labor camps.

While no single form of farm labor housing is typical, because farm workers generally have low incomes, they often rely on some form of low-cost housing, either publicly or privately subsidized (multifamily housing provided by public agencies or employer-provided housing), or housing that may be lower cost due to substandard conditions (housing units in poor repair and/or lacking facilities, informal housing, labor camps, and others). In addition, like other low-income populations, farm workers are often forced to overpay for housing, regardless of housing quality.

In 2016, the County surveyed the farm labor population for the Agricultural Workforce Housing Needs Assessment and determined that the average farmworker income was $26,000, well below the amount required to afford market-rate housing in the County. Thirty percent of farm labor households reported overpaying for housing, and 6% reported severely overpaying, both much larger percentages than for County households overall.

While there is a continuing need for additional affordable farm labor housing, the trend away from seasonal migrant labor and toward permanent, year-round farm labor also indicates a need for different types of farm labor housing. Many farm laborers now express a desire for long-term housing appropriate for families, rather than the congregate on-farm housing or forms of informal housing that have traditionally been a key source of farm labor housing.

As described in the Housing Plan, the County will continue to provide farm labor housing assistance through the Pilot Farm Labor Housing Loan Program, and will continue other efforts to address farm labor housing need.

Farm Labor Housing Units and Capacity

Agricultural uses are permitted in zoning districts PAD (Planned Agricultural), RM (Resource Management), and RM-CZ (Resource Management within the coastal zone). All PAD-zoned parcels are in the County's coastal zone. RM and RM-CZ zoned parcels are almost exclusively located within the rural portion of the County's urban-rural boundary, both within and outside of the coastal zone.

The County has a number of existing housing units for farm laborers, including larger multifamily farm worker housing projects developed on or near active farms, smaller, scattered small-site housing developed for farm laborers, and one large-scale affordable housing project developed for farm laborers. The County's existing farm labor housing inventory includes the following:

- Larger multifamily sites housing 5 or more employees, regulated by the State of California as congregate employee housing. There are 18 of these sites in the County, providing housing for between 280 and 300 farm workers. These sites include dormitory style housing, multifamily apartment housing, some single-family units housing multiple workers, and sites with various mixtures of these housing types.
- Scattered small-site housing, typically 1 to 2 units per project, not regulated by the State. There are approximately 60 of these units providing housing for between 60 and 75 farm workers.

- Moonridge Farm Labor Housing, adjacent to Half Moon Bay, with 160 units developed for farm workers and their families, and dedicated to households earning 50% or less of median income.

The aggregate capacity of these various farm labor housing sites and units demonstrates that the County has existing, dedicated farm labor housing sufficient to meet approximately half its estimated current farm labor population.

Available Sites for Farm Labor Housing
Dedicated farm labor housing units are permitted in the RM, RM-CZ, and PAD zoning districts. Farm labor units created in these districts are required to remain restricted to use by farmworkers and their families in perpetuity. Farm labor housing units in PAD, RM, and RM-CZ zoning districts are considered principally permitted agriculturally-related uses, and are exempt from the normal density restrictions of these zoning districts, and from any special permitting requirements. The County's Local Coastal Program also specifies that farm labor housing is a priority water use, and all water providers must prioritize, and allocate water for, these uses.

There are approximately 553 PAD-zoned parcels and 124 RM-zoned parcels in the unincorporated County, which could potentially be developed with significant amounts of farm labor housing. However, because of the complications and uncertainties of developing housing specifically for farm laborers, these sites are not included in the Sites Inventory in Appendix E. The sites inventory includes only those sites likely to be developed in the next 8 years, without significant additional programmatic or policy action, infrastructure improvements, or other significant investments outside those of the normal market-rate or affordable housing development process.

In addition to creation of farm labor housing on new sites, because farm labor housing is exempt from density restrictions, the majority of the existing farm labor housing on agriculturally-zoned sites could be expanded, and additional farm labor housing could be built on all of these sites.

Despite the fact that sufficient developable sites are theoretically available to meet the County's additional need for farm labor housing, past development trends indicate that appropriate policies, incentives, and other assistance remain needed to encourage the

creation of additional suitable farm labor housing. These needs are addressed by policies in the Housing Plan.

AT-RISK HOUSING UNITS

California Government Code Section 65583 requires that the Housing Element include analysis of existing assisted housing developments at risk of conversion to market rate housing in the next ten years, due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. "Assisted housing developments" are multifamily rental housing developments receiving government assistance under federal programs listed in Government Code Section 65863, state and local multifamily revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees. These developments also include multifamily rental units developed pursuant to a local inclusionary housing program, or developed to qualify for a density bonus pursuant to Government Code Section 65916. The analysis must also estimate the cost of preserving at-risk units and the cost of producing comparable replacement units, identify appropriate and qualified local public or nonprofit corporations with capacity to acquire and manage units identified as at-risk, and identify all available federal, state and local funding that could be used to preserve the identified at-risk units.

Inventory of At-Risk Developments and Units

Table A-87 shows all assisted units identified as at-risk in the unincorporated County[5], as reported by the California Housing Partnership Corporation's (CHPC) Preservation Database.

Table A-87: Assisted Units at Risk of Conversion

Area	Low	Moderate	High	Very High	Total Assisted Units in Database
Unincorporated San Mateo	448	5	0	0	453
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

Source: California Housing Partnership, Preservation Database (2020)

Only five units are identified as at moderate risk of conversion. The County's analysis has not identified any other units produced under the County Inclusionary Housing Ordinance, Density Bonus Ordinance, or with other project-specific use restrictions that are currently

[5] This section discusses only those at-risk developments in the unincorporated County. There are other at-risk units in the incorporated cities, and the County will continue to assist incorporated cities to preserve at-risk housing units.

at-risk of conversion. However, as discussed in Section 1, the County Housing and Planning Departments will continue to work to create a comprehensive inventory of restricted units that will be monitored for risk of conversion on an ongoing basis.

The five moderately at-risk are all in Alameda House Inc, at 124 Alameda de las Pulgas, Redwood City, CA 94063. Alameda House is an independent living residence for adults with developmental disabilities, owned and operated by Parca, a local nonprofit organization that has been serving persons with developmental disabilities since 1952. This project has five supportive housing units and currently serves five adult men. The project received funding from the HUD Section 202 Program (Supportive Housing for the Elderly), and also has a Section 8 Project Rental Assistance Contract (PRAC). The Section 202 funds are in the form of a capital advance that is not required to be repaid, so long as the property continues to serve very low-income elderly or disabled residents until 2030. According to Parca, the current Section 8 contract is active and continues to provide affordability restrictions on the property. Because the property is owned and managed by a mission-driven nonprofit, and because the Section 202 use restrictions will be in place until 2030 unless the entire capital advance is repaid, this property is not at significant risk of conversion to market-rate housing.

While the five Alameda House units are listed in the moderate risk category in the Preservation Database, for the above reasons, the County considers them at low risk of conversion. However, supportive housing developments with PRACs all have some degree of risk because such contracts are renewed only if there is federal funding available. While the project is not currently in danger of conversion, it should be monitored closely for any change in status in the Section 8 PRAC contract.

Costs of Replacement and Cost of Preservation for At-Risk Units

Cost of replacement for the five units at Alameda House Inc., in a location appropriate for the targeted population, would be in the range of $3,000,000 to $4,000,000, based on recent sales data for existing homes in the county with a similar bedroom count (purchasing, and remodeling if necessary, an existing single-family home would be the preferred and most cost-effective method of replacement, rather than buying land and constructing a replacement home).

Preservation of these units, rather than replacement, is the most cost-effective alternative. The potential options for preservation include: assigning Housing Authority Section 8 project-based rent subsidies to all or part of the units; using local housing trust (HEART or other) funds, County Affordable Housing Fund (AHF) funds, CDBG funds, and/or HOME funds to assist with acquisition of the property by another nonprofit organization should the current owner default or decide to transfer their property; and using tax credits and other state and federal programs such as tax-exempt bonds to assist with acquisition by another nonprofit organization. Transferring ownership of this development to another nonprofit owner should not require a substantial investment of funds, however, unless significant rehabilitation is necessary; rather, the acquiring nonprofit would typically take on the existing debt and obligations associated with the property in exchange for transfer of ownership.

Preservation of these at-risk units would entail ongoing rental assistance to support the costs of operating the development in the long-term.

Entities Qualified to Preserve At-Risk Units

The State Housing and Community Development Department (HCD) maintains a list of "Qualified Entities" who are interested in purchasing at-risk government-subsidized multifamily housing projects in order to keep the units affordable. This list was last updated by HCD in December of 2021. Qualified Entities listed for San Mateo County include: Affordable Housing Foundation, Housing Corporation of America, MidPen Housing Corporation, Northern California Land Trust, Inc., Palo Alto Housing Corp (now Alta Housing), ROEM Development Corporation, and L&M Fund Management LLC. In addition, there are other Qualified Entities listed in other counties who have developed affordable housing in San Mateo County and have the capacity to acquire and/or build and manage at-risk developments.

Resources Available for Preservation

The following funding sources are currently available for purchasing or otherwise preserving at-risk units in San Mateo County.

Federal Programs

Community Development Block Grant (CDBG) Funds. Between $1 million and $3 million in CDBG funds is available annually for housing development, rehabilitation, and/or preservation through acquisition and rehabilitation. This allocation is subject to Congressional approval, and has declined over the last decade.

HOME Funds. Approximately $1-$2 million in HOME funds is available annually for housing development, replacement (new construction), and preservation through acquisition, and rehabilitation. This allocation is subject to Congressional approval, and has declined substantially over the last decade.

Low Income Housing Tax Credits (LIHTC) (4% and 9%). LIHTC awards are made directly to project sponsor through a competitive process. Nine percent credits are extremely competitive and the amount available within San Mateo County in any funding round is very limited. Four percent credits are available to projects with competitive tax-exempt bonds. LIHTC can be used for new construction and preservation through acquisition and rehabilitation.

Tax-Exempt Bonds. A local government or joint powers issuer must apply to the California Debt Limit Allocation Committee for allocation of private activity mortgage revenue bonds, which can be combined with Low Income Housing Tax Credits. Nonprofit organizations have authority to issue 501(c)(3) bonds directly, but these cannot be combined with Low Income Housing Tax Credits. Bonds can be used for replacement (new construction) and preservation through acquisition and rehabilitation.

Federal Home Loan Bank Affordable Housing Program (AHP). The AHP Program provides grants and subsidized loans to support affordable rental housing and

homeownership. AHP funds can be used for replacement (new construction) and preservation through acquisition and rehabilitation.

State and Local Housing Funds

Affordable Housing Fund (AHF). In November 2012, San Mateo County voters approved Measure A, a ten-year half-cent general sales tax, to maintain the quality of life for all County residents by providing essential services and maintaining and/or replacing critical facilities. In November 2016, Measure A become known as Measure K and extended the one-half cent sales tax for another twenty years. Measure K includes ongoing funding for affordable housing and is distributed through the County's annual AHF Notice of Funding Availability processes. The AHF makes funds available for rehabilitation of existing deed-restricted permanent multifamily rental housing developments.

Housing Trust Funds (HEART). The County has a local housing trust, the Housing Endowment and Regional Trust of San Mateo County (HEART). HEART has provided both short-term bridge loans as well as long-term permanent financing for acquisition and rehabilitation, and for new construction projects throughout the County. HEART currently has very limited funding for long-term loans, hindering its ability to provide substantial preservation assistance. However, HEART is committed to helping preserve affordable low-income units in the county.

Local Housing Trust Fund Program (LHTF). This state program, which helps finance local housing trust funds dedicated to the creation or preservation of affordable housing, issued a "Notice of Funding Availability" (NOFA) in 2021.

Multifamily Housing Program (MHP) - This State HCD program assists the new construction, rehabilitation and preservation of affordable rental housing for lower income households.

Infill Infrastructure Grant Program (IIG). This State HCD program provides funds for capital improvement projects that are an integral part of, or necessary to facilitate the development of an affordable residential/mixed-use infill development. Infill projects can include new construction, acquisition, and substantial rehabilitation of an affordable residential development.

Housing for a Healthy California Program (HHC). This State HCD program provides funds to local government agencies to create supportive housing for individuals who are recipients of or eligible for health care provided through the California Department of Health Care Services, Medi-Cal program. The goal of the HHC program is to reduce the financial burden on local and state resources due to the overutilization of emergency departments, inpatient care, nursing home stays and use of corrections systems and law enforcement resources as the point of health care provision for people who are chronically homeless or homeless and a high-cost health user.

Veterans Housing and Homelessness Preventions Program (VHHP). This State program assists the acquisition, construction, rehabilitation and preservation of affordable

multifamily housing for veterans and their families to allow veterans to access and maintain housing stability.

Affordable Housing and Sustainable Communities Program (AHSC). This State program makes grants and affordable housing loans available for projects that reduce greenhouse gas emissions through ongoing cap and trade revenues. AHSC encourages compact, infill development with active transportation and transit use. Affordable housing developments that qualify may be new construction or acquisition/substantial rehabilitation projects, including preservation of affordable housing at-risk of conversion.

No Place Like Home (NPLH). This State Program provides funds to jurisdictions for the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness. In November 2018 voters approved Proposition 2, authorizing the sale of up to $2 billion of revenue bonds and the use of a portion of Proposition 63 taxes for the NPLH program. Funds can be used to new construction, rehabilitation, and preservation of permanent supportive housing.

The 2021-2022 state budget has also set aside $500MM for a Foreclosure Intervention Housing Preservation Program (FIHPP) to assist nonprofit organizations and resident owners purchase and rehabilitate property at risk of foreclosure.

Program for Preserving At-Risk Units

The unincorporated County of San Mateo has a total of 5 units in one HUD-subsidized properties that are at some risk of conversion to market rate during the next 10 years (prior to 2032). The County's objective is to retain as low-income housing all at-risk units in the unincorporated County. The County will initiate and/or continue the programs and activities listed below during the housing element period to ensure that these units are preserved. These efforts utilize existing County and local resources, including efforts to secure additional resources from the public and private sector should they become available. Unless otherwise noted, the San Mateo County Department of Housing will be responsible for implementation of these programs. Funding sources for the listed programs and activities is specified, where appropriate. In addition to efforts targeted to at-risk units in the unincorporated County, the County Housing Department will also continue to use available resources to assist the incorporated cities, as needed, to retain or replace at-risk units throughout the County.

The County's program includes the following activities:

- *Investigate Inventory of Locally Restricted Units*. The Housing and Planning Departments will jointly investigate locally restricted units in the unincorporated county to create a comprehensive inventory of restricted units, and monitor these units for risk of conversion on an ongoing basis. If any additional at-risk units are identified, the Housing Department will analyze the nature of the risk and develop a program for preservation, which may include regulatory actions, tenant and sponsor technical assistance, direct rental subsidies, and other options.

- *Continue to Advocate for Section 8 Project-based Rental Assistance.* The Housing Department to continually support additional rental assistance appropriations from HUD to support preserving units in San Mateo County as affordable housing.
- *Work with City Partners to Identify Preservation Funding Sources*. As part of the ongoing countywide Housing Element coordination effort ("21 Elements"), the County Housing Department will work with city partners, on an annual basis, to identify funding sources available to retain or replace at-risk projects, and how these resources can be maximized to achieve the greatest benefit.

PROJECTED HOUSING NEED

Regional Housing Needs Allocation (RHNA)

State Housing Element law **r**equires the California Department of Housing and Community Development (HCD) to determine the existing and projected housing need for each region in the state, for each Housing Element Cycle. This estimated housing need is also broken down into multiple income categories, including extremely low, very low, low, moderate, and above moderate income. Each region's Metropolitan Planning Organization (MPO) then estimates each local city and county's share of regional housing need, in total and by income category. Each jurisdiction's share of need is its Regional Housing Needs Allocation, or RHNA. A jurisdiction's adopted Housing Element must identify sufficient suitable, feasibly developable or redevelopable sites to accommodate production of enough housing during the upcoming Housing Element cycle to meet the jurisdiction's RHNA, both in total, and for each income level. If there are insufficient sites, the Housing Element must include policies and programs to increase development capacity commensurate to the amount of unmet need. The County's inventory of available sites is included in Appendix E.

The RHNA process, at the State level and the regional (MPO) level, estimates housing need based on a broad range of factors. The methodology considers various regional and local population and job growth projections, estimates of housing production and housing demand, the location, composition, and resources of various communities, equity considerations, and a number of other factors.

The Association of Bay Area Governments (ABAG), part of the Metropolitan Transportation Commission, the Bay Area's MPO, is responsible for allocating Regional Housing Needs Allocations. ABAG finalized local jurisdictional shares of regional need on December 16, 2021.

More information on HCD's determination of regional housing need is available at: https://www.hcd.ca.gov/community-development/rhna/index.shtml.

More information on ABAG's determination of local shares of regional need is available at: https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation.

The unincorporated County's Cycle 5 and Cycle 6 RHNA numbers are shown below. In Cycle 5, the County was allocated a total of 913 units, divided across income categories. In Cycle 6, the total need is roughly three times larger, with the most significant increases in the lower income levels.

Table A-88: Unincorporated San Mateo County RHNA, Cycle 5 and Cycle 6

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

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

As described on page A-20, Extremely Low-Income housing need is included in the Very Low-Income category, and is assumed to equal half of this category, 405 units.

APPENDIX B. CONSTRAINTS TO HOUSING PRODUCTION

This appendix provides an assessment of potential constraints to housing production in the unincorporated County, including governmental constraints, such as regulations, fees, and development approval processes and times, and non-governmental constraints, including broader costs of housing development, environmental factors, and others.

During the 5th Housing Element Cycle, the County pursued a number of programs to reduce constraints to housing production, including:

Updated Accessory Dwelling Unit (ADU) Regulations. ADUs are now allowed by right and are processed ministerially in every residential district in the unincorporated County, and in every district in which residential uses are conditionally permitted outside the County's Coastal Zone. Multiple ADUs can be created on a parcel, and ADUs are not subject to lot size restrictions. The County's updated regulations are in some ways more permissive than the requirements of State law.

Pilot ADU Amnesty Program. The County implemented a pilot program to provide amnesty for ADUs built without necessary approvals, providing immunity from code enforcement, substantial fee waivers, significant technical assistance, and streamlined processing for these units.

Expedited Processing for ADUs. To ensure compliance with the permitting timelines of Government Code 65852.2, the County created a separate, expedited permitting track for ADUs, moving them ahead of other permit types and streamlining the review and approval process.

Updated Density Bonus Regulations. The County updated its Density Bonus Program to comply with changes to State law, offering significant bonuses and regulatory relief to projects offering minimum percentages of affordable housing.

Housing Incentives and Streamlining. The County has fully implemented a number of recent State laws, including the Housing Accountability Act, SB-35, and others, to offer various forms of incentives and streamlined review and approval for housing projects.

Objective Design Standards. Subjective design standards have been eliminated for many kinds of residential development in the North Fair Oaks area, as well as for all ADUs, and for residential projects eligible for Density Bonuses and/or meeting the requirements of other State incentive programs.

Short-Term Rental Restrictions. Use of ADUs for short-term rental is prohibited in every part of the unincorporated County, and all short-term rentals are prohibited outside the County's Coastal Zone. Within the Coastal Zone, a discretionary permit is required for

short-term rentals, with limits, in combination with required reporting and ongoing auditing to monitor Coastal Zone short term rental uses.

Streamlined Farm Labor Housing Permitting. The County updated and streamlined farm labor housing permitting processes, to ensure full compliance with the provisions of the Employee Housing Act and incentivize and facilitate farm production of farm labor housing. Farm labor housing is permitted as a principally permitted use in all agricultural zoning districts.

By-Right Emergency Shelters. The County permits emergency shelters as a by-right use in the entire PC (Planned Colma) district, and a conditionally permitted use in multiple other districts, as shown in Table B-8. The Planned Colma/PC zoning district is a high density residential and mixed-use zoning district and the most transit-rich area in the County. It surrounds the Colma BART station, and is located around the intersection and/or terminus of multiple high-quality Samtrans bus lines (per the definition of high quality transit in the California Public Resource Code). The area in which shelters are allowed by right is within easy walking distance of these transit options, which connect to San Francisco, the entirety of San Mateo County and the peninsula, and to other connecting destinations throughout the greater Bay Area. The area is subject to no identified environmental, ecological, physical, or other hazards, and is currently characterized by a mix of occupied high-density multifamily housing and various commercial/retail uses.

Emergency shelters are exempt from design review, and allowed to be developed at the base densities allowed in the PC zoning district (ranging from 55 to 87 units/acre). Shelters are a by-right use, and no planning permit is required. Emergency shelters are required to provide no more than 0.75 parking spaces for each on-site employee only, which is substantially less than any other non-residential use in the district.

In addition, the proposed rezoning program for unincorporated Colma, described in Policy 11.3, will expand the area in which Emergency Shelters are allowed, to encompass the entirety of unincorporated Colma, beyond the current limits of the PC zoning district. The area to be rezoned meets all the characteristics described above.

High-Density Residential Zoning. Newly adopted high-density mixed-use residential districts in unincorporated North Fair Oaks allow up to 120 units/acre and up to 7 stories in height on roughly 100 acres in close proximity to multiple SamTrans lines along El Camino Real and Middlefield Road. These new zoning designations include the NMU, NMU-ECR, CMU-1, CMU-2, and CMU-3 zoning designations. Each of these districts requires multistory development with multifamily residential development above the ground floor, with required minimum densities ranging from 24 to 60 units per units per acre, and maximum densities of 60 to 120 units per acre. Entirely non-residential uses are not allowed, and residential development must be the predominant use in any project. The CMU-1, CMU-2, and CMU-3 districts allow either 100% residential multifamily, or mixed-use residential multifamily with non-residential uses allowed only on the ground floor, both as by-right uses, with no conditional permitting. The NMU and NMU-ECR

districts allow no more than one ground floor of non-residential uses, with multiple floors of entirely residential development above.

Electronic Application and Permit Review Process. The County has transitioned to an entirely paperless development permit application and review process, streamlining the permitting process, consolidating the review workflow, expediting the plan review and comment, applicant amendment and resubmittal, and fee collection and permit issuance.

Manufactured Housing. As required by state law, the County permits manufactured housing in every zoning district which allows equivalent residential development, and charges only limited fees and performs limited review and inspection of manufactured housing, only as allowed by law.

NOTE: The County updated its Accessory Dwelling Unit regulations in 2020 and 2021, and its Density Bonus regulations in 2020, to bring both sets of regulations into conformance with state law at that time. In addition, the County's updated Density Bonus regulations include a specific provision stating that in the case of any conflict between the County's regulations and state law, state law supersedes. The County is currently updating its ADU regulations for conformance with subsequent changes to State law, as described in Policy 26.7.

Since adoption of those updates, there have been some additional changes to state law. These minimally affect the County's ADU regulations and Density Bonus Regulations, including the following:

ADU Regulations:

- The County's regulations do not capture the allowance for ADUs in front setbacks if otherwise infeasible.
- The County's regulations do not capture provisions eliminating replacement parking when covered parking is converted or demolished.
- The County's regulations do not explicitly state that JADUs are allowed within attached garages, although that has been the County's standing interpretation.
- The County's regulations do not specifically stipulate that multiple ADUs are allowed on properties with *proposed* multifamily residences, although it also does not prohibit them.

Density Bonus Regulations:

- The County's regulations do not capture the unlimited density allowances now allowed near certain transit, as well as other changes to required affordability categories, and some other minor provisions.

Housing Element Policies 26.7 and 20.2 address required updates to the ordinances to achieve full compliance with state law. However, both the ADU regulations and the Density Bonus Regulations stipulate that in cases of conflict with State law, the County will apply State law.

Governmental Constraints to Housing Production

State Law requires an analysis of potential and actual governmental constraints to housing production, including land use controls, fees and exactions, permit procedures, codes, code enforcement, and on and off-site improvement standards. State law also requires specific analysis of governmental constraints to production of housing that is appropriate and accessible for persons with disabilities.

Local Land Use Controls

San Mateo County's primary land use controls are General Plan policies, the zoning code, subdivision regulations and building codes. Through these land use and development controls, the County maintains standards to allow and incentivize appropriate development in various areas, while ensuring compatibility of uses, public safety and protection of the environment.

General Plan

The General Plan, as the County's fundamental land use and development policy document, establishes the basic parameters of the type and extent of housing permitted in unincorporated areas of the County. The General Plan contains broad policies for land use and development, which are implemented in greater detail and specificity by the development and use regulations incorporated in the zoning code and subdivision regulations, described later in this section.

Among other things, the General Plan:

- Establishes basic land use designations for all parts of the unincorporated County.
- Establishes an urban/rural boundary, which defines, generally, the intensities and types of development allowed in various parts of the County, based on the urban or rural character of a given area.
- Demarcates sensitive habitat and other resource areas.
- Establishes basic ranges of allowed development intensities for various categories of land use.

The General Plan attempts to balance important and sometimes competing land use objectives, including: (1) preserving and enhancing the character of local communities and environments, (2) preventing or minimizing negative impacts on natural resources, (3) supporting the distribution of land uses that best provides resources and opportunities for all residents to obtain adequate housing, employment, and services, (4) maximizing the strength and viability of local economies, (5) minimizing the costs of providing public improvements, facilities, and services, (6) minimizing energy usage, (7) minimizing exposure of life and property to environmental hazards, and (8) creating and maintaining physically coherent, workable, vital communities.

The permitted densities of residential development for each Land Use designation established by the General Plan are shown in Table B-1. Allowed residential densities

range from roughly 0.2 units/acre (Very Low Density Residential) to 120 units/acre (Commercial Mixed-Use). These density designations establish the minimum and maximum densities of residential development in areas where residential development is permitted. The General Plan Land Use Designations for the County can be viewed on the County's Planning Map Viewer.

Urban/Rural Boundary

The General Plan establishes an urban/rural boundary line, which demarcates the specific areas that are appropriate for either urban or rural development. The County's urban/rural boundary can be viewed on the County's Planning Map Viewer. In general, allowed residential densities are higher in areas defined as urban. By establishing appropriate densities in urban and rural areas, the General Plan facilitates residential development, by providing clear direction on where housing and other urban development is appropriate, and where resources are available to support it. Other policies in the General Plan reinforce facilitate higher densities and the provision of infrastructure in urban areas, while in rural areas lower density development compatible with agriculture, recreational open space and resource management is encouraged. Allowed urban and rural residential densities are shown in Table B-1.

In the 5th Housing Element Cycle, the County adopted a number of new land use designations which allow significantly greater residential density in various areas, and which surpass the maximum densities formerly allowed in any residential district in the County. These designations, which allow densities ranging from 60 to 120 units an acre, are also indicated in Table B-1.

Table B-1: General Plan Land Uses and Densities

Urban Land Uses	
Designation	Residential Density (units/net acre)
Low Density Residential	0.3-2.3
Medium Low Density Residential	2.4-6.0
Medium Density Residential	6.1-8.7
Medium High Density Residential	8.8-17.4
High Density Residential	17.5-87.0
Single-Family Residential (NFO)*	15-24
Multi-Family Residential (NFO)*	24-60
Neighborhood Mixed-Use*	24-60
Commercial Mixed-Use*	24-80
Commercial Mixed-Use/Middlefield Junction*	60-120
Industrial Mixed-Use*	0-40**
General Commercial	N/A
Neighborhood Commercial	N/A
Commercial Recreation	N/A
Office Commercial	N/A
Office/Residential	N/A
General Industrial	N/A
Heavy Industrial	N/A
Industrial Buffer	N/A
Institutional	N/A
Airport/Airport Transportation-Related	N/A
Public Recreation	N/A
Private Recreation	N/A
General Open Space	N/A
Rural Land Uses	
Designation	Residential Density (units/net acre)
Very Low Density Residential	Roughly 1 unit/5 acres
Low Density Residential	0.3-2.3
Medium-Low Density Residential	2.4-6.0
Medium Density Residential	6.1-8.7
Neighborhood Commercial	N/A
General Commercial	N/A
General Open Space	N/A
Agriculture	N/A

*New Land Use Designations adopted in Housing Element Cycle 5. All designations except Industrial Mixed Use require that the majority of any project must be multifamily residential, with no more than one ground-floor story of non-residential uses allowed. The Single- and Multi-Family Residential designations allow only residential uses,

at greater densities than previously allowed. The Commercial Mixed-Use designations allow 100% multifamily residential uses by right, and disallow entirely non-residential uses.

**Residential uses are allowed but not required in IMU areas, with allowed densities varying by location.

Zoning Regulations

San Mateo County's Zoning Regulations refine the broader General Plan Land Use Designations by further defining specific types of uses allowed in various areas, size, placement, and design of structures, requirements for parking, facilities, and community benefits, and a variety of other standards that determine what can be built on a specific parcel. In combination with the Land Use Designations, Zoning Regulations play a significant role in determining the amount and type of housing permitted in the unincorporated County.

County Zoning Regulations Overview

Section 6110 of the County's Zoning Regulations establishes 32 basic zoning districts for unincorporated areas. The district regulations establish the land uses that are permitted in each zoning district. The basic zoning districts are shown in Table B-2.

The majority of the basic districts are in urban areas. The primary rural zoning districts are the Planned Agricultural District (PAD), Resource Management District (RM), Resource Management-Coastal Zone District (RM-CZ), Timberland Preserve Zone District (TPZ), and the Timberland Preserve Zone District-Coastal Zone (TPZ-CZ).

In addition to the basic zoning districts shown in Table B-2, many of the zoning districts have associated "combining districts" that establish the development standards applicable in those districts. For example, the One-Family Residential District (R-1) is combined with various "S" districts to create single-family residential zones of varying densities. Likewise, the Neighborhood Commercial District (C-1) is combined with various "S" districts to create commercial zones that allow residential uses of varying densities as conditional uses, allowed with a use permit. The basic zoning district, in concert with the associated combining district, establishes the permitted land uses and development standards for a particular parcel. There are 30 combining districts (S-1 through S-108) as shown in Table B-3. The development standards established by each "S" district include minimum building site, minimum lot area per dwelling unit, minimum yards (setbacks), maximum building height, and maximum lot coverage. Some districts also have maximum floor area limits and daylight plane requirements. A few basic zoning districts have no associated combining districts; in this case, most or all development standards for the districts are incorporated into the basic zoning district regulations. These districts are the: rural zoning districts listed above; industrial districts (including most M-1 and all M-2 and W districts); Parking District; Planned Unit Development Districts (PUD); Coastside Commercial Recreation District (CCR); Residential Hillside District (RH); Planned Colma District (PC); and the newly adopted NMU, NMU-ECR, CMU-1, CMU-2, and CMU-3 residential mixed-use zoning districts in North Fair Oaks.

Finally, in addition to the zoning district and combining district regulations, the County Zoning Regulations also establish overlay zoning districts that apply broadly in some

unincorporated areas. The key overlay zones are the Design Review District (DR), and the Coastal Development District (CD), Zoning Regulations Chapters 28.1 and 20B. Other overlay zones are the Airport Overlay (AO), Geologic Hazard (GH), and Entertainment (E) districts. These overlay zones establish special permit requirements and standards for the unincorporated areas to which they apply. More detail about the permit procedures established by these overlay zones is provided in the Local Permit Approval Process section, below.

Table B-2: Base Zoning Districts, San Mateo County

District	Name
R-E	Residential Estates District.
R-1	One-Family Residential District
R-2	Two-Family Residential District
R-3	Multiple-Family Residential District
R-3-A	Affordable Housing District
NMU*	Neighborhood Mixed Use District
NMU-ECR*	Neighborhood Mixed Use/El Camino Real District
CMU-1*	Commercial Mixed Use 1 District
CMU-2*	Commercial Mixed Use 2 District
CMU-3*	Commercial Mixed Use 3 District
PUD	Planned Unit Development District
A-1	Agricultural District
A-2	Exclusive Agricultural District
A-3	Floricultural District
COSC	Community Open Space Conservation District
P	Parking District
H-1	Limited Highway Frontage District
O	Office District
C-1	Neighborhood Business District
C-2	General Commercial District
CCR	Coastside Commercial Recreation District
M-1	Light Industrial District
M-1/NFO**	Light Industrial Mixed-Use/North Fair Oaks District
M-1/NFO/Edison**	Light Industrial Mixed-Use/North Fair Oaks/Edison District
M-2	Heavy Industrial District
W	Waterfront District
I/NFO	Institutional/North Fair Oaks District
RM	Resource Management
PAD	Planned Agricultural District
PC	Planned Colma District
TPZ	Timberland Preserve Zone
RH	Residential Hillside District

*New residential and mixed residential-commercial districts adopted in Cycle 5. Each requires residential development as the primary use. The CMU-1, CMU-2, and CMU-3 zoning districts allow no more than one ground-floor story of non-residential uses, allow 100% multifamily residential development by right, and require multiple stories of residential development in every case. The NMU and NMU-ECR districts require multistory residential development with no more than one ground-floor story of non-residential uses.

**Substantially amended in Cycle 5 to allow multifamily residential development. The M-1/NFO and M-1/NFO/Edison districts allow, but do not require, mixed-use multifamily residential development, as well as live-work units.

Table B-3: Combining Districts and Development Standards, San Mateo County

	Minimum Building Site			Minimum Setbacks			Maximum Height		
District	Lot width (ft.)	Minimum area (sq.ft.)	Minimum lot area per dwelling unit	Front (ft.)	Side** (ft.)	Rear (ft.)	Stories	Feet	Maximum Lot Coverage (%)
S-1	50	5000	500	20	5	20	3	36	50
S-2	50	5000	1000	20	5	20	3	36	50
S-3	50	5000	1250	20	5	20	3	36	50
S-4	50	5000	1650	20	5	20	3	36	50
S-5	50	5000	2500	20	5	20	3	36	50
S-6	50	5000	3500	20	5	20	3	36	50
S-7	50	5000	5000	20	5	20	3	36	50
S-8	50	7500	7500	20	5	20	3	36	40
S-9	50	10000	10000	20	10	20	3	36	30
S-10	75	20000	20000	20	10	20	3	36	25
S-11*	100	1-5 ac.	1-5 ac.	50	20	20	3	36	15
S-17*	50	5000	5000	20	5-10	20	*	28	35-50
S-50*	50	5000	2500	20	5	20	2	28	50
S-71*	50	5000	5000	20	5	20	*	30	50
S-72*	50	5000	5000	20	5	*	*	*	50
S-73*	50	5000	5000	20	5	20	2*	28	50
S-74*	50	5000	5000	20	10	20	2	28	50
S-81	50	9000	9000	20	5	20	3	36	40
S-82*	50	7500	7500	20	5	*	*	*	50
S-83*	50	7500	7500	20	5	20	3	36	40
S-90*	50	10000	10000	40	10	20	*	30	30
S-91*	50	10000	10000	20	10	20	*	28	30
S-92*	50	10000	10000	20	10	*	*	*	50
S-93*	50	10000	10000	20	10	20	2*	30	30
S-100*	75	20000	20000	40	10	20	-	30	25
S-101*	75	20000	20000	20	10	20	-	28	25
S-102*	75	20000	20000	20	10	20	-	30	25
S-103*	-	14000	14000	25	10	25	2.5	35	-
S-104*	-	*	*	*	8	20	2.5	35	-
RH*	50	*	*	20	20	20	-	28	25
RM***	-	*	*	50	20	20	3	36	-
RM-CZ	-	*	*	50	20	20	3	36	-
PAD	-	*	*	30/50	20	20	3	36	-
E, A-0, GH	The E (Entertainment Overlay), A-O (Airport Overlay), and GH (Geologic Hazard) combining districts require specific permitting and analysis procedures for entertainment businesses and development in airport areas and geologic hazard zones, but contain no additional height, size, setback, or other development restrictions.								

Typical Single-Family Residential Zoning Districts

About 75% of the urban unincorporated area is covered by three residential zoning districts: the R-1/S-73 District (primarily in North Fair Oaks), the R-1/S-17 District (primarily in the Midcoast), and the Residential Hillside District (mainly in Emerald Lake Hills). The development standards applicable in these districts are summarized in Table B-3. As the table shows, both the R-1/S-73 and R-1/S-17 districts are single-family residential zones with a minimum lot size of 5,000 sq. ft. Both districts also limit floor area to about 50% of lot area, and have various daylight plane requirements (not shown on the exhibit). The Residential Hillside District applies to Emerald Lake Hills, the hilly area just to the west of Redwood City. The minimum lot size for this district is determined by a slope density formula that requires larger parcels in areas of steep topography. In the most level areas, the minimum lot size is 12,500 sq. ft. This district has a floor area limit of 30% of lot area and a stricter lot coverage limit of 25 percent; otherwise, the development standards for this district are similar to the other two districts described.

The standards applicable in single-family residential zoning districts are intended to maintain the existing residential character of each neighborhood. In some cases, strict application of these standards may make development infeasible on sites with steep slopes, irregular lot shapes or other unique characteristics. However, in such cases, exceptions to the standards may be granted through a variance.

Multifamily Residential and Commercial Zoning Districts

Multifamily residential uses are allowed by right in multi-family zoning districts (R-2 and R-3 districts) and the Office District (O District), and as a conditional use in commercial zoning districts (C-1 and C-2 districts). The “S” combining districts establish the density and development standards applicable to multi-family residential uses in these zones. The S-3 combining district is most often combined with multi-family and commercial zoning districts; the development standards associated with this combining district are shown in Table B-3. Mixed-use multifamily residential is allowed by right in the NMU, NMU-ECR, CMU-1, CMU-2, and CMU-3 districts, all adopted during Housing Element Cycle 5. In addition, the M-1/NFO and M-1/Edison zoning districts in North Fair Oaks were modified in Cycle 5 to allow high-density multifamily residential uses throughout M-1 Edison, and in specific portions of M-1/NFO.

Multifamily residential uses are also allowed in the Coastside Commercial Recreation District (CCR) and the Planned Colma District (PC), Zoning Regulations Chapters 16.5 and 21B. The primary purpose of the CCR District is to promote commercial uses in the urbanized portions of the County’s Coastal Zone. As such, multifamily uses are conditional uses limited to the second floor above retail or restaurant uses. The Planned Colma District implements the Colma BART Station Area Plan, which promotes the location of high-density residential uses near the station. This district has very specific standards for various types and densities of multifamily residential development that is allowed by right, but in general incentivizes and facilitates high-density multifamily and mixed-use residential development.

The standards applicable to multifamily residential development in multifamily mixed-use, and commercial zoning districts are similar to standards in nearby jurisdictions, and do not uniquely constrain housing development. Although the maximum developability of any given site depends on a variety of site conditions, in general the standards for multifamily and mixed-use residential districts do not constrain residential development from reaching maximum development densities, even when setbacks, lot coverage regulations, and other restrictions are taken into consideration. In addition, the newly-adopted high-density residential mixed-use zoning districts in the North Fair Oaks area facilitate multifamily residential redevelopment of developed, underutilized parcels.

Note: The County has multiple residential-commercial mixed-use districts: CMU-1, CMU-2, CMU-3, NMU, NMU-ECR, and PC districts, as well as the related Commercial Mixed Use and Neighborhood Mixed Use land use designations. None of these districts or land use designations allow exclusively non-residential uses by right; the base allowed use in each district is ground floor-only non-residential (primarily various commercial and/or office uses) with additional stories of residential development required above the ground floor. Any development that does not include a residential component requires conditional permitting and discretionary approval. In addition, the minimum heights and densities required in these districts, as indicated in TableB-2 above, ensure not only that residential development is included in any project, but that residential development is the primary component of any by-right project. While the naming conventions of the CMU districts and the Commercial Mixed Use land use designation might suggest that these are primarily commercial districts, that is not the case: every district requires significant residential development for by-right approval. In addition, the County has changed the CMU-1, CMU-2 and CMU-3 districts and attendant Commercial Mixed Use designations to allow both commercial-residential mixed-use and 100% multifamily residential by-right , without any conditional permitting. This change was adopted by the County Board of Supervisors in October 2023. The CMU-1, CMU-2, CMU-3, NMU, NMU-ECR, and PC zoning districts are all primarily residential multifamily zoning districts. All areas proposed for rezoning in the Rezoning Program described in Policy 11.3 will also allow multifamily residential as a by-right use, and will not allow any entirely non-residential uses without special permitting and approval.

Note that the CMU districts and Commercial Mixed Use land use designations are distinct from the County's very limited remaining areas of C-1 and C-2 zoning, which are typical commercial districts that allow residential uses conditionally. There are no parcels included in the Housing Element Sites Inventory that allow entirely or predominantly non-residential development or require a conditional approval for residential development. There are parcels included in the rezoning program (Policy 11.3, described in the Sites Inventory chapter and inventoried in detail in Appendix E) that currently allow 100% non-residential development; these parcels are all proposed to be rezoned to allow 100% high-density multifamily residential development by-right.

PUD Districts

The PUD (Planned Unit Development) zoning designation is a process that allows the crafting of new, site-specific zoning districts with accompanying detailed development standards for larger-scale developments that may not be suitable for any of the County's existing zoning districts. The PUD designation encompasses both a development and approval process, and a resulting new district, added to the County's various PUD districts (PUD-128, PUD-131, etc). The process is available to developers/applicants entirely at their discretion (contingent on adoption by the County Board of Supervisors), should they choose to avail themselves of the option. The PUD process is not imposed by the County; nor does the PUD process in itself involve or entail any specific restrictions on development, as the outcome of the PUD process is a new zoning district with newly created standards. The PUD zoning district that can be created through the PUD process is adopted by the Planning Commission and Board of Supervisors in the same manner as any other zoning district.

The purpose of the PUD process is to allow greater flexibility for developers who feel that there is no existing zoning district that suits the nature of the development they intend to create, and who can justify the benefits of a new PUD district. It is not a constraint on development, but an alternative set of options and processes intended to address and allow unforeseen, unusual, or otherwise exceptional types of development.

Minimum Lot Size.

While San Mateo County's zoning regulations, in general, do not present unique constraints to residential development, the County's single-family residential districts, and many of the single-family residential zoning overlays, incorporate a minimum lot and/or building site size of 5,000 square feet. This size is often appropriate for single-family detached residential development, but can constrains production of attached ownership housing, as well as production of multiple units per parcel. In the North Fair Oaks area, lot size minimums have been eliminated for all attached multifamily ownership housing, regardless of density. In addition, the County's regulations now allow multiple ADUs on all residential parcels, and the County is fully implementing the provisions of SB 9, which effectively reduces the minimum lot size to 1,200 square feet and allows development of multiple units per parcel in the majority of the unincorporated area zoned for single-family development.

Off-Street Parking Requirements

Chapter 3 of the County's Zoning Regulations establishes the basic off-street parking requirements applicable to zoning districts which do not have independently applicable parking requirements. For both single-family dwellings and apartments, the required parking spaces are governed by the number of bedrooms as shown in the Parking Table, Section 6119. For example, two parking spaces are required per single-family home having two or more bedrooms, while 1.5 parking spaces per unit are required for apartments. Section 6117 requires parking spaces to have a minimum of 171 square feet (9' x 19') to accommodate full-sized vehicles and be provided in garages or carports; although up to 25% of spaces may be compact spaces, if allowed through an exception.

In addition, various zoning districts include parking requirements specific to those districts, which vary from and are typically less than the general requirements in Chapter 3. These districts include the PC zoning district in unincorporated Colma, and the various zoning districts in North Fair Oaks, all of which establish significantly lower parking requirements for multifamily residential development, consistent with their location near transit. In addition, because the County's Inclusionary Housing requirement automatically qualifies all multifamily residential projects of more than 5 units for the provisions of the State Density Bonus Law, additional parking reductions are available for these projects.

Site Improvement Requirements

The Subdivision Map Act (Government Code Section 66410 et seq.) provides local governments with the legal power to regulate land divisions and the conversion of existing multi-family buildings to condominiums or stock cooperatives. The County implements the Subdivision Map Act through its adopted Subdivision Regulations, Part II of the Zoning Regulations, which incorporate the site improvement requirements for development of newly created or otherwise undeveloped parcels.

Requirements for Development of New Parcels or Vacant Lots

The County's subdivision regulations affect the manner in which parcels can be divided into individual lots for development. The County's subdivision approval procedures are drawn directly from the Subdivision Map Act.

Site access requirements and road improvement standards for new subdivisions are summarized in Tables B-4, B-5, and B-6. The standards are the minimum required to provide safe access from private property to a publicly maintained road. Typically, the County requires the installation of public roads for major subdivisions and allows private roads to serve minor subdivisions. Exceptions to this requirement may be allowed through the subdivision exception process, although they are not guaranteed. Variance from other standard requirements is also potentially allowed through the subdivision exception process or alternately, through a street improvement exception process where no subdivision is involved. The County's road/access standards do offer flexibility in that the County allows different road/access standards in different unincorporated communities based on local conditions and preferences, or in accordance with "Creative Road Design Guidelines" adopted by the Planning Commission.

Utility improvements are also required for new lots created by subdivision or when new homes are built on existing, unimproved lots of record. For subdivisions, developers are typically required to install new mains and individual laterals or service. For new homes on unimproved lots, developers are typically required to install individual laterals or service. Size and other standard specifications for utility improvements are determined by the applicable water and sewer district or other service provider.

Table B-4: Subdivision Street Improvement Standards

Classification	Surface Width, Curb to Curb	Curbs, Gutters, Sidewalks	Right-of-Way	Easement Width
Urban Streets				
Public				
Residential One-Way Loop	18'	Curbs, gutters--both sides; Sidewalk--one side	40'	--
Residential Cul-De-Sac	32'	Curbs, gutters, sidewalks--both sides	50'	--
Residential Minor	36'	Curbs, gutters, sidewalks--both sides	50'	--
Residential Collector or Minor Commercial	40'	Curbs, gutters, sidewalks--both sides	60'	--
Major Commercial, Industrial or Arterial	64'	Curbs, gutters, sidewalks--both sides	80'	--
Private				
Private	16'	A.C. berms where needed to control storm runoff	--	--
Rural Roads				
Public				
One-Way Loop	15'	Berms and one path	40'	--
Cul-De-Sac or Minor (5 to 10 parcels each 20,000 sq. ft. to 5 acres)	20'	Berms and one path	40'	--
Cul-De-Sac or Minor (5 to 10 parcels each 5 to 40 acres)	20'	2' rocked shoulders	40'	--
Cul-De-Sac or Minor (more than 10 parcels each 20,000 sq. ft. to 40 acres)	22'	Berms and one path	50'	--
Collector	28'	Berms and one path	50'	--
Major Collector (F.A.S. standard)	34'	Surface width including two 5' paved shoulders	50'	--
Private				
Private (serves 2 through 4 parcels)	16'	1' graded shoulders--each side	--	20'
Private (serves 4 through 10 parcels)	16'	2' rocked shoulders--each side with turnouts	--	50'
Private (with parcels 40 acres or larger)	16'	2' rocked shoulders--each side with turnouts	--	50'
Private Access Within 500' of Public Road	16'	1' graded shoulders on each side	--	50'
Private Access More Than 500' from Public Road	16'	2' rocked shoulders on each side turnouts	--	50'

Table B-5: Road Improvement Requirements for Subdivision Approval

Urban Area		
Private Road	Property Adjacent to Public Road	State Highway
Safe and adequate paved access	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary
Skyline		
Private Road	Property Adjacent to Public Road	State Highway
Safe and adequate unpaved access to and through subdivision	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary
All Other Rural Areas		
Private Road	Property Adjacent to Public Road	State Highway
Safe and adequate unpaved access to and through subdivision	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary	On-site improvement; generally no one-half street improvements; dedication of right-of-way if necessary

Table B-6: Standards for Private Roads in Single-Family Areas

Dwelling Units Served	Visitor Parking Spaces Required	Width of Easement	Width of Paving
1	2	15'	12'
2	4	20'	16'
3	6	20'	16'
4	8	20'	16'
5+	Provided on right-of-way	50'+	County road standards

If the County determines that a subdivision of 50 parcels or more will create or intensify need for park and recreational facilities in the County, the County may require a dedication of land or an in-lieu park fee as a condition of subdivision approval. For subdivisions of less than 50 parcels, only an in-lieu fee is required. The dedication is based on a standard of .003 acres per anticipated new resident in the subdivision. The in-lieu fee is based on the assessed (rather than market) value per acre of the parkland that would otherwise be provided if dedication of parkland were required. The assessed value of the land is typically lower, in many cases much lower, than the market value of the land either before or after subdivision, resulting in lower fees. The County also assesses a Park and Recreation Development fee of $1.84 per square foot of new development in the Midcoast area only.

State Building Code and Other State Codes

Building codes are standards and specifications designed to establish minimum construction requirements for public safety. Like many communities, San Mateo County has adopted the current California Building Code for the unincorporated areas, with very little modification. The County also relies on the California Energy Code, California Mechanical Code, California Plumbing Code, California Fire Code, California Electrical Code, and the State of California Energy Conservation requirement. While there are ways in which these codes may constrain the production of housing, such constraints are outweighed by the necessity for safe, habitable construction, and by the certainty provided for development by a consistent, predictable set of code standards.

Inclusionary Housing Requirements

San Mateo County's Inclusionary Housing Ordinance applies to rental and ownership multifamily attached housing developments of more than five units.

The basic requirement is the provision of 20% of units as dedicated, long-term affordable housing.

Projects between 5 and 10 units in size may dedicate all units as moderate income.

Ownership projects greater than 10 units in size may dedicate no more than half of required units as moderate income, with the remaining 50% dedicated to low, very-low, or extremely-low income households, in any combination.

Rental projects greater than 10 units in size must dedicate at least half of the required units for extremely low and/or very low income units, with the rest dedicated to low, very low, and/or extremely low income units in any combination.

Projects may receive credit against the inclusionary requirement for large family units or units dedicated to disabled households, without affordability restrictions. Each large family unit or unit designed to accommodate a household with disabilities counts as two normal inclusionary units, thereby halving the inclusionary requirement. The County intends to encourage developers to utilize the large family unit incentive during the 2023-2031 Housing Element period, as described in the Housing Plan, to help address the identified need for large family units.

The Inclusionary Ordinance was, on adoption in 2004[6], intended to work in concert with the County's local implementation of State Density Bonus law, which provides additional density and various development waivers, incentives, and exemptions in exchange for provision of affordable housing. The County's current implementation of State law now provides significantly more additional density, and significantly more relief from a range of development standards and permitting procedures, than was the case on adoption of the Inclusionary Housing Ordinance. Compliance with the Inclusionary Housing requirements now automatically provides substantial incentives and benefits to a development project, greatly exceeding what would be allowed under the County's normally applicable development standards.

While inclusionary units are required to be evenly distributed across the project in location and in type (number of bedrooms, basic unit size), inclusionary units may be provided with lesser quality and cost of design, furnishing, finishes, appliances, and other factors in comparison with other units in the project.

Projects providing inclusionary housing units are exempt from housing impact fees, and because they are eligible for the provisions of the density bonus program, receive various streamlining and permitting exemptions.

The Inclusionary Program offers various alternatives to construction of the required units in the proposed project. These include:

- Off-site construction of required units at a different location
- Land dedication in exchange for provision of units

[6] The County's ordinance was adopted in 2004 and has been in effect since. While the County ceased enforcement of the rental provisions of the ordinance between the Palmer/Patterson decision in 2009 and the changes to state law in 2018, the ordinance was not amended, and is not subject to the review provisions of AB 1505.

- In-lieu fees
- Acquisition and rehabilitation of existing units, in exchange for construction of new units

The County's Inclusionary Ordinance, in combination with the Density Bonus Ordinance, offers a combination of flexibility and incentives to provide an ongoing source of long-term dedicated affordable multifamily housing.

The County has seen a significant increase in multifamily housing projects, including both entirely affordable housing and market-rate housing projects with inclusionary components, since adopting new higher-density multifamily zoning districts, including the NMU and CMU zoning districts. The County has also seen a significant increase in the pace and size of multifamily construction after various recent changes to State Density Bonus law took effect, providing greater additional density and additional waivers, incentives, streamlining, and ministerial permitting to all projects complying with the County's Inclusionary Housing Program. These trends indicate that any constraints that might be posed by the County's Inclusionary Housing Ordinance are not preventing the construction of market-rate multifamily housing in the County.

Roughly 72% of Bay Area jurisdictions, and at least 6 in San Mateo County, have inclusionary requirements of some type. The County's inclusionary requirements are fairly typical of Bay Area jurisdictions, both in the threshold development size at which the requirements apply, and in the nature of the inclusionary requirement. The County's ordinance currently exempts single-family housing developments, and only applies to projects of 5 units or greater. In addition, because the County's inclusionary ordinance allows the requirement to be met through very-low, low-, or moderate-income units, as well as offering in-lieu fee, land dedication, and off-site transfer alternatives, the ordinance provides significant flexibility in application.

A number of studies[7] have consistently determined that inclusionary regulations are not a meaningful disincentive to housing production, particularly in regions such as the Bay Area, where housing demand is consistently high. Research indicates that inclusionary requirements can be effectively implemented while allowing acceptable returns for developers, particularly if combined with incentives such as density bonuses, reduced or deferred permit fees, and priority processing. Because the County's Inclusionary Housing requirement exceeds the minimum percentage of affordable housing required to qualify a project for State Density Bonus provisions, implemented through the County's local Density Bonus Ordinance, every project subject to the Inclusionary Housing requirement

[7] [7] Calavita, Nico and Kenneth Grimes. "Inclusionary Housing in California: The Experience of Two Decades," Journal of the American Planning Association 64 (2) (1998): 150-169; Calavita, Nico, Kenneth Grimes and Alan Mallach. "Inclusionary Housing in California and New Jersey: A Comparative Analysis," Housing Policy Debate 8 (1) (1997): 109-142; Rosen, David Paul & Associates. "City of Los Angeles Inclusionary Housing Study," prepared for the Los Angeles Housing Department (September 25, 2002); National Housing Conference, The. "Inclusionary Housing: Lessons learned in Massachusetts," NHC Affordable Housing Policy Review 2 (1) (January 2002).

[7] Affordable By Choice: Trends in California Inclusionary Housing Programs, Non-Profit Housing Association of Northern California, California Coalition for Rural Housing, San Diego Housing Federation and the Sacramento Housing Alliance, 2007.

is also eligible for a density bonus of at least 15% and up to 50% or more, depending on the mix of affordability provided, and is also eligible for multiple other exceptions and reductions to development standards and approval processes. These benefits act to offset any constraints potentially posed by the Inclusionary Housing requirement.

The County has not traditionally had a significant amount of land zoned for multifamily residential development, particularly at higher densities. An exception is the PC-zoned portions of Colma Bart Station Area, which are zoned for residential densities of up to 87 units/acre. These areas were subject to a local inclusionary requirement adopted in 1994, which was the precursor to the County's countywide inclusionary requirement, adopted in 2004,[8] and which had essentially equivalent provisions. Despite this area-specific inclusionary requirement, the areas of the Bart Station Area zoned for higher-density development were subsequently developed with significant amounts of high-density residential development, including both entirely affordable projects, and market-rate projects with inclusionary components. Similarly, subsequent to the rezoning of large portions of North Fair Oaks from commercial and industrial zoning to high-density multifamily residential and commercial-residential mixed-use at densities ranging from 60 to 120 units per acre, a number of new multifamily projects have been completed, and many others, including market-rate development with inclusionary components, are either entitled or far along in the review and approval process. The development of the high-density areas in Colma, and the rapid increase in new development following the rezoning of North Fair Oaks, indicates that the County's inclusionary ordinance has not been a barrier to multifamily development.

Regulation of Condominium Conversions

In 1981, the County adopted a prohibition on condominium conversions, which remains in effect until and unless the Board of Supervisors determines that the prohibition is no longer warranted. While this regulation is a constraint to condominium conversions, it provides substantial protection for existing multi-family rental housing stock, which tends to be the most affordable housing available in the unincorporated areas of the County. Since the condominium conversion regulation only prohibits certain changes in the tenure of existing housing units, rather than regulating production of new housing, it is not a constraint to housing production. The ordinance also allows exceptions for conversion by non-profit and affordable housing organizations, and for conversion initiated by existing apartment tenants.

Local Permit Approval Process

The permit approval process can add time, cost, and uncertainty to the development process. The County has taken significant independent steps, and has implemented a number of new State laws, as described on page B-2, to streamline the permitting process, as well as continuing to provide fee reductions and expedited processing for various prioritized housing types, including affordable housing, special needs housing, and farm labor housing.

[8] Since adoption, the ordinance, which applies an inclusionary requirement to both rental and ownership housing units, has not been amended.

Overview of Local Permit Approval Processes

The Planning Division processes approximately 20 different types of planning permits and approvals. The approval authority/decision maker and the noticing requirements for these permits are summarized in Table B-7. The permits most often required for residential development are: (1) Design Review, and in the County's Coastal Zone (2) Coastal Development Permits. Required less frequently are: Use Permits, Subdivisions, Variances, Rezonings, Off-Street Parking Exceptions, and General Plan Amendments. The requirements and process for Design Review and Coastal Development Permits are described further below. Residential uses permitted in each zoning district in the County, and the type of permit required (ministerial or conditional), are shown in Table B-8.

Table B-7: Permit Approval Authorities and Noticing Requirements

Permit Type		Approval Authority	Noticing Requirements
Architectural Review		Planning Commission	Owners - 300 ft.
Arch. Review/Exemption		Staff	None
Coastal Development	Outside Appeals Jurisdiction	Staff	Owners - 300 ft.; residents - 100 ft.
	Inside Appeals Jurisdiction	Zoning Hearing Officer	Owners - 300 ft.; residents - 100 ft.
Coastal Development Exemption	Wells (Midcoast)	Staff	None
	All Others	Counter Staff	None
Design Review	Coastal Zone SFD	Design Review Coastside Committee	Site posting and owners - 300 ft.
	Coastal Zone Non-SFD	Staff	Site posting and owners - 300 ft.
	ELH, Palomar Park, Devonshire	Design Review Bayside Committee	Site posting and owners - 300 ft.
Design Review/Exemption	Coast	Staff	None
	ELH, Palomar Park, Devonshire	Staff	Site posting only
General Plan Amendment		Board of Supervisors	Owners -300 ft.
Grading Permit	State or County Scenic Corridor	Planning Commission	Owners - 300 ft.
	Land clearing, grading for ag. or less than 1,000 cub.yds, exemptions	Staff	None
	All Others	Zoning Hearing Officer	Owners - 300 ft.
Lot Line Adjustment		Staff	Adjacent properties and adjacent to any private road serving property
PAD Zoning District	Development Permit	Zoning Hearing Officer	Owners - 300 ft.
Rezoning		Board of Supervisors	Owners - 500 ft.
RM & RM/CZ* Zoning District	Minor Development Permit	Staff	Owners - 300 ft.
Minor Subdivision		Zoning Hearing Officer	Owners - 300 ft. (500 ft. if rezoning)
			Residents - 100 ft. if in Coastal Zone
Major Subdivison		Planning Commission	Owners - 300 ft. (500 ft. if rezoning)
			Residents - 100 ft. if in Coastal Zone

Permit Type	Approval Authority	Noticing Requirements	Permit Type
TPZ & TPZ/CZ Zoning District	Minor Development Permit	Staff	Owners - 300 ft.
	Major Development Permit	Planning Commission	Owners- one mile
Use Permit		Zoning Hearing Officer	Owners - 300 ft.
Variance and Home Improvement Exception	Optional Hearing Notice	Staff	Owners - 300 ft.
	Hearing	Zoning Hearing Officer	Owners - 300 ft.

Table B-8: Housing Types Permitted by Zoning District

	Zoning District											
Residential Use	*R-1*	*R-2*	*R-3*	*R-3-A*	*RH*	*PC*	*PUD*	*A-1*	*A-2*	*A-3*	*COSC*	*P*
Single-family Detached	P	P	P	CUP	P	P	N/A	P	P	N	CUP	N
Single-family Attached	N	P	P	CUP	N	P	N/A	N	N	N	N	N
2-4 Dwelling Units	N	P	P	CUP	N	P	N/A	N	N	N	N	N
5+ Dwelling Units	N	N	P	CUP	N	P	N/A	N	N	N	N	N
Residential Care < 6 beds	P	P	P	P	P	P	N/A	N	N	N	N	N
Residential Care > 6 beds	CUP	CUP	CUP	CUP	P	P	N/A	N	N	N	N	N
Emergency Shelter	N	N	CUP	CUP	N	P	N/A	N	N	N	N	N
Single-Room Occupancy	N	N	P	P	N	P	N/A	N	N	N	N	N
Manufactured Homes	P	P	P	P	P	P	N/A	P	P	N	CUP	N
Mobile Homes	P	P	P	CUP	P	P	N/A	P	P	N	CUP	N
Transitional Housing	P	P	P	P	P	P	N/A	P	P	N	CUP	N
Farm Labor Housing	N	N	CUP	CUP	N	N	N/A	P	P	P	CUP	N
Supportive Housing	P	P	P	P	P	P	N/A	P	P	N	CUP	N
ADU	P	P	P	P	P	P	P	CUP	CUP	CUP	N	N

P = Permitted; CUP = Conditionally Permitted; N = Not Permitted

Table B-8: Housing Types Permitted by Zoning District

	Zoning District											
Residential Use	*O*	*C-1*	*C-2*	*CCR*	*M-1*	*M-2*	*W*	*I/NFO*	*RM*	*PAD*	*TPZ*	*H-1*
Single-family Detached	N	CUP	CUP	N	N	N	N	N	P	CUP	CUP	CUP
Single-family Attached	P	CUP	CUP	N	N	N	N	N	P	CUP*	CUP	CUP
2-4 Dwelling Units	P	CUP	CUP	CUP	N	N	N	N	P	CUP*	CUP	CUP
5+ Dwelling Units	P	CUP	CUP	CUP	N	N	N	N	P	CUP*	CUP	CUP
Residential Care < 6 beds	N	CUP	CUP	N	N	N	N	CUP	N	N	N	N
Residential Care > 6 beds	N	CUP	CUP	N	N	N	N	CUP	N	N	N	N
Emergency Shelter	N	CUP	CUP	N	N	N	N	N	N	N	N	N
Single-Room Occupancy	N	CUP	CUP	N	N	N	N	N	N	N	N	CUP
Manufactured Homes	N	CUP	CUP	N	N	N	N	N	P	P	CUP	CUP
Mobile Homes	N	CUP	CUP	N	N	N	N	N	P	P	CUP	CUP
Transitional Housing	N	CUP	CUP	N	N	N	N	CUP	P	CUP	CUP	CUP
Farm Labor Housing	N	CUP	CUP	N	N	N	N	N	N	P	CUP	N
Supportive Housing	N	CUP	CUP	N	N	N	N	CUP	P	CUP	CUP	CUP
ADU	P	P	P	N	N	N	N	N	P	CUP	CUP	CUP

P = Permitted; CUP = Conditionally Permitted; N = Not Permitted

**Multifamily residential uses are allowed in the PAD zone if they are affordable or farm labor housing.*

Table B-8: Housing Types Permitted by Zoning District

	Districts Substantially Amended in Cycle 5		*New Districts Adopted in Cycle 5*					
Residential Use	*M-1/NFO*	*M1/Edison/NFO*	*NMU*	*NMU-ECR*	*CMU-1*	*CMU-2*	*CMU-3*	*MH*
Single-family Detached	N	N	N	N	N	N	N	N
Single-family Attached	P*	P*	P	P	P	P	P	N
2-4 Dwelling Units	N	N	P	P	P	P	P	N
5+ Dwelling Units	CUP**	P	P	P	P	P	P	CUP
Residential Care < 6 beds	CUP**	CUP	CUP	CUP	CUP	CUP	CUP	N
Residential Care > 6 beds	CUP**	CUP	CUP	CUP	CUP	CUP	CUP	N
Emergency Shelter	N	N	CUP	CUP	CUP	CUP	CUP	N
Single-Room Occupancy	N	N	P	P	P	P	P	N
Manufactured Homes	N	N	N	N	N	N	N	N
Mobile Homes	N	N	N	N	N	N	N	P
Transitional Housing	CUP**	CUP	P	P	P	P	P	CUP
Farm Labor Housing	N	N	N	N	N	N	N	N
Supportive Housing	CUP**	CUP	P	P	P	P	P	CUP
ADU	P	P	P	P	P	P	P	N

P = Permitted; CUP = Conditionally Permitted; N = Not Permitted

**Live/Work units only* ***Limited to specific locations within the district*

Note: The County's zoning regulations are largely silent on the permitting of transitional housing, supportive housing, and single-room occupancy housing in multifamily residential zones. In addition, navigation centers were not a known use type when the majority of the County's zoning regulations were adopted. The County follows State law in the permitting of these use types. However, Policy HE 22.11 in the Housing Plan describes the County's intent to review the zoning regulations and amend as needed to ensure that the regulations allow and facilitate permitting of these use types in all areas required by State law.

Design Review Regulations

The County's design review procedures and standards are contained in Chapter 28.1 of the Zoning Regulations. The DR District is an overlay zone that applies in 8 of 22 urban unincorporated residential areas. On the Bayside, it applies in Colma, Devonshire, Palomar Park, and Emerald Lake Hills, and in a limited fashion to some commercial and mixed-use development North Fair Oaks. On the Coastside, the DR District applies in the urban Midcoast, and the rural service centers of San Gregorio and Pescadero.

The Planning Director or the Director's designee has the authority to approve design review permits for major development in Colma, San Gregorio, Pescadero, Emerald Lake Hills, North Fair Oaks, and in R-3 and C-1 zones in the Midcoast; no public hearing is required. Major development (new single-family homes, major additions/remodels, new multi-family projects) in the other design review areas is subject to review by the County's Design Review Committee at a public hearing. In both situations, the design review permit process takes about two to three months, with another two to three months required to obtain a building permit. About 5% of design review permits are more complicated or controversial and take four to six months for approval, and an additional two to three months for a building permit. In contrast, a single-family home or multi-family residential project that requires only a building permit (i.e., no design review approval or any other planning permit–use permit, variance, etc–is required) takes about two to three months in total.

Application Requirements

In all cases, the applicant must submit a detailed site plan, indicating all features of the existing development site, and all proposed aspects of proposed development. These application requirements are the same as those for any project not subject to Design Review. In addition, the project applicant must submit a statement describing how and why the proposed development conforms to the relevant Design Review standards. Project applicants must also participate in a pre-design conference to discuss the proposed project; at this point, staff must provide the applicant with all applicable regulations and guidelines, answer any questions the applicant may have, and provide guidance on how best to ensure that a project meet design review requirements.

Design Review Standards

In every area, the regulations are a mix of required design elements, and elements that are preferred or encouraged, but which are not required for every project. The

combination of design requirements and preferred design elements is intended to achieve overall consistency with the character of the existing area in which design review applies, without strictly regulating every element of project design.

Emerald Lake Hills, Oak Knoll Manor, Devonshire, Palomar Park

In general, the design review regulations for the lower density and more rural Bayside areas subject to design review—Emerald Lake Hills, Oak Knoll Manor, Devonshire, and Palomar Park—encourage locating buildings on parcels so as to minimize tree removal, minimize altering natural topography, respect the privacy of neighboring homes and yards, minimize blockage of light to neighboring buildings, and minimize alteration of streams and natural drainage channels. In addition, regulations for these areas state that new structures should conform to the predominant architectural style and natural character of the surrounding area, and/or make varying architectural styles compatible by using similar materials and colors that blend with the natural setting and immediate area, and discourage the use of building materials and colors which are highly reflective and contrasting. The standards encourage buildings with shapes that respect and conform to the natural topography of building sites by requiring them to step up or down hillsides in the same direction as the natural grade, and control the bulk of buildings on hillsides by requiring them to be terraced up or down the hill at a uniform height.

Regulations for these areas also require design of well-articulated and proportioned facades, by: avoiding the dominance of garages at street level; considering the placement and appearance of garages and the width of garage doors; prohibiting massive blank walls by creating aesthetic and proportioned patterns of windows and shadows; and relating the size, location, and scale of windows and doors to adjacent buildings. The regulations also require use of pitched roofs when possible, and roofs that reflect the predominant architectural styles of the immediate area.

Regulations for Emerald Lake Hills, Oak Knoll Manor, and Devonshire require colors such as warm grays, beiges, natural woods, and muted greens, and prohibit the use of cool grays, blues, pinks, yellows, and white, while Palomar Park encourages the same colors, but does not prohibit any colors. Regulations for all areas encourage the use of building materials that are compatible with the predominant architectural styles of the immediate area.

Regulations for these areas require utilities to be installed underground, to the extent feasible, and encourage minimization of visible paved areas (driveways, walkways, etc.) to the maximum possible extent. The regulations also require control of the use of signs so that their number, location, size, design, lighting, materials, and colors harmonize with their surroundings and are compatible with the architectural style of the building.

Palomar Park also has distinct regulations requiring that lighting be subdued and indirect, that glaring fixtures should be avoided, and that retaining walls should be surfaced, painted, landscaped or otherwise treated to blend with their surroundings.

North Fair Oaks

A limited set of objectively applicable design standards, approved at the staff level, applies to some types of development in the newly adopted higher density zoning districts in North Fair Oaks, including CMU-1, CMU-2, CMU-3, NMU, NMU-ECR, and M-1/NFO. For commercial structures on Middlefield Avenue in North Fair Oaks, a limited set of design standards also continues to apply. However, these standards have been significantly reduced, and the review and approval process significantly streamlined during Housing Element Cycle 5, and these regulations do not present a unique constraint beyond other components of the permitting process.

Unincorporated Colma

Design review applies in areas designated High Density Residential, Medium High Density Residential and Neighborhood Commercial within the Planned Colma (PC) Zoning District. The regulations for these areas are as follows:

All Building Types

Require building entrances on streets, pedestrian ways, kiss-n-ride areas, central courtyards and parks and plazas rather than the interior of blocks or parking lots. Require buildings to be placed along the frontage of the BART bus turnaround and kiss-n-ride area. Encourage single-loaded apartments along the BART bus turnaround with service areas facing the BART area and active spaces facing an interior courtyard. Prohibit street-facing facades consisting of a blank wall or an unbroken series of garage doors, or lined with off-street uncovered parking spaces.

Require buildings to follow the natural topography by terracing up slopes and varying floor level, facades, roof patterns, architectural details, and finishes of large buildings to create the appearance of several smaller buildings. Encourage unobstructed views along east-west street corridors, from the Planned Colma (PC) District to San Bruno Mountain and from surrounding areas to the area. Encourage vertical, rather than horizontal, building forms. Encourage grand entries, such as porches; corner entries; landmark features, such as towers, at corners of large buildings; porches, patios, bays, solariums, and balconies, and; vertical, rather than square or horizontal windows. Encourage casement or divided windows with individual panes of glass, high quality wooden windows and door frames, and windows and doors to be recessed one to three inches from the front facade. Prohibit exterior stairs to upper floor units on street facing facades and the front half of side facades.

Require mechanical equipment to be screened with parapets or the roof form. Encourage roofs that are integral to the structure of the building and the design of the facade, rather than ornamental. Encourage gable roofs. Prohibit mansard roofs and buildings covered entirely by a flat roof.

Encourage identical building materials on all sides of buildings, smooth-finish stucco, horizontal wood siding, and light tints and bright accents, rather than earth tones. Prohibit walls entirely of glass, reflective glass, textured stucco, and scored plywood.

Require trees to be planted every 30 feet in the setback along the frontage of the BART bus turnaround and kiss-n-ride area. Encourage low walls or fences of light-colored stucco, concrete, masonry, or wood along front property lines, and low hedges along front property lines.

Specific Building Types

Podium Apartments. Require street entries placed every 50 to 60 feet. Require porches, patios, bays, solariums, and balconies overlooking streets to be placed every 25 to 30 feet. Where necessary, require second floor residential bays to be placed a minimum of 3 feet above retail awnings. Require a minimum 20-foot by 20-foot open courtyard area on the podium above parking. Require a tree survey for development in the eucalyptus grove north of D Street and east of the Colma BART Station. Encourage one entrance to serve no more than 16 units. Encourage courtyards to contain shared facilities and paths, surrounded by porches, patios, and entry porticos. Encourage courtyard landscaping to provide both common and private open space, and steps to connect courtyards to the street. Encourage ground-level open space where possible. Encourage roof decks integrated into overall building design, with wind screens and landscaping. Encourage preservation of existing eucalyptus trees, and encourage openings between parking levels and podium courtyards for sunlight and ventilation.

Podium Apartments, Small Apartment Buildings and Courtyard Apartments. Encourage porches, patios, solariums, and balconies to be a minimum of 6 feet deep and 50 square feet in size. Encourage porches and patios to be accessible directly from the street or courtyard. Encourage second floor residential bays to be placed a minimum of 3 feet above retail awnings. Prohibit open railings on balconies.

Small Apartment Buildings and Courtyard Apartments. Require street entries placed every 25 to 30 feet. Require minimum 20-foot by 20-foot open space area as a combination parking and open space area. Encourage one entrance to serve no more than 16 units. Encourage pavement patterns and material to emphasize the combined pedestrian and auto use of parking and open space areas. Encourage hard-surface playgrounds in parking and open space areas.

Duplexes, Flats and Townhouses. Require street entries placed every 25 to 30 feet. Encourage one entrance for every one to two units, street-facing porches, and porches a minimum of 6 feet deep and 50 square feet in size. Encourage porch support columns and roofs to appear integral to the structure of the building and the design of the facade, rather than ornamental.

Commercial Structures. Require buildings to face streets, pedestrian ways, kiss-n-ride areas, and parks and plazas rather than the interior of blocks or parking lots. Encourage benches and small tables along ground floor retail frontages outside the public right-of-way. Prohibit street-facing facades to consist of a blank wall.

Require variations in floor level, facades, roof patterns, architectural details, and finishes of large buildings to create the appearance of several smaller buildings. Encourage

unobstructed views along east-west street corridors, from the Planned Colma (PC) District to San Bruno Mountain and from surrounding areas to the area. Encourage vertical, rather than horizontal, building forms.

Require storefront floor to ceiling height of 12 feet, and street entries to ground floor retail shops placed every 25 to 30 feet. Require the design of residential entries to be clearly distinct from retail entries. Require display windows of clear glass, display windows to begin no higher than 30 inches above finished sidewalk grade, and no more than 6 feet of blank, non-window, wall space in every 25 feet of storefront. Encourage corner entries, and separate awnings for each shop, hanging 9 to 12 feet above the sidewalk. Encourage columns or other vertical definition placed at least every 25 to 30 feet, alternating with entries, and storefront entries to be accented by 3 to 4-foot recesses for door swing space and associated display bays.

Require mechanical equipment to be screened with parapets or the roof form. Encourage roofs that are integral to the structure of the building and the design of the facade, rather than ornamental. Encourage gable roofs and prohibit Mansard roofs and buildings covered entirely by a flat roof.

Encourage identical building materials on all sides of a building, light tints and bright accents, rather than earth tones, and prohibit glass curtain walls, reflective glass, textured stucco, and scored plywood.

Coastside Design Review Areas

Design regulations for applicable areas in the County's coastal zone are primarily focused on preserving the natural character, scenic qualities, and natural resources of coastal areas, as follows:

- Ensure that proposed structures are designed and situated so as to retain and blend with the natural vegetation and landforms of the site and to ensure adequate space for light and air to itself and adjacent properties. Where grading is necessary for the construction of structures and paved areas, ensure that it blends with adjacent landforms through the use of contour grading rather than harsh cutting or terracing of the site and does not create problems of drainage or erosion on its site or adjacent property.

- Ensure that streams and other natural drainage systems are not altered so as to affect their character and thereby causing problems of drainage, erosion or flooding, and that structures are located outside flood zones, drainage channels and other areas subject to inundation.

- Ensure that trees and other vegetation land cover are removed only where necessary for the construction of structures or paved areas in order to reduce

erosion and impacts on natural drainage channels, and maintain surface runoff at acceptable levels.

- Ensure that a smooth transition is maintained between development and adjacent open areas through the use of natural landscaping and plant materials that are native or appropriate to the area.

- Ensure views are protected by the height and location of structures and through the selective pruning or removal of trees and vegetative matter at the end of view corridors, that construction on ridgelines blends with the existing silhouette by maintaining natural vegetative masses and landforms and does not extend above the tree canopy, that structures are set back from the edge of bluffs and cliffs to protect views from scenic areas below, and that public views to and along the shoreline from public roads and other public lands are protected.

- Ensure that varying architectural styles are made compatible through the use of similar materials and colors that blend with the natural setting and surrounding neighborhoods.

- Ensure that the design of structures is appropriate to the use of the property and in harmony with the shape, size and scale of adjacent buildings in the community.

- Ensure that overhead utility lines are placed underground where appropriate to reduce the visual impact in open and scenic areas, that the number, location, size, design, lighting, materials, and use of colors in signs are compatible with the architectural style of the structure they identify and harmonize with their surroundings, and that paved areas are integrated into the site, relate to their structure, and are landscaped to reduce visual impact from residential areas and from roadways.

General Design Review Standards, Applicable to Design Review Areas with Subjectively Applicable Design Standards

The following regulations apply to all County areas to the extent relevant, unless contradicted or superseded by regulations specific to a given area.

- Design and situate structures to retain and blend with the natural vegetation and land forms of the site and ensure adequate space for light and air to the structure and adjacent properties.
- Ensure that where grading is necessary, it blends with adjacent land forms through contour grading rather than harsh cutting or terracing, and does not create problems of drainage or erosion on its site or adjacent property.
- Do not alter streams and other natural drainage systems in ways that affect their character and cause problems of drainage, erosion or flooding.

- Locate structures outside flood zones, drainage channels and other areas subject to inundation.
- Remove trees and other vegetative land cover only where necessary for the construction of structures or paved areas, in order to reduce erosion and impacts on natural drainage channels, and to maintain surface runoff at acceptable levels.
- Maintain a smooth transition between development and adjacent open areas through the use of natural landscaping and plant materials native or appropriate to the area.
- Protect views by controlling height and location of structures and through selective pruning or removal of trees and vegetative matter at the end of view corridors. Blend construction on ridgelines with existing silhouettes by maintaining natural vegetative masses and land forms, and do not extend structures above the height of the tree canopy.
- Set structures back from the edge of bluffs and cliffs to protect views from scenic areas below. Protect public views to and along the shoreline from public roads and other public lands.
- Make varying architectural styles compatible through use of similar materials and colors that blend with the natural setting and surrounding neighborhoods.
- Ensure that the design of structure is appropriate to the use of the property and harmonizes with the shape, size and scale of adjacent building in the community.
- Place utility lines underground where appropriate to reduce the visual impact in open and scenic areas.
- Ensure that the number, location, size, design, lighting, materials, and use of colors in signs are compatible with the architectural style of the structure they identify and harmonize with their surroundings.
- Ensure that paved areas are integrated into building sites, relate to their structure, and are landscaped to reduce visual impact from residential areas and from roadways.

Accessory Dwelling Units.

Outside of the County's Coastal Zone, ADUs are exempt from design standards and design review. Within the Coastal Zone, ADUs are subject only to objectively applicable design standards, reviewed and applied at the staff level, without public hearing or other review.

Summary

With the exception of unincorporated Colma and some development types in some parts of North Fair Oaks, design review regulations mainly apply in lower density, primarily single-family areas of the County. Despite the varying levels of design review applicable in Colma and North Fair Oaks, these areas have the bulk of the County's high-density residential development, and North Fair Oaks has the greatest number of multifamily projects and housing units currently in the development pipeline. While the County's design review regulations do add some additional process and cost to residential development in the areas where the regulations apply, they pose only a modest constraint. In addition, projects eligible for the State Density Bonus law, and those relying on the provisions of SB 9, are exempt from subjective design review and design review hearings. The County will continue to explore additional opportunities to implement streamlined and objective design standards, and to provide certainty in the design review

process by providing transparency of information and guidance on the design review regulations and processes, including pre-design conferences, guidance from staff, and other steps to provide clarity and direction.

Accessory Dwelling Units

The County has fully implemented the provisions of California Government Code Sections 65852.2 and 65852.22, and attached, detached, and junior ADUs are allowed in every zoning district on which residential uses are ministerially or conditionally allowed outside of the Coastal Zone, and in every zoning district in which residential uses are the principally permitted use within the Coastal Zone. ADUs are allowed on parcels with both single-family and multifamily development, are exempt from design review and lot size limitations, and are subject to only limited development standards. In some cases, the County's regulations are more permissive than State law. ADU permits and ADU construction in the unincorporated areas have significantly increased year-over-year in recent years, and this increase is projected to continue.

Coastal Development Permits

The County's Coastal Development District regulations are contained in Chapter 20B of the Zoning Regulations. Consistent with the California Coastal Act, all development in the Coastal Zone requires a Coastal Development Permit, unless located in a permit exclusion area. In San Mateo County, much of the Midcoast urban area is in a Categorical Exclusion area, in which single-family residential development is excluded from Coastal Development Permit requirements. Single-family development outside this area and all multi-family residential and mixed-use development requires a Coastal Development Permit (CDP).

CDPs are processed administratively by staff unless the project involves: (a) another permit that requires a public hearing (e.g., a variance), (b) a use that is not permitted by right (i.e., it requires a use permit), or (c) a location within the Coastal Commission Appeals Jurisdiction. The appeals jurisdiction is defined in Section 6328.3 of the CD District regulations, but generally includes those areas directly adjacent to the coast or near a sensitive habitat such as a creek or wetland. CDPs requiring public hearings are approved by either the Zoning Hearing Officer or the Planning Commission.

The criteria for review and approval of a CDP are contained in the County's Local Coastal Program (LCP). In order to determine compliance with LCP standards, additional information (e.g., biological reports) is often required as part of the CDP application. This additional level of review is required to ensure local compliance with the State Coastal Act; however, it can add cost and time to the permit process. As shown in Table B-9, a staff level CDP typically takes three to four months to process, while CDPs requiring a public hearing take four to six months. Appeals to the Coastal Commission can add substantial time to the permitting process.

Farm Labor Housing Permits

The County allows farm labor housing on all agriculturally zoned land (PAD, A1, A2, and A3), and on land zoned RM and RM-CZ. The County fully implements the requirements

of the Employee Housing Act, treating farm labor housing as a principally permitted use, and also streamlines and expedites review and approval of farm labor housing, as well as providing funding and other assistance for the production of farm labor housing, as described in Section 1.

Processing Times

Table B-9 shows average planning and building processing times for San Mateo County.

Table B-9: Typical Permit Processing Times, Unincorporated County

Permit Type	Time
Minor Subdivision (4 parcels or less)	4-6 months
Major Subdivision	6-8 months
Environmental Review- Initial Study and Neg Dec	4-9 Months
Planning Appeal	6-9 months; at least 6 months with hearing
Design Review (new use)	2-3 months
Building Permit, ministerial (based on 2,000 sq. ft Residence w/400 sq. ft garage)	2-3 weeks per department, 15 weeks total

Table B-10: Typical Permit Processing Times, San Mateo County Jurisdictions

	ADU	By-Right	Discretionary (Staff Level)	Discretionary (Hearing Officer)	Discretionary (Planning Commission)	Discretionary (Council/ Board)
Atherton	1-2	1-3	2-4	N/A	2-4	2-6
Brisbane	1-2	2-6	N/A	N/A	4-12	6-14
Burlingame	1-2	2-3	2-3	N/A	3-4 standard project; 12 major project	13 months
Colma	1-2	1-2	1-3	2-4	N/A	4-8
Daly City	1-2	2-4	N/A	N/A	4-8	8-12
East Palo Alto	1-3	8-12	6-14	20-40	20-40	20-40
Foster City	1-2	1-2	1-2	-	3-6	6-12
Half Moon Bay	-	1-2	2-4	3-6	4-12	6-15
Hillsborough	-	-	-	-	-	-
Millbrae	0-2	3-6	1-3	3-8	3-8	4-9
Pacifica	1-2	2-3	4-5	5-6	5-6	7-8
Redwood City	2-3	3-4	N/A	8-10	12-18	18-24
San Bruno	2	3-6	N/A	3-6	9-24	9-24
San Mateo	4-8	1-2	4-7	N/A	9-12	9-13

South San Francisco	1	1	2-3	2-3	3-6	6-9
Unincorporated County	1-3	3-6	4-9	6-12	6-18	9-24
Woodside	1-2	1-2	N/A	N/A	2-6	3-8

Note: Time shown in months

As shown in Table B-10, these processing times are not unusual relative to other jurisdictions, and are generally the minimum time required for the comprehensive evaluation of projects needed to ensure compliance with codes and regulations and protect public health, safety, and environmental quality. In addition, expedited permit processing is offered for projects involving affordable and other special needs housing, and for many accessory dwelling units. The County also fully implement State Density Bonus law, Housing Accountability Act, SB-35, and other housing laws that limit the nature and time of review, number of public hearings, and type of regulations applicable to accessory dwelling units, SB-9 projects, and multifamily and affordable housing of various types.

Approval of Housing at Lesser Densities than Allowed by Regulations

The County rarely receives requests to develop sites at densities less than the maximum allowed by zoning and general plan land use designations. As described in Appendix E, the vast majority of multifamily project proposed or developed in the unincorporated County have relied on Density Bonus provisions to exceed the otherwise allowed density. Even in the case of single-family projects, the provisions of the County and the State's regulations regarding Accessory Dwelling Units and the provisions of SB 9 have allowed projects to significantly exceed base density. In addition, Program HE 15.1 commits the County to encourage, facilitate and require maximum densities.

Planning and Building Fees

Tables B-11 through B-17 on the following pages show fees for typical single-family, small multifamily, and large multifamily residential projects for 18 jurisdictions in San Mateo County, including the unincorporated County, including the total fees per project, and the fees per square foot. Table B-18 shows these costs as a percentage of total development costs.[9] Fees in these tables include entitlement, permit, and impact fees. The fees shown in the tables are organized by category, and include impact fees.[10] As shown, the fees charged by County for typical single-family and multifamily housing projects are consistent with or lower than those of most other jurisdictions, and do not pose a significant constraint to development relative to other jurisdictions. The unincorporated County's fees as a percentage of development costs are also among the lowest in the County. The County also offers fee waivers for affordable, special needs, and farm labor

[9] Information on development costs is provided by Baird + Driskell/Century Urban, LLC, 2022 including all data in Tables B-11 through B-18.

[10] Impact fees shown for the unincorporated County include only those directly charged and/or collected by the County.

housing, exempts ADUs from impact fees, and exempts most typical single-family development from housing impact fees.

Regulation, Process, and Fee Transparency. The County complies with all provisions of Government Code section 65940.1(a)(1). All zoning standards applicable to any parcel in the County are posted on the County's website, as are other standards including General Plan land use designations and subdivision regulations. All fees, including Planning Fees, Building Fees, Housing Impact Fees, and other fees are clearly posted on the County's website. Comprehensive fee schedules are listed on the website, and the applicability of other regulations, including the Inclusionary Housing Ordinance, is also identified. The County's Density Bonus Regulations, implementing state law, are also prominently displayed on the County's website, as are other incentive, exemption and streamlining programs including SB 35, SB 9, and others.

The development standards applicable to any specific parcel can be viewed through the County's GIS website, in addition to substantial other information pertaining to each parcel, including service districts, hazard zones, agricultural designations, terrain, spheres of influence, roadways, and various other data.

The County's Zoning Regulations are available online here. The zoning, land use designation, and other regulations applicable to any parcel can be obtained through the County's online mapping. The County's Planning Fee Schedule is available here. The County's Building Fee Schedule is available here.

Table B-11: Estimated Development Fees, Single-Family Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total
Atherton	$1,520	$13,363	$0	$1,058	$15,941
Brisbane	$0	$4,300	$10,608	$10,032	$24,940
Burlingame	$3,645	$49,500	$16,280	$0	$69,425
Colma	$0	$6,760	$0	$0	$6,760
Daly City	$0	$19,128	$5,074	$0	$24,202
East Palo Alto	$6,342	$9,090	$28,859	$39,576	$80,867
Foster City	$3,000	$64,886	$0	$0	$67,886
Half Moon Bay	$4,019	$3,750	$36,500	$8,300	$52,569
Hillsborough	$7,951	$48,891	$0	$14,250	$71,092
Millbrae	$7,397	$19,050	$71,309	$0	$97,756
Pacifica	$11,000	$10,803	$11,922	$0	$33,725
Portola Valley	$15,954	$30,753	$0	$6,216	$52,923
Redwood City	$1,493	$4,952	$14,350	$0	$20,795
San Bruno	$5,000	$28,000	$25,209	$0	$58,209
San Mateo	$4,979	$33,844	$50,180	$0	$89,003
South San Francisco	$1,490	$24,932	$54,944	$0	$81,366
Unincorporated San Mateo	$420	$28,013	$7,996	$0	$36,429
Woodside	$1,980	$35,497	$33,480	$0	$70,957

Note: Atherton, Unincorporated County and Wooodside, fee estimation for a 5,000 sq. ft. house; all other jurisdictions, 2,600 sq. ft.

Table B-12: Estimated Development Fees per Square Foot, Single-Family Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees/Sq. Ft
Atherton	$0	$3	$0	$0	$3
Brisbane	$0	$2	$4	$4	$10
Burlingame	$1	$19	$6	$0	$27
Colma	$0	$3	$0	$0	$3
Daly City	$0	$7	$2	$0	$9
East Palo Alto	$2	$3	$10	$15	$31
Foster City	$1	$25	$0	$0	$26
Half Moon Bay	$2	$1	$14	$3	$20
Hillsborough	$3	$19	$0	$5	$27
Millbrae	$1	$4	$14	$0	$20
Pacifica	$4	$4	$5	$0	$13
Portola Valley	$3	$6	$0	$1	$11
Redwood City	$1	$2	$6	$0	$8
San Bruno	$2	$11	$10	$0	$22
San Mateo	$2	$13	$19	$0	$34
South San Francisco	$1	$10	$21	$0	$31
Unincorporated San Mateo	$0	$6	$2	$0	$7
Woodside	$0	$7	$7	$0	$14

Table B-13: Estimated Development Fees, Small Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees	Total Fees/DU
Atherton	N/A	N/A	N/A	N/A	N/A	N/A
Brisbane	$13,733	$34,561	$0	$68,484	$116,778	$11,678
Burlingame	$5,431	$152,390	$145,625	$0	$303,446	$30,345
Colma	$15,121	$35,781	$315,000	$0	$365,902	$36,590
Daly City	$5,555	$269,288	$50,740	$0	$325,583	$32,558
East Palo Alto	$53,024	$65,205	$189,892	$0	$308,121	$30,812
Foster City	$5,000	$466,794	$0	$0	$471,794	$47,179
Half Moon Bay	$27,926	$48,100	$93,715	$0	$169,741	$16,974
Hillsborough	N/A	N/A	N/A	N/A	N/A	N/A
Millbrae	$18,613	$142,024	$521,729	$0	$682,366	$68,237
Pacifica	$0	$261,500	$140,011	$0	$401,511	$40,151
Portola Valley	N/A	N/A	N/A	N/A	N/A	N/A
Redwood City	$22,000	$143,714	$19,653	$0	$185,367	$18,537
San Bruno	$60,000	$430,000	$231,480	$0	$721,480	$72,148
San Mateo	$50,000	$198,431	$358,850	$0	$607,281	$60,728
South San Francisco	$7,458	$71,979	$674,449	$7,670	$761,555	$76,156
Unincorporated San Mateo	$764	$179,018	$100,000	$0	$279,782	$27,978
Woodside	$6,640	$374,602	$446,400	$0	$827,642	$82,764

Note: Estimates for a 10-unit project with no subdivision, rezoning, or general plan amendment

Table B-14: Estimated Development Fees per Square Foot, Small Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees / sq. ft
Atherton	N/A	N/A	N/A	N/A	N/A
Brisbane	$1	$2	$0	$3	$6
Burlingame	$0	$7	$7	$0	$14
Colma	$1	$2	$15	$0	$17
Daly City	$0	$13	$2	$0	$16
East Palo Alto	$3	$3	$9	$0	$15
Foster City	$0	$22	$0	$0	$22
Half Moon Bay	$1	$2	$4	$0	$8
Hillsborough	N/A	N/A	N/A	N/A	N/A
Millbrae	$1	$7	$25	$0	$32
Pacifica	$0	$12	$7	$0	$19
Portola Valley	N/A	N/A	N/A	N/A	N/A
Redwood City	$1	$7	$1	$0	$9
San Bruno	$3	$20	$11	$0	$34
San Mateo	$2	$9	$17	$0	$29
South San Francisco	$0	$3	$32	$0	$36
Unincorporated San Mateo	$0	$9	$5	$0	$13
Woodside	$0	$18	$21	$0	$39

Table B-15: Estimated Development Fees, Large Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees	Total Fees / DU
Atherton	N/A	N/A	N/A	N/A	N/A	N/A
Brisbane	N/A	N/A	N/A	N/A	N/A	N/A
Burlingame	$12,112	$965,000	$1,345,750	$0	$2,322,862	$23,229
Colma	$22,529	$480,516	$1,200,000	$0	$1,703,045	$17,030
Daly City	$5,555	$977,818	$243,750	$0	$1,227,123	$12,271
East Palo Alto	$89,105	$223,639	$1,605,624	$0	$1,918,368	$19,184
Foster City	$10,000	$1,118,823	$0	$0	$1,128,823	$11,288
Half Moon Bay	N/A	N/A	N/A	N/A	N/A	N/A
Hillsborough	N/A	N/A	N/A	N/A	N/A	N/A
Millbrae	$42,387	$258,950	$5,217,291	$0	$5,518,628	$55,186
Pacifica	N/A	N/A	N/A	N/A	N/A	N/A
Portola Valley	N/A	N/A	N/A	N/A	N/A	N/A
Redwood City	$42,857	$469,623	$1,278,840	$0	$1,791,320	$17,913
San Bruno	$200,000	$1,426,400	$2,314,800	$0	$3,941,200	$39,412
San Mateo	$205,000	$611,684	$3,338,000	$0	$4,154,684	$41,547
South San Francisco	$20,260	$223,028	$2,996,151	$7,670	$3,247,109	$32,471
Unincorporated San Mateo	$30,220	$385,000	$586,000	$0	$1,001,220	$10,012
Woodside	N/A	N/A	N/A	N/A	N/A	N/A

Note: Estimate for a 100-unit project, no subdivision, rezoning or general plan amendment

Table B-16: Estimated Development Fees, Large Multifamily Project, San Mateo County Jurisdictions

Jurisdiction	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total Fees / sq. ft.
Atherton	N/A	N/A	N/A	N/A	N/A
Brisbane	N/A	N/A	N/A	N/A	N/A
Burlingame	$0	$12	$17	$0	$29
Colma	$0	$6	$15	$0	$21
Daly City	$0	$12	$3	$0	$15
East Palo Alto	$1	$3	$20	$0	$24
Foster City	$0	$14	$0	$0	$14
Half Moon Bay	N/A	N/A	N/A	N/A	N/A
Hillsborough	N/A	N/A	N/A	N/A	N/A
Millbrae	$1	$3	$65	$0	$70
Pacifica	N/A	N/A	N/A	N/A	N/A
Portola Valley	N/A	N/A	N/A	N/A	N/A
Redwood City	$1	$6	$16	$0	$22
San Bruno	$3	$18	$29	$0	$49
San Mateo	$3	$8	$42	$0	$52
South San Francisco	$0	$3	$37	$0	$41
Unincorporated San Mateo	$0	$5	$7	$0	$13
Woodside	N/A	N/A	N/A	N/A	N/A

Table B-17: Total Jurisdiction-Imposed Fees Per Dwelling Unit

Jurisdiction	Single Family	Small Multifamily	Large Multifamily
Atherton	$15,941	N/A	N/A
Brisbane	$24,940	$11,678	N/A
Burlingame	$69,425	$30,345	$23,229
Colma	$6,760	$36,590	$17,030
Daly City	$24,202	$32,558	$12,271
East Palo Alto	$104,241	N/A	$28,699
Foster City	$67,886	$47,179	$11,288
Half Moon Bay	$52,569	$16,974	N/A
Hillsborough	$71,092	N/A	N/A
Millbrae	$97,756	$6,824	$55,186
Pacifica	$33,725	$40,151	N/A
Portola Valley	$52,923	N/A	N/A
Redwood City	$20,795	$18,537	$17,913
San Bruno	$58,209	$72,148	$39,412
San Mateo	$89,003	$60,728	$41,547
South San Francisco	$81,366	$76,156	$32,471
Unincorporated San Mateo	$36,429	$27,978	$10,012
Woodside	$70,957	$82,764	N/A

Table B-18: Fees as Percentage of Total Development Costs

Jurisdiction	Single family	Small Multi-Family	Large Multi-Family
Atherton	0%	N/A	N/A
Brisbane	1%	1%	N/A
Burlingame	3%	4%	3%
Colma	0%	4%	2%
Daly City	1%	4%	2%
East Palo Alto	4%	N/A	4%
Foster City	3%	6%	2%
Half Moon Bay	2%	2%	N/A
Hillsborough	3%	N/A	N/A
Millbrae	2%	8%	7%
Pacifica	1%	5%	N/A
Portola Valley	1%	N/A	N/A
Redwood City	1%	2%	2%
San Bruno	2%	8%	5%
San Mateo	3%	7%	5%
South San Francisco	3%	9%	4%
Unincorporated San Mateo	1%	3%	1%
Woodside	2%	9%	N/A

Note: Information on development costs from Baird + Driskell/Century Urban, LLC, 2022.

Affordable Housing Impact Fee.

The County adopted a new affordable housing impact fee in 20016, applicable to all non-residential development and some types of residential development. The housing impact fee levels are shown below.

Multifamily rental and ownership projects of more than 5 units are exempt from the fee, as are ADUs, affordable, supportive, and transitional housing, and single-family units of less than 2,500 square feet. Single-family units larger than 2,500 square feet must pay fees only on the square footage above 2,500 square feet. The majority of residential development in the unincorporated County is exempt from these fees.[11]

Table B-19: Housing Impact Fees, Residential Development

Residential Use	Fee per Square Foot of Net New Residential Development
Single-Family Detached Home (1 unit)	$0 per square foot for first 2,500 sq ft; $5.00 per each square foot over 2,500
Single-Family Detached Home (2 to 4 units)	$5 per square foot for first 2,500 sq ft; $12.50 per each square foot over 2,500
Single-Family Detached Home (5 or more units)	$15
Townhomes & Condominiums (4 or fewer units)	$5 per square foot for first 2,500 sq ft; $12.50 per each square foot over 2,500
Apartments (any development size)	$10

Table B-20: Housing Impact Fees, Non-residential Development

Non-Residential Use	Fee per Square Foot of Net New Floor Area
Hotel	$10
Retail, Restaurants and Services	$5
Office, Medical Office and Research and Development Uses	$25

Water and Sewer Fees

Unlike most of the jurisdictions shown in the Table, the County does not independently provide water and sewer service to most of the unincorporated County. In the majority of the unincorporated County, the water and sewer districts serving each area establish the

[11] Because the typical projects included in Tables B-11 through B-16 would be exempt, the Housing Impact Fee is not included in these fee estimates.

fees for service connections, and the fees are paid directly to the water or sewer provider. These fees vary widely by district. Typical water hookup fee for a single-family home in the unincorporated areas ranges from roughly $5,000 to $20,000, while typical sewer connection fees range from approximately $4,000 to $24,000. In addition, some areas of the County are not served by either water or sewer providers, and rely on well water and septic sewage disposal. These facilities require review and inspection by the County's Environmental Health and Public Works Departments, with fees ranging from $2,000 to $6,000. Construction of these facilities may add substantial and unpredictable costs to residential projects, but no connection fees apply.

The County does directly provide water service to customers in County Service Area 7 (La Honda area) and County Service Area 11 (Pescadero area). The connection fee for CSA 7 is between $4,000 and $5,000, and the connection fee for CSA 11 ranges from $10,500 to $15,000.

The County also maintains the Burlingame Hills Sewer Maintenance District, Crystal Springs County Sanitation District, Devonshire County Sanitation District, Edgewood Sewer Maintenance District, Emerald Lake Heights Sewer Maintenance District, Fair Oaks Sewer Maintenance District, Harbor Industrial Sewer Maintenance District, Kensington Square Sewer Maintenance District, Oak Knoll Sewer Maintenance District, and Scenic Heights County Sanitation District. Charges range from roughly $3,000 to $17,000 for new connections in these districts.

Annual Permit Limits

In the following areas of the County, annual permit limits have been imposed to control the pace of development.

South Coast

In the South Coast, the Local Coastal Program (LCP) limits the total number of residential building permits to 33 (1 to 9 per watershed) in any given year. Permits are available on a first come-first served basis. This limit ensures that South Coast residential buildout proceeds at an even rate and does not overburden coastal resources (particularly water resources) or public services. Affordable housing and farm labor housing are exempt from the limit, and exemptions are also available for large-scale projects on a case-by-case basis, provided that the cumulative impact of the proposed development and any other development in the relevant watershed(s) will not adversely affect coastal resources. In Housing Element Cycle 5, no more than 10 permits were issued in any year.

Midcoast

The LCP imposes a similar limit of 40 new residential permits issued per year in the urban Midcoast, in order to ensure that schools and other public services are not overburdened by rapid growth. Again, permits are available on a first come-first served basis. If the limit is reached, the Board of Supervisors can allow additional development upon finding that water, schools and other public works have sufficient capacity to accommodate additional growth. Affordable housing and accessory dwelling units can also be specifically exempted. In addition, the Midcoast area has two designated affordable housing sites,

one with a pipeline multifamily affordable housing project currently pending, and one designated farm labor site, incorporated in the LCP and the zoning regulations. Development of affordable housing on these sites is exempt from the quota, and any associated market rate units built on these sites as part of a mixed-income, partially affordable housing project would also be exempt from the limit.

Although the 40-unit limit presents a theoretical constraint on development, in Housing Element Cycle 5, the limit was not reached in any year.

Emerald Lake Hills
In 1989, a building permit limit for new residential structures of 55 per year was established for Emerald Lake Hills as part of the adoption of revised zoning regulations for the area. The limit was adopted to control the pace of residential development, which had accelerated rapidly since the completion of a new sewer system in 1985. Permits in Emerald Lake Hills are available on a first come-first served basis. Since adoption, the number of permit applications has never exceeded the permit limit.

Accessory Dwelling Units
Except as noted above, ADUs are exempt from all permit limits in all areas of the unincorporated County.

Constraints on Housing for Persons with Disabilities

Housing for persons with disabilities, either single-family or multifamily, can face unique constraints and require exemptions or alterations to typical standards or permit processes in order to ensure provision sufficient and appropriate housing of this type. This section assesses these constraints; additional information on programs intended to remove barriers to housing for persons with disabilities is contained in Section 1.

Zoning/Land Use

Group or Multifamily Housing for Persons with Disabilities
Consistent with State law, the County allows all types of group homes with six or fewer residents by right in all residential zoning districts. Group homes or “rest homes” with more than six residents are allowed as by-right use in some zoning districts, and a conditional use in all zoning districts pursuant to Zoning Regulations Chapter 24, as shown in Table B-8. The County does not restrict the siting of group homes, and does not regulate the siting of group homes in relation to one another.

Group homes of six or fewer residents are subject to the same parking standards as single-family homes in the relevant zoning district, while larger group homes are subject to the standard applicable to other congregate facilities of similar type in the same zoning district. Exceptions are allowed through the parking exception process in cases of practical difficulties or hardship, if the finding can be made that the establishment, maintenance and/or conducting of the off-street parking facilities as proposed are as

nearly in compliance with the requirements as reasonably possible. These exceptions include reasonable accommodation for persons with disabilities.

Current zoning regulations require that entrance ramps meet setback requirements; however, Zoning Regulations Section 6404 allows a stairway, landing place or uncovered porch (or ramp) to extend into the front yard setback as much as 6 feet, and into side or rear yards as much as 3 feet. The porch or ramp must be uncovered and may not reduce the effective side yard clearance to less than 3 feet. These exceptions may allow sufficient flexibility to accommodate most ingress/egress ramps needed to accommodate persons with disabilities, but the County continues assess potential modifications to these standards as part of a broader analysis of new exception procedures for special needs housing and exploration of universal design guidelines, as described in Section 1.

Single Residences for Persons with Disabilities

Residences for persons with disabilities may have unique requirements for access, siting, or other factors. Various zoning requirements, such as setbacks, lot coverage, frontage, and others can pose constraints to construction of single-family housing for persons with disabilities, making a site that would otherwise be appropriate for single-family housing infeasible for persons with disabilities. The County takes these constraints into consideration during permit review and approval, and as a matter of policy, allows exceptions to requirements that pose an undue burden on development of housing for persons with disabilities, or that make such development infeasible. As described above, the County will also explore modifications to setback and other requirements, modifications to exception procedures, and adoption of universal design guidelines to address potential constraints to both accessible single- and accessible multifamily housing.

While the County has not formally adopted reasonable accommodation procedures, the County continues to waive zoning and other standards that impede accessibility for special needs populations, consistent with the requirements off the ADA. The County will pursue adoption of reasonable accommodation standards in Cycle 6, as described in Section 1.

Permit Processing Procedures

Group homes. As noted above, the County allows group homes with six or fewer persons by right in residential zoning districts, while larger group homes are allowed in any zoning district, in some cases subject to approval of a use permit. The County does not have specific conditions or restrictions for larger group homes, including those that provide services on site; in the case a use permit is required, conditions of use permit approval are determined based on the type and size of home, its location, and surrounding conditions.

Single family. Permits for single family housing for persons with disabilities are processed in the same manner as other permits. Constraints and undue burdens to development of single-family housing are taken into account in the permit review process.

Building Permits and Codes

The County has adopted the California Building Code, with no modifications amendments that might pose a constrain to accommodating persons with disabilities. The County imposes no addition building standards for the construction of any type of housing for persons with disabilities.

Conclusion

The County's current zoning regulations and other policies do not pose a significant constraint to housing for persons with disabilities, but they could be improved to facilitate such housing. As described in Section 1, the County will adopt a formal process and standards for provision of reasonable accommodations in the zoning regulations, and/or other standards that may be necessary to ensure equal access to housing pursuant to fair housing laws.

As described above, the County will also pursue adoption of a formal streamlined application procedure specific to housing for persons with disabilities, including adoption of universal design standards for such housing, formalized exception procedures for zoning and other requirements where such requirements make such housing infeasible, and other modifications to regulations and permit processing procedures to facilitate and encourage both multifamily and single-family housing for persons with disabilities.

Non-Governmental Constraints to Housing Production

As required by California Government Code Section 65583, this section provides an analysis of non-governmental constraints to the maintenance, improvement or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction. While the list of non-governmental constraints to the development of housing is potentially quite long, and includes such factors as national and regional economic conditions, this section focuses on non-governmental constraints that the County may be able to influence. The discussion below is divided into six sections: Development Costs, Community Concerns Regarding Housing Production, Mortgage Financing Costs and Availability, Downpayment Costs; Infrastructure Constraints, and Environmental Constraints. All of the factors discussed below impact the cost to maintain, improve, or produce housing, including affordable housing.

Development Costs

The primary cost components of housing development are land, construction, and financing costs, each of which directly impacts the feasibility of development and the price for the purchaser or renter of housing.

Land and Construction Costs

Land Costs

San Mateo County, like the greater Bay Area and California as a whole has faced continually and significantly increasing land costs over the past decade or more, contributing to higher housing costs for all types of housing.

While the cost of land varies both between and within jurisdictions, depending on a variety of factors, including location, permitted density of development on the site, and other issues, land costs throughout San Mateo County are uniformly high. Generally, land zoned for multifamily residential and mixed-use development is more costly than land zoned for single-family residential development.

In 2022, single-family land costs ranged from a low of roughly $80 per square foot to a high of roughly $900 square foot, while multifamily land costs contributed between approximately $40,000 and $160,000 per unit.[12]

Other Development Costs

Along with the price of land, high development costs—driven by a generally strong demand for housing in the Bay Area, the high cost of materials, and a variety of other factors—are a major component of housing development costs, and an impediment to the production of housing affordable to moderate- and lower-income households. Development costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees and insurance.

Typical single-family development costs in San Mateo County range from roughly $550 per square foot to $670 per square foot, with roughly 70% comprised of hard costs. For multifamily projects, costs range from $676 to $717 per square foot, and from $633,000 to $686,000 per unit.

Community Concerns

Community concerns can pose a constraint to the development of both market rate and affordable housing. Neighborhood and community concerns about the impacts of housing production can slow or stop local approval of new development, or result in downsizing of projects. When new housing developments or plans are proposed, individual and community-wide fears may surface regarding perceived decreases in property values, traffic congestion, parking shortages, school overcrowding, fiscal impacts, environmental degradation, public safety issues, level of services provided, and overall changes in community character. As communities become built out, any new or increased density of housing may be perceived as a threat to existing residents' quality of life.

The County has attempted to ensure that concerns are addressed comprehensively through community planning efforts that involve all segments of the community and account for and address potential impacts and benefits of full build-out of community areas, and through implementation of zoning standards consistent with adopted comprehensive community plans. In addition, various changes to state and local regulations have streamlined review and approval processes for many forms of housing, limiting discretionary review and thereby reducing the potential impacts of community opposition to many housing projects.

[12] Information on land and construction costs from Baird + Driskell/Century Urban, LLC, 2022.

The strongest community concerns regarding new housing development in recent years have been related to the production of supportive housing for the formerly homeless and/or persons with mental disabilities, and multifamily housing projects of all types in the County's Coastal Zone. These concerns have in some cases slowed the approval process for housing projects, but have deterred them, in part due to the various planning efforts and regulatory changes at the local and state level described above.

Mortgage Financing Costs and Availability

Mortgage loan interest rates reached very low levels in 2020 and 2021, largely due to the COVID pandemic, although interest rates are beginning to climb back to pre-pandemic rates, in response to resurgent homeownership demand and increases in the federal funds rate. While lower mortgage interest rates tend to make homes purchases more affordable for lower income buyers, the supply of for-sale homes affordable to these income categories in San Mateo County remains low overall regardless of interest rates.

Because housing prices in San Mateo County remain very high, a large mortgage is often needed to purchase a home in the County, and many loans are "jumbo" loans, larger than the Federally-established threshold which triggers higher loan rates. Regardless of overall mortgage interest rates, high home prices in combination with more stringent loan restrictions and higher rates place ownership housing out of reach for many lower income residents.

Barriers to homeownership, including mortgage availability and costs, also disproportionately impact different segments of the San Mateo County community on the basis of various factors, including race and ethnicity, gender, economic status, disability, and other characteristics. A comprehensive assessment of impediments to fair housing is included as Appendix G, and policies addressing the findings of the assessment are summarized in Appendix G and included in Section 1.

Downpayment Costs

Downpayment requirements and move-in costs can present another barrier for homeowners and renters. Lower income households may be unable to accrue sufficient savings to pay a security deposit plus first and last month's rent, up-front costs typically required to secure an adequate rental unit. Similarly, the inability to accumulate sufficient funds for a downpayment (the minimum down payment required from borrowers to avoid paying mortgage insurance is typically 20%) remains a significant obstacle to many potential homebuyers, particularly younger and first-time buyers who may have sufficient income to cover ongoing homeowner costs, but not downpayment and move-in costs. Prior to the subprime mortgage market and credit meltdowns, it was often possible for prospective homeowners to purchase homes with little or no money down, but this is no longer the case. Downpayment assistance programs in San Mateo County targeted at moderate and lower-income households help address homeownership needs, but these programs have insufficient funds to assist all eligible homebuyers.

Infrastructure Constraints

Bayside

Water and sewer hookups are currently directly available for new residential development in all areas on the Bayside except Palomar Park and Devonshire. However, both Palomar Park and Devonshire are within the City of San Carlos' sphere of influence, and the San Carlos General Plan includes policies for annexation and extension of sewer service to areas in its sphere of influence. The policies require that properties adjacent to City boundaries annex to San Carlos in order to receive sewer service, and permit extension of sewer service to non-contiguous properties in cases where annexation is not feasible, if the property meets City zoning standards.

The Hetch Hetchy water system provides water to much of the Peninsula. The system is owned by the City of San Francisco, but also supplies water to customers in Alameda, San Mateo and Santa Clara counties. Recently completed upgrades to the Hetch Hetchy system have increased capacity and reliability of water delivery throughout the Peninsula, but the San Francisco Public Utilities Company, which operates the system, still predicts that the capacity of the Hetch Hetchy system may be constrained in the indeterminate future, which may affect the feasible types and amounts of new development in Peninsula communities. However, the size of future shortfalls and the type of limitations that may be imposed are uncertain.

County Service Area (CSA) 7 provides water supply for areas around La Honda. CSA 7 has capacity constraints, and water connections may be limited. However, there are no developable sites identified in the Sites Inventory in CSA 7.

Coastside

Water Supply

There are two water service providers for the unincorporated Midcoast. The Coastside County Water District (CCWD) serves the Midcoast urban (and small surrounding portions of the rural) areas generally south of Half Moon Bay Airport, including Miramar, Princeton, and El Granada. The Montara Water and Sanitary District (MWSD) serves the area generally north of the Airport, including Moss Beach and Montara.

For the area served by CCWD, water connections are currently available without limitation. However, given the District's existing water capacity, absent any improvements or new water sources, projected demand at full buildout will result in a 5% supply shortfall in a normal year, and a 34% shortfall in drought years. MWSD has connections available within the urban service areas, with no limitations on new development.

The County-maintained County Service Area (CSA) 11 provides water service for a small area of Pescadero. Water capacity for CSA 11 is limited, and connections may be restricted. However, there are no developable sites in the Sites Inventory currently identified in CSA 11.

Sewer Capacity

The sewer treatment provider for the Midcoast is Sewer Authority Mid-Coastside (SAM), which operates a treatment facility in Half Moon Bay. Existing treatment capacity exceeds current demand and projected demand at full buildout, and capacity currently poses no constraint to future housing development in areas served by SAM facilities (as described above, Coastside areas not served by a water provider are typically also reliant on septic systems, since sewer connection and transmission also requires water service).

Rural Areas with No Service Provider

In addition to the portions the urban Midcoast and surrounding areas served by CCWD and MWSD, there are several pockets of unincorporated County territory served by other providers. Outside of these areas, however, extensive portions of the rural Midcoast and rural Southcoast are primarily served by well and septic systems. These areas are mainly designated for resource management, agriculture, and timber production, and are mostly comprised of larger parcels on which a single-family residence may be developed, provided that on-site water and septic systems can be constructed consistent with County standards.

Summary

Overall, analysis of County infrastructure indicates that while a few County areas may experience future constraints limiting development, as a whole the County's sewer, water and other infrastructure is sufficient to support the residential development needed to meet the County's share of regional housing need.

Environmental Constraints

San Mateo County's housing development potential is impacted by environmental constraints in a number of areas. In particular, in the County's large rural and coastal areas, various environmental constraints limit development potential, or reduce feasible and appropriate densities. In general, County policies prioritize infill development in urbanized areas, areas with existing infrastructure, and areas unaffected by environmental constraints over new development in environmentally sensitive or environmentally constrained areas.

Environmental constraints may include areas at risk of natural disaster, areas with sensitive plant and animal habitats or other sensitive natural resources, or areas with topographical conditions that make development difficult, such as steep slopes or other conditions. The County's General Plan policies, zoning regulations, subdivision regulations, building code, and other regulations also address environmental constraints, and incorporate prohibitions on development in certain areas, limitations on density, and mitigation measures to ensure that proposed development is safe, and will not negatively impact sensitive areas. In general, the County's regulations prohibit or discourage development on sites with severe environmental constraints, but may allow development on sites with more moderate constraints, with appropriate mitigation measures. While these regulations may be seen as a constraint on potential housing development, they

are necessary to ensure public safety and meet County, State and Federal environmental and safety regulations and goals.

This section provides a general description of the County's environmental constraints. These constraints are mapped in the County's General Plan, and/or in the multijurisdictional Local Hazard Mitigation Plan, as well as on State and Federal maps of various resource and hazard areas.

Sensitive Habitats

The County has multiple locally designated sensitive habitat areas, as well as areas designated by State and Federal authorities. These may include wetlands, riparian corridors, coastal areas, areas that are home to native and threatened species, and other areas. In particular, the rural areas of the County have numerous sensitive habitat areas. Any proposed development is reviewed for the presence of and impact on sensitive habitats, and development may not be permitted, or mitigation measures may be required, in these areas. Development must also meet the requirements of the California Environmental Quality Act (CEQA), and proposed projects are reviewed to ensure that these requirements are met, and an Initial Study, Environmental Impact Report, and other measures may be required. The County's regulations reflect and incorporate the requirements of CEQA.

Geographical Constraints to Development

The County has a number of areas with steep hillsides, cliffs, bluffs, and other geographic or topographic constraints that may limit the feasibility of residential development in these areas. In many cases, existing zoning already takes these constraints into account, as in the County's largely rural RM-zoned areas, which require a slope and density analysis prior to any new development, and typically allow only very-low densities of development. RH (Residential Hillside) zoning and other zoning districts also include provisions that address geographic constraints particular to specific County areas. County regulations also require appropriate geotechnical analysis of proposed developments to ensure that development is feasible and safe.

Scenic Areas

The County has numerous local, state and federally designated scenic areas, in which development is limited or requires significant mitigation to minimize scenic impacts. The County General Plan and zoning regulations incorporate specific regulations addressing permitted development and required mitigation measures in scenic areas. Proposed development is reviewed for compliance with these regulations, and may be restricted, or mitigation measures may be required prior to approval.

Natural Hazards

The County General Plan and the multijurisdictional Local Hazard Mitigation Plan describe the natural hazards affecting the County in detail. Many of the County's adopted natural hazard maps are based on ABAG mapping, and maps available at ABAG's website at www.abag.ca.gov may also provide more detailed information.

The Local Hazard Mitigation Plan includes an assessment of natural hazard risks in the unincorporated County. As described in detail in the Plan, the County has areas subject to dam failure, drought, earthquake, flood, landslide, sea level rise, sever weather, tsunami, wildfire, and the broad impacts of climate change. As described in the Plan, development continues to be feasible in these various risk areas, with appropriate mitigation.

Proposed development in the County is reviewed to assess the impact of these natural hazard risks, and development may be prohibited, or mitigation measures required to address these impacts. In addition, as noted above, appropriate geotechnical analysis is required for sites significantly affected by natural hazard risk, geographic features, and other factors.

Again, in general, County regulations require that all new development be assessed for the potential impact of the project on environmentally sensitive areas, and impacts on the project from natural hazards and other risks. Policies and regulations generally limit or discourage development on sites with severe environmental constraints, but may allow development, at lower intensities and/or with mitigation measures, on sites that are moderately impacted. These regulations attempt to appropriately balance the requirements of Federal, State and local environmental regulations and safety regulations, and environmental and safety goals, while still permitting sufficient needed development in appropriate areas.

The County implements the provision of the California Building Code related to design and development requirements to address wildfire risk, earthquake, liquefaction, subsidence, and related hazards. The County also relies on FEMA mapping to appropriately manage flood risk.

Policies in Section 1 address climate resiliency efforts intended to promote development appropriately designed for a variety of climate impacts. The policies in Section 1 related to development location and type are also broadly intended to promote development that directly mitigates greenhouse gas emission and contributions to climate change, consistent with the County's Climate Action Plan.

The policies in Section 1 of the Housing Element emphasize and encourage housing production in already urbanized areas, which are primarily parts of the County less at risk from many identified hazards. In other areas, projects are required to individually assess and mitigate these risks, as required by State law. The developability assumptions for all parcels identified in the Sites Inventory in Appendix E incorporate assessment of all identified hazards,

APPENDIX C. HOUSING RESOURCES

This section describes the resources available to the County to help increase the availability and affordability of housing, including federal resources, state and regional resources, local programs, public, private, and nonprofit sector resources and partnerships, and others. Many of the County programs and resources that address housing needs are detailed in other sections, including the inventory of land suitable for housing production and the description of new and continued goals, policies and programs, both contained in the Housing Plan in Section 1. While some resources described below are discussed in other sections, this appendix provides additional detail on resources provided directly by the County, and describes resources provided by the County in collaboration with other partners, and resources from other sources. Some of these resources directly address housing needs in the unincorporated County, while others are targeted to both the unincorporated County and incorporated cities within the County, and still others, including some programs administered directly by the County, are targeted primarily to incorporated areas. Because housing markets, housing needs, and housing challenges are regional and interjurisdictional in nature, all of these resources help address housing needs throughout the County.

The County's Department of Housing (DOH) is the lead in managing the various resources available to increase the availability and affordability of housing in the County. DOH is made up of two formerly separate divisions, Housing & Community Development (HCD) and the Housing Authority of the County of San Mateo (HACSM). The Board of Supervisors brought these two units together and created the Department of Housing (DOH) to increase focus on housing issues in 2005.

HCD team members collaborate with diverse stakeholders to facilitate the development and preservation of affordable housing through the provision of local, state, and federal funding, along with the sharing of best practices and innovative policies. They also support public service agencies, microenterprises, homeless and transitional shelters, core services, and fair housing organizations through grant funding and technical assistance.

HACSM serves over 4,000 low-income households by providing rental subsidies so that they may rent in privately-owned properties in San Mateo County's expensive housing market. Currently, approximately 1,700 property owners participate in the HACSM's programs. By leveraging its Moving-To-Work (MTW) status and collaborating with HCD, the Housing Authority also provides funding and support in preserving existing and developing new, affordable housing units.

The resources described in this section are grouped into the following main areas: Federal Programs; Local, State, and Regional Resources; Private Resources; and Regional Collaborations and Partnerships.

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Federal Resources

DOH manages and disburses federal resources such the Community Development Block Grant Program (CDBG), HOME Investment Partnership (HOME) Program, Emergency Solutions Grants (ESG) Program, and the U.S. Department of Housing and Urban Development's (HUD) Section 8 Rental Voucher Programs. CDBG and HOME funds are invested in a wide spectrum of housing and community development activities, including the creation of affordable housing units. ESG funds are used solely to support the operations of homeless facilities, rapid rehousing services, and ancillary services.

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136, was signed into law and provided supplemental funding to states and local governments through Community Development Block Grants Coronavirus (CDBG-CV), Emergency Solutions Grants Coronavirus (ESG-CV), and other funding programs. In 2021, the Federal American Rescue Plan (ARP) appropriated $5 billion to help communities provide housing, shelter, and services for people experiencing homelessness and other qualifying populations. HUD's HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP) funding gave jurisdictions like San Mateo County significant new resources to address homeless assistance needs by creating affordable housing or non-congregate shelter units and providing tenant-based rental assistance or supportive services.

While the County is a pass-through agency that administers the above listed resources, some federal funds are accessed directly by developers for specific projects such as the HUD 202, HUD 811, the Federal Home Loan Bank Affordable Housing Program, and the Federal Low-Income Tax Credit program.

A. CDBG and HOME Investment Partnership Program

The County has been an active participant in the CDBG program for over 35 years. HUD awards CDBG grants to jurisdictions through a statutory formula based on estimated need. CDBG funds can be used to assist extremely low- to moderate-income persons through housing acquisition, rehabilitation of housing, provision of housing and public services, improvement of community facilities, economic development, neighborhood revitalization, and similar activities. The County's CDBG funding has slightly decreased or plateaued over the last five years and it is anticipated that the CDBG grant will remain at the current level or decrease further. Given the limited amount of CDBG and other HUD funding received by the County, the County currently targets these funds primarily to very low- and extremely low-income and special needs households.

The HOME Program is a federal grant to participating jurisdictions from which funds are directed to housing programs assisting persons earning 60% of median income or less. HOME Program funds can be used for housing rehabilitation, new construction, and acquisition and rehabilitation of both single family and multifamily housing projects.

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B. Community Development Block Grants Coronavirus (CDBG-CV), Emergency Solutions Grants Coronavirus (ESG-CV)

CDBG-CV funds must be used to prevent, prepare for, and respond to coronavirus among individuals and families who are low and moderate income. ESG-CV funds must be used to prevent, prepare for, and respond to coronavirus among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impact created by COVID-19.

The County received two direct allocations of CDBG-CV funds in the total amount of $4,476,413 and received two direct allocations of ESG-CV funds in the total amount of $5,944,187. DOH also received pass-through ESG-CV funds from the State of California in the total amount of $13,206,564.

DOH, in collaboration with the Human Services Agency (HSA) Center on Homelessness, County leadership, and local community-based partners, has allocated and planned CDBG-CV and ESG-CV funding to various activities including legal services, new non-congregate shelters, rapid re-housing activities, and street outreach. County Departments continue to collaborate to determine the ongoing needs during the pandemic and continue to allocate funds for critical services and programs.

C. HUD's HOME Investment Partnerships Program – American Rescue Plan (HOME-ARP)

The HOME-ARP provides funds to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing affordable housing, tenant-based rental assistance, supportive services, and acquisition development of non-congregate shelters. These grant funds are administered through HUD's HOME Investment Partnerships Program (HOME).

HUD announced in 2021 that State and local participating jurisdictions that qualified for an annual HOME Program allocation for FY 2021 were eligible to receive HOME-ARP grants. The County of San Mateo received a direct allocation of $5,180,249 in HOME-ARP funds. DOH is currently engaging in a public participation process to determine the activities that will be funded through the HOME-ARP allocation.

The State of California also plans to release $131 million in Home-ARP funding to distribute their share of HOME-ARP funds across the state. The State is currently working on receiving stakeholder input on how funds should be distributed through surveys and focus groups.

D. Federal American Rescue Plan Act (ARPA) funds

San Mateo County was allocated a total of $148,050,000 in Federal American Rescue Plan Act (ARPA) funds. The first tranche of these ARPA funds, $74,025,000 was received in May of 2021. Approximately $22.4M in ARPA tranche 1 funding was allocated to housing and housing- related services. The second tranche is yet to be released to the County.

Through a community collaborative process, priorities for the first tranche of funding included assisting communities most impacted by the COVID-19 pandemic with housing and food, supporting our local economy including childcare, after-school care providers and small businesses, assisting people through workforce development programs, and addressing the digital divide and mental health needs. Of the $74 million, $20 million was budgeted to address homelessness by uses such as the creation of the Navigation Center and purchase of additional hotels for housing homeless residents.

Community planning for the remaining ARPA Funds (second tranche) will happen during the next Housing Element cycle. Housing remains a top priority in the utilization of the remaining ARPA funds.

E. Section 8 Rental Assistance, Moving-To-Work, and Public Housing Programs

The Section 8 Rental Assistance Program, also known as the Housing Choice Voucher Program (HCV) is administered by HACSM and is targeted to very low-income individuals and families, including seniors, formerly homeless, and persons with disabilities. Funded by HUD, the HCV Program is the major program for assisting eligible low-income families to rent decent, safe, and sanitary privately-owned housing. Under the HCV program, eligible families may rent private market units from willing owners whose units meet Housing Quality Standards (HQS) set by HUD. After a contract is executed between the owner and the Housing Authority, the family pays its portion of the rent to the owner. The tenant rent is based on the family's income, generally 30 to 40 percent of its monthly adjusted income. The balance of the rent is paid to the owner by HACSM. The HCV program delivers many benefits to the County of San Mateo. First and foremost, it enhances the quality of life for families who may otherwise find it difficult to live in one of the highest rent areas in the nation. It plays a critical role in expanding the supply of affordable housing in all San Mateo County neighborhoods.

HACSM is also pleased to be one of 78 agencies out of 3,400 public housing authorities nationwide to be granted permission to be a Moving-to-Work (MTW) agency from HUD. This HUD demonstration project allows housing authorities to design and test innovative program initiatives that more closely address the needs of families in San Mateo County. In May 2000, HACSM started participation as a small MTW demonstration program. In July 2008, the MTW demonstration program was expanded to all HCV programs. Since that time, HACSM has developed many activities to increase housing choice for low-income families, streamlined administrative processes resulting in increased efficiencies and cost savings, and created a program that is more transparent, easy to understand, and more equitable for all assisted families.

Following is a brief list of some of the other activities that HACSM has implemented since July 2000:

- Triennial Recertification Schedule for Elderly/Disabled households
- Tiered Subsidy Schedule

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- Support for the County's Affordable Housing Fund through the provision of funds for the creation and rehabilitation of affordable housing
- Standard pro-ration for Mixed Families
- Biennial HQS Inspections
- Housing Readiness Program

The Housing Choice Voucher and Moving-to-Work programs together include the following sub-programs: Family Unification Program (FUP), Housing Choice Voucher, Homeownership, Project-Based Rental Assistance, Moving-to-Work Family Self-Sufficiency, Moving-to-Work Housing Readiness, Provider-Based Assistance, Permanent Supportive Housing; Shelter Plus Care, HUD-Veterans Administration Supportive Housing (HUD-VASH); and HUD's Emergency Housing Voucher Program. The variety of these programs serve the different needs of the community including those listed below:

- Helping families with existing Section 8 vouchers transition from public assistance or underemployment to employment at a wage or salary that provides economic independence.
- Allowing rental assistance to be used for homeownership expenses (i.e. mortgage) instead of rent payments.
- Providing rental assistance to families whose lack of adequate housing is the primary cause of the separation or possible separation of a child or children from the rest of the family.
- Pairing HUD's Housing Choice Voucher (HCV) rental assistance with the Veterans Administration's case management and supportive services for homeless Veterans.
- Providing rental assistance that is combined with supportive services, for homeless individuals with disabilities and their households.
- Attaching rental assistance vouchers to private housing units.
- Providing time-limited rental assistance to community-based organizations to own, lease, or master lease units for use by their service clients.

HACSM continues to maximize valuable rental subsidy resources by maintaining a high voucher utilization rate of approximately 98%. For vouchers that have already been committed for project-basing (vouchers attached to a specific housing unit), the utilization rate has in effect reached 100%. To expand its ability to assist more low-income individuals and families, HACSM has been proactively applying to new voucher funding streams as they become available. Under the most recent U.S. Department of Housing & Urban Development's (HUD) Continuum of Care (CoC) Program competition which closed in November 2021, HACSM received a renewal award of 410 rental assistance vouchers. The total annual value of the vouchers is $11,158,986, which will provide much needed access to rental homes for homeless/disabled households in the County. In early 2022, HACSM received a total of thirty-five (35) new HUD-VASH vouchers with the support of the Palo Alto Veterans Administration. These vouchers will be used to provide rental assistance and supportive services for homeless veterans in the County.

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HUD also issued HACSM an allocation of 222 Emergency Housing Vouchers (EHV) in July 2021. This program is funded through the American Rescue Plan Act (ARPA) and provides rental assistance to individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability. San Mateo County's Continuum of Care (CoC) refers individuals or families to HACSM for the vouchers by way of the Coordinated Entry System (CES). New voucher holders are also linked to a housing location specialist to assist tenants in their search for housing. HACSM is actively working towards housing 222 households with Emergency Housing Vouchers by HUD's deadline of June 2022.

F. HUD Section 202 and HUD Section 811

Two noteworthy programs are the HUD Section 202 and the HUD Section 811 program. HUD's Section 202 program provides affordable housing to older adults 62+ with income below 50% of the area median ("very low income"); the average annual income for a Section 202 household is about $14,000. Section 202 residents pay 30% of their household income for rent, after income adjustments and exclusions. Only nonprofits are eligible to participate in the Section 202 program, which emphasizes connection to services, supports, and aging in community. HUD's Section 811 program provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.

G. Federal Low-Income Housing (LIHTC) Tax Credit Program

An important and impactful federal program is the Low-Income Housing Tax Credit Program, which is the largest source of affordable housing subsidy in the United States. Low-Income Housing Tax Credits are private equity funds provided by private entities in exchange for tax benefits enabled by federal tax laws. Affordable housing project sponsors apply directly to the California Tax Credit Allocation Committee for funding.

H. Federal Home Loan Bank Affordable Housing Program (AHP)

The AHP Program provides grants and subsidized loans to support affordable rental housing and homeownership. AHP funds can be used for replacement (new construction) and preservation through acquisition and rehabilitation.

Local, State, and Regional Resources

In addition to the federal sources of funding listed above, local, state, and regional resources are additional resources available sometimes for the creation and preservation of affordable housing. In seasons where federal funding is not available, these more local resources become critical in continuing to meet the needs of affordable housing in the County. The following programs, which the County accesses directly or indirectly, are some of the primary state and regional affordable housing development funding programs currently available.

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A. Local Resources

i. San Mateo County Measure K

In 2013, the San Mateo County Board of Supervisors approved the allocation of approximately $13,400,000 of unrestricted general funds for affordable housing purposes. These funds, which initiated the County's Affordable Housing Fund ("AHF"), were derived from a one-time distribution of Housing Trust Funds held by former redevelopment agencies in San Mateo County. Beginning in 2016, and each year thereafter, the San Mateo County Board of Supervisors has dedicated Measure K funds, which are derived from a countywide half-cent sales tax extension passed by local voters in November of 2016, to the AHF in amounts ranging from $15,000,000 to $25,000,000 annually. As of spring 2022, there have been nine AHF competitive funding rounds, using a combination of County general funds, Measure K funds, HACSM Moving to Work ("Moving to Work") Housing Assistance Program ("HAP") Reserves, and other sources. Additionally, $15,000,000 in Measure K funds have been allocated to priority preservation opportunities, resulting in the acquisition and preservation of naturally affordable apartment complexes throughout the County.

In March 2022, the Board of Supervisors approved a recommendation to begin designing a local rental subsidy program (LRSP) funded by Measure K funds. This pilot program will provide a rental subsidy and supportive services for approximately 100 homeless households. The LRSP is meant to be a flexible tool, acting as a supplemental source of funding to HUD's project-based voucher program. The creation of this program will allow the County to continue to move forward the important work of permanently housing homeless households.

ii. Inclusionary Zoning and In-Lieu/Affordable Housing Impact Fees

The County's Inclusionary Housing Ordinance currently requires all new multiple-family rental or ownership developments creating five or more residential units to set aside a minimum of 20% of the total units for extremely low to moderate income households. In the alternative, the County may, at the County's sole discretion, allow a developer to pay a fee in-lieu of constructing the affordable units, transfer the obligation to an alternative development site, or dedicate land suitable for affordable housing development. Any fees collected are used to finance affordable housing development through the Affordable Housing Fund.

In 2016, the San Mateo County Board of Supervisors adopted an Affordable Housing Impact Fee that is applicable to residential and non-residential development of certain types and sizes, if such development is not subject to the County's Inclusionary Housing Ordinance. The purpose of the fee is to offset the impact of new development on the need for affordable housing in San Mateo County. The fees are collected in the Affordable Housing Fund and used to finance affordable housing in the County.

iii. County-Owned Land

HACSM currently owns and manages two affordable housing communities: El Camino Village, a 30-unit family complex located in Colma, CA; and, Midway Village, a 150-unit family complex located in Daly City, CA.

Outside of these two communities, the County seeks to partner with non-profit developers to develop County-owned land. One of the key challenges for developers in building new affordable homes is acquiring land suitable for housing. The cost of land makes up a large percentage of total development costs. Donated public land can be a critical tool in the County's toolkit of financing options to help bring down overall costs and increase affordability for low-income households.

There are several County-owned properties that are planned for affordable housing development and redevelopment during the next Housing Element Cycle:

- *The Midway Village Redevelopment* is a four phase, 555-unit, 100% affordable housing development of a HACSM-owned site being undertaken in partnership with MidPen Housing. The project includes the preparation of a new city-owned park and redevelopment of the existing 150- unit Midway Village property mentioned above, located in the Bayshore neighborhood of Daly City. Phase 1 of Midway Village began construction in 2021 and includes the building of 147 new affordable units, multipurpose room, youth learning center, outdoor play area and gated parking garage. Phase 2 of the development is underway and will include 126 new affordable units and a new permanent childcare center. No existing residents at the Midway Village property will be displaced during the redevelopment process.

- Middlefield Junction is a 179-unit, 100% affordable development being developed in partnership with Mercy Housing. The development is located in the North Fair Oaks community of unincorporated San Mateo County. The Middlefield Junction project consists of one, two and three bedrooms and will be restricted to households between thirty percent (30%) and eighty percent (80%) of the Area Median Income (AMI). Fifteen to twenty percent of the units will be set aside for persons experiencing homelessness or needing services to be successfully housed.

- *The "F" Street* property is a 0.183-acre surplus parcel in the City of San Carlos purchased by the County from the Mid-Peninsula Water District. Though the project is in an early stage, the County intends to partner with an affordable housing developer and County of San Mateo service providers to create a multi-family rental property serving extremely low-income households with disabilities.

- Beech Street is a 1.85-acre County-owned parcel located in the City of East Palo Alto, adjacent to the city's Martin Luther King Jr. Park. County and the City of East Palo Alto are undertaking due diligence in consideration of a potential property exchange which would allow for the city to expand its park and County to build affordable housing on a site currently owned by the city and more suited for housing than the Beech Street property.

iv. HEART Housing Trust Fund

The County has a local housing trust, the Housing Endowment and Regional Trust of San Mateo County (HEART of San Mateo County). HEART is a regional housing trust fund that supports construction, rehabilitation, and purchase of affordable housing for low and middle-income workers and residents on fixed incomes. HEART raises funds from public and private sources to meet critical housing needs in San Mateo County. The Housing Department provides staffing and accounting assistance to HEART.

HEART has provided both short-term bridge loans as well as long-term permanent financing for acquisition and rehabilitation, and for new construction projects throughout the County.

v. Center on Homelessness and Continuum of Care

The County Human Services Agency's (HSA) Center on Homelessness is responsible for coordination of homeless services within County agencies, and also works with non-profits, other local governments, business and other parts of the community. HSA and DOH work in partnership to support housing and social services that address the needs of homeless and at-risk individuals and families. These activities include:

- *Prevention and Safety Net Services*. The County is the main funder of the seven regional nonprofit Core Service Agencies, which provide information and referral, emergency services (food, clothing, motel vouchers, and other services), and other assistance for the homeless. The County also uses CDBG funds to support various legal assistance programs, including the Legal Aid Society, which provides advocacy and other assistance for families and individuals facing eviction, and Bay Area Legal Aid, which operates a domestic violence restraining order clinic.
- *Emergency & Transitional Shelter*. The Housing Department uses CDBG, ESG and other funds to support a number of specialty (domestic violence, mentally ill, youth) and non-specialty shelter and transitional housing facilities operated by a range of providers, including LifeMoves (First Step, Maple Street, Haven Family House, Redwood House, Family Crossroad), Service League, the Mental Health Association, and Community Overcoming Relationships Abuse (CORA) and StarVista (Daybreak). The County also supports HIP Housing, which provides shared housing services for low-income individuals or small families. In addition, the County supports the Health Care for the Homeless program, which provides mobile health and dental services to residents of emergency shelter and transitional housing.

COH also leads the San Mateo County Continuum of Care (CoC), the County's comprehensive strategy to address homelessness. The CoC implements both the County's strategic plan to end homelessness, and the network of homeless assistance programs, activities, and service delivery throughout the County. The CoC is overseen on an ongoing basis by a Steering Committee made up of various members representing a variety of constituencies, including service providers, city and County governments, core service agencies, non-profits, housing developers, foundations, homeless and formerly homeless persons, seniors, veterans, and youth. The CoC Steering Committee engages in continuous planning around homeless assistance, oversees implementation efforts, makes policy recommendations, and oversees

application for HUD Continuum of Care funding. The County Continuum of Care is involved in every effort on homelessness in the County, from the creation of policy to service delivery and the development of new homeless housing.

B. State Resources Awarded to the County

i. Local Housing Trust Fund Program (LHTF)

The National Housing Trust Fund, created by Congress in 2008 as part of the Housing and Economic Recovery Act, provides grants to states to produce and preserve affordable housing for extremely low- and very low-income households. Funding for this program is administered through the California Department of Housing and Community Development (HCD). This program provides matching funds to local housing trust funds dedicated to the creation, rehabilitation, or preservation of affordable housing and shelters. County received an award of $5,000,000 in LHTF funds in 2021 to support two new construction affordable housing developments located in the County.

ii. Housing for a Healthy California Program (HHC)

This State HCD program provides funds to local government agencies to create supportive housing for individuals who are recipients of or eligible for health care provided through the California Department of Health Care Services, Medi-Cal program. The goal of the HHC program is to reduce the financial burden on local and state resources due to the overutilization of emergency departments, inpatient care, nursing home stays and use of corrections systems and law enforcement resources as the point of health care provision for people who are chronically homeless or homeless and a high-cost health user. County received an award of nearly $20,000,000 in 2019 to support projects in the County that serve HHC-eligible households.

iii. Mental Health Services Act (MHSA) Housing Program

The Mental Health Services Act (MHSA) Housing Program is a collaborative program administered by the California Housing Finance Agency and the State Department of Mental Health. The program provides funding for permanent housing for adults, transition-age youth, and children and families who are eligible for MHSA services and are homeless or at risk of becoming homeless. DOH collaborates with the County Human Services Agency and Behavioral Health & Recovery Services Division of the Health System to implement the MHSA Housing Program. Six affordable housing projects have received County MHSA Housing funds to date.

iv. No Place Like Home (NPLH)

This State Program provides funds to jurisdictions for the development of permanent supportive housing for persons who are in need of mental health services and are experiencing homelessness, chronic homelessness, or who are at risk of chronic homelessness. In November 2018 voters approved Proposition 2, authorizing the sale of up to $2 billion of revenue bonds and the use of a

portion of Proposition 63 taxes for the NPLH program. Funds can be used to new construction, rehabilitation, and preservation of permanent supportive housing. In 2018, County received an award of just under $2,000,000 in NPLH funds, which was allocated to an affordable housing development undergoing rehabilitation and resyndication and located in the County.

v. Permanent Local Housing Allocation (PHLA)

This State program is a permanent source of funding to local governments to help cities and counties increase the affordable housing stock. This was established in 2017 through SB 2, which established revenues from a recording fee on real estate documents to go towards affordable housing. As an entitlement jurisdiction, the County continues to receive a formula allocation for the state each year. Funds are then made available from the County to eligible affordable and homeless housing activities.

vi. Homekey Program

The State made available approximately $1.45 billion available in the 2021-2022 fiscal year to rapidly house people experiencing homelessness or at risk of homelessness and who are, thereby, inherently impacted by or at increased risk for medical diseases or conditions due to the COVID-19 pandemic or other communicable diseases. It was an opportunity for public entities to build permanent or interim housing through a broad range of housing types including the conversion of hotels/motels into homeless housing opportunities. The County continues to apply for funds as acquisition opportunities arise and collaborate with local non-profit partners. To date, the County has been awarded over $117MM for the construction, acquisition and rehabilitation of three interim housing sites and two permanent housing sites. The award will allow the County to serve approximately 360 homeless households in interim housing and approximately 150 homeless households in permanent housing. This funding source has been critical in reaching functional zero homelessness in San Mateo County.

C. Summary of Local and State Housing Resources Administered by County in Fiscal Year 2020-2021

Table C-1

FY 2021-2022 County Housing Funding Allocations by Source and Use*

Program	*Allocation*	*Use*
CDBG	$850,000.00	New Construction Housing Development
	$950,000.00	Rehabilitation of Existing Housing
	$413,000.00	Minor Home Repair
	$66,519.00	Public Facilities
	$278,687.00	Public Services
	$130,000.00	Shelter Operations

	$35,000.00	Fair Housing
Total		**$2,723,206**
HOME	$2,254,630.00	Rehabilitation of Existing Housing
Total		**$2,254,630**
Federal ESG	$214,478.00	Shelter Operations
State ESG	$197,238.00	Shelter Operations and Rapid Re-Housing
Total		**$411,716**
CDBG-CV	$1,000,000.00	Legal Services for Tenants
Total		**$1,000,000**
Federal ESG-CV	5,944,187.00	Shelter Operations
State ESG-CV	$12,169,145.00	Shelter Operations and Rapid Re-Housing
Total		**$18,113,332**
HOME-ARP	$5,180,000.00	HOME-ARP Eligible activities, to be determined with local HOME cohort
Total		**$5,180,000**
Measure K	$29,390,304.00	New Construction Housing Development
	$609,696.00	Rehabilitation of Existing Housing
	$132,613.00	Regional Planning Collaborative
	$260,000.00	Fair Housing
	$759,770.00	Public Services
Total		**$31,152,383**
LHTF	$5,000,000.00	New Construction Housing Development
Total		**$5,000,000**
HHC	$15,943,095.00	New Construction Housing Development
Total		**$15,943,095**
MHSA	$5,000,000.00	New Construction Housing Development
Total		**$5,000,000**
NPLH	$-	Rehabilitation of Existing Housing
Total		**$0**
PLHA	$250,000.00	Interim Housing
	$595,000.00	Shelter Operations
	$643,636.00	Emergency Relocation Assistance
Total		**$1,488,636**
ARP	$2,400,000.00	Public Services
	$20,000,000.00	Homelessness
		$22,400,000

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HomeKey	$68,000,000.00	Shelter Acquisition, Construction, and Operation
Total		**$68,000,000**
Grand Total		**$178,666,998**
* A number of funding sources listed in this table include rollover allocations from the previous fiscal year.		

D. State Resources Available to Developers and Non-Profit Organizations in the County

i. Multifamily Housing Program (MHP)

This State HCD program assists the new construction, rehabilitation and preservation of affordable rental housing for lower income households. These funds represent fund authorized from the Veterans and Affordable Housing Bond Act of 2018 (Proposition 1), the funds will most likely be fully exhausted with this next round of NOFA funds.

ii. Infill Infrastructure Grant Program (IIG)

This State HCD program provides funds for capital improvement projects that are an integral part of, or necessary to facilitate the development of an affordable residential/mixed-use infill development. Infill projects can include new construction, acquisition, and substantial rehabilitation of an affordable resident development.

iii. Veterans Housing and Homelessness Preventions Program (VHHP)

This State program assists the acquisition, construction, rehabilitation and preservation of affordable multifamily housing for veterans and their families to allow veterans to access and maintain housing stability.

iv. Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program

This State program finances the new construction, rehabilitation, and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower-income households.

v. Affordable Housing and Sustainable Communities Program (AHSC)

This State program makes grants and affordable housing loans available for projects that reduce greenhouse gas emissions through ongoing cap and trade revenues. AHSC encourages compact, infill development with active transportation and transit use. Affordable housing developments that qualify may be new construction or acquisition/substantial rehabilitation projects, including preservation of affordable housing at-risk of conversion.

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vi. State Low Income Housing Tax Credits (State LIHTC)

State tax credits allow federal 4% tax credits to stretch further, resulting in more homes affordable to lower-income households, including people experiencing homelessness. At this time, affordable housing projects are eligible for state tax credits if they are in designated areas (Qualified Census Tract or Difficult Development Areas) and qualify for a Special Needs housing type.

vii. Tax-Exempt Bond Financing

Many affordable developments also use tax-exempt bond financing provided by the state (CalHFA), as well as other public agencies such as cities and counties. These entities originate loans with fairly attractive interest rates, compared to conventional financing. Federal law allows state and local governments to issue a defined amount of tax-exempt "private activity" bonds each year in order to facilitate private development, including the development of affordable housing. The California Debt Limit Allocation Committee (CDLAC) within the State Treasurer's Office allocates this private activity bond authority in California. The primary beneficiary is affordable rental housing. Tax-exempt bonds lower the interest rate that developers pay on their mortgages. Projects that receive tax-exempt bond funds also automatically receive federal 4% low-income housing tax credits. Due to the oversubscription of tax-exempt bond financing, the bonds are now administered by CDLAC via a competitive application process.

viii. California Housing Accelerator Program (CHAP)

In 2021, a $1.75 billion investment was made to provide bridge funding to shovel-ready projects that were otherwise unable to begin construction because of a shortage of federal tax credits and bonds. The State awarded half of the funding through its first round and released a second round of funds in March 2022.

E. Regional Resources

i. Bay Area Housing Financing Authority (BAHFA)

BAHFA was established by California State Legislature AB 1487 (2019, Chiu) to support the production and preservation of affordable housing by placing new revenue options on the ballot. Any new revenue source to be placed on the ballot would require voter approval by a two-thirds vote. BAHFA has the potential to raise hundreds of millions of new dollars to help address affordable housing in the Bay Area.

Private Resources

Public-private partnerships are critical in addressing the need for affordable housing in the bay area. In particular, Community Development Financial Institutions (CDFIs) provide flexible financing for affordable housing developments for use for predevelopment, acquisition, construction rehabilitation, and as bridge funding. These private sector financial institutions have community development as their primary mission and can receive funding from other private

sector sources such as individuals, corporations, religious institutions and provide lending services. Locally, groups such as the Housing Trust Silicon Valley, Enterprise, and the Local Initiatives Support Corporation (LISC) provide lending products designed to help developers get projects financed.

Private companies in the bay area have also begun to provide financing for affordable housing developments. Recent investments include The Catalyst Fund, a partnership among Facebook, the City of East Palo Alto, and Envision Transform Build (ETB). The fund was created to provide financing for affordable housing developments within a 15-mile radius of Facebook's Menlo Park campus. This fund is managed by LISC. To date, four affordable housing projects in San Mateo County have received funding awards through The Catalyst Fund. In 2019, Apple announced the Affordable Housing Fund that can be used to accelerate construction of new affordable housing projects. The funds are used to provide flexible capital to "shovel ready", transit-oriented, sustainable projects. This fund is managed by Housing Trust Silicon Valley.

Philanthropy also continues to be an important resource for addressing affordable housing and homelessness in the bay area. Most recently, John Sobrato, a local philanthropist made a private donation of $5 million to San Mateo's new homeless navigation center in Redwood City. This generous donation alongside local and state Homekey dollars allowed the County to secure enough funding to begin building a non-congregate shelter and navigation center serving approximately 240 individuals and families experiencing homelessness.

In the region, there are groups that bring together public, private, and philanthropic financing to provide flexible funding to affordable housing initiatives. One entity is the Housing Accelerator Fund, which originated in San Francisco and has made significant impact moving forward affordable communities for formerly homeless households. Though most of their impact to date has been in San Francisco, they are beginning to consider expansion of their work outside of the San Francisco city/county boundaries.

Regional Collaborations and Partnerships

San Mateo County has a long history of working collaboratively on regional housing issues and developing robust partnerships to address housing issues. These efforts involve diverse partners in the public and private sectors, including government agencies and departments, the business community, nonprofit and market-rate developers, community services providers, faith-based organizations, housing advocates, and others. In addition to providing funds for housing-related activities, the Department of Housing works closely with nonprofit affordable housing developers, community services providers, and other local organizations to share ideas, develop best practices, determine priorities for funding programs, and jointly search for new funding opportunities. Some of these collaborations and partnerships are described below.

A. Ending Homelessness in San Mateo County

Building on the implementation of the HOPE Plan (2006), the Ending Homelessness in San Mateo County Plan articulates a plan to create a Housing Crisis Resolution System, organized around the goal of helping all people who are unsheltered quickly return to housing. This plan

draws on best practices that point the way to reducing homelessness given the existing supply of housing, ensuring that available short- and long-term housing assistance is prioritized for people who are unsheltered or most vulnerable to becoming unsheltered. Expansion of the affordable housing supply remains a key priority for the community, with this work being spearheaded by the Department of Housing along with other stakeholders and workgroups.

B. Home for All SMC

Home for All SMC is a collaborative initiative comprised of the County of San Mateo, various cities/towns, school districts, community-based organizations, advocacy groups and businesses. The mission of Home for All is to establish a climate in San Mateo County where a diversity of housing is produced and preserved so that San Mateo County will be a culturally, generationally, and economically diverse community with housing for all. In particular, Home for All works on a variety of strategies that contribute to housing solutions. These include community conversations and public engagement around housing topics, sharing best practices for housing policy and funding solutions, supporting innovative housing solutions like second units, and educating community members about permanent supportive housing. It is administratively supported and funded by the County of San Mateo.

One effort to highlight is the Housing and Climate Readiness toolkit created by the Home for All initiative. This toolkit identifies best practices in site design and land use for decision-makers and practitioners to balance the tension between meeting our housing goals and planning for sea level rise, flooding, wildfires, and extreme heat. The recommended strategies from this toolkit will be an important tool as we move forward in our housing production goals.

C. Countywide Housing Element Update Project: "21 Elements"

All 21 political jurisdictions in San Mateo County (20 cities and the County) are required to update their housing elements on the same cycle. To assist the local jurisdictions in the update process, the County Department of Housing partnered with the City/Council Association of Governments (C/CAG) to sponsor a Countywide Housing Element Update project known as "21 Elements". Beginning with the 2007-2014 Housing Element cycle, and continuing in the current cycle, the purpose of the 21 Elements collaborative is to help jurisdictions share information and resources, increase efficiency by sharing work and eliminating redundancies in data and information, share best practices, and provide other assistance and increase collaboration between jurisdictions. C/CAG and the Housing Department engaged a consultant to manage the process, and to provide targeted assistance to the jurisdictions on particularly problematic issues. 21 Elements explicitly recognizes that many housing needs and housing issues are larger than any one jurisdiction, and that collaboration between jurisdictions can not only assist the individual jurisdictions in completing their respective housing elements, but strengthen the analysis, policies and programs that result from the Housing Element updates and increase interjurisdictional collaboration. The State Department of Housing and Community Development provided advice and assistance to the 21 Elements collaborative throughout the process. After the Housing Element updates are complete, 21 Elements will remain in place to assist the various jurisdictions with program and policy implementation issues.

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D. All Home

All Home, a local non-profit organization, was formed to bring together cities and counties in the Bay Area in order to advance regional solutions to disrupt the cycles of poverty and homelessness and create more economic mobility opportunities for extremely low-income (ELI) people. In April 2021, All Home's Regional Impact Council (a roundtable of policymakers, housing and homelessness service providers, business and philanthropic partners, and key affordable housing, social equity and economic mobility stakeholders from all nine Bay Area counties) launched the Regional Action Plan (RAP) which pushes for a joint-effort, broad-based coalition to advocate for policies, programs and funding guided by eight strategic priorities and a new investment framework to reduce unsheltered homelessness by 75% by 2024. Among various strategies, the RAP introduces a framework and funding formula that focuses on residents experiencing unsheltered homelessness and those with ELI.

On October 5, 2021, the County of San Mateo's Board of Supervisors adopted a formal resolution accepting All Home's RAP. With this action, the County of San Mateo joined All Home's RAP goals of providing investments and policy interventions for homeless and extremely low-income households.

E. Efforts to Support Transit-Oriented Development

The County recognizes the importance of developing land more efficiently and intensively, especially along major transportation arteries, to reduce the negative impacts of development while providing opportunities for needed growth. The County has worked proactively on multiple levels to encourage, support, and incentivize higher density development, especially near transportation nodes and corridors. Through the Housing Department's funding programs, the County has prioritized creating more housing within close proximity to transit, particularly where doing so leverages the State's Affordable Housing and Sustainable Communities funding.

F. Transportation Working Group

The County Office of Sustainability has played a leadership role in and facilitating the Transportation Working Group (TWG), a collaboration formed in 2019 among San Mateo County departments to promote improvements to the County's transportation network by increasing collaboration and effectiveness in project delivery. Through TWG grant subcommittee member efforts, the County was awarded over $5,300,000 in funds between 2020 and 2022 to support active transportation and transit-oriented developments. In addition, the Housing Department, Office of Sustainability, and the Planning and Building Departments have continued to participate in the Grand Boulevard Initiative, a collaboration formed in 2006 between 19 cities, San Mateo and Santa Clara counties, local and regional agencies and other stakeholders to promote improvements to the entire El Camino Real corridor, including transit-

oriented development, pedestrian improvements, quality of life improvements for residents on the corridor, and other efforts.

G. ONE Bay Area Grants

A third round of One Bay Area Grant funding (OBAG 3) established program commitments and policies for investing roughly $750 million in federal funding for projects from Fiscal Year 2022- 2023 to 2025-2026. The OBAG 3 program is divided into a Regional Program, managed by the Metropolitan Transportation Commission (MTC), and a County & Local Program, managed by MTC in partnership with the nine Bay Area County Transportation Agencies (CTAs).

The OneBayArea Grant Program is an attempt to integrate the region's federal transportation program with California's climate law (Senate Bill 375, Steinberg, 2008) and the Sustainable Communities Strategy. Through the OBAG 3 County & Local Program, funding will be available for local and county projects prioritized through a call for projects process selected by MTC with assistance from the County Transportation Agencies. The goals for the OBAG 3 County & Local Program include the following:

- A focus on investments in Priority Development Areas (PDAs) and other select geographies.
- Allow for broad range of project types to address Plan Bay Area 2050 goals.
- A broad range of project types allowed, but with an emphasis on:
    - Bicycle/pedestrian, Safe Route to School, and other safety efforts.
    - Projects within Equity Priority Areas or that otherwise benefit equity.
    - Transit access or other improvements to accelerate transit-oriented development.
- Rewarding jurisdictions that accept housing allocations through the Regional Housing Need Allocation (RHNA) process and produce housing using transportation dollars as incentives.
- Support of the Sustainable Communities Strategy for the Bay Area by promoting transportation investments in PDAs and by initiating a pilot program that will support open space preservation in Priority Conservation Areas (PCA).
- Provision of a higher proportion of funding to local agencies and additional investment flexibility by eliminating required program investment targets. The OBAG program allows flexibility to invest in transportation categories such as Transportation for Livable Communities, bicycle and pedestrian improvements, local streets and roads preservation, and planning activities, while also providing specific funding opportunities for Safe Routes to School (SR2S) and Priority Conservation Areas.

APPENDIX D. REVIEW OF 5TH CYCLE HOUSING ELEMENT

This section provides a review of the policies and programs included in the 2014-2022 Housing Element. Each policy and program from that Housing Element is listed below, with a description of the goals of the policy or program, an evaluation of its effectiveness and any barriers to successful implementation, and recommendations to either continue the policy or program in its current form, continue with modifications, or discontinue. The new Goals, Policies and Programs included in Section 1 of this Housing Element integrate the findings of this review.

The goals, policies, and programs and the review and recommendations are listed in the order shown in the prior Housing Element. As in that Element, programs are organized by goal, policy, and program, in that sequence. The goal, policy and program descriptions included here have been abbreviated; the analysis and recommendation follow each policy and program.

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

GOAL 1: Protect Existing Affordable Housing

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

Conserve and Improve Existing Affordable Housing Stock

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

HE 1.1 Continue funding, with CDBG and/or other funds as available, housing rehabilitation of low- and very low-income units, and continue to require long-term affordability agreements for multi-family rental housing rehabilitation projects that use public resources.

Lead: Housing Department

Implementation Targets: Support the Low-Interest Housing Rehabilitation Loan Program by allocating funding in the range of $500,000-$1,000,000 annually, depending on available resources. Continue to provide rehabilitation grants/loans with extended use restrictions keeping the low-income units affordable to low-income tenants.

Timeframe: Ongoing

Assessment: From 2014 to 2021, DOH contributed approximately $7,700,000 towards funding the rehabilitation of 369 units located within multifamily rental housing developments throughout the County of San Mateo. This program has been effective in promoting rehabilitation of multifamily housing, and has been continued in the updated Housing Element.

HE 1.2 Continue to use CDBG and/or HOME Housing Development Program funds to support major repairs and modifications in existing subsidized affordable housing developments, in order to preserve and enhance the function of these projects.
Lead: Housing Department
Implementation Target: Target funding for urgent repairs and modifications as a high priority for CDBG and/or HOME program funds.
Timeframe: Ongoing
Assessment: From 2014 to 2021, DOH contributed approximately $7,700,000 towards funding the rehabilitation of 369 units located within multifamily rental housing developments throughout the County of San Mateo. This program has been effective in promoting rehabilitation of multifamily housing, and has been continued in the updated Housing Element.

HE 1.3 Encourage energy and water efficiency retrofits in existing affordable housing stock as part of the existing Low Interest Rehabilitation Loan Program and/or with other incentives.
Lead: Housing Department and Building Department
Implementation Target: 50% of units funded through the Low Interest Rehabilitation Loan Program will include energy or water efficiency retrofits or repairs in their rehab plans. All new or rehabilitated units in the unincorporated County will include energy efficiency measures, consistent with the County's adopted Green Building Ordinance.
Assessment: DOH has continued to fund energy and water efficiency retrofits through our loan programs.
Timeframe: Ongoing
This program has been effective, and is continued in the updated Housing Element in expanded form, with more specific timelines and targets.

HE 1.4 Coordinate with, and support with CDBG and/or other funds as available, community programs providing housing or public facilities rehabilitation and repair in order to increase rehabilitation of existing affordable housing stock.
Assessment: DOH has been providing CDBG and/or other funds to these programs on an annual basis. CDBG funds continue to be used for minor home repair projects via grantees such as El Concilio, Center for Independence for Persons with Disabilities, and Sr. Coastsiders.
Lead: Housing Department
Timeframe: Ongoing
This program has been effective in promoting rehabilitation of multifamily housing, and has been continued in the updated Housing Element, in modified form.

Policy HE 2 Enforce and Improve Codes and Regulations that Address Housing Cost and Safety. Ensure that housing is constructed and maintained in a manner that protects the safety of residents, preserves and improves neighborhood character, and complies with housing affordability requirements. Consider establishing new code enforcement programs to maintain and enhance the health and safety of rental housing.

HE 2.1 Continue to enforce development policies, building code requirements, permit conditions, and health and safety standards before, during, and after the construction of residential projects.
Lead: Planning and Building Department

Timeframe: Ongoing
Assessment: The County continues to enforce all applicable policies and standards to ensure that residential development is built and maintained in a safe and habitable manner.
This program has been effective, but as it describes the necessary function of the Planning and Building Department, it is not necessary for inclusion in the Housing Element, and has not been included in the update.

HE 2.2 Continue to offer rehabilitation loans and housing repair assistance to low-income households as listed in **HE 1.1**.
Lead: Housing Department
Timeframe: Ongoing
Assessment: From 2014-2021, DOH has contributed nearly $1,000,000 to community-based organizations that provide the rehabilitation of single-family homes. The funding contribution has supported the rehabilitation of 333 single-family homes, the residents of which are low-income.
This program has been effective in promoting rehabilitation of multifamily housing, and has been continued in the updated Housing Element, as part of Program 1.4.

HE 2.3 Continue residential health and safety code enforcement efforts in unincorporated areas.
Lead: Environmental Health Division/Planning and Building Department
Timeframe: Ongoing
Assessment: The County has expanded its residential health and safety code enforcement efforts, which cover multifamily residential structures in the unincorporated County, to cover more buildings with more frequency. In addition, the Environmental Health Department has pursued proactive enforcement for projects with significant identifiable safety and habitability issues, outside of routine program inspections.
This program has been effective in promoting rehabilitation of multifamily housing, but as an ongoing and necessary function of the Environmental Health Division, it is not incorporated in the updated Housing Element.

HE 2.4 Continue to offer voluntary code inspection services on request, in order to maintain the quality of existing housing and prevent displacement related to code enforcement action.
Lead: Planning and Building Department
Timeframe: Ongoing
Assessment: The Planning and Building Department has generally continued to offer voluntary code inspection on request, but staff constraints make continuation of a formal policy difficult.
Resource constraints have made this policy difficult to implement, and it has been discontinued.

HE 2.5 In order to maintain the viability of rental housing stock and ensure safe and sanitary conditions for tenants, study the most feasible and effective methods for identifying and correcting code violations in multi-family rental properties that impact the health and safety of tenants, including codes addressing the interior condition of units. Potential methods include a program of periodic inspections of all multi-family rental properties, a complaint-based inspection system, landlord self-certification with periodic audits, or some combination of these methods. Any

of these methods may include multi-family rental landlord/owner registration with the County and collection of fees to cover the costs of an inspection program. The proposed program might also draw on resources from the Planning and Building Department's Building Inspection Section and Code Enforcement Section, the Housing Department, and Environmental Health. Any program would also include incentives and opportunities for multi-family rental landlords and/or owners to use the Housing Department's rehabilitation assistance programs. Based on the results of study and analysis, draft an ordinance for Board of Supervisors approval.
Lead: Planning and Building Department/Housing Department
Implementation Target: Undertake a study, with a technical advisory committee, in 2016-2017, including analysis of methods used in other jurisdictions and input from stakeholders, and report back to the Board on the most feasible and effective methods for unincorporated San Mateo County. Identify sources of funding by the end of 2015. Complete study and recommendations in August/September 2017, and present to Board of Supervisors in late January 2018. At Board direction, draft an ordinance for adoption in 2018.
Timeframe: 2015-2018
Assessment: The advisory committee and study were explored, and deemed unnecessary. This policy was superseded by expansion of the Environmental Health Department's existing multifamily rental inspection program, as well as the County's emergency red tag code compliance inspection and assistance program. This program has been deemed unnecessary, and has been discontinued.

HE 2.6 Establish new monitoring, inspection, and regulation programs to ensure the health and safety of farm labor housing, as described in Policy HE 27.3, based on the outcomes of the County's Farm Labor Housing Needs Study.
Lead: Planning and Building Department/Housing Department/Environmental Health
Timeframe: 2015-2017
Assessment: The Agricultural Workforce Housing Needs Assessment was completed in October 2016. County Departments continue to work on establishing new monitoring, inspection, and regulations for farm labor housing programs.
The Farm Labor Housing Study has resulted in a number of changes to programs and policies, including streamlined farm labor housing permitting, new farm labor housing funding, and various other efforts. This program was effective; however, the updated Housing Element commits to a new Farm Labor Housing Study and Strategy, to update and expand the work of the prior study, further refine strategies, and provide greater assistance for farm labor housing.

Policy HE 3 **Preserve and Enhance Neighborhood Character**. Preserve and enhance the desirable characteristics of residential areas by establishing and implementing appropriate land use designations and development standards that promote compatible development and minimize displacement of existing residents, particularly during consideration of area plans, land use studies and rezonings.

HE 3.1 Evaluate existing neighborhood conditions and consider the needs and desires of existing residents when amending the General Plan and Zoning Regulations.
Lead: Planning and Building Department
Implementation Target: All plan amendments and zoning revisions will include an existing conditions analysis and provide adequate opportunity for interested parties to have input.

Timeframe: Ongoing
Assessment: The only comprehensive rezonings completed since adoption of the 2014 Housing Element were in North Fair Oaks, implementing the North Fair Oaks Community Plan, and the phased rezonings included existing conditions analysis and robust community outreach and input. The County continues to assess conditions, incorporate desires and needs of existing residents, and implement appropriate land use designations and development standards in all rezonings, general plan amendments, and major projects.
This program was effective in engaging resident participation and input. However, because this program describes an ongoing and necessary component of the County's work, it is not included as a specific program in the updated Housing Element.

Protect Existing Affordable Housing from Conversion or Demolition

Policy HE 4 **Discourage Condominium Conversions.** Continue to prohibit conversions of rental housing to condominium ownership unless vacancy rates indicate an easing of the rental housing shortage.

HE 4.1 Continue the County's prohibition on condominium conversions unless vacancy rates exceed the limit established in the Condominium Conversion Ordinance.
Lead: Planning and Building Department
Timeframe: Ongoing
Assessment: The County's condominium conversion prohibition remains in effect, and there have been no conversions of multifamily rental housing to condominiums. This program has been effective and is continued in the updated Housing Element.

Policy HE 5 **Retention of Existing Lower-Income Units.** Seek to retain existing extremely low-, very low-, low- and moderate-income housing units, especially those that may be at risk of conversion to market rate housing. Retention of existing affordable housing should have high priority for available resources.

HE 5.1 Inventory and monitor the unincorporated County's entire stock of units with long-term or permanent affordability restrictions (including those resulting from financial subsidies, deed restrictions, inclusionary requirements, density bonuses, and all other types of long-term restrictions). The County, potentially in collaboration with other jurisdictions, will make a complete inventory of the current countywide stock of all restricted below-market-rate (BMR) housing, including for-sale and rental units. The list will be updated as units are added to or removed from affordability restrictions, and all units will be monitored on a periodic basis to ensure that they are not being converted to market rates prior to the expiration of their affordability term. This process may be part of the ongoing implementation of the 21 Elements Collaborative workplan, managed by C/CAG and the County Housing Department, which will coordinate ongoing housing efforts between County jurisdictions.
Lead: Housing Department
Timeframe: 2016-2017, and ongoing. The County will explore potential collaboration with other jurisdictions, explore the potential to work with and through the 21 Elements collaborative, and solicit potential consultants by the end of 2012.

If feasible, the inventory and updating and monitoring procedures will be established by the end of 2017.
Implementation Target: Collaborate with the cities and C/CAG to develop and maintain an inventory of the current stock of all restricted below-market-rate (BMR) units, and to establish and implement a program to monitor and enforce all recorded terms of affordability.
Assessment: DOH continues to prioritize this work and has made funding available in 2021 through the local Equity and Innovation Fund (EIF) for a consultant to assist the County with the inventory work.
This program has not been effective to-date, but remains a priority and is continued in the updated Housing Element, with modified timelines.

HE 5.2 Respond to any Federal and/or State notices including Notice of Intent to Pre-Pay, Owner Plans of Action, or Opt-Out Notices filed on assisted projects. Encourage local qualified entities to consider acquiring the at-risk project should the property owner indicate a desire to sell or transfer the property.
Lead: Housing Department
Timeframe: Ongoing
Assessment: DOH continues to review notices filed on assisted projects and investigate any possible opportunities to acquire at-risk properties.
This is an ongoing program of the Department of Housing, and continues to be effective, and is included in the updated Housing Element.

HE 5.3 Give high priority to retaining existing FHA and HUD subsidized low-income units through use of CDBG funds, local Housing Trust funds, and other solutions. While most at-risk units are located in incorporated areas, the Department of Housing will collaborate with jurisdictions to forecast capital requirements needed to address affordable housing retention countywide, and will identify potential sources of financing.
Lead: Housing Department
Timeframe: Ongoing
Assessment: DOH continues to prioritize supporting existing deed-restricted units in need of additional capital dollars through our local and federal CDBG/HOME funding opportunities.
This is an ongoing program of the Department of Housing, and continues to be effective.

HE 5.4 Monitor Federal actions and appropriations regarding extension of Section 8 contracts, and actively support additional appropriations.
Lead: Housing Department
Timeframe: Ongoing
Assessment: The Housing Authority of the County of San Mateo (HACSM) continues to maximize valuable rental subsidy resources by maintaining a high voucher utilization rate of 98%. For vouchers that have already been committed for project-basing (vouchers attached to a specific housing unit), the utilization rate has in effect reached 100%. To expand its ability to assist more low-income individuals and families, HACSM has been proactively applying to new voucher funding streams as they become available.
This is an ongoing program of the Department of Housing, and continues to be effective.

HE 5.5 Continue to actively work to retain existing landlords offering units to households with Section 8 vouchers, and seek new potential landlords willing to join the program.
Lead: Housing Department
Timeframe: Ongoing
Assessment: The Housing Authority continues to work to retain landlords in the Section 8 program, although the challenge of retaining existing and attracting new landlords has become significantly more difficult in the current high-rent rental housing market. The Section 8 program is discussed in detail in the County's CAPER, Consolidated Plan, and Action Plan, available at https://housing.smcgov.org/con-plan-capers
As noted, this program has faced challenges due to external factors, but remains a critical effort and will be continued.

Policy HE 6 Address the Impact of Projects that Convert or Eliminate Housing Units. Evaluate the effect of any proposed demolitions and rezonings on the County's housing stock and the County's ability to accommodate its share of Regional Housing Need, and prohibit, condition, or mitigate projects as necessary to maintain the County's housing stock.

HE 6.1 Study, and consider enacting an ordinance that would: require the County to assess the potential impacts of any demolitions and/or conversions of multi-family residential property to non-residential uses, (including demolition for purposes of conversion, and demolition due to rehabilitation, health and safety, and code compliance issues, including those demolitions initiated by County enforcement action) on the housing need described in the County Housing Element; require some mitigation measures on the part of the property owner to offset the loss of housing stock and increased housing need due to demolition and/or conversion, potentially including in-lieu fees and/or other mitigation, and; require the County to work with property owners, including offering rehabilitation, relocation, and other assistance when feasible, to ensure that any demolition and conversion that would adversely impact the County's housing need is avoided or mitigated to the maximum possible extent.
Lead: Planning and Building Department
Timeframe: Study in 2016-2017; return to the Board with program options, if feasible and desirable, in late 2017. Adopt as appropriate.
Assessment: This policy has not yet been pursued, but will be reassessed during the 2023-2031 Housing Element cycle.
This program has not been implemented, but remains a priority and has been continued in the updated Housing Element.

HE 6.2 Work to ensure that housing units are maintained in adequate condition to reduce the need for demolition due to health and safety concerns, potentially through implementation of inspection and enforcement programs described in **HE 2**.
Lead: Planning and Building Department
Timeframe: Ongoing
Assessment: The County has expanded its multifamily rental inspection program, implemented an emergency red tag inspection and assistance program (County Ordinance Code Chapter 3.108), and created a new accessory dwelling unit health and safety amnesty program to limit displacement due to unit quality and code enforcement.

This program has been effective in ensuring that housing issues are identified and rectified in order to maintain the quality of the County's housing stock.

Protect Tenants of Affordable Housing from Overpayment and Displacement

Policy HE 7 **Provide Rent Subsidies.** Provide rent subsidies to Extremely Low, Very Low, and Low Income households, through the following actions:

HE 7.1 Continue administering Section 8 and other rental assistance programs, which are targeted to very low- and extremely low-income individuals and families, including seniors and persons with disabilities. Currently these programs include the Housing Choice Voucher; Project-Based Rental Assistance; Family Unification; Family Self-Sufficiency; Homeownership; Moving To Work Self-Sufficiency; Moving To Work Housing Readiness; Shelter-Plus-Care; Supportive Housing; and Public and County-owned Housing.
Lead: Housing Department /Housing Authority
Timeframe: Ongoing
Assessment: The Housing Authority continues to maximize valuable rental subsidy resources by maintaining a high voucher utilization rate of 98%. For vouchers that have already been committed for project-basing (vouchers attached to a specific housing unit), the utilization rate has in effect reached 100%.
As indicated by the utilization rate, this program has been effective, and is continued in the updated Housing Element, with more specific goals and timelines.

HE 7.2 Seek out new public and private sources of funding to address additional housing needs in the County. For example, the Housing Authority applied for and was awarded new HUD Family Unification Vouchers in 2009. The Housing Department and Housing Authority will continue to identify and obtain similar new funding sources as they become available.
Lead: Housing Department /Housing Authority
Timeframe: Ongoing
Assessment: The Housing Authority has been proactively applying to new voucher funding streams as they become available. Under the most recent U.S. Department of Housing & Urban Development's (HUD) Continuum of Care (CoC) Program competition which closed in November 2021, HACSM submitted for the renewal of 410 rental assistance vouchers and 20 new rental assistance vouchers. If fully funded, the total annual value of the vouchers is $12,766,557, which will provide much needed access to rental homes for homeless/disabled households in the County. In addition, the Housing Authority was awarded a funding request for thirty-five (35) new HUD-VASH vouchers with the support of the Palo Alto Veterans Administration.

The Housing Authority also received an allocation of 222 Emergency Housing Vouchers (EHV) from HUD in July 2021. These vouchers are being used to provide rental assistance to individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability.

The Department of Housing and Housing Authority have been effective in identifying and obtaining new funding. This program is continued in the updated Housing Element.

Policy HE 8 **Protect Mobile Home Park Tenants.** Continue to regulate and monitor mobile home park operation, rents, and closures and to provide financial assistance, as appropriate and within available resources, to preserve mobile home parks and stabilize affordability.

HE 8.1 Regulate the closure of mobile home parks in accordance with Government Code Section 65863.7 or its successor ordinance, by mitigating the impacts of the closure on tenants through provision of relocation assistance and other resources.
Lead: Planning and Building Department
Implementation Target: All residents displaced by a mobile home closure or conversion will be able to find equivalent or better housing at similar cost.
Timeframe: Ongoing
Assessment: There have been no closures of mobile home parks since adoption of the 2014-2022 Housing Element. However, the County has strengthened its regulation of mobile home closures, mitigation of impacts on residents, and implementation of Government Code Section 65863.7 through Ordinance Code Chapter 5.156, "Mobile Home Park Change of Use," adopted in 2017.
This program has been effective. Although there has been developer interest in closing and redeveloping mobile home parks, these efforts have been prohibited by the County's regulations. Relocation assistance has not been necessary to-date.

HE 8.2 Regulate any proposed mobile home rent increases in accordance with County's Mobilehome Park Ordinance
Lead: Planning and Building Department
Implementation Target: No rental increase will take place that exceed the limits established by County ordinance.
Timeframe: Ongoing
Assessment: To date, no rent increases that exceed the limits established by the County's ordinance have been proposed or reported. However, the County has implemented stricter reporting requirements, more robust monitoring of rents, and stronger enforcement methods for all County parks, through amendments to Ordinance Code 1.30, "Mobile Home Rent Control" adopted in 2017.
The County continues to monitor rents, and park owners remain in compliance with the program. This program is effective and will be continued.

HE 8.3 Continue to monitor mobile home park operation, rents, and closures to ensure compliance with local and state ordinances and with the County's Mobilehome Park Ordinance. In addition, if there are any potential mobile home park closures affecting mobile home parks using County CDBG/HOME funds, monitor these closures to ensure that both State and federal relocation requirements are met.
Lead: Housing Department
Timeframe: Ongoing
Assessment: DOH's mission is to collaborate with partners as a catalyst to increase the supply of affordable housing and create opportunities for people at all income levels and abilities to prosper by supporting livable and thriving

communities. Prior to 2017, the County had no specific zoning designation applicable to mobilehome parks. Therefore, the County updated existing regulations and adopted new ordinances for mobilehome parks located within the unincorporated areas of the County. The County's ordinances ensure that each park is subject to appropriate standards and regulations for permitting, development, and maintenance of mobilehome parks.

The mobilehome ordinances are Mobilehome Park Rent Control (Ordinance Code 1.30), Mobilehome Park Zoning District (Zoning Regulations Chapter 26, Section 6535) and Mobilehome Park Change of Use (Ordinance Code Chapter 5.156).

Pursuant to San Mateo County Ordinance Code §1.30.030.1, owners of mobilehome parks located within the unincorporated area of the County have been completing Annual Reporting Forms to report monthly rental rates and any conversion of use for Mobilehome spaces.

In 2016, through a collaborative effort between DOH, the North Fair Oaks Forward Outreach Team, Irving Torres from Supervisor Slocum's office, County Counsel, and Legal Aid Society of San Mateo County, the County completed six public community meetings to educate mobilehome park residents about updates to the Rent Control Ordinance and the Temporary Moratorium on Mobilehome Park Closures or Conversions. DOH staff facilitated three meetings in English and NFO Forward staff facilitated three meetings in Spanish. In total, nearly 150 residents attended these meetings and raised important questions, issues, and concerns.
This program has been effective in monitoring mobile home park status and rents, and in educating mobile home park residents, and the County will continue to implement these efforts.

HE 8.4 Continue to offer financial assistance to stabilize mobile home affordability and to support new or renewed tenant interest in purchases of mobile home parks should these situations arise.
Lead: Housing Department
Timeframe: Ongoing
Assessment: DOH preserved affordable housing for over 200 residents, including approximately 100 minors, in a mobilehome park in unincorporated San Mateo County. The County invested $5M in financial assistance which included $3.1M in low-interest loans to residents to purchase new model mobile homes (46 units) and $2M in site improvements including demolition and site clean-up.
This program has been effective, and has been continued and expanded in the updated Housing Element.

HE 8.5 Continue to use CDBG and/or HOME funds when appropriate to assist with stabilization and preservation of mobile home housing stock.
Lead: Housing Department
Timeframe: Ongoing
Assessment: To date, DOH has not received any applications for CDBG and/or HOME funds regarding stabilization and preservation of mobile home housing stock.
As this program has not been utilized, it cannot be considered effective, but will be continued.

Policy HE 9 Consider and Analyze the Potentially Displacing Effects of Development and Redevelopment Programs. Resources devoted to intensified development and redevelopment of County areas may result in increased displacement pressure for existing residents, which should be assessed in determining the costs and benefits of such programs.

HE 9.1 Analyze and monitor the potential and actual displacing impacts of programs such as Plan Bay Area/One Bay Area Grants and other funding programs intended to promote development and redevelopment in specifically targeted areas.
Lead: Planning and Building Department/Housing Department
Timeframe: Ongoing
Assessment: DOH continues to track impacts of funding program priorities and advocates to bring in more funding and resources to San Mateo County.
This program has been effective in tracking displacing impacts, and has been continued and expanded in the updated Housing Element.

Policy HE 10 Support Community Resources for Landlords and Tenants. Support community-based agencies and organizations working to educate landlords and tenants about their rights and responsibilities and providing referral, mediation and other assistance.

HE 10.1 Provide support, including financial assistance when appropriate from sources such as CDBG and/or private foundations, for community-based agencies and organizations working to educate landlords and tenants about their rights and responsibilities and providing referral, mediation and other assistance.
Lead: Housing Department
Timeframe: Ongoing
Assessment: DOH continues to fund organizations like Project Sentinel and Legal Aid Society of San Mateo County to do the work of tenant landlord mediation.
This funding has been effective in supporting landlord tenant resources, and has been continued and expanded in the updated Housing Element.

Policy HE 11 Minimize Displacements Due to Code Enforcement. Minimize and avoid if possible displacement of households as a result of code enforcement actions, and assist residents when displacement is unavoidable.

HE 11.1 Consider enacting an ordinance addressing demolition and or conversion of multi-family residential property to other uses (e.g., office or commercial), as listed in **HE 6.1**.
Assessment: This policy will be reassessed in the current Housing Element cycle, as indicated in HE 6.1. This policy has not been implemented, and therefore has not been effective.

HE 11.2 Study and consider adopting a program to ensure and enforce compliance in multi-family rental properties with all codes impacting the health and safety of tenants, as listed in **HE 2.5**.

Assessment: The County has expanded its existing multifamily rental health and safety inspection program, as indicated in HE 2.5. The program has been effective in identifying and redressing housing issues. As the program is now in place and operating on an ongoing basis, it is not included in the updated Housing Element.

HE 11.3 Coordinate all code enforcement actions that have the potential to result in displacement with the Housing Department.

Lead: Planning and Building Department/Housing Department.

Timeframe: Ongoing.

Assessment: As potential displacement situations arise, the Planning and Building Department has continued to collaborate with DOH on an ad hoc basis. There have been very few potential displacements due to code enforcement efforts, but this program has been effective in facilitation coordination. This program is continued in the updated Housing Element.

HE 11.4 Consider establishing an "amnesty" program to legalize un-permitted residential units constructed in unincorporated urban bayside areas prior to January 1, 2018, provided that the units are confirmed or upgraded to be in conformance with building and safety codes and that the rent or resale value of the unit is restricted to be affordable to low or very-low income households. If possible, coordinate the amnesty program with resources identified by the Housing Department through **HE 2.7**.

Lead: Planning and Building Department/Housing Department

Implementation Target: If amnesty program is adopted, at least 50% of the open code compliance cases filed prior to January 1, 2018 that involve un-permitted residential units in the unincorporated bayside areas resolved through the program.

Timeframe: 2016-2018

Assessment: The County created a pathway for bringing ADUs up to health and safety code standards. DOH also created a program to fund the rehab and upgrade of ADUs for low- to moderate-income homeowner households.

The pilot amnesty program was effective, with four of five program participants bringing unpermitted units into full code compliance, using a streamlined permitting pathway and with significant technical assistance. However, resource constraints prevented roll-out of the full amnesty program, and the program is not included in the updated Housing Element.

GOAL 2: Support New Housing for Low and Moderate Income Households

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

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

Policy HE 12 Amend Zoning and General Plan Land Use Designations to Meet Future Housing Needs. Modify general plan land use designations and zoning regulations to accommodate the construction of needed new housing units.

HE 12.1 Implement the zoning updates required to implement the updated Community Plan.

Lead: Planning and Building Department/Housing Department

Implementation Targets: Completion of the North Fair Oaks Community Plan zoning updates in three phases: Middlefield Road, completed by early 2016; Redwood Junction and El Camino Real by mid-2017; and the industrial areas in 2018.

Timeframe: 2015-2018

Assessment: All phases of rezoning to implement the North Fair Oaks Community Plan have been completed, allowing significantly greater residential densities, and a further phase not initially incorporated in the Plan is underway.

This program has been effective in rezoning hundreds of acres to permit high-density 100% multifamily and commercial-residential mixed use. As part of the Rezoning Program, HE 11.2 in the updated Housing Element, the County has committed to significantly more high-density residential rezonings.

HE 12.2 Consider creation and adoption of affordable housing overlay zones, which provide a set of incentives for affordable housing production in specifically zoned areas. Overlay zones would be in addition to the County's existing density bonus ordinance, and would be intended to incentivize creation of additional affordable housing beyond that required by the density bonus provisions. Consider, at minimum, affordable housing overlay zones in North Fair Oaks and Unincorporated Colma, with additional County areas to be considered as appropriate.

Lead: Planning and Building Department

Implementation Targets: Research and identification of feasible areas for adoption of affordable housing overlay zones. Submittal of proposed changes to Board of Supervisors.

Timeframe: Research on best practices and experiences in similar communities in 2016. Identification of appropriate sites in 2016/2017. Changes proposed for adoption by Board of Supervisors by October 2017

Assessment: The Planning and Building Department assessed the potential for affordable housing overlay zoning, and determined that based on changes to State density bonus law and other new State housing laws, and the completed rezoning of North Fair Oaks, there are no areas of the unincorporated County where this program would offer significant benefit.

This program has not been implemented, has been deemed unnecessary, and will not be continued.

Policy HE 13 Monitor Progress in Achieving Sufficient New Housing Units to Match the Need Identified in the County's Fair Share Housing Allocation. Monitor the County's progress in supporting the creation of the number of new housing units identified in the ABAG Sub-Regional Housing Needs Allocation (RHNA), both for total housing needs and for low- and moderate-income needs.

HE 13.1 Monitor housing production against the RHNA, providing annual updates for the Planning Commission and Board of Supervisors, or to selected Board subcommittees. Adjust implementation strategies and policies and programs as needed, based on the results of periodic monitoring.
Lead: Planning and Building Department
Target: Begin RHNA-related monitoring and reporting in the first half of 2015; report to Planning Commission and Board of Supervisors beginning mid-year.
Timeframe: Ongoing (Annual)
Assessment: The Planning and Building Department has continued to monitor RHNA progress annually, and to assess progress against Housing Element policies and programs.
The County has submitted all APRs as required, and has provided annual updates. This program has been effective and will be continued.

Policy HE 15 Require Development Densities Consistent with General Plan. Continue to require development densities that are consistent with the General Plan.

HE 15.1 As part of staff reports to the Planning Commission and the Board on residential developments, continue to include a section outlining mitigation measures to reduce community concerns and environmental impacts other than lowering densities, and recommend reductions in density only after other mitigation measures have been determined to be infeasible.
Lead: Planning and Building Department
Timeframe: Ongoing
Assessment: The Planning Department continues to propose and/or agree to reduction in development densities only when no other measures are available to mitigate project impacts.
This program has been effective, although it has also largely been unnecessary, as the vast majority of development in the unincorporated County utilizes density bonus and other provisions to not only meet but typically exceed maximum densities otherwise allowed. The program is continued in the updated Housing Element.

Policy HE 16 Encourage Residential Uses in Commercial Zones. Allow and encourage residential uses in appropriate commercially zoned areas. The County has single-use zoning in certain areas where mixed-use development may be appropriate. Currently, residential uses are allowed in commercially zoned areas with an approved use permit; however, the use permit process can add time, cost and uncertainty to the approval process, discouraging applications for residential permits in commercial areas. Many potential applicants may also be unaware that residential uses are permitted with a use permit in commercial areas.

HE 16.1 As part of the zoning amendments related to the North Fair Oaks Community Plan update, add residential uses as ministerially permitted uses, not requiring use permits, in specific commercial areas and zoning districts.
Lead: Planning and Building Department
Implementation Targets:
Completion of the North Fair Oaks Community Plan zoning updates in three phases: Middlefield Road, completed by early 2016; Redwood Junction and El Camino Real by mid-2017; and the industrial areas in 2018.
Timeframe: 2015-2018

Update: All phases of North Fair Oaks rezoning have been complete, and residential mixed-use projects are ministerially allowed in all new zoning districts, including portions of existing industrial zoning districts. The Planning Department is currently assessing further changes to expand the range of ministerial permitting for residential projects.

DOH facilitated the community meetings regarding updated zoning classifications in conjunction with the North Fair Oaks Community Plan.

This program has been effective in allowing 100% residential projects by-right throughout the high-density multifamily and commercial mixed-use zoning districts in North Fair Oaks. All areas identified for rezoning in HE 11.2 in the updated Housing Element will allow 100% multifamily residential by-right.

HE 16.2 Explore other County non-residential areas for rezoning to permit mixed use and residential development, including Broadmoor and Harbor Industrial areas, at minimum.
Lead: Planning and Building Department
Implementation Targets: If appropriate, amendments to zoning regulations to allow a mix of residential and commercial uses in at least two areas currently zoned strictly for commercial and industrial uses.
Timeframe: Analyze Broadmoor and Harbor Industrial areas beginning in 2016; propose areas for amendments, as appropriate, in late 2016/early 2017.
Update: Portions of Broadmoor and the Harbor Industrial area are identified in the Rezoning Program incorporated as HE 11.2 in the updated Housing Element, as well as all of unincorporated Colma and portions of the unincorporated Midcoast.

Policy HE 17 Encourage Residential Mixed-Use and Transit Oriented Development (TOD). Allow and encourage a range of housing and mixed-use development in proximity to transit or within commercial districts. Adopt floor area ratios, setback standards, height allowances and other development regulations that facilitate rather than impede such compact and mixed-use development.

HE 17.1 As part of future General or Specific Plan updates, consider adopting "smart growth" overlay districts or other mixed-use zones within which stand-alone residential developments and/or mixed-use projects including residential would be allowed as ministerially permitted uses, without rezoning or conditional use approvals, as long as these uses conform to specified development regulations. Prioritize locations adjacent to or near transit stations and corridors for high intensity residential and mixed-use development, and provide funding assistance using available funding resources to the extent possible.
Lead: Planning and Building Department
Timeframe: Ongoing, dependent on resources to accomplish a General Plan update.
Update: The County has successfully received Affordable Housing and Sustainable Communities (AHSC) funding for transit-oriented affordable housing projects. DOH prioritized affordable housing development adjacent to or near

transit stations through its local notice of funding opportunities, which are released annually.

The North Fair Oaks Community Plan rezonings allow mixed-use residential projects ministerially in all zoning areas, all within a Priority Development Area in proximity to transit corridors. The Planning Department is currently undertaking additional rezoning and updates to the existing North Fair Oaks zoning regulations to expand higher-density residential areas and potentially further streamline residential permitting. Program HE 11.2 in the updated Housing Element identifies substantially more areas for rezoning, all of which will allow 100% high-density multifamily by-right, and the majority of which are located in transit-rich areas with ready access to local and regional destinations.

No General or Specific Plan updates have been completed since adoption of the 2014 Housing Element.

HE 17.2 Encourage infill development on vacant or redevelopable lots in already developed areas, near existing infrastructure, and prioritize funding assistance for infill development where possible.
Lead: Planning and Building Department/Housing Department
Timeframe: Ongoing
Update: The County continues to actively develop properties on County-owned land in already developed areas and near existing infrastructure. This includes the Middlefield Junction project located at 2700 Middlefield Road, Redwood City, the Maple Street project located at 1580 Maple Street, Redwood City, and the "F" Street property located on the corner of "F" Street and El Camino Real Boulevard in San Carlos. DOH has supported several affordable infill housing projects applying for the Infill Infrastructure Grant (IIG) program from the State. This program has been effective and will be continued.

HE 17.3 Include policies and regulations encouraging appropriate transit-oriented development in all revisions to area plans, including the update to the North Fair Oaks Community Plan.
Lead: Planning and Building Department
Timeframe: Ongoing
Update: The North Fair Oaks Community Plan and associated rezonings allow and incentivize transit-oriented development. No other area plan updates have been completed since adoption of the Housing Element. This program has been effective, although there have been limited opportunities for implementation, and will be incorporated in the ongoing Plan Princeton area plan effort, and considered in the initial assessment of a Pescadero Community Plan, included in the updated Housing Element.

HE 17.4 Explore ways to allow and encourage conversion and reuse of existing underutilized office and commercial space for residential uses, in appropriate and feasible areas. Analyze areas in which such repurposing of commercial and office space is desirable, and work with developers, real estate professionals, and others to assess the feasibility and requirements for such conversion, and the policies necessary to encourage it. Explore ways in which other communities have pursued similar policies.
Lead: Planning and Building Department

Timeframe: Revisit and analyze in 2017, with a target completion of November 2017.
Update: This analysis and assessment of best practices has not been formally pursued, but the success of other jurisdictions in implementing similar policies has demonstrated that this type of conversion is generally infeasible. This program has been deemed unnecessary and has been discontinued.

HE 17.5 Continue to participate in and support the Grand Boulevard Initiative, launched in 2006 as a collaboration of 19 cities, San Mateo and Santa Clara counties, local and regional agencies and other stakeholders. The Initiative's vision is that the El Camino Real corridor will achieve its full potential as a place for residents to work, live, shop and play, and will create links between communities that promote walking and transit and improve the quality of life.
Lead: Housing Department/Planning and Building Department
Timeframe: Ongoing
Update: Representatives from DOH, the Planning and Building Department, and the Office of Sustainability have been participating in the Grand Boulevard Initiative. This program has been effective in its goal of ongoing participation and support. This program has been included in HE 35.2 in the updated Housing Element.

Policy HE 18 Promote Development of Small or Irregular Lots, and Promote the Creation of Smaller Homes. In order to utilize the large number of smaller and/or irregular lots in unincorporated San Mateo County and encourage greater diversity of housing choices and increase affordability, allow and promote development of small and/or irregular lots in appropriate areas, promote the creation of homes smaller than the typical single-family home size, and encourage the consolidation and development of contiguous small lots in common ownership. Currently, minimum lot size regulations may discourage the development of smaller, more affordable dwelling units, County definitions and standards for dwelling units may prohibit very small single family units, and current County regulations and policies do not incentivize lot consolidation.

HE 18.1 Consider strategically reducing minimum lot size and modifying non-conforming lot regulations in targeted areas of the unincorporated County.
Implementation Target: As part of any future General Plan, Specific Plan, or broad zoning regulations updates, assess potential changes in lot size restrictions in unincorporated areas.
Lead: Planning and Building Department
Timeframe: Ongoing, as feasible.
Update: Minimum lot sizes for various development types have been reduced in North Fair Oaks, through the North Fair Oaks Community Plan update and associated rezonings,

The Planning Department assessed the potential for lot consolidation and minimum lot size changes in various coastal districts, but these changes were determined to be infeasible and ineffective, given other Coastal Zone-related constraints.

In addition, changes in State accessory dwelling unit regulations and adoption of SB 9 have superseded the necessity of this program in many areas.

This program has been effective in reducing minimum lot size on several hundred acres in North Fair Oaks, and similar regulations will be incorporated in the Rezoning Program included in HE 11.2 in the updated Housing Element.

HE 18.2 Consider creating a set of preapproved design standards that would be allowed for construction on substandard lots. Currently, such lots are typically unsuitable for building; preapproved designs would address site concerns and allow exceptions to building prohibitions on these lots for design meeting very narrowly tailored specifications.
Implementation Target: Creation reapproved design templates for substandard lots; ordinance allowing construction of such units on these lots.
Lead: Planning and Building Department/Housing Department
Timeframe: 2016-2018. Create a workgroup of stakeholders, including architects and policymakers, to explore potential templates and appropriate areas for adoption. Completion of design and policy options in December 2017; presentation to the Board of Supervisors for recommendations in early 2018.
Update: The County is currently participating in the creation of preapproved design templates for accessory dwelling units, but has not pursued preapproved designs for substandard lots.
This program has not been effective, and has been discontinued.

HE 18.3 Explore policies to incentivize and streamline the creation of "tiny houses," houses typically below 1,000 square feet, and sometimes as small as 80 to 100 square feet. These extraordinarily small home types are much cheaper to build and purchase than conventional homes, and use far fewer resources in their creation and maintenance.
Implementation Target: A study of best practices in the permitting and encouragement of tiny houses, with a menu of policy options and recommended actions.
Lead: Planning and Building Department/Housing Department
Timeframe: 2016-2018. Completion of study and policy options in December 2017; presentation to the Board of Supervisors for recommendations in early 2018.
Update: The Planning and Building Department assessed the feasibility of tiny homes in the unincorporated county, and determined that there are no current regulations prohibiting the placement of permanently affixed tiny homes connected to infrastructure. However, the County's current determination is that it has no legal authority to allow tiny homes on wheels outside of formally-designated mobile home parks. However, the County is currently revisiting this assessment to determine if the determination remains applicable.

In addition, the County's Home for All initiative has launched and manages its Second Unit Center which provides information and tools to make it easier for homeowners to build second units, to help increase the housing supply in the County.

The County has directed its efforts at increasing ADU production, as well as the implementation of SB 9. Efforts to facilitate tiny homes County-wide have been discontinued, but the exploration of tiny homes as an alternative development type in mobile home parks is included in HE 7.2 in the updated Housing Element.

HE 18.4 Explore policies to remove regulatory barriers and incentivize and streamline the creation of micro-apartments, which are multifamily residential rental units typically smaller than 300 square feet per unit. These extraordinarily small apartments can provide for more residential density in a smaller area, at lower rents than more conventional apartments.

Implementation Target: An analysis of the County's current regulations as they relate to micro-apartments, and a study of best practices in the permitting and encouragement of these units, with a menu of policy options and recommended actions.

Lead: Planning and Building Department/Housing Department

Timeframe: 2016-2018. Completion of study and policy options in December 2017; presentation to the Board of Supervisors for recommendations in early 2018.

Update: The Planning Department and DOH assessed and determined that there are no significant regulatory barriers to the creation of micro-apartments in the unincorporated County. This program is complete, and is not included in the updated Housing Element.

HE 18.5 Study and map areas of significantly fragmented lots in common ownership, to provide information for County staff, and potentially for developers, on areas with opportunities for significant consolidation of small lots, and to inform policies intended to promote lot consolidation.

Lead: Planning and Building Department/Housing Department

Timeframe: 2016-2017. Completion of study and mapping in early 2017.

Update: Creation of the Sites Inventory and Rezoning Program in the updated Housing Element included comprehensive analysis of parcels in common ownership Countywide. However, while the analysis indicated that the County continues to have areas of significant parcelization where development would be facilitated by lot consolidation, it did not indicate significant areas of common contiguous ownership of fragmented lots. This program is considered complete, and is not included in the updated Housing.

HE 18.6 Explore and adopt policies to encourage the consolidation of adjacent small lots in common ownership for residential development, including various incentives, such as greater allowed density and height, reduced setbacks, reduced parking requirements, streamlined review, and reduced permitting fees for projects that consolidate multiple smaller parcels into a single development. These incentives would be in addition to and would not conflict with the County's current density bonus provisions. Ideally, the incentives would be tiered based on the size of the parcel resulting from consolidation, and the size of the resulting development (for instance, consolidation of lots into a parcel of 1 acre in size would allow one tier of incentives, while consolidation into two acres might allow another tier). In addition, explore the possibility of prioritizing housing financing for such projects with extremely low-, very-low, and low-income housing components.

Lead: Planning and Building Department/Housing Department

Timeframe: 2017-2018. Completion of study and policy options in September 2018; presentation to the Board of Supervisors for recommendations in early 2018; adopt if feasible.

Update: The County analyzed small and fragmented lots and lot consolidation on the County's coastside, where the bulk of such lots are located, and determined that pursuing a consolidation policy was infeasible. In addition, as noted above,

analysis done for the Sites Inventory and Rezoning Program in the updated Housing Element did not reveal significant areas of common contiguous ownership of fragmented lots. This program is considered complete, and is not included in the updated Housing.

HE 18.7 Study policies to directly incentivize development of small lots, through financial assistance, permit and regulatory streamlining, or other means. As part of the broader study to explore policies to encourage lot consolidation, also analyze ways to directly encourage development of small lots that are not in common ownership, and cannot be consolidated.
Lead: Planning and Building Department/Housing Department
Timeframe: 2017-2018. Completion of study and policy options in September 2018; presentation to the Board of Supervisors for recommendations in early 2018; adopt if feasible.
Update: This analysis has not been completed Countywide, although the County did analyze small and fragmented lots and lot consolidation on the County's coastside, where the bulk of such lots are located, and determined that pursuing a consolidation policy was infeasible. In addition, the adoption of SB 9 at the State level has superseded the need for this policy in most or all County areas where development of smaller lots would be appropriate. This policy has been discontinued, and is not included in the updated Housing Element.

Policy HE 19 Promote Attached/Multifamily Ownership Housing. The County's zoning regulations and subdivision regulations mandate minimum 5,000 square foot lots in many areas where residential units are allowed. Multifamily attached ownership units (townhomes) often require much smaller lots, because the units connect with one another, with no side setbacks. 5,000 minimum square foot lot size requirements necessitate a PUD for multifamily attached ownership development, and the PUD process adds time, complexity, and cost to the permitting process, potentially discouraging housing development.

HE 19.1 Explore ways to exempt some types of multifamily and higher density residential development from minimum lot size restrictions, in appropriate areas, through amending the Subdivision Regulations and Zoning Code.
Lead: Planning and Building Department
Implementation Target: Address, at minimum, potential lot size exemptions for multifamily and higher density housing in North Fair Oaks through the ongoing updates to North Fair Oaks zoning; also assess potential changes in other unincorporated areas through amendments to the subdivision regulations.
Timeframe: North Fair Oaks rezoning in three stages, as described in HE 13, between 2015 and 2018; subdivision updates beginning in 2015, to be completed in 2017.
Update: The North Fair Oaks rezoning eliminated minimum lot size provisions for attached multifamily ownership projects. Comprehensive changes to lot size restrictions through amendments to the subdivision regulations were deemed infeasible. This program was effective in reducing minimum lot sizes throughout North Fair Oaks, and similar regulations will be incorporated in the rezoning areas identified in the Rezoning Program, Program HE 11.2 in the updated Housing Element.

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

Policy HE 20 Support Development of Affordable and Special Needs Housing on Available Sites. Continue to support development of appropriate sites including but not limited to those identified in the Housing Element.

HE 20.1 Undertake General Plan amendments and/or rezoning of undeveloped and underutilized land for higher density residential and mixed-use development, as necessary, to meet the County's current and future Regional Housing Needs Allocation and to facilitate housing production countywide, as described in Section 9.
Lead: Planning and Building Department
Timeframe: Ongoing
Update: Prior to the 2023-2031 Housing Element, no amendments and/or rezonings have been required to meet the County's RHNA, although the County has undertaken multiple rezonings to facilitate housing production generally. The updated Housing Element indicates a need for significant rezoning, as described in Program HE 11.2.

HE 20.2 Inform developers of identified housing sites through the preparation of GIS-based mapping applications available through the Planning and Building Department website.
Lead: Planning and Building Department/Housing Department
Implementation Targets: Preparation of mapping materials based on the adopted Housing Element Sites Inventory.
Timeframe: Completion of mapping application by February 2016.
Update: The County's adequate sites inventory was added to the Planning Department's public-facing GIS mapping tool and is available to developers and all other members of the public. The mapping application has been used by the public and is effective in providing information on sites identified for housing development. This program is continued and expanded in the updated Housing Element.

HE 20.3 Continue to expedite permit review and waive planning, building and license fees for projects providing housing that is primarily affordable to extremely low-, very low-, and low-income households, including seniors and persons with disabilities.
Lead: Planning and Building Department/Housing Department
Timeframe: Ongoing
Update: The Planning and Building Department continues to waive fees for all these housing types. However, while the waiver of fees for affordable housing is a formal policy, waiver of fees for special needs housing is a policy implemented discretionarily by the Department; the Planning Department intends to pursue formal adoption of these waivers in the 2023 Housing Element cycle. This program has been effective in reducing permitting costs for affordable housing projects by, in aggregate, millions of dollars, and is included and expanded in the updated Housing Element.

Policy HE 21 Support Infrastructure Adequate to Support Housing Development. Continue to support infrastructure expansion and identify opportunities for County assistance with infrastructure improvement in specific areas.

HE 21.1 Continue to support infrastructure expansion and to identify opportunities for County assistance with infrastructure improvements in specific areas, such as North Fair Oaks, including identification of needs and of external funding sources and other available resources. Continue to identify capital improvements to County-maintained roads necessary to support residential and other types of development.
Lead: Planning and Building Department/Public Works Department
Timeframe: Ongoing
Update: The County continues to pursue necessary road improvements to support residential and other development. However, further assessment and additional funding for other infrastructure, particularly wastewater systems in North Fair Oaks and other urbanized unincorporated communities remains necessary.
This program has been moderately effective at addressing some types of infrastructure needs, but not entirely effective, due to resource constraints and other factors; it remains a priority and has been continued and expanded in the updated Housing Element.

HE 21.2 Continue to analyze appropriate policy and programmatic responses to the findings of the completed Groundwater Study for the Midcoast area, including the impacts on development of all types of housing in the Midcoast area.
Lead: Planning and Building Department
Timeframe: Policy and programmatic responses as needed by December 2015.
Update: The completed groundwater study, and various policy and program assessments, are available through the Office of Sustainability, here: https://www.smcsustainability.org/energy-water/groundwater/
This program was effective and is complete, and is not continued in the updated Housing Element.

HE 21.3 Continue to support annexations to sewer and water providers to support new residential development.
Lead: Planning and Building Department
Timeframe: Ongoing
Update: This program is the long-standing policy of the County broadly, as well as the Local Agency Formation Commission, both of which continue to encourage and facilitate annexations necessary for residential development. The program is effective, but as a standing policy, it is not included in the updated Housing Element.

Policy HE 22 Encourage Use of Surplus and Underutilized Public Lands for Affordable Housing. Continue, as required by state law, to investigate and refine the inventory of County-owned lands that have the potential to be used for affordable housing. This inventory may include parcels that have been declared surplus property by the County as well as underutilized County properties, including air-rights parcels, which might be determined to be appropriate for affordable housing development.

HE 22.1 Continue to investigate and refine the existing list of County-owned parcels, including properties declared surplus as well as others that are currently

underutilized but not declared surplus, that have potential to be used for affordable housing.
Lead: Housing Department/County Real Property
Implementation Target: A complete list of County-owned properties with potential for residential use, monitored and updated on an ongoing basis.
Timeframe: December 2015/Ongoing
Update: The County's Real Property Services Department manages a list of County-owned parcels and notifies DOH when opportunities become available. However, a comprehensive inventory of County-owned parcels and their feasibility for residential uses has not been completed. This will be undertaken in the 2023-2031 Housing Element cycle.
As noted, this program has not been completed and therefore has not been effective, but is included and expanded in the updated Housing Element.

HE 22.2 For parcels with potential to be used for below-moderate income housing, investigate with the County agency or department controlling such parcels the feasibility of selling, granting, or otherwise transferring the land to a qualified nonprofit for affordable housing. In cases where transfers are infeasible or undesirable, consider the possibility of ground leasing of County properties for affordable housing use.
Lead: Housing Department
Timeframe: Ongoing, following completion of HE 22.1
Update: The County continues to investigate parcels with potential to be used for below-moderate income housing. The County acquired the 2700 Middlefield Road in 2010 for the purposes of building below-moderate income housing. The County recently acquired a property on the corner of F Street and El Camino Real in San Carlos for the purposes of building below-moderate income housing.
This program has been effective, and is included and expanded in the updated Housing Element.

Policy HE 23 Support Site Acquisition for Affordable Housing. Continue to provide support and assistance for developers in the acquisition of sites for affordable housing development.

HE 23.1 Continue, within funding and programmatic constraints, to use available local, state and federal funds to support developers in acquiring sites for extremely low, very low, and low-income housing.
Lead: Housing Department
Timeframe: Ongoing
Update: Site acquisition continues to be an eligible use under DOH's local and federal Notice of Funding Availability (NOFAs) funding opportunities for affordable housing uses.
This program has been folded into HE 21.1 in the updated Housing Element.

Policy HE 24 Grant Density Bonuses for Development of Affordable Housing. Continue to grant density bonuses for the development of below-moderate income housing as allowed in the County's density bonus ordinance, and revise the ordinance as needed to streamline and update implementation procedures.

HE 24.1 Establish a new method of determining rent limits for affordable rental units created under density bonus provisions. Currently, rent limits applicable to

affordable rental units that comply with the density bonus ordinance are established and updated by Board of Supervisor resolution. Because market conditions change frequently, this method can be inefficient, and rent levels are not updated regularly. The new method should tie rent levels to published HUD rent limits, Housing Authority rent standards, or another appropriate, periodically updated source.

Lead: Housing Department/Planning and Building Department

Implementation Target: New method of establishing rent limits for affordable density bonus units, and required ordinance and/or resolution for Board of Supervisors review and approval.

Timeframe: Establish methodology and obtain Board approval by May 2016.

Update: The County has fully implemented recent changes to State Density Bonus law, including changes to density bonus amounts, types, and income level calculations, which have superseded the need for these amendments. This program is deemed complete, and is not included in the updated Housing Element. However, the updated Housing Element now includes Program HE 20.2 to further update the County's Density Bonus Ordinance to capture subsequent changes to state law.

Policy HE 25 Encourage Development of Smaller Units Including Single Room Occupancy. To encourage housing more affordable to lower-income seniors, persons with disabilities, and workers, provide for the development of single room occupancy (SRO) units and efficiency (studio) units and offer incentives that facilitate development of high-density housing containing smaller units.

HE 25.1 Encourage and approve density bonuses for senior housing projects and/or projects where at least 15% of the units are efficiency (studio) or single room occupancy (SRO) units. These densities would be in addition to, and would not replace, any requirements and benefits provided by the County's existing density bonus program.

Lead: Planning and Building Department/Housing Department

Timeframe: Ongoing

Update: The County has determined that SROs are no longer an affordable housing best practice, and this policy will not be pursued. This program has been discontinued, and is not included in the updated Housing Element.

Policy HE 26 Use Available Financing Programs to Support Affordable Housing Development. Continue to support the development of affordable housing for a range of incomes and household needs, including new construction, acquisition/rehabilitation, and adaptive re-use.

HE 26.1 Continue to use available local, state and federal funds to increase the supply of extremely low, very low, low- and moderate-income affordable housing through support for site acquisition, new construction, acquisition/rehab, and adaptive re-use.

Lead: Housing Department

Implementation Target: While the number of affordable housing units that will be created during the implementation period cannot be precisely estimated, the range of financial resources available to the County for affordable housing development, based on FY 2012-13, is summarized in Table 8-1 in Section 8. Although specific allocation amounts vary from year to year based on current needs, public input,

and pipeline considerations, the 2012-13 summary is reasonably representative of the types of programs and projects that are likely to be funded throughout the Housing Element implementation period (2014-2022).
Timeframe: Ongoing
Update: DOH releases two annual Notice of Funding opportunities for the purposes of supporting affordable housing development. Since 2014, DOH has funded over 3,000 units of affordable housing with over $200 million in local, federal, and state funding allocated through DOH's annual Notice of Funding Opportunities. This program has been effective in facilitating creation of affordable housing, and is continued in the updated Housing Element.

Policy HE 27 Provide Affordable Housing Opportunities and Supportive Services for Special Needs Populations, and Facilitate New and Remodeled Housing Appropriate for Special Needs Populations. Continue to use available funding to support affordable housing and supportive services for special needs populations, and investigate potential new resources for these activities. Adopt new building design standards and permitting procedures to require and encourage units appropriate for special needs groups.

HE 27.1 Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities and persons with permanent supportive housing needs:

A. Use available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), and similar programs, and continue to prioritize use of CDBG and HOME funds for supportive and extremely low-income housing. To the greatest degree possible, use the available pool of MHSA Housing Program funds, which help create supportive housing for seriously mentally ill persons who are homeless or at-risk.
Lead: Housing Department
Implementation Target: Provide 40 MHSA supportive housing units during the Housing Element planning period.
Timeframe: 2014-2022/Ongoing
Update: Since 2015, DOH has used available state, federal, and local funds to support over 600 units of supportive housing for the following populations: MHSA-eligible, veterans, seniors, frail elderly, homeless or at risk of homelessness, individuals with developmental and/or intellectual disabilities, and former foster youth. In addition, DOH has provided nearly $5 million in local funds to support 14 group homes for sober living that serve 133 individuals. Finally, the DOH participates in the multi-agency County collaborative - Housing our County Clients – that facilitates the provision of housing for clients of County services.
This program has been effective in providing affordable housing and supportive services, and is continued and expanded in the updated Housing Element.

B. Continue to collaborate with County agencies (HSA, Behavioral Health, Health Plan, and others) and community service providers to ensure that appropriate support services are linked with housing.
Lead: Housing Department
Timeframe: Ongoing
Update: DOH participates in regular Housing our County Clients meetings, the Homelessness Interagency Committee, and the Housing and Community Development Committee (HCDC), of which members include the Commission

on Disability and Commission on Aging. The County also participates in All Home, the regional collaborative addressing issues of homelessness. Lastly, the County leads an intercounty collaborative on housing, called Home for All. This program has been effective, and is continued in the updated Housing Element.

C. Adopt an inventory of "Universal Design" components (building features, fixtures, and other elements), based on the San Mateo County Joint Housing Taskforce "Universal Housing Design Recommendations for Accessibility" and "Residential Visitability" standards, that ensure that housing is accessible and usable for all residents, regardless of level of ability or disability. Encourage or require developers to use these Universal Design elements for new construction projects. Explore adoption of Universal Design standards as mandatory elements of appropriate projects.
Lead: Housing Department/Planning and Building Department (in consultation with the County's Commission on Aging and Commission on Disability)
Timeframe: Create and adopt "Universal Design" standards and checklist by May 2016, and implement as voluntary, encouraged elements of new construction through the Planning and Building Department in 2016. Explore adoption of mandatory standards by April 2017.
Update: The County has not yet adopted a universal design ordinance, but will pursue this in the 2023-2031 Housing Element cycle. This program has not been effective because resource and staffing constraints have prevented its implementation, but remains a priority, as is included in the updated Housing Element, in strengthened form.

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

Lead: Planning and Building Department
Timeframe: Immediately begin using the Planning and Building Department's discretionary authority to grant exemptions related to appropriate permit applications. Formalize these exemptions as part of the project permitting process, subject to the discretion of the Community Development Director or designee, by submitting the exemptions and procedures to the Board of Supervisors for approval by May 2016.
Update: The Planning and Building Department exempts features required for accessibility and visitability, in compliance with the ADA, on a project-by-project basis. The exemptions have not yet been formalized, but formal adoption will be pursued in the 2023 Housing Element cycle.
Discretionary exemptions have been effectively applied, but formal adoption has not been implemented. This program remains a priority, and is included in the updated Housing Element.

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

Lead: Planning and Building Department
Timeframe: Explore and adopt a formal reasonable accommodation request and approval procedure by March 2016
Update: The Planning and Building Department exempts features required for accessibility and visitability, in compliance with the ADA, on a project-by-project basis. The exemptions have not yet been formalized, but formal adoption will be pursued in the 2023 Housing Element cycle.
This program has not been effective because resource and staffing constraints have prevented its implementation, but remains a priority, as is included in the updated Housing Element, in strengthened form.

HE 27.2 Incentivize and support affordable housing opportunities for Large Family and Single-Parent Households:

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

Lead: Housing Department
Timeframe: Ongoing
Update: Large-family affordable housing projects continue to be a priority in DOH's Notice of Funding Opportunities. Several recent or ongoing affordable housing projects, including the County-supported project at 2700 Middlefield, include significant childcare services. However, this program has been only modestly effective in incentivizing large-family households, and the updated Housing Element includes an expanded program to more effectively target this need.

HE 27.3 Provide additional affordable housing opportunities for farm laborers, streamline existing farm labor permitting procedures, and ensure quality and safety of farm labor housing:

A. Use available funding programs to support affordable housing targeted to farm laborers.
Lead: Housing Department
Timeframe: Ongoing
Update: A funding program designated for farmworker housing was established as a pilot program in 2015. The pilot program is currently being evaluated and is expected to be updated to increase participation and made permanent in 2022. To date, the farmworker housing program has distributed approximately $900,000 which has contributed to the creation of six new farmworker housing units and the renovation of one farmworker housing unit.
This program has been effective and is included in the updated Housing Element.

B. Work with community partners, such as Puente De La Costa Sur and other organizations that represent and assist farmworkers, to identify potential new farm labor housing sites or opportunities for expansion of existing sites, identify funding opportunities to support new and expanded

farm labor housing, and to provide information to farmworkers on new and existing affordable housing opportunities, in conjunction with the County's Farmworker Housing Needs Study.
Lead: Planning and Building Department/Housing Department
Timeframe: 2015-2016, and ongoing.
Update: A funding program designated for farmworker housing was established as a pilot program in 2015. The pilot program is currently being evaluated and is expected to be updated to increase participation and made permanent in 2022. In addition, The County made available funds through its Equity and Innovation Fund Request for Proposals to assist in farmworker tenant and landlord relations.
This program has been effective and is included in the updated Housing Element, in addition to a significant expansion in farm labor housing programs and resources.

C. Work with the County's Environmental Health, Housing, and Planning Departments, and with community partners, such as Puente De La Costa Sur and other organizations, that represent and assist farmworkers, and with farm owners, to create a comprehensive monitoring, inspection, and regulation program to ensure adequate health and safety of existing farm labor housing, in conjunction with the County's Farmworker Housing Needs Study.
Lead: Planning and Building Department/Housing Department/Environmental Health
Timeframe: 2015-2016, and ongoing.
Update: As with the other policies noted above, this will be revisited after completion of the farm labor housing needs analysis, and in light of the findings and recommendations of that analysis.
The updated Housing Element commits to a new and expanded farm labor housing study and strategy.

D. Work with farm owners and operators, community partners, and other organizations to assess opportunities to expand existing farm labor housing sites, and encourage and incentivize farm owners and operators, with County assistance, collaboration from appropriate developers, and other assistance, to expand existing sites, consistent with the findings of the County's Farmworker Housing Needs Study, once the study has been completed.
Lead: Planning and Building Department/Housing Department
Timeframe: 2015-2017, and ongoing.
Update: A funding program designated for farmworker housing was established as a pilot program in 2015. The pilot program is currently being evaluated and is expected to be updated to increase participation and made permanent in 2022. To date, the farmworker housing program has distributed approximately $900,000 which has contributed to the creation of six new farmworker housing units and the renovation of one farmworker housing unit.
This program has been effective and is continued and expanded in the updated Housing Element.

HE 27.4 Undertake a comprehensive assessment of the County's farm labor population, existing farm labor housing stock, farm labor housing conditions and farm labor housing needs.

A. Select a consultant to complete the study.
Lead: Housing Department/Planning and Building Department
Timeframe: October 2014
Update: A consultant was selected and the Agricultural Workforce Housing Needs Assessment was completed in October 2016.

B. Working with the selected consultant and all relevant stakeholders, complete a comprehensive Farmworker Housing Needs Study, including recommendations and best practices to address the results of the study.
Lead: Housing Department/Planning and Building Department
Timeframe: 2014-2016
Update: The Agricultural Workforce Housing Needs Assessment was completed in October 2016. The updated Housing Element commits to a new and expanded Farm Labor Housing Study and Strategy.

HE 27.5 Provide affordable housing opportunities and supportive services to homeless individuals and families:

- Continue to support HOPE Plan implementation efforts, as listed in **HE 28.3**. Continue to use available local, state, and federal funding programs to support emergency, transitional, and permanent housing opportunities.
Lead: Housing Department/Human Services Agency
Timeframe: Ongoing
Update: The Coronavirus Aid, Relief, and Economic Security (CARES) Act, Public Law 116-136, was signed into law on March 27, 2020, to prevent, prepare for, and respond to the coronavirus pandemic (COVID-19). DOH received two direct allocations of CDBG-CV funds in the total amount of $4,476,413 and received two direct allocations of ESG-CV funds in the total amount of $5,944,187. DOH also received pass-through ESG-CV funds from the State of California in the total amount of $13,206,564. DOH, in collaboration with the Human Services Agency (HSA) Center on Homelessness, County leadership, and local community-based partners, has allocated and planned CDBG-CV and ESG-CV funding to various activities including legal services, new non-congregate shelters, rapid re-housing activities, and street outreach.

The State of California's Homekey Program provides grant funding for local public agencies to acquire hotels, motels, apartments, and other buildings to provide homes for people experiencing or at risk of homelessness. In the first Homekey round, the State awarded funds to the following San Mateo County projects:

- Pacific Inn, 2610 El Camino Real, Redwood City, 74 rooms, Homekey award: $15,000,000, Serves individuals experiencing homelessness;

- Shores Landing, 1000 Twin Dolphin Drive, Redwood City, 95 rooms, Homekey award: $18,048,000, Serves extremely low-income seniors.

In the second Homekey round, the State awarded funds to the following San Mateo County projects:

- Navigation Center, 1450 Maple St, Redwood City, Up to 240 units, Homekey Award: $55,322,259 for construction and operating costs, serves as a Non-congregate shelter and navigation center for individuals and families experiencing homelessness;

- Stone Villa , 2175 S. El Camino Real, San Mateo, 43 rooms, Homekey Award: $13,511,125 for construction and operating costs, serves as a non-congregate shelter for individuals experiencing homelessness; and

- Comfort Inn, 1818 El Camino Real, San Mateo, 52 rooms, Homekey Award: $15,978,323 for construction and operating costs, serves as Permanent affordable housing for low-income residents.

- Continue to provide rental assistance through various programs to serve homeless persons.

Lead: Housing Department/Housing Authority
Timeframe: Ongoing
Update: As of 2022 and under HUD's Continuum of Care (CoC) Program, the Housing Authority received a renewal of 410 rental assistance vouchers and 20 new rental assistance vouchers. The total annual value of the vouchers is $12,766,557, which will provide much needed access to rental homes for homeless/disabled households in the County. In addition, as of 2022 The Housing Authority received thirty-five (35) new HUD-VASH vouchers with the support of the Palo Alto Veterans Administration. HUD also issued the Housing Authority an allocation of 222 Emergency Housing Vouchers (EHV) from HUD in 2021. This program is funded through the American Rescue Plan Act (ARPA) and provides rental assistance to individuals and families who are homeless, at-risk of homelessness.
This program has been effective in providing substantial amounts of new homeless housing, and has been continued in the updated Housing Element.

HE 27.6 Assist and support the development of housing for Extremely Low Income households of all types:

- Promote inclusion of rental and ownership housing suitably priced for extremely low income households in all possible housing developments, including transit-oriented and mixed-use housing created as part of program HE 17, and other new housing created, assisted, or incentivized by County policies. Explore specific policies offering additional development exemptions and/or bonuses in exchange for inclusion of extremely low income housing in new housing projects.

- Provide specifically targeted financial and other assistance for creation extremely low income households as part of programs HE 25, HE 26 and all other applicable assistance programs provided by the County.

Lead: Housing Department/Planning and Building Department
Timeframe: Analysis of potential development exemptions, exceptions and incentives by January 2017; analysis of available opportunities for specifically targeted financial and other assistance by March 2017.
Update: DOH has been prioritizing projects that serve Extremely Low-Income (ELI) households through our Notice of Funding Availability

(NOFA). DOH has increased the percentage of ELI units required in an affordable housing development to 15% over the last few NOFA cycles. This increased percentage has been effective in incentivizing creation of ELI units, and has been continued in the updated Housing Element.

Policy HE 28 Support Public-Private Partnerships for Affordable Housing Development. Support the San Mateo County Housing Endowment and Regional Trust (HEART) and other important public-private partnerships working to increase affordable housing options.

HE 28.1 Continue the County's membership and active participation in HEART, including providing operating funds, policy and program support, and fiscal and legal services.
Lead: Housing Department/County Counsel
Timeframe: Ongoing
Update: The County is represented on HEART's Board and DOH serves as a liaison to HEART's Board. The County provides due diligence and other professional expertise to HEART. This program has been effective in supporting HEART's work, and is continued in the updated Housing Element.

HE 28.2 Continue the County's participation in and support for the Grand Boulevard Initiative, including active participation in the Working Group and Task Force.
Lead: Housing Department /Planning and Building Department
Timeframe: Ongoing
Update: Representatives from DOH, Planning and Building Department, and the Office of Sustainability have been participating in the Grand Boulevard Initiative. This program has been effective in continuing the County's participation and support, and is continued in the updated Housing Element in HE 35.2

HE 28.3 Continue to provide support for the HOPE 10-Year Plan to Address Homelessness through the following means: active participation in the HOPE Interagency Council and various HOPE sub-committees, support for community outreach and education efforts, and support for a variety of housing opportunities for homeless individuals and families.
Lead: Housing Department
Timeframe: Ongoing
Update: While the plan was active, DOH actively participated in the HOPE 10-Year Plan. As the Plan is no longer active, this program is not included in the updated Housing Element.

HE 28.4 Partner with C/CAG to support the current work and proposed continuation of the "21 Elements" countywide collaborative of local jurisdictions (all 20 cities within the County, in addition to the County). Continue to (a) provide research and technical support for jurisdictions in the process of completing their Housing Elements and (b) help jurisdictions with ongoing implementation issues related to completed Housing Elements.
Lead: Housing Department
Timeframe: Ongoing
Update: DOH and C/CAG have continued to fund and participate in the 21 Elements countywide collaborative from 2014 to 2022. This program has been effective in continuing 21 Elements' work, which has been vital in assisting

jurisdictions with Housing Element updates and implementation, and the program has been included in the updated Housing Element.

Policy HE 29 Explore Establishment of a Countywide Housing Land Trust. Explore the feasibility of establishing a countywide land stewardship utility organization, also known as a housing land trust, as a means to receive and hold land (and/or affordability restrictions on land) in perpetuity in the public interest, primarily for affordable housing purposes.

HE 29.1 Explore the financial feasibility and possible structure for a housing land trust.
Lead: Housing Department
Implementation Target: Revisit the feasibility of a study in 2015. If feasible, completion of an initial study of feasibility and methods of land trust creation in 2016/2017; presentation of study and options to the Board of Supervisors in 2018.
Timeframe: Completion of study and presentation to Board of Supervisors by December 2018.
Update: Since the Housing Element was published, housing land trusts have moved off of the County's housing priorities. However, the County does continue to support the Housing Endowment and Regional Trust. This program has been discontinued, and is not included in the updated Housing Element.

HE 29.2 If a housing land trust is determined by the Board of Supervisors to be both feasible and desirable, establish the entity and begin operations of the land trust.
Lead: Housing Department
Implementation Target: Establishment of land trust.
Timeframe: 2018-2020, based on feasibility of study, findings of study, and Board of Supervisors' direction.
Update: Since the Housing Element was published, the housing land trusts have moved off of the County's housing priorities. This program has been discontinued, and is not included in the updated Housing Element.

Policy HE 30 Strengthen and Clarify County Inclusionary Housing Requirements. Potentially broaden and strengthen the County's Inclusionary Housing Ordinance to include larger-scale single-family residential developments, which are currently exempted. Also, adopt Inclusionary Housing administrative guidelines to provide greater clarity and consistency in implementation of the regulations, and to allow greater flexibility as market conditions or housing regulations change over time.

HE 30.1 Consider amending the County's Inclusionary Housing ordinance to add an inclusionary requirement for larger-scale single-family residential developments.
Lead: Planning and Building Department/Housing Department
Implementation Target: Depending on changes to inclusionary housing law at the state level, study of options and recommendation for ordinance changes to Planning Commission and Board of Supervisors.
Timeframe: 2015-2017; presentation for Board of Supervisors' recommendation by July 2017.
Update: These updates have not been completed due to resource and staffing constraints and changes in priorities, but will be implemented in the 2023 Housing Element cycle. This program is included in the updated Housing Element.

HE 30.2 Adopt administrative guidelines for the Inclusionary Housing ordinance, which can be modified periodically, as a tool to guide implementation of the ordinance and

provide clarity and flexibility within the ordinance requirements for situations not addressed in detail. Tie required inclusionary unit housing price and rent levels in the administrative guidelines to HUD's published rents and prices, or other regularly adjusted levels, rather than levels established and updated by the Board of Supervisors.
Lead: Planning and Building Department/Housing Department
Implementation Target: Completion of administrative guidelines and adoption by Board of Supervisors.
Timeframe: 2015-2017; presentation to Board of Supervisors by July 2017.
Update: These updates have not been completed due to staffing and resource constraints and changes in priorities, but will be implemented in the 2023 Housing Element cycle.

HE 30.3 Explore revisions to in-lieu fee, off-site, and land dedication options included in the Inclusionary Ordinance, to ensure that these options are consistent with the Ordinance's intent to promote sufficient affordable housing, and to increase the flexibility of use of these options.
Lead: Planning and Building Department/Housing Department
Implementation Target: Analysis completed concurrent with creation of administrative guidelines. If new regulations are feasible and appropriate, submittal to Board of Supervisors for approval in 2017.
Timeframe: 2015-2017. Presentation to Board of Supervisors by July 2017.
Update: These updates have not been completed, and have been deemed unnecessary at present. This program is discontinued, and is not included in the updated Housing Element.

Policy HE 31 Consider Establishing a Housing Impact Fee on Employment-Generating Development. Build on existing preliminary research regarding the possibility and requirements for implementing a housing impact ("linkage") fee on employment-generating development.

HE 31.1 Complete a nexus study of a linkage fee for the unincorporated County, building on the existing nexus study of a potential countywide linkage fee, which focuses on the entire County, including incorporated areas.
Lead: Housing Department
Implementation Target: Completed nexus study focused on the unincorporated County.
Timeframe: The study is ongoing, and targeted for completion in 2015.
Update: The Countywide multijurisdictional nexus study, including the nexus study specific to the unincorporated County, was completed in 2015, and is available here: http://www.21elements.com/documents-mainmenu-3/impact-fees-and-inclusionary-housing/799-grand-nexus-study-summary-and-final-report-march-2016/file
This program has been effective in generating significant funding for affordable housing. The updated Housing Element includes a new nexus study to reassess the housing impact fee and establish new fee levels appropriate to current conditions.

HE 31.2 Continue to work with C/CAG and the 21 Elements collaborative to encourage other cities to explore and potentially adopt linkage fees.
Lead: Housing Department
Timeframe: 2015-2017, after completion of the nexus study.
Update: The County facilitated workshops and provided guidance and materials for cities regarding options best practices for implementing linkage fees pursuant to the completed nexus study, including working directly with some cities to draft ordinances. Multiple cities adopted linkage fees, as shown here: http://www.21elements.com/inclusionary-housing This program was effective in generating significant new funding for affordable housing.

HE 31.3 Research policy alternatives for establishing a linkage fee, and, if a nexus is established in the nexus study, present alternatives to the Board of Supervisors for consideration. If directed by the Board, create an implementing ordinance for a linkage fee, for adoption by the Board.
Lead: Housing Department
Implementation Target: Alternatives analysis, presentation to Board of Supervisors, and implementing ordinance if necessary.
Timeframe: 2015-2017
Update: The County Board of Supervisors adopted both commercial and residential affordable housing impact fees in 2016, with fee levels established pursuant to the countywide nexus study: https://planning.smcgov.org/documents/affordable-housing-impact-fee
This program has been effective in generating significant funding for affordable housing. The updated Housing Element includes a new nexus study to reassess the housing impact fee and establish new fee levels appropriate to current conditions.

Policy HE 32 **Encourage Accessory Dwelling Units (Second Units).** Encourage and facilitate accessory dwelling unit ("ADU") development in single-family residential areas and adopt measures to make existing ADUs both safe and legal under County regulations.

HE 32.1 Revise the County's existing Second Unit Ordinance, and ensure that accessory dwelling unit regulations and procedures comply with existing State law. Pursue way to streamline the ordinance including "pre-approved" ADU design templates (described in **HE 32.4**), standardization of regulations countywide, and other methods.
Lead: Planning and Building Department
Implementation Target: Revisions to existing Second Unit Ordinance.
Timeframe: Revisions to the second unit ordinance are underway, and targeted for completion in June 2016. Adoption of ordinance and ADU templates should be pursued in early 2017.
Update: The County amended its accessory dwelling unit (second unit ordinance) on multiple occasions since 2014, in order to comply with changes to state law, and to adopt policies that are less restrictive and more encouraging of ADUs than state law in some areas. These updates have been effective in promoting creation of ADUs, and additional updates are ongoing and are identified in the updated Housing Element.

The Planning and Building Department is currently participating in a multijurisdictional effort to adopt preapproved ADU design templates.
This program has not been effective due to staffing and resource constraints, but remains a priority as described in the updated Housing Element.

HE 32.2 Consider establishing an ADU "amnesty" program, to allow existing unpermitted units to come up to code standards without penalty, helping to preserve accessory units.
Lead: Planning and Building Department/Housing Department
Implementation Target: Feasibility analysis of ADU amnesty program, implementing ordinance for new program.
Timeframe: Implementing ordinance by September 2017; presentation to Board of Supervisors by March 2018.
Update: The County adopted an ADU amnesty program, offering relief from code enforcement, technical assistance, fee waivers, and low cost inspection for unpermitted ADUs. In addition, DOH established an ADU amnesty loan program in 2017 to help fund improvements required for unpermitted units in the Amnesty Program to achieve safety and habitability standards.
The pilot ADU amnesty program was effective, with four of five applicants bringing their unpermitted units into full compliance. However, due to resource constraints, the full program was discontinued. This program is not included in the updated Housing Element.

HE 32.3 Identify potential sources of financial assistance for applicants attempting to bring accessory dwelling units up to code, including funding from HEART and other entities, to assist applicants in making necessary repairs and upgrades.
Lead: Housing Department/Planning and Building Department
Implementation Target: Identification of funding sources.
Timeframe: 2016-2018, contemporaneous with creation of the ordinance noted in 31.2.
Update: DOH identified local funding sources to support the ADU amnesty loan program for low- to moderate-income homeowners to bring unpermitted units up to code standards. In addition, the ADU Amnesty Program provides low-cost unit inspection, fee waivers, and technical assistance in identifying and completing improvements, funded through the County's Measure K Fund.
As the ADU amnesty program has been discontinued, this component of the program is also discontinued, and is not included in the updated Housing Element.

HE 32.4 Explore creation and adoption of "pre-approved" ADU design templates, available at no charge to applicants, tailored to meet the specific zoning and building standards for various areas of the County. Use of these free design templates by a potential developer would ensure that the proposed ADU meets most, if not all, required standards at the outset of the development process, minimizing and streamlining the review process and reducing time and cost.
Lead: Planning and Building Department
Implementation Target: Study of feasibility of pre-approved templates and report to Planning Commission and Board of Supervisors. If feasible, creation and adoption of design templates for at least two areas of the County.
Timeframe: 2016-1018; templates created by March 2017, incorporated in ordinance by September 2017, for Board review by June 2018.

Update: The County has not independently pursued preapproved design templates, but is participating in a multijurisdictional effort led by HEART to create and implement templates. This program has not been effective to-date, but remains a priority and is included in the updated Housing Element.

Policy HE 33 Encourage Self-Help Housing Developments. Continue to encourage and support self-help housing.

HE 33.1 Continue to support self-help groups such as Habitat for Humanity that use "sweat equity" to make housing more affordable to lower income residents.
Lead: Housing Department
Timeframe: Ongoing
Update: Through its local and federal funding opportunities, DOH supports groups like Habitat for Humanity that use "sweat equity."
This program has provided moderate support for self-help housing developments, but is no longer a priority area for the County, and is not included in the updated Housing Element.

Policy HE 34 Promote Shared Housing. Encourage shared housing as a way to use existing housing stock to fit diverse housing needs and help both existing homeowners and residents needing affordable housing.

HE 34.1 Continue to Support HIP Housing's Home Sharing Program
Lead: Planning and Building Department
Implementation Target: Continue to provide financial support to HIP Housing at levels comparable to current support.
Timeframe: Ongoing
Update: DOH has continued to support HIP Housing's Home Sharing program since 2014. This program has been effective in facilitating shared housing/co-housing through the County, and is continued and expanded in the updated Housing Element.

Reduce Constraints to New Housing Development

Policy HE 35 Promote Community Awareness and Involvement in Meeting Housing Needs. Continue to increase public awareness of housing needs and reduce opposition to affordable housing development by promoting civic engagement and other community education and involvement efforts.

HE 35.1 Engage in and support public awareness and education, civic engagement activities, and other community education and involvement efforts. Also continue to promote coordination and cooperation between developers, residents, property owners, and other stakeholders through the use of the Planning Department's Pre-Application Workshop process.
Lead: Housing Department/Planning and Building Department
Timeframe: Ongoing
Update: Home for All developed training and workshop materials for city staff to use in order to engage the public and support public awareness around local housing needs. The Planning and Building Department continues to implement pre-application workshops for discretionary projects, allowing developers to present projects to communities and receive and respond to feedback and modify

projects prior to application. This program has been effective in engaging and educating community members and stakeholders, and is continued in the updated Housing Element.

HE 35.2 Continue to provide support, including funding if feasible, to community nonprofits engaged in civic engagement and community education activities, such as Threshold 2009 and the Housing Leadership Council of San Mateo County.
Lead: Housing Department
Timeframe: Ongoing
Update: DOH has continued to provide support to community nonprofits engaged in civic engagement and community education activities. This program has been effective in supporting community nonprofits, and is continued in the updated Housing Element.

Policy HE 36 Amend Zoning Codes, Building Codes and Permitting Procedures to Facilitate Higher-Density and Special Needs Housing. In order to support the programs in the Housing Element aimed at encouraging development of higher density and special needs housing, amend the County's zoning and building codes, and permitting procedures as necessary to facilitate such housing.

HE 36.1 In addition to constraints identified in Section 4 of the Housing Element, monitor feedback from developers, community members, and other stakeholders on whether existing County zoning regulations, building codes, and permitting procedures have the unintended effect of constituting barriers to the development of higher density and special needs housing, including SROs, efficiency units for seniors or disabled persons, housing combined with supportive facilities, group homes, single-family housing intended for residents with special needs, and other types. If ongoing monitoring during the Housing Element period indicates that additional barriers exist, amend codes and regulations accordingly.

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

Implementation Target: Obtain regular feedback from residents, applicants, developers, representative organizations such as the Coalition on Aging and Coalition on Disability, and other groups on barriers encountered in the planning and permitting process for these types of development. If changes are necessary, address them in the General Plan update and related zoning code amendments.

Timeframe: Ongoing, as needed

Update: At 21 Elements working groups (collaboration of planning departments from 21 jurisdictions in San Mateo County), planners have met monthly where such barriers are often discussed and escalated. This program has been effective in obtaining regular feedback, but as an ongoing and integral part of the County's practice, is not included in the updated Housing Element.

HE 36.2 Explore expanding the areas in which larger group homes are allowed by right, rather than as a conditionally permitted or non-permitted use.

Lead: Planning and Building Department

Implementation Target: Completed analysis of areas in which by-right development of group homes is appropriate, and completion of relevant General Plan and zoning code modifications for appropriate areas, if any.

Timeframe: 2012-2014 (as part of General Plan updates)

Update: No General Plan updates have been completed, but the County's regulations have not presented barriers to the creation of group homes in any district where such projects have been proposed. This program is complete, and not included in the updated Housing Element.

Policy HE 37 Minimize Permit Processing Fees. Continue to offer fee reductions, waivers or deferrals for affordable housing developments. Review the existing policy for clarity, and potentially revise the policy and attendant procedures to clarify and streamline the fee reduction, waiver, and deferral process.

HE 37.1 Continue to offer reductions, waivers or deferrals of Planning and Building fees for affordable housing developments and review policy for clarity and ease and effectiveness of implementation.

Lead: Planning and Building Department

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

Timeframe: Ongoing; review policy and determine any required revisions by 2017.

Update: The Planning and Building Department continues to offer full fee waivers to affordable housing developments. No updates are required. In aggregate, the County has waived millions of dollars in fees for affordable housing projects; the program is effective, and is continued in the updated Housing Element.

Policy HE 38 Update Parking Standards to Facilitate Affordable and Transit Oriented Development. Revise the zoning regulations to include parking standards and policies that reflect the actual parking needs of different types of affordable housing and transit-oriented-development.

HE 38.1 As area plan updates and/or rezonings occur, assess and revise the parking requirements in the County's Zoning Regulations to reflect the parking needs of different types of multifamily, special needs, and affordable housing and transit-oriented-development (including mixed uses with commercial/retail development), which are often lower than those of single-family residential uses, and may be significantly lower than the County's existing standards. Use the findings of the North Fair Oaks Community Plan update as well as other available parking data and best practices to help establish parking standards for these types of projects.

Lead: Planning and Building Department

Timeframe: Ongoing, in conjunction with changes to area plans and area-specific zoning regulations

Update: Other than the North Fair Oaks Community Plan and related zoning updates, no area plan updates have been completed. However, the North Fair Oaks rezonings have included significant reductions in parking standards for

various types of development, and the ongoing expanded rezoning and zoning regulation revisions for North Fair Oaks will incorporate and refine best practices, and further revise parking standards.

This program has been effective in lowering parking requirements for multifamily housing development in substantial areas near transit; the County also fully implements various state laws that provide for additional parking reductions for affordable housing, both generally, and in proximity to transit. The Rezoning Program included as HE 11.2 will also reduce parking requirements for multifamily housing in proposed rezoning areas.

Policy HE 39 Explore Permitting Use of Plastic/PVC Piping in New Residential Construction. The County's Building Standards are largely based on the California Building Code. County regulations differ from the California Code, however, in that plastic or PVC piping is not allowed in new residential construction. Use of plastic/PVC piping can offer a significant cost savings over use of other materials.

HE 39.1 Assess the appropriateness of permitting plastic/PVC piping in new residential construction, and potentially amend County regulations to permit such materials.

Lead: Planning and Building Department/ Building Department

Timeframe: 2016-2018; feasibility assessment by February 2018.

Update: The County Board of Supervisors adopted regulations allowing plastic/PVC piping for residential construction in 2018. This program was effective, and is complete, and is not included in the updated Housing Element.

Policy HE 40 Educate County Staff on Housing Policies and Housing Law. Often, staff at County agencies and departments are unaware of the County's housing policies, and the requirements of local, state, and federal housing law, and how those laws and policies impact the types of analyses and approvals required for specific projects. This lack of knowledge can create additional barriers to project approval, as well as require additional time and cost in the approval process.

HE 40.1 Create an ongoing series of educational sessions with key County staff in Planning and Building, Public Works, Health, Environmental Health, the County Manager's Office, and other departments, as needed.

Lead: Housing Department/Planning and Building Department

Timeframe: Create a basic curriculum for education by August 2015. Begin trainings by December 2015/January 2016, and continue on an ongoing basis.

Update: This policy has not been implemented due to staffing constraints and priority changes, but remains a priority and is included in the updated Housing Element. In the next Housing Element Cycle, the work of educating County Staff on Housing Policies and Law will be integrated into existing interdepartmental collaborations.

GOAL 3: Promote Sustainable Communities through Regional Coordination and by Locating Housing near Employment, Transportation, and Services
Promote coordination efforts among jurisdictions and encourage new housing to be located in pedestrian-friendly areas that provide access to employment opportunities, diverse transportation choices, and community services.

Policy HE 41 Coordination of Housing Activities with Cities of San Mateo County. In conjunction with the City/County Association of Governments of San Mateo County (C/CAG), coordinate inter-jurisdictional efforts during future housing element cycles. Continue collaborative work on housing element implementation and monitoring issues.

HE 41.1 Coordinate, in conjunction with C/CAG, inter-jurisdictional efforts during future housing element cycles. Continue collaborative work on housing element implementation and monitoring issues.
Lead: Housing Department / Planning and Building Department
Timeframe: Ongoing
Update: Through continuation of the County-coordinated 21 Elements collaborative, the County has continued collaborative inter-jurisdictional work on housing policies and programs both during housing element updates, and in program and policy updates, implementation, and best practices between updates. This effort continues to be ongoing. DOH continues to coordinate with C/CAG in the current housing element cycle.
21 Elements has been very effective in facilitating interjurisdictional collaboration, and this policy is included in the updated Housing Element.

Policy HE 42 Support Regional and Countywide Planning Efforts. Continue County participation in inter-jurisdictional collaborations. Provide support and assistance for regional planning efforts affecting San Mateo County.

HE 42.1 Continue the County's participation in inter-jurisdictional collaborations such as C/CAG and ABAG.
Lead: Housing Department / Planning and Building Department
Timeframe: Ongoing
Update: The County is an active member of C/CAG and ABAG. DOH continues to coordinate with C/CAG and ABAG through the 21 Elements collaboration with ABAG providing technical assistance to cities and the county. The County also coordinates the Home for All collaborative, which provides a broad interjurisdictional and cross-sectoral forum for education, resource sharing, and technical assistance around housing issues. This program has been effective, and is included in the updated Housing Element in Program HE 35.2.

HE 42.2 Provide support and assistance for regional planning efforts affecting San Mateo County such as the North Fair Oaks Community Plan update and current regional planning activities in the county supported by funding awards from the Silicon Valley Community Foundation.
Lead: Housing Department
Timeframe: Ongoing
Update: The North Fair Oaks Community Plan is complete. There are no additional ongoing efforts funded by the Silicon Valley Community Foundation. This program is complete and is not included in the updated Housing Element.

Policy HE 43 Promote Community Participation in Housing Plans. Promote broad community participation in the development, implementation, and monitoring of housing plans.

HE 43.1 Provide community education materials and outreach regarding housing needs, and support efforts by nonprofits and jurisdictions to promote diverse community participation in the development, implementation, and monitoring of housing plans.
Lead: Housing Department
Timeframe: Ongoing
Update: Through Home for All's efforts, the County has contributed to the development of community education materials and outreach materials and plans for cities and the county to engage with diverse resident groups, nonprofits, and other stakeholders. This program has been effective in facilitating community outreach and education, and is included in the updated Housing Element.

Policy HE 44 Encourage Transit Oriented Development, Compact Housing, and Mixed-Use Development in Appropriate Locations. Encourage transit-oriented development, compact housing, and a mix of uses in appropriate locations throughout the county, such as along transit corridors and in commercial areas.

HE 44.1 Encourage transit-oriented development, compact housing, and a mix of uses in appropriate locations countywide such as along transit corridors and in commercial areas, and provide support for such development including the use of available funding as allowable, as listed in **HE 16** and **HE 38**.
Lead: Housing Department, Planning and Building Department
Timeframe: Ongoing

Update: The County has rezoned areas for higher density near transit locations. The County has successfully received state Affordable Housing and Sustainable Communities (AHSC) funding for transit-oriented affordable housing projects. DOH prioritizes affordable housing development adjacent to or near transit stations through its local funding opportunities, which are released annually.
This program has incentivized significant new transit-oriented and mixed-use development, particularly in the unincorporated North Fair Oaks community, and is continued in the updated Housing Element. The Rezoning Program in HE 11.2 will also facilitate significant new transit-oriented development.

HE 44.2 Provide support and assistance for transit oriented development, compact housing, and mixed-use development through participation in countywide collaborations including "21 Elements", the HOPE Initiative, and the Grand Boulevard Initiative, as described in **HE 16, HE 26, HE 40**, and **HE 41**.
Lead: Housing Department, Planning and Building Department
Timeframe: Ongoing
Update: DOH, Planning and Building Department, and Office of Sustainability continue to participate in countywide collaborations.
This program has been effective in ensuring continued participation in countywide collaborations, and is continued in the updated Housing Element, in expanded form.

GOAL 4: Promote Equal Housing Opportunities

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

Policy HE 45 Enforce Fair Housing Laws. Promote equal access measures and continue to support nonprofit groups that advocate for and enforce fair housing in the County. Ensure that fair housing information is publicly available throughout the County. Continue to refer fair housing complaints to appropriate organizations and agencies for resolution, and formalize and publicize the referral process.

HE 45.1 Continue to use CDBG funds to fund fair housing enforcement, education, and technical assistance in the County. Adhere to the implementation plan included in County's Fair Housing Strategy, which is part of the County's Consolidated Plan for FY2012/13 (available through the County Housing Department website).
Lead: Housing Department
Timeframe: Ongoing
Update: DOH continues to use CDBG funds to fund fair housing enforcement, education, and technical assistance. HUD approved the County's Affirmatively Furthering Fair Housing plan in 2017.
This program has been effective in providing significant support for fair housing, and is included in the updated Housing Element with more specific targets and timelines.

HE 45.2 Ensure that fair housing information is disseminated and readily available at public locations throughout the County, including County offices and other public County locations, libraries, community meeting facilities, and other appropriate locations.
Lead: Housing Department
Timeframe: Ongoing.
Update: Project Sentinel disseminates fair housing information in public locations throughout the County. DOH posts fair housing information on its public-facing website and requires its development partners to post fair housing information in County-funded affordable housing projects.
This program has been effective and is included in the updated Housing Element in expanded form.

HE 45.3 Formalize the County's program for referring fair housing complaints to appropriate organizations and agencies for resolution through mediation, legal action, or other appropriate means, and ensure that information on the fair housing complaint referral and resolution process is publicly available both through materials distributed at public locations throughout the County, and on the County's various websites.
Lead: Housing Department
Timeframe: Formalize and publicize program by August 2017.
Update: In October of 2014, the County Board of Supervisors requested that a group of County staff from various departments, including DOH, research ways the County could address the affordable housing crisis. A White Paper titled "Affordable Housing: Preventing Displacement and Promoting Affordable Housing in San Mateo County" was prepared in response to that request. One of the measures that came out of that White Paper was titled "Landlord and Tenant's Rights Education". The follow-up action on that measure was to put out an RFP to select a vendor to provide Landlord and Tenant Information and Referral

Services. DOH selected Project Sentinel through the RFP process and has continued to fund this work.
This program was effective and is complete, and is not included in the updated Housing Element.

HE 45.4 Explore creation and adoption of a "source of income" ordinance that makes it illegal for landlords to reject tenants based on the source of their income, including disallowing rejection of tenants reliant on Section 8 vouchers and other sources of public assistance.
Lead: Housing Department
Timeframe: Research ordinance in 2016; creation and presentation for Board of Supervisors review by March 2017.
Update: Fair Employment and Housing Act (FEHA) law now includes language regarding source of income protections, which supersedes any county ordinance that would have been in place. This program has been superseded, and is not included in the updated Housing Element.

Policy HE 46 Ensure New Multifamily Development Meets Accessibility Requirements.

HE 46.1 Ensure that all new, multifamily construction meets the accessibility requirements of the federal and State fair housing acts through local permitting and approval processes.
Lead: Planning and Building Department
Timeframe: Ongoing
Update: The Planning and Building Department ensures that projects meet accessibility requirements through application of relevant standards in the permitting and inspection process.
This program has been effective in ensuring that project meet accessibility requirements, but as it describes an ongoing and necessary function of the Planning and Building Department, it is not included in the updated Housing Element.

Policy HE 47 Revise Zoning and Land-Use Policies Negatively Impacting Housing Choice.

HE 47.1 As part of the General Plan update, assess any negative impacts of zoning and land use policies on the ability of families with children, low-income families, and renters with disabilities to have maximum choice of housing options, and explore amendments to eliminate these impacts.
Lead: Planning and Building Department
Timeframe: Ongoing, as General Plan and specific area plan updates occur.
Update: No General Plan updates have been completed since adoption of the 2014 Housing Element. Recent zoning updates have broadened the range of housing choice available to County residents, but more analysis is needed. This program has been only moderately effective, and will be expanded through the Rezoning Program included as HE 11.2, as well as the various funding targets described in Programs 1.1, 1.2, and others.

GOAL 5: Encourage Energy Efficiency and Resource Conservation in New and Existing Housing

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

Policy HE 48 Promote Energy Conservation in Existing Housing. Promote energy conservation in existing housing through a variety of activities:

HE 48.1 Provide educational outreach support for the newly launched Countywide Residential Energy Efficiency program, intended to improve energy efficiency in existing homes.
Lead: Housing Department
Timeframe: Ongoing
Update: San Mateo County is one of the nine counties that participates in the Bay Area Regional Energy Network (BayREN), which among other resources provides rebates, financing and technical assistance. Through BayREN, the County has worked to provide outreach to improve energy efficiency.
This program has been effective in facilitating energy conservation, and is continued and expanded in the updated Housing Element.

HE 48.2 Promote energy audits and resident participation in utility rebate programs through private and public utility companies.
Lead: Planning and Building Department/Housing Department
Timeframe: Ongoing
Update: San Mateo County is one of the nine counties that participates in the Bay Area Regional Energy Network (BayREN), which among other resources provides rebates, financing and technical assistance. Through BayREN, the County promotes energy audits and participation in utility rebate programs.
This program has been effective in facilitating energy conservation, and is continued and expanded in the updated Housing Element.

HE 48.3 Encourage low-income homeowners or renters to apply for free energy audits and home weatherization through the federal Department of Energy's Weatherization Assistance Program, in partnership with state and local programs operated by local nonprofits.
Lead: Planning and Building Department/Housing Department
Timeframe: Ongoing
Update: San Mateo County is one of the nine counties that participates in the Bay Area Regional Energy Network (BayREN), which among other resources provides rebates, financing and technical assistance. Through BayREN, the County promotes energy audits and participation in utility rebate programs.
This program has been effective in facilitating energy conservation, and is continued and expanded in the updated Housing Element.

HE 48.4 Promote the use of solar roof systems and other passive solar devices to reduce the use of electricity and natural gas.
Lead: Planning and Building Department / Housing Department
Timeframe: Ongoing
Update: The Electrification Ordinance was passed in 2020, which included specified requirements for all-electric new construction housing developments.

This program has been effective in facilitating energy conservation, and is continued and expanded in the updated Housing Element.

Policy HE 49 Promote Higher Density and Compact Developments. Promote higher density, compact development, including mixed-use development, to reduce vehicle miles traveled and reduce use of water, land and other resources.

HE 49.1 Promote higher density compact development, including residential mixed-use, as listed in the various Housing Programs under **Goals 2 and 3**.
Lead: Planning and Building Department/Housing Department
Timeframe: Ongoing
Update: DOH continues to promote and prioritize funding for higher density compact development, including cross-agency education.
This program has been effective, as indicated in discussion under the various policies included under Goals 2 and 3, but is not separately included in the updated Housing Element.

ADDITIONAL PROGRAMS

Policy HE 50 Maintain Consistency Between Housing Element, General Plan, and Implementation Measures. The General Plan is required to be internally consistent, including consistency between discrete sections, such as the Housing Element, and the remainder of the General Plan. Maintain consistency by amending the General Plan as necessary, through the General Plan update, to be consistent with the goals, policies, and objectives of the updated Housing Element.

HE 50.1 Update the County's General Plan and zoning regulations to ensure internal consistency between the Housing Element, the other elements of the General Plan, and the County's implementing ordinances including, but not limited to, the Zoning Regulations. Also, strive for consistency with countywide plans including, but not limited to, the Shared Vision 2025 and the Countywide Transportation Plan.
Lead: Planning and Building Department
Timeframe: Should resources for a General Plan update become available, undertake revisions at that time.
Update: No General Plan updates have been completed, but updates to several General Plan updates are underway, and will be assessed to ensure consistency between General Plan elements and other relevant plans and policies. Zoning regulation updates completed to date have been assessed and are consistent with all relevant plans and policies.
This program has been effective and is ongoing, and is included in the updated Housing Element.

HE 50.2 To the greatest extent possible, resolve any conflicts and ensure ongoing consistency between the Housing Element and the County's adopted plans and ordinances, including the airport/land use plans and statutes.
Lead: Planning and Building Department
Timeframe: Ongoing
Update: The adopted 2014 Housing Element is consistent as described in Chapter 1 of the Housing Element, and the updated 2023 Housing Element will be

assessed for consistency. This program has been effective and is included in the updated Housing Element.

Policy HE 51 Be Accountable and Transparent in Monitoring and Reporting Progress in Implementing Housing Element Policies and Programs.

HE 51.1 Submit annual reports to the Planning Commission, Board of Supervisors, and State HCD.
Lead: Planning and Building Department/Housing Department
Timeframe: Ongoing/Annual
Update: The Planning and Building Department continues to provide annual reporting on housing element progress. This program has been effective and is continued in the updated Housing Element.

HE 51.2 As described in **HE 11.1**, monitor housing production against the ABAG sub-RHNA Allocation, provide annual updates for the Planning Commission and Board of Supervisors, and adjust implementation strategies and policies and programs as needed.
Lead: Housing Department/Planning and Building Department
Timeframe: Ongoing/Annual
Update: As described in the assessment of HE 11.1, the County continues to provide annual updates on Housing Element progress. This program has been effective and is continued in the updated Housing Element.

HE 51.3 Participate in any countywide efforts to collaboratively update and report on Housing Element implementation activities that are countywide in scope (such as the Grand Boulevard Initiative, 21 Element activities, HOPE Initiative efforts, and others).
Lead: Housing Department/Planning and Building Department
Timeframe: Ongoing
Update: DOH continues to participate in countywide and interjurisdictional efforts including the Grand Boulevard Initiative, 21 Elements, Home for All, and other activities. This program has been effective and is continued in the updated Housing Element.

Assessment of the Cumulative Effectiveness of Housing Element Policies in Addressing Housing Needs of Special Needs Populations

The programs included above describe various goals and achievements in addressing housing needs of special needs populations, including seniors, the homeless, farm laborers, extremely low income residents, large families, persons with disabilities, and female headed households. As the assessments indicate, the County has made significant strides in addressing these needs, including:

- Substantial new and dedicated funding for homeless housing, homeless resources and support, outreach to homeless populations.
- Funding targeted to senior housing, housing linked to childcare, large family households.
- New and expanded zoning districts that allow and incentivize a greater range of housing types for special needs populations.

- New funding for farm labor housing, and various other resources dedicated to the housing needs of farm laborers.
- Programs identifying, obtaining and targeting resources for veterans, foster youth, and persons with disabilities.

A more detailed summary of the County's cumulative efforts includes:

- The Affordable Housing Fund (AHF) was a foundational funding program implemented during the 5th Housing Element cycle. Between 2014 and 2022, the County was able to provide over $217M in local County funding and $68M in federal funding to 61 affordable housing projects totaling 4,418 housing units through its Affordable Housing Fund (AHF). Through this new funding source, the County has encouraged the creation of extremely low-income and supportive housing units for households experiencing homelessness by requiring all funded affordable housing projects to set aside 5% of the units for homeless households, 15% for extremely-low income households, and prioritizing projects that set aside 20% or more of units for the homeless. DOH has weaved together available federal, state, and local funds into the AHF Notice of Funding Opportunities to support over 600 units of supportive housing for the following populations: MHSA-eligible, veterans, seniors, frail elderly, homeless or at risk of homelessness, individuals with developmental and/or intellectual disabilities, and former foster youth. Large family households continue to be a priority in the AHF NOFA. During the prior Housing Element cycle, the AHF supported 40 affordable housing developments that provided housing for families, 11 affordable housing developments providing housing for seniors, and 4 developments that provided housing for those with intellectual and developmental disabilities.

- The County continued its efforts in preserving naturally occurring affordable housing properties through the use of federal, state, and local dollars. Some examples include the use of federal funding to assist 333 low-income households with minor home repairs, with a large number of repairs going towards disabled and senior households. In 2016, DOH released the Affordable Rental Acquisition and Preservation Program (ARAPP) Notice of Funding Opportunity to assist mission-driven developers and operators of affordable housing to acquire and preserve affordability of existing naturally occurring affordable multifamily properties. As a result of this funding opportunity, the County partnered with a local affordable housing developer to acquire and rehabilitate a 55-unit existing property in Redwood City, preserving the property as permanent supportive housing and preventing displacement of low-income residents.

- Unincorporated San Mateo County has a number of active agricultural uses, located primarily in the County's coastal areas, which employ farm laborers on both a permanent and seasonal basis. During the prior cycle, the Farmworker Housing Loan Program was piloted to help agricultural operators and landowners provide housing for very low-income farmworkers. The program lends funds to operators/landowners for the creation of new housing, rehabilitation of existing housing, or replacement of existing dilapidated mobile home units that have been used as farmworker housing in the past. To date, the program has completed 9 units, with 3 units currently under construction, and 4 units in the early pre-development stages. In October 2016, a consultant was selected and the Agricultural Workforce Housing Needs Assessment was completed in October 2016. While the Farmworker Housing Loan program and the published Assessment was a critical first step in understanding and finding new ways to create housing for low-income farmworkers, the County must find more resources to exponentially increase the number

of affordable units that are available for farmworker housing in the next Housing Element cycle. The 2023-2031 Housing Element cycle includes programs and policies that will support a concrete pipeline of both homeownership and rental housing for low-income farmworkers.

- During the unprecedented challenges caused by the global pandemic during the prior Housing Element cycle, the County utilized new funding available through the State Homekey Program and the Federal government's CARE's Act funding to create 144 new permanent housing units, 169 interim shelter beds, and opened a new 240-unit non-congregate Navigation Center providing temporary housing and intensive services for individuals and couples.

- The Housing Authority proactively applying to new voucher funding streams as they became available. The Housing Authority received an allocation of 222 Emergency Housing Vouchers (EHV) from HUD in July 2021. These vouchers are being used to provide rental assistance to individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability. The Housing Authority's Provider-Based Assistance Program continued to allow community-based organizations to own, lease, or master lease units for use by their service clients; or allow tenants to rent a unit in the open market. This innovative and flexible program has now been operations for over a decade providing supportive services and rental assistance to various special needs populations, including but not limited to survivors of domestic violence, low-level offenders recently released from the criminal justice system, single parent households, and frail elderly and disabled individuals.

- Though local, state, and federal dollars continue to be invested into housing and ending homelessness in San Mateo County, the County still remains one of the most unaffordable places in the nation to live. The County recognizes the need for further efforts to address homelessness not only by investing and expand on existing funding programs in the 6th Housing Element Cycle, but by continuing to invest in programs that support community-based organizations that provide rapid rehousing and housing navigation services, and other homelessness prevention programs. These safety net services ensure that more households are not falling into homelessness while the County continues to build new units of affordable housing.

The programs and policies incorporated in the updated 6th Cycle Housing Element recognize that while the County's efforts have been substantial and effective, they remain insufficient to address the full scope of housing need for special needs populations. The updated Housing Element includes more programs, greater resources, expanded efforts, and more specific commitments to addressing these needs.

APPENDIX E: ADEQUATE HOUSING SITES INVENTORY

INTRODUCTION

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

This appendix includes the full Adequate Sites Inventory (Sites Inventory) of the 2023-2031 Housing Element. The Sites Inventory includes all properties (sites) in the unincorporated County that have the potential to be developed or redeveloped for residential uses during the 2023-20031 Housing Element planning period. *Inclusion of a property in the Sites Inventory does not indicate that the County will itself develop any property, and does not indicate that the County will require development or redevelopment of any property*. Rather, the Sites Inventory constitutes the County's assessment of the feasible capacity for and likelihood of residential development on vacant and non-vacant sites in the unincorporated County.

In addition, this appendix includes an inventory of residential units that will be provided by projects already approved, entitled, or otherwise significantly advanced in the permitting process, but which have not yet been constructed, and a projection of accessory dwelling units (ADUs) that will be produced over the 8-year planning period, based on recent ADU development trends.

REGIONAL HOUSING NEEDS ALLOCATION

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

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

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

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

Table E-1: Unincorporated San Mateo County RHNA

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

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

DEMONSTRATION OF CAPACITY

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

The Adequate Sites Inventory. The Sites Inventory is a list of all sites that are likely to be developed or redeveloped with housing at various densities without any changes to zoning or other regulations, identified by location, with a description of their characteristics, including current zoning, General Plan land use designation, current use, maximum allowed density of development, realistic development capacity, and other factors relevant to determining developability, including all standards described in Tables B-1, B-2 and B-3 in Appendix B, as well as location, environmental characteristics, infrastructure, and other potential constraints. This appendix also describes the methodology for determining the feasible development or redevelopment capacity of the sites. For each parcel in the Sites Inventory, the number of units realistically developable on the parcel is shown, in total and by income category.

Pipeline Projects. This is an inventory of units that will be produced by projects already underway, including projects approved, entitled, or substantially advanced in the permitting and approval process, but which have not yet been constructed. The units attributable to each

project, in total and by income category, are based on specific project documents, and are not an estimate, assumption, or projection.

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

Rezoning Program. The Rezoning Program is an inventory of sites that are likely to be developed or redeveloped with housing at various densities with changes to zoning and other regulations. These sites identified by location, with a description of their characteristics, including current zoning, current General Plan land use designation, current use, and proposed change to zoning, maximum allowed density, and allowed uses to facilitate production of housing on these sites.

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

RHNA VERSUS DEVELOPMENT CAPACITY - SUMMARY

Table E-2 below summarizes the County's capacity to meet its Regional Housing Needs Allocation, in total and by income level. The Sites Inventory and Rezoning Program demonstrate capacity for:

- **383** units on vacant single-family zoned sites, all in the above moderate-income category (single family home construction has begun on 7 of these sites).
- **98** units on vacant multifamily zoned sites, with 27 units in the above moderate-income category, and the remainder in the moderate and lower-income categories.
- **1,011** units on non-vacant, redevelopable multifamily zoned sites, most of which have been rezoned for multifamily residential development since the last Housing Element, with the units evenly distributed across the above moderate, moderate, low, and very low-income categories.
- **641** units that will be produced by projects already approved, entitled, significantly progressed in the approval process, and/or already under construction, with the bulk of the units in the lower-income categories.
- **240** projected ADUs, divided across income categories based on unit size and comparable rents, informed by the UC Berkeley/ABAG methodology described on page E-7.
- **2,477** units on sites proposed for rezoning to higher density residential uses.

Table E-2: RHNA Vs Development Capacity

Income Category	RHNA	Vacant SFR	Vacant MFR	Non-Vacant MFR	Pipeline (RHNA Credits)	ADUs	Total Units	Surplus/ (Deficit)
Very Low	811	0	23	253	254	0	530	(281)
Low	468	0	23	253	196	60	532	64
Moderate	433	0	23	253	44	120	440	7
Above Moderate	1,121	383	27	253	147	60	870	(251)
Total	**2,833**	**383**	**98**	**1,011**	**641**	**240**	**2,373**	**(460)**

As Table E-2 indicates, absent identification and rezoning of additional sites, the County has insufficient development capacity to meet both total need, and specific need for the very low-income category. This deficit is addressed by the Rezoning Program (Program HE 11.2), which identifies 126 sites, totaling approximately 42 acres, which are currently either zoned for non-residential development, or are zoned for low density residential development, all of which will be rezoned to allow high density residential development by right at densities ranging from 60 to 100 units per acre. Including the rezoned sites, the County's capacity vs RHNA is shown below.

Table E-3: RHNA vs Development Capacity (with rezoning)

Income Category	RHNA	Total Units	Original Surplus/ (Deficit)	Units from Rezoning	Total Units w/ Rezoning	Surplus/ (Deficit) w/ Rezoning
Very Low	811	530	(281)	619	1,150	339
Low	468	532	64	619	1,152	684
Moderate	433	440	7	619	1,060	627
Above Moderate	1,121	870	(251)	619	1,490	369
Total	**2,833**	**2,373**	**(460)**	**2,477**	**4,850**	**2,017**

No Net Loss. Pursuant to Government Code Section 65863, jurisdictions must ensure that its Housing Element inventory can accommodate its share of the RHNA by income level throughout the planning period. If projects are approved at with fewer units in total or by income category than projected in the Housing Element, the jurisdiction must identify sufficient additional capacity to address the shortfall. The Sites Inventory and Rezoning Program identify substantial additional capacity to ensure that capacity remains available in the case that sites are approved with different densities and/or income mix than assumed in the inventory. The County exceeds its RHNA by between roughly 42% and 150% for each individual income category, and approximately 71% in total, providing a significant buffer for every income category.

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Developable and redevelopable sites and pipeline projects can be viewed through the online interactive Adequate Sites Inventory Explorer.

METHODOLOGY

The assessment of residential development capacity includes parcels in the following categories:

VACANT SINGLE-FAMILY RESIDENTIAL SITES. The Sites Inventory lists all developable sites zoned for single-family residential development, including sites in the R-1, RE, RH and RM zoning districts. All of these sites are zoned to allow development of at least one single-family unit, and all are feasibly developable with a single-family residence, taking into account all applicable development standards and infrastructure, environmental, geographic, and other locational and site constraints.

Many of the single-family zoned parcels listed are also large enough to be legally subdivided under the County's subdivision regulations, and many of the sites that cannot be subdivided per the County's adopted subdivision regulations and minimum lot size standards are newly eligible for subdivision and/or development with multiple units pursuant to the State's SB 9 subdivision and two-unit development standards. In addition, many could also be developed with a primary residence and one or more accessory dwelling units. However, with the exception of subdivisions already in process and included in the development projects shown in the inventory of proposed, approved, and/or pipeline projects in Table E-4, this analysis assumes development potential of no more than one unit per parcel for any single-family zoned site.

VACANT MULTIFAMILY RESIDENTIAL SITES. Vacant multifamily residential and residential mixed use zoned sites include sites in the County's longstanding multifamily residential R-2, R-3, and PC districts, sites in the newly adopted NMU, CMU-1, CMU-2, CMU-3, and NMU-ECR districts, and sites in the recently amended M-1/Edison and M-1/NFO districts. All parcels in the newly adopted or amended zoning districts were previously zoned for commercial, industrial, parking, or other non-residential uses, and all are now zoned to require multifamily residential development at densities from 40 to 120 units per acre, and allow no more than one non-residential ground floor with multiple residential stories above. All vacant multifamily sites included in the Sites Inventory have sufficient infrastructure to be developed at the density shown, and are not impacted by known environmental or other constraints that would preclude development.

NON-VACANT, REDEVELOPABLE MULTIFAMILY RESIDENTIAL SITES. These sites include already-developed properties that are zoned for significantly higher-intensity multifamily residential.

These include a number of sites zoned NMU, NMU-ECR, CMU-1, -2, and -3, and M-1/Edison and M-1/NFO parcels that are developed primarily with low-intensity non-residential development, and which until the adoption of these new zoning districts were not permitted to be developed with multifamily residential uses. The analyses of recent and ongoing development, development types, and development densities described below and shown in Tables E-12 through E-15 indicate that a significant number of sites of very similar size and other characteristics have already been developed in the prior Housing Element Cycle, and over the past several years, and/or are currently in the development process, demonstrating the

likelihood that these development trends will continue given the new availability and suitability of these parcels.

REZONING PROGRAM. The Rezoning Program identifies 126 parcels, totaling approximately 42 acres, which are zoned either for commercial, industrial, or very low intensity residential uses, and are developed at low intensities or vacant. The Rezoning Program includes sites in unincorporated Colma, Broadmoor, the Harbor Industrial area, and the County's Midcoast. With the exception of the Midcoast, these areas are transit-rich, served by infrastructure, and adjacent to existing higher-density residential development. All parcels are proposed to be rezoned to allow between 60 and 100 units of multifamily residential development by right.

MULTIFAMILY DEVELOPMENT ANALYSIS.

The projections in the Sites Inventory/Rezoning Program are based on extensive analysis of housing development trends in the County over the eight year period of the prior Housing Element cycle, in order to establish the feasible development capacity and likelihood for each site, based on the development of comparable sites. The assumptions supported by this development analysis are supplemented and further reinforced by an assessment of the characteristics of recently completed and pipeline projects in the unincorporated County only, and additional analysis of more recent projects throughout the County that are underway, or completed within the last several years. The elements of the analysis are described below.

Recent multifamily development. A total of 135 multi-family housing development projects were identified that have been completed within the past 8 years of the prior Housing Element cycle, including awarded TCAC affordable housing projects and a variety of affordable and market-rate multifamily rental and ownership projects. These projects are included in Tables E-13 through E-15, and the analysis is summarized in Table E-12.

Site Size Categories. Projects developed in the prior Housing Element period were divided into three basic categories by size: projects on sites smaller than 0.5 acres, sites in between 0.5 acres and one acre, and sites in between one acre and 10 acres. Average densities in each category were determined, to establish typical residential densities by parcel size. The projections in the Sites Inventory and Rezoning Program rely on these average densities, adjusted for parcel size, zoning, general plan densities, and site conditions. Use of these averages, rather than a projection of the maximum allowed density on any given site, establishes a realistic likelihood of development densities.

Site Size Distribution. Of the 135 completed projects in these data sets, 52 were on parcels of less than 0.5 acres, demonstrating the viability and necessity of smaller parcels to housing development in San Mateo County. About 32 percent of TCAC projects and 40 percent of other multifamily rental and ownership projects were on sites smaller than 0.5 acres.

Site Geography. The completed projects analyzed were distributed throughout the entire County, including many projects in and in the vicinity of North Fair Oaks, unincorporated Colma,

Broadmoor, and the Harbor Industrial Area, the locations where most of the county's identified sites are also located.

Multifamily Rental Projects. Analysis of 50 multifamily rental developments in the County demonstrated that projects ranging 0.2 to 2.8 acres on average, depending on site size category, with average densities of 36 to 98 dwelling units per acre are typical. The overall average density among the multifamily rental projects built during the previous Housing Element Cycle is 72 dwelling units per acre.

Multifamily Ownership Projects. Analysis of 57 ownership condominium developments in the County demonstrated that projects on sites ranging 0.3 to 2.4 acres on average depending on site size category with average densities of 24 to 43 dwelling units per acre are typical. The overall average density among ownership condominium projects built during the previous Housing Element cycle is 30 dwelling units per acre.

LIHTC/TCAC Projects. Analysis of 28 LIHTC program developments (awarded and placed in service) in the County demonstrated that projects on sites ranging 0.3 to 2.1 acres on average depending on site size category with typical average densities of 64 to 199 dwelling units per acre are typical. The overall average density among LIHTC program projects built during the previous Housing Element cycle is 115 dwelling units per acre.

Pipeline Projects. Analysis of 11 pending entitled, approved, under construction, or otherwise significantly advanced (pipeline) development projects in the unincorporated County establishes that projects on sites ranging from 0.3 to five acres on average, with average proposed densities of 68 to 73 dwelling units per acre are typical. The average proposed density of pipeline projects is 81 dwelling units per acre. Pipeline Projects with size, density and other identifying information are included in Table E-5.

Average Housing Development Densities. Excluding proposed density estimates from pipeline projects, the average density among completed multifamily rental, ownership condominium, and LIHTC program projects ranges from **60 to 78 dwelling units per acre**, depending on site size category, and is 63 dwelling units per acre overall. The average density of the projects completed on parcels of 0.5 acres or less was 60 units per acre; for parcels between 0.5 and 1.0 acres was 78 units per acre; and for parcels between 1.0 and 10 acres, the density was 60 units per acre.

Overall Density Conclusions: Based on the density of residential development during the prior Housing Element cycle, an average density of **60 dwelling units per acre** was used to calculate housing capacity estimates for rezoning program parcels. This represents the lower end of the range of densities by parcel size, and is below the average of the pending and approved projects, making it a conservative estimate of average future development intensity.

Other Recent Projects. A separate assessment of a subset[13] of more recent multifamily projects, including projects completed, proposed, entitled, under review, under construction, or otherwise underway throughout the entirety of San Mateo County also supports the development density conclusions established above. As shown in Table E-16, the average size of sites in this assessment that are less than 0.5 acres is **0.25 acre**s, and the average density of projects on sites less than 0.5 acres is **63 units/acre.** This inventory of projects that are primarily currently underway or completed in the past few years confirms the proposed densities determined from the broader assessment of projects completed over the prior Housing Element period.

Inclusion Of Smaller Parcels. Reflecting the historic parcelization of unincorporated areas in the County, particularly urbanized unincorporated areas, a majority of the sites inventory parcels and rezoning parcels are less than 0.5 acres in size. While these parcels present greater challenges to multifamily development than larger parcels, the analysis presented above supports the assumption that these parcels are likely to be developed, based on substantial development and redevelopment of parcels of similar size and other characteristics.

Location of Development. Based on the analysis of multifamily projects completed during Housing Element Cycle 5, transit proximity is a key component of successful development. 81% of multifamily projects, including affordable and market-rate, ownership and rental, were located within 1/2 mile of transit, supporting the feasibility of development in the transit-rich areas identified in both the Sites Inventory and the Rezoning Program.

ADDITIONAL CONSIDERATIONS

Developability Assumptions. In addition to the detailed developability assumptions for sites of various sizes, based on extensive analysis of recent and ongoing development Countywide, including both within and outside the unincorporated County, presented above, developability projections for sites in the Sites Inventory and Rezoning Program included the following considerations:

In general, for each parcel in the inventory, the analysis considers the impact of zoning and general plan land use designations, including required setbacks, floor area ratios, lot coverage restrictions, minimum lots sizes, density restrictions, and all other regulatory requirements under the County's General Plan land use designations, base zoning, any zoning overlays (as shown in Chapter 4), and other applicable regulations, for each parcel.

The analysis also considers existing site improvements, and/or the potential for feasible improvements, including all necessary infrastructure. Sites were not included in the inventory if they cannot be feasibly served by infrastructure. In the case of rural single-family sites that do

[13] Note: These are a subset of all projects underway, including those for which both parcel size and proposed units could be obtained, in order to determine density. The full inventory of all projects currently underway is far larger, but complete data is not available for every project. Data provided by Century Urban.

not have access to established water and sewer systems, but can rely on well water and septic systems for lower density development, these sites are included if otherwise developable. Such rural sites are only assumed to be developable if similar, nearby parcels have been developed using the same type of infrastructure. For each parcel, physical constraints are also considered, including environmentally sensitive areas, steep slopes, and other constraints that could make development difficult or infeasible. Sites subject to significant constraints are not included in the inventory. Sites with restrictions such as conservations easements, prime agriculture/farmland, and other restrictions on development, regardless of zoning, are also excluded. All sites owned by public entities, including State, Federal, and local agencies and districts, are excluded, with a very few specific exceptions noted in the Inventory.

There are no rural multifamily sites included in the Sites Inventory. Although there are sites in the County's Planned Agricultural Development (PAD) zoning district on which both single-family and multifamily farm labor housing are permitted as a principle agricultural use, and on which other single-family residential development is also conditionally permitted, these largely remote and rural parcels are excluded from the Sites Inventory. However, the capacity of PAD sites to support farm labor housing is generally discussed in Appendix B, in relation to farm labor housing needs.

It should be noted that due to utilization of exemptions and bonuses pursuant to the County's Density Bonus Ordinance and various state laws, almost every recently completed multifamily residential project in the unincorporated County, and almost every multifamily residential project currently in the development pipeline, has residential densities beyond the maximum allowed density and the theoretical zoned capacity for the project site. However, the developability calculations in this section do not assume that any sites identified in the Sites Inventory will be developed at similar densities. The densities projected are based on extensive analysis of recent development trends for parcels of similar sizes throughout the County.

AFFORDABILITY ASSUMPTIONS.

Pipeline Projects. The affordability of units included in the Pipeline Projects inventory is based on actual project proposals. This inventory includes fully affordable multifamily projects, in which case the unit affordability mix is a required condition of funding sources for the project, and multifamily projects subject to the County's Inclusionary Housing Ordinance, in which case the described affordability is a requirement of the project.

ADU Projections. Projections of ADU affordability are based on the Association of Bay Area Governments' (ABAG) assessment of ADU affordability, completed in September 2021. This assessment relies on the UC Berkeley Center for Community Innovation's 2020 statewide survey of ADUs, with additional data analysis by ABAG to determine affordability of ADUs specifically in the San Francisco Bay Area, adjusted based on County rental data shown in Appendix A, and with income level assumptions further adjusted upward to ensure that lower income units are not overprojected.

The ABAG Housing Technical Assistance Team, working from the Center for Community Innovation's statewide survey data and refining that data based on local sources, determined that typical ADU rents in the San Francisco Bay Area are roughly divided by income level as follows:

- 30% affordable to very low income households
- 36% affordable to low income households
- 26% affordable to moderate income households
- 7% affordable to above moderated income households

However, the Technical Assistance Team recommends adjusting these findings to a more conservative projection of ADU affordability:

- 30% very low income
- 30% low income
- 30% moderate income
- 10% above moderate income

However, the Housing Element incorporates more conservative assumptions. Affordability of ADUs constructed over the next 8 years is projected as follows:

- 0% very low income
- 25% low income
- 50% moderate income
- 25% above moderate income

Vacant Single-Family Sites. All vacant sites zoned for single-family residential development are projected to be built with housing affordable to the above-moderate income category.

Default Density Sites. State law defines and establishes a "default density" for every local jurisdiction, a units/acre threshold which can be used as a method to determine the likelihood of development of lower-income units on identified sites. Sites zoned at densities above the default density are de facto assumed, by law, to be appropriate for lower-income housing development, and can be counted as such in the sites inventory and rezoning program. The County's default density is 30 units per acre, meaning that sites that allow residential development at densities above 30 units/acre are appropriate for lower-income housing development.

All of the vacant and non-vacant sites zoned for multifamily development in the County's sites inventory allow development at more than 30 units/acre, and in most cases allow development at between 60 and 120 units/acre. All of the parcels in the County's rezoning program are proposed to be rezoned at densities ranging from 60 to 100 units/acre. All of these sites are identified as appropriate for lower-income housing, using the methodology identified in state law.

However, the development projections incorporated in the Housing Element do not assume that all development on any given site, regardless of the default density, will be lower-income. For

both vacant and non-vacant sites currently zoned for multifamily residential development, it is more conservatively projected that development will be evenly distributed across all income categories. This is also the case for all sites included in the Rezoning Program.

Effectiveness of Rezoning in Incentivizing Development and Redevelopment

Between 2016 and 2020, the County rezoned substantial portions of North Fair Oaks community, an urbanized unincorporated area located adjacent to El Camino Real and in proximity to high quality transit, from low density residential and commercial zoning to zoning districts that allow 100% multifamily and residential multifamily with one floor of non-residential uses, at densities ranging from 60 to 120 units/acre. These rezonings, which initially took place in phases between 2016 and 2020, and were further expanded in 2023, have spurred significant high-density residential development on non-vacant sites. Several hundred units have been completed in these new zoning districts, and many other projects are underway, including both market-rate and 100% affordable projects, as shown in the Pipeline Project table.

Similarly, the Planned Colma area saw significant redevelopment immediately after its initial rezoning and specific plan adoption, which changed the zoning from low-density residential and commercial uses to allow high-density multifamily residential at up to 87 units/acre. The proposed expansion of by-right high-density residential zoning to encompass the entirety of the unincorporated Colma area is anticipated to similarly spur development and redevelopment.

In the County's Coastal Zone, there is already a large 100% affordable multifamily project underway on a parcel zoned for high density development, as shown in Table E-X. The rezoning of the similarly situated parcels in the Midcoast area at similar densities is anticipated to facilitate development of both affordable projects, and market rate developments with affordable components. While multifamily development in the Coastal Zone has traditionally been rare, the County has had very few sites zoned for higher densities. The combination of the proposed rezonings and the implementation of state law SB 35, which takes effect in the Coastal Zone in January 2025 and mandates ministerial approval of multifamily projects meeting certain criteria, should significantly incentivize multifamily development at high densities.

Other jurisdictions with recent rezonings, such as Redwood City, have experienced similar surges in development, including high density residential development of existing developed sites.

Importantly, the County's rezoning in the North Fair Oaks area also lowered minimum lot sizes, eliminated FAR for multifamily residential development, significantly reduced other development standards, and eliminated minimum lot sizes for attached ownership development. Residential development in these areas is now limited primarily by maximum density, which ranges from 60 to 120 units per acre. As described in the **Rezoning Program in HE 11.2**, these reductions will also be incorporated into the rezoning of the unincorporated Colma, Harbor Industrial, and Broadmoor areas, further incentivizing and facilitating residential densification of these sites.

It is reasonable to assume that rezoning in the areas included in the Rezoning Program, particularly those in similarly transit-rich locations, will create conditions similarly suitable for development and redevelopment.

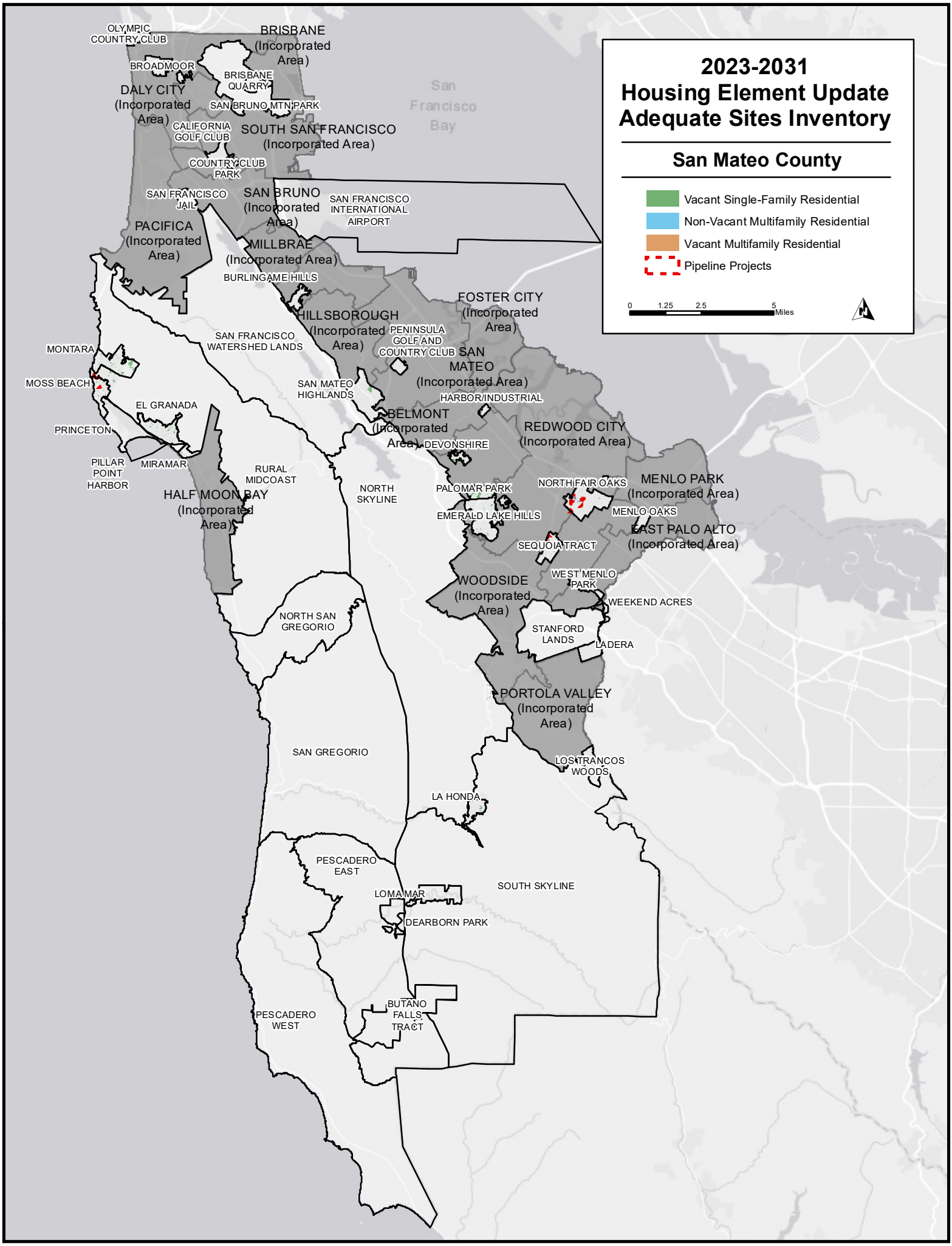
SUMMARY

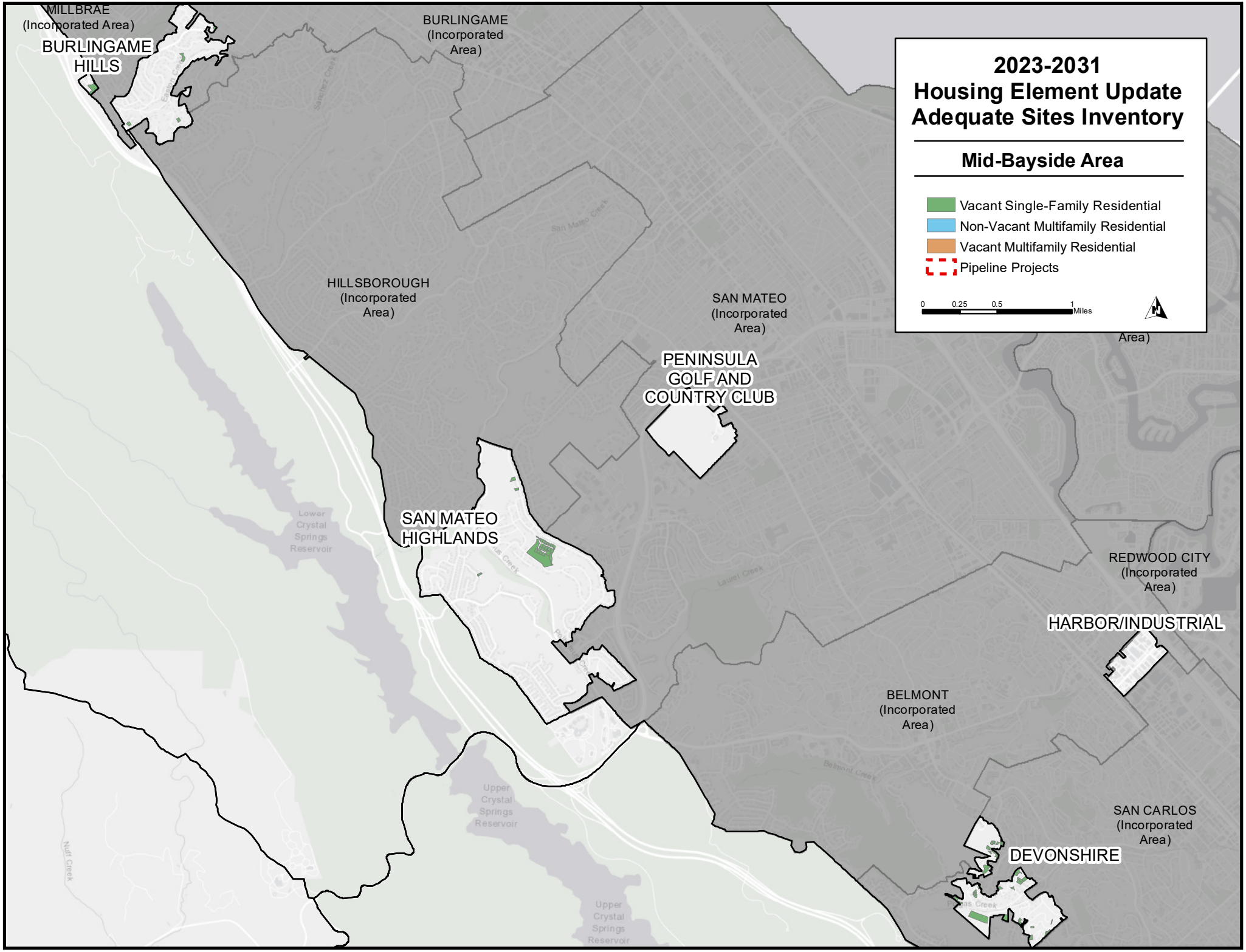
In summary, the projection that parcels in the sites inventory and rezoning program are likely to develop in the density ranges assumed is supported by:

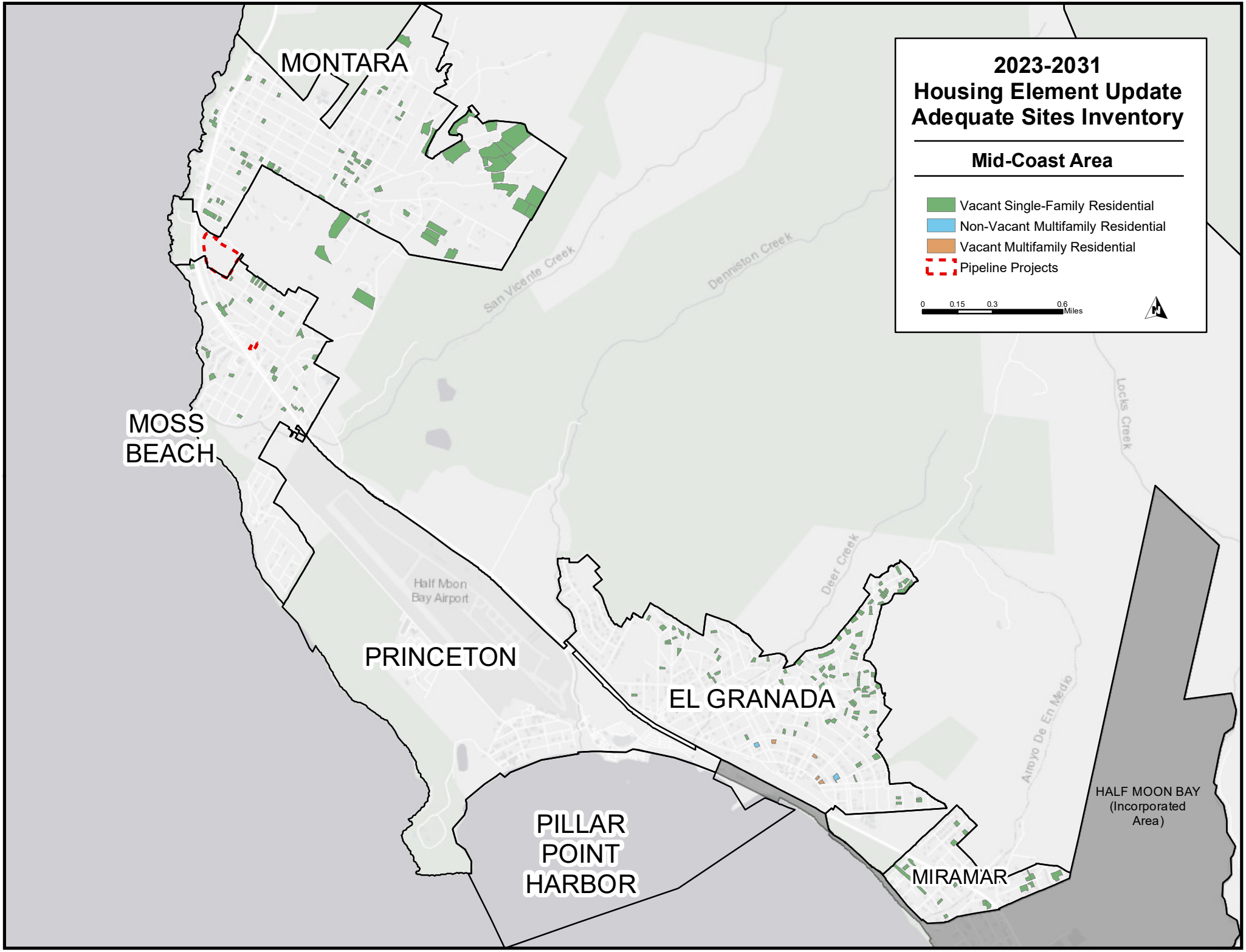
- The fact that there has been substantial multifamily development throughout the County, both market-rate and affordable, at densities and on parcel sizes directly comparable to those included in the County's inventory.
- The fact that densities of completed projects, as well as projects proposed and underway, have been consistently high on parcels of all sizes, including smaller parcels.
- The fact that recent rezonings have facilitated and incentivized a significant amount of this development, including the development of small parcels and redevelopment of non-vacant parcels similar to those included in the County's inventory.

The multifamily sites identified in the Housing Element, including those already zoned for high density multifamily development and those proposed for rezoning, are consistent with recent development trends in incorporated and unincorporated areas, consistent with recent projects in similarly zoned and rezoned areas in the unincorporated County, and are likely to be redeveloped in the Housing Element period.

The following pages show the locations of the sites in the Sites Inventory and Rezoning Program, followed by a site-by-site inventory showing the characteristics and assumptions related to each individual site in Tables E-5 and E-8 through E-11 The full list of recently developed projects analyzed for projections of developability, and a summary of the analysis, is shown in Tables E-12 through E-15.


2023-2031
Housing Element Update
Adequate Sites Inventory
San Mateo County
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0
1.25
2.5
5
Miles
San Francisco Bay
OLYMPIC COUNTRY CLUB
BRISBANE (Incorporated Area)
BROADMOOR
BRISBANE QUARRY
DALY CITY (Incorporated Area)
SAN BRUNO MTN PARK
CALIFORNIA GOLF CLUB
SOUTH SAN FRANCISCO (Incorporated Area)
COUNTRY CLUB PARK
SAN FRANCISCO JAIL
SAN BRUNO (Incorporated Area)
SAN FRANCISCO INTERNATIONAL AIRPORT
PACIFICA (Incorporated Area)
MILLBRAE (Incorporated Area)
BURLINGAME HILLS
FOSTER CITY (Incorporated Area)
HILLSBOROUGH (Incorporated Area)
PENINSULA GOLF AND COUNTRY CLUB
SAN FRANCISCO WATERSHED LANDS
MONTARA
SAN MATEO (Incorporated Area)
MOSS BEACH
SAN MATEO HIGHLANDS
HARBOR/INDUSTRIAL
EL GRANADA
BELMONT (Incorporated Area)
REDWOOD CITY (Incorporated Area)
PRINCETON
DEVONSHIRE
PILLAR POINT HARBOR
MIRAMAR
RURAL MIDCOAST
NORTH SKYLINE
PALOMAR PARK
NORTH FAIR OAKS
MENLO PARK (Incorporated Area)
HALF MOON BAY (Incorporated Area)
EMERALD LAKE HILLS
MENLO OAKS
EAST PALO ALTO (Incorporated Area)
SEQUOIA TRACT
WEST MENLO PARK
WOODSIDE (Incorporated Area)
WEEKEND ACRES
NORTH SAN GREGORIO
STANFORD LANDS
LADERA
PORTOLA VALLEY (Incorporated Area)
SAN GREGORIO
LOS TRANCOS WOODS
LA HONDA
PESCADERO EAST
SOUTH SKYLINE
LOMA MAR
DEARBORN PARK
BUTANO FALLS TRACT
PESCADERO WEST


MILLBRAE
(Incorporated Area)
BURLINGAME HILLS
BURLINGAME
(Incorporated
Area)
HILLSBOROUGH
(Incorporated
Area)
SAN MATEO
(Incorporated
Area)
PENINSULA
GOLF AND
COUNTRY CLUB
SAN MATEO
HIGHLANDS
REDWOOD CITY
(Incorporated
Area)
HARBOR/INDUSTRIAL
BELMONT
(Incorporated
Area)
SAN CARLOS
(Incorporated
Area)
DEVONSHIRE
Lower
Crystal
Springs
Reservoir
Upper
Crystal
Springs
Reservoir
Upper
Crystal
Springs
Reservoir
San Mateo Creek
Laurel Creek
Belmont Creek
Sanchez Creek
Easton Creek
Burlingame Creek
Polhemus Creek
Nuff Creek
2023-2031
Housing Element Update
Adequate Sites Inventory
Mid-Bayside Area
Vacant Single-Family Residential
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0
0.25
0.5
1
Miles
N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Housing Element Update
Adequate Sites Inventory
Mid-Coast Area
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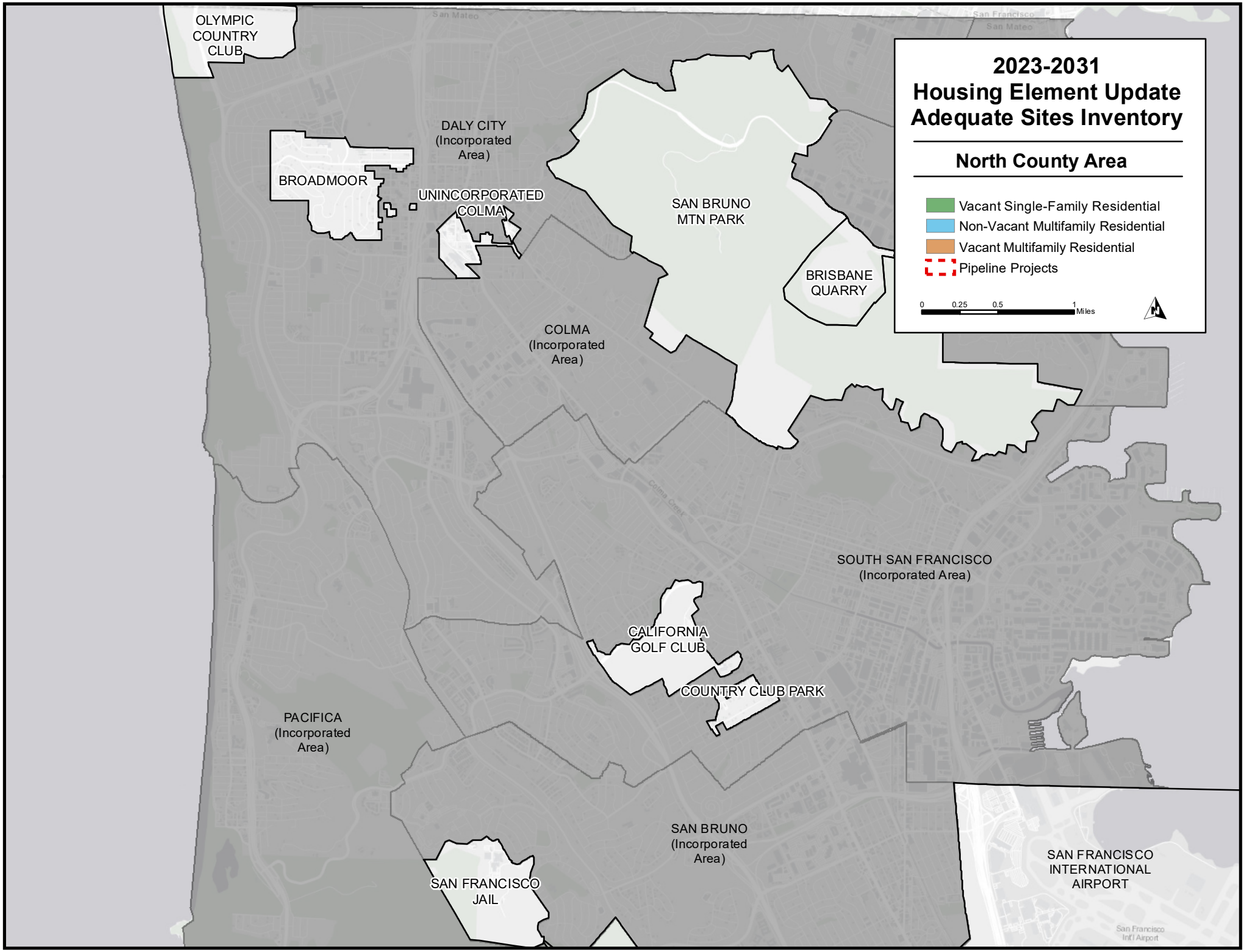
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 0.15 0.3 0.6 Miles
N
MONTARA
MOSS BEACH
PRINCETON
EL GRANADA
PILLAR POINT HARBOR
MIRAMAR
HALF MOON BAY (Incorporated Area)
Half Moon Bay Airport
San Vicente Creek
Denniston Creek
Deer Creek
Arroyo De En Medio
Locks Creek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Housing Element Update
Adequate Sites Inventory
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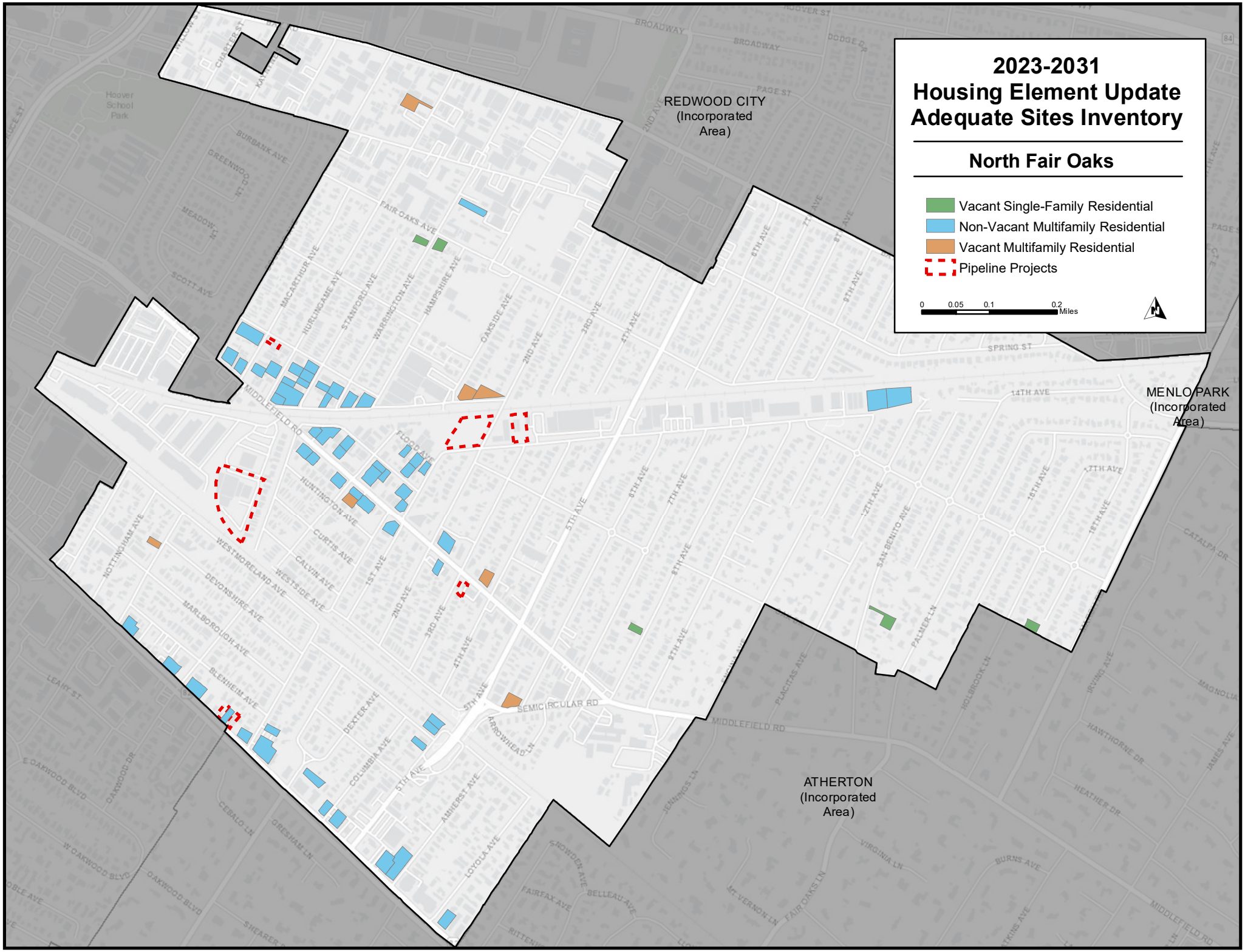
Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 0.25 0.5 1 Miles
OLYMPIC COUNTRY CLUB
DALY CITY (Incorporated Area)
BROADMOOR
UNINCORPORATED COLMA
SAN BRUNO MTN PARK
BRISBANE QUARRY
COLMA (Incorporated Area)
SOUTH SAN FRANCISCO (Incorporated Area)
CALIFORNIA GOLF CLUB
COUNTRY CLUB PARK
PACIFICA (Incorporated Area)
SAN BRUNO (Incorporated Area)
SAN FRANCISCO JAIL
SAN FRANCISCO INTERNATIONAL AIRPORT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Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 0.05 0.1 0.2 Miles
REDWOOD CITY
(Incorporated
Area)
MENLO PARK
(Incorporated
Area)
ATHERTON
(Incorporated
Area)
BROADWAY
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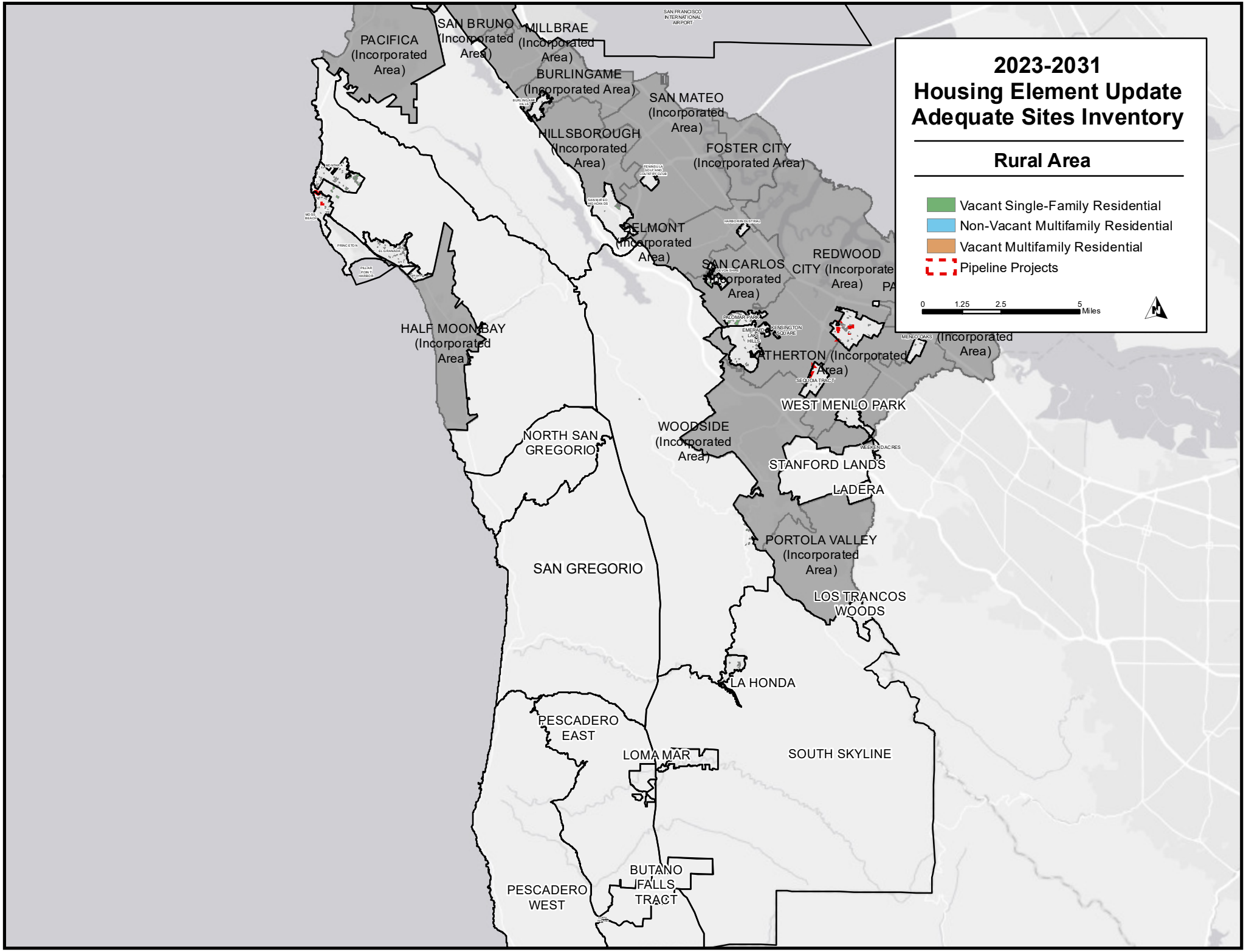
FAIR OAKS AVE
SPRING ST
MIDDLEFIELD RD
SEMICIRCULAR RD
5TH AVE
14TH AVE
Hoover
School
Park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Housing Element Update
Adequate Sites Inventory
Rural Area
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Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0 1.25 2.5 5 Miles
PACIFICA (Incorporated Area)
SAN BRUNO (Incorporated Area)
MILLBRAE (Incorporated Area)
SAN FRANCISCO INTERNATIONAL AIRPORT
BURLINGAME (Incorporated Area)
SAN MATEO (Incorporated Area)
HILLSBOROUGH (Incorporated Area)
FOSTER CITY (Incorporated Area)
BELMONT (Incorporated Area)
SAN CARLOS (Incorporated Area)
REDWOOD CITY (Incorporated Area)
MENLO PARK (Incorporated Area)
ATHERTON (Incorporated Area)
HALF MOON BAY (Incorporated Area)
WEST MENLO PARK
WOODSIDE (Incorporated Area)
NORTH SAN GREGORIO
STANFORD LANDS
LADERA
PORTOLA VALLEY (Incorporated Area)
SAN GREGORIO
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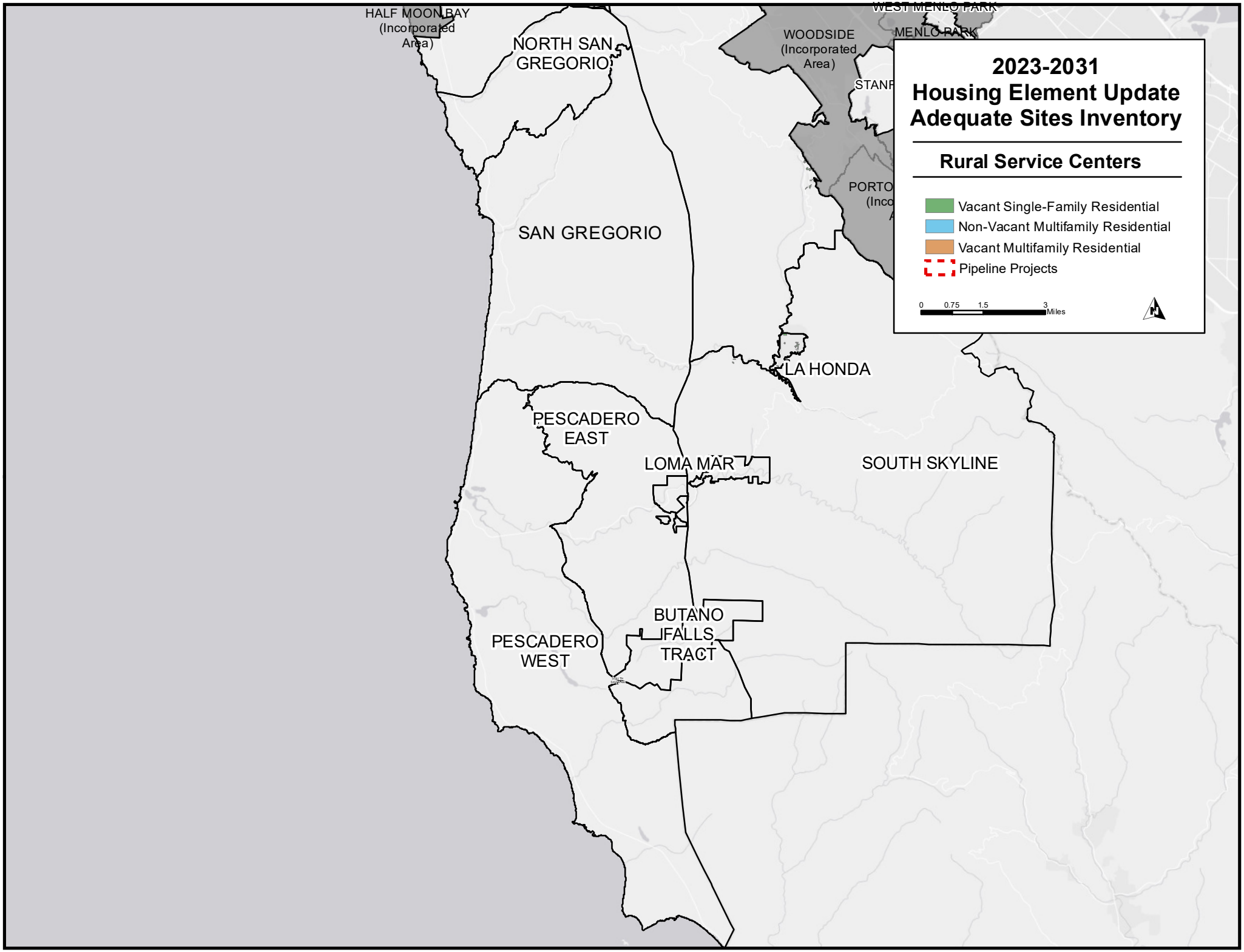
LA HONDA
PESCADERO EAST
LOMA MAR
SOUTH SKYLINE
BUTANO FALLS TRACT
PESCADERO WEST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NORTH SAN
GREGORIO
WEST MENLO PARK
MENLO PARK
WOODSIDE
(Incorporated
Area)
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PORTO
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SAN GREGORIO
LA HONDA
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EAST
LOMA MAR
SOUTH SKYLINE
BUTANO
IFALLS
TRACT
PESCADERO
WEST
2023-2031
Housing Element Update
Adequate Sites Inventory
Rural Service Centers
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Vacant Multifamily Residential
Pipeline Projects
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Miles
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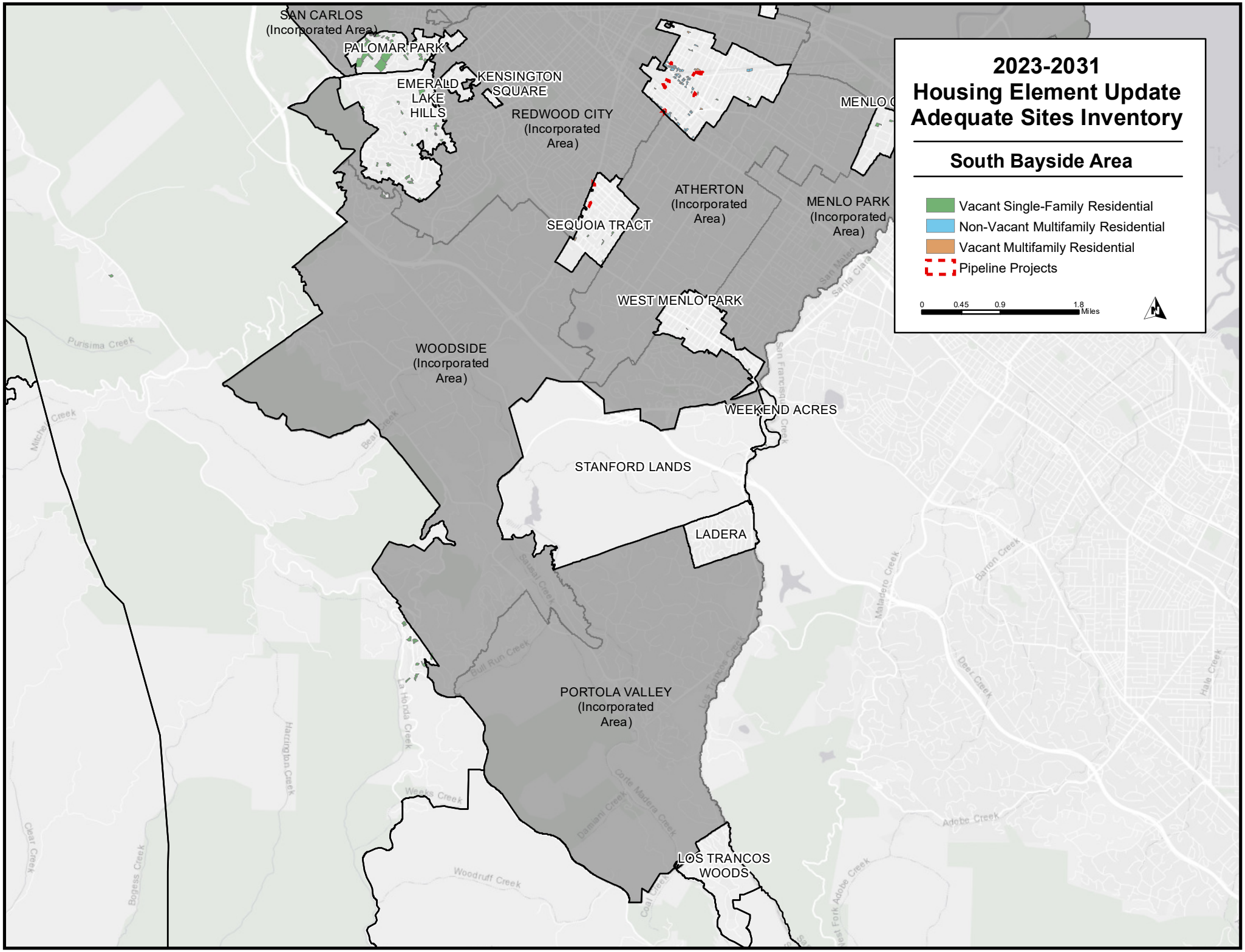
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Housing Element Update
Adequate Sites Inventory
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Non-Vacant Multifamily Residential
Vacant Multifamily Residential
Pipeline Projects
0
0.45
0.9
1.8
Miles
SAN CARLOS
(Incorporated Area)
PALOMAR PARK
EMERALD
LAKE
HILLS
KENSINGTON
SQUARE
REDWOOD CITY
(Incorporated
Area)
MENLO
ATHERTON
(Incorporated
Area)
MENLO PARK
(Incorporated
Area)
SEQUOIA TRACT
WEST MENLO PARK
WOODSIDE
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Area)
WEEKEND ACRES
STANFORD LANDS
LADERA
PORTOLA VALLEY
(Incorporated
Area)
LOS TRANCOS
WOODS
Purisima Creek
Mitchell Creek
Bear Creek
Sausal Creek
Bull Run Creek
La Honda Creek
Harrington Creek
Weeks Creek
Woodruff Creek
Clear Creek
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Damiani Creek
Corte Madera Creek
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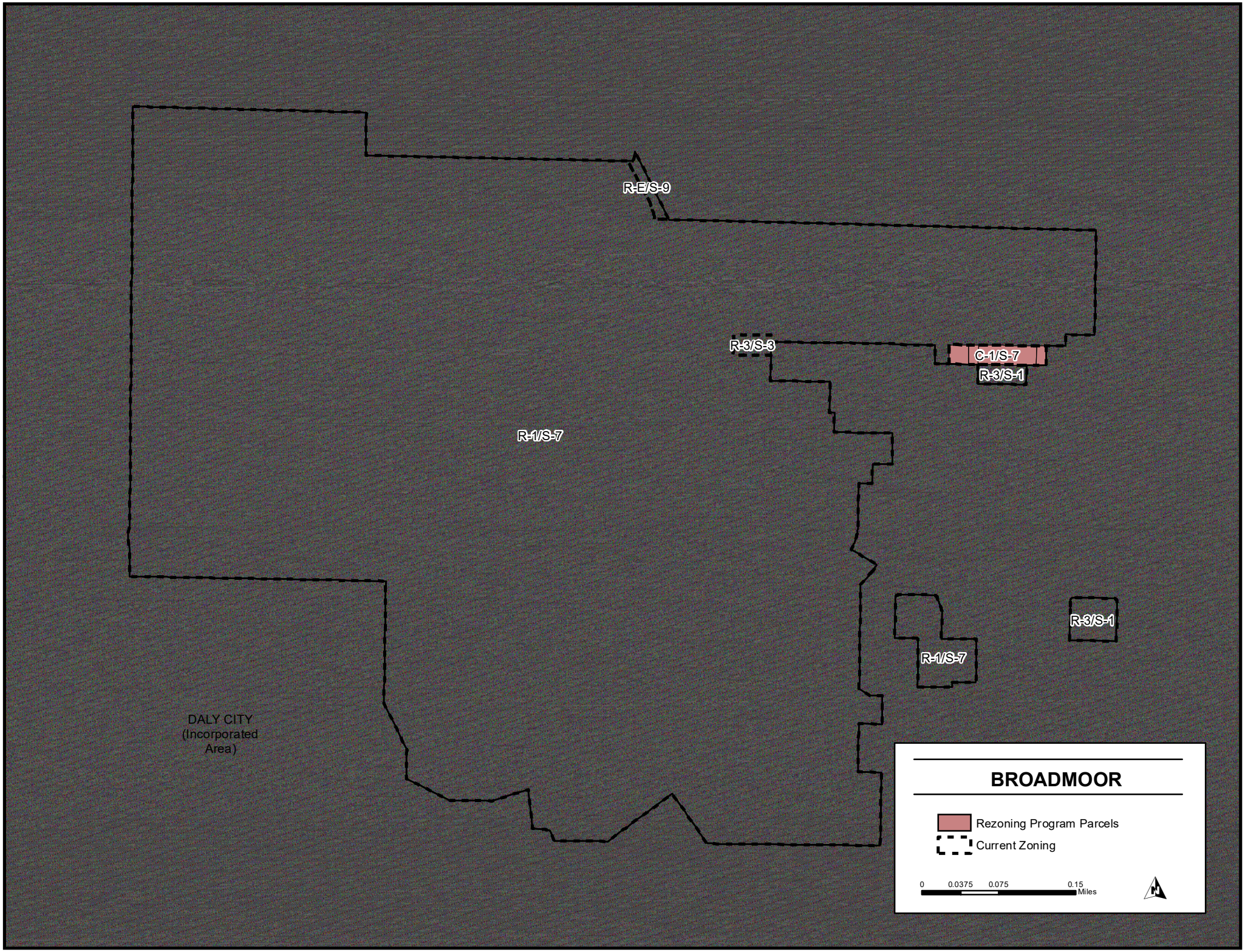
R-E/S-9
R-3/S-3
C-1/S-7
R-3/S-1
R-1/S-7
R-3/S-1
R-1/S-7
DALY CITY
(Incorporated
Area)
BROADMOOR
Rezoning Program Parcels
Current Zoning
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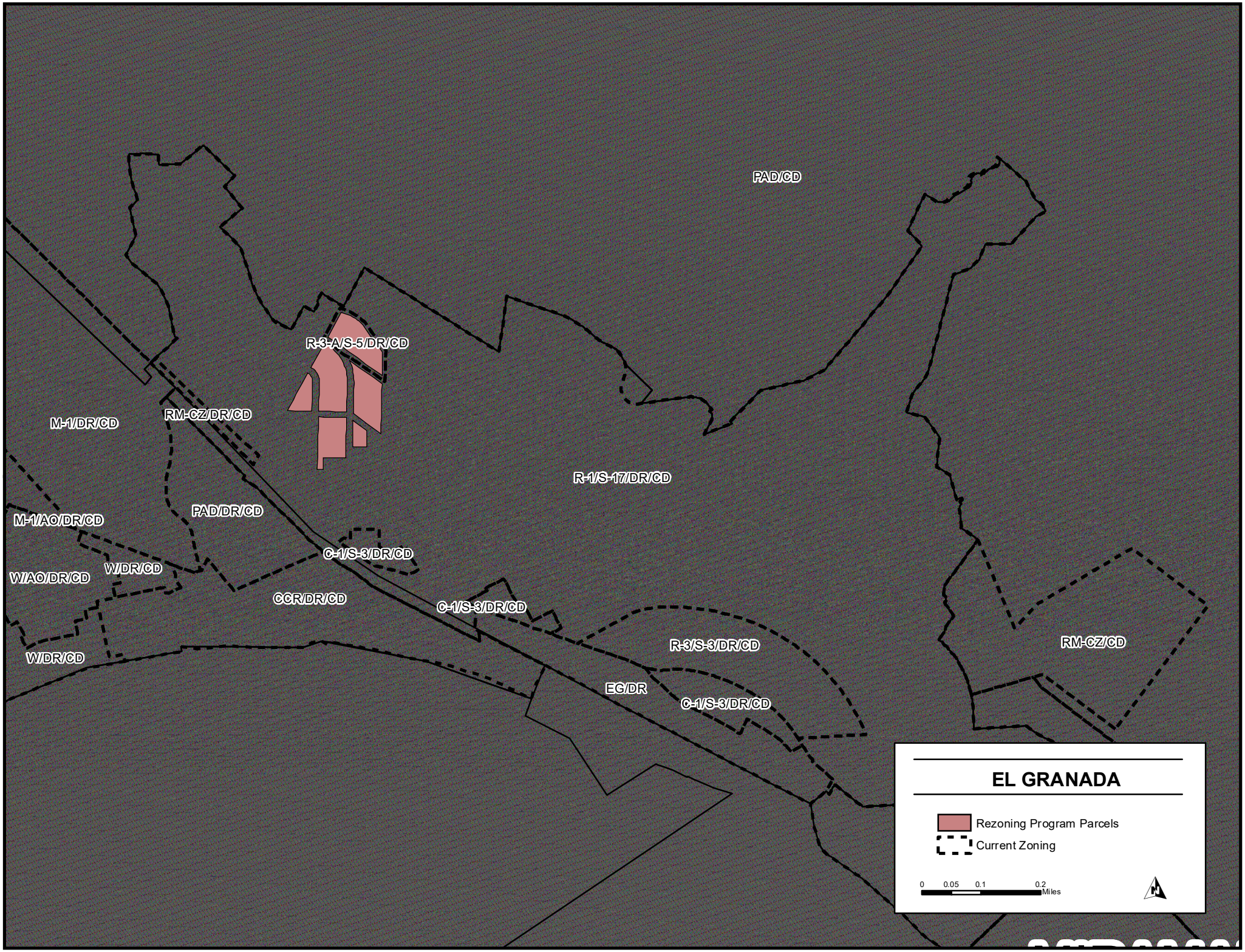
Miles
N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M-1/DR/CD
RM-CZ/DR/CD
R-1/S-17/DR/CD
PAD/DR/CD
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C-1/S-3/DR/CD
W/DR/CD
W/AO/DR/CD
CCR/DR/CD
C-1/S-3/DR/CD
R-3/S-3/DR/CD
RM-CZ/CD
W/DR/CD
EG/DR
C-1/S-3/DR/CD
EL GRANADA
Rezoning Program Parcels
Current Zoning
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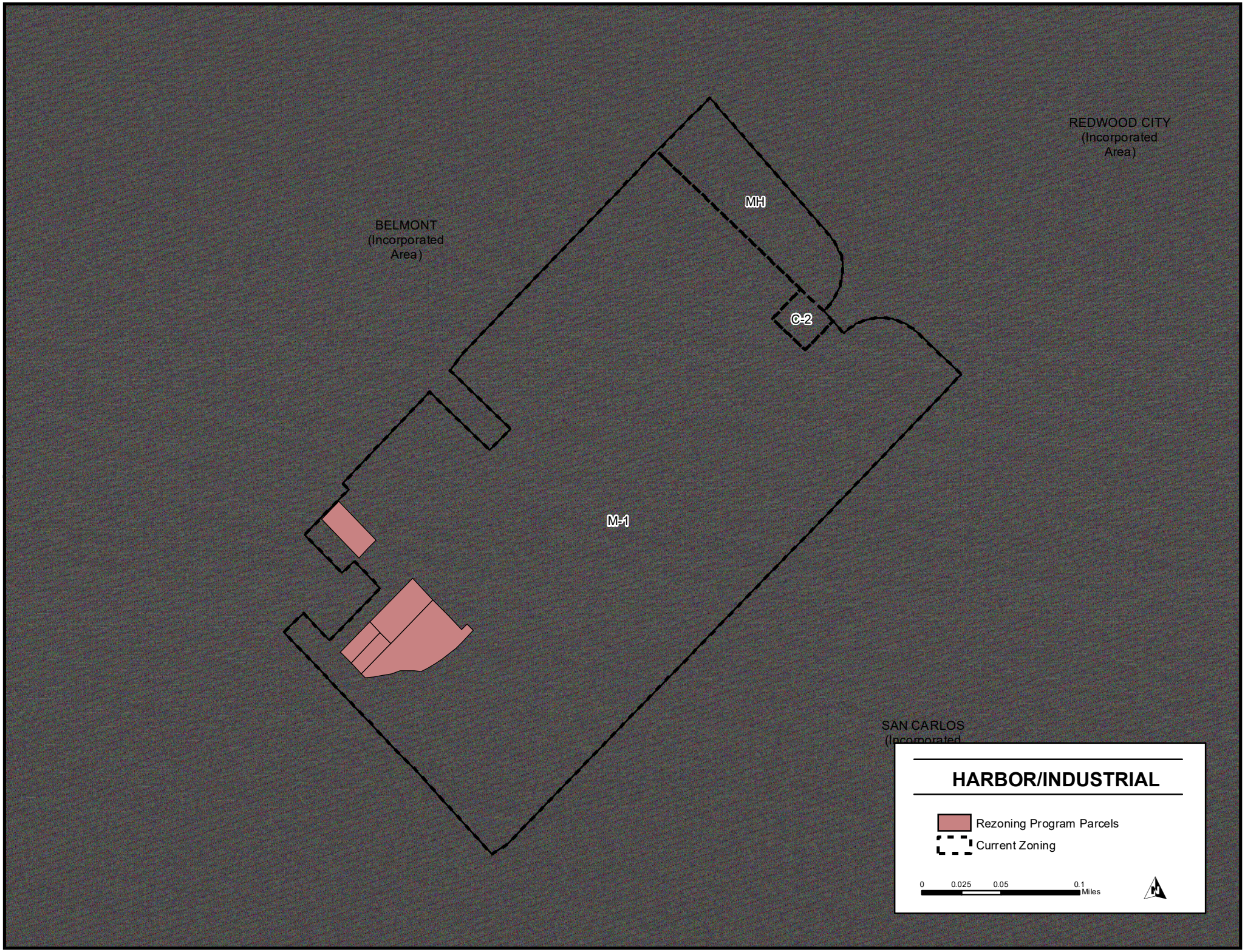
Miles
N


REDWOOD CITY
(Incorporated
Area)
MH
BELMONT
(Incorporated
Area)
C-2
M-1
SAN CARLOS
HARBOR/INDUSTRIAL
Rezoning Program Parcels
Current Zoning
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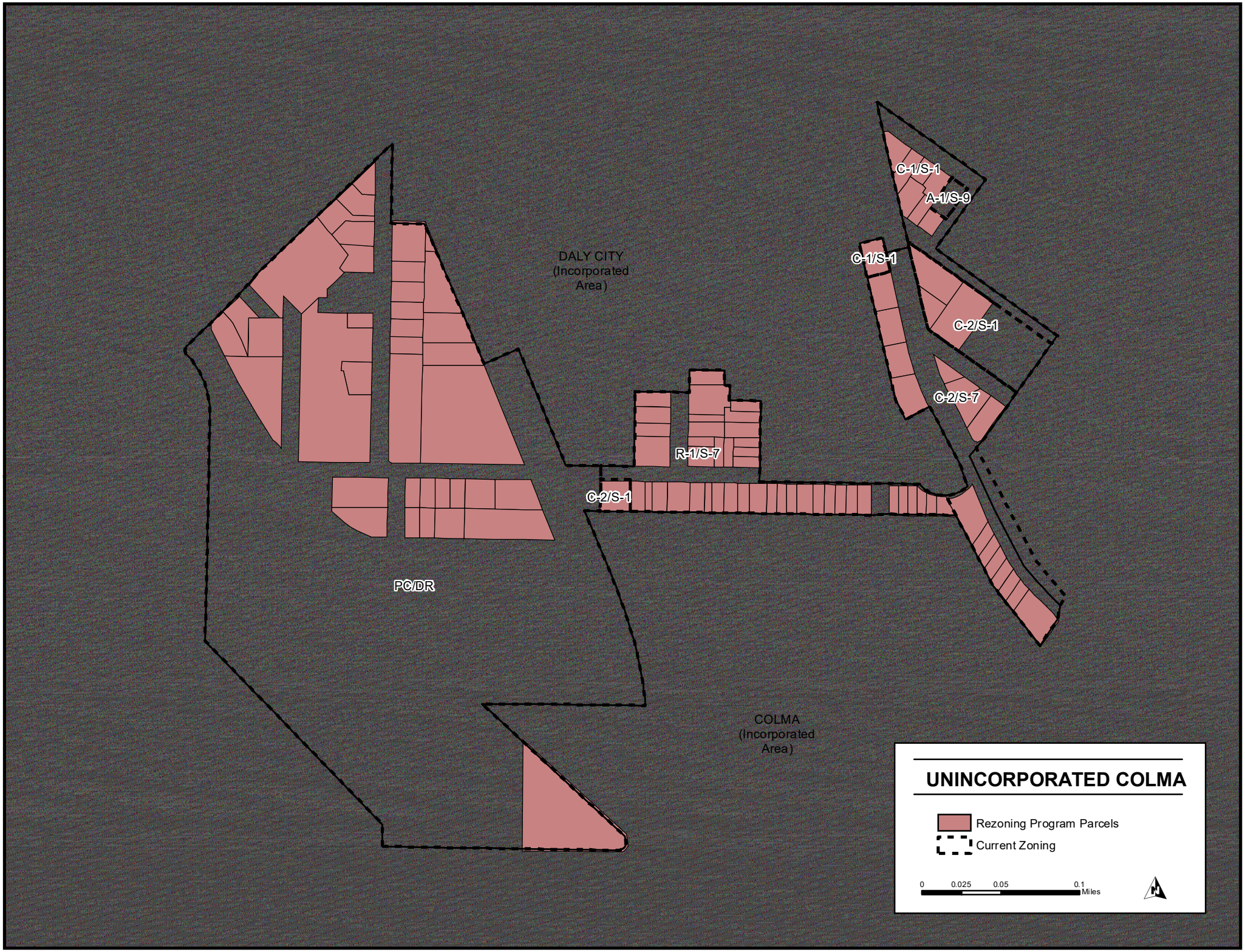
0.025
0.05
0.1
Miles
N


C-1/S-1
A-1/S-9
C-1/S-1
C-2/S-1
C-2/S-7
DALY CITY
(Incorporated
Area)
R-1/S-7
C-2/S-1
PC/DR
COLMA
(Incorporated
Area)
UNINCORPORATED COLMA
Rezoning Program Parcels
Current Zoning
0
0.025
0.05
0.1
Miles
N

RECENT PROJECTS

Table E-4 shows a number of projects completed in the unincorporated County in the past several years. These projects are not included in the calculation of capacity to meet the County's RHNA, but provide additional examples of the types of projects, densities of development, and range of affordability of recent development, supporting the analysis presented above and shown in additional detail in Tables E-12 through E-15.

Table E-4: Recently Completed Multifamily Projects, Unincorporated San Mateo County

Project Name	Project Location	APN	General Plan Land Use	Zoning	Parcel Size (Acres)	Density (unit/acre)	Project Description	Total Units	Affordable Units
Sunrise Center	1 Selby Lane (2915 El Camino Real) North Fair Oaks	060271120	Commercial Mixed-Use	NMU-ECR	1.40	64.46	90 unit 2- and 3-story residential care facility, 63 parking spaces	90	0
St Leo's	97 Nottingham North Fair Oaks	054263150	Medium High Density Residential	R-3/S-5	0.29	52.00	15 units, 3-story, 100% affordable	15	9
Fair Oaks Commons	2821 El Camino Real North Fair Oaks	054284360	Commercial Mixed-Use	CMU-1	0.60	110.85	67 unit 100% affordable, 4 stories, 52 parking spaces	67	67
Waverly Place	105 5th Avenue North Fair Oaks	060265150	Commercial Mixed-Use	PUD-137	0.41	38.77	16 unit formerly homeless/mental health assisted living facility	16	16
F Street	300 F Street Colma	081411100	High Density Residential	PC	0.98	32.80	4 separate condo buildings, 32 units total	32	0
Mavericks Apartments	101 Avenue Portola El Granada	047206230	High Density Residential	R-3/S-3	0.39	30.64	12 unit rental multifamily, 4 ADA units, 1 inclusionary low-income unit	12	1
N/A	1811 Woodside Road Redwood City	069261440	High Density Residential	R-3/S-3	0.33	33.48	11-unit multifamily rental, 1 ADA unit, 1 inclusionary low-income unit	11	1
N/A	195 Avenue Cabrillo El Granada	047271200	High Density Residential	R-3/S-3	0.25	36.61	3-story, 9-unit condominium multifamily, 1 inclusionary low-income unit	9	1

PIPELINE PROJECTS: APPROVED, ENTITLED, IN PROCESS

Projects currently underway are shown in Table E-5. Each of these projects is either approved and/or entitled, or has advanced significantly and expended significant resources in the approval process, and faces no remaining notable roadblocks or uncertainties in the permitting process.

Table E-5: Pipeline Projects

Address	Community	APN	General Plan Designation	Zoning	Min Density	Max Density	Size (acres)	Existing Use	Capacity by Income Level				Total Units	Project Description
									Very Low	Low	Moderate	Above Moderate		
CARLOS ST AT SIERRA ST	MOSS BEACH	37022070	Medium High Density Residential	PUD-124	8.8	17.4	11.0	Vacant	35	35	0	1	71	100% affordable project on site of previously approved higher density mixed-income project, revised to lower densities
2385 CARLOS ST	MOSS BEACH	037097200	Neighborhood Commercial	PUD-121	N/A	N/A	0.5	Commercial	0	1	0	7	8	3 building, 8-unit multifamily w/ one affordable unit, 16 parking spaces
206 SEQUOIA AVE	REWOOD CITY	069341050	Medium Density Residential	R-3	17.5	87	0.4	Residential	0	3	0	20	23	23 unit Density Bonus project with 3 affordable units
1311 WOODSIDE RD	REDWOOD CITY	069311250	High Density Residential	R-3	17.5	87	0.2	Residential	0	1	0	5	6	6 three-story townhomes, 1 low-income unit

Address	Community	APN	General Plan Designation	Zoning	Min Density	Max Density	Size (acres)	Existing Use	Very Low	Low	Moderate	Above Moderate	Total Units	Project Description
2700 MIDDLEFIELD RD	NORTH FAIR OAKS	054113140	Commercial Mixed Use	CMU-3	60	120	2.7	Commercial	103	76	0	0	179	2 buildings, one 5-story, one 6-story, 179 unit affordable units w/ childcare and community facilities; SB 35 project w/ State funding and dedication of County-owned land
2875 EL CAMINO REAL	NORTH FAIR OAKS	054284200	Commercial Mixed Use	CMU-1	60	80	0.1	Commercial	0	0	0	4	4	Residential mixed-use with 4 residential units, no affordable units
2857 EL CAMINO REAL	NORTH FAIR OAKS	054284220	Commercial Mixed Use	CMU-1	60	80	0.13	Commercial	0	1	0	8	9	9 unit all residential, 1 affordable inclusionary unit
3051 EDISON WAY	NORTH FAIR OAKS	060041080	Commercial Mixed Use	CMU-3	60	80	0.5	Vacant	58	20	1	0	79	5-story, 79-unit 100% affordable housing, 28 parking spaces; SB 35 project

Address	Community	APN	General Plan Designation	Zoning	Min Density	Max Density	Size (acres)	Existing Use	Very Low	Low	Moderate	Above Moderate	Total Units	Project Description
2949 EDISON WAY	NORTH FAIR OAKS	060041110	Commercial Mixed Use	CMU-3	60	80	1.3	Vacant	16	17	41	95	169	7-story, 169 unit multifamily residential, Density Bonus project
396 3RD AVE	NORTH FAIR OAKS	060083360	Neighborhood Mixed Use	NMU	24	60	0.2	Commercial	0	0	1	6	7	4-story mixed-use building with 7 residential units (1 inclusionary affordable), retail space
434 MACARTHUR AVE	NORTH FAIR OAKS	054233090	Commercial Mixed Use	CMU-3	60	120	0.46	Residential	42	42	1	1	86	86 units, 100% dedicated affordable
									254	**196**	**44**	**147**	**641**	

ADU PROJECTIONS

The County has amended its ADU regulations multiple times since 2018, to achieve consistency with State law, and in some cases to provide more flexible regulations than State law requires. Multiple ADUs are now allowed as a ministerial use on every parcel that allows single-family or multifamily residential uses, conditionally or by right, outside the County's coastal zone, regardless of the majority of otherwise applicable standards including lot size, floor area ratio, normal setbacks, design standards, and other standards. Multiple ADUs are also allowed as a ministerial use in the same manner on all sites zoned for single-family or multifamily development in the County's Coastal Zone. Due to the flexibility now allowed by the regulations, the County's extensive efforts to publicize and popularize the potential of ADUs, and the increased public awareness and popularity of ADUs overall, there has been a significant increase in ADU production in the past several years, far exceeding prior years. The projections below are based on ADU production subsequent to the amended regulations, but do not assume that similar exponential increases will continue; rather, the estimate projects a modest growth, resulting in an average of 30 units per year throughout the Housing Element period.

As noted above, projections of ADU affordability are based on UC Berkeley Center for Community Innovation and ABAG's analysis of affordability of ADUs in California, and in the Bay Area.

Table E-6: ADU Production by Year

Year	ADUs
2018	17
2019	17
2020	36
2021	32
2022	33
Total	135

Source: San Mateo County Permitting Database

Table E-7: Projected ADUs, Housing Element Period

Year	Projected ADUs
2023	30
2024	30
2025	30
2026	30
2027	30
2028	30
2029	30
2030	30
Total	240

Vacant Developable and Non-Vacant Redevelopable Sites

The tables on the following pages show the developable and redevelopable parcels included in the Sites Inventory, including vacant multifamily zoned sites, non-vacant redevelopable residentially zoned sites, and vacant single-family zoned sites.

Table E-8: Vacant Multifamily Residential Zoned Sites **Units by Income Level**

Community	Address	APN	General Plan Designation	Zoning Designation	Min Density	Max Density	Current Use	Parcel Size (Acres)	Very Low	Low	Moderate	Above Moderate	Total Capacity
El Granada	N/A	047207080	High Density Residential	R-3/S-3/DR/CD	17.5	87	Vacant	0.21	2	2	2	2	7
El Granada	110 Isabella Ave, El Granada	047271170	High Density Residential	R-3/S-3/DR/CD	17.5	87	Vacant	0.12	1	1	1	1	4
El Granada	170 Avenue Portola, El Granada	047233340	High Density Residential	R-3/S-3/DR/CD	17.5	87	Vacant	0.13	1	1	1	1	4
El Granada	N/A	047271190	High Density Residential	R-3/S-3/DR/CD	17.5	87	Vacant	0.16	1	1	1	1	5
North Fair Oaks	N/A	054217030	Medium High Density Residential	R-3/S-5	8.8	17.4	Vacant	0.17	3	3	3	3	10
North Fair Oaks	151 Buckingham Ave, Redwood City	054265100	Medium High Density Residential	R-3/S-5	8.8	17.4	Vacant	0.12	2	2	2	2	7
North Fair Oaks	Northside Ave, Redwood City	054251350	High Density Industrial Mixed Use	M-1/EDISON/NFO	60	120	Vacant	0.26	3	3	3	3	10
North Fair Oaks	Northside Ave, Redwood City	060031470	High Density Industrial Mixed Use	M-1/EDISON/NFO	60	120	Vacant	0.31	3	3	3	3	10
North Fair Oaks	N/A	054161380	High Density Industrial Mixed Use	M-1/NFO	60	120	Vacant	0.31	3	3	3	3	10

Community	Address	APN	General Plan Designation	Zoning Designation	Min Density	Max Density	Current Use	Parcel Size (Acres)	Very Low	Low	Moderate	Above Moderate	Total Capacity
North Fair Oaks	3121 Middlefield Rd, Redwood City	060059380	Neighborhood Mixed Use	NMU/DR	24	60	Vacant	0.22	3	3	3	3	10
Sequoia Tract	N/A	069291460	Medium High Density Residential	R-3/S-1	8.8	17.4	Vacant	0.35	0	0	0	4	4
North Fair Oaks	301 6Th Ave, Menlo Park	060091370	Medium High Density Residential	R-3/S-3	8.8	17.4	Vacant	0.27	4	4	4	4	16
									23	**23**	**23**	**27**	**98**

Table E-9: Non-vacant Redevelopable Residentially Zoned Sites

Units by Income Level

Address	Community	APN	General Plan Designation	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Very Low	Low	Moderate	Above Moderate	Total Capacity
2809 El Camino Real, Redwood City	North Fair Oaks	054284330	Commercial Mixed Use	CMU-1	60	80	0.33	Auto/Sales Repair	5	5	5	5	20
2775 El Camino Real, Redwood City	North Fair Oaks	054276200	Commercial Mixed Use	CMU-1	60	80	0.25	Auto/Sales Repair	4	4	4	4	15
2893 El Camino Real, Redwood City	North Fair Oaks	054284370	Commercial Mixed Use	CMU-1	60	80	0.19	Light Mfg.	3	3	3	3	10
N/A	North Fair Oaks	054284210	Commercial Mixed Use	CMU-1	60	80	0.13	Parking Lot	3	3	3	3	10
2701 El Camino Real, Redwood City	North Fair Oaks	054276350	Commercial Mixed Use	CMU-1	60	80	0.27	Professional Bldg.	4	4	4	4	15
3275 El Camino Real, Atherton	North Fair Oaks	060281520	Commercial Mixed Use	CMU-1	60	80	0.35	Store	6	6	6	6	25

Address	Community	APN	General Plan Designation	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Very Low	Low	Moderate	Above Moderate	Total Capacity
3401 El Camino Real, Atherton	North Fair Oaks	060291200	Commercial Mixed Use	CMU-1	60	80	0.25	Store	4	4	4	4	15
3295 El Camino Real, Atherton	North Fair Oaks	060281760	Commercial Mixed Use	CMU-1	60	80	0.52	Store & Office	9	9	9	9	35
, Redwood City	North Fair Oaks	054285210	Commercial Mixed Use	CMU-2	60	80	0.14	Parking Lot	3	3	3	3	10
2907 El Camino Real, Redwood City	North Fair Oaks	054285260	Commercial Mixed Use	CMU-2	60	80	0.51	Restaurant	9	9	9	9	35
2901 Middlefield Rd, Redwood City	North Fair Oaks	054222280	Commercial Mixed Use	CMU-3	60	120	0.31	Auto/Sales Repair	8	8	8	8	30
2920 Middlefield Rd, Redwood City	North Fair Oaks	054217160	Commercial Mixed Use	CMU-3	60	120	0.25	Auto/Sales Repair	6	6	6	6	25
2938 Crocker Ave, Redwood City	North Fair Oaks	054222310	Commercial Mixed Use	CMU-3	60	120	0.22	Auto/Sales Repair	6	6	6	6	24
2701 Middlefield Rd, Redwood City	North Fair Oaks	054241220	Commercial Mixed Use	CMU-3	60	120	0.16	Auto/Sales Repair	4	4	4	4	15
2847 Middlefield Rd, Redwood City	North Fair Oaks	054221260	Commercial Mixed Use	CMU-3	60	120	0.15	Auto/Sales Repair	4	4	4	4	15
2900 Middlefield Rd, Redwood City	North Fair Oaks	054217120	Commercial Mixed Use	CMU-3	60	120	0.14	Auto/Sales Repair	4	4	4	4	15

Table E-10: Vacant Single Family Residential Sites

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
35 Loma Vista Ln, Burlingame	Burlingame Hills	027011180	Medium Low Density Residential	R-1/S-9	2.4	6	1.76	Vacant Land	1	1
2805 Adeline Dr, Burlingame	Burlingame Hills	027101010	Medium Low Density Residential	R-1/S-9	2.4	6	0.23	Vacant Land	1	1
N/A	Burlingame Hills	027120090	Low Density Residential	R-1/S-10	0.3	2.3	0.66	Vacant Land	1	1
6 La Strada Ct, Burlingame	Burlingame Hills	027202240	Medium Low Density Residential	R-1/S-9	2.4	6	0.30	Vacant Land	1	1
N/A	Burlingame Hills	027251230	Medium Low Density Residential	R-1/S-9	2.4	6	0.28	Vacant Land	1	1
N/A	Montara	036013240	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
2nd St, Montara	Montara	036014230	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
5Th St, Montara	Montara	036021480	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036024050	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036024060	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	Montara	036024170	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	Montara	036025190	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036025270	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
Ninth St, Montara	Montara	036025330	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
10Th St, Montara	Montara	036031280	Residential Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Montara	036033370	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
, Montara	Montara	036046430	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	Montara	036047110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
N/A	Montara	036055240	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	Montara	036057070	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036057100	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036057120	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.36	Vacant Land	1	1
N/A	Montara	036085200	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.24	Vacant Land	1	1
N/A	Montara	036085210	l Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	Montara	036095040	l Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	Montara	036095190	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
N/A	Montara	036095400	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.34	Vacant Land	1	1
N/A	Montara	036101250	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
680 Harte St, Montara	Montara	036102470	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036102530	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.26	Vacant Land	1	1
N/A	Montara	036103140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036103220	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.22	Vacant Land	1	1
Birch St, Montara	Montara	036103490	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Montara	036103610	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036103620	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
Cedar St, Montara	Montara	036103690	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	Montara	036104510	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
770 Harte St, Montara	Montara	036104520	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036105020	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036105350	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036105370	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
Cedar St, Montara	Montara	036105380	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
Jordan St, Half Moon Bay	Montara	036113250	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
920 Irving St, Montara	Montara	036113480	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.31	Vacant Land	1	1
Jordan St, Montara	Montara	036113520	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	Montara	036121100	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.29	Vacant Land	1	1
N/A	Montara	036128050	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	Montara	036128170	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
700 Cedar St, Montara	Montara	036134070	Medium Density Residential	RM-CZ/DR/CD	0	0.2	1.26	Vacant Land	1	1
N/A	Montara	036151120	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Montara	036151140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036153120	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.11	Vacant Land	1	1
N/A	Montara	036154010	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.50	Vacant Land	1	1
825 Edison St, Montara	Montara	036161270	Very Low Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	036191010	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	2.10	Vacant Land	1	1
Buenavista Rd, Montara	Montara	036194100	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.59	Vacant Land	1	1
N/A	Montara	036202050	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.33	Vacant Land	1	1
N/A	Montara	036202070	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.53	Vacant Land	1	1
N/A	Montara	036202110	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	5.59	Vacant Land	1	1
, Montara	Montara	036210110	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.01	Vacant Land	1	1
Buena Vista Rd, Montara	Montara	036223050	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	2.93	Vacant Land	1	1
, Montara	Montara	036223070	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.46	Vacant Land	1	1
N/A	Montara	036225120	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.23	Vacant Land	1	1
N/A	Montara	036231010	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.99	Vacant Land	1	1
N/A	Montara	036243010	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.17	Vacant Land, Under 40 Acres	1	1
Hermosa Rd, Montara	Montara	036243160	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.99	No Data	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
Hermosa Rd, Montara	Montara	036243170	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.25	No Data	1	1
, Montara	Montara	036261060	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.14	Vacant Land, Under 40 Acres	1	1
, Montara	Montara	036261070	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.00	Vacant Land, Under 40 Acres	1	1
, Montara	Montara	036261080	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.46	Vacant Land, Under 40 Acres	1	1
, Montara	Montara	036263060	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.04	Vacant Land	1	1
N/A	Montara	036282330	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.31	Vacant Land	1	1
N/A	Montara	037012110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	Montara	037014250	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
13Th St, Montara	Montara	037014400	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
13Th St, Montara	Montara	037014420	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	037015140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	037015190	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	Montara	037015280	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.60	Vacant Land	1	1
N/A	Rural Midcoast	037031030	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	1.46	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Rural Midcoast	037043010	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	3.45	Vacant Land	1	1
N/A	Rural Midcoast	037052240	Very Low Density Residential	RM-CZ/DR/CD	0	0.2	2.85	Vacant Land, Under 40 Acres	1	1
N/A	Moss Beach	037062110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	Moss Beach	037064110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	Moss Beach	037064160	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	Moss Beach	037064190	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	Moss Beach	037064300	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
N/A	Moss Beach	037066090	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
N/A	Moss Beach	037067220	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	Moss Beach	037083130	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
									1	1
									1	1
N/A	Moss Beach	037084240	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	Moss Beach	037085030	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant Land	1	1
N/A	Moss Beach	037086140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	Moss Beach	037115060	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Moss Beach	037123430	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.33	Vacant Land	1	1
N/A	Moss Beach	037123560	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
Reef Point Rd, Moss Beach	Moss Beach	037123790	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	Moss Beach	037131060	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
Vermont Ave, Moss Beach	Moss Beach	037143130	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
Vermont Ave, Moss Beach	Moss Beach	037143140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
Vermont Ave, Moss Beach	Moss Beach	037143150	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	Moss Beach	037147140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
Wave Ave, Moss Beach	Moss Beach	037154060	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	Moss Beach	037155090	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	Moss Beach	037157120	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7		Vacant Land	1	1
1900 Sunshine Valley Rd, Montara	Moss Beach	037157070	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
									1	1
Lancaster Blvd, Moss Beach	Moss Beach	037172120	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant Land	1	1
Cypress Ave, Moss Beach	Moss Beach	037174440	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	Moss Beach	037183110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
, San Mateo	San Mateo Highlands	038141010	Medium Low Density Residential	R-1/S-8	2.4	6	0.36	Vacant Land	1	1
N/A	San Mateo Highlands	038141210	Medium Low Density Residential	R-1/S-8	2.4	6	0.27	Vacant Land	1	1
N/A	San Mateo Highlands	041090150	Medium Low Density Residential	R-1/S-8	2.4	6	0.18	Vacant Land	1	1
N/A	San Mateo Highlands	041111999	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
1452 Bel Aire Rd, San Mateo	San Mateo Highlands	041111020	Low Density Residential	R-1/S-8	0.3	2.3		Vacant	1	1
N/A	San Mateo Highlands	041111550	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111370	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111380	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111390	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111400	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111410	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111420	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111430	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111440	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111450	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	San Mateo Highlands	041111460	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111470	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111480	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111490	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111500	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111510	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111520	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111530	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111540	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111560	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
N/A	San Mateo Highlands	041111570	Low Density Residential	R-1/S-8	0.3	2.3		Brush, Barren	1	1
130 Presidio Ave, El Granada	El Granada	047043030	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047055090	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
N/A	El Granada	047055210	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047056320	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
, El Granada	El Granada	047071280	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047074180	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	El Granada	047074290	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047075090	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047075250	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
Almeria Ave, El Granada	El Granada	047075320	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	El Granada	047077020	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
Carmel Ave, El Granada	El Granada	047091030	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047095070	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	El Granada	047102080	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	El Granada	047102130	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	El Granada	047102210	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	El Granada	047105100	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047105190	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047111180	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	El Granada	047127430	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047135110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047136010	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	El Granada	047136460	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047141060	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.37	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	El Granada	047141150	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.27	Vacant Land	1	1
N/A	El Granada	047142030	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.32	Vacant Land	1	1
Avenue Portola, El Granada	El Granada	047142180	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	El Granada	047143370	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.64	Vacant Land	1	1
N/A	El Granada	047144050	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
N/A	El Granada	047144240	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	El Granada	047144280	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	El Granada	047151110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	El Granada	047151190	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.31	Vacant Land	1	1
N/A	El Granada	047151220	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
N/A	El Granada	047152020	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.28	Vacant Land	1	1
N/A	El Granada	047152220	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
121 Lewis Av, El Granada	El Granada	047152230	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047162330	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	El Granada	047162540	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047163120	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.25	Vacant Land	1	1
N/A	El Granada	047163170	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	El Granada	047163500	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047163560	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
N/A	El Granada	047163570	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	El Granada	047163580	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047163590	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047164050	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.34	Vacant Land	1	1
N/A	El Granada	047164150	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.40	Vacant Land	1	1
N/A	El Granada	047164180	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.24	Vacant Land	1	1
N/A	El Granada	047164220	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047164230	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047171120	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	El Granada	047171300	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	El Granada	047171310	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
Isabella Ave, El Granada	El Granada	047172110	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047172140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	El Granada	047172150	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047173150	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	El Granada	047175090	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	El Granada	047175100	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
N/A	El Granada	047181330	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant Land	1	1
N/A	El Granada	047181510	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047181610	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.16	Vacant Land	1	1
N/A	El Granada	047181670	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.17	Vacant Land	1	1
San Pedro Rd, El Granada	El Granada	047181750	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant Land	1	1
N/A	El Granada	047181790	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047181810	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	El Granada	047181850	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	El Granada	047182360	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.30	Vacant Land	1	1
N/A	El Granada	047182560	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	El Granada	047182570	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	El Granada	047191390	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
Columbus Ave, El Granada	El Granada	047191440	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.15	Vacant Land	1	1
Isabella Ave, El Granada	El Granada	047192060	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	El Granada	047192230	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant Land	1	1
N/A	El Granada	047192440	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.22	Vacant Land	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
463 The Alameda, El Granada	El Granada	047212150	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant Land	1	1
N/A	El Granada	047213380	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047215340	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant Land	1	1
N/A	El Granada	047216310	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047217010	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant Land	1	1
N/A	El Granada	047221180	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.19	Vacant	1	1
N/A	El Granada	047222260	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant	1	1
N/A	El Granada	047222420	Medium Density Residential	R-1/S-17/DR/CD		8.7	0.18	Vacant	1	1
N/A	El Granada	047222430	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.18	Vacant	1	1
N/A	El Granada	047223030	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant	1	1
N/A	El Granada	047224140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant	1	1
N/A	El Granada	047242040	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.21	Vacant	1	1
N/A	El Granada	047242280	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.23	Vacant	1	1
N/A	El Granada	047243150	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.13	Vacant	1	1
N/A	El Granada	047244280	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.20	Vacant	1	1
N/A	El Granada	047274370	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.22	Vacant	1	1
1194 Columbus St, El Granada	El Granada	047275490	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7		Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	El Granada	047284070	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.12	Vacant	1	1
N/A	El Granada	047292050	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant	1	1
Malaga St, El Granada	El Granada	047292320	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant	1	1
N/A	El Granada	047294140	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant	1	1
N/A	El Granada	047294310	Medium Density Residential	R-1/S-17/DR/CD	6.1	8.7	0.14	Vacant	1	1
Alameda Ave, Half Moon Bay	Miramar	048013900	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.90	Vacant	1	1
Alameda Ave, Half Moon Bay	Miramar	048013910	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.44	Vacant	1	1
N/A	Miramar	048024420	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.25	Vacant	1	1
N/A	Miramar	048025240	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.30	Vacant	1	1
461 Cortez Ave, Miramar	Miramar	048025510	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant	1	1
N/A	Miramar	048031110	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant	1	1
Alameda Ave, Half Moon Bay	Miramar	048031170	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.24	Vacant	1	1
N/A	Miramar	048034130	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.15	Vacant	1	1
N/A	Miramar	048042310	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.21	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Miramar	048052270	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.14	Vacant	1	1
N/A	Miramar	048065180	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant	1	1
Hermosa Ave, Miramar	Miramar	048065190	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.46	Vacant	1	1
N/A	Miramar	048072230	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.23	Vacant	1	1
N/A	Miramar	048072280	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.30	Vacant	1	1
, Half Moon Bay	Miramar	048076120	Medium Low Density Residential	R-1/S-94/DR/CD	2.4	6	0.80	Vacant	1	1
N/A	Miramar	048093020	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.22	Vacant	1	1
N/A	Miramar	048093030	Medium High Density Residential	R-1/S-17/DR/CD	8.8	17.4	0.29	Vacant	1	1
N/A	Devonshire	049020030	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.17	Vacant	1	1
N/A	Devonshire	049020080	Medium Low Density Residential	R-E/S-102/DR	2.4	6	3.38	Vacant	1	1
N/A	Devonshire	049020270	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.82	Vacant	1	1
N/A	Devonshire	049020570	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.35	Vacant	1	1
N/A	Devonshire	049061060	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant	1	1
N/A	Devonshire	049061160	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.98	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Devonshire	049062090	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant	1	1
N/A	Devonshire	049062100	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.23	Vacant	1	1
37 Camborne Ave, San Carlos	Devonshire	049062110	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant	1	1
N/A	Devonshire	049062280	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant	1	1
N/A	Devonshire	049063010	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.12	Vacant	1	1
N/A	Devonshire	049063050	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant	1	1
N/A	Devonshire	049063060	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.19	Vacant	1	1
N/A	Devonshire	049063070	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant	1	1
Cranfield Ave, San Carlos	Devonshire	049063090	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant	1	1
N/A	Devonshire	049063110	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.23	Vacant	1	1
N/A	Devonshire	049063120	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.25	Vacant	1	1
N/A	Devonshire	049063440	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.29	Vacant	1	1
N/A	Devonshire	049080220	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.54	Vacant	1	1
N/A	Devonshire	049092130	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.12	Vacant	1	1
N/A	Devonshire	049093030	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.20	Vacant	1	1
N/A	Devonshire	049093040	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant	1	1
N/A	Devonshire	049093050	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.13	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Devonshire	049093060	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.17	Vacant	1	1
N/A	Devonshire	049103170	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.36	Vacant	1	1
N/A	Devonshire	049103300	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.30	Vacant	1	1
N/A	Devonshire	049103330	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.35	Vacant	1	1
N/A	Devonshire	049110070	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.34	Vacant	1	1
N/A	Devonshire	049110080	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.38	Vacant	1	1
N/A	Devonshire	049110100	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.40	Vacant	1	1
N/A	Devonshire	049110720	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant	1	1
N/A	Devonshire	049141140	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.15	Vacant	1	1
N/A	Devonshire	049142260	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.14	Vacant	1	1
N/A	Devonshire	049142330	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.23	Vacant	1	1
N/A	Devonshire	049142340	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.15	Vacant	1	1
N/A	Devonshire	049142350	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.18	Vacant	1	1
N/A	Devonshire	049142550	Medium Density Residential	R-1/S-71/DR	6.1	8.7	0.39	Vacant	1	1
N/A	Palomar Park	051022070	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.29	Vacant	1	1
N/A	Palomar Park	051022160	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.26	Vacant	1	1
N/A	Palomar Park	051022470	Medium Low Density Residential	R-1/S-91/DR	2.4	6		Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Palomar Park	051022310	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.31	Vacant	1	1
N/A	Palomar Park	051022380	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.42	Vacant	1	1
N/A	Palomar Park	051031160	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.37	Vacant	1	1
N/A	Palomar Park	051031590	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.41	Vacant	1	1
N/A	Palomar Park	051032030	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.27	Vacant	1	1
N/A	Palomar Park	051032080	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.38	Vacant	1	1
N/A	Palomar Park	051040310	Low Density Residential	R-1/S-101/DR	0.3	2.3	1.02	Vacant	1	1
65 Palomar Oaks Ln, Redwood City	Palomar Park	051040430	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.70	Vacant	1	1
45 Palomar Oaks Ln, Redwood City	Palomar Park	051040450	Low Density Residential	R-1/S-101/DR	2.4	6	0.52	Vacant	1	1
1509 Acorn Pl, Redwood City	Palomar Park	051040480	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.50	Vacant	1	1
N/A	Palomar Park	051051280	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.31	Vacant	1	1
N/A	Palomar Park	051053130	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.26	Vacant	1	1
N/A	Palomar Park	051053230	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.61	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Palomar Park	051053260	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.30	Vacant	1	1
1508 Deer Creek Ln, Redwood City	Palomar Park	051151260	Medium Low Density Residential	R-1/S-91/DR	2.4	6	0.33	Vacant	1	1
N/A	Palomar Park	051417080	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.90	Vacant	1	1
N/A	Palomar Park	051417090	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.49	Vacant	1	1
N/A	Palomar Park	051417120	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.56	Vacant	1	1
N/A	Palomar Park	051417160	Low Density Residential	R-1/S-101/DR	0.3	2.3	2.67	Vacant	1	1
5 El Vanada Rd, Redwood City	Palomar Park	051440060	Low Density Residential	R-1/S-101/DR	0.3	2.3	4.07	Vacant	1	1
N/A	Palomar Park	051450370	Low Density Residential	R-1/S-101/DR	0.3	2.3	7.18	Vacant	1	1
N/A	Palomar Park	051450380	Low Density Residential	R-1/S-101/DR	0.3	2.3	6.02	Vacant	1	1
N/A	Palomar Park	051461020	Low Density Residential	R-1/S-101/DR	0.3	2.3	1.03	Vacant	1	1
N/A	Palomar Park	051471040	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.63	Vacant	1	1
N/A	Palomar Park	051471050	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.83	Vacant	1	1
N/A	Palomar Park	051472060	Low Density Residential	R-1/S-101/DR	0.3	2.3	0.59	Vacant	1	1
N/A	North Fair Oaks	054185140	Medium Density Residential	R-1/S-73	6.1	8.7	0.14	Vacant	1	1
N/A	North Fair Oaks	054192010	Medium Density Residential	R-1/S-73	6.1	8.7	0.16	Vacant	1	1
, Redwood City	Emerald Lake Hills	057070350	Low Density Residential	RH/DR	0.3	2.3	1.64	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A	Emerald Lake Hills	057081020	Medium Low Density Residential	RH/DR	2.4	6	0.45	Vacant	1	1
N/A	Emerald Lake Hills	057122280	Low Density Residential	RH/DR	0.3	2.3	0.42	Vacant	1	1
North View Way, Redwood City	Emerald Lake Hills	057131420	Medium Low Density Residential	RH/DR	2.4	6	0.28	Vacant	1	1
N/A	Emerald Lake Hills	057153570	Medium Low Density Residential	RH/DR	2.4	6	0.31	Vacant	1	1
651 Vista Dr, Redwood City	Emerald Lake Hills	057222390	Low Density Residential	RH/DR	0.3	2.3	1.20	Vacant	1	1
N/A	Emerald Lake Hills	057231040	Medium Low Density Residential	RH/DR	2.4	6	0.42	Vacant	1	1
N/A	North Fair Oaks	060142080	Medium Density Residential	R-1/S-73	6.1	8.7	0.19	Vacant	1	1
518 San Benito Ave, Menlo Park	North Fair Oaks	060162370	Medium Density Residential	R-1/S-93	6.1	8.7	0.28	Vacant	1	1
425 8Th Ave, Menlo Park	North Fair Oaks	060181120	Medium Density Residential	R-1/S-73	6.1	8.7	0.12	Vacant	1	1
759 Menlo Oaks Dr, Menlo Park	Menlo Oaks	062150250	Low Density Residential	R-1/S-100	0.3	2.3	0.96	Vacant	1	1
N/A	Menlo Oaks	062160510	Low Density Residential	R-1/S-100	0.3	2.3	0.53	Vacant	1	1
227 Old Ranch Rd, Woodside	North Skyline	067060440	Low Density Residential	R-1/S-10	0.3	2.3	0.65	Vacant	1	1
N/A	Emerald Lake Hills	068052180	Low Density Residential	RH/DR	0.3	2.3	0.39	Vacant	1	1
N/A	Emerald Lake Hills	068062230	Low Density Residential	RH/DR	0.3	2.3	0.30	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
, Redwood City	Emerald Lake Hills	068153310	Low Density Residential	RH/DR	0.3	2.3	0.47	Vacant	1	1
N/A	Emerald Lake Hills	068161240	Low Density Residential	RH/DR	0.3	2.3	0.28	Vacant	1	1
N/A	Emerald Lake Hills	068161250	Low Density Residential	RH/DR	0.3	2.3	0.45	Vacant	1	1
751 California Way, Redwood City	Emerald Lake Hills	068162520	Low Density Residential	RH/DR	0.3	2.3	0.35	Vacant	1	1
4055 Jefferson Ave, Redwood City	Emerald Lake Hills	068211350	Low Density Residential	RH/DR	0.3	2.3	0.40	Vacant	1	1
4049 Jefferson Ave, Redwood City	Emerald Lake Hills	068211360	Low Density Residential	RH/DR	0.3	2.3	0.39	Vacant	1	1
108 Wika Ranch Ct, Redwood City	Emerald Lake Hills	068211380	Low Density Residential	RH/DR	0.3	2.3	0.36	Vacant	1	1
119 Wika Ranch Ct, Redwood City	Emerald Lake Hills	068211410	Low Density Residential	RH/DR	0.3	2.3	0.45	Vacant	1	1
115 Wika Ranch Ct, Redwood City	Emerald Lake Hills	068211420	Low Density Residential	RH/DR	0.3	2.3	0.44	Vacant	1	1
N/A	Emerald Lake Hills	068222270	Medium Low Density Residential	RH/DR	2.4	6	0.36	Vacant	1	1
N/A		068262080	Medium Low Density Residential	R-1/S-7	6.1	8.7	0.19	Vacant	1	1
N/A		068262090	Medium Low Density Residential	R-1/S-7	6.1	8.7	0.19	Vacant	1	1
N/A		068262110	Medium Low Density Residential	R-1/S-7	6.1	8.7	0.19	Vacant	1	1
N/A		068262120	Medium Low Density Residential	R-1/S-7	6.1	8.7	0.23	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
N/A		068262290	Medium Low Density Residential	R-1/S-7	6.1	8.7	0.24	Vacant	1	1
N/A	Sequoia Tract	069262420	Medium Low Density Residential	R-1/S-74	6.1	8.7	0.14	Vacant	1	1
Terry Ln, Redwood City	Sequoia Tract	069280470	Medium Low Density Residential	R-1/S-74	6.1	8.7	0.17	Vacant	1	1
N/A	Sequoia Tract	069293620	Medium Low Density Residential	R-1/S-74	6.1	8.7	0.17	Vacant	1	1
2046 Stockbridge Ave, Redwood City	Sequoia Tract	069301920	Medium Low Density Residential	R-1/S-74	6.1	8.7	0.19	Vacant	1	1
, Redwood City	Sequoia Tract	069353680	Medium Low Density Residential	R-1/S-74	6.1	8.7	0.13	Vacant	1	1
507 Santa Clara Ave, Redwood City	Sequoia Tract	069353850	Medium Low Density Residential	R-1/S-74	6.1	8.7	0.30	Vacant	1	1
N/A	West Menlo Park	074036280	Medium Low Density Residential	R-1/S-72	6.1	8.7	0.14	Vacant	1	1
N/A	West Menlo Park	074105500	Medium Low Density Residential	R-1/S-72	6.1	8.7	0.13	Vacant	1	1
N/A	Weekend Acres	074290320	Medium Low Density Residential	R-1/S-75	6.1	8.7	0.17	Vacant	1	1
N/A	North Skyline	075161350	Low Density Residential	R-1/S-10	0.3	2.3	0.64	Vacant	1	1
N/A	North Skyline	075161360	Low Density Residential	R-1/S-10	0.3	2.3	0.53	Vacant	1	1
N/A	North Skyline	075173110	Low Density Residential	R-1/S-10	0.3	2.3	0.69	Vacant	1	1
N/A	North Skyline	075173120	Low Density Residential	R-1/S-10	0.3	2.3	0.47	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
Fremont Way, Woodside	North Skyline	075174300	Low Density Residential	R-1/S-10	0.3	2.3	1.18	Vacant	1	1
N/A	North Skyline	075191300	Low Density Residential	R-1/S-10	0.3	2.3	0.78	Vacant	1	1
N/A	North Skyline	075192050	Low Density Residential	R-1/S-10	0.3	2.3	0.51	Vacant	1	1
N/A	North Skyline	075200150	Low Density Residential	R-1/S-10	0.3	2.3	0.52	Vacant	1	1
N/A	North Skyline	075200160	Low Density Residential	R-1/S-10	0.3	2.3	0.53	Vacant	1	1
N/A	North Skyline	075200230	Low Density Residential	R-1/S-10	0.3	2.3	0.51	Vacant	1	1
N/A	North Skyline	076014030	Low Density Residential	R-E/S-10	0.3	2.3	0.90	Vacant	1	1
N/A	Los Trancos Woods	080085120	Low Density Residential	R-1/S-83	0.3	2.3	0.22	Vacant	1	1
N/A	South Skyline	082020330	Low Density Residential	R-1/S-10	0.3	2.3	0.48	Vacant	1	1
81 Sylvan Way, La Honda	South Skyline	082030110	Low Density Residential	R-1/S-10	0.3	2.3	0.48	Vacant	1	1
N/A	La Honda	083031010	Low Density Residential	R-1/S-10	0.3	2.3	2.55	Vacant	1	1
N/A	La Honda	083052220	Low Density Residential	R-1/S-10	0.3	2.3	0.49	Vacant	1	1
N/A	La Honda	083120230	Low Density Residential	R-1/S-10	0.3	2.3	0.54	Vacant	1	1
Scenic Dr, La Honda	La Honda	083133080	Low Density Residential	R-1/S-10	0.3	2.3	0.52	Vacant	1	1
Knoll Vista, La Honda	La Honda	083133210	Low Density Residential	R-1/S-10	0.3	2.3	0.49	Vacant	1	1
331 Scenic Dr, La Honda	La Honda	083133320	Low Density Residential	R-1/S-10	0.3	2.3	0.55	Vacant	1	1
N/A	La Honda	083133330	Low Density Residential	R-1/S-10	0.3	2.3	1.36	Vacant	1	1

Address	Community	APN	General Plan Land Use	Zoning	Min Density	Max Density	Size (Acres)	Current Use	Above Moderate Income Capacity	Total Capacity
Knoll Vista, La Honda	La Honda	083133350	Low Density Residential	R-1/S-10	0.3	2.3	0.70	Vacant	1	1
216 Scenic Dr, La Honda	La Honda	083140030	Low Density Residential	R-1/S-10	0.3	2.3	0.46	Vacant	1	1
N/A	La Honda	083140040	Low Density Residential	R-1/S-10	0.3	2.3	0.50	Vacant	1	1
N/A	La Honda	083140350	Low Density Residential	R-1/S-10	0.3	2.3	0.61	Vacant	1	1
235 Redwood Dr, La Honda	La Honda	083162470	Low Density Residential	R-1/S-10	0.3	2.3	0.54	Vacant	1	1
									383	383

Table E-11: Rezoning Program

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Units by Income Level: Very Low	Low	Mod	Above Mod	New Capacity (units)
247 87Th St, Colma	Broadmoor	006196460	0.7	Airport	C-1/S-7	Service Station	100	10	10	10	10	42
293 87Th St, Colma	Broadmoor	006196430	0.2	Airport	C-1/S-7	Store	100	3	3	3	3	13
275 87Th St, Colma	Broadmoor	006196040	0.1	Airport	C-1/S-7	Service Station	100	2	2	2	2	7
223 87Th St, Daly City	Broadmoor	006196160	0.1	Airport	C-1/S-7	Office; Single Story	100	2	2	2	2	7
N/A	El Granada	047054100	2.9	Medium High Density Residential	R-3-A/S-5/DR/CD	Highways & Streets	60	22	22	22	22	88
N/A	El Granada	047052100	3.2	Institutional	R-1/S-17/DR/CD	Highways & Streets	60	48	48	48	48	191
N/A	El Granada	047053130	2.6	Institutional	R-1/S-17/DR/CD	Highways & Streets	60	39	39	39	39	156
N/A	El Granada	047048150	2.2	Institutional	R-1/S-17/DR/CD	Highways & Streets	60	33	33	33	33	132
N/A	El Granada	047051040	1.0	Institutional	R-1/S-17/DR/CD	Highways & Streets	60	15	15	15	15	60
N/A	El Granada	047049170	0.5	Institutional	R-1/S-17/DR/CD	Highways & Streets	60	8	8	8	8	33
N/A	Unincorporated Colma	006364180	0.3	Institutional	PC/DR	Parking Lot	100	5	5	5	5	21
N/A	Unincorporated Colma	006391050	0.0	High Density Residential	PC/DR	Vacant Land	100	1	1	1	1	3
N/A	Unincorporated Colma	006393050	0.1	Medium High Density Residential	R-1/S-7	Vacant Land	100	1	1	1	1	5
N/A	Unincorporated Colma	006373140	0.1	Medium High Density Residential	PC/DR	Vacant Land	100	2	2	2	2	9
7480 El Camino Real,	Unincorporated Colma	006391060	2.1	High Density Residential	PC/DR	Vacant Land	100	32	32	32	32	126
N/A	Unincorporated Colma	008121110	0.2	High Density Residential	PC/DR	Vacant Land	100	3	3	3	3	14
280 A St, Colma	Unincorporated Colma	008113100	0.4	Low Density Residential	PC/DR	Vacant Land	100	6	6	6	6	26
A St, Colma	Unincorporated Colma	008113120	0.3	Low Density Residential	PC/DR	Vacant Land	100	5	5	5	5	19
7620 El Camino Real, Colma	Unincorporated Colma	008121190	0.6	High Density Residential	PC/DR	Light Mfg	100	10	10	10	10	39

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
570 Sylvan St, Daly City	Unincorporated Colma	006482050	0.6	Mixed Commercial/Residential	C-2/S-1	Warehouse	100	8	8	8	8	33
7422 El Camino Real, Colma	Unincorporated Colma	006391040	0.4	High Density Residential	PC/DR	Auto Sales / Repair	100	6	6	6	6	24
7434 El Camino Real, Colma	Unincorporated Colma	006391030	0.3	High Density Residential	PC/DR	Store	100	5	5	5	5	21
7420 Mission St, Colma	Unincorporated Colma	006373030	0.3	Medium High Density Residential	PC/DR	Auto Sales / Repair	100	5	5	5	5	21
1280 Hillside Blvd, Daly City	Unincorporated Colma	006488130	0.3	General Commercial	C-2/S-7	Store & Residence	100	5	5	5	5	20
7440 El Camino Real, Colma	Unincorporated Colma	006391020	0.3	High Density Residential	PC/DR	Store & Residence	100	5	5	5	5	20
7600 Mission St, Colma	Unincorporated Colma	008121150	0.3	High Density Residential	PC/DR	Store & Residence	100	5	5	5	5	19
361 2Nd Ave, Colma	Unincorporated Colma	006393060	0.3	High Density Residential	R-1/S-7	Single Family Res	100	5	5	5	5	19
1216 Hillside Blvd, Daly City	Unincorporated Colma	006488170	0.3	General Commercial	C-2/S-7	Service Station	100	4	4	4	4	18
423 A St, Colma	Unincorporated Colma	006392010	0.3	Medium High Density Residential	R-1/S-7	Single Family Res	100	4	4	4	4	17
199 San Pedro Rd, Colma	Unincorporated Colma	006364170	0.2	Neighborhood Commercial	PC/DR	Five Or More Units	100	4	4	4	4	14
130 Reiner St, Colma	Unincorporated Colma	006372040	0.2	Medium High Density Residential	PC/DR	Single Family Res	100	3	3	3	3	14
1156 Hillside Blvd, Daly City	Unincorporated Colma	006484160	0.2	Mixed Commercial/Residential	C-2/S-7	Parking Lot	100	3	3	3	3	12

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
29 San Pedro Rd, Colma	Unincorporated Colma	006372030	0.2	Commercial Neighborhood Commercial	PC/DR	Food Processing	100	3	3	3	3	12
1195 Hillside Blvd, Colma	Unincorporated Colma	006483070	0.2	Medium Density Residential	C-2/S-7	Single Family Res	100	3	3	3	3	12
197 San Pedro Rd, Daly City	Unincorporated Colma	006364160	0.2	Neighborhood Commercial	PC/DR	Residential; Combination Of Unit Types	100	3	3	3	3	12
43 Reiner St, Colma	Unincorporated Colma	006373040	0.2	Medium High Density Residential	PC/DR	Single Family Res	100	3	3	3	3	10
45 Reiner St, Colma	Unincorporated Colma	006373050	0.2	Medium High Density Residential	PC/DR	More Than 1 Detached Living Units	100	3	3	3	3	10
1195 Hillside Blvd, Colma	Unincorporated Colma	006483060	0.2	Medium Density Residential	C-2/S-7	Light Mfg	100	3	3	3	3	10
1055 Hillside Blvd, Daly City	Unincorporated Colma	006473010	0.2	High Density Residential	C-1/S-1	Auto Sales / Repair	100	2	2	2	2	10
1135 Hillside Blvd, Colma	Unincorporated Colma	006482030	0.2	Mixed Commercial/Residential	C-2/S-1	Single Family Res	100	2	2	2	2	9
49 Reiner St, Colma	Unincorporated Colma	006373120	0.1	Medium High Density Residential	PC/DR	Single Family Res	100	2	2	2	2	9
379 2Nd Ave, Colma	Unincorporated Colma	006393040	0.1	Medium High Density Residential	R-1/S-7	Sfr Converted To 2 Units	100	2	2	2	2	8
353 2Nd Ave, Colma	Unincorporated Colma	006393070	0.1	Medium High Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	8
1110 Hillside Blvd, Daly City	Unincorporated Colma	006484110	0.1	Mixed Commercial/Residential	C-1/S-1	Auto Sales / Repair	100	2	2	2	2	7
1185 Hillside Blvd, Colma	Unincorporated Colma	006483050	0.1	Medium Density Residential	C-2/S-7	Single Family Res	100	2	2	2	2	7

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
1232 Hillside Blvd, Colma	Unincorporated Colma	006488120	0.1	Medium High Density Residential	C-2/S-7	Single Family Res	100	2	2	2	2	6
525 Sylvan St, Daly City	Unincorporated Colma	006473130	0.1	Residential High Density Residential	C-1/S-1	Auto Sales / Repair	100	2	2	2	2	6
40 Reiner St, Colma	Unincorporated Colma	006372080	0.1	Residential Medium High Density Residential	PC/DR	Residential; Combination Of Unit Types	100	1	1	1	1	6
472 A St, Colma	Unincorporated Colma	006413020	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	5
466 A St, Colma	Unincorporated Colma	008125150	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	5
395 2Nd Ave, Colma	Unincorporated Colma	006393010	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
396 3Rd Ave, Colma	Unincorporated Colma	006393250	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
389 2Nd Ave, Colma	Unincorporated Colma	006393030	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
520 A St, Colma	Unincorporated Colma	006414050	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
1102 Hillside Blvd, Daly City	Unincorporated Colma	006484100	0.1	Mixed Commercial/Residential	C-1/S-1	Sfr Converted To 2 Units	100	1	1	1	1	5
1165 Hillside Blvd, Daly City	Unincorporated Colma	006483080	0.1	Residential Medium Density Residential	C-2/S-7	Single Family Res	100	1	1	1	1	5
1248 Hillside Blvd, Daly City	Unincorporated Colma	006488100	0.1	Residential Medium High Density Residential	C-2/S-7	Single Family Res	100	1	1	1	1	6
300 A St, Daly City	Unincorporated Colma	008121180	0.1	Residential High Density Residential	PC/DR	Single Family Res	100	2	2	2	2	7
310 A St, Daly City	Unincorporated Colma	008121170	0.1	Residential High Density Residential	PC/DR	Single Family Res	100	2	2	2	2	7
368 3Rd Ave, Colma	Unincorporated Colma	006393300	0.1	Residential Medium High Density Residential	R-1/S-7	Sfr Converted To 2 Units	100	1	1	1	1	5

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
372 3Rd Ave, Daly City	Unincorporated Colma	006393310	0.1	Residential Medium High Density Residential	R-1/S-7	Duplex	100	2	2	2	2	7
374 2Nd Ave, Colma	Unincorporated Colma	006392030	0.2	Residential Medium High Density Residential	R-1/S-7	Residential; Combination Of Unit Types	100	2	2	2	2	9
380 3Rd Ave, Colma	Unincorporated Colma	006393220	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	8
392 3Rd Ave, Colma	Unincorporated Colma	006393240	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
414 A St, Colma	Unincorporated Colma	008125020	0.2	Residential Medium Density Residential	C-2/S-1	Single Family Res	100	3	3	3	3	14
424 A St, Colma	Unincorporated Colma	008125040	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	3
428 A St, Colma	Unincorporated Colma	008125050	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	7
440 A St, Colma	Unincorporated Colma	008125070	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	7
444 A St Unita, Colma	Unincorporated Colma	008125090	0.1	Residential Medium Density Residential	R-1/S-7	Sfr Converted To 2 Units	100	1	1	1	1	6
445 A St, Colma	Unincorporated Colma	006393270	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
447 A St, Colma	Unincorporated Colma	006393260	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
448 A St, Colma	Unincorporated Colma	008125100	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	6
456 A St, Colma	Unincorporated Colma	008125120	0.1	Residential Medium Density Residential	R-1/S-7	Sfr Converted To 2 Units	100	2	2	2	2	8
460 A St, Colma	Unincorporated Colma	008125130	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	5
476 A St, Colma	Unincorporated Colma	006413030	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	5
484 A St, Colma	Unincorporated Colma	006413050	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	5
508 A St, Colma	Unincorporated Colma	006414020	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
514 Lisbon St, Colma	Unincorporated Colma	006473020	0.2	Residential High Density Residential	C-1/S-1	Single Family Res	100	2	2	2	2	10
516 A St, Colma	Unincorporated Colma	006414040	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
524 A St, Colma	Unincorporated Colma	006414060	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
545 Sylvan St, Colma	Unincorporated Colma	006473120	0.1	Residential High Density Residential	C-1/S-1	More Than 1 Detached Living Units	100	2	2	2	2	6
436 A St, Colma	Unincorporated Colma	008125060	0.2	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	3	3	3	3	10
380 2Nd Ave, Colma	Unincorporated Colma	006392020	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	7
524 Lisbon St, Colma	Unincorporated Colma	006473030	0.1	Residential High Density Residential	C-1/S-1	Single Family Res	100	1	1	1	1	6
15 San Pedro Rd, Colma	Unincorporated Colma	006372020	0.2	Commercial Neighborhood Commercial	PC/DR	Store & Residence	100	3	3	3	3	12
468 A St, Colma	Unincorporated Colma	008125270	0.1	Residential Medium Density Residential	R-1/S-7	Sfr Converted To 2 Units	100	2	2	2	2	8
136 Reiner St, Colma	Unincorporated Colma	006372050	0.2	Residential Medium High Density Residential	PC/DR	Auto Sales / Repair	100	3	3	3	3	13
1240 Hillside Blvd, Colma	Unincorporated Colma	006488150	0.1	Residential Medium High Density Residential	C-2/S-7	Store & Residence	100	1	1	1	1	5
346 Clark Ave, Colma	Unincorporated Colma	006413060	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	6
85 Reiner St, Daly City	Unincorporated Colma	006373150	0.9	Residential Medium High Density Residential	PC/DR	Five Or More Units	100	14	14	14	14	54
420 A St, Colma	Unincorporated Colma	008125030	0.1	Residential Medium Density Residential	R-1/S-7	Sfr Converted To 2 Units	100	2	2	2	2	7
101 A St, Colma	Unincorporated Colma	006364290	0.7	Residential High Density Residential	PC/DR	Five Or More Units	100	11	11	11	11	45

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
536 Lisbon St, Daly City	Unincorporated Colma	006473140	0.1	Residential High Density Residential	C-1/S-1	Auto Sales / Repair	100	2	2	2	2	9
442 A St, Colma	Unincorporated Colma	008125080	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	3
320 A St, Colma	Unincorporated Colma	008121020	0.1	Residential High Density Residential	PC/DR	Single Family Res	100	2	2	2	2	7
1166 Hillside Blvd, Daly City	Unincorporated Colma	006484170	0.3	Residential Medium Density Residential	C-2/S-7	Auto Sales / Repair	100	4	4	4	4	17
1 San Pedro Rd, Colma	Unincorporated Colma	006372010	0.1	Commercial Neighborhood Commercial	PC/DR	Store & Residence	100	2	2	2	2	7
512 A St, Colma	Unincorporated Colma	006414030	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
305 B St, Colma	Unincorporated Colma	008121140	0.1	Residential High Density Residential	PC/DR	Single Family Res	100	2	2	2	2	7
330 A St, Colma	Unincorporated Colma	008121030	0.1	Residential High Density Residential	PC/DR	Single Family Res	100	2	2	2	2	7
504 A St, Colma	Unincorporated Colma	006414010	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
464 A St, Colma	Unincorporated Colma	008125140	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	5
1272 Hillside Blvd, Daly City	Unincorporated Colma	006488110	0.1	Residential Medium High Density Residential	C-2/S-7	Single Family Res	100	1	1	1	1	5
1093 Hillside Blvd, Colma	Unincorporated Colma	006473100	0.2	Residential High Density Residential	C-1/S-1	Single Family Res	100	3	3	3	3	10
1111 Hillside Blvd, Colma	Unincorporated Colma	006482040	0.4	Mixed Commercial/Residential	C-2/S-1	Warehouse	100	6	6	6	6	25
360 2Nd Ave, Colma	Unincorporated Colma	006392040	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	2	2	2	2	8
1256 Hillside Blvd, Daly City	Unincorporated Colma	006488160	0.1	Residential Medium High Density Residential	C-2/S-7	Single Family Res	100	1	1	1	1	5

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
388 3Rd Ave, Colma	Unincorporated Colma	006393230	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
340 A St, Colma	Unincorporated Colma	008121040	0.2	Residential High Density Residential	PC/DR	Five Or More Units	100	3	3	3	3	14
1264 Hillside Blvd, Daly City	Unincorporated Colma	006488140	0.1	Residential Medium High Density Residential	C-2/S-7	Single Family Res	100	1	1	1	1	5
393 2Nd Ave, Colma	Unincorporated Colma	006393020	0.1	Residential Medium High Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	4
452 A St, Colma	Unincorporated Colma	008125110	0.1	Residential Medium Density Residential	R-1/S-7	More Than 1 Detached Living Units	100	1	1	1	1	6
55 Reiner St, Colma	Unincorporated Colma	006373130	0.1	Residential Medium High Density Residential	PC/DR	Auto Sales / Repair	100	2	2	2	2	9
480 A St, Colma	Unincorporated Colma	006413040	0.1	Residential Medium Density Residential	R-1/S-7	Single Family Res	100	1	1	1	1	5
1132 Hillside Blvd, Daly City	Unincorporated Colma	006484150	0.2	Mixed Commercial/Residential	C-2/S-7	Warehouse	100	3	3	3	3	13
315 B St, Colma	Unincorporated Colma	008121130	0.1	Residential High Density Residential	PC/DR	Single Family Res	100	2	2	2	2	7
1118 Hillside Blvd, Daly City	Unincorporated Colma	006484140	0.2	Mixed Commercial/Residential	C-2/S-7	Warehouse	100	3	3	3	3	13
370 F St, Colma	Unincorporated Colma	008141100	1.7	Residential High Density Residential	PC/DR	Five Or More Units	100	26	26	26	26	103
107 San Pedro Rd, Colma	Unincorporated Colma	006372180	1.3	Institutional	PC/DR	Church	100	20	20	20	20	80
30 Reiner St, Colma	Unincorporated Colma	006372170	2.5	Institutional	PC/DR	School	100	37	37	37	37	147
20 Reiner St, Colma	Unincorporated Colma	006372100	0.2	Residential Medium High Density Residential	PC/DR	Church	100	3	3	3	3	14
1300 Elmer St, Belmont	Harbor/Industrial	046031010	0.3	Industrial, General Industrial	M-1	Warehouse	100	8	8	8	8	30

Address	Community	APN	Size (acres)	Current General Plan Designation	Current Zoning	Current Use	Proposed Max Density (units/acre)	Very Low	Low	Mod	Above Mod	New Capacity (units)
1306 Elmer St, Belmont	Harbor/Industrial	046032010	0.5	Industrial, General Industrial	M-1	Light Mfg	100	10	10	10	10	40
1337 Old County Rd, Belmont	Harbor/Industrial	046032140	1.0	Industrial, General Industrial	M-1	Mini Warehouse	100	23	23	23	23	90
1335 Old County Rd, Belmont	Harbor/Industrial	046032060	0.2	Industrial, General Industrial	M-1	Light Mfg	100	3	3	3	3	12
1329 Old County Rd, Belmont	Harbor/Industrial	046032050	0.2	Industrial, General Industrial	M-1	Light Mfg	100	3	3	3	3	12
								619	**619**	**619**	**619**	**2477**

Table E-12: Housing Element Cycle 5 Countywide Multifamily Projects

	Projects	Acres	Units	Average Acres	Min Acres	Max Acres	Average Units	Weighted Average	Unweighted Average	Min Density	Max Density
TCAC Projects (last 8 years)											
< 0.5 acres	9	2.8	510	0.31	0.15	0.49	57	180	199	39	372
0.5 - 1.0 acres	5	3.6	367	0.72	0.61	0.83	73	101	107	44	220
1.0 acres - 10.0 acres	14	29.4	1566	2.10	1.03	3.83	112	53	64	18	179
Total	28	35.8	2443	1.28			87	68	115		
Multifamily Rental Projects (last 8 years)											
< 0.5 acres	12	2.7	95	0.22	0.14	0.41	8	35	36	20	58
0.5 - 1.0 acres	11	8.3	830	0.76	0.51	0.95	75	100	98	23	192
1.0 acres - 10.0 acres	27	75.9	4679	2.81	1.01	9.69	173	62	78	18	213
Total	50	86.9	5604	1.74			112	64	72		
Multifamily Ownership Projects (last 8 years)											
< 0.5 acres	31	8.5	235	0.27	0.12	0.50	8	28	29	7	130
0.5 - 1.0 acres	10	7.1	296	0.71	0.52	0.98	30	42	43	14	131
1.0 acres - 10.0 acres	16	38.1	965	2.38	1.03	5.17	60	25	24	2	58
Total	57	53.6	1496	0.94			26	28	30		
Unincorporated County Pipeline Projects											
< 0.5 acres	6	1.5	135	0.24	0.1	0.46	23	92	73	30	187
0.5 - 1.0 acres	2	1.0	87	0.50	0.5	0.5	44	87	87	16	158
> 1.0 acre	3	15.0	419	5.00	1.3	11	140	28	68	6	130
Total	11	17.5	641	1.59			58	37	81		
Countywide Average - Multifamily Rental, Multifamily Ownership, and TCAC Projects											
< 0.5 acres	52	14.0	840	0.27	na	na	16	60	60	na	na
0.5 - 1.0 acres	26	19.0	1493	0.73	na	na	57	79	78	na	na
1.0 acres - 10.0 acres	57	143.4	7210	2.52	na	na	126	50	60	na	na

Total	135	176.3	9543	1.31	na	na	71	54	63	na	na
Countywide Multifamily Rental and Ownership Average (excluding TCAC)											
< 0.5 acres	43	11.1	330	0.26	na	na	8	30	31	na	na
0.5 - 1.0 acres	21	15.4	1126	0.73	na	na	54	73	71	na	na
1.0 acres - 10.0 acres	43	114.0	5644	2.65	na	na	131	50	58	na	na
Total	107	140.5	7100	1.31	na	na	66	51	50	na	na

Source: San Mateo County Planning and Building, Economic & Planning Systems

Table E-13: Countywide Multifamily Rental Projects, Housing Element Cycle 5

APN	Address	Acres	Units	Density (Units/Acre)
052540100	200 UCCELLI DR, REDWOOD CITY	5.27	94	17.84
032162020	318 GRAND BLVD, SAN MATEO	0.20	4	20.14
032162030	322 GRAND BLVD, SAN MATEO	0.19	4	20.87
061422490	1459 SAN ANTONIO ST, MENLO PARK	0.69	16	23.32
071103510	1285 EL CAMINO REAL, MENLO PARK	0.63	15	23.85
021302320	327 CEDAR ST, MILLBRAE	0.14	4	28.10
012143500	840 LINDEN AVE 1A-5E, SOUTH SAN FRANCISCO	0.17	5	28.81
071288550	650 LIVE OAK AVE, MENLO PARK	0.51	15	29.14
047206230	101 AVENUE PORTOLA, EL GRANADA	0.41	12	29.35
011370220	1680 MISSION RD 101-326, COLMA	2.23	66	29.55
055170370	3645 HAVEN AVE, MENLO PARK	4.89	146	29.85
055398290	777 HAMILTON AVE, MENLO PARK	6.36	195	30.65
050071080	436 LAUREL ST, SAN CARLOS	0.16	5	31.07
069261440	1811 WOODSIDE RD, REDWOOD CITY	0.33	11	32.90
047271200	195 AVENUE CABRILLO, EL GRANADA	0.24	9	36.85
035200200	420 STATION PARK CIR 101-518, SAN MATEO	2.81	107	38.07
050076050	599 EL CAMINO REAL, SAN CARLOS	1.01	39	38.60
055170360	3639 HAVEN AVE, MENLO PARK	9.69	394	40.66
035200220	1700 DELAWARE ST S, SAN MATEO	2.70	121	44.85

APN	Address	Acres	Units	Density (Units/Acre)
050064070	530 WALNUT ST, SAN CARLOS	0.20	9	45.99
054263150	97 NOTTINGHAM AVE, REDWOOD CITY	0.32	15	46.45
094013170	100 GRAND LN, FOSTER CITY	3.44	166	48.31
040031030	2901 E KYNE ST 100-421, SAN MATEO	1.65	82	49.73
040031020	2829 KYNE ST, SAN MATEO	2.15	108	50.23
034196010	234 7TH AVE, SAN MATEO	0.17	9	53.19
035200210	410 STATION PARK CIR, SAN MATEO	3.12	172	55.20
034200240	19 9TH AVE, SAN MATEO	1.07	60	56.27
051358270	977 LAUREL ST, SAN CARLOS	0.14	8	58.08
052540090	1 BLU HARBOR BLVD, REDWOOD CITY	5.08	308	60.66
035320470	2000 S DELAWARE ST, SAN MATEO	0.93	60	64.53
040031150	3098 W KYNE ST, SAN MATEO	2.40	158	65.92
026240380	1008 CAROLAN AVE 802-886, BURLINGAME	3.93	268	68.27
052386060	849 VETERANS BLVD, REDWOOD CITY	1.15	90	78.13
040031450	3068 W KYNE ST, SAN MATEO	0.87	70	80.76
052284490	640 VETERANS BLVD, REDWOOD CITY	3.25	264	81.20
020364360	406 SAN MATEO AVE, SAN BRUNO	0.95	83	87.19
039030310	1950 ELKHORN CT, SAN MATEO	2.04	197	96.57
012338180	190 AIRPORT BLVD, SOUTH SAN FRANCISCO	1.58	157	99.63
012337050	211 AIRPORT BLVD, SOUTH SAN FRANCISCO	0.69	69	99.68
029235290	920 BAYSWATER AVE, BURLINGAME	1.24	128	103.61
011325080	988 EL CAMINO REAL, SOUTH SAN FRANCISCO	1.67	174	104.19
053173220	299 FRANKLIN ST, REDWOOD CITY	2.26	304	134.56
012318090	398 CYPRESS AVE, SOUTH SAN FRANCISCO	0.69	100	144.22
052334160	488 WINSLOW ST, REDWOOD CITY	0.88	133	150.80
053171120	1 FRANKLIN ST, REDWOOD CITY	1.14	175	153.67
012317120	400 CYPRESS AVE, SOUTH SAN FRANCISCO	1.04	160	153.85
052377120	601 MAIN ST, REDWOOD CITY	1.16	196	169.34
053174130	1355 EL CAMINO REAL, REDWOOD CITY	0.77	137	177.73
029224310	PARK RD, BURLINGAME	0.69	132	191.66
053176190	1401 EL CAMINO REAL, REDWOOD CITY	1.64	350	213.27

Source: San Mateo County Planning and Building, Economic & Planning Systems

Table E-14: Countywide Multifamily Ownership Projects, Housing Element Cycle 5

Project Name	City	Area (acres)	Units	Density
1000 MIDDLE AVENUE	MENLO PARK	0.16	2	12.17
124 SAN BRUNO	BRISBANE	0.13	3	23.02
1275 EL CAMINO REAL	MENLO PARK	0.41	3	7.28
1493 OAK GROVE	BURLINGAME	0.20	10	49.66
15 MONTECITO AVE	PACIFICA	0.26	2	7.74
1501 CHERRY	SAN CARLOS	0.53	34	63.60
1509 EL CAMINO REAL	BURLINGAME	0.44	11	24.79
1800 TROUSDALE	BURLINGAME	0.50	25	50.13
211 & 217 VERA AVENUE	REDWOOD CITY	0.48	10	20.86
2177 CARLMONT DRIVE	BELMONT	0.36	10	27.66
238 STATE STREET	SAN MATEO	0.17	3	17.43
3001 GENEVA	DALY CITY	0.14	6	42.54
500 WALNUT ST	SAN CARLOS	0.12	4	33.18
600 EL CAMINO	BELMONT	0.90	32	35.50
601 EL CAMINO REAL	REDWOOD CITY	0.49	33	67.95
612 COLLEGE AVE	MENLO PARK	0.18	4	22.31
612 JEFFERSON AVENUE	REDWOOD CITY	0.12	15	129.99
701 SECOND AVE	SAN MATEO	0.41	8	19.36
755 CAMBRIDGE AVE	MENLO PARK	0.19	2	10.75
904 BAYSWATER	BURLINGAME	0.23	6	26.14
975 FLORENCE LN	MENLO PARK	0.17	2	11.46
ANSON	BURLINGAME	1.47	22	14.96
BAY MEADOWS	SAN MATEO	11.86	28	2.36
BRIGHTSIDE BAY MEADOWS	SAN MATEO	2.40	80	33.28
CANTERBURY BAY MEADOWS	SAN MATEO	2.54	44	17.33
CHERRY STREET	SAN CARLOS	0.16	4	24.89
CLASSICS AT MIDTOWN PLACE	SAN MATEO	0.77	27	35.13
CLASSICS AT REDWOOD CITY	REDWOOD CITY	0.52	18	34.79
CYPRESS EL CAMINO	BURLINGAME	0.23	4	17.68
EAST BELLEVUE	SAN MATEO	0.17	3	17.42
FOSTER SQUARE	FOSTER CITY	14.06	200	14.22
GUM ST	SAN MATEO	0.57	8	14.14

Project Name	City	Area (acres)	Units	Density
HARRISON AVE	REDWOOD CITY	0.69	15	21.73
LA SCALA	COLMA	0.98	32	32.63
LAGUNA VISTA	FOSTER CITY	1.47	44	29.94
LANDSDOWNE BAY MEADOWS	SAN MATEO	0.48	8	16.75
LINDEN	BURLINGAME	0.34	4	11.86
LODATO	SAN MATEO	0.21	3	14.32
MARQUIS	MENLO PARK	1.74	24	13.83
MEADOW WALK	SAN MATEO	3.94	105	26.67
ONE 90	SAN MATEO	5.17	161	31.14
ONE MARINA	REDWOOD CITY	3.36	51	15.16
ONE20	REDWOOD CITY	0.89	12	13.53
PALISADES OF SAN MATEO	SAN MATEO	0.34	7	20.74
PROMENADE	SAN MATEO	2.14	42	19.63
SOUTH CITY	SOUTH SAN FRANCISCO	1.79	35	19.54
SUBARNESON	SAN MATEO	0.44	7	15.76
THE ASHTON	BELMONT	1.70	74	43.65
THE HUB (THE JUNIPER)	DALY CITY	3.24	77	23.74
THE LINDEN	SOUTH SAN FRANCISCO	0.72	95	131.37
THE QUINTESSENTIAL	SAN CARLOS	0.12	6	50.80
TIDELANDS	SAN MATEO	2.87	75	26.11
TURNER TER	SAN MATEO	1.03	2	1.95
UNIVERSITY DR	MENLO PARK	0.24	4	16.82
VILLA CUESTA	BURLINGAME	0.19	6	31.65
WALNUT COURT	SAN CARLOS	0.37	20	53.51
WAVERLY COVE	FOSTER CITY	1.34	20	14.89
WELLINGTON	DALY CITY	0.52	23	44.27
WHEELER PLAZA	SAN CARLOS	1.86	109	58.46

Source: San Mateo County Planning and Building, Economic & Planning Systems

Table E-15: Countywide TCAC Awarded/In-Service Projects, Housing Element Cycle 5

Award Year	APN	Address	Acres	Units	Density
2021	053-063-070	1304 El Camino Real Redwood City, CA 94061	0.15	39.00	260.00
2018	054-284-360	2821 El Camino Real, Redwood City, CA 94061	0.18	67.00	372.22
2019	050-16-019	817 Walnut Street, San Carlos, CA 94070	0.18	24.00	133.33
2020	054-243-030	2850 San Mateo Avenue Redwood City, CA 94063	0.27	77.00	285.19
2023	025-150-010	1875 California Drive, Burlingame, CA 94010	0.36	69.00	191.67
2015	003-172-130; -140; -150; -160; -170; -180; -240	6800 Mission Street, Daly City, CA 94014	0.39	52.00	133.33
2020	060-053-080, 060-053-100	3009 Middlefield Rd Redwood City, CA 94063	0.40	85.00	212.50
2016	060265150	105 Fifth Avenue, Redwood City, CA 94063	0.41	16.00	39.02
2016	012-311-230-2	310 Miller Avenue , South San Francisco, CA 98040	0.49	81.00	165.31
2022	020-126-080 & 020-126-160	732 & 740 El Camino Real, San Bruno, CA, 94066	0.61	134.00	219.67
2019	059-092-290	531 Woodside Road, Redwood City, CA 94061	0.63	72.00	114.29
2015	063-210-320; 063-210-330; 063-210-400; 063-210-280	2358 University Avenue, East Palo Alto, CA 94303	0.73	41.00	56.16
2018	053-271-490	330 Redwood Avenue, Redwood City, CA 94061	0.82	36.00	43.90
2020	012-316-080, 090, 100, 110	201 Grand Avenue, South San Francisco, CA 94080	0.83	84.00	101.20
2018	052-372-200, 052-382-170, 052-372-240, 052-372-999	707 Bradford Street, Redwood City, CA 94063	1.03	117.00	113.59
2016	003-210-260	4619 Brunswick Street, Daly City, CA 94014	1.15	206.00	179.13
2020	063-492-350	1805 E. Bayshore Road, East Palo Alto, CA 94303	1.17	57.00	48.72

Award Year	APN	Address	Acres	Units	Density
2023	044-172-190; 044-172-200	803 Belmont Avenue, Belmont, CA 94002	1.46	125.00	85.62
2015	022-142-150	555 Crespi Drive, Pacifica, CA 94044	1.51	100.00	66.23
2016	053-400-030-2	950 Main Street, Redwood City, CA 94063	1.76	81.00	46.02
2019	052-383-370	353 Main Street, Redwood City, CA 94063	1.87	125.00	66.84
2021	063-103-440	2400 Gloria Way East Palo Alto, CA 94303	2.04	38.00	18.63
2020	063-492-350	1805 E. Bayshore Road, East Palo Alto, CA 94303	2.22	128.00	57.66
2017	011-370-220	1670 Mission Road, Colma, CA 94014	2.23	66.00	29.60
2021	034-183-060	480 East 4th Avenue and 400 East 5th Avenue San Mateo, CA 94401, 94402	2.41	225.00	93.36
2015	062-103-610	1221 Willow Road, Menlo Park, CA 94025	2.91	90.00	30.93
2020	055-383-560; 055-383-570	1317 Willow Road, Menlo Park, CA 94025	3.76	140.00	37.23
2018	040-030-880-5	2775 S. Delaware Street, San Mateo, CA 94403	3.83	68.00	17.75
2015	035-574-120	1500 Marina Vista, San Mateo, CA 94404	22.50	92.00	4.09

Source: San Mateo County Planning and Building, Economic & Planning Systems

Table E-16: Countywide Projects Submitted, Approved, Issued, Under Construction, and Completed

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
230 Broadway	230 Broadway	Millbrae	2022	0.05	5	100	In Review
18 Visitacion Ave	18 Visitacion Ave	Brisbane	2021	0.06	2	35	Permits Issued
304 Baden Ave	304 Baden Ave	South San Francisco	2022	0.08	4	50	Under Review
1324 Old County Road	1324 Old County Road	Belmont	2022	0.09	2	22	
Habitat for Humanity	612 Jefferson	Redwood City	2020	0.11	20	182	Built
480 El Camino Real	480 El Camino Real	Millbrae	2020	0.12	9	75	Entitled
300 El Camino Real	300 El Camino Real	Millbrae	2021	0.12	14	117	Pending
575 Prospect St	575 Prospect St	San Carlos	2018	0.13	3	24	Final Decision
423 Commercial Ave	423 Commercial Ave	South San Francisco	2020	0.14	4	29	Entitled
549 Prospect Avenue	549 Prospect Ave	San Carlos	2018	0.15	4	27	Final Decision
1240 El Camino Real	1240 El Camino Real	San Carlos	2021	0.15	8	52	Under Construction
Majd Residence	Runnymede/Clarke	East Palo Alto	2021	0.16	3	19	Entitled
1477 El Camino Real	1477 El Camino Real	Belmont	2022	0.16	5	31	
782 Elm	782 Elm	San Carlos	2020	0.16	4	25	Entitled
1501 San Carlos Ave	1501 San Carlos Ave	San Carlos	2022	0.16	6	37	Under Construction
500 Sylvan Avenue	500 Sylvan Avenue	San Bruno	2020	0.17	9	53	Entitled
818-824 Linden Ave	818-824 Linden Ave	South San Francisco	2022	0.17	7	41	Under Construction
128 Lorton Avenue	128 Lorton Avenue	Burlingame	2020	0.17	19	110	Entitled
545 Walnut	545 Walnut	San Carlos	2019	0.17	9	52	Under Construction
1360 Cherry St	1360 Cherry St	San Carlos	2022	0.18	6	34	Under Review
1667 San Carlos Ave	1667 San Carlos Ave	San Carlos	2017	0.18	6	34	Under Construction
Maple Lane Project	120 Maple Ln	East Palo Alto	2020	0.177	4	23	N/A
1431 El Camino Real	1431 El Camino Real	Burlingame	2019	0.18	6	34	Entitled
616 Cedar	616 Cedar	San Carlos	2019	0.18	4	23	Entitled

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
1457 El Camino Real	1457 El Camino Real	Burlingame	2020	0.19	9	48	Entitled
520 El Camino Real	520 El Camino Real	San Carlos	2022	0.19	9	47	Under Construction
530 Walnut St	530 Walnut St	San Carlos	2015	0.20	9	46	Under Construction
1491-1493 Oak Grove Ave	1491-1493 Oak Grove Ave	Burlingame	2020	0.20	10	50	Built
21 Park Road	21 Park Road	Burlingame	2020	0.20	7	35	Approved
21 Lodata Ave Triplex	21 Lodato Ave	San Mateo	2021	0.21	3	14	Approved
1433 Floribunda Ave	1433 Floribunda Ave	Burlingame	2018	0.21	8	37	Under Construction
1257 Magnolia Ave	1257 Magnolia Ave	San Carlos	2018	0.22	9	42	Approved
1418 Bellevue Ave	1418 Bellevue Ave	Burlingame	2021	0.22	15	70	Entitled
36-50 San Bruno Ave	36-50 San Bruno Ave	Brisbane	2020	0.22	16	73	Entitled
661-687 Partridge Ave	661-687 Partridge Ave	Menlo Park	2022	0.22	2	9	Under Construction
31 Center Street	31 Center Street	Redwood City	2022	0.22	7	32	Under Construction
130-140 El Camino Real	130-140 El Camino Real	Millbrae	2022	0.23	30	130	In Review
645 Baden Ave	645 Baden Ave	South San Francisco	2021	0.24	8	33	Under Construction
601 California Drive	601 California Drive	Burlingame	2020	0.24	26	108	Entitled
817 Walnut	817 Walnut	San Carlos	2019	0.24	24	99	Under Construction
4 West Santa Inez Condos	4 West Santa Inez	San Mateo	2018	0.25	10	40	Under Construction
626 Walnut	626 Walnut	San Carlos	2020	0.25	35	139	Entitled
435 E 3rd Ave	435 E 3Rd Ave	San Mateo	2022	0.25	5	20	Under Review
Lincoln St	Lincoln St	East Palo Alto	2022	0.25	4	16	
2340 Cooley Ave	2340 Cooley Ave	East Palo Alto	2020	0.26	8	30	Application Submitted
239 Vera Ave	239 Vera	Redwood City	2022	0.27	5	19	Approved
1040-1052 Laurel	1040-1052 Laurel	San Carlos	2019	0.28	6	22	Under Construction

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
170 San Bruno Avenue West	170 San Bruno Ave	San Bruno	2022	0.29	42	147	Application Pending
1 Hayward Ave	1 Hayward Ave	San Mateo	2019	0.29	18	62	Approved
1525 San Carlos Ave	1525 San Carlos Ave	San Carlos	2019	0.30	18	60	Entitled
Hill Street at El Camino Real	Hill Street At El Camino Real	Belmont	2022	0.3	37	123	Application Submitted
910 Woodside Rd	910 Woodside Rd	Redwood City	2020	0.31	10	32	Under Construction
455-463 GRAND	455-463 Grand	South San Francisco	2020	0.32	27	84	Under Review
Baden Station	428-432 Baden Ave	South San Francisco	2020	0.32	36	113	Entitled
418 Linden Ave	418 Linden Ave	South San Francisco	2022	0.32	37	116	Under Construction
556 El Camino Real	556 El Camino Real	Burlingame	2020	0.35	21	61	Entitled
Fremont Terrace	200 S Fremont St	San Mateo	2021	0.35	15	43	Under Construction
Douglas Ave Multi-Family Development	1128-1132 Douglas Ave	Burlingame	2018	0.4	27	76	Approved
1214 Donnelly Avenue	1214 Donnelly Avenue	Burlingame	2020	0.36	14	39	Entitled
77 Birch St Townhomes	77 Birch St	Redwood City	2022	0.38	9	24	Applied; deemed incomplete
201 El Camino Real and 612 Cambridge Avenue	201 El Camino Real And 612 Cambridge Avenue	Menlo Park	2020	0.40	14	35	Entitled
955 Woodside Road	955 Woodside Road	Redwood City	2021	0.42	8	19	Entitled
560 El Camino Real	560 El Camino Real	San Carlos	2019	0.43	24	55	Entitled
150 ECR	150 El Camino Real	Redwood City	2019	0.44	12	27	Built
ONE20 Townhomes	120 El Camino Real	Redwood City		0.44	12	27	Built
619-625 California Dr	619-625 California Dr	Burlingame	2021	0.45	44	99	Entitled
547 Runnymede Street	547 Runnymede Street	East Palo Alto	2020	0.45	8	18	Under Review

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
201-219 Grand Ave	201-219 Grand Ave	South San Francisco	2022	0.46	476	1,027	Under Construction
Vera	211 Vera Way	Redwood City	2019	0.48	10	21	Under Construction
Bayshore Apartments	807 E Bayshore	East Palo Alto	2021	0.48	6	12	Under Review
201 Baden and 199 Airport Blvd	201 Baden Ave	South San Francisco	2020	0.49	82	167	Preliminary Application
405 E 4th Ave Mixed-Use	405 E 4Th Ave	San Mateo	2021	0.51	15	29	Approved
1501 Cherry St	1501 Cherry St	San Carlos	2022	0.51	34	67	Under Review
760 Weeks Townhomes (SB35)	760 Weeks St	East Palo Alto	2020	0.53	10	19	Approved
Redwood Square	2336 El Camino Real	Redwood City	2022	0.539	16	30	Applied; deemed incomplete
Gateway at Millbrae Station 6A	300 Millbrae Building 6A	Millbrae	2022	0.54	79	146	Approved
Fairfield Development	200 Airport Blvd	South San Francisco	2021	0.55	94	171	Permits Issued
35-51 Renato Court	35-51 Renato Court	Redwood City	2022	0.57	13	23	Applied
Butler Apartments	271 El Camino Real	San Bruno	2021	0.57	23	40	Entitled
222 Gateway Terrace Condominiums	222 S Fremont St	San Mateo	2021	0.58	40	69	Preliminary Application
Bertolucci's Redevelopment	421 Cypress Ave, 209 & 213 Lux Ave	South San Francisco	2021	0.58	99	171	Under Review
Redwood City Discovery Apartments	1330 El Camino Real	Redwood City	2022	0.61	130	213	Public Hearing
732-740 El Camino Real	732-740 El Camino Real	San Bruno	2021	0.61	136	222	Approved
Nazareth Vista	616 S B St	San Mateo	2022	0.64	48	75	Under Review
717 Donahoe	717 Donahoe	East Palo Alto	2022	0.66	14	21	Application Submitted
1301 Broadway	1301 Broadway	Millbrae	2019	0.67	99	148	In Review
1304 Middlefield Road	1304 Middlefield Road	Redwood City	2022	0.7	94	134	Applied

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
1919 Farrell St. Apartments	1919 O'Farrell St	San Mateo	2021	0.71	49	69	Entitled
Harrison Avenue	515 Cleveland St	Redwood City	2021	0.73	17	23	Built
608 Harbor Blvd	608 Harbor Blvd	Belmont	2022	0.73	103	141	Application Submitted
1814-1820 Ogden Dr	1814-1820 Ogden Dr	Burlingame	2021	0.76	90	118	Entitled
Greystar 3	1305 El Camino Real	Redwood City	2019	0.76	137	180	Built
406 E 3rd Ave Mixed-Use	406 E 3Rd Ave	San Mateo	2020	0.88	25	28	Permits Issued
Clarum University Corner	2331 University	East Palo Alto	2020	0.89	33	37	Entitled
1868-1870 Ogden Dr	1868-1870 Ogden Dr	Burlingame	2021	0.89	120	135	Entitled
New Mixed-Use - 64 Units	303 Baldwin Ave	San Mateo	2019	0.93	64	69	Entitled
1201 Runnymede	1201 Runnymede St.	East Palo Alto	2020	0.93	32	34	Entitled
1804 Bay Rd	1804 Bay Rd	East Palo Alto	2021	0.99	75	76	Entitled
Hillsdale Terraces	2700 S El Camino Real	San Mateo	2017	1.00	68	68	Approved
Montara (Bridge Housing) Apartments	2775 S Delaware St	San Mateo	2020	1	68	68	Built
Bay Meadows MU2 & MU3 SPAR Modification	No Site Address	San Mateo	2021	1	68	68	Entitled
1095 Rollins Rd	1095 Rollins Rd	Burlingame	2021	1.08	150	140	Under Construction
111 Independence Drive	111 Independence Drive	Menlo Park	2022	1.08	105	97	Under Construction
Cadence Phase 2	405 Cypress Ave	South San Francisco	2022	1.09	195	179	Under Construction
1650 Delaware St	1650 Delaware St	San Mateo	2021	1.1	73	66	Approved
B Street South	222 E 4Th St	San Mateo	2021	1.14	10	9	Approved
1870-1876 El Camino Real	1870-1876 El Camino Real	Burlingame	2020	1.14	169	148	Entitled
Block 20	500 E 4Th Ave	San Mateo	2022	1.16	86	74	Preliminary Application

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
Bespoke	445 South B St	San Mateo	2022	1.16	60	52	Preliminary Application
99-157 E 5th Ave	99-157 E 5Th Ave	San Mateo	2021	1.2	80	67	Approved
91 Winslow St Apartments	590 Veterans Blvd/91 Winslow St	Redwood City	2022	1.2	95	79	Applied; deemed incomplete
920 Bayswater Avenue	920 Bayswater Avenue	Burlingame	2020	1.20	128	107	Built
1300 El Camino Real	1300 El Camino Real	Belmont	2020	1.24	66	53	Under Construction
580 Masonic Way	580 Masonic Way	Belmont	2022	1.26	146	116	Application Submitted
990 Garden St	990 Garden St	East Palo Alto	2020	1.32	7	5	Under Review
990 Garden	990 Garden	East Palo Alto	2022	1.32	8	6	Application Submitted
Mission and McClellan	889 McLellan Dr	South San Francisco	2022	1.41	20	14	Under Construction
803 Belmont Ave	803 Belmont Ave	Belmont	2022	1.45	125	86	Under Review
Arroyo Green	707 Bradford	Redwood City	2021	1.50	117	78	Built
Waverly Cove	326-332 Argonaut (Wc Building 3)	Foster City	2020	1.5	20	13	Built
Block 21	500 E 3Rd Ave	San Mateo	2022	1.51	111	74	Approved
477 9th Ave	477 9Th Ave	San Mateo	2022	1.60	120	75	Under Review
40 Airport Blvd	40 Airport Blvd	South San Francisco	2020	1.63	292	179	Entitled
Greystar IV	1409 El Camino Real	Redwood City	2021	1.64	350	213	Built
Nine88 Apartments	988 El Camino Real	South San Francisco	2019	1.67	172	103	Built
American Legion	651 El Camino Real	Redwood City	2022	1.68	300	179	Proposed
1766 El Camino Real	1766 El Camino Real	Burlingame	2020	1.7	311	183	Entitled
Marquis	133 Encinal Ave	Menlo Park	2019	1.74	24	14	Built
815 Old County Rd	815 Old County Rd	Belmont	2021	1.74	177	102	Under Construction
800 Laurel Ave	800 Laurel Ave	Belmont	2021	1.77	16	9	Approved
150 Charter Street	150 Charter Street	Redwood City	2022	1.8	72	40	Entitled
Roem	353 Main Street	Redwood City	2020	1.8	125	69	Permits Issued
959 El Camino Real	959 El Camino Real	Millbrae	2021	1.8	278	154	Approved

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
1477 Huntington	1477 Huntington	South San Francisco	2021	1.98	262	132	Under Review
Skyline College Residential	Skyline College	San Bruno	2022	2	70	35	SFR built and occupied, rental under construction
Artisan Crossing	1325 Old County Road	Belmont	2021	2.08	250	120	Under Construction
Mode Apartments	2089 Pacific Blvd	San Mateo	2021	2.37	8	3	Built
City-Owned Downtown Affordable Housing and Parking Garage, SPAR (2) + SDPA + SUP	480 E 4Th Ave A	San Mateo	2021	2.41	225	93	Entitled
965 Weeks Street Project	965 Weeks Street	East Palo Alto	2019	2.52	136	54	Entitled
Townhomes at 505 E Bayshore	505 E Bayshore	Redwood City	2022	2.54	56	22	Under Review
Menlo Flats	165 Jefferson Drive	Menlo Park	2022	2.58	158	61	Approved
Gateway at Millbrae Station 5B	300 Millbrae Building 5B	Millbrae	2022	2.68	320	119	Approved
1 Adrian Ct	1 Adrian Ct	Burlingame	2022	2.83	265	94	Under Construction
Menlo Portal	115 Jefferson Drive	Menlo Park	2022	3.03	335	111	Under Construction
477 E Hillsdale Blvd	477 E Hillsdale Blvd	San Mateo	2022	3.06	230	75	Preliminary Application
1885 S Norfolk St	1885 S Norfolk St	San Mateo	2022	3.18	321	101	Preliminary Application
30 Ingold Road	30 Ingold Road	Burlingame	2020	3.20	298	93	Entitled
	2880-2890 San Bruno Ave	San Bruno	2022	3.28	29	9	Under Review
150 Serra Ave	150 Serra Ave	Millbrae	2022	3.6	488	136	Approved
East Palo Alto Waterfront		East Palo Alto	2021	3.90	260	67	Under Review
Woodland Park Euclid Improvements		East Palo Alto	2022	3.9	444	114	Application Submitted

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
Laguna Vista Condominiums	Pilgrim Drive	Foster City	2022	4.1	92	22	Under Construction
100 Produce Ave & 124 Airport Blvd	100 Produce Ave & 124 Airport Blvd	South San Francisco	2020	4.12	480	117	Entitled
7 S Linden Ave	7 S Linden Ave	South San Francisco	2022	4.22	558	132	Under Review
El Rancho Inn Redevelopment	1100 El Camino Real	Millbrae	2019	4.35	376	86	Approved
410 Noor Ave	410 Noor Ave	South San Francisco	2020	4.53	338	75	Under Construction
3700 Laurel Way	3700 Laurel Way	Redwood City	2022	4.75	16	3	On Hold
1855-1881 Rollins Road	1855-1881 Rollins Road	Burlingame	2021	4.99	420	84	Pending
Foster Square	709/729 Eppleton Ln.	Foster City	2021	5	416	83	Built
1008-1028 Carolan Ave	1008-1028 Carolan Ave	Burlingame	2021	5.4	290	54	Built
L37 Kasa	1051 Mission Road	South San Francisco	2020	5.9	800	136	Entitled
Four Corners	1675 Bay Road	East Palo Alto	2022	6.02	180	30	Application Submitted
Springline	1300 El Camino Real	Menlo Park	2019	6.4	183	29	Under Construction
Stanford Wedge	Alpine Road	Portola Valley	2019	7	39	6	Under Review
1548 Maple Street Townhomes	1548 Maple Street	Redwood City	2022	7.9	131	17	Building Permits Issued
Menlo Uptown	141 Jefferson Drive	Menlo Park	2022	8.1	483	60	Under Construction
Elco Yards	1601 El Camino Real	Redwood City	2020	8.3	540	65	Entitled
Middle Plaza	500 El Camino	Menlo Park	2017	8.4	215	26	Approved
123 Independence Drive	123 Independence Drive	Menlo Park	2022	8.4	432	51	Proposed
1, 2, 3 Waters Park Dr	1, 2, 3 Waters Park Dr	San Mateo	2021	11.13	190	17	Entitled
808 Alameda de las Pulgas	808 Alameda De Las Pulgas	San Carlos	2022	11.40	87	8	In Review
Station Park Green	430 Station Park Cir	San Mateo	2020	11.97	599	50	Under Construction
Sequoia Station	1057 El Camino Real	Redwood City	2022	12	631	53	Under Review

Project	Address	City	Year	Site Size (Acres)	Units	Units/ Acre	Project Status
155-160 Vista Del Grande	155-160 Vista Del Grande	San Carlos	2022	12.20	73	6	In Review
Blu Harbor/Pete's Harbor	1 Uccelli Blvd	Redwood City		13.85	402	29	Built
Concar Passage	666 Concar Dr	San Mateo	2021	14.51	961	66	Entitled
Syufy	557 E Bayshore Rd	Redwood City	2019	14.6	480	33	Applied
Broadway Plaza	1401 Broadway	Redwood City	2022	15.3	518	34	Entitled
Peninsula Heights	2988 Campus Dr 100	San Mateo	2020	15.45	290	19	Entitled
Lantern Cove	244 Rock Harbor Lane	Foster City	2022	16.8	356	21	Application Submitted
Sneath Lane	2101 Sneath Lane	San Bruno	2021	21	118	6	EIR being prepared
Schooner Bay	Edgewater Blvd	Foster City	2022	24.8	646	26	Application Submitted
Tanforan	1122-1178 El Camino Real	San Bruno	2022	44	1,002	23	Under Review
Willow Village	1401 Willow Road	Menlo Park	2022	56.49	1,729	31	Proposed
SRI Master Plan	333 Ravenswood Ave	Menlo Park	2022	63.2	400	6	Proposed

Average Parcel Size:	3.26	Average Units/Acre:	72
Average Size - Parcels less than 0.5 acres:	**0.25**	**Average Units/Acre - Parcel under 0.5 acres:**	**69**

Appendix F: Public Participation and Input

Overview

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

Community members themselves are not only often best positioned identify their needs, their housing challenges, and housing resources that may be unrecognized and unidentified by other means, but they may help identify and explicate key nuances to the particularities of housing issues that may be generally identified, helping inform and refine the specific solutions that may be most effective in addressing housing challenges and needs. Public participation and input also inform the appropriate housing policies, programs and implementation measures to fully address the entire range of housing needs in the unincorporated County.

This section a basic overview of the various components of public outreach, and a summary of input received. Materials available here provide additional information on the design and characteristics of, and participation in, the outreach efforts, with notes and responses from various forums and workshops, the Housing Element Issues Survey, and other input received directly from the stakeholders and community members through other channels.

Unlike prior Housing Element cycles, due to the COVID-19 pandemic that was at its height throughout most of the outreach process, and which continues to present challenges to traditional in-person meetings, almost all public outreach and input at meetings, workshops, and hearings on the 2023-2031 Housing Element update was virtual, via zoom meetings. While this format presents obvious new challenges and required rapid technological transition, it allowed the County to participate in multiple collective workshops with other County jurisdictions, collecting direct feedback from residents of the unincorporated County but also allowing residents of various County areas to communicate and share experiences, needs, and ideas across jurisdictions, helping to more easily identify distinctions between jurisdictions, and common themes across all jurisdictions. However, it should also be noted that achieving high levels of participation proved more difficult in this Housing Element cycle than in past cycles, and achieving diversity in public input across different communities was also a distinct challenge. While this may be partly attributable to the virtual nature of the outreach and input process, it is also the case that communities were fatigued, were dealing with new challenges due to and exacerbated by the pandemic, and may have had more limited resources for participation than might otherwise be the case. As comment on and refinement of the updated Housing Element Draft proceeds through the HCD submittal, revision, and adoption process, the County will continue to make additional efforts to achieve greater participation through as many avenues as possible.

Outreach, public participation and input opportunities consisted of:

Community Conversations with 21 Elements/Let's Talk Housing. The County participated in a variety of multijurisdictional outreach meetings and forums through the Let's Talk Housing collaborative update process:

- Housing Element Update Countywide Forum and Workshop

  With Let's Talk Housing and multiple other jurisdictions, the County held an introductory session and community conversation on the Housing Element Update and housing issues generally, with breakout sessions specific to individual jurisdictions.

- Housing Element Stakeholder Listening Sessions

  The County also participated in four forums to gather input and engage in discussion with various stakeholders involved in housing issues. More than 30 groups participated in the forums, divided in the following sessions:

  - Fair Housing
  - Housing Advocates
  - Builders and Developers
  - Service Providers

- Creating an Affordable Future Webinar Series

  The County participated in four information sessions intended to educate the public on housing issues informing the housing update process, on the following topic areas:

  - Why Affordability Matters
  - Housing and Racial Equity
  - Housing in a Climate of Change
  - Putting it All Together for a Better Future

All About RHNA. Let's Talk Housing also held an "All About RHNA" webinar, to help educate community members on the regional housing needs allocation process, the sites inventory requirement, and related issues.

Informational Videos on the Housing Element Update

21 Elements/Let's Talk Housing helped produce two informational videos, to ensure information was available and accessible in a short, comprehensible format:

What is a Housing Element and How it Works

Countywide Trends and Why Housing Elements Matter

Equity Advisory Group
The County, in collaboration with other jurisdictions, relied on guidance and input from an Equity Advisory Group (EAG), composed of various stakeholders, organizations and experts working on equity issues. The EAG helped facilitate community meetings, collected community input, promoted outreach and participation opportunities to the EAG members' constituents, and provide direct input and advice to the County, and other jurisdictions, to inform the Housing Element Update and ensure that equity issues were foregrounded throughout the process.

Targeted unincorporated County-specific hearings:
Presentations and discussions of the Housing Element update were held at the following venues:

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

Housing Element Update Websites
The County maintained a Housing Element Update website, with links to surveys in English and Spanish, information on the update process, and sign-up for the update mailing list.

Let's Talk Housing also maintained a multijurisdictional website highlighting regional and jurisdictional Housing Element update issues and housing issues generally, as well as individual jurisdiction-specific Let's Talk Housing websites, with links to information on the Housing Element Update process, housing issues and needs data, and outreach and participation information and links to the various public workshops and forums. The County's website and the Let's Talk Housing website were cross-linked to maximize opportunities for public information and participation.

Housing Issues and Needs Survey
The County published a survey on Housing Issues, publicized through the Housing Element mailing list, on the Housing Element update website, at various meetings and forums on the Housing Element update, and promoted through the County's social media. Survey responses are included in the summary below, and detailed responses are available here.

Affirmatively Furthering Fair Housing Survey

The consultants engaged to assess fair housing issues throughout the County, through the 21 Elements Process, also conducted a resident survey focused on housing issues. While the survey results are not specific to the unincorporated County, they identify important conditions, issues and needs that impact residents throughout the County. The survey findings are not summarized here, but are included as part of Appendix G, Affirmatively Furthering Fair Housing

All materials for Countywide and unincorporated County-specific outreach meetings through Let's Talk Housing offered materials in English and Spanish, and simultaneous language translation was offered in Spanish, Vietnamese and Chinese for Countywide meetings, and English and Spanish for unincorporated County-specific meetings.

County outreach materials, including websites, emails and housing surveys were offered in English and Spanish.

County announcements via social media were multilingual. Notification, update, and solicitation of input emails were distributed in English and Spanish.

The County's area of largest population, and area of largest Spanish-speaking population, is North Fair Oaks. Housing Element meetings were held in North Fair Oaks, and all provided simultaneous Spanish translation. The County's Planning Commission and Board of Supervisors meetings also provide simultaneous translation.

The County distributed information to County partner agencies and organizations that work with underserved communities, for distribution to their constituencies. On the County's coastside, particularly the rural South Coast, the County connected with various organization representing the farmworker community and other underserved communities, including various typically ESL populations.

As noted above, because most outreach occurred during the early stages of the COVID-19 pandemic, particularly during lockdown and/or when all public meetings and forums were held remotely, more traditional strategies of in-person meetings, workshops, and hearings were largely infeasible. The County and its outreach partners pivoted to virtual outreach as rapidly as possible, and attempted to ensure that these virtual outreach efforts were as inclusive as possible. However, these unusual circumstances had multiple consequences, including: 1) difficulty in reaching some communities that may be less likely to have access to, and/or less likely to use, virtual outreach and input methods, and 2) difficulties in assessing the extent, nature, and demographics of participation in outreach and input opportunities. For example, many participants in forums, surveys, and other outreach and input opportunities chose to remain anonymous, and were non-responsive to demographic and other questions that would help assess the full nature of participation. The County recognizes that these unique conditions presented challenges both in ensuring that all County populations were adequately represented, and in assessing the demographics of participation. Despite these difficulties, the County made a diligent attempt, and continues

to make diligent attempts, in including all segments of all communities in all County areas in the Housing Element update and adoption process.

Summary and Key Themes of Input Received

While input was varied, a number of key themes consistently emerged across the comments received from all sources. Themes expressed in comments from community members, stakeholders, workshop and forum participants, survey respondents, and others included the following.

Housing Costs. The overarching, most consistently shared input was that housing of all kinds is unaffordable and unavailable. While the ways in which this concern was expressed differed, and the types of solutions deemed suitable varied greatly, housing affordability is an almost universally shared concern across all commenters. In some cases, commenters expressed a desire for more direct production of dedicated affordable housing, while others felt that increased supply alone was the most effective strategy to address affordability.

Response: Many of the Policies and Programs incorporated in the Housing Plan are intended to facilitate additional production of both market-rate and affordable housing, and to directly subsidize housing costs.

Housing Supply. Increased housing supply is broadly identified as key to addressing housing affordability. However, there are disparate opinions on solutions that include densification of existing lower-density areas, versus building housing in undeveloped areas, or limiting new development and redevelopment to certain limited areas, and various other solutions. While support for additional housing supply is broad, there is varied opinion on how best to achieve increased supply, and where.

Response: Many of the Policies and Programs incorporated in the Housing Plan are intended to facilitate additional production of housing of all types, as well as identifying which areas are most appropriately suited to additional housing production.

Housing Diversity. There is a desire for more multifamily housing, particularly apartment buildings, more housing for special needs populations, supportive housing, and more diversity of housing in general, appropriate to different household types, in contrast to typical single-family development that characterizes much of the unincorporated County.

Response: Many policies and programs in the Housing Element are intended to directly address the need for more variety in housing types, including incentivizing multifamily and rental housing, and incentivizing various kinds of special needs housing.

Housing for Workers and Families. Comments expressed recognition that due to housing affordability challenges, workers of various kinds are unable to live in and be connected to

the communities in which they work, as well as concerns that families and residents are consistently being displaced by housing costs and forced to leave their communities.

Response: Various policies and programs in the Housing Element are intended to both preserve existing affordable housing, both naturally occurring and formally restricted, and to create new affordable housing, as well as providing subsidies for housing costs to lower income households.

Gentrification and Displacement. In addition to concerns about housing costs resulting in displacement of residents, there was concern that development of higher density housing is directly displacing residents, as well as driving gentrification of neighborhoods.

Response: While the County has rezoned a number of districts for higher-density multifamily uses, to date there have been no significant trends in redevelopment of residential areas, and/or displacement directly driven by replacing existing housing. However, the County will continue to monitor these factors, and various policies and programs require monitoring, assessment, and mitigation of such displacement.

Impacts of Development. There are concerns about new development, additional density, and attendant issues such as traffic and parking impacts in particular, as well as potential loss of open space, and burdens on parks and other recreational spaces, and concern for impacts on tree canopy.

Response: The Housing Element, and the County's land use and infrastructure policies more generally, attempt to holistically address these interrelated impacts and needs.

Concerns About SB 9. Some concerns were expressed specifically about the potential densifying impacts of SB 9 on single-family areas.

Response: SB 9 is likely to densify some areas of the County to an extent previously precluded by existing zoning regulations. However, based on trends in SB 9 applications to date, the likely development does not present any evident significant challenges to infrastructure, transportation, parking, or other factors. The County will continue to monitor SB 9 development to determine any impacts that may arise.

Subdivision Regulations. Some commenters expressed concern that current County regulations (distinct from SB 9) are too prohibitive of residential subdivisions, keeping County residents from dividing their existing property in order to create housing.

Response: The County has modified and streamlined its subdivision standards in specific areas, such as North Fair Oaks, to facilitate subdivisions, as well as updating its Subdivision Regulations overall to further simplify and streamline the process. In addition, the County is fully implementing Senate Bill SB 9, a new state law that has changed the subdivision process for most single-family zoned parcels in the County, making it far easier to subdivide and develop multifamily projects on formerly single-family parcels.

Development Process and County Permitting Process. There is generalized concern that the development process is too complicated, too slow, and too costly, as well as specific comments that the County's permitting process is opaque, inefficient and ineffective.

Response: While the County has taken significant steps to streamline, clarify, and accelerate permitting processes, as described in Appendix B, there remain significant improvements that can still be made, as recognized by the policies and programs intended to further streamline and accelerate the permitting review and approval processes described in the Housing Plan in Section 1.

State Mandates. There is concern that through the Housing Element update process, the State is imposing changes on local jurisdictions that may be inappropriate in the local context, and may overburden infrastructure and impact quality of life. This general concern was also expressed about other state laws, including the Density Bonus Law, and SB 9. However, commenters were broadly supportive of recent changes in accessory dwelling unit law.

Response: The County does not have the discretion to forego implementation of state law, and also recognizes the importance of incentivizing and facilitating new housing, which various state laws attempt to do. However, the Housing Element recognizes and emphasizes the need to plan for services and infrastructure to effectively address the impacts of new development, whatever the drivers of that development.

Comprehensive Planning. Related to concern about changes mandated by the State, some comments emphasized the urgency of comprehensive planning for infrastructure and services necessary to support greater density in neighborhoods that may have been originally planned to support significantly lower levels of development.

Response: The Housing Element emphasizes the need for comprehensive planning, and the County's land use, transportation, infrastructure, and other policies more broadly also emphasize and implement comprehensive planning to meet demand.

Not Just Housing – Issues are Connected: There is a recognition that transportation, climate change, access to jobs and educational opportunities are issues that relate to housing, and that these issues should be addressed together, with a recognition of their interconnection.

Response: The policies and programs in the Housing Element explicitly express these connections, and various policies and programs attempt to comprehensively address these interconnected issues, as well as working in combination with broader County policies, as described in the Housing Element.

Changing Conditions. Commenters queried whether the Housing Element has the flexibility to adapt to changing conditions during the Housing Element cycle, should demand for housing change, due to changing employment patterns and locations or other factors that may impact the types or amounts of housing needed prior to 2031.

Response: While the policies and programs incorporated in the Housing Element express the County's commitments to addressing existing and foreseen housing issues and needs, the County's actions are not limited to those included in the Housing Element, nor is the County barred from modifying the implementation of those policies and programs as needed, depending on changing conditions. In addition, many policies and programs expressly incorporate monitoring and modification in response to changing conditions.

Equity And Fair Housing Considerations: Commenters expressed concern about inequitable provision of housing and the disparate impacts of housing issues across different communities, and recommended that the County's Housing Element should explicitly and holistically consider these impacts, together with related issues of access to jobs and services.

Response: the County's Housing Element explicitly considers and addresses the impacts of inequity in housing and multiple policies, implemented in combination, attempt to holistically address these issues.

Farm Labor Housing. There is a desire for the County to supply greater resources to provide or assist in the provision of farm labor housing. Some commenters indicated that County's intent to further study the farm labor population to determine housing needs may be a misuse of resources that could be devoted directly to housing provision.

Response: the proposed farm labor housing study is only one of a number of policies intended to address farm labor housing needs; other policies are intended to direct additional resources to the production of farm labor housing, and to provide assistance to farm laborers.

Coastal Zone Concerns. Concerns were expressed regarding the lack of coastal infrastructure to support housing in the County's Coastal Zone, and potential negative impacts of new housing production on coastal resources, as well as coastside traffic.

Response: The Housing Element does not alter any policies related to coastal development, and the County's Local Coastal Program anticipates infrastructure needs in relation to future development. In addition, the Housing Element's Sites Inventory identifies only a modest portion of developable sites in coastal areas. However, the Housing Plan does have programs and policies intended to identify and address infrastructure needs and constraints that might impact housing development in all areas of the County.

Better Information Resources: Residents expressed interest in better information on housing availability, how to find affordable housing in their communities, and how to navigate the process of applying for it. Some commenters also expressed a desire for more information on developable properties and the specific potential developability of those properties, for developers and property owners alike.

Response: Several policies and programs in the Housing Element are intended to provide better sources of information on housing issues and needs generally, and on affordable housing resources specifically, as well as information on developable properties.

COMMENTS RECEIVED ON THE PLANNING COMMISSION DRAFT HOUSING ELEMENT

Prior to the Planning Commission hearing on the draft updated Housing Element on October 26, 20022, the County released a public draft for Planning Commission and public review. Comments at the Planning Commission on that draft included the following:

AFFH: Multiple commenters at the Planning Commission hearing stated that identified housing sites should be better distributed across County areas with better resources. The rezoning program in Policy HE 11.3 addresses these comments.

Rural, RM, and environmental hazards and constraints: Midpeninsula Regional Open Space District (MROSD) provided comments at the Planning Commission hearing mirroring the comments noted in their formal comment letter, below. MROSD engaged in multiple substantive discussions with Planning and Building Department staff to identify sites that in their view were either undevelopable, or should not be included in the inventory because the repercussions of development would be negative. In total, MROSD identified a significant number of sites, all consisting of single-family, above-moderate income sites, that in MROSD's view should be excluded from the inventory based on various hazards, environmentally sensitive conditions, geographic conditions, and other factors impacting development. The County ultimately removed a significant number of sites based on MROSD's analysis.

Coastal Sites: Planning Commissioner Ketchum identified a number of coastal sites that might be undevelopable due to potential impacts of coastal erosion and riparian corridors on these sites, as well as issues with affordability and developability assumptions for two R- 3-A. The sites identified by Commissioner Ketchum were removed and/or modified.

Housing Leadership Council comments: The Housing Leadership Council's comments at the Planning Commission are all captured in the formal comment letter discussed below.

FORMAL COMMENT SUBMITTALS AND INFORMAL COMMENTS AND RESPONSES

After the Planning Commission Hearing on the initial draft Housing Element and revision in response to comment, the 2023-2031 Draft Housing Element was released for public review on November 16, 2022. The comment period closed on December 18, 2022. The County Board of Supervisors considered the draft Housing Element at public hearings on December 6, 2022 and December 13, 2022. A number of comments, submitted by letter or email, were received during the public comment period, as well as one comment letter received after close of public comment. There were also several formal comments received in advance of

release of the Public Review Draft; all formal comment letters are presented below, regardless of what point in the process they were received. The County also received input and guidance through direct, informal conversations with a number of organizations and stakeholders, which was incorporated into the draft Housing Element. The comment letters submitted are included following this section, and for full context should be read in combination with these responses. The County's responses are presented below, as are brief summaries of the topics being responded to, and any changes to the Housing Element resulting from the comment. This section also describes changes resulting from informal discussions and input.

1. YIMBY LAW/CA YIMBY

During drafting of the Housing Element, and prior to release of a public draft, YIMBY Law submitted a letter presenting a number of general recommendations for the Housing Element.

Response:

Policies and Programs.

- The County believes that the policies and programs in the Housing Element are responsive to the needs identified in Appendix A of the Housing Element.

Affirmatively Furthering Fair Housing.

- The rezoning program included as HE 11.3 of the Housing Element identifies sites that are located in high resource areas, or moderate resource areas in close proximity to high resource areas.
- The County has not identified a plan for a tenant protection ordinance in the Housing Element in this Cycle, but may do so in the future.
- Policies incorporated in the Housing Element and included in the Fair Housing Action Plan support homeownership for historically excluded groups.

Site Capacity.

- The County believes that the sites inventory accurately assesses all constraints on developable and redevelopable sites, not limited to base density.
- The Sites Inventory, with the rezoning program, exceeds the County's RHNA by at least 30%, for every income category.
- The developability assumptions incorporated in the Housing Element take into account development trends during Cycle 5, but also account for regulatory changes and the development potential enabled by rezoning of multiple sites to higher density multifamily residential zoning.

Accessory Dwelling Units.

- Regarding ADU projections, the Housing Element does not include a mid-cycle adjustment if ADU development is below current projections, but the County's ability to meet its RHNA would not be impacted even if ADU development is substantially below current estimates. Projected ADU development makes up a very small portion of the County's RHNA.

- The Housing Element includes a number of policies directly intended to incentivize new ADUs.

Zoning.

- The Housing Element includes a number of programs intended to allow residential and mixed-use development in formerly exclusively commercial areas.
- The County's inclusionary ordinance has an in-lieu fee, land dedication, and off-site development option, allowing flexibility for developers in meeting the requirement.

Better Entitlement Process and Reducing Barriers to Development.

- As described in the Appendix B, the County has already taken significant steps to streamline ministerial permitting of residential multifamily development, and the Housing Element incorporates a number of policies to further amend regulations to apply entirely ministerial processing to multifamily development in all areas allowing high density multifamily. The County also waives, and commits in the Housing Element to continue to waive, affordable housing impact fees and Planning and Building fees for deed-restricted affordable and special needs housing.
- The County has reduced parking standards in a number of areas, and the Housing Element incorporates policies committing to further reductions in newly rezoned areas. The County's existing areas zoned for multifamily housing, and areas proposed for rezoning, are also almost all within the applicable sphere of AB 2097, and the County intends to fully implement the parking exceptions afforded by that bill.
- The County prioritizes significant amounts of local funding, through Measure K, the affordable housing impact fee, and other sources, for affordable housing.

2. BUILD UP/Child Care Partnership Council

This letter provides a variety of policy recommendations, including sample policy language, to support and encourage the provision of childcare.

Response:

The County recently adopted a new childcare ordinance, which fully complies with state law regarding large family care homes and other types of childcare space, and is intended to streamline and facilitate the provision of childcare facilities. The ordinance allows ministerial (by-right) permitting of childcare facilities in most commercial, industrial, residential and mixed-use multifamily buildings, and in most single-family structures. No use permits or childcare permits are required. The ordinance is here.

Policy HE 22.3 has been added to the Housing Element to incorporate the County's intent to provide significant childcare space in the proposed Middlefield Junction lower-income multifamily housing project.

In addition, the Housing Department encourages and incentivizes provision of childcare space in projects funded through the Department, and the Housing Element incorporates policy language to this effect. While the County supports the range of other policies suggested in the comment letter, many of them are not necessarily intrinsically related to the Housing Element, and are more appropriate for inclusion in other County policies and programs.

3. Midpeninsula Open Space District

This letter expresses Midpeninsula Open Space District's (MROSD) concerns regarding the suitability of sites included in the Sites Inventory, based on various environmental constraints, including sensitive habitats, agriculture suitability, natural hazards, geographic and terrain constraints, lack of infrastructure, and other conditions.

Response: The County engaged in extensive discussion with MROSD, both before and after submittal of this comment letter, and before and after release of the public draft Housing Element. MROSD submitted various data providing detailed information on the suitability of sites in the Inventory, and in response over 200 parcels were ultimately removed from the Inventory.

4. Green Foothills

The letter submitted by Green Foothills (formerly Committee for Green Foothills) offers comment on developability and suitability of parcels in the County's rural and coastal areas in the Housing Element sites inventory, and expressing agreement with MROSD's comments.

Response:

Green Foothills rightly notes that water and sewer limitations and reliance on well and septic may limit farm labor housing production in rural county areas. While the Housing Element does not identify any specific sites for farm labor housing production, this is a genuine constraint that is taken into account in the County's existing farm labor housing funding and incentive programs, and will necessarily be incorporated in any programs to develop new farm labor housing in Housing Element Cycle 6 and beyond.

Green Foothills identifies areas in which development may be infeasible due to environmental constraints. These areas have been assessed, partly in collaboration with the Midpeninsula Regional Open Space District (MROSD), and a significant number of parcels have been removed from the inventory.

Similarly, in collaboration with MROSD, a number of sites that are subject to fire hazards have also been removed, although in already-developed single-family areas with available infrastructure, in which the County is required to issue ministerial permits for single-family development if the development follows building and fire codes, sites have largely been retained even in areas of higher fire severity, as the County does not have the ability to preclude such development, and as development is occurring in these areas and is projected to continue. However, these constitute a very small portion of the Sites Inventory.

Most, but not all of the RM, RM/CZ/CD, and RM/CZ/DR/CD sites previously in the inventory have now been removed, and the remainder constitute a very small portion of the single-family zoned vacant sites included in the inventory.

Roughly 280 sites were removed from the inventory after various stages of consultation with MROSD.

5. Puente

This letter comments on various issues related to farm laborers and farm labor housing, and affordable housing more generally.

Response:

Need for analysis of a lack of affordable and habitable housing for farm workers within the context of racial and ethnic disparities in the south coast unincorporated communities. While the state establishes the required nature and contents of the needs assessment and assessment of fair housing included the Housing Element, and while detailed information on current, local demographic and economic conditions for farm laborers is unfortunately not readily available, the County welcomes any efforts to better assess and address the characteristics and needs of the farm labor community in more granular detail. The County's farmworker laborer demographics study (HE 22.5) is intended in part to collect such data, and the County will solicit ongoing input on how to make this effort as robust as possible.

More concrete programs or plans regarding how the County would address a prevailing negative and prejudicial perception of affordable housing. In 2017, the County launched the multijurisdictional Community Engagement Program as an initiative of Home for All, using inclusive and innovative community engagement strategies in communities within San Mateo County. With the goal of engaging a wider audience of community members in creating a vision towards a livable community, this Program was designed as a collaborative learning exchange. This initiative has engaged 10 cities, including Half Moon Bay and Pacifica, by hosting 16 community conversations on housing to-date, with more planned for 2023. In addition, the initiative produced a Community Engagement Resource Manual, which consists of resources for each phase of engagement to encourage broader participation in housing conversations in cities and towns. This framework can help inform community engagement efforts in other cities and towns in San Mateo County and beyond. Home for All and the Community Engagement Program are incorporated as ongoing efforts in the Housing Element.

Need for other solutions beyond traditional development of farm labor housing, such as a state and federally funded self-help housing program for farmworkers. As a result of this comment, County is now aware of the federal resources for farm labor housing, like the Off-Farm Labor Housing Direct Loans & Grants Program and will monitor the next open program application window.

6. Local Agency Formation Commission (LAFCO)

LAFCO's letter is largely in regard to infrastructure capacity and the potential need for service area annexation or full annexation to facilitate developability of various parcels in the sites inventory.

Response:

Rezoning program parcels in the Harbor Industrial, Colma, and Broadmoor areas. The County recognizes the potential need for service extension and/or annexation to facilitate development for some/all parcels in some/all of these areas, as well as the currently piecemeal nature of annexation as parcels are individually developed, and will continue to coordinate development and annexation planning for the Harbor Industrial area with the surrounding city of Belmont, in addition to providing notice of the Rezoning Program, and will similarly pursue coordinated planning with Colma and Daly City for the Unincorporated Colma and Broadmoor areas.

Coastside water and sewer provision. The County will engage with and notify water and sewer providers in the coastal and rural unincorporated areas of the projections and analysis

incorporated in the Housing Element, as well as assessing capacity for well and septic water in cases where other service is unavailable.
Rezoning area maps. The rezoning area maps, indicating the extent of rezonings proposed in HE 11.3, were inadvertently omitted from the draft Housing Element, and have been added.

7. Carolyn Shepard – Supportive Homes
This comment focuses on assessment of need for, and support for, adult children with mental health challenges, who may require supportive housing.

Response:
The County acknowledges that there is a need for supportive housing for adult children with mental health challenges currently living with parents, who may have future needs for supportive housing when their living situation changes. The County has traditionally served this special needs population through its No Place Like Home (NPLH)-funded housing projects. For example, in 2018, County received an award of just under $2,000,000 in NPLH funds, which was allocated to an affordable housing development undergoing rehabilitation and resyndication and located in the County. The County intends to continue to support and fund supportive housing through its various funding programs.
Unfortunately, the County is unaware of any existing data source comprehensively identifying the size of this population, and the extent of potential need for supportive housing for this population. In addition, in order to be consistent with State regulations and funding programs, the County relies upon definitions provided by the state for Special Needs populations. The needs assessment incorporated in the Housing Element complies with the requirements of state law, but should other information become available, including the study described in this comment letter, the County will be eager to consider it.

8. Habitat for Humanity
Habitat for Humanity's letter is offered in support of the Housing Element, and looks forward to working with the County in the future. The sentiment is greatly appreciated.

9. Carpenters Union Local 217
This comment offers policy recommendations to increase the supply of skilled residential construction workers.

Response:
The County appreciates the need for skilled labor, and the intent of local hiring policies. Policy HE 39.2 establishes the County's intent to incentivize hiring of local and underrepresented workers. As the policy states, this includes "hiring of (1) certified Minority Owned Business Enterprise ("MBE") and Women Owned Business Enterprise ("WBE") contractors, sub-contractors, and suppliers participating in the development of County-owned property and properties that benefit from County funding; and (2) Economically Disadvantaged Workers, defined as residents who (i) resides in a census tract within the County with an unemployment rate in excess of 150% of the County unemployment rate; or (ii) has a household income of less than 80% of AMI; or (iii) faces or has overcome at least one of the following barriers to employment: being homeless; being a custodial single parent;

receiving public assistance; lacking a GED or high school diploma; participating in a vocational English as a second language program; or having a criminal record or other involvement in the criminal justice system. This goal will be measured by DOH's monitoring of efforts undertaken by developers of County-funded, 100+ unit affordable housing projects located in San Mateo County to broaden the invitation(s) to MBE/WBE contractors, subcontractors, and suppliers. Broadening of bid invitations could include advertisement of available job contracts at trade unions, non-profit organizations, public sites, including County public sites, job training sites, community colleges, etc."
The County also currently implements the provisions of SB 35 and other state laws that required a skilled and trained workforce, as well as prevailing wage requirements, for various types of projects with affordability components. At present, the County does not have plans to implement a requirement for an apprenticeship program or local hiring requirements for projects smaller than those addressed by state law, but the County will continue to monitor labor conditions, as well as any similar policy efforts by other jurisdictions.

10. San Mateo County Department of Public Works
This letter offers various comments on infrastructure capacity and fees.

Response:
Infrastructure capacity, assessment, and mitigation. The County recognizes that individual development projects will still be required to assess and mitigate their sewer impacts, and the Housing Element does not alter this requirement. In addition, the Housing Element proposes to study sewer capacity in the Fair Oaks Sewer Maintenance District and identify improvements, and changes to conveyance and treatment agreements as needed.
Fee waivers and reductions. The fee waivers and reductions for affordable and special needs housing projects, offered per the County's existing policy and incorporated in the Housing Element, include only Planning and Building Fees, and the affordable housing impact fee, not external agency fees or other impact fees. This has been clarified in the Housing Element.
Sewer and water connection fees. The updated fees are included in the Housing Element.
CSA 7 and 11 water service provision and capacity. The Housing Element has been amended to specifically identify CSA 7 and 11 as water service providers with potentially limited capacity.

11. Housing Leadership Council, Housing Choices, Menlo Together, Puente
This comment letter makes a variety of general and specific suggestions for improvements to the Housing Element, including a range of new policies recommended for inclusion, as well as requests for greater clarity and specificity of certain sections of the Housing Element.

Response:
Stronger programmatic commitments, too few new policies, too few deadlines. The County believes the programs and policies in the Housing Element, with the various amendments identified in this section, directly address the needs identified in the Housing Element. Some programs and policies are continuations or expansions of existing programs, but in such cases the County considers those programs to be effective and necessary. The County has

also attempted to apply specific timeframes for all programs, although in some cases there is some unavoidable uncertainty about the timing of actions contingent on future determinations of need, funding, and other matter to be determined.

Rezoning of more areas outside of NFO, including Country Club Park, West Menlo Park, and Menlo Oaks. The County's rezoning program for the Housing Element is included as HE 11.3, and includes areas of the unincorporated Colma, Harbor Industrial, and Broadmoor areas, all of which are transit-rich, have available infrastructure, and are in proximity to high-density residential areas. The areas identified for additional rezoning by this commenter are all low-density single-family areas not in proximity to transit, and the County does not presently intend to rezone these for higher intensity development beyond that allowed by the provisions of SB 9, existing ADU regulations, and the various exemptions provided by AB 2011 and SB 6 for residential development of commercially zoned areas.

Identification of rezoning areas in North Fair Oaks. The Housing Element has been amended to more specifically identify the rezoning areas in North Fair Oaks, although it should be noted that the County's ability to meet its RHNA does not rely on these rezonings, which are listed only as a programmatic element.

Identification of areas allowing ministerially-permitted residential development in North Fair Oaks. The Housing Element has been amended to more specifically identify the zones in which residential development will be permitted by right.

Residential uses by-right on land owned by schools or religious institutions. The County acknowledges that this idea has interesting potential, but does not plan to implement such a program at present.

Amendments to various single-family zoning districts to allow lesser minimum lot widths, building areas, lot sizes, setbacks. The County's interpretation of SB 9 is that it accomplishes all of these goals without adoption of any regulations by the County; the County intends to continue to fully implement SB 9.

Clearer commitment to provide fee waivers or deferrals for extremely low-income housing. The County's policies regarding fee waivers for affordable housing are described in HE 30.1. The County offers and will continue to offer full waivers for all affordable housing, including extremely low-income housing.

Inclusionary requirements for single-family subdivision developments. While the County can commit to assessing the possibility of inclusionary housing requirements in larger single-family subdivision projects, it does not believe it is appropriate to commit to a given percentage absent that assessment.

The analysis of disability populations is inadequate. The County's needs analysis examined and relied on all extant data on disability populations in the unincorporated areas, with the assistance of consultant expertise in assessing this data. The conclusion arrived at is that unfortunately robust data sources for the unincorporated areas beyond those included in the Housing Element do not currently exist. However, the Housing Element still incorporates policies intended to address the needs of these populations.

Universal design and accessibility. Policy 22.1.F has been added to the Housing Element to clarify the County's commitment to both adopt a universal design and reasonable accommodation policy, and to integrate requirements into projects receiving County funding. The adoption of policies and the inclusion of requirements of County funding are distinct and not reliant on one another.

The County should commit to update parking requirements outside NFO on a specific timeframe. As described in the Housing Element, these updates are intended to occur in concert with other rezonings, the timing of which is included in the Housing Element. In addition, most areas appropriate for development of multifamily housing within the County are also within the areas where parking exceptions are provided by AB 2097.

Lack of new assistance for farm labor housing; farm labor outreach should have already been completed; recommendations from Farmworker Housing Study should have been implemented. As described in Appendix B, recommendations from the Farmworker Housing Study have been implemented, and the study itself was undertaken with significant outreach to farmworkers, farm owners and operators, farm labor advocates, agricultural organizations, and various other stakeholders. The Housing Element does incorporate policies aimed at identifying and acquiring new funding sources, although actual funding levels will be contingent on the success of those efforts.

HE 19.1 (Middlefield Junction) should describe project units and phases. This policy has been amended to more clearly describe the project and timeline.

Increase the residential and commercial affordable housing impact fee, equalize fees for single-family and multifamily development, increase commercial fees by 25%, and specify how impact fees will be spent. The County's affordable housing impact fee is based on a required nexus study that establishes a reasonable relationship between the impact being addressed and the fees that may be collected. The County is committed to participating in a new interjurisdictional nexus study, as described in the Housing Element, which may provide a basis for changes in the amount of fees collected. However, without such a study, the County cannot arbitrarily change the amount of the affordable housing impact fee, for any type of project. As established by ordinance, all fees collected under the affordable housing impact fee are transferred to the Department of Housing's Trust Fund, used to develop affordable housing.

Increase allocation of Measure K to affordable housing. Given the variable nature of the revenues collected by Measure K and the many funding needs across the County, the County cannot commit in the Housing Element to any specific changes to Measure K funding, but will continue to allocate such funding to affordable housing.

Pursue a ballot measure for new/additional affordable housing funding by 2026. The County does not believe it is appropriate to incorporate this policy in the Housing Element at present.

Additional just cause eviction provisions and eviction/relocation assistance, expanding on AB1482. The County is exploring options to preserve existing rental housing in the County, including efforts described in HE 1.1, 4.5, and HE 7.1; at this time, the County does not feel commitment to the suggested additional programs is appropriate, but should the state see fit to expand the provisions of state law, the County will be eager to help implement those provisions.

Interjurisdictional rental registry in collaboration with cities in the County. As noted above, the County is exploring options to preserve existing rental housing in the County, including efforts described in HE 1.1, 4.5, and HE 7.1. The County also supports a variety of other interjurisdictional efforts, including 21 Elements, assistance provided by Home for All, and others, and does not believe it is appropriate to pursue an interjurisdictional rental registry at present.

Explicitly recognize the County's unique role in the regional process of developing affordable housing and discuss funding for staffing on countywide projects. HE 23, subgoals 23.1-23.6

describe the County's role in regional housing policy and planning groups. Through the 21 Elements collaborative, the County is considering the opportunity of a shared housing staff person that could work across cities and the County. The County will continue to evaluate the feasibility of this role, incorporated in the County's existing and expanded interjurisdiction efforts, which will continue throughout Housing Element Cycle 6 and beyond.

12. Jen M. (Individual, Coleman Place Neighborhood Block)
This comment letter offers a number of general and specific policy recommendations related to housing and other development.

Response:
Life science development, project-by-project housing needs assessment. The County currently has very little life-science development, and receives very few life-science development applications. The recommendation regarding an assessment of housing need associated with each individual project is noted and appreciated, but at this time the County believes the broader analysis included in the Housing Element and various rezoning projects remains effective in identifying and addressing housing need, and that the requirement for payment of affordable housing impact fees related to any residential or non-residential project that is not creating new affordable housing also directly addresses this recommendation.
Realtor and real estate organization fair housing obligations. The recommendation regarding realtors and real estate organizations is noted and appreciated, but this is not a policy that the County believes it has the ability to implement.
Liaison with San Mateo County jurisdictions. Regarding liaison with the various cities and their Housing Elements and housing policy efforts, the County believes the 21 Elements collaborative, initiated and supported by the County, already directly addresses this recommendation. have city liaison for the housing element—informing cities of their responsibilities.
Single-family water use. The water use standards for single-family residential development are based on use calculations established by the Environmental Health Department, based on estimates of real use. The County does not see these thresholds as a particular constraint on housing development at present.
Housing affordability and subsidy levels. Regarding income thresholds for affordable housing, these thresholds already establish extremely-low, very-low, and low-income levels that are below 80% AMI for most projects including any affordable component, including those funded by the County Housing Department, and inclusionary housing, density bonus projects, and others.
Affordable housing development in exclusive areas. Policy HE 37 (Encourage the Development of Multi-Family Affordable Housing in Areas of High Opportunity), and Policy HE 11.3 (Rezoning Program), among other programs and policies, describe the County's plans to prioritize affordable housing development in areas with access to higher resources.

13. Janet D. (Individual, West Menlo Park)
This comment letter offers various questions and critiques regarding the draft Housing Element, in particular the Sites Inventory and methodology, and equity issues related to the North Fair Oaks community.

Response:

Submittal of the Housing Element to the Board of Supervisors prior to close of public comment. Because of the timeline for submittal to of the Housing Element to the Department of Housing and Community Development, and because there were no additional BOS hearings in 2022 after close of public comment, staff felt it was important that the Board direct staff to submit to HCD as soon as possible, to begin the review process that will lead to a revised and updated draft Housing Element. The Housing Element will return to the Board at multiple hearings in 2023 for additional review, input, and approval, in a revised form based on input from community members, stakeholders, and the Department of Housing and Community Development.

Community outreach. The County engaged in a number of outreach efforts, including various meetings and workshops, direct conversation with various community groups and stakeholders, and other steps, which are listed in the public outreach section of the Housing Element website, and in the Public Outreach section of the draft Housing Element. Comment capability was imbedded in the Housing Element update website, and comments could also be submitted directly to staff email. Hearings on the draft Housing Element were also noticed in local newspapers, separately from normal hearing notices.

Concentration of development in North Fair Oaks, equity issues, trees and landscaping, and related comments. The County's ability to meet its RHNA obligations does not rely on any rezoning in North Fair Oaks, and the Housing Element sites inventory does not rely on the future development potential of sites within the very limited proposed rezoning areas adjacent to El Camino Real and Middlefield Road in North Fair Oaks. The vacant and redevelopable sites listed in the Housing Element in North Fair Oaks are already zoned for residential or mixed-use development. The areas proposed for rezoning as part of the formal Rezoning Program in the Housing Element, HE 11.3, are distributed throughout the County, in the unincorporated Colma, Broadmoor, and Harbor Industrial Areas, which are all areas with significant transit access, in proximity to existing high density development, and, importantly, areas with better access to various resources as required by the County's obligation under state law to affirmatively further fair housing. The Housing Element does not incorporate any policies that increase allowed commercial development or reduce parking requirements in North Fair Oaks.

Separately, the County is currently engaged in a 10-year review of the North Fair Oaks Community Plan, which will comprehensively assess community needs, with a specific focus on equity, beyond issues directly related to zoning and housing production.

Both the existing CMU and NMU mixed-use residential zoning districts, and the regulations proposed for the limited rezoning areas currently under consideration, require developers to plant new trees, as well as provide various other kinds of landscaping.

Short-term rentals. The County's ban on short-term rental outside the Coastal Zone is not a policy implemented by the Housing Element, but an existing restriction that is described in the Housing Element, as part of a larger inventory of existing policies and programs.

Identification of sites in the Sites Inventory. Two sites identified by this commenter are excluded from the revised draft Housing Element. 2809 El Camino is identified as redevelopable, and has been retained in the inventory; while the structures on the parcel are vacant, the site itself is not considered vacant.

Farm labor housing. The Housing Element attempts to incorporate robust farm labor housing policies, including continued inspection of farm labor housing sites by the County's Environmental Health Division, which inspects all congregate farm labor housing. Staff recognizes the critical importance of both additional farm labor housing, and of maintaining and improving the quality of existing farm labor housing, and the Housing Element also includes programs intended to determine housing quality, further assess and identify the nature of farm labor housing need, and craft new strategies to improve it.

Other changes based on direct discussion with stakeholders:
As noted above, based on comment received from Planning Commissioner Lisa Ketchum, multiple coastal parcels were removed from the Sites Inventory due to identification of environmental or other conditions that might preclude their development. The developability assumptions for several other parcels were also amended, resulting in fewer projected units.

Based on discussion with the Housing Leadership Council, multiple parcels in North Fair Oaks were removed from the Sites Inventory based on site characteristics impacting potential developability.

As noted above, based on extensive discussion with Midpeninsula Regional Open Space District (MROSD), several hundred parcels were identified as environmentally sensitive, subject to hazards, constrained by site conditions, or otherwise undevelopable, and were removed from the Inventory.

YIMBY LAW

CALIFORNIA YIMBY

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 moderate- or 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

June 30, 2022

RE: Policy recommendations for Housing Element Updates

Dear City and County Leaders,

On behalf of the San Mateo County Child Care Partnership Council (CCPC), the publicly appointed, state-mandated local child care planning entity for San Mateo County, and our partner Build Up San Mateo County, **we are writing to encourage your city/county to include policies that support the development of child care facilities in your updated Housing Element.** For working families with young children, having accessible child care near their home reduces traffic and commute times, and generally improves the quality of life for these residents. Including policies that are supportive of child care in or near housing is a straightforward way for cities to contribute to creating sustainable communities where families with young children can thrive. Your city/county's Housing Element update provides an opportunity to address the housing and child care needs of all working families, while examining the housing and child care needs of special populations, such as single-parents and female-headed households, in particular.

High-quality child care is essential to families and to vibrant economic development, yet operators of potential new child care facilities face numerous barriers to opening new programs to meet community needs. While many of the challenges for child care facilities development are similar to housing, the child care sector lacks the mandates, financing sources or expertise that exist for housing developers. One of the biggest challenges is finding a location for a child care facility. Ideally, child care facilities are located in or near housing and close to family-friendly transportation options.

Housing affordability also affects the child care sector. In our high-cost area, family child care providers, those who provide licensed child care in their homes, may struggle to afford their rent or mortgage. As older providers retire, new providers cannot afford to buy homes in our communities. Those who rent a house or apartment often face business instability. In addition, child care programs across San Mateo County are struggling to hire enough workers – the child care workforce is predominantly low-income women of color. Many are struggling with their own housing needs.

In examining Housing Elements from throughout California, we have noted that a number of cities and counties have included goals and policies that support the development of child care in or near housing. We have compiled sample policies in the attached document in hopes that your city/county will include a number of them in your Housing Element update.

If you have questions or would like further support for connecting child care and housing in your city/county, please contact us: Sarah, 650-802-5647, skinahan@smcoe.org, or Christine, 650-517-1436, cpadilla@sanmateo4cs.org.

Sincerely,

Sarah Kinahan
Coordinator
San Mateo County Child Care Partnership Council

Christine Padilla
Director
Build Up San Mateo County

Attachments: *Sample Housing Element Language to Support Child Care near Housing*
Partner Organizations that Support Including Child Care Policies in Housing

Midpeninsula Regional OpenSpace | Midpeninsula Regional Open Space District

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October 11, 2022

Mr. Steve Monowitz, Community Development Director
County Planning Commission, County of San Mateo
400 County Center
Redwood City, CA 94063

SENT VIA E-MAIL TO: smonowitz@smcgov.org and jlujan@smcgov.org

Subject: **San Mateo County's Draft Updated 2023-2031 Housing Element of the County General Plan**

Dear Mr. Monowitz and County Planning Commissioners:

On behalf of the Midpeninsula Regional Open Space District (Midpen), we respectfully submit the following comments regarding the County of San Mateo (County) draft Updated 2023-2031 Housing Element. Midpen has been following the draft Updated Housing Element process and appreciates the County's collaborative public engagement process. Moreover, Midpen values the County acknowledging that, "…housing shortages in urbanized areas throughout the region have contributed to sprawling and inefficient development patterns, loss of open space and damage to natural resources, and increasingly long worker commutes with concomitant increased automobile traffic, greenhouse gas emissions, and contributions to climate change."

With over 65,000 acres of acquired and protected open space on the San Francisco Peninsula, Midpen is one of the largest regional open space districts in California. Our braided mission is to acquire and preserve in perpetuity open space and agricultural land of regional significance, to protect and restore the natural environment, to preserve rural character and encourage viable agricultural use of land resources, and to provide opportunities for ecologically sensitive public enjoyment and education.

While much of Midpen's open space lands in our regional greenbelt lie along the ridge of the Santa Cruz Mountains, Midpen owns and manages several open space preserves in the unincorporated skyline and coastal areas of San Mateo County. These preserves include Miramontes Ridge, Purisima Creek Redwoods, La Honda Creek, and El Corte de Madera Creek Open Space Preserves, among others, making Midpen the second largest landowner in San Mateo County with almost 32,000 acres protected and managed within the County's boundaries.

In accordance with the Metropolitan Transportation Commission's adopted *Plan Bay Area 2050*, per SB 375 (2008, Steinberg), a critical regional goal is to reduce greenhouse gas emissions by focusing housing near jobs and transit. However, at the same time, the 6th cycle of the Regional Housing Needs Allocation (RHNA) process has increased the County's housing allocation by over 200% from the last RHNA cycle. We recognize the County's challenge in finding adequate viable sites to meet the allocation requirement of 2,833 units while remaining consistent with County General Plan policies to curtail sprawl by implementing strategies that encourage infill construction within the existing urban footprint. Since 2020, Midpen has been tracking the current RHNA process and advocating for drastic reductions in allocations to unincorporated counties where the vast acreage of available natural and agricultural lands with the goal of avoiding the situation the County is faced with today (see Attachments 1 and 2).

Among the six goals presented in the draft Updated Housing Element, Midpen is encouraged by two specific housing goals: (1) to promote sustainable communities through regional coordination efforts and locating housing near employment, transportation and services, and (2) to require or encourage energy efficiency, resource conservation and climate resiliency design in new and existing housing as the County considers how best to address the region's housing needs. We understand these environmentally conscious goals support the County's adopted Share Vision where, "[o]ur natural resources are preserved through environmental stewardship, reducing our carbon emissions, and using energy, water and land more efficiently."

Based on the Housing Sites Inventory presented in the draft updated Housing Element, we would like to share specific considerations to addressing the County's environmental stewardship goals.

In reviewing the draft document, a large number of sites that have been identified as potential housing sites pose significant concerns regarding (1) impacts to high conservation value areas as defined by Conservation Lands Network, (2) increasing the number of homes in *very high* to *high* fire severity zones, and (3) encroaching further into the wildland urban interface area (WUI). These sites include:

- ***Vacant single family residential sites along Higgins Canyon Road*** (APNs: 066210190, 066121010, and 066140090). These properties, with Open Space Land Use designation, are located in either *Very High* or *High* Fire Severity Zones and within the WUI adjacent to Purisima Creek Redwoods preserve. (See Exhibit A)
- ***Vacant single family residential sites along Bear Gulch Road*** (APN: 072343130) and on Highway 35 (APNs: 072332060 and 072332210). These properties, with Open Space Land Use designation, are located in either *Very High* or *High* Fire Severity Zone and within the WUI adjacent to El Corte de Madera and La Honda Creek preserves. APN 072343130 is also located in an area deemed as *Essential Habitat* by the regional Conservations Lands Network described below. (See Exhibit B)

- ***A vacant highway and street site and multiple vacant sites designated as open space along Highway 84*** (APNs: 078021010, 075322020, 075310030, 078300060, 078140100, 078220050, 078190130) These properties are located in *Very High* (fully or partially) or *High* Fire Severity Zone. In addition, APNs 078220050 and 078190130 are located in areas deemed as *Essential Habitat* by the Conservation Lands Network. (See Exhibit C)
- ***A vacant site*** *(3200 BARRANCA KNOLLS DR)* ***currently wooded and used for timber along Gazos Creek Road*** (APN: 089180090) Located in a *Very High* Fire Severity Zone (VHFHSZ), this site, with Open Space Land Use designation, falls within the footprint of the 2020 CZU Lightning Complex fire, which experienced significant fire damage. In addition, the property is located in an area deemed as *Essential Habitat* by the Conservation Lands Network. (See Exhibit D)

As part of the County's site selection criteria, we recommend that the following environmental factors be taken into consideration for the above-mentioned sites and other sites located in rural, unincorporated areas.

Environmental Factor: Conservation Values

As identified in Midpen's Conservation Atlas Map, there are lands located in southern San Mateo County with high conservation values. (See Attachment 3 for Midpen's Conservation Atlas Map). These areas are also designated as *Essential Habitat* by the regional Conservation Lands Network[1] due to their significant conservation value and contribution to interconnected landscapes that are critical to safeguarding healthy, climate resilient ecosystems. Although intensified development may be necessary to meet regional housing needs, increased human activity — particularly from light, noise, and chemical applications (such as rodenticides)— is known to negatively harm proximate ecological systems. As such, care must be taken to ensure the pattern of development considers the vital role of natural and agricultural lands in sustaining our society, as well as the ecological systems that depend on them. Statutorily, the County is obligated to take this into account. Government Code Section 65584(d)(2) clearly states:

> *The regional housing needs allocation plan shall further all of the following objectives: Promoting infill development and socioeconomic equity,* ***the protection of environmental and agricultural resources****, the encouragement of efficient development patterns, and the achievement of the region's greenhouse gas reductions targets provided by the State Air Resources Board pursuant to Section 65080.*

Environmental Factor: Wildfire Threat

As evidenced by the 2020 CZU Lightning Complex Fire, the damage caused by catastrophic wildfire can be devastating to both communities and the natural environment. The approximately 86,500-acre fire destroyed 1,490 buildings, many of which were in San Mateo County. It also burned in both Butano and Big Basin Redwoods State Parks, where a number of historic buildings were destroyed, including the visitor center at Big Basin State

[1] https://www.bayarealands.org/wp-content/uploads/2019/10/CLN%202.0%20Final%20Report.Web.pdf

Park. While this CZU fire ignited due to natural causes, according to the National Parks Service, "Nearly 85 percent of wildland fires in the United States are caused by humans."[2] Zoning for additional residences in these high-fire and very high-fire areas only increases the risk and may force costly upgrades to rural roads and infrastructure. The Board of Forestry recently adopted revisions to their State Minimum Fire Safe Regulations in May 2022, setting certain minimum standards for structures, subdivisions and developments in State Responsibility Area (SRA) and LRA VHFHSZ and providing for basic emergency access and perimeter wildfire protection, as well as standards for fuel breaks, greenbelts, and measures to protect undeveloped ridgelines. In addition, California Attorney General Rob Bonta recently issued guidance with best practices and mitigation measures for local governments considering approval of development projects in fire-prone areas[3]. He stated that,

> *"Residential developments in the wildland-urban interface and other wildfire prone areas can significantly increase the risks of wildfires and the related risk to public safety. Introducing more people via additional development increases the likelihood of fire ignition, which may then develop into a wildfire. Building housing in the wildland-urban interface also puts more people in harm's way, and may hinder evacuation routes and emergency access.*"

We recommend concentrating development – through increased building heights and densities - in more urbanized areas, which have greater access to water and transportation infrastructure. We appreciate the County adopting new high-density residential zoning of up to 120 units/acre in proximity to transit within the North Fair Oaks community. Prioritizing housing in urban, transit-connected areas is in line with fundamental smart growth principles and consistent with the goals of SB 375.

The draft Housing Element discusses how the County should "…[c]ontinue County Participation in and Facilitation of Inter-Jurisdictional and Cross-Sectoral Collaborations for housing planning and development." As a regional open space district, Midpen welcomes working with the County on supporting new housing policies that ensure the protection of open space lands and natural resources and meet the goals of reducing vehicle miles traveled/greenhouse gas emissions to promote climate resiliency.

For many decades, Midpen has regarded the County of San Mateo as a strong partner in protecting open space and agricultural resources and preserving the region's environmental values and unique biodiversity. We urge the County to reconsider the above-mentioned housing sites and others that pose serious environmental and safety concerns and further accelerates impacts to the WUI.

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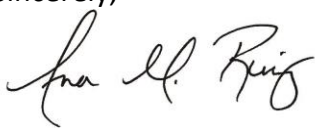
[2] https://www.nps.gov/articles/wildfire-causes-and-evaluation.htm#:~:text=Humans%20and%20Wildfire,and%20intentional%20acts%20of%20arson.

[3] https://oag.ca.gov/news/press-releases/attorney-general-bonta-issues-guidance-local-governments-mitigate-wildfire-risk, October 10, 2022

Thank you for your consideration of these comments, and we welcome further discussions with the County, where we may be able to help with environmentally sustainable revisions to the Draft Updated Housing Element to balance the needs of the built environment and the protection of natural and working lands. Please direct questions to Jane Mark, AICP, Planning Manager, jmark@openspace.org.

Sincerely,



Ana M. Ruiz
General Manager

CC:
Midpeninsula Regional Open Space District Board of Directors
Susanna Chan, Assistant General Manager, Midpeninsula Regional Open Space District
Jane Mark, AICP, Planning Manager, Midpeninsula Regional Open Space District
William Gibson, Planner, San Mateo County Planning Department

Attachments

1. Midpen letter to Association of Bay Area Governments regarding high RHNA allocations to unincorporated counties dated October 15, 2020
2. Midpen joint letter to Association of Bay Area Governments regarding high RHNA allocations to unincorporated counties dated January 21, 2021
3. Midpen's Conservation Atlas Combined Conservation Values Map (2014)

Exhibit A. Proposed Housing Sites along Higgins Canyon Road (adjacent to Lower Purisima Creek Redwoods Preserve)

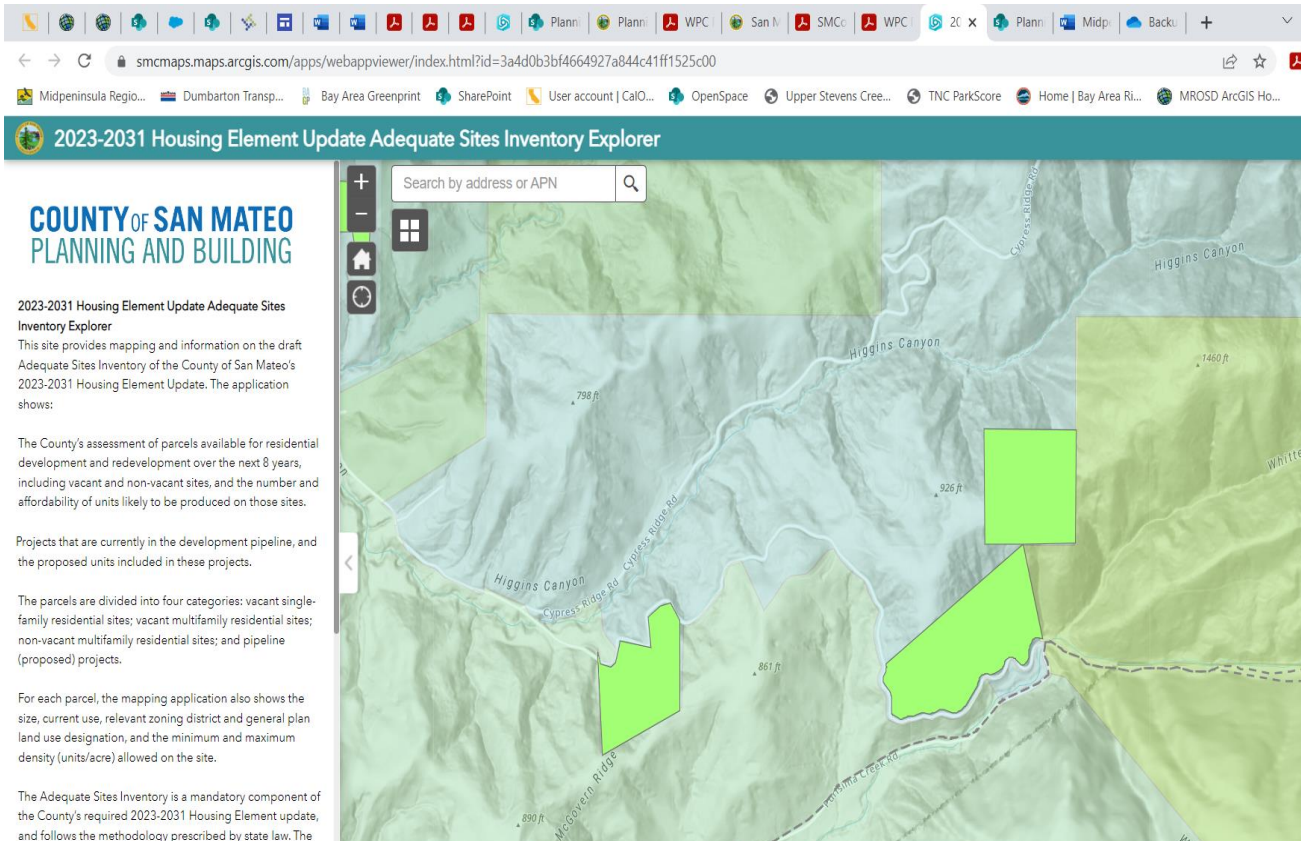


Exhibit B. Proposed Housing Sites along Highway 35 and Bear Gulch Road (adjacent to El Corte de Madera and La Honda Creek Preserves)

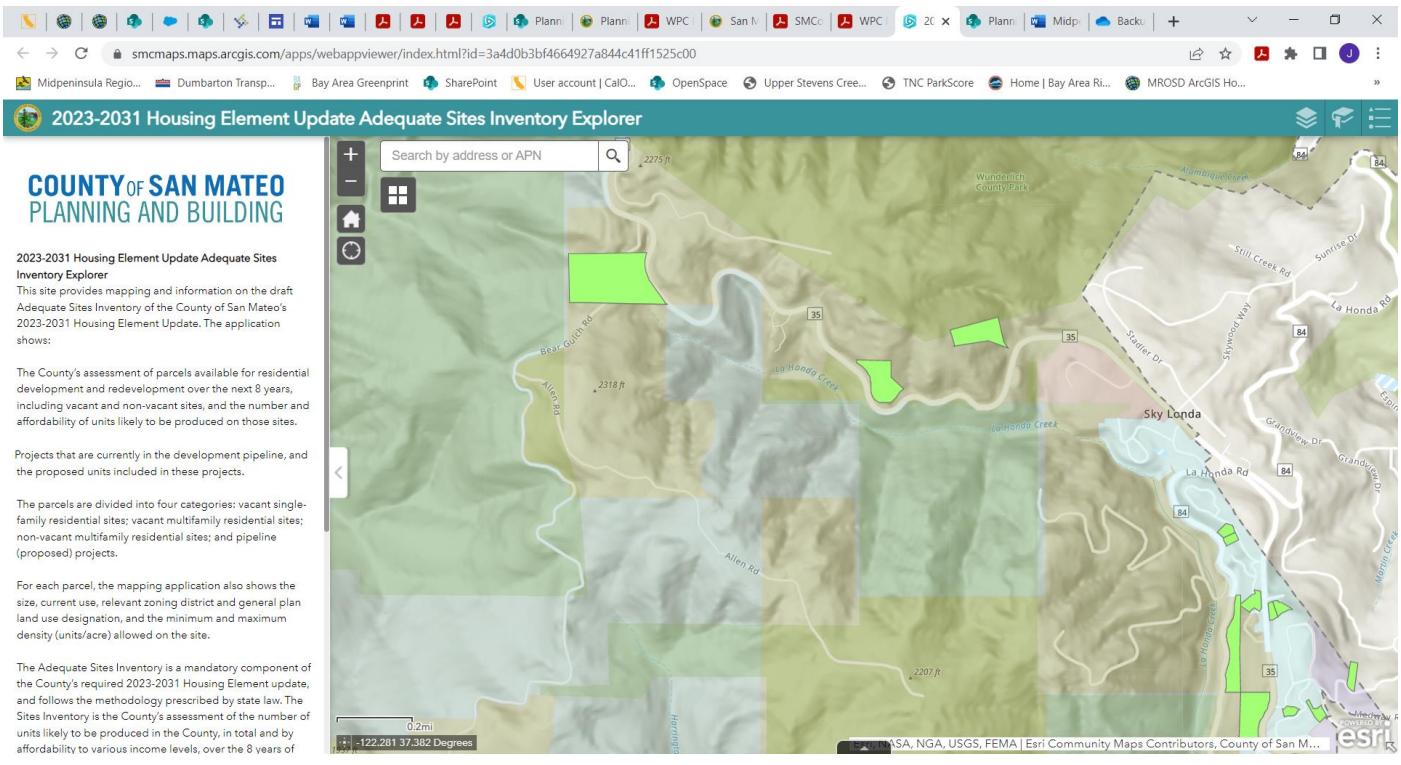


Exhibit C. Proposed Housing Sites along Highway 84 (adjacent to La Honda Creek preserve)

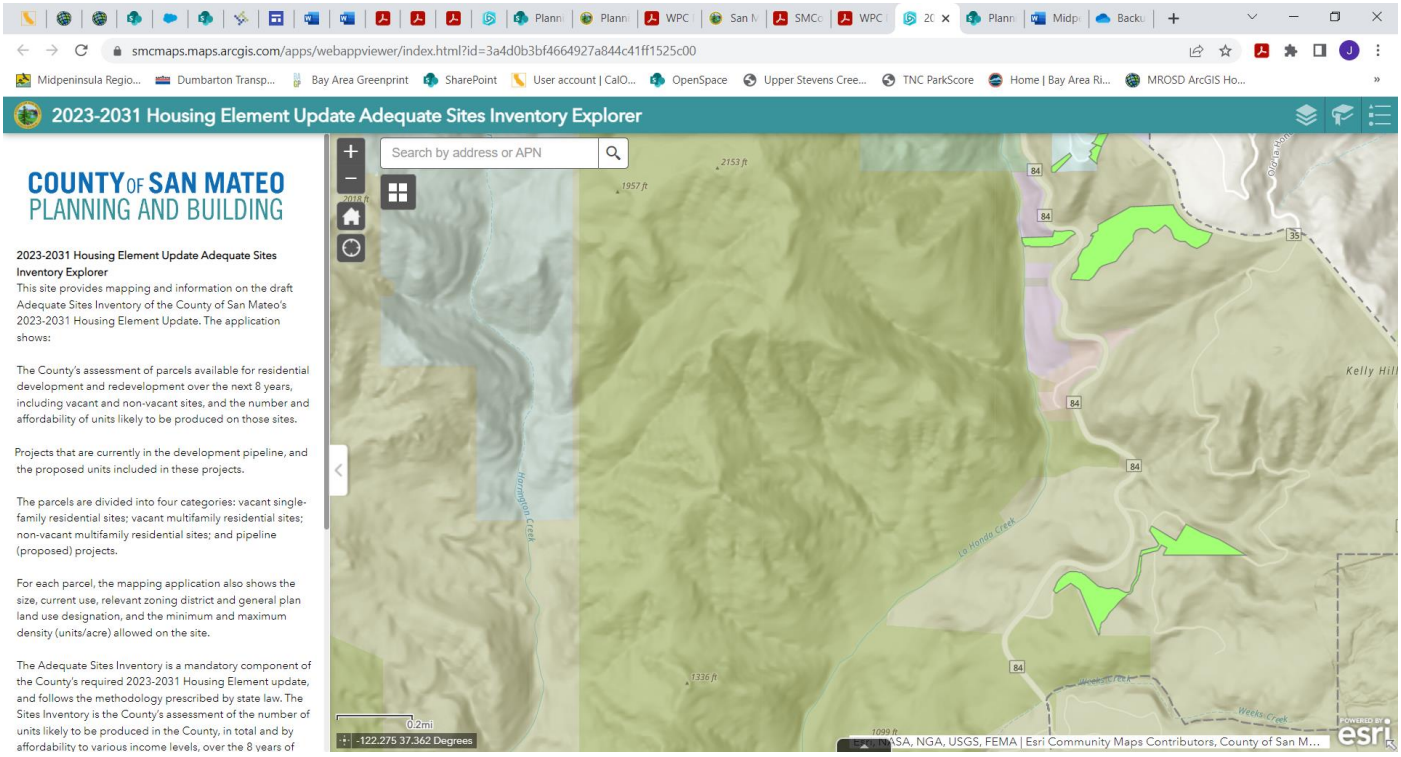
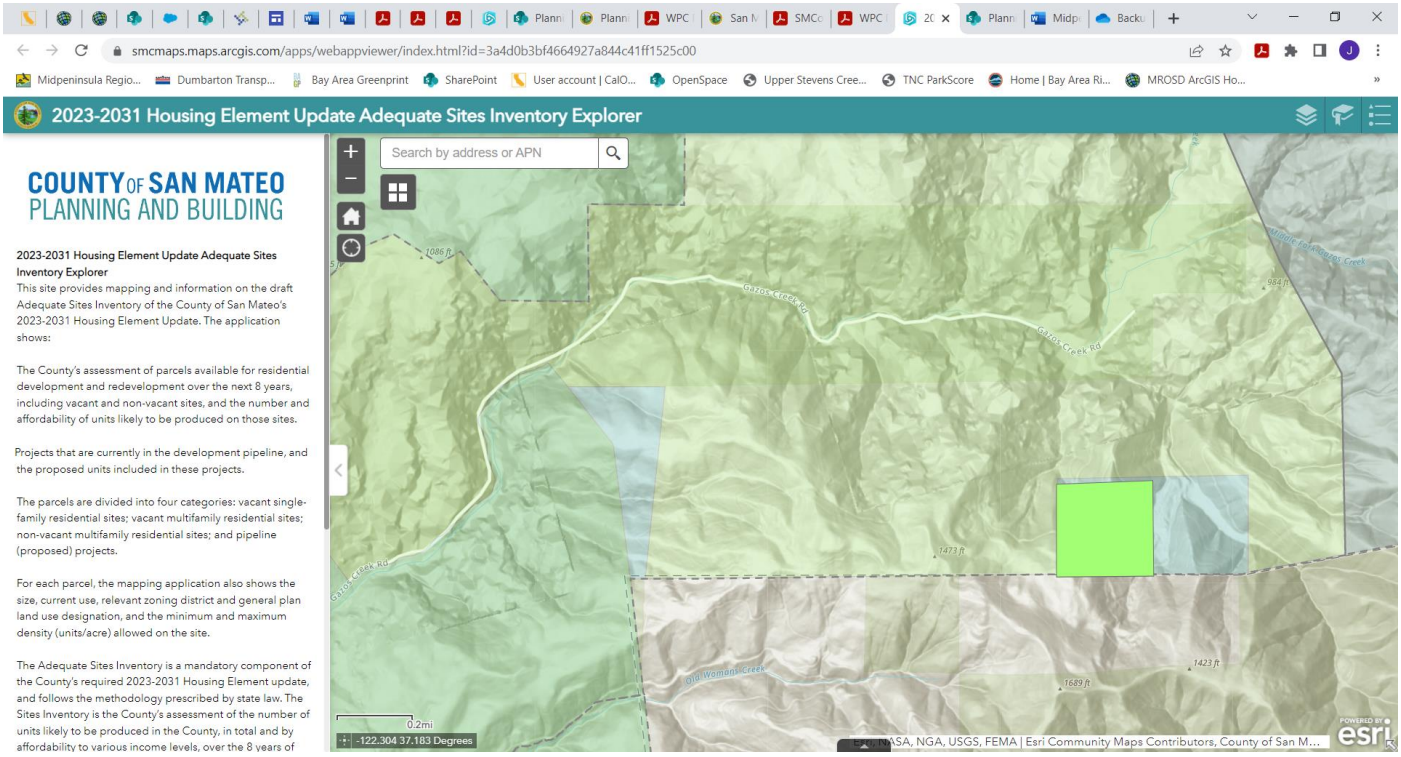


Exhibit D. Proposed Housing Site along Gazos Creek Road (adjacent to Ano Nuevo and Butano State Parks)



Midpeninsula Regional OpenSpace | Midpeninsula Regional Open Space District

GENERAL MANAGER
Ana M. Ruiz

BOARD OF DIRECTORS
Pete Siemens
Yoriko Kishimoto
Jed Cyr
Curt Riffle
Karen Holman
Larry Hassett
Zoe Kersteen-Tucker

October 15, 2020

Jesse Arreguin, President, ABAG Board of Directors
Bay Area Metro Center
375 Beale Street, Suite 800
San Francisco, CA 94105

Re: Regional Housing Needs Allocation – Recommended Methodology and its Impacts to Open Space and Biodiversity Values, Increased Wildfire Risk, Loss of Habitat, and Barrier for Wildlife Corridors

Dear Director Arreguin:

On behalf of the **Midpeninsula Regional Open Space District (Midpen)**, I am writing to provide feedback on the Regional Housing Needs Allocation (RHNA) 6 housing methodology recommended by the ABAG Housing Methodology Committee – Option 8A. Preserving to date nearly 65,000 acres of protected open space on the San Francisco Peninsula, Midpen is one of the largest regional open space districts in California. Midpen spans most of San Mateo County, western Santa Clara County, and the northern reaches of Santa Cruz County. Our mission throughout our jurisdiction is to acquire and preserve a regional greenbelt of open space land in perpetuity, protect and restore the natural environment, and provide opportunities for ecologically sensitive public enjoyment and education, as well as to preserve agricultural land of regional significance, preserve rural character, and encourage viable agricultural use of land resources on the San Mateo County Coast.

Since its first adoption in 2013, Plan Bay Area has served as the urban growth blueprint for the Bay Area, focusing regional growth around transportation infrastructure through its Priority Development Area (PDA) program with a goal for equitable outcomes to all Bay Area residents. Its Priority Conservation Area (PCA) program has created avenues to enhance regionally significant natural landscapes and habitats that surround the built environment as a respite for the densification of PDAs. These Priority Conservation Areas also provide critical ecosystem services to support denser urban and suburban areas that recharge groundwater aquifers, uptake millions of tons of carbon from the atmosphere while producing oxygen, reduce downstream flooding risk, maintain clean fresh water within creeks and waterways, support local food production, and protect sensitive/rare/endemic plants and wildlife including key pollinators. The vision set out by Plan Bay Area is one that seeks balance between growth in the built environment and the vital resources and services provided by our natural and working lands.

While we appreciate the need to continuously evaluate housing needs and further refine Plan Bay Area to better meet the goals of SB 375 (Steinberg, 2009), our sharp concern lies with the housing allocation methodology recommended by the Housing Methodology Committee. **Specifically, we**

wish to raise a deep concern about the enormous increase of housing allocations to unincorporated counties and rural, open space areas. In unincorporated Santa Clara County alone, the allocation of housing units increased from **277** units in RHNA 5 to **4,137** for RHNA 6 – a 1,393% increase. San Mateo County is also seeing a significant increase (913 to 2,933). Our understanding is that other unincorporated counties and rural open space areas around the Bay Area are being allocated similar drastic increases too. We are concerned that such high allocations for primarily rural, agricultural, and open space areas will significantly increase pressure to zone for housing in areas that are at severe risk for fire, impact PCAs, and impact critical habitat linkages that are essential for the sustainability and resiliency of our local biodiversity. Additionally, the proximity to existing PCAs (Attachment 1) raises a host of issues, including loss of habitat connectivity and increased habitat fragmentation, increased wildlife exposure to rodenticides and other hazardous chemicals, increased risk of catastrophic fire and fire ignition sources with severe impacts to both people and natural resources, and loss of scenic landscapes and backdrops that are characteristic and emblematic of the natural beauty that surrounds the Bay Area (Attachments 2, 3, 4).

With the latest megafires in August and September of 2020 serves as a backdrop, the potential for wildland-fire-generated embers that can be carried by winds for miles is well documented. Homes in and near the Wildland-Urban Interface (WUI) (Attachment 5) are at particular risk even with defensible spaces and home hardening measures. In fact, a 2017 insurance analysis shows that almost 350,000 homes in the Bay Area are already located in areas at high or extreme risk of wildfire.[1] Increased, concentrated development in the WUI, incentivized by the pressure of high RHNA allocations, will likely increase wildland fire risk even further – exacerbating the month-long air quality impacts that have affected every single Bay Area resident and negating all the greenhouse gas reduction achievements gained annually by the State of California.

For all of the reasons stated, we recommend that the housing methodology, Option 8A, considered for adoption by the ABAG Executive Board be revised to remain consistent with climate action goals and priority conservation strategies that lie at the heart of Plan Bay Area, are part of state and local jurisdiction goals, and further heightened with Governor Newsom's recent 30 x 30 executive order issued on October 7, 2020.

We appreciate your consideration for these concerns and look forward to speaking with you should you have any questions.

Sincerely,

Ana M. Ruiz
General Manager

Attachments:

1. Santa Clara County PCA Map (ABAG)

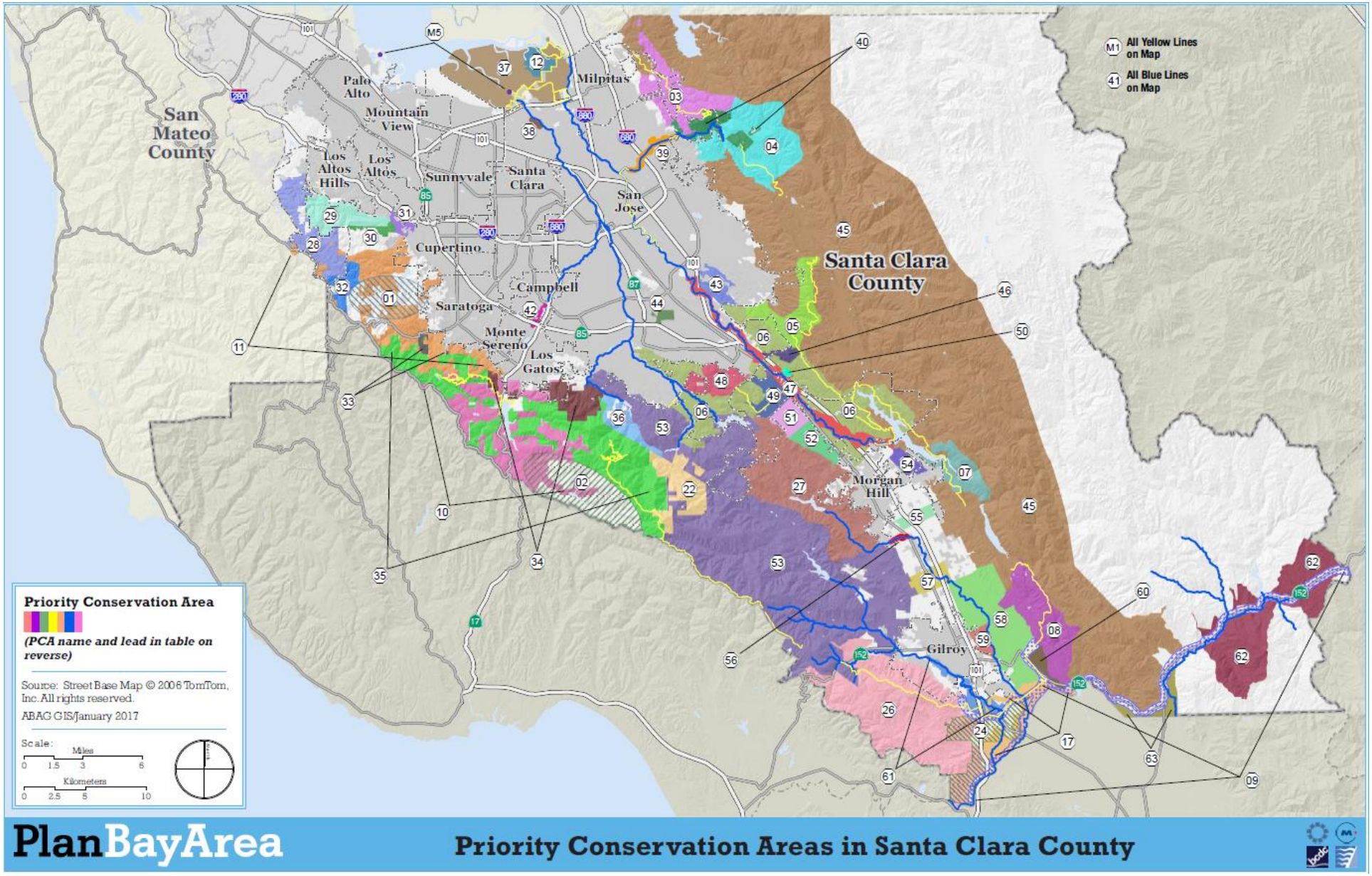
[1] https://www.sacbee.com/news/california/fires/article216076320.html

2. MROSD Sensitive Vegetation Map
3. MROSD Rare and Threatened Species Map
4. MROSD Habitat Linkages and Patches Map
5. High Resource Areas and Wildland-Urban Interface Map (MROSD)

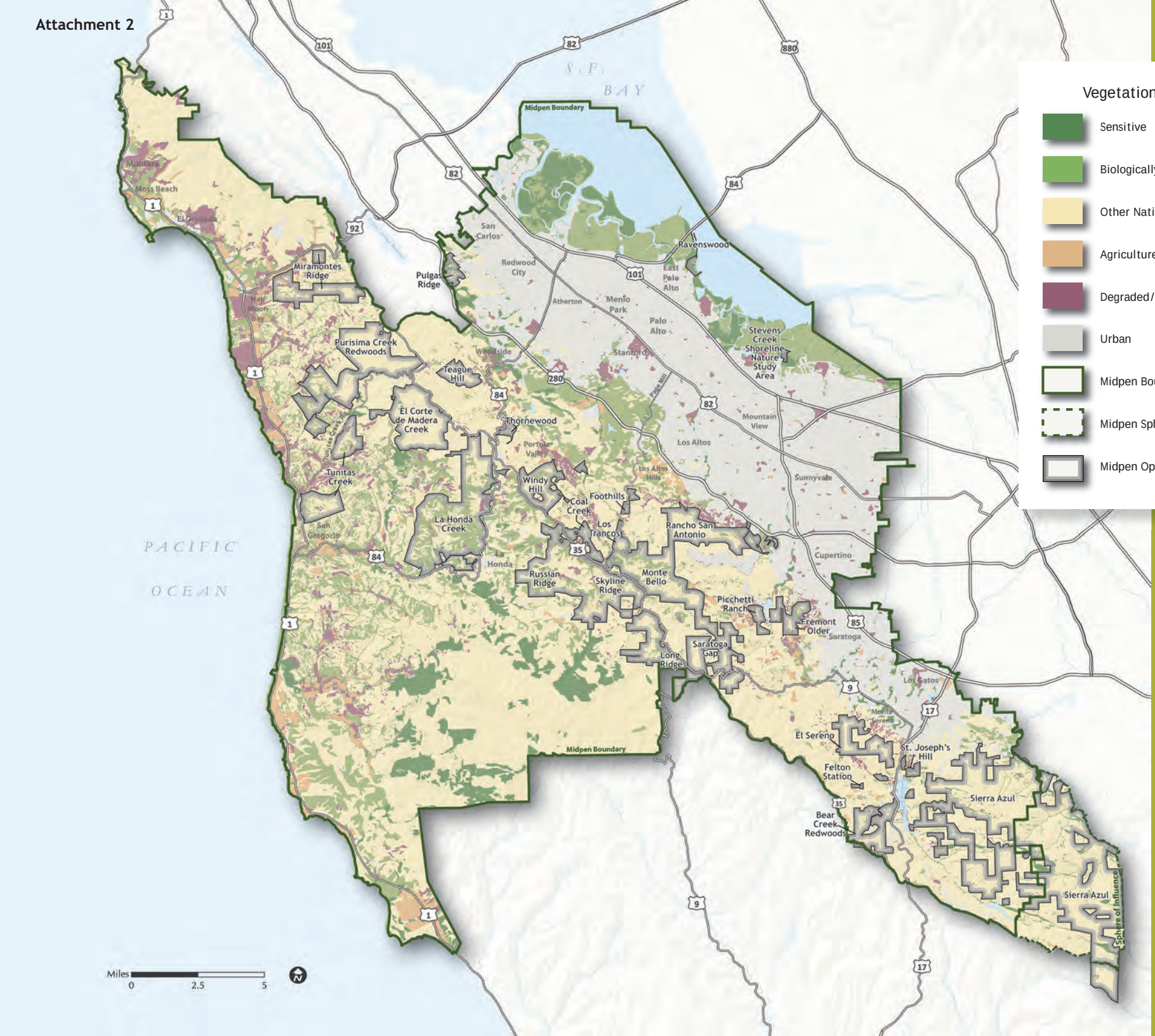
.cc:

MROSD Board of Directors
Honorable Senator Jerry Hill
Honorable Senator Jim Beall
Honorable Assemblymember Marc Berman
Honorable Assemblymember Kevin Mullin
Honorable Assemblymember Mark Stone
Santa Clara County Board of Supervisors
San Mateo County Board of Supervisors

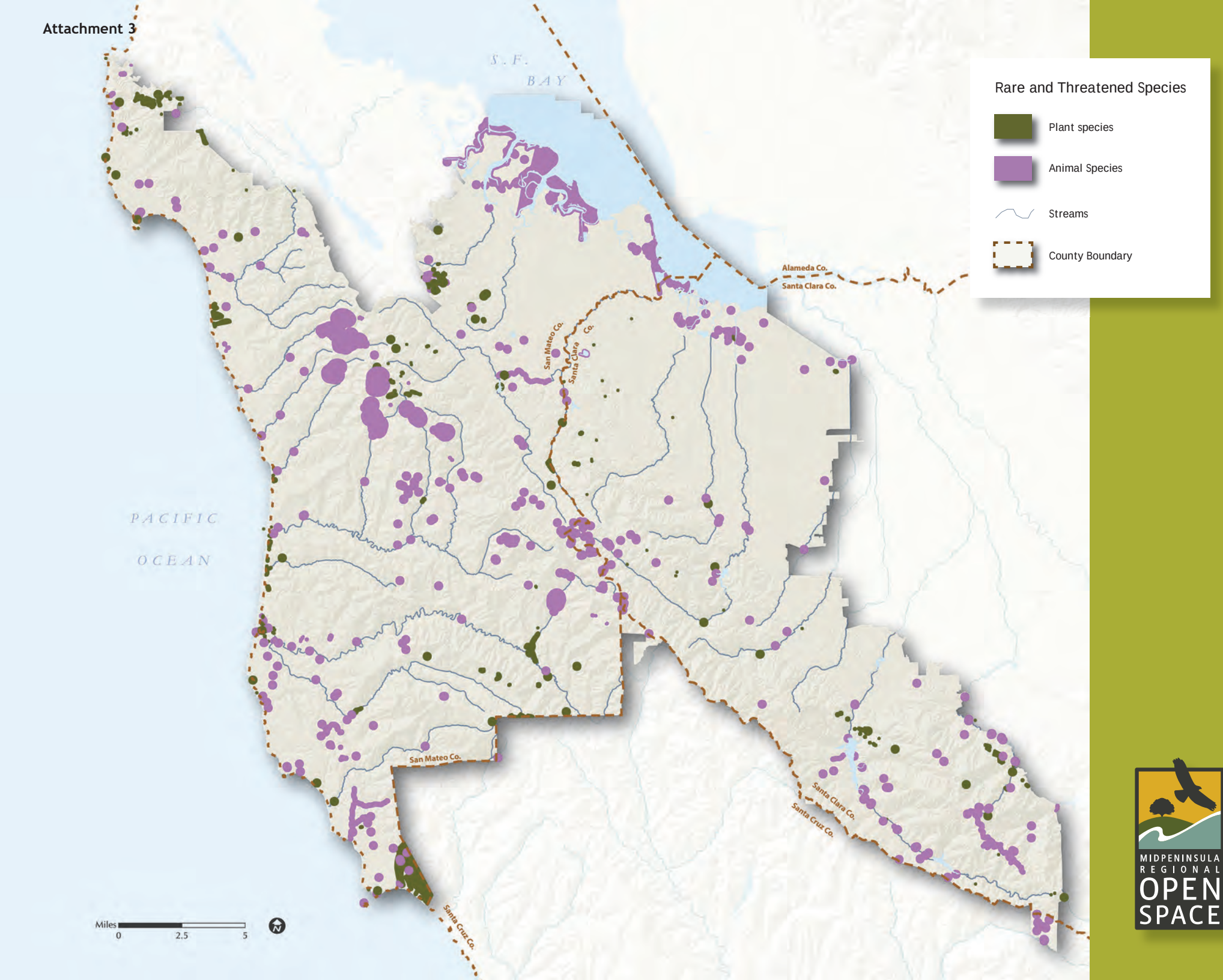
Attachment 1



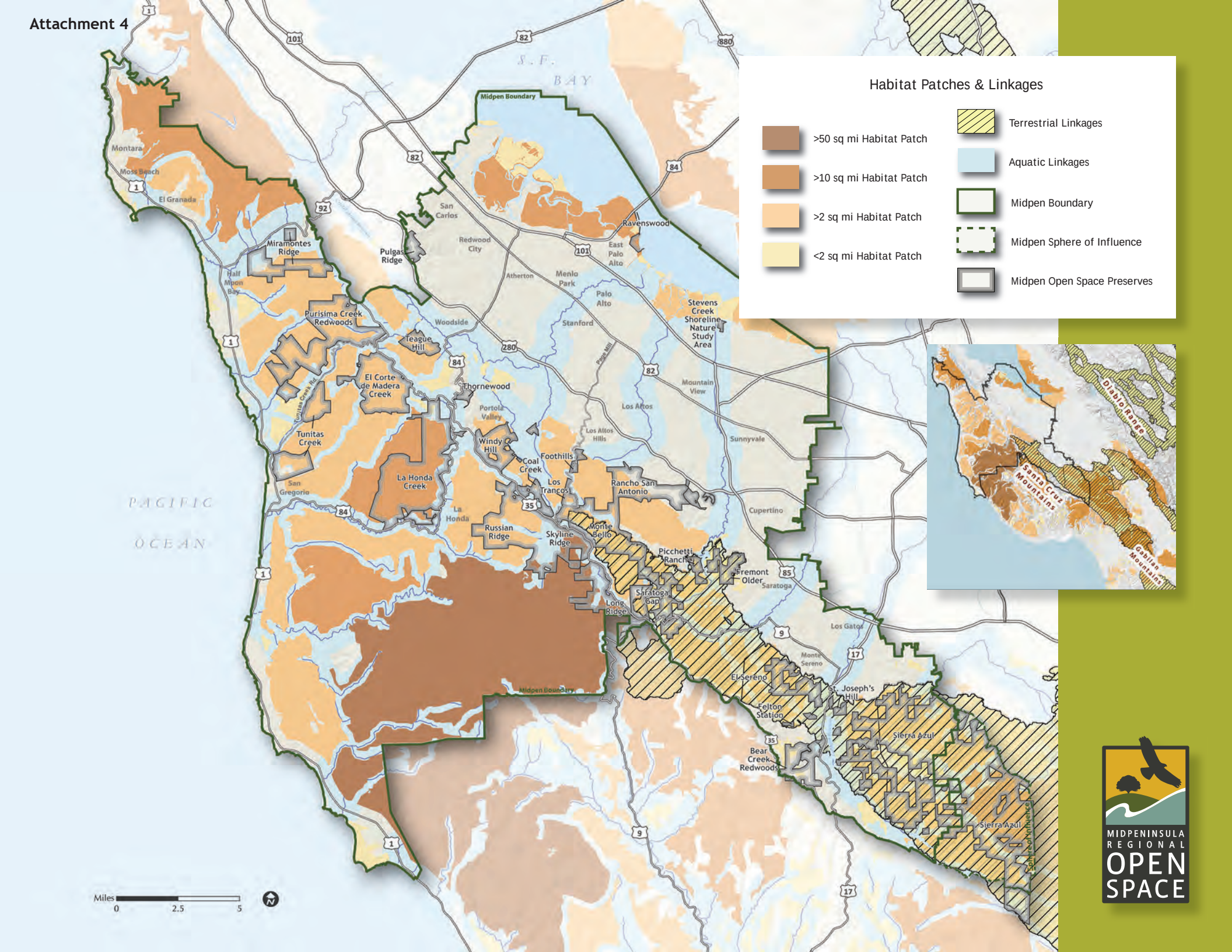
Attachment 2



Attachment 3

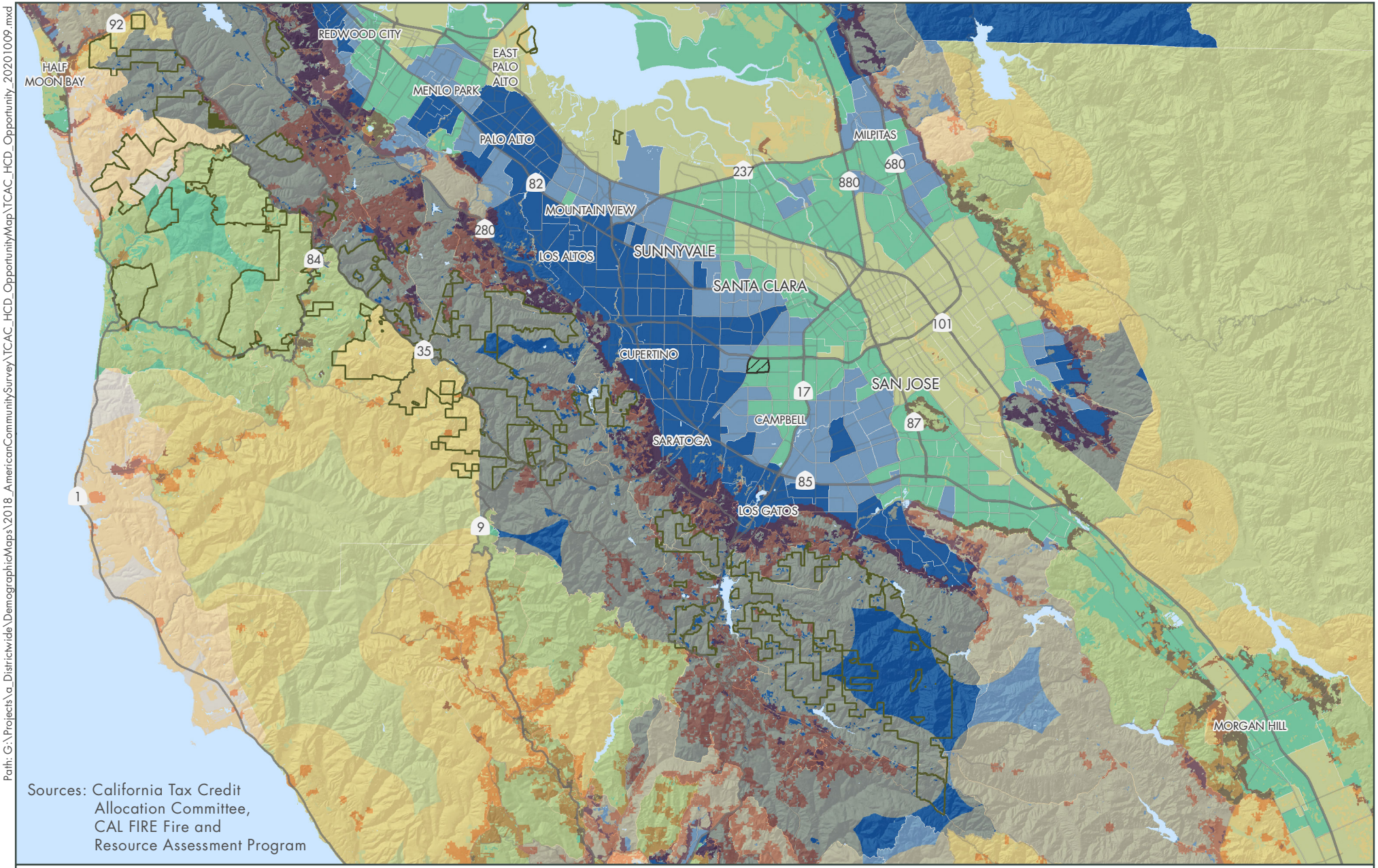


Attachment 4



MIDPENINSULA REGIONAL OPEN SPACE

Attachment 5



TCAC/HCD Opportunity Areas

Opportunity

- Highest resource
- High resource
- Moderate resource (rapidly changing)
- Moderate resource
- Low resource
- High segregation & poverty
- Missing or insufficient data

FRAP WUI

- Midpen preserves
- Influence zone
- Intermix
- Interface

Midpeninsula Regional Open Space District
(Midpen)
10/9/2020

Miles
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MIDPENINSULA REGIONAL OPEN SPACE

Path: G:\Projects\a_Districtwide\DemographicMaps\2018_AmericanCommunitySurvey\TCAC_HCD_OpportunityMap\TCAC_HCD_Opportunity_20201009.mxd

Created By: ngreig

While the District strives to use the best available digital data, these data do not represent a legal survey and are merely a graphic illustration of geographic features.

January 21, 2021

Mayor Jesse Arreguin, President Executive Board
Association of Bay Area Governments (ABAG)
375 Beale Street, Suite 700
San Francisco, CA 94105

Submitted via email to RHNA@bayareametro.gov

Re: Proposed RHNA Methodology and Subregional Shares – Continuing Concern Regarding Overallocation to Unincorporated Counties

Dear President Arreguin and ABAG Executive Board,

On behalf of the Midpeninsula Regional Open Space District (Midpen) and Santa Clara Valley Open Space Authority (Authority), we are writing to express our **continuing concern regarding the significantly increased allocations to unincorporated areas** in the recommended housing allocation methodology - Option 8A (methodology) - for the Regional Housing Needs Allocation (RHNA) Cycle 6 and its potential to impact the natural and working lands of our region. We appreciate the response to our comment letters dated January 19, 2021. **As we have stated previously, we support the production of much needed housing in our region, consistent with statutory requirements.** Thank you for this opportunity to communicate our responses.

Unfortunately, we have found that ABAG's response to our comments fails to address our underlying issues and raises new concerns. In the response letter, ABAG states,

> "In identifying future locations for housing, ABAG supports the region's county governments encouraging housing in these existing communities where most of the unincorporated population already lives, especially in locations within unincorporated counties that are near major job centers and high-quality transit stations."

In the unincorporated areas in San Mateo and Santa Clara Counties with appreciable populations, captured in Census-designated place (CDP) or urban cluster designations, there is a glaring lack of major job centers, a lack of water and sanitation infrastructure, and lack of significant transportation hubs. This is consistent with the goals of Plan Bay Area and SB 375, which directs infrastructure and growth into incorporated areas for livability and climate mitigation objectives. In addition, many of these areas are surrounded by regionally recognized Priority Conservation Areas (PCAs), which seek to protect and enhance regionally significant natural landscapes, public access, and habitats surrounding the built environment, and to provide respite for the densifying Priority Development Areas (PDAs).

The reply letter further states,

> "The Final Blueprint Growth Geographies not only exclude CAL FIRE designated "Very High" fire severity areas, but they also exclude "High" fire severity areas in unincorporated communities as well as county-designated wildland-urban interface (WUI) areas where

applicable. Communities can also choose to take these risks into consideration with where and how they site future development, either limiting growth in areas of higher hazard or by increasing building standards to cope with the hazard."

While we appreciate the exclusion of High and Very High fire severity areas from designated growth areas, these growth areas do not extend appreciably into unincorporated areas in that would attempt to absorb its growth. San Mateo County's only appreciable urban infill area is North Fair Oaks, which is limited in its ability to handle significant increases beyond what it has already planned for. Primary alternatives fall to the unincorporated coastside communities, which lack significant transit, as well as water and sanitation infrastructure and are proximate to these designated high and very high fire zones.

Similarly, in Santa Clara County, the only unincorporated urban infill areas are very limited as to their ability to absorb additional units. Stanford, adjacent to the City of Palo Alto, is the only location in which the County has an opportunity to negotiate housing units, and will not physically be able to absorb anywhere close to 3,000 units. The unincorporated pockets surrounded by the City of San Jose are governed by an agreement with the City that leaves planning for housing and urban services to City processes. Therefore, a significant proportion of units allocated to unincorporated Santa Clara County would result in sprawl into rural areas without urban services, counter to the intent of Plan Bay Area.
Furthermore, the response letter from ABAG states:

"…ABAG-MTC staff has facilitated discussions with local jurisdictions about opportunities to direct additional RHNA units to incorporated areas."

While transfers from unincorporated to incorporated areas after the fact may be allowed, such "post approval of the RHNA methodology and allocations" agreements leave in place fundamentally flawed methodology, resulting high unit allocations to county unincorporated areas. This sets a precedent to for the next RHNA rather than establishing RHNA methodology and allocations that meet the statutory requirements, make sense and can be built. It is during the RHNA process, not after it has concluded, that the methodology and allocations must be set right.

While we appreciate the latest adjustments made to reduce unincorporated county allocations, we continue to feel the methodology fails to comply with statutory objectives laid out in Government Code (GOV) section 65584. In particular GOV 65584(d)(2):

(d) The regional housing needs allocation plan shall further all of the following objectives:

(2) Promoting infill development and socioeconomic equity, the protection of environmental and agricultural resources, the encouragement of efficient development patterns, and the achievement of the region's greenhouse gas reductions targets provided by the State Air Resources Board pursuant to Section 65080.

The methodology, as it is reflected through its excessive allocations to unincorporated areas, will force counties that lack the ability to meet their allocation requirements within its urbanized, transit-accessible areas into zoning lands that are inappropriate for housing and dangerous to local habitats and wildlife corridors in order to meet those requirements. It neither protects

environmental and agricultural resources as these lands are consumed, nor reduces greenhouse gas emissions due to the lack of transit alternatives in these rural areas where residents are forced to rely on automobiles.

For all of the reasons stated, while we support Option 8A and believe it contains important housing equity elements, we assert the methodology fails in regard to allocations to unincorporated areas, and request that the methodology be revised so that remaining housing allocations for unincorporated counties across the region be significantly reduced or eliminated, to maintain consistency with climate goals and strategies of SB 375, Plan Bay Area and the State of California.

We appreciate your consideration for these concerns and look forward to speaking with you should you have any questions.

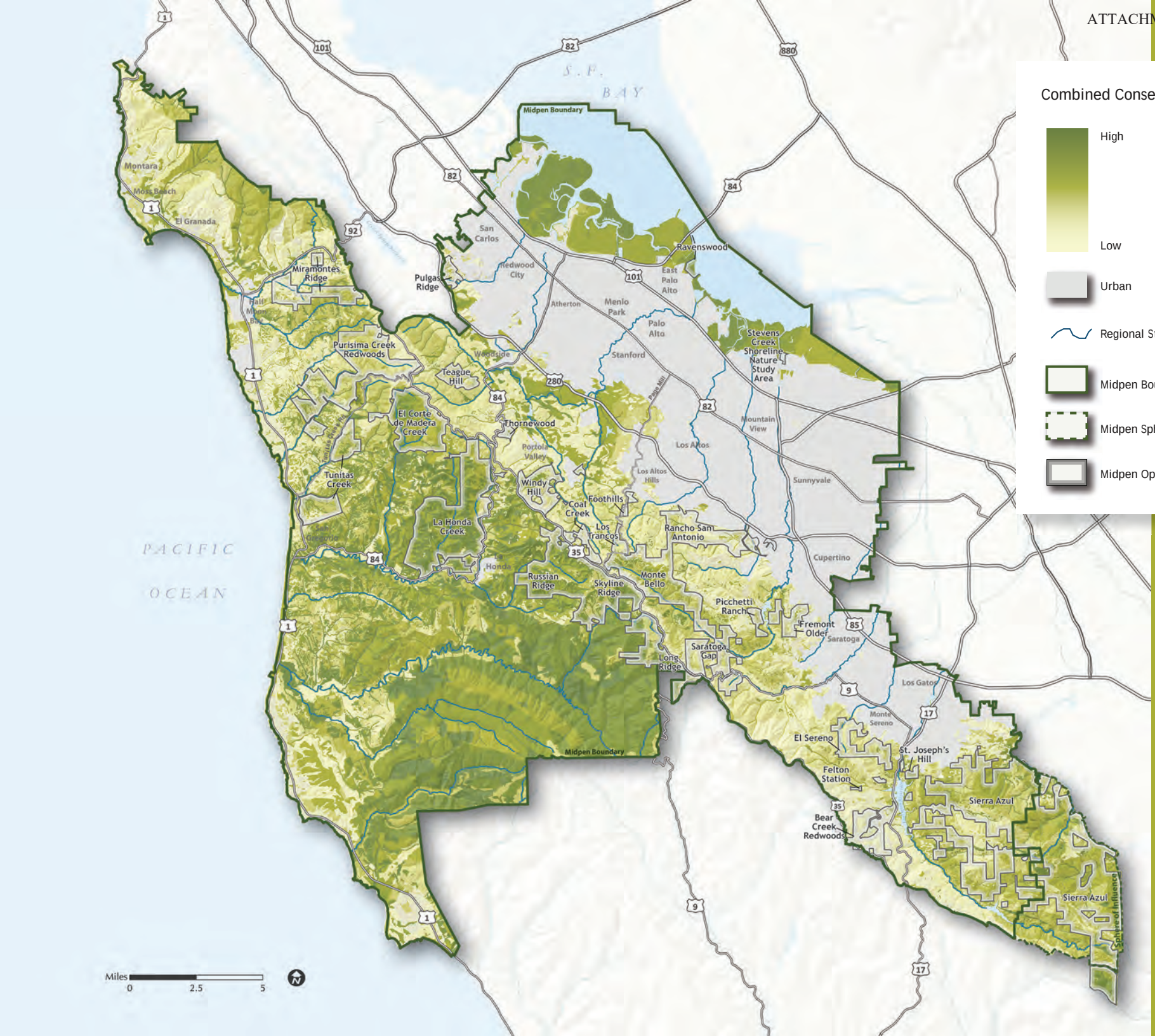
Sincerely,

Ana M. Ruiz
General Manager
Midpeninsula Regional Open Space District

Andrea Mackenzie
General Manager
Santa Clara Valley Open Space Authority

Attachments:

1. ABAG letter of response to earlier comments by the Midpeninsula Regional Open Space District dated January 19, 2021


Combined Conservation Values
High
Low
Urban
Regional Streams
Midpen Boundary
Midpen Sphere of Influence
Midpen Open Space Preserves
Midpen Boundary
Montara
Moss Beach
El Granada
Miramontes Ridge
Half Moon Bay
Purisima Creek Redwoods
Tunitas Creek
Pulgas Ridge
San Carlos
Redwood City
Atherton
Menlo Park
Ravenswood
East Palo Alto
Palo Alto
Stanford
Stevens Creek Shoreline Nature Study Area
Woodside
Teague Hill
El Corte de Madera Creek
Thornewood
Portola Valley
Windy Hill
Los Altos Hills
Los Altos
Mountain View
Sunnyvale
Foothills
Coal Creek
La Honda Creek
Los Trancos
Rancho San Antonio
Cupertino
Monte Bello
Skyline Ridge
Russian Ridge
Picchetti Ranch
Fremont Older
Saratoga
Saratoga Gap
Long Ridge
Los Gatos
Monte Sereno
El Sereno
St. Joseph's Hill
Felton Station
Sierra Azul
Bear Creek Redwoods
Sierra Azul
Sphere of Influence
Midpen Boundary
PACIFIC
OCEAN
S.F. BAY
Miles
0
2.5
5
MIDPENINSULA REGIONAL OPEN SPACE

January 21, 2021

Mayor Jesse Arreguin, President Executive Board
Association of Bay Area Governments (ABAG)
375 Beale Street, Suite 700
San Francisco, CA 94105

Submitted via email to RHNA@bayareametro.gov

Re: Proposed RHNA Methodology and Subregional Shares – Continuing Concern Regarding Overallocation to Unincorporated Counties

Dear President Arreguin and ABAG Executive Board,

On behalf of the Midpeninsula Regional Open Space District (Midpen) and Santa Clara Valley Open Space Authority (Authority), we are writing to express our **continuing concern regarding the significantly increased allocations to unincorporated areas** in the recommended housing allocation methodology - Option 8A (methodology) - for the Regional Housing Needs Allocation (RHNA) Cycle 6 and its potential to impact the natural and working lands of our region. We appreciate the response to our comment letters dated January 19, 2021. **As we have stated previously, we support the production of much needed housing in our region, consistent with statutory requirements.** Thank you for this opportunity to communicate our responses.

Unfortunately, we have found that ABAG's response to our comments fails to address our underlying issues and raises new concerns. In the response letter, ABAG states,

> "In identifying future locations for housing, ABAG supports the region's county governments encouraging housing in these existing communities where most of the unincorporated population already lives, especially in locations within unincorporated counties that are near major job centers and high-quality transit stations."

In the unincorporated areas in San Mateo and Santa Clara Counties with appreciable populations, captured in Census-designated place (CDP) or urban cluster designations, there is a glaring lack of major job centers, a lack of water and sanitation infrastructure, and lack of significant transportation hubs. This is consistent with the goals of Plan Bay Area and SB 375, which directs infrastructure and growth into incorporated areas for livability and climate mitigation objectives. In addition, many of these areas are surrounded by regionally recognized Priority Conservation Areas (PCAs), which seek to protect and enhance regionally significant natural landscapes, public access, and habitats surrounding the built environment, and to provide respite for the densifying Priority Development Areas (PDAs).

The reply letter further states,

> "The Final Blueprint Growth Geographies not only exclude CAL FIRE designated "Very High" fire severity areas, but they also exclude "High" fire severity areas in unincorporated communities as well as county-designated wildland-urban interface (WUI) areas where

applicable. Communities can also choose to take these risks into consideration with where and how they site future development, either limiting growth in areas of higher hazard or by increasing building standards to cope with the hazard."

While we appreciate the exclusion of High and Very High fire severity areas from designated growth areas, these growth areas do not extend appreciably into unincorporated areas in that would attempt to absorb its growth. San Mateo County's only appreciable urban infill area is North Fair Oaks, which is limited in its ability to handle significant increases beyond what it has already planned for. Primary alternatives fall to the unincorporated coastside communities, which lack significant transit, as well as water and sanitation infrastructure and are proximate to these designated high and very high fire zones.

Similarly, in Santa Clara County, the only unincorporated urban infill areas are very limited as to their ability to absorb additional units. Stanford, adjacent to the City of Palo Alto, is the only location in which the County has an opportunity to negotiate housing units, and will not physically be able to absorb anywhere close to 3,000 units. The unincorporated pockets surrounded by the City of San Jose are governed by an agreement with the City that leaves planning for housing and urban services to City processes. Therefore, a significant proportion of units allocated to unincorporated Santa Clara County would result in sprawl into rural areas without urban services, counter to the intent of Plan Bay Area.
Furthermore, the response letter from ABAG states:

"…ABAG-MTC staff has facilitated discussions with local jurisdictions about opportunities to direct additional RHNA units to incorporated areas."

While transfers from unincorporated to incorporated areas after the fact may be allowed, such "post approval of the RHNA methodology and allocations" agreements leave in place fundamentally flawed methodology, resulting high unit allocations to county unincorporated areas. This sets a precedent to for the next RHNA rather than establishing RHNA methodology and allocations that meet the statutory requirements, make sense and can be built. It is during the RHNA process, not after it has concluded, that the methodology and allocations must be set right.

While we appreciate the latest adjustments made to reduce unincorporated county allocations, we continue to feel the methodology fails to comply with statutory objectives laid out in Government Code (GOV) section 65584. In particular GOV 65584(d)(2):

(d) The regional housing needs allocation plan shall further all of the following objectives:

(2) Promoting infill development and socioeconomic equity, the protection of environmental and agricultural resources, the encouragement of efficient development patterns, and the achievement of the region's greenhouse gas reductions targets provided by the State Air Resources Board pursuant to Section 65080.

The methodology, as it is reflected through its excessive allocations to unincorporated areas, will force counties that lack the ability to meet their allocation requirements within its urbanized, transit-accessible areas into zoning lands that are inappropriate for housing and dangerous to local habitats and wildlife corridors in order to meet those requirements. It neither protects

environmental and agricultural resources as these lands are consumed, nor reduces greenhouse gas emissions due to the lack of transit alternatives in these rural areas where residents are forced to rely on automobiles.

For all of the reasons stated, while we support Option 8A and believe it contains important housing equity elements, we assert the methodology fails in regard to allocations to unincorporated areas, and request that the methodology be revised so that remaining housing allocations for unincorporated counties across the region be significantly reduced or eliminated, to maintain consistency with climate goals and strategies of SB 375, Plan Bay Area and the State of California.

We appreciate your consideration for these concerns and look forward to speaking with you should you have any questions.

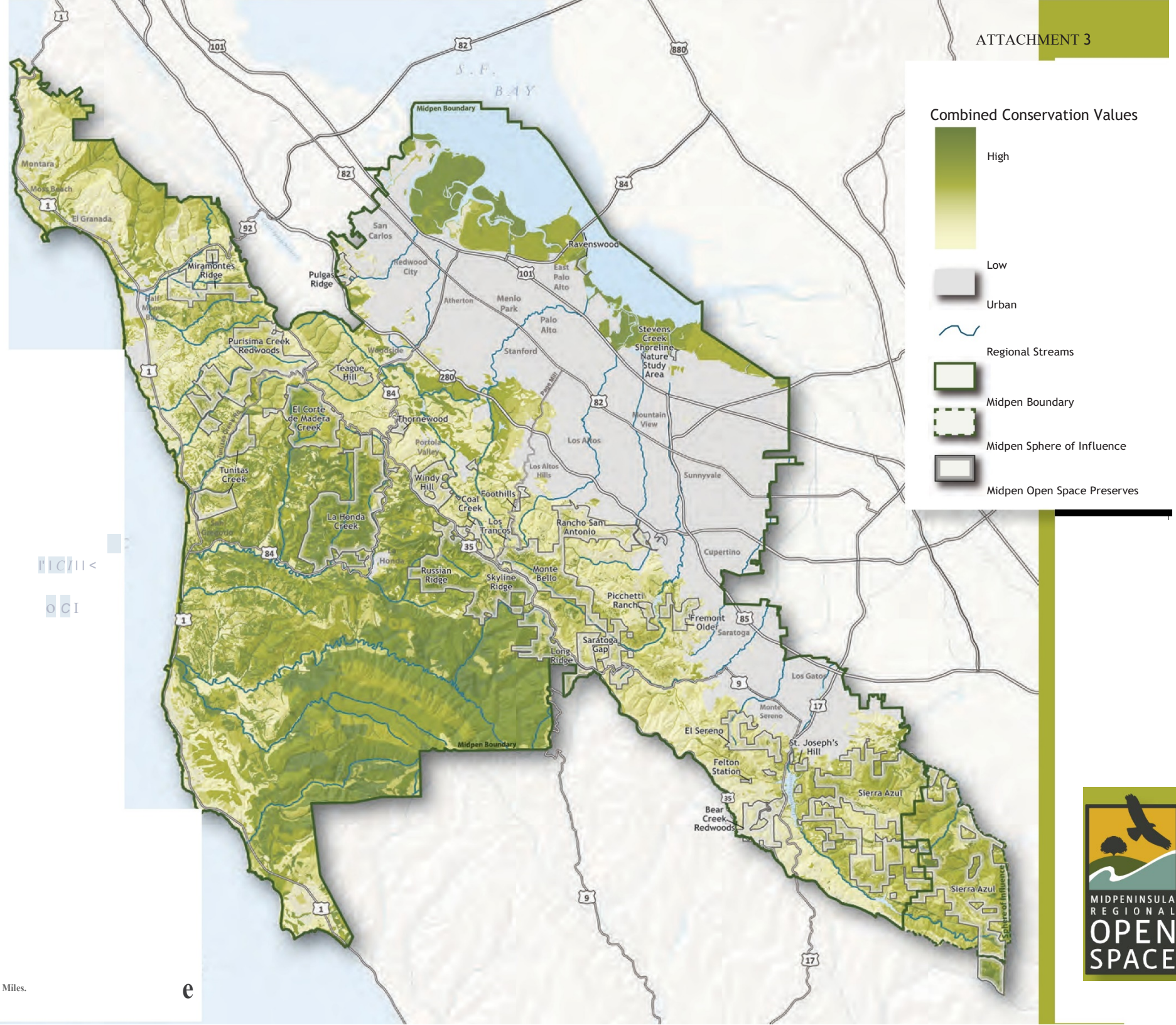
Sincerely,

Ana M. Ruiz
General Manager
Midpeninsula Regional Open Space District

Andrea Mackenzie
General Manager
Santa Clara Valley Open Space Authority

Attachments:

1. ABAG letter of response to earlier comments by the Midpeninsula Regional Open Space District dated January 19, 2021


Combined Conservation Values
High
Low
Urban
Regional Streams
Midpen Boundary
Midpen Sphere of Influence
Midpen Open Space Preserves
Midpen Boundary
S. F. BAY
Montara
Moss Beach
El Granada
Miramontes Ridge
Half Moon Bay
Purisima Creek Redwoods
Pulgas Ridge
San Carlos
Redwood City
Atherton
Menlo Park
Palo Alto
Ravenswood
East Palo Alto
Stevens Creek Shoreline Nature Study Area
Stanford
Woodside
Teague Hill
El Corte de Madera Creek
Thornewood
Portola Valley
Los Altos
Los Altos Hills
Mountain View
Sunnyvale
Tunitas Creek
Windy Hill
Foothills
Coal Creek
La Honda Creek
Los Trancos
Rancho San Antonio
Cupertino
Russian Ridge
Skyline Ridge
Monte Bello
Picchetti Ranch
Fremont Older
Saratoga
Saratoga Gap
Long Ridge
Los Gatos
Monte Sereno
El Sereno
St. Joseph's Hill
Felton Station
Sierra Azul
Bear Creek Redwoods
Sphere of Influence
Miles.

0 2.5

green foothills

October 17, 2022

Will Gibson, Project Planner
San Mateo County Planning and Building Department
455 County Center, 4th Floor
Redwood City, CA 94063

Re: Draft Updated 2023-2031 Housing Element

Dear Will,

On behalf of Green Foothills, thank you for the opportunity to comment on the Draft Housing Element.

We strongly support the six overarching goals of the Draft Element, and particularly commend the inclusion of Goal #2: **to promote sustainable communities through regional coordination efforts and locating housing near employment, transportation and services**. Locating housing within existing developed urban areas close to transportation, particularly on the Bayside, will also help reduce vehicle miles traveled/greenhouse gas emissions which are critical factors in reducing and hopefully reversing the impacts of climate change.

The one important exception to Goal #2 is farmworker housing, which is by necessity has been predominantly located either on or near farms and ranches and on agriculturally zoned land (PAD), or on land zoned Resource Management (RM and RM/CZ).

Infrastructure Constraints (pages B-43-44) points out that extensive areas of the rural Midcoast and Southcoast are wholly dependent upon on-site well and septic systems. This is also true of much of the rural Skyline area. The County Local Coastal Program (LCP) requires that all new residential development in the Planned Agricultural District (PAD) to be served by on-site wells; in the RM and RM/CZ, it can be served by wells or springs; or from an existing community water system with available capacity. Recent drought conditions have resulted in diminished well or spring production, and in some cases, loss of water sources, it is important to ensure that new residential development in these rural areas is located on sites with adequate water supply, in light of increased periods and severity of drought due to climate change.

Environmental Constraints (pages B-45-47) lists a general description of the county's environmental constraints. In addition to the documents noted, the County Local Coastal Program (LCP) has strong policies mandating protection of sensitive habitats, agricultural lands, scenic resources and avoidance of hazards including cliff/bluff erosion, steep hillsides, earthquake zones and flood/tsunami/dam inundation zones. Location of residential development in some of these high-risk areas may not be feasible, and should be so noted in the Draft Housing Element. For example, the Seal Cove Geologic Hazards District identifies Zones 1 and 2 in which development should not be allowed. We also

recommend that you reference the County's Geological Synthesis Hazards Map dated 12/76 prepared by Leighton and Associates and the latest Guidance on Sea Level Rise for the Bayside and Coastside.

We strongly support the request by Midpeninsula Regional Open Space District (MidPen) to incorporate Environmental Factor: Conservation Values Areas throughout the county unincorporated areas that are designated as Essential Habitat by the regional Conservation Lands Network due to their crucial role in safeguarding healthy, climate-resilient ecosystems.

We also strongly support Midpen's request to avoid sites within either high or very high fire severity zones and those within the WUI. Attorney General Rob Bonta's October 10, 2022 Guidance to Local Governments to Mitigate Wildfire Risk from Proposed Development in Fire-Prone Areas states: "Wildfires are part of California's present, and with the effects of climate change, an increasing part of our future. Development in fire-prone areas increases the likelihood that more destructive fires will ignite, fire-fighting resources will be taxed, more habitat and people will be put in harm's way or displaced, and more structures will burn. It is therefore imperative that local jurisdictions making decisions to approve new development carefully consider wildfire impacts as part of the environmental review process, plan where best to place new development, and mitigate wildfire to the extent feasible."

For all the above reasons, and in support of the need to protect natural resources and avoid hazardous areas consistent with the General Plan and Local Coastal Program goals and policies, we request that you delete parcels that are zoned RM, RM/CZ/CD, and RM/CZ/DR/CD from the Housing Sites Inventory – see attached list.

Thank you for consideration of our comments, and we look forward to continuing to work with County Planning to locate and support new housing, particularly affordable housing, in suitable areas near employment, transit, and services.

Sincerely,

Lennie Roberts

Lennie Roberts, Legislative Advocate

cc: Ana Ruiz, General Manager, Midpeninsula Regional Open Space District
Jane Mark, Planning Manager, Midpeninsula Regional Open Space District
Alice Kaufman, Policy and Advocacy Director, Green Foothills
Brian Schmidt, Policy and Advocacy Director, Green Foothills

PUENTE

December 15, 2022

Will Gibson
San Mateo County Planning and Building Department
455 County Center
Redwood City, CA 94063

RE: San Mateo County Public Review Draft 2023-2031 Housing Element

Greetings Mr. Gibson,

Below is a summary of PUENTE' s comments and recommendations on the first draft of SMC 2023-2031 Housing Element. It is our pleasure to serve on San Mateo County's Housing Equity Advisory Committee.

- **Categorization of Farmworkers and Fair Housing Assessment:** Farmworkers (both seasonal and permanent) should not be separately categorized under "Special Needs Populations", while not being listed under the "Hispanic" or "Latinx" population categories, under the assessment of fair housing issues. In the United States, about seven in ten farm workers are Latinos, counting both U.S. and foreign born, and the San Mateo County agricultural sector is no exception. Therefore, there needs to be a succinct and nuanced analysis of a lack of affordable and habitable housing for farm workers within the context of racial and ethnic disparities in the south coast unincorporated communities. For example, according to the Part 2: Assessment of Fair Housing in Housing Element Completeness Checklist, we want SMC to address following issues:
    - What are the "integ ration and segregation patterns and trends" in agricultural communities in our county?
    - Where do "racially or ethnically concentrated areas of poverty" exist in agricultural communities in our county? Among farmers and ranchers, or primarily among farmworkers? What is the racial and ethnic composition of these populations?
    - What specific types of "disparities in access to (housing) opportunity" are faced by farmworkers in San Mateo County?

- **Overemphasis on Farm Labor Housing program:** The various sec tions (such as A-47 and A-48) on farmworkers overemphasize the need to improve the county 's Farm Labor Housing program. While the Farm Labor Housing program is certainly one of the temporary solutions to alleviate a lack of affordable housing for farmworkers, it certainly is not an adequate remedy, especially since many farmers and ranchers continue to share their frustration as to procedural barriers that they must manage, such as administrative property manage ment and other time-consuming regulations that are required by various county ordinances and regulations.

- More im portantly, the Farm Labor Housing program does not contribute to reducing the racial homeownership gap. Many farmworkers, especially those who are permanent reside nt-farmworkers and have spent their entire adulthood workin g in the fields still cannot afford to finance homeownership. The county needs to explore and analy ze other types of solutions, such as a state and federally funded self-help housing program for farmworkers.
- For example, self-help housing programs are currently being utilized by the growing agricultural labor workforce populatio ns across the nation and these are making a positive contribution to decentralizing poverty amongrural populations because of ext remely low interest rates, and beca use people' s swea t equity reduces the purchase price. These programs are essentially mutua l self-help projects in which community members perform a substantial amount of construction labor on their own and each other ' s homes under qualified supervision. We would like to see intentional exploration and support of such a program in rural communities in Sa n Mateo County.

- **Programs to assist in the development of housing to accommodateextremely low, very-low, low, or moderate-income households, including special needs populations:** We want to see more concrete programs or plans regarding how the County would address a prevailing negative and prejudicial perception of affordable housing, which stems from the fear of an inc rease in crime, a consequent decrease in property values, and the belief that affordable housing units attract unwanted populations who do not deserve govern mental ass ista nce.
  - ln coastal co mmunities, eve n preliminary plans regarding the product ion of affordable housing units face a challenge fro m anti-deve lo pment stakeho lders whose priority is eco log ical and aesthetic preservation. It is impo1tant for the Housing Element repo rt to include a specific and conspicuous narrative that debunks this type of stereotypical apprehens ion towards the deve lopment of affordab le housing units by explicitly framing having access to adequate and safe hous ing as a hum an rights issue, rather than strictly develo pment schemes. Human rights and ecological preservation are equally significant and should not be sepa rated or analyzed separately.
  - The report should include concre te plans as to how the County will engage in this type of challenging conversat io n with community stakeholderswith cons istency and transparency.

- **More systematic and inclusive outreach plans:** The only group with which the Housing Eleme nt team officially met to disc uss the housing concerns was Sustainable Pescadero. While a representative from other community organizations, such as Puente, had separate calls or brief meetings, it is important for the County representative to take more forthcoming initia tives to organize la rger and in clusiv e formal hear ings to solicit feedback on a larger scale through comprehensive community outreach activities. For example, the Farmwokers Affairs Coa lition and other comm unit y-based organizations co uld attend such hearings so that county o fficials and representatives can interact directly with local farmworkers to lea rn abo ut their ex periences in living in farm labor housing units first-hand , as well as become better informed about the many pressing issues and concerns regarding the ir hab itable a nd working conditions.

Thank you for your time .



Sincerely,

Hyun-mi Kim
Director of Housing Advocacy Program
Puente de la Costa Sur
hkim @mypu e nte.org
650-397-2191

Will Gibson

From: Carolyn Shepard <>
Sent: Friday, December 16, 2022 9:13 PM
To: Will Gibson
Subject: Comment for Housing Element Plan 2023-2031

CAUTION: This email originated from outside of San Mateo County. Unless you recognize the sender's email address and know the content is safe, do not click links, open attachments or reply.

Dear Mr. Gibson,

My name is Carolyn Shepard and I am the president of Solutions for Supportive Homes. I wrote my comment on the Housing Plan Comment form but it did not go through, so I am writing again in this e-mail directly to you.

Solutions for Supportive Homes is a non-profit organization founded by parents whose adult children have serious mental health challenges. Many of these adult children are being supported at home or elsewhere by aging parents because they cannot live independently as fully functioning adults.

I have read the section of Special Needs Housing beginning on p. A-36. Those living with mental illness and who require some level of supportive housing are not addressed at all in this plan. Just like the I/DD population, these adult children are at risk of becoming homeless once the parents pass away.

Solutions for Supportive Homes is in the process of gathering data on the number of families in this situation. We just completed conducting a survey this November with the help of SMC NAMI. NAMI ran the survey for a week and a half and received 103 responses. Of those 103 families, 34% are parents between the ages of 61-70 and 35% are ages 71-80. The results showed that the age range for the adult children needing care were 72.8% ages 25-45 and 23% ages 46-60. Again, these adult children are being supported by parents because they cannot live independently. Out of 102 responses, 69.6% reported that their children are at risk of homelessness due to the changing ability of caregivers in the next few years.

A comment from one couple stated that they "are looking for permanent housing that has a sustainable support plan", one that uses public help plus family help for the long term. Another commented, "We are at a loss for what will happen to our adult son when we're gone." Another, "I'm alone. There's only me left."

San Mateo County has dedicated resources to end homelessness by the end of the year. This is truly an admirable goal. This special population not only needs housing for the extremely low income, but needs support systems to keep them from living on the streets. The adult children with mental health issues who are supported by their aging parents are at risk of becoming the next homeless population in our county and in our cities if there is no plan for these next 8 years to provide supportive housing.

Please add this at risk special needs population to the County Housing Elements Plan.

Sincerely,

Carolyn Shepard
President
Solutions for Supportive Homes
www.s4sh.org

Habitat for Humanity®
Greater San Francisco

December 16, 2022

William Gibson
San Mateo County Planning and Building Department
455 County Center
Redwood City CA 94063
wgibson@smcgov.org

Dear William,

Habitat for Humanity Greater San Francisco (HGSF) builds homes and sustains affordable homeownership opportunities for families in Marin, San Francisco, and San Mateo counties. Our focus is on building partnerships, equity, stability, and legacy. Since 1989, we have created opportunities for economic stability and prosperity for working families through affordable homeownership, home preservation, neighborhood revitalization, and advocacy. HGSF has built or acquired 197 homes in the County, providing affordable homeownership to 227 families county-wide, and provided much needed repairs for more than 100 low and very low-income homeowners in East Palo Alto and Menlo Park's Belle Haven neighborhood.

As an affordable housing leader, Habitat is a strong supporter of all policies that help address the housing crisis facing our region. Our organization is encouraged by several of the policies highlighted in the proposed housing element that promote the creation and preservation of affordable housing.

Habitat's program is uniquely designed to achieve many of the housing element's goals including:

- Promoting equity through homeownership opportunities
- Selling homes to low- and moderate-income families
- Developing a rage of housing including family sized units
- Providing energy efficient, all electric, sustainable construction
- Building transit-oriented projects that enhance the local community
- Protecting the County's existing affordable housing stock

Promote Equity Through Affordable Homeownership:

HGSF is one of the few providers of new affordable homeownership opportunities in the Bay Area that serves households making between 50-120% of the median area income. HGSF has years of experience marketing and selling homes in the region. Providing the opportunity of homeownership to low-income families that have historically been excluded from homeownership opportunities is a core tenant of our organization. Nearly 90% of the homebuyers HGSF partners with, identify as Black, Indigenous, or People of Color (BIPOC).

Mortgage Provider for Low- and Moderate-income Families:

Our organization provides zero down payment, zero interest mortgages for first time homebuyers that are otherwise unable to buy a new home. For our qualified low-income homebuyers, housing payments are capped at 30% of their income, taking into account taxes, insurance, utilities, HOA assessments, and the long-term maintenance of their home. And all Habitat homes are deed restricted, up to 99 years, which helps guarantee the homes remain affordable in perpetuity.

Develop Family Housing:

Another core tenant of our program is to serve hard working families in our region. Our team has years of experience designing and building family sized homes that are designed to allow families with flexiblity to grow and age with the home. In alignment with Policy HE 16, we're aggressively pursuing the development of multi-family, affordable ownership housing, and designing homes with 3 and 4 bedrooms to serve larger families in our communities, a need the housing element has highlighted. In support of Policy HE 4.4, we have already extended our affordability terms to 99 years for all new construction in San Mateo County

Sustainable Construction:

Over the recent years, HGSF has worked to also become a leader in the sustainable building industry. Our team strives to provide high performing, durable, energy efficient homes to our qualified buyers while also working to reduce our impact on the environment. All projects are certified through a 3rd party sustainable building program, like Green Point Rated, provide solar panels to help keep electricity bills low, and will be 100% electric moving forward. A recently completed project was deemed Zero Net Energy, meaning it has the potential to generate more energy than it will consume.

Build High Quality TOD Projects:

HGSF is a homebuilder with experience building a wide range of product types in infill settings throughout our service area. This experience includes a recently completed six-story, infill, transit-oriented project in downtown Redwood City. The need to build infill, transit focused development near existing utilities is critical to our mission of providing housing opportunities, but also will help us support climate goals of the region.

Protect Existing Affordable Housing Stock

Along with our new construction program, HGSF also partners with low-income homeowners to complete critical home repairs that focus on health and safety, address code violations, and prevent displacement. This work is often a key step to help guarantee that owners can remain in their existing home and age in place with dignity in the local community. In partnership with the County, Habitat's home repair program has had great success over the past decade, with more than 100 homeowners served. In our decade of experience, we've also learned that many low-income homeowners have complex repair needs – like deteriorating roofs -- that extend far beyond the scope of minor repair programs. As such, HGSF is committed to continuing to scale its repair activities in alignment with Policy HE 1.1 to ensure that homeowners can access services and capital to make major repairs and rehabs. Our team looks forward to collaborating with the County to address this significant unmet need.

Habitat encourages San Mateo County to aggressively implement the policies laid out in the draft housing element that will meaningfully increase housing production to meet RHNA targets, continue work to address the region's housing crisis, and continue to support the construction of affordable homeownership opportunities and the Habitat program. San Mateo County has long been a supporter of HGSF and we are looking forward to continuing our work in the county over the coming years.

Thank you,

Constanza Asfura-Heim
Vice President of Real Estate
casfuraheim@habitatgsf.org
(415) 625-1032

CARPENTERS UNION LOCAL 217
SAN MATEO COUNTY

1153 CHESS DRIVE • SUITE 100 • FOSTER CITY, CALIFORNIA 94404-1197 • (650) 377-0217

VIA EMAIL

December 2022

County of San Mateo
Planning & Building Department
455 County Center
2nd Floor
Redwood City, CA 94063

Attn: William Gibson, Planning & Building Department.

Via Email: wgibson@smcgov.org

Re: Draft County of San Mateo 2023-31 Housing Element Update

Dear Mr. William Gibson,

Please accept these comments on the above referenced Housing Element Update on behalf of the members of Carpenters Local 217, which represents working people in San Mateo County. 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), it is vital that San Mateo County support efforts to build the local construction workforce. 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.

Currently, San Mateo County does not have enough skilled, highly productive residential construction workers to build the more than 2,833 units that San Mateo County is supposed to produce over the next 8 years. This new RHNA target is a 210 percent increase from the prior Housing Element Cycle's RHNA goals. [1]

At the same time as San Mateo's housing goals have increased substantially, an ABAG survey of member jurisdictions has found that the issue of availability of an adequate construction

[1] Percentage increase from 5th Cycle RHNA allocation (913 units) to 6th Cycle RHNA allocation {2,833 units) San Mateo County.

workforce is a top-tier constraint for building additional housi ng.[2] In response to this, there are, in fact, policies the County can adopt that would nurture the workforce necessary to realize its increased housing construction needs. To support the policy goals of the Housing Element, Local 217 is requesting that the County add local hire and apprenticeship requirements to the final 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 County are making needed investments in the region's skilled construction industry workforce.

The County 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 Building Regulations of the County of San Mateo for any residential project larger than 10 units

Permitting requirements in the of the Building Regulations of the County of San Mateo.

> A person, firm, corporation, or other entity applying for a building permit under the relevant section of the Building Regulations of the County 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 P_rogram 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 pre-qualification 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

[2] Housing Methodology Committee meeting 3/12/2020 agenda report accessed via mtc.legistar.com/gateway.aspx?M=F&ID=6b572dad-e960-4c4f-8bff-27a5650bc534.pdf

than four (4) employees employed whose primary residence, which is not a post office box, is, and has been, within San Mateo County 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 in recent years, rising inequality and displacement adds to the County's affordability crisis and threatens to undermine the region's strong economy. San Mateo County's Draft Housing Element Update itself acknowledges that "Job growth in the unincorporated County has been low compared to incorporated areas." [3] Further, a recent survey of residents cited in the Draft Housing Element reveals that top-tier concerns for members of the local community are finding a job near one's place of residence, and access to higher wage jobs. To be clear, the people of San Mateo need access more good jobs and more housing. The Carpenters, similarly, firmly believe that people should be able to live in the communities in which they work. Policies that require the utilization of apprentices and a local construction workforce will help towards the realization of this ideal. In tandem with programs currently operational by Local 217 outlined below, such policies will help improve local access to the type of living-wage job the community needs more of, and also help ensure that the County meets its RHNA targets.

Local 217 has implemented many programs that will enable the County to meet the General Plan and Housing Element goals. These programs include a robust Joint Apprenticeship Training Committee, vigorous utilization of apprentices in the County of 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 the County 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

[3] Page 15 & 373: San Mateo County 2023-2031 Housing Element Public Review Draft accessed via https://www.smcgov.org/media/140681/download?inline=

members and their families, and significantly reduces the utilization of safety-net programs administered by the County of San Mateo.

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.

Local 217 is in a unique position to address many of the key ideas outline in the County of 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 the County of San Mateo and the wider Bay Area. We look forward to engaging County staff and elected leaders as the Housing Element moves forward and working cooperatively to bridge the needs of the County with the skills and tools of Local 217.

Thank you for your time and consideration of these comments.

Sincerely,

Edward Evans
Senior Field Representative
Carpenters Local 217

EE/sv opeiu-29-afl-cio

CC:
County Clerk: countyclerk@smcacre.org
Planning & Building Department: plngbldg@smcgov.org
Steve Monowitz, Director of Community Development: smonowitz@smcgov.org

County of San Mateo
Department of Public Works
Utilities-Flood Control-Watershed Protection

Housing Element Review
San Mateo County Public Review Draft 2023-2031 Housing Element

To: Will Gibson, Planning and Building Department

From: Julie Young, Senior Civil Engineer, Utilities-Flood Control-Watershed Protection Section

Date: December 16, 2022

Subject: Sewer, Streetlight, and Water Review, Unincorporated San Mateo County, First Submittal

Reason for Review: Utilities Impacts from Draft 2023-2031 Housing Element

Document: **Draft 2023-2031 Housing Element; Unincorporated San Mateo County; Draft Submitted 11/17/2022**

Reviewer: Kristen Lau

Submittal/Review No.: 1

The County of San Mateo Department of Public Works Utilities-Flood Control-Watershed Protection Section, which maintains 10 Sewer Districts, 11 Lighting Districts, and two County Service Areas (CSAs), has reviewed the Draft 2023-2031 Housing Element and is providing its comments in this memo.

Plans for development and redevelopment projects within the boundaries of the Sewer Districts, Lighting Districts, and CSAs (which provide water service) must be submitted to the Department of Public Works for review.

Sewer Comments

1. Developments with significant increases in sewage flow are subject to a more detailed plan review. The appropriate Sewer District would perform a capacity analysis of the additional sewage anticipated to be generated by the new development and delivered into the Sewer District facilities to determine whether the Sewer District facilities have sufficient capacity to accommodate the increased flow. The applicant will be responsible for the capacity analysis cost incurred by the Sewer District as it is a direct cost associated with the proposed development. This evaluation and the design of any resulting upgrades to the Sewer District facilities must be completed and approved by the Sewer District prior to final approval of the building plans.

2. Where multi-unit developments are proposed, the applicant shall mitigate the additional sewage to be generated by the site's change in use with a sanitary sewer project within the Sewer District to reduce the amount of inflow and infiltration (I/I) in its collection system. This type of mitigation would be considered for offsetting the

project's effect on downstream Sewer District pipes and downstream pipes owned by other agencies by reducing or eliminating wet weather inflow and infiltration from the Sewer District that would otherwise be conveyed to the downstream agencies' sewer systems. The applicant would be responsible for the cost of designing, constructing, and managing such improvement project.

3. The County-maintained Sewer Districts do not own or manage treatment facilities and rely on other agencies to treat sewage discharged to their facilities. Specific treatment capacities have been determined through agreements with other agencies and significant increase could potentially exceed the Sewer Districts' allotted capacity and would need to be agreed upon with the treatment facilities.

4. The Housing Element identified the North Fair Oaks area, which discharges sewage to the County-maintained Fair Oaks Sewer Maintenance District (FOSMD), as an area of significant increase for development. Ten pipeline projects in this area have already been identified and are listed in Appendix E. Flow from FOSMD is treated at the Silicon Valley Clean Water (SVCW) treatment facility. The FOSMD and County are not members of SVCW and therefore rely on member agencies (Belmont, Redwood City, San Carlos, and West Bay Sanitary District) for treatment of sewage that exceeds the existing Sewer District allotted treatment capacity. Developments that significantly increase discharges to the Sewer District facilities must mitigate the increased volumes of sewage. If significant development in this area continues, sewage discharge could exceed the allotted treatment capacity of existing Sewer District facilities and discussion with the member agencies would be required to reach a new agreement.

5. The County aims to minimize permit processing fees by offering fee reductions, waivers, or deferrals (pages 8 and 54). The Sewer Districts are dependent on customer-paid fees to maintain and improve Sewer District facilities. Clarify if this policy is specific to the Planning and Building Department fees. If applicable, consider how the County-maintained special districts or affected departments would financially support project reviews, and identify a funding source or budget for the districts or departments to recuperate costs.

6. Fees for new connections in County-maintained Sewer Districts listed on page B-38 range should be corrected. As of 2022, they range from approximately $5,000 to $28,000.

Lighting Comments

7. The Lighting Districts will not take over maintenance and operation responsibilities for any proposed streetlights on private streets. The appropriate Lighting District would review any proposed streetlights within its boundaries located in the public right-of-way to determine whether the Lighting District ownership would be feasible.

Water Comments

8. The County manages two water service areas: County Service Area 7 (CSA 7) and County Service Area 11 (CSA 11). CSAs 7 and 11 have limited water supply. New developments proposing water supply from either of these service areas would be reviewed in detail to determine whether the additional connection or connections would be allowed by the CSA.

9. In addition to limited water supply, the existing infrastructure for both CSAs 7 and 11 may not be adequate to support additional demand on the water system. Existing pipe condition and capacity as well as treatment capacity would need to be evaluated in detail to determine whether the CSAs could allow any additional development.

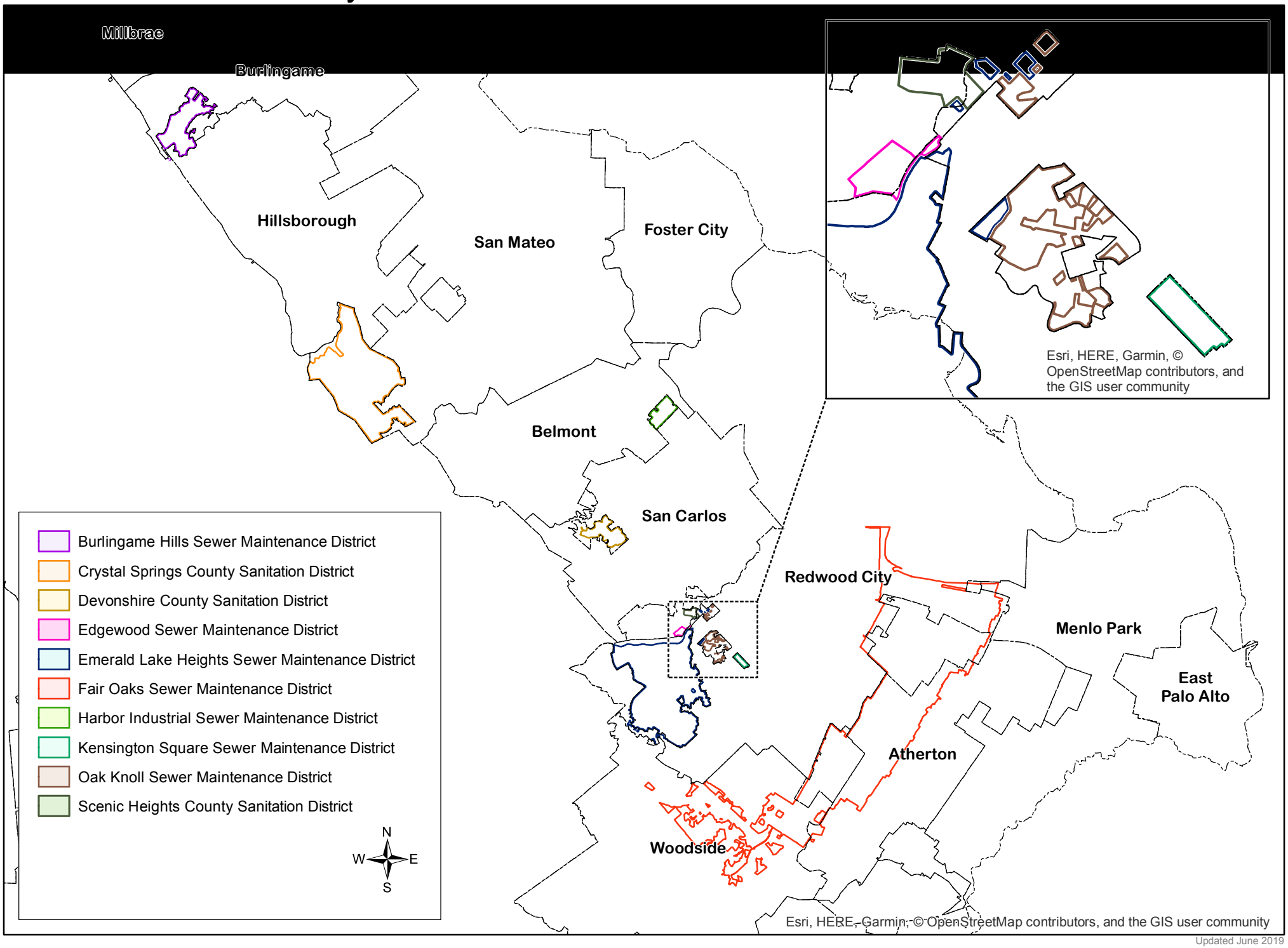
10. Fees for new connections in CSAs 7 and 11 listed on page B-38 range should be corrected. As of 2022, they range from approximately $4,000 to $5,000 for CSA 7 and $10,500 to $15,000 for CSA 11.

11. The Housing Element discussion on Infrastructure Constraints in Appendix B (beginning on page B-43) does not mention CSAs 7 and 11 as water service providers. Please include them as water service providers and be advised that these County-maintained water service areas have limited water supply and may not support additional development.

If you have any questions regarding this review or any of its contents, please contact staff at (650) 363-4100.

Attachments: Sewer District Map
Lighting District Map
County Service Area 7 Map
County Service Area 11 Map

County Administered Sewer and Sanitation Districts



Updated June 2019

San Mateo County Highway Lighting and Lighting Maintenace Districts

City and County of San Francisco

DALY CITY
BRISBANE
COLMA
SOUTH SAN FRANCISCO
SAN BRUNO
SAN FRANCISCO INTERNATIONAL AIRPORT
PACIFICA
MILLBRAE
BURLINGAME
HILLSBOROUGH
SAN MATEO
FOSTER CITY
BELMONT
SAN CARLOS
REDWOOD CITY
EAST PALO ALTO
ATHERTON
MENLO PARK
WOODSIDE
PORTOLA VALLEY
HALF MOON BAY

COLMA HIGHWAY LIGHTING DISTRICT
MONTARA HIGHWAY LIGHTING DISTRICT
COUNTY SERVICE AREA NO. 6
COUNTY SERVICE AREA NO. 6 STREETLIGHTING
GRANADA HIGHWAY LIGHTING DISTRICT
ENCHANTED HILLS LIGHTING MAINTENANCE DISTRICT
BEL AIRE LIGHTING MAINTENANCE DISTRICT
BELMONT HIGHWAY LIGHTING DISTRICT
EMERALD LAKE HEIGHTS HIGHWAY LIGHTING DISTRICT
MENLO PARK HIGHWAY LIGHTING DISTRICT
LA HONDA LIGHTING MAINTENACE DISTRICT
PESCADERO HIGHWAY LIGHTING DISTRICT

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Alameda County

Santa Clara County

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Miles

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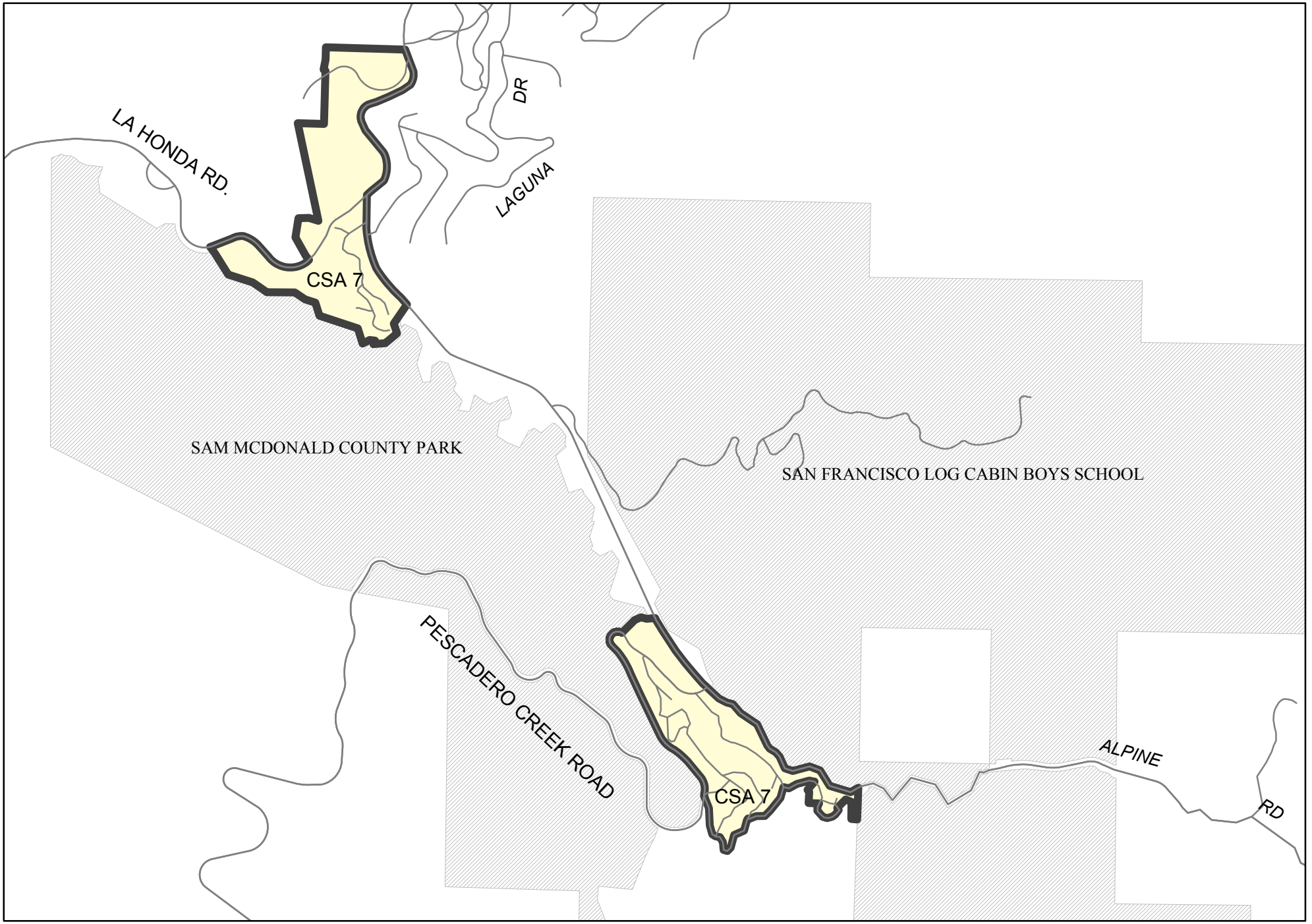
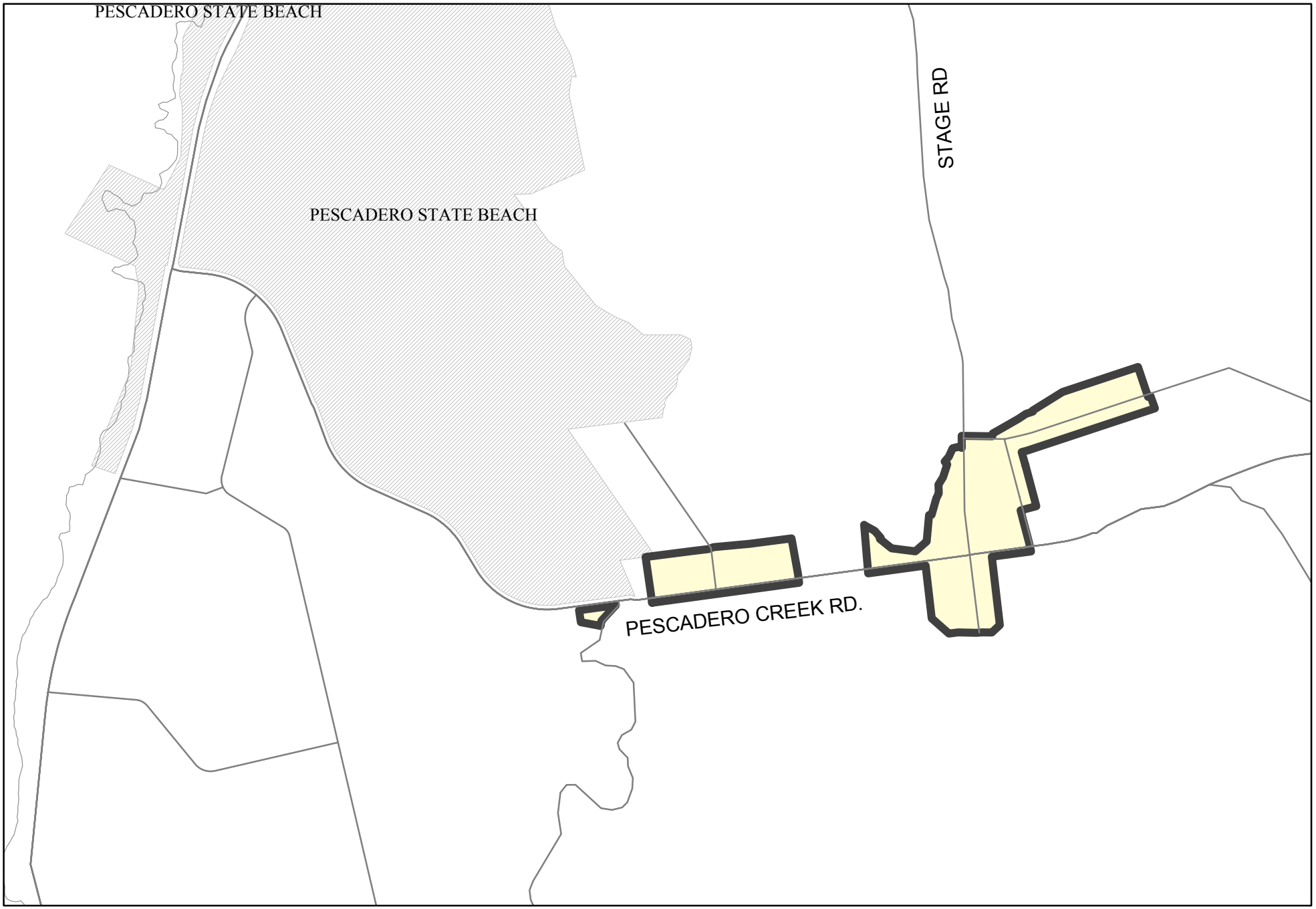


COUNTY SERVICE AREA NUMBER 7



COUNTY SERVICE AREA NUMBER 11

December 20, 2022

Board of Supervisors
County of San Mateo
400 County Center
Redwood City, CA 94063

To the honorable supervisors of San Mateo County,

Thank you for this opportunity to comment on the public review draft of the County's housing element. Over the course of the 30-day public review period of the housing element, San Mateo County's staff have proactively communicated with housing organizations–including the Housing Leadership Council, Housing Choices, Greenbelt Alliance, PUENTE, and the 21 Elements Equity Advisory Group–to discuss opportunities for the county to better plan for the housing needs of all its residents.

The undersigned organizations write this letter in support of the County's efforts to create a legally compliant housing element that plans for the diverse needs of all residents. To that end, we propose a number of changes and additions to build on staff's great work that will help the County produce affordable homes, protect tenants, and promote fair housing. Our proposals reflect both the legal requirements of housing element law and best practices for promoting housing affordability.

In general, the county's housing element would benefit from stronger programmatic commitments in its Housing Plan. A housing element is a legal contract, but it is also a story: jurisdictions analyze the housing needs of their constituents, analyze the governmental constraints to meeting those housing needs, and then make legally binding commitments to remove those constraints and plan for new homes.

Currently, the majority of programs in the county's housing element describe ongoing projects that do not respond directly to the identified housing need. Few programs have specific deliverables or deadlines for implementation; even fewer make a strong commitment to implement new policy changes over the next eight years.

San Mateo County's housing element has particularly large implications for affordable housing throughout the region because the County provides the largest source of subsidy for new affordable homes in both incorporated and unincorporated areas. The County also can coordinate intra-regional programs among cities that require greater administrative capacity. Every city in San Mateo will benefit if the County creates a great plan for new affordable homes over the next eight years.

In order to help the County effectively plan for affordable homes and comply with state law, we propose a number of policy recommendations to be included in the housing element. All of our recommendations will help the city comply with Affirmatively Furthering Fair Housing requirements.

Recommendation #1: Rezone more areas outside of NFO

The housing element plans for the majority of new multi-family housing to be built in North Fair Oaks over the next eight years. However, in order to make up for a shortfall in capacity for affordable homes under current zoning, the housing element also proposes rezoning three areas for higher density multi-family homes: unincorporated Colma, Broadmoor, and a portion of the Harbor Industrial area.[1] These rezonings, as outlined in Program HE 11.3, are an important step toward promoting affordable housing in a wider portion of the county.

However, the housing element misses opportunities to further promote fair housing. We recommend the county add the following areas to be included in Program HE 11.3 rezoning:

- *Unincorporated land next to SSF (currently R-1/CCP)*, next to Ponderosa Rd and Alta Vista Dr, should be rezoned to accommodate significantly higher-densities.
- *Peninsula Golf and Country Club (currently R-E/S-10)* is in a high resource area next to a transit corridor and schools. Though this location should not be included as an opportunity site, as redevelopment in the next eight years is unlikely, rezoning for housing now could facilitate future development.
- *All neighborhoods currently covered by R-1/S-72 (West Menlo Park), R-1/S-74 (unincorporated Atherton), R-1/S-100 (Menlo Oaks) zoning districts*, high-opportunity areas proximate to high-quality schools, jobs, and amenities.

Pursuing some or all of these rezonings may well be necessary for the county to demonstrate capacity for its legally mandated affordable housing requirements. We have shared concerns with county staff regarding a number of sites currently included in the inventory, which could potentially necessitate the county to demonstrate capacity for new affordable homes elsewhere. Program HE 11.3 could be further improved by implementing the rezonings by December 2023 at the latest, as they will be less likely to positively impact housing production within the planning period otherwise, and using clearer language to commit to the rezonings.

Two programs pertaining to the zoning of NFO would also benefit from amendments:

[1] Draft Housing Element p. 258

- HE 11.1, which describes rezoning in NFO through the Community Plan, should specify exactly what rezoning is to be included in the Community Plan update. Though we believe the housing element should plan for denser housing in a broader range of areas, we also support further housing development in NFO.
- HE 14.1 commits to "add residential uses as ministerially permitted uses, not requiring use permits, in specific commercial areas and zoning districts" within NFO as part of the NFO Community Plan update. This program should be amended to specify precisely which zoning districts will allow residential ministerially and should also commit to allow ministerial approval for residential in all areas for which the county plans to rezone for higher-density multi-family housing outside of NFO as described in program HE 11.3.

Finally, the county could further demonstrate its commitment to promoting housing affordability throughout the region by rezoning to support missing middle housing in high-opportunity single-family areas. The county can achieve this goal by modifying two more programs:

- Amend HE 14.4, "When opportunities for development arise on lands owned by school districts and faith-based organizations within the County, County to investigate these sites for affordable housing," to permit residential use by-right on land owned by schools or religious institutions according to the standards of R-3/S-5 standards.
- HE 16.1 proposes to explore "ways to exempt some types of multifamily and higher density residential development from minimum lot size restrictions, in appropriate areas." The county could more effectively take affirmative action to promote missing middle housing by changing development standards in R-1/CCP, R-1/S-10 (exempting La Honda), and R-1/S-92 zoning districts to allow:
    - Minimum Building Site width of no more than 35 feet and minimum building area of no more than 750 sq feet
    - Minimum lot area of no more than 1,250 sq feet
    - Minimum yards of no more than 15 feet front, 5 feet side, and 15 feet rear
    - Maximum lot coverage of at least 60%.[2]

By enabling a range of types of denser development, from larger multi-family to small-scale missing middle, the county will better facilitate the production of a diversity of housing types throughout the county, which is one aspect of Affirmatively Furthering Fair Housing.

Recommendation #2: Protect tenants from displacement

New housing in North Fair Oaks and elsewhere has potential to displace existing residents if the county does not enact strong tenant protections. We draw on recommendations from the San Mateo Anti-Displacement Coalition, which has written letters to almost every jurisdiction in San Mateo County with proposals to strengthen just cause for eviction ordinances beyond the bare minimum requirements of AB 1482.

[2] See page 247 of the San Mateo County zoning code to compare proposed changes to current standards; this policy is modeled off of a similar one in Redwood City's housing element, which the Housing Leadership Council has endorsed.

We recommend the county add an additional Program HE 38.2, titled “Just Cause for Eviction” to support the county’s anti-displacement efforts. Opportunities to strengthen just cause protections include:

- Extend AB1482 provisions to require tenant relocation payments for No Fault evictions for those with tenure less than one year.
- Increase the required relocation payouts for no-fault evictions from one month to three months Fair Market Rent in line with County’s red-tag ordinance.
- Require documentation from landlords who use substantial remodel exemption to evict tenants.

The County should also implement a new program, HE 38.3, “Develop rental registry to understand eviction and displacement patterns,” with a commitment to create an interjurisdictional rental registry in partnership with San Mateo County cities. A rental registry could help jurisdictions throughout the county better understand the needs of renters.

Recommendation #3: Plan for those with special housing needs

People with special housing needs are those populations that are identified as having the greatest barriers to housing throughout the state including extremely low-income households, people with disabilities, including developmental disabilities, farmworkers, people experiencing homelessness, seniors, large families and female-headed households. Oftentimes, there is significant overlap between the housing needs of different groups.

However, in order to meaningfully address specific housing needs of these different groups, the County must first complete a comprehensive housing needs analysis which looks not only at the specific housing problems faced by these groups, but also at current resources available to each group. Without completing a thorough housing needs analysis, the County is unable to prioritize the housing needs and strategies to address these needs and instead often relies on general programs that do not address specific housing problems.

The following recommendations describe programs that would more effectively support groups with special housing needs throughout the county.

Extremely low-income households

According to “Table A-29: Households by Income Level,” ELI households are the largest lower income group in Unincorporated County; according to “Table A-51: Cost Burden by Income Level,” ELI households face the greatest housing cost burden of all income groups. Many ELI households also identify with other special needs groups, indicating that there is a high need for stronger programs and policies to increase production of ELI housing in order to support the most vulnerable residents throughout the county.

This section focuses primarily on development standard incentives that can be provided to promote extremely low income housing. The final recommendation of this letter will describe financing mechanisms to further support production of extremely low income homes.

- Amend Policy HE 20, “Grant Density Bonuses for Development of Affordable Housing,” to better address the housing needs of Unincorporated County residents by providing additional incentives for extremely low-income housing and housing subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services. State Density Bonus Law grants density bonus only for low- and very low-income units. Because San Mateo County has the highest Area Median Income in the state, SDBL incentivizes the targeting of income levels that effectively excludes many special needs groups (e.g. seniors, people with disabilities, people experiencing homelessness).
- HE 22.7 “Assist and support the development of housing for extremely low-income households of all housing types” needs clearer commitments to implement new incentives, such as fee waivers or deferrals for extremely low-income units.
- HE 24.1, “Consider amending the County’s Inclusionary Housing ordinance to add an inclusionary requirement for larger-scale single-family residential developments,” should make a clear commitment to add inclusionary requirement to large-scale single-family development at equivalent proportions to those imposed on multi-family homes.

People with Disabilities, Including Developmental Disabilities

The County’s analysis of the housing needs of people with disabilities, including developmental disabilities, provides some demographic data about the group but does not adequately analyze potential housing problems such as: housing cost burden, overcrowding, income, and employment. (The discussion of employment rate does not capture people with disabilities that are not part of the workforce and are dependent on public benefits.) In addition, there is little discussion of the different access needs for different disability types, focusing mostly on mobility issues while excluding hearing, vision, cognitive access, and supportive services. Nor is there any discussion of the housing resources that already exist to meet the housing needs of people with disabilities. With more comprehensive analysis, the County would be able to develop better programs to meet the most immediate needs of all people with disabilities.

- HE 22.1C Many affordable housing developers are already implementing universal design as their standard. Prior to beginning study of universal design ordinance the County should commit to including in all future DOH NOFA’s a requirement for “visitability” of all developments which should include at a minimum: one zero-step entrance, doors with 32 inches of clear passage space and one bathroom on the main floor that you can get into in a wheelchair. The program should also make a firmer commitment to adopt a UD ordinance.
- HE 6.5 Identify barriers for tenant-based voucher holders who seek housing in areas that increase access to areas such as education, economic mobility, and health. Should include a commitment to study effects of the Tiered Subsidy Table on housing access for people at the lowest income levels especially those on fixed incomes (SSI, SSDI etc).

- HE 31.1 As area plan updates and/or rezonings occur, assess and revise the parking requirements in the County's Zoning Regulations to reflect the parking needs of different types of multifamily, should include a firmer commitment to update parking standards in areas outside of NFO on a specific timeframe.

Farmworker housing

The housing element's discussion of farmworker housing describes a somewhat circular argument in which the housing element recognizes that "appropriate policies, incentives, and other assistance remain needed to encourage the creation of additional suitable farm labor housing. These needs are addressed by policies in the Housing Plan" (p. 132). However, the Housing Plan does not describe any new assistance to encourage suitable farm labor housing, it only describes new rounds of outreach to agricultural stakeholders "to identify barriers to creating affordable housing for farmworker households." This type of outreach should have already occurred as part of the housing element process. The county can more effectively meet the needs of farmworkers by implementing the policy recommendations described in the 2017 county-commissioned report Farmworker Housing Solutions, including a farm labor housing assessment as described on page 72 and the creation of sample projects to help property owners navigate the regulatory process as described on page 75.

Recommendation #4: Provide new subsidy for affordable homes

The most effective way to promote affordable homes is through subsidy, which can include money donations or land grants to affordable housing developers. Programs in the county's housing element already make loose commitments to dedicate land and pursue new sources of funding for affordable homes, but those programs could be strengthened as follows:

- HE 19.1, which describes using public land for affordable homes, makes a substantial comment that "The County will enter into a ground lease with an affordable housing developer on County-owned land located on Middlefield Road in the unincorporated County by 2024." However, the program should specify the desired number of units and timeline for future phases. Ideally, the county would identify other parcels of county-owned land to dedicate for affordable homes as well.
- Amend Program HE 21.1, which currently describes ongoing use of available funds for affordable housing, to proactively commit to increase funding for affordable housing. The county should pursue the following strategies:
    - **Increase Residential and Commercial Affordable Housing Impact Fee**: The housing element currently includes program HE 25, which offers to potentially increase impact fees by January 2024. The program would benefit from more specificity regarding the current inflow of impact fee revenue and stated goals for new revenue. Furthermore, the housing element should commit to equalize fees on single-family development with those of multi-family regardless of project size and increase fees on commercial developments by a minimum of 25%. Furthermore, the housing element should specify how affordable housing impact fee revenues will be spent.

    - **Increase Allocation of Current Measure K Revenues to Affordable Housing** (does not require a ballot measure): Allocate at least 35% of Measure K funds to support housing and homelessness services. In the 2020-2021 tax year, the county allocated 28.84% of Measure K funds to Housing and Homelessness, so this change would lead to a much more marginal increase in available funding for affordable homes than the funding measures proposed above.
    - **Implement New Source of Revenue**: The most effective way to support affordable housing would be to pursue a new progressive source of revenue, which will require time for extra consideration and pursuit of a countywide ballot measure. By committing to pursue a ballot measure by 2026 to implement a new source of funding for affordable housing and specifying a minimum revenue goal for affordable housing, the county can maintain flexibility to choose among a variety of revenue options while also demonstrating a commitment to raising funds for affordable homes.
- HE 23, “Support Regional, Countywide, and Public-Private Partnerships for Affordable Housing Development,” should explicitly recognize the County's unique role in the regional process of developing affordable housing and should also discuss funding for staffing on countywide projects.

By implementing these policies, the county will demonstrate its deep commitment to meeting the housing needs of all and substantially increase its likelihood of certification by HCD. We appreciate this opportunity to comment on the county housing element and remain open to further discussions as the county works to plan for the housing needs of all residents.

Thank you for your consideration,

Kalisha Webster
Senior Housing Advocate, Housing Choices

Jeremy Levine
Policy Manager, Housing Leadership Council of San Mateo County

Hyun-mi Kim
Director of Housing Advocacy, Puente

Jordan Grimes
Resilience Manager, Greenbelt Alliance

Alex Melendrez
Organizing Manager, Peninsula for Everyone

Julie Shanson
Menlo Together

Tim Clark
Unincorporated County, Ladera

Kathleen Daly
North Fair Oaks Community Council Member

SAN MATEO
LAFCo
LOCAL AGENCY FORMATION COMMISSION
455 COUNTY CENTER, 2ND FLOOR • REDWOOD CITY, CA 94063-1663 • PHONE (650) 363-4224 • FAX (650) 363-4849

December 15, 2022

San Mateo County Planning & Building Department
Attn: William Gibson
455 County Center, 2nd Floor
Redwood City, CA 94063

Sent Via Email

Subject: San Mateo County Public Review Draft Housing Element Update 2023-2031

Dear Mr. Gibson,

Thank you for the opportunity to comment on the San Mateo County Public Review Draft Housing Element Update 2023-2031.

The Local Agency Formation Commission (LAFCo) is a state mandated local agency established in every county to oversee the boundaries of cities and special districts. San Mateo LAFCo has jurisdiction over the boundaries of the 20 cities, 22 independent special districts, and many of the 33 active county and city governed special districts serving San Mateo County.

The Draft Housing Element consists of several components including an analysis of current and future housing needs for the unincorporated County and the identification of housing sites to meet the projected regional housing need allocated to the County. Among the several programs and polices included in the document, a rezoning program is proposed for 89 parcels located in the Unincorporated Colma, Broadmoor, and Harbor Industrial Area.

San Mateo LAFCo has the following comments on the San Mateo County Public Review Draft Housing Element Update 2023-2031:

The Adequate Sites Inventory identifies parcels throughout the unincorporated area of the County that could have residential development capacity. For this comment letter, LAFCo will classify the areas where these sites are located into Bayside, Coastside, and Rural Area with No Service Provider.

Bayside
Several of the sites identified in the Draft Housing Element Update are located within urban unincorporated areas within the County, including North Fair Oaks, Unincorporated Colma,

COMMISSIONERS: MIKE O'NEILL, CHAIR, CITY ▪ ANN DRAPER, VICE CHAIR, PUBLIC ▪ HARVEY RARBACK, CITY ▪ DON HORSLEY, COUNTY ▪ WARREN SLOCUM, COUNTY ▪ KATI MARTIN, SPECIAL DISTRICT ▪ RIC LOHMAN, SPECIAL DISTRICT
ALTERNATES: VACANT, SPECIAL DISTRICT ▪ DIANA REDDY, CITY ▪ JAMES O'NEILL, PUBLIC ▪ DAVE PINE, COUNTY
STAFF: ROB BARTOLI, EXECUTIVE OFFICER ▪ SOFIA RECALDE, MANAGEMENT ANALYST ▪ TIM FOX, LEGAL COUNSEL▪ ANGELA MONTES, CLERK

Broadmoor, the Harbor Industrial Area, Palomar Park, Emerald Lake Hills, and Devonshire.

In the areas of Palomar Park and Devonshire, limited sewer service is available. As the Draft Housing Element Update states on Page B-43, these areas are within the City of San Carlos Sphere of Influence and that new sewer service to properties in these unincorporated areas would occur through annexation to the City. The County's General Plan encourages and supports annexations of unincorporated areas to cities (Policy 7.24 - Urban Unincorporated Areas Within City Sphere of Influence and Policy 8.33 - Cooperation Toward Annexation). LAFCo recommends that if development is proposed in these areas that the County work with the City of San Carlos and LAFCo regarding the annexation of these parcels to the City.

In the areas of North Fair Oaks, the Harbor Industrial Area, and Emerald Lake Hills, the County of San Mateo currently provides sewer services, but additional sewer capacity may be limited for new development. For these areas, the County provides sewer service through several sewer districts, each of which have agreements with neighboring cities for sewer treatment capacity. LAFCo recommends that County Planning coordinate with the County Department Public Works and the County sewer districts to ensure that sewer service is adequate for future developments.

Regarding the Harbor Industrial Area, LAFCo has received proposals to annex territory from the Harbor Industrial Area to the City of Belmont. Belmont has expressed recent interest in the annexation of the Harbor Industrial Area and has started to plan for this process. LAFCo recommends that the County, the City of Belmont, and LAFCo coordinate about future developments, land use plans, and annexations within the Harbor Industrial Area. LAFCo also recommends that the County inform the City of proposed rezoning in the Harbor Industrial Area.

For the areas of Unincorporated Colma and Broadmoor, LAFCo recommends that the County, the City of Daly City, and LAFCo coordinate about future developments, land use plans, and annexations. LAFCo also recommends that the County inform the City of proposed rezoning in the Unincorporated Colma and Broadmoor areas.

Coastside
The Draft Housing Element Update correctly notes that there are two water service providers for the unincorporated Midcoast, the Coastside County Water District and the Montara Water and Sanitary District. While the report notes that sewer treatment is provided by the Sewer Authority Mid-Coastside, the Montara Water and Sanitary District and the Granada Community Services District operate and maintain the sewer collection systems and provide sewer services within their respective districts. These two districts, along with the City of Half Moon Bay, are member agencies of the Sewer Authority Mid-Coastside.

LAFCo recommends that the County engage with water and sewer providers in the Midcoast area regarding the Housing Element Update and informs the agencies of the proposed project parcels identified in the Adequate Sites Inventory.

Rural Area with No Service Provider
In areas of the County were water and sewer services are provided by on-site well and septic systems, LAFCo encourages the County to ensure that these services will be available to the parcels identified in the Adequate Sites Inventory.

Other Comments
Policy HE 16.2 (Page D-12) states that the "Harbor Industrial district has insufficient infrastructure capacity to support significantly greater density without annexation in San Carlos." The remaining unincorporated area of the Harbor Industrial Area is located with the Sphere of Influence of the City of Belmont and annexation of the area would be to the City of Belmont.

While the Adequate Sites Inventory maps show the location of sites of proposed projects and vacant and non-vacant sites, the maps do not currently show the sites that are proposed to be rezoned. LAFCo recommends the inclusion of a map showing the sites to be rezoned.

San Mateo LAFCo looks forward to reviewing all future documents related to the San Mateo County Housing Element Update.

Sincerely,

Rob Bartoli

Rob Bartoli
Executive Officer

cc: Steve Monowitz, Director of Community Development, San Mateo County Planning & Building Department
Bharat Singh, Planning Services Manager, San Mateo County Planning & Building Department

Will Gibson

From: Jen M--
Sent: Monday, December 5, 2022 10:54 PM
To: Will Gibson
Subject: Public Comments - San Mateo County Public Review Draft 2023-2031 Housing Element

CAUTION: This email originated from outside of San Mateo County. Unless you recognize the sender's email address and know the content is safe, do not click links, open attachments or reply.

Dear San Mateo County,

First of all, I want to thank you deeply for this opportunity to speak with you today on this imperative matter, the 2023-2031 Housing Element for San Mateo County.

Allow me to introduce myself:

My name is Jennifer (Jenny) M ----from the Coleman Place Neighborhood Block in Menlo Park. I've been a resident of the County for more than 20 years over my 43 years of life, having lived on Willow Road specifically right next to the VA Hospital for about 15 years. Married for the last 16 years, we also have an IEP student at Laurel Elementary. My demos are white, female, she/her, and suffer from several physical disabilities.

I was born at Stanford, raised in Barron Park Palo Alto, and attended Peninsula School located on Peninsula Way from Nursery to 8th grade. During which time, I was being molested by my Uncle who married into the family and started living with us from age 6 to about age 12. During either 1989 or 1990, they lived on Brewster off El Camino where he also molested me on several occasions. In 1991, I. came forward to report this crime to the City of Palo Alto and the Santa Clara County DA. Unfortunately, they decided that although I had evidence of the molest, it did not meet a certain threshold to convict at that time. They felt that the possibility of retaliation by my Uncle, a Stanford graduate, was more probable than a guilty conviction by a jury so decided not to press charges. To this day, I am aware of him having had access to children by way of volunteering and as a teacher. To this day, I understand he enjoys being welcomed into society at all confidence levels. As a survivor, I resolve to you, this body, that I will provide a written statement of events that took place on your soil, on a separate matter.

Our Uncle lived with us because my Aunt started renting a room when I was 4 years old. In other words, our parents, in the very early 1980's in Palo Alto, Santa Clara County, had to offset their mortgage. Additionally, after Mom died in 2000, I became homeless as a teacher at Peninsula School living out of my car for two winters. To be fair, I personally don't like large SFR and feel safer on the streets. Although I've been mostly housing secure for decades, I still find it weird to have my own kitchen to use.

Professionally, because I was unable to complete my degree, I got into residential luxury real estate and now am a commercial property manager operating solely in San Mateo County. My husband is also in commercial real estate who represents tenant interests in the region.

Full disclosure: I've worked with my direct municipality and sister city of Palo Alto to update our housing element. Also, I am a white, cis, able bodied woman who has enjoyed a high level of privilage and access to opportunity.

Lastly, I want to call out that I wholeheartedly stand by San Mateo County's stand for zero functional homelessness! Bravo!

Congruence of personal and professional recommendations for the Housing Element:

Life Science Product - what is the mandate as a County? New jobs are being driven by the need for new commercial building product with capacity to handle life science use needs. This is not new. San Mateo County has been the epicenter of life science commercial product for years if not decades. That trend is to continue. We must be responsible for the hard lessons learned. I've seen and helped vote to discourage growth, especially housing growth. I failed to connect how I was voting impacted my ability to be housing stable. I propose that all new projects, especially life science in use, are required to submit a housing component - including projects that have already been submitted to municipalities within the County. Full disclosure, I have worked on a redevelopment project on Twin Dolphin in Redwood City and also on Shoreway Road in Belmont. I recommend to current and former clients to include a housing component in their redevelopment proposals to address the delta from the current use to the proposed use. If we are proposing to increase an additional 1K new jobs, then where is that housing coming from? Let the applicant state how they feel this burden would be addressed if they fail to provide housing in their project. Let them do the work. For each person working within the City, what assumptions are being made that impact the housing element such as how many single use vehicle trips do you calculate that person taking? Right? Would it not be a better fit to have all new developments netting an increase in jobs for a project say beyond 50 people, the applicant must include housing to support up to 50 people? The jobs to housing imbalance is not going to be corrected on its own because the cost of real estate is so high. Massive subsidies are required. The underwriting on current developments do not include the assumption that a housing element is required. In fact if anything, they are specifically underwritten assuming that NO housing element is required. If the applicant is further proposing a housing to employee ratio, then yes, that model is outdated. The underwriting is outdated from the current mandates so the County has to address this delta. Are you working with lenders on these assumptions? Do you read the loan docs recorded to see what assumptions are made? Do you see how we are missing the mark?

Although the opportunity for growth in the life science industry, to be on the front line in another major industry to impact generations to come, like with tech, is exciting, these times are not comparable. Tech has a major egg on our collective face. How are we coming correct and learning from those lessons with life science? I'd argue we are not, yet.

In this case, the objective is different or not apples to apples. Two major factors have changed the game: 1) climate change which is leading to climate collapse for our children's lifetime, if not ours, and 2) California has placed our commitment to stabilizing ourselves, solving our own problems, in the form of prioritizing housing. The housing crisis has been the slow rolling crisis decades in the making. Fortunately, for people like me who were born more than 40 years ago, we happen to have a firsthand view of how our policies lead to the imbalance in our lives today. Let's right these collective wrongs together.

We have left opportunities for collaboration and partnership or community with our commercial stakeholders, such as real estate brokers and agents, on the table. Let's bridge this gap.

1) Real Estate brokerages are obligated to disclose conditions that impact the market they are selling in, such as the high speed rail or even the Caltrain electrification project. If there is a potential for a known condition to impact the value or assessed value of a parcel, that must be disclosed to clients. Do our operational brokerages fulfill their obligation to disclose to buyers and clients that the State of California has declared a state of emergency as it relates to housing? All the related implications of this crisis rest squarely on the shoulders of our, myself included, fiduciary agents. Those of us not sounding alarm bells, I suggest, are looking to profit off the current system of segregation and measures taken against AFFH. So in that sense, a conflict of interest. Have we taken this point into consideration when dealing with licensed agents who are acting as fiduciaries? Right? We have leverage and are not passive. Don't allow our associations to deter. Call us out - we are able to handle it.

Are we working with SILVAR, CAR, PRDS, MLS, etc. to modify their business practices to stop historically known practices or segregation or blockbusting, etc., right? I'd suggest: no. Are they disclosing exactly how the housing crisis impacts current conditions as well as forecasted conditions? Specifically, zone R-1 neighborhoods might not exist in the near future and as a fee interest owner, you don't get to buy and not be a team player on this front. All hands on deck. You, as a buyer, knowingly become a fee interest owner, understand that the neighbors and yourself are incentivized to build

housing, lots and lots of housing... not only that, but the State will help subsidize your project and provide funds to the city for transport etc. So don't come to Planning with a variance for use unless it includes building density, get it? Don't ask to tear down the current SFR for a monster SFR, how is the applicant solving for the County housing needs? Bring that message home.

My understanding is that the County is especially poised to thread this needle for these agents who are obligated to work within the law and provide appropriate guidance to their clients. If clients wish to move forward outside the housing element, then the brokerage obtains written confirmation that the client is working outside the brokerage advice. In other words, if the brokerage fails to ensure they understand the various mandates, is the applicant wholly responsible? Why not name the brokerage (s) that brokered the deal? Once these companies feel the heat or the exposure of liability in not meeting our RHNA/AFFH numbers, there will be a material change in both response, collaboration, and coordination.

2) What about our commercial property owners? How many of us are looking to improve our property use to maximize our yield, which is what we are usually contracted to do, but at what expense? Why are we not proposing a housing element in ALL our new commercial product developments? Get it? See how as a County we are missing the mark? Divco West just asked to have their parcels excluded from consideration for a housing element in District 1 of Menlo Park. Why? They have plenty of actual land and revenue. If they are looking to be a driving force in the region, why are they excluding housing? See how far reaching the problem is? Who is making a case for housing and a stabilized, local workforce?

If our cities are failing to meet the moment and our related shareholders, should the County not have jurisdiction to come in and supersede our municipalities obvious bad faith efforts, separate from the State? How is the County holding our local municipalities to account? Right? The County is looking to meet and exceed a functional zero homelessness. But our cities are failing at meeting the mandated moment. How are we looking to bridge that gap? What is the County doing to encourage good faith efforts?

3) I propose that we have a city liason for the housing element and or implementing and coordinating the zero functional homelessness initiative. Additionally, how are we helping our municipalities with affluent districts? For example, here in Menlo Park, have you sent notice to District 5 Council Member in Menlo Park warning that we have not met our obligations under the new laws? Right? Atherton and Hillsborough, specifically, would do well to hear from you, the County, regarding how we are failing to meet the moment and why that is important. Thread the story the AFFH overlay map tells. To that end, who at the County is listening to these council and/or commission meetings? And therefore tracking how our cities are acting in bad faith? To that end, how are we working with Santa Clara County and San Francisco County to ensure we are all meeting our RHNA numbers?

4) Engagement is not being taken seriously. Phoning in contact with neighbors, especially dis-invested neighbors, is something developers are usually for as public comments can get messy. Engagement with the public is complicated. When we demonstrate our consideration for all neighbors, the feedback obtained is almost always sobering or terrible or severely impactful to the point of the project not moving forward. Case in point is the Willow Village project. We recently had two translators for public comments after months of comment. Why isn't that the case for all projects and/or all meetings? Can't the County say in an effort to encourage engagement, we will help subsidize translators? Is the County looking at this aspect of outreach? Or how is the County ensuring that the cities are reaching those of us encumbered by several jobs and not an english speaker?

5) Leveraged workforce is a slow rolling crisis tied to housing. If you are one who cannot support their own shelter, even with two or three jobs, you become susceptible to bribes or leverage. As a society, it's in our best interest to have each resident, both housing secure and not, workers, both housed in this County or not, be able to provide for their own needs on their own terms. I would suggest that a whole host of issues stems directly from workers not having access to opportunity to resources in our County. Just as we are obligated to address this delta, how is the County addressing it?

6) Load on the environment - this encompasses air, earth, water, hazards, and unknown impacts. San Mateo County has long enjoyed naturally protected habitats and coastline. Unfortunately, we also house some of the world's notable billionaires who levy a toll on our environment rivaled by no one. How are we holding our hyper affluent residents to account for their excessive use. Do we allow the jets to free flow? If we require applicants to go through such a long vetting process, why allow a minority of us to use most of our limited resources? Are we a leveraged County? Yes - yes we are and what are we doing about it? How is the County keeping our residents stable? Keeping them with their dignity?

Similarly to commercial use where if you use beyond your pro-rata share, you have to pay directly for that use; our affluent neighbors need to feel the heat when it comes to excessive use. What is the County doing to cap excessive use of water, etc.? With a shared limited resource such as domestic potable water, owners can no longer pay a fee to use beyond their share. Is that fee generating more fresh water? No. An SFR water use should be calculated based on occupancy not on SF. The threshold should be same use as a say a four-plex on a 1/4 acre lot. If you exceed that threshold, 20 or even 200 gallons per day, then your water is turned off. Renters in apartments will never need to worry about the excessive use threshold. But finally, SFR owners will. As a fee interest owner, the buyer would need to declare they understand they are not to use excessive water. If you need to bring in water from outside sources, like for a deep water treatment of trees, then that is a separate matter since the raw materials are being sourced and provided privately.

7) Affordable Housing throughout the County as well as transitional housing with wrap-around services must be a priority. I don't see the County laying out these types of developments in our most affluent areas. How is the County breaking into our most exclusive neighborhoods understanding that the use of those residents far exceeds the national average? Get it?

8) Supporting affordable housing, usually defined as 80% of median income - so $80K/annually? Not even managers make that salary. So when we say affordable housing, we mean c-suite executives. Median home sales are at $2.2M in September in Menlo Park. Affordable housing in our city is not for day porters and security guards. What is the County doing to support building housing for day porters and security guards? Get it?

Unfortunately, I must cut my comments at this time. I challenge the County to adapt a monthly sleep out to live in solidarity with our housing insecure neighbors. I challenge each of us to feel the load we carry, here in San Mateo County. Get uncomfortable, get outside your comfort zone. Feel uneasy at night in the cold and rain. Have a digestive problem without a bathroom. Perspective is a powerful tool. Let's use it to transform how we approach the housing crisis together to include those of us without bandwidth and resources to provide input and concern.

Thank you again for your time and consideration.

All my love,

Jenny from the Coleman Place Neighborhood Block
--
Jennifer (Jenny) M--

From:
To: FW: BOS Meeting 12/6/22 Housing Element
Subject: Wednesday, December 14, 2022 12:18:32 PM
Date:

From: Janet D[redacted] <j[redacted]>
Sent: Sunday, December 4, 2022 3:34:07 PM

Subject: BOS Meeting 12/6/22 Housing Element

CAUTION: This email originated from outside of San Mateo County. Unless you recognize the sender's email address and know the content is safe, do not click links, open attachments or reply.

I have had little opportunity to thoroughly evaluate this HE, but find it lacking and in some instances erroneous.

COMMENTS ON THE HOUSING ELEMENT

This could more aptly be classified as **Ghettoization of North and South Fair Oaks**.

(Refer to Appendix E) https://smcmaps.maps.arcgis.com/apps/webappviewer/index.html?id=3a4d0b3bf4664927a844c41ff1525c00

Basic Issues:
Timing: Why is it that this is being sent to the BOS for approval prior to the expiration of the time for comments?

Lack of Public Outreach: It is **not** correct to state that there has been robust community outreach and "charrettes." There is a list of supposed public meetings, none of which were classified as Housing Element outreach except brief presentations to the NFOCC and the Planning Commission (to which the public has limited access.) Nothing was on the web except for a very basic questionnaire. I repeatedly e-mailed for information and got no response. Other jurisdictions had widely advertised public meetings, newspaper articles and e-mail comment capability over many months.

Equity: Low income housing sites are supposed to be distributed ***throughout*** a jurisdiction. However, all the high density housing is concentrated in North and South Fair Oaks. This type of discriminatory practice has been the subject of complaints from residents in East Menlo Park.

Environmental Inequality & Deprivation

Parking Problems

Internal Conflicts with stated Policies

Failure to Consider Impact on Schools

Inadequate Infrastructure to Support massive upzoning

Listing of purported vacant sites that are either NOT vacant or are unbuildable.

Rezoning parcels actually eliminates housing (changing RS3 to CMU)

Code Enforcement

Non Coastal Farm labor sites ignored

Totally unworkable reduction of parking requirements

Incorrect assessment of transit options

Creating more business sites means an even greater need for housing

Upzoning Impact on North And South Fair Oaks:
Virtually all the upzoning is planned for these areas. It involves changing RS-3 zoning which allows 5 stories of multifamily units to be built at a site) to CMU-1. The allowed uses for CMU-1 are covered in Ch. 29 of the Zoning regulations and ordinance 6567.2 lists 35 various uses allowed in that zone and there is no requirement that *any* of the uses be residential! Many of these uses would require loading zones and create a lot of vehicular traffic and noise. The area along El Camino has already been changed to CMU-1 and there is a proposal to change the south side of Blenheim which is presently mostly apartments, to CMU-1. This could not only eliminate a substantial amount of housing but would create a traffic and noise nightmare for the residents on the north side of Blenheim, Dumbarton and Buckingham.

NFO is woefully overcrowded with no amenities and yet the plan is to increase occupancy to 120 units/acre!

Since Menlo Park is putting a cap on some commercial development this is an open invitation to developers to build higher revenue generating projects to the exclusion of housing. A perfect example of this is the proposal to amend the zoning from R3 to CMU and build a hotel at the corner of El Camino and Northumberland.

Most of the development sites in more affluent areas were devoted to moderate or above moderate developments. This is discriminatory.

Environmental Discrimination and Failure to Heed Community Input in Fair Oaks:
The Fair Oaks area is one of the most negatively impacted areas environmentally. It has pollution, noise, dirty commercial uses, bad air, and overcrowding. There are no green spaces and no recreational opportunities other than those provided by Sr. Christina. There are virtually no trees. When residents are asked what they want in their neighborhood they say green spaces, recreation opportunities, safer streets, more street lighting, more parking, and better transportation options.

There is a whole list of policies concerned with creating a desirable neighborhood which will be violated by the proposed upzoning.

Adding massive buildings will increase the heat island effect which is not addressed. There has been little to no effort expended in enforcing tree ordinances and many have been eliminated without permits.

Parking Problems:
Parking deficiencies is a major problem cited by residents at every planning meeting. Because

of the cost of rentals, there are many families living in one unit: even in garages, sheds and basements. Many addresses have multiple vehicles. Reducing parking requirements will only exacerbate the problem. Many of the present occupants have jobs in landscaping or construction, requiring trucks. Many others have jobs in other areas of the county such as Portola Valley, Woodside, W. Menlo Park, Ladera, etc. for which there is no public transportation. The zoning provision that mandates less parking close to the Cal train right of way makes zero sense since most residents in the Fair Oaks area have no need to go to San Francisco, and even if they did they could not access the Railroad except by travelling 1.3 miles to the Rail Station. The bus service is useless and a further pollutant. It only goes North/South and stops at almost every block. Adding Commercial uses will further degrade the parking situation. At times vehicles are parked in the middle of the street and this create access problems for emergency vehicles.

Short Term Rentals:

The HE purports to ban all short term rentals outside the coastal zone. If you check the various firms that specialize in these rentals, e.g. AirB&B you will find rentals advertised all over the county. These remove housing opportunities for long term renters.

Schools:

The HE purports to make sites available for hundreds of families, yet does not address the impact on local schools, which are probably the worst performing schools in the county.

Infrastructure:

Over a decade ago then Supervisor Rose Jacobs Gibson declared the sewage system in the Fair Oaks neighborhood to be totally decrepit although costs to consumers have increased substantially. Since then very limited replacement has occurred. The water lines are all old and perhaps contaminated and the wifi status may be inadequate. There is very little street lighting which contributes to crime.

The HE states that the water from SFPUC will be "constrained" yet the plan is to add hundreds of high water use residences in the small area of North and South Fair Oaks.

To prevent adding to adverse climate impacts, there is an emphasis on using electricity rather than natural gas. I saw no reference to electrical capacity, undergrounding utilities, solar back up etc.

Purported Vacant Sites/Non vacant Sites Likely invalid:

For example:

10 Cardinal Court is NOT vacant. There are three $5 million dollar houses at that site.

APN 074-311-540 is not a buildable site. It was subdivided years ago by Planning even though it is unbuildable. It is dissected by a wide sewer easement that cannot be built on; it is traversed the bank of which continually erodes. Plus there is an ordinance that prevents any kind of construction within at least 15 ft. of the bank. It is listed as being in a flood zone and is prone to liquefaction.

I did not see the site at the corner of Dumbarton and ECR on the list of vacant sites.It is actually listed as a car repair facility, which it no longer is.

This list may well be inaccurate for coastal, hillside, seismic, and wildfire areas.

2809 El Camino is reported to be occupied by a car repair facility. That is not true. It has been vacant and covered in graffiti for years.

Code Enforcement:

Over at least two decades, until very recently, Code Enforcement has been minimal to nonexistent. Unscrupulous developers buy up property, evict the many residents, completely rehab the property without permits, and then sell at a greatly increased market value. The new owner then charges highly inflated rents. This results in even more overcrowding by tenants trying to pay the rent and additional parking problems. Patty Camacho has been diligent in following up realtor ads that show obvious unpermitted remodels. This effort should be expanded in poorer areas, and more efficient and better publicized methods to aid evicted tenants are needed. This should be part of the HE.

Non Coastal Farm Laborer Housing:

The Federal Government cracked down on Stanford for substandard farm laborer housing at Webb Ranch. There is still a problem there. This is not addressed.

CONCLUSION:

This HE is a sham that does nothing to improve (and in fact will exacerbate problems) with housing options in at least North and South Fair Oaks areas. There was virtually no public participation, and little opportunity to comment until it was printed and ready to send to the State. Many provisions directly contravene the very policies stated, and there would appear from a casual reading to be substantial factual errors. It is discriminatory and lacking in factual analysis. The driving forces for improvements in the Fair Oaks area have been Sr. Christina and Mike Callagy, without whom nothing would have been done. This document is extremely poor work product and it seems likely that the State will reject it.

APPENDIX G: AFFIRMATIVELY FURTHERING FAIR HOUSING

APPENDIX G: UNINCORPORATED SAN MATEO COUNTY FAIR HOUSING ASSESSMENT

This assessment of Affirmatively Furthering Fair Housing, including the appendices, was produced for the County by Root Policy Research.

INTRODUCTION AND OVERVIEW

What is AFFH?

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

AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation"[14]

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).)"

[14] California Department of Housing and Community Development Guidance, 2021, page 9.

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

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

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.

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."[15] This developer went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB),

[15] https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html

became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

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

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

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it's also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have "…lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land."[16] 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."[17] The lasting influence of these policies and practices have contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.[18]

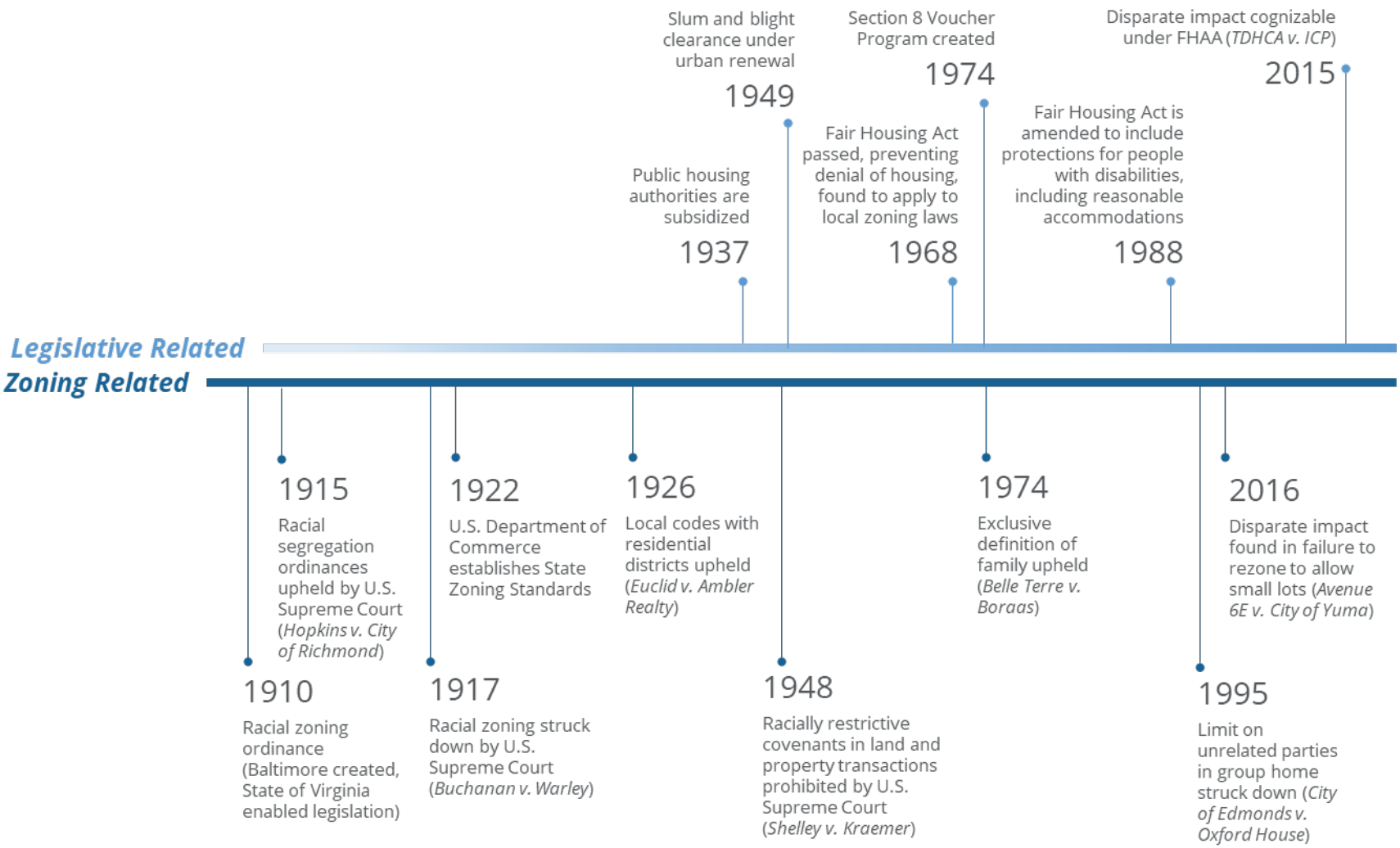
The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page. As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory, and allowed those that would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

[16] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html
[17] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html
[18] https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/

At that time, multifamily apartments were the only housing options for people of color, including immigrants.

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

1. Major Public and Legal Actions that Influence Fair Access to Housing



Maps and data referenced in this section. Throughout this section, there are references to maps created by HCD to support the AFFH and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in Appendix G-1 and follow the organization of this section and the state guidance. The maps, in particular, are useful in demonstrating how the unincorporated areas of San Mateo County compare with surrounding jurisdictions and the county overall in offering housing choices and access to opportunity.

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

Summary of Findings, Contributing Factors, and Fair Housing Action Plan identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.

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

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

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

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

Appendices.

- Appendix G-1: Supplemental AFFH maps and tables. Core maps and tables are contained in the body of the AFFH.
- Appendix G-2: Resident survey results—findings from a survey of San Mateo County residents on their experience finding and remaining in housing.
- Appendix G-3: Disparate Access to Educational Opportunities—findings from a countywide analysis of access to education and educational outcomes by protected class.
- Appendix G-4: State Fair Housing Laws and Regulations—summary of key state laws and regulations related to mitigating housing discrimination and expanding housing choice.

Primary Findings

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

No fair housing complaints were filed in unincorporated San Mateo County from 2017 to 2021.

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

- ➔ Racial and ethnic minority populations generally have higher rates of poverty (Figure II-5) and lower household incomes (Figure II-4) compared to the non-Hispanic White population in unincorporated San Mateo County.
- ➔ Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low income households are also more likely to be overcrowded (Figure IV-18).
- ➔ People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Figure IV-22).
- ➔ Eighty percent of Hispanic residents live in low resource areas compared to just 9% in high resource areas. Conversely, just 12% of non-Hispanic White live in low resource areas compared to nearly 70% in high resource areas (Figure III-12).
- ➔ American Indian or Alaska Native and Hispanic households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).

Geospatially, **North Fair Oaks** is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and low resource scores. This area is south and east of Redwood City and west of Atherton. This area has:

- ➔ Higher poverty rates than other parts of the city, ranging between 10% and 20% (Figure II-28).
- ➔ Education opportunity scores between zero and 0.25, which are relatively low when compared to the rest of the county (Figure III-1). Census tracts that fall within El Granada and Pescadero also have these scores.
- ➔ Low economic opportunity scores (Figure III-7). The southern portion of the county, including San Gregorio and Pescadero, and Pillar Point area also have low economic opportunity scores.

➔ Low resource areas according to the composite opportunity score for unincorporated areas in the county. This occurs in the southern portion of the county and the Pillar Point area, as well as in North Fair Oaks. (Figure III-14).

➔ The Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks census tracts based on their ability to respond to a disaster and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. North Fair Oaks, as well as the census tract northwest of Colma, are designated as highly vulnerable (Figure III-15). A census tract within North Fair Oaks is also considered a disadvantaged community (Figure III-16).

➔ Households with very high levels of cost burden (60% to 80% of households) and concentrations of cost burdened households (Figure IV-13). The census tract north of Half Moon Bay (El Granada area) has a similar proportion of renters facing cost burden.

➔ Overcrowded households, concentrated in North Fair Oaks and northwest of Coma (Figure IV-19).

➔ Households with vulnerability to displacement (Figure IV-28). North Fair Oaks, along with census tracts primarily located in the northern portion of the county, show the most vulnerability.

➔ Areas with the highest cost burden and overcrowding—along the waterfront—are included in the Special Flood Hazard Areas (Figure IV-31).

➔ Many areas in the county have low environmental scores—which account for PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Figure III-9). Census tracts east and south of Half Moon Bay, Pescadero, and the Harbor/Industrial area have the lowest environmental scores of unincorporated areas of the county (less than 0.25).

Unincorporated San Mateo County has the same proportion of residents with a disability (8%) as the entire county (Figure III-17). Residents living with a disability in unincorporated areas are concentrated throughout the county—namely in Menlo Oaks, as well as areas south and east of Half Moon Bay and south of Pacifica. **Finally, the aging population is putting a strain on paratransit access countywide.**

Unemployment is disproportionately high among residents living with a disability at 12% compared to 4% for residents without a disability in unincorporated San Mateo County—particularly when compared to the county as a whole (Figure III-20).

Racial and ethnic minority students in unincorporated San Mateo County— served by the Cabrillo Unified and La Honda-Pescadero Unified School Districts —**experience lower educational outcomes compared to other students**. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. However, Cabrillo Unified had one of the lowest rates of graduates who met such admission standards at 41%. **Hispanic students in the Cabrillo Unified School District were less likely to meet the admission standards,** with a rate of 28%.

Cabrillo Unified has relatively moderate dropout rates—6% of students—compared to other districts in the county. **Hispanic (8%) and Black (6%) students had the highest dropout rates in the district**. (Disparate Access to Educational Opportunities Appendix).

Over half of all renter households in unincorporated San Mateo County are cost burdened—spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). **There are disparities in housing cost burden in unincorporated San Mateo County by race and ethnicity and family size (Figure IV-11 and Figure IV-12).**

Resident needs collected through local survey. A survey administered to capture residents' needs and support the AFFH found the following housing challenges. Nearly 40 residents completed the survey:

About 17% of residents said their house or apartment is too small for their family;

14% of residents said they live too far from family/friends/my community and 14% said they need help taking care of themselves or their home, but cannot afford to hire someone;

15% of owners cannot keep up with their property taxes;

6% of renters are often late on rent and 3% can't keep up with utilities; and

21% of respondents to the resident survey conducted for this AFFH said that schools in their neighborhood were of poor quality.

Contributing factors and Fair Housing Action Plan. The disparities in housing choice and access to opportunity discussed above stem from historical actions, the inability of the broader region to respond to housing demand, regional barriers to open housing choice, and, until recently, very limited resources to respond to needs. Specifically,

Fair housing issue: Disproportionate housing needs among Hispanic and American Indian or Alaskan Native households living in unincorporated San Mateo County.[19] Both minority populations experience high mortgage denial rates, housing cost burden, overcrowding, and are overrepresented in the homeless population.
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.
- American Indian or Alaska Native households have been subject to the negative impacts of colonialism since the settlement of the area and continue to experience disparate socioeconomic outcomes due in part to past government policies.

[19] American Indian or Alaskan Native people make up less than 1% of unincorporated San Mateo County's population. However, disparate outcomes are large enough to warrant including as a fair housing issue.

- Although voucher holders and affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the unincorporated areas of San Mateo County as in many other jurisdictions, the North Fair Oaks area offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well: A recent article in Cityscape found that Hispanic homebuyers—when controlled for demographics, loan characteristics, and finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.[20]
- Hispanic and American Indian or Native Alaskan residents are more likely than others to work low wage jobs that do not support the region's housing prices, resulting in higher rates of cost burden and overcrowding. Although, it is customary for Hispanic households to live in multigenerational settings, which may account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of access to affordable and right-sized housing.

Fair housing issue: Hispanic households are most likely to live in low resource areas and experience poor educational outcomes.
Contributing factors:

- Hispanic residents living in the unincorporated area of San Mateo County are primarily concentrated in the North Fair Oaks unincorporated area. According to TCAC's opportunity maps, this area has low resources and educational outcomes as well as high poverty and cost burden.
- The prevalence of naturally occurring affordable housing and relative density of the area contributes to the concentration of poverty and low opportunity.
- Location of industrial and light industrial uses adjacent to residential properties and the division of the area by multiple railyards contribute to the bifurcation of the urban form and low opportunity scores.

Fair housing issue: Persons with disabilities have disproportionately high unemployment rates compared to residents without a disability.
Contributing factors:

- The unemployment rate for the County's residents with a disability is three times that of persons without a disability. The exact reasons for this disparity are unclear and are likely related to limited job opportunities, access to employment, and market discrimination.

Fair housing issue: Persons with disabilities are concentrated in areas with low access to employment opportunities and that score poorly on environmental indicators.
Contributing factors:

[20] 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).

- There are concentrations of the population living with a disability in the census tract just south of Half Moon Bay. This area of the county has poor TCAC opportunity scores for employment, environment, and other resources.
- Availability of affordable housing and rental units that accept vouchers contribute to this concentration. This census tract is the location of a 160 unit affordable apartment complex constructed in 2001 called Moonridge. The apartment complex is located outside of Half Moon Bay just east of the city's heavy industrial area. The remainder of this census tract is home to several ranches and recreational areas.
- Lack of affordable housing opportunities in higher resourced areas of the unincorporated county also contribute to these concentrations. Much of the unincorporated area of the county is predominantly single family detached homes which do not offer affordable housing opportunities.

The Fair Housing Action Plan (FHAP) below details how San Mateo County proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

SECTION I. Fair Housing Enforcement and Outreach Capacity

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

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

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the **largest civil rights agency in the United States**. According to their website, the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act".[21]

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.[22] Fair housing complaints can also be submitted to HUD for investigation.

[21] https://www.dfeh.ca.gov/aboutdfeh/
[22] https://www.dfeh.ca.gov/complaintprocess/

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

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

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

Of the 39 unincorporated San Mateo County respondents to the resident survey, 23 residents have looked for housing seriously, of those, 4 (17%) indicated that a "*Landlord did not return calls and/or emails asking about a unit*", and 5 (21%) indicated they have been denied housing to rent or buy in the past 5 years. The main reason for denial (80%) was "*income too low*."

Two voucher holders responded to the survey, and they both indicated that finding an affordable unit is somewhat or very difficult.

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021.

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

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

First, fair lending cases referred to the Department of Justice from federal banking regulators have been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.

Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.

Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.[23]

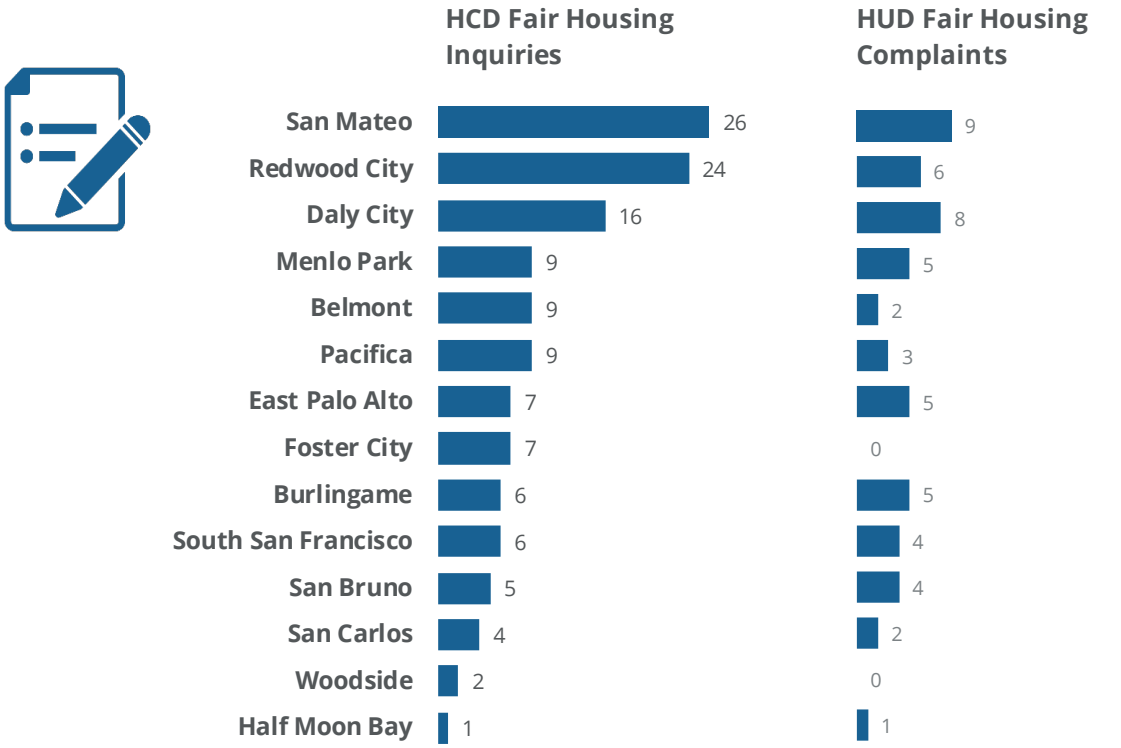
[23] https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/

Fair Housing Complaints and Inquiries

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

	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%
Total cases	**57**	**100%**

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



Outreach and capacity. San Mateo County provides fair housing information on their website and resources for residents experiencing housing discrimination. The website provides general information about the Fair Housing Act from HUD and resources on housing discrimination. However, the information is somewhat fragmented and can be difficult to find.

As part of its programs and policies, the county will consolidate all fair housing resources on one webpage to improve ease of access. The county will also add directions on what a resident should do if they have a fair housing question and how to use and navigate the resources on the page.

Complaint referral process. San Mateo County provides access to fair housing assistance through Project Sentinel. When a resident contacts the county about a fair housing concern, the county refers housing complaints to Project Sentinel, a private, non-profit fair housing agency. Project Sentinel then investigates and advocates for the complainant. Impacted community members can visit the Project Sentinel website (housing.org), call their number, or visit their satellite office in Redwood City. Services are available in English and Spanish. Residents can also seek assistance from the Legal Aid Society of San Mateo County.

Compliance with state law. San Mateo County is compliant with the following state laws that promote fair and affordable housing. The county has not been alleged or found in violation of the following:

- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations;
- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2);
- Limits on Growth Controls Law (Gov Code Section 65589.5).

San Mateo County is also in compliance with existing federal and state fair housing laws. There have been no adverse fair housing findings from the HUD or the State Department of Fair Employment and Housing against San Mateo County.

Housing specific policies enacted locally. San Mateo County identified the following local policies that contribute to the regulatory environment for affordable housing development in the city. These local policies also aim to bolster and maintain federal and state fair housing laws through providing improved, accessible, and stable housing opportunities to San Mateo County's diverse residents.

Local policies in place to encourage housing development.

- Acquisition/Rehabilitation/Conversion program
- General Fund Allocation Incl. former RDA "Boomerang" Funds
- Locally Funded Homebuyer Assistance Programs
- Density Bonus Ordinance

Local barriers to affordable housing development.

- Lack of zoning for a variety of housing types beyond single family detached homes
- Lack of land zoned for multifamily development
- Excessive parking requirements

Local policies that are <u>NOT</u> in place, but have potential Board interest for further exploration.

- Eviction protection ordinances

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

- Mobile home rent control/relocation and displacement prevention
- Condominium conversion regulations
- Affordable housing impact/linkage fee on new residential and commercial development
- Inclusionary zoning
- Promoting streamlined processing of ADUs
- Fair housing legal services
- Housing counseling
- Acquisition of affordable units with expiring subsidies
- Acquisition of unsubsidized properties with affordable rents
- Dedicating surplus land for affordable housing

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), San Mateo County does not have any public housing buildings (Figure I-6). Most of the census tracts in unincorporated San Mateo County do not have data related to housing choice voucher utilization. However, in the northern part of the county, unincorporated areas within the boundaries of South San Francisco have a moderate share of housing voucher utilization (5% to 15%). Broadmoor has some housing voucher utilization (5% or less). In the southern portion of the county, Menlo Oaks has a moderate share of housing choice voucher utilization (5% to 15%) and North Fair Oaks has some housing choice voucher utilization (5% or less) (Figure I-7). The uneven use of vouchers throughout the county indicates a lack of supply and inclusion by area landlords that intensifies segregation by income and other factors.

SECTION II. Integration and Segregation

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

Integration and Segregation

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

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

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

Race and ethnicity. The demographic characteristics of unincorporated San Mateo County are less diverse when compared with the overall demographics of San Mateo County. While the non-Hispanic White represents the largest proportion of the population for the Bay Area and both incorporated and unincorporated parts of the county, the non-Hispanic White population is 16 percentage points higher in the unincorporated areas (55% compared to 39% in incorporated San Mateo County and the Bay Area). Unincorporated San Mateo County has a greater proportion of Hispanic residents compared to the incorporated areas and the Bay Area (28% compared to 24% in incorporated San Mateo County and 24% in the Bay Area) but smaller proportions of Asian (13% compared to 30% in incorporated San Mateo County and 27% in the Bay Area) and Black residents (1% compared to 2% in incorporated San Mateo County and 6% in the Bay Area) (Figure II-1).[24]

Since 2000, the share of the population that identifies as Asian or some other race has increased while the share of non-Hispanic White and Black or African American population has decreased (Figure II-2). Compared to the region, however, unincorporated San Mateo saw a seven percentage point decrease of the non-Hispanic White population compared to a 17 percentage point decrease in incorporated San Mateo County. Growth in the Asian population also differed between incorporated and unincorporated San Mateo County. While unincorporated San Mateo County only saw a four percentage point growth, incorporated San Mateo County saw a nine percentage points growth from 2010 to 2019. The Hispanic population in unincorporated San Mateo County stayed stagnant at 28% in 2010 and 2019, while in incorporated San Mateo County it grew from 21% to 25%. Given that the Asian and Hispanic population in incorporated San Mateo County had more growth relative to the population than in unincorporated areas, this may suggest that there are more housing opportunities for Hispanic and Asian residents in incorporated areas.

[24] The share of the population that identifies as American Indian or Alaska Native is less than 1%.

Older residents are less diverse with 79% of the population older than 65 years identifying as White compared to only 61% of the population for children less than 18 years old (Figure II-3). In incorporated San Mateo County, 67% of non-Hispanic White individuals are above age 65 while 46% under 18 years old are White. The largest gap for both incorporated and unincorporated San Mateo County when it comes to age and race is between those who identify as another race or multiple races. Only 5% in incorporated San Mateo County and 7% in unincorporated San Mateo County over the age of 65 identified as another race or multiple races compared to 31% under 18 in incorporated San Mateo County and 28% in unincorporated San Mateo County.

Racial and ethnic minority populations generally have higher rates of poverty and lower household incomes compared to the non-Hispanic White population in unincorporated San Mateo County (Figure II-4 and Figure II-5). Black residents have the highest poverty rate at 17.3%; this is more than double that of incorporated San Mateo County where Black residents have a poverty rate of 7.2% and almost four times the poverty rate of White residents in unincorporated San Mateo County (4.2%). This suggests that resources for Black residents in more rural settings are harder to access. 13.9% of Hispanic residents in unincorporated San Mateo County are below the poverty line; slightly lower than incorporated San Mateo County with 14.6% below. Seasonal work, low wages, and immigration status contribute to Hispanic residents' high poverty rate.

Geospatially, almost all of unincorporated San Mateo County are White majority census tracts—ranging from slim majorities (less than 10%) to predominant majorities (greater than 50%). However, slim Asian majority census tracts are found in Broadmoor, a tract west of San Bruno and east of Pacifica, as well as northwest of Millbrae. Two census tracts in North Fair Oaks, just west of Atherton, are predominantly Hispanic (Figures II-6, II-7, II-8, II-9, and II-10).[25] [26]

History of discrimination within the region is deeply intertwined with the existing segregation in present day San Mateo County. Burlingame, for instance, was one of many places in San Mateo County considered a "sundown town" by historian James Loewen[27]. Sundown towns were known to have residents who threatened violence to people of color after dark. The fear instilled in Black, Asian, and Hispanic Americans drove them farther away from established housing opportunities. There is also evidence of institutional forces driving non-White people away from parts of San Mateo County. Real estate agents in East Palo Alto and Oakland engaged in "block busting" practices, where they left pamphlets that proclaimed that home values were descending as Black residents began moving in.[28] They actively encouraged White families to sell and Black families to buy—a financial "win-win" for real estate agents that resulted in entrenched segregation and the enduring, unfounded connection between race and property values that spread throughout the region.

[25] Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.
[26] Redlining maps, otherwise known as Home Owners' Loan Corporation (HOLC) maps, are not available for San Mateo County.
[27] https://belonging.berkeley.edu/sites/default/files/haasinstitute_rootsraceplace_oct2019_publish.pdf
[28] Ibid.

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

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

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

The Association of Bay Area Governments assessed dissimilarity and isolation within unincorporated San Mateo County, across County jurisdictions, and for the Bay Area as a whole. The findings are summarized below.[29]

Segregation in Unincorporated San Mateo County

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.

- As of 2020, white residents are the most segregated compared to other racial groups in Unincorporated San Mateo County, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.

- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

- According to the dissimilarity index, within Unincorporated San Mateo County the highest level of racial segregation is between Latinx and white residents.16

- According to the Theil's H-Index, neighborhood racial segregation in Unincorporated San Mateo County declined between 2010 and 2020. Neighborhood income segregation declined between 2010 and 2015.

- Above your head Moderate-income residents are the most segregated compared to other income groups in Unincorporated San Mateo County. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.

[29] Excerpted directly from Affh Segregation Report: Unincorporated San Mateo, UC Merced Urban Policy Lab and ABAG/MTC staff - version of record: March 06, 15:56:14.

- Among all income groups, the Above Moderate-income population's segregation measure has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.

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

Segregation Between Unincorporated San Mateo County and Other jurisdictions in the Bay Area Region

- Unincorporated San Mateo County has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.

- Regarding income groups, Unincorporated San Mateo County has a similar share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a similar share of moderate-income residents, and a similar share of above moderate-income residents.

Racial Isolation Index Values for Segregation within Unincorporated San Mateo County

Race	Unincorporated County			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.513	0.465	0.43	0.185
Black/African American vs. White	0.494*	0.446*	0.372*	0.244
Latinx vs. White	0.61	0.594	0.54	0.207
People of Color vs. White	0.527	0.503	0.412	0.168

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting
Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census
Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau,
Census 2000, Table P004.
Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5
percent of the jurisdiction population, leading to unreliable numbers.

Racial Isolation Index Values for Segregation within Unincorporated San Mateo County

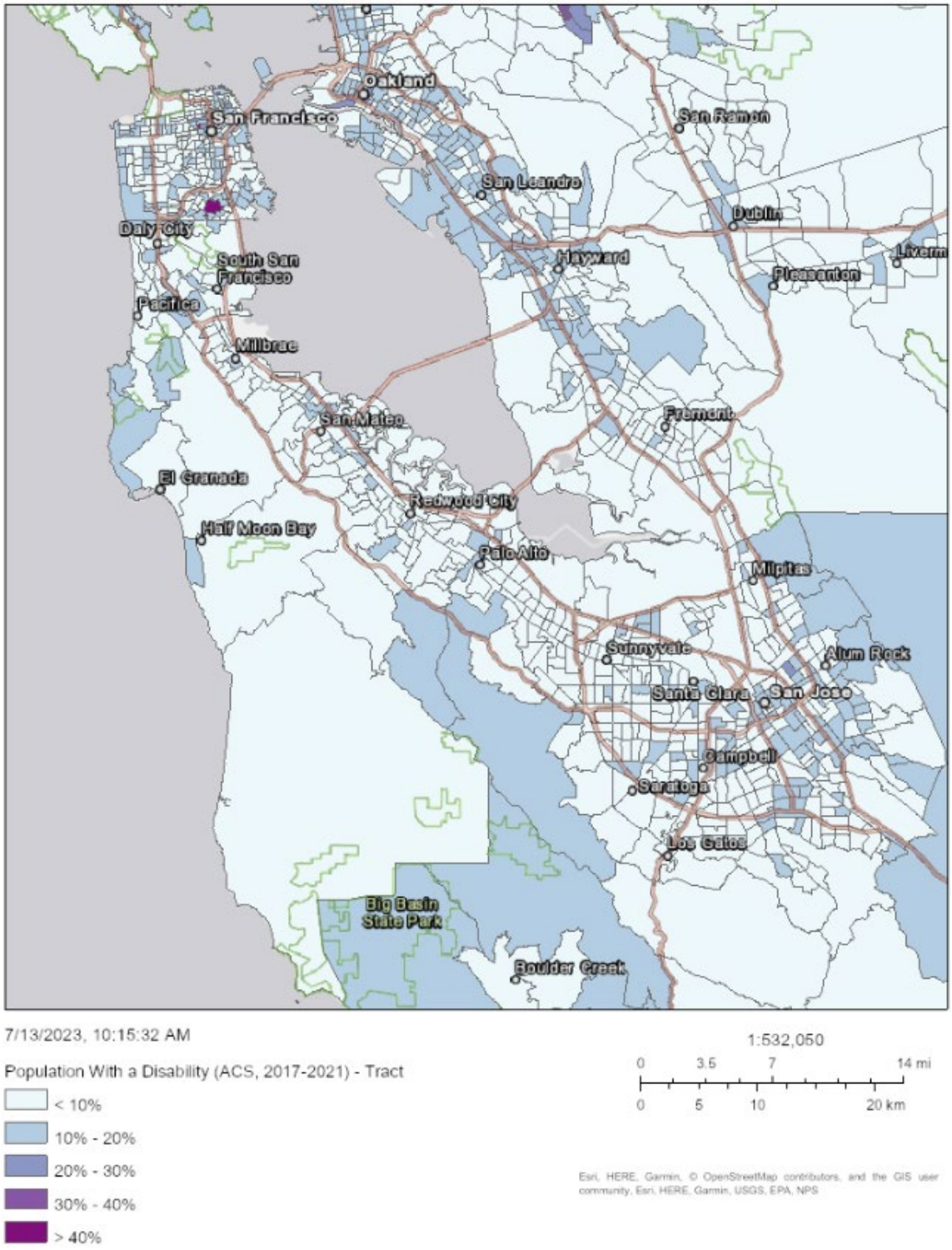
Race	Unincorporated County			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.206	0.215	0.283	0.245
Black/African American	0.017	0.013	0.013	0.053
Latinx	0.569	0.578	0.52	0.251
White	0.708	0.667	0.599	0.491

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting
Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census
Bureau, Census 2010, Table P4

Contributors to segregation patterns. Segregation patterns in unincorporated San Mateo County are largely driven by income disparities, shortages of deeply affordable housing in predominantly non-Hispanic White areas, and historical patterns that prohibited or discouraged racial and ethnic integration. These factors are interrelated and self-perpetuating. Pre-civil rights zoning and land use policies segregated racial and ethnic minorities into certain parts of the county, mostly those that were less desirable and had lower amenities. Discrimination in homebuying kept these households renting longer, creating barriers to being able to save a downpayment to buy a home. The county's land use choices—to zone the unincorporated county into large lots meant for high end single family homes—limited affordable opportunities to buy. Racial and ethnic minorities therefore sought out or remained in areas of the county where they felt welcome, where they had formed communities, and where they could become homeowners.

Disability status. The share of the population living with at least one disability is 8% in unincorporated San Mateo County, which is the same as the countywide rate of 8% . There are a handful of census tracts in the unincorporated areas of the county that have a 10% to 20% share of the population living with a disability (see the figure below). Emerald Lake Hills, Ladera, Los Trancos Woods, Menlo Oaks, and Moss Beach all contain census tractions with 10%-20% of the populating living with a disability. Some communities are in close proximity to hospitals and senior centers that offer services to those with a disability. The average age in Emerald Lake Hills is 47.5 and in Ladera the average age is 58.3. The average age in San Mateo County is 40.3, compared to 47.5 in Emerald Lake Hills and 58.3 in Ladera. The higher average age could indicate that these towns attract retirees who, as they age, are more likely to have a disability.

Population with a Disability, San Mateo County

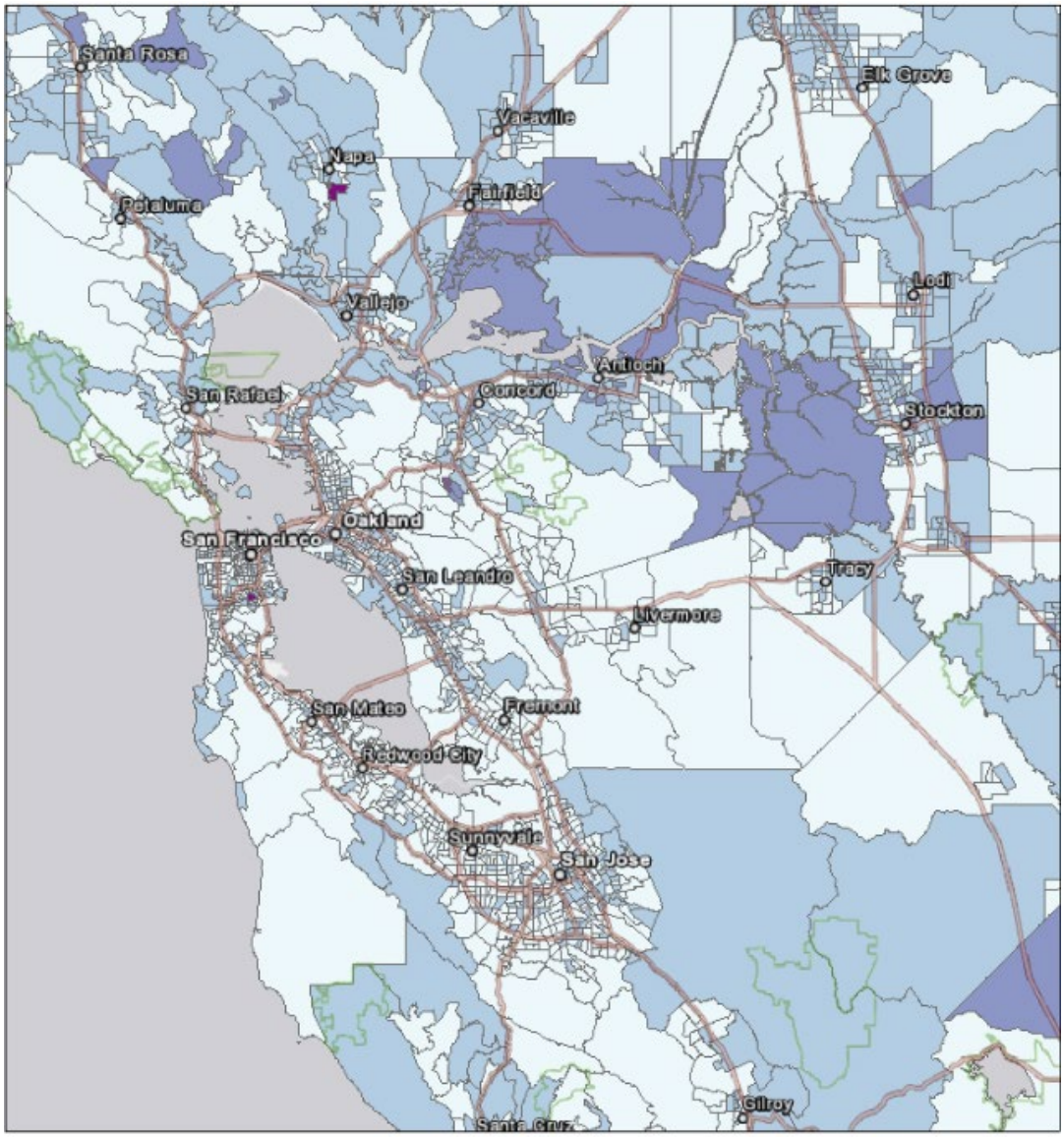


Source: HCD AFFH Data Viewer.

Comparison with broader region. The unincorporated county's patterns of people with disabilities is similar to that within the county overall and the Bay Area, as shown in the figure below. Geographic concentrations of people living with a disability may indicate the area has ample access to services, amenities, and transportation that support this population. Alternatively, concentrations may suggest lack of housing choices and access to services in other communities. In the case of San Mateo County,

In San Francisco, census tracts with the highest concentration of people with disabilities overlap with the highest poverty rates. In one such census tract near Jefferson Square Park, there are services such as employment development, emergency management, senior communities, and housing authorities. Menlo Oaks contains the only census tract in unincorporated San Mateo County where a 10% to 20% concentration of people with a disability overlaps with a concentration of 10% to 20% of people in poverty. Menlo Oaks is a very small community next to Atherton and is adjacent to Menlo Park Veteran's Affairs Medical Center. The resources provided by the hospital likely draw residents with disabilities to the area.

Population with a Disability, Bay Area



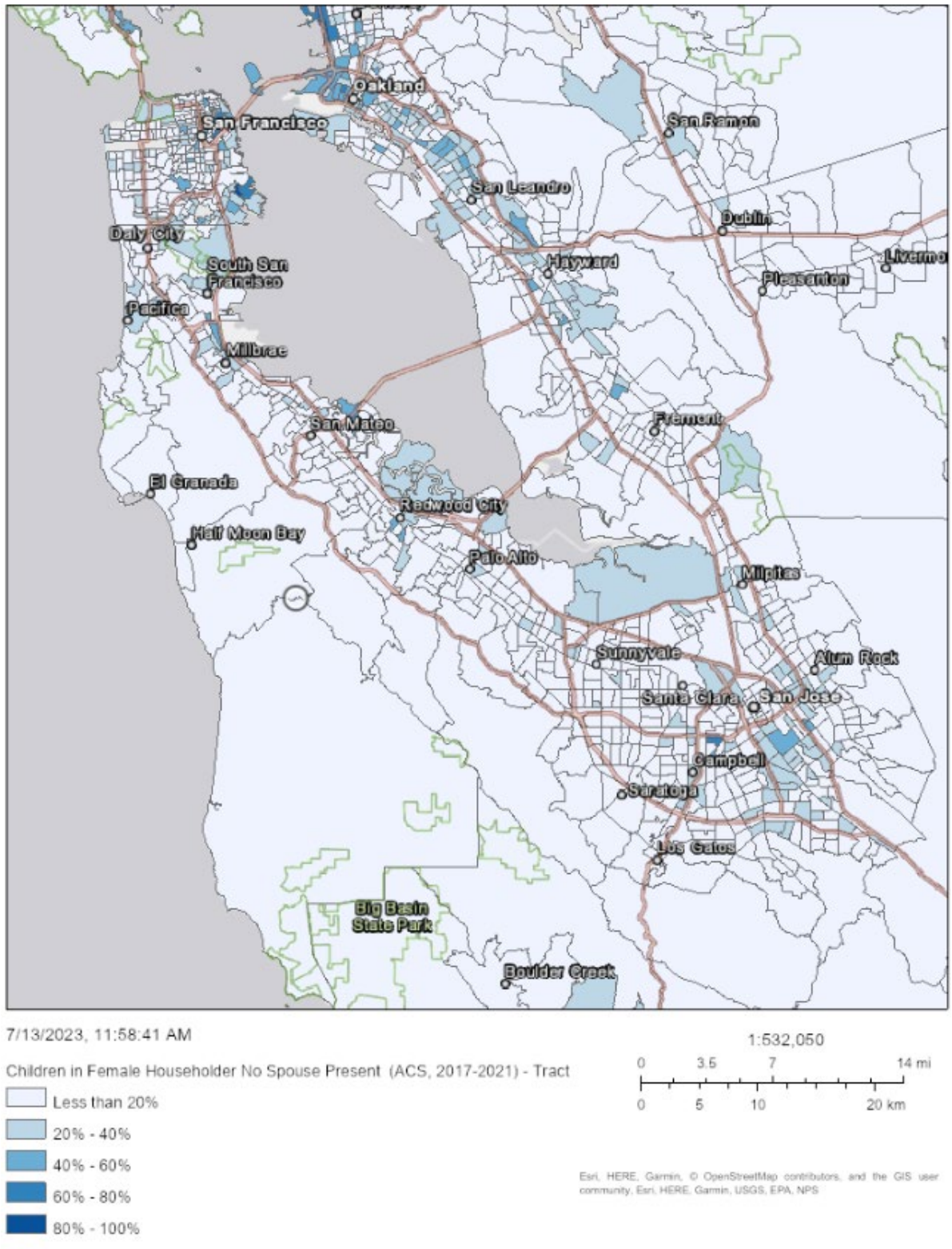
Source: HCD AFFH Data Viewer.

Familial status. Unincorporated San Mateo County is home to slightly fewer single-person households than the county, with 13% of households compared to 15% in the County (Figure II-16).

Nine percent of households in unincorporated San Mateo County are solely headed by a female. The highest concentration of female headed households with children reside in Foster City, San Bruno, and Redwood City, as shown in the figure below. These areas offer more affordable housing options. San Bruno and Redwood City have census tracts contain 5%-15% of units that use Housing Choice Vouchers (HCVs) while surrounding areas do not. Foster City has three developments of subsidized housing. Two have 50 to 100 units and one has 100 to 250 units.

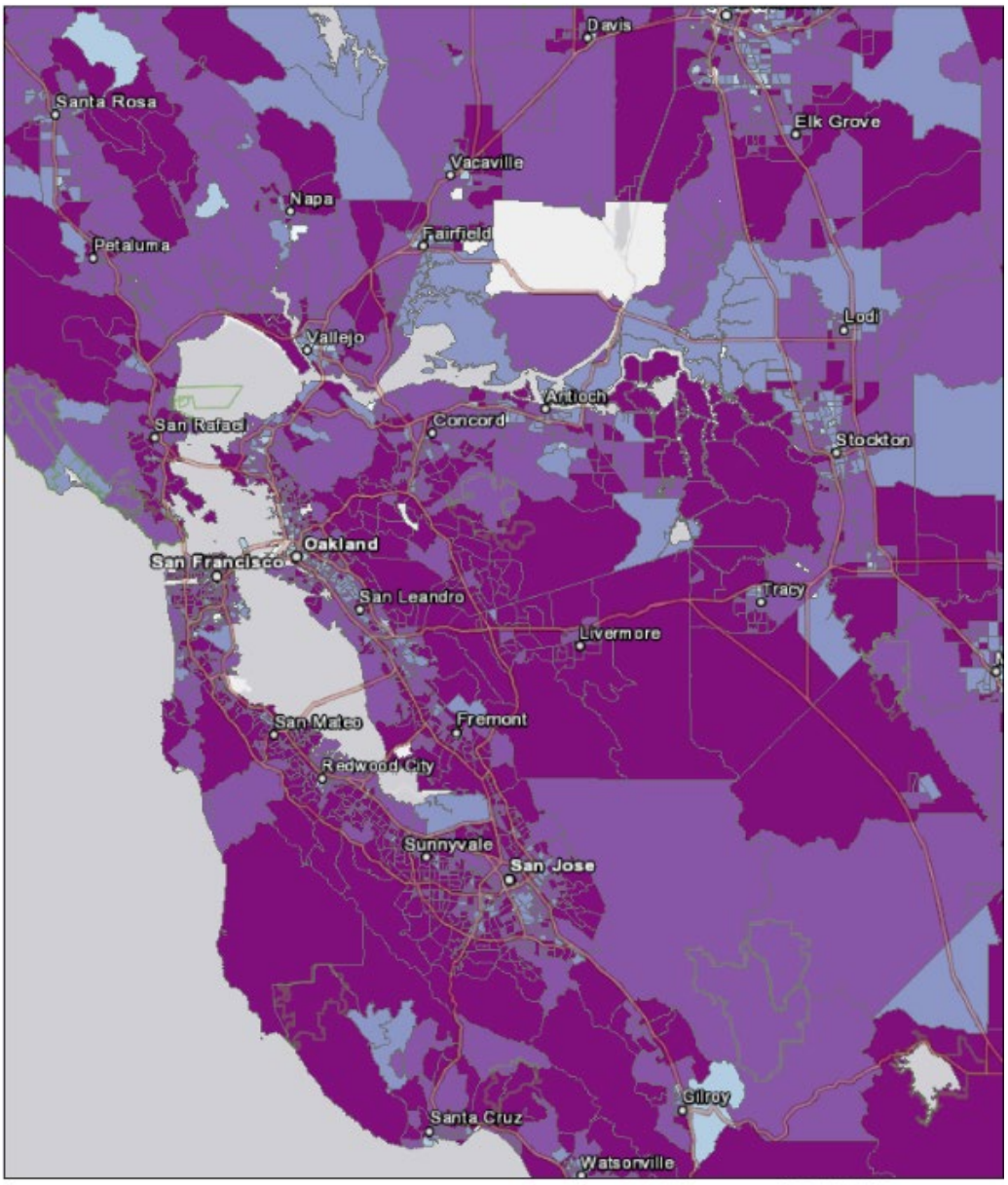
Comparison with broader region. There is a greater number of married-couple families and families with children in the unincorporated county: 62% of households in unincorporated San Mateo County are married compared to 55% in San Mateo County and 51% of the Bay Area. This suggests that housing in unincorporated San Mateo County may be financially exclusive to households earning more than one income and/or who are wealthy (Figure II-17 and Figure II-18). The figure below shows the concentration of children in married-family households by census tract. In most tracts, 80% to 100% of children live with married couples. The census tracts around Half Moon Bay and to the north of Bayshore Freeway have slightly fewer children living with married couples (60% to 80%).

Children in Female Headed Households, San Mateo County, 2021



Source: HCD AFFH Data Viewer.

Children in Married Couple Households, Bay Area, 2021



Source: HCD AFFH Data Viewer.

Familial status can indicate specific housing needs and preferences. A larger number of married families and larger households indicate a need for three to four bedroom units, both for the rental and for sale market. The table below compares the populations of unincorporated San Mateo County, San Mateo County, and the Bay Area by familial status. Compared to San Mateo County and the Bay Area, unincorporated San Mateo County has the largest proportion of married-couple households (62%). The Bay Area has the largest proportion of single-person households, indicating broader need for smaller studio or one-bedroom apartments. San Mateo County and the Bay Area have slightly higher proportions of male and female-headed households.

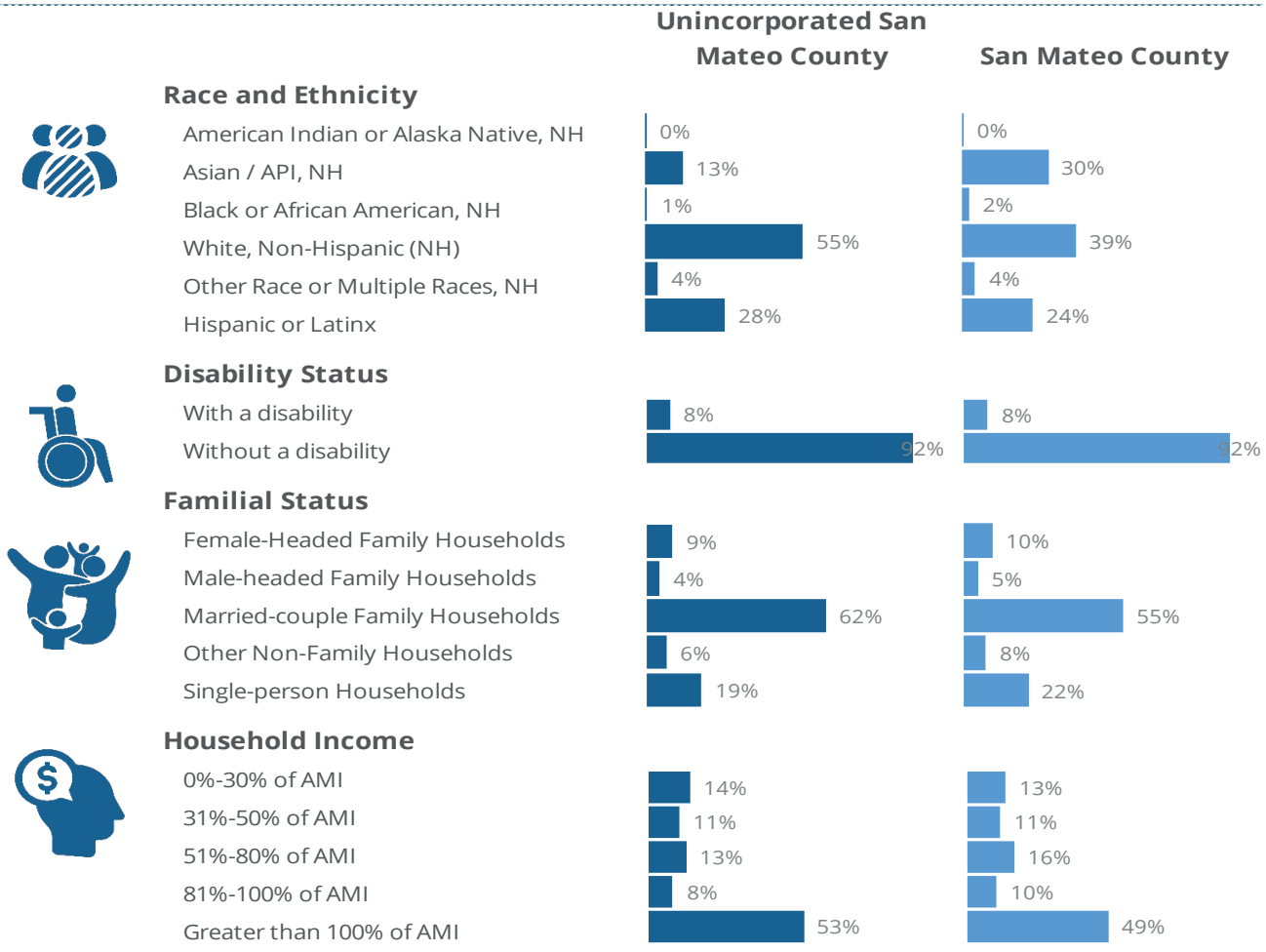
	Unincorporated San Mateo County	**San Mateo County**	**Bay Area**
Married-Couple Households	62%	55%	51%
Single-Person Households	19%	22%	25%
Female-Headed Family Households	9%	10%	10%
Male-Headed Households	4%	5%	5%
Other Non-Family Households	6%	8%	9%

Eighty percent of married couple households and 70% of residents living alone live in owner occupied housing (Figure II-19). The number of housing units available by number of bedrooms and tenure is generally consistent with the familial status of the households that live in unincorporated San Mateo County (Figure II-16 and Figure II-20). Compared to the county at-large, unincorporated San Mateo County has a greater proportion of family households and smaller proportion of single person households—which is reflected in the number of bedrooms and tenure of the housing stock in the city (Figure II-19 and Figure II-20). The distribution of households by family type are mapped at the census tract level in Figures 21, 22, 23, and 24.

Household income. The household income distribution by percent of area median income (AMI) in unincorporated San Mateo County is similar to the entire county (Figure II-25). There are several block groups in unincorporated San Mateo County that have median incomes below the 2020 state median income of $87,100 for a family of four, but the majority of block groups have median incomes well above that (Figure II-26 and Figure II-27). **Poverty rates are highest in North Fair Oaks—between 10% and 20%–in census tracts south of Redwood City and west of Atherton** (Figure II-28).

Segregation and Integration

Population by Protected Class

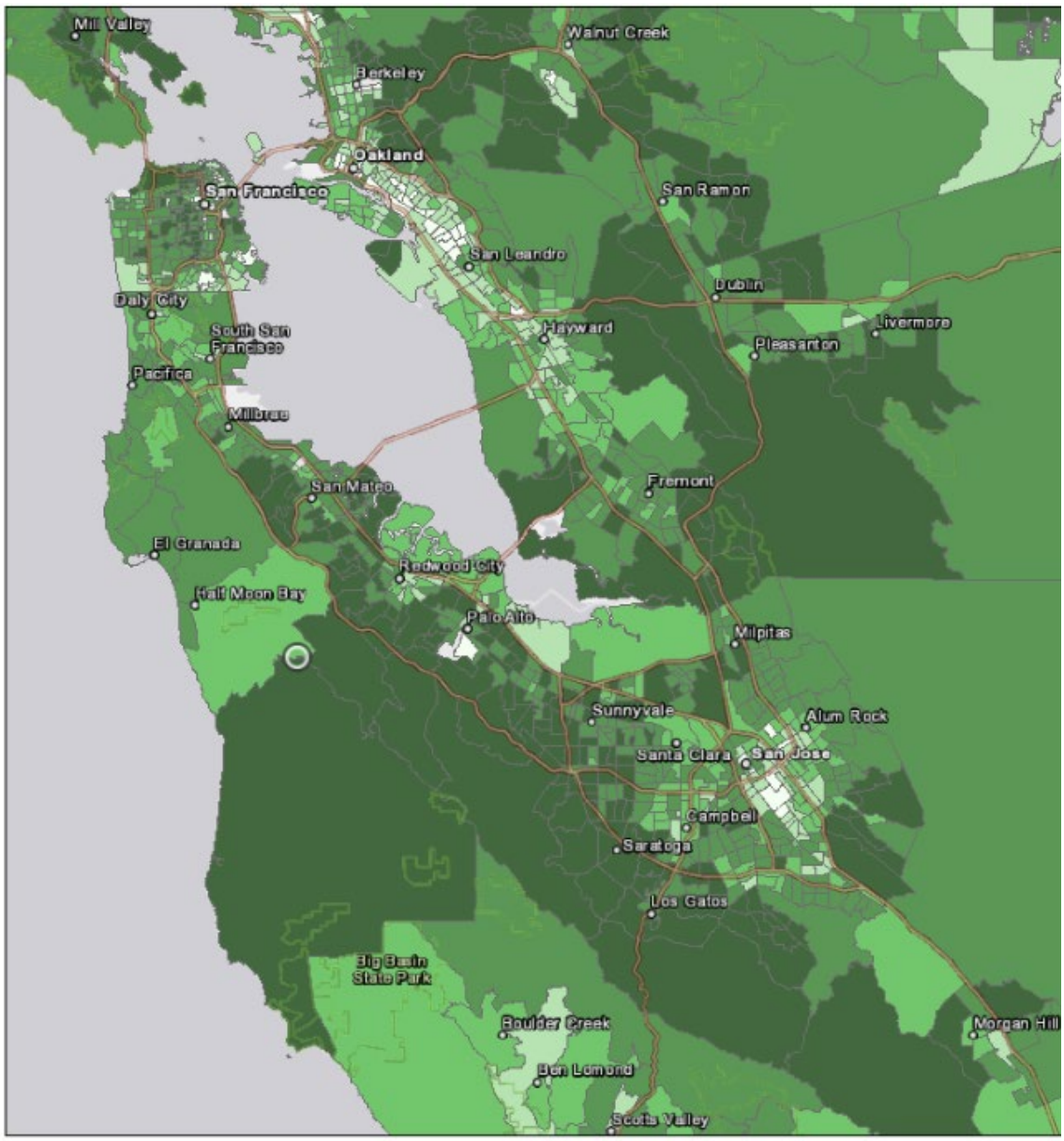


The figure below shows median income by census tract in San Mateo County. Regionally, census tracts surrounding Interstate 280 have the highest income (Over $175,000), while those north of Bayshore Freeway have the lowest, ranging from less than $55,000 to $90,000 to $120,000.

Notably, census tracts with middle and lower incomes intersect with tracts with more single parents with children. These areas may be the only ones affordable to a single income household with children, while

higher income areas are financially exclusive to married couples who are able to support children with two incomes.

Median Income, San Mateo County and Surrounding Areas, 2021



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Median Income (ACS, 2017-2021) - Tract

- Less than $55,000
- $55,000 - $90,100
- $90,100 - $120,000
- $120,000 - $175,000
- Greater than $175,000

1:610,248

0 4 8 16 mi

0 5 10 20 km

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

Source: HCD AFFH Data Viewer.

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.[30]

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

R/ECAPs

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

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

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

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

In 2010 there were three census tracts that qualify as R/ECAPs (19.4% poverty rate) in the county and 11 that qualify as edge R/ECAPs (13% poverty rate). **Two of the edge R/ECAPs and one R/ECAP are located in North Fair Oaks in unincorporated San Mateo County in 2010.** North Fair Oaks is situated between the eastern portion of Redwood City and northern area of Atherton (Figure II-29).

[30] 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

In 2019 there were two census tracts that qualified as R/ECAPs (19.1% poverty rate) in the county and 14 that qualified as edge R/ECAPs (12.8% poverty rate). **Two of the 2019 edge R/ECAPs are located in North Fair Oaks**—which means they are majority minority and have a poverty rate two times higher than the countywide census tract average. The northern census tract in North Fair Oaks remained an edge R/ECAP while the southern tract shifted from a R/ECAP to an edge R/ECAP (Figure II-30). The decrease of one R/ECAP and the addition of three additional edge R/ECAPs may suggest that, as those in poverty are becoming displaced, they are reconcentrating in additional areas. Affordable housing may also be more sporadic, as apartments are converted or sold as more expensive units, thus resulting in more edge R/ECAPs.

Characteristics of R/ECAP neighborhoods. North Fair Oaks is predominately Hispanic and is marked by a low resource area on TCAC opportunity maps. It has limited educational outcomes as well as high poverty and cost burden. This area, however, likely offers the most affordable housing options in unincorporated San Mateo County for those experiencing poverty. Preference may be at play as well: An article in Cityscape found that Hispanic homebuyers—when controlling for demographics, loan characteristics, and finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.[31]

Residents should not, however, be confined to cost burden and limited opportunities because of preference. Opportunities that broaden economic prospects include high quality transit stations and education. According to HCD maps, North Fair Oaks does not have any high quality transit stations; only tracts immediately outside of it in Atherton and Redwood City have these. According to TCAC's educational opportunity map, North Fair Oaks contains a census tract that has an opportunity score lower than 0.25, meaning they have lower education scores compared to the rest of the county.

From satellite images, North Fair Oaks has far less green space and tree coverage than neighboring Atherton and Menlo Oaks. There are no large parks, however Hoover Park is just outside of the city boundary in Redwood City. Friendship Park is a small neighborhood park with a playground and garden plots located in southwest North Fair Oaks. The Reikes Center in central North Fair Oaks provides recreational activities such as group exercise classes, creative arts, nature programming for kids and adults, and community services. Compared to the rest of the county, North Fair Oaks is missing communal outdoor space, but nonetheless has a robust network of businesses that serve residents, including Spanish speakers.

Racially Concentrated Areas of Affluence. HCD's definition of a Racially Concentrated Area of Affluence (RCAA) is:

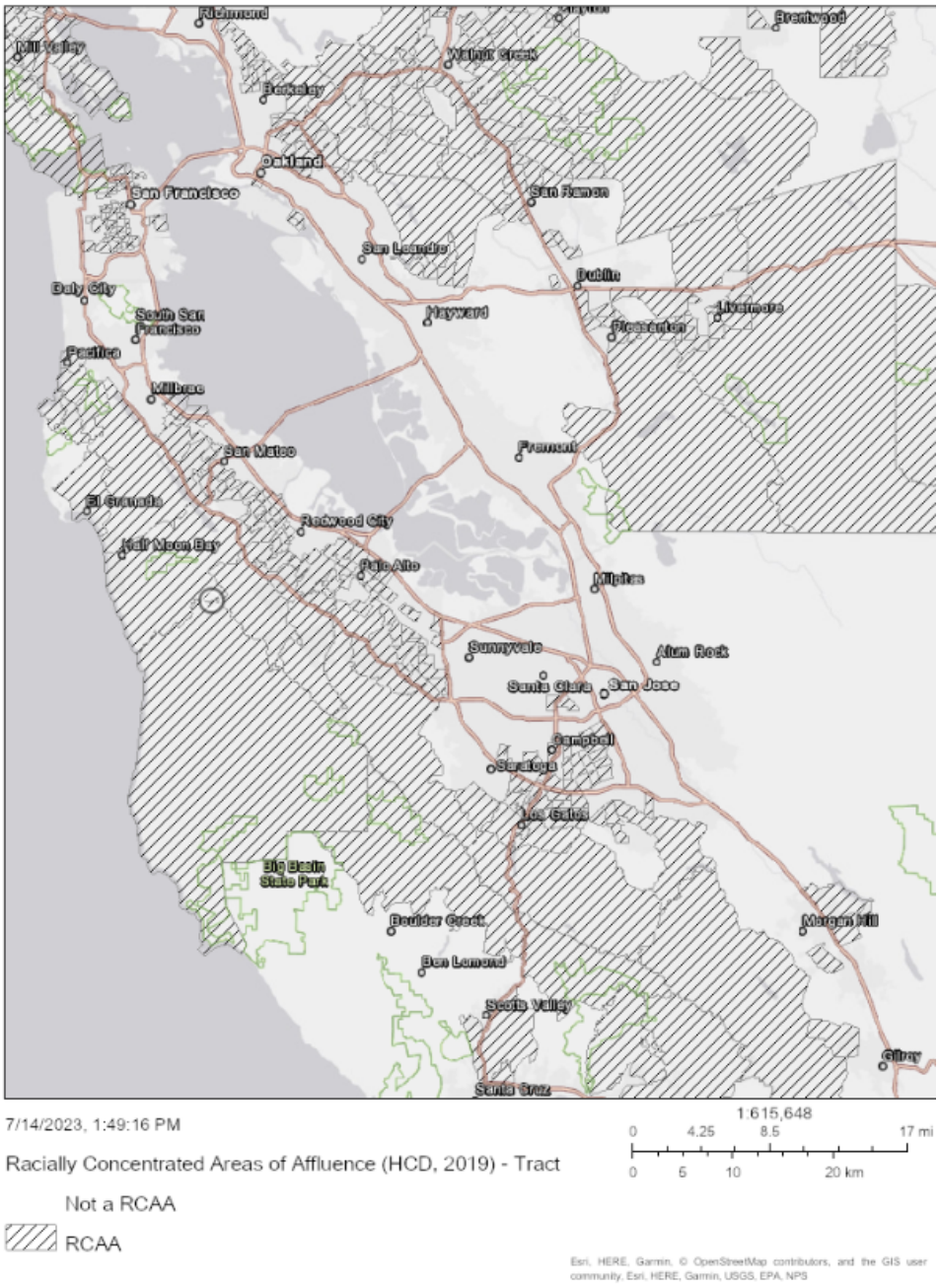
- A census tract that has a percentage of total white population that is 1.25 times higher than the average percentage of total white population in the given COG region, and a median income that was 2 times higher than the COG AMI.

[31] 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).

Discussions that only focus on the segregation of non-White populations do not arrive at the origins of inequality. Concentrations of affluence were solidified through discriminatory practices, such as redlining and land use practices they excluded more dense, affordable housing. Their existence is interrelated with concentrations of poverty. As the authors of the seminal investigation of RCAAs attest: “Our one-sided problematization of the segregation dynamic does not challenge the public, psychological, and material wage of whiteness.”

The high median income of RCAAs reflect a housing stock that is unattainable to wage earners in the area. The census tracts that qualify as RCAAs in the unincorporated County are shown on the following page. They include parts of the rural southern county, Loma Mar, the urban Midcoast, and Emerald Lake Hills. Interestingly, North Fair Oaks, the only R/ECAP in unincorporated San Mateo County also has an RCAA along one side in Menlo Park. This represents the direct exclusion of non-White, low-income residents.

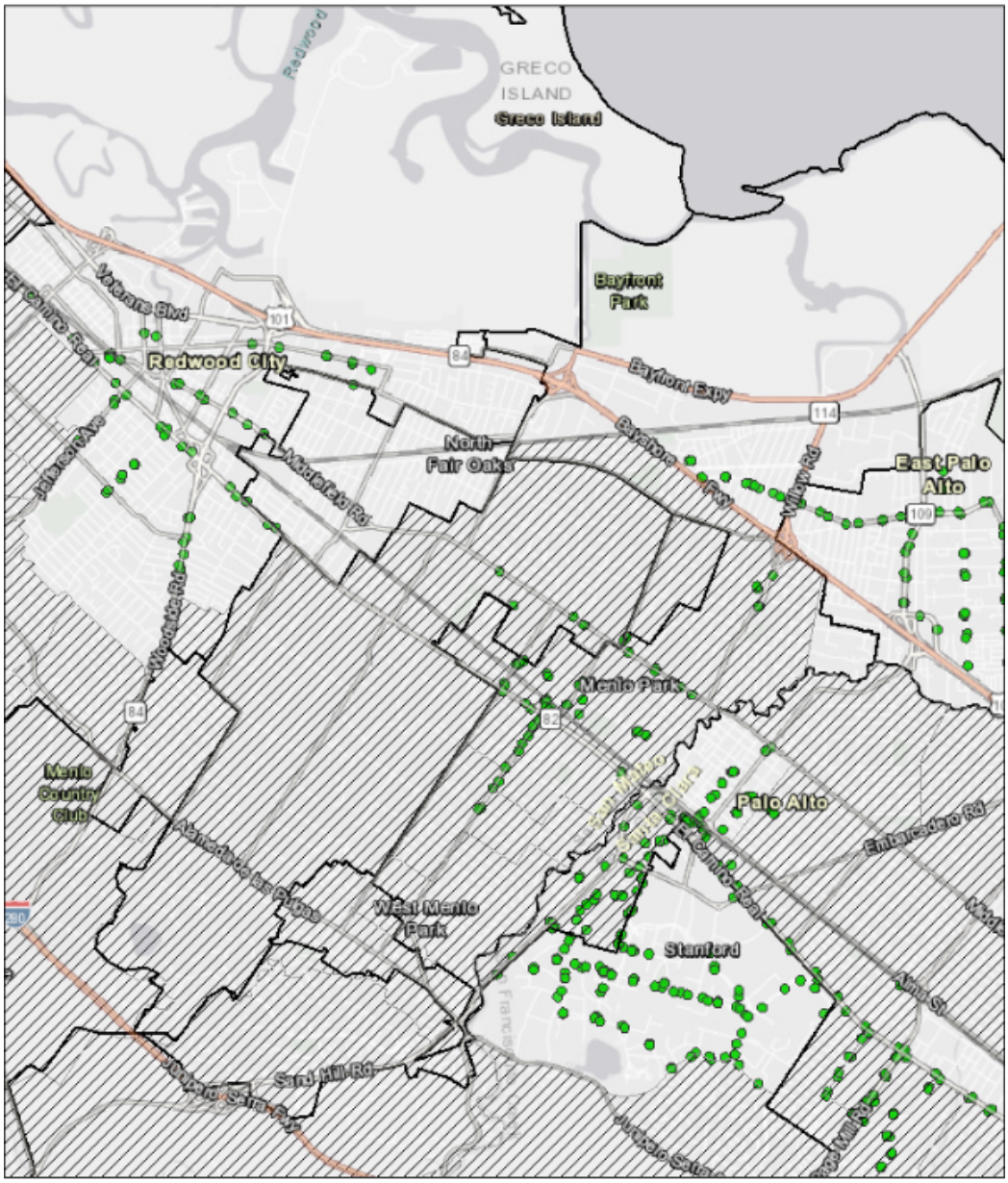
RCAAs by Census Tract, San Mateo County, 2019



Source: HCD AFFH Data Viewer.

Most of Menlo Park's land is zoned for single family dwellings, with multifamily dwellings concentrated in the center of the town. Economic opportunity in the RCAA is also bolstered by having high quality transit stops. As shown in the map below, North Fair Oaks does not have any high quality transit stops while many are concentrated in Menlo Park. RCAAs in San Mateo County also overlap with moderate to high resource areas based on TCAC composite scores, while non-RCAAs more often have scores of moderate to low.

High Quality Transit Stops and RCAAs



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1:66,597

0 0.45 0.9 1.8 mi

0 0.5 1 2 km

Racially Concentrated Areas of Affluence (HCD, 2019) - Tract

Not a RCAA

RCAA

High Quality Transit Stops (Caltrans, 2022)

Redwood City, County of San Mateo, California, County of Santa Clara, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

Source: HCD AFFH Data Viewer.

SECTION III. Access to Opportunity

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

Access to Opportunity

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

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

Local knowledge: resident survey questions about access to opportunity. Residents were asked about several resources that would improve their living situation in the survey conducted to support this AFFH. When asked what type of help they need to **improve their housing security**, top answers where:

- Help me with a down payment/purchase (26%);
- Help me get a loan to buy a house (19%); and
- Move to a different city to be closer to jobs and public transit (16%).

These responses indicate that there are middle-income households who have stable rental housing yet cannot afford to buy a home. The analysis so far has shown that many areas in unincorporated San Mateo County have high median incomes and thus may drive away middle-income households who are looking to buy a home. In turn, the median incomes go up as lower incomes leave, driving a cycle of increasingly higher median income in the area. The desire to be closer to jobs and to public transit indicates that areas where workers commute to for work are too expensive to live, thus driving them to areas where housing is affordable and again, concentrating similar incomes.

When asked what type of help they need to **improve their neighborhood**, top answers where:

- Bike lanes and public transit (34%);
- Better lighting (21%); and
- Improve street crossings (17%).

When asked what type of help they need to **improve their health**, top answers where:

- Make it easier to exercise (17%);

- Better/access to mental health care (17%); and
- More healthy food (17%).

When asked what type of help they need to **improve their job situation**, top answers where:

- Increase wages (29%);
- Find a job near my apartment/house (14%); and
- Access to consistent childcare (14%).

When asked what type of help they need to **improve children's education**, top answers where:

- Stop bullying/crime/drug use at school (25%);
- Better school facilities (building quality, playgrounds, etc.) (21%); and
- Make school more challenging (18%).

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

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

Education. TCAC's education score is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC's educational opportunity map, most census tracts in unincorporated San Mateo County score above 0.5—opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes (Figure III-1). However, there are a handful of census tracts— located **in North Fair Oaks, El Granada, and Pescadero** that score below 0.25—meaning they **have lower education scores compared to the rest of the county**. North Fair Oaks is also a R/ECAP, emphasizing the relationship between poverty and poor educational outcomes and opportunities. Exposure to violence, incarceration, lead or other substandard housing issues, and housing instability can have a dramatic impact on educational scores and income later on in life, as found by sociologists Robert Sampson and Robert Manduca.[32] Over half of renter households in unincorporated San Mateo County are cost-burdened. Children living in cost-burdened households may have to move more frequently and switch schools as their parents attempt to

[32] https://news.harvard.edu/gazette/story/2019/05/harvard-study-shows-exactly-how-poverty-impacts-childrens-success/

find more affordable housing. North Fair Oaks may be such a place, thus children with disrupted education histories accumulate here and result in lower test scores than surrounding RCAAs where there is more housing stability.

According to the Disparate Access to Educational Opportunities Appendix, unincorporated San Mateo County is primarily served by the Cabrillo Unified and La Honda-Pescadero Unified school districts. [33] Both Cabrillo Unified and La Honda-Pescadero school districts experienced decreases in enrollment (12% and 19%, respectively) from 2010 to 2020. **Both districts also lost students during the COVID pandemic.** Students who were English learners and qualified for reduced lunch saw greater enrollment decreases compared to the total population. This could be because the economic impact on low-income families had a severe destabilizing effect. Many of these families were not able to save in the event of a lost job or decreased work hours and likely had to move to afford housing or became homeless,

Enrollment by race and ethnicity for both school district diverges from the countywide distribution. While Cabrillo Unified as a larger proportion of Hispanic (52% compared to 38% countywide) and White students (40% compared to 26% countywide), they also have a smaller proportion of Asian, Black, Filipino, Pacific Islander and Other/Multiple race students. Similarly, La Honda-Pescadero has a greater proportion of Hispanic (63% compared to 38% countywide) and White students (35% compared to 26% countywide) and a smaller proportion of all other students.

Cabrillo Unified has the highest share of migrant students in the county (3%), along with the second highest share of homeless students (2% of students experiencing homelessness). The district also has a high share of students who qualify for reduced lunch compared to the countywide proportion (37% compared to 29% countywide). La Honda-Pescadero School District has both a large share of students who qualify for reduced lunch (37% compared to 29% countywide) and English learners (38% compared to 20% countywide). The district also has the **highest share of foster children in the county** (2%).

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, La Honda-Pescadero had a relatively high rate of graduates who met such admission standards at 60%. Cabrillo Unified had one of the lowest rates of graduates who met such admission standards at 41%. **Hispanic students in the Cabrillo Unified School District were less likely to meet the admission standards,** with a rate of 28%.

Cabrillo Unified has relatively moderate dropout rates—6% of students—compared to other districts in the county. **Hispanic (8%) and Black (6%) students had the highest dropout rates in the district**.

Regionally, education quality has varied in the Bay Area largely due the tech sector. The tech sector brought highly qualified, highly paid employees to the area that competed for housing with existing low income populations. In a qualitative study that interviewed teachers in the Bay Area, the high cost of living was cited as one of the most impactful problems for students. For teachers in the Bay Area, it is hard to find housing in the area that is affordable based on their salary, thus limiting the pool of qualified

[33] The preliminary findings in this section focus on the Cabrillo Unified and La Honda-Pescadero Unified school districts, which cover most unincorporated areas in San Mateo County. The other pockets of unincorporated areas in the county are covered by the other unified and high school districts. Findings from a countywide analysis of access to education and educational outcomes by protected class is available in the appendices.

applicants. For students in the Bay Area, unaffordable housing led to more stress at home, homelessness, and more moves that deteriorated their ability to learn in a school setting.[34]

Employment. The top three industries by number of jobs in unincorporated San Mateo County include **arts and recreation services, professional and managerial services, and health and educational services** (Figure III-2 and Figure III-3). Unincorporated San Mateo County has a lower job-to-household ratio when compared to the incorporated county areas at 1.00 and 1.59 respectively—which means there are fewer employment opportunities per household in unincorporated San Mateo County (Figure III-4 and Figure III-5). The unincorporated county areas have a higher unemployment rate of 8.2% compared to the county overall at 5.9% (Figure III-6). The job imbalance means many in unincorporated San Mateo County commute to other places to work in San Mateo County and the Bay Area.

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. Overall, unincorporated San Mateo County scores relatively high for economic opportunity, particularly those areas in the northeastern portion of the county. **The southern portion of the county, including San Gregorio and Pescadero, along with the Pillar Point area and North Fair Oaks, have the lowest economic opportunity scores among unincorporated San Mateo County** (Figure III-7). Regionally, census tracts across the bay from San Mateo County have the lowest TCAC economic opportunity scores. Oakland, San Leandro, and Hayward all of tracts with the lowest possible economic outcomes. The concentration and correlation of poverty, adult educational attainment, employment, job proximity, and median home value indicates that housing in high opportunity zones is unattainable to those with low education attainment and low incomes.

Overall, HUD's job proximity index shows **unincorporated San Mateo County has moderate proximity to jobs.** On a scale from zero to 100 where 100 is the closest proximity to jobs the majority of unincorporated areas score between 40-60 (Figure III-8). The unincorporated areas that have further job proximity scores are located in and near Pacifica and Daly City, along with the Emerald Lake Hills area situated between Redwood City and San Bruno. The imbalance of wages to housing costs and housing units to jobs creates areas with lower job proximity scores. To afford or find housing to accommodate employment, workers must commute to some areas where housing is unaffordable or unavailable.

Transportation. Thirty-five percent of survey respondents living in the unincorporated county indicated they cannot get to public transit easily or safely and 32% indicated that bus and rail lines do not go where the need or operate during the times they need.

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

[34] https://aar.pausd.org/sites/default/files/ea_-_gaurav_tyagi.pdf

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

> *"San Mateo's [Paratransit Coordinating Council] PCC and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes.*
>
> *While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime."*[35]

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."[36]

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.[37]

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.[38]

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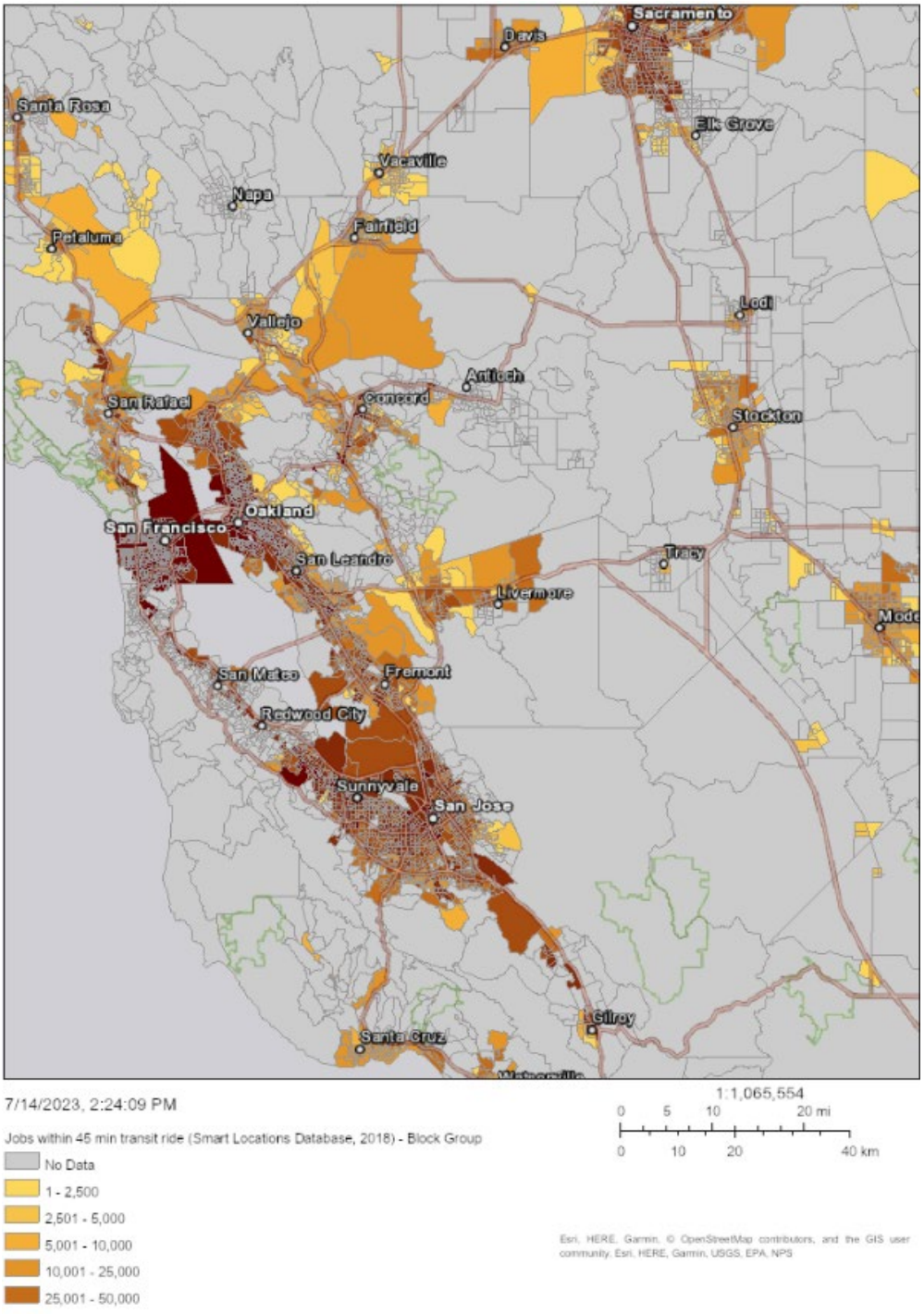
[35] https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf
[36] https://wid.org/transportation-accessibility/
[37] https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html
[38] https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm

Equal access to transit and employment. Across the Bay Area, thousands of jobs are available with a less than 45-minute transit commute, as shown in the map below. Cities along Bayshore Freeway, such as San Bruno, Burlingame, Redwood City, and Hillsborough, all have access to more than 50,000 jobs with transit.

In San Mateo County, transit access to jobs is lower in affluent areas and better in areas with low income concentrations. Part of North Fair Oaks, unincorporated San Mateo County's R/ECAP, has access to 25,000 to 50,000 jobs with a 45-minute transit ride based on available data. Directly to the north of North Fair Oaks, this decreases to 10,000 to 25,000.

This differs from regional patterns. Regionally, areas across the bay in Hayward, San Leandro, and Newark have the lowest number of jobs available via transit. These are also areas with the lowest TCAC economic scores, pointing to a correlation between the deficit of transit-to-work opportunities and overall economic success.

Jobs within a 45 Minute Transit Ride, Bay Area, 2018



Source: HCD AFFH Data Viewer.

Environment. TCAC's opportunity areas environmental scores are based on the CalEnviroScreen 4.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5,

diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

Census tracts in unincorporated San Mateo County **score across the spectrum for environmental outcomes**.

Census tracts in and around Half Moon Bay, as well as Pescadero, have the lowest environmental scores in the city—primarily due to traffic on the highways, solid waste issues, and drinking water impacts. The Harbor/Industrial census tract between east Belmont and north San Carlos also has a low environmental score— primarily due to proximity to cleanup sites, groundwater threats, and hazardous waste (Figure III-9 and Figure III-10). In San Mateo County, South San Francisco, Redwood City, and East Palo Alto have the lowest environmental scores and in the Bay Area more broadly, census tracts around Oakland, San Leandro, and Hayward have the lowest scores, again overlapping with low economic scores. This suggests that affluent communities have the time, economic resources, and accessible transit to improve the quality of their surrounding environment.

However, **unincorporated areas of the county score relatively high compared to other areas of San Mateo County on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC). The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.[39] North Fair Oaks, the Harbor/Industrial area, San Gregorio and Pescadero have lower scores on the HPI relative to other unincorporated areas within the county (Figure III-11).

Disparities in access to opportunity. Data show that racial and ethnic minorities are more likely to live in moderate and low resource areas compared to non-Hispanic White residents (Figure III-12). Nearly 70% of the population living in high resource areas are non-Hispanic White, compared to just 12% in low resource areas.

Conversely, **Asian residents are more likely to live in moderate resource areas** while **Hispanic and American Indian and Alaska Native residents are more likely to live in low resource areas**. Eighty percent of the population living in low resource areas are Hispanic, compared to only 9% in high resource areas and 24% in moderate resource areas. The share of the population with Limited English Proficiency (LEP) is 6% compared to 7% in the county overall (Figure III-13).TCAC's composite opportunity score for unincorporated San Mateo County show census tracts in the southern portion of the county, as well as North Fair Oaks, Half Moon Bay, and the Pillar Point area, fall within low resource areas while all other unincorporated areas fall within moderate, high or highest resource areas (Figure III-14). The Social Vulnerability Index (SVI) provided by the Center for Disease Control (CDC)—ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. Again, **North Fair Oaks and the census tract northwest of Colma are the most vulnerable according to the SVI** in unincorporated San Mateo County (Figure III-15).

[39] https://healthyplacesindex.org/about/

Unincorporated San Mateo County has one disadvantaged community—located in North Fair Oaks—which is defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations."[40] (Figure III-16)

Disparities specific to the population living with a disability. Eight percent of the population in unincorporated San Mateo County are living with at least one disability, the same proportion as incorporated areas of the county (Figure III-17). The most common disabilities in the city are ambulatory (3.8%), independent living (2.9%), and cognitive (2.6%) (Figure III-18).

Of residents with a disability responding to the residents survey, 36% said that their home does not meet the needs of their household member.

Disability

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

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

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

Unemployment is disproportionately high among residents living with a disability with an unemployment rate of 12%, compared with 4% for residents without a disability—particularly when compared to the county as a whole, where the disparity is not as high. Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability (Figure III-20). High unemployment rates among this population points to a need for increased services and resources to connect this population with employment opportunities.

Of unincorporated areas in the county, residents living with a disability are scattered throughout the county—pockets of geographic concentrations are located in Menlo Oaks, the southern portion of Half Moon Bay and the area to its east, and areas south of Pacifica (Figure III-21).

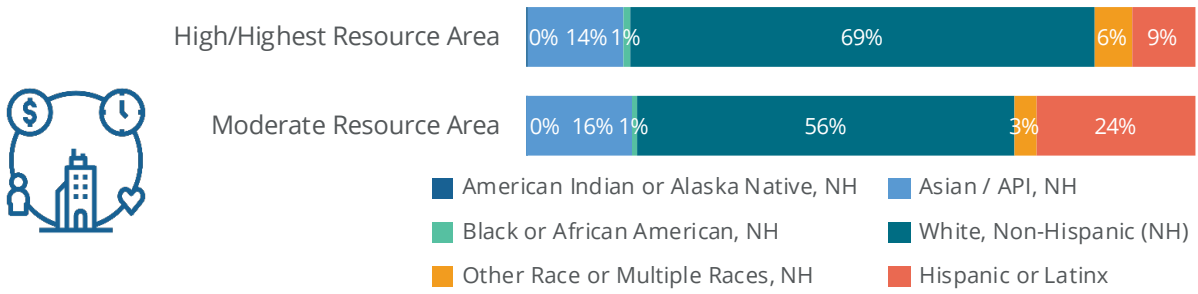
[40] https://oehha.ca.gov/calenviroscreen/sb535

Access to Opportunity

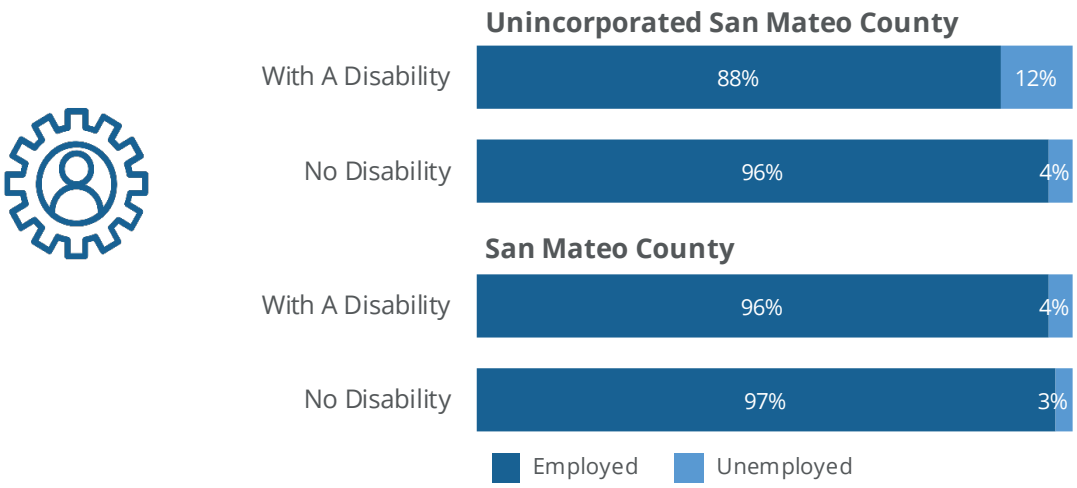
Regional Access

	Unincorporated San Mateo County	San Mateo County
Jobs to Household Ratio	1.00	1.59
Unemployment Rate	8%	6%
LEP Population	6%	7%

Share of Population by Race in Resource Areas in the City of San Mateo



Employment by Disability Status



SECTION IV. Disproportionate Housing Needs

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

Disproportionate Housing Needs

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

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

Housing needs. Population growth in unincorporated San Mateo County has lagged behind the pace of growth countywide over the last twenty years. Since the Great Recession, unincorporated areas of the county experienced measured growth up until 2018; since then, the unincorporated county population has been declining (Figure IV-1).

Since 2015, **the housing that has received permits to accommodate growth has largely been priced for above moderate-income households,** with 332 units permitted for above moderate income households compared to 28 permits for moderate income households; 42 permits for low income households; and 1 permit issued for very low income households (Figure IV-2). The Housing Needs Data Report for unincorporated San Mateo County indicates new construction has not kept pace with demand throughout the Bay Area, "resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness." [41]

The variety of housing types available in unincorporated San Mateo County in 2020 are predominantly single family (85%) and medium to large scale multifamily (9%). From 2010 to 2020, the single family inventory increased more than multifamily, and the unincorporated areas of the county have a greater share of detached single family housing compared to other communities in the region. [42]

The majority of the housing inventory in unincorporated San Mateo County was constructed from 1940 to 1980 (Figure IV-3). As such, these units are older, lack energy efficiency, could be costly to adapt for

[41] Housing Needs Data Report: Unincorporated San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.
[42] Housing Needs Data Report: Unincorporated San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

disability accessibility, and may have deferred maintenance if households cannot afford to make improvements.

Compared to San Mateo County as a whole, the owner occupied housing market in the county's unincorporated areas has the same share of units priced between $1 and $1.5 million (23%). However, units priced above $2 million make up a greater proportion of the unincorporated county's housing stock compared to the entire county with 25% and 19% respectively (Figure IV-4). According to the Zillow home value index, home prices have experienced remarkable growth in the county, particularly in unincorporated areas (Figure IV-5).

Rents have increased at a slower pace compared to the for sale market—however, median rents increased more rapidly from 2017 to 2018 before leveling out in 2019 (Figure IV-7). Rent increases have likely been dampened by the COVID-19 pandemic. Compared to the county as a whole, **unincorporated San Mateo County has fewer luxury rental units**—16% of units rent for more than $3,000 in the city compared to 22% countywide (Figure IV-6).

Cost burden and severe cost burden. **Over half of all renter households in unincorporated San Mateo County are cost burdened**—spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). Cost burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost burdened households are considered at risk for homelessness; just one minor emergency places them at risk of falling behind on payments.

Comparison with county overall and Bay Area. The same proportion of households in unincorporated San Mateo County and the county as a whole struggle with cost burden (19%) and severe cost burden (17%). Regionally, the Bay Area has slightly more people who are cost burdened (20%) and slightly less who are severely cost burdened (16%) than unincorporated San Mateo County(Figure IV-8). This is shows in the table below.

	Unincorporated San Mateo County	San Mateo County	Bay Area
Cost Burdened (30%-50% of income towards housing)	19%	19%	20%
Severely Cost Burdened (50% or more towards housing)	17%	17%	16%

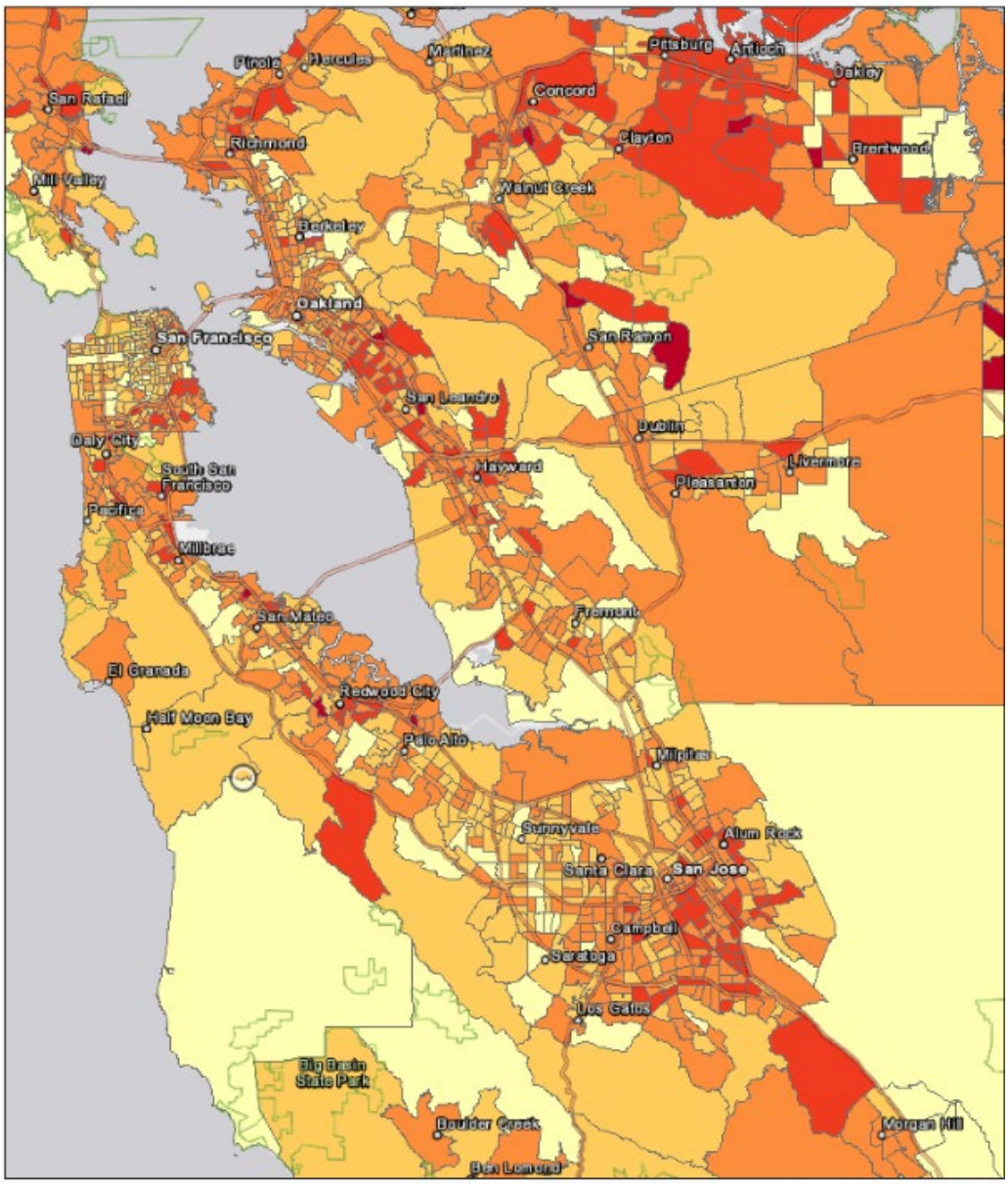
Lower income households are more likely to experience housing cost burden. Nearly two out of every three households earning less than 30% AMI—considered extremely low income households—are severely cost burdened, compared to only 1% of households earning more than 100% of AMI (Figure IV-10).

There are **disparities in housing cost burden in unincorporated San Mateo County by race and ethnicity and family size**. Hispanic households (52%) experience the highest rates of cost burden in the city. Non-Hispanic White (30%) and Asian households (32%) experience the lowest cost burden (Figure IV-11).

Large family households—considered households with five or more persons—experience cost burden at a rate of 43% compared to all other households at 34% (Figure IV-12). Cost burdened households in unincorporated county areas are concentrated in El Granada, Miramar, and North Fair Oaks (Figure IV-13 and Figure IV-14).

Geospatially, North Fair Oaks, Ladera, and Los Trancos Woods have the highest proportion of renters who are cost burdened (60% to 80%) in unincorporated San Mateo County. North Fair Oaks is also home to the two edge R/ECAP census tracts in unincorporated San Mateo County, highlighting the intensified cost-burden of renter households in poverty. Western Menlo Park also has a high proportion (40%-60%) of cost burdened renters. Most unincorporated areas have 20% to 40% of the renter population who are cost burdened. Incorporated areas have more tracts that are 40%-60% cost burdened. No tract in unincorporated San Mateo has more than 80% of cost burdened renters, but incorporated San Mateo does in Redwood City, San Mateo, Daly City, and East Palo Alto. Regionally, census tracts around Southeast San Francisco, Oakland, San Leandro, Hayward, and Newark contain a proportion of at least 60% of cost burdened renters, as shown in the map below.

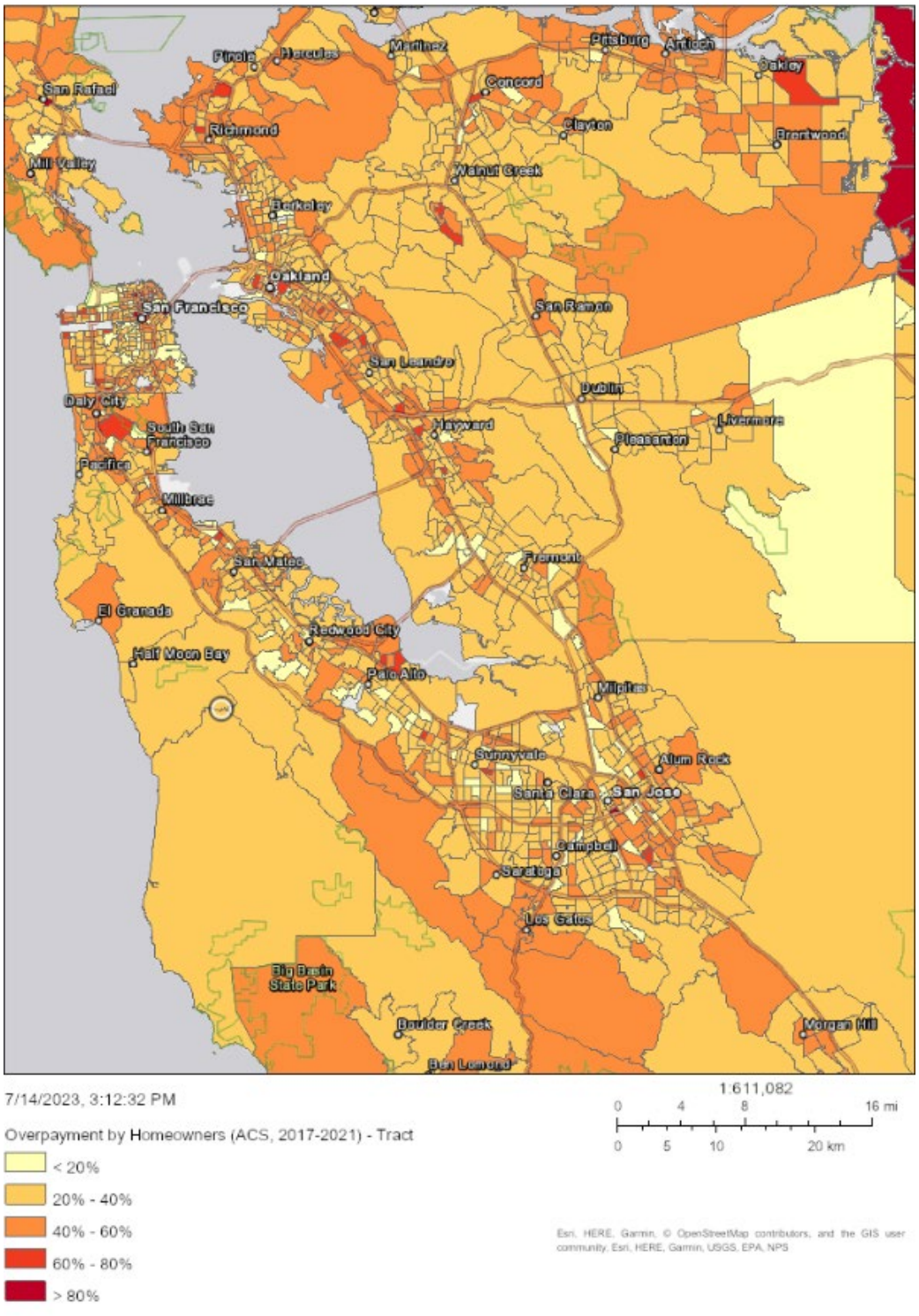
Proportion of Cost Burdened Renters, San Mateo County, 2021



Source: HCD AFFH Data Viewer

The following map shows the proportion of cost burdened homeowners by census tract. There are less homeowners facing cost burden in San Mateo County and the Bay Area overall. Concentrations of cost burdened homeowners overlap with areas of cost burdened renters discussed previously.

Proportion of Cost Burdened Homeowners, San Mateo County, 2021



Source: HCD AFFH Data Viewer.

Overcrowding. The vast majority of households (91%) in unincorporated San Mateo County are not overcrowded—indicated by more than one occupant per room (Figure IV-15). However, renter

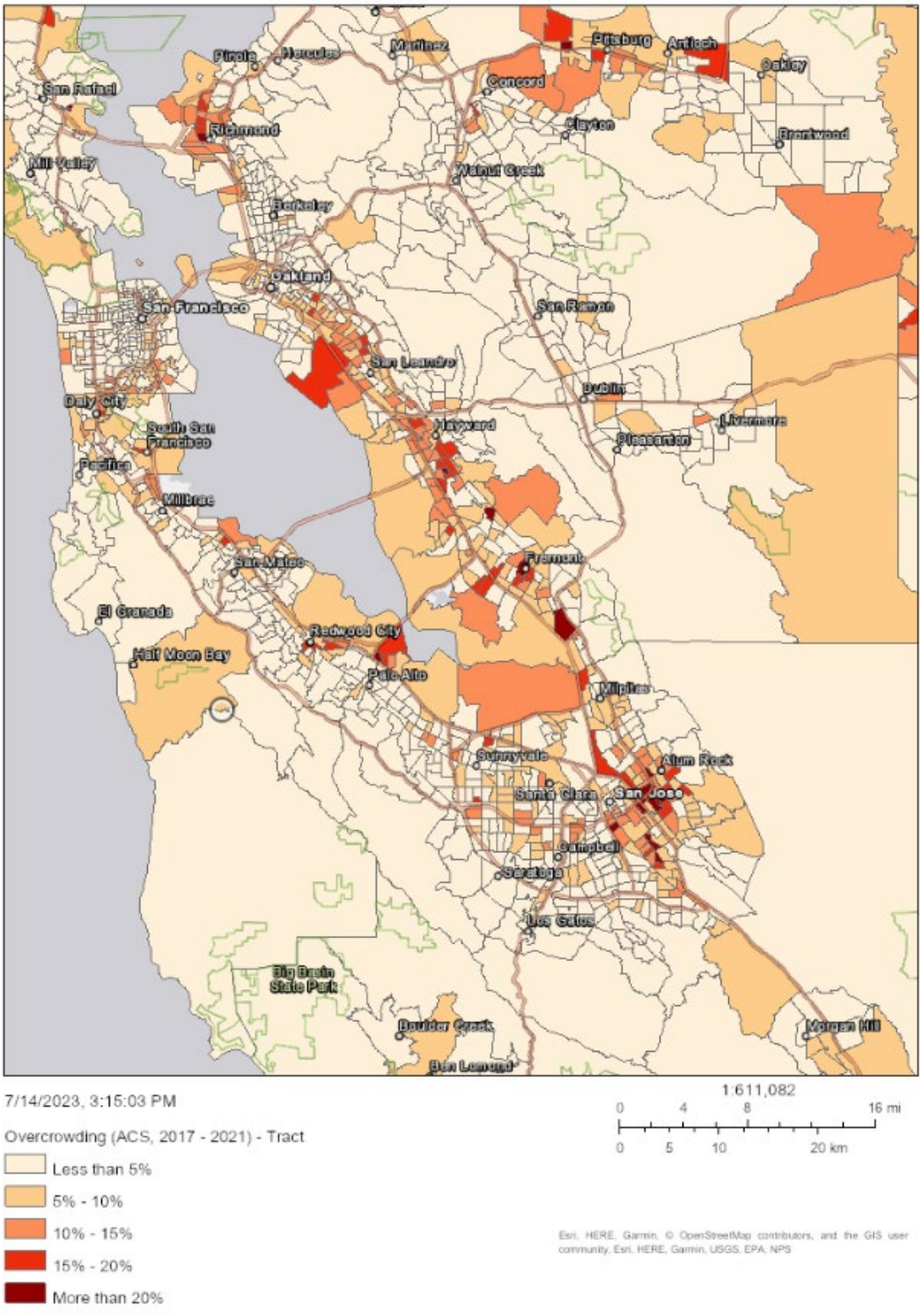
households are more likely to be overcrowded with 24% of households with more than one occupant per room compared to 3% of owner households (Figure IV-16). 92% of incorporated San Mateo County has one occupant per room or less and 93% of the Bay area has one occupant per room or less.

Regionally, only 4% of Bay Area households are overcrowded (1 to 1.5 occupants per room).

The resident survey shows higher needs: 17% of respondents said that their house or apartment isn't big enough for their family members. **Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding**. Hispanic (32% of households), Other/Multiple race (26%), and American Indian or Alaskan Native households (19%) experience the highest rates of overcrowding (Figure IV-17). Households making less than 30% AMI are also more likely to be overcrowded (Figure IV-18).

Geographically, overcrowded households are concentrated in North Fair Oaks and northwest of Colma (Figure IV-19). The figure below shows overcrowding regionally. Census tracts in East Palo Alto, San Leandro, and Freemont have the highest proportion of households experiencing overcrowding (more than 15%). Again, these areas overlap with cost burdened households and those with low economic scores.

Proportion of Overcrowded Households, San Mateo County, 2021

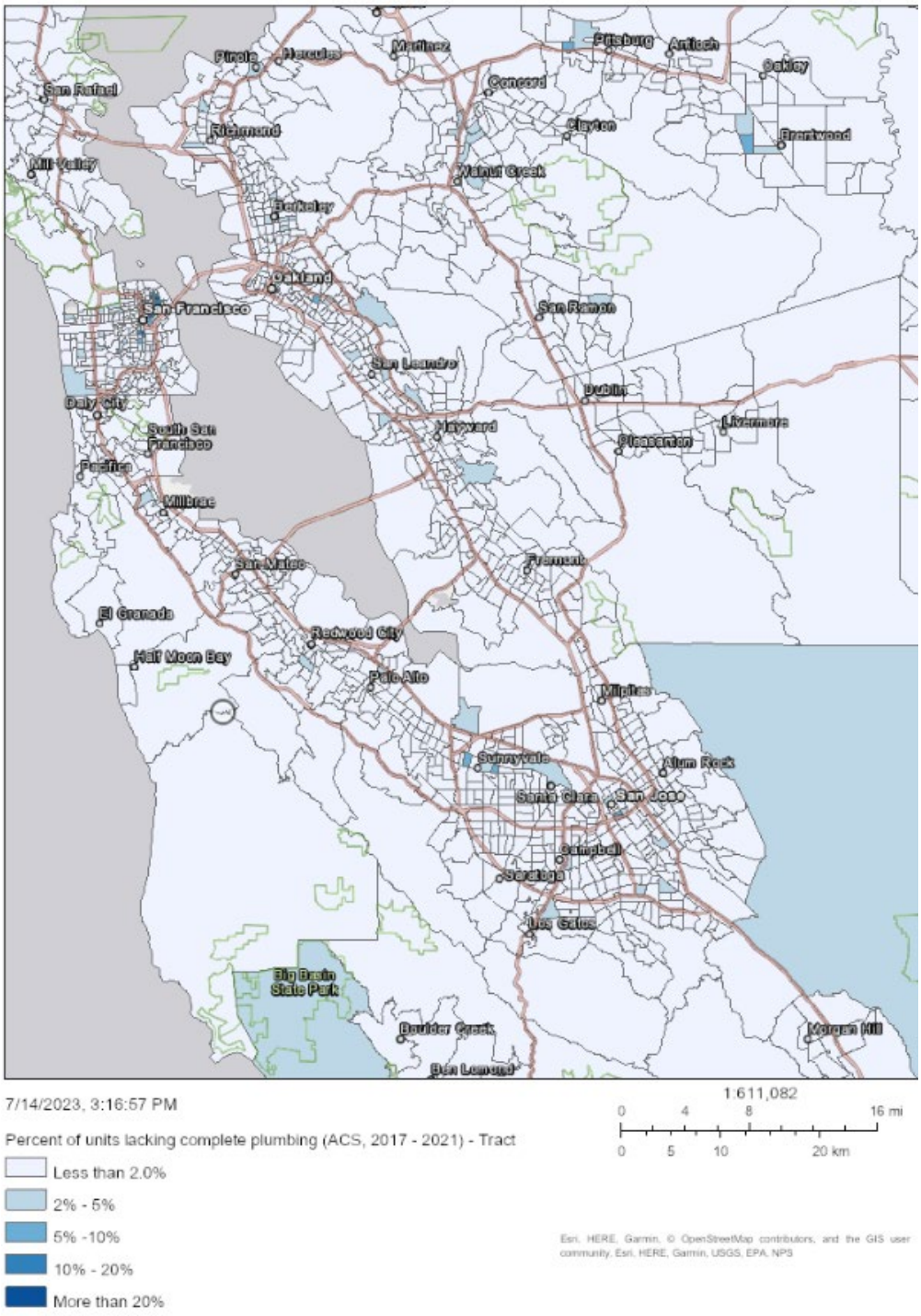


Source: HCD AFFH Data Viewer.

Substandard housing. Data on housing condition are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in

substandard condition as self-reported in Census surveys. In unincorporated San Mateo County, renter households are also more likely to have substandard kitchen facilities compared to owner households. Generally, a low share of households are lacking kitchen or plumbing. For renters, 4.2% are lacking kitchen facilities while no households reported lacking plumbing facilities. For owners, less than one percent are lacking either kitchen or plumbing facilities (Figure IV-20). Regionally, most census tracts contain less than two percent of units that lack complete plumbing. The only tracts to have more than 10% of units that lack complete plumbing are in San Francisco.

Proportion of Units Lacking Complete Plumbing, 2021



Source: HCD AFFH Data Viewer.

Regionally, slightly more households lack a complete kitchen. More than 15% of units in Southwest San Francisco and 5% to 10% of units in part of Union City, Portola Valley, and Belmont lack complete kitchens.

Proportion of Units Lacking Complete Kitchens, 2021



Source: HCD AFFH Data Viewer.

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

People who identify as American Indian or Alaskan Native (6% of the homeless population compared to less than 1% of the total population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population (Figure IV-22 and Figure IV-23). People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represented a substantial share of the homeless population in 2019 (Figure IV-24). It should be noted that, although Point-in-Time (PIT) counts are helpful for understanding a snapshot of homelessness in San Mateo County, they leave out families that may be precariously housed in hotels or motels, living with friends or family, and unaccompanied "couch-surfing" youth. Therefore, PIT counts are likely undercounts of homelessness in San Mateo County.

Displacement. Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). However, both owner and renter households have moved at relatively the same rate since 2015 (Figure IV-25 and Figure IV-26). Out of 453 total units, unincorporated San Mateo County has **no income assisted rental units that are at high or very high risk for displacement**. In San Mateo County, 417 units are at risk—8% of the total assisted housing units in the county (Figure IV-27).

Displacement Sensitive Communities

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

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

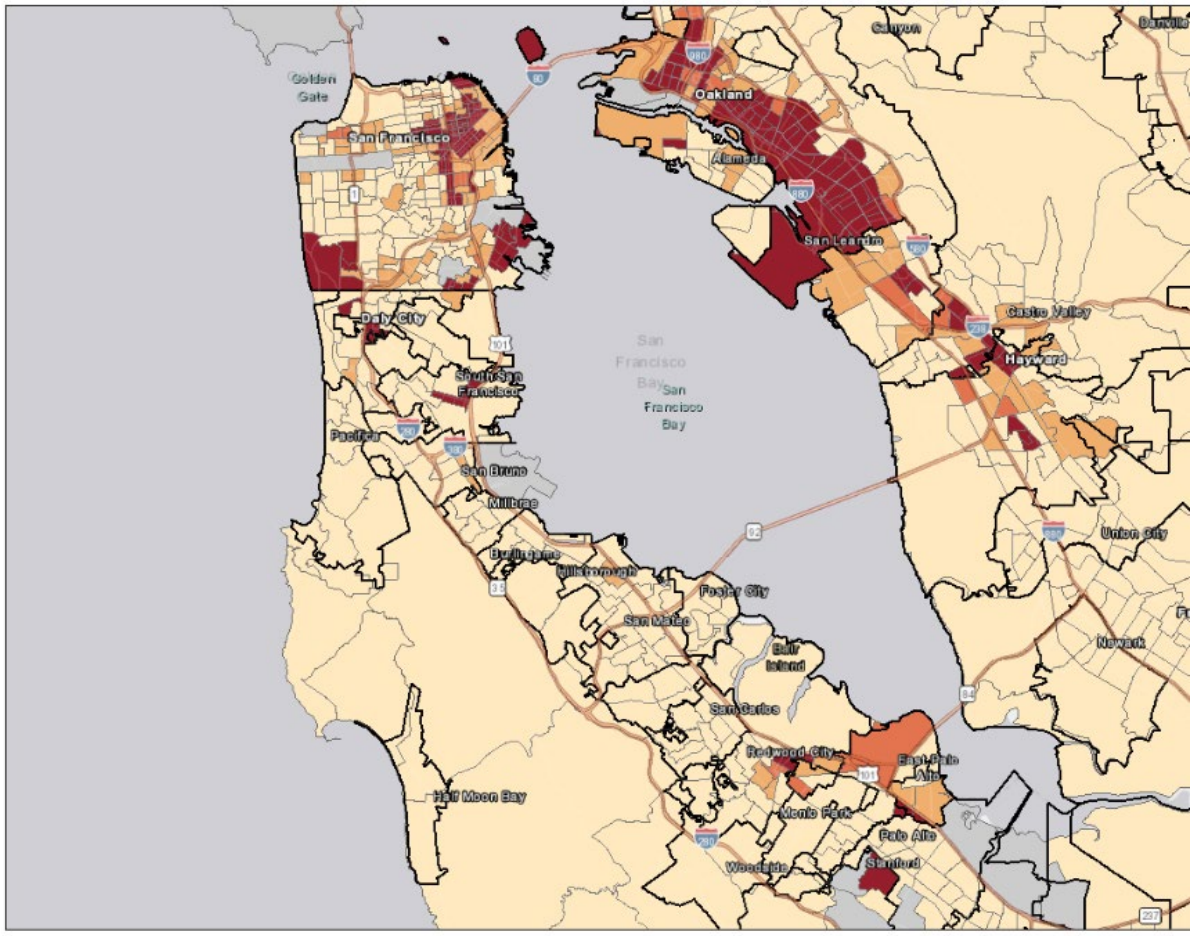
OR

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

- Source: https://www.sensitivecommunities.org/.

Communities sensitive to displacement are shown in the regional map below. In unincorporated San Mateo County, North Fair Oaks has two census tracts at risk of displacement. These are the same census tracts that were edge R/ECAPs in 2019, demonstrating that areas with higher populations of Hispanic residents and low-income residents are more vulnerable to displacement compared to others. In San Mateo County, South San Francisco, East Palo Alto, Redwood City, and Daly City all have census tracks vulnerable to displacement. Regionally, San Leandro, Oakland, and Hayward have census tracts vulnerable to displacement. This overlaps with other indicators such as concentrated cost burdened renters.

Estimated Displacement Risk, 2022



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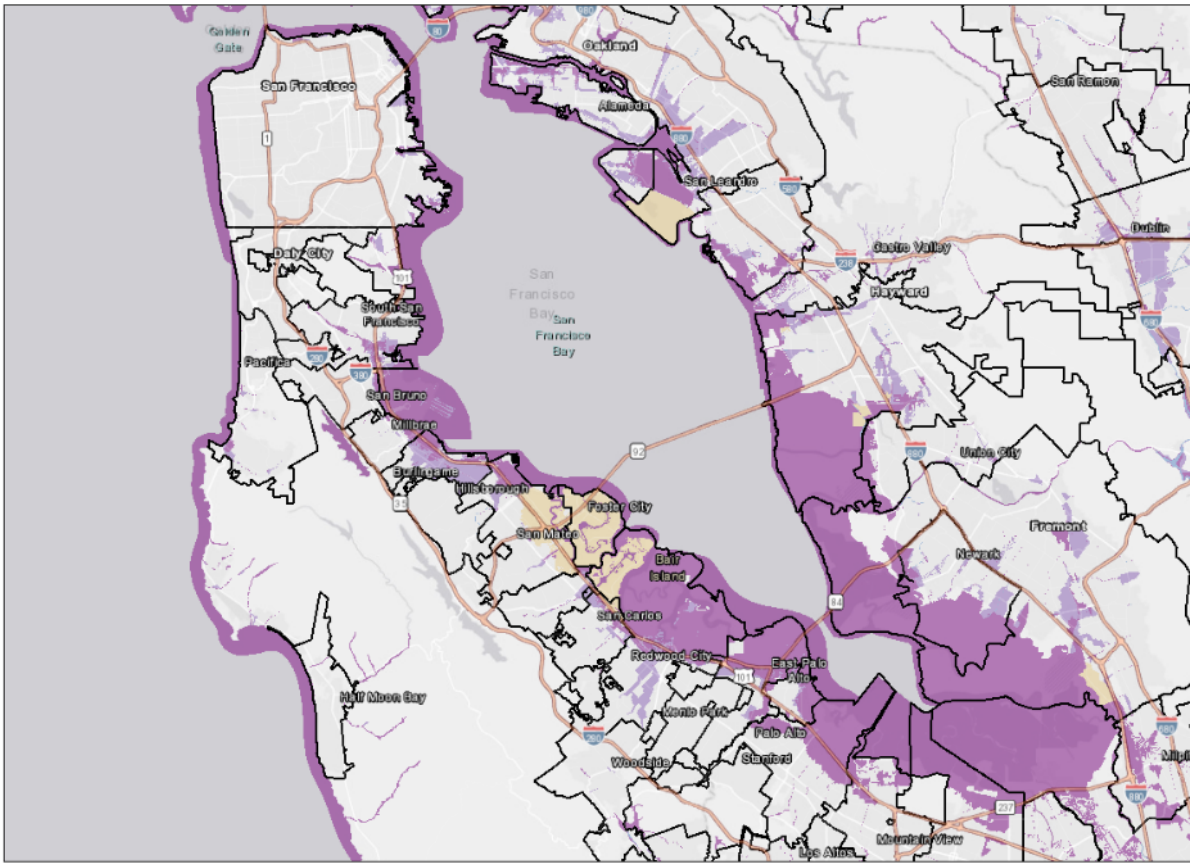
Estimated Displacement Risk - Overall Displacement (UCB, Urban Displacement Project 2022) - Tract

- Low Data Quality
- Lower Displacement Risk
- At Risk of Displacement
- 1 Income Group (Very Low Income or Low Income) is experiencing Elevated, High, or Extreme Displacement
- 2 Income Groups (Very Low Income and Low Income) are experiencing Elevated, High, or Extreme Displacement

Source: HCD AFFH Data Viewer.

Displacement can also be instigated by natural disasters like flooding and fires. The map below shows the area in which there is a higher chance of flood hazards in the Bay Area. Unincorporated areas of San Mateo County on the Pacific Coast are particularly vulnerable to flooding and areas along the Bay may see flooding farther inland all the way to Bayshore Freeway to the West and Interstate 880 to the East.

Special Flood Areas, 2022



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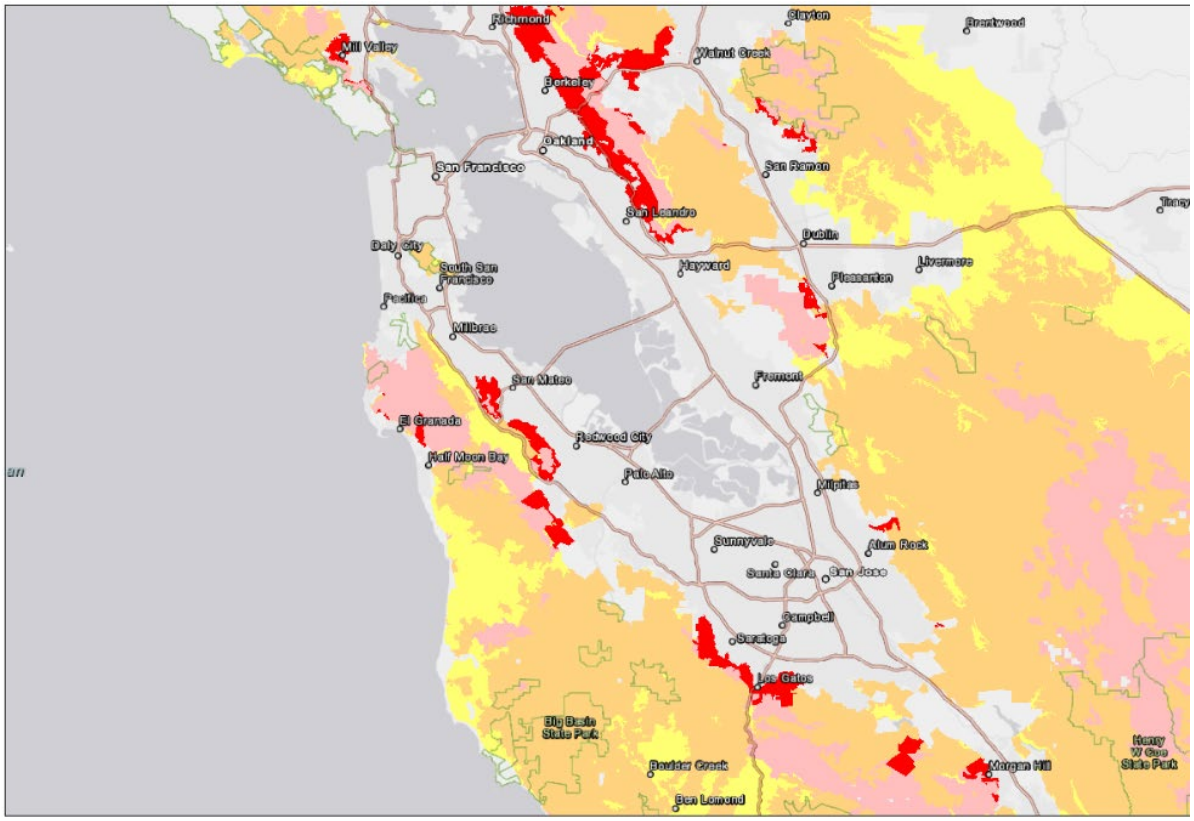
Special Flood Hazard Areas (FEMA, 2022)

- 1% Annual Chance Flood Hazard
- 0.2% Annual Chance Flood Hazard
- Regulatory Floodway
- Area with Reduced Risk Due to Levee

Source: HCD AFFH Data Viewer.

The following map shows fire hazard severity zones. Areas in very high fire severity zones in unincorporated San Mateo County include El Granada, Emerald Lake Hills, and Highlands. In the County, West San Mateo and San Carlos are on the edge of very high fire severity zones. Fire and flooding can be devastating to households of all income levels. However, those with enough income to save every month can often rely on their savings immediately after a natural disaster. Those who dedicate more than half their income to housing likely are unable to save such a substantial amount and are more likely to fall into homelessness after displacement from severe floods or fires.

Fire Hazard Severity Zones



Source: HCD AFFH Data Viewer.

The resident survey conducted for this study found that 15% of unincorporated county residents have been displaced in the past 5 years. The top reason for displacement was split between "*landlord wanted to move back in or move in family*" and "*rent increased more than I could pay*".

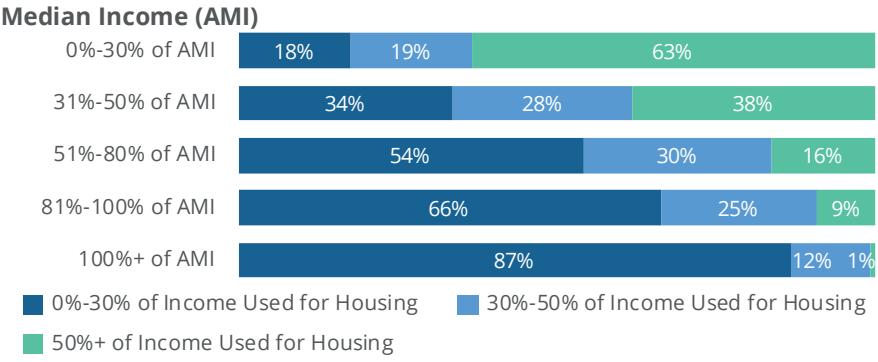
Six census tracts in the unincorporated areas of the county are vulnerable to displacement—these tracts are primarily located in the northern portion of the county, as well as North Fair Oaks (Figure IV-28). Additionally, **areas of the city with the highest cost burden and overcrowding—along the waterfront—are included in the Special Flood Hazard Areas determined by the Federal Emergency Management Agency (FEMA) as having a 1% chance of flooding annually** (Figure IV-29, IV-30, and IV-31).

Access to mortgage loans. Disparities by race and ethnicity are also prevalent for home mortgage applications, particularly in denial rates (Figure IV-32). Hispanic households (30% denial rate) have one of the higher denial rates for mortgage loan applications in 2018 and 2019. Conversely, non-Hispanic White and Asian households (21%), along with Black households (22%) have the lowest denial rates during the same time (Figure IV-33).

Disproportionate Housing Needs

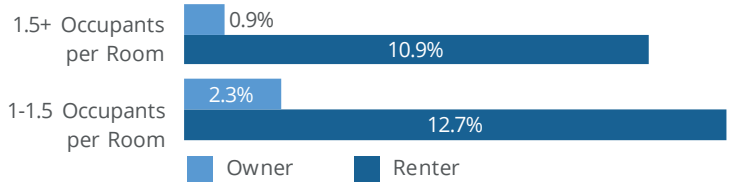
Cost Burden, Unincorporated San Mateo County, 2019





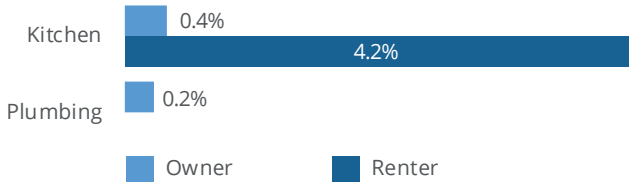
Overcrowding, Unincorporated San Mateo County, 2019





Substandard Housing, Unincorporated San Mateo County, 2019





Homelessness, San Mateo County, 2019



Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

Displacement, 2020



Assisted Units at High or Very High Risk of Displacement	Unincorporated San Mateo County	San Mateo County
Number of Units	0	417
% of Assisted Units	**0%**	**8%**

SITES INVENTORY ANALYSIS. The sites identified in the Housing Element to meet the County's share of regional housing need may, depending on the distribution and nature of the sites, exacerbate or mitigate fair housing issues. This section assesses the distribution and fair housing implications of the sites in the Inventory, and the presumed affordability of the units that will be developed on those sites, as well as the potential of the sites identified for future rezoning in the Rezoning Program, Policy HE 11.2, to mitigate fair housing issues. The tables below present the distribution of unit capacity in aggregate, and multifamily unit capacity by income category. The tables and analyses below rely on the Department of Housing and Community Development's AFFH mapping tools.

Table G-1a: Distribution of Site Capacity by Fair Housing Indicators - All Units

		TCAC Opportunity Areas				Housing Transportation Costs to Income Index				Displacement Index				High Quality Transit Areas		
Site Category	**Total Units**	**Highest**	**High**	**Moderate**	**Low**	**< 30%**	**30% - 50%**	**50% - 75%**	**>75%**	**Lower Risk**	**At Risk**	**1 income group risk**	**2 income group risk**	**In HQTS Area**	**within1 mile of HQT Station**	**Outside1 mile of HQT Station**
Vacant SFR	**359**	102	27	228	2	4	35	320	0	0	0	0	0	4	9	346
Vacant MFR	**98**	0	4	30	64	20	44	34	0	34	30	34	0	28	45	25
Non-Vacant MFR	**1011**	0		316	695	125	614	272	0	272	352	358	29	781	190	40
Rezoning Program	**2477**	0	184	2293	0	0	1634	843	0	1063	0	0	1414	1818	0	659
Total	**3945**	**102**	**215**	**2867**	**761**	**149**	**2327**	**1469**	**0**	**1369**	**382**	**392**	**1443**	**2631**	**244**	**1070**
%	**100%**	2.6%	5.4%	72.7%	19.3%	3.8%	59.0%	37.2%	0.0%	34.7%	9.7%	9.9%	36.6%	66.7%	6.2%	27.1%
Total (Non-SFR)	**3586**	**0**	**188**	**2639**	**759**	**145**	**2292**	**1149**	**0**	**1369**	**382**	**392**	**1443**	**2627**	**235**	**724**
% (Non-SFR)	**100%**	0.0%	5.2%	73.6%	21.2%	4.0%	63.9%	32.0%	0.0%	38.2%	10.7%	10.9%	40.2%	73.3%	6.6%	20.2%

Table G-1b: Distribution of Site Capacity by Fair Housing Indicators - All Units

		Poverty Status					RCAA		Racial Segregation/Integration (OBI, 2020) - Tract				
Site Category	**Total Units**	**<10%**	**10 - 20%**	**20 - 30%**	**30 -40**	**> 40%**	**in**	**out**	**Racially Integrated**	**Low-Medium Segregation**	**High POC Segregation**	**High White Segregation**	**No Applicable Data**
Vacant SFR	**359**	338	21	0	0	0	241	118	0		0		
Vacant MFR	**98**	24	74	0	0	0	24	74	0	14	64	20	
Non-Vacant MFR	**1011**	40	972	0	0	0	40	971	0	241	730	40	
Rezoning Program	**2477**	2477	0	0	0	0	843	1634	0	184	0	659	1634
Total	**3945**	**2879**	**1067**	**0**	**0**	**0**	**1148**	**2797**	**0**	**439**	**794**	**719**	**1634**
%	**100%**	73.0%	27.0%	0.0%	0.0%	0.0%	29.1%	70.9%	0.0%	11.1%	20.1%	18.2%	41.4%
Total (Non-SFR)	**3586**	**2541**	**1046**	**0**	**0**	**0**	**907**	**2679**	**0**	**439**	**794**	**719**	**1634**
% (Non-SFR)	**100%**	70.9%	29.2%	0.0%	0.0%	0.0%	25.29%	74.71%	0.0%	12.2%	22.1%	20.1%	45.6%

Table G-2a: Distribution of Site Capacity by Fair Housing Indicators - Multifamily Units by Income Category

		Very Low Income														
		TCAC Opportunity Areas				Housing Transportation Costs to Income Index				Displacement Index				High Quality Transit Areas		
Site Category	Total Units	Highest	High	Moderate	Low	< 30%	30% - 50%	50% - 75%	>75%	Lower Risk	At Risk	1 income group risk	2 income group risk	In HQTS Area	within1 mile of HQT Station	Outside1 mile of HQT Station
Vacant MFR	24	0	0	8	16	5	11	8	0	8	8	9	0	7	12	5
Non-Vacant MFR	258	0	0	79	179	32	154	70	0	68	92	93	0	195	48	10
Rezoning Program	620	0	46	574	0	0	409	211	0	230	0	0	391	455	0	165
Total	**902**	**0**	**46**	**661**	**195**	**37**	**574**	**289**	**0**	**306**	**100**	**102**	**391**	**657**	**60**	**180**
%	100%	0.0%	5.1%	73.3%	21.6%	4.1%	63.7%	32.1%	0.0%	33.9%	11.1%	11.3%	43.4%	72.9%	6.7%	20.0%

		Low Income														
		TCAC Opportunity Areas				Housing Transportation Costs to Income Index				Displacement Index				High Quality Transit Areas		
Site Category	Total Units	Highest	High	Moderate	Low	< 30%	30% - 50%	50% - 75%	>75%	Lower Risk	At Risk	1 income group risk	2 income group risk	In HQTS Area	within1 mile of HQT Station	Outside1 mile of HQT Station
Vacant MFR	24	0	0	8	16	5	11	8	0	8	8	9	0	7	12	5
Non-Vacant MFR	258	0	0	79	179	32	154	70	0	68	92	93	0	195	48	10
Rezoning Program	619	0	46	573	0	0	409	210	0	230	0	0	391	455	0	165
Total	**901**	**0**	**46**	**660**	**195**	**37**	**574**	**288**	**0**	**306**	**100**	**102**	**391**	**657**	**60**	**180**
%	100%	0.0%	5.1%	73.3%	21.7%	4.1%	63.7%	32.0%	0.0%	34.0%	11.1%	11.3%	43.4%	73.0%	6.7%	20.0%

Table G-2a: Distribution of Site Capacity by Fair Housing Indicators - Multifamily Units by Income Category

		Moderate Income														
		TCAC Opportunity Areas				Housing Transportation Costs to Income Index				Displacement Index				High Quality Transit Areas		
Site Category	Total Units	Highest	High	Moderate	Low	< 30%	30% - 50%	50% - 75%	>75%	Lower Risk	At Risk	1 income group risk	2 income group risk	In HQTS Area	within1 mile of HQT Station	Outside1 mile of HQT Station
Vacant MFR	23	0	0	7	16	5	11	7	0	7	7	8	0	7	11	5
Non-Vacant MFR	257	0	0	79	178	31	153	70	0	68	91	93	0	195	48	10
Rezoning Program	619	0	46	573	0	0	408	210	0	230	0	0	391	455	0	164
Total	**899**	**0**	**46**	**659**	**194**	**36**	**572**	**287**	**0**	**305**	**98**	**101**	**391**	**657**	**59**	**179**
%	**100%**	0.0%	5.1%	73.3%	21.6%	4.0%	63.6%	31.9%	0.0%	33.9%	10.9%	11.2%	43.5%	73.1%	6.6%	19.9%

		Above Moderate Income														
		TCAC Opportunity Areas				Housing Transportation Costs to Income Index				Displacement Index				High Quality Transit Areas		
Site Category	Total Units	Highest	High	Moderate	Low	< 30%	30% - 50%	50% - 75%	>75%	Lower Risk	At Risk	1 income group risk	2 income group risk	In HQTS Area	within1 mile of HQT Station	Outside1 mile of HQT Station
Vacant MFR	23	0	0	7	16	5	11	7	0	7	7	8	0	7	11	5
Non-Vacant MFR	257	0	0	79	178	31	153	70	0	68	91	93	0	195	48	10
Rezoning Program	619	0	46	573	0	0	408	210	0	230	0	0	391	455	0	164
Total	**899**	**0**	**46**	**659**	**194**	**36**	**572**	**287**	**0**	**305**	**98**	**101**	**391**	**657**	**59**	**179**
%	**100%**	0.0%	5.1%	73.3%	21.6%	4.0%	63.6%	31.9%	0.0%	33.9%	10.9%	11.2%	43.5%	73.1%	6.6%	19.9%

Table G-2b: Distribution of Site Capacity by Fair Housing Indicators - Multifamily Units by Income Category

		Very Low Income											
		Poverty Status					RCAA		Racial Segregation/Integration (OBI, 2020) - Tract				
Site Category	Total Units	<10%	10 - 20%	20 - 30%	30 - 40	> 40%	in	out	Racially Integrated	Low-Medium Segregation	High POC Segregation	High White Segregation	No Applicable Data
Vacant MFR	24	6	20	0	0	0	6	20	0	4	16	5	
Non-Vacant MFR	258	10	243	0	0	0	10	243	0	60	183	10	
Rezoning Program	620	620	0	0	0	0	211	409	0	46	0	165	409
Total	**902**	**636**	**263**	**0**	**0**	**0**	**227**	**671**	**0**	**110**	**199**	**180**	**409**
%	100%	70.5%	29.2%	0.0%	0.0%	0.0%	25.2%	74.5%	0.0%	12.2%	22.0%	19.9%	45.3%

		Low Income											
		Poverty Status					RCAA		Racial Segregation/Integration (OBI, 2020) - Tract				
Site Category	Total Units	<10%	10 - 20%	20 - 30%	30 - 40	> 40%	in	out	Racially Integrated	Low-Medium Segregation	High POC Segregation	High White Segregation	No Applicable Data
Vacant MFR	24	6	20	0	0	0	6	20	0	3.5	16	5	
Non-Vacant MFR	258	10	243	0	0	0	10	243	0	60.25	182.5	10	
Rezoning Program	619	620	0	0	0	0	211	409	0	46	0	165	409
Total	**901**	**636**	**263**	**0**	**0**	**0**	**227**	**671**	**0**	**109.75**	**198.5**	**179.75**	**408.5**
%	100%	70.6%	29.2%	0.0%	0.0%	0.0%	25.2%	74.5%	0.0%	12.2%	22.0%	20.0%	45.4%

Table G-2b: Distribution of Site Capacity by Fair Housing Indicators - Multifamily Units by Income Category

		Moderate Income											
		Poverty Status					RCAA		Racial Segregation/Integration (OBI, 2020) - Tract				
Site Category	Total Units	<10%	10 - 20%	20 - 30%	30 - 40	> 40%	in	out	Racially Integrated	Low-Medium Segregation	High POC Segregation	High White Segregation	No Applicable Data
Vacant MFR	23	6	19	0	0	0	6	19	0	3.5	16	5	
Non-Vacant MFR	257	10	243	0	0	0	10	243	0	60.25	182.5	10	
Rezoning Program	619	619	0	0	0	0	211	409	0	46	0	165	409
Total	**899**	**635**	**262**	**0**	**0**	**0**	**227**	**670**	**0**	**109.75**	**198.5**	**179.75**	**408.5**
%	100%	70.7%	29.1%	0.0%	0.0%	0.0%	25.2%	74.6%	0.0%	12.2%	22.1%	20.0%	45.4%

		Above Moderate Income											
		Poverty Status					RCAA		Racial Segregation/Integration (OBI, 2020) - Tract				
Site Category	Total Units	<10%	10 - 20%	20 - 30%	30 - 40	> 40%	in	out	Racially Integrated	Low-Medium Segregation	High POC Segregation	High White Segregation	No Applicable Data
Vacant MFR	23	6	19	0	0	0	6	19	0	3.5	16	5	
Non-Vacant MFR	257	10	243	0	0	0	10	243	0	60.25	182.5	10	
Rezoning Program	619	619	0	0	0	0	211	409	0	46	0	165	409
Total	**899**	**635**	**262**	**0**	**0**	**0**	**227**	**670**	**0**	**109.75**	**198.5**	**179.75**	**408.5**
%	100%	70.7%	29.1%	0.0%	0.0%	0.0%	25.2%	74.6%	0.0%	12.2%	22.1%	20.0%	45.4%

KEY FAIR HOUSING IMPLICATIONS OF HOUSING SITE DISTRIBUTION

Disparities in Opportunity. The Department of Housing and Community Development, using the California Tax Credit Allocation Committee's mapping, identifies areas of low resource, moderate resource, high resource, and highest resource, indicating proximity to a variety resources, including education, environmental factors, jobs, and others. The majority of the County's identified housing sites are in moderate resource areas or higher. In total, eighty-one % of multifamily units are located in moderate resource areas or higher, and 19 % of multifamily units in are low resource areas. However, apart from vacant single family sites, most multifamily sites are not in high or highest resource areas, although some sites proposed for rezoning are in the high resource category.

Transit and Employment Access. The vast majority of multifamily and lower income sites are in areas with high transit and employment access scores, reflecting the fact that these sites are in transit rich areas with ready access to employment centers. The County's sites inventory, and areas proposed for rezoning, are primarily in transit-rich locations and locations in proximity to employment.

Displacement Risk. A majority of the County's rezoning program sites, and a significant portion of other multifamily sites, particularly those identified for lower-income housing, are in areas with high risk of displacement.

Racially and Ethnically Concentrated Areas of Poverty/Affluence. The County has no current mapped census tracts that qualify as Racially and Ethnically Concentrated Areas of Poverty (R/ECAPS), nor any areas of High Segregation and Poverty identified by TCAC. The County does have Racially and Ethnically Concentrated Areas of Affluence (RCAAs). As discussed in this Appendix, the County does also have two edge R/ECAP census tracts, both located partially in the unincorporated North Fair Oaks community. Most of the County's identified sites are outside of RCAAs, although the rezoning program proposes new units within RCAAs. A significant amount of identified capacity is within North Fair Oaks, the location of the County's two edge R/ECAPs.

Poverty Levels. Units in the Sites Inventory are somewhat heavily distributed toward areas in which there were higher percentages of households in poverty in the past year, and the very low-, low-, and moderate-income categories in particular are more likely to be in areas where 5 – 10% or 10 -15% of households had incomes below the poverty level in the past 12 months. The Rezoning Program addresses this distribution.

The sites identified as developable and redevelopable in the Sites Inventory and the Rezoning Program, while not concentrated in areas designated as low resource areas, are predominately not in the high or highest resource areas, are outside of RCAAs, and are concentrated in areas of lower incomes, and facing risk of displacement. While this distribution has obvious potential fair housing implications, there are also substantial mitigating factors that inform the distribution of developable sites:

- The County has few unincorporated areas that are in the high or highest resource categories that have adequate infrastructure to support higher density multifamily housing, and similarly few that have good access to transit and employment opportunities. Similarly, the County has only one unincorporated area with good transit and employment access, and sufficient infrastructure capacity, that is entirely within an RCAA; this area is the Harbor Industrial Area, where rezoning for capacity for 184 new units is proposed.

- All highest and high resource areas in the unincorporated County are within the 50 to 75% range of the Housing + Transportation Costs Index, indicating that these areas have significant

transportation and cost burdens for lower income households, whereas 63% of the County's multifamily unit capacity is in locations with less than 50% Housing + Transportation Cost Index score. Similarly, 80% of multifamily unit capacity is within one mile of a high quality transit stop. As noted in Appendix E, proximity to transit is a key indicator of the likelihood of project development: in the prior Housing Element Cycle, more than 80% of multifamily units completed were within ½ mile of transit.

- The high and highest resource areas, and areas within RCAAs in the unincorporated County are primarily suburban and rural areas without ready transit access, often built on terrain that presents challenges to higher density housing, with limited infrastructure. Much of the central rural area of the County are connected only by two-lane road, with limited or no bus service, and many areas of the County remain on septic systems. Much of the rural coastside is designated as valuable agricultural land, environmentally sensitive habitat or other valuable natural resource areas, and/or subject to various hazards.

- While the County continues to assess opportunities for infrastructure improvements, and commits to strategies to facilitate housing production in specific areas identified in the Housing Plan, these are long-term strategies that are unlikely to result significant development of these areas in the next 8 years. The sites identified in the Sites Inventory and Rezoning Program are the most feasibly developable sites within the timeline of the Housing Element cycle.

- These locations are also those that most directly meet the County's established commitment to compact, infill and transit-oriented development, with the intent of mitigating the impacts of climate change, in furtherance of the goals and policies of the County's Climate Action Plan, and consistent with the State's climate targets. The impacts of climate change are also inequitably distributed, and fall disproportionately on lower income and other vulnerable populations. The sites identified in this Housing Element are consistent with the County's commitment to locating housing in already urbanized areas with ready transit access, to ensure that new residential development does not necessitate significant new vehicle miles traveled.

- While many of the sites identified in the Housing Element are in areas of lower income and areas at risk of displacement, the provision of new multifamily housing affordable to a mix of income levels in these areas, particularly on non-residential parcels, will mitigate concentrated poverty, and new affordable housing, and the impact of increased housing supply overall, will provide greater affordability for all income levels.

- As described in the Housing Plan, the County has committed to robust, expanded fair housing programs, including anti-displacement measures, that will help mitigate displacing impacts in at-risk communities.

- In addition, new state laws implementing rent control and just cause eviction provisions statewide will provide invaluable tools to mitigate displacement, and the County has committed to work with local partners to ensure these laws are enforced.

The distribution of sites identified in this Appendix is both consistent with the County's broad policy goals and those of the State, and constitute the most likely path for significant new residential development in the next 8 years. However, these sites indisputably present fair housing challenges, which will require the County's continued programmatic effort, and work with local, regional, and state partners to continue to mitigate.

APPENDIX G-1: AFFH MAPS AND TABLES

SECTION I. Fair Housing Enforcement and Outreach Capacity

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

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

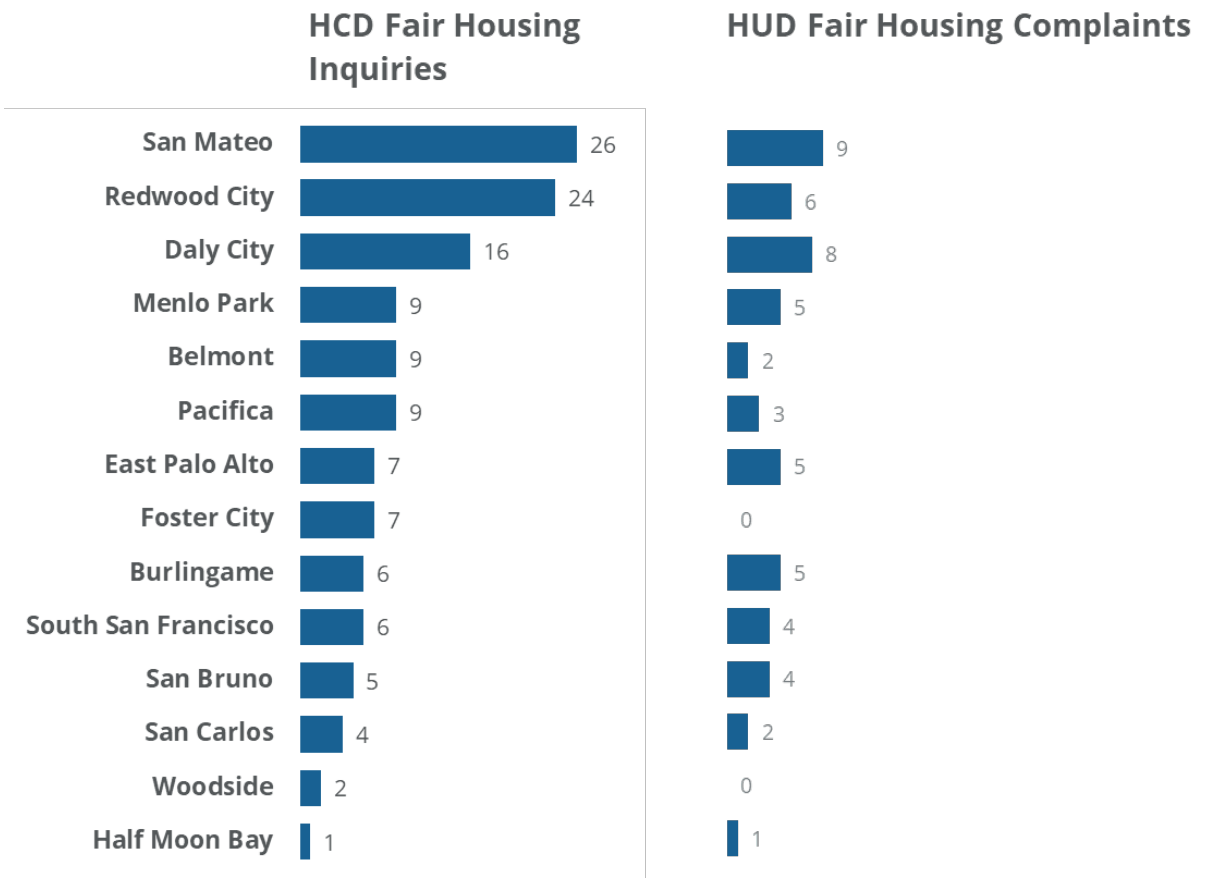
Source: Organization Websites

Figure I-2.
Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source:
HUD

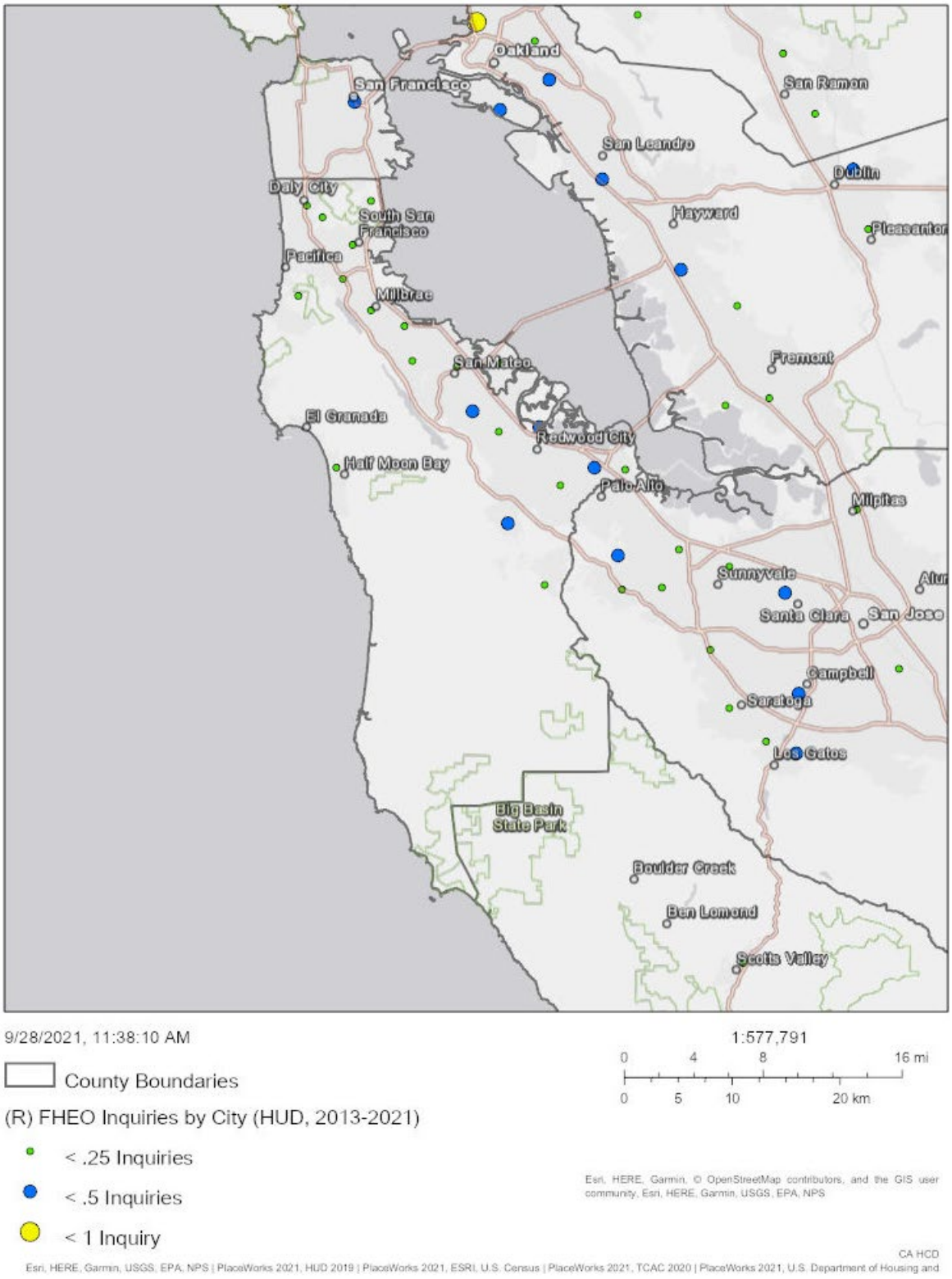
	2017	2018	2019	2020	2021	2017-2021 Total	
						Cases	% of Total
Disability	8	9	3	9	3	32	56%
Race	3	5	2	1		11	19%
Familial Status	4	3			1	8	14%
National Origin	2				1	3	5%
Religion		1		1		2	4%
Sex					1	1	2%
Total cases	17	18	5	11	6	57	100%

Figure I-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



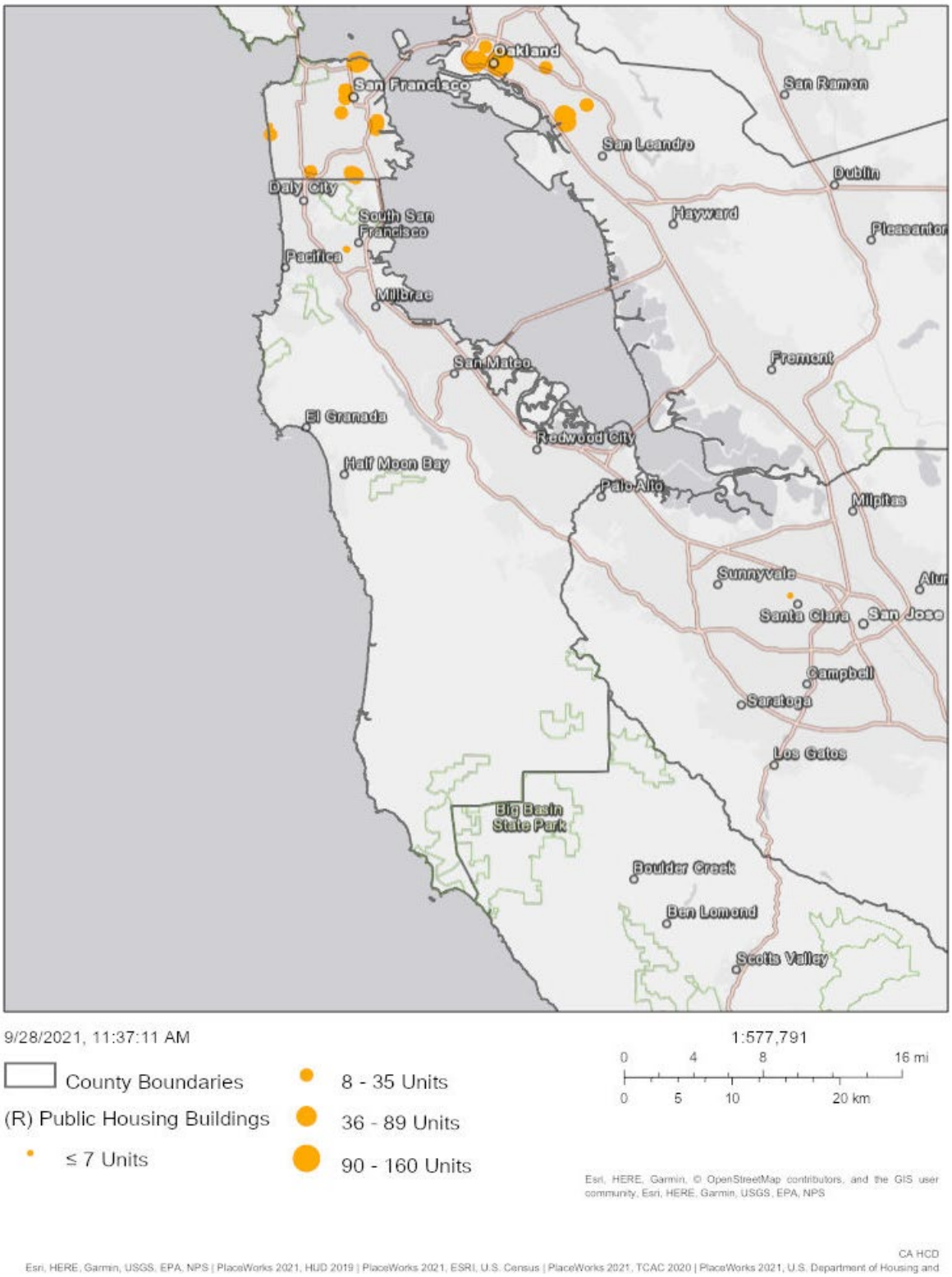
Source: California Department of Housing and Community Development AFFH Data Viewer

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

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

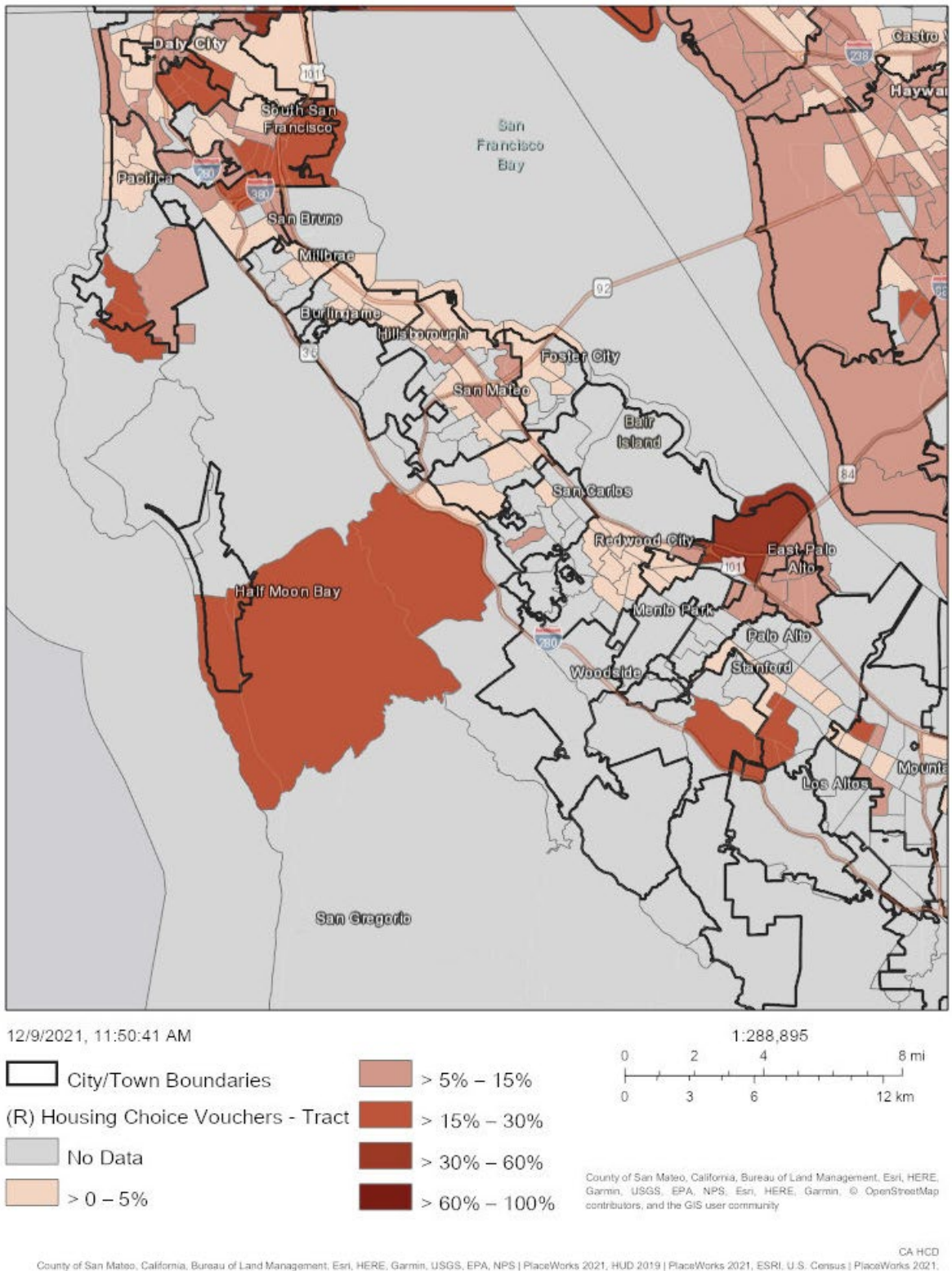
Source: California Department of Housing and Community Development AFFH Data Viewer

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



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

Figure I-7.
Housing Choice Vouchers by Census Tract

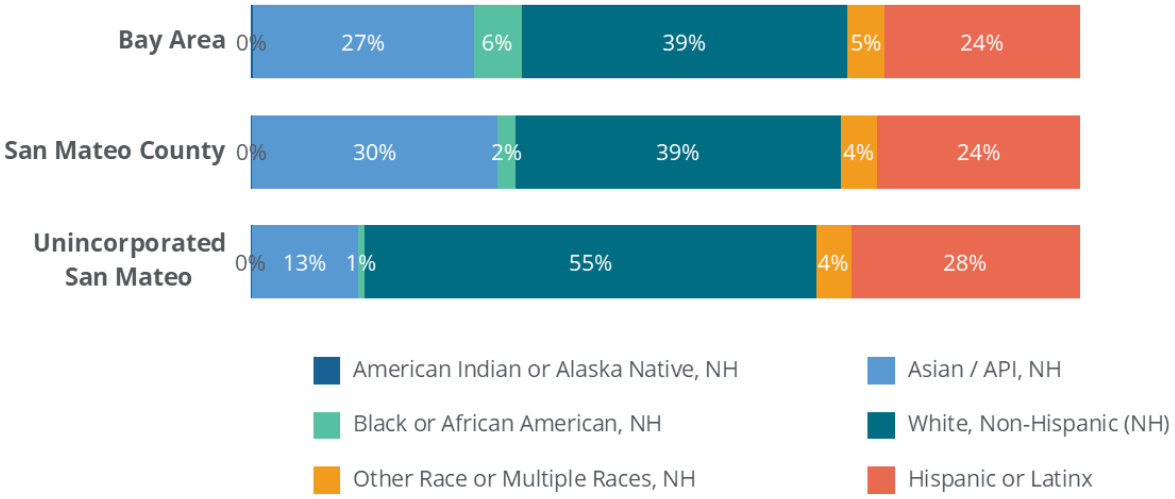


Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

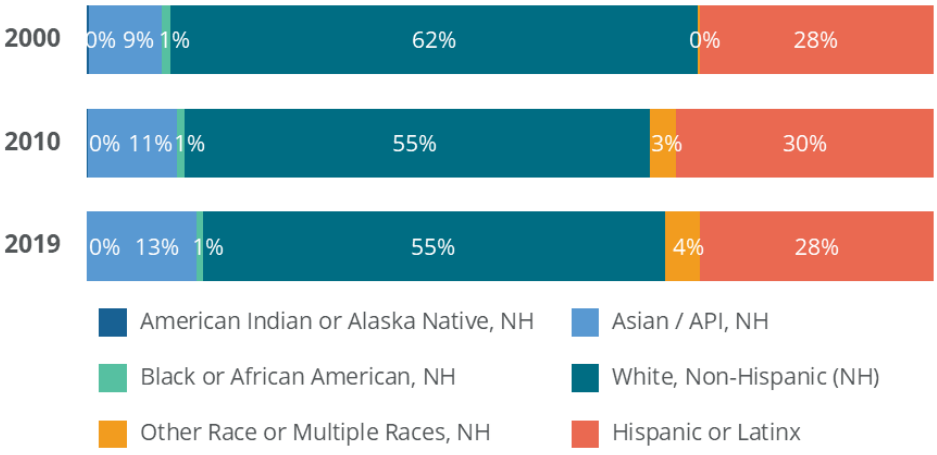
Race and ethnicity.

Figure II-1.
Population by Race and Ethnicity, 2019



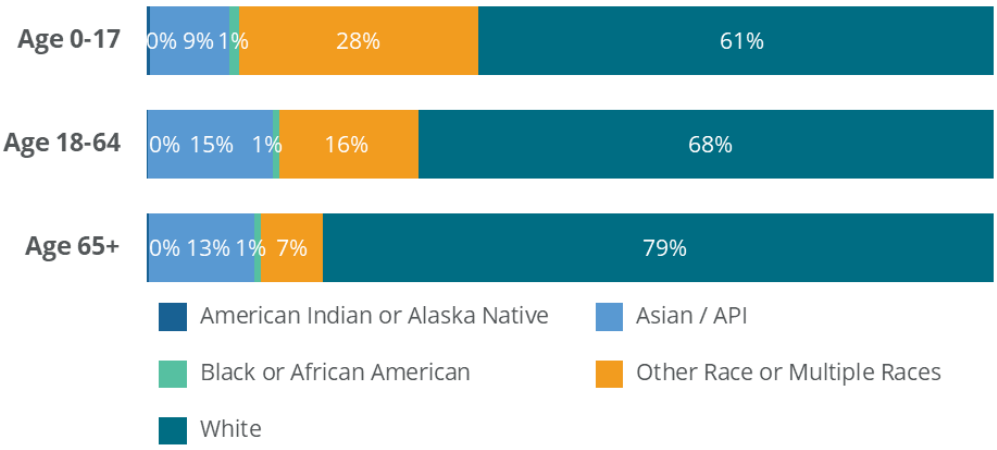
Source: ABAG Housing Needs Data Workbook

Figure II-2.
Population by Race and Ethnicity, Unincorporated San Mateo County, 2000-2019



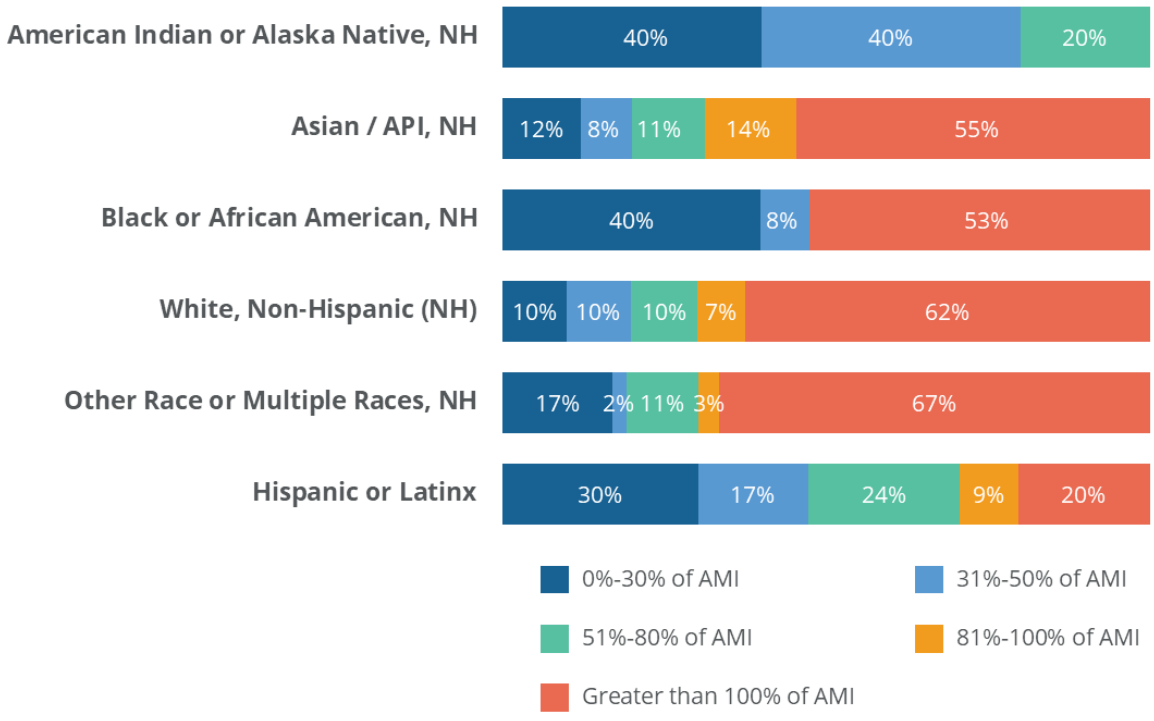
Source: ABAG Housing Needs Data Workbook

Figure II-3.
Senior and Youth Population by Race, Unincorporated San Mateo County, 2000-2019



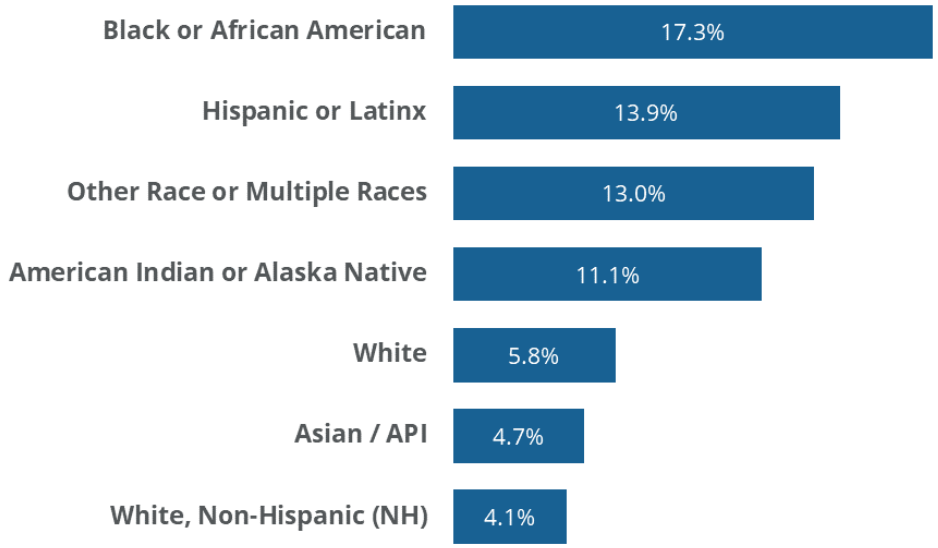
Source: ABAG Housing Needs Data Workbook

Figure II-4.
Area Median Income by Race and Ethnicity, Unincorporated San Mateo County, 2019



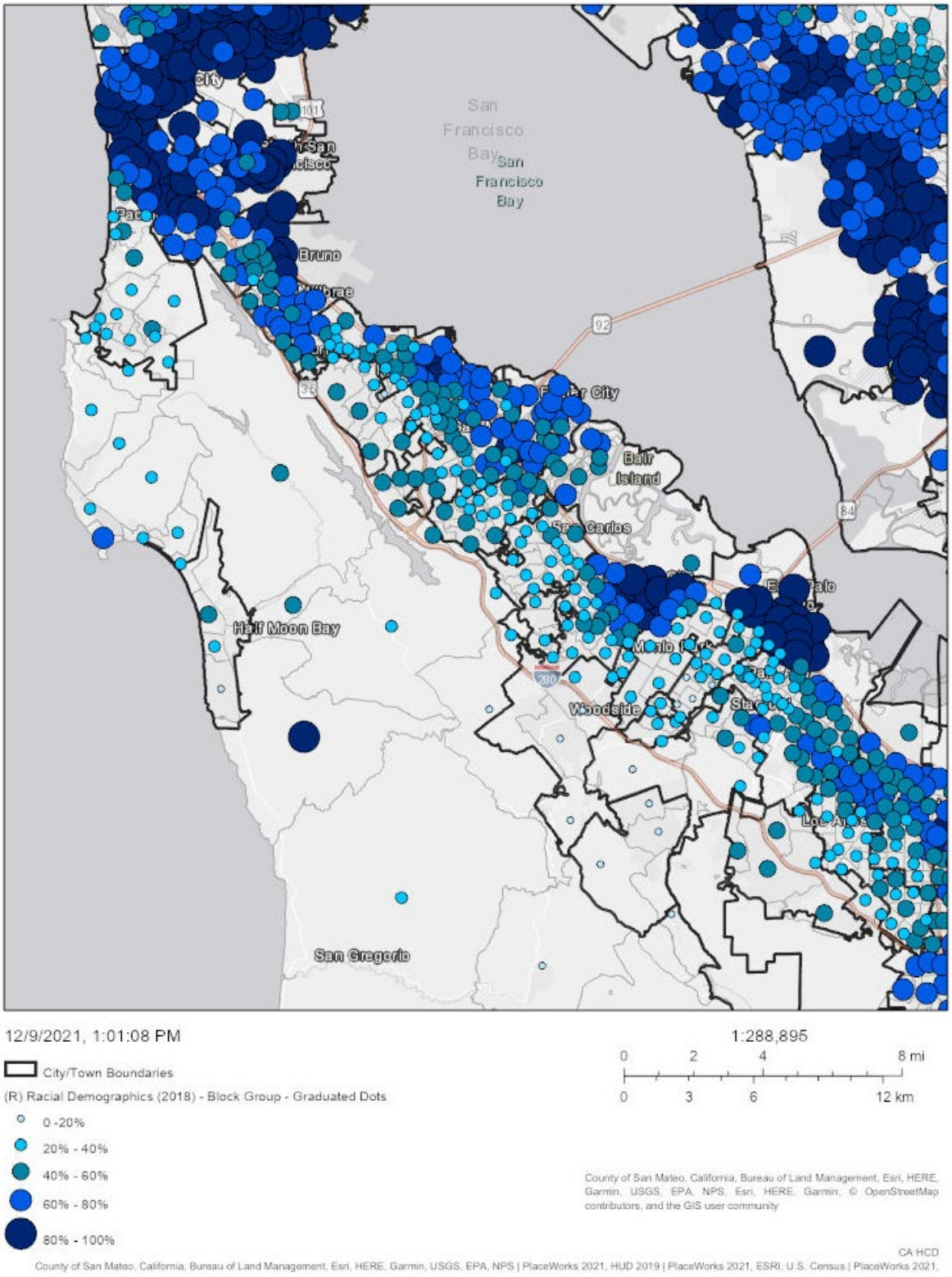
Source: ABAG Housing Needs Data Workbook

Figure II-5.
Poverty Rate by Race and Ethnicity, Unincorporated San Mateo County, 2019



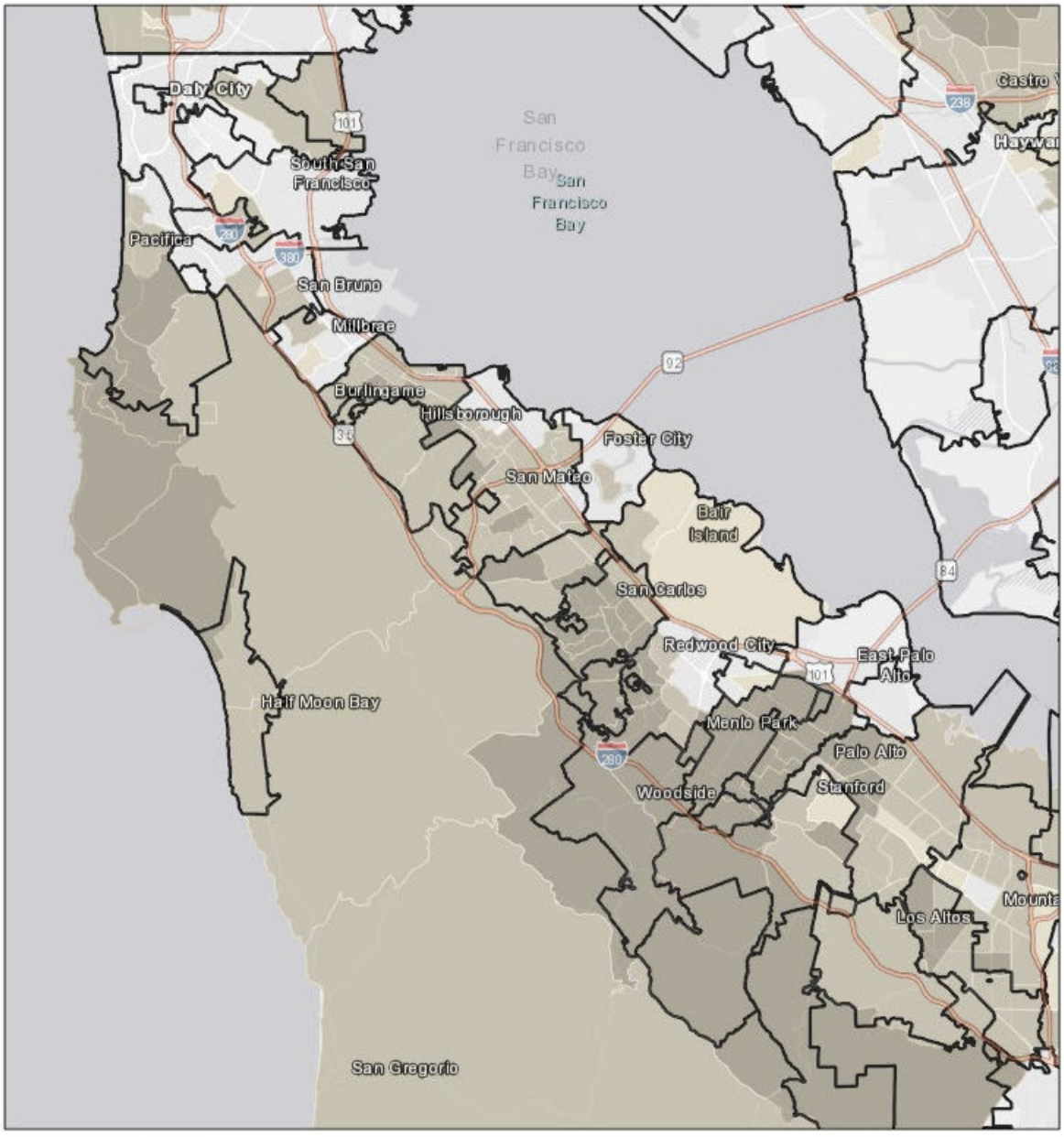
Source: ABAG Housing Needs Data Workbook

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



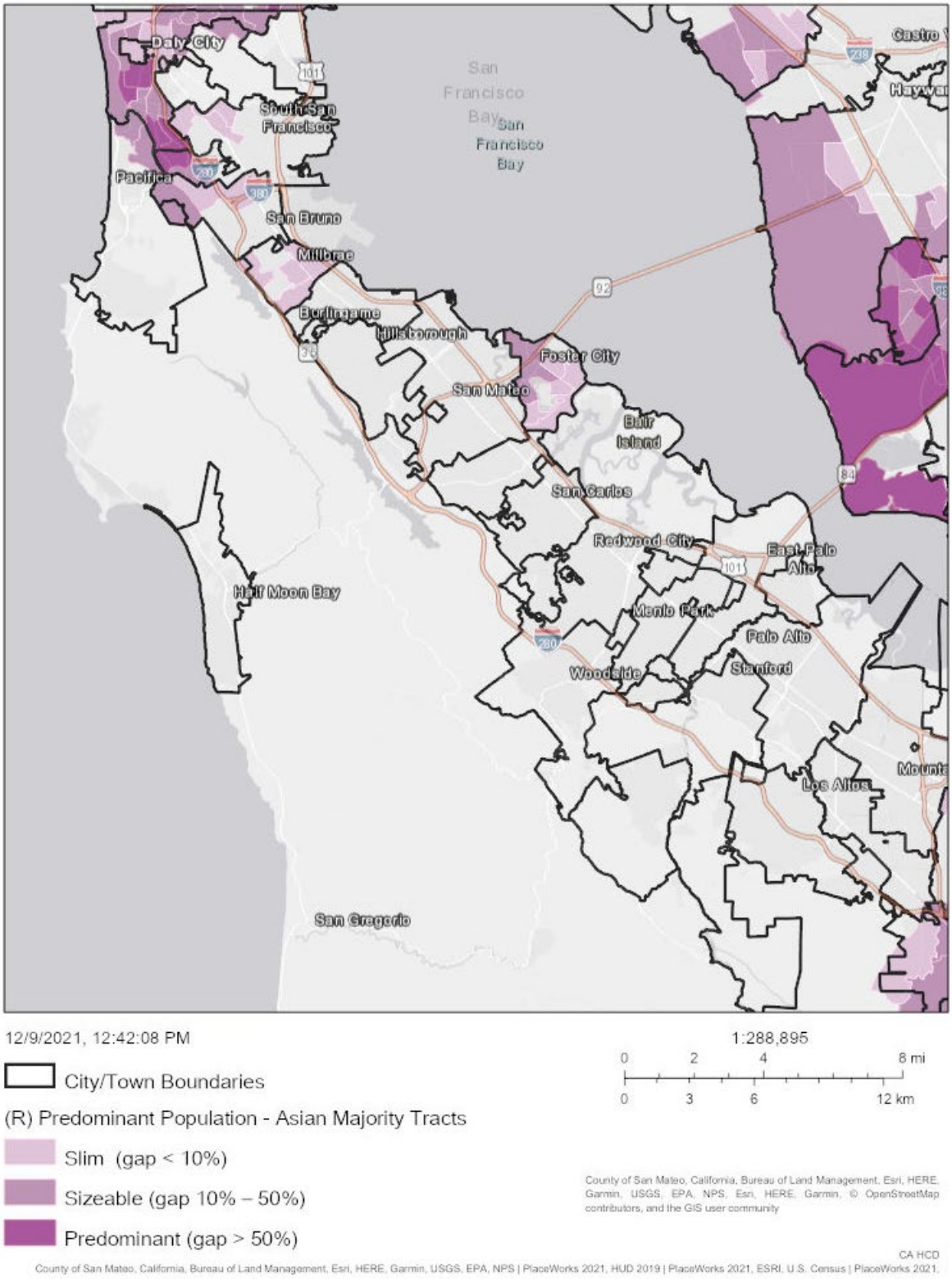
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-7.
White Majority Census Tracts



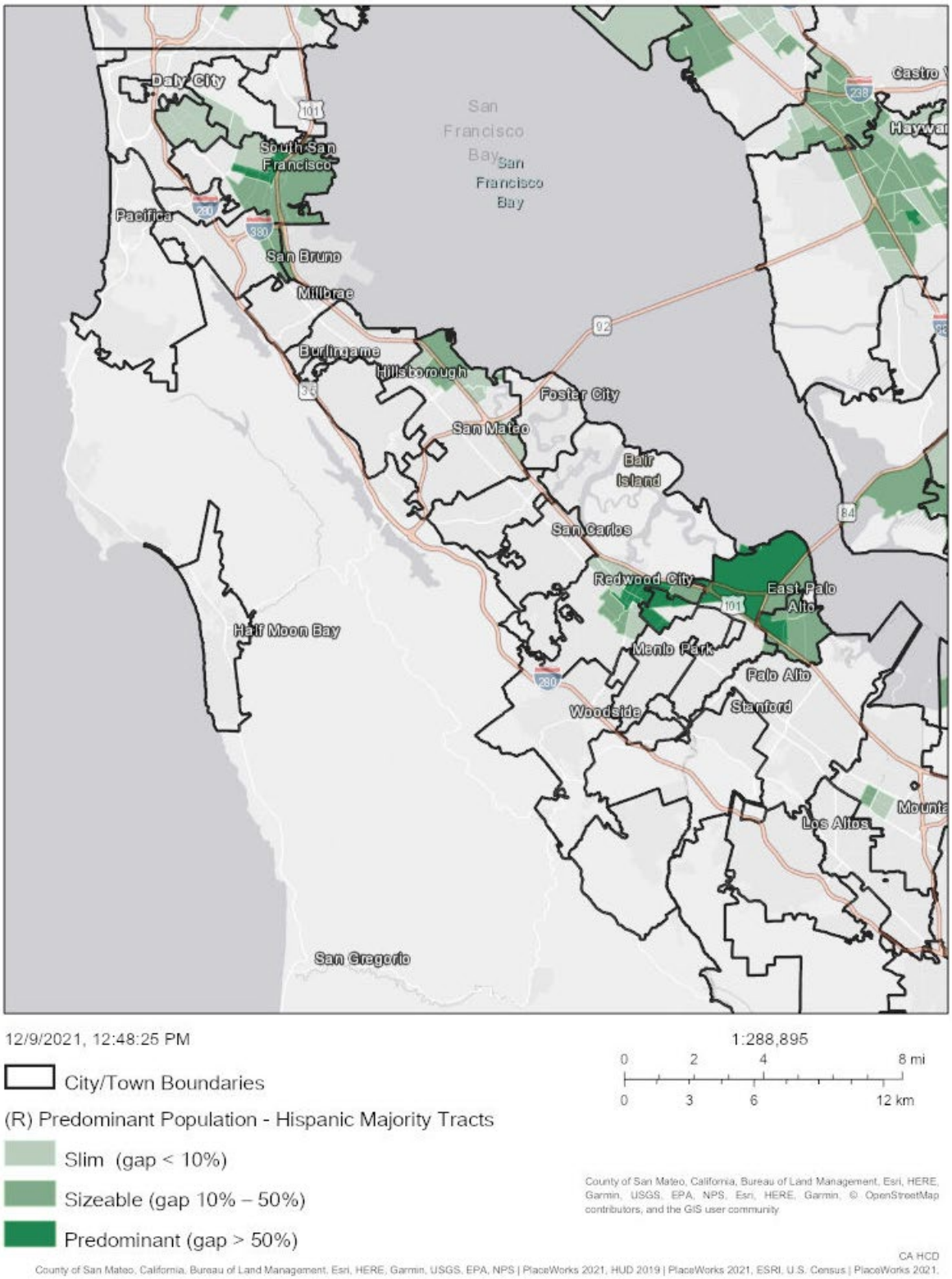
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-8.
Asian Majority Census Tracts



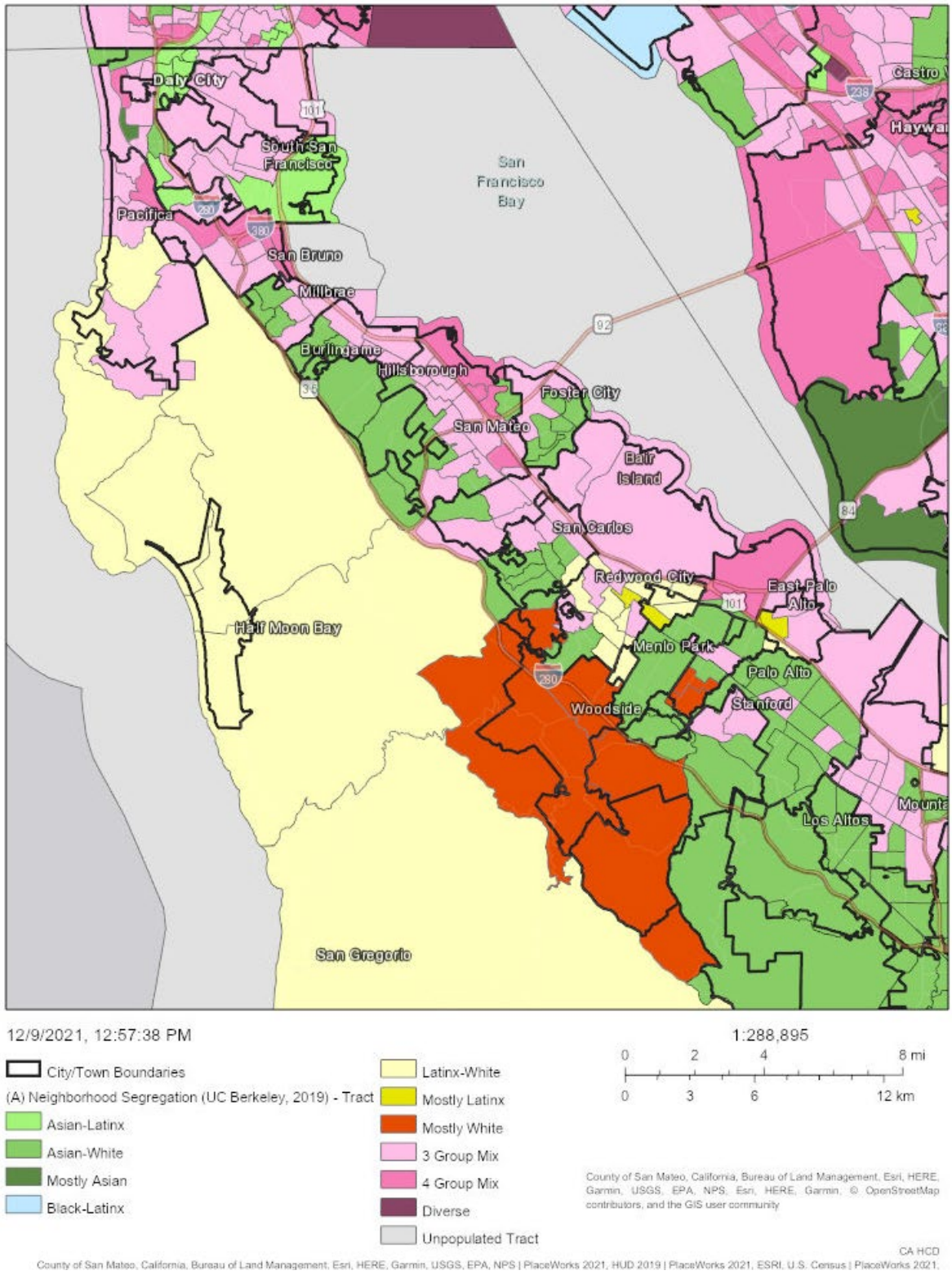
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-9.
Hispanic Majority Census Tracts



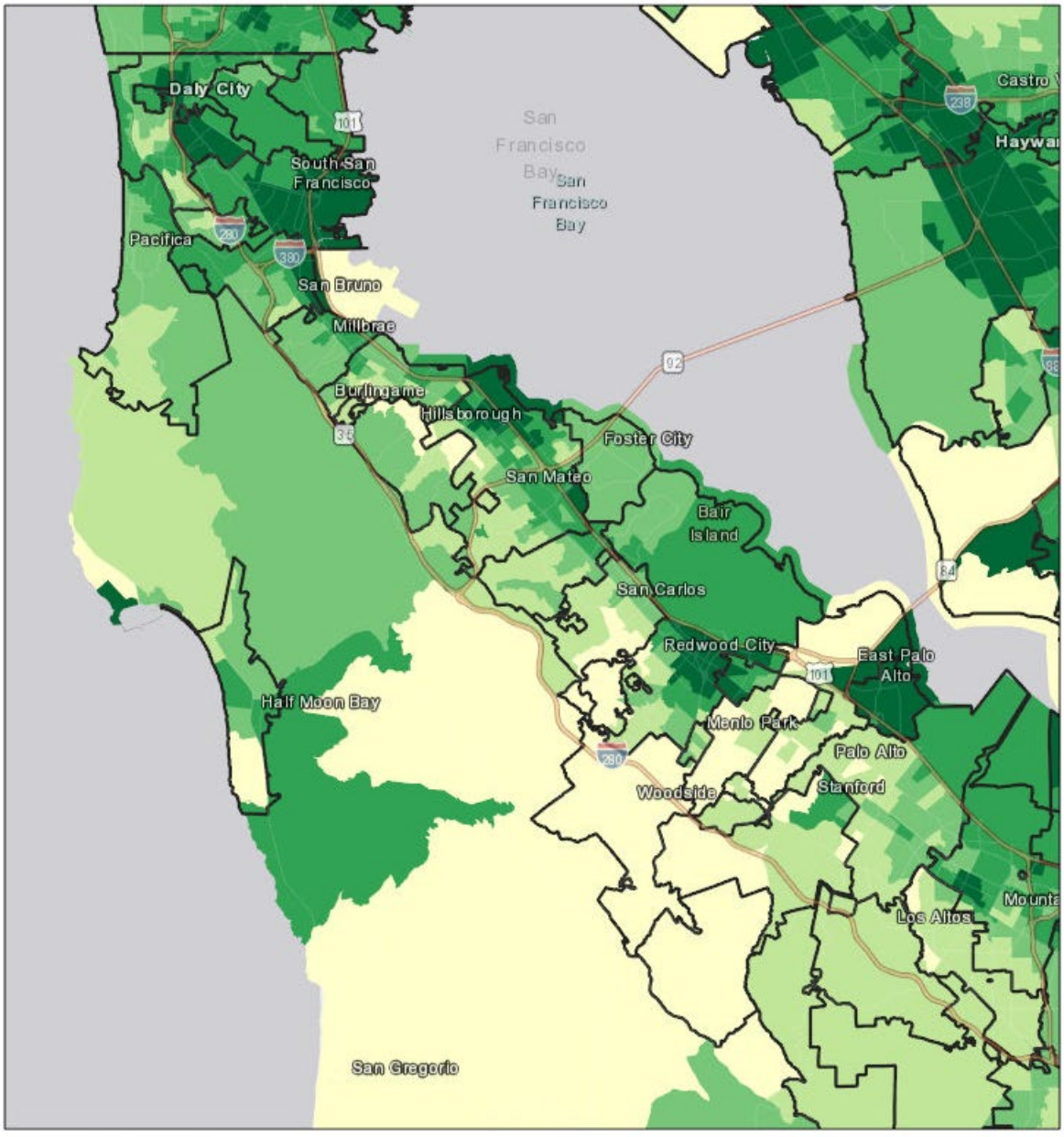
Source: California Department of Housing and Community Development AFFH Data Viewer

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



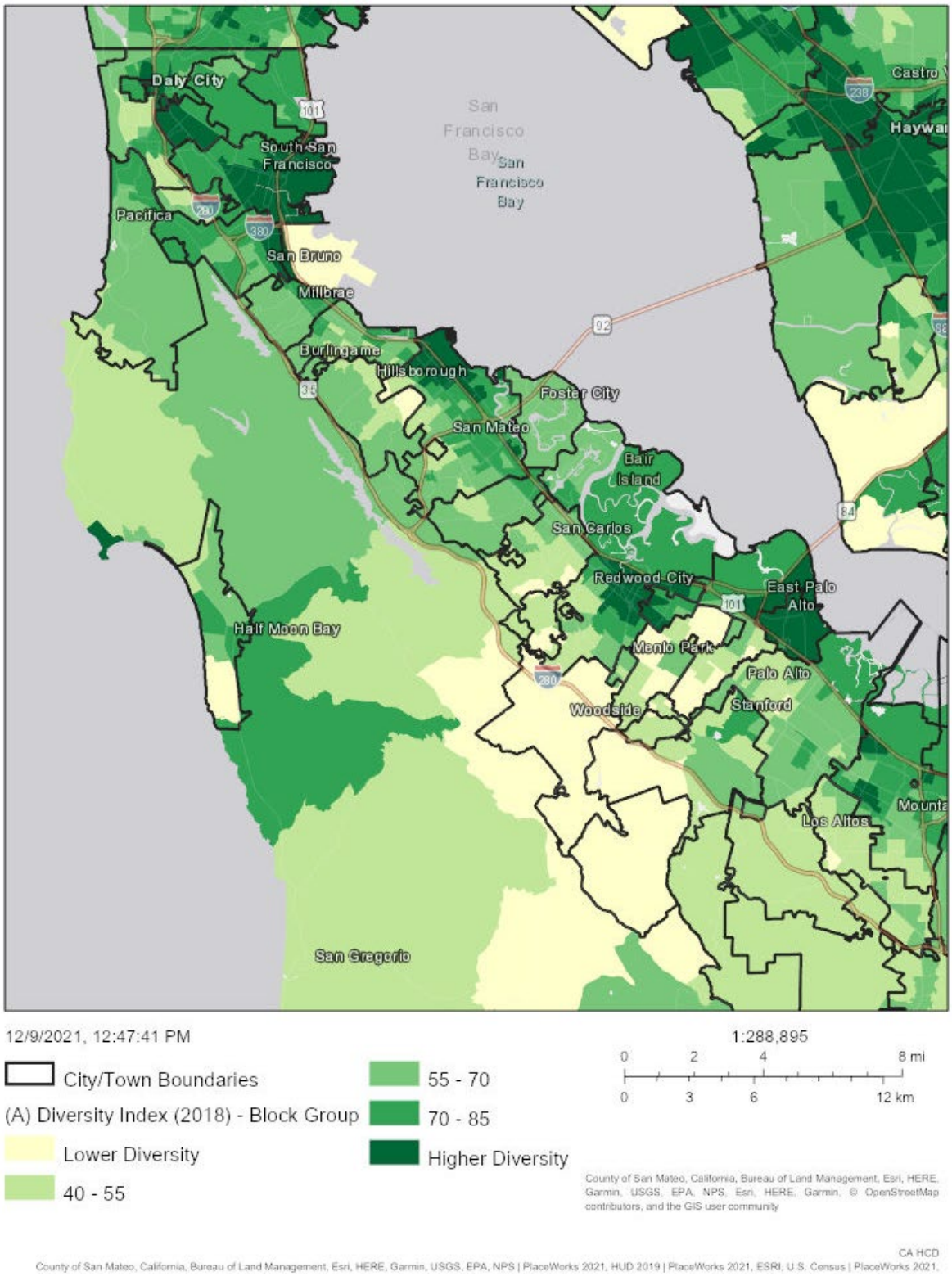
Source: California Department of Housing and Community Development AFFH Data Viewer

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



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

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

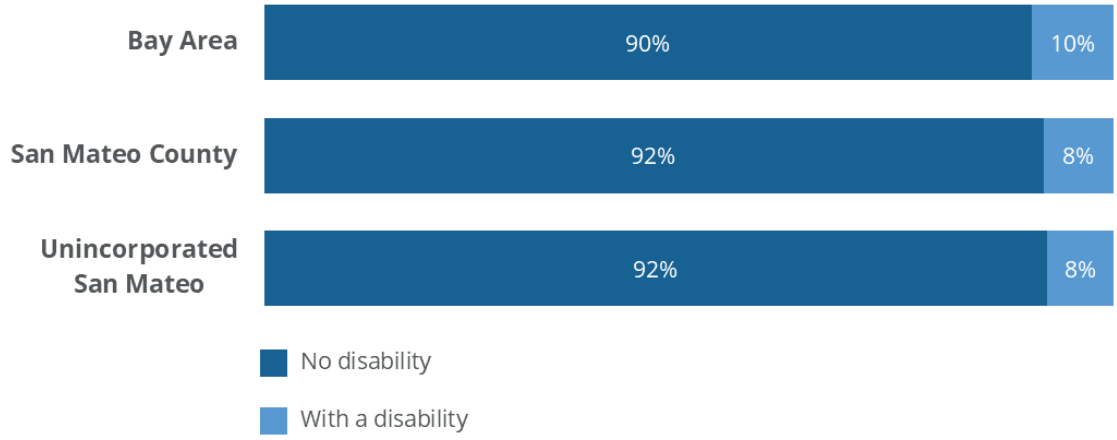


Source: California Department of Housing and Community Development AFFH Data Viewer

Disability status.

Figure II-13.

Share of Population by Disability Status, 2019



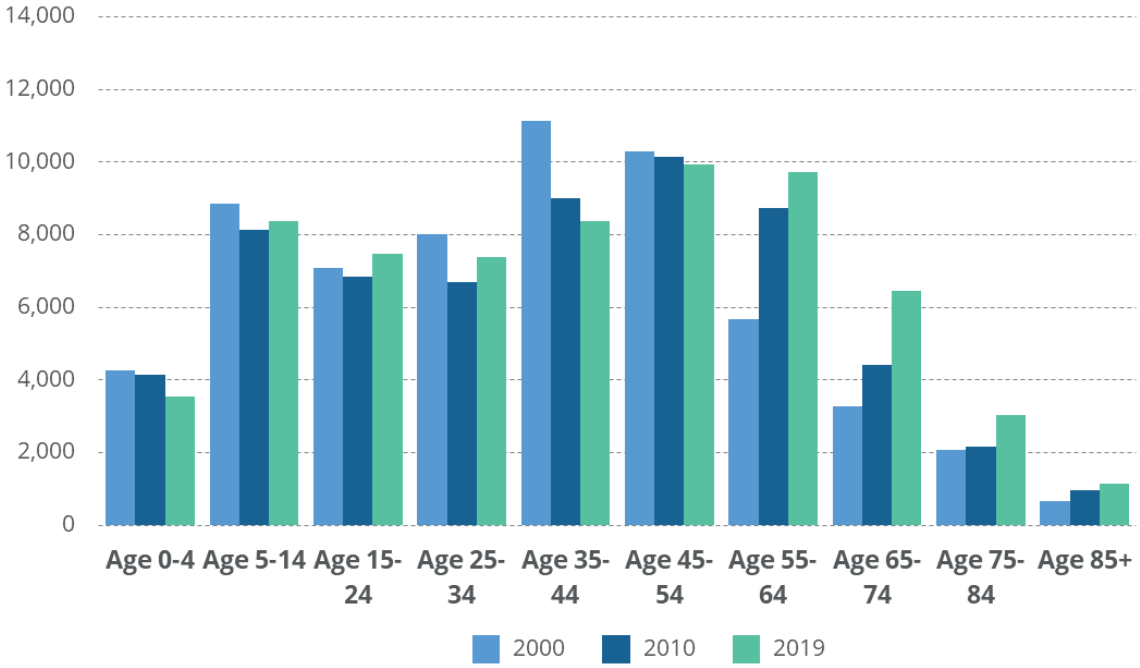
Source: ABAG Housing Needs Data Workbook

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

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

Familial status.

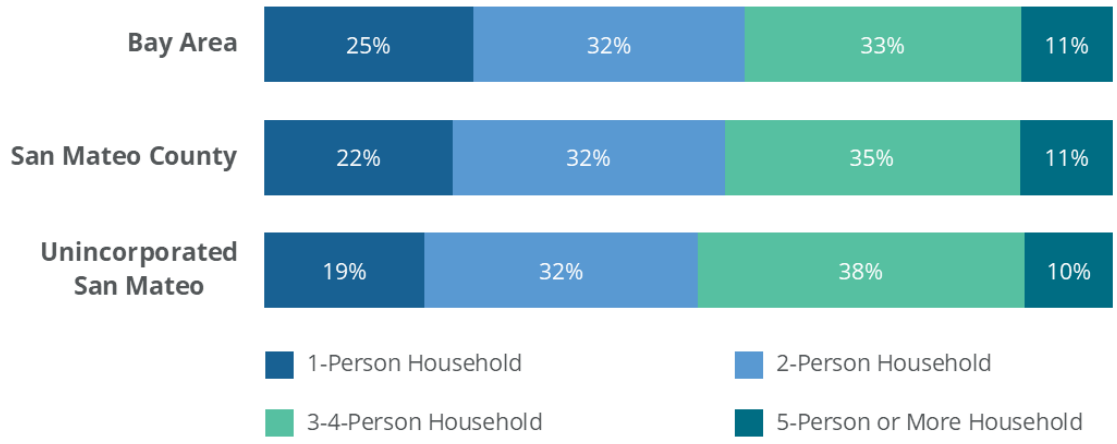
Figure II-15.
Age Distribution, Unincorporated San Mateo County, 2000-2019



Source: ABAG Housing Needs Data Workbook

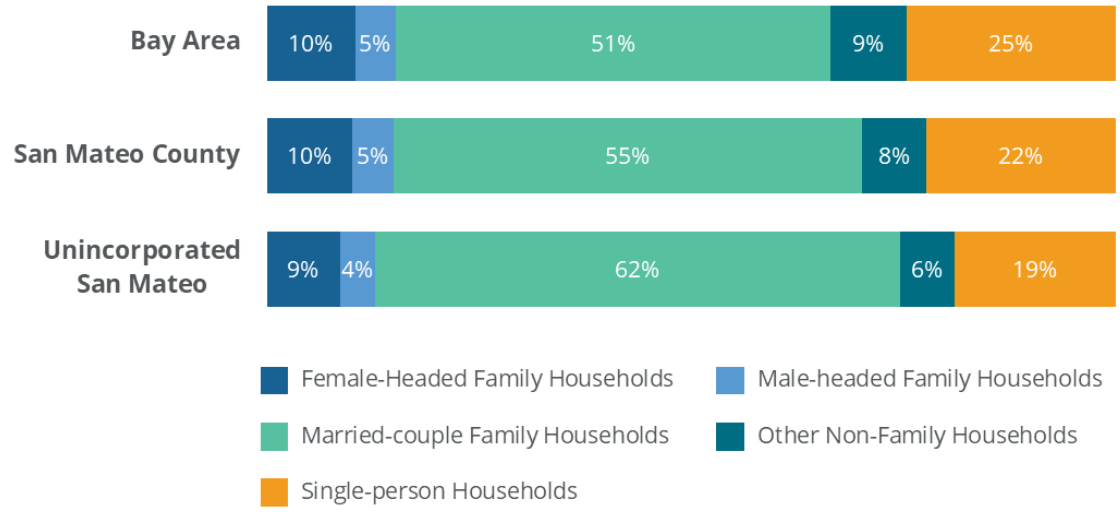
Figure II-16.

Share of Households by Size, 2019



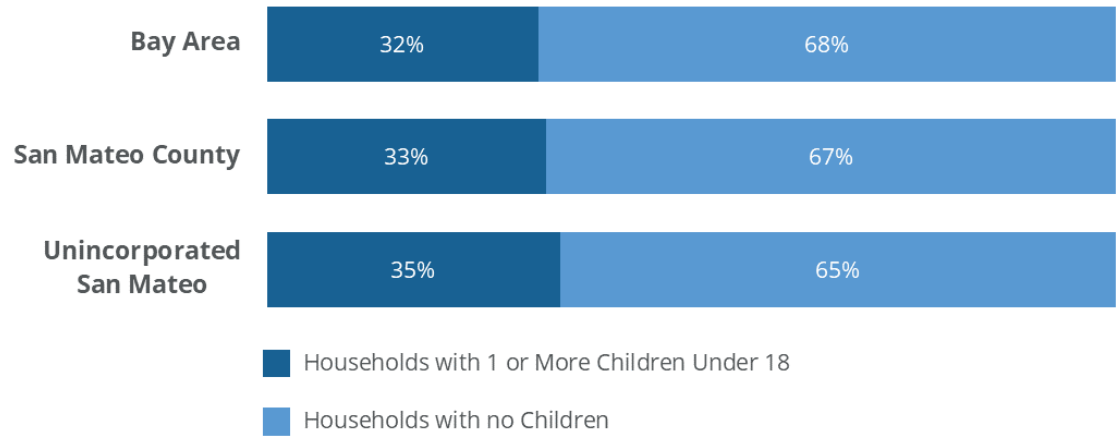
Source: ABAG Housing Needs Data Workbook

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



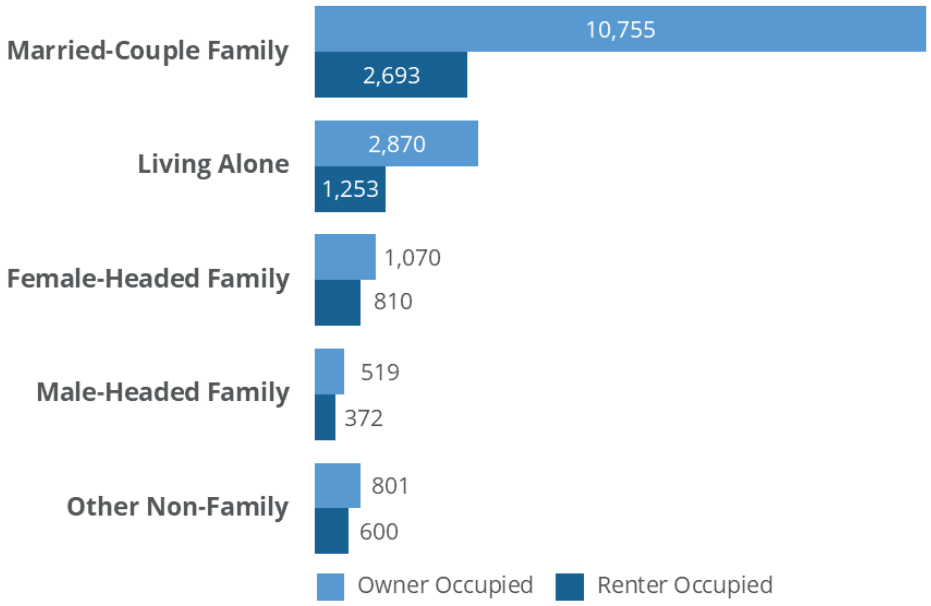
Source: ABAG Housing Needs Data Workbook

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



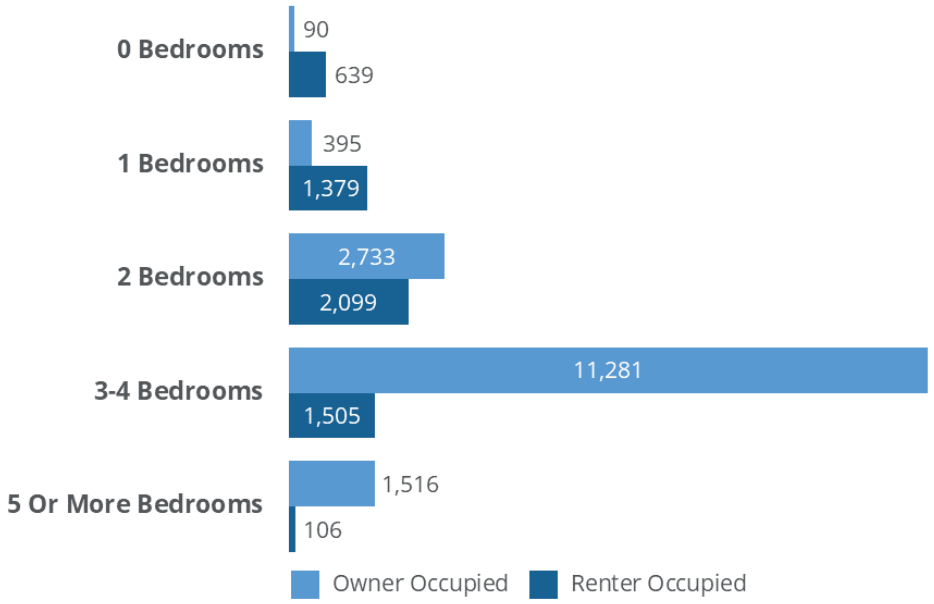
Source: ABAG Housing Needs Data Workbook

Figure II-19.
Housing Type by Tenure, Unincorporated San Mateo County, 2019



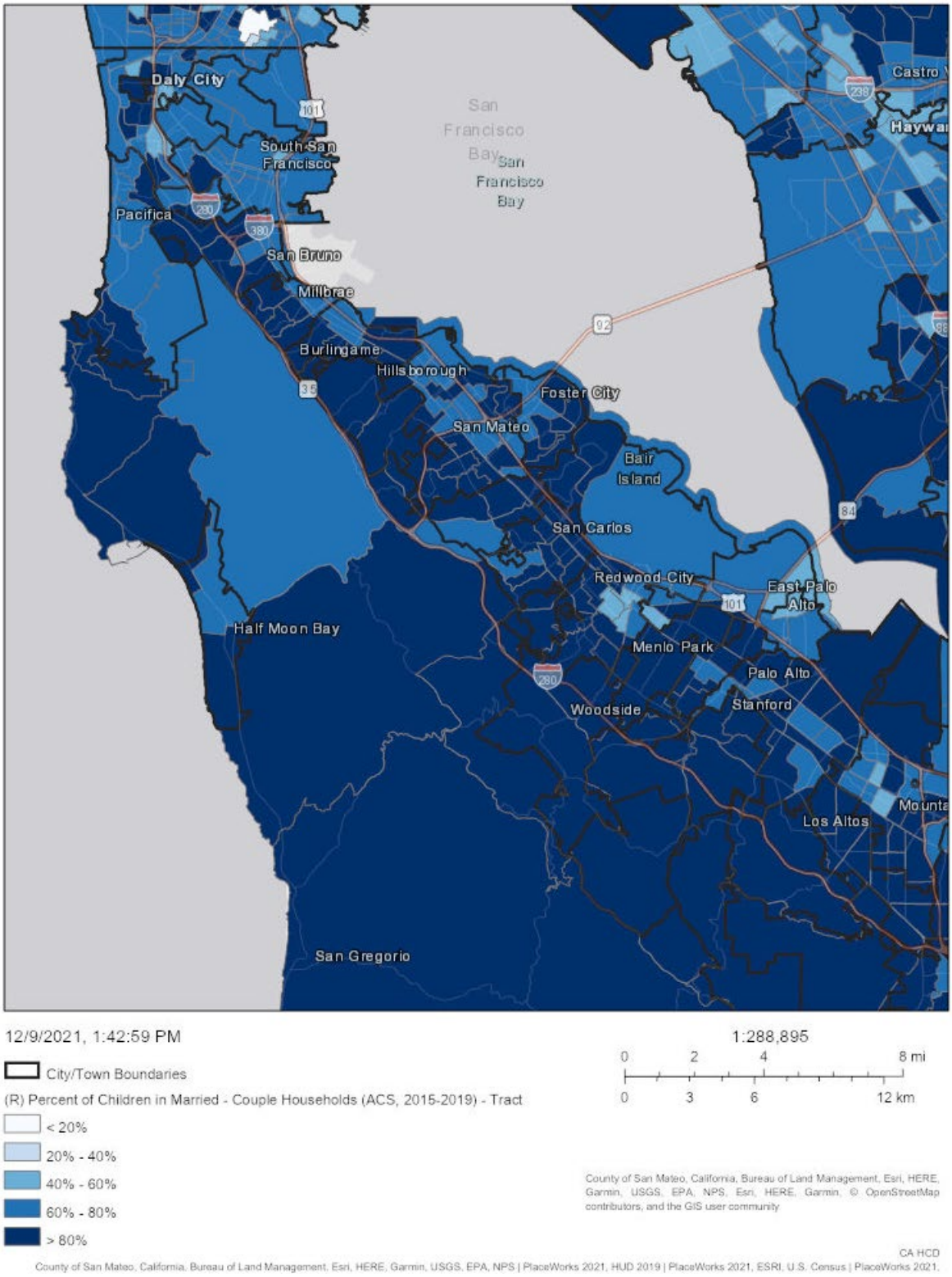
Source: ABAG Housing Needs Data Workbook

Figure II-20.
Housing Units by Number of Bedrooms and Tenure, Unincorporated San Mateo County, 2019



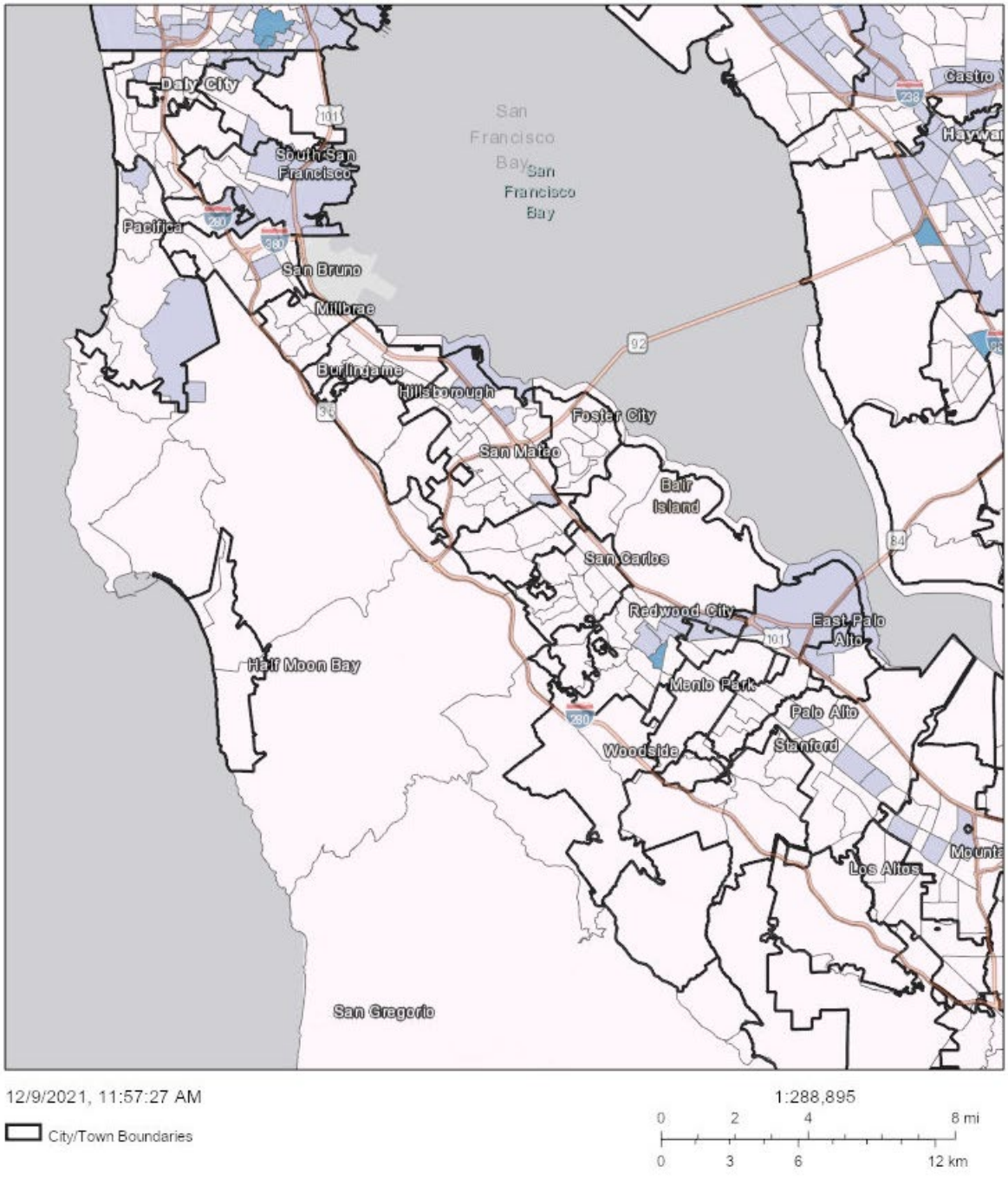
Source: ABAG Housing Needs Data Workbook

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



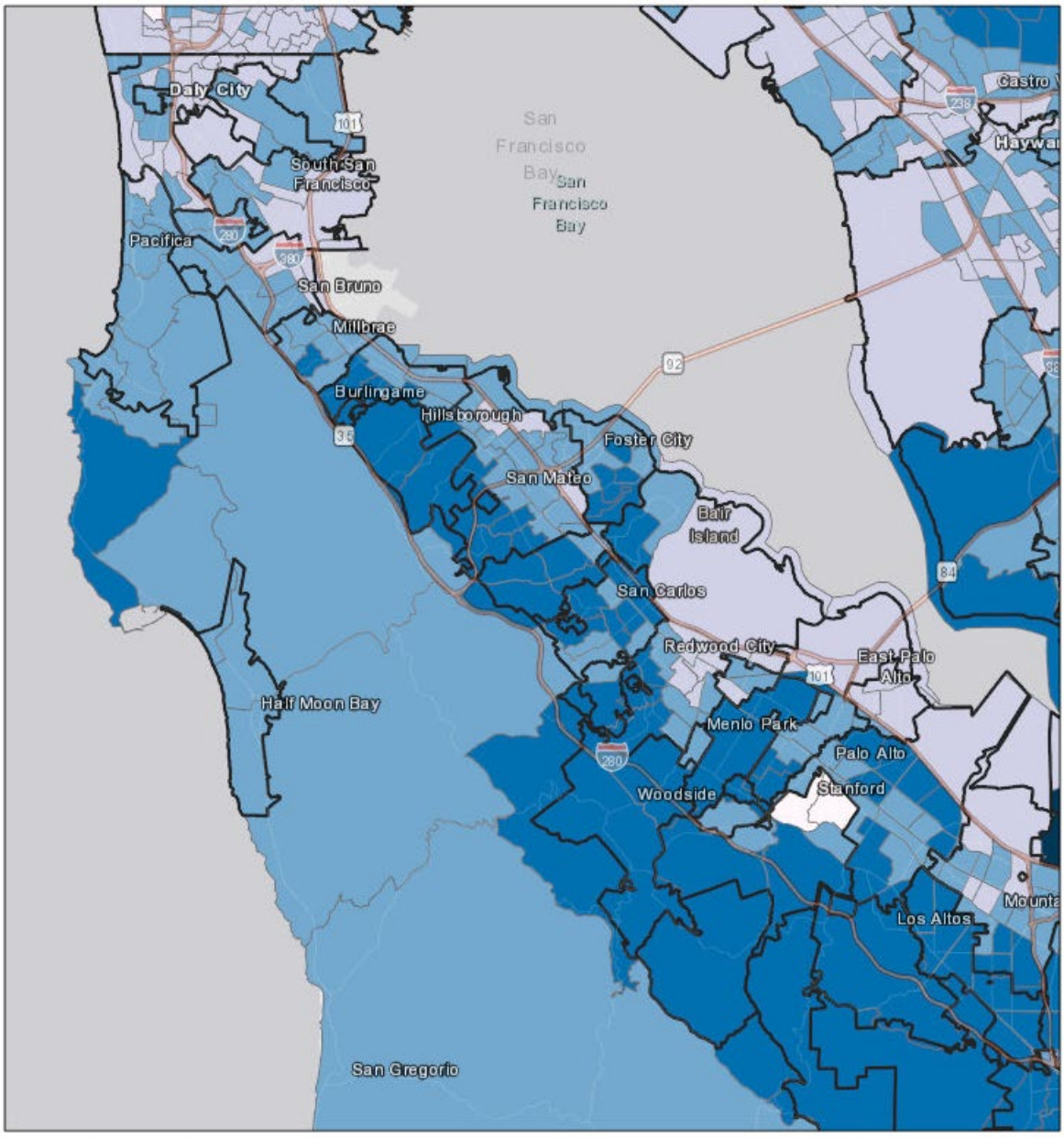
Source: California Department of Housing and Community Development AFFH Data Viewer

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



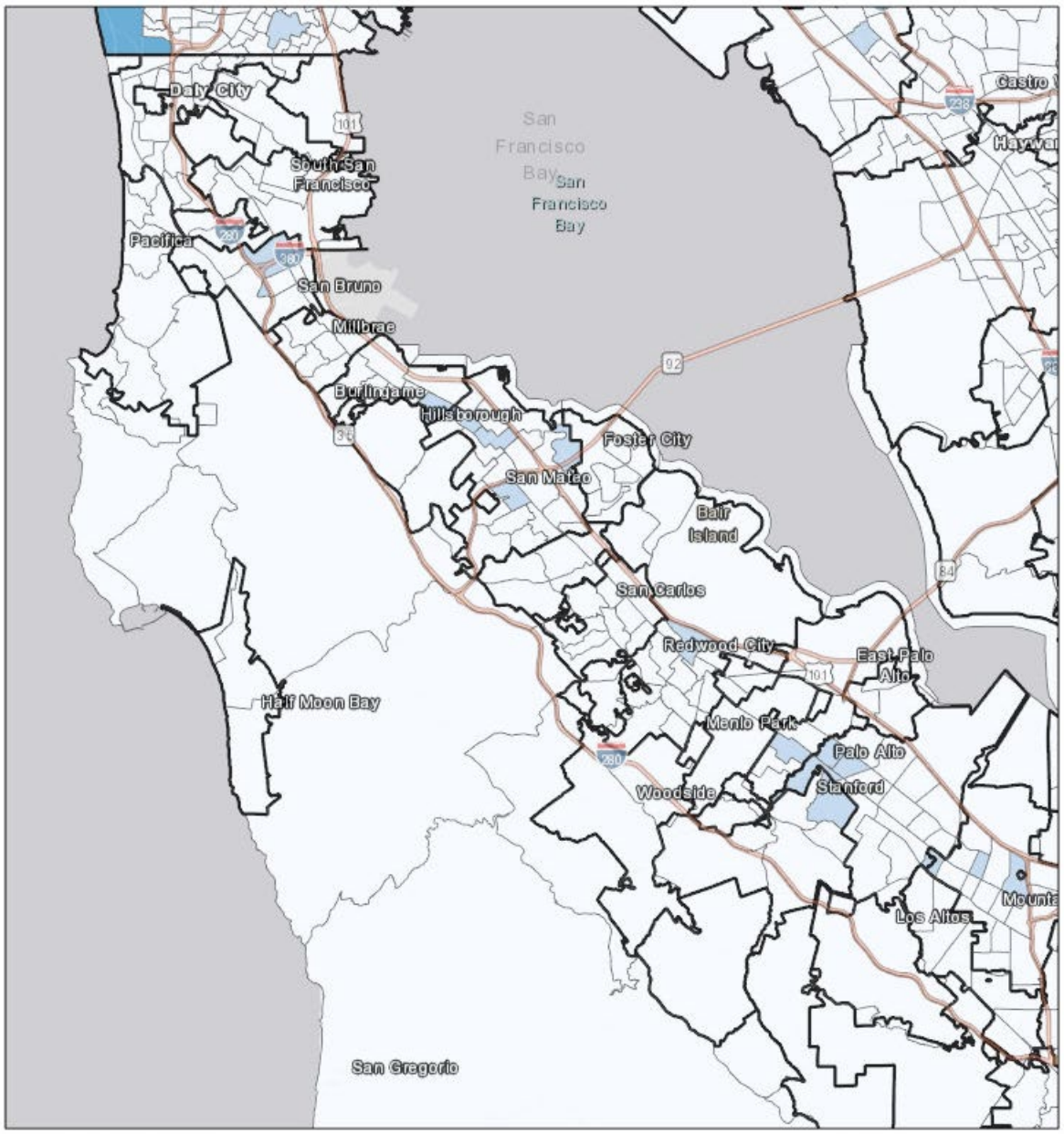
Source: California Department of Housing and Community Development AFFH Data Viewer

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



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

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

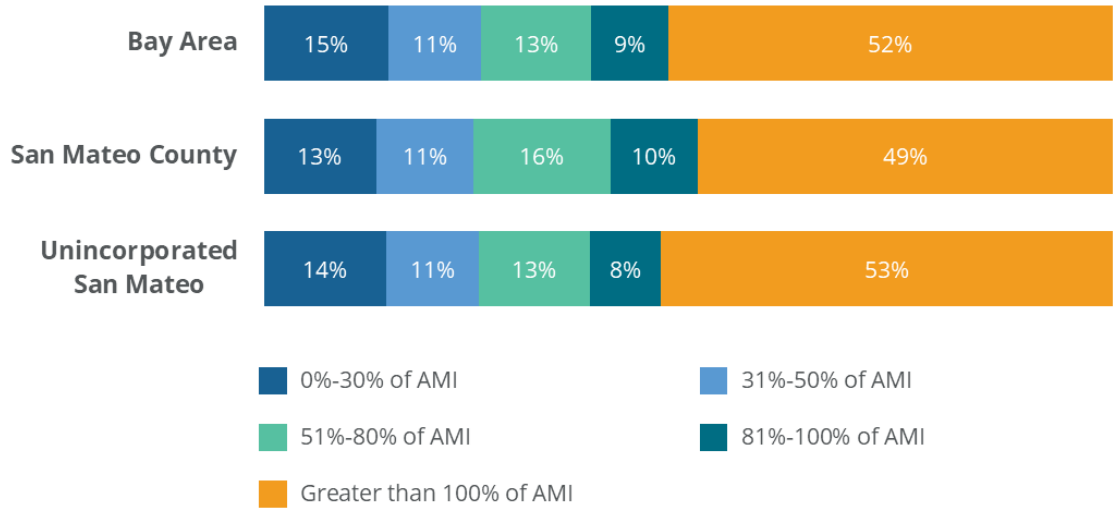


Source: California Department of Housing and Community Development AFFH Data Viewer

Household income.

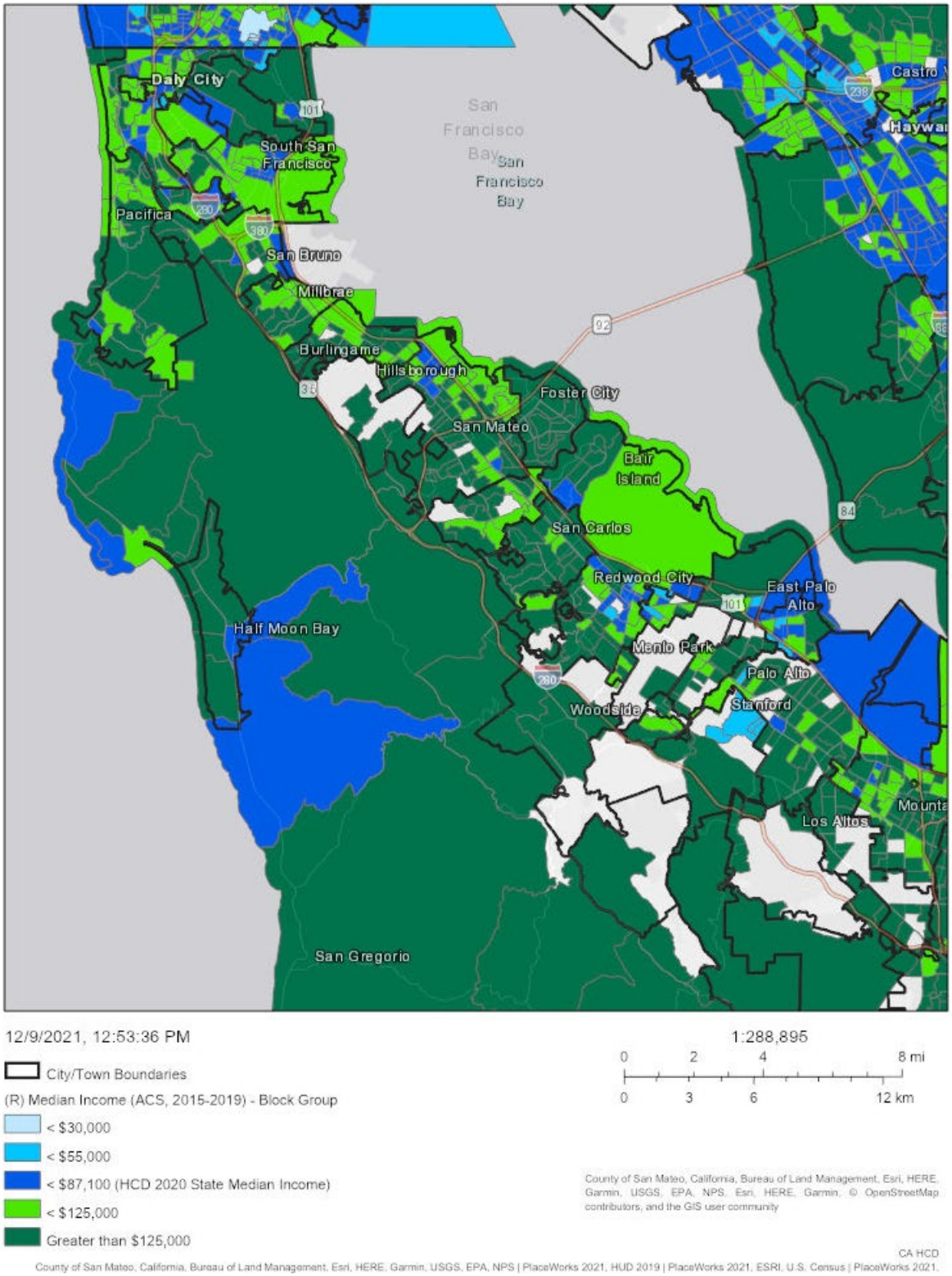
Figure II-25.

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



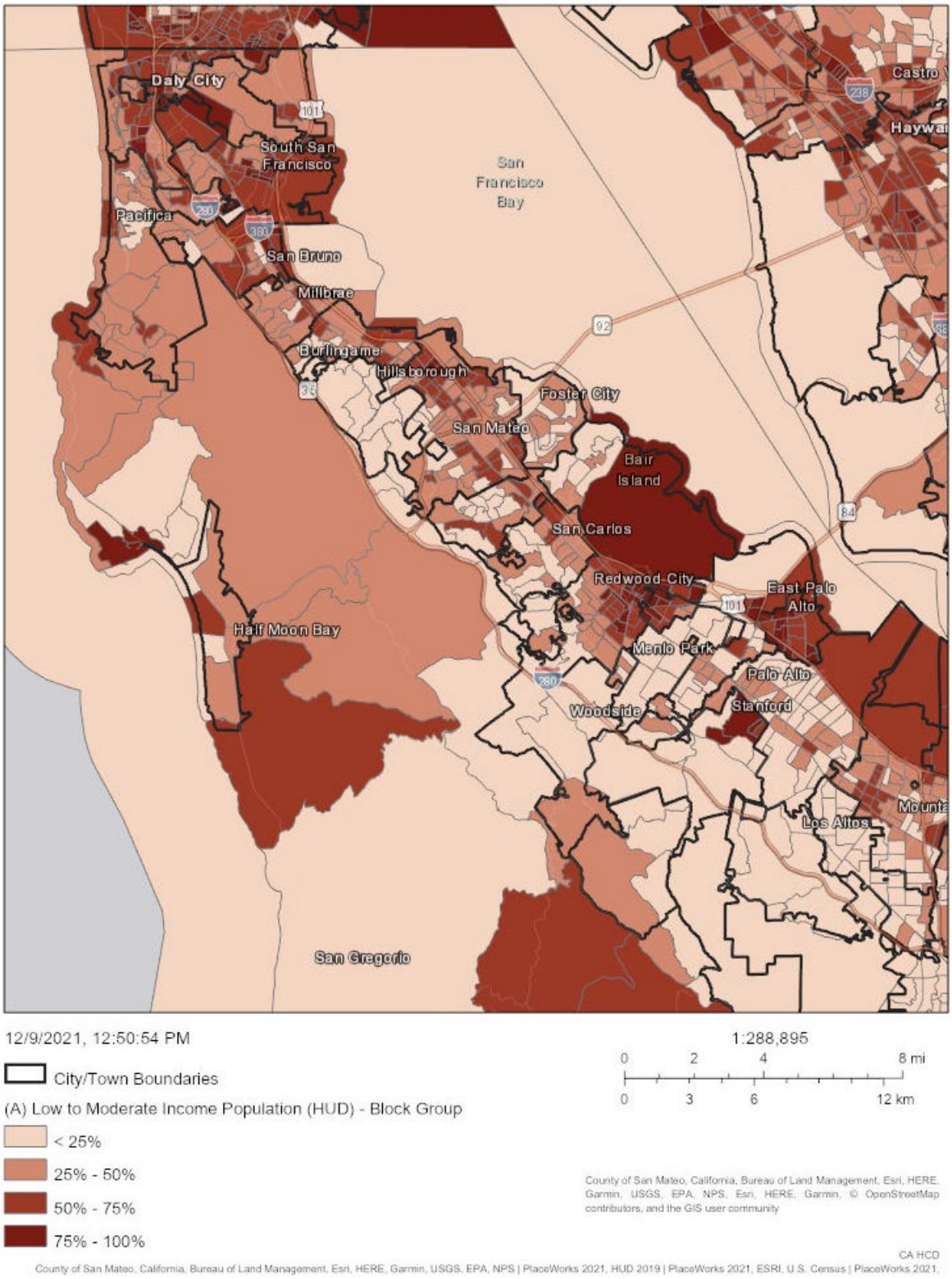
Source: ABAG Housing Needs Data Workbook

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



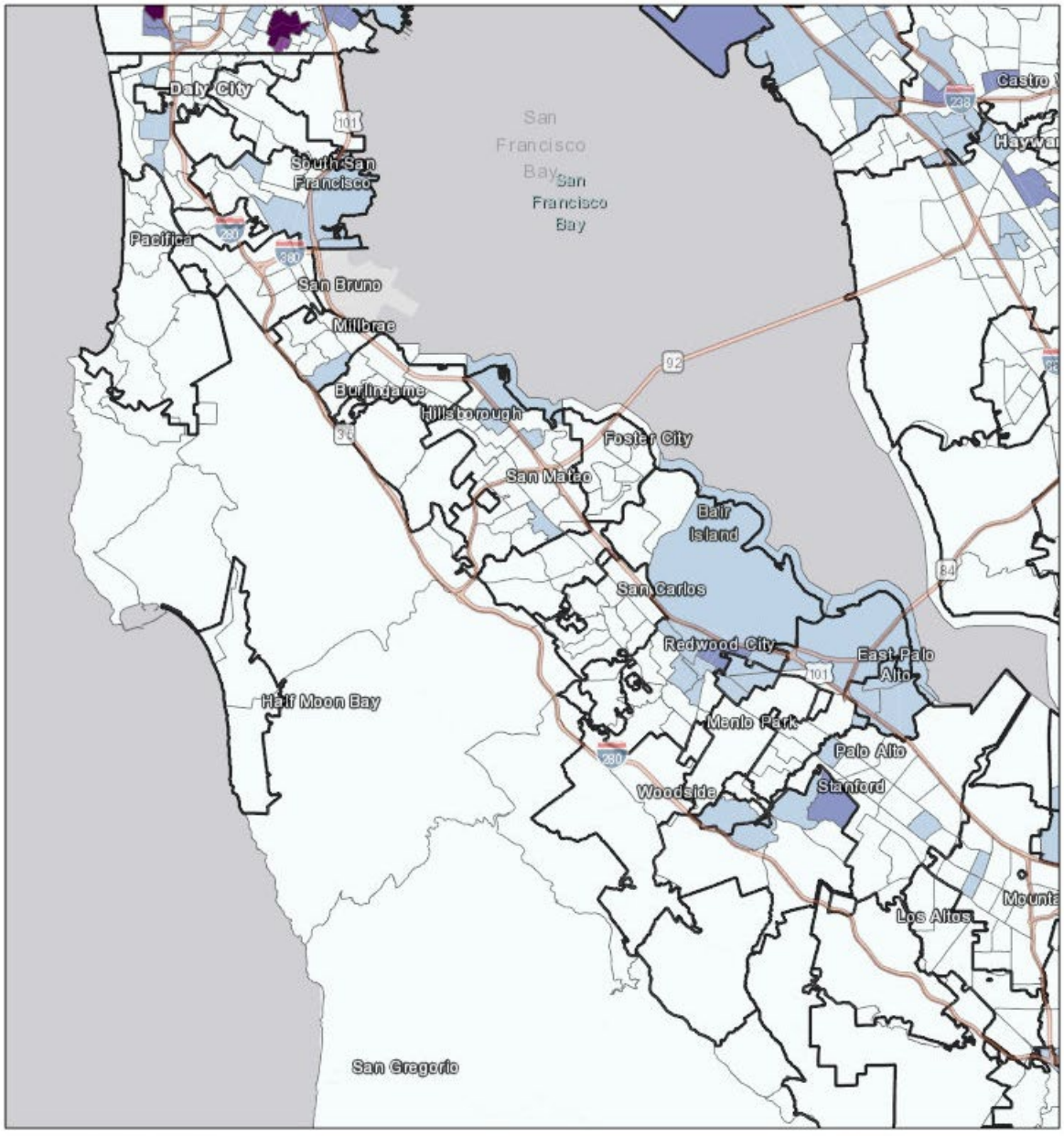
Source: California Department of Housing and Community Development AFFH Data Viewer

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



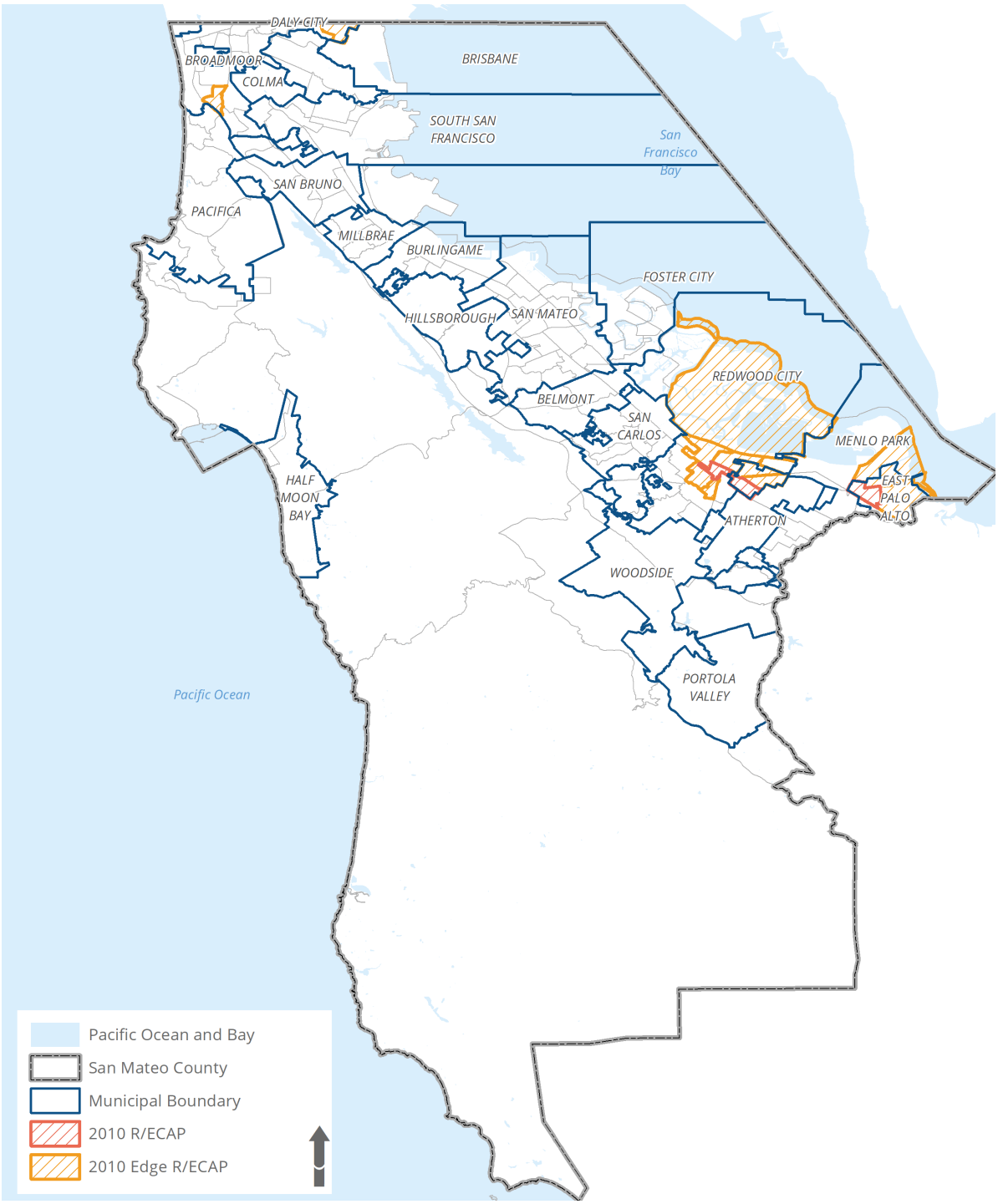
Source: California Department of Housing and Community Development AFFH Data Viewer

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



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

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

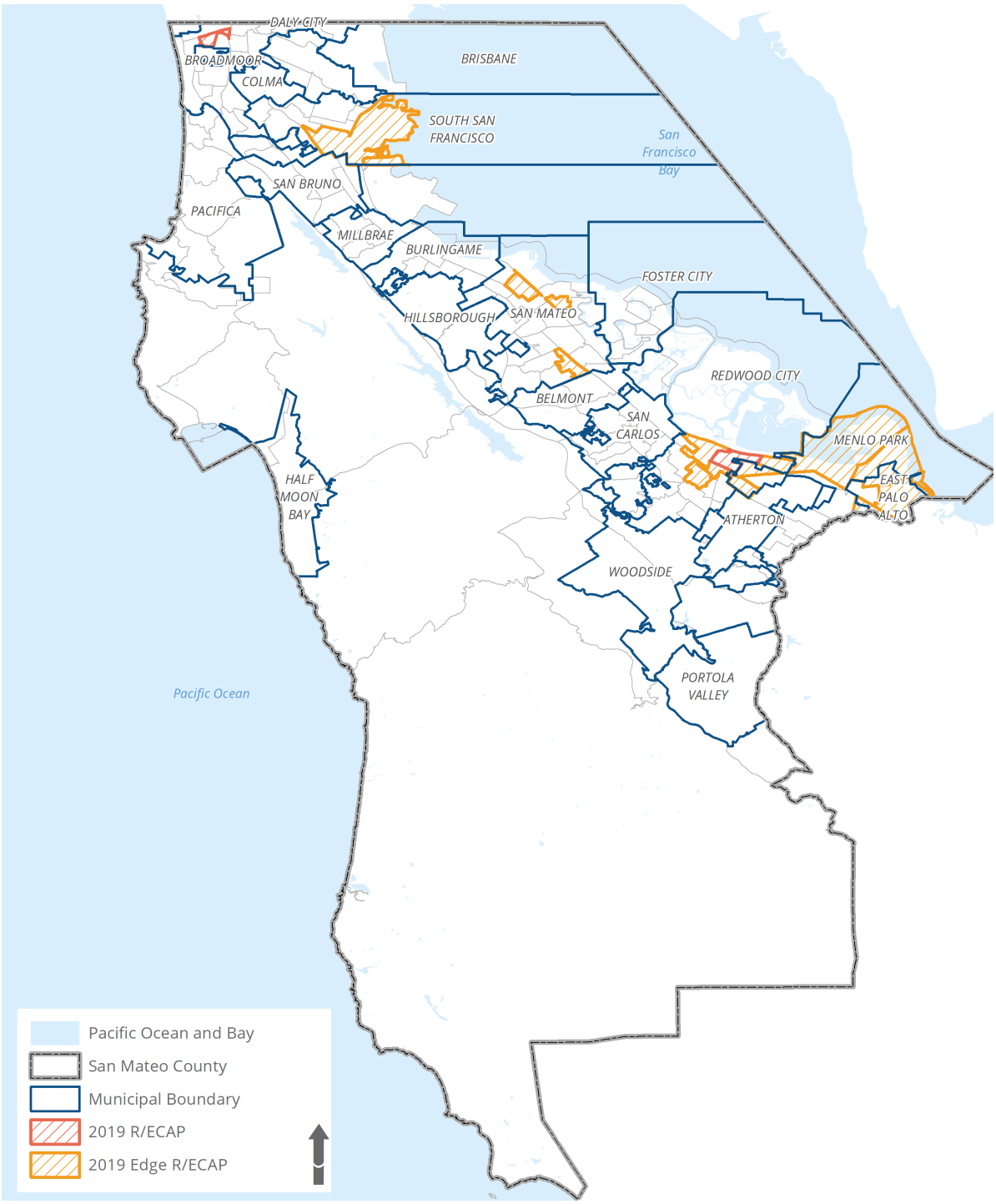


Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority)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

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

Figure II-30.

R/ECAPs and Edge R/ECAPs, 2019

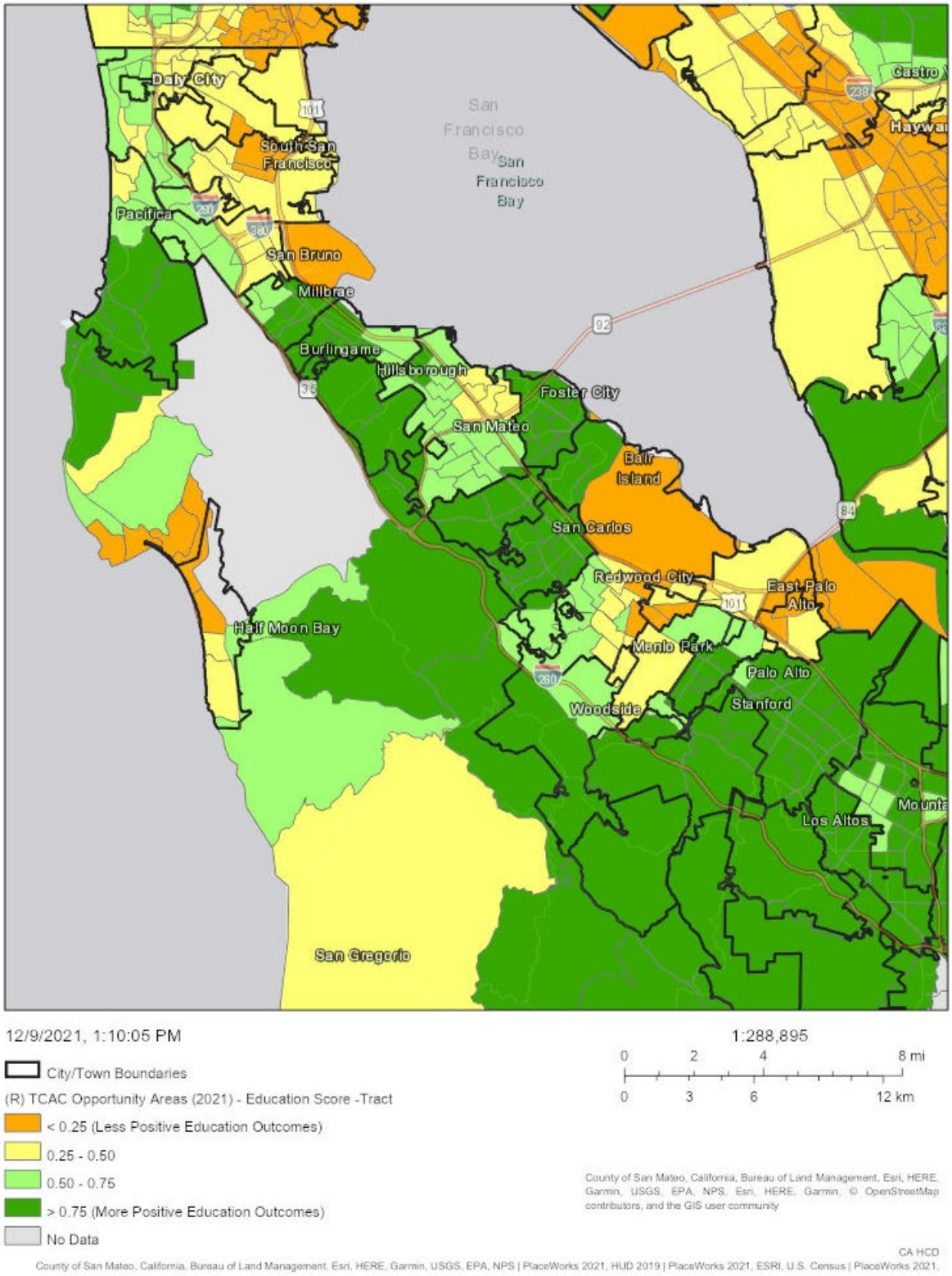


Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority)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

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

Figure III-1.

TCAC Opportunity Areas Education Score by Census Tract, 2021

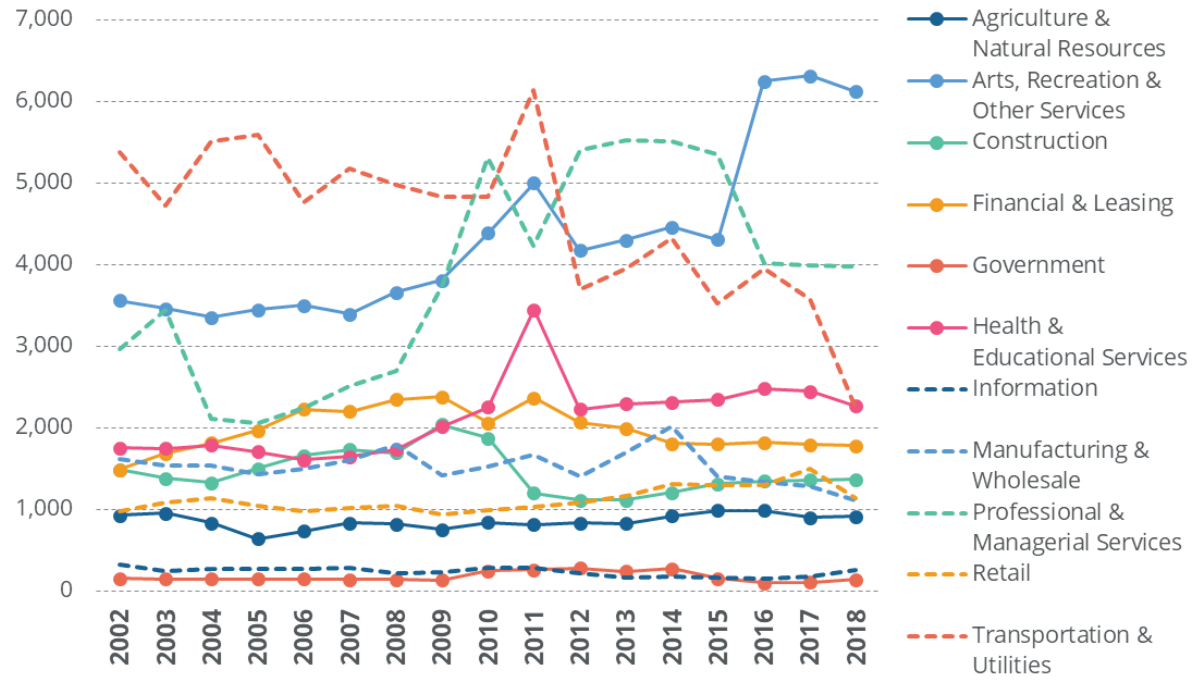


Source: California Department of Housing and Community Development AFFH Data Viewer

Employment

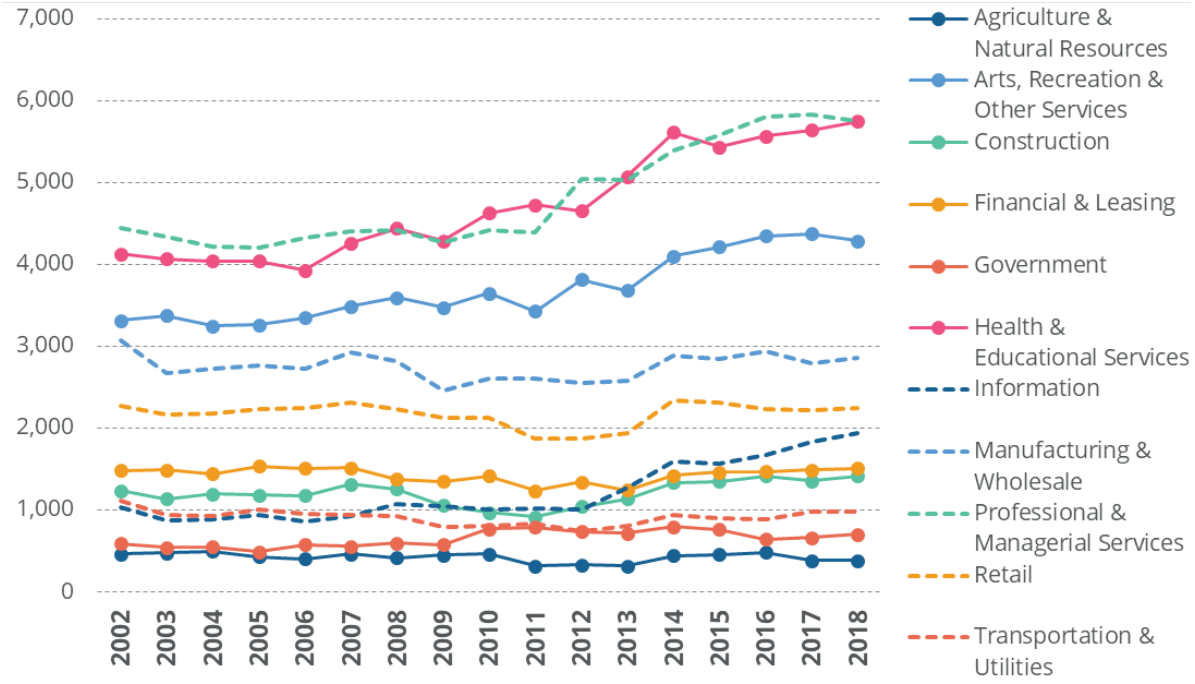
Figure III-2.

Jobs by Industry, Unincorporated San Mateo County, 2002-2018



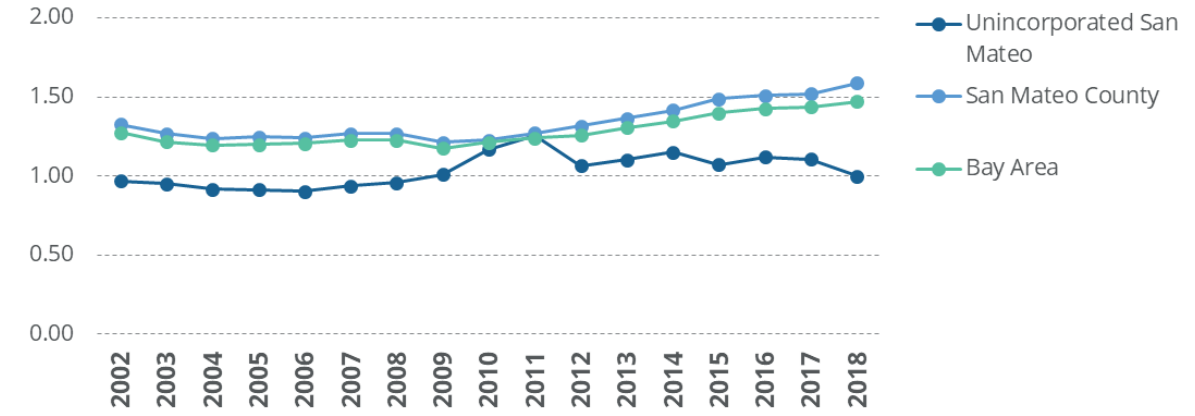
Source: ABAG Housing Needs Data Workbook

Figure III-3.
Job Holders by Industry, Unincorporated San Mateo County, 2002-2018



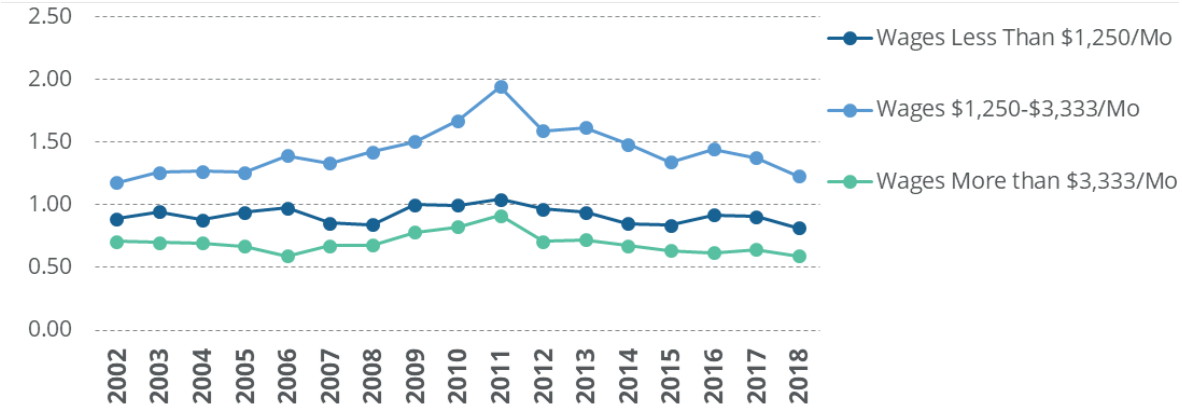
Source: ABAG Housing Needs Data Workbook

Figure III-4.
Jobs to Household Ratio, Unincorporated San Mateo County, 2002-2018



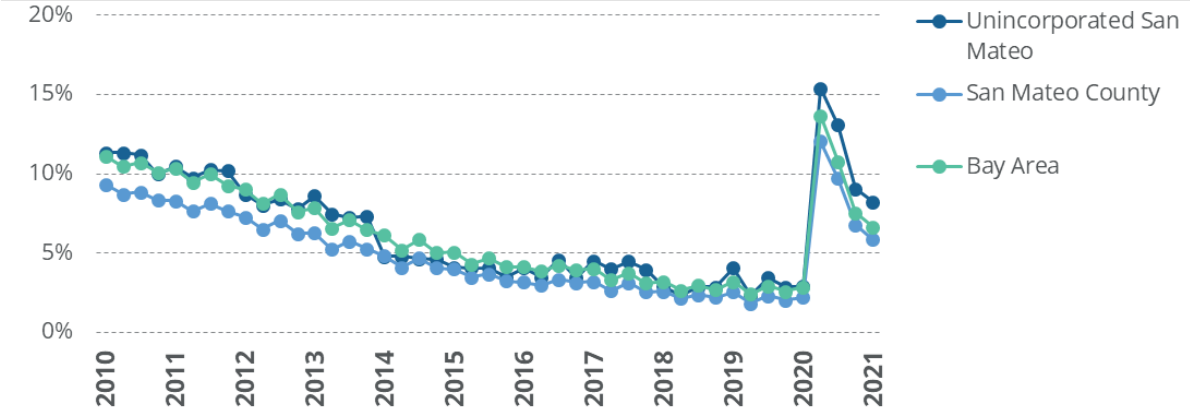
Source: ABAG Housing Needs Data Workbook

Figure III-5.
Jobs to Worker Ratio by Wage, Unincorporated San Mateo County, 2002-2018



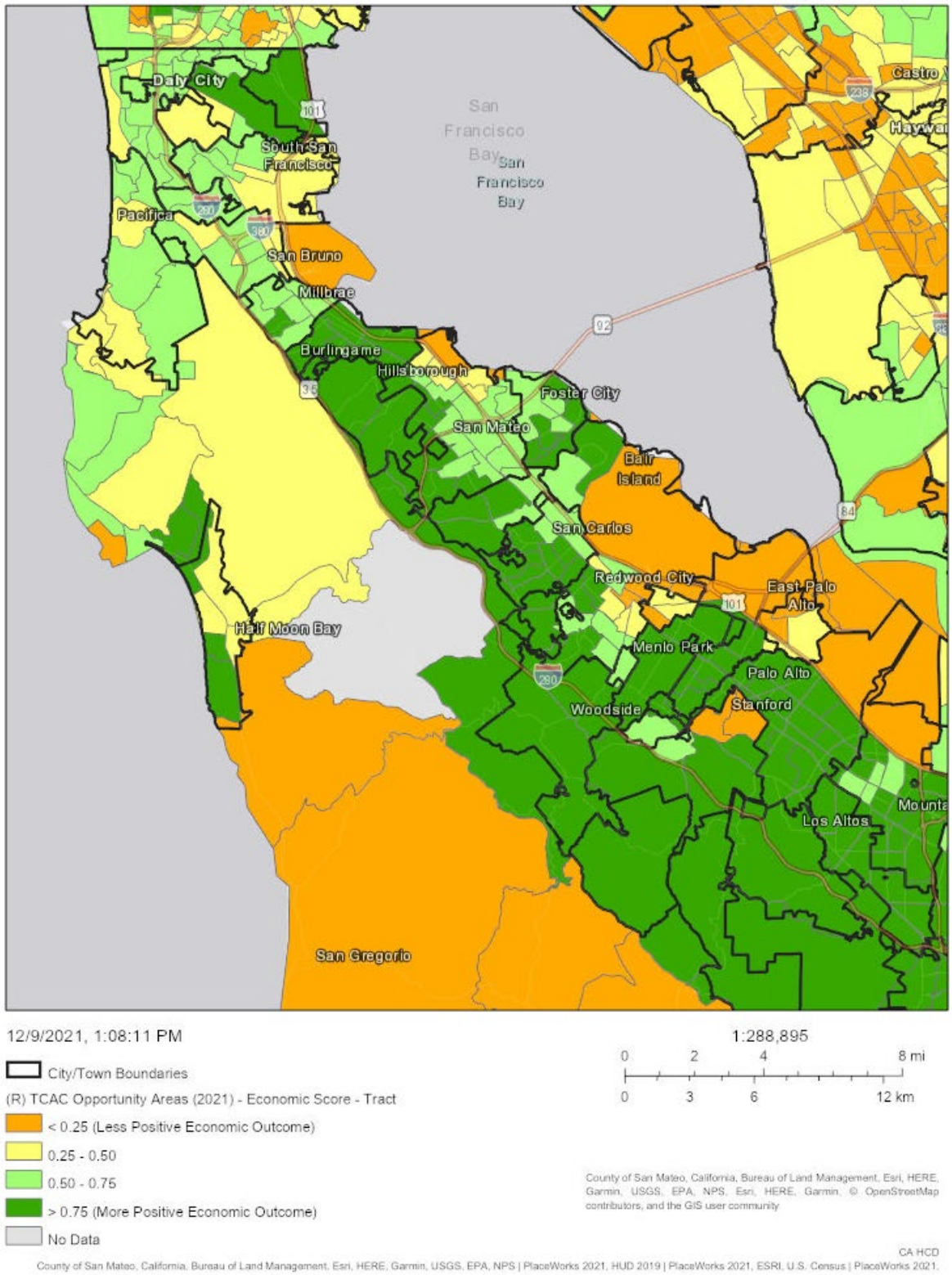
Source: ABAG Housing Needs Data Workbook

Figure III-6.
Unemployment Rate, 2010-2021



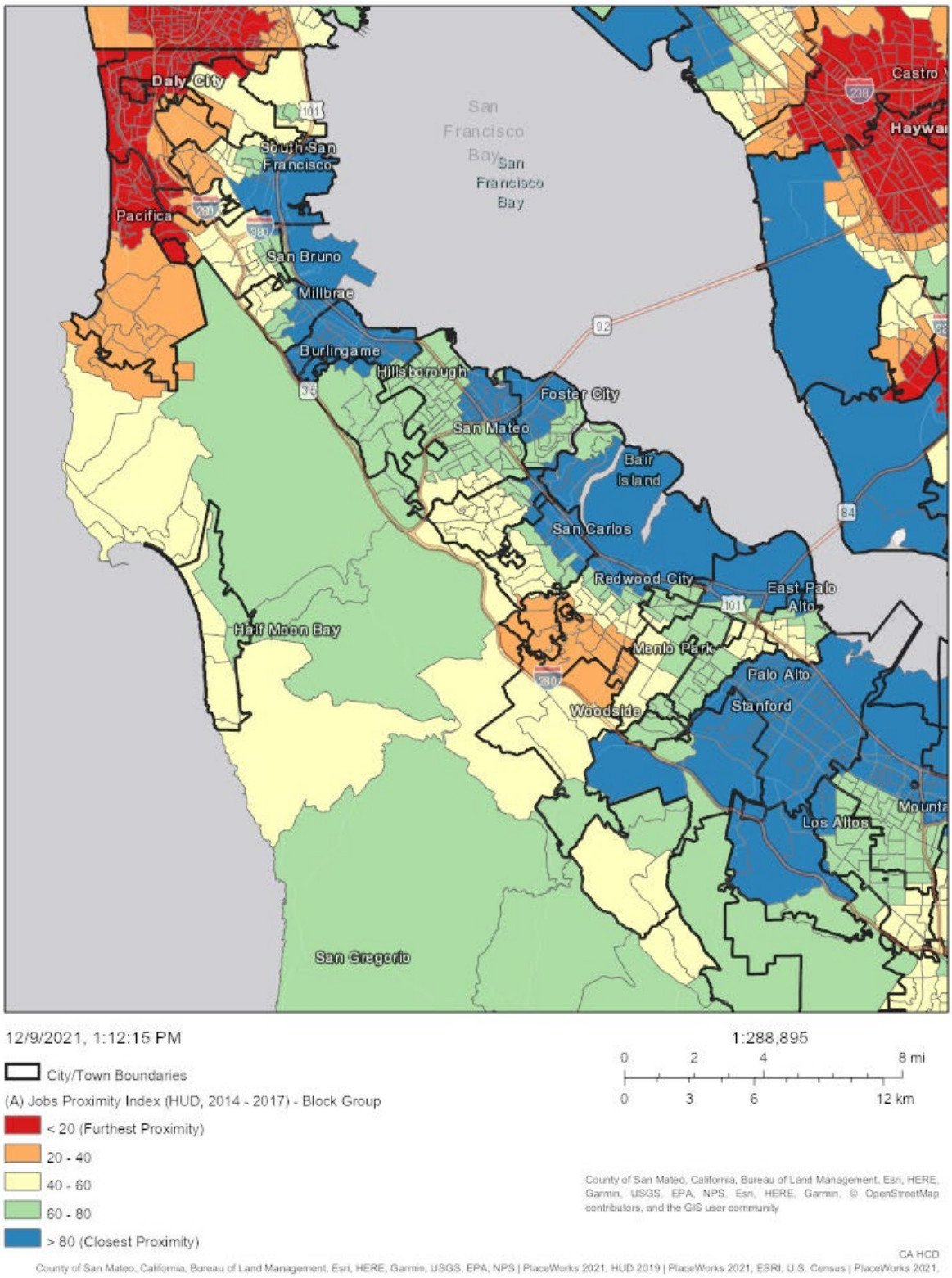
Source: ABAG Housing Needs Data Workbook

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



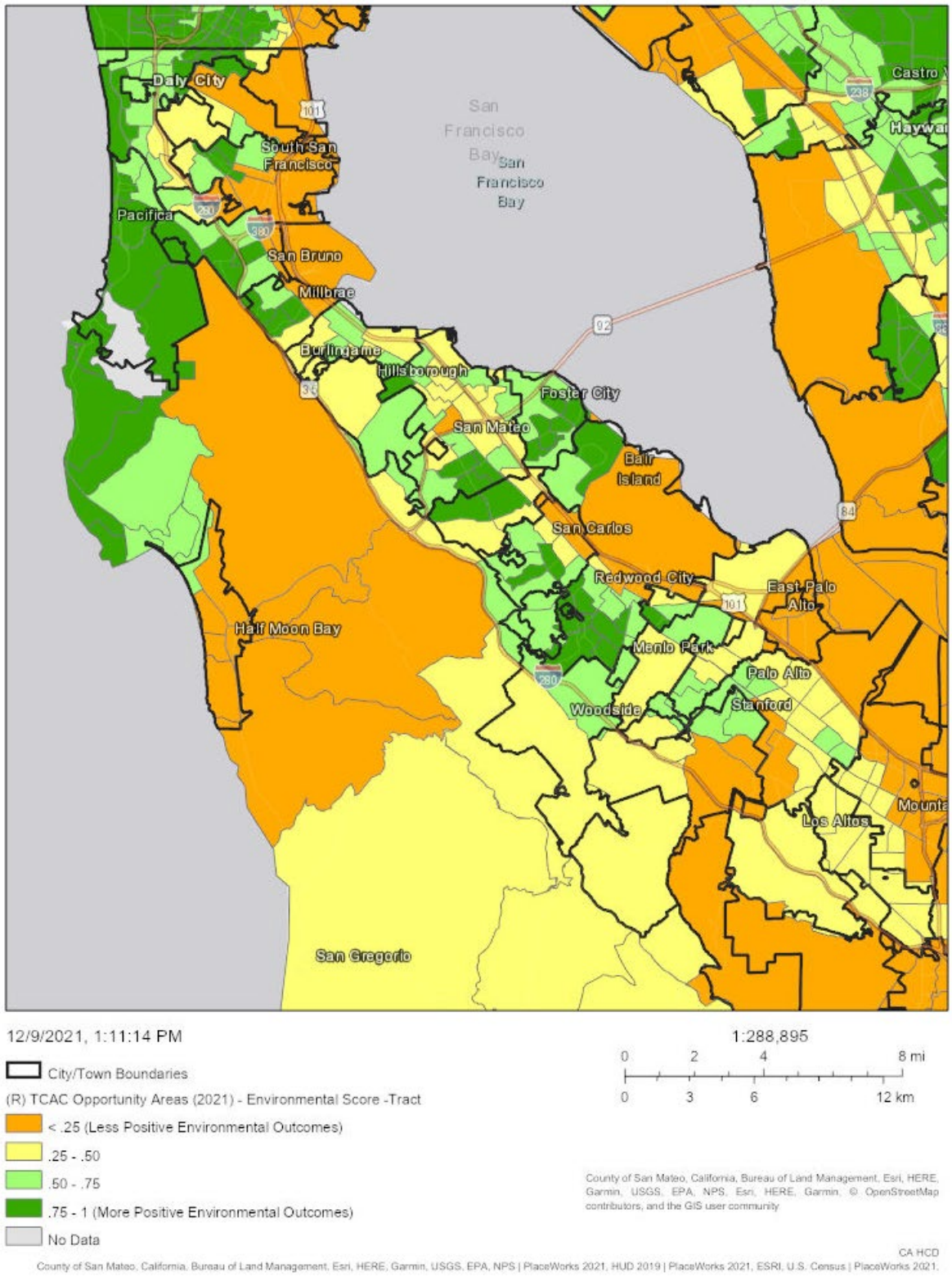
Source: California Department of Housing and Community Development AFFH Data Viewer

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



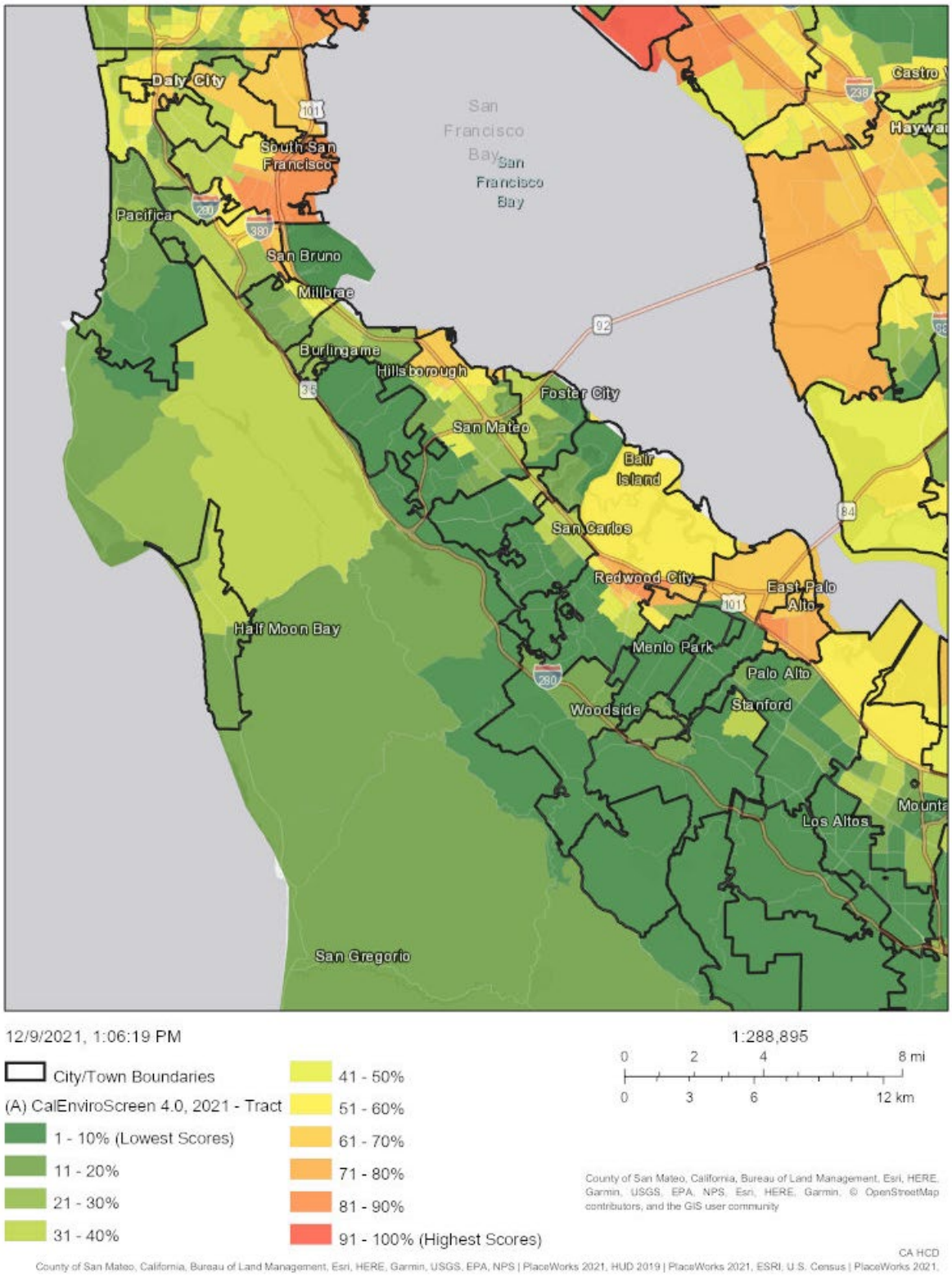
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-9.
TCAC Opportunity Areas Environmental Score by Census Tract, 2021



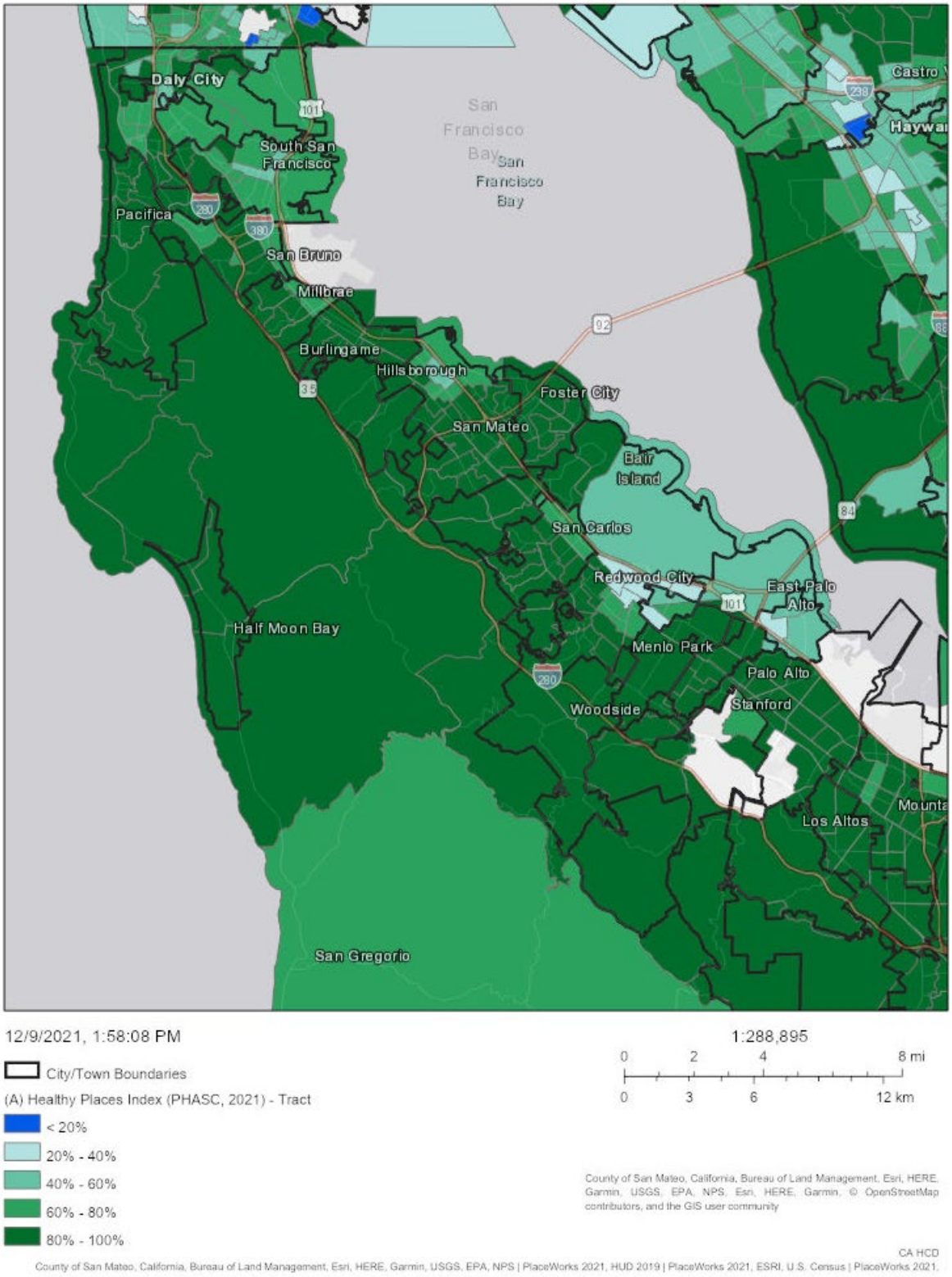
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-10.
CalEnviroScreen by Census Tract, 2021



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

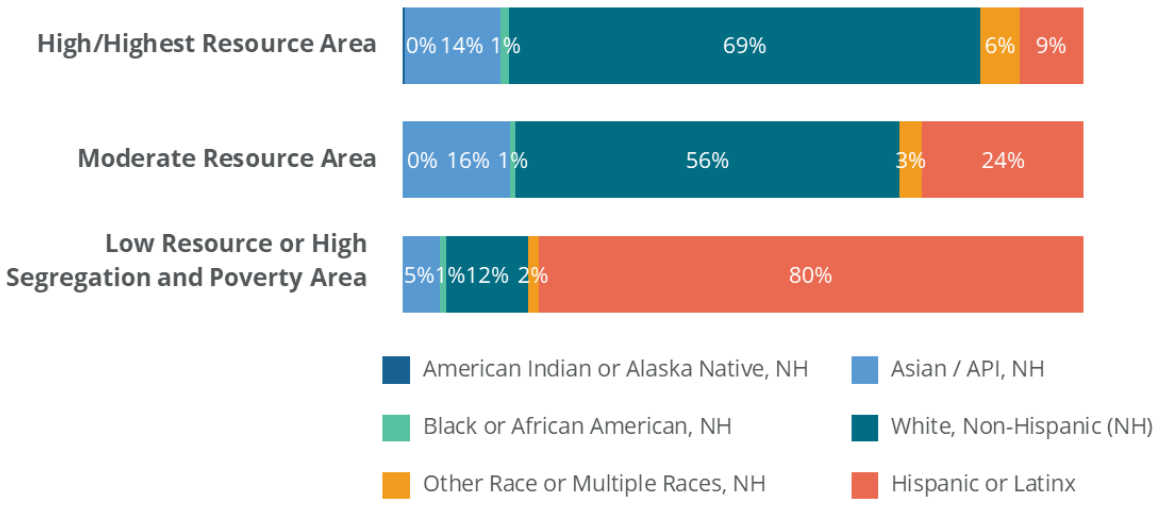
Figure III-11.
Healthy Places Index by Census Tract, 2021



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

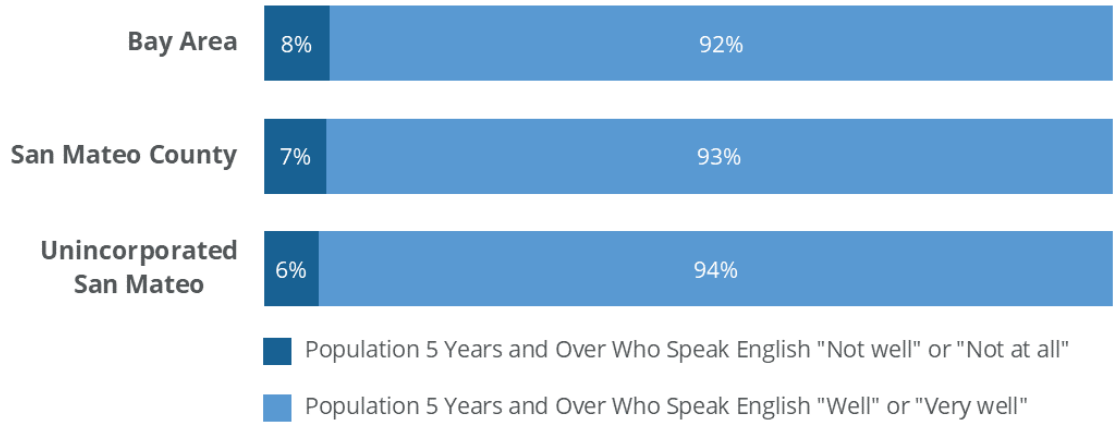
Patterns in disparities in access to opportunity.

Figure III-12.
Population Living in Moderate and High Resource Ares by Race and Ethnicity, Unincorporated San Mateo County, 2019



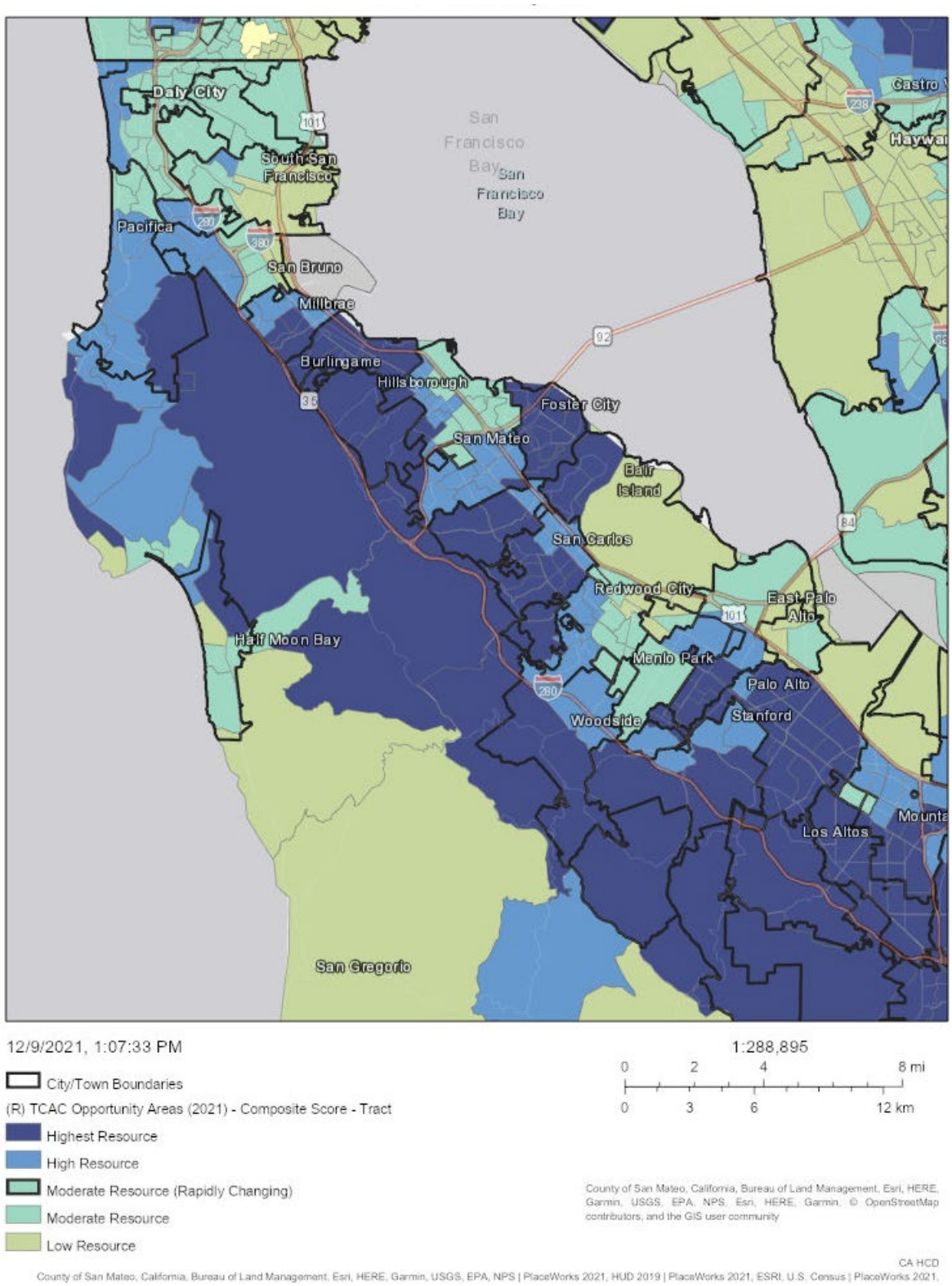
Source: ABAG Housing Needs Data Workbook

Figure III-13.
Population with Limited English Proficiency, Unincorporated San Mateo County, 2019



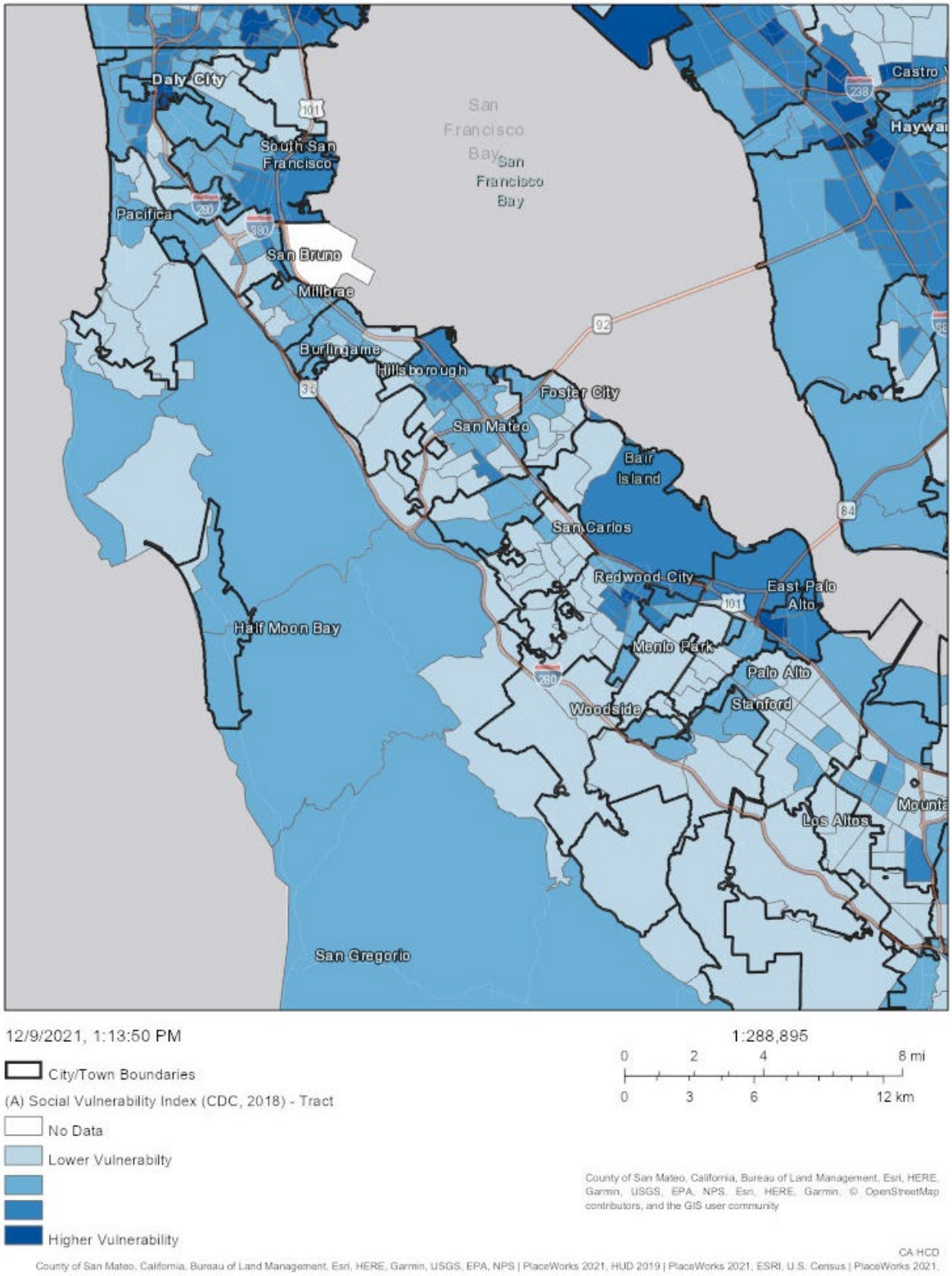
Source: ABAG Housing Needs Data Workbook

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



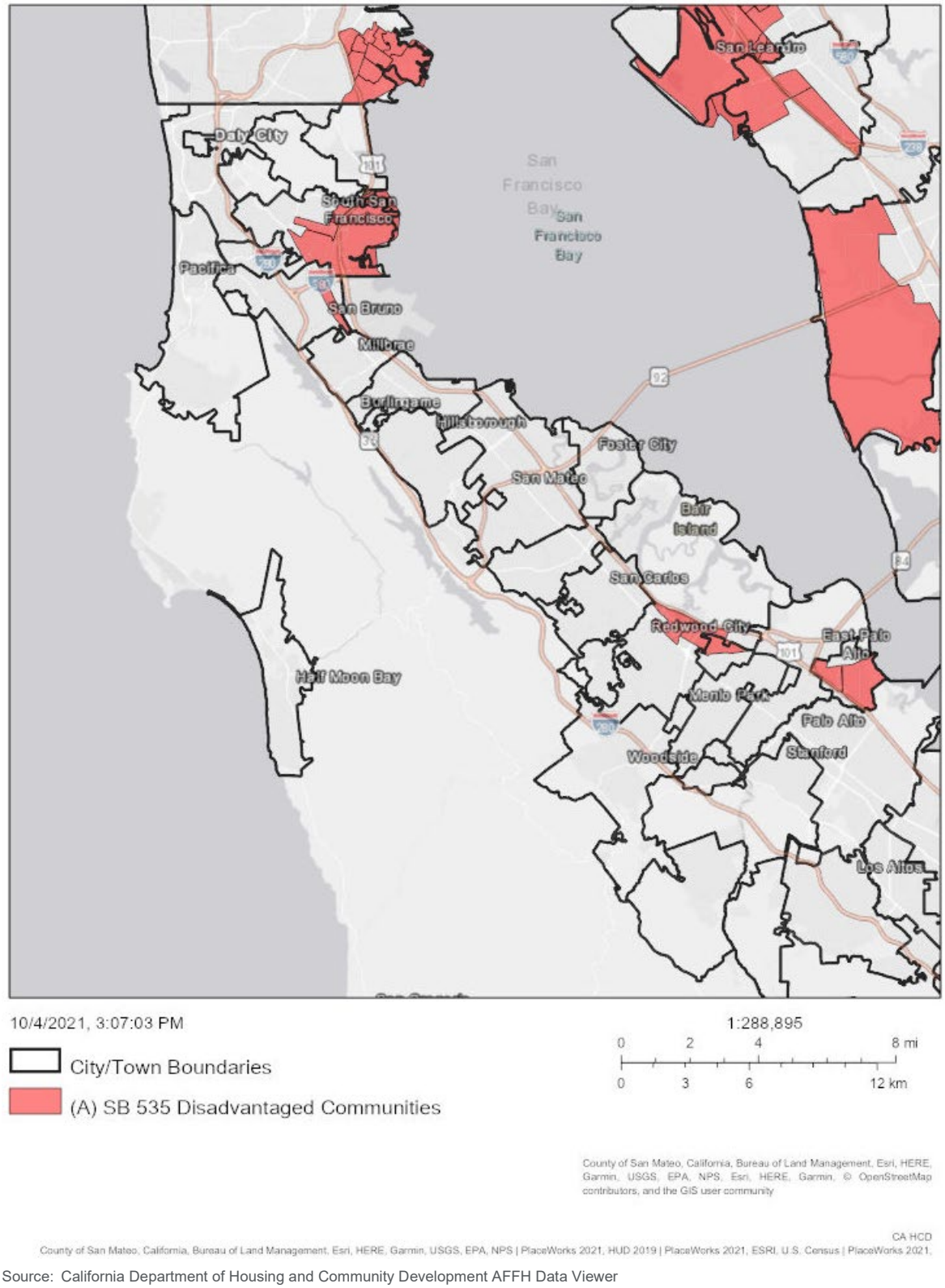
Source: California Department of Housing and Community Development AFFH Data Viewer

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



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

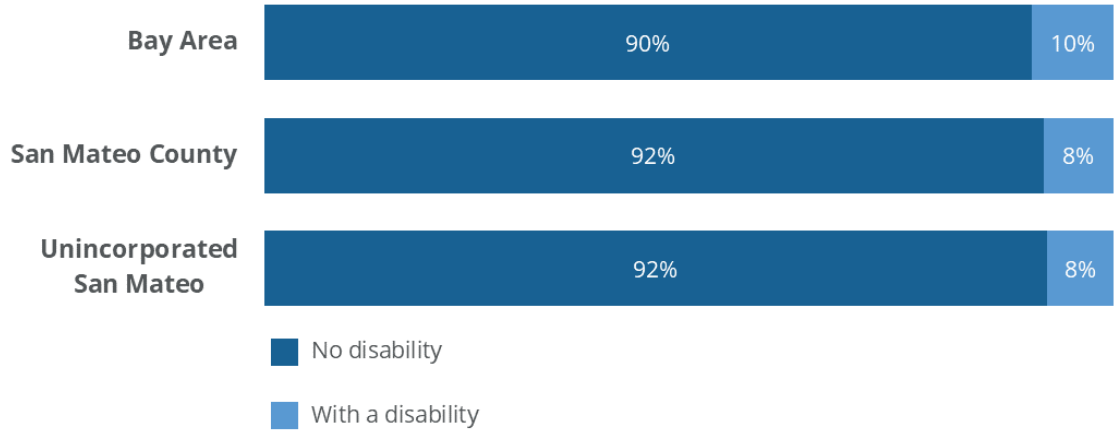
Figure III-16.
SB 535 Disadvantaged Communities



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

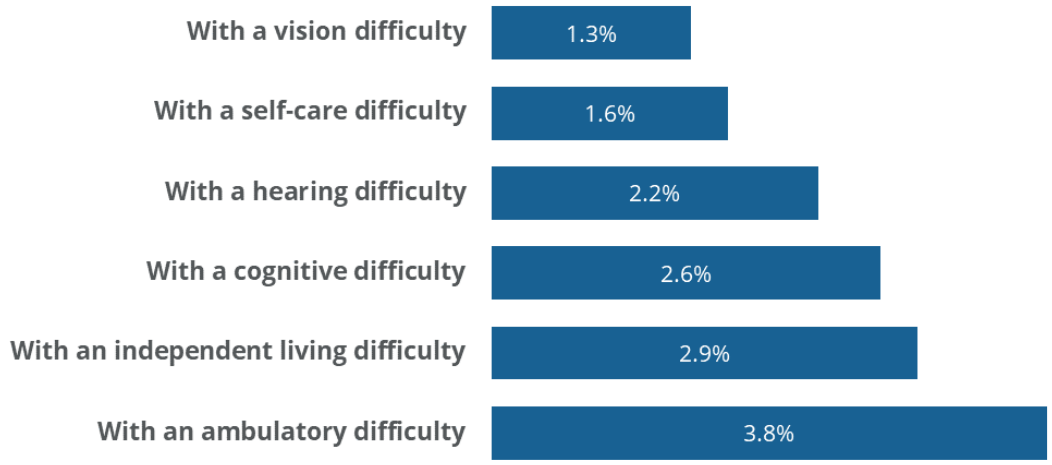
Disparities in access to opportunity for persons with disabilities.

Figure III-17.
Population by Disability Status, Unincorporated San Mateo County, 2019



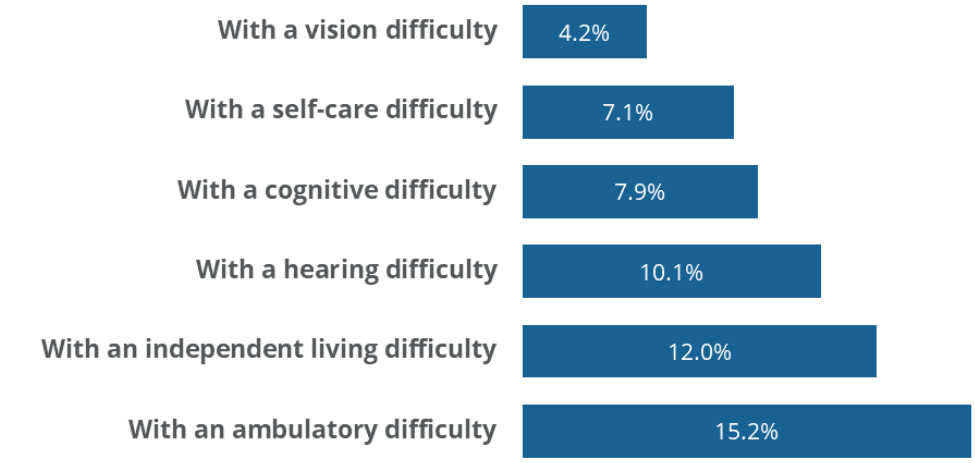
Source: ABAG Housing Needs Data Workbook

Figure III-18.
Disability by Type for the Non-Institutionalized Population 18 Years and Over, Unincorporated San Mateo County, 2019



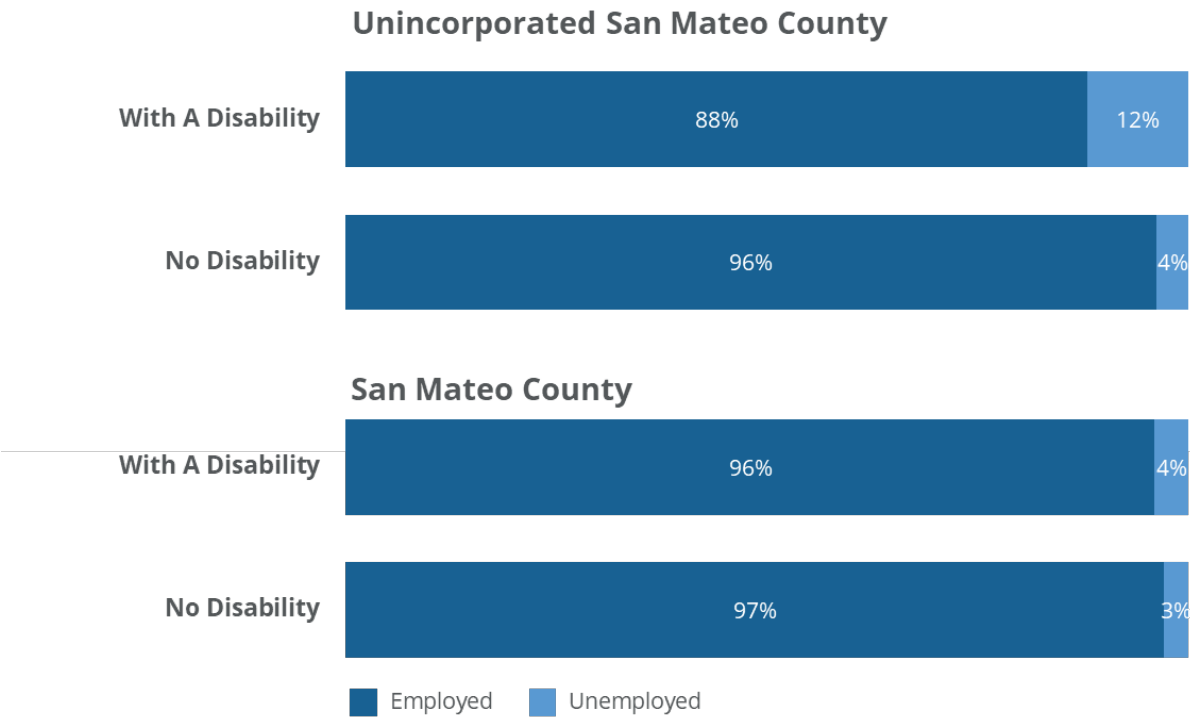
Source: ABAG Housing Needs Data Workbook

Figure III-19.
Disability by Type for Seniors (65 years and over), Unincorporated San Mateo County, 2019



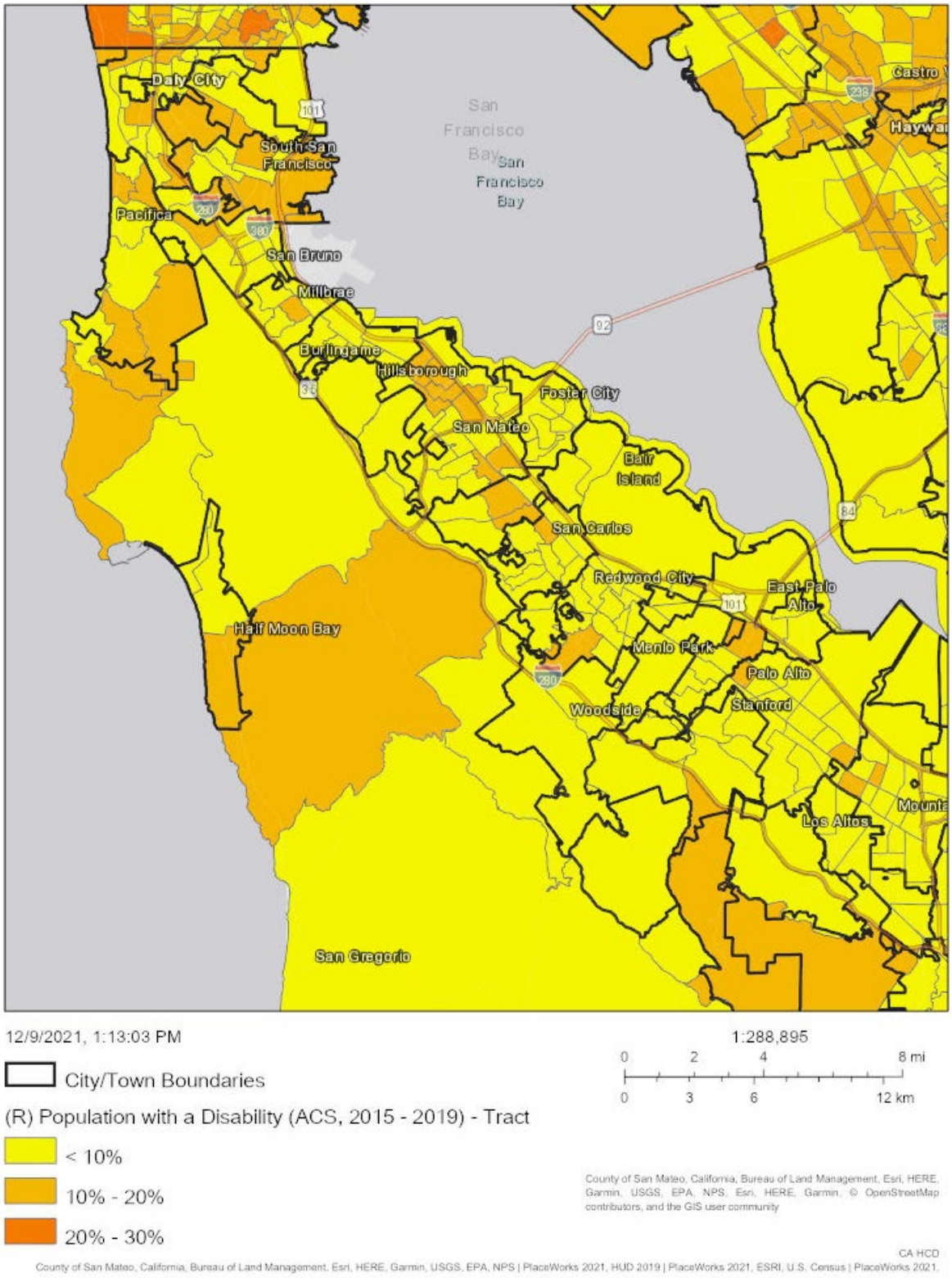
Source: ABAG Housing Needs Data Workbook

Figure III-20.
Employment by Disability Status, 2019



Source: ABAG Housing Needs Data Workbook

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



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

Figure III-22
[PLACEHOLDER] San Mateo County Housing Policies and Programs Analysis

San Mateo County Housing Policies and Programs

Compiled by the Association of Bay Area Governments, February 2016 update; revised July 2016 by San Mateo County staff with updates from 21 Elements

Affordable Housing Policies and Programs	Atherton	Belmont	Brisbane	Burlingame	Colma	Daly City	East Palo Alto	Foster City	Half Moon Bay*	Hillsborough	Menlo Park	Millbrae*	Pacifica	Portola Valley*	Redwood City	San Bruno*	San Carlos	San Mateo	South San Francisco	Woodside	San Mateo County
Reduced Parking Requirements	N	UC	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	UC	Y	Y	Y	N	N
Streamlined Permitting Process	N	N	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N	N	Y	UC	N	N	Y	N	N
Graduated Density Bonus (parcel assembly)	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	N	Y	N	Y	N	N	N
Form-based codes	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	Y	N	Y	Y	N	N	N
Mixed Use Zoning	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
Housing Overlay Zone	N	N	N	Y	N	N	UC	N	N	N	Y	N	N	N	UC	N	N	Y	N	N	N
Density Bonus Ordinances	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	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	Y	N	Y
Condominium Conversion Ordinance	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	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	Y	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y
SRO Preservation Ordinances	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N
Homeowner Rehabilitation program	N	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N	N	Y	Y	Y	N	Y	Y	Y
Other Anti-Displacement Strategies	N	N	N	N	N	N	Y	Y	Y	N	Y	Y	N	N	N	N	N	Y	N	N	Y
Reduced Fees or Waivers	N	N	Y	N	N	Y	UC	Y	N	Y	N	N	N	Y	Y	Y	N	N	Y	N	Y
General Fund Allocation Incl. former RDA "Boomerang" Funds	N	N	Y	N	N	N	Y	N	N	N	Y	N	N	N	N	N	UC	N	N	N	N
In-Lieu Fees (Inclusionary Zoning)	N	N	N	UC	N	Y	Y	N	N	N	Y	Y	Y	Y	Y	Y	Y	N	N	N	Y
Housing Development Impact Fee	N	UC	Y	UC	UC	Y	Y	N	N	N	Y	N	N	Y	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	UC	UC	N	Y
Other taxes or fees dedicated to housing	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	N	N
Locally Funded Homebuyer Assistance Programs	N	Y	Y	N	N	N	UC	Y	N	N	Y	N	N	N	Y	N	N	N	N	N	N
Tenant-Based Assistance	N	N	N	N	N	Y	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N
Home-sharing programs	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N	Y	N	Y	Y
Has Public Housing? (Y/N)	N	N	N	N	N/A	Y	N	N	N/A	N	N	N/A	N	N/A	N	N/A	N	N	N/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	Y
Has Emergency Shelters? (Y/N)	N	N	N	N	N/A	N	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	N	Y	N/A	N	Y
Has Affordable Housing Complexes? (Y/N)	N	N	Y	N	N/A	Y	Y	N	N/A	N	Y	N/A	Y	N/A	Y	N/A	Y	Y	N/A	N	Y

ABAG tracked thirty housing policy and program types that represent the most prevalent and important strategies for fostering development of both market rate and affordable housing units. ABAG Staff compiled a summary of policies adopted by each jurisdiction based on the jurisdiction's certified 2007-2014 housing element, and sent the summary to local staff for verification. We have indicated instances in which we were not able to verify or obtain information.

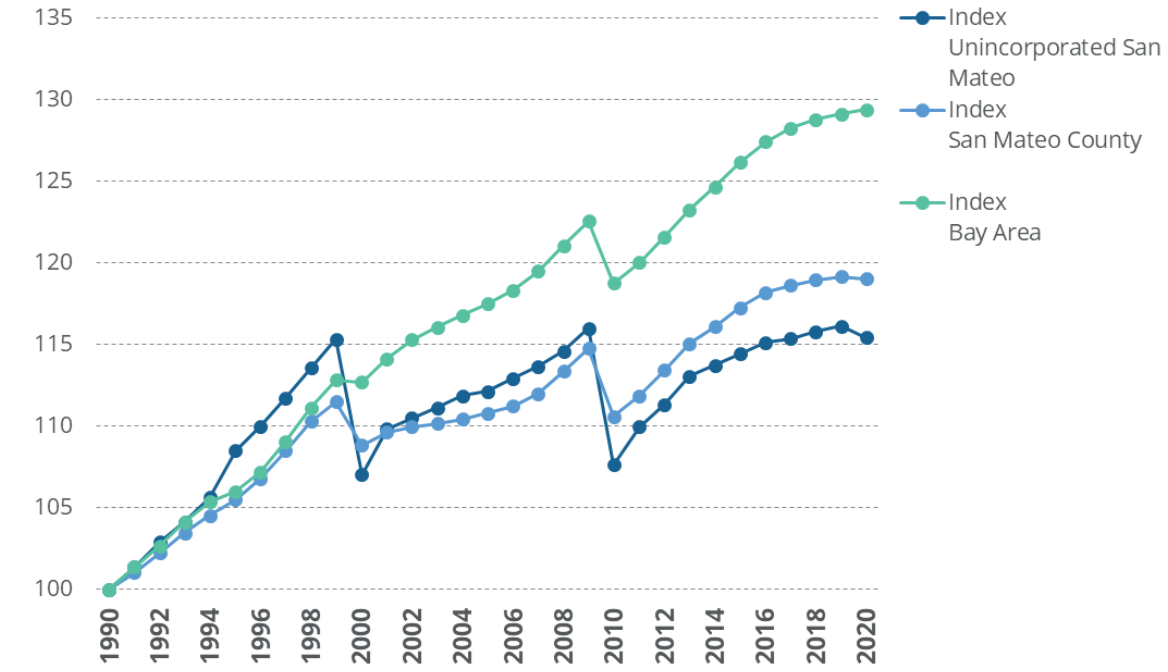
Legend:
Y: The policy or program is currently in effect in the jurisdiction
N: The policy or program is not in effect in the jurisdiction
UC: The policy or program is currently under consideration by the jurisdiction
N/A: Indicates information was unvailable for jurisdiction

Source: ABAG.

SECTION IV. Disproportionate Housing Needs

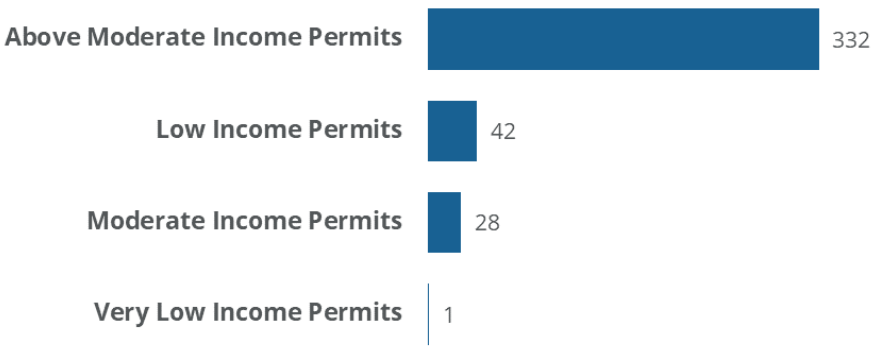
Housing needs.

Figure IV-1.
Population Indexed to 1990



Source: ABAG Housing Needs Data Workbook

Figure IV-2. Housing Permits Issued by Income Group, Unincorporated San Mateo County, 2015-2019



Source:
ABAG Housing Needs Data Workbook

Figure IV-3.
Housing Units by Year Built, Unincorporated San Mateo County, 2015-2019

Source:
ABAG Housing Needs Data Workbook

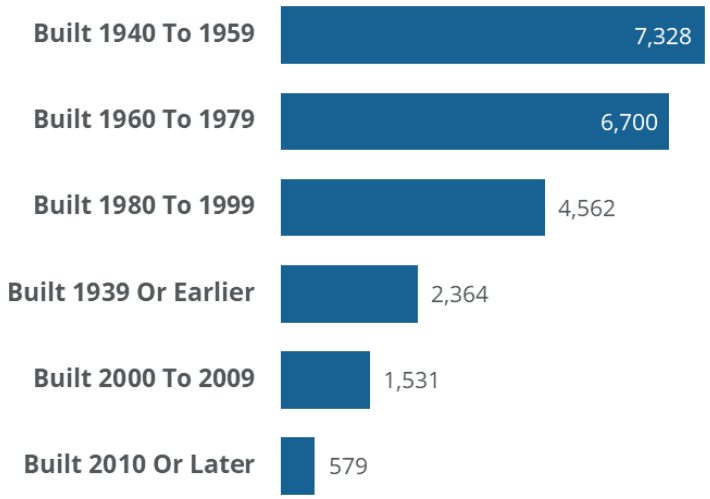
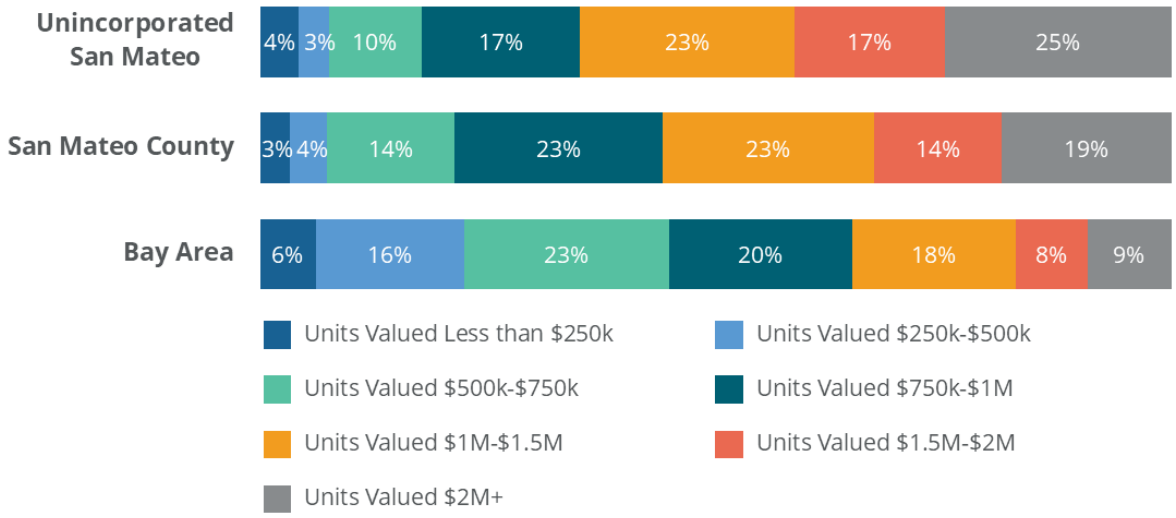
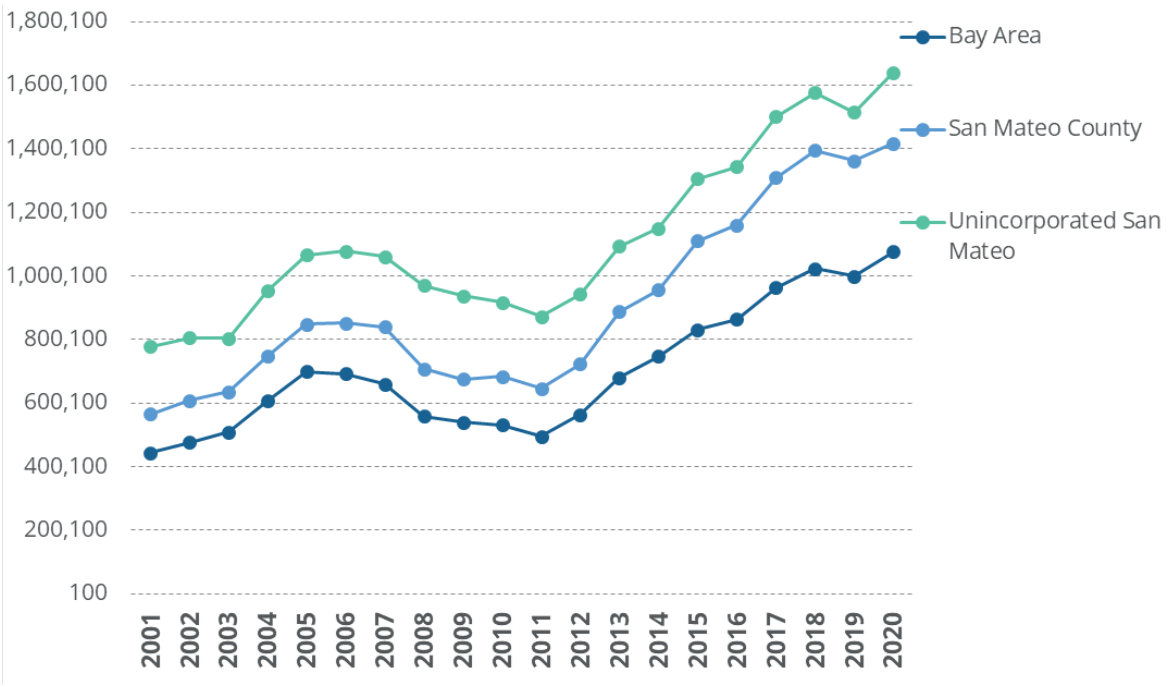


Figure IV-4.
Distribution of Home Value for Owner Occupied Units, 2019



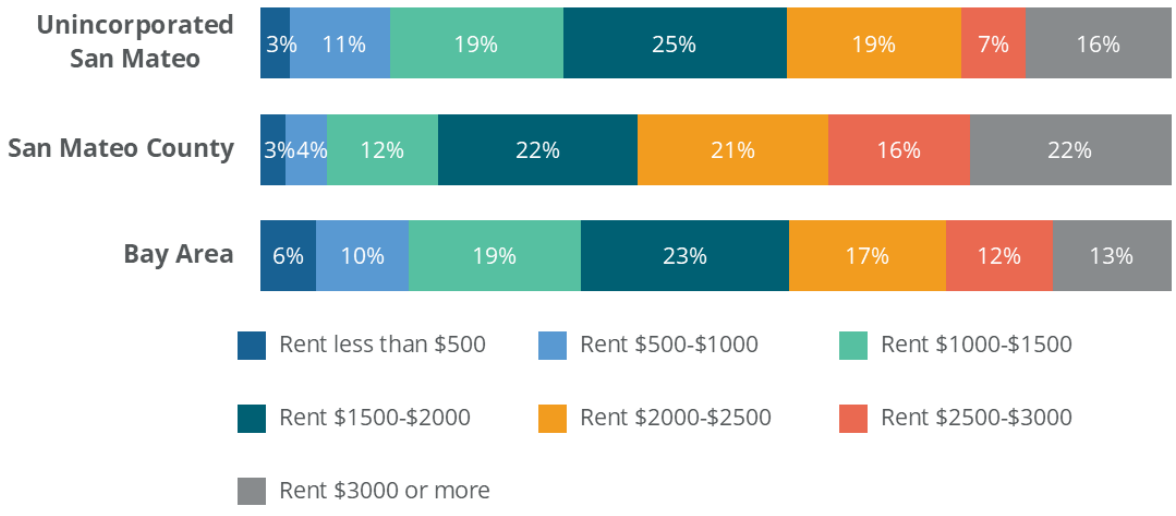
Source: ABAG Housing Needs Data Workbook

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



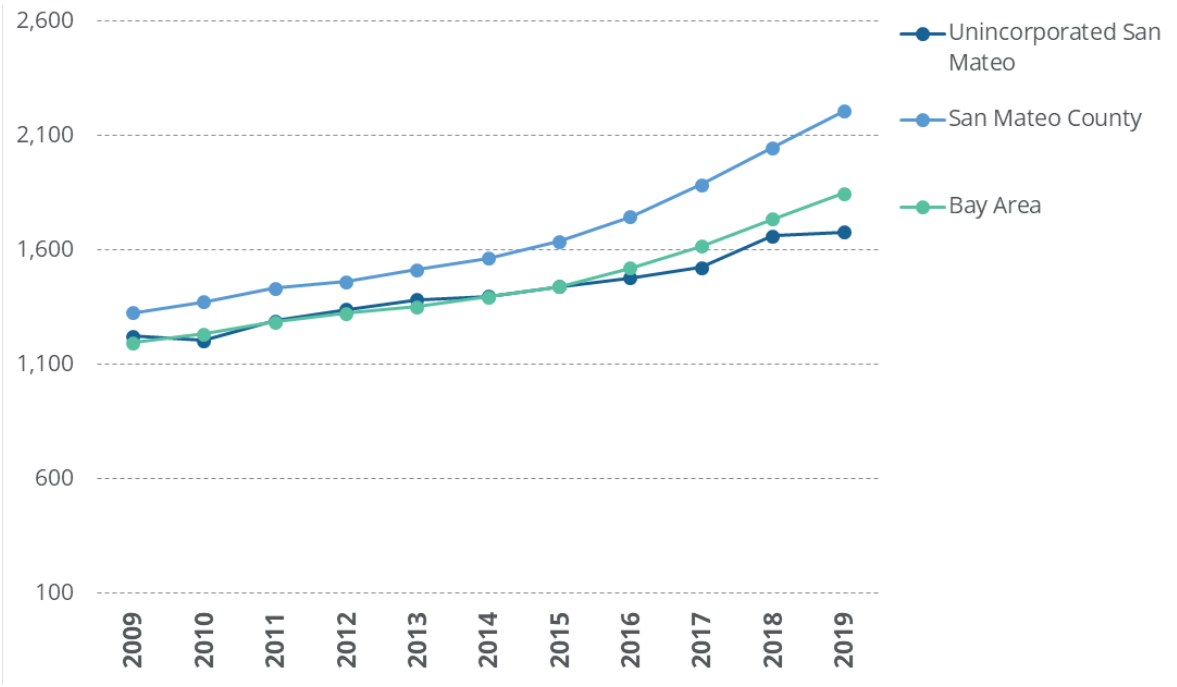
Source: ABAG Housing Needs Data Workbook

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



Source: ABAG Housing Needs Data Workbook

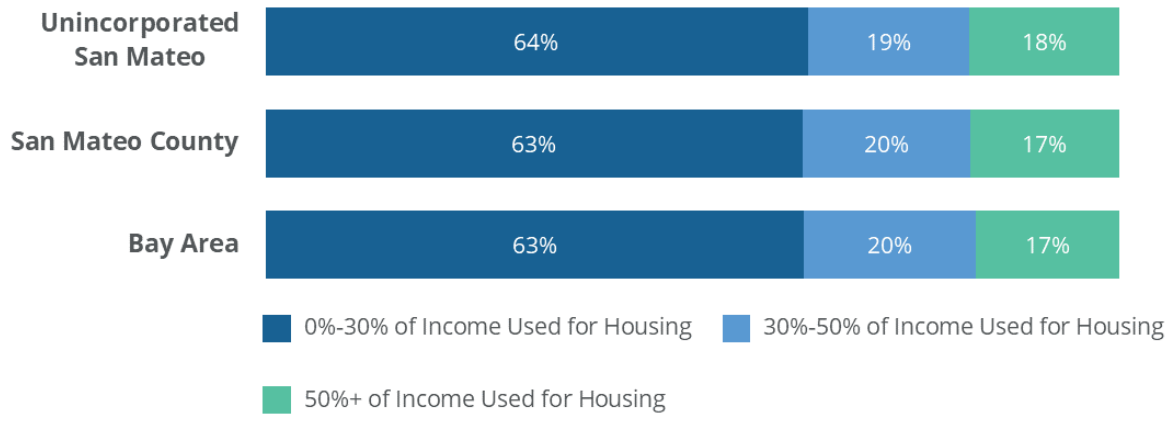
Figure IV-7.
Median Contract Rent, 2009-2019



Source: ABAG Housing Needs Data Workbook

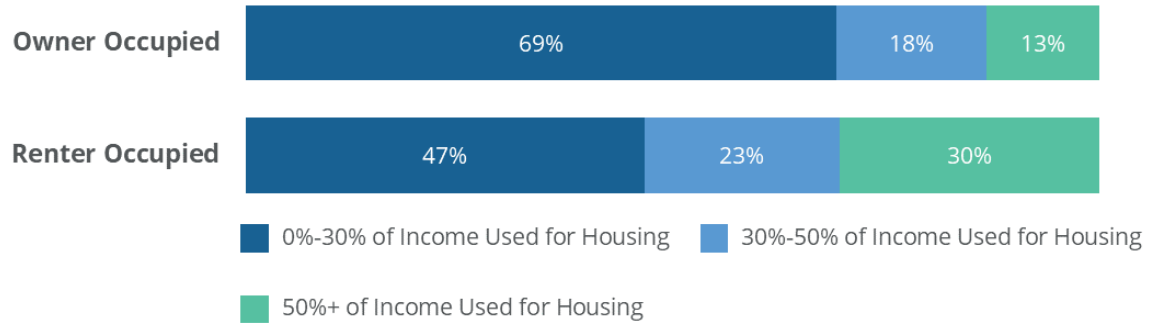
Cost burden and severe cost burden.

Figure IV-8.
Overpayment (Cost Burden) by Jurisdiction, 2019



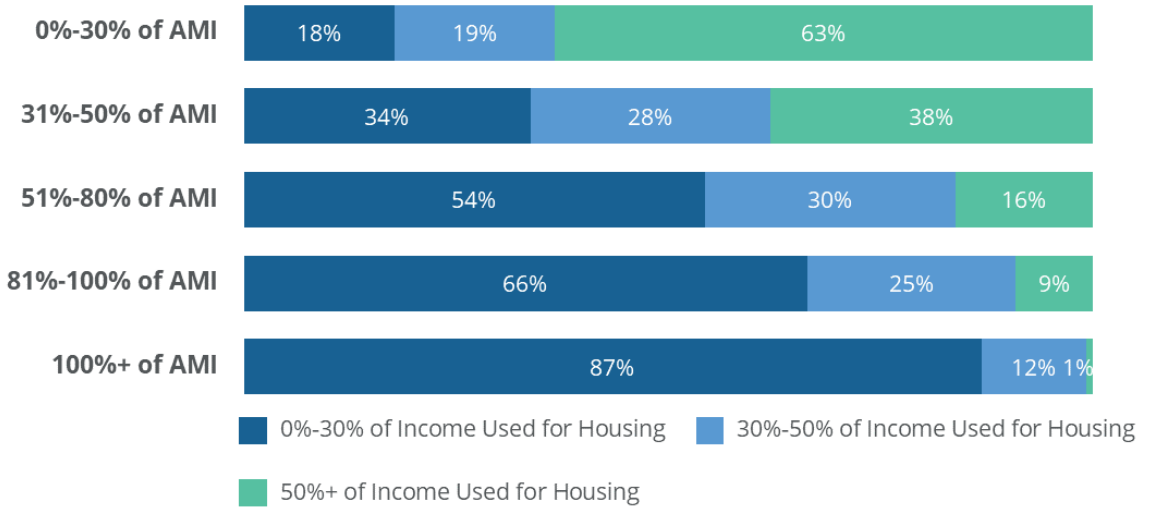
Source: ABAG Housing Needs Data Workbook

Figure IV-9.
Overpayment (Cost Burden) by Tenure, Unincorporated San Mateo County, 2019



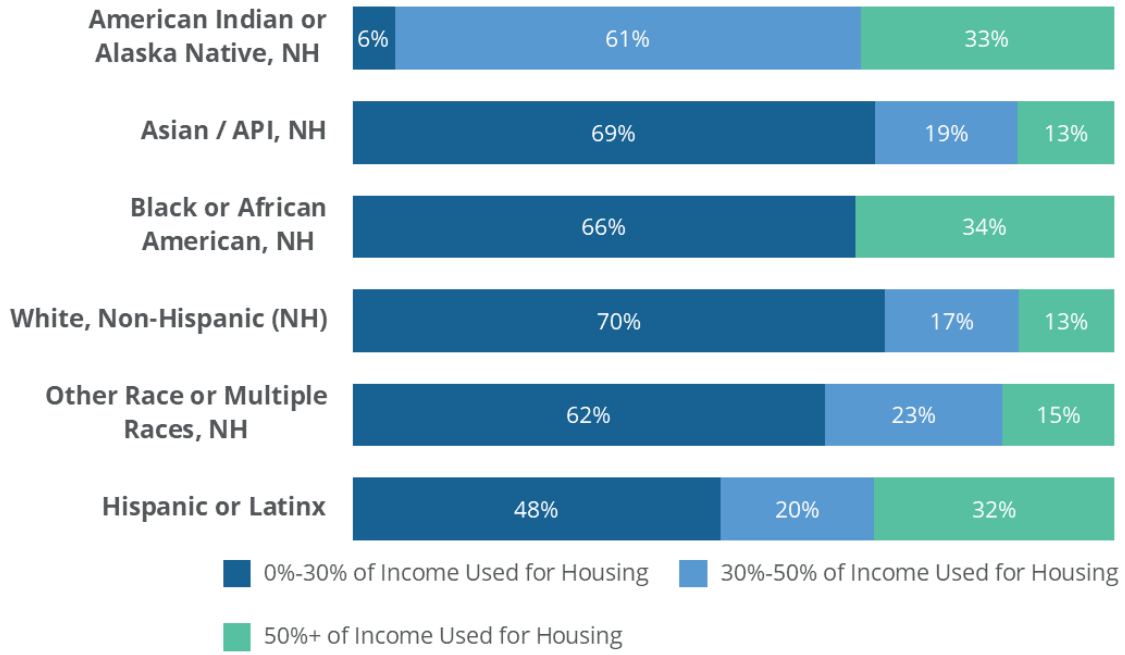
Source: ABAG Housing Needs Data Workbook

Figure IV-10.
Overpayment (Cost Burden) by Area Median Income (AMI), Unincorporated San Mateo County, 2019



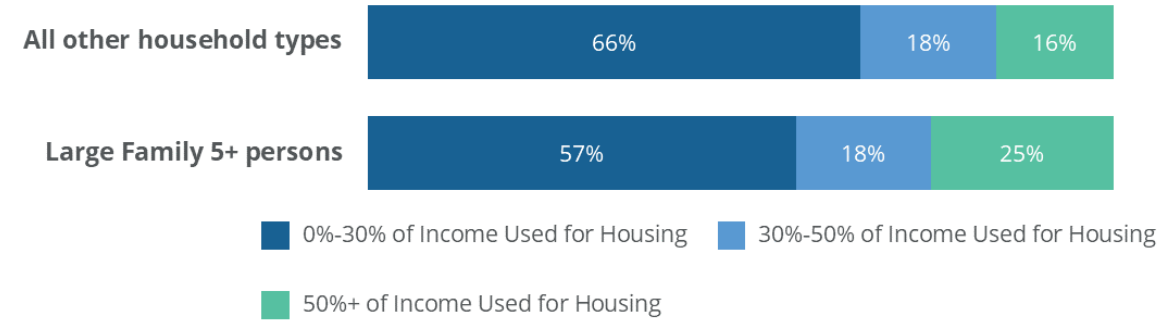
Source: ABAG Housing Needs Data Workbook

Figure IV-11.
Overpayment (Cost Burden) by Race and Ethnicity, Unincorporated San Mateo County, 2019



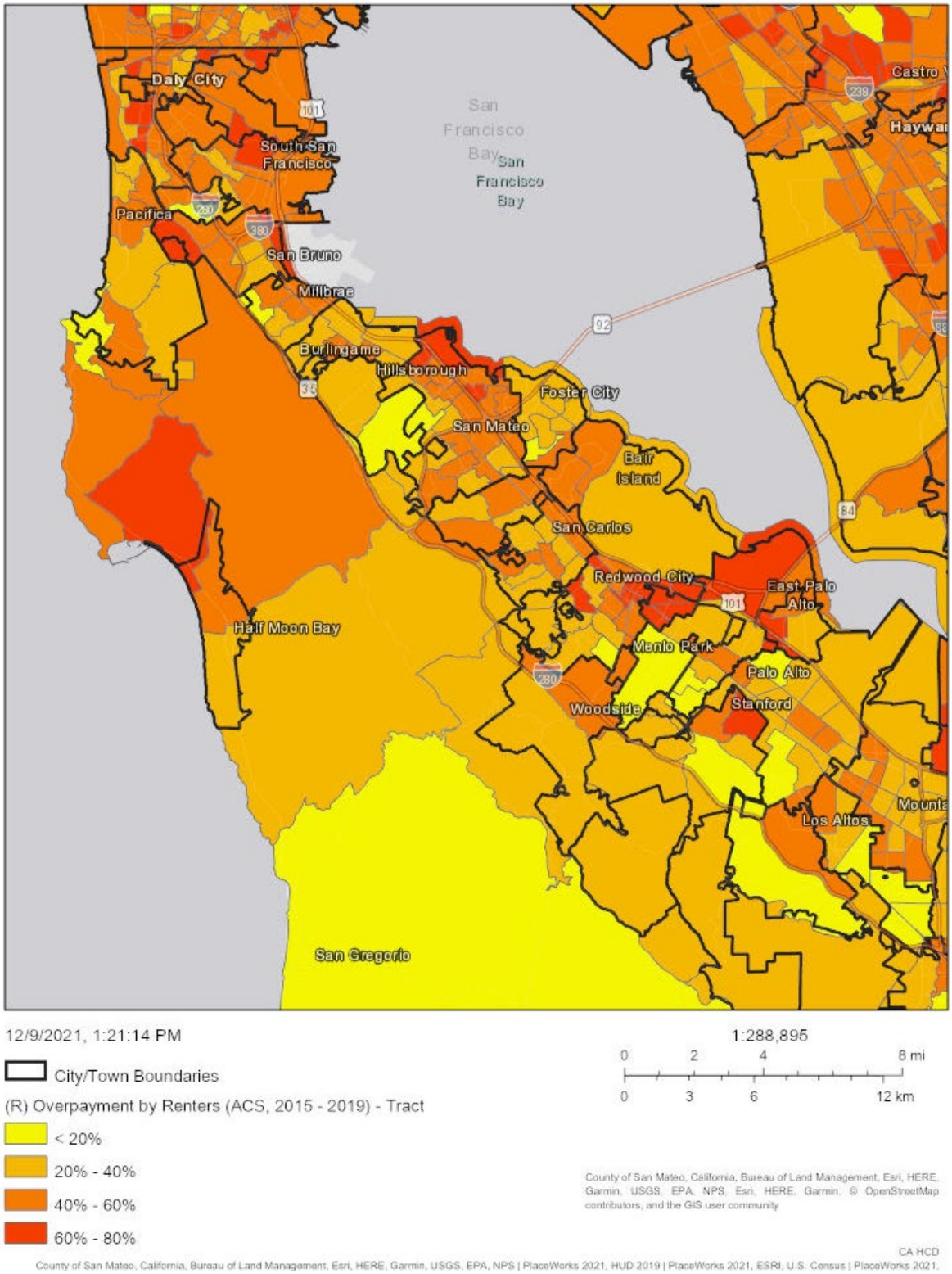
Source: ABAG Housing Needs Data Workbook

Figure IV-12.
Overpayment (Cost Burden) by Family Size, Unincorporated San Mateo County, 2019



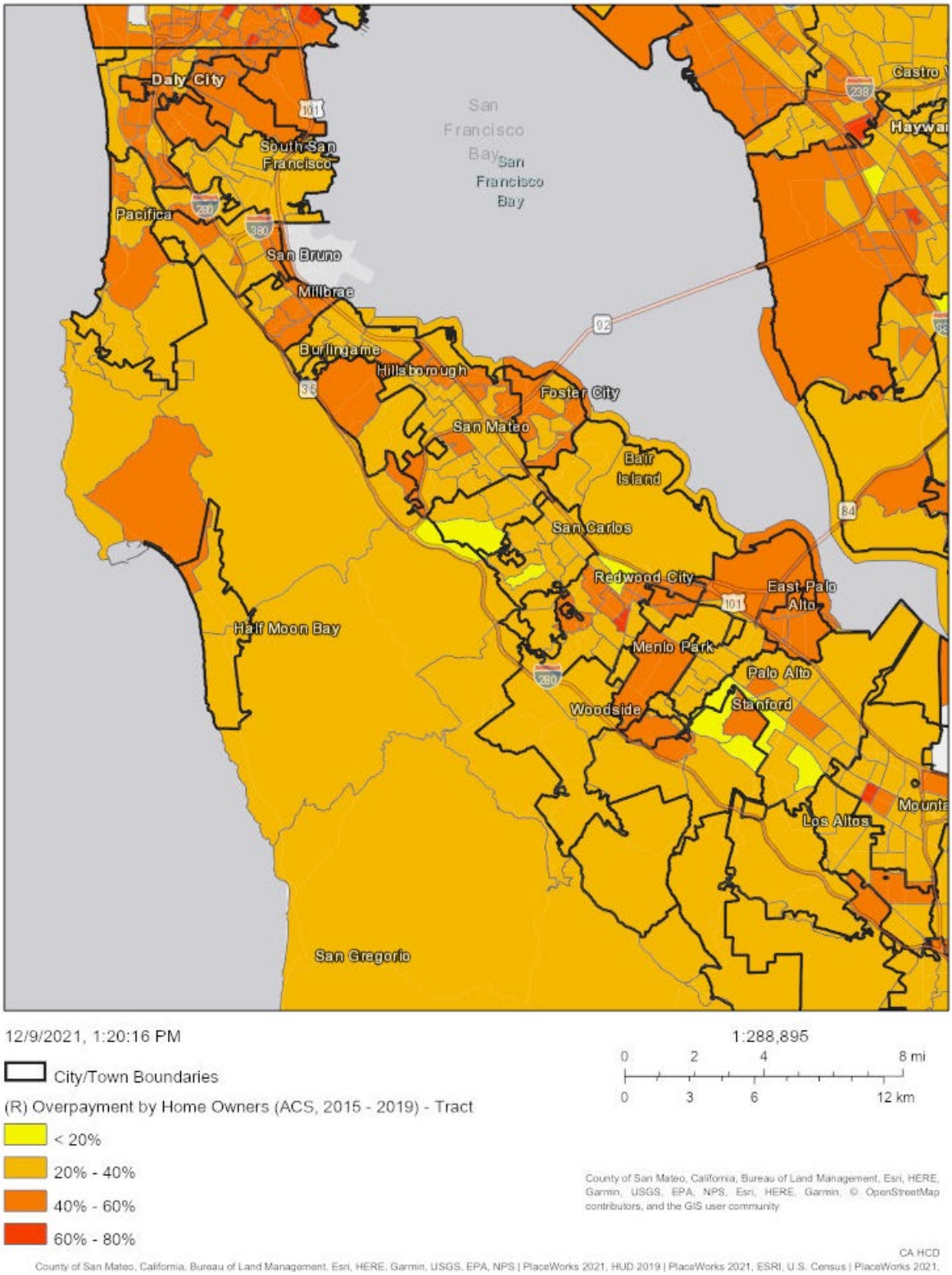
Source: ABAG Housing Needs Data Workbook

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



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

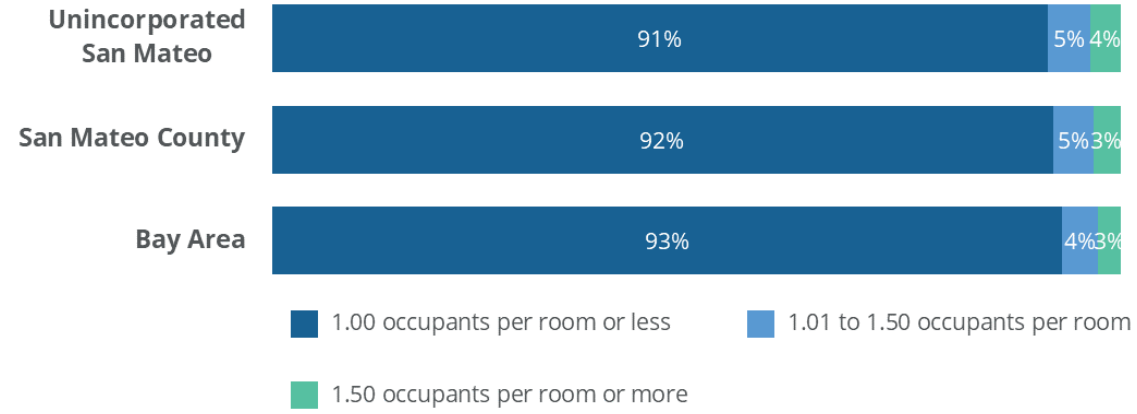
Figure IV-14.
Overpayment (Cost Burden) for Owner Households by Census Tract, 2019



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

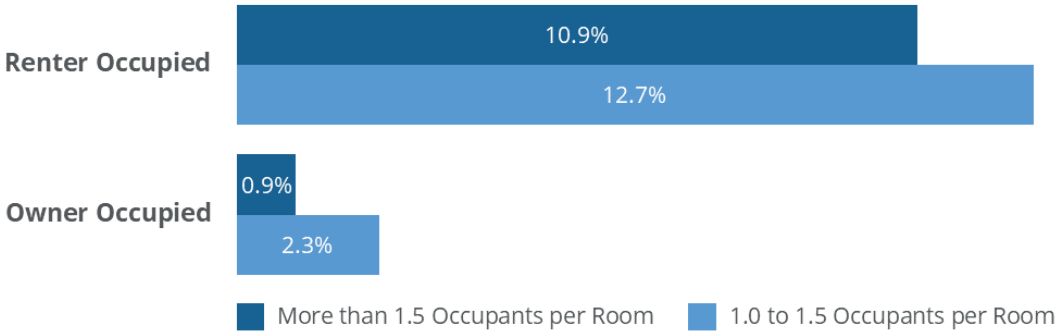
Overcrowding.

Figure IV-15.
Occupants per Room by Jurisdiction, 2019



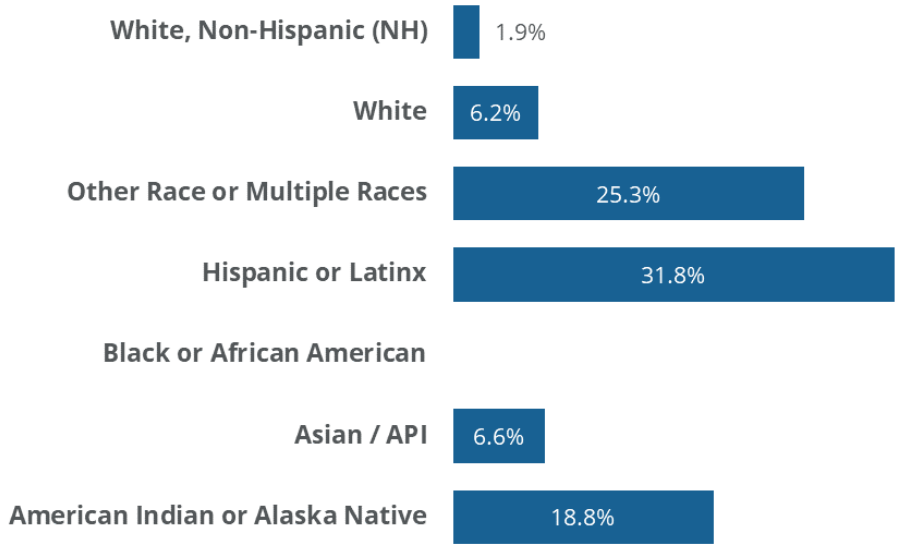
Source: ABAG Housing Needs Data Workbook

Figure IV-16.
Occupants per Room by Tenure, Unincorporated San Mateo County, 2019



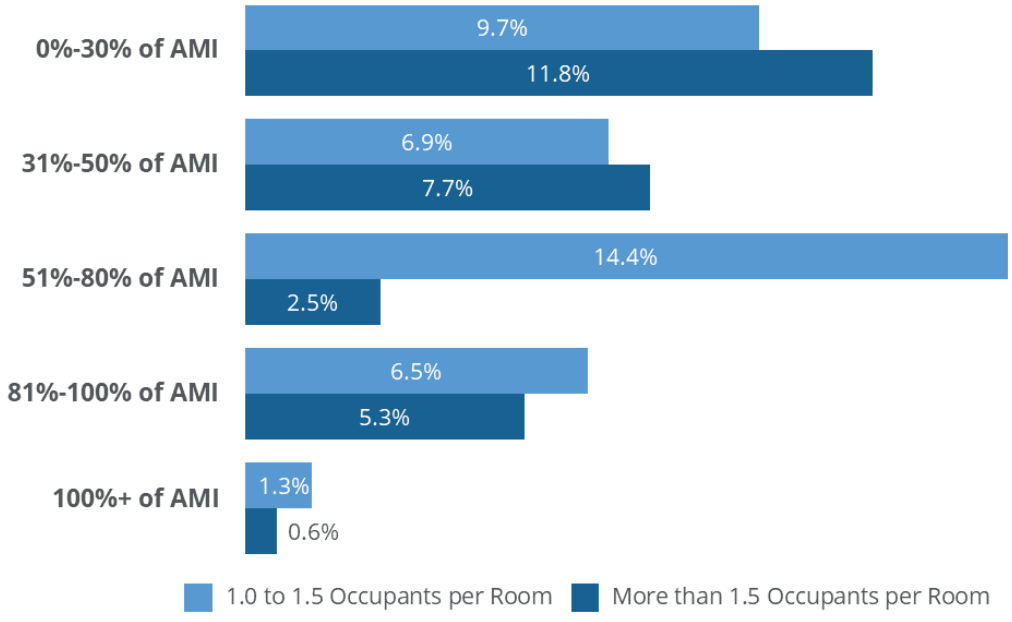
Source: ABAG Housing Needs Data Workbook

Figure IV-17.
Overcrowding by Race and Ethnicity, Unincorporated San Mateo County, 2019



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

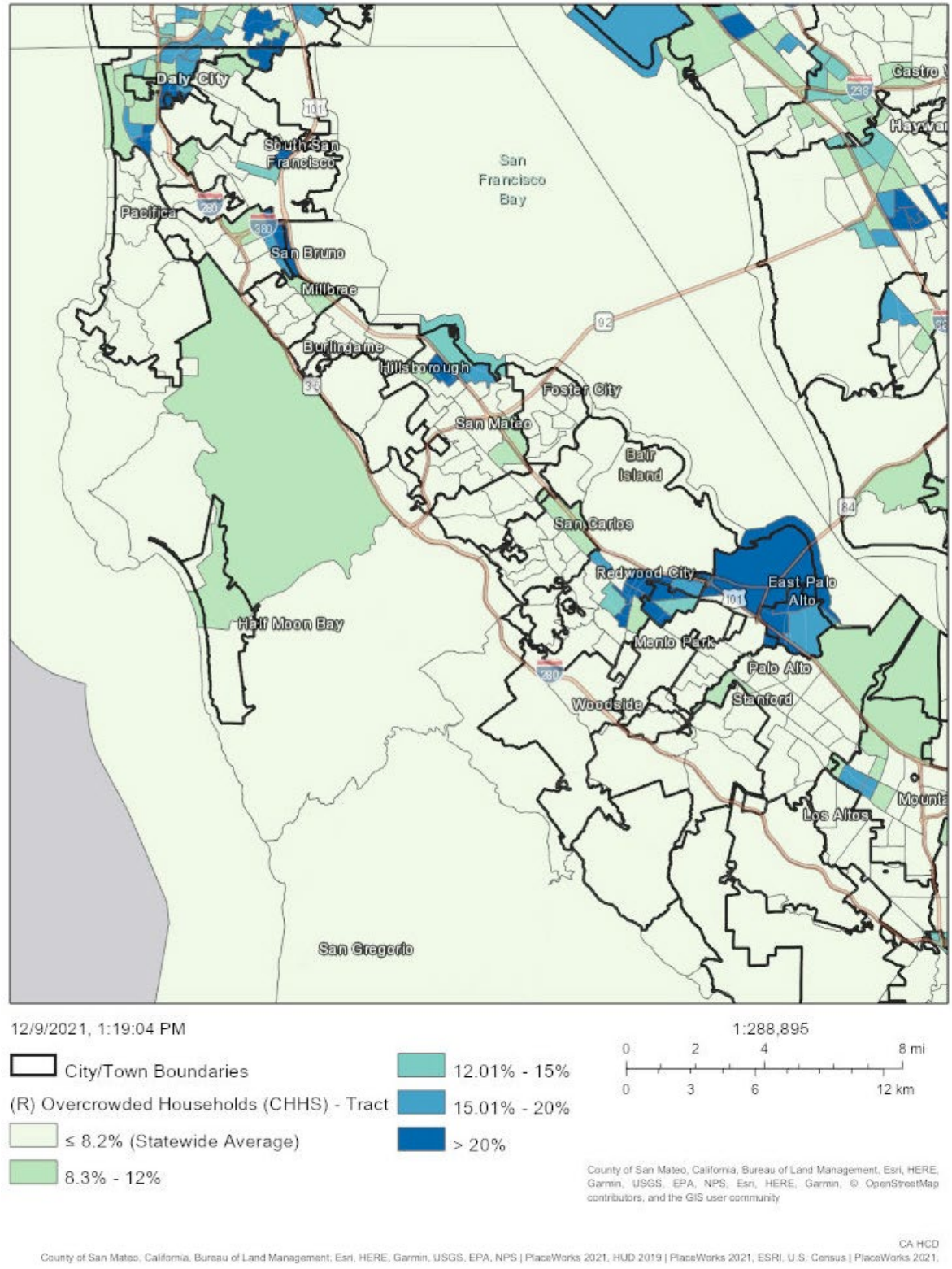
Figure IV-18.
Occupants per Room by AMI, Unincorporated San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-19.

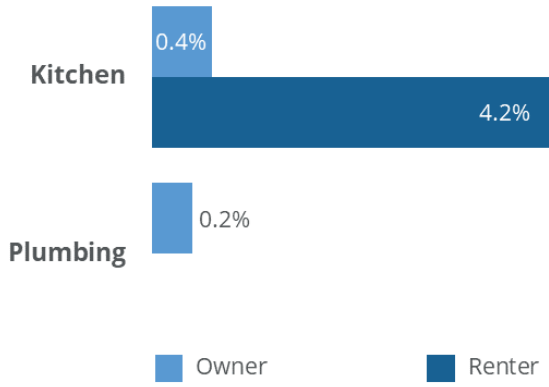
Overcrowded Households by Census Tract, 2019



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

Substandard housing.

Figure IV-20.
Percent of Units Lacking Complete Kitchen and Plumbing Facilities, Unincorporated San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

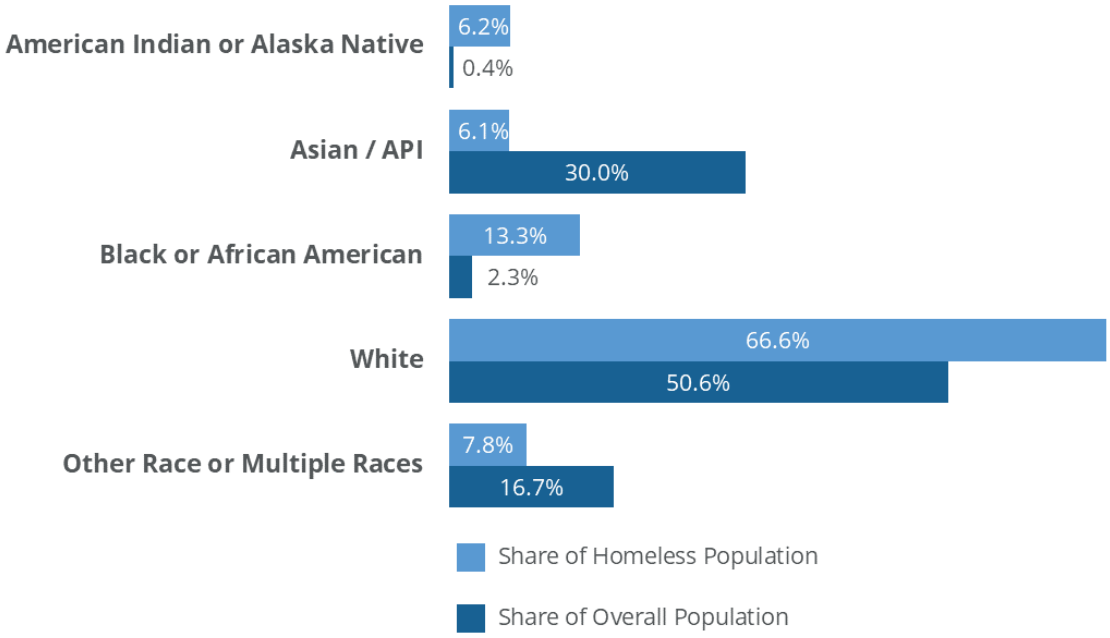
Homelessness.

Figure IV-21.
Homelessness by Household Type and Shelter Status, San Mateo County, 2019

Source:
ABAG Housing Needs Data Workbook

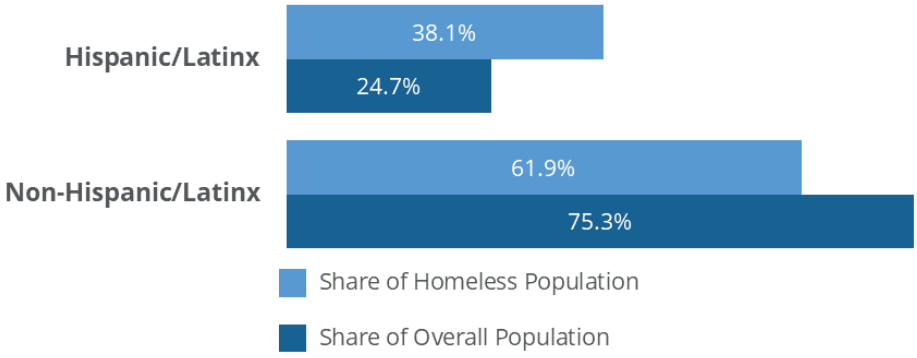
	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

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



Source: ABAG Housing Needs Data Workbook

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



Source: ABAG Housing Needs Data Workbook

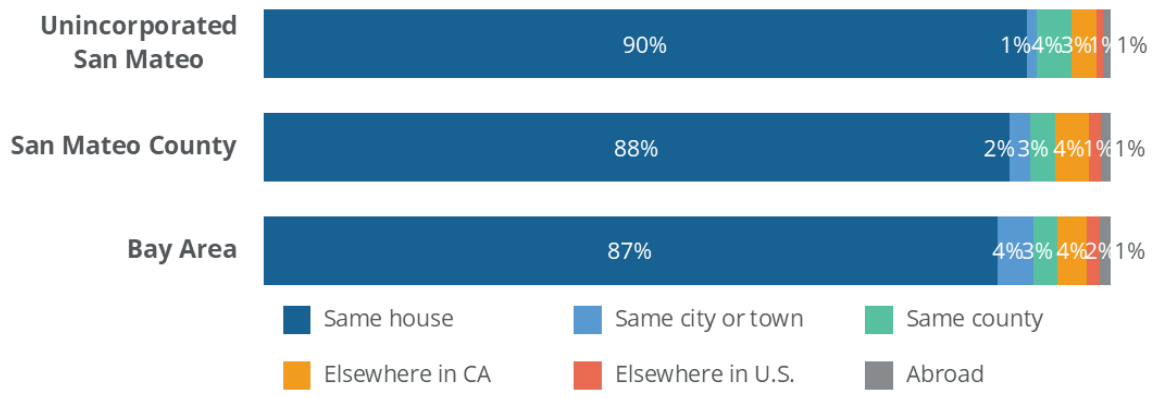
Figure IV-24.
Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019

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

Source: ABAG Housing Needs Data Workbook

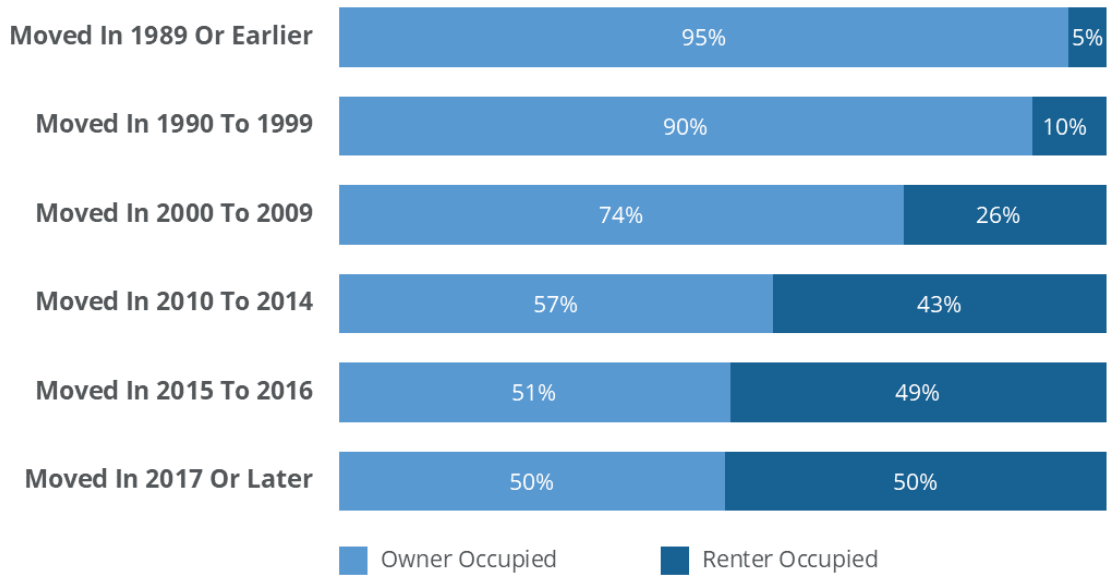
Displacement.

Figure IV-25.
Location of Population One Year Ago, Unincorporated San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-26.
Tenure by Year Moved to Current Residence, Unincorporated San Mateo County, 2019



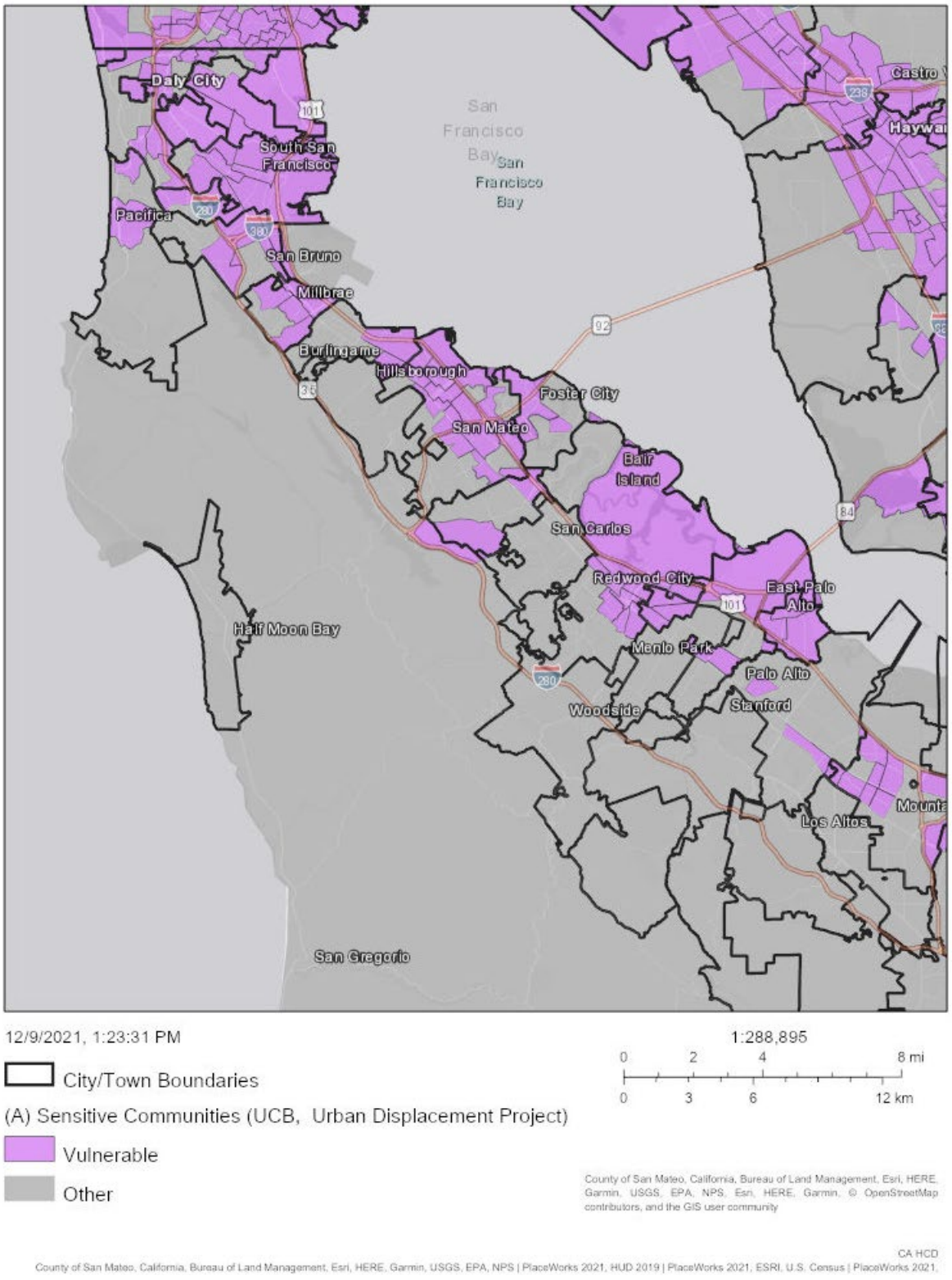
Source: ABAG Housing Needs Data Workbook

Figure IV-27.
Assisted Units at Risk of Conversion, Unincorporated San Mateo County, 2019

	Low	Moderate	High	Very High	Total Assisted Units in Database
Unincorporated San Mateo	448	5	0	0	453
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

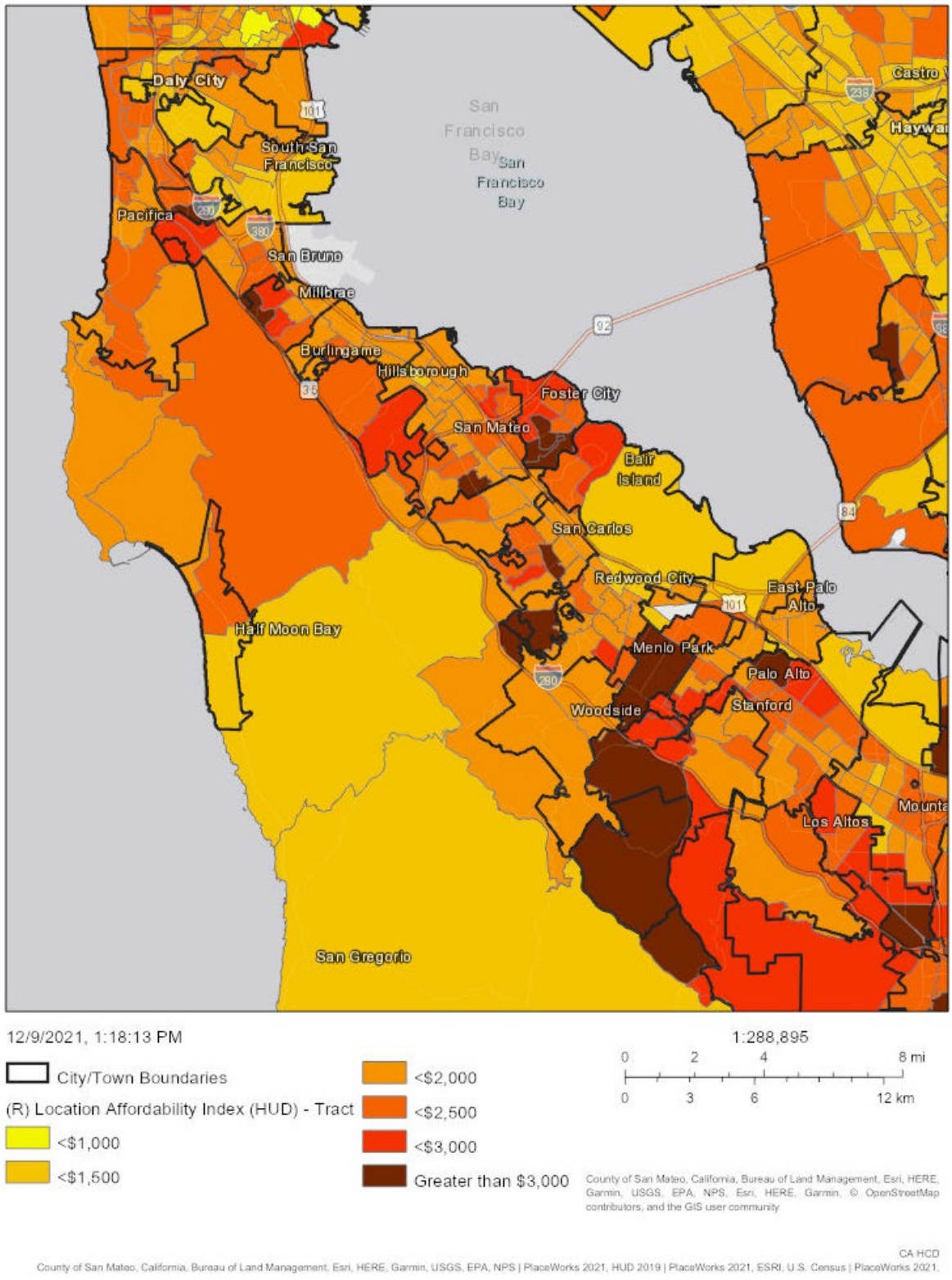
Source: ABAG Housing Needs Data Workbook

Figure IV-28.
Census Tracts Vulnerable to Displacement



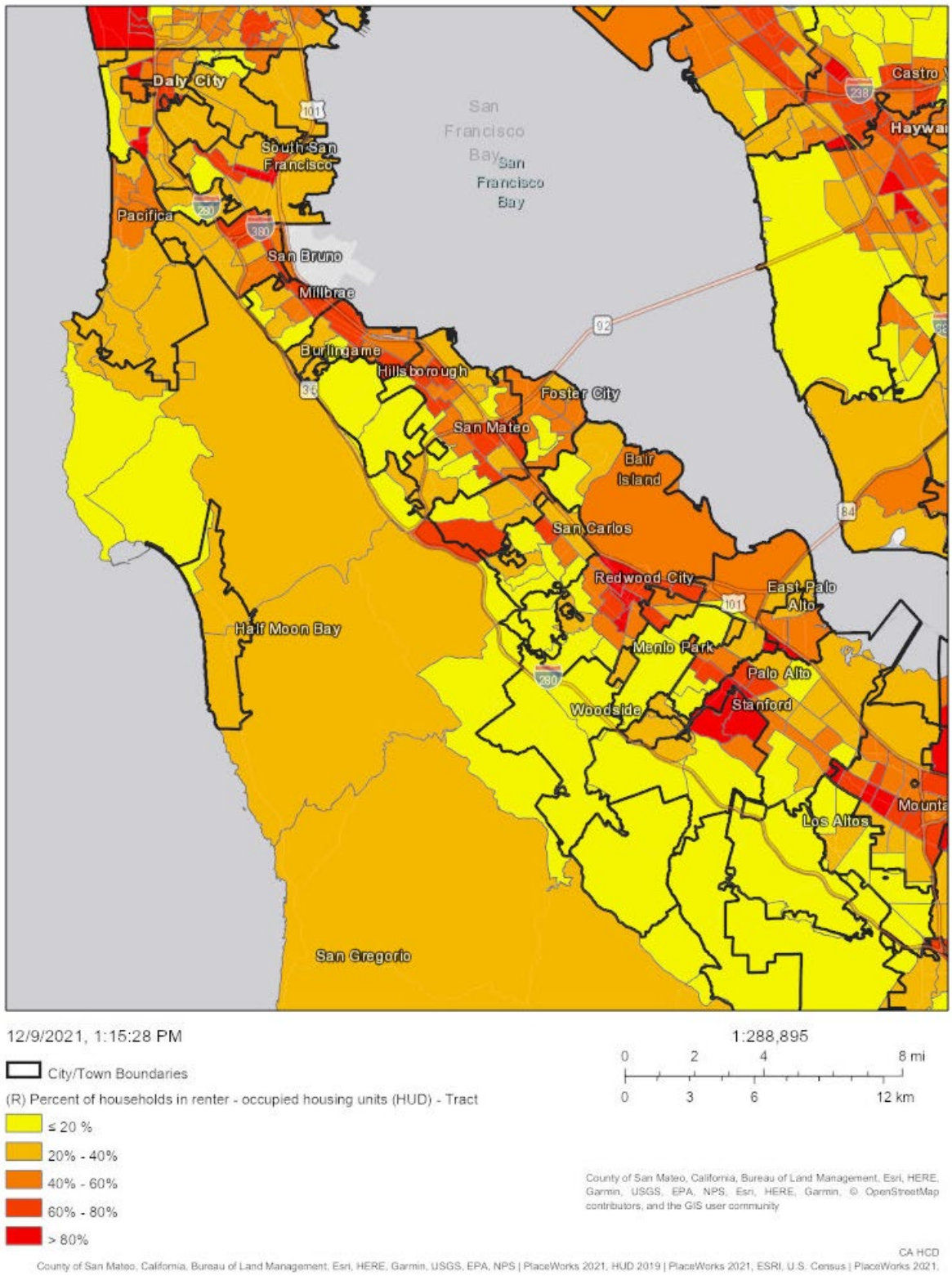
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-29.
Location Affordability Index by Census Tract



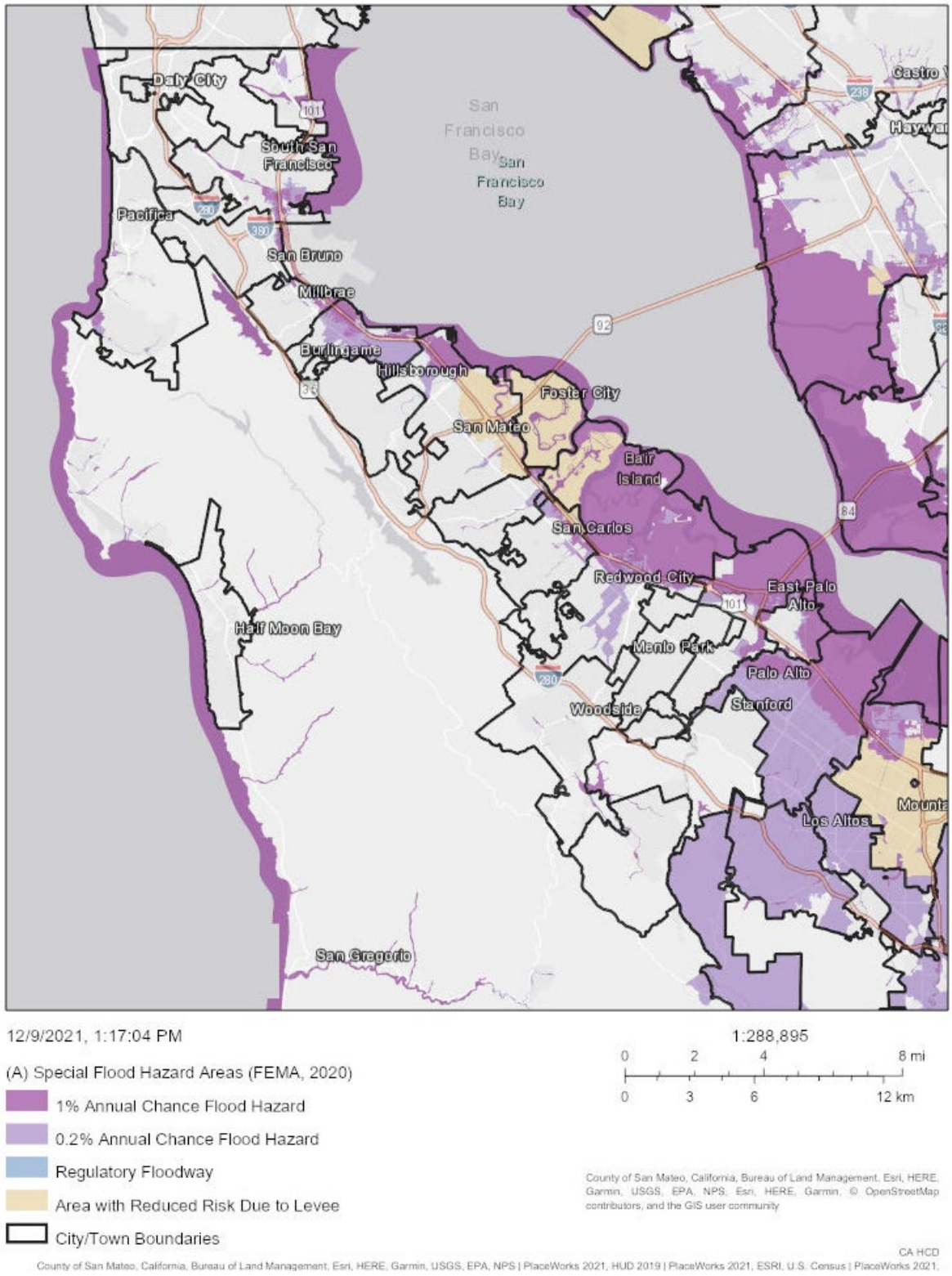
Source: California Department of Housing and Community Development AFFH Data Viewer

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



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

Figure IV-31.
Special Flood Hazard Areas, 2000

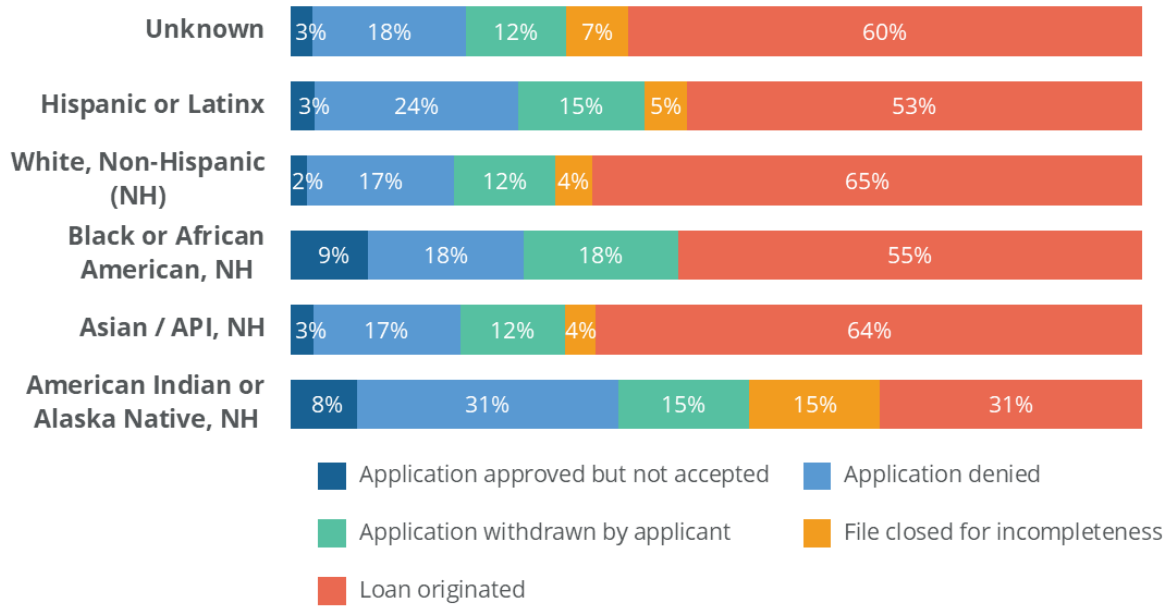


Source: California Department of Housing and Community Development AFFH Data Viewer

Other considerations.

Figure IV-32.

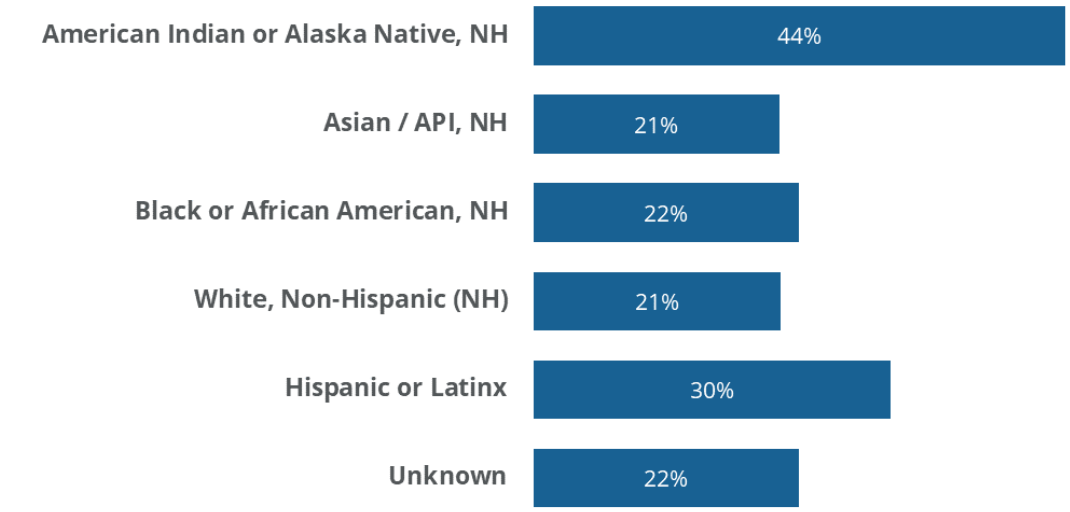
Mortgage Applications by Race and Ethnicity, Unincorporated San Mateo County, 2018-2019



Source: ABAG Housing Needs Data Workbook

Figure IV-33.

Mortgage Application Denial Rate by Race and Ethnicity, Unincorporated San Mateo County, 2018-2019



Source: ABAG Housing Needs Data Workbook

APPENDIX G-2: RESIDENT SURVEY

This section reports the findings from the resident survey conducted of San Mateo County residents to support the AFFH analysis of Housing Elements. It explores residents' housing, affordability, and neighborhood challenges and experiences with displacement and housing discrimination. The survey also asks about residents' access to economic opportunity, captured through residents' reported challenges with transportation, employment, and K-12 education. The survey was offered in both English and Spanish.

The resident survey was available online, in both Spanish and English, in a format accessible to screen readers, and promoted through jurisdictional communications and social media and through partner networks. A total of 2,382 residents participated.

The survey instrument included questions about residents' current housing situation, housing, neighborhood and affordability challenges, healthy neighborhood indicators, access to opportunity, and experience with displacement and housing discrimination.

Explanation of terms. Throughout this section, several terms are used that require explanation.

"Precariously housed" includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).

"Disability" indicates that the respondent or a member of the respondent's household has a disability of some type—physical, mental, intellectual, developmental.

"Single parent" are respondents living with their children only or with their children and other adults but not a spouse/partner.

"Tenure" in the housing industry means rentership or ownership.

"Large households" are considered those with five or more persons residing in a respective household.

"Seriously Looked for Housing" includes touring or searching for homes or apartments, putting in applications or pursuing mortgage financing.

Sampling note. The survey respondents do not represent a random sample of the county or jurisdictions' population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences among resident groups and between jurisdictions and the county overall. Overall, the data provide a rich source of information

about the county's households and their experience with housing choice and access to opportunity in the communities where they live.

Jurisdiction-level data are reported for cities with 50 responses or more. Response by jurisdiction and demographics are shown in the figure below. Overall, the survey received a very strong response from typically underrepresented residents including: people of color, renters, precariously housed residents, very low income households, households with children, large households, single parents, and residents with disabilities.

2. Figure 1.
Resident Survey Sample Sizes by Jurisdictions and Selected Characteristics

	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Total Responses	**2,382**	**89**	**82**	**173**	**130**	**53**	**148**	**63**	**59**	**55**	**84**	**163**	**99**	**175**	**832**
Race/Ethnicity															
African American	134	5	7	4	9	8	10	6	4	4	5	14	4	17	15
Hispanic	397	7	9	14	26	27	13	8	1	8	12	59	13	31	149
Asian	500	18	9	26	43	6	32	6	8	13	14	11	19	23	249
Other Race	149	7	10	6	8	3	14	3	3	3	3	9	7	13	47
Non-Hispanic White	757	41	35	89	27	4	44	27	27	15	35	54	36	58	195
Tenure															
Homeowner	1,088	39	51	96	39	9	89	26	46	18	42	37	48	58	409
Renter	1,029	40	30	65	67	36	43	28	7	33	38	105	41	88	324
Precariously Housed	309	10	8	12	26	12	17	14	5	7	13	23	16	29	87
Income															
Less than $25,000	282	14	11	12	21	15	12	11	5	6	7	40	11	29	61
$25,000-$49,999	265	13	9	10	22	9	8	6	3	6	7	28	5	20	97
$50,000-$99,999	517	10	14	38	43	10	26	11	3	10	17	37	22	40	206
Above $100,000	721	38	24	69	16	8	64	12	30	14	32	31	40	40	251
Household Characteristics															
Children under 18	840	38	24	53	50	26	44	17	18	20	29	61	37	64	287
Large households	284	5	7	11	20	18	8	3	5	7	8	20	13	15	133
Single Parent	240	14	8	15	19	11	12	9	3	7	7	30	9	21	49
Disability	711	28	25	41	38	22	40	22	13	17	29	62	34	65	210
Older Adults (age 65+)	736	25	27	66	37	11	54	25	25	18	33	44	32	37	248

- Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.
- Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Primary Findings

The survey data present a unique picture of the housing choices, challenges, needs, and access to economic opportunity of San Mateo County residents.

Top level findings from residents' perspectives and experiences:

The **limited supply of housing** that accommodates voucher holders presents several challenges. Specifically,

- Eight out of 10 voucher holders represented by the survey find a landlord that accepts a housing voucher to be "difficult" or "very difficult."
- According to the survey data, vouchers not being enough to cover the places residents want to live is a top impediment for residents who want to move in San Mateo County, as well as for African American, Asian, and Hispanic residents, households with children under 18, single parents, older adults, households with a member experiencing a disability, and several jurisdictions.

- **Low income is a barrier** to accessing housing. The impacts are highest for precariously housed respondents. large households, Hispanic households, and residents in Daly City and Redwood City.
- **Nearly 4 in 10 respondents who looked for housing experienced denial of housing.** African American/Black respondents, single parent households, precariously housed respondents, and households with income below $50,000 reported the highest denial rates.
- **1 in 5 residents have been displaced** from their home in the past five years. One of the main reasons cited for displacement was *the rent increased more than I could pay*. African American households, single parents, households that make less than $25,000, and precariously housed respondents reported the highest rates of displacement.
- For households with children that were displaced in the past five years, **60% of children in those households have changed schools.** The most common outcomes identified by households with children who have changed schools include *school is more challenging, they feel less safe at the new school,* and *they are in a worse school.*
- **Nearly 1 in 5 residents reported they have experienced discrimination** in the past five years. African American, single parent, and precariously housed respondents reported the highest rates of discrimination. The most common actions in response to discrimination cited by survey respondents were *Nothing/I wasn't sure what to do* and *Moved/found another place to live*.
- Of respondents reporting a disability, **about 25% report that their current housing situation does not meet their accessibility needs**. The three top greatest housing needs

identified by respondents included installation of grab bars in bathroom or bench in shower, supportive services to help maintain housing, and ramps.

- On average, respondents are **fairly satisfied with their transportation situation**. Groups with the highest proportion of respondents somewhat or not at all satisfied with their transportation options included African American, single parents, precariously housed, and Brisbane respondents.

There are some housing, affordability, and neighborhood challenges unique to specific resident groups. These include:

Would like to move but can't afford it—Most likely to be a challenge for Daly City, East Palo Alto, and Redwood City respondents, as well as Hispanic, renter, precariously housed, households making less than $50,000, and large household respondents.

My house or apartment isn't big enough for my family—Most likely to be a challenge for East Palo Alto respondents, as well as Hispanic households, large and single parent households, and households with children under 18.

I'm often late on my rent payments—Most likely to be a challenge for East Palo Alto and renter respondents, as well as households that make less than $25,000.

I can't keep up with my utility payments—Most likely to be a challenge for East Palo Alto, Daly City, and San Mateo respondents, as well as African American and Hispanic respondents, single parent households, households with children under 18, and households that make less than $50,000.

Bus/rail does not go where I need to go or does not operate during the times I need— Most likely to be a challenge for African American, precariously housed, single parent households, Brisbane and Pacifica respondents.

Schools in my neighborhood are poor quality—Most likely to be a challenge for East Palo Alto, Redwood City, San Bruno and South San Francisco respondents, as well as Hispanic respondents and households with children under 18.

Resident Survey Findings

Of survey respondents who reported their race or ethnicity, nearly 40% of survey respondents identified as non-Hispanic White, followed by Asian (26%), Hispanic (20%), African American (7%), and Other Minority (8%) residents (Figure 2). Overall, 45% of the survey respondents were homeowners, followed by 42% of renter respondents. Thirteen percent of respondents reported they are precariously housed (Figure 3). Four in ten respondents reported having household income greater than $100,000. Nearly 30% of respondents reported a household income between $50,000-99,999, followed by 15% of respondents who made between $25,000-49,999 and 16% of respondents making less than $25,000 (Figure 4).

The survey analysis also included selected demographic characteristics of respondents, including those with children under the age of 18 residing in their household, adults over the age of 65, respondents whose household includes a member experiencing a disability, those who live in large households, and single parents. Thirty five percent of respondents indicated they had children in their household, while 31% indicated they were older adults. Thirty percent of respondents indicated they or a member of their household experienced a disability, 12% of respondents reported having large households, and 10% were single parents (Figure 5).

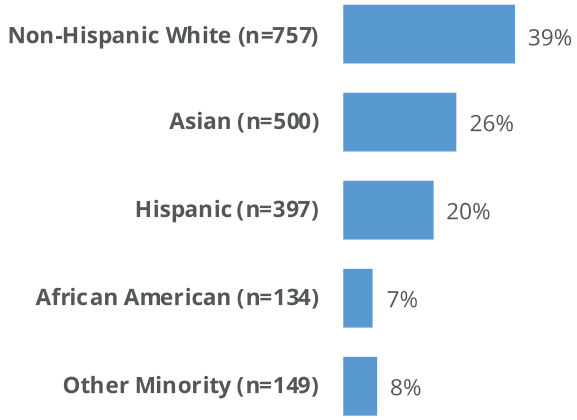
3. Figure 2. Survey Respondents by Race/Ethnicity

Note:

n=1,937; 535 respondents did not indicate their race or ethnicity.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



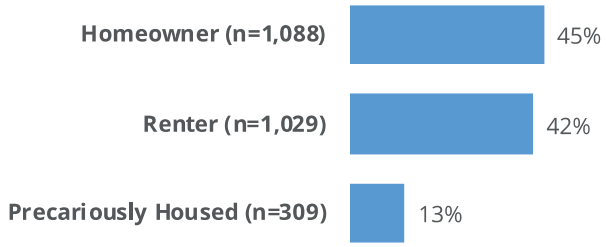
4. Figure 3. Survey Respondents by Tenure

Note:

n=2,426.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



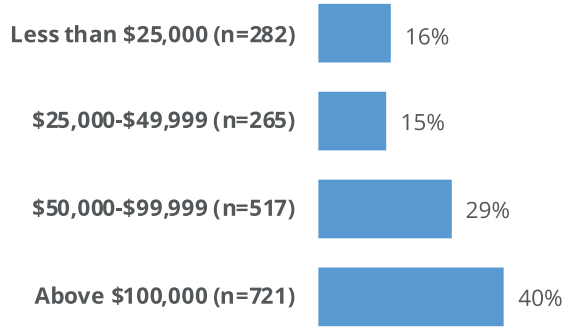
5. Figure 4. Survey Respondents by Income

Note:

n=1,785.

Source:

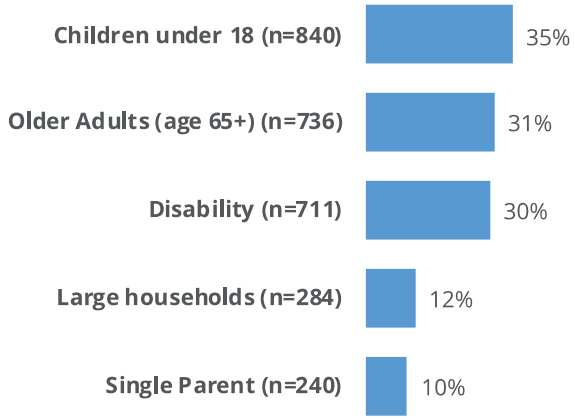
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



6. Figure 5. Survey Respondents by Selected Household Characteristics

Note:
Denominator is total responses to the survey (n=2,382)

Source:
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



Housing, Neighborhood and Affordability Challenges

Housing challenges: overall. Survey respondents were asked to select the housing challenges they currently experience from a list of 34 different housing, neighborhood, and affordability challenges. Figures 6a through 8c present the top 10 housing and neighborhood challenges and top 5 affordability challenges experienced by jurisdiction, race/ethnicity, tenure, income, and selected household characteristics.

These responses allow a way to compare the jurisdictions to the county for housing challenges for which other types of data do not exist. In this analysis, "above the county"—**shaded in light red or pink**—is defined as the proportion of responses that is 25% higher than the overall county proportion. "Below the county"—**shown in light blue**—occurs when the proportion of responses is 25% lower than the overall county proportion.

As shown in Figure 6a, residents in Redwood City and East Palo Alto experience several housing challenges at a higher rate than the county overall. Conversely, Foster City and Hillsborough residents experience nearly all identified housing challenges at a lower rate than the county.

Notable trends in housing, neighborhood, and affordability challenges by geographic area include:

Residents in Daly City, East Palo Alto, and Redwood City are less likely to move due to the lack of available affordable housing options.

East Palo Alto, Redwood City, and San Mateo residents report living in housing that is too small for their families.

Millbrae, Belmont, and Redwood City residents report being more reticent to request a repair to their unit in fear that their landlord will raise their rent or evict them.

Nearly 1 in 5 Pacifica survey respondents report that their home or apartment is in bad condition.

Brisbane and East Palo Alto residents are more likely to experience a landlord refusing to make repairs to their unit.

Residents in Daly City and Millbrae are more likely to report that they don't feel safe in their neighborhood or building.

Half Moon Bay and East Palo Alto respondents expressed the greatest need for assistance in taking care of themselves or their home.

When compared to the county overall, **the most common areas where respondents' needs were higher than the county overall** were:

Overall, half of the jurisdictions' respondents reported *I need help taking care of myself/my home and can't find or afford to hire someone* at a higher rate than the county.

Over 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenge: *My home/apartment is in bad condition.*

Nearly 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenges: *My landlord refuses to make repairs despite my requests* and *I don't feel safe in my neighborhood/building.*

7. Figure 6a.
Top 10 Housing Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,159	82	73	158	118	49	135	59	50	53	79	151	93	163	738
I would like to move but I can't afford anything that is available/income too low	31%	27%	12%	20%	51%	41%	16%	25%	4%	32%	28%	43%	30%	38%	35%
My house or apartment isn't big enough for my family	20%	22%	11%	14%	24%	35%	10%	12%	4%	21%	11%	26%	20%	26%	21%
I worry that if I request a repair it will result in a rent increase or eviction	14%	21%	10%	13%	17%	14%	9%	10%	2%	23%	15%	20%	11%	15%	13%
My home/apartment is in bad condition	11%	15%	14%	9%	15%	12%	3%	7%	0%	11%	18%	14%	5%	15%	10%
My landlord refuses to make repairs despite my requests	6%	6%	14%	3%	5%	12%	4%	5%	2%	2%	9%	9%	5%	10%	5%
I live too far from family/ friends/my community	6%	6%	5%	4%	8%	4%	5%	8%	6%	6%	3%	8%	4%	7%	5%
I don't feel safe in my building/ neighborhood	6%	7%	5%	5%	13%	8%	0%	7%	6%	11%	10%	8%	3%	6%	3%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	2%	7%	7%	7%	10%	2%	14%	2%	8%	9%	3%	4%	8%	4%
I have bed bugs/insects or rodent infestation	5%	10%	5%	4%	3%	16%	2%	3%	4%	6%	9%	11%	6%	4%	3%
The HOA in my neighborhood won't let me make changes to my house or property	4%	2%	5%	1%	3%	8%	11%	3%	2%	4%	5%	3%	3%	4%	2%
None of the above	42%	37%	48%	50%	20%	33%	55%	44%	76%	36%	47%	28%	45%	35%	46%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The following two figures segment the answers by:

Housing affordability challenges only; and

Neighborhood challenges only.

Housing affordability challenges. As shown in Figure 6b, residents in San Mateo, Daly City, East Palo Alto, and Pacifica experience affordability challenges at a higher rate than the county overall. Conversely, Belmont, Hillsborough, Burlingame, and South San Francisco residents experience affordability challenges at a lower rate than the county.

The most significant geographic variations occur in:

San Mateo city residents experience all five affordability challenges at a greater rate than the county overall. In addition to being less likely to pay utility bills or rent on time, San Mateo residents are more than twice as likely than the average county respondent to have bad credit or a history of eviction/foreclosure that impacts their ability to rent.

East Palo Alto, San Mateo, and Daly City residents are most likely to experience difficulty paying utility bills.

Residents in East Palo Alto and Redwood City are most likely to be late on their rent payments.

Millbrae residents experience the greatest difficultly paying their property taxes among jurisdictions in San Mateo County.

Respondents from Brisbane, Half Moon Bay, and Pacifica are also more likely to have trouble keeping up with property taxes.

Daly City, City of San Mateo, and Redwood City respondents are more likely to have bad credit or an eviction history impacting their ability to rent.

Overall, over a third of jurisdictions' respondents experienced the following affordability challenges at a higher rate than the county: *I can't keep up with my property taxes* and *I have bad credit/history of evictions/foreclosure and cannot find a place to rent*.

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8. Figure 6b.
Top 5 Affordability Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Affordability Challenges	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,130	83	73	157	115	51	134	58	50	50	77	147	93	160	728
I can't keep up with my utilities	10%	6%	5%	6%	15%	16%	5%	12%	4%	12%	8%	12%	9%	15%	9%
I'm often late on my rent payments	8%	6%	5%	6%	10%	20%	3%	7%	2%	8%	4%	12%	4%	11%	7%
I can't keep up with my property taxes	6%	2%	10%	4%	3%	2%	8%	10%	0%	16%	10%	3%	5%	9%	5%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	1%	4%	2%	13%	6%	0%	0%	2%	0%	5%	8%	4%	10%	2%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	2%	7%	3%	3%	2%	7%	3%	4%	4%	5%	3%	3%	6%	2%
None of the above	73%	73%	68%	80%	65%	59%	78%	66%	88%	64%	71%	70%	77%	63%	80%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Neighborhood challenges. As shown in Figure 6c, residents in East Palo Alto, Brisbane, Daly City, and Pacifica experience neighborhood challenges at a higher rate than the county. Burlingame and Foster City both experience neighborhood challenges at a lower rate than the county.

Hillsborough and Belmont residents report divergent experiences related to neighborhood challenges — respondents identified more challenges around neighborhood infrastructure and access to transit but fewer challenges around school quality and job opportunities.

There are a handful of jurisdictions who experience specific neighborhood challenges at a disproportionate rate compared to the county.

For instance, East Palo Alto and Belmont residents experience neighborhood infrastructure issues (e.g., bad sidewalks, no lighting) more acutely than county residents overall.

Brisbane residents experience transportation challenges in their neighborhoods.

East Palo Alto, Redwood City, San Bruno, and South San Francisco experience challenges with school quality in their neighborhoods.

Residents in Brisbane, Hillsborough, Pacifica, Belmont, and Half Moon Bay report the highest rates of difficulty accessing public transit.

Daly City, Millbrae, San Mateo, and East Palo Alto residents were more likely to identify the lack of job opportunities available in their neighborhoods.

Over a third of jurisdictions' respondents experienced the following neighborhood challenges at a higher rate than the county: *I can't get to public transit/bus/light rail easily or safely*.

9. Figure 6c.
Top 5 Neighborhood Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Neighborhood Challenges	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,079	80	72	153	116	48	130	56	53	46	75	145	91	151	712
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	31%	18%	13%	25%	40%	4%	18%	23%	20%	15%	21%	14%	12%	16%
Schools in my neighborhood are poor quality	15%	6%	18%	3%	17%	25%	4%	14%	2%	7%	13%	20%	20%	15%	20%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	14%	24%	8%	14%	15%	21%	18%	9%	15%	24%	17%	14%	17%	10%
I can't get to public transit/bus/light rail easily or safely	14%	19%	29%	7%	9%	10%	14%	18%	25%	17%	21%	12%	13%	15%	10%
There are not enough job opportunities in the area	12%	9%	8%	7%	20%	17%	8%	14%	0%	20%	13%	11%	11%	18%	12%
None of the above	50%	41%	28%	69%	45%	33%	62%	46%	57%	50%	52%	41%	52%	52%	55%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Differences in needs by race and ethnicity and housing tenure. As shown in Figure 7a, and compared to the county overall:

African American, Hispanic, and Other Race respondents, as well as Renters and those who are precariously housed experience several housing challenges at a higher rate than the county overall.

Conversely, non-Hispanic White residents and homeowners are less likely to experience housing challenges.

Specifically,

Black or African American residents are more than three times as likely to have a landlord not make a repair to their unit after a request compared to county residents overall. Renters, Hispanic, Other Race, and Precariously housed residents are also more likely to experience this challenge.

African American, Asian, Hispanic, Renter, and Precariously Housed households are more likely to experience bed bugs or rodent infestation in their homes.

African American, Other Race, Renter, and Precariously Housed households are also more likely to live further away from family, friends, and their community.

African Americans are three times more likely than the average county respondent to be told by their HOA they cannot make changes to their house or property. Asian households are twice as likely to experience this challenge.

Renter, Hispanic, and Other Race respondents are more likely to worry that if they request a repair it will result in a rent increase or eviction and to report that their homes are in bad condition.

10. Figure 7a.
Top 10 Housing Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,159	132	489	392	144	734	986	974	301
I would like to move but I can't afford anything that is available/income too low	31%	30%	32%	50%	31%	20%	7%	48%	56%
My house or apartment isn't big enough for my family	20%	16%	21%	35%	22%	11%	12%	29%	18%
I worry that if I request a repair it will result in a rent increase or eviction	14%	17%	13%	23%	19%	11%	2%	28%	13%
My home/apartment is in bad condition	11%	12%	9%	16%	17%	10%	6%	17%	10%
My landlord refuses to make repairs despite my requests	6%	20%	7%	10%	10%	5%	2%	13%	10%
I live too far from family/ friends/my community	6%	15%	6%	6%	13%	6%	5%	8%	9%
I don't feel safe in my building/ neighborhood	6%	13%	6%	6%	9%	5%	4%	8%	7%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	14%	7%	5%	6%	5%	5%	6%	11%
I have bed bugs/insects or rodent infestation	5%	14%	8%	7%	5%	4%	4%	9%	9%
The HOA in my neighborhood won't let me make changes to my house or property	4%	14%	8%	4%	3%	3%	5%	3%	7%
None of the above	42%	18%	37%	24%	38%	58%	68%	21%	13%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The above trends are similar for the **most acute housing affordability challenges**. As shown in Figure 7b, African American and Hispanic households, as well as renters and those precariously housed, experience affordability challenges at a higher rate than the county overall. Non-Hispanic White residents and homeowners experience these same challenges at a lower rate than the county.

African American residents experience all five affordability challenges at a greater rate than the county overall.

In addition to being more likely to not pay utility bills or rent on time, African American residents are more than four times as likely than the average county respondent to have a Section 8 voucher and worry that their landlord will raise their rent more than the voucher payment.

Along with African American residents, Hispanic households, renters, and precariously housed households are most likely to experience difficulty paying utility bills, as well as have bad credit or eviction/foreclosure history impacting their ability to find a place to rent.

These groups, with the exception of those precariously housed, are also more likely to be late on their rent payments.

11. Figure 7b.

Top 5 Affordability Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Affordability Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,130	132	487	391	146	739	983	953	293
I can't keep up with my utilities	10%	22%	11%	17%	14%	5%	5%	15%	15%
I'm often late on my rent payments	8%	13%	6%	12%	12%	4%	1%	15%	8%
I can't keep up with my property taxes	6%	16%	8%	4%	5%	7%	9%	5%	14%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	5%	3%	8%	4%	2%	1%	6%	11%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	18%	5%	6%	7%	2%	2%	7%	8%
None of the above	73%	32%	70%	63%	64%	83%	84%	61%	54%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 7c, African American and precariously housed residents experience neighborhood challenges at a higher rate than the county. These two groups experience neighborhood issues related to transportation more acutely than county residents overall. In addition to Other Race respondents, they are also more likely to identify the lack of job opportunities in their respective neighborhoods.

Additionally, Hispanic residents are more likely to live in neighborhoods with poor performing schools than the average county respondent. Homeowners are also more likely to report that they cannot access public transit easily or safely.

12. Figure 7c.
Top 5 Neighborhood Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Neighborhood Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,079	133	486	389	146	737	975	918	284
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	14%	17%	19%	16%	18%	18%	15%	18%
Schools in my neighborhood are poor quality	15%	13%	18%	20%	17%	13%	18%	13%	13%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	33%	16%	13%	17%	17%	17%	14%	24%
I can't get to public transit/bus/light rail easily or safely	14%	24%	15%	11%	16%	16%	18%	11%	19%
There are not enough job opportunities in the area	12%	22%	14%	12%	19%	9%	9%	15%	20%
None of the above	50%	23%	46%	48%	45%	53%	49%	51%	36%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Differences in needs by household status. As shown in Figure 8a, single parents, households making less than $50,000, households with children under 18 and households with a member experiencing a disability are more likely to experience housing challenges. Conversely, households making more than $100,000 experience nearly all specified housing challenges at a lower rate than the county.

Single parents experience all ten housing challenges at a greater rate than the county overall.

Households making less than $25,000 also experience every challenge at a higher rate, with the exception of *I worry that if I request a repair it will result in a rent increase or eviction.*

Households making less than $50,000, single parents, and households with children under 18 are more likely to experience the following challenges:

My house or apartment isn't big enough for my family;

My house or apartment is in bad condition;

My landlord refuses to make repairs despite my request;

I live too far from family/friends/my community;

I don't feel safe in my building/neighborhood;

I need help taking care of myself/my home and can't find or afford to hire someone; and

I have bed bugs/insects or rodent infestation.

Households with a member experiencing a disability are also more likely to experience landlords refusing their requests to make repairs, living further away from family/friends/community, and not being able to find or afford someone to help take care of themselves or their homes. These households are also more likely to experience bed bugs, insects, or rodent infestation, as well as HOA restrictions impacting their ability to make changes to their home or property.

Additionally, large households have the highest proportion of respondents among the selected groups that would like to move but can't afford anything that is available.

13. Figure 8a.
Top 10 Housing Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,159	280	260	505	701	827	278	240	701	709
I would like to move but I can't afford anything that is available/income too low	31%	47%	48%	37%	16%	35%	51%	40%	36%	25%
My house or apartment isn't big enough for my family	20%	25%	25%	23%	16%	34%	43%	32%	20%	13%
I worry that if I request a repair it will result in a rent increase or eviction	14%	16%	18%	19%	9%	19%	19%	28%	16%	11%
My home/apartment is in bad condition	11%	15%	20%	12%	6%	15%	17%	17%	12%	9%
My landlord refuses to make repairs despite my requests	6%	13%	13%	8%	2%	9%	8%	14%	10%	6%
I live too far from family/ friends/my community	6%	9%	9%	6%	5%	10%	5%	10%	8%	6%
I don't feel safe in my building/ neighborhood	6%	9%	9%	6%	3%	8%	4%	10%	7%	5%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	9%	9%	5%	3%	7%	6%	12%	11%	6%
I have bed bugs/insects or rodent infestation	5%	10%	9%	5%	3%	9%	4%	15%	9%	6%
The HOA in my neighborhood won't let me make changes to my house or property	4%	7%	3%	4%	3%	7%	4%	11%	6%	5%
None of the above	42%	21%	21%	37%	61%	28%	26%	12%	32%	49%

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8b, households making less than $50,000, as well as large households, single parents, households with children under 18, and households with a member experience a disability, experience the most acute affordability challenges at a higher rate than the county overall. Households making more than $50,000 and adults over the age of 65 are less likely to experience affordability challenges.

Households making between $25,000-$50,000, single parents, and households with children under 18 experience all five affordability challenges at a greater rate than the average county respondent.

Of households experiencing major affordability issues, **single parent households are most acutely impacted.** These households are more than three times as likely to have a Section 8 voucher and fear their landlord will raise the rent impacting the viability of their voucher, more than twice as likely to miss utility payments and have bad credit/eviction or foreclosure history impacting their ability to rent, and twice as likely to have trouble keeping up with their property taxes.

14. Figure 8b.

Top 5 Affordability Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Affordability Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,130	276	260	509	703	830	279	239	699	716
I can't keep up with my utilities	10%	16%	16%	12%	3%	16%	14%	23%	15%	8%
I'm often late on my rent payments	8%	19%	16%	6%	1%	11%	12%	15%	11%	4%
I can't keep up with my property taxes	6%	7%	9%	8%	5%	9%	4%	12%	8%	7%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	8%	7%	4%	1%	5%	6%	10%	6%	3%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	11%	6%	4%	1%	7%	3%	14%	8%	5%
None of the above	73%	46%	56%	72%	90%	59%	70%	32%	59%	75%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8c, households with children under 18, as well as single parents, households with a member experiencing a disability, and households making less than $25,000 are more likely to experience neighborhood challenges. These households are most likely to report that *the bus/rail does not go where I need to go or does not operate during the times I need.* In addition to households that make between $25,000-$100,000, these groups are more likely to identify the lack of job opportunities in their respective neighborhoods.

Households with children under 18 are more likely to live in neighborhoods with poor quality schools. Large households are more likely to report issues with neighborhood infrastructure (e.g., bad sidewalks, poor lighting) and households with a member experiencing a disability are more likely to report they cannot access public transit easily or safely.

15. Figure 8c.

Top 5 Neighborhood Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Neighborhood Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,079	273	259	503	709	824	277	234	692	714
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	17%	15%	18%	17%	19%	22%	16%	19%	14%
Schools in my neighborhood are poor quality	15%	17%	14%	11%	19%	24%	19%	17%	14%	9%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	19%	16%	15%	16%	19%	11%	28%	19%	16%
I can't get to public transit/bus/light rail easily or safely	14%	15%	12%	14%	14%	15%	12%	15%	19%	17%
There are not enough job opportunities in the area	12%	21%	17%	16%	6%	17%	12%	19%	15%	11%
None of the above	50%	40%	45%	51%	53%	38%	48%	31%	41%	53%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience Finding Housing

This section explores residents' experience seeking a place to rent or buy in the county and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, this section also examines the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

Recent experience seeking housing to rent. Figure 9 presents the proportion of respondents who seriously looked to rent housing for the county, jurisdictions, and selected respondent characteristics, as well as the reasons for denial.

Over half of county respondents (56%) have seriously looked for housing in the past five years. The **most common reasons for denial** included:

Landlord not returning the respondent's call (26%),

Landlord told me the unit was available over the phone but when I showed up in person, it was no longer available (22%), and

Landlord told me it would cost more because of my service or emotional support animal (14%).

Jurisdictions with the highest percentage of respondents who seriously looked for housing include Millbrae (74%), San Mateo (73%), and Redwood City (72%). While all three jurisdictions reported that *landlord not returning the respondent's call* was one of their main reasons for denial, 18% of Redwood City respondents identified *landlord told me they do not accept Section 8 vouchers* as a main reason for denial.

Among respondents by race/ethnicity, 80% of African American respondents reported that they had seriously looked for housing in the past five years while the lowest percentage of respondents who reported seriously looking for housing were non-Hispanic White (46%). The main reasons for denial experienced by African American respondents included *landlord told me the unit was available over the phone but when I showed up in person, it was no longer available* (39%), *landlord told me it would cost more because of my service or emotional support animal* (34%), and *landlord told me I couldn't have a service or emotional support animal* (28%).

Among respondents by tenure, renters (75%) and precariously housed (74%) respondents reported the highest rates of seriously looking for housing.

Among respondents by income, households making less than $25,000 (71%) had the highest rate. The main reasons for denial reported by these households were *landlord told me I couldn't have a service or emotional support animal* (36%) and *landlord told me it would cost more because of my service or emotional support animal* (30%).

Single parents (79%) and households with children under 18 (66%) also reported the highest percentage of those who seriously looked for housing in the past five years among the selected household characteristics respondent groups. In addition to sharing the top two reasons for denial

with the county, 25% of single parent household respondents also reported they were denied housing because the *landlord told me I can't have a service or emotional support animal.*

16. Figure 9. If you looked seriously for housing to rent in San Mateo County in the past five years, were you ever denied housing?

		Reason for Denial									
	Overall Percent Seriously Looked for Housing	Landlord did not return calls and/or emails asking about a unit	Landlord said unit was available over phone, but when I showed up in person, it was no longer available	Landlord told me it would cost me more for my service or emotional animal	Landlord told me I can't have a service or emotional support animal	Landlord told me it would cost me more to rent because I have children	Landlord told me they don't rent to families with children	Landlord told me they do not accept Section 8 vouchers	Landlord told me they couldn't make changes to the apartment/ home for my disability	None of the Above	n
Jurisdiction											
County	56%	26%	22%	14%						45%	928
Belmont	62%	33%	27%							31%	49
Brisbane	59%		41%			22%				26%	27
Burlingame	48%	19%	23%							54%	57
Daly City	63%	33%	16%			16%				44%	61
East Palo Alto	58%	35%	30%							26%	23
Foster City	50%	12%		16%	14%					55%	51
Half Moon Bay	68%					17%	17%			48%	29
Hillsborough	42%		14%	29%	14%					57%	14
Milbrae	74%	25%	46%							36%	28
Pacifica	51%	16%	26%						16%	55%	31
Redwood City	72%	31%						18%		40%	99
San Bruno	57%			22%		22%				39%	36
San Mateo	73%	30%	34%							39%	98
South San Francisco	47%	24%	13%							56%	248
Race/Ethnicity											
African American	80%		39%	34%	28%					15%	101
Asian	56%	19%	29%							40%	199
Hispanic	63%	32%	22%							41%	230
Other Race	70%	29%	22%							45%	91
Non-Hispanic White	46%	29%	20%							48%	263
Tenure											
Homeowner	36%		25%						15%	54%	183
Renter	75%	29%	22%							43%	641
Precariously Housed	74%	23%	32%							26%	188
Income											
Less than $25,000	71%			30%	36%					29%	182
$25,000-$49,999	60%	39%	32%							27%	149
$50,000-$99,999	58%	24%		20%						45%	251
Above $100,000	48%	19%	14%							64%	216
Household Characteristics											
Children under 18	66%	30%	29%							33%	447
Large Households	60%	33%	19%			18%				44%	139
Single Parent	79%	25%	35%		25%					19%	173
Disability	63%	24%	24%							34%	386
Older Adults (age 65+)	48%	20%	29%							39%	282

- Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they rent.
- Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

17. **Recent experience seeking housing to buy.** Figure 10 presents the proportion of respondents who seriously looked to buy housing in the county, by jurisdiction, and selected respondent characteristics, as well as the reasons for denial. As noted above, 56% of county respondents have seriously looked for housing in the past five years.

18. The most common reasons for denial included:

Real estate agent told me I would need to show I was prequalified with a bank (29%) and

A bank would not give me a loan to buy a home (23%).

For the jurisdictions with the highest percentage of respondents who seriously looked for housing (Millbrae, San Mateo and Redwood City), all three cities shared the same top two reasons for denial as the county. Additionally, 21% of Millbrae respondents reported that *the real estate agent would not make a disability accommodation when I asked*.

For African American respondents who looked to buy housing in the last five years, the most common reason for denial was *the real estate agent would not make a disability accommodation when I asked* (47%). African Americans, along with Other Races, also most commonly reported that they needed a loan prequalification before real estate agents would work with them. While between 43-54% of respondents from other racial/ethnic groups reported they did not experience any reason for denial when seriously looking to buy housing over the past five years, 12% of African American respondents reported similarly.

Among respondents by income, the main reasons for denial for households making less than $25,000 were *the real estate agent told me I would need to show I was prequalified with a bank* (32%) and *real estate agent only showed me or only suggested homes in neighborhoods where most people were of my same race or ethnicity* (26%).

Among the selected housing characteristics category, single parent households and households with children under 18 reported shared the same top two reasons for denial as the county. Additionally, 36% of single parent household respondents reported that *the real estate agent would not make a disability accommodation when I asked*, as well as 25% of respondents over the age of 65.

Residents in Redwood City, Millbrae, and South San Francisco, as well as large households, also reported that *a bank or other lender charged me a high interest rate on my home loan* as a reason for denial.

19. Figure 10. If you looked seriously for housing to buy in San Mateo County in the past five years, were you ever denied housing?

	Percent Seriously Looked for Housing	Reason for Denial: The real estate agent told me I would need to show I was prequalified with a bank	A bank or other lender would not give me a loan to buy a home	The real estate agent would not make a disability accommodation when I asked	Only showed homes in neighborhoods where most people were same race/ethnicity	A bank or other lender charged me a high interest rate on my home loan	None of the Above	n
Jurisdiction								
County	56%	29%	23%				50%	870
Belmont	62%	21%			15%		35%	48
Brisbane	59%	36%			30%		42%	33
Burlingame	48%	22%	14%				61%	51
Daly City	63%	19%	27%				56%	52
East Palo Alto	58%	24%	33%				48%	21
Foster City	50%	25%	20%				49%	51
Half Moon Bay	68%	35%	23%	23%			50%	26
Hillsborough	42%	18%		23%			59%	22
Milbrae	74%	25%	29%	21%		21%	54%	28
Pacifica	51%	35%	35%				42%	31
Redwood City	72%	30%	22%			27%	50%	64
San Bruno	57%	14%	21%				62%	42
San Mateo	73%	40%	32%				38%	82
South San Francisco	47%	26%	18%			16%	57%	251
Race/Ethnicity								
African American	80%	40%	38%	47%			12%	89
Asian	56%	30%	25%				43%	223
Hispanic	63%	29%	28%				49%	174
Other Race	70%	36%	21%			21%	50%	90
Non-Hispanic White	46%	29%	23%				54%	250
Tenure								
Homeowner	36%	29%	17%				54%	332
Renter	75%	32%	27%				46%	467
Precariously Housed	74%	36%	36%	30%			30%	154
Income								
Less than $25,000	71%	32%	25%		26%		41%	131
$25,000-$49,999	60%	42%	40%				29%	106
$50,000-$99,999	58%	35%	30%				38%	216
Above $100,000	48%	22%	13%			10%	64%	296
Household Characteristics								
Children under 18	66%	33%	28%				40%	443
Large Households	60%	33%	25%			25%	49%	126
Single Parent	79%	38%	43%	36%			24%	143
Disability	63%	35%	26%				38%	330
Older Adults (age 65+)	48%	35%	29%	25%			38%	252

- Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they buy.
- Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

20. **Denied housing to rent or buy.** Figure 11 presents the proportion of those who looked and were denied housing to rent or buy for the county, jurisdictions, and selected respondent characteristics, as well as reason for denial. As shown, nearly 4 in 10 county respondents who looked for housing experienced denial of housing. African American/Black respondents, precariously housed respondents, households with income below $50,000, and single parent respondents have denial rates of 60% or higher. African American (79%) and single parent (74%) respondents report the highest rates of denial.

21. Among the reasons for denial:

***Income too low* was a major reason for denial for all groups** except homeowners and households with incomes above $100,000. Additionally, all jurisdictions report this as a common reason for being denied housing with the exception of Foster City, Hillsborough, and San Bruno.

Haven't established a credit history or no credit history was also a common reason of denial for most groups. The impacts are higher for Asian, Hispanic and African American households, along with renter and precariously housed respondents, households with income below $50,000, and single parent households, households with children under 18, households with a member experiencing a disability, and several jurisdictions.

Another top denial reason among certain groups is the *landlord didn't accept the type of income I earn (social security or disability benefit or child support)*. **Source of income was the most common reason for denial among African American households** (28%). Other groups with denial rates of 25% or higher for this specific issue include precariously housed respondents, single parent households, and households with a member experiencing a disability, as well as Foster City and San Bruno residents.

Bad credit is another barrier for accessing housing, particularly for Hispanic and Other Race households, households with income between $50,000-$100,000, and large households. This also impacts East Palo Alto, San Mateo, Daly City, Redwood City, Burlingame, and South San Francisco residents at a higher rate.

22. Figure 11. If you looked seriously for housing to rent or buy in San Mateo County in the past five years, were you ever denied housing?

			Reason for Denial												
	Percent Denied Housing	Total n	Bad Credit	Eviction history	Income too low	Too many people in my household	Other renter/ applicant willing to pay more for rent	Haven't established a credit history/no credit history	Don't have a regular/ steady job/ consistent work history	Landlord didn't accept the type of income I earn (social security or disability)	Lack of stable housing record	Real or perceived sexual orientation or gender identity	I had/ have COVID	Foreclosure	n
Jurisdiction															
County	**39%**	1154	18%		44%		19%	21%							449
Belmont	**52%**	50			38%		27%	27%							26
Brisbane	**42%**	38			25%			19%				31%			16
Burlingame	**30%**	71	24%		29%										21
Daly City	**49%**	73	28%		53%		28%		19%						36
East Palo Alto	**55%**	29	38%		44%			25%							16
Foster City	**30%**	63							25%	40%	30%				19
Half Moon Bay	**41%**	34			29%			29%							14
Hillsborough	**23%**	22										40%			5
Milbrae	**36%**	33			67%	25%		33%					25%		12
Pacifica	**38%**	39			47%			27%	33%						15
Redwood City	**41%**	105	28%		63%	26%		26%							43
San Bruno	**25%**	51		31%						31%	38%				13
San Mateo	**48%**	112	30%		38%						28%				53
South San Francisco	**30%**	331	19%		58%		28%			17%					98
Race/Ethnicity															
African American	**79%**	107		25%	25%			25%		28%		27%			85
Asian	**42%**	281			38%			28%		21%		21%			117
Hispanic	**49%**	253	28%		60%		26%	26%							125
Other Race	**43%**	105	22%		49%		24%								45
Non-Hispanic White	**31%**	351			40%			19%	23%		25%				108
Tenure															
Homeowner	**26%**	348								24%	22%	23%			91
Renter	**45%**	687			48%		20%	24%							310
Precariously Housed	**61%**	208			42%			22%		25%					126
Income															
Less than $25,000	**64%**	199			47%			31%	29%						127
$25,000-$49,999	**65%**	158			48%			21%		20%	20%				103
$50,000-$99,999	**38%**	302	21%		51%	24%									114
Above $100,000	**18%**	346				27%	16%			20%				16%	64
Household Characteristics															
Children under 18	**51%**	558			42%			26%		19%					283
Large Households	**43%**	171	27%		64%	41%									74
Single Parent	**74%**	189			41%			27%		25%					138
Disability	**54%**	446			39%			21%		25%					239
Older Adults (age 65+)	**44%**	350			35%					22%		21%			153

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience using housing vouchers. It is “difficult” or “very difficult” for eight out of 10 voucher holders to find a landlord that accepts a housing voucher (Figure 13).

As shown in Figure 12, this is related to the amount of the voucher and current rents and the lack of supply (inability to find a unit in the allotted amount of time). Over half of voucher holders (53%) who experienced difficulty indicated the *voucher is not enough to cover the rent for places I want to live* and almost half of voucher holders (49%) who experienced difficulty indicated there is *not enough time to find a place to live before the voucher expires.*

Other significant difficulties using vouchers identified by respondents included *landlords have policies of not renting to voucher holders* (46%) and *can’t find information about landlords that accept Section 8* (36%).

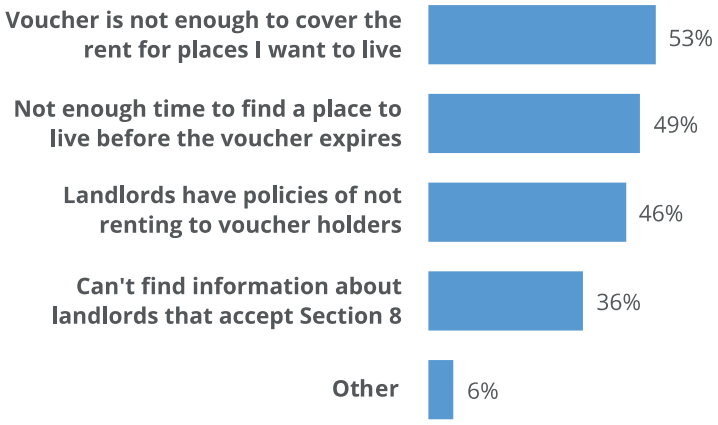
Among respondents by race/ethnicity, African American respondents had the greatest proportion of those with a housing choice voucher (60%). Of those respondents, 76% found it difficult to find a landlord that accepts a housing voucher. While 13% of Hispanic respondents have a housing voucher, 85% have found it difficult to use the voucher. Fourteen percent of Asian respondents have housing vouchers—nearly three quarters of these respondents reported that the *voucher is not enough to cover the rent for the places I want to live*.

Other groups of respondents with higher proportions of voucher utilization include single parent households (43%), precariously housed respondents (30%), and households with income below $25,000 (29%). For each of the aforementioned groups, more than 75% of their respective respondents reported difficulty in utilizing the housing choice voucher. The *voucher is not enough to cover the rent for places I want to live* was one of the main reasons cited for not using the voucher.

23. Figure 12. Why is it difficult to use a housing voucher?

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



24. Figure 13. How difficult is it to find a landlord that accepts a housing voucher?

	Percent with a Housing Voucher	Not difficult	Somewhat difficult	Very difficult	n	Voucher is not enough to cover the rent for places I want to live	Not enough time to find a place to live before the voucher expires	Landlords have policies of not renting to voucher holders	Can't find information about landlords that accept Section 8	Other	n
Jurisdiction											
County	**12%**	18%	55%	27%	250	53%	49%	46%	36%	6%	203
Belmont	**16%**	14%	64%	21%	81	45%	64%	36%	27%	9%	11
Brisbane	**22%**	20%	73%	7%	15	50%	50%	42%	33%	0%	12
Burlingame	**8%**	0%	75%	25%	12	50%	50%	25%	8%	0%	12
Daly City	**12%**	14%	50%	36%	14	83%	25%	42%	17%	25%	12
East Palo Alto	**14%**	29%	57%	14%	7	20%	20%	40%	60%	0%	5
Foster City	**12%**	18%	47%	35%	17	47%	40%	27%	33%	7%	15
Half Moon Bay	**19%**	22%	56%	22%	9	71%	29%	29%	43%	14%	7
Hillsborough	**8%**	25%	75%	0%	4	67%	67%	33%	0%	0%	3
Milbrae	**22%**	50%	20%	30%	10	60%	40%	20%	40%	0%	5
Pacifica	**11%**	13%	50%	38%	8	86%	43%	43%	43%	0%	7
Redwood City	**16%**	13%	61%	26%	23	40%	50%	70%	45%	5%	20
San Bruno	**12%**	9%	64%	27%	11	40%	60%	50%	10%	10%	10
San Mateo	**24%**	24%	50%	26%	38	43%	54%	43%	39%	7%	28
South San Francisco	**4%**	11%	33%	56%	27	63%	50%	71%	63%	8%	24
Race/Ethnicity											
African American	**60%**	24%	60%	16%	82	55%	52%	40%	31%	6%	62
Asian	**14%**	23%	63%	14%	71	73%	44%	31%	31%	0%	55
Hispanic	**13%**	15%	40%	45%	53	58%	42%	51%	49%	11%	45
Other Race	**19%**	29%	50%	21%	28	55%	45%	65%	35%	5%	20
Non-Hispanic White	**8%**	14%	61%	25%	64	43%	61%	57%	38%	4%	56
Tenure											
Homeowner	**8%**	23%	59%	18%	78	58%	49%	42%	31%	0%	59
Renter	**18%**	19%	52%	30%	165	55%	52%	48%	43%	6%	134
Precariously Housed	**30%**	14%	66%	20%	86	57%	54%	35%	26%	7%	74
Income											
Less than $25,000	**29%**	17%	58%	25%	84	47%	41%	47%	37%	10%	70
$25,000-$49,999	**18%**	17%	52%	31%	48	63%	55%	63%	40%	5%	40
$50,000-$99,999	**12%**	23%	52%	26%	62	55%	55%	51%	37%	2%	49
Above $100,000	**5%**	20%	57%	23%	35	43%	61%	29%	32%	4%	28
Household Characteristics											
Children under 18	**21%**	20%	60%	20%	179	59%	51%	44%	35%	1%	143
Large Households	**7%**	20%	45%	35%	20	63%	56%	63%	56%	6%	16
Single Parent	**43%**	17%	58%	24%	103	62%	52%	38%	33%	2%	85
Disability	**22%**	18%	58%	24%	158	57%	52%	42%	29%	5%	129
Older Adults (age 65+)	**17%**	18%	63%	19%	123	56%	53%	44%	34%	3%	102

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Displacement. Figure 14 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

Overall, 21% of survey respondents experienced displacement in the past five years. Among all survey respondents, the **main reason for displacement was rent increased more than I could pay** (29%).

Respondents who are precariously housed have higher rates of recent displacement than homeowners or renters; this suggests that when displaced a unit these housing-insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.

Among respondents by race/ethnicity, **African American respondents reported the highest rate of displacement** (59%). The primary reason reported by African American respondents for their displacement was *housing was unsafe (e.g., domestic assault, harassment)*. Twenty eight percent also reported that they were *forced out for no reason*.

Asian households, as well as homeowners, households that make less than $25,000, single parent households, households that include a member experiencing a disability, and Millbrae, Brisbane and Pacifica residents are also more likely than other respondents to have been displaced due to an unsafe housing situation (e.g., domestic assault, harassment).

Additionally, Asian, precariously housed respondents, households making less than $25,000, single parent households, and Hillsborough residents are more likely than other respondents to have been displaced and not given a reason.

For respondents that had experienced displacements, they were asked to identify which city they moved from and which city they moved to. **The most common moves to and from cities included**:

Moved within South San Francisco (28 respondents)

Moved from outside San Mateo County to San Mateo (10 respondents)

Moved from San Bruno to South San Francisco (9 respondents)

Moved from Daly City to South San Francisco (9 respondents)

Moved within Burlingame (8 respondents)

25. Figure 14. Displacement Experience and Reasons for Displacement

			Reason for Displacement														
	Percent Displaced	Total n	Rent increased more than I could pay	Personal/ relationship reasons	Landlord was selling the home/ apartment	Landlord wanted to move back in/move in family	Landlord wanted to rent to someone else	Landlord refused to renew my lease	Housing was unsafe (e.g., domestic assault, harassment)	Forced out for no reason	Health/medical reasons	I was behind on rent	Poor condition of property	Because of apartment rules	Utilities were too expensive/ shut off	Natural disaster/ flooding/ fire	n
Jurisdiction																	
County	**21%**	2066	29%	19%	18%												417
Belmont	**26%**	80	25%					25%						30%			20
Brisbane	**24%**	67				25%			31%			25%					16
Burlingame	**22%**	152	24%		30%	18%											33
Daly City	**25%**	115	35%	27%						31%							26
East Palo Alto	**32%**	50	20%	20%			20%										15
Foster City	**11%**	130			21%	21%				21%	43%						14
Half Moon Bay	**31%**	51			31%	25%											16
Hillsborough	**12%**	52				33%	33%			33%	33%		33%				6
Milbrae	**27%**	44					42%		33%		25%					25%	12
Pacifica	**21%**	75			31%				31%	31%							16
Redwood City	**29%**	146	31%									21%					42
San Bruno	**25%**	89	33%	29%					24%								21
San Mateo	**37%**	153	35%	31%							20%						54
South San Francisco	**12%**	712	42%	15%	16%												81
Race/Ethnicity																	
African American	**59%**	134				29%			30%	28%							79
Asian	**22%**	500				31%			22%	22%							109
Hispanic	**29%**	397	33%	22%									18%				115
Other Race	**28%**	149	54%						20%						24%		41
Non-Hispanic White	**14%**	757	27%	20%	31%												102
Tenure																	
Homeowner	**8%**	975		27%		25%			31%								75
Renter	**34%**	905	32%	18%	22%												292
Precariously Housed	**48%**	280	23%				24%			23%							132
Income																	
Less than $25,000	**45%**	282	28%	20%					20%	20%							127
$25,000-$49,999	**30%**	265	31%		19%							18%					78
$50,000-$99,999	**22%**	517	32%	22%	18%												115
Above $100,000	**8%**	721			27%	20%	23%										60
Household Characteristics																	
Children under 18	**30%**	840	27%			20%	19%										249
Large Households	**20%**	284	32%		19%								18%				57
Single Parent	**55%**	240				24%			24%	20%							131
Disability	**34%**	711	26%	20%			20%		20%								241
Older Adults (age 65+)	**22%**	736	23%	22%		22%											162

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Children changing schools after displacement. Overall, for households with children that were displaced in the past five years, 60% of children in those households have changed schools. The most common outcomes reported among these respondents included *school is more challenging* (28%), *they feel less safe at the new school* (25%), and *they are in a worse school* (24%) (Figure 15).

Among respondents by race/ethnicity, non-Hispanic White households (44%) were the only subgroup to report that being displaced resulted in their children being in better schools. Of African American households that were displaced and have children, 87% reported that their children changed schools. Of these respondents, 32% reported that their children *feel safer at the new school* but also *have fewer activities.*

Among respondents by tenure, precariously housed (78%) and homeowner (74%) households had the highest proportion of children who changed schools. The most common outcomes for precariously housed households included *School is less challenging/they are bored* (35%) and their children *feel less safe at school* (34%). For homeowner households, 39% reported that *school is more challenging,* followed by 31% who reported that their children *feel less safe at school*.

Among respondents by selected household characteristics, older adult (77%), single parent (74%), households with a member experiencing a disability (70%), and households with children under 18 (67%) all reported high proportions of children who changed schools. The most common outcomes for these respondents included *School is more challenging* and *they feel less safe at the new school.*

26. Figure 15. Children Changing Schools and Outcomes, Displaced Households

	Percent of Children that Changed Schools	Total n	School change outcomes									
			School is less challenging/ they are bored	School is more challenging	They are in a better school	They are in a worse school	They feel less safe at the new school	They feel safer at the new school	They have fewer activities	They have more activities	Things are about the same	n
Jurisdiction												
County	60%	306		28%		24%	25%					183
Belmont	45%	20		33%		44%	33%					9
Brisbane	81%	16		38%			31%	31%				13
Burlingame	55%	22	33%	33%						33%		12
Daly City	41%	17	43%		29%		29%			29%		7
East Palo Alto	54%	13	43%	57%			29%					7
Foster City	62%	13								50%		8
Half Moon Bay	58%	12		43%			29%	29%	43%			7
Hillsborough	60%	5						67%				3
Milbrae	82%	11		33%		44%	44%	33%				9
Pacifica	91%	11				50%						10
Redwood City	52%	23			25%	33%		25%				12
San Bruno	67%	18	33%		33%		33%					12
San Mateo	66%	35	32%		32%							22
South San Francisco	36%	56		26%	26%						26%	19
Race/Ethnicity												
African American	87%	69	30%	30%				32%	32%			60
Asian	73%	91	27%	32%		32%	27%					66
Hispanic	49%	91		23%		30%	23%		25%			44
Other Race	65%	31		40%		30%	25%	25%				20
Non-Hispanic White	60%	60	28%	31%	44%		28%					36
Tenure												
Homeowner	74%	66		39%		29%	31%					49
Renter	58%	213	25%	30%			25%					122
Precariously Housed	78%	104	35%				34%		30%			80
Income												
Less than $25,000	65%	92	22%	32%			35%					60
$25,000-$49,999	66%	56	25%			28%		28%	25%			36
$50,000-$99,999	55%	85		30%	28%		23%					47
Above $100,000	59%	44	35%	31%		38%						26
Household Characteristics												
Children under 18	67%	237		32%		23%	25%					158
Large Households	45%	44		32%	26%						32%	19
Single Parent	74%	124		32%		28%	29%					92
Disability	70%	188	26%	28%			30%					132
Older Adults (age 65+)	77%	117		35%		29%	29%					89

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

27. Experience with housing discrimination. Overall, 19% of survey respondents felt they were discriminated against when they looked for housing in the area.[43] As shown in Figure 16, African American respondents (62%), single parent households (44%) and precariously housed respondents (39%) are most likely to say they experienced housing discrimination. Residents with income above $100,000 and homeowners are least likely (11%).

Respondents who believed they experienced discrimination when looking for housing in the county reported when the discrimination occurred. Nearly half of respondents (45%) reported that the discrimination they experienced occurred between 2 and 5 years ago. Twenty eight percent of respondents reported that the discrimination occurred in the past year, 20% reported more than 5 years ago and 7% of respondents did not remember when the discrimination occurred.

How discrimination was addressed. Respondents who believed they experienced discrimination when looking for housing in the county were asked to describe the actions they took in response to the discrimination. Overall, the most common responses to discrimination experienced by survey respondents were *Nothing/I wasn't sure what to do* (42%), *Moved/found another place to live* (30%), and *Nothing/I was afraid of being evicted or harassed* (20%).

Among top responses for actions taken in response to experienced discrimination, every group reported *Nothing/I wasn't sure what to do* with the exception of African American and single parent households, as well as Brisbane and Hillsborough residents. Similarly, survey respondents from Foster City and Pacifica were the only groups not to include *Moved/found another place to live* among their top responses. African American and Asian households, as well as single parent households, were more likely than other groups to contact either a housing authority, local fair housing organization, or the California Department of Housing or Civil Rights to report their discrimination incident.

Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the county provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law, as respondents could provide open-ended and multiple reasons why they thought they experienced discrimination.

Examples of how respondents described why they felt discriminated against, which they provided as open-ended responses to the survey, include:

[43] Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

Appearance/Characteristics

"Because of my race and ethnicity"

"[We] were given a subprime loan for home purchase for being Latinx, low-income and primarily Spanish-speaking; refinance last year was lower than expected."

"It was clear my disability is the reason."

"I have a child and a couple places told me they wouldn't rent to me due to my son."

"The agent asked if I was a tech worker. When I said no, the agent said the place was just rented, even though it was on the listing as active."

"I was approved for the unit and when they met my partner, who is Black, they said [the unit] was rented."

Source of Income/Credit

"Income was through SSDI [social security disability insurance]"

"The landlord wanted an excellent credit score…"

"We were not able to provide all the requirement to rent, like SSN [social security number], income proof, employment, and we don't make enough income…"

"They wanted someone with income from employment not due to disability."

"I was discriminated against because of my race and the fact that I had Section 8 at the time. Being African American and having Section 8 made a lot of people feel like I wouldn't take care of their property."

"I am currently being discriminated against due to my need with rental help and because two of us in our household have a need for an emotional support animal."

Immigration status

Mi hermana llamo a los departamentos donde yo vivo y la manager le dijo que no había disponible pero no era verdad también le dijo que hablara inglés y le pidió seguro social pensando que no tenia y le dijo que tenía que ganar una cierta cantidad de dinero para poder rentar. (My sister called the apartments where I live and the manager told her that there was no one available but it was not true. She also told her to speak English and asked for social security thinking that she did not have it and told her that she had to earn a certain amount of money to be able to rent).

28. Figure 16. Percent of respondents who felt they were discriminated against and how was it addressed

	Percent who felt they were discriminated against	In the past year	2 to 5 years ago	More than 5 years ago	Don't remember	n	Nothing/ I wasn't sure what to do	Moved/ found another place to live	Nothing/ I was afraid of being evicted/ harassed	Called/ emailed housing authority	Called/ emailed local fair housing organization	Called/ emailed California Department of Housing/ Civil Rights	Called/ emailed City office, County office, or human rights department/ agency	Filed a complaint	Other	n
Jurisdiction																
County	**19%**	28%	45%	20%	7%	357	42%	30%	20%							359
Belmont	**21%**	19%	56%	19%	6%	16	38%	38%	50%							16
Brisbane	**22%**	29%	36%	29%	7%	14		64%			21%		21%			14
Burlingame	**14%**	25%	50%	20%	5%	20	35%	25%		20%		20%				20
Daly City	**15%**	20%	40%	33%	7%	15	56%	25%	25%							16
East Palo Alto	**29%**	23%	54%	15%	8%	13	38%	38%	23%	23%						13
Foster City	**18%**	15%	40%	45%	0%	20	38%						24%	24%		21
Half Moon Bay	**26%**	27%	55%	9%	9%	11	27%	36%			36%					11
Hillsborough	**15%**	14%	71%	0%	14%	7		29%			57%					7
Milbrae	**29%**	36%	50%	7%	7%	14	31%	23%		38%		23%				13
Pacifica	**21%**	29%	36%	36%	0%	14	50%		21%	29%		21%			21%	14
Redwood City	**24%**	34%	34%	19%	13%	32	47%	26%	21%	21%						34
San Bruno	**12%**	30%	60%	0%	10%	10	50%	30%		30%	30%					10
San Mateo	**30%**	35%	45%	15%	5%	40	53%	26%	26%							38
South San Francisco	**13%**	30%	40%	23%	6%	82	59%	27%								83
Race/Ethnicity																
African American	**62%**	16%	59%	25%	0%	83		36%	29%	27%	26%	27%	24%			84
Asian	**16%**	24%	50%	20%	6%	82	28%	25%	29%	29%	24%	24%				83
Hispanic	**27%**	25%	42%	24%	8%	107	52%	27%								107
Other Race	**30%**	28%	47%	14%	12%	43	47%	30%	26%							43
Non-Hispanic White	**12%**	38%	41%	14%	7%	91	44%	27%	18%							91
Tenure																
Homeowner	**11%**	26%	46%	20%	7%	95	32%	29%	22%							96
Renter	**28%**	26%	47%	20%	6%	232	42%	32%	23%							232
Precariously Housed	**39%**	21%	54%	20%	4%	98	24%	28%		35%		26%				100
Income																
Less than $25,000	**36%**	29%	51%	11%	9%	100	39%	30%	25%							102
$25,000-$49,999	**24%**	31%	41%	22%	6%	64	42%	36%	25%	22%						64
$50,000-$99,999	**19%**	27%	45%	25%	3%	97	44%	29%			18%					97
Above $100,000	**11%**	28%	45%	21%	7%	76	45%	22%	16%	16%						76
Household Characteristics																
Children under 18	**26%**	21%	57%	15%	6%	216	36%	31%	26%							218
Large Households	**19%**	26%	52%	9%	13%	54	65%	24%	15%							55
Single Parent	**44%**	13%	65%	17%	5%	106		33%	32%	27%	26%	26%				107
Disability	**33%**	27%	48%	21%	4%	215	33%	30%		22%						219
Older Adults (age 65+)	**20%**	20%	51%	20%	8%	144	24%	34%	24%	24%						146

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience of persons with disabilities. Overall, 35% of respondents' households include a member experiencing a disability. Of these households, 26% said their housing does not meet their accessibility needs; 74% report that their current housing situation meets their needs. The three top greatest housing needs expressed by respondents included grab bars in bathroom or bench in shower (34%), supportive services to help maintain housing (33%), and ramps (26%). Other needs expressed by a substantial proportion of groups included *wider doorways, reserved accessible parking spot by the entrance,* and *more private space in the facility in which I live*.

Of respondents by jurisdiction, East Palo Alto (64%) has the lowest proportion of respondents with disabilities whose current housing situation meets their needs. Of these respondents, 63% indicated they needed supportive services to help maintain housing.

The highest proportion of respondents by group reporting that they or a member of their household experiences a disability were African American (71%), households making less than $25,000 (59%), single parent households (58%), and precariously housed respondents (56%).

29. Figure 17. Respondents experiencing a disability and their top three greatest housing needs

	Percent of respondents with a disability	Current housing situation meeting needs	Total n	Grab bars in bathroom or bench in shower	Supportive services to help maintain housing	Ramps	Wider doorways	Reserved accessible parking spot by entrance	More private space in the facility in which I live	Service or emotional support animal allowed	Would like to live alone (not with a roommate)	Fewer restrictions/ more freedom	Alarm to notify if a non-verbal child leaves the home	Fire alarm/doorbell made accessible for person with hearing disability/deaf	Better navigation for person who is blind	n
Jurisdiction																
County	35%	74%	711	34%	33%	26%										171
Belmont	35%	89%	28	67%	67%											3
Brisbane	37%	72%	25	29%	29%		29%	29%								7
Burlingame	27%	80%	41	63%	50%		50%									8
Daly City	34%	68%	38		36%		36%		45%		36%					11
East Palo Alto	44%	64%	22		63%											8
Foster City	31%	83%	40		29%		29%									7
Half Moon Bay	45%	68%	22	29%								29%				7
Hillsborough	26%	100%	13													n/a
Milbrae	40%	82%	17	25%					25%	25%			25%	25%	25%	4
Pacifica	39%	93%	29				100%									2
Redwood City	42%	68%	62	33%	28%	28%			33%							18
San Bruno	40%	82%	34	50%		33%		33%								6
San Mateo	43%	72%	65	41%	47%					41%						17
South San Francisco	30%	68%	210	35%	28%	32%										57
Race/Ethnicity																
African American	71%	87%	95		40%		40%	33%								15
Asian	31%	77%	157	29%	34%	26%			26%							35
Hispanic	41%	70%	162	37%	54%				35%							46
Other Race	38%	71%	56	63%		50%	44%									16
Non-Hispanic White	32%	77%	241	33%		27%		21%								52
Tenure																
Homeowner	29%	82%	280	35%		37%		37%								43
Renter	39%	73%	347	41%	40%				27%							88
Precariously Housed	56%	71%	154		37%		26%				33%					43
Income																
Less than $25,000	59%	71%	167		42%				27%		23%					48
$25,000-$49,999	40%	67%	107		45%	45%	45%									31
$50,000-$99,999	35%	77%	180	43%	26%	24%										42
Above $100,000	23%	82%	167	52%		34%		41%								29
Household Characteristics																
Children under 18	35%	78%	293		40%		29%		32%							63
Large Households	35%	70%	99	41%	45%				34%							29
Single Parent	58%	81%	139		48%		28%		41%							29
Older Adults (age 65+)	46%	76%	337	44%	29%	30%										79

■ Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

■

Transportation. Over 80% of respondents indicated the type of transportation used most often is driving a personal vehicle. This share was relatively similar across the majority of jurisdictions and was the number one type of transportation used across all jurisdictions and demographic characteristics.

The groups with the lowest proportion of those who primarily drive included African American (40%), households making less than $25,000 (53%), single parents (57%), and precariously housed (57%) respondents.

As shown in Figure 18, on average respondents are fairly satisfied with their transportation situation. Those groups somewhat or not at all satisfied with their transportation options include African American (58%), Brisbane (51%), single parents (45%) and precariously housed (44%) respondents.

30. Figure 18. Are you satisfied with your current transportation options?

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

	Entirely satisfied	Mostly satisfied	Somewhat unsatisfied	Not at all satisfied	n
Jurisdiction					
County	29%	45%	20%	6%	1,903
Belmont	21%	42%	27%	10%	78
Brisbane	17%	33%	38%	13%	64
Burlingame	32%	45%	21%	1%	139
Daly City	19%	52%	20%	8%	109
East Palo Alto	31%	36%	24%	9%	45
Foster City	29%	43%	20%	9%	115
Half Moon Bay	30%	35%	26%	9%	46
Hillsborough	50%	34%	14%	2%	44
Milbrae	30%	45%	13%	13%	40
Pacifica	28%	42%	15%	15%	65
Redwood City	30%	36%	27%	8%	142
San Bruno	23%	54%	19%	4%	81
San Mateo	29%	52%	14%	4%	134
South San Francisco	34%	48%	15%	3%	666
Race/Ethnicity					
African American	22%	21%	48%	10%	134
Asian	23%	49%	24%	4%	500
Hispanic	29%	43%	22%	7%	397
Other Race	29%	41%	21%	9%	149
Non-Hispanic White	32%	45%	17%	5%	757
Tenure					
Homeowner	31%	45%	18%	6%	905
Renter	27%	44%	23%	6%	834
Precariously Housed	20%	36%	35%	9%	254
Income					
Less than $25,000	22%	39%	29%	10%	282
$25,000-$49,999	25%	42%	26%	8%	265
$50,000-$99,999	28%	52%	16%	4%	517
Above $100,000	34%	44%	18%	4%	721
Household Characteristics					
Children under 18	25%	43%	25%	6%	840
Large Households	29%	50%	18%	4%	284
Single Parent	20%	36%	38%	7%	240
Disability	25%	40%	27%	8%	658
Older Adults (age 65+)	30%	43%	21%	6%	736

Solutions offered by residents. Respondents were asked a series of questions about how to improve their situations related to housing, employment, health, education and neighborhood.

Improve housing security. When asked what could improve a respondent's housing security, the top answers among respondents by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics were *none of the above* and *help me with a downpayment/purchase.*

The highest proportion of respondents among groups that selected *None of the above* includes:

Hillsborough residents, 71%

Owners, 65%

Income greater than $100,000, 54%

Foster City residents, 53%

White, 51%

Burlingame residents, 50%

The highest proportion of respondents among groups that selected *Help me with a downpayment or purchase* includes:

Renters, 44%

Large households, 42%

Daly City residents, 41%

Hispanic, 39%

Precariously housed, 39%

City of San Mateo residents, 37%

Other solutions to improve housing security identified by several different groups included *Help me with the housing search, help me pay rent each month,* and f*ind a landlord who accepts Section 8.* The highest proportion of respondents among groups that selected these solutions includes:

Help me with the housing search

Precariously housed, 39%

Income less than $25,000, 34%

Income between $25,000-$50,000, 29%

Half Moon Bay residents, 27%

Help me pay rent each month

Income less than $25,000, 35%

Single parent, 31%

Find a landlord who accepts Section 8

Black or African American, 37%

Improve neighborhood situation. When asked what could improve a respondent's neighborhood situation, nearly every respondent group by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics identified *Better lighting.* Other solutions flagged by multiple respondent groups to improve their neighborhood situations includes *Improve street crossings* and *none of the above.*

The highest proportion of respondents among groups that selected *Better lighting* includes:

East Palo Alto residents, 45%

Millbrae residents, 45%

Other race, 42%

Daly City residents, 41%

Hispanic, 40%

Income between $25,000-$50,000, 40%

Income between $50,000-$100,000, 40%

The highest proportion of respondents among groups that selected *Improve street crossings* includes:

City of San Mateo residents, 34%

Single parent, 31%

The highest proportion of respondents among groups that selected *None of the above* includes:

Foster City residents, 37%

Hillsborough residents, 36%

Burlingame residents, 28%

Additionally, 42% of Millbrae respondents chose *Reduce crime,* 40% of Brisbane respondents chose *More stores to meet my needs,* and Belmont (34%) and Half Moon Bay (33%) respondents chose *Build more sidewalks.*

Improve health situation. When asked what could improve a respondent's health situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected

housing characteristics selected *Make it easier to exercise, More healthy food* and *None of the above.*

The highest proportion of respondents among groups that selected *Make it easier to exercise* includes:

Redwood City residents, 48%

Hispanic, 42%

South San Francisco residents, 41%

City of San Mateo residents, 41%

Asian, 41%

Renters, 40%

The highest proportion of respondents among groups that selected *More healthy food* includes:

East Palo Alto residents, 48%

Precariously Housed, 47%

Single parent, 41%

Daly City residents, 40%

Income less than $25,000, 38%

Black or African American, 37%

Large Households, 37%

The highest proportion of respondents among groups that selected *None of the above* includes residents from:

Hillsborough residents, 48%

Burlingame residents, 47%

Foster City residents, 42%

White, 41%

Owners, 39%

Additionally, African American (34%) and San Bruno (29%) respondents identified *Better access to mental health care* as a solution to help improve their health situations.

Improve job situation. When asked what could improve a respondent's employment situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Increase wages* and *None of the above.*

The highest proportion of respondents among groups that selected *Increase wages* includes:

Renters, 52%

Single parents, 50%

Hispanic, 49%

Households with children, 49%

Daly City residents, 49%

Income between $50,000-$100,000, 49%

Large households, 48%

The highest proportion of respondents among groups that selected *None of the above* includes:

Hillsborough residents, 76%

Owners, 58%

White, 57%

Over 65+, 53%

Income greater than $100,000, 53%

Foster City residents, 53%

Additionally, 29% of households with income less than $25K identified *Find a job near my apartment or house* as a solution to help improve their situation.

Improve education situation. When asked what could improve a respondent's education situation for their children, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *None of the above, Have more activities,* and *Stop bullying/crime/drug use at school.*

The highest proportion of respondents among groups that selected *None of the above* includes:

Burlingame residents, 55%

White, 52%

Over 65+, 51%

Hillsborough residents, 49%

Foster City residents, 46%

Brisbane residents, 45%

The highest proportion of respondents among groups that selected *Have more activities* includes:

Single parent, 45%

Households with children, 41%

Large households, 41%

Other race, 37%

Daly City residents, 34%

Hispanic, 34%

The highest proportion of respondents among groups that selected *Stop bullying/crime/drug use at school* includes:

East Palo Alto residents, 38%

Precariously housed, 31%

Other race, 30%

Redwood City residents, 29%

Hispanic, 29%

San Mateo residents, 28%

Additionally, 29% of Millbrae respondents identified *Have better teachers at their schools* as a means to improve the education situation in their respective households.

APPENDIX G-3: DISPARATE ACCESS TO EDUCATIONAL OPPORTUNITIES

This section examines the extent to which members of protected classes and those in poverty experience disparities in access to opportunity as measured by access to education. This section draws from data provided by the San Mateo Office of Education, the California Department of Education, and U.S. Census American Community Surveys (ACS). This section discusses the following topics:

Changes in school enrollment during COVID-19 by race and ethnicity, and by groups with extenuating circumstances;[44]

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.

[44] The term "extenuating circumstances" is used in this section to capture students whose socioeconomic situations and/or disability may make standard educational environments challenging.

Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Enrollment is dropping. Public school enrollment reduced substantially in some areas during the pandemic. Total enrollment decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County, which was the largest decrease of the decade.

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively.

Decreased enrollment was especially common among Pacific Islander students. Between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21), substantially higher than the 3% countywide average.

Enrollment among migrant students decreased drastically by 16% over the same period (from 332 students to 279 students).

Learning proficiency is improving yet disparities exist. Across all racial and ethnic groups, the rate at which students met or exceeded English and mathematics testing standards has increased since the 2014-2015 school year. Students with extenuating circumstances (i.e., disability, facing homelessness, learning English) tend to score lower on English and mathematics tests than the overall student body.

Proficiency gaps are especially pronounced among English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary, where students with extenuating circumstances met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.

Students with disabilities in San Carlos Elementary and Las 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**.

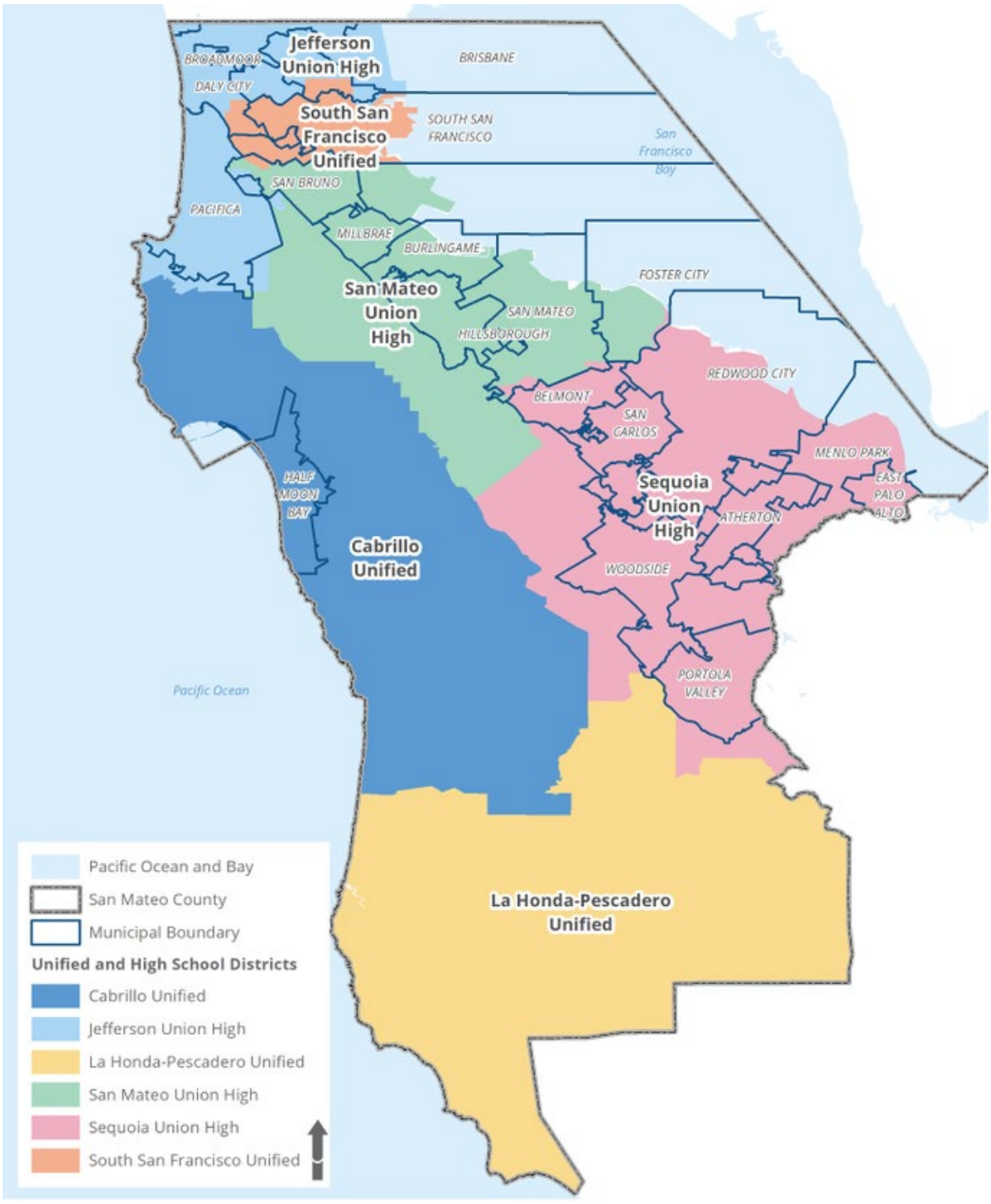
In addition to the unified school districts, there are three high school districts, which include: **Jefferson Union High School District**, **San Mateo Union High School District**, and **Sequoia Union High School District**. The elementary schools covering these high schools' district boundaries areas 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



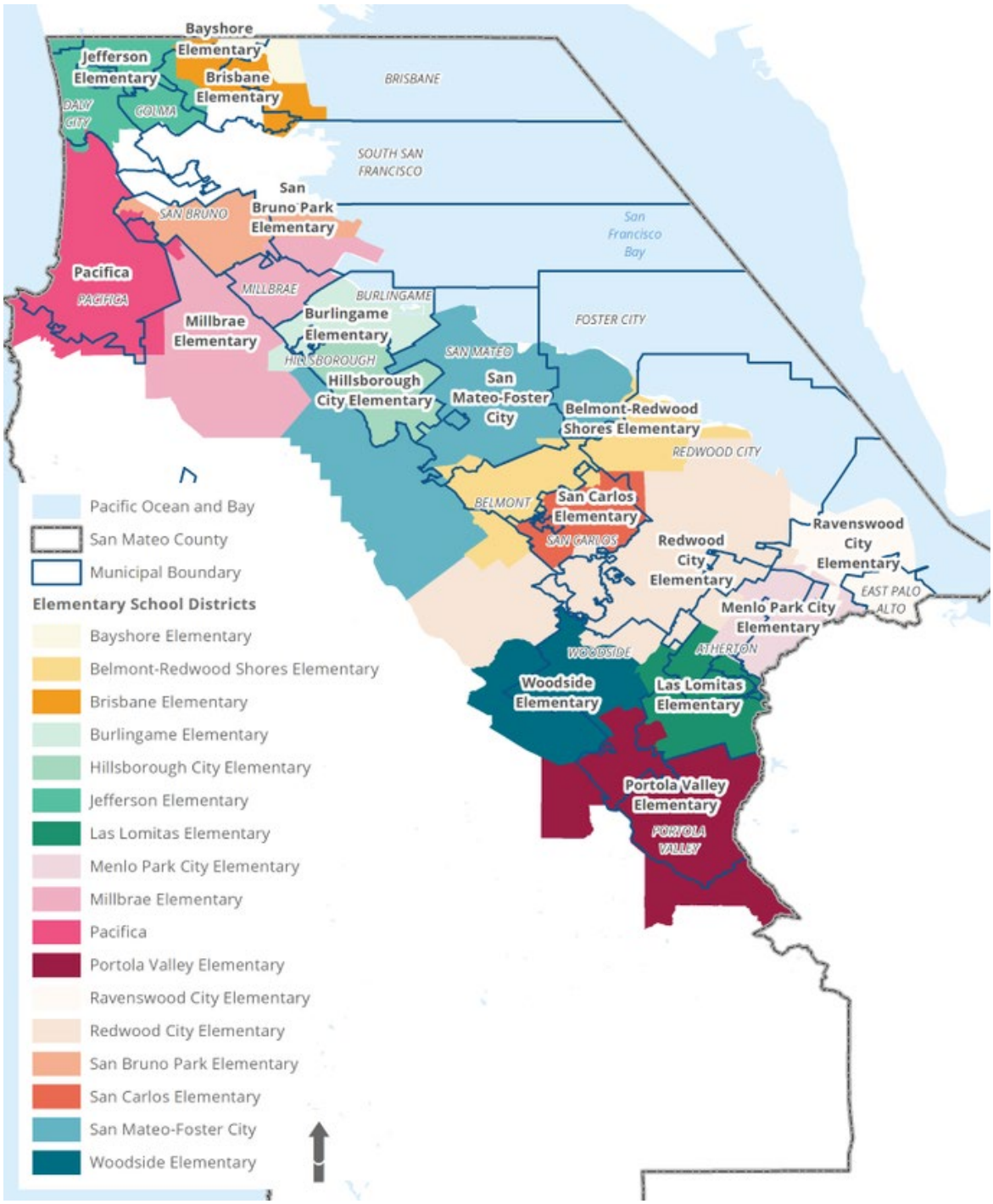
▪ Source: San Mateo County Office of Education.

As illustrated in the map, Cabrillo Unified School District covers Half Moon Bay and some unincorporated areas of San Mateo County. South San Francisco Unified covers South San Francisco and a small portion of Daly City. La Honda-Pescadero Unified School District covers unincorporated areas of San Mateo County.

The other high school districts, Jefferson Union, San Mateo Union, and Sequoia Union, cover the remaining jurisdictions. Jefferson Union covers Brisbane, Colma, Daly City, and Pacifica. San Mateo Union covers Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo City, and Foster City. Sequoia Union covers Atherton, Belmont, Redwood City, East Palo Alto, Menlo Park, San Carlos, Portola Valley, and Woodside.

The county's elementary school districts cover the same areas as the three high school districts. Their geographic boundaries are illustrated in the map below.

Figure V-2.
Elementary School Districts in San Mateo County



▪ Source: San Mateo County Office of Education.

Because the elementary school districts are much smaller, many jurisdictions have several elementary schools. The table below shows each jurisdiction and their associated elementary school.

Figure V-3.
School Districts in San Mateo County's Jurisdictions

Jurisdiction	Unified or High School District	Elementary School District(s)
Atherton	Sequoia Union	Menlo Park City ; Las 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 Unifie	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.[45]

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.[46]

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.[47]

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 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."[48]

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[45] 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
[46] Ibid.
[47] Ibid.
[48] Ibid.

Enrollment changes. Total public school enrollment in the county has decreased slightly, by just 1%, from the 2010-2011 academic year to 2020-2021. Figure V-4 illustrates enrollment changes by district.

Bayshore Elementary, Ravenswood City, and Portola Valley school districts experienced the largest enrollment decreases (by at least 30%) between 2010-11 and 2020-21. School districts with the largest increases in enrollments were Burlingame (22%) and Belmont-Redwood Shores (30%).

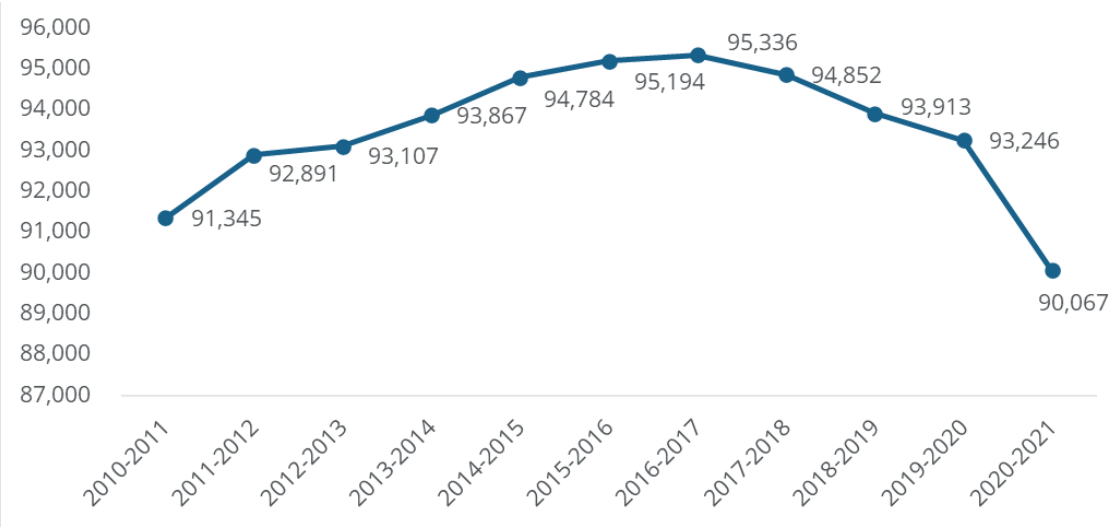
Figure V-4.
Enrollment changes by district, 2010-11 to 2020-2021

School District	2010-2011 Enrollment	2020-2021 Enrollment	Percent Change
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
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Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively. The only school district with increasing enrollments between the 2019-2020 to 2020-2021 school years was Sequoia Union High School District, with a modest 1% increase in enrollments.

Figure V-6.
Enrollment changes by district during COVID-19, 2019-20 to 2020-21

School District	2019-2020 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,136	2,934	-6%
La Honda-Pescadero	306	275	-10%
South San Francisco	8,438	8,182	-3%
High & Elementary School Districts			
Jefferson Union High School	4,811	4,705	-2%
Bayshore Elementary	381	361	-5%
Brisbane Elementary	476	474	0%
Jefferson Elementary	6,687	6,653	-1%
Pacifica	3,110	3,006	-3%
San Mateo Union High School	9,885	9,760	-1%
Burlingame Elementary	3,534	3,387	-4%
Hillsborough City Elementary	1,290	1,268	-2%
Millbrae Elementary	2,349	2,238	-5%
San Bruno Park Elementary	2,454	2,275	-7%
San Mateo-Foster City	11,576	10,969	-5%
Sequoia Union High School	10,238	10,327	1%
Belmont-Redwood Shores	4,314	4,152	-4%
Las Lomitas Elementary	1,208	1,116	-8%
Menlo Park City Elementary	2,922	2,781	-5%
Portola Valley Elementary	551	491	-11%
Ravenswood City Elementary	3,269	2,993	-8%
Redwood City Elementary	8,530	8,086	-5%
San Carlos Elementary	3,405	3,265	-4%
Woodside Elementary	376	369	-2%
Total Enrollment	93,246	90,067	-3%

- Source: California Department of Education and Root Policy Research.

Declining enrollments in public schools have been common across the state and country during the COVID-19 pandemic, and enrollment declines in San Mateo County are on par with those

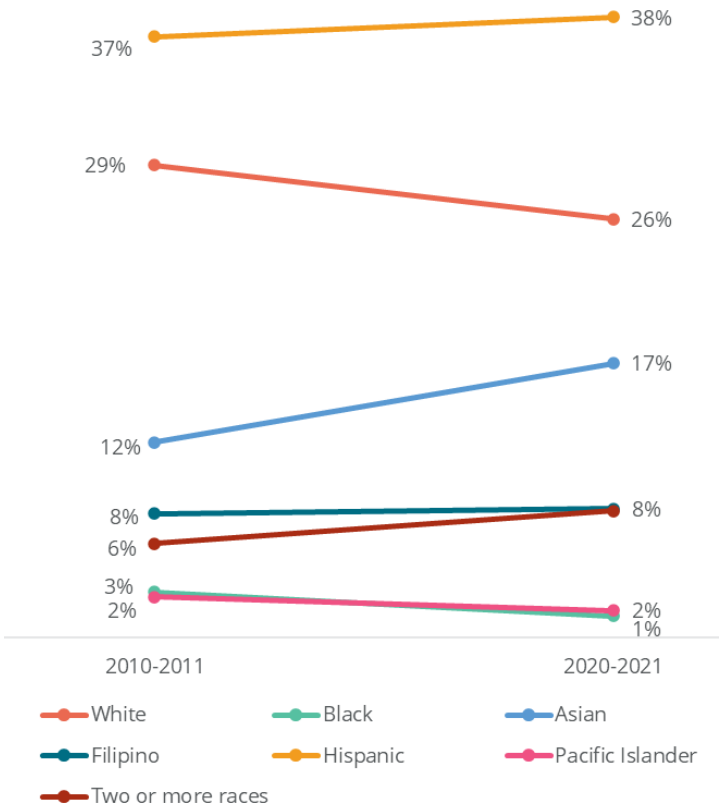
across the state. According to a study conducted by the Public Policy Institute of California, public K–12 enrollment declined by 3% in California from the 2019-2020 school year to the 2020-2021 school year. [49]

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.[50] **Reductions in enrollments, and consequently funding, could also worsen economic inequality in the long-term by reducing students' resources and access to opportunities.**

Demographics: race & ethnicity. Over the last decade, San Mateo County's school districts have diversified in terms of students' race and ethnicity. Hispanic students make up the largest ethnic group in the county's schools: 38% of students identified as Hispanic in the 2020-2021 academic school year. This is just a one percentage point increase from 2010-2011. Many other students are White (26%), though this has decreased by 3 percentage points since 2010-2011, The largest increase was in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011. Other students identify as Filipino (8%), or bi- or multi-racial (8%). A small and decreasing percentage of students identify as Black/African American (1%) and Pacific Islander (2%).

[49] 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/
[50] Ibid.

Figure V-7.
Changes in Race and Ethnicity, 2010-2011 to 2020-2021



- Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

- Source: California Department of Education and Root Policy Research

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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

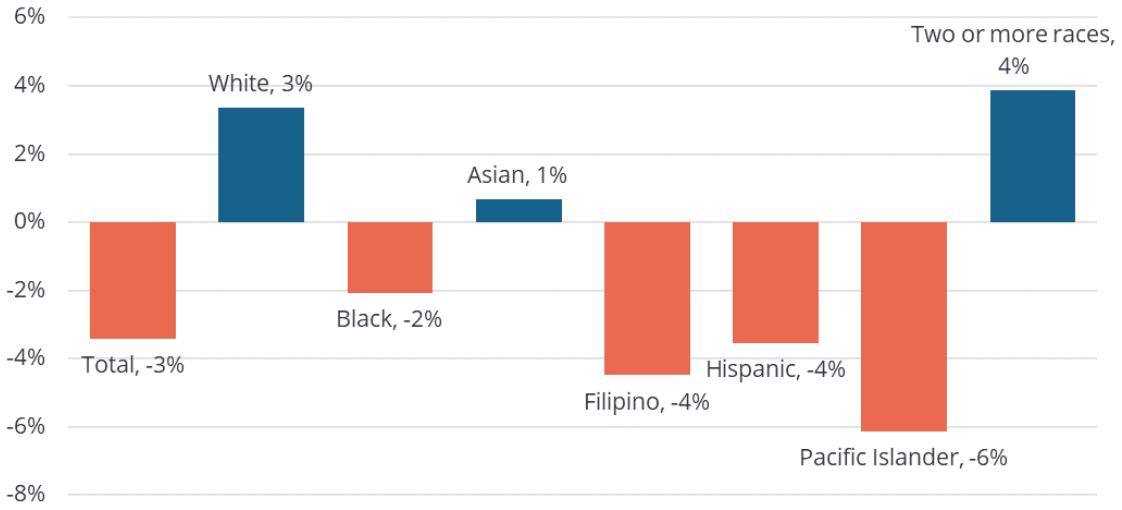
School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White	Two or more races
Unified School Districts							
Cabrillo Unified	1%	0%	1%	52%	0%	40%	5%
La Honda-Pescadero	0%	0%	1%	63%	0%	35%	1%
South San Francisco	14%	1%	23%	48%	2%	6%	6%
High & Elementary School Districts							
Jefferson Union 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.[51]

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

[51] "Income Eligibility Scales for School Year 2020-2021." California Department of Education.

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.[52] 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.[53]

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.[54] Children in families who are evicted for other reasons may need to move schools or districts when their housing is lost.

English language learners. Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Less than one percent of students in San Mateo County public school districts are foster youth or migrants. Cabrillo Unified School District had the highest rate of migrant students at 3%. La Honda-Pescadero had the highest rate of foster children at 2%.

School districts without large low income populations also tend to serve very few English language learners. For instance, in Hillsborough Elementary where 0% of students qualify for reduced lunch, only 1% of students are English language learners.

[52] Bartley, Kaitlyn. “Homelessness: The shadow that hangs over students in this Bay Area school district.” The Mercury News. December 2018.
[53] Jones, Carolyn. “California schools see big jump in homeless students.” Palo Alto Online. October 2020.
[54] https://sfrb.org/new-amendment-prohibiting-owner-move-evictions-minor-children-during-school-year

Figure V-10.
Students with Extenuating Circumstances, 2020-2021

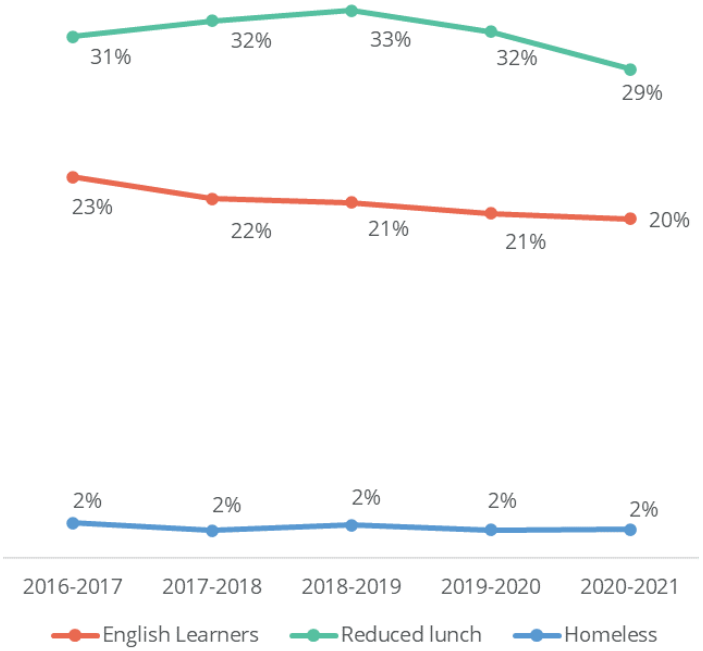
School District	English Learners	Reduced Lunch	Foster Children	Homeless	Migrant
Unified School Districts					
Cabrillo Unified	20%	37%	0%	2%	3%
La Honda-Pescadero	38%	38%	2%	1%	1%
South San Francisco	21%	34%	0%	1%	1%
High & Elementary School Districts					
Jefferson Union High School	36%	44%	0%	0%	0%
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, 2016-2017 to 2020-2021



- Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.
- Source: California Department of Education and Root Policy Research

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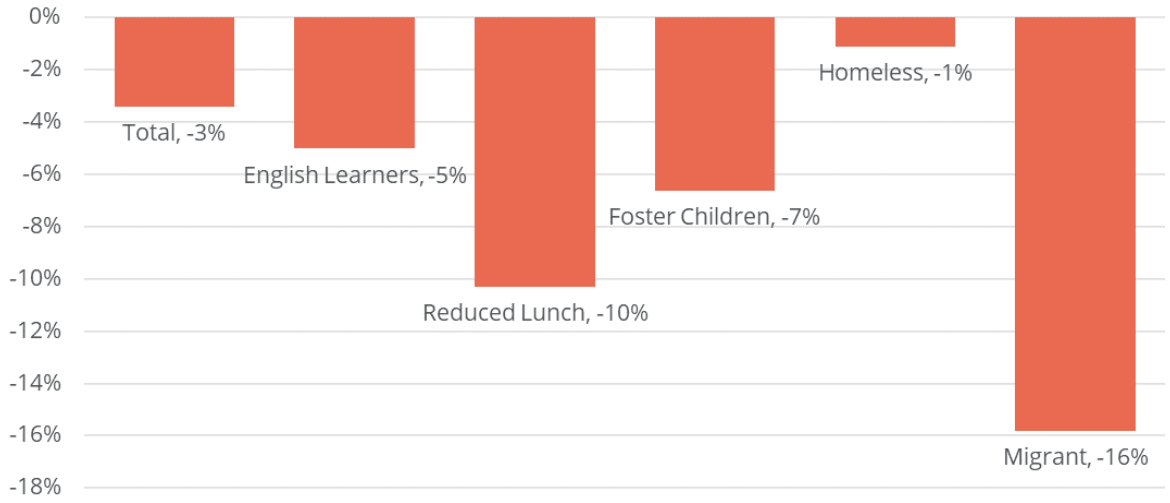
During COVID-19, enrollments decreased by 3% between 2019-2020 and 2020-2021 school years, as families withdrew or did not reenroll their children from public schools. Enrollment among migrant students decreased much more drastically, by 16% (from 332 students to 279 students). Similarly, enrollment among students who qualify for reduced lunch declined at a higher rate (10%) than the overall student population. Foster children and English learners also experienced enrollment decreases at a rate higher than the total population, with 7% and 10% decreases in enrollment, respectively.

Figure V-12.
Enrollment Changes by Extenuating Circumstance, San Mateo County, 2019-2020 to 2020-2021



- Source: California Department of Education and Root Policy Research

Achievement Gaps

This section details achievement gaps within school districts. Gaps are measured by test scores, meeting California State University or University of California admissions standards, and college-going rates.

Test scores. Figure V-13 indicates the percent of students who met or exceeded English and mathematics testing standards set by the California State Assessment of Student Performance and Progress. Overall, 62% of students in the county met or exceeded English testing standards and 52% met or exceeded mathematics testing standards.

Of all the districts with high schools, San Mateo Union High School District had the highest student pass rates: 70% of their students met or exceeded standards in English testing and 50% met or exceeded standards in mathematics testing.

Among elementary school districts, Portola Valley Elementary School District and Woodside Elementary School District had the highest rates of success in English, with 87% and 88% of students meeting or exceeding English testing standards, respectively. Woodside Elementary School District and Hillsborough Elementary School District had the highest rates of success in mathematics, with 84% and 85% meeting math testing standards, respectively.

In every school district, girls scored higher on English tests than boys. Overall, girls met or exceeded English testing at a rate of 67% while boys met or exceeded English testing at a rate of 57%. The largest

gender gap was in Brisbane Elementary School District, where 72% of girls met or exceeded English testing standards and just 56% of boys did: a gap of 16 percentage points.

Gender gaps in mathematics were less pronounced, but largest gender gaps were in Cabrillo Unified School District and in La Honda Pescadero Unified School District. In Cabrillo Unified, girls passed mathematics at a rate 7% higher than boys, while in La Honda-Pescadero, boys passed at a rate 6% higher than girls.

Figure V-14.
Students who Met or Exceeded Testing Standards, by Gender and District, 2018-2019

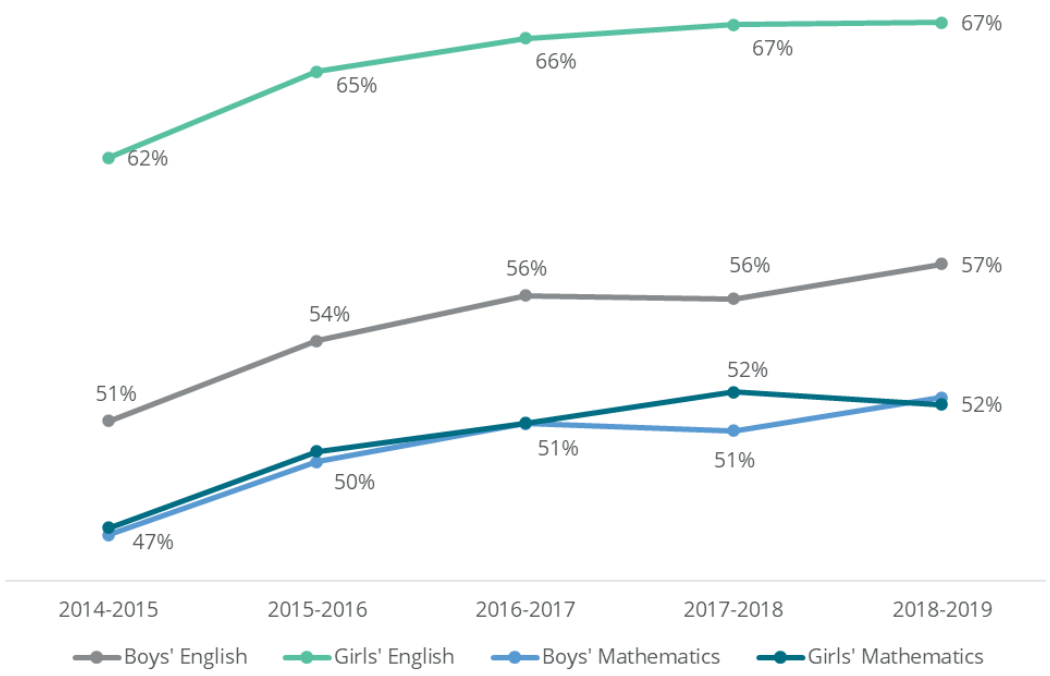
	English Language Arts/Literacy			Mathematics		
District	Total	Boys	Girls	Total	Boys	Girls
Unified School Districts						
Cabrillo Unified	48%	41%	55%	34%	31%	38%
La Honda-Pescadero	43%	36%	49%	31%	34%	28%
South San Francisco	52%	45%	60%	44%	42%	45%
High & Elementary School Districts						
Jefferson Union 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



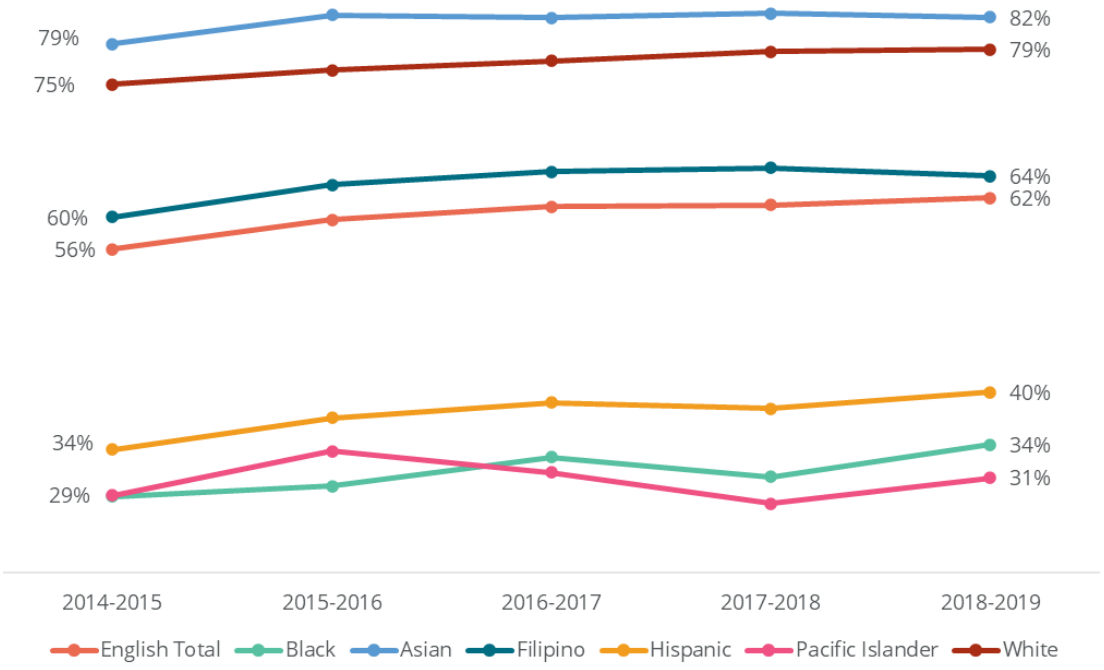
- Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Very large gaps in test scores by race and ethnicity exist among students in some areas. Figure V-16 illustrates the rate at which students of various racial and ethnic groups met or exceeded English testing standards.

For the past five years in San Mateo County, Asian, White, and Filipino students have met or exceeded English testing standards at rates higher than the overall student population. Hispanic, Black/African American, and Pacific Islander students, on the other hand, have been underserved in this realm and have consistently scored lower than the overall student body.

However, across all groups, the rate at which students met or exceed English testing standards has increased since the 2014-2015 school year. Hispanic students have made the largest percentage point gain: 34% met standards in 2014-2015 and 40% met standards in 2019-19, an increase of six percentage points.

Figure V-16.
Students who Met or Exceeded English Testing Standards, by Race and Ethnicity, 2014-2015 to 2018-2019

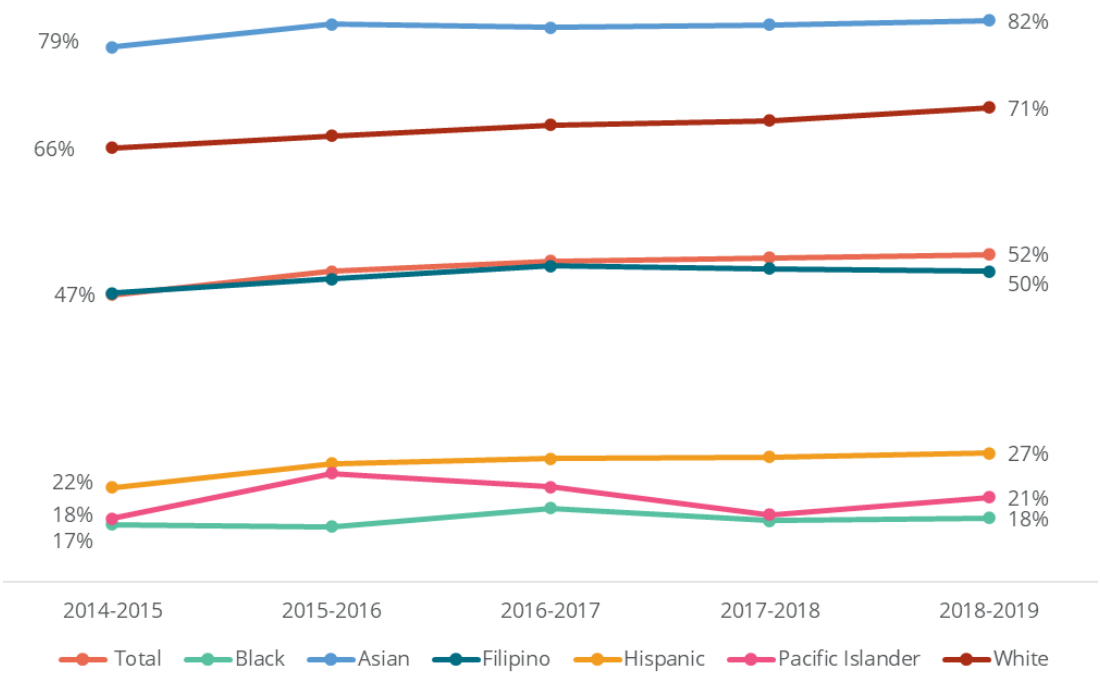


- Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

A similar narrative holds in Math testing standards, where scores have improved among each racial and ethnic group from 2014-2015 to 2018-2019. Again, White and Asian students meet or exceed math testing standards at rates higher than the overall population while Hispanic, Pacific Islander, and Black/African American students scored lower.

White and Hispanic students have seen the biggest increases in rates of mathematics success: both have experienced a five percentage point increase in the percent of students who met or exceeded math testing standards.

Figure V-17.
Students who Met or Exceeded mathematics testing standards, by Race and Ethnicity, 2014-2015 to 2018-2019



- Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Figure V-18 illustrates the rates at which students of various racial and ethnic groups met or exceeded mathematics testing standards by district.

There were several districts in which the gaps between the overall test pass rates and a specific racial groups' pass rates were especially wide. For instance, in San Carlos Elementary School District, 75% of the total student body met or exceeded math testing standards, but only 11% of Black/African American students met or exceeded math testing standards— a gap of 64 percentage points.

Other school districts with wide gaps between Black/African American and overall math testing success were Las 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%

- Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Although racial gaps in English testing were less pronounced, San Carlos Elementary School District also had a wide gap between the total student body and Black/African American students. Namely, 80% of the student body met or exceeded English testing standards, but only 19% of Black/African American students met or exceeded testing standards—a 61 percentage point gap. Las Lomitas Elementary had a

41 percentage point gap between overall English testing success and Black/African American English testing success.

Other districts had large gaps between the total student body's English test scores and Pacific Islander students' test scores. Namely, in Menlo Park City Elementary School District 84% of students met or exceeded English testing standards, but only 40% of Pacific Islander students—a 44 percentage point gap.

Figure V-19.
Students who Met or Exceeded English Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
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%

- Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances across all districts met or exceeded testing standards at lower rates. However, some districts had especially wide disparities between overall test scores and test scores of students with extenuating circumstances.

For example, English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary each met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district. English learning students in Las 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%

- Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances also consistently scored lower in English testing than the overall student body.

For instance, English learning students in San Mateo Union High School District, Hillsborough Elementary School District, Sequoia Union High School District, Menlo Park City Elementary School District, and Portola Valley Elementary School District met or exceeded English test standards at a rate at least 60 percentage points below the overall test rate in each district. Hillsborough Elementary had the largest gap at 85 percentage points. Las 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%

- Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

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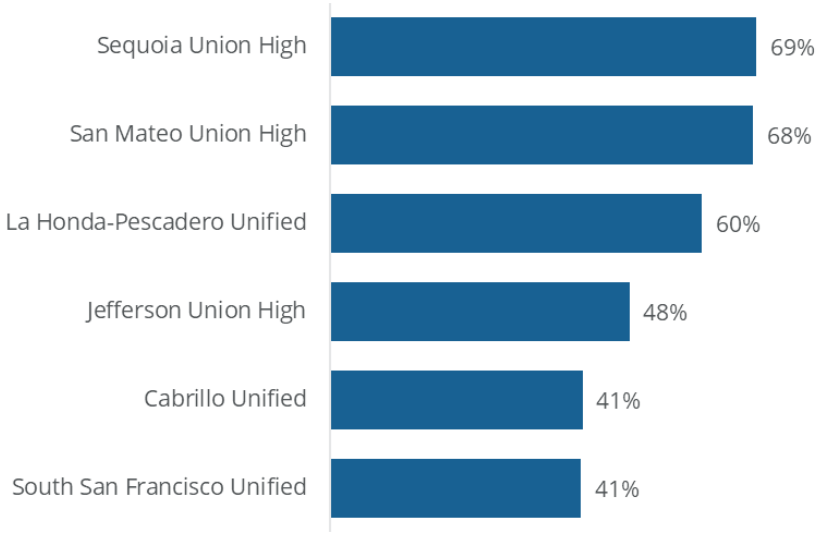
Students who met university requirements. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Figure V-22 illustrates the percentage of cohort graduates who met admission requirements for a CSU or UC school according to California Department of Education data.

Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.

Figure V-22. Students Meeting California University Admission Standards, 2019-2020

Source: California Department of Education and Root Policy Research.



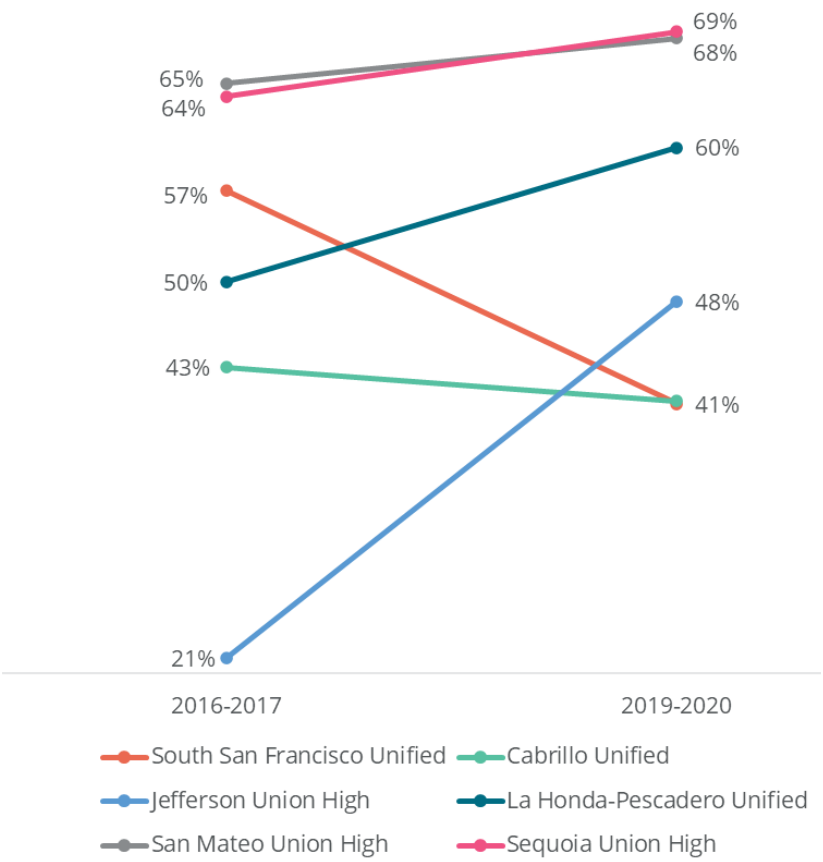
Cabrillo Unified and South San Francisco Unified have experienced a decrease in the share of graduates meeting CSU or UC admission standards in recent years. For instance, in 2016-2017, 57% of South San Francisco Unified graduates met these standards, but this decreased by 16 percentage points by 2019-2020. Cabrillo Unified experienced a less drastic decrease over the same period, but the rate still shrunk by two percentage points.

Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Sequoia Union and San Mateo Union experienced more modest increases, but remain the districts with the highest rates of students meeting CSU and UC standards.

Figure V-23.
Students Meeting University Admission Standards, 2016-2017 and 2019-2020

Source:
California Department of Education and Root Policy Research.



Rates at which students met CSU or UC admissions standards varied substantially by race and ethnicity in 2019-2020. In all high school districts in San Mateo County, White and Asian students meet CSU and UC admissions standards at higher rates than the overall student population.

The largest gap is in South San Francisco Unified, where just 41% of students meet CSU or UC admissions standards, but 73% of Asian students meet those standards—a 32 percentage point gap.

On the other end of the spectrum, Black/African American students typically met CSU or UC admissions standards at lower-than-average rates. The largest gap was in San Mateo Union, where just 29% of Black/African American students met CSU or UC standards compared to 68% of students in the district overall.

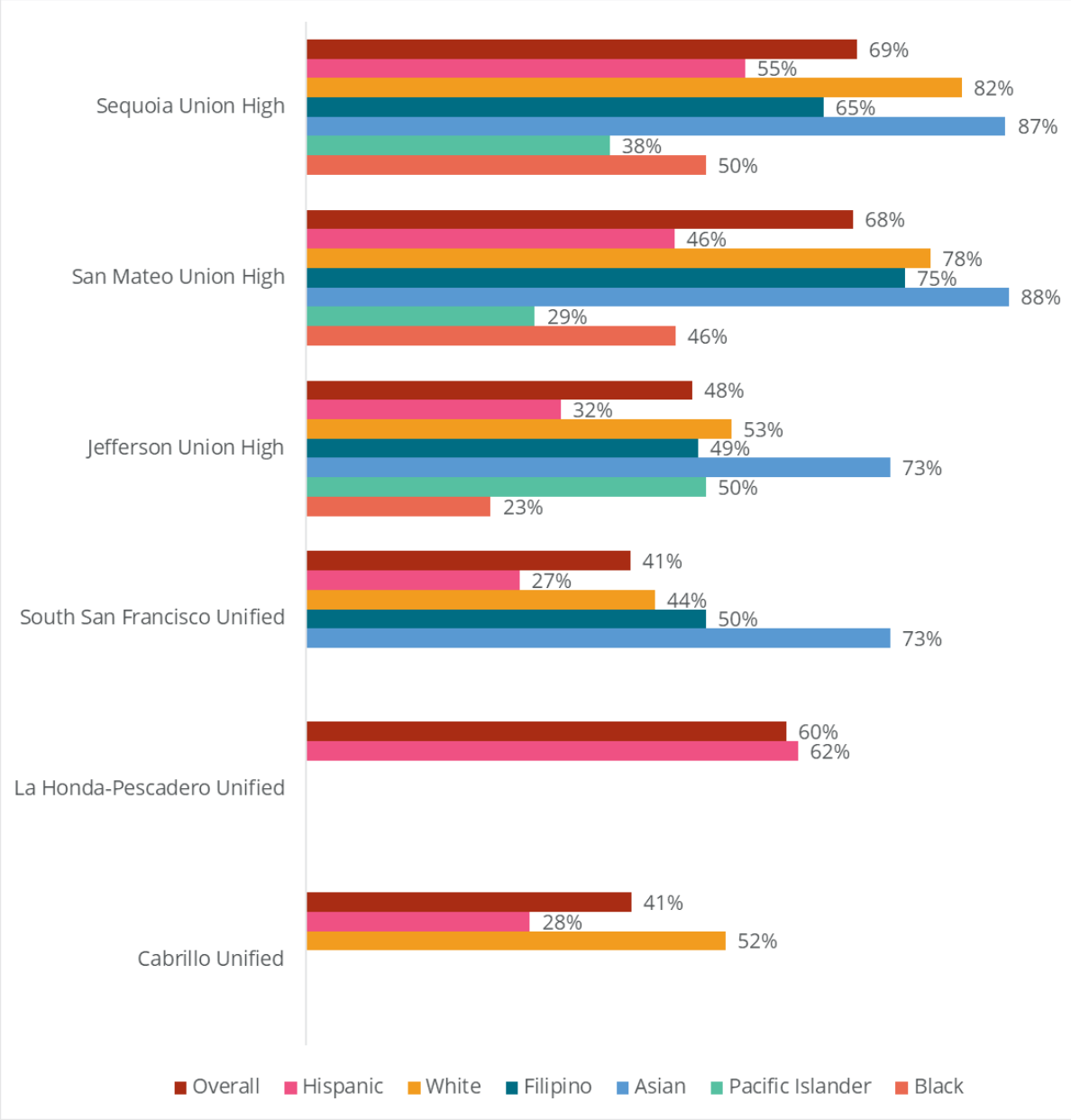
Filipino students typically met admissions standards at rates similar to the overall student body. For instance, in Jefferson Union, San Mateo Union, and South San Francisco Unified, Filipino students are slightly more likely to have meet CSU and UC standards than the overall student population. In Sequoia 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.

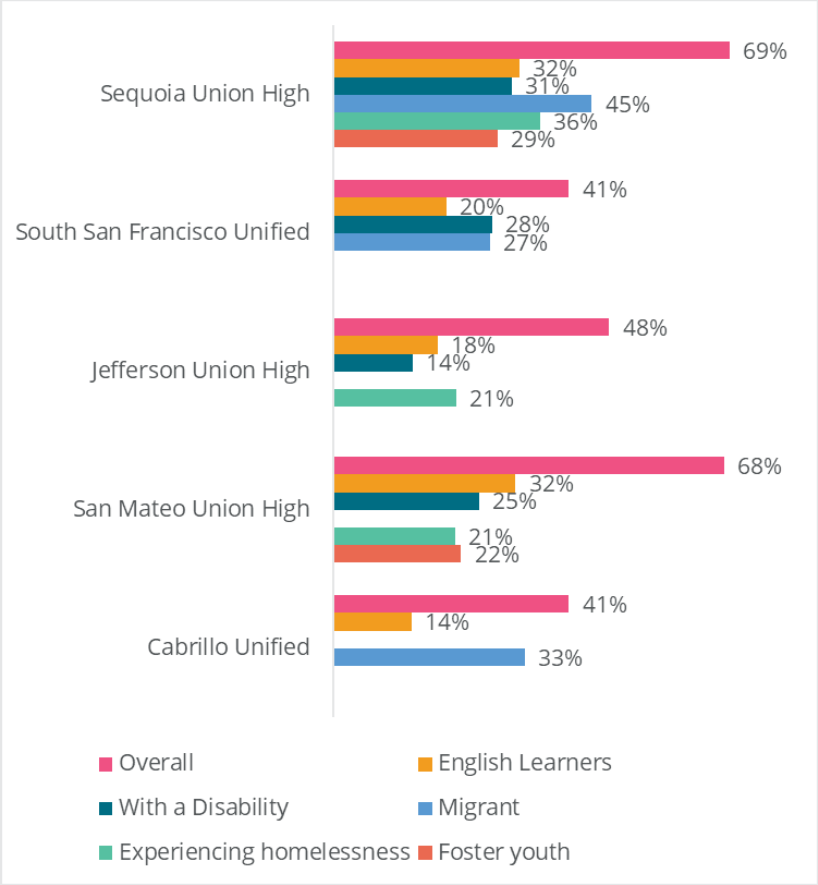
Approximately 36% of students experiencing homelessness in Sequoia Union met CSU or UC admission standards, which was higher than rates in San Mateo Union (21%) and Jefferson Union (21%).

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, 2019-2020

Source:
California Department of Education and Root Policy Research.

Notes; La-Honda Pescadero Unified is excluded from these data as they do not report admission standards data for these special groups, likely due to small sample size.

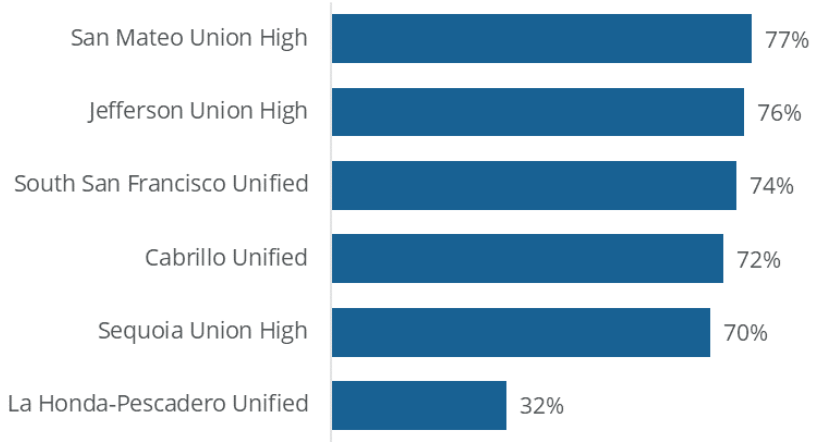


College-going rates. The college-going rate is defined as the percentage of public high school students who completed high school in a given year and subsequently enrolled in any public or private postsecondary institution (in-state or out-of-state) in the United States within 12 or 16 months of completing high school.

Most school districts in the county have a college-going rate at 70% or higher. San Mateo Union had the highest college-going rate at 77%. La Honda-Pescadero School District is the notable exception, with just 32% of graduates attending college within 12 or 16 months.

Figure V-26.
College-Going Rates, 2017-2018

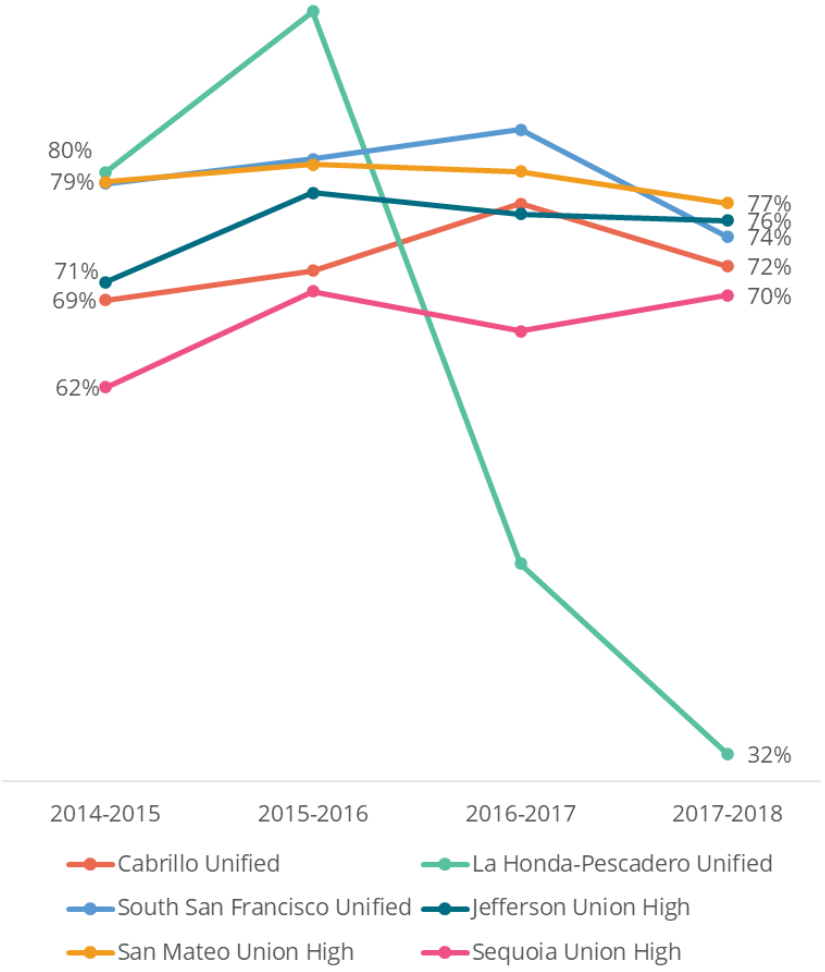
Source:
California Department of Education and Root Policy Research.



As shown in Figure V-27, La Honda-Pescadero School District previously had the highest college-going rate of all the county's high school districts, with an 80% college-going rate in 2014-2015 and a 93% college-going rate in 2015-2016. The district experienced a rapid decline in college-going rates, starting in 2016-2017. However, La Honda-Pescadero has especially small sample sizes. For instance, the district had just 26 twelfth-graders in the 2017-2018 school year, meaning that just a couple students going to college (or not) drastically alters the college-going rate in La Honda-Pescadero. All other high school districts in the county have maintained relatively consistent college-going rates.

Figure V-27. College-Going Rates, 2014-2015 to 2017-2018

Source:
California Department of Education and Root Policy Research.



Within each of the high school districts, college-going rates vary by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco 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.

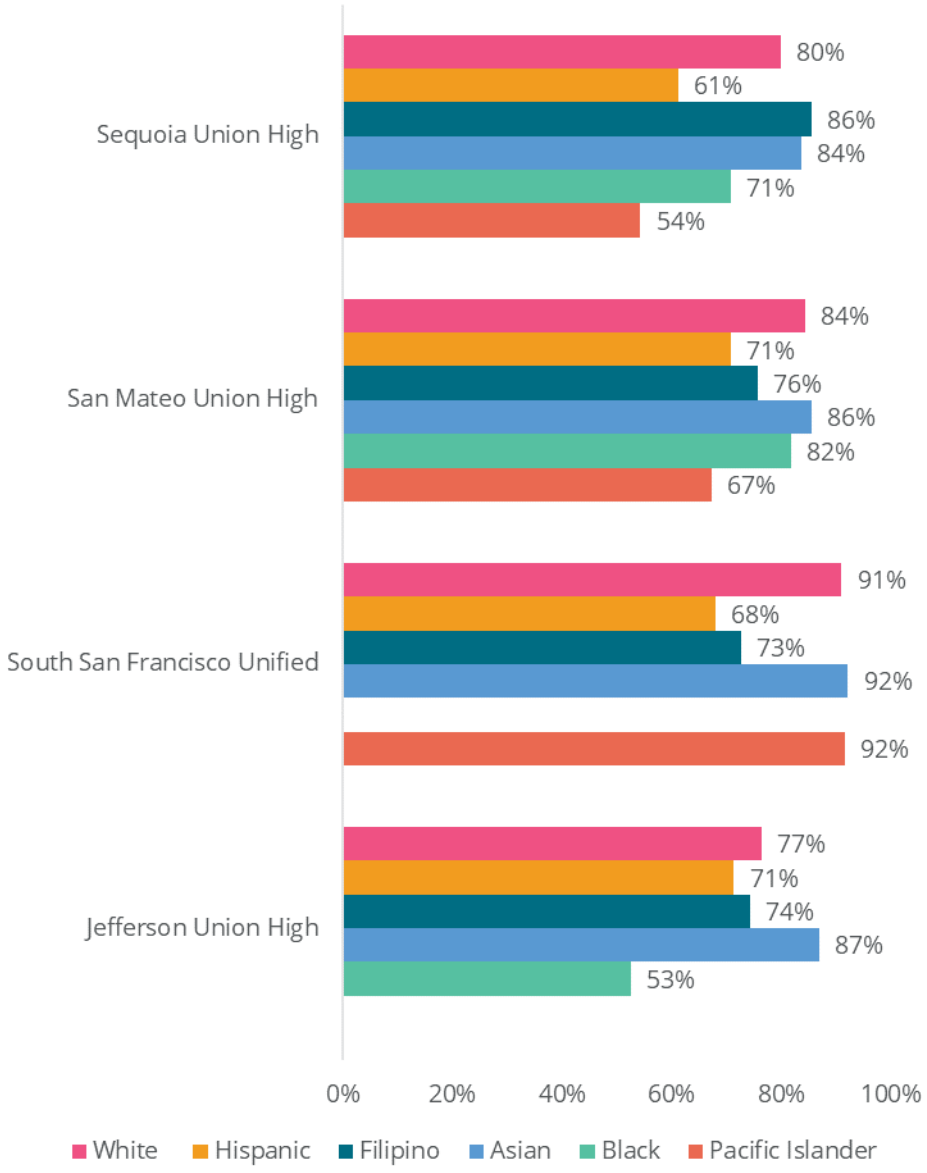
- Among Black/African American students, those at San Mateo Union have the highest college-going rate at 82%. Those at Jefferson Union have the lowest at just 53%, which is 24 percentage points lower than that of White students and 34 percentage points lower than that of Asian students.

- 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.

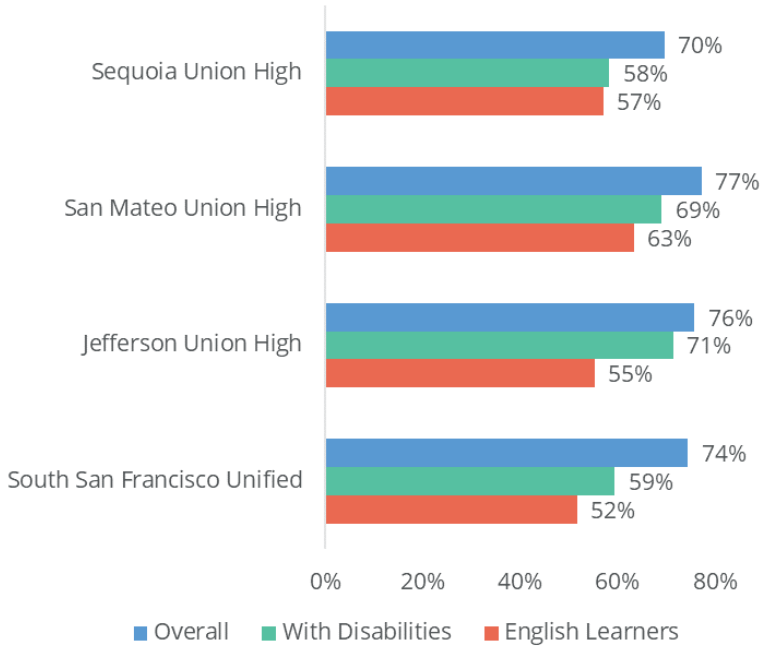
- For instance, the largest gap between overall college-going rates and English learners' college-going rates is in South San Francisco Unified, where just 52% of English learning students go to college as opposed to 74% of the overall student population— a 22 percentage point gap. Among English learners, 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.

Figure V-29. College-going Rates for English Learners and Students with Disabilities, 2017-2018

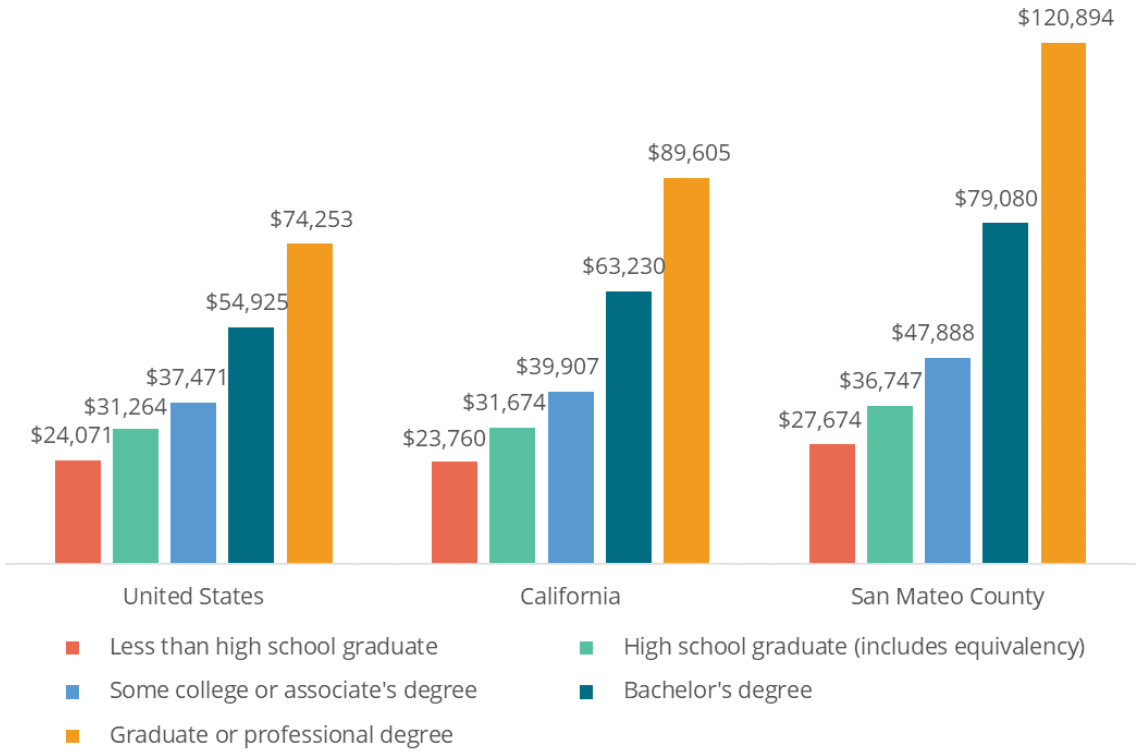
Note:
Cabrillo Unified and La Honda-Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source:
California Department of Education and Root Policy Research.



Gaps in college enrollment by race, ethnicity, disability status, or English learning have stark financial consequences for students in the long-term. Figure V-30 illustrates median annual earnings by educational attainment. College degrees are especially important in San Mateo County: those with a bachelor's degree in the county earn 115% more than those with a high school diploma. This gap is wider in San Mateo County than in other parts of California and nationwide. The differences between high-school graduate earnings and bachelor's degree earnings are around 100% in California and 76% in the US overall.

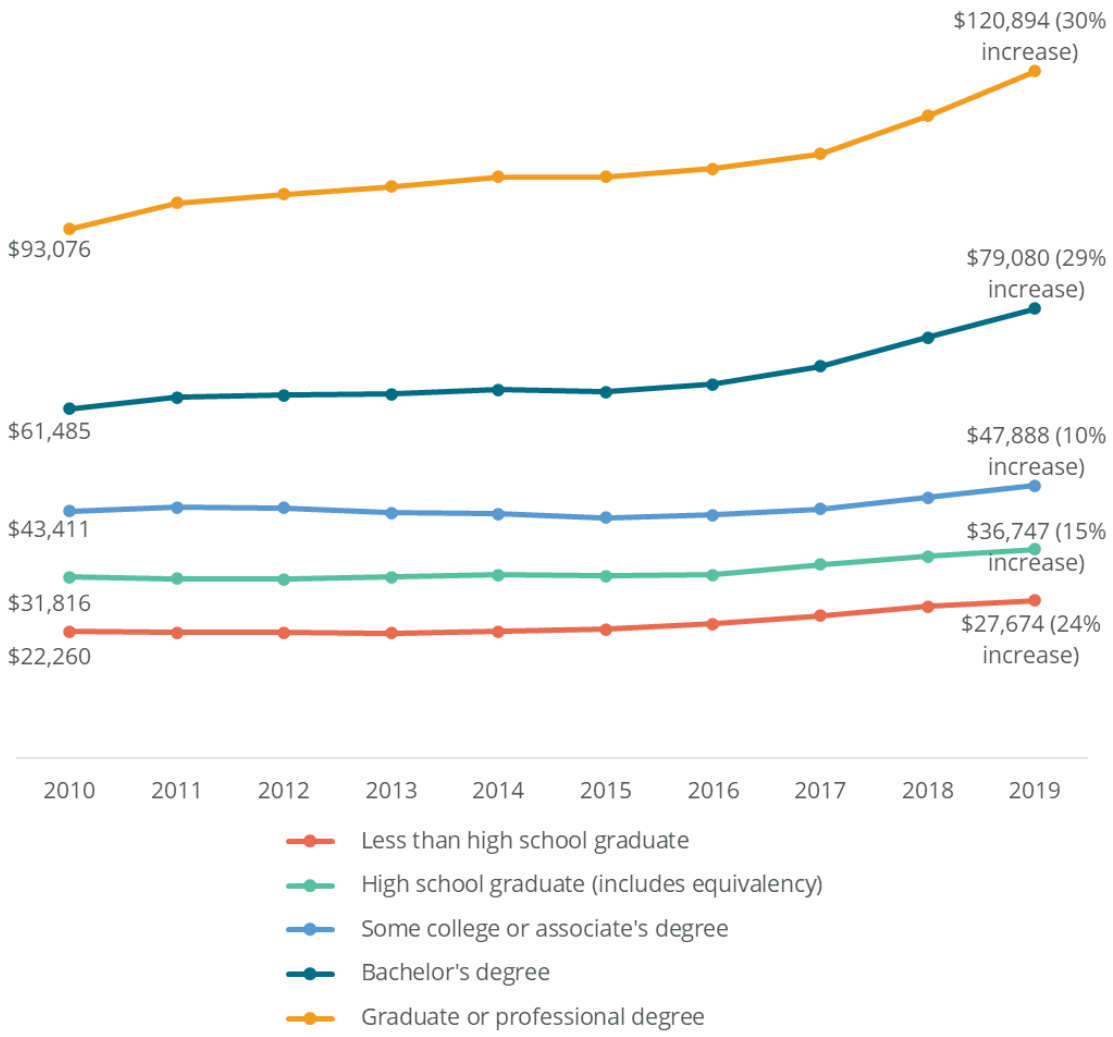
Figure V-30.
Median Annual Earnings by Educational Attainment, 2019



- Source: 5-year 2019 American Community Surveys Data.

Unfortunately, the gap between high school graduates' and college graduates' earnings have been increasing in San Mateo County. As illustrated in Figure V-31, median earnings for high school graduates increased by just 15% over the last decade (from $31,816 to $36,747) while earnings for college graduates increased by 29% over the same period (from $61,485 to $79,080).

Figure V-31.
Median Annual Earnings by Educational Attainment in San Mateo County, 2010 to 2019



- Source: 5-year American Community Surveys Data.

Because income disparities between college graduates and high school graduates have been increasing, it is increasingly important that school districts in San Mateo County address differences in college-going rates stratified by race, ethnicity, and extenuating circumstances.

Barriers to Success

Many students are unable to achieve academic success because of barriers in home and school. This section explores the available indicators of barriers to success, including chronic absenteeism and dropout rates. It also describes inequities in discipline rates by race and ethnicity, which has been linked both to discrimination by education professionals as well as a major barrier to students' future success.

Chronic absenteeism. Academic studies have found that if a student is chronically absent, it reduces their math and reading achievement outcomes, educational engagement, and social engagement.[55] 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.[56]

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.[57] This is a slight increase from the 2016-2017 school year, where just 9% of students overall were chronically absent.

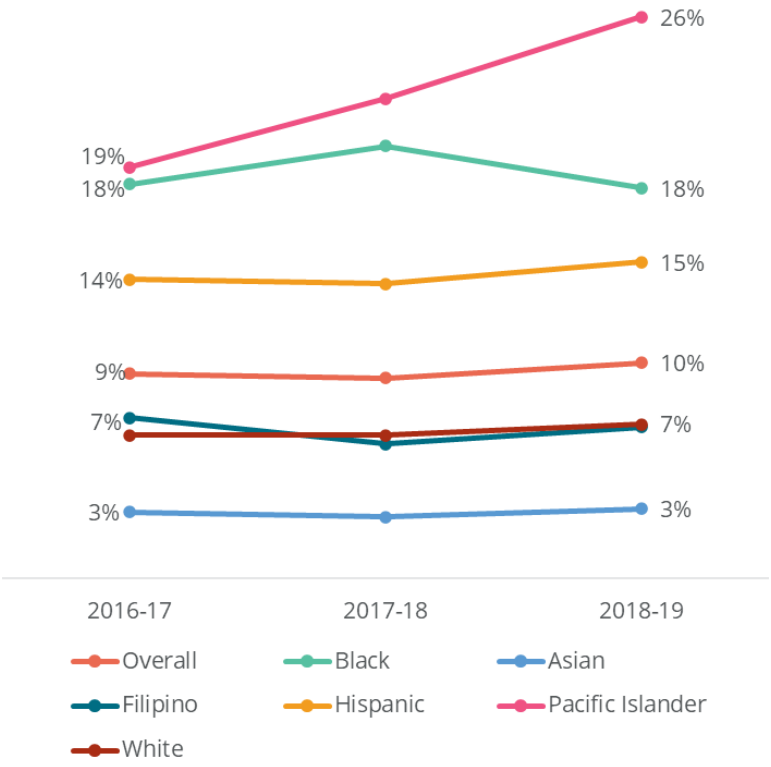
Chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity. For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%. La Honda-Pescadero and Sequoia 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.

[55] 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.
[56] Gottfried, Michael A. "Chronic absenteeism in the classroom context: Effects on achievement." Urban Education 54.1 (2019): 3-34.
[57] Because of the physical school closures during the COVID-19 pandemic, the California Department of Education determined that 2019–2020 absenteeism data are not valid, therefore, we present data from the 2018-2019 school year.

Figure V-32. Chronic Absenteeism by Race/Ethnicity, 2016-2017 to 2018-2019

- Source: California Department of Education and Root Policy Research



Chronic absenteeism among Pacific Islander students was especially pronounced in San Mateo-Foster City school district where there was a 26 percentage point gap between chronic absenteeism rates for Pacific Islander students (32%) and the overall student body (6%). Other districts had similarly large gaps, including San Bruno Park Elementary (20 percentage points) and South San Francisco Unified (18 percentage points).

Some districts had larger gaps in absenteeism rates between Black/African American students and the overall population. For instance, in San Carlos Elementary, 4% of the overall student body is chronically absent compared to 27% of Black/African American students— a 23 percentage point gap. Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black/African American students (28%).

Among White students, Bayshore Elementary School District was a major outlier, where 46% of White students were chronically absent compared to just 12% of the total student population. However, it is important to note that this represents a very small sample of White students: just 3% of students at Bayshore Elementary are White, one of lowest in the county.

Figure V-33.
Chronic Absenteeism by District and Race/Ethnicity, 2018-2019

School District	Total	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	10%	5%	(no data)	5%	11%	(no data)	10%
La Honda-Pescadero	16%	(no data)	(no data)	(no data)	14%	(no data)	18%
South San Francisco	13%	4%	16%	7%	17%	31%	12%
High & Elementary School Districts							
Jefferson Union High School	15%	8%	22%	11%	22%	18%	15%
Bayshore Elementary	12%	5%	12%	0%	18%	19%	46%
Brisbane Elementary	12%	3%	(no data)	12%	17%	(no data)	17%
Jefferson Elementary	12%	5%	28%	6%	13%	25%	23%
Pacifica	7%	4%	12%	6%	9%	21%	7%
San Mateo Union High School	10%	3%	18%	4%	17%	21%	9%
Burlingame Elementary	5%	2%	15%	5%	10%	20%	5%
Hillsborough Elementary	4%	1%	(no data)	4%	4%	(no data)	6%
Millbrae Elementary	10%	3%	6%	17%	16%	26%	14%
San Bruno Park Elementary	12%	5%	10%	4%	14%	32%	9%
San Mateo-Foster City	6%	2%	9%	2%	10%	32%	4%
Sequoia Union High School	17%	6%	23%	8%	23%	33%	10%
Belmont-Redwood Shores	5%	3%	8%	5%	12%	17%	5%
Las 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.[58] 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.[59] 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.[60] 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".

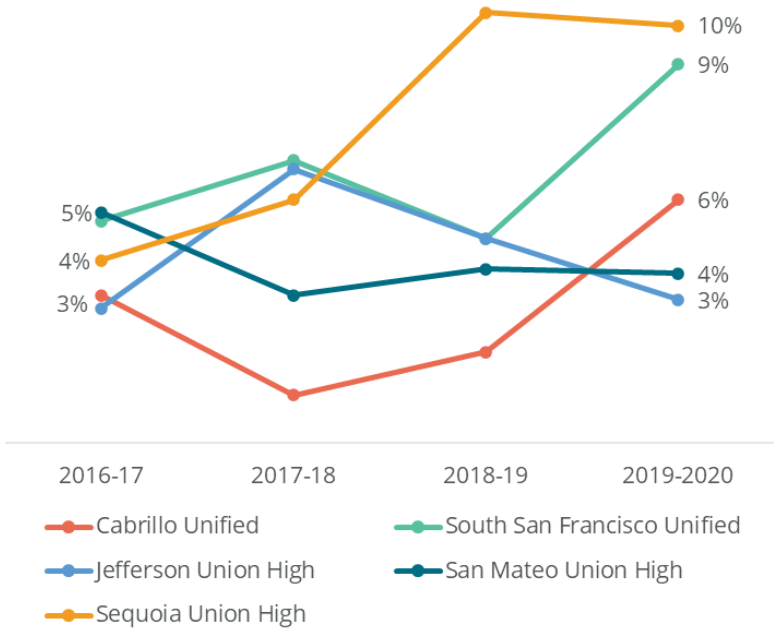
In the 2019-2020 academic year, dropout rates were highest in Sequoia Union High School District, where 10% of students dropped out. This is similar to South San Francisco Unified, where 9% of students dropped out. In both these districts, and in Cabrillo Unified, dropout rates have increased since 2016-2017.

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.

[58] Monrad, Maggie. "High School Dropout: A Quick Stats Fact Sheet." National High School Center (2007).
[59] 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.
[60] Gonzalez, Jennifer M. Reingle, et al. "The long-term effects of school dropout and GED attainment on substance use disorders." Drug and alcohol dependence 158 (2016): 60-66.

Figure V-35. Dropout Rates by District, 2016-2017 to 2019-2020

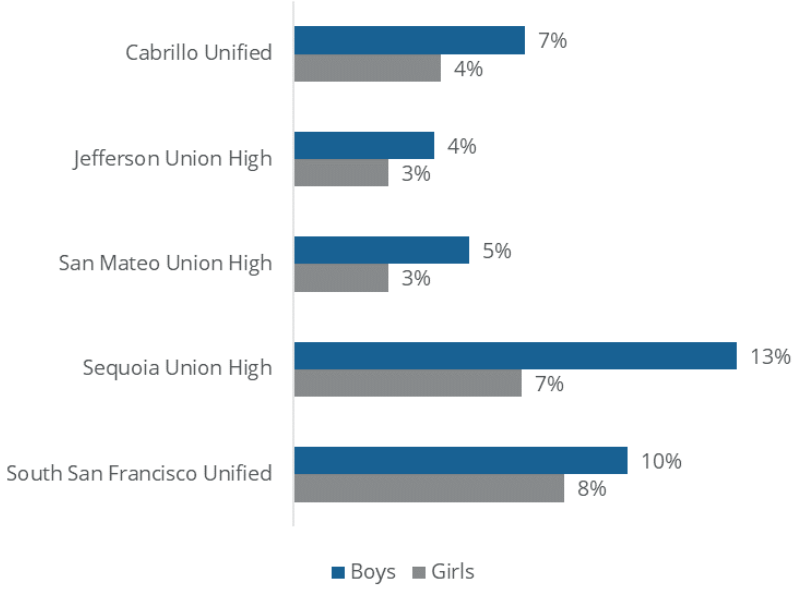
- Note: La Honda-Pescadero Unified School District is excluded from these data.
- Source: California Department of Education and Root Policy Research



In all school districts in the county, dropout rates are higher for boys than for girls. Jefferson Union had the smallest gender gap, where 3% of girls dropped out and 4% of boys dropped out. Sequoia Union had the widest gender gap, where 13% of boys dropped out compared to just 7% of girls.

Figure V-36. Dropout Rates by Gender, 2019-2020

- Note: La Honda-Pescadero Unified School District is excluded from these data.
- Source: California Department of Education and Root Policy Research



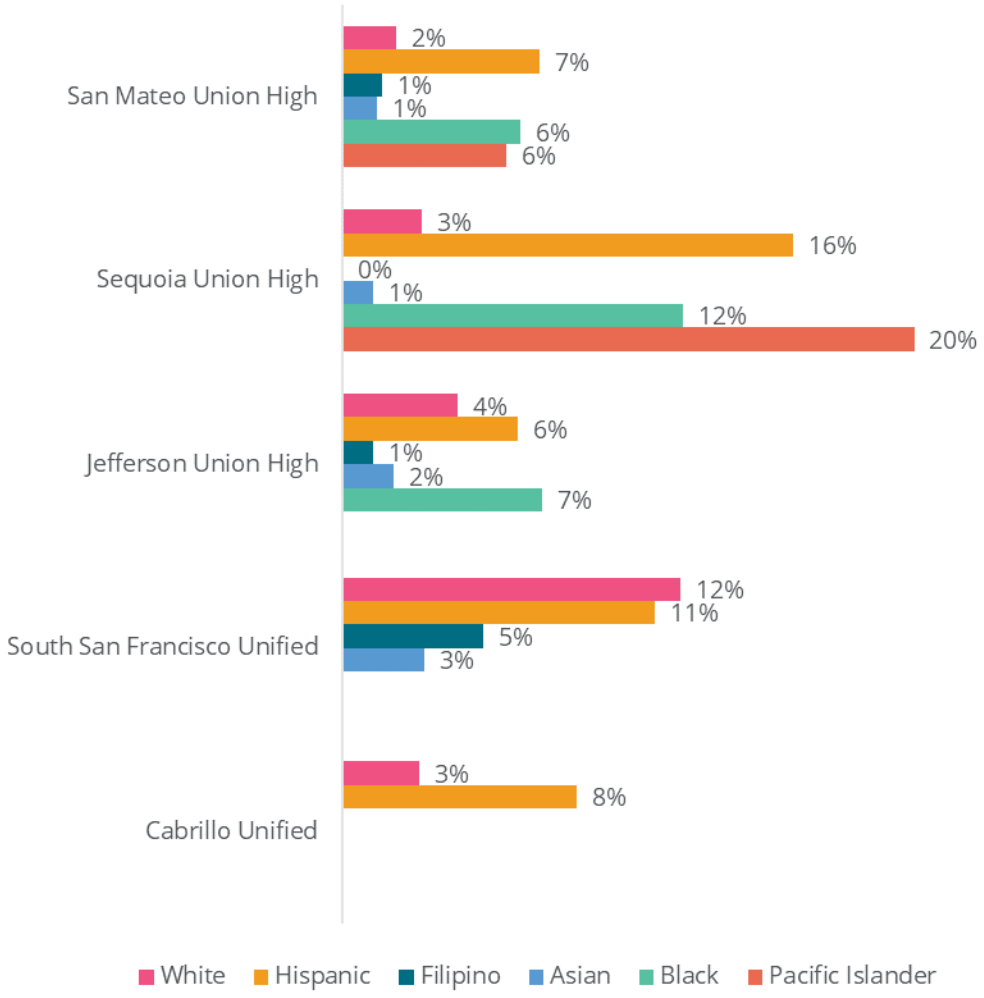
Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups.

- In Sequoia Union High School District, dropout rates were highest among Pacific Islander students, where 20% dropped out in the 2019-2020 academic year. Dropout rates were also especially high among Hispanic and Black/African American students in Sequoia Union, at 16% and 12% respectively.

- In districts with lower dropout rates, for instance, Jefferson Union, the highest dropout rates still found among Black/African American (7%) and Hispanic students (6%).

- Notably, however, in South San Francisco Unified, White students were more likely to drop out than any other racial or ethnic group. In fact, 12% of White students dropped out compared to 11% of Hispanic students, 5% of Filipino students, and 3% of Asian students. Data for Black/African American and Pacific Islander students were not available for South San Francisco Unified due to small sample sizes.

Figure V-37.
Dropout Rates by Race, 2019-2020

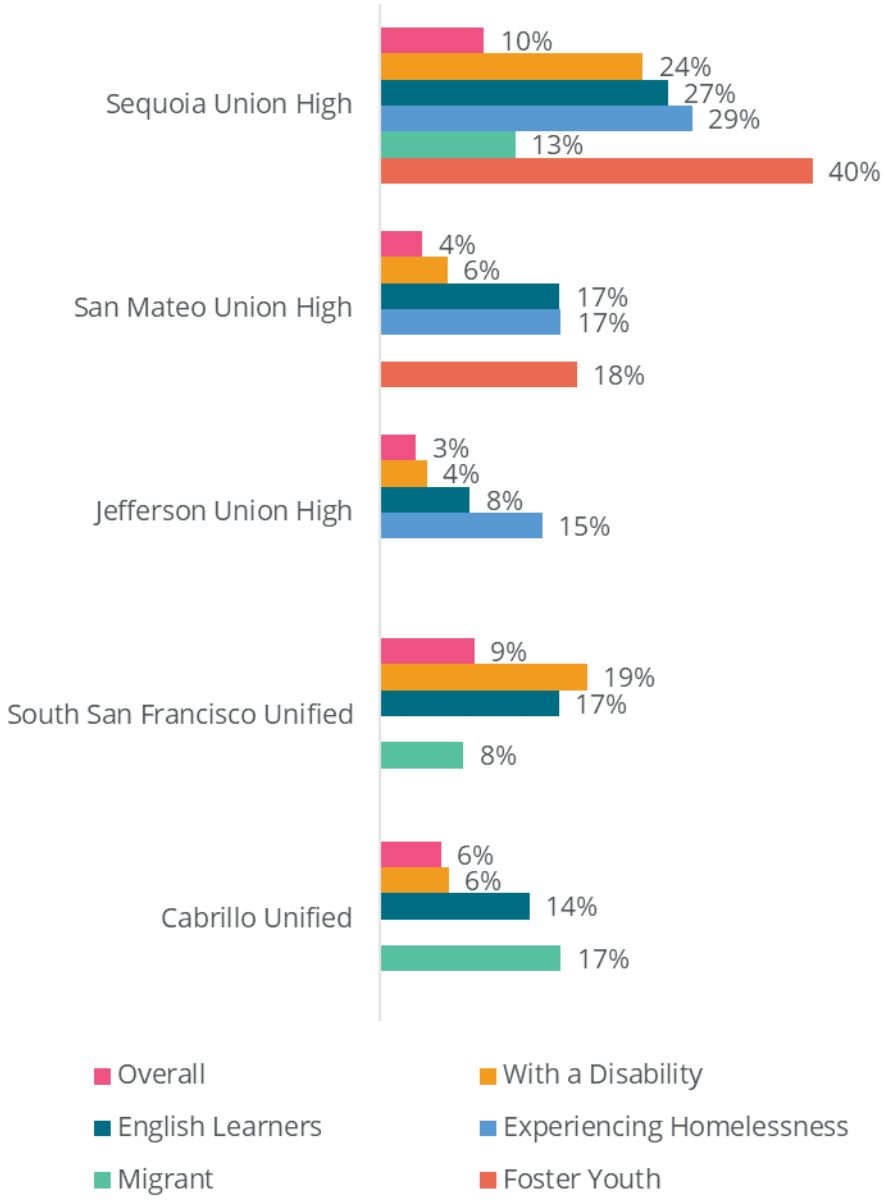


- Source: California Department of Education and Root Policy Research

In all school districts in the county, students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

- Among students with disabilities, the highest dropout rate was in Sequoia Union, where 24% dropped out. The gap between overall dropout rates and dropout rates among students with disabilities was wide in Sequoia Union at 14 percentage points.
- Cabrillo Unified, on the other hand, had less than a one percentage point gap between the dropout rate of overall students (6%) and students with disabilities (6%).
- Among students learning English, Sequoia Union had the highest dropout rate at 27%, while Jefferson Union had the lowest dropout rate at 8%.
- Sequoia Union also had the highest rate of dropout among students experiencing homelessness at 29% while Jefferson Union, again, had the lowest at 15%.
- Foster Youth in Sequoia Union had an exceptionally high dropout rate 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

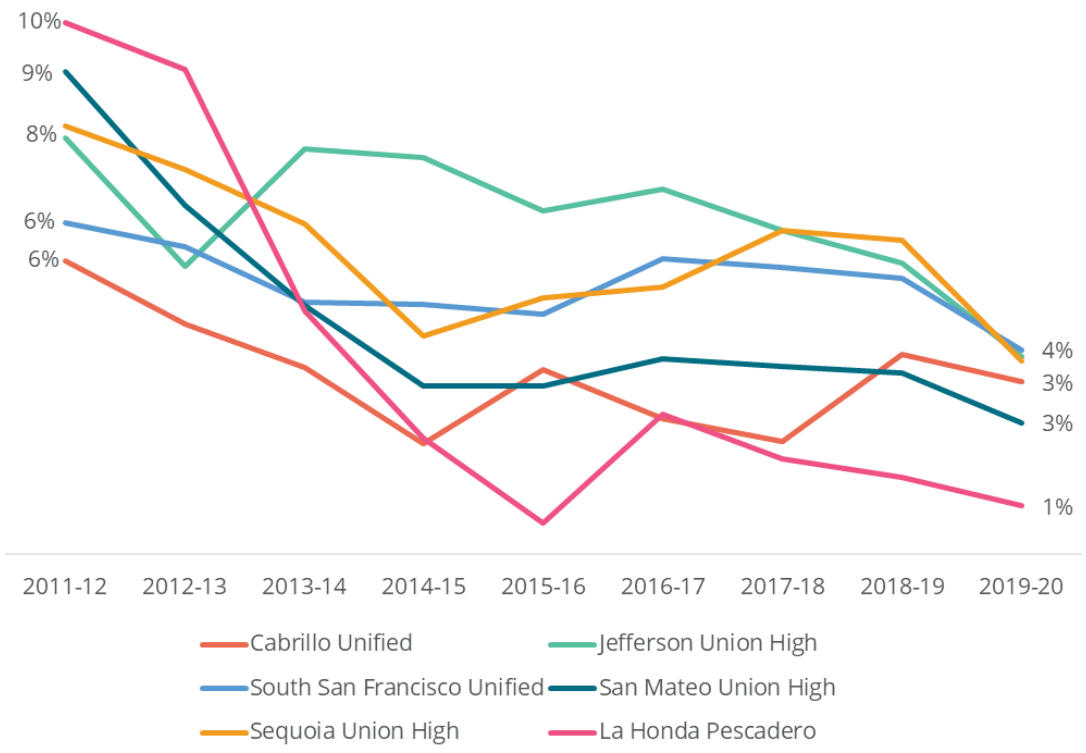
Disproportionate discipline rates. Strict discipline policies may stigmatize suspended students and expose them to the criminal justice system at a young age, setting them up for limited economic and social success down the line. Research has found that suspensions not only negatively affect the

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.[61]

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.[62] This means that Black/African American and Hispanic students suffer more of the economic and social consequences than their White peers for the same behaviors.

Luckily, in every high school district in San Mateo County, suspension rates have decreased since 2011-2012. La Honda-Pescadero School District experienced the largest decrease: it was the district with the highest suspension rate in 2011-2012 at 10%, but now has the lowest suspension rate at just 1% in 2019-2020. San Mateo Union also experienced a rapid decrease in suspension rates over the same period, with a rate of 9% in 2011-2012 to a rate of 3% in 2019-2020.

Figure V-39.
Suspension Rates, 2011-2012 to 2019-2020



[61] 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.
[62] Skiba, Russell J., et al. "Race is not neutral: A national investigation of African American and Latino disproportionality in school discipline." School Psychology Review 40.1 (2011): 85-107.

- Source: California Department of Education and Root Policy Research

In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers. Figure V-40 compares each racial/ethnic group's share of suspensions to their share of the overall student population.

- **In all districts except for La Honda-Pescadero, Hispanic students make up a larger share of suspensions than their overall share of the student body. For instance, in San Mateo Union, 34% of students are Hispanic, but 66% of suspended students are Hispanic, making a 32 percentage point overrepresentation gap.**

- **In most districts, Black and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students. For instance, in Sequoia Union, just 2% of the student body identified as Pacific Islander but 8% of suspended students were Pacific Islander.**

- **Asian and Filipino students were *underrepresented* in terms of suspension rates. For example, in Jefferson Union High School District, 31% of students identified as Filipino but just 10% of suspended students were Filipino, a 21 percentage point gap. In San Mateo Union High School, 22% of students identified as Asian but just 5% of suspended students were Asian, a 17 percentage point gap.**

- **White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero, where they were overrepresented by 30 percentage points. They were substantially underrepresented in Cabrillo Unified (with a gap of 21 percentage points) and Sequoia Union (18 percentage points).**

Figure V-40.
Suspension Rates by Race and Ethnicity, 2019-2020

School District	Cabrillo Unified	Jefferson Union High	La Honda-Pescadero	San Mateo Union High	Sequoia Union High	South San Francisco Unified
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.[63] 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.[64] Even more studies have found that having a teacher of a student's own race substantially improves their math and reading achievement.[65]

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.

[63] 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.
[64] 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.
[65] Dee, T. S. (2004). Teachers, race, and student achievement in a randomized experiment. Review of economics and statistics, 86(1), 195-210.

Figure V-41.
Staff and Student Demographics, 2020-2021

- Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.
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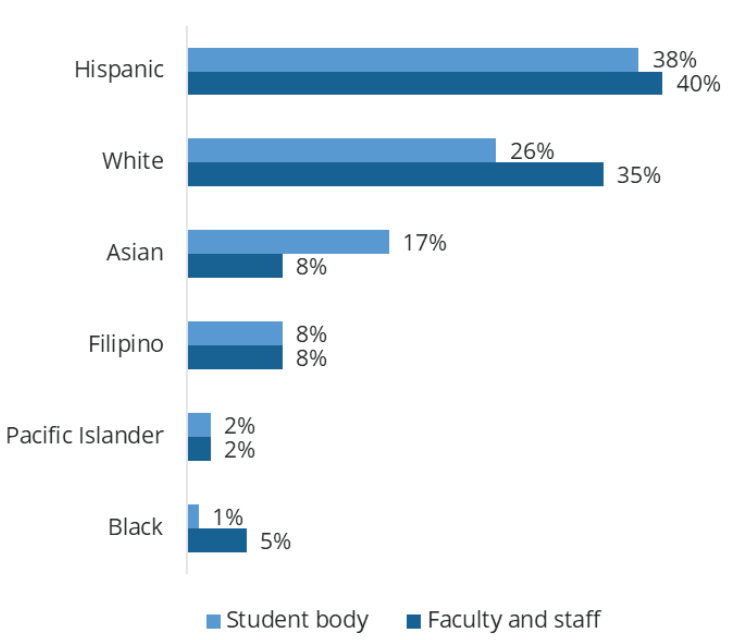
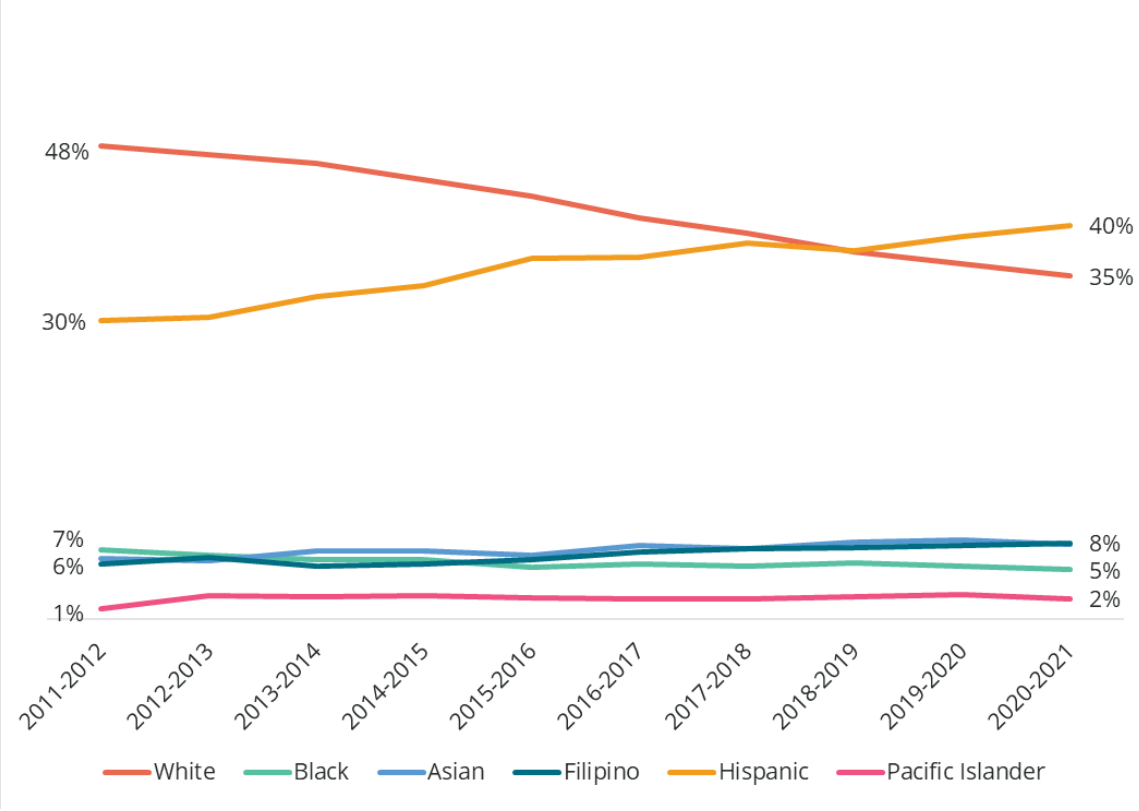
- Source: California Department of Education and Root Policy Research



Since 2011-2012, the county's school districts have diversified in that there has been a 13 percentage point decrease in the share of White faculty and staff and a 10 percentage point increase in Hispanic faculty and staff. However, there has been a slight decrease (by two percentage points) in the share of faculty and staff who identify as Black/African American. There has been a two percentage point increase in the share of Asian and Filipino faculty and staff, and a one percent increase in the share of Pacific Islander faculty and staff.

Figure V-42.
Faculty and Staff Demographics, 2011-2012 to 2020-2021



- Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.
- Source: California Department of Education and Root Policy Research

Figure V-43 illustrates faculty and staff racial and ethnic diversity for the 2020-2021 school year by district.

- Portola Valley has the least diverse faculty and staff in the county, with 59% identifying as White.
- Ravenswood Elementary has the most diverse faculty and staff: the district has the highest share of Pacific Islander (5%), Black/African American (12%) and Hispanic (72%) faculty and staff.
- South San Francisco Unified School District has the highest share of Asian faculty and staff at 14%.
- Brisbane Elementary and Jefferson Elementary have the highest shares of Filipino faculty and staff at 28%.

Figure V-43.
Faculty and Staff Race/Ethnicity, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	0%	1%	1%	46%	0%	51%
La Honda-Pescadero	0%	5%	5%	39%	0%	51%
South San Francisco	14%	3%	16%	34%	2%	28%
High & Elementary School Districts						
Jefferson Union High School	3%	3%	13%	26%	1%	43%
Bayshore Elementary	13%	4%	17%	61%	0%	4%
Brisbane Elementary	7%	0%	28%	20%	4%	42%
Jefferson Elementary	13%	3%	28%	25%	0%	29%
Pacifica	7%	2%	8%	23%	2%	54%
San Mateo Union High School	11%	5%	6%	34%	3%	40%
Burlingame Elementary	8%	5%	11%	27%	3%	45%
Hillsborough Elementary	2%	1%	7%	20%	1%	55%
Millbrae Elementary	13%	3%	9%	25%	0%	48%
San Bruno Park Elementary	4%	2%	13%	26%	4%	48%
San Mateo-Foster City	13%	2%	7%	33%	3%	37%
Sequoia Union High School	2%	12%	2%	54%	4%	26%
Belmont-Redwood Shores	13%	2%	3%	39%	0%	42%
Las Lomitas Elementary	7%	7%	0%	42%	0%	42%
Menlo Park City Elementary	3%	1%	3%	28%	1%	40%
Portola Valley Elementary	4%	4%	0%	33%	0%	59%
Ravenswood City Elementary	2%	12%	1%	72%	5%	3%
Redwood City Elementary	4%	5%	2%	65%	1%	21%
San Carlos Elementary	8%	6%	3%	37%	1%	42%
Woodside Elementary	12%	8%	0%	30%	0%	49%
Total	8%	5%	8%	40%	2%	35%

- Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.
- Source: California Department of Education and Root Policy Research

Figure V-44 illustrates the gap between faculty/staff representation and the student body. For instance, at San Bruno Park Elementary, 15% of the students are White while 48% of the faculty/staff are White, leaving a 33 percentage point gap.

If schools are striving for a distribution of faculty/staff that reflects the racial and ethnic distribution of their student body, the closer to a 0 percentage point gap, the better. Schools like San Bruno Park Elementary fall short of meeting this goal, in that there is a large overrepresentation of White faculty/staff compared to the student body. Many other districts have a large overrepresentation of White faculty/staff, including Millbrae Elementary (32 percentage point gap), Jefferson Union High School District (29 percentage point gap), and South San Francisco Unified School District (22 percentage points). There are just a few school districts where the share of White students is higher than the share of White faculty, particularly Woodside Elementary and Menlo Park City Elementary, both with a 15 percentage point gap.

Across most school districts, the share of Asian students is larger than the share of Asian faculty/staff. This suggests that Asian students are less likely than their peers to interact with a same-race teacher or staff member. The largest disparity is in Millbrae Elementary, where just 13% of the faculty identify as Asian compared to 46% of the student body, a 33 percentage point gap.

In many school districts, there is a dearth of Hispanic faculty and staff. For instance, in La Honda-Pescadero, 63% of students are Hispanic compared to 39% of faculty, a 24 percentage point gap. In other districts, however, there is a larger share of Hispanic faculty/staff than students. In Las 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 G-4: STATE FAIR HOUSING LAWS AND REGULATIONS

This appendix summarizes key state laws and regulations related to mitigating housing discrimination and expanding housing choice.

California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) is the state fair housing law that prohibits those engaged in the housing business—landlords, real estate agents, home sellers, builders, mortgage lenders, and others—from discriminating against tenants or homeowners.

California law protects individuals from illegal discrimination by housing providers based on:

- Race, color
- Ancestry, national origin
- Citizenship, immigration status
- Primary language
- Age
- Religion
- Disability, mental or physical
- Sex, gender
- Gender identity, gender expression
- Marital status
- Familial status
- Source of income
- Military or veteran status

Government Code section 65008. Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.

For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.

Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing.

Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.

Density Bonus Law (Gov. Code, section 65915) requires California jurisdictions to adopt ordinances that specify how density bonuses will be offered to incentivize affordable housing. The state law contains the minimum specifications for density bonuses.

Housing Accountability Act (Gov. Code, section 65589.5) prohibits local agencies from disapproving housing developments, including farmworker housing and emergency shelters, or requiring conditions that make such housing infeasible except under certain conditions specified in the law.

No-Net-Loss Law (Gov. Code, section 65863) is meant to ensure that development opportunities remain available throughout a jurisdiction's regional housing need allocation (RHNA) period, especially for low and moderate income households. It prohibits jurisdictions from lowering residential densities without substantial evidence.

Least Cost Zoning Law (Gov. Code, section 65913.1) requires jurisdictions to designate and zone sufficient vacant land for residential use with sufficient standards in relation to growth projections.

Excessive subdivision standards (Gov. Code, section 65913.2) prohibits jurisdictions from imposing design criteria that make residential development infeasible.

Limits on growth controls (Gov. Code, section 65302.8) describes how flood plains are used in comprehensive planning and zoning.

Housing Element Law (Gov. Code, section 65583, esp. subds. (c) (5), (c) (10) governs state-required housing elements.

APPENDIX G-5: FAIR HOUSING ACTION PLAN

Action Area 1. Enhancing housing mobility strategies: consist of removing barriers to housing in areas of opportunity and strategically enhancing access.				
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 1.1: Participate in a regional downpayment assistance program with affirmative marketing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Disparities in access to opportunity	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	Regional Partnership with HEART	**HE 27.2:** Continue to provide technical assistance to HEART for its first-time homebuyer program which provides a 5% downpayment – without private mortgage insurance – to qualifying homebuyers.	Department of Housing to continue to provide technical assistance to HEART staff regarding updates and changes requested by HEART's board to its first-time homebuyer program. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials. HEART will create a baseline report that identifies the number and percentage of households within these communities that receive assistance through the first-time homebuyer program. This data will continue to be tracked annually to monitor progress towards engaging more households within these communities. HEART will engage with stakeholders (program participants and prospective	2024-2031; DOH will continue to provide technical assistance to HEART for as long as its first-time homebuyer program is operating. Tracking and program review annually.

			homebuyers) based upon findings of data to understand any barriers in achieving homeownership.	
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 1.2: Inventory county owned land and evaluate development potential for affordable housing and use the TCAC access to opportunity maps to prioritize the sites for development in high opportunity census tracts.	Concentration of low income households, persons with a disability, and Hispanic households in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Segregation/ integration patterns	Assist in development of housing for low income households and households with special needs
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Land use resources	San Mateo County	**HE 19.1**: Continue to investigate and refine the existing list of County-owned parcels, including properties declared surplus as well as others that are currently underutilized but not declared surplus, that have potential to be used for affordable housing. For parcels with potential to be used for affordable housing, investigate with the County agency or department controlling such parcels the feasibility of selling, granting, or otherwise transferring the land to a qualified nonprofit developer for affordable housing. Encourage the provision of below market land leases, land donations, or completing land sales with significant write-downs for affordable housing use. Prioritize parcels that score high on the access to opportunity metrics used by Terner Center's Mapping Opportunity in California. This map identifies areas with access to jobs and/or short	Review and update the list of County-owned properties with potential for residential use, with priority for parcels in high opportunity areas. Document and refine interdepartmental process for evaluation of County-owned sites for affordable housing purposes. The County will continue to comply with the Surplus Land Act as applicable for all County-owned properties.	Annually review list of County-owned properties with potential for residential use. Refine interdepartmental process for evaluation by 2027. The County has entered into a ground lease with an affordable housing developer on County-owned land located on Middlefield Road in the unincorporated County. The affordable housing developer will build 179 units at this site. The proposed housing development at this site was entitled in 2022, is now fully under construction, and development will be completed by the end of 2025. The County has engaged a developer in the phased redevelopment of a Housing Authority-owned site in Daly City.

		commute distances for lower-income households. Over the next eight years, DOH's definition of areas of access to opportunity may change but such change will be informed by State HCD's guidance. This activity will create more affordable units in high opportunity areas which will create more housing options for low-income households to live in high opportunity areas.		The first phase of redevelopment was ground leased to the developer in 2021 and is scheduled to complete construction in 2024. Future phases will be ground leased to the developer over the Housing Element cycle. The County also owns an infill property in San Carlos that the County will issue an RFP for in 2025 with the intent to select a developer by 2026. This property will be targeted for a multi-family affordable housing project serving low-income households. The site is adjacent to the main thoroughfare of El Camino Real which makes it an ideal location for dense affordable housing.

Action Area 2. Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty.				
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 2.1: Continue the dedication of funds to the County's Affordable Housing Fund for the creation and preservation of affordable units throughout San Mateo County. Prioritize county housing funds for developments that serve extremely low income households and/or residents living with a disability and are located near transit and high resource areas.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Disproportionate housing need for low income households and protected classes	Assist in development of housing for low income households and households with special needs
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	San Mateo County	**HE 27.1**: Continue to provide support for affordable homeownership opportunities for lower-income residents. DOH will continue to have a funding priority in its Affordable Housing Fund NOFA to encourage affordable homeownership development in High and Highest Resource areas as defined by the State.	As funding is available, provide appropriate funds through annual Notice of Funding Availability (NOFAs) for programs that support affordable homeownership opportunities.	2024-2031. Annually, upon release of County funding NOFAs.
Financial resources	San Mateo County	**HE 27.2:** Continue to provide technical assistance to HEART for its first-time homebuyer program which provides a 5% downpayment – without private mortgage insurance – to qualifying homebuyers.	Department of Housing to continue to provide technical assistance to HEART staff regarding updates and changes requested by HEART's board to its first-time homebuyer program. HEART will affirmatively market the downpayment assistance program to households that experience high rates of mortgage loan denials (the 2019 HMDA data identified the highest denial	2024-2031. DOH will continue to provide technical assistance to HEART for as long as its first-time homebuyer program is operating. Tracking and program review annually.

			rates for Hispanic and American Indian/Alaskan Native households, and Black, Hispanic, and American Indian households have very low homeownership rates-- around 40%-- relative to other races. In addition, Hispanic households surveyed for the AFFH were more likely than others to name down payment assistance as a solution to their housing needs). HEART will create a baseline report that identifies the number and percentage of households within these communities that receive assistance through the first-time homebuyer program. This data will continue to be tracked annually to monitor progress towards engaging more households within these communities. HEART will engage with stakeholders (program participants and prospective homebuyers) based upon findings of data to understand any barriers in achieving homeownership.	

Financial Resources	San Mateo County	**HE 28.1:** Continue to support programs that facilitate co-living opportunities for low-income households as funds are available on a competitive basis.	Continue to assess needs of co-living programs and support with available funding. For funded projects, collect data on where co-living opportunities are being offered. Work with funded organizations to ensure organizations are marketing to existing housing in high-opportunity areas in the County.	2024-2031
		HE 37.1: DOH defines high-opportunity areas as tracts that rank above the regional average in at least four of the following indicators: share of the population above 200% of the poverty line; share of the population (25 years+) with a Bachelor's degree or higher; employment-to-population ratio for the population 20 to 60 years old; 4th grade reading proficiency in three closest elementary schools; share of students not on Free and Reduced Price Meals in the three closest elementary schools; and/or high school graduation rate in the three closest high schools. DOH defines jobs-rich areas as tracts where the number of all jobs within 3 miles of the tract, or jobs that pay less than $40,000/year within 3 miles are above the regional median. Together, High Opportunity Jobs-Rich (HOJR) areas are mapped here: Terner Center's Mapping Opportunity in California (https://mappingopportunityca.org). Over the next eight years, DOH's definition of HOJR may change, but such change will be informed by State HCD's guidance.	DOH will use its development pipeline dashboard to map the location of DOH-funded affordable housing projects within the HOJR areas. DOH will continue to include the following funding priority to its Affordable Housing Fund NOFA priorities to encourage development in HOJR areas: Affordable housing developments located within high-opportunity, jobs-rich areas, defined here. Lead: Department of Housing	2024-2031. Annually, upon release of Affordable Housing Fund NOFA.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**

Action 2.1: Continue the dedication of funds to the County's Affordable Housing Fund for the creation and preservation of affordable units throughout San Mateo County. Prioritize county housing funds for developments that serve extremely low income households and/or residents living with a disability and are located near transit and high resource areas.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Disproportionate housing need for low income households and protected classes	Assist in development of housing for low income households and households with special needs
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	San Mateo County	**HE 38.1**: The County will continue to support affordable housing needs in historically disinvested lower resourced communities of color by continuing to provide funding for preservation of existing affordable housing and creation of new affordable housing developments in Low Resource and High Segregation & Poverty Areas. DOH defines low resource areas as tracts that rank lowest in the regional average in the indicators described in HE 48 for high-opportunity areas. In addition, DOH defines High Segregation & Poverty Areas as census tracts and rural block groups that have both a poverty rate of over 30 percent and have a disproportionate share of households of color. Low resource and High Segregation & Poverty Areas are mapped here: https://www.treasurer.ca.gov/ctcac/opportunity.asp. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance.	DOH will continue to provide funding for the creation of new affordable housing developments and the preservation of existing affordable housing developments in Low-resource and High Segregation & Poverty Areas through the Federal and Affordable Housing Fund NOFAs.	2024-2031. Annually, upon release of the Federal and Affordable Housing Fund NOFAs.

Financial resources	San Mateo County	**HE 38.2:** Support the work of creating programs and policies that aim to reduce displacement in low-income communities of color. This work will inform future programs, policies, and strategies that focus on providing housing stability and reducing displacement in existing low-income residents.	Recommend the use of County funds to support the City of East Palo Alto's Affordable Housing Preservation Strategy through engagement with low-income BIPOC residents who are at risk of displacement from their homes. The community feedback will inform the city's allocation of new financial commitments to affordable housing rehabilitation, preservation, and anti-displacement programs. Share outcomes from the City of East Palo Alto's scope of work with other County jurisdictions to facilitate continued discussions around anti-displacement programs and policies.	2024-2026, Recommend funding of this work to the Board of Supervisors in Spring of 2024. If approved, the contract with The City of East Palo Alto will be executed in 2024 with quarterly progress provided to the County through 2025. Outcomes and learnings to be shared with other jurisdictions in 2026 as applicable after the end of the contract period.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**

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.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disproportionate housing need for low income households and protected classes	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**

Financial resources	San Mateo County	**HE 22.1**: Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs: A. Pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), Housing for a Healthy California Program, Homekey, the National Housing Trust Fund, local dollars, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing. B. Continue to collaborate within the County, with regional agencies (Human Services Agency, Behavioral Health, Health Plan, All Home, and others), and with community service providers to ensure that (1) appropriate support services are linked with housing, (2) appropriate project location is being considered for special populations, and (3) appropriate design is implemented for special populations. C. Encourage or require developers to use Universal Design elements (building features, fixtures, and other elements) for appropriate new construction projects by including Universal Design as a funding priority in Department of Housing's NOFAs. Adopt and implement Universal Design standards as a mandatory element of appropriate projects, using the Department of Housing and Community Development's model ordinance as a basis for assessment. Align these standards with state funding and any adopted County requirements regarding accessibility standards.	**22.1.A**: Apply annually to funding available through State HCD that provides housing for homeless, elderly, and/or disabled persons/households. The County will apply for state HHC and Homekey dollars when available in collaboration with affordable housing developers. In addition, the County will utilize the new County Housing Voucher program (CHVP) funded through local Measure K dollars to provide critical rental subsidies that will support permanent supportive housing developments funded with Homekey funds. The new CHVP aims to provide at least 200 rental subsidies for households living at Homekey and other supportive housing properties over a term of 15 years. DOH will continue to prioritize funding housing for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs in DOH's Notice of	22.1.A: Each year upon drafting federal and local funding NOFAs, assess/reassess the required percentages of permanent supportive housing units and/or Extremely Low-Income housing units. required of developments. The CHVP commits to distributing 100 rental subsidies by 2024 and the remaining 100 rental subsidies by 2026 to Homekey and other supportive housing properties. 22.1.B: 2024-2031 22.1.C: Study of local universal design ordinance beginning June 2025, with recommendations for adoption by January 2026. Present for Board of Supervisors adoption by June 2026. Review possible integration of Universal Design standards into DOH NOFAs after adoption of ordinance.

			Funding Availability (NOFAs). **Timeframe:** Each year upon drafting federal and local funding NOFAs, DOH will assess/reassess the required percentages of permanent supportive housing units and/or Extremely Low-Income housing units required of developments. The CHVP commits to distributing 100 rental subsidies by 2024 and the remaining 100 rental subsidies by 2026 to Homekey and other supportive housing properties. **22.1.B**: On an annual and ad hoc basis as project funding proposals are considered, DOH will reach out to above-mentioned agencies for input on the services plans of proposed affordable housing projects. 22.1.C: Review opportunities to integrate Universal Design standards that are aligned with state funding requirements in Department of Housing's NOFAs. Study, draft and adopt universal design standards based on	

			HCD model ordinance, with appropriate local modifications.	

		HE 22.1: Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs: D. Continue to ~~discretionarily~~ exempt building features intended to increase residential accessibility and visitability in new and remodeled buildings (such as ramps, stairless entries, and other features) from setback requirements, lot coverage restrictions, FAR restrictions, and other appropriate lot development standards, unless these exemptions present safety concerns. E. Adopt a formal reasonable accommodation procedure that allows applicants to pursue exemptions beyond those offered by the standard zoning and land use exception processes, in order to accommodate exceptions necessary for the purposes of creating and maintaining housing for persons with disabilities.	22.1.D: Continue to use the Planning and Building Department's ~~discretionary~~ authority to grant exemptions related to appropriate permit applications until these processes are formalized. Formalize these exemptions as part of the project permitting process, subject to the discretion of the Community Development Director or designee, by drafting and submitting a formal exception procedure for Board of Supervisors adoption. 22.1.E: Formal reasonable accommodation policy adopted by County Board of Supervisors.	22.1.D: Begin study and drafting of exception policy by January 2025. Draft and adopt a formal policy by September 2025. 22.1.E: Timeframe: Begin study and drafting of reasonable accommodation policy by June 2025. Draft and adopt a formal reasonable accommodation policy by January 2026.
Financial Resources/Land Use Resources	San Mateo County	**HE 22.2:** Incentivize and support affordable housing opportunities for Large Family Households by: A. Using available funding programs (HOME, CDBG, Affordable Housing Fund, and others) to prioritize affordable housing developments that include two and three-bedrooms units for extremely low to very low income households. B. Encouraging affordable housing development linked to childcare services when feasible. C. Continue to implement the County's Inclusionary Housing policy's large family unit incentive option, which allows developers to substitute one large market-rate family unit for two otherwise required affordable units. Encourage developers, during design and	Unincorporated San Mateo County has a greater number of three to four person households, married-couple family households, and Households with children than the larger County and Bay Area. This points to a need for housing for larger households, which include two and three-bedroom units. DOH will continue to prioritize funding affordable housing developments that	2024-2031; annual evaluation.

		application phase, to utilize the large family incentive.	provide two and three-bedroom units in Department of Housing Notice of Funding Opportunities.	
Financial Resources	San Mateo County	**22.3:** Provide funding for the development of affordable housing linked to childcare services to alleviate the cost burdens of lower-income households. Extremely cost-burdened families are considered at high risk of homelessness.	Close financing on over $30MM in Affordable Housing Funds and Federal American Rescue Plan dollars to support the development of Middlefield Junction, a 179-unit affordable housing development with a 10,000 square foot childcare center that will serve around 80 children in the North Fair Oaks Community. This new childcare center will be located on the ground floor of the affordable housing development and open to all low-income community members including the families living at Middlefield Junction. Close financing on the second phase of the	The financing for the Middlefield Junction development will close in the Spring of 2023 with the construction of the new affordable housing development with childcare center complete by 2026. The financing for the Midway Village Phase II development will close in 2025 and with the construction of the new affordable housing development with childcare center complete in 2027.

			redevelopment of Midway Village, a 109-unit affordable housing development with a 15,500 square foot childcare center that will serve around 100 children in the Bayshore neighborhood of Daly City. The new childcare center will be located on the ground floor of the affordable housing development and will serve low-income families at Midway Village and the larger community.	
Financial Resources	San Mateo County	**HE 22.4.A**: Collaborate with housing developers to identify sites for developing affordable housing for farmworker households, and work with farm owners and operators, community partners, and other organizations to assess opportunities to expand and/or renovate existing farm labor housing sites.	Collaborate as sites and interested developers are identified for farmworker housing. Provide local funding support to the development of various farmworker housing affordable housing developments on the San Mateo Coast. This includes Cypress Point, a 71-unit affordable housing development in Moss Beach where 18 units have been reserved for low-income farmworkers and 555 Kelly Street, a 40-unit affordable housing development in Half Moon Bay, targeting the local senior and farmworker community.	2024-2031

			Draw down on newly awarded State Joe Serna funds for a new farmworker homeownership development in Half Moon Bay. Work in collaboration with the City of Half Moon Bay to acquire property and to complete construction on a manufactured home community for low-income farmworkers. Identify operator/developer for new farmworker homeownership development through an RFP and complete homebuyer loan closings for all tenants. Department of Housing to continue to prioritize farmworker housing in their Affordable Housing Fund	

Human Resources	San Mateo County	**HE 22.10:** Continue to support the County's Center on Homelessness by implementing housing strategies promulgated through the Ending Homelessness in San Mateo County report or applicable implementation plan.	The Ending Homelessness in San Mateo County report is scheduled to expire in 2022 and the Center on Homelessness will consider an updated plan shortly thereafter.	2024-2031

Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.				
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 3.1: Update the North Fair Oaks Community Plan (last updated in 2011) to create a resident-driven vision for new development, redevelopment, and preservation of housing in the area.	Concentration of low income households and Hispanic households in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Address governmental and non-governmental constraints
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
~~Land use resources~~	~~San Mateo County~~	~~**HE 11.1:** Completion of additional phase of North Fair Oaks rezoning and general plan amendments, expanding areas in which higher density housing is allowed, by 2023. Explore additional need for rezoning of other areas as needed, depending on RHNA progress. Revisit and reassess or confirm how well the North Fair Oaks Plan is meeting the residents' current vision for new development.~~	~~• $610,000 in LEAP and SB 2 funding allocated to rezoning and general plan amendment project; 14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units (minimum 20% of which will be long-term affordable)~~ ~~• Planned resident engagement: approximately 10 local CBOs, minimum 250 residents~~ ~~14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units, and analysis and potential revisions to floor area ratio standards, setback standards, and other regulations potentially constraining development potential in transit proximate areas throughout North Fair Oaks. Further potential revision~~	~~Underway; 2022-2024; rezoning adoption by June 2023~~ **NOTE: THIS PROGRAM IS COMPLETE**

		HE 11.1: Assess the status and implementation of the North Fair Oaks Community Plan, reassess community needs and goals, and determine amendments to the Plan to better meet those needs, and to ensure that fair housing and equity goals are directly incorporated in the Plan and its implementation programs.	A broad assessment of the effectiveness of the North Fair Oaks Community Plan in meeting the needs of community residents, including in relation to housing affordability, fair housing, and equity issues broadly; a prioritization of policies and programs to better achieve plan goals; and a set of ongoing performance metrics and a reporting dashboard for ongoing dynamic assessment of implementation and achievement. Assessment to include significant outreach and community input, intended to reach at least 500 community residents, 10 local stakeholder groups, and 20 businesses through public workshops, resident surveys, and other direct outreach. Results will be included in an assessment report and recommended policy and program prioritization and potential amendments, for consideration by the Board of Supervisors.	This assessment is underway; draft and final recommendations and strategies will be completed by July/August 2024. As the draft and final recommendations generated by the study will not be available until mid-2024, it is not feasible to identify specific policy commitments in advance of study completion. However, after the study is complete, the County will draft any necessary policy amendments for presentation to the Planning Commission and Board of Supervisors for consideration, and adoption of any directed changes will be completed by June 2025.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**

Action 3.2: Conduct public outreach in the Moonridge affordable housing development (2001) to explore preservation, rehabilitation needs, and transportation satisfaction with bus line 17.	Concentration of low income households and people with a disability in low opportunity census tracts; AND People with disabilities have disproportionately high rates of unemployment.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Address governmental and non-governmental constraints
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Human resources	San Mateo County	**HE 35.2:** Continue to participate in housing and transportation task forces that support the goals of the Housing Element, including those that aim to increase transit and active transportation infrastructure, programs, and funding. Task forces could include the Grand Boulevard Initiative, San Mateo County Transportation Working Group, Home for All, Caltrain's City Staff Coordinating Group, 21 Elements, and others. Implementation Target:	Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.	2024-2031
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**

Action 3.3: Evaluate the frequency and efficiency of bus line 17 in serving the 160 unit affordable housing community Moonridge in the unincorporated county. Discuss improvements and needs with the transit agency.	Concentration of low income households and people with a disability in low opportunity census tracts; AND People with disabilities have disproportionately high rates of unemployment.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disparities in access to opportunity	Conserve and improve the existing affordable housing stock
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Human resources	San Mateo County	**HE 35.2:** Continue to participate in housing and transportation task forces that support the goals of the Housing Element, including those that aim to increase transit and active transportation infrastructure, programs, and funding. Task forces could include the Grand Boulevard Initiative, San Mateo County Transportation Working Group, Home for All, Caltrain's City Staff Coordinating Group, 21 Elements, and others. Implementation Target:	Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.	2024-2031
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**

Action 3.4: Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts east and south of Half Moon Bay, Pescadero, and the Harbor/Industrial area with environmental remediation and improvements.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disparities in access to opportunity	Address governmental and non-governmental constraints
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	San Mateo County	**HE 39.1**: Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts in the Harbor/Industrial area with environmental remediation and improvements.	Approval and implementation of the County's Green Infrastructure Plan, which calls out Harbor/Industrial as an opportunity area due to high pollutant loading associated with historic land use.	Projects identified in San Mateo County's Green Infrastructure Implementation Plan in the Harbor/Industrial opportunity area will commence construction by 2030.

Action Area 4. Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.				
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.1: Affirmatively market county supported affordable units to people with disabilities, extremely low income households, Hispanic households, and American Indian or Alaskan Native households.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households. AND Concentration of low income households, people with a disability, and Hispanic households in low opportunity census tracts.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty; Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Human Resources/Financial Resources	San Mateo County	**HE 36.5:** Continue to support the development of a multilingual regional online affordable housing listings portal that provides residents that are seeking affordable housing with a user-friendly site where all available affordable housing opportunities are consolidated in one place. The development of this site is currently funded with local and state funding sources. This goal will support HE 36.6, below, by improving marketing efforts	Continue to support the development of a multilingual regional online affordable housing listings portal that provides residents that are seeking affordable housing with a user-friendly site where all available affordable housing opportunities are consolidated in one place. The development of this site is currently funded with local and state funding sources. This goal will support HE 36.6, below, by improving marketing efforts for affordable housing opportunities.	Build out of site is scheduled for 2024. Ongoing improvements and site maintenance will take place throughout the Housing Element period, with annual review

		for affordable housing opportunities.		
Human resources	San Mateo County	**HE 36.6**: Affirmatively market County supported affordable units, through the multilingual online affordable housing listings portal and elsewhere, to underrepresented groups such as people with disabilities, extremely low-income households, Hispanic households, and American Indian or Alaskan Native households to the extent that this marketing does not violate Fair Housing requirements.	Reevaluate affirmative marketing requirements annually prior to release of Notice of Funding Opportunities. Specifically, finalize evaluation on appropriate number of days needed for affirmative marketing (which includes but is not limited to marketing to the underrepresented groups listed above) and incorporate findings and recommendations into requirements for loan documents for County-funded affordable housing developments. Review and provide comments on draft marketing plans submitted by housing development partners.	By 2025 and annually, upon drafting NOFAs and loan agreement templates.
Human Resources	San Mateo County	**HE 36.7**:The Housing Authority will affirmatively further fair housing by accepting applications through a variety of methods when marketing/advertising the opening of applications for project-based vouchers.	The Housing Authority will provide and accept applications through a variety of methods, translating to the County's large Limited English Proficient populations, displaying a TDD number for persons with hearing impairments, and providing flyers to social service providers, core service providers, etc. The Housing Authority will continue to assess and address any identified fair housing concerns throughout the term of the Housing Element Cycle.	2024-2031

Human Resources	San Mateo County	**HE 36.8:** Submit an Equity Plan under HUD's new AFFH rule for the County of San Mateo.	An Equity Plan, or equivalent, will be submitted as required by HUD. This Plan will be informed by the policy and programs from other planning documents including the Housing Element. Fair housing goals outlined in the Equity Plan will be incorporated into the County's HUD planning documents such as the Consolidated Plan and Moving to Work Plan.	At least once during the Housing Element period or on the timeline to be announced by HUD.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.2: Continue partnership with non-profit organizations to perform fair housing training for landlords and tenants. Focus enforcement efforts on race based discrimination and reasonable accommodations.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Outreach capacity and enforcement	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial Support	San Mateo County	HE 9.2: Continue to provide financial support, from local and federal sources, to community-based agencies and organizations that provide pro-bono legal assistance and emergency rental assistance to low-income tenants facing eviction and/or disputing with their landlords over the habitability of their rental unit.	The County will apply for federal funds annually through an Annual Action Plan to HUD. As funding becomes available, DOH will continue to make these activities of funding a priority. Support funding for communities that face a high risk of displacement across the County.	2023-2031; annual distribution of federal and Measure K funding.

Human resources	Nonprofit organizations	**HE 36.1**: Continue to use CDBG and other local funds to fund fair housing enforcement, education, and technical assistance in the County. Adhere to any implementation plans that are in place related to the County's Affirmatively Furthering Fair Housing policies and programs.	Evaluate and review fair housing priorities annually at The Housing and Community Development Committee's (HCDC) meetings where federal funding priorities are set. Provide up to $200,000 annually to nonprofits for fair housing assistance and legal aid, assist up to 230 households and 630 tenants annually with fair housing related services (based on 2022-2023 service numbers of 230 households and 631tenants).	2024-2031; annual review.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.3: Allow accessibility improvement funds to be used on rental properties with property owner's permission.	Concentration of low income households and people with a disability in low opportunity census tracts; AND People with disabilities have disproportionately high rates of unemployment.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disproportionate housing need for low income households and protected classes	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**

Financial resources	San Mateo County	**HE 1.2:** Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health & safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation & Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation & Poverty Areas may change but such change will be informed by State HCD's guidance.	Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 30 units) under a minor home repair program will be for residences of a disabled household. CDBG NOFA will also prioritize investments in homes located in Low Resource/ High Segregation & Poverty Areas.	2024-2031
Financial Resources	San Mateo County	**HE 1.3**: Encourage lead mitigation and energy, water efficiency, and resilience/weatherization retrofits, in existing, naturally occurring affordable housing stock through funding programs and/or with other incentives.	All new or rehabilitated units in the unincorporated County will include energy efficiency measures, consistent with the County's adopted Green Building Ordinance. DOH will evaluate and review retrofit priorities annually when setting funding priorities at the Housing Community Development Committee (HCDC) meetings. Retrofits will include priorities such as addressing life safety concerns and reducing utility costs for cost-burdened households. The Office of Sustainability will complete the Resilience for Renters Pilot which provides 40 renter households in socially vulnerable communities at greater risk for climate-linked heat impacts with cellular window shades and portable	2024-2031

			heat pumps. The County will review the studies of the report from the contracted community partner and consider expanding the pilot to more households.	
Financial Resources	San Mateo County	**HE 1.4:** Incentivize the rehabilitation of existing affordable multifamily housing rental stock to include retrofits for energy (including rooftop solar), seismic upgrades, weatherization, and water efficiency appliances. Include prioritizing these types of retrofits in Notices of Funding Availability (NOFA).	Currently, our annual AHF NOFA requires all funded projects to be designed to qualify for various green building certifications including the LEED and Build It Green programs. The County will annually review retrofit priorities ahead of Notice of Funding Opportunity issuances to keep up with relevant State's sustainability goals and ensure that retrofits focus on key features that decrease overall operations costs, address safety concerns, and keep utilities affordable for those that live in affordable housing.	Annually, 2024-2031
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.4: Target and affirmatively market rental assistance programs to households who live in lower-resourced areas and support those households that receive a tenant-based voucher to seek housing in higher-resources Ares.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Racially and/or ethnically concentrated areas of poverty	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**

Financial resources	San Mateo County	**HE 6.5:** Identify barriers for tenant-based voucher holders who seek housing in areas that increase access to areas such as education, economic mobility, and health.	The Housing Authority will create a baseline report that identifies the number and percentage of households from lower-resource areas who have moved into housing in higher resource areas. This is currently defined by the State HCD's Opportunity Area Mapping methodology found here: https://www.treasurer.ca.gov/ctcac/opportunity.asp. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance. This data will continue to be tracked annually to monitor progress. The Housing Authority will engage with stakeholders (voucher holders, landlords, community, etc.) based upon findings of data to understand any barriers in seeking housing in areas that increase access to areas such as education, economic mobility, and health.	The baseline report will be created by 2025 and will continue to be tracked throughout the Housing Element cycle. The Housing Authority will engage with stakeholders as well as include implementing actions resulting from coordination biannually. Implementing actions could include policy changes, education/training for Housing Authority stakeholders and partners, closer coordination with local cities, discussion with grantees, and more robust marketing to landlords and voucher holders.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.5 Prevent displacement of low and very-low households and households of color who currently occupy non-conforming ADUs.	Concentration of low income households and Hispanic households in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Address governmental and non-governmental constraints
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**

Land use resources	San Mateo County	**HE 10.2:** Continue to administer the ADU Amnesty program, funded by local County funds, to legalize unpermitted residential units constructed in unincorporated urban bayside areas, provided that the units are eligible to be upgraded in conformance with building and safety codes and that the rent or resale value of the unit is restricted to be affordable to low- or very low-income households.	Study the outcomes of the previous program years and reevaluate income targeting, loan sizing, displacement impacts, and affirmative marketing. Reevaluate whether this loan program addresses barriers to ADU development. Upon completion of reevaluation and dependent of outcomes of review, identify potential sources of financial assistance for applicants attempting to bring accessory dwelling units up to code, including funding from HEART and other entities, to assist applicants in making necessary repairs and upgrades.	Complete reevaluation study in December 2024-2025
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.6: Develop a program that funds rehabilitation of homes in areas at risk of displacement that are owned by or rented to low or moderate income households. Rehabilitation grants based on the number of years that the unit is occupied by LMI households.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Racially and/or ethnically concentrated areas of poverty	Conserve and improve the existing affordable housing stock
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**

Financial resources	San Mateo County	**HE 1.2:** Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health & safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation & Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation & Poverty Areas may change but such change will be informed by State HCD's guidance. The County may also use other relevant metrics to identify low-income communities that are at greatest risk for displacement.	Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 25 units) under a minor home repair program will be for residences of a disabled or older adult (62+) household. CDBG NOFA will also prioritize investments in homes located in areas with greatest displacement risk for low-income residents.	2024-2031

Action Area 2. Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty.				
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 2.1: Continue the dedication of funds to the County's Affordable Housing Fund for the creation and preservation of affordable units throughout San Mateo County. Prioritize county housing funds for developments that serve extremely low income households and/or residents living with a disability and are located near transit and high resource areas.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Disproportionate housing need for low income households and protected classes	Assist in development of housing for low income households and households with special needs
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	San Mateo County	**HE 27.1**: Continue to provide support for affordable homeownership opportunities for lower-income residents.. As funding is available, provide appropriate funds through annual Notice of Funding Availability (NOFAs) for programs that support affordable homeownership opportunities.	As funding is available, provide appropriate funds through annual Notice of Funding Availability (NOFAs) for programs that support affordable homeownership opportunities.	2023-2031. Annually, upon release of County funding NOFAs.

		HE 37.1: DOH defines high-opportunity areas as tracts that rank above the regional average in at least four of the following indicators: share of the population above 200% of the poverty line; share of the population (25 years+) with a Bachelor's degree or higher; employment-to-population ratio for the population 20 to 60 years old; 4th grade reading proficiency in three closest elementary schools; share of students not on Free and Reduced Price Meals in the three closest elementary schools; and/or high school graduation rate in the three closest high schools. DOH defines jobs-rich areas as tracts where the number of all jobs within 3 miles of the tract, or jobs that pay less than $40,000/year within 3 miles are above the regional median. Together, High Opportunity Jobs-Rich (HOJR) areas are mapped here: Terner Center's Mapping Opportunity in California (https://mappingopportunityca.org). Over the next eight years, DOH's definition of HOJR may change, but such change will be informed by State HCD's guidance.	DOH will use its development pipeline dashboard to map the location of DOH-funded affordable housing projects within the HOJR areas. DOH will add the following funding priority to its Affordable Housing Fund NOFA priorities to encourage development in HOJR areas: Affordable housing developments located within high-opportunity, jobs-rich areas, defined here. Lead: Department of Housing	2023-2031. Annually, upon release of Affordable Housing Fund NOFA.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 2.1: Continue the dedication of funds to the County's Affordable Housing Fund for the creation and preservation of affordable units throughout San Mateo County. Prioritize county housing funds for developments that serve extremely low income households and/or residents living with a disability and are located near transit and high resource areas.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Disproportionate housing need for low income households and protected classes	Assist in development of housing for low income households and households with special needs

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Financial resources	San Mateo County	**HE 38.1**: The County will continue to support affordable housing needs in historically disinvested lower resourced communities of color by continuing to provide funding for preservation of existing affordable housing and creation of new affordable housing developments in Low Resource and High Segregation & Poverty Areas. DOH defines low resource areas as tracts that rank lowest in the regional average in the indicators described in HE 48 for high-opportunity areas. In addition, DOH defines High Segregation & Poverty Areas as census tracts and rural block groups that have both a poverty rate of over 30 percent and have a disproportionate share of households of color. Low resource and High Segregation & Poverty Areas are mapped here: https://www.treasurer.ca.gov/ctcac/opportunity.asp. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance.	DOH will continue to provide funding for the creation of new affordable housing developments and the preservation of existing affordable housing developments in Low-resource and High Segregation & Poverty Areas through the Federal and Affordable Housing Fund NOFAs.	2023-2031. Annually, upon release of the Federal and Affordable Housing Fund NOFAs.

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
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.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disproportionate housing need for low income households and protected classes	Promote equal housing opportunity

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Financial resources	San Mateo County	**HE 22.1**: Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs: A. Pursue and utilize available funding programs for housing and supportive services, including CDBG, HOME, Mental Health Services Act (MHSA), No Place Like Home, Housing for a Healthy California Program, Homekey, and similar programs, and continue to prioritize use of these funds for supportive and extremely low-income housing. B. Continue to collaborate within the County, with regional agencies (Human Services Agency, Behavioral Health, Health Plan, All Home, and others), and with community service providers to ensure that (1) appropriate support services are linked with housing, (2) appropriate project location is being considered for special populations, and (3) appropriate design is implemented for special populations. C. Encourage or require developers to use Universal Design elements (building features, fixtures, and other elements) for appropriate new construction projects by including Universal Design as a funding priority in Department of Housing's NOFAs. Explore adoption of Universal Design standards as a mandatory element of appropriate projects, using the Department of Housing and Community Development's model ordinance as a basis for assessment. Align these standards with state funding and any adopted County requirements regarding accessibility standards.	22.1.A: Implementation Target: Continue to prioritize housing for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs in DOH's Notice of Funding Availability (NOFAs). 22.1.B: On a regular and ad hoc basis as project proposals are considered, DOH will reach out to above-mentioned agencies. 22.1.C: Review opportunities to integrate Universal Design standards that are aligned with state funding requirements in Department of Housing's NOFAs. Study adoption of universal design standards based on HCD model ordinance, and draft and adopt ordinance if recommended.	22.1.A: Each year upon drafting federal and local funding NOFAs, assess/reassess the required percentages of permanent supportive housing units and Extremely Low-Income housing units. 22.1.B: 2023-2031 22.1.C: Study of local universal design ordinance beginning June 2025, with recommendations for adoption by January 2026. If adoption is recommended, drafting and adoption by September 2026. Review possible integration of Universal Design standards into DOH NOFAs after adoption of ordinance.

		HE 22.1: Provide affordable housing and supportive services for elderly and/or disabled persons and households, including persons with developmental disabilities, and homeless persons with permanent supportive housing needs: D. Continue to discretionarily exempt building features intended to increase residential accessibility and visitability in new and remodeled buildings (such as ramps, stairless entries, and other features) from setback requirements, lot coverage restrictions, FAR restrictions, and other appropriate lot development standards, unless these exemptions present safety concerns. E. Adopt a formal reasonable accommodation procedure that allows applicants to pursue exemptions beyond those offered by the standard zoning and land use exception processes, in order to accommodate exceptions necessary for the purposes of creating and maintaining housing for persons with disabilities.	22.1.D: Continue to use the Planning and Building Department's discretionary authority to grant exemptions related to appropriate permit applications until these processes are formalized. Formalize these exemptions as part of the project permitting process, subject to the discretion of the Community Development Director or designee, by drafting and submitting a formal exception procedure for Board of Supervisors adoption. 22.1.E: Formal reasonable accommodation policy adopted by County Board of Supervisors.	22.1.D: Begin study and drafting of exception policy by January 2023. Draft and adopt a formal policy by June 2024. 22.1.E: Timeframe: Begin study and drafting of reasonable accommodation policy by January 2023. Draft and adopt a formal reasonable accommodation policy by June 2024.

Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.				
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 3.1: Update the North Fair Oaks Community Plan (last updated in 2011) to create a resident-driven vision for new development, redevelopment, and preservation of housing in the area.	Concentration of low income households and Hispanic households in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Address governmental and non-governmental constraints
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Land use resources	San Mateo County	**HE 11.1:** Completion of additional phase of North Fair Oaks rezoning and general plan amendments, expanding areas in which higher density housing is allowed, by 2023. Explore additional need for rezoning of other areas as needed, depending on RHNA progress. Revisit and reassess or confirm how well the North Fair Oaks Plan is meeting the residents' current vision for new development.	• $610,000 in LEAP and SB-2 funding allocated to rezoning and general plan amendment project; 14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units (minimum 20% of which will be long-term affordable) • Planned resident engagement: approximately 10 local CBOs, minimum 250 residents 14 acres proposed for rezoning, facilitating production of 750 to 1,000 additional residential units, and analysis and potential revisions to floor area ratio standards, setback standards, and other regulations potentially constraining development potential in transit-proximate areas throughout North Fair Oaks. Further potential revision	Underway; 2022-2024; rezoning adoption by June 2023

		HE 11.2: Assess the status and implementation of the North Fair Oaks Community Plan, reassess community needs and goals, and determine amendments to the Plan to better meet those needs, and to ensure that fair housing and equity goals are directly incorporated in the Plan and its implementation programs.	Retention of a consulting firm to undertake a broad assessment of the effectiveness of the North Fair Oaks Community Plan in meeting the needs of community residents, particularly in relation to housing affordability, fair housing, and equity issues broadly. Assessment to include significant outreach and community input, intended to reach at least 500 community residents, 10 local stakeholder groups, and 20 businesses through public workshops, resident surveys, and other direct outreach. Creation of an assessment report and recommended policy and program amendments, for adoption by the Board of Supervisors.	The County has already issued an RFP soliciting a consultant/consultant team to lead this work. Finalized contract by October 2022; outreach, analysis, assessment throughout 2023; draft and final recommendations and strategies by January 2024.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 3.2: Conduct public outreach in the Moonridge affordable housing development (2001) to explore preservation, rehabilitation needs, and transportation satisfaction with bus line 17.	Concentration of low income households and people with a disability in low opportunity census tracts; AND People with disabilities have disproportionately high rates of unemployment.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Address governmental and non-governmental constraints

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Human resources	San Mateo County	**HE 35.2:** Continue to participate in housing and transportation task forces that support the goals of the Housing Element, including those that aim to increase transit and active transportation infrastructure, programs, and funding. Task forces could include the Grand Boulevard Initiative, San Mateo County Transportation Working Group, Home for All, Caltrain's City Staff Coordinating Group, 21 Elements, and others. Implementation Target:	Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.	2023-2031
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 3.3: Evaluate the frequency and efficiency of bus line 17 in serving the 160 unit affordable housing community Moonridge in the unincorporated county. Discuss improvements and needs with the transit agency.	Concentration of low income households and people with a disability in low opportunity census tracts; AND People with disabilities have disproportionately high rates of unemployment.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disparities in access to opportunity	Conserve and improve the existing affordable housing stock

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Human resources	San Mateo County	**HE 35.2:** Continue to participate in housing and transportation task forces that support the goals of the Housing Element, including those that aim to increase transit and active transportation infrastructure, programs, and funding. Task forces could include the Grand Boulevard Initiative, San Mateo County Transportation Working Group, Home for All, Caltrain's City Staff Coordinating Group, 21 Elements, and others. Implementation Target:	Representatives from listed departments to continue to participate in various housing and transportation task force meetings. In particular, the County will be tracking the implementation of changes in frequency and coverage of bus line 17 on the coastside. This will include resident feedback from Moonridge, a 160-unit affordable housing community in the unincorporated County. The outreach to residents will be in coordination with Samtrans' community engagement schedule.	2023-2031
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 3.4: Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts east and south of Half Moon Bay, Pescadero, and the Harbor/Industrial area with environmental remediation and improvements.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disparities in access to opportunity	Address governmental and non-governmental constraints
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	San Mateo County	**HE 39.1**: Invest in environmental hazard remediation, parks and landscaping, and urban design to improve the environmental landscape in the unincorporated areas of San Mateo County. Target Census tracts in the Harbor/Industrial area with environmental remediation and improvements.	Approval and implementation of the County's Green Infrastructure Plan, which calls out Harbor/Industrial as an opportunity area due to high pollutant loading associated with historic land use.	Projects identified in San Mateo County's Green Infrastructure Implementation Plan in the Harbor/Industrial opportunity area will commence construction by 2030.

Action Area 4. Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.				
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.1: Affirmatively market county supported affordable units to people with disabilities, extremely low income households, Hispanic households, and American Indian or Alaskan Native households.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households. AND Concentration of low income households, people with a disability, and Hispanic households in low opportunity census tracts.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty; Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Human resources	San Mateo County	**HE 36.6**: Affirmatively market County supported affordable units, through the online affordable housing listings portal and elsewhere, to underrepresented groups such as people with disabilities, extremely low-income households, Hispanic households, and American Indian or Alaskan Native households to the extent that this marketing does not violate Fair Housing requirements.	Reevaluate affirmative marketing requirements annually prior to release of Notice of Funding Opportunities. Specifically, finalize evaluation on appropriate number of days needed for affirmative marketing (which includes but is not limited to marketing to the underrepresented groups listed above) and incorporate findings and recommendations into requirements for loan documents for County-funded affordable housing developments. Review and provide comments on draft marketing plans submitted by housing development partners.	By 2024 and annually, upon drafting NOFAs and loan agreement templates.

		HE 36.7:The Housing Authority will affirmatively further fair housing by accepting applications through a variety of methods when marketing/advertising the opening of applications for project-based vouchers.	The Housing Authority will provide and accept applications through a variety of methods, translating to the County's large Limited English Proficient populations, displaying a TDD number for persons with hearing impairments, and providing flyers to social service providers, core service providers, etc. The Housing Authority will continue to assess and address any identified fair housing concerns throughout the term of the Housing Element Cycle.	2023-2031
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.2: Continue partnership with non-profit organizations to perform fair housing training for landlords and tenants. Focus enforcement efforts on race based discrimination and reasonable accommodations.	Disproportionate housing needs for Hispanic and American Indian and Alaskan Native households.	Discrimination in mortgage loan denials; Negative impacts of colonialism and past government policies; High cost of housing and low wages; Concentration in census tracts with low opportunity and high poverty	Outreach capacity and enforcement	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Human resources	Nonprofit organizations	**HE 36.1**: Continue to use CDBG and other local funds to fund fair housing enforcement, education, and technical assistance in the County. Adhere to the implementation plan included in County's Affirmatively Furthering Fair Housing Assessment, which is part of the County's Consolidated Plan (available through the County Housing Department website).	Evaluate and review fair housing priorities annually at The Housing and Community Development Committee's (HCDC) meetings where federal funding priorities are set. Provide up to $200,000 annually to nonprofits for fair housing assistance and legal aid; 30 households and 150 tenants assisted annually with fair housing related services (based on 2020-2021 service numbers of 27 households and 140 tenants).	2023-2031; annual review.

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
Action 4.3: Allow accessibility improvement funds to be used on rental properties with property owner's permission.	Concentration of low income households and people with a disability in low opportunity census tracts; AND People with disabilities have disproportionately high rates of unemployment.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Disproportionate housing need for low income households and protected classes	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	San Mateo County	**HE 1.2:** Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health & safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation & Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation & Poverty Areas may change but such change will be informed by State HCD's guidance.	Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 30 units) under a minor home repair program will be for residences of a disabled household. CDBG NOFA will also prioritize investments in homes located in Low Resource/ High Segregation & Poverty Areas.	2023-2031

ACTION:	Fair Housing Issues	Contributing Factors	Fair Housing Category	Statutorily Required Program
Action 4.4: Target and affirmatively market rental assistance programs to households who live in lower-resourced areas and support those households that receive a tenant-based voucher to seek housing in higher-resources areas.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Racially and/or ethnically concentrated areas of poverty	Promote equal housing opportunity
Type of Action	**Responsible Party**	**HE PROGRAM**	**Objectives**	**Timeline**
Financial resources	San Mateo County	**HE 6.5:** Identify barriers for tenant-based voucher holders who seek housing in areas that increase access to areas such as education, economic mobility, and health.	The Housing Authority will create a baseline report that identifies the number and percentage of households from lower-resource areas who have moved into housing in higher resource areas. This is currently defined by the State HCD's Opportunity Area Mapping methodology found here: https://www.treasurer.ca.gov/ctcac/opportunity.asp. Over the next eight years, the definition for these areas may change and will be informed by State HCD's guidance. This data will continue to be tracked annually to monitor progress. The Housing Authority will engage with stakeholders (voucher holders, landlords, community, etc.) based upon findings of data to understand any barriers in seeking housing in areas that increase access to areas such as education, economic mobility, and health.	The baseline report will be created by 2025 and will continue to be tracked throughout the Housing Element cycle.
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.5 Prevent displacement of low and very-low households and households of color who currently occupy non-conforming ADUs.	Concentration of low income households and Hispanic households in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Outreach capacity and enforcement	Address governmental and non-governmental constraints

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Land use resources	San Mateo County	**HE 10.2:** Continue to administer the ADU Amnesty program, funded by local County funds, to legalize unpermitted residential units constructed in unincorporated urban bayside areas, provided that the units are eligible to be upgraded in conformance with building and safety codes and that the rent or resale value of the unit is restricted to be affordable to low- or very low-income households.	Study the outcomes of the previous program years and reevaluate income targeting, loan sizing, displacement impacts, and affirmative marketing. Reevaluate whether this loan program addresses barriers to ADU development. Upon completion of reevaluation and dependent of outcomes of review, identify potential sources of financial assistance for applicants attempting to bring accessory dwelling units up to code, including funding from HEART and other entities, to assist applicants in making necessary repairs and upgrades.	Complete reevaluation study in December 2024-2025
ACTION:	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Statutorily Required Program**
Action 4.6: Develop a program that funds rehabilitation of homes in areas at risk of displacement that are owned by or rented to low or moderate income households. Rehabilitation grants based on the number of years that the unit is occupied by LMI households.	Concentration of low income households and people with a disability in low opportunity census tracts.	Availability of affordable housing and rental units that accept vouchers; Lack of affordable housing in high opportunity areas; Lack of accessible affordable housing units; Concentration of NOAH in census tracts with poor access and high poverty; High housing costs and low wages	Racially and/or ethnically concentrated areas of poverty	Conserve and improve the existing affordable housing stock

Type of Action	Responsible Party	HE PROGRAM	Objectives	Timeline
Financial resources	San Mateo County	**HE 1.2:** Continue to use CDBG funds to support minor home repair and modification programs operated by nonprofit agencies that provide cost-effective improvements focusing on health & safety, housing quality standards, and/or access modifications for homeowners and renters, so long as permission from property owners is granted. CDBG funds to prioritize minor home repair dollars to be invested in homes located in Low Resource/ High Segregation & Poverty Areas, as defined by State HCD's Opportunity Area Maps, that are at greatest risk of displacement. Over the next eight years, DOH's definition of Low Resource/ High Segregation & Poverty Areas may change but such change will be informed by State HCD's guidance.	Target funding minor home repair and modification programs as a high priority for CDBG program funds. Approximately 45% of all unit modifications (or around 30 units) under a minor home repair program will be for residences of a disabled household. CDBG NOFA will also prioritize investments in homes located in Low Resource/ High Segregation & Poverty Areas.	2023-2031