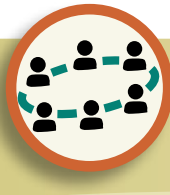


Housing Element Update Timeline



April to August 2009

Identify Issues and Priorities
Housing Element Steering Committee Meetings



August to September 2009

Stakeholder Meeting, "Do-It-Yourself" Workshops
Collect and Analyze Data on Housing Needs and Adequate Sites



September to October 2009

Develop Policy and Program Options
Community Workshops
September 24 and September 30



November 2009

Prepare Draft Element



December 2009

Planning Commission Review and Hearings
Board of Supervisors Review; Initial Submittal to HCD
Community Workshops (2) (Date and Location TBD)



January 2010

Final Submittal to HCD

get involved!

Your input on the Housing Element update is important. For more information, contact:

William Gibson

Department of Planning and Building
455 County Center,
Redwood City, CA 94063

650-363-1816
wgibson@co.sanmateo.ca.us

Disponible en español. Favor de visitar: www.co.sanmateo.ca.us/planning/housingelementupdate

The availability and quality of housing affects everyone in our community. Whether you are an owner or renter, whether you've lived in the area for your whole life or just moved here, whether you are an employee, business owner, or visitor to San Mateo County—housing in the County affects our community, economy, and our quality of life.

come to the community workshops!

► **Redwood City**
Thursday, September 24th
6:45 pm

Fair Oaks Community Center
2600 Middlefield Road
Redwood City, California

► **Half Moon Bay**
Wednesday, September 30th
6:00 pm

Half Moon Village
9 Bloom Lane (between Monte Vista Lane and Arnold Way)
Half Moon Bay, California



san mateo county

housing element update

covering the unincorporated county

Summer/Fall 2009

san mateo county's housing goals

San Mateo County's current Housing Element, adopted by the Board of Supervisors in 2003, established the following four goals:

1. **Maintain and improve quality and affordability** of existing housing stock, in order to minimize the displacement of existing residents.
2. **Promote sufficient production of new housing**, of affordable cost and diverse size to accommodate the housing needs of all persons who reside, work, or who can be expected to work or reside in the County.
3. **Provide housing** near employment, transportation, and community services.
4. **Ensure equal access to housing** for all persons regardless of age, race, sex, sexual orientation, marital status, ethnic background, income, disability or other factors.

Over the last five years, the County has been implementing policies and actions designed to accomplish these goals.

Disponible en español. Favor de visitar: www.co.sanmateo.ca.us/planning/housingelementupdate

San Mateo County is updating its Housing Element.

The Housing Element is the main document that establishes the County's housing policies. It is intended to ensure that decent, safe, affordable shelter is provided for all residents in the unincorporated County. This brochure provides information on the housing element update process for unincorporated areas of the County, current conditions in the County, existing housing programs, and affordable housing needs.

The Housing Element Update provides an opportunity to be forward thinking and strategic as we address housing needs in unincorporated San Mateo County. It is a chance for the County to articulate housing issues, take stock of its resources and opportunities, and engage in a meaningful discussion about San Mateo County's priorities.

State Requirements

Every city and county in California is required to have a Housing Element. State law defines the specific topics that must be covered. These include:

- An evaluation of existing housing policies and programs
- A needs assessment, based on data on demographics and housing conditions
- An analysis of any obstacles to affordable housing production in the community
- An inventory of all potential sites where housing may be constructed
- Goals, objectives, and policies, defining the community's position on various housing issues and setting measurable targets for meeting housing needs



The Housing Element update is an opportunity for all members of the community to be heard on the housing issues that affect them, and to offer ideas on the County's housing needs, priorities, and policies. Your input throughout the update process is essential to the success and accuracy of the updated Housing Element.

san mateo county fast facts

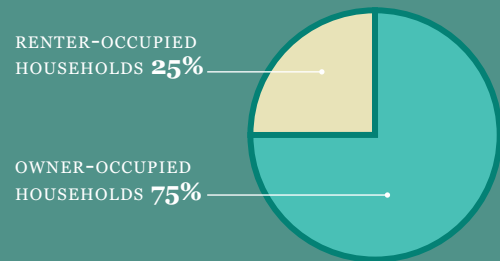
Population 2008
(Unincorporated County) **65,844**

Projected Population 2013
(Unincorporated County) **67,372**

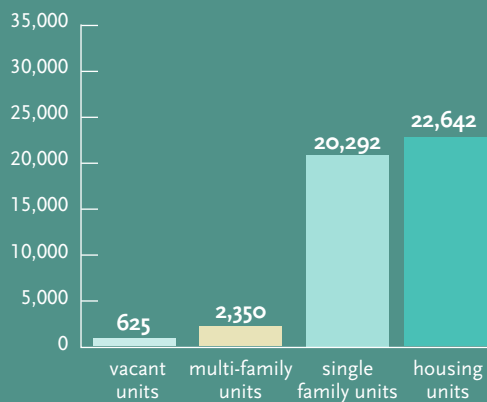
Average Household Size
(Unincorporated County, 2008) **2.93**

San Mateo County Median Household Income (Countywide, 2007) **\$83,109**

Tenure (Unincorporated)



2008 San Mateo County Housing Units
(Unincorporated)



Median Sales Price
(Countywide, January, 2009) **\$507,000**

Average rent for a 1 bedroom
(March, 2009) **\$1,548**

Average rent for a 2 bedroom
(March, 2009) **\$1,732**

Data Sources: American Community Survey, 2007; San Mateo County Housing Department, 2009; California Department of Finance, 2008; ABAG, 2007; Claritas, 2008

- An action plan, identifying the specific steps the community will take to implement its housing policies

State Law also requires periodic updates to the Housing Element.

The County is required to update its Housing Element in 2009. Once complete, the Element must be submitted to the State Department of Housing and Community Development (HCD) for certification.

The State does not require cities and counties to actually build the housing necessary to meet the community's needs. However, it does require that each community adopt policies and programs to support housing development, as well as designate adequate land at appropriate densities to meet the housing needs.

San Mateo County's current Housing Element was adopted in 2003 with established targets to be achieved by June 30, 2006. The current Housing Element is available online at www.co.sanmateo.ca.us/planning/housingelementupdate. The County is now updating the Element to cover the period from 2007-2014.

New Challenges, New Mandates

In the coming years, San Mateo County will continue to face the challenges identified in the 2003 Housing Element. Many residents of the unincorporated portion of the County pay more than 30% of their income for their home. There are thousands of residents with special

housing needs, including seniors, the homeless, and persons with disabilities. Many residents are forced to "double up" in units that are too small, and rental housing construction continues to lag far behind demand.

There are also new challenges, such as an increase in foreclosures and lack of financing for both affordable and market-rate housing. Rising fuel, healthcare and food costs are consuming a greater share of household income, making it even harder to pay for housing.

Since 2003, the State legislature has also enacted new Housing Element requirements. These include:

- Allowing shelters for homeless persons "by right" in at least one zoning district in each community
- More rigorous demonstration that the housing sites identified in the Element are actually available for development
- A requirement to address the needs of extremely low-income households (those earning less than 30% of area-wide median income)
- Zoning land to allow densities of at least 30 units per acre to accommodate the county's low and very low housing needs

How Much Housing Do We Need?

Between 2007 and 2014, the County of San Mateo must provide enough land for a total of 1,506 housing units to be built and affordable at the income levels listed in the San Mateo County Regional Housing Needs

Allocation table below. State law requires each community in California to address its "fair share" of the region's housing needs through its Housing Element. The Association of Bay Area Governments (ABAG) is responsible for allocating the "fair share" of this total to the nine counties and 100 cities in the Bay Area. In San Mateo County, ABAG has delegated this responsibility to a collaboration made up of the County and the 20 cities within the County. In allocating each jurisdiction's share of housing, the collaboration assessed factors such as job growth, water and sewer capacity, land availability, proximity to transit, and market demand

What is Affordable Housing?

Affordable housing refers to housing in which occupants pay no more than 30% of their incomes on the rent or mortgage payment. Affordable rental housing is typically targeted toward lower income households (those earning less than 80% of the area median income), while affordable owner-occupied housing is targeted toward low- or moderate-income households

(those earning less than 120% of area median income). Based on federal guidelines for 2009, a San Mateo County family of four earning \$90,500 or less would be defined as low income. Monthly housing expenses of \$2,262 or less would be considered affordable for that household.



current housing programs snapshot

San Mateo County provides numerous housing programs for residents including the home-sharing program, first time homebuyer programs, community development programs, affordable housing, and housing repair programs.

- **Financial assistance for affordable housing development.** Community Development funding programs include: HOME (Investment Partnerships Program), Community Development Block Grant (CDBG), and Emergency Shelter Grant (ESG).
- **Rehabilitation of Existing Homes.** Housing rehabilitation programs are loan programs that include lending and technical assistance to low and very low

income clients in order to repair and maintain their home. Investor owners who rent to low and very low income tenants can also receive assistance.

- **First Time Homebuyer Programs.** First-time homebuyers receive guidance and assistance to purchase a home within San Mateo County.
- **Homesharing Program.** HIP Housing, a non-profit organization that helps county residents create a place to call home, connects home providers with home seekers to pay rent, exchange services in lieu of rent, or a combination of the two.

San Mateo County Regional Housing Needs Allocation 2007-2014

INCOME LEVEL (HOUSEHOLD OF 4)	NUMBER OF ALLOCATED (NEEDED) HOUSING UNITS
Extremely Low (up to \$33,950)	172
Very Low (up to \$56,550)	171
Low (between \$56,550 and \$90,500)	247
Moderate (between \$90,500 and \$116,160)	291
Above Moderate (Above \$116,160)	625
Total	1,506

OTHER RESOURCES:

San Mateo County Housing Element Update Website: www.co.sanmateo.ca.us/planning/housingelementupdate

San Mateo County Housing Department: <http://www.co.sanmateo.ca.us/portal/site/housingdepartment>

California Department of Housing and Community Development: <http://www.hcd.ca.gov/>