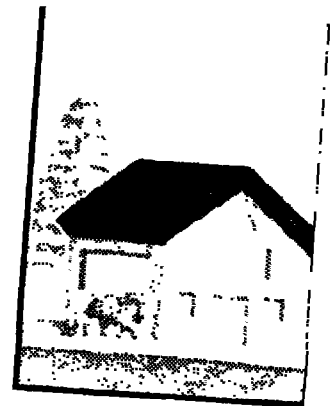


# Housing

Background & Issues

PANAMA VILLAGE  
TO THE HOUSING  
CHAPTER 3 OF THE  
GENERAL PLAN  
DECEMBER 2001



# Background

# HOUSING BACKGROUND

## I. INTRODUCTION

### A. SCOPE AND ROLE

In October 1991, the County adopted a new Housing Chapter as part of its General Plan. An update and revision of the Housing Chapter is now required by State Government Code Section 65588(c)(2). Once adopted, this Chapter will supersede the current Housing Chapter of the General Plan and will be incorporated as Chapter 14 in the Community Development Volume of the County's General Plan. Major revisions made to the 1991 Housing Chapter to produce this revised document include: (1) updating data as much as possible; (2) reviewing the County's progress in implementing the policies of the 1991 Housing Chapter; and (3) developing new programs to encourage the production of affordable housing in the unincorporated area.

County housing policies have also been established in several area plans. Policies contained within this Chapter will generally be of applicability throughout unincorporated areas and at a broader level of specificity than those which are included in area plans. The data contained in this Chapter was gathered during the latter part of 2001. This information will be supplemented by data from the 2000 Census, as it becomes available.

### B. STATE PLANNING LAW

#### 1. State Requirements for Housing Elements

All cities and counties in California must adopt a Housing Element as one of the mandatory elements of the General Plan. Detailed requirements for preparing Housing Elements are contained in Sections 65580 through 65589 of the State Government Code.

#### 2. Findings of the State Legislature

In State Government Code Section 65580, the Legislature found that: (1) the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order; (2) the attainment of this goal requires the cooperation of all levels of government and the private sector; and (3) local governments have a responsibility to use their powers to facilitate the improvement and development of housing to meet the housing needs of all economic segments of the community, while considering economic, environmental, fiscal factors and community goals set forth in the General Plan.

3. Substantive Requirements

The substantive requirements of State Government Code Sections 65581 through 65584 for the contents of Housing Elements are divided into two major types: (1) the identification and analysis of existing and projected housing needs of all income levels, including an inventory of resources and constraints relevant to the meeting of those needs; and (2) a statement of goals, policies, quantified objectives and a 5-year program for the preservation, improvement and development of housing.

4. Procedural Requirements

State Government Code Sections 65585 through 65589 set procedural requirements. For the cities and counties of the Bay Area, including San Mateo County, a Housing Element revision is to be accomplished by December 31, 2001. The revision must reflect a review of the progress of the County in implementing the previous Housing Element. The County must submit a revision or amendment of the Housing Element to the State Department of Housing and Community Development (State HCD) for their review at least 60 days prior to adoption. The State Department of Housing and Community Development must review drafts and report findings within 60 days of receipt of the draft revision or amendment. If State HCD's comments are available within the prescribed time limits, they must be considered by the Board of Supervisors prior to adopting the Housing Element.

5. Coastal Zone Requirements

State Government Code Section 65590 establishes requirements in the Coastal Zone for the conversion and demolition of units and the provision of affordable housing in new residential developments.

**C. RELATION TO OTHER COUNTY PLANS AND PROGRAMS**

1. Area Plans

The County has adopted as part of the General Plan the following area plans for separate communities in the unincorporated area: North Fair Oaks Community Plan, Emerald Lake Hills Community Plan, Montara-Moss Beach-El Granada Community Plan, Local Coastal Program (LCP), San Bruno Mountain General Plan Amendment, Skyline Area General Plan Amendment and Colma Area Plan and the Colma BART Station Area Plan. Each of these area plans contains housing policies which apply to the specific area. The Housing Chapter policies are more generalized and apply to the entire unincorporated area. Because the Housing Chapter and area plans are all part of the General Plan, they must be consistent pursuant to State Government Code Section 65300.5.

All of the housing policies contained in area plans were reviewed as part of the preparation of this Housing Chapter. A description and evaluation of these policies is included in the sections titled "Existing Plans, Policies and Regulations Affecting Housing," and "Evaluation of Existing Plans, Policies and Regulations," respectively.

## 2. HCD Plans and Programs

The County Housing and Community Development Division (HCD) prepares plans and reports, which document housing needs and describe programs for the provision and improvement of housing in the HCD planning area (all of San Mateo County except Daly City, Redwood City, San Mateo, and South San Francisco). The Housing Chapter complements HCD efforts to protect and provide housing. State law, however, prescribes a particular function and jurisdiction for Housing Elements. First, the planning area for this Housing Chapter is much smaller than the HCD planning area as it includes only unincorporated areas. Incorporated cities in the county prepare their own Housing Elements. Second, the County Housing Chapter is required to provide a broad description and analysis of all housing needs, both market rate and assisted, whereas HCD primarily focuses on affordable housing. Last, because the County Housing Chapter is part of the County General Plan, a number of local planning actions within the unincorporated area such as zoning, subdivision map approval and redevelopment planning must be consistent with the Housing Chapter.

## II. EXISTING POPULATION AND HOUSING CHARACTERISTICS

### A. GENERAL DESCRIPTION OF THE UNINCORPORATED AREAS

The planning area for the Housing Chapter consists of unincorporated lands under County jurisdiction. As shown on the Undeveloped Large Parcels Map, unincorporated lands include urban communities and neighborhoods of various sizes, which adjoin incorporated cities, and the vast rural Skyline and Coastside areas. Half of the county's land area, but only 8.7 percent of its population, is now in unincorporated areas (see Exhibit 14.1).

All of the urbanized unincorporated areas have been assigned by the Local Agency Formation Commission (LAFCo) to spheres of influence of adjacent cities. These communities contain about 90 percent of the housing supply in unincorporated areas. It is anticipated that sooner or later many of these areas will be annexed and responsibility for housing policy-making will shift to the incorporating city.

There is wide variation in the size, location, and economic and social characteristics of the various unincorporated areas. The largest unincorporated community is North Fair Oaks, in Redwood City's sphere of influence. This area

has over 15,000 residents, many of Hispanic origin, and also has a large number of low and moderate income households, as well as a variety of land uses and housing types. Other urban unincorporated communities include Burlingame Hills, the Highlands and Ladera. These small, homogeneous single-family residential communities have above average income levels. Much different in character is the vast rural South Coast, where there are relatively few, widely dispersed households. In this area, most housing needs are associated with the area's stable agricultural economy. In contrast, the Mid-Coast communities north of Half Moon Bay have in recent years experienced a spurt of population and housing growth, and are taking on a more urban character.

Because of the wide range of housing conditions and housing needs in the various unincorporated communities, this Housing Chapter does not focus uniformly on each and every unincorporated area. For example, affordability is usually the most serious problem in areas with below average income, while infill of vacant parcels and opportunities for constructing second units on existing large parcels may be the principal issues in more affluent areas. Also, it must be recognized that the roots of "housing problems," as well as their solutions, cannot always be found within local communities. For this reason, data on trends and projections for major sub-County areas, the County as a whole, and the Bay Region, are examined in this Chapter.

## **B. POPULATION CHARACTERISTICS**

### **1. Total Population**

The 2000 population of all unincorporated areas was 61,275. Exhibit 14.2 shows the population in 1980, 1985 and 1990 for the County's major unincorporated areas.

In the last ten years (1990-2000), population in the unincorporated areas has increased by 6.7 percent. The rate of population growth for the County as a whole was 8.9 percent. The greatest population gains within major unincorporated areas were in Broadmoor (36.4 percent), and El Granada (29.4 percent). Population growth in El Granada is likely the result of recent housing development, and a change in the census designated place (CDP) boundaries, which shifted portions of Princeton into the same CDP as El Granada. It should be noted that there was a corresponding decrease in the Moss Beach population as a result of the CDP boundary change. Population growth in Broadmoor is more likely attributable to an increase in the number of persons per household, since Broadmoor is an older, established community which has experienced only a slight increase in the number of new housing units during the same period. Finally, a couple of older, established communities (Highlands/Baywood Park, West Menlo Park) experienced modest population decreases.

2. Age Characteristics

The County's population is "aging," as shown in Exhibit 14.3. Median age of the County's population was 32.4 years in 1980, 34.3 years in 1990 and 36.8 years in 2000. Exhibit 14.4 shows population distribution by median age for the major unincorporated areas in 2000. Median age was higher than the County median age in all areas, except North Fair Oaks.

Projections by the Association of Bay Area Governments (ABAG) indicate an indefinite continuation of the "aging" of the County's population, with median age rising to 37.4 in the year 2000. This trend is certain to be reflected in most or all unincorporated communities.

3. Race and Ethnic Composition

The changes in the County population's racial and ethnic composition from 1980 to 2000 are summarized in Exhibit 14.5. As shown, the County's white and African American populations have decreased moderately as a percentage of the population since 1980, while the Hispanic or Latino and Asian populations have increased dramatically. Exhibits 14.6 and 14.7 show the distribution of racial/ethnic groups in 2000 in the County and in major unincorporated areas. The community of North Fair Oaks stands out as having the highest percentage of Hispanic/

Latinos (69.6 percent), while Broadmoor has the highest percentage of Asians (34.6 percent). Two unincorporated communities, Highlands/Baywood Park and Moss Beach, have almost 5 percent of the population claiming to be of two or more races, a choice available for the first time in the 2000 Census.

C. HOUSEHOLD CHARACTERISTICS

1. Households and Household Size

"Household" is defined as the person or persons occupying a housing unit. The number of households for a given area is identical to the number of occupied housing units. In census terms, "household population" is the count of people living in households, while "group quarters population" is the count of persons living in institutions such as jails, nursing homes, dormitories, convents, boarding houses, etc. Total population of an area consists of household population plus the group quarters population. Average household size for an area is computed by dividing household population by total households.

According to the 2000 Census, the household population for San Mateo County is 696,711, or 98.5 percent of the total population. The population in group quarters is 10,450, or 1.5 percent. Exhibit 14.8 indicates that in 2000, there were 20,847 households in the unincorporated areas of San Mateo County, 8.2 percent of total County households. Since 1990, the number of households

increased in all major unincorporated areas except West Menlo Park where the number of households decreased by 226 or 13.7 percent. The number of households also decreased in Moss Beach, most likely due to the shift in CDP boundaries.

Trends in the average size of households must be recognized when relating the supply of housing to the demand. As shown in Exhibit 14.9, average household size in the unincorporated areas increased from 2.73 persons per household in 1980, to 2.80 persons per household in 1990, and 3.10 persons per household in 2000, reflecting a similar increase Countywide. The trend toward increased household size during the last decade is particularly evident in less affluent unincorporated areas, including Broadmoor and North Fair Oaks, where average household size in 2000 is much greater than for the total unincorporated area and for the County as a whole. It may be that young people are choosing to stay at home with their parents longer before forming their own households, and families are doubling up to cope with increases in housing costs over the last decade.

## 2. Types of Households

Households vary not only in size but also in type, an important consideration in assessing the adequacy of the existing stock and in identifying the unmet housing needs of a community. Exhibit 14.10 shows the distribution of household types for the County and major unincorporated communities in 2000. Countywide 67.4 percent of all households are "family" households (two or more related persons living in the same housing unit) while 32.6 percent are non-family households (predominantly single people living alone but also including non-relatives sharing a housing unit).

Of the major unincorporated areas, North Fair Oaks has the highest percentage of single mother with child households (6.9 percent), while West Menlo Park has the highest percentage of single-person households (25.0 percent). West Menlo Park also has the highest percentage of elderly (65 years plus) single-person households (8.7 percent), followed closely by Broadmoor (8.6 percent).

## 3. Income

Income data for 2000 are not yet available from the U.S. Census.

Exhibit 14.11 shows median household income levels from the 1990 Census for major unincorporated areas. As shown, household income levels in most major unincorporated areas are significantly higher than for the County as a whole. However, North Fair Oaks, the median income is significantly lower than the County median.



Two other estimates of current income are available on a Countywide basis. For the purpose of defining eligibility for certain assisted housing programs, the Federal Department of Housing and Urban Development annually establishes a series of income level cut offs, based on an estimated regional median family income for a "family of four" which is adjusted by household size. The 2001 figures for San Mateo County are presented in Exhibit 14.12. As the table shows, the 2001 median family income for a family of four in San Mateo County is \$80,100. Another source of income data is the ABAG publication, Projections 2000. For San Mateo County, ABAG forecasts a mean (average) household income of \$88,700 in 2000 (in constant 1995 dollars).

## **D. HOUSING CHARACTERISTICS**

### **1. Total Housing Units**

There were 21,270 housing units in unincorporated areas of San Mateo County in 2000 (Exhibit 14.13), 8.2 percent of the total county housing inventory of 260,576 units. As shown on Exhibit 14.14, growth in the number of housing units has slowed considerably during the last decade (1990 - 2000) compared to housing unit growth in the previous decade (1980 - 1990), for the County as a whole and in most major unincorporated areas. The exceptions are Emerald Lake Hills, where growth was curtailed during the 1980s prior to installation of sewer service, and in North Fair Oaks, where housing unit growth has been steady from 1980 to 2000 at about 5 to 6 percent per decade. The large decrease in housing units from 1990 to 2000 in Moss Beach is likely due to the change in CDP boundaries. Also, the significant decrease in West Menlo Park from 1990 to 2000 (-14.5 percent) may be overstated and deserves further research.

Based on current data from the State DOF, approximately 85 percent of the housing units in the unincorporated area are single-family units. About 2,500 units, or 11 percent are multi-family units. Mobilehomes account for 4 percent of the housing stock in the unincorporated area; 905 units are in seven mobilehome parks located in North Fair Oaks, East of Bayshore (Redwood City), Moss Beach, Harbor Industrial (Belmont) and unincorporated Colma. These units comprise about one-fourth of all the mobilehome units in the County.

### **2. Housing Supply Trends**

#### **a. All Unincorporated Areas**

Exhibit 14.15 shows the number of new housing units that have been authorized by permit in unincorporated areas over the past fifteen years. As the table shows, after hitting a low point in 1992, permit activity has increased, and over the past three-year period has been on a par with the permit volume experienced in the late 1970's. For the past ten years, the

average number of units authorized annually is 177 housing units per year. The average for the last five years (1995-2000) is 257 units per year, a significant improvement over the previous five-year (1991-1994) average of 111 units per year. The recent increase in the pace of permit issuance is probably due to a combination of factors, including the robust local economy and relatively low interest rates. Also, the completion of the Sewer Authority Mid-Coast (SAM) sewer treatment plan expansion project contributed to a subsequent increase in permit activity in the Mid-Coast.

Over the last ten years, an average of 5 demolition permits per year have been issued for single-family homes in unincorporated areas. It is estimated that all but a few of these units were demolished to make room for newly constructed units.

b. Coastal Zone

State Government Code Section 65588(c) requires the Housing Element review to take into account 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 during the last 10 years, which would require replacement units under Section 65590. From 1992 to 2000, 461 dwelling units were permitted within the Coastal Zone. The vast majority of these units (425) were permitted in the Mid-Coast area, while the remaining 36 units were permitted in the South Coast; virtually all of these were single-family dwellings. The only large development permitted in the last 10 years was a farm labor housing development containing 160 units which are affordable to low and very low income households on a site just south of the City of Half Moon Bay.

3. Housing Units by Tenure

According to the 2000 Census, approximately 61 percent of all occupied housing units in the County are owner-occupied, and 38 percent are renter-occupied (see Exhibit 14.16). In almost all major unincorporated areas, the percentage of owner-occupied units is significantly higher than the percentage for the County. For example, Emerald Lake Hills has the highest percentage of owner-occupied units (91.3 percent), followed closely by Highlands/Baywood Park (89.6 percent). In fact, the percentage of owner-occupied units is above 80 percent in all major unincorporated areas except North Fair Oaks. North Fair Oaks stands out as the

only major unincorporated community where the percentage of renter-occupied units (48.1 percent) is greater than the County total (38.4 percent).

#### 4. Vacancy Rates

The percent of housing units which are vacant and available for purchase or rent is an important indicator of supply and demand in the housing market. If the vacancy rate declines, the supply of available housing is diminished and prices and rents are likely to rise. If the vacancy rate increases, housing costs are inclined to stabilize. The U.S. Department of Housing and Urban Development considers that a rental vacancy rate of 5 percent allows ordinary mobility and choice within the rental market; a vacancy rate below 5 percent indicates a housing shortage. A vacancy rate of 2 percent is generally considered normal for ownership housing.

Exhibit 14.17 shows housing vacancy rates for the County and major unincorporated areas for 1990 and 2000. As shown, total vacancy rates have decreased for the County as a whole and for all major unincorporated communities since 1990, indicating a acute housing shortage. The shortage appears even more severe based on the separate vacancy rates for ownership and rental housing in 2000. For example, homeowner vacancy rates are below 1 percent for all areas, and rental vacancy rates are at 2 percent or below in all but one major unincorporated area. While the recent down turn in the economy has begun to affect the local housing market, increasing vacancy rates somewhat in 2001, rates are still likely to be well below the ideals for ownership (2 percent) and rental (5 percent) housing.

#### 5. Age of Housing Units

The age of the housing stock is an important factor to consider when assessing housing conditions. As shown on Exhibit 14.18, 24 percent of all housing units in the County were built before 1950, with 1960 the median year of construction. A number of unincorporated communities have significantly higher percentages of older units, including Broadmoor (60.6 percent), Emerald Lake Hills (43.8 percent), North Fair Oaks (37.1 percent) and West Menlo Park (34.1 percent).

#### 6. Housing Values and Rents

##### a. Ownership Housing Values

San Mateo County has always been considered a prime residential location in the Bay Area, and historically this has been reflected in the price of housing. As the local economy expanded over the last several years, home prices soared, making San Mateo County one of the most expensive real estate markets in the Country. However, as shown in Exhibit 14.19, the County's housing market has "cooled-off" somewhat in 2001. Compared to

the same period last year in 2000, the median sales price for single-family homes in the County declined from \$620,000 to \$585,750, a drop of 5.5 percent. In addition, the number of sales is down from 531 to 342, a decrease of 35.6 percent, the percent of list price received has declined from 103.20 percent to 94.65 percent, a decrease of 8.56 percent, and the average days on market has risen from 59 to 91, an increase of 54.2 percent. This downward trend is fairly consistent across all communities in the County, although in a few communities, including the unincorporated communities of El Granada and Montara, the median sales price was up slightly over last year. Despite the recent downturn, prospective homebuyers with moderate incomes, particularly first-time homebuyers, can not readily afford even the most modest homes in the County.

b. Rent Levels

As with home sales prices, rent levels have recently begun to level off at historically high levels, after increasing dramatically during the period of economic growth in the late 1990's. For example, according to RealFACTS, as reported by County HCD, the current (September, 2001) average rent charged for a two bedroom housing unit in San Mateo County is \$1,909 per month, an increase of just 1.6 percent over the last year. However, the average rent for a two-bedroom unit increased 40 percent over the last three years. The current rent for one-bedroom units is \$1560, which is down 7.5 percent from last year. However, over the last three years, the average rent for one-bedroom units increased by 35 percent. Clearly, affordability is an issue for low and moderate-income households renting in San Mateo County. According to the National Low Income Housing Coalition, a very low-income household of 4 (earning no more than 50 percent of the County's adjusted median income) can afford a monthly rent of no more than \$1,035, which is well below the current average rent for a one-bedroom or two-bedroom unit.

**III. EXISTING PLANS, POLICIES AND REGULATIONS AFFECTING HOUSING**

**A. FEDERAL, STATE AND REGIONAL**

The protection of existing housing and the provision of new housing are the concern of many levels of government. This chapter focuses primarily on policies and regulations within the County's jurisdiction.

However, County efforts must be coordinated with the actions of other relevant public agencies. As such, a brief summary of the role of major federal, state and regional agencies with responsibilities for housing is included in Exhibit 14.20.

**B. COUNTY**

1. General Plan Policies

a. Housing Chapter (1991)

The Housing Chapter of the General Plan provides a comprehensive assessment of residential land use in unincorporated areas of San Mateo County. Contained within the Housing Chapter are policies which protect existing affordable housing, encourage new housing opportunities and provide housing for individuals with special needs. This Chapter updates the information contained in the 1991 Housing Chapter. The 1991 Housing Chapter is to be superseded by this Chapter, upon its adoption into the General Plan.

b. Area Plans

(1) San Bruno Mountain General Plan Amendment (1976)

Policy 10 of the County's San Bruno Mountain General Plan Amendment provides that 20 percent of all units constructed shall qualify for government "low and moderate income" housing programs, and the developer shall enter into those programs as soon as they become available. Subsequently, as a result of the annexations of the Northeast Ridge and South Slope Areas of San Bruno Mountain, the application of this policy is limited to the small amount of remaining developable land located within the County's jurisdiction.

(2) Emerald Lake Hills Community Plan (1977)

The Emerald Lake Hills Community Plan includes policies that allow the development of new dwelling units to result in a total buildout for this community of 1,850 housing units. Goals and policies seek to encourage housing design which blends with the natural setting and the low density character of the area and causes minimal damage to the environment. To achieve this, clustered site plans are permitted and minimum lot sizes for dwelling units are based on the average slope of the site, as established by the Residential Hillside (RH) Zoning District regulations.

(3) Montara-Moss Beach-El Granada Community Plan (1978)

The Montara-Moss Beach-El Granada Community Plan contains goals and policies which seek to accommodate a variety of dwelling styles within an economic range to serve the housing needs of the community. There is emphasis on providing sufficient housing to meet the

needs of low and moderate income households and farm laborers, as well as constructing housing that relates to the setting, does not destroy natural features and is compatible in scale with the community's coastal character.

(4) North Fair Oaks Community Plan (1979)

The North Fair Oaks Community Plan establishes that it is a goal of this community to provide housing at an affordable cost for all of its residents. To achieve this end, the plan provides for a diversity of new housing types, including provisions to allow mixed uses. The plan also seeks to preserve existing residential neighborhoods by supporting rehabilitation efforts and discouraging the intrusion of incompatible land uses.

(5) Local Coastal Program (1980)

The thrust of the Housing Component of the Local Coastal Program is to protect, encourage and, where feasible, provide housing opportunities for persons of low or moderate income who reside, work, or can be expected to work in the Coastal Zone. In urban areas, new infill development at relatively high densities is encouraged within the urban boundary as long as services are available. In rural areas, the development of affordable housing and farm labor housing is allowed. The residential buildout permitted by the current zoning would allow for a total buildout of approximately 6,500 dwelling units in the Coastal Zone. Current Local Coastal Program policies provide incentives to encourage or require the development of over 600 affordable housing units. This constitutes close to 30 percent of the remaining buildout. Additional units may be developed through the County's second dwelling unit program which allows the development of up to 466 second dwelling units in the Coastal Zone. At the present time, however, development is \ curtailed in some areas by an inadequate water supply.

(6) Skyline Area General Plan Amendment (1983)

The Skyline Area General Plan Amendment resulted in the lowering of densities in the Skyline and La Honda-Loma Mar subdivided areas primarily to reflect constraints imposed by septic systems and other service limitations. This rezoning resulted in the establishment of a new minimum lot size for residential development and in the merger of contiguous lots in common ownership that were smaller than the minimum lot size required by the zoning. The residential development permitted by the current zoning would result in a total buildout of 2,795 dwelling units.

(7) Colma BART Station Area Plan

The overall goal of the Colma BART Station Area Plan is to promote high density transit-oriented development near the Colma BART Station. The plan provides for a potential buildout of 849 housing units, ranging in density from 12-25 units per acre to over 55 units per acre. The plan achieves this level of residential development by increasing densities in existing residential areas, redesignating non-residential areas for residential use and by designating a substantial portion of the community for mixed use. Developments (including mixed use developments) consisting of five or more units are required to set aside 20 percent of the units for low or very low income households. Density bonus provisions are also included. The Colma BART Station Area Plan supercedes the Colma Area Plan (1989) for that portion of unincorporated Colma adjacent to the BART Station.

2. Other County Policies, Programs and Ordinances

There are numerous County policies, programs and ordinances that have been developed to address housing needs in unincorporated areas. As discussed in this section, these efforts may be categorized as either protecting the existing affordable housing supply, providing new affordable housing or providing housing for individuals with special needs.

a. Protecting Existing Affordable Housing Supply

Existing programs to protect affordable housing include those that: (1) rehabilitate existing housing units; (2) prohibit condominium conversion; (3) provide rental assistance; (4) provide homeownership assistance; (5) provide protections to tenants and enforce tenants' rights; (6) encourage energy conservation; (7) prohibit demolition of affordable housing in the Coastal Zone; and (8) provide protection to mobilehome park residents.

(1) Rehabilitate Existing Housing

- (a) San Mateo County Housing Rehabilitation Loan Program(s) - The San Mateo County, Human Services Agency; Office of Housing administers rehabilitation loan programs for 1.) Low and very low income homeowners; 2.) Investor owners who rent to low and very low income tenants; 3.) Non-profits who own income producing properties which serve low and very low income clients.

Rehabilitation Loan programs are offered to clients who meet program eligibility criteria and own property within the unincorporated areas of San Mateo County, as well as the cities of East Palo Alto, Foster City, Belmont, San Carlos, Menlo Park,

Millbrae, Burlingame, San Bruno, Pacifica, Portola Valley, Atherton, and Woodside.

The loan programs are capitalized from annual loan repayments only (Program Income), and averages between \$800,000 and \$1,200,000 per year. The most recent historical trend has been more toward the lower end of the program income averages.

(b) Other Rehabilitation Programs - The Office of Housing provides funding for a number of minor rehabilitation programs operated by a number of non-profit agencies:

- Center for Independence of the Disabled (CID) - Housing Accessibility Modifications: This program provides grants to assist disabled homeowners make accessibility improvements to their homes to enable them to stay in the home.
- Center for Independence of the Disabled (CID) - Minor Accessibility Rehabilitation for Disabled Tenants. This program offers grants up to a maximum of \$2,500 to retrofit apartment units to meet the individual needs of physically challenged tenants.
- Senior Coastsiders Minor Rehabilitation Program - This program assists seniors on the coastside in maintaining their homes. Minor repairs are provided at no cost to the homeowner.
- North Peninsula Neighborhood Services - This program provides grants to low income homeowners to do minor rehabilitation of their homes.
- Mobile Home Rehabilitation Loan Program - The County provides the technical assistance and expertise of its Housing Rehabilitation program to assist owners of mobile homes in the County maintain their units. This program was funded with a grant from Peninsula Community Foundation.

In addition, the Office of Housing administers Rehabilitation Programs for other communities within the County:

- Redevelopment Set Aside Program for Foster City - The City of Foster City provides a portion of its Housing Set Aside to augment the County's rehabilitation activities in its community. This program: (a) allows the City to meet its mandates for maintaining affordable housing; (b) allows the County to stretch



its funds for eligible clients; and (c) allows the County to recoup some administrative costs related to its program delivery services.

- Redevelopment Agency Set Aside Program for Belmont - This program is modeled after the Foster City program. The City of Belmont created a Redevelopment district and within this district they are offering \$15,000 loans at 0 percent interest for 10 years. The residents within this area can have incomes up to 120 percent of median income. Those above 80 percent have to put in \$5,000 or 25 percent of the loan amount. Those below 80 percent do not have to provide any matching funds, and could qualify for additional funding from the County's Rehabilitation Program. This -fiscal year we have completed one project, three others are under construction, and one has been approved and is ready to proceed. County receives an administrative fees of 25 percent for each loan approved.

(c) Code Enforcement for Existing Residential Structures

The enforcement of building codes for existing residential structures is undertaken when: (1) alterations are made to a structure which require a building permit, and (2) when a complaint is lodged about the health and safety of a living environment and a field inspection by the County's Building Inspection Division verifies a code violation.

In the first case, the new work must comply with existing codes. If the additions being made to the structure increase its present replacement valuation based on square footage by 50 percent or more, the entire structure must be brought into conformity with existing building codes. In the second case, only those violations directly affecting health and safety must be eliminated.

(2) Prohibition of Condominium Conversions

Since September 10, 1981, condominium conversions have been prohibited in the unincorporated areas of San Mateo County. This action was taken by the Board of Supervisors in response to the loss of affordable rental units and displacement of tenants. The prohibition is not to be lifted until the vacancy rate has increased to at least 4.15 percent, and the Board of Supervisors amends the ordinance to permit and regulate condominium conversions.

(3) Section 8 Rental Assistance and Public Housing

(a) Section 8 Certificate and Voucher Programs

The purpose of Section 8 and other tenant based rental assistance programs is to provide rent subsidies to very low-income families that otherwise would not be able to afford to rent existing housing units. The San Mateo County Section 8 Program is funded by the County Housing Authority, which pays private landlords the difference between what a very low-income family can afford (defined as 30 percent of adjusted income) and the HUD-defined "fair market rent" for the rental unit (currently \$1,747 for a 2-bedroom unit).

The Housing Authority administers both a Section 8 Certificate and Section 8 Voucher Program. Currently, there are approximately 3,200 rental subsidy certificates and vouchers were available Countywide.

(b) Public Housing

In addition to the administration of Section 8 Programs, the County Housing Authority also operates a conventional multi-family public housing projects in Daly City (Midway Village, 150 units), unincorporated Colma (El Camino Village, 30 units), and in Half Moon Bay (Half Moon Village, 60 senior units).

(4) Provide Homeownership Assistance

(a) Mortgage Credit Certificates

Enabled under the federal tax code, the Mortgage Credit Certificate (MCC) Program enhances home ownership opportunities for low and moderate income first-time homebuyers by allowing them to apply a federal tax credit equal to 15 percent of their annual mortgage interest against their taxable income. This results in more income available for families to spend on a Mortgage.

The maximum purchase price for the MCC program is \$381,000, so the inventory of homes available to participants is dramatically restricted in San Mateo County due to high home prices. However, the lower purchase price and income limits have been retained in an effort to direct the MCC benefit to lower income home buyers.

(b) Second Mortgage Loan Programs

The County provides down payment assistance to low and moderate income first-time homebuyers in the form of a second mortgage loan program known as The START Program. A 35-year 3 percent loan of up to \$65,000 is made available to households earning at or below 120 percent of the area median income and a supplementary loan of \$5,000, bearing no interest and having no payments, is available to borrowers with household incomes that are at or below 80 percent of area median income, to provide additional down payment and/or closing costs as needed. Currently, there is a limited revolving loan fund capitalized with repayments of the original loans.

A small number of START loans continue to be set aside for Family Self Sufficiency (FSS) graduates however, housing prices typically exceeded the financial means of the graduates. FSS participants who have made home ownership one of their self-sufficiency goals must join the Home Buyers Club and complete an extensive first-time homebuyers education course. When the participant has successfully completed this course, completed their Contract of Participation and become independent of public assistance, they may use the START program to assist them with the purchase of their first home.

In addition to managing its own programs, the County administers first-time homebuyer programs for the cities of Belmont, Menlo Park, Foster City, San Mateo, San Carlos and East Palo Alto. It provides program planning, design and implementation assistance, as well as loan document preparation and loan collection services.

(c) Countywide Housing Investment Partnership First Time Homebuyer Program

A consortium comprised of San Mateo County cities, the County Lenders, school districts and other interested parties have proposed to establish a county wide first time homebuyers program. This effort is just getting started but the County HCD hopes to have a program in place during the next fiscal year.

The program will follow the fundamental lending mode already in place in many local first time homebuyer programs by seeking to place secondary, non-amortizing loans behind traditional primary home mortgages to cover the gap between the buyer's ability to service debt and the high cost of housing in the County. The

program will break new ground by sharing funding pools to the greatest extent possible and by adopting and utilizing a set of common loan documents which will be pre-endorsed by the leading community.

The consortium, tentatively named the Countywide Housing Investment Partnership (CHIP), will seek to maximize traditional municipal, state and federal funding sources for first time homebuyer programs by seeking investment capital from major county employers, pension funds and other investors. Loans made from the pool of private investment dollars will be secured by second mortgages, with subordinate municipal and owner equity.

(5) Provide Protections to Tenants

County HCD continues to support, via CDBG funds, La Raza Centro Legal and the Legal Aid Society, two non-profit groups which provide tenant advocacy and other assistance for families and individuals involved in disputes with landlords or facing eviction. Recently, County HCD has also participated in a countywide collaboration toward the development of a landlord and tenant information referral system using both traditional and state-of-the-art high-tech methods. Led by the Peninsula Conflict Resolution Center and the Legal Aid Society, the group's objectives include the creation of user-friendly web site and the hiring of a coordinator to facilitate information dispersal. County HCD also supports, via HOME funds, the County's two fair housing organizations, Midpeninsula Citizens for Fair Housing and Project Sentinel, who handle complaints regarding housing discrimination.

(6) Encourage Energy Conservation

In an effort to conserve energy resources and reduce occupancy costs, federal, state and local governments, as well as the private sector, have developed a number of energy conservation programs.

(a) Fast Track Payment Program

The County has received funding to operate the Fast Track Payment Program. This Program provides assistance for late/delinquent bills on a preset payment amount based on client income. Five of the Core Service Agencies in the County (Coastside Opportunity Center, Fair Oaks Community Center, North Peninsula Neighborhood Services Center, Pacifica Resource Center, and Samaritan House) will be participating in the program. St. Vincent de Paul will be handling the Fast Track

Payment Program for clients residing in the areas of the other County.

(b) California Alternate Rates for Energy (CARE)

This program provides a 15 percent discount off the utility bill of qualifying households. The discount and eligibility criteria are established each year by the California Public Utilities Commission (CPUC). If the households qualify, the discount appears on their PG&E bill. PG&E verifies continued need every two years after acceptance into the CARE program. There is a special application which must be completed and returned to PG&E.

(c) Consumer Assistance Program - Energy Efficiency

This program, administered in San Mateo County by the Community Action Agency, helps low-income customers conserve energy and control energy costs. Eligible customers receive services from local community agencies and licensed contractors working for the utilities. Income guidelines are set by the CPUC each year. Services include: weatherization, energy efficient compact fluorescent lighting, evaporative coolers to replace air conditioners, refrigerator replacement, energy audits, etc.

(d) Energy Assistance Funds

For this program, utility shareholders and customers contribute to help qualified low-income or elderly or disabled customers pay energy bills. The funds are administered by non-profit agencies including United Way and Salvation Army through a network of community assistance agencies, generally with a one-time bill payment per year.

(e) Home Energy Assistance Program (HEAP)

A federally funded energy bill payment assistance program administered by the State of California Department of Community Services and Development (State CSD) which provides once a year assistance for income-eligible customers.

Consumers living in San Mateo County apply at the Community Action Agency (CAA).

(f) REACH

The Salvation Army provides one-time assistance in paying energy bills.

(7) Prohibit Demolition of Affordable Housing in the Coastal Zone

Policy 3.9 of the Housing Component of the Local Coastal Program restricts the demolition of affordable housing units. With some exceptions, this policy prohibits the demolition of structures providing affordable housing when the structure(s) can be feasibly rehabilitated. When demolition is permitted, it is a requirement that the lost affordable housing unit(s) be replaced on a one-for-one basis in an appropriate location.

(8) Provide Protection for Mobilehome Parks

(a) State Law

Mobilehome park conversion standards, as established by the State Civil and Government Codes, provide tenants some protection when a mobilehome park is converted to a new use. State law requires the converter to prepare a report on the impacts of the conversion on the displaced tenants. The County is entitled to review the report and may require that the converter take steps to mitigate adverse impacts (State Government Code Section 65863.7). In addition, Section 798.55 of the State Civil Code (Mobilehome Residency Law) requires that mobilehome park tenants are provided a minimum of 12-month notice before termination of tenancy from a mobilehome park.

In order to insure that the impacts of mobilehome park conversions on tenants are adequately mitigated, the County Planning staff has prepared detailed guidelines establishing the information and types of mitigation measures that are required to allow a mobilehome park conversion in an unincorporated area.

(b) Protection of the El Granada Mobilehome Park

As part of the Local Coastal Program, the El Granada Mobilehome Park was designated as an affordable housing site. Future demolition or displacement of this mobilehome park is prohibited by LCP Policy 3.11.

b. Providing New Affordable Housing

Many techniques are presently being used to assist in the development of affordable housing within the unincorporated areas of San Mateo County. Present programs include those that: (1) provide financial and technical assistance to develop affordable housing; (2) grant density bonuses and require the inclusion of affordable housing; (3) permit second dwelling units; (4) insure availability of land for housing; (5) reduce construction costs by allowing alternative housing types and flexible site design; and (6) improve community acceptance of affordable housing.

(1) Financial and Technical Assistance for Affordable Housing Development

(a) Direct Investment in Affordable Housing Projects

The County is supporting a number of affordable housing projects through direct investment primarily of County CDBG and Consortium HOME funds, leveraged against funds from a variety of other sources. Projects currently in the affordable housing pipeline are shown on Exhibit 14.21. Some of the largest projects are located in the unincorporated area: Moss Beach Highlands in Moss Beach (73 affordable senior apartments in pre-development), Moonridge II near Half Moon Bay (80 affordable apartments for farm workers and their families, construction nearly complete), San Pedro Commons in unincorporated Daly City (74 senior affordable senior apartments, construction nearly complete). In addition, the County Planning Division is currently working with SamTrans and a for-profit developer to develop a 144-unit apartment project near the Colma BART Station, which will include at least 28 affordable units.

(b) Housing Trust Fund - The County Office of Housing has taken the lead in a collaborative effort at forming a housing trust fund. The County, along with HUD and the Peninsula Community Foundation, participated in supporting a revenue sources study initiated by Peninsula Interfaith Action, a nonprofit social justice advocacy group. This study looked at various possible funding sources. In spearheading the housing trust effort, the County is proposing a 501 (c)(3) nonprofit structure, with the board of directors comprising various community interests including elected County and City officials, nonprofit agencies and the for-profit community. Once formed, the housing trust fund will incorporate the County's nascent Land Acquisition Revolving Loan Program discussed below.

- (c) Land Acquisition Revolving Loan Fund - This newly created revolving loan fund was seeded by \$1 million of HSA fund balance for housing site acquisition purposes. Before this loan pool can be activated, HSA has dictated that its initial investment be parlayed into two or three times the original sum and be used for short-term periods only, to be taken out with long-term housing project financing at some later date. In May, 2001 HSA was awarded a \$500,000 loan from the CHFA HELP (Housing Enabled by Local Partnerships) Program to augment this fund. HSA has hired a consultant to assist in developing program guidelines and application forms and to put together a \$1,000,000 Grant application to the Peninsula Community Foundation. The goal is to have the program, procedures and structure in place by the end of 2001 with the first loans made early 2002.
- (d) HOME Consortium Participation - The County continued its lead role in the HOME Consortium, which comprises the Urban County and two of the four entitlement cities, South San Francisco and Daly City. As a larger group, the Consortium is able to obtain easier access to HOME funds for the County overall. The County has also been fully supportive of efforts to maximize affordability periods for projects assisted with HOME funds.
- (e) Technical Assistance to CHDOs - The County continued to provide as-needed technical assistance to the two CHDOs (Community Housing Development Organizations) which were created in recent years to access specific HOME set-asides for CHDOs. The two CHDOs are EPA CAN DO, and HAND ( a subsidiary of the Human Investment Project). Much of the affordable housing in the County has been produced by nonprofit housing developers. To date, there are only a handful of nonprofit developers in the County. The County fully understands that able and competent affordable housing developers are paramount to fostering and maintaining long-term affordable housing.
- (f) 40 Percent CDBG Allocation for Housing Development - A "goal of at least 40 percent" of the annual CDBG grant has been specifically targeted for affordable housing production purposes. This goal was established in November 2000 by the Community Development Committee (CDC), a 9-member citizens advisory body to the Board of Supervisors on CDBG and ESG funding recommendations. The CDC voted for a bold statement on the need for affordable housing. Affecting FY 01-02 funding, this directive translates into a minimum of \$1.5 million CDBG funds for housing.



(g) C/CAG Program - The City/County Association of Governments (C/CAG) developed a program to provide financial incentives to local jurisdictions that build transit-oriented high density housing developments (TODs). Financial rewards based on \$2000 per bedroom are provided to local governments for use on transportation-related projects. Access streets supporting TODs would be an eligible use of the C/CAG funds. High density housing is defined as having a minimum of 40 units per net acre, preferably mixed with other uses, located within a one-third mile radius from access to CalTrain or BART stations. This innovative program is funded from a set-aside of up to 10 percent of federal and state transportation funds. San Mateo County anticipates receiving \$2.2 million around June 2000 under this setaside.

(2) Density Bonuses and Inclusionary Requirements

Consistent with State law, the County has adopted a density bonus ordinance, which requires that the County grant a 25 percent density bonus and an additional incentive to developers of 5 or more dwelling units who agree to reserve at least 10 percent of the units for very low income households, 20 percent for low income households, or 50 percent for senior households. The additional incentive(s) granted include relaxation of parking or other development standards that will facilitate the development of higher densities. In rural areas of the Coastal Zone, a separate density bonus program (LCP Policy 3.23) allows 40 affordable housing units to be built and land divided for this purpose. Once the initial 40-unit density bonus has been allocated, additional increments of 40 units are permitted, to a maximum of 120 units. In addition, the County has implemented its inclusionary policy (Policy 14.37) in the unincorporated Colma BART Station Area, where developments of five or more units are required to reserve at least 20 percent of the units for low or very low income households.

(3) Second Dwelling Units

The County's Zoning Regulations permit and encourage the legalization of existing and the construction of new second dwelling units. This program provides much greater flexibility for second unit development than that required by State law and is generally much less restrictive than second unit programs in cities and other counties. New second units may be detached from or attached to the main dwelling unit and up to 700 square feet in size, or up to 35 percent of the size of the main dwelling unit to a maximum of 1,500 square feet. Additionally, the one required off-street parking space may be uncovered and, if necessary, it may be in tandem. A staff-level design review permit is typically all that is required. The program also

included a six-month amnesty period to allow legalization of second units previously constructed without required permits.

(4) Insure Availability of Land for Affordable Housing

(a) Rezoning to Increase Land Available for Residential Development. As described previously, the County adopted the Colma BART Station Area Plan in 1994, which increased the residential build-out of the area from about 663 housing units to 849 units. Rezoning to accommodate mixed and higher density residential uses, along with an inclusionary requirement and density bonuses, has resulted in three affordable housing developments to date: Colma Ridge (20 affordable apartments for the developmentally disabled), El Camino Village (30 affordable family units), San Pedro Commons (74 affordable senior apartments). In addition, the County Planning Division is currently working with SamTrans and a for-profit developer to develop a 144-unit apartment project next to the BART Station, which will include at least 28 affordable units.

(b) Use of Surplus County Lands

As required by State law, the County notifies parks and recreation, open space, and housing agencies prior to sale of surplus County lands. This provides the opportunity for agencies involved in housing to review surplus County lands for use in conjunction with affordable housing development.

Previously, through the use of surplus County lands, the County assisted in the development of 27 units of Section 8 family rental housing in Redwood City and the development of a group home for the disabled in the unincorporated area of Menlo Oaks. In addition, the County donated eight County-owned building sites in the City of East Palo Alto to the non-profit organization Habitat for Humanity, to construct eight single-family houses for sale to very low income families.

A 25-acre surplus site on Polhemus Road in San Mateo was sold for residential development, with \$3 million from the proceeds of that sale earmarked by the Board of Supervisors for affordable housing.

(c) Designated Sites for Affordable Housing in the Coastal Zone

Policy 3.15 of the LCP designates three sites, with a total acreage of 29.5 acres, where affordable housing must be provided when

residential development occurs (11 acres in north Moss Beach, 12.5 acres in south Moss Beach and 6 acres in El Granada). Development on these sites must reserve 35 to 50 percent of the total units constructed on the site for low and moderate income households (generally 30 percent reserved for low income households, 20 percent reserved for moderate income households). A 148-unit development project with 52 affordable units was approved for the North Moss Beach Site; but the project was never constructed due to inadequate water supply facilities. All approvals for the project have now expired. More recently, the County approved a development for the South Moss Beach site which includes 73 affordable senior apartments and 55 single-family homes; approval of the project is now pending before the Coastal Commission.

(d) Requirements from Land Divisions in Rural Areas of the Coastal Zone

Policy 3.22 of the LCP requires that the applicant for any residential land division in rural areas of the South Coast give the County an option to buy a minimum of 20 percent of the lots for affordable housing. If the option is exercised by the County's Housing and Community Development Division, it would then be assigned to a qualified non-profit organization (if available) which would seek funds from FMHA rural housing development programs or other sources to build low and moderate income housing.

(5) Reduction of Construction Costs

Modular and mobilehomes are partially built in a factory using mass production techniques. As a result, they cost less to build than conventional single-family housing constructed on-site.

(a) Modular Homes

Within the unincorporated areas of San Mateo County, modular homes are permitted on all lots where single-family dwellings are permitted by the zoning. They are subject to the same design and development standards as conventionally built housing.

(b) Mobilehomes

1) In Mobilehome Parks

County policy allows mobilehomes used for residential purposes to locate in recognized and licensed mobilehome parks. Presently, there are seven mobilehome parks within unincorporated areas which contain 676 housing units, according to the State Department of Finance. The majority of mobilehome parks are located on land zoned for commercial or industrial use. Current County regulations do not permit new mobilehome parks to be developed in residential areas.

2) On Farms for Farm Labor Housing

County policy allows mobilehomes for farm labor housing to locate on farms with a Planned Agricultural or Resource Management District Permit.

3) On Single-family Lots

The County zoning regulations allow HUD standards and placed on permanent foundation systems to locate on all lots where single-family residences are permitted by zoning, except in designated County and State scenic corridors. Mobilehomes placed on single-family lots are subject to the same development standards as conventionally built single-family dwellings; however, architectural requirements are limited to roofing and siding material.

(c) Flexible Site Design - Planned Unit Development (PUD)

The County has a Planned Unit Development Zoning District which provides development flexibility, particularly on larger sites, by allowing clustered housing, a mix of uses, and commonly-owned open space. Once approved, the PUD ordinance takes the place of the County's regular zoning on a given site and permits the developer and the County to agree upon a more innovative land use and development plan than would otherwise be allowed. This flexibility can reduce the costs of providing utilities, roads, site improvements and construction.

(d) Priority Permit Processing

The County Planning Division's policy is to process affordable housing projects ahead of other development proposals. The objective is to help reduce the cost of a project by minimizing the amount of time it takes to complete a project. Permit fee reductions or waivers are also available for affordable housing projects.

(6) Improve Community Acceptance of Affordable Housing

Traditionally, the public has opposed the development of low and moderate income housing. Much of the public's opposition is based on a misconception of what low and moderate income housing looks like, who it serves and the effects it will have on the surrounding neighborhood. By involving the public early in development proposals and addressing their concerns, some of the opposition to housing affordable to lower income residents can be removed. Some of the affordable housing advocacy efforts currently underway include the following:

- (a) Housing Leadership Council (HLC) - A membership organization formed in the Spring 1999, the HLC has the distinct function of providing advocacy and leadership to educate the greater community on the importance of affordable housing. HLC sees its charge as an information clearinghouse.
- (b) SAMCEDA Strategy Action Plan - The San Mateo County Economic Development Association (SAMCEDA) is a 501(c)4 organization which coordinates the economic vitality interests of San Mateo County businesses through strategic alliances and partnership. Its vision is "to ensure the economic vitality of San Mateo County by building on its strengths and diversity as a global competitor." SAMCEDA completed its 1996-99 Strategy Action Plan for San Mateo County in which various Action Teams were created. The Housing Action Team is specifically charged with the mission "to facilitate the development of housing for a growing workforce in transportation corridors that meets both economic and societal needs by utilizing the active involvement of the business sector and regional public and private alliances." SAMCEDA's affiliate Peninsula Policy Partnership (P3) released a strategic plan to build consensus around issues linking housing and transit to the County's economic health.
- (c) Faith-Based Initiative - The Peninsula Interfaith Action (PIA) has emerged as another major contender in affordable housing

advocacy. A consortium of churches in the Peninsula, PIA has sponsored numerous meetings to advance the need for affordable housing. It successfully secured \$45,000 to hire a consultant to investigate viable funding sources for a housing trust. This report was recently completed in the spring 2001.

c. Providing Housing for Individuals With Special Needs

The County has been active in supporting projects targeted to special needs populations, such as the mentally ill including youth, the physically disabled, and seniors. In September 1999, the County convened a full-day Supportive Housing Planning Day meeting facilitated by the Corporation for Supportive Housing, a Bay Area advocacy and technical assistance group. The focus of the meeting was to begin a deeper discourse on supportive housing issues of special needs populations. Follow-up meetings have been held to refine an action plan to promote supportive housing in the county.

Specific projects targeted to special needs populations are described below:

(1) Elderly

(a) Construction of New Senior Housing/Density Bonuses

Several senior affordable housing developments are nearly complete or in the planning stages, including 74 units at San Pedro Commons near Daly City, facilitated by the County's density bonus program; 64 units at Main Street and Arnold Way in Half Moon Bay to begin construction late 2001/early 2002; and 74 units proposed in Moss Beach, now in the entitlement phase.

(b) Shared Housing for the Elderly

Opportunities are provided for elderly individuals to reduce housing expenses by sharing their homes with other seniors needing housing. The County supports a non-profit organization which provides free matching services.

(c) Existing Public Housing

The San Mateo County Housing Authority currently owns a housing project for seniors, located in Half Moon Bay. The project contains 60 housing units.

(2) Disabled

- (a) Rehabilitation and Retrofit of Existing Units. The County CDBG Program supports a special rehabilitation program for rental units administered by the Center for Independence of the Disabled (CID). This program is specifically for retrofits to rental units to improve accessibility for tenants with physical disabilities.

The County also provides CDBG support to three programs providing simple retrofits in single family homes. These programs are administered by CID, Senior Coastsiders and North Neighborhood Service Center,

- (b) Developing Supportive Housing and Group Homes

County HCD works to secure both public and private sector funding to create group homes for the chronically mentally ill and developmentally disabled persons through purchase, lease or construction of appropriate facilities. In 1994, a new 20-unit supportive housing development was completed in unincorporated Colma.

- (c) Supportive Housing Subsidies

San Mateo County administers the Shelter +Care Program through the Housing Authority with the Mental Health Association. The Shelter + Care Program provides mental health and other services with Section 8 housing assistance to homeless and at-risk individuals with disabilities, including mental illness, problems with substance abuse, and AIDS/HIV.

(3) Farm Workers

- (a) Farm Labor Housing on Farms

In order to encourage agricultural development, County policy allows permanent units to be built or mobilehomes to be located on farms for farm labor housing. Prior to allowing this housing type, the need for the farm labor housing unit(s) must be certified, and planned agricultural permit or resource management district must be obtained. Because certified farm labor housing units are considered uses accessory to agriculture, they are exempt from the density restrictions of the Zoning Ordinance. Farm labor housing may also be approved off-site provided there are guarantees, usually in the form of deed restrictions, that the unit(s) will be occupied by farm workers in perpetuity.

(b) Farm Labor Camps

Farm labor camps which house five or more employees must be licensed and are regulated by the State, with the County's Department of Health Services acting as their agent. There are approximately 20 farm labor camps licensed by the County. Most of these camps are located in unincorporated areas, each housing anywhere from 5 to 30 persons. The County's Health Department conducts annual site inspections and requires that health and safety improvements be made as needed.

(c) LCP Policy 3.25 - Farm Labor Households

LCP Policy 3.32 provides that resources for farm labor housing should be used to expand housing choices and promote a stable, non-itinerant labor force by emphasizing the provision of family housing.

(d) Provision of Family Housing for Farm Laborers

With assistance from the County, the Mid-Peninsula Housing Coalition recently completed a 160-unit family rental housing project on a 40-acre parcel adjacent to the southerly boundary of the City of Half Moon Bay. This project is for farm laborers and their families. In addition to housing, an array of services are provided on site including childcare and computer skills training.

(4) Homeless

The San Mateo County Center on Homelessness is responsible for coordination of homeless services within County agencies and working with non-profits, local government, business and other parts of the community.

(a) Continuum of Care Planning Process and Implementation Actions

Annually, the Office of Housing's Center on Homelessness coordinates a series of community planning sessions to refine its Homeless Continuum of Care strategy. Participants comprised over 100 members of the community-providers (homeless providers and those involved with issues of veterans, mental health, alcohol and drug, domestic violence, youth, education, prisoners), homeless persons, city and county officials and staff, community police and others. These planning efforts culminated in applications for funding under HUD's annual Continuum of Care NOFA process.



As a result of the 2000 NOFA, six projects were funded:

- The Haven supportive permanent housing project for mentally disabled individuals operated by the Mental Health Association of San Mateo County
- Maple Street Shelter operated by Shelter Network (renewal) - short-term transitional housing for homeless individuals
- Family Crossroads operated by Shelter Network (renewal) - transitional housing for homeless families
- Transitional Housing for mentally disabled individuals (renewal) operated by Mental Health Association of San Mateo County
- Redwood Family House operated by Shelter Network (renewal) - transitional housing for homeless families
- Follow-up Program for homeless individuals and families (renewal) operated by Shelter Network

The Center on Homelessness continued to be active in implementing the strategies and goals articulated through the Continuum of Care planning process. This included:

1) Prevention and Entry

Supporting the seven regional core service centers which provide information and referral, emergency services (food, clothing, motel vouchers, etc.), and serve as an entry point for the homeless. They also administer Season of Sharing and other one-time rental assistance which prevents homelessness. The County is the chief funder of the core service centers.

2) Emergency and Transitional Shelter

The County contracts with and monitor facilities for transitional and emergency shelter, including the shelters at Maple Street (75 beds for individuals) and First Step for Families (35 beds for families). Both shelters opened in November, 1998. The County also was active in the operation of the emergency winter shelter at Safe Harbor in South San Francisco and in supporting both specialty (domestic violence, mentally ill, youth) and non-specialty shelter and transitional housing facilities operated by Shelter

Network, Clara-Mateo Alliance, Service League, the Mental Health Association and the Center for Domestic Violence Prevention.

3) Permanent Supportive Housing

San Mateo County administers the Shelter +Care Program through the Housing Authority with the Mental Health Association. The Shelter + Care Program provides mental health and other services with Section 8 housing assistance to homeless and at-risk individuals with disabilities, including mental illness, problems with substance abuse, and AIDS/HIV.

The Homeless Continuum of Care Collaborative continued to meet throughout the period. It oversees the Continuum of Care planning, the HUD McKinney application process and implementation of community-determined action steps, as well as working with the Center on Homelessness and making homeless policy recommendations.

(b) Other Federal Programs Addressing Homeless Needs

The County continued to take advantage of four federal programs in funding various homeless and at-risk needs:

- 1) CDBG funds were again used toward the prevention of homelessness through La Raza Centro Legal and Legal Aid Society, which provides advocacy and other assistance for families and individuals facing eviction. Moreover, CDBG funds continued to support transitional housing operations, in particular, operating support for Shelter Network's Haven Family House.

These operators, along with the HIP-Housing, a non-profit housing developer in the County, provide a spectrum of housing and housing-related services to homeless and at-risk individuals and families. These services include shared housing and self-sufficiency program, which provides various support services to assist the homeless in making the transition to permanent housing and independent living.

CDBG provided funding to the Child Care Coordinating Council for child care subsidies to very-low income families. These child care subsidies were important in both preventing

homelessness and assisting families in their transition back to independent living.

- 2) Through Emergency Shelter Grant funding of \$130,000, the operations of five transitional shelters were assisted: one facility for victims of domestic violence by Battered Women's Shelter, three facilities of Shelter Network: two for families and one for individuals, and one facility for Clara-Mateo Alliance. A total of 1,297 people were served in FY 2000-2001.
- 3) The HOME program, noted earlier, was a primary funding source for a pilot program involving shallow short-term rent subsidies for families at risk of homelessness, through HIP-Housing's Housing Opportunity Program.
- 4) FEMA (Federal Emergency Management Agency) funding provided over \$160,000 for emergency shelter, motel vouchers, rental assistance and food.

(5) Fair Housing Practices

Using County HCD Community Development Block Grant funds, the County Board of Supervisors contracts with both Mid-Peninsula Citizens for Fair Housing (MCFH) and Project Sentinel to enforce the laws against housing discrimination. MCFH handles fair housing enforcement in Redwood City and areas south, and Operation Sentinel handles complaints north of Redwood City to the County's northernmost boundaries and the Coastside. Both organizations engage in testing compliance with fair housing laws, investigating complaints of racial discrimination, and providing educational and outreach activities to make local officials and housing professionals aware of responsibilities and legal remedies available under federal and state laws.

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**EXHIBIT 14.1  
POPULATION BY INCORPORATED AND  
UNINCORPORATED AREAS  
2000**

<b>San Mateo County</b>	707,161	(100.0)
<b>Cities</b>	645,886	(91.3)
<b>Unincorporated</b>	61,275	(8.7)
<b>Unincorporated</b>	61,275	(100.0)
<b>Major Unincorporated Areas Census Designated Places (CDPs)</b>	41,831	(68.3)
<b>Remainder</b>	19,444	(31.7)
Source: 200 Census		

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**EXHIBIT 14.2  
TOTAL POPULATION  
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS**

	1980	1990	2000	Change 1980-1990	Change 1990-2000
<b>San Mateo County</b>	587,329	649,623	707,161	62,294 (10.6%)	57,538 (8.9%)
<b>Total Unincorporated Area</b>	52,377	57,637	61,275	5,036 (9.6%)	3,862 (6.7%)
<b>Major Unincorporated Areas</b>					
Broadmoor CDP	3,737	2,952	4,026	-785 (-21.0%)	1,074 (36.4%)
El Granada CDP	3,582	4,426	5,724	844 (23.6%)	1,298 (29.3%)
Emerald Lake Hills CDP	3,400	3,328	3,899	-72 (-2.1%)	571 (17.2%)
Highlands/Baywood Park CDP	4,531	4,435	4,210	-96 (-2.1%)	-225 (-5.1%)
Montara CDP	1,972	2,552	2,950	580 (29.4%)	398 (15.6%)
Moss Beach CDP <sup>1</sup>	1,868	3,002	1,953	1,134 (60.7%)	-1,049 (-34.9%)
North Fair Oaks CDP	10,294	13,912	15,440	3,618 (35.1%)	1,528 (11.0%)
Sequoia Tract	3,914	3,551	3,671	-363 (-9.3%)	120 (3.4%)
West Menlo Park CDP	4,350	3,959	3,629	-391 (-9.0%)	-330 (-8.3%)

Sources: 1980, 1990, 2000 Censuses

Note: 1. Change in CDP boundary accounts for large population increase/decline.

**EXHIBIT 14.3**  
**MEDIAN AGE**  
**SAN MATEO COUNTY**  
**1980-1990-2000**

	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>San Mateo County Median Age</b>	32.4	34.3	36.8

Sources: 1980, 1990, 2000 Census

**EXHIBIT 14.4**  
**MEDIAN AGE**  
**SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS**  
**2000**

	<b>Median Age</b>
<b>San Mateo County</b>	36.8
<b>Total Unincorporated Area</b>	N/A
<b>Major Unincorporated Areas</b>	
Broadmoor CDP	30.9
El Granada CDP	38.3
Emerald Lake Hills CDP	41.8
Highlands/Baywood Park CDP	43.1
Montara CDP	40.9
Moss Beach CDP	41.2
North Fair Oaks CDP	28.7
Sequoia Tract	N/A
West Menlo Park CDP	39.4
Source: 2000 Census	
Note: N/A – data not available	

Census  
2000

Comparison of 1980, 1990 & 2000 Census Data

San Mateo County

Population by Race and Hispanic or Latino Origin

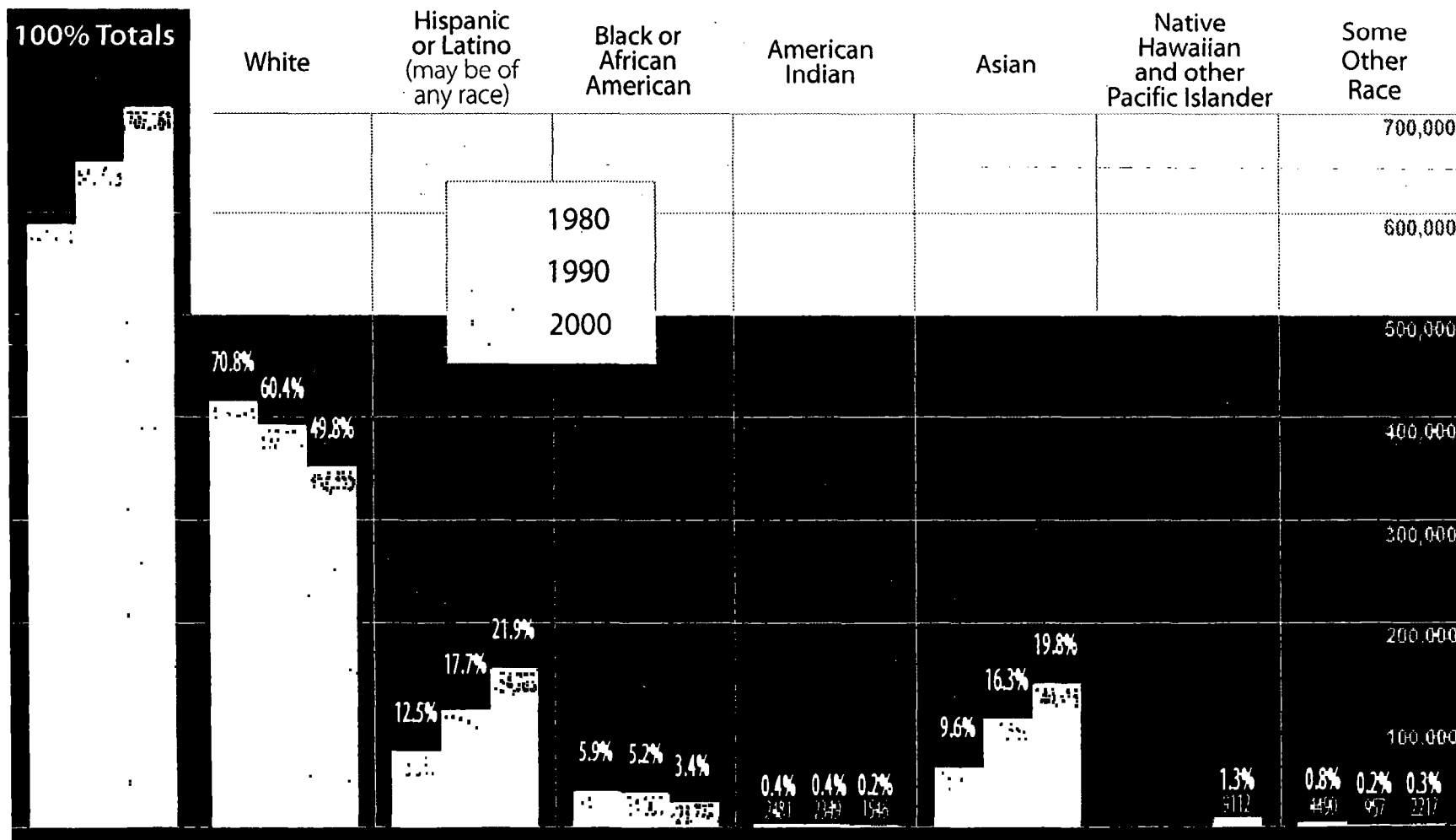




EXHIBIT 14.6

POPULATION BY RACE AND HISPANIC OR LATINO ORIGIN  
UNINCORPORATED AREAS  
SAN MATEO COUNTY  
2000

	Total Population	White	Hispanic/ Latino	Black	American Indian	Asian	Pacific Islander	Other	Two or more Races
<b>San Mateo County</b>	707,161 (100.0)	352,355 (49.8)	154,708 (21.9)	23,778 (3.4)	1,546 (0.2)	140,313 (19.8)	9,112 (1.3)	2,217 (0.0)	23,132 (3.3)
<b>North County Statistical Area</b>									
Broadmoor (CDP)	4,026 (100.0)	1,630 (40.5)	729 (18.1)	68 (1.7)	13 (0.3)	1,392 (34.6)	43 (1.1)	2 (0.3)	149 (3.7)
Country Club Park	180 (100.0)	81 (45.0)	33 (18.3)	5 (2.8)	0 (0.0)	42 (23.3)	12 (6.7)	0 (0.0)	7 (3.9)
San Francisco Jail	0 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
Unincorporated Colma	912 (100.0)	176 (19.3)	324 (35.5)	32 (3.5)	1 (0.1)	323 (35.4)	28 (3.1)	2 (0.2)	26 (2.9)
San Bruno Mountain	0 (100.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)	0 (0.0)
<b>Mid-Bayside Statistical Area</b>									
Burlingame Hills	1,203 (100.0)	956 (79.5)	62 (5.2)	1 (0.1)	1 (0.1)	155 (12.9)	4 (0.3)	1 (0.1)	23 (2.0)
Highlands/Baywood Park (CDP)	4,210 (100.0)	2,832 (67.3)	250 (5.9)	55 (1.3)	11 (0.3)	852 (20.2)	10 (0.2)	10 (0.3)	190 (4.6)
<b>South Bayside Statistical Area</b>									
Devonshire	601 (100.0)	519 (86.4)	24 (4.0)	5 (0.8)	1 (0.2)	34 (5.7)	0 (0.0)	1 (0.2)	17 (2.8)
Emerald Lake Hills (CDP)	3,899 (100.0)	3,366 (86.3)	202 (5.2)	21 (0.5)	6 (0.2)	197 (5.1)	8 (0.2)	8 (0.3)	91 (2.3)
Harbor Industrial	154 (100.0)	102 (66.2)	45 (29.2)	0 (0.0)	0 (0.0)	4 (2.6)	0 (0.0)	1 (0.7)	2 (1.3)
Ladera	1,492 (100.0)	1,337 (89.6)	49 (3.3)	4 (0.3)	3 (0.2)	70 (4.7)	0 (0.0)	1 (0.1)	28 (0.0)
Los Trancos Woods/Vista Verde	610 (100.0)	564 (92.5)	10 (1.6)	4 (0.7)	1 (0.2)	24 (3.9)	0 (0.0)	0 (0.0)	7 (1.2)
Menlo Oaks	756 (100.0)	628 (83.1)	49 (6.5)	9 (1.2)	0 (0.0)	47 (6.2)	2 (0.3)	1 (0.1)	20 (2.7)
Mobilehome Parks	277 (100.0)	146 (52.7)	86 (31.1)	6 (2.2)	2 (0.7)	15 (5.4)	5 (1.8)	0 (0.0)	17 (6.1)
North Fair Oaks (CDP)	15,440 (100.0)	3,575 (23.2)	10,741 (69.6)	262 (1.7)	45 (0.3)	438 (2.8)	194 (1.3)	28 (0.1)	157 (1.0)
Oak Knoll/Kensington Square	802 (100.0)	688 (85.8)	57 (7.1)	2 (0.3)	1 (0.1)	35 (4.4)	9 (1.1)	0 (0.0)	10 (1.3)
Palomar Park	984 (100.0)	848 (86.2)	49 (5.0)	17 (1.7)	5 (0.5)	40 (4.1)	1 (0.1)	1 (0.1)	23 (2.3)
Sequoia Tract	3,671 (100.0)	2,914 (79.4)	384 (10.5)	27 (0.7)	9 (0.3)	251 (6.8)	10 (0.3)	4 (0.1)	72 (2.0)
Stanford Lands									
Weekend Acres	269 (100.0)	229 (85.1)	12 (4.5)	4 (1.5)	0 (0.0)	19 (7.1)	0 (0.0)	1 (0.4)	4 (1.5)
West Menlo Park (CDP)	3,629 (100.0)	3,070 (84.6)	162 (4.5)	26 (0.7)	6 (0.2)	263 (7.3)	3 (0.1)	2 (0.4)	97 (2.7)

EXHIBIT 14.6 (continued)

POPULATION BY RACE AND HISPANIC OR LATINO ORIGIN  
UNINCORPORATED AREAS  
SAN MATEO COUNTY  
2000

	Total Population	White	Hispanic/ Latino	Black	American Indian	Asian	Pacific Islander	Other	Two or more Races
<b>Mid-Coast Statistical Area</b>									
El Granada (CDP)	5,724 (100.0)	4,418 (77.2)	900 (15.7)	16 (0.3)	30 (0.5)	163 (2.9)	10 (0.2)	16 (0.2)	171 (3.0)
Mid-Coast Rural	168 (100.0)	57 (33.9)	101 (60.1)	1 (0.6)	0 (0.0)	2 (0.6)	0 (0.0)	4 (2.4)	3 (1.8)
Montara (CDP)	2,950 (100.0)	2,457 (83.3)	267 (9.1)	29 (1.0)	3 (0.1)	108 (3.7)	5 (0.2)	2 (0.4)	79 (2.7)
Moss Beach (CDP)	1,953 (100.0)	1,660 (85.0)	141 (7.2)	2 (0.1)	4 (0.2)	43 (2.2)	9 (0.5)	7 (0.7)	87 (4.5)
<b>South Coast Statistical Area</b>									
La Honda	1,131 (100.0)	1,005 (88.9)	84 (7.4)	3 (0.3)	2 (0.2)	13 (1.2)	1 (0.1)	2 (0.2)	21 (1.9)
Pescadero	660 (100.0)	287 (43.5)	346 (52.4)	1 (0.2)	0 (0.0)	7 (1.1)	2 (0.3)	0 (0.0)	17 (2.6)
San Gregorio	88 (100.0)	71 (80.9)	14 (15.9)	0 (0.0)	1 (1.1)	0 (0.0)	0 (0.0)	0 (0.0)	2 (2.3)
Skyline	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Source: 2000 Census

Note: N/A – not available

**EXHIBIT 14.7  
POPULATION BY RACE AND HISPANIC OR LATINO ORIGIN  
UNINCORPORATED AREAS  
SAN MATEO COUNTY  
2000**

	<b>Total Population</b>	<b>White</b>	<b>Hispanic/ Latino</b>	<b>Black</b>	<b>American Indian</b>	<b>Asian</b>	<b>Pacific Islander</b>	<b>Other</b>	<b>Two or more Races</b>
<b>San Mateo County</b>	707,161 (100.0)	352,355 (49.8)	154,708 (21.9)	23,778 (3.4)	1,546 (0.2)	140,313 (19.8)	9,112 (1.3)	2,217 (0.0)	23,132 (3.3)
<b>Total Unincorporated Area</b>	61,275 (100.0)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Major Unincorporated Areas</b>									
Broadmoor (CDP)	4,026 (100.0)	1,630 (40.5)	729 (18.1)	68 (1.7)	13 (0.3)	1,392 (34.6)	43 (1.1)	2 (0.3)	149 (3.7)
El Granada (CDP)	5,724 (100.0)	4,418 (77.2)	900 (15.7)	16 (0.3)	30 (0.5)	163 (2.9)	10 (0.2)	16 (0.2)	171 (3.0)
Emerald Lake Hills (CDP)	3,899 (100.0)	3,366 (86.3)	202 (5.2)	21 (0.5)	6 (0.2)	197 (5.1)	8 (0.2)	8 (0.3)	91 (2.3)
Highlands/Baywood Park (CDP)	4,210 (100.0)	2,832 (67.3)	250 (5.9)	55 (1.3)	11 (0.3)	852 (20.2)	10 (0.2)	10 (0.3)	190 (4.6)
Montara (CDP)	2,950 (100.0)	2,457 (83.3)	267 (9.1)	29 (1.0)	3 (0.1)	108 (3.7)	5 (0.2)	2 (0.4)	79 (2.7)
Moss Beach (CDP)	1,953 (100.0)	1,660 (85.0)	141 (7.2)	2 (0.1)	4 (0.2)	43 (2.2)	9 (0.5)	7 (0.7)	87 (4.5)
North Fair Oaks (CDP)	15,440 (100.0)	3,575 (23.2)	10,741 (69.6)	262 (1.7)	45 (0.3)	438 (2.8)	194 (1.3)	28 (0.1)	157 (1.0)
Sequoia Tract	3,671 (100.0)	2,914 (79.4)	384 (10.5)	27 (0.7)	9 (0.3)	251 (6.8)	10 (0.3)	4 (0.1)	72 (2.0)
West Menlo Park (CDP)	3,629 (100.0)	3,070 (84.6)	162 (4.5)	26 (0.7)	6 (0.2)	263 (7.3)	3 (0.1)	2 (0.4)	97 (2.7)

Source: 2000 Census

Note: N/A - data not available

**EXHIBIT 14.8  
TOTAL HOUSEHOLDS**

	1980	1990	2000	Change 1980-1990	Change 1990-2000
<b>San Mateo County</b>	225,201	241,914	254,103	16,713 (7.4)	12,189 (5.0)
<b>Total Unincorporated Area</b>	18,503	19,717	20,846	1,214 (6.6)	1,129 (5.7)
<b>Major Unincorporated Areas</b>					
Broadmoor CDP	1,887	1,249	1,275	-638 (-33.8)	26 (2.1)
El Granada CDP	1,293	1,605	2,028	312 (24.1)	423 (26.4)
Emerald Lake Hills CDP	1,228	1,188	1,437	-40 (-3.6)	249 (21.0)
Highlands/Baywood Park CDP	1,377	N/A	1,536	N/A	159 (11.5) <sup>2</sup>
Montara CDP	685	903	1,010	218 (31.8)	107 (11.8)
Moss Beach CDP <sup>2</sup>	643	1,060	740	417 (64.9)	-320 (-30.2)
North Fair Oaks CDP	3,593	3,852	3,997	259 (7.2)	145 (3.8)
Sequoia Tract	1,439	N/A	N/A	N/A	N/A
West Menlo Park CDP	1,629	1,646	1,420	17 (1.0)	-226 (-13.7)

Sources: 1. 1980, 1990, 2000 Census  
2. State Department of Finance, City/County Population and Housing Estimates, 1991-2000.

Notes: 1. N/A – data not available  
2. CDP boundary changed

**EXHIBIT 14.9  
AVERAGE HOUSEHOLD SIZE  
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS  
1980-1990-2000**

	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>San Mateo County</b>	2.58	2.64	2.74
<b>Total Unincorporated Area</b>	2.73	2.8	3.10
<b>Major Unincorporated Areas</b>			
Broadmoor CDP	2.98	2.97	3.11
El Granada CDP	2.77	2.74	2.82
Emerald Lake Hills CDP	2.70	2.77	2.69
Highlands/Baywood Park CDP	N/A	2.72	2.63
Montara CDP	2.83	2.78	2.80
Moss Beach CDP	2.74	2.73	2.64
North Fair Oaks CDP	2.84	3.51	3.81
Sequoia Tract	2.69	N/A	N/A
West Menlo Park CDP	2.61	2.36	2.55

Sources: 1. 1980, 1990, 2000 Census  
2. State Department of Finance, City/County Population and Housing Estimates, 1999-2000.

Note: 1. N/A – data not available

**EXHIBIT 14.10  
PERCENT OF ALL HOUSEHOLDS BY TYPE  
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS  
2000**

	Family Households			Non-Family Households		
	Total	Married Couple with Child	Single Mother with Child	Total	Single Person Household	Single Person Household 65+
<b>San Mateo County</b>	67.4	24.6	4.7	32.6	24.6	8.4
<b>Total Unincorporated Area</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>Major Unincorporated Areas</b>						
Broadmoor CDP	77.2	29.2	4.2	22.8	16.2	8.6
El Granada CDP	74.6	31.5	5.1	25.4	17.8	2.9
Emerald Lake Hills CDP	78.0	31.0	2.1	22.0	14.8	4.0
Highlands/Baywood Park CDP	79.2	26.6	2.8	20.8	15.2	7.4
Montara CDP	74.9	34.1	4.8	25.1	15.7	2.7
Moss Beach CDP	71.1	28.4	4.5	28.9	18.4	2.6
North Fair Oaks CDP	73.5	34.3	6.9	26.5	18.0	4.4
Sequoia Tract	N/A	N/A	N/A	N/A	N/A	N/A
West Menlo Park CDP	67.3	29.7	3.7	32.7	25.0	8.7

Source: 2000 Census

Note: N/A – data not available

**EXHIBIT 14.11  
MEDIAN INCOME  
1990**

	\$
<b>San Mateo County</b>	35,798
<b>Total Unincorporated Area</b>	N/A
<b>Major Unincorporated Areas</b>	
Broadmoor CDP	43,071
El Granada CDP	56,864
Emerald Lake Hills CDP	68,344
Highlands/Baywood Park CDP	70,603
Montara CDP	63,146
Moss Beach CDP	59,961
North Fair Oaks CDP	31,961
Sequoia Tract	N/A
West Menlo Park CDP	58,439
Source: 1990 Census	

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**EXHIBIT 14.12**

**2001 SAN MATEO COUNTY INCOME LIMITS**

<b>Income Category</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Extremely Low (30%)</b>	\$17,850	\$20,400	\$22,950	\$25,500	\$27,550	\$29,600	\$31,600	\$33,650
<b>Very Low (50%)</b>	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
<b>HOME Limit (69%)</b>	\$35,700	\$40,800	\$45,900	\$51,000	\$55,080	\$59,160	\$63,240	\$67,320
<b>Low</b>	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,300	\$89,750
<b>Median (100%)</b>	\$56,050	\$64,100	\$72,100	\$80,100	\$86,500	\$92,900	\$99,300	\$105,750
<b>Moderate (120%)</b>	\$67,250	\$76,900	\$86,500	\$96,100	\$103,800	\$111,500	\$119,150	\$129,850

Source: U.S. Department of Housing and Urban Development, San Francisco Regional Office, 2001.



**EXHIBIT 14.13**  
**HOUSING UNITS BY INCORPORATED AND**  
**UNINCORPORATED AREAS**  
**2000**

<b>San Mateo County</b>	260,576	(100.0)
<b>Cities</b>	239,306	(91.8)
<b>Unincorporated</b>	21,270	(8.2)
<b>Unincorporated</b>	21,270	(100.0)
<b>Major Unincorporated Areas Census Designated Places (CDPs)</b>	13,721	(64.5)
<b>Remainder</b>	7,549	(35.5)
Source: 200 Census.		

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**EXHIBIT 14.14  
HOUSING UNITS  
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS  
1980-1990-2000**

	1980	1990	2000	Change 1980-1990	Change 1990-2000
<b>San Mateo County</b>	233,200	251,782	260,576	18,582 (8.0)	8,794 (3.5)
<b>Total Unincorporated Area</b>	19,568	20,676	21,270	1,108 (5.7)	594 (2.9)
<b>Major Unincorporated Areas</b>					
Broadmoor CDP	1,269	1,274	1,295	5 (0.4)	21 (1.6)
El Granada CDP	1,321	1,697	2,097	376 (28.5)	400 (23.6)
Emerald Lake Hills CDP	1,301	1,248	1,466	-53 (-4.1)	218 (17.5)
Highlands/Baywood Park CDP	1,390	1,545	1,548	155 (11.2)	3 (0.2)
Montara CDP	723	947	1,034	224 (31.0)	87 (9.2)
Moss Beach CDP <sup>2</sup>	682	1,113	771	431 (63.2)	-342 (-30.7)
North Fair Oaks CDP	3,728	3,954	4,059	226 (6.1)	205 (5.2)
Sequoia Tract	1,464	1,411	N/A	-53 (-3.6)	N/A
West Menlo Park CDP	1,690	1,701	1,451	11 (0.7)	-247 (-14.5)

Sources: 1980, 1990, 2000 Census

- Notes:
1. N/A – data not available
  2. Change in CDP boundaries

**EXHIBIT 14.15**

**NEW RESIDENTIAL UNITS APPROVED BY PERMIT  
UNINCORPORATED AREAS OF SAN MATEO COUNTY  
1991-2000**

Calendar Year	New Housing Units Authorized		
	Single-Family Units	Multi-Family Units	Total Units
1991	56	11	67
1992	65	0	65
1993	120	0	120
1994	122	2	124
1995	110	2	112
1996	121	20	141
1997	184	84	268
1998	245	2	247
1999	234	34	268
2000	204	155	359

Source: San Mateo County Planning and Building Division, Building Permit Records.

Note: These figures represent new units authorized by permit. Actual construction of units would be somewhat less since a small percentage of permits are never used. Counts are not adjusted for annexations or incorporations which occurred subsequent to a give year.

EXHIBIT 14.16

HOUSING UNITS BY TENURE  
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS  
2000

	Owner-Occupied Units		Renter-Occupied Units	
	Number	Percent	Number	Percent
<b>San Mateo County</b>	156,133	61.4	97,970	38.4
<b>Total Unincorporated Area</b>	N/A	N/A	N/A	N/A
<b>Major Unincorporated Areas</b>				
Broadmoor CDP	1,087	85.3	188	14.7
El Granada CDP	1,643	81.0	385	19.0
Emerald Lake Hills CDP	1,312	91.3	125	8.7
Highlands/Baywood Park CDP	1,376	89.6	160	10.4
Montara CDP	829	82.1	181	17.9
Moss Beach CDP	614	83.0	126	17.0
North Fair Oaks CDP	2,051	51.3	1,946	48.7
Sequoia Tract	N/A	N/A	N/A	N/A
West Menlo Park CDP	1,155	81.3	265	18.7

Source: 2000 Census.

**EXHIBIT 14.17  
HOUSING VACANCY RATES  
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS  
1990 AND 2000**

	1990	2000		
	% Total Units Vacant	% Total Units Vacant	Homeowner Vacancy Rate	Rental Vacancy Rate
<b>San Mateo County</b>	3.12	2.50	0.50	1.80
<b>Total Unincorporated Area</b>	3.43	3.33	N/A	N/A
<b>Major Unincorporated Areas</b>				
Broadmoor CDP	2.00	1.50	0.50	1.60
El Granada CDP	5.40	3.30	0.80	2.00
Emerald Lake Hills CDP	4.80	2.00	0.50	0.80
Highlands/Baywood Park CDP	1.30	0.80	0.20	1.20
Montara CDP	4.60	2.30	0.40	3.70
Moss Beach CDP	4.80	4.00	0.80	0.80
North Fair Oaks CDP	2.60	1.50	0.40	1.10
Sequoia Tract	N/A	N/A	N/A	N/A
West Menlo Park CDP	3.20	2.10	0.50	1.10

Sources: 1. 2000 Census  
2. State Department of Finance, City/County Population and Housing Estimates, 1999-2000

Note: 1. N/A – data not available

**EXHIBIT 14.18**

**AGE OF HOUSING STOCK  
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS  
1990**

	Housing Units Built Before 1950		Median Year Built
	Number	% Of All Units	
<b>San Mateo County</b>	60,538	24.0	1960
<b>Total Unincorporated Area</b>	N/A	N/A	N/A
<b>Major Unincorporated Areas</b>			
Broadmoor CDP	750	60.6	1948
El Granada CDP	235	13.8	1973
Emerald Lake Hills CDP	547	43.8	1954
Highlands/Baywood Park CDP	0	0.0	1959
Montara CDP	75	8.2	1973
Moss Beach CDP	122	10.6	1974
North Fair Oaks CDP	1,467	37.1	1955
Sequoia Tract	N/A	N/A	N/A
West Menlo Park CDP	561	34.1	1955

Source: 1990 Census.

**EXHIBIT 14.19  
SINGLE-FAMILY HOME SALES  
OCTOBER 2001**

<b>Area</b>	<b>Year</b>	<b>No. Sales</b>	<b>% LP Received</b>	<b>Median Price</b>	<b>Average DOM</b>
Atherton	2001	4	85.76%	4,275,000	134
	2000	13	100.90%	4,010,000	45
Belmont	2001	14	95.94%	701,500	79
	2000	25	104.74%	655,000	43
Burlingame	2001	26	94.64%	750,000	78
	2000	20	103.24%	847,500	53
Daly City	2001	26	98.59%	440,000	63
	2000	39	102.57%	399,000	56
East Palo Alto	2001	7	97.78%	374,000	118
	2000	22	99.29%	348,500	80
El Granada	2001	3	97.34%	602,500	103
	2000	10	101.33%	575,000	70
Foster City	2001	18	96.32%	681,750	74
	2000	20	100.79%	765,000	76
Half Moon Bay	2001	9	91.81%	825,000	139
	2000	15	103.72%	631,000	74
Hillsborough	2001	7	90.43%	2,250,000	114
	2000	17	103.42%	2,850,000	54
Menlo Park	2001	24	94.39%	730,000	78
	2000	30	108.66%	883,500	56
Millbrae	2001	10	97.02%	714,500	79
	2000	14	101.93%	670,000	77
Montara	2001	3	90.63%	703,080	92
	2000	4	102.30%	674,500	34
Moss Beach	2001	1	95.83%	575,000	53
	2000	4	103.09%	798,625	62

**EXHIBIT 14.19 (continued)  
SINGLE-FAMILY HOME SALES  
OCTOBER 2001**

<b>Area</b>	<b>Year</b>	<b>No. Sales</b>	<b>% LP Received</b>	<b>Median Price</b>	<b>Average DOM</b>
Pacifica	2001	20	99.51%	482,500	95
	2000	34	100.81%	424,500	66
Pescadero	2001	N/A	N/A	N/A	N/A
	2000	2	96.45%	462,000	54
Portola Valley	2001	8	87.38%	1,175,000	95
	2000	4	117.21%	1,725,000	67
Redwood City	2001	37	96.75%	584,000	67
	2000	61	105.70%	653,000	46
Redwood Shores	2001	5	91.77%	759,000	100
	2000	15	99.81%	830,000	53
San Bruno	2001	13	98.48%	500,000	70
	2000	36	101.61%	427,000	59
San Carlos	2001	15	97.78%	549,000	66
	2000	45	106.70%	725,100	55
San Mateo	2001	66	96.96%	580,000	77
	2000	67	104.77%	626,000	58
South San Francisco	2001	21	98.52%	468,000	83
	2000	23	102.76%	415,000	62
Woodside	2001	5	88.61%	1,595,000	117
	2000	11	101.90%	1,500,000	60
<b>Totals</b>	2001	342	94.65%	585,750	91
<b>San Mateo County</b>	2000	531	103.20%	620,000	59
<b>Change</b>		-189	-8.56%	-34,250	32

Source: San Mateo County Association of Realtors



**EXHIBIT 14.20**

**MAJOR FEDERAL, STATE AND REGIONAL  
AGENCIES EXERCISING AUTHORITY OVER HOUSING IN SAN MATEO COUNTY**

<b>AGENCY</b>	<b>LEVEL</b>	<b>SUMMARY OF PROGRAMS AND ACTIVITIES</b>
U.S. Department of Housing and Urban Development (HUD)	Federal	The U.S. Department of Housing and Urban Development (HUD) and its constituent agency, the Federal Housing Administration (FHA), administer a variety of mortgage insurance, rent subsidy, and loan and grant programs, aimed at helping communities provide affordable housing for low and moderate income citizens. The Section 8 Rent Subsidy Program is one of the main sources of federal housing assistance for low-income persons.
California Department of Housing and Community Development (HCD)	State	The Department of Housing and Community Development is the State agency that has principal responsibility for assessing, planning for and assisting communities to meet the housing needs of low and moderate income Californians. This agency provides technical assistance in various aspects of housing and community development to local governments and agencies. It also provides loans at below market rates, through local agencies and through the California Housing Finance Agency (CHFA) for low and moderate income rental housing construction, for rehabilitation, and for home ownership opportunities.
Association of Bay Area Governments (ABAG)	Regional	As the Council of Governments for the Bay Area, ABAG is required by State law to determine existing and projected housing needs for the region and for each jurisdiction. The regional housing needs assessment provides cities and counties with a measure of their local responsibility for meeting a portion of the housing needs of households in all income groups within the region. In turn, local governments are required to use this information as the basis of the housing needs discussion required in the Housing Element.

**EXHIBIT 14.21**

**AFFORDABLE HOUSING IN SAN MATEO COUNTY PIPELINE (JULY 2000 – JUNE 2001)**

<b>Project</b>	<b>Project Type</b>	<b># Affordable Units</b>	<b># Beds</b>	<b>Tenure Type</b>	<b>Target Population</b>	<b>Location</b>	<b>Sponsor/Developer</b>
<b>UNDER DEVELOPMENT</b>							
Arroyo San Carlos	NC	124		Rent	Singles	San Carlos	MPHC
First Step for Families	NC	15	24	Rent	Homeless	San Mateo	Shelter Network
Main and Arnold Senior Housing	NC	64		Rent	Seniors	Half Moon Bay	Lesley Fund
Moss Beach	NC	73		Rent	Seniors	Moss Beach	MPHC
Nugent Square	NC	33		Rent	Families	East Palo Alto	MPHC
South Plaza	NC	35		Rent	Families	San Carlos	J. Bauer (For Profit)
Walker Residential Treatment	A/R	0	24	Rent	Special Needs	East Palo Alto	Free-at-Last
Willow Gardens	A/R	54		Rent	Families	South San Francisco	MPHC
<b>SUBTOTAL</b>		<b>398</b>	<b>48</b>				
<b>UNDER CONSTRUCTION</b>							
Humboldt House	A/R	0	32	Rent	Mentally Ill	San Mateo	Mateo Lodge/County Mental Health
Main Street II	NC	28		Rent	Families	Half Moon Bay	MPHC
Moonridge II (Coastside Farm Labor)	NC	80		Rent	Families	Coastside	MPHC
Peninsula Park Apartments (Gateway 101)	NC	65		Rent	Families	East Palo Alto	East Palo Alto CanDo/BRIDGE
Redwood Oaks Apartments	A/R	36		Rent	Families	Redwood City	HAND (HIP Housing)
San Pedro Commons Senior Housing	NC	74		Rent	Seniors	Unincorporated Daly City	MPHC
SSF Commercial Avenue A/R	A/R	4		Rent	Families	South San Francisco	(For Profit)
Wisteria House	A/R	0	6	Rent	Special Needs	East Palo Alto	Free-at-Last
<b>SUBTOTAL</b>		<b>287</b>	<b>38</b>				
<b>COMPLETED PROJECTS</b>							
El Camino Village	NC	30		Rent	Families	Unincorporated County	San Mateo County Housing Authority
Light Trees Apartments	A/R	94		Rent	Families	East Palo Alto	East Palo Alto CanDo/Citizens Housing
Oceanview Senior Apartments	A/R	100		Rent	Seniors	Pacifica	National Church Residential
<b>SUBTOTAL</b>		<b>224</b>	<b>0</b>				
<b>TOTAL</b>		<b>909</b>	<b>86</b>				
<b>OTHER PROJECTS</b>							
<b>(Under Development)</b>							
Opp. Center of Peninsula	NC	55		Rent	Homeless	Palo Alto <sup>2</sup>	Comm. Working Group

Source: County of San Mateo Home Consortium, Consolidated Annual Performance and Evaluation Report, FY 2000-2001.

- Notes:
1. This list includes only projects funded by County CDBG/HOME; affordable projects in Daly City, South San Francisco, Redwood City and City of San Mateo without County CDBG/HOME dollars are not included.
  2. This project is located in Palo Alto, outside of County jurisdiction. HUD funding allowed if project benefits County residents.
  3. NC – New construction.
  4. A/R – Acquisition/rehabilitation.

# Needs Analyses

## NEEDS ANALYSES

### I. HOUSING NEEDS

#### A. AFFORDABILITY

##### 1. Definition

Affordability is measured by the ratio of a household's mortgage or rental payment to its gross income. According to State law, if a low-income household is paying more than 25 percent of its gross income for housing, then it is living in unaffordable housing and is "overpaying." Federal law sets 30 percent as the "overpaying" threshold. If non-low-income households are paying more than 25 or 30 percent, affordability is not considered a problem because they have more choices and discretionary income to pay higher housing costs.

##### 2. Owner Households

Exhibit 14.21 shows that while 32 percent of all owner households are paying more than 30 percent for mortgage costs, 46 percent of low-income households or 13,328 households are paying so. Correspondingly, 10 and 28 percent are paying more than 50 percent. However, affordability is considered only a problem for low-income households. Thus, 13,328 low-income households or 8.5 percent of all owner households are paying more than 25 percent and are living in unaffordable housing.

##### 3. Renter Households

Exhibit 14.22 shows that while 41 percent of all renter households are paying more than 25 percent for mortgage costs, 77 percent of low-income households or 29,383 households are paying so. Correspondingly, 16 and 77 percent are paying more than 50 percent. However, as already stated, affordability is considered only a problem for low-income households. Thus, 29,383 low-income households or 30 percent of all renter households are paying more than 25 percent and are living in unaffordable housing.

##### 4. Total Household "Overpaying"

The 42,711 low-income households, or 17 percent of all households in the County, are paying more than 25 percent and thus overpaying for housing costs.

## **B. OVERCROWDING**

### 1. Definition

Housing units are defined as “overcrowded” when there is more than one person per room. Not counted as rooms are bathrooms, porches, balconies, foyers, halls, utility rooms, unfinished attics, basements, and other spaces used for storage.

### 2. Owner Households

Overcrowding is not as great a problem as overpaying. Exhibit 14.23 shows that only 2 percent or 3,123 households are estimated to be overcrowded, while 22 percent or 2,066 low-income households face these conditions.

### 3. Renter Households

Exhibit 14.24 shows that 10 percent or 9,307 of all renter households and 20 percent or 7,771 of all low-income households are overcrowded.

### 4. Total Households Overcrowded

The 9,837 low-income households, or 4 percent of all households in the County, are considered overcrowded.

## **C. ABAG HOUSING NEEDS DETERMINATION**

### 1. Legislative Requirement

State legislation enacted in 1980 (Chapter 1143, Statutes of 1980; AB 2853) requires the State Housing and Community Development Department (HCD) to determine the existing and projected regional housing needs for the 9-county Bay Area. The Association of Bay Area Governments (ABAG) is then required to determine each county’s and each city’s share of the regional housing need for all income levels. Exhibit 14.28 shows these allocations for the San Mateo County and each city within the County. These allocations represent housing production targets for a 7-year period running from 1999 to 2006. They must be incorporated into each jurisdiction’s General Plan Housing Element.

### 2. State HCD Methodology

State HCD’s regional housing need numbers are “goals or targets.” State HCD used a formula to determine these regional numbers. The formula included projected growth rates for population, household, and jobs throughout the region. These numbers often exceed local expectations and projections for growth in

housing units, because they assume that there will be a 7 percent vacancy rate in each jurisdiction. Since current vacancy rates are 1 percent or less, State HCD's regional housing needs numbers tend to be greater than local housing growth projections.

3. ABAG Methodology

After State HCD gave ABAG its regional housing goals or targets, ABAG convened a Housing Methodology Committee to develop a formula for distributing the regional goal throughout the Bay Area. The formula included projected growth rates for households and jobs in each jurisdiction. Households and jobs had equal 50 percent weighting in determining housing production targets. ABAG's Executive Board approved the allocations on November 16, 2000.

4. Production Targets for San Mateo County

Exhibit 14.28 shows that the production target for 2006 for all of San Mateo County is 16,305. The production target for unincorporated San Mateo County is 1,680. The exhibit lists the targets for each city as well. Exhibit 14.29 and Exhibit 14.30 illustrate growth potential in the County based on current General Plan buildout estimates. Current General Plans will allow the County to grow by 28,771 households or 11.3 percent after 2000. If the County as a whole reaches its ABAG production targets for 2006, then current General Plans will allow the grow by just 12,466 households or 4.6 percent. These numbers show that the County as a whole will be reaching General Plan buildout limits within the next ten to twenty years.

Exhibit 14.30 compares the ABAG 2006 housing production targets with estimated growth potential based on General Plan buildout for each jurisdiction in the County. The exhibit illustrates how close to reaching buildout each jurisdiction will come if they meet ABAG's 2006 housing production targets. For some cities, the ABAG production target exceeds the number of housing units allowed by the General Plan.

5. Production Targets for Unincorporated San Mateo County

The production target for unincorporated San Mateo County is 1,680. Exhibit 14.31 shows the targets by income category. Exhibit 14.32 shows that staff estimates of actual housing production over the next seven years will exceed ABAG production target; however, not enough affordable housing units will be built.

## **D. HOMELESSNESS**

### **1. Existing Needs**

The lead agency investigating homeless needs in San Mateo County is the Center on Homelessness, an integral part of the Office of Housing in the County Human Services Agency. The Center on Homelessness partners with a number of non-profit agencies, elected officials, State and local government agencies, housing developers, the business community, homeless and formerly homeless persons, neighborhood associations and others to form the San Mateo County Homeless Continuum of Care Collaborative. This section is based on information provided in the narrative of San Mateo County's 2001 Continuum of Care Homeless Assistance Application submitted to HUD as part of a request for funding for a number of projects here in the County.

Since 1998, the Center on Homelessness has also conducted two one-night counts annually that have found as few as 494 (Summer 1998) and as many as 828 (Winter 2001) homeless individuals on a given night. These counts are a means to collect demographic data (including social security numbers) from numerous public and private service providers. This data has been used to compile a database where duplicate records have been removed. This ongoing study concluded that 4,500 to 5,000 homeless persons sought services in a given year. The Center realizes that the actual number of homeless people on the streets of San Mateo County in a given year is closer to 6,000 persons. The count indicates an increase of over 25 percent in both winter and summer seasons from February 1998 to March 2001 and June 1998 to June 2000.

Of the population of homeless in San Mateo County, there are two mutually-exclusive categories: persons belonging to a family group with children and single persons. Exhibit 14.33 breaks these two parts of the homeless population into subcategories. It also shows the estimated need, or estimated number of requests for shelter by subpopulation type, versus the actual number of shelter spaces available to that portion of the homeless population. The table shows that 68.6 percent of homeless persons in families requesting a referral to a shelter in the County will be turned away; 50.9 percent of individuals requesting a shelter space will not be accommodated. Supportive services are targeted at not only those who need housing, but at those who may need assistance with other problems, such as substance abuse and domestic violence.

### **2. Services Available to the Homeless**

Fundamental components of the current Continuum of Care System include prevention, outreach and assessment, emergency shelter, transitional housing, permanent affordable housing, permanent supportive housing (housing and case management services), and supportive services (including substance abuse treatment, job training and job acquisition programs, health care, housing loca-

tion assistance, and budget planning services). The Center on Homelessness and its partners assist individuals in first getting basic services and then transitioning back into the mainstream job and housing markets.

Current inventory of beds/units:

<u>Type of Housing</u>	<u>Families</u>	<u>Individuals</u>
Emergency Shelter	20	175
Transitional Housing	95	115
Permanent Supportive Housing	25	175

Five general shelters, one winter shelter (open from November through March) and three year-round specialty shelters (serving victims of domestic violence, the mentally ill and unaccompanied youth) serve those in need of emergency shelter. There are also emergency motel vouchers available, which are distributed by community-based organizations. These vouchers provided approximately 10,000 bed nights for families, the mentally ill, physically disabled individuals, and those emerging from the correctional system during the year 2000.

Six locations throughout the County currently provide both short- and mid-term transitional housing. Additional, longer-term, transitional rental housing units are provided at scattered sites.

A number of housing units affordable to low-income individuals and families were developed in the County last year, including a 30-unit single-room occupancy hotel (SRO) in South San Francisco, 30 affordable one-bedroom units at El Camino Village in Colma, and 80 units (Phase I) of an agricultural worker housing development in Half Moon Bay.

The following affordable housing projects have received County CDBG and/or HOME funds and are currently under development or construction:



Project Name	Number of Units	Location
Arroyo San Carlos	124	San Carlos
Commercial Avenue Apartments	4	South San Francisco
Community Working Group	55	Palo Alto
Gateway Peninsula Park Apartments	65	East Palo Alto
Light Tree Apartments	94	East Palo Alto
Main Street Park – Phase II	28	Half Moon Bay
Nugent Square	39	East Palo Alto
Redwood Oaks	36	Redwood City
Santa Inez	44	San Mateo
	very low-income	
South Plaza Housing	35	San Carlos
Willow Gardens	12	South San Francisco

3. Planned Services

The Continuum of Care Collaborative, and two community-based advocacy groups – SAMCEDA’s Housing Action Team and the Housing Leadership Council – are planning to develop a Housing Trust Fund, modeled on Santa Clara County’s successful fund, to provide funding for land acquisition and development costs for affordable housing projects.

There are also five permanent supportive housing developments currently under construction in the County, totaling 320 units, as part of a drive to produce 500 units of permanent supportive housing in five years.

**E. AT-RISK HOUSING UNITS**

1. Introduction

California Government Code Section 65583 requires jurisdictions to assess the potential for low-income housing projects to convert to non-low income housing and to estimate both the cost of producing new low-income units to replace those that could be converted and the cost to preserve the existing stock of low-income units.

As part of this analysis, the State requires that each jurisdiction prepare an inventory of multi-family rental housing complexes that (1) receive government assistance under any of the programs listed below, and (2) are eligible to convert from affordable housing to market-rate housing within the next two 5-year planning periods under the Housing Element (2000-2010).

2. Existing Programs

Presently, in San Mateo County, multi-family rental housing complexes receive or may receive assistance under the following programs:

Federal programs:

- a. HUD Section 8, including project-based programs and rent supplements
- b. HUD Section 221(d)(3) BMIR Mortgage Insurance
- c. HUD Section 236 Interest Reduction
- d. HUD Section 202 Direct Loans for Elderly or Handicapped
- e. HUD Section 213 Cooperative Housing Insurance
- f. IRS Section 42 (Tax Credit Projects)
- g. HUD Title II (ELIHPA)
- h. HUD Title IV (LIHPRHA)
- i. Rural Housing Services (formerly FmHA) 515 Rural Rental Housing Loans
- j. CDBG Programs

State mortgage revenue bond programs:

- a. California Department of Housing and Community Development (HCD)
- b. California Debt Limit Allocation Committee (CDLAC)
- c. Tax Credit Allocation Committee (TCAC)
- d. California Housing Finance Agency (CHFA)

Local programs:

- a. Inclusionary Housing Programs
- b. Density Bonuses

3. Inventory of At-Risk Units

The inventory of assisted housing developments is presented in Exhibit 14.34. As shown, there are a total of two low-income projects, totaling 27 units, in the unincorporated area of San Mateo County. None of these units will lose their HUD Section 8 subsidies before the year 2010, and therefore are not considered at-risk at this time. Therefore, San Mateo County has not conducted an assessment of the conversion risk or estimated and analyzed the costs of replacement versus preservation for units at-risk in the current 5-year period. Other assisted housing developments listed on the exhibit are located within individual cities, which are required to conduct separate assessments of at-risk units.

4. Resources for Preservation

a. Public and Non-Profit Agencies

The State Housing and Community Development Department (HCD) maintains a list of organizations, including non-profit housing developers, who would like first right of refusal on any upcoming sale of federally-subsidized at-risk rental units in order to keep the units affordable. This list was last updated by HCD in August of 2001. Entities interested in participating in the State's First Right of Refusal Program in San Mateo County include: Affordable Housing Foundation, BRIDGE Housing Corporation, Christian Church Homes of Northern California, Community Home Builders and Associates, Foundation for Affordable Housing, Housing Corporation of America, Mid-Peninsula Housing Coalition, Palo Alto Housing Corporation, and The Lesley.

The Office of Housing in the County's Human Services Agency administers federally funded projects in the unincorporated area of the County and would contact local and regional private, non-profit housing organizations under this program if a need arose in the future.

b. Public Financing and Subsidies

Typically, the high cost of purchasing existing or developing new multi-family housing leads agencies and members of the development community to seek funding for preservation and/or replacement of at-risk units from multiple sources. The following funding sources have been identified for use in purchasing at-risk units in San Mateo County. Because new funding sources may become available in the future, the list below should not be viewed as comprehensive.

(1) Federal Programs

- (a) Community Development Block Grant (CDBG) Funds.
- (b) HOME Funds.
- (c) Other HUD Funds.
- (d) Assisted Mortgage Programs (Section 236, Section 221(d)(3), Section 202, Section 811).
- (e) Farmer's Home Administration (FmHA – now Rural Development) Section 515 (direct mortgage) Program and project-based rental assistance program.

Many projects that receive funding from the assisted-mortgage programs and the farmer's program also receive project-based Section 8 funding. Project-based Section 8 contracts began to expire in 1997. These expiring contracts can be renewed for varying lengths of time, but the renewals are subject to annual funds appropriations by Congress.

- (f) Title II (ELIHPA) – program existed between 1988 and 1991. When program ended, projects were required to extend the low-income use for a period of 20 years. Many of these projects are now coming back to be restructured, as they have as little as a 7- or 8-year affordability guarantee remaining.
- (g) Title VI (LIHPRHA) – also defunct program. Projects were required to extend low-income use for a period of 50 years.

(2) State Programs

- (a) The California Debt Limit Allocation Committee (CDLAC) issues tax-exempt housing revenue bonds for multi-family rental housing developments.
- (b) The Tax Credit Allocation Committee (TCAC) administers two low-income housing tax credit programs:
  - 1) Federal, 10-year program, under IRS Section 42; and,
  - 2) State, 4-year program, under Chapter 1138.

The 4-year State program supplements the federal program. The project must have previously received, or be currently receiving a

federal allocation. Projects not located in a high-cost area that are using HOME Funds are given State funding priority. However, State credits are available for acquisition costs when already assisted projects are at-risk of conversion to market rate units.

The State Department of Housing and Community Development (HCD) offers long-term, deferred payment loans through their Multi-Family Housing Program (MHP) through the issuance of Notices of Funding Availability (NOFAs) process. MHP funds can be used to assist in new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households. HCD also administers over twenty (20) other loan and grant programs. The HCD Clearinghouse provides a "master list" of over 200 federal, State, and local funding sources that is searchable.

(3) Local Programs

Please see the description of local funding programs under "Existing Plans, Policies and Regulations."

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**EXHIBIT 4.21  
COST BURDEN OF OWNER HOUSEHOLDS  
SAN MATEO COUNTY  
2000**

	Elderly		All Others		Total	
<b>Extremely Low</b> (0-30% Median Family Home)	5,633	(100.0)	3,749	(100.0)	9,382	(100.0)
Cost Burden > 30%	2,817	(50.0)	2,437	(65.0)	5,254	(56.0)
Cost Burden > 50%	1,577	(28.0)	2,099	(56.0)	3,676	(39.0)
<b>Very Low</b> (31-50% Median Family Income)	4,871	(100.0)	4,489	(100.0)	9,360	(100.0)
Cost Burden > 30%	1,169	(24.0)	2,873	(64.0)	4,042	(43.0)
Cost Burden > 50%	536	(11.0)	1,840	(41.0)	2,376	(25.0)
<b>Other Low</b> (51-80% Median Family Home)	4,141	(100.0)	5,984	(100.0)	10,125	(100.0)
Cost Burden > 30%	621	(15.0)	3,411	(57.0)	4,032	(39.0)
Cost Burden > 50%	207	(5.0)	1,795	(30.0)	2,002	(19.0)
<b>Total Low</b>	14,645	(100.0)	14,222	(100.0)	28,867	(100.0)
Cost Burden > 30%	4,607	(31.5)	8,721	(61.3)	13,328	(45.9)
Cost Burden > 50%	2,320	(15.8)	5,734	(40.3)	7,828	(27.6)
<b>All</b>	38,855	(100.0)	117,278	(100.0)	156,133	(100.0)
Cost Burden > 30%	6,528	(16.8)	43,041	(36.7)	49,569	(31.8)
Cost Burden > 50%	2,798	(7.2)	12,666	(10.8)	15,464	(9.9)

2.11

**EXHIBIT 14.22  
COST BURDEN OF RENTER HOUSEHOLDS  
SAN MATEO COUNTY  
2000**

Income Group/ Cost Burden	Elderly (1-2 persons)		Small Related (2-4 persons)		Large Related (5+ persons)		Other		Total	
<b>Extremely Low</b> (0-30% Median Family Income) <sup>1</sup>	4,771	(100.0)	4,126	(100.0)	1,418	(100.0)	3,378	(100.0)	13,693	(100.0)
Cost Burden > 30%	3,531	(74.0)	3,342	(81.0)	1,262	(89.0)	2,601	(77.0)	10,736	(78.4)
Cost Burden > 50%	2,672	(56.0)	2,929	(71.0)	1,049	(74.0)	2,534	(75.0)	9,184	(67.0)
<b>Very Low</b> (31-50% Median Family Income) <sup>1</sup>	2,721	(100.0)	4,560	(100.0)	2,130	(100.0)	3,072	(100.0)	12,483	(100.0)
Cost Burden > 30%	2,286	(84.0)	3,922	(86.0)	1,576	(74.0)	2,673	(87.0)	10,457	(83.7)
Cost Burden > 50%	1,143	(42.0)	1,961	(43.0)	447	(21.0)	1,413	(46.0)	4,964	(39.7)
<b>Other Low</b> (51-80% Median Family Income) <sup>1</sup>	1,442	(100.0)	4,635	(100.0)	1,907	(100.0)	3,868	(100.0)	11,852	(100.0)
Cost Burden > 30%	952	(66.0)	3,152	(68.0)	992	(52.0)	3,094	(80.0)	8,190	(69.0)
Cost Burden > 50%	216	(15.0)	510	(11.0)	1,335	(70.0)	425	(11.0)	2,486	(20.9)
<b>Total Low</b>	8,934	(100.0)	13,321	(100.0)	5,455	(100.0)	10,318	(100.0)	38,028	(100.0)
Cost Burden > 30%	6,769	(75.8)	10,416	(78.2)	3,830	(70.2)	8,368	(81.1)	29,383	(77.2)
Cost Burden > 50%	4,031	(45.1)	5,400	(40.5)	2,831	(51.9)	4,372	(42.4)	16,634	(43.7)
<b>All</b>	13,216	(100.0)	39,478	(100.0)	11,049	(100.0)	34,228	(100.0)	97,970	(100.0)
Cost Burden > 30%	7,916	(59.9)	14,686	(37.2)	4,585	(41.5)	12,596	(36.8)	39,783	(40.6)
Cost Burden > 50%	4,123	(31.2)	5,645	(14.3)	1,646	(14.9)	4,621	(13.5)	16,035	(16.4)

<sup>1</sup> Or, based upon HUD adjusted income limits, if applicable.

Sources: 1990 and 2000 U.S. Census and Vernazza Wolfe Associates, Inc.

**EXHIBIT 14.23  
OVERCROWDING OF OWNER HOUSEHOLDS  
SAN MATEO COUNTY  
2000**

Income Group/ Cost Burden	Elderly Households	All Other Households	Total Owners
<b>Extremely Low</b> (0-30% Median Family Income) <sup>1</sup> Overcrowded	5,633 (100.0)	3,749 (100.0)	9,382 (100.0)
	0 (0.0)	412 (11.0)	413 (4.4)
<b>Very Low</b> (31-50% Median Family Income) <sup>1</sup> Overcrowded	4,871 (100.0)	4,489 (100.0)	9,360 (100.0)
	15 (0.3)	745 (16.6)	758 (8.1)
<b>Other Low</b> (51-80% Median Family Income) <sup>1</sup> Overcrowded	4,141 (100.0)	5,984 (100.0)	10,125 (100.0)
	0 (0.0)	894 (16.3)	895 (9.3)
<b>Total Low</b> Overcrowded	14,645 (100.0)	14,222 (100.0)	28,867 (100.0)
	15 (0.0)	2,051 (14.4)	2,066 (21.8)
<b>All<sup>2</sup></b> Overcrowded	38,855 (100.0)	117,278 (100.0)	156,133 (100.0)
	15 (0.0)	3,049 (2.6)	3,123 (2.0)

<sup>1</sup> Or, based upon HUD adjusted income limits, if applicable.

<sup>2</sup> Includes all income groups, including those above 95% of MFI.

Sources: 1990 and 2000 US Census and Vernazza Wolfe Associates, Inc.



**EXHIBIT 14.24  
OVERCROWDING OF RENTER HOUSEHOLDS  
SAN MATEO COUNTY  
2000**

Income Group/ Cost Burden	Elderly (1-2 persons)	Small Related (2-4 persons)	Large Related (5+ persons)	Other	Total
<b>Extremely Low</b> (0-30% Median Family Income) <sup>1</sup>	4,771 (100.0)	4,126 (100.0)	1,418 (100.0)	3,378 (100.0)	13,693 (100.0)
Overcrowded	52 (1.1)	1,011 (24.5)	1,211 (85.4)	47 (1.4)	2,328 (17.0)
<b>Very Low</b> (31-50% Median Family Income) <sup>1</sup>	2,721 (100.0)	4,560 (100.0)	2,130 (100.0)	3,072 (100.0)	12,483 (100.0)
Overcrowded	54 (2.0)	912 (20.0)	1,704 (80.0)	194 (6.3)	2,871 (23.0)
<b>Other Low</b> (51-80% Median Family Income) <sup>1</sup>	1,442 (100.0)	4,635 (100.0)	1,907 (100.0)	3,868 (100.0)	11,852 (100.0)
Overcrowded	38 (2.6)	1,010 (21.8)	1,392 (73.0)	93 (2.4)	2,572 (21.7)
<b>Total Low</b>	8,934 (100.0)	13,321 (100.0)	5,455 (100.0)	10,318 (100.0)	38,028 (100.0)
Overcrowded	144 (1.6)	2,933 (22.0)	4,307 (78.9)	334 (32.3)	7,771 (20.4)
<b>All<sup>2</sup></b>	13,216 (100.0)	39,478 (100.0)	11,049 (100.0)	34,228 (100.0)	97,970 (100.0)
Overcrowded	198 (1.5)	5,487 (13.9)	7,457 (67.5)	787 (2.3)	9,307 (9.5)

<sup>1</sup> Or, based upon HUD adjusted income limits, if applicable.

<sup>2</sup> Includes all income groups, including those above 95% of MFI.

Sources: 1990 and 2000 U.S. Census and Vernazza Wolfe Associates, Inc.

**EXHIBIT 14.25  
HOUSING NEED BASED ON AFFORDABILITY  
OWNERSHIP UNITS  
SAN MATEO COUNTY  
1995-2010**

<b>Scenario 1: Accelerated Housing Production<sup>2</sup></b>			
<b>Income Group<sup>1</sup></b>	<b>Ownership Units</b>		
	<b>Supply</b>	<b>Need</b>	<b>Balance</b>
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	0	0
\$24,551 to \$42,950	25	928	(903)
\$42,951 to \$61,350	2,939	2,629	310
\$61,351 to \$92,050	8,874	6,591	2,283
\$92,051 to \$122,750	5,440	4,066	1,374
\$122,751 to \$184,100	1,060	2,698	(1,638)
\$184,101 and more	1,251	1,646	(395)
<b>Total</b>	<b>19,589</b>	<b>18,558</b>	<b>1,031</b>

<b>Scenario 2: ABAG Projected Housing Production<sup>3</sup></b>			
<b>Income Group<sup>1</sup></b>	<b>Ownership Units</b>		
	<b>Supply</b>	<b>Need</b>	<b>Balance</b>
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	0	0
\$24,551 to \$42,950	53	928	(875)
\$42,951 to \$61,350	1,211	2,629	(1,418)
\$61,351 to \$92,050	5,704	6,591	(887)
\$92,051 to \$122,750	2,968	4,066	(1,098)
\$122,751 to \$184,100	3,636	2,698	938
\$184,101 and more	822	1,646	(824)
<b>Total</b>	<b>14,394</b>	<b>18,558</b>	<b>(4,164)</b>

<sup>1</sup> 1996 Dollars

<sup>2</sup> Assumes Production of all housing units allowed by all General Plans by 2010

<sup>3</sup> Production based on ABAG 1996 Projections

Sources: 1990 US Census; ABAG 1996 Projections; San Mateo County; Economic and Planning Systems, Inc.

**EXHIBIT 14.26  
HOUSING NEED BASED ON AFFORDABILITY  
RENTAL UNITS  
SAN MATEO COUNTY  
1995-2010**

**Scenario 1: Accelerated Housing Production<sup>2</sup>**

Income Group <sup>1</sup>	Rental Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	8,651	(8,651)
\$24,551 to \$42,950	931	8,350	(7,419)
\$42,951 to \$61,350	6,178	6,134	44
\$61,351 to \$92,050	3,823	3,549	274
\$92,051 to \$122,750	655	1,017	(362)
\$122,751 to \$184,100	1	476	(475)
\$184,101 and more	6	87	(81)
<b>Total</b>	<b>11,594</b>	<b>28,263</b>	<b>(16,669)</b>

**Scenario 2: ABAG Projected Housing Production<sup>3</sup>**

Income Group <sup>1</sup>	Rental Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	2	8,651	(8,649)
\$24,551 to \$42,950	477	8,350	(7,873)
\$42,951 to \$61,350	2,825	6,134	(3,309)
\$61,351 to \$92,050	3,071	3,549	(478)
\$92,051 to \$122,750	742	1,017	(275)
\$122,751 to \$184,100	642	476	166
\$184,101 and more	43	87	(44)
<b>Total</b>	<b>7,802</b>	<b>28,263</b>	<b>(20,461)</b>

<sup>1</sup> 1996 Dollars

<sup>2</sup> Assumes Production of all housing units allowed by all General Plans by 2010

<sup>3</sup> Production based on ABAG 1996 Projections

Sources: 1990 US Census; ABAG 1996 Projections; San Mateo County; Economic and Planning Systems, Inc.

**EXHIBIT 14.27  
HOUSING NEED BASED ON AFFORDABILITY  
ALL UNITS  
SAN MATEO COUNTY  
1995-2010**

**Scenario 1: Accelerated Housing Production<sup>2</sup>**

Income Group <sup>1</sup>	All Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	0	8,651	(8,651)
\$24,551 to \$42,950	956	9,277	(8,321)
\$42,951 to \$61,350	9,117	8,763	354
\$61,351 to \$92,050	12,697	10,141	2,556
\$92,051 to \$122,750	6,095	5,083	1,012
\$122,751 to \$184,100	1,061	3,174	(2,113)
\$184,101 and more	1,257	1,732	(475)
<b>Total</b>	<b>31,183</b>	<b>46,821</b>	<b>(15,638)</b>

**Scenario 2: ABAG Projected Housing Production<sup>3</sup>**

Income Group <sup>1</sup>	All Units		
	Supply	Need	Balance
	<i>negative balance indicates excess need</i>		
\$0 to \$24,550	2	8,651	(8,649)
\$24,551 to \$42,950	530	9,277	(8,747)
\$42,951 to \$61,350	4,036	8,763	(4,727)
\$61,351 to \$92,050	8,775	10,141	(1,366)
\$92,051 to \$122,750	3,710	5,083	(1,373)
\$122,751 to \$184,100	4,278	3,174	1,104
\$184,101 and more	865	1,732	(867)
<b>Total</b>	<b>22,196</b>	<b>46,821</b>	<b>(24,625)</b>

<sup>1</sup> 1996 Dollars

<sup>2</sup> Assumes Production of all housing units allowed by all General Plans by 2010

<sup>3</sup> Production based on ABAG 1996 Projections

Sources: 1990 US Census; ABAG 1996 Projections; San Mateo County; Economic and Planning Systems, Inc.

**EXHIBIT 14.28  
ABAG REGIONAL HOUSING NEEDS DETERMINATION  
ALLOCATION BY JURISDICTION  
1999-2006  
HOUSING UNITS**

	<b>Total</b>	<b>Jurisdiction</b>	<b>Unincorporated Sphere of Influence</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Above Moderate Income</b>	<b>Yearly Average</b>
ATHERTON	166	166	0	22	10	27	107	22
BELMONT	317	317	0	57	30	80	150	42
BRISBANE	426	426	0	107	43	112	164	57
BURLINGAME	565	564	1	110	56	157	242	75
COLMA	74	74	0	17	8	21	28	10
DALY CITY	1,391	1,323	68	282	139	392	578	185
EAST PALO ALTO	1,282	1,282	0	358	148	349	427	171
FOSTER CITY	690	690	0	96	53	166	375	92
HALF MOON BAY	458	458	0	86	42	104	226	61
HILLSBOROUGH	84	84	0	11	5	14	54	11
MENLO PARK	982	982	0	184	90	245	463	131
MILLBRAE	343	343	0	67	32	90	154	46
PACIFICA	666	666	0	120	60	181	305	89
PORTOLA VALLEY	82	80	2	13	5	13	51	11
REDWOOD CITY	2,544	2,352	192	534	256	660	1,094	339
SAN BRUNO	378	378	0	72	39	110	157	50
SAN CARLOS	368	344	24	65	32	89	182	49
SAN MATEO	2,437	2,414	23	479	239	673	1,046	325
SOUTH SAN FRANCISCO	1,331	1,331	0	277	131	360	563	177
WOODSIDE	41	41	0	5	3	8	25	5
SAN MATEO UNINCORPORATED	1,680	1,579	102	252	146	454	828	224
<b>SAN MATEO COUNTY TOTAL</b>	<b>16,305</b>	<b>15,894</b>	<b>412</b>	<b>3,214</b>	<b>1,567</b>	<b>4,305</b>	<b>7,219</b>	<b>2,174</b>

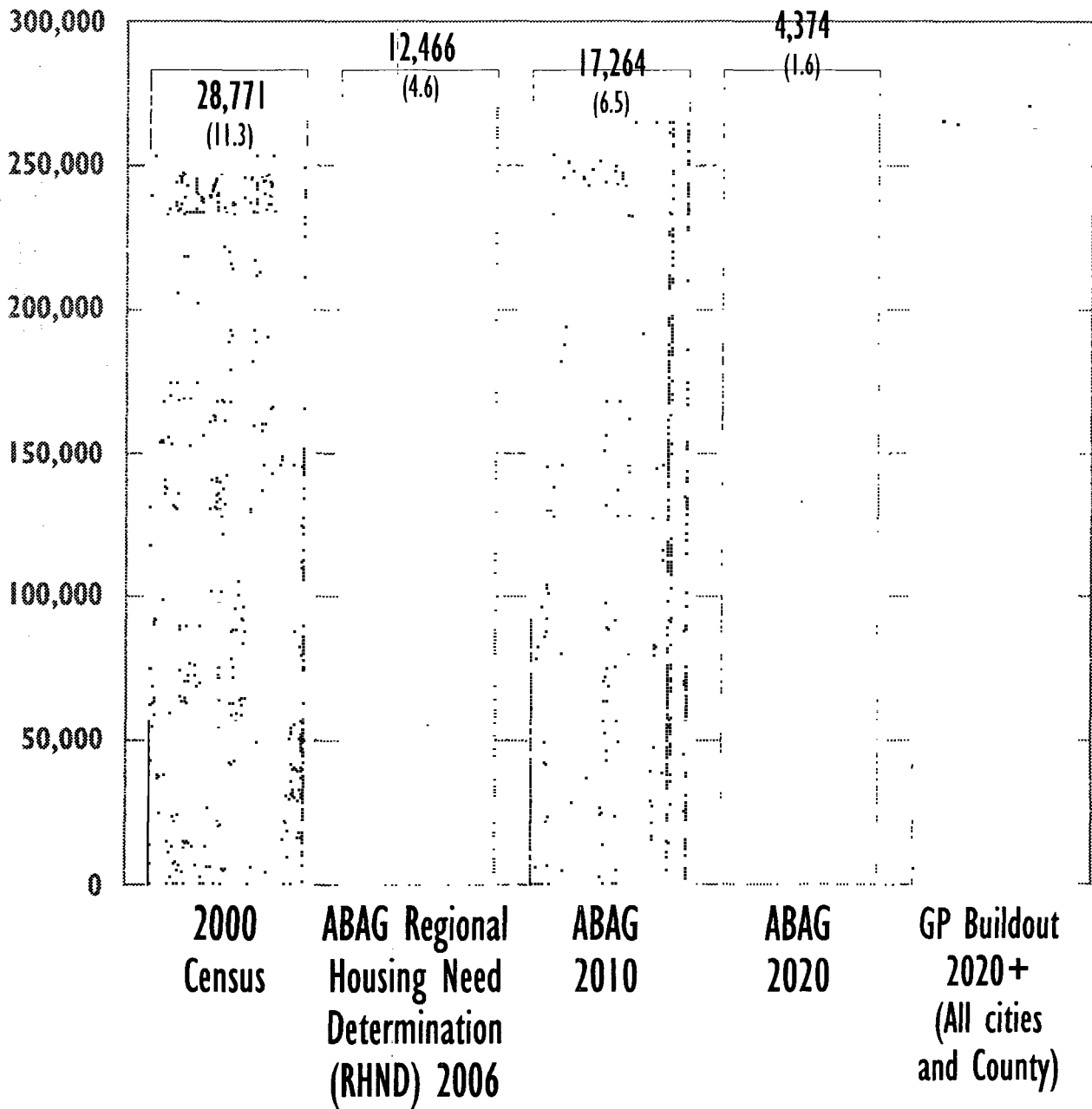
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ABAG Comparison of Growth Projections & General Plan Buildout  
San Mateo County

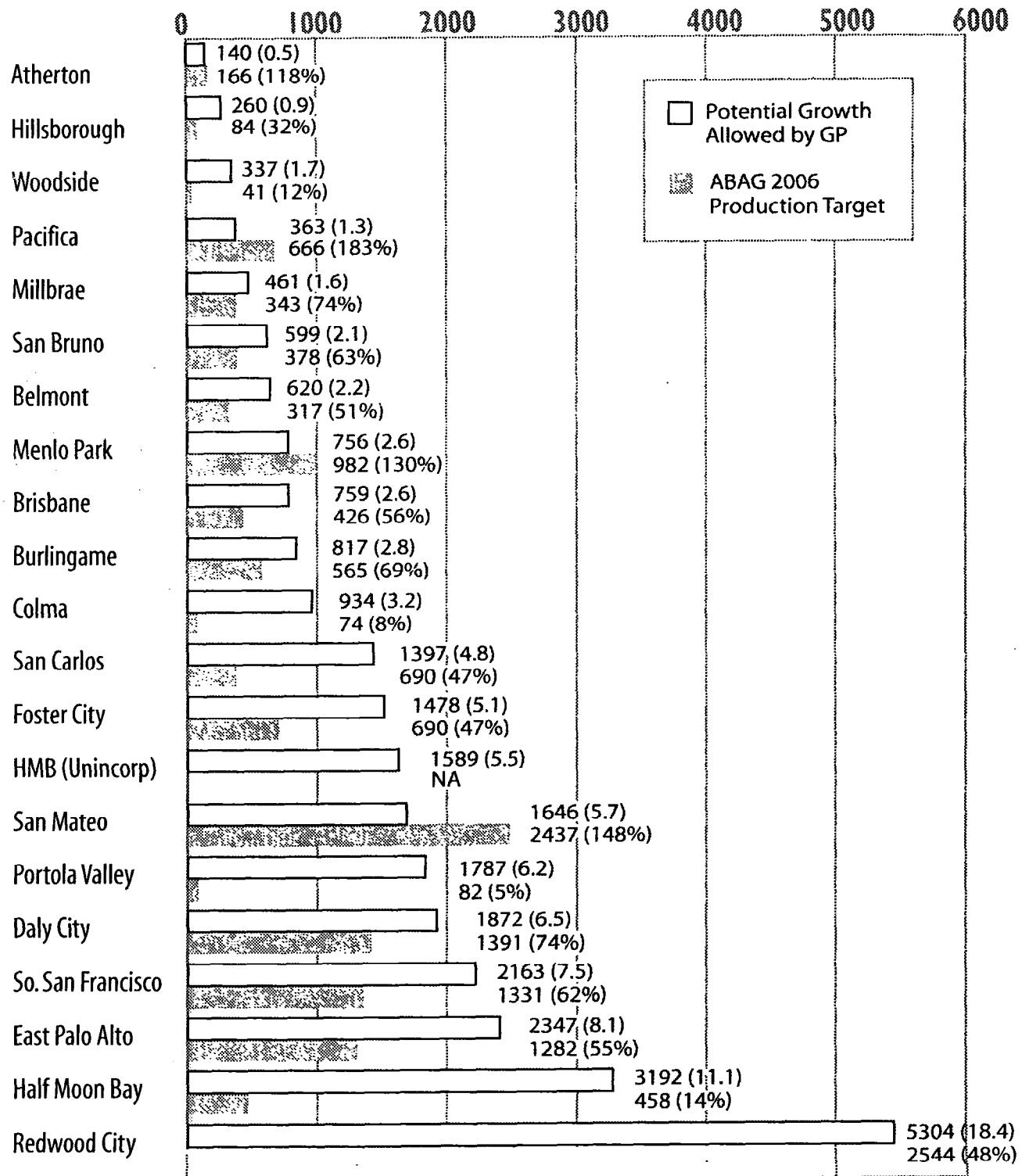
2000  
2000

San Mateo County 2001

# Households



San Mateo County  
**Households**



**EXHIBIT 14.31**

**ABAG HOUSING PRODUCTION TARGETS  
SAN MATEO COUNTY (Unincorporated)  
1999-2006**

<u>Income Category<sup>1</sup></u>		
<b>Very Low</b> (50% or Less of Regional Median Household Income or \$37,450 maximum)	252	(0.15)
<b>Low</b> (51-80% of Regional Median Household Income or \$59,920 maximum)	146	(0.09)
<b>Moderate</b> (81-120% of Regional Median Household Income or \$89,880 maximum)	454	(0.27)
<b>Above Moderate</b> (Over 120% of Regional Median Household Income or \$89,880 plus)	828	(0.49)
	1,680	(1.00)

<sup>1</sup>All calculations for a family of four. Regional Median Household Income is \$74,900 for a family of four.

**EXHIBIT 14.32**

**COMPARISON OF ABAG PRODUCTION TARGETS  
AND STAFF HOUSING PRODUCTION ESTIMATES  
SAN MATEO COUNTY (Unincorporated)  
1999-2006**

	<u>Total</u>	<u>Affordable</u>
ABAG Production Targets	1,680	398
Staff Housing Production Estimates	1,898 <sup>1</sup>	306 <sup>2</sup>
Surplus	218	
Shortfall		92

<sup>1</sup>113% of ABAG Production Target

<sup>2</sup>77% of ABAG Production Target

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(12/03/01)



**EXHIBIT 14.31**

**ABAG HOUSING PRODUCTION TARGETS  
SAN MATEO COUNTY (Unincorporated)  
1999-2006**

<u>Income Category<sup>1</sup></u>		
<b>Very Low</b> (50% or Less of Regional Median Household Income or \$37,450 maximum)	252	(0.15)
<b>Low</b> (51-80% of Regional Median Household Income or \$59,920 maximum)	146	(0.09)
<b>Moderate</b> (81-120% of Regional Median Household Income or \$89,880 maximum)	454	(0.27)
<b>Above Moderate</b> (Over 120% of Regional Median Household Income or \$89,880 plus)	828	(0.49)
	1,680	(1.00)

<sup>1</sup>All calculations for a family of four. Regional Median Household Income is \$74,900 for a family of four.

**EXHIBIT 14.32**

**COMPARISON OF ABAG PRODUCTION TARGETS  
AND STAFF HOUSING PRODUCTION ESTIMATES  
SAN MATEO COUNTY (Unincorporated)  
1999-2006**

	<u>Total</u>	<u>Affordable</u>
ABAG Production Targets	1,680	398
Staff Housing Production Estimates	1,898 <sup>1</sup>	306 <sup>2</sup>
Surplus	218	
Shortfall		92

<sup>1</sup>113% of ABAG Production Target

<sup>2</sup>77% of ABAG Production Target

MD:fc – MLDL2846\_WFK.DOC  
(12/03/01)

**EXHIBIT 14.33**

**SUBPOPULATIONS OF HOMELESS PERSONS, INVENTORY OF SUPPORTIVE SERVICES AND UNMET NEEDS, SAN MATEO COUNTY**

<b>Homeless Subpopulation</b>	<b>Persons Requesting Services</b>	<b>Current Inventory</b>	<b>Unmet Need</b>	<b>Percent of Unmet Need</b>
<b>Persons in Families</b>				
Chronic Substance Abusers	130	25	105	80.7%
Seriously Mentally Ill	55	20	35	63.6%
Dually-Diagnosed	25	5	20	80.0%
Veterans	25	15	10	40.0%
Persons with HIV/AIDS	15	5	10	66.7%
Victims of Domestic Violence	150	25	125	83.3%
Other: Formerly Incarcerated	100	62	38	38.0%
<b>Subtotal</b>	<b>500</b>	<b>157</b>	<b>343</b>	<b>68.6%</b>
<b>Individuals not in Families</b>				
Chronic Substance Abusers	500	100	400	80.0%
Seriously Mentally Ill	300	211	89	29.7%
Dually-Diagnosed	125	72	53	42.4%
Veterans	350	220	130	37.1%
Persons with HIV/AIDS	30	11	19	63.3%
Victims of Domestic Violence	30	10	20	66.7%
Youth	10	5	5	50.0%
Other: Formerly Incarcerated	150	105	45	30.0%
<b>Subtotal</b>	<b>1,495</b>	<b>734</b>	<b>761</b>	<b>50.9%</b>
<b>TOTAL – Persons in Families and Individuals not in Families</b>				
Chronic Substance Abusers	630	125	505	80.2%
Seriously Mentally Ill	355	231	124	34.9%
Dually-Diagnosed	150	77	73	48.7%
Veterans	375	235	140	37.3%
Persons with HIV/AIDS	45	16	29	64.4%
Victims of Domestic Violence	180	35	145	80.6%
Youth	10	5	5	50.0%
Other: Formerly Incarcerated	250	167	83	33.2%
<b>Total – Persons in Families and Individuals</b>	<b>1,995</b>	<b>891</b>	<b>1,104</b>	<b>55.3%</b>

Source: 2001 San Mateo County Continuum of Care Plan.

**Prepayment Eligible and Expiring Section 8 Contracts**

County Of San Mateo

Sorted by City and Project Name

Project Name / Address	City	County	Federal Insurance Program	Owner Type	Flex. Sub.	Sec. 8 Units	Total Section 8 Units	Total Assist. Units	Total Units	Original Sec. 8 Exp. Date	Prepay Notice Filed	HUD Mtg. Prepaid	Sec. 8 Opt Out Filed	Section 8 Terminated	Title II/VI POA Funded	Pres. Acq.	Risk Assessment
Bonnie Brae Terrace 2400 Carlmont Dr	Belmont	San Mateo	236(j)(1)	NP		10 20 30 104	164	164	164 **	09/30/99 07/31/98 07/31/03 09/30/98							Low Risk Np
Horizons 825 Old County Rd	Belmont	San Mateo	202/162	NP		24	24	24	24	08/18/13							Low Risk Np
* Colma Ridge 85 Reiner St	Colma (city)	San Mateo	811 Capital	NP		19	19	19	20	08/31/16							Low Risk Np
Amberwood Apartments 205 Cerro Drive	Daly City	San Mateo		PM		123	123	123	125	03/11/99			yes	7/11/1999			Prepaid/ Opted Out
St.andrew Community 2070 Sullivan Ave	Daly City	San Mateo	202/8 Direct	NP		49	49	49	49	09/23/12							Low Risk Np
Villa Fontana Apts. 50 E Market, Bldg. B St	Daly City	San Mateo	236(j)(1)	LD		64 48	112	120	120	09/30/99 09/30/99	8/16/1996	yes/977					Prepaid/ Opted Out
Light Tree Apartments 1900 Clarke Ave	E Palo Alto	San Mateo		PM		93	93	93	93	03/31/00		12/15/99				yes	Preservation Acquisition
Runnymede Gardens 2301 Cooley Ave	East Palo Alto	San Mateo	221(d)(4)	PM		78	78	78	78	02/25/00						yes	Preservation Acquisition
Crane Place Apartments 1331 Crane St	Menlo Park	San Mateo	221(d)(3)	NP		93	93	93	93	12/08/06							Low Risk Np
Casa Pacifica 1060 Terra Nova Blvd	Pacifica	San Mateo	221(d)(3)	LD		101	101	102	102	01/16/05							At Risk
Oceana Terrace 901 Oceana Blvd	Pacifica	San Mateo	202 Capital	NP		41	41	41	41	08/31/15							Low Risk Np
* Alameda House Inc 124 Alameda De Las Pulgas	Redwood City	San Mateo	202/8 Direct	NP		8	8	8	8	01/25/10							Low Risk Np
Casa De Redwood 1280 Veterans Blvd	Redwood City	San Mateo	236(j)(1)	NP		28 27 30 8	93	134	134	09/30/99 06/30/99 09/30/99 09/30/99							Low Risk Np
Heron Court 350 Gunter Ln	Redwood City	San Mateo	221(d)(3)	NP		104	104	104	104	11/03/03							Low Risk Np
Redwood City Commons 875 Walnut St	Redwood City	San Mateo	221(d)(4)	PM		58	58	58	58	05/31/01							At Risk

\* Within unincorporated S.M.Co.

**Prepayment Eligible and Expiring Section 8 Contracts**

*County Of San Mateo*

*Sorted by City and Project Name*

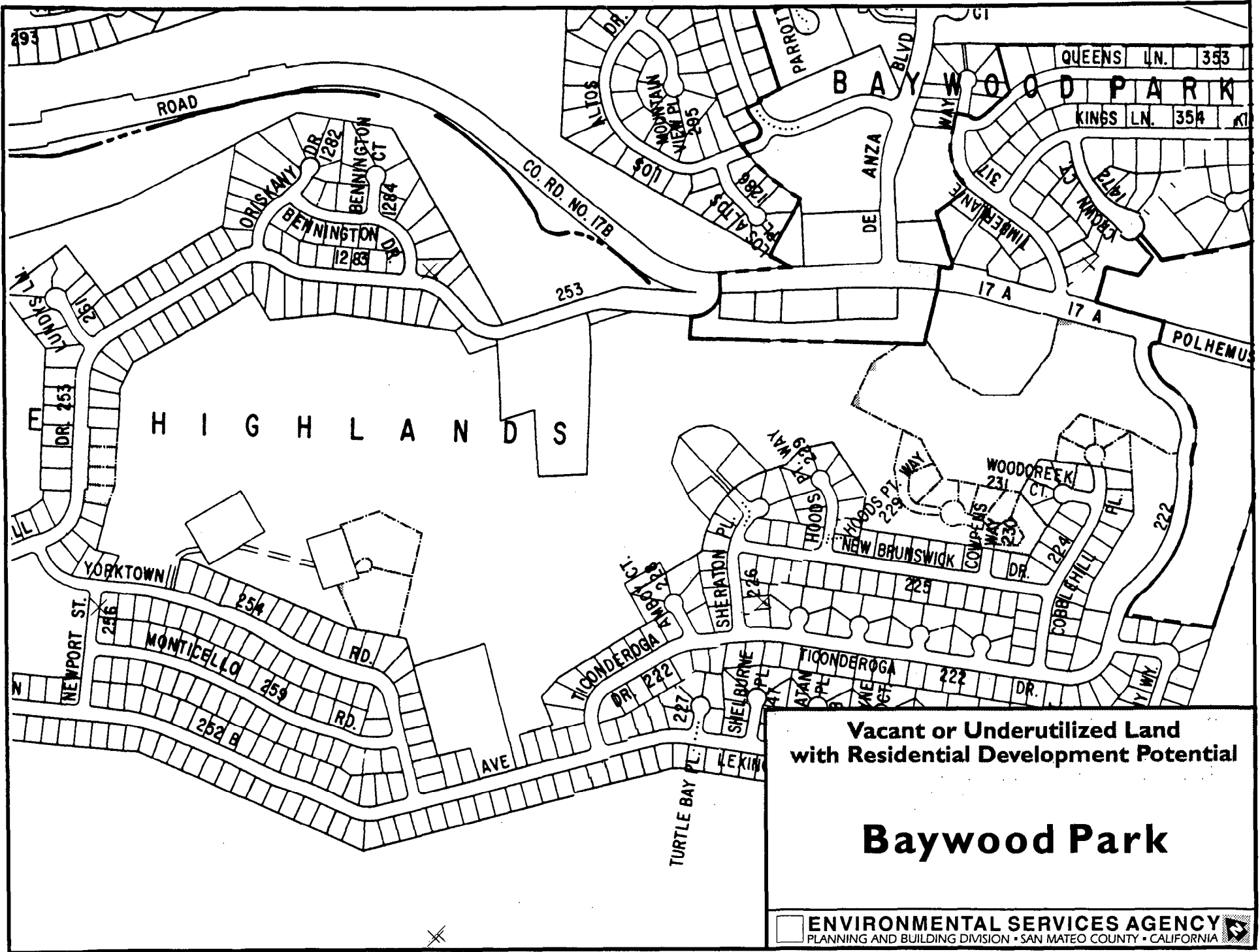
Project Name / Address	City	County	Federal Insurance Program	Owner Type	Flex. Sub.	Sec. 8 Units	Total Section 8 Units	Total Assist. Units	Total Units	Original Sec. 8 Exp. Date	Prepay Notice Filed	HUD Mtg. Prepaid	Sec. 8 Opt Out Filed	Section 8 Terminated	Title II/VI POA Funded	Pres. Acq.	Risk Assessment
Redwood Court 635 Spruce St	Redwood City	San Mateo	CHFA	PM		27	27	27	27	09/07/03							At Risk
Flores Gardens 2604 Flores St	San Mateo	San Mateo	CHFA	PM		72	72	72	72	10/24/03							At Risk
Park Towers 700 Laurel Ave	San Mateo	San Mateo	202 Direct	NP		200	200	200	200	09/30/01							Low Risk Np
Rotary Plaza 433 Alida Way	So San Francisco	San Mateo	236(j)(1)	NP	yes	50 36 30 20 4	140	179	179	07/31/99 07/31/01 07/31/03 09/30/99 09/30/99							Low Risk Np
Skyline View Apartments 3880 Callan Blvd. #104	So. San Francisco	San Mateo						160	160		4/1/1996	7/23/96					Prepaid/ Opted Out
Fairway Apts. 77 Westborough Blvd	South San Francisco	San Mateo	221(d)(4)	PM		74	74	74	74	07/30/00							At Risk

# Land Inventory

# Vacant or Underutilized Land with Residential Potential

## Unincorporated San Mateo County, 2000

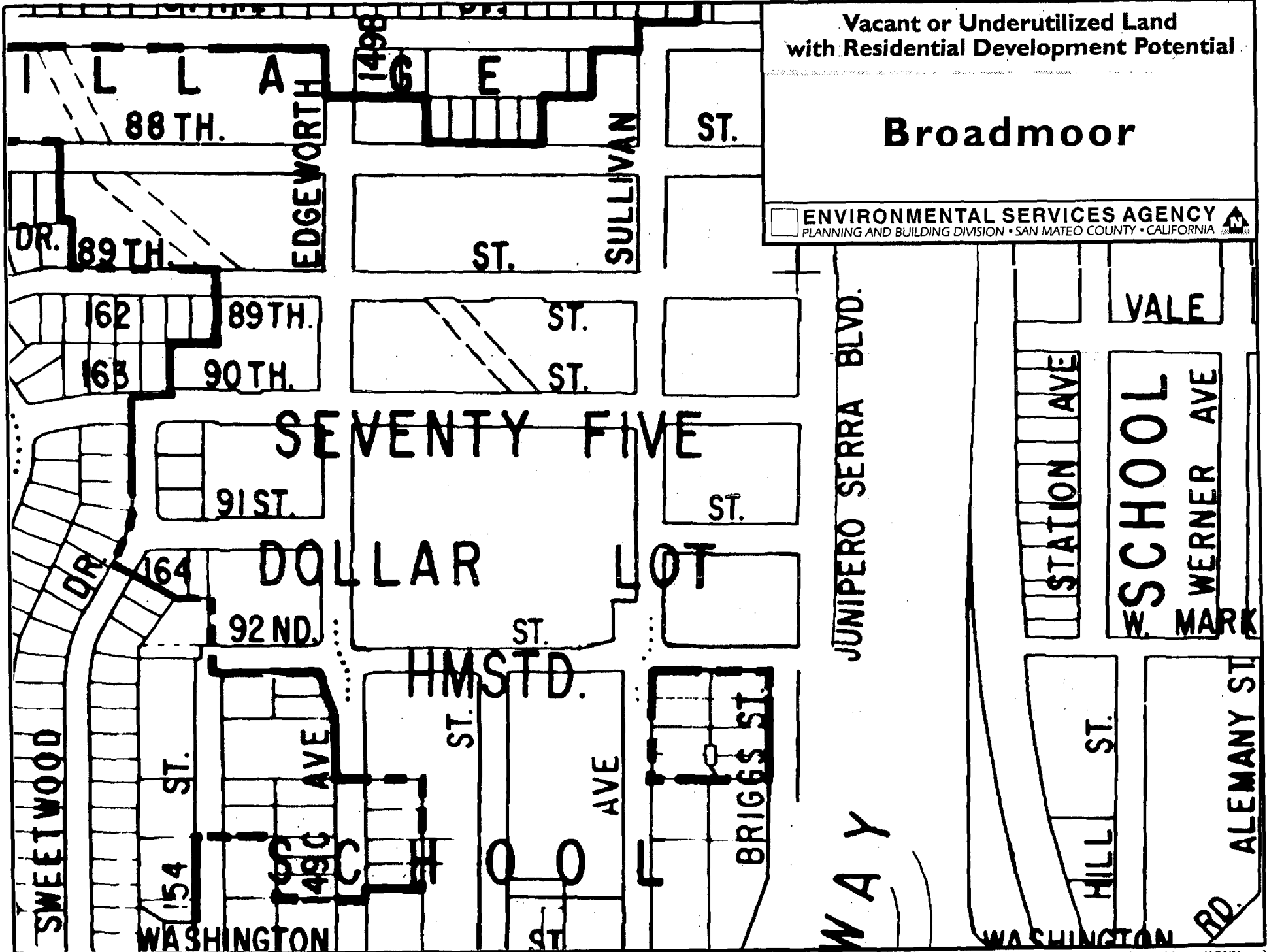
	<u>Area</u>	<u>Potential Units</u>
Baywood Park	20.370 acres	192
Broadmoor	5.662 acres	311 (55 d.u./net acre)
Colma	25.989 acres	1338 (55 d.u./net acre)
Mid-Coast	20.527 acres	295 (17.4 d.u./net acre)
North Fair Oaks	12.908 acres	710 (55 d.u./net acre)
Sequoia Tract	9.156 acres	504 (55 d.u./net acre)
Total	94.612 acres	3350



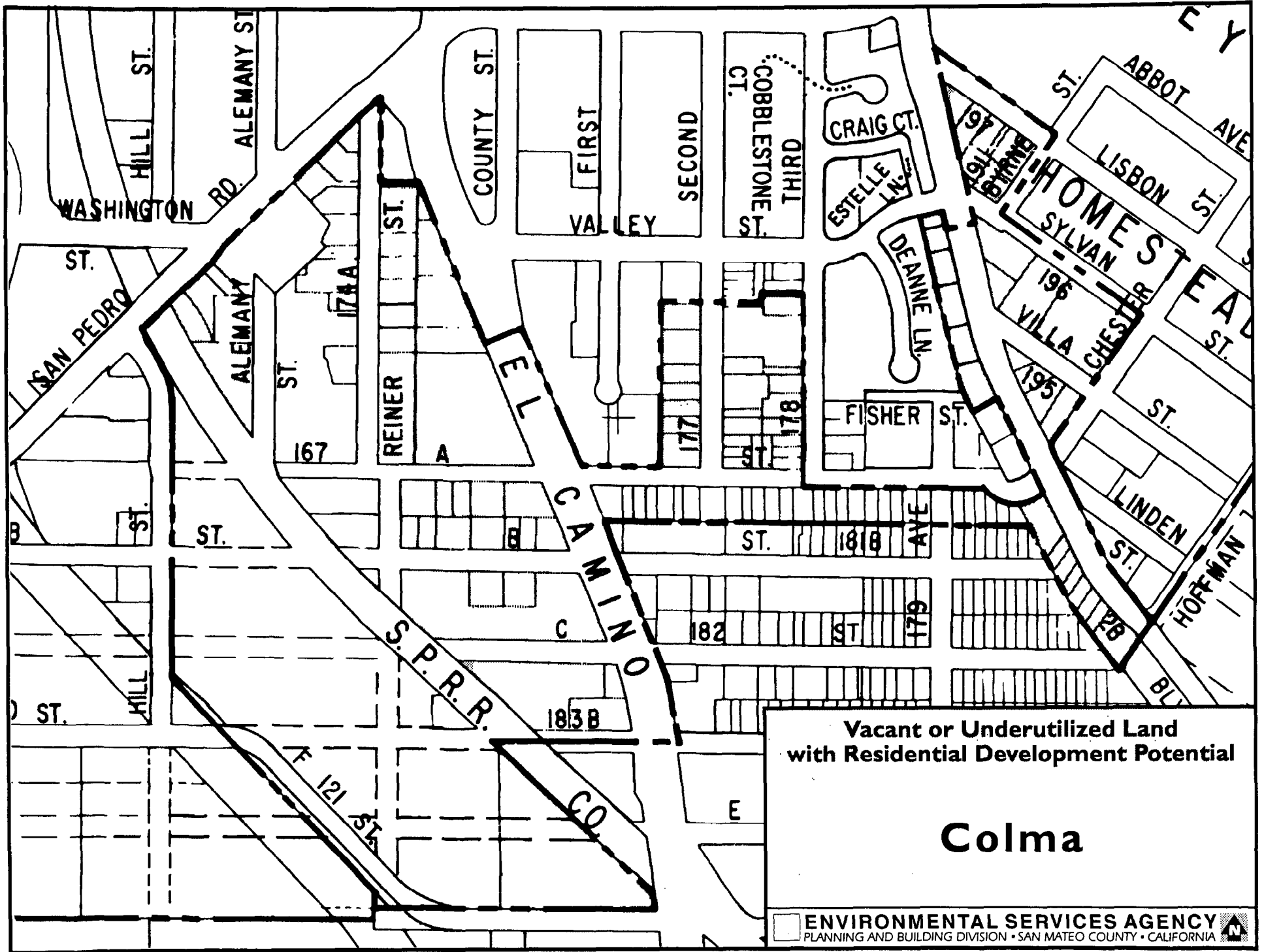
Vacant or Underutilized Land  
with Residential Development Potential

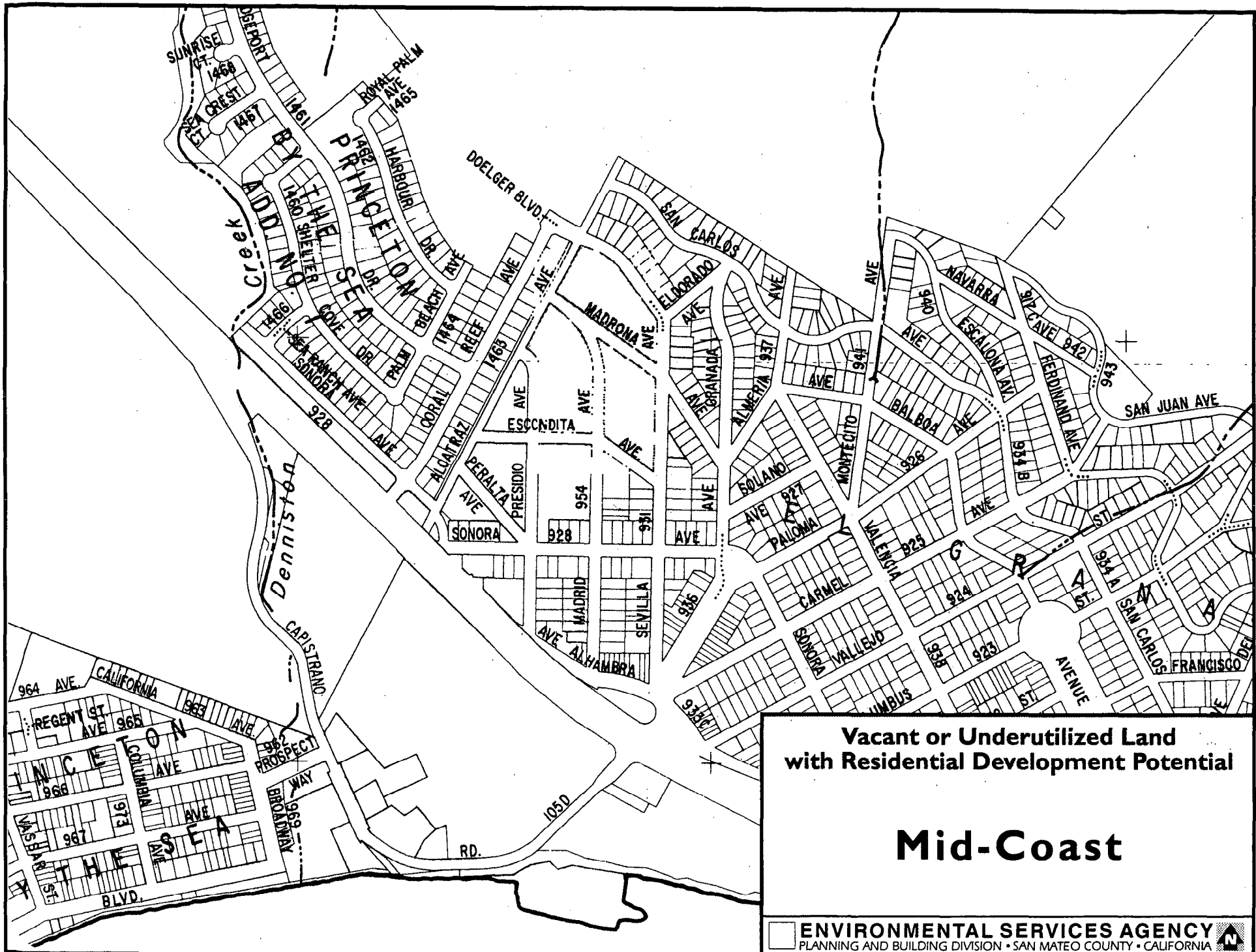
# Broadmoor

ENVIRONMENTAL SERVICES AGENCY  
PLANNING AND BUILDING DIVISION • SAN MATEO COUNTY • CALIFORNIA





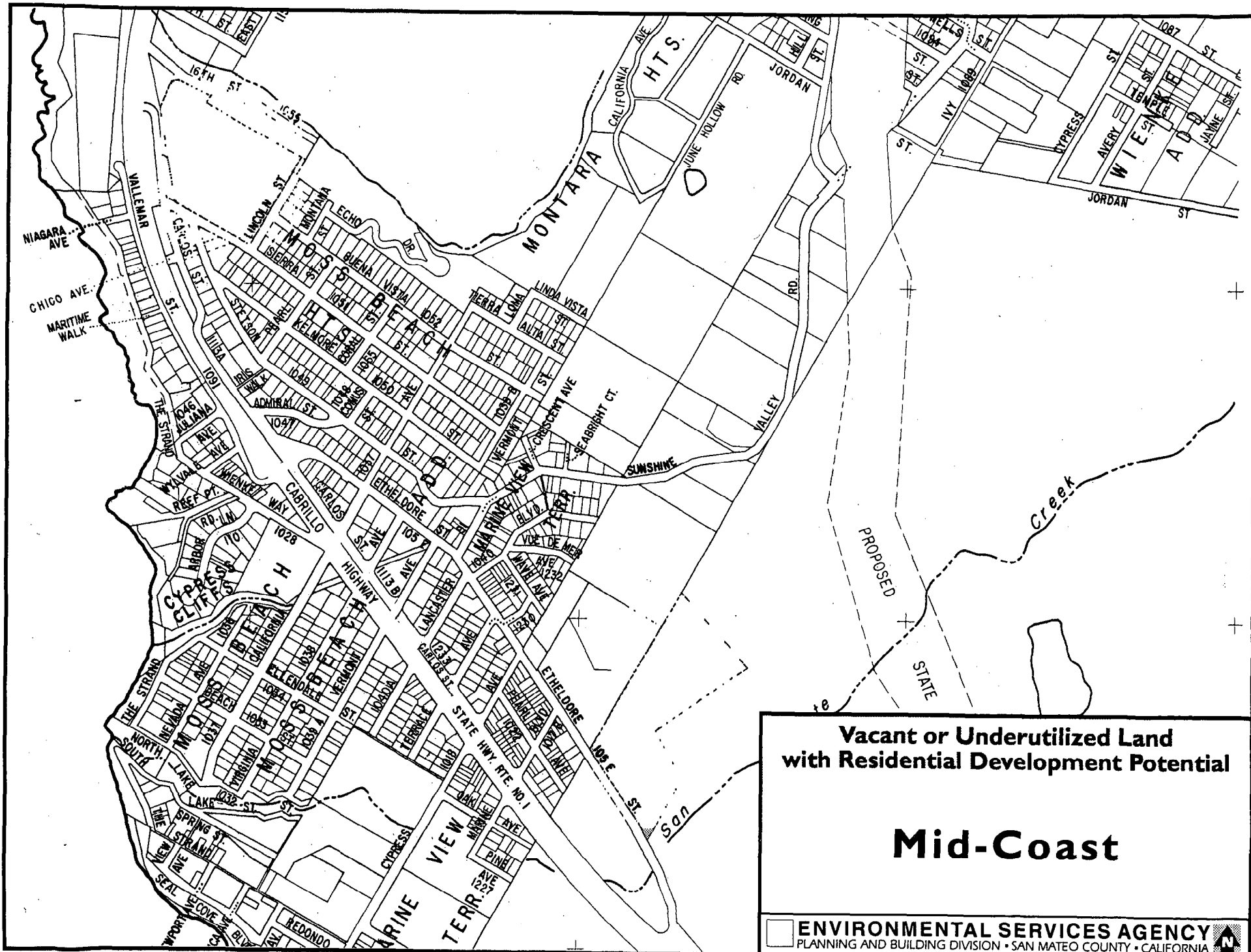




**Vacant or Underutilized Land  
with Residential Development Potential**

# Mid-Coast

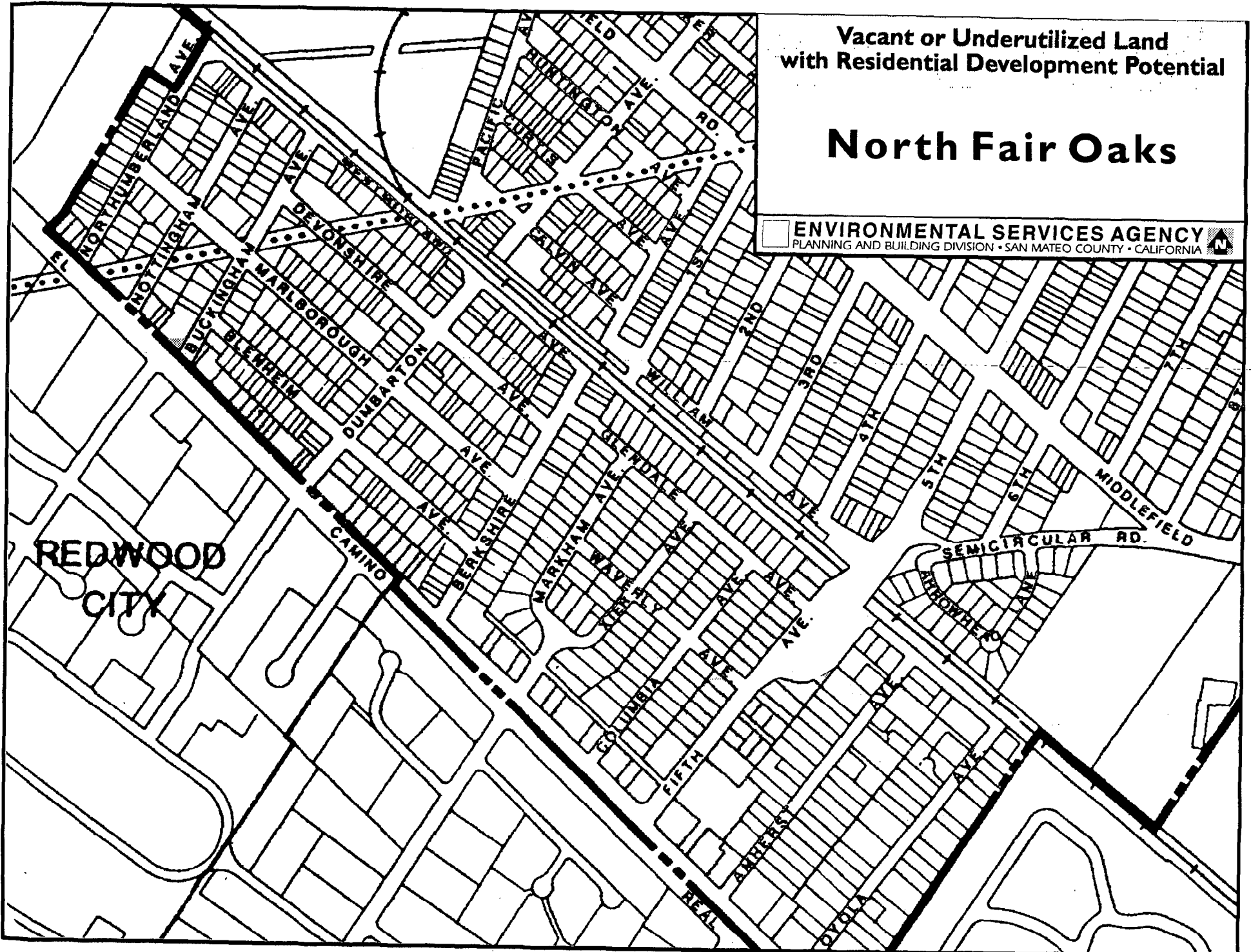
**ENVIRONMENTAL SERVICES AGENCY**  
PLANNING AND BUILDING DIVISION • SAN MATEO COUNTY • CALIFORNIA

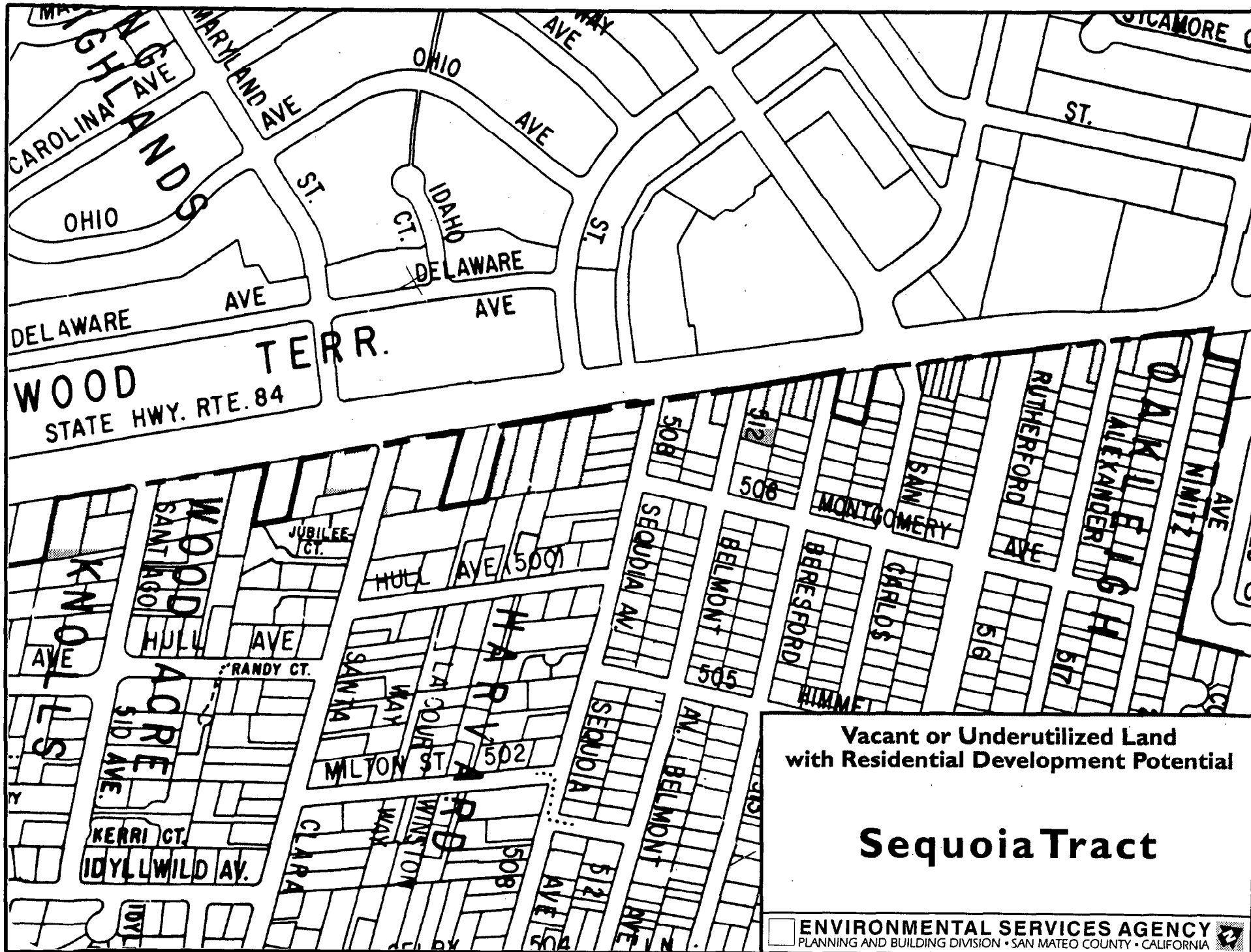


Vacant or Underutilized Land  
with Residential Development Potential

# North Fair Oaks

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PLANNING AND BUILDING DIVISION • SAN MATEO COUNTY • CALIFORNIA





Vacant or Underutilized Land  
with Residential Development Potential

# Sequoia Tract

ENVIRONMENTAL SERVICES AGENCY  
PLANNING AND BUILDING DIVISION • SAN MATEO COUNTY • CALIFORNIA

# Policies

## HOUSING POLICIES

The County will:

### GOALS AND OBJECTIVES

#### 14.1 Maintain and Improve Quality and Affordability of Existing Housing Stock

Strive to maintain and improve the quality and affordability of the existing housing stock in order to minimize the displacement of existing residents.

#### 14.2 Ensure Sufficient Production of New Housing

Strive to ensure that there is 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.

#### 14.3 Provide Housing Near Employment and Services

Strive to provide housing in balanced residential environments that combine access to employment opportunities, community facilities, and adequate services.

#### 14.4 Ensure Equal Access to Housing

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

### DEFINITIONS

#### 14.5 Definition of Income Level

Use the following definitions of income levels:

##### a. Very Low Income Household

Define "very low income household" as a household whose income, with adjustments for household size, does not exceed the qualifying limits for very low income households as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current very low income limits are available at the offices of San Mateo County Housing and Community Development.

b. Low Income Household

Define "low income household" as a household whose income, with adjustments for household size, does not exceed the qualifying limits for lower income households as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current lower income limits are available at the offices of San Mateo County Housing and Community Development.

c. Moderate Income Household

Define "moderate income household" as a household whose income, with adjustments for household size, does not exceed 110 percent of the median household income of the Primary Metropolitan Statistical Area (PMSA) as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current moderate income limits are available at the offices of San Mateo County Housing and Community Development.

14.6 Definition of Affordable Housing

- a. Define "affordable housing" as housing with a contract price or rent which is affordable by very low, lower or moderate income households.
- b. Establish at periodic intervals, by resolution of the San Mateo County Board of Supervisors, the range of rents or for-sale home prices considered affordable in unincorporated areas. Revise Policy 3.7 of the County's Local Coastal Program to be consistent with this definition.
- c. Require that the purchase price or rental cost of required affordable units within a given development are set close to the mid-point of costs affordable to the targeted income group.

14.7 Definition of Affordable Housing Developments

Define "affordable housing developments" as specific housing developments which include at least 20 percent of the units for sale or rent by very low or lower income households.

14.8 Definition of Market-Rate Housing Developments

Define "market-rate housing developments" as specific housing developments which do not include affordable housing units.



14.9 Definition of Farm Labor Housing

Define "farm labor housing" as mobilehomes or other housing structures intended to house persons or families, at least one of whom derives a substantial portion of his/her income from employment in an agricultural or floricultural operation.

**PROTECT EXISTING AFFORDABLE HOUSING**

**Preserve and Enhance Quality of Existing Housing Stock**

14.10 Administer Low Interest Rehabilitation Loan Program

Continue to administer the Low Interest Rehabilitation Loan Program by: (a) providing below market rate loans for the rehabilitation of deteriorated housing units occupied by low and moderate income residents who either own or rent their units; (b) periodically monitoring the condition of housing for signs of deterioration and target available rehabilitation funds to areas with the greatest housing deficiencies; (c) investigating and pursuing procurement of additional resources for housing rehabilitation; and (d) requiring that rent increases are limited for rehabilitated rental units and periodically monitored for compliance.

14.11 Enforce Building Code Requirements

Prevent or eliminate hazardous living conditions by: (a) requiring structures to conform to an accepted set of construction standards; (b) inspecting buildings for deficiencies during construction, upon request or in response to a complaint; and (c) halting improper construction activities.

14.12 Offer Voluntary Code Inspection Services

Continue to inform existing or potential property owners that the County's building inspection services are available, upon request, to inspect structures, describe their condition, and provide a construction history to the extent that such information is available.

14.13 Promote Energy Conservation in Existing Housing

Support the installation of energy conservation features in existing housing units and promote educational and financial programs that focus on improving the energy efficiency of existing housing.

14.14 Preserve Existing Single Family Residential Areas

Preserve and enhance the character of existing single family residential areas by limiting adjacent land use designations to those that are compatible.

Consider compatible land use designations to be residential or mixed uses that include multi-family housing; locate compatible land uses in areas currently in transition and along traffic corridors.

### **Protect Existing Affordable Housing from Conversion or Demolition**

#### **14.15 Prohibit Condominium Conversions**

Maintain the existing rental housing stock by prohibiting condominium conversions until market factors, such as vacancy rates, indicate that there is no longer a shortage of rental housing. Provide an exception for residents or qualified non-profit organizations to convert and purchase condominiums which would be retained as affordable housing.

#### **14.16 Prohibit Conversion or Demolition of Affordable Housing**

Prohibit the conversion or demolition of affordable housing in the Coastal Zone, consistent with Local Coastal Program Policies. In other unincorporated areas, prohibit the conversion or demolition of existing affordable housing units developed pursuant to any federal, state or local housing program unless (a) provision has been made for replacement housing which is similar in cost, size and location to that converted or demolished, and (b) the structure poses a serious threat to health and safety and cannot feasibly be rehabilitated.

#### **14.17 Ensure Continuing Affordability of Affordable Housing Developments**

Ensure that affordable housing developments eligible to change to market-rate housing or other uses, continue to be affordable to low and moderate income households by developing a program that includes, but is not limited to, the following components: (a) an estimate of the total cost of producing new replacement units of comparable size and rent; (b) an estimate of the cost of maintaining the units as affordable housing; (c) an inventory of all public and private nonprofit organizations that have the legal and managerial capacity to acquire and manage affordable housing developments; (d) an inventory of all government financing and subsidy programs that could be used to help maintain the affordability of such affordable housing developments; and (e) a mechanism for enforcement of State Government Code Section 65863.10 requiring that the County be notified at least six (6) months prior to the anticipated date of termination of a subsidy contract and that a public hearing be held to determine the effect upon the County's housing needs.

## **Protect Tenants of Affordable Housing from Overpayment and Displacement**

### **14.18 Provide Rent Subsidies to Lower Income Households**

Continue to provide affordable rental housing opportunities for lower income households through the administration of rental subsidy programs available through the County Housing Authority.

### **14.19 Protect Mobilehome Park Tenants**

Protect mobilehome park tenants by: (a) regulating the closure of mobilehome parks or cessation of use of the land as a mobilehome park, in accordance with State Government Code Section 65863.7, or any successor statute, by ensuring that reasonable measures are provided to mitigate the adverse impact of the conversion on the ability of the park residents to find alternative housing; and (b) where appropriate, designating and zoning suitably located mobilehome parks for exclusive affordable housing development, including mobilehome park use.

### **14.20 Provide Information, Referral and Mediation Services to Landlords and Tenants**

Provide information, referral and mediation services, such as those offered by the County's Human Relations Division, as a means to resolve conflicts between landlords and tenants.

## **PROVIDE NEW HOUSING OPPORTUNITIES**

### **Ensure Availability of Land and Infrastructure for New Housing**

#### **14.21 Locate New Housing Near Employment Centers**

Encourage the provision of housing near employment centers where adequate services exist or can be provided. Identify these areas, as well as their potential for additional residential development in future planning studies and documents.

#### **14.22 Increase Land Available for Residential Use**

Increase the amount of land available for residential use by considering: (a) the designation and zoning of undeveloped or underutilized land for residential development consistent with Policy 14.20 and the Locational Criteria contained in Table 8.1P of the Urban Land Use Chapter; (b) the rezoning to multi-family densities of suitable large vacant parcels on the edge or outside of single family neighborhoods; (c) the application of mixed-use zoning combining residential uses with compatible commercial or industrial uses; and (d) the use of airspace above appropriate facilities as sites for housing.

14.23 Require Development Densities Consistent with General Plan

Require the density of residential developments to be consistent with the General Plan Land Use Designation.

14.24 Determine Amount of Land Available to Meet Future Housing Needs

Determine if there is a sufficient amount of land available to meet future housing needs by: (a) gathering data on the actual number of units developed on Undeveloped Large Parcels relative to those permitted by the zoning; and (b) analyzing this data during the next update of the County's Housing Chapter.

14.25 Provide Infrastructure Adequate to Support Housing Development

Provide infrastructure adequate to serve existing and new housing in urban areas, rural service centers, and rural residential subdivisions consistent with the County General Plan and Local Coastal Program. In particular, continue efforts to improve water service in County Service Area Number 12 (Montara/Moss Beach) and to develop a public water system for Pescadero.

14.26 Establish Transfer of Development Rights Program

To maximize the use of density allowed by zoning, establish a Transfer of Development Rights (TDR) program in the rural areas of the County which, on a case-by-case basis after sufficient environmental review, would allow landowners who do not wish to use all of their density credits to sell and transfer them for residential use at appropriate alternative sites.

14.27 Monitor Public Acquisition of Land for Parks and Open Space

To improve the County's ability to meet its housing goals, determine the impact of the public acquisition of land for park, recreation, and open space facilities. Specifically, tabulate the number of density credits that have been acquired by public agencies and consider increasing the permitted density on appropriate sites by this amount.

**Ensure Availability of Land for Affordable Housing**

14.28 Designate Sites for Affordable Housing

Evaluate specific sites to assess their suitability for designation as affordable housing development sites, in order to ensure the availability of land appropriate for affordable housing. Whenever possible, target public resources to assist affordable housing development on such sites.

14.29 Permit Mobilehome Parks on Residentially Zoned Land

Revise Zoning Regulations to allow multi-unit developments utilizing mobile-homes as a permitted land use on residentially zoned land in accordance with State Government Code Section 65852.7, or any successor statute. Adopt specific standards for such developments.

14.30 Encourage Use of Surplus Public Lands for Affordable Housing

Encourage the use of surplus public lands for the development of affordable housing through measures, including but not limited to: (a) review of such lands for suitability as affordable housing sites in conjunction with the General Plan Conformity Review Procedure; and (b) establishment of a central inventory of all surplus governmental property located in San Mateo County.

14.31 Acquire Sites for Affordable Housing Development

Acquire suitable sites and/or reduce site improvement costs for non-profit and profit developers of housing for very low, lower and moderate income occupants.

**Reduce Housing Construction and Energy Costs**

14.32 Explore Use of Alternative Housing Types and Flexible Site Design

Reduce construction costs by continuing to allow: (a) alternative housing types, such as mobilehomes or (b) flexible site design standards, such as the clustering of housing. Encourage the use of the Planned Unit Development District, where appropriate.

14.33 Minimize Permit Processing Fees

Pursue measures to minimize permit processing fees including, but not limited to: (a) continuing to set fees based on the costs of permit processing; and (b) establishing a policy whereby the Planning Director may discount permit processing fees for affordable housing developments by an amount proportional to the percentage of affordable units in the proposed development.

14.34 Minimize Permit Processing Times

Pursue measures to minimize permit processing times including, but not limited to: (a) standardizing and streamlining the permit review process through comprehensive revision of the Zoning Regulations; and (b) continuing the policy which allows priority processing for affordable housing developments. To ensure that the permit review process continues to be as efficient as possible, monitor average permit processing times annually.

14.35 Institute Flexible Parking Standards

Institute flexible parking standards that enhance the feasibility of developing affordable housing such as: (a) setting aside a percentage of spaces for compact cars; (b) reducing the number of spaces required where it can be demonstrated that fewer are needed; (c) allowing the joint use of parking areas; and (d) allowing alternatives to covered parking. Apply flexible parking standards on a case-by-case basis to ensure that adequate on-site parking is provided.

14.36 Improve the Energy Efficiency of New Housing

Improve the energy efficiency of newly constructed housing by enforcing State energy codes and encouraging the use of on-site renewable energy sources by assisting applicants in meeting the County's guidelines for passive solar design and solar access.

**Encourage the Development of Affordable Housing**

14.37 Establish Housing Trust Fund

Establish and fund a Housing Trust Fund for San Mateo County. Seek new and existing revenue sources to fund the trust.

14.38 Establish an Inclusionary Requirement for Affordable Housing

Establish an inclusionary requirement for affordable housing whereby residential developments, including land divisions in urban areas will be required to either (a) reserve a percentage of the units constructed as affordable housing, OR (b) pay a fee in-lieu of constructing the required affordable housing units. Assure continued affordability of reserved affordable housing units through appropriate deed restrictions.

14.39 Grant Density Bonuses for the Development of Affordable Housing

In accordance with State Government Code Section 65915, or any successor statute, grant a density bonus of 25 percent and other incentive(s) for the development of new housing if a developer agrees to construct: (a) 10 percent of the housing units for very low-income households, or (b) 20 percent of the housing units for lower-income households, or (c) 50 percent of the housing units for senior households. Also, grant a supplemental density bonus if a development exceeds the minimum requirements stated above, or provides a percentage of the total units for large families or disabled households.

14.40 Establish Residential Densities to Encourage the Use of Density Bonuses

For large residential parcels, establish base densities which make the use of density bonuses economically feasible.

14.41 Investigate Additional Mechanisms to Facilitate Affordable Housing Development

Investigate and consider adopting additional mechanisms to facilitate the development of affordable housing, including but not limited to, mechanisms to encourage land assembly.

14.42 Encourage Second Dwelling Units

Encourage the legalization of existing and construction of new second dwelling units on parcels where single family residences are permitted by the zoning provided that: (a) the maximum housing growth from second units is limited to 20 percent of the existing number of main dwelling units in existence in an area; (b) the second unit is small or secondary in size to the main dwelling unit; (c) minimum building site, off-street parking and design review requirements are met in order to ensure the compatibility of the second unit with the character of the neighborhood; and (d) there are no major conflicts with resource protection in rural areas.

14.43 Use Public Lands and Resources for the Development of Affordable Housing

Promote the development of housing for very low and lower income persons and families by: (a) encouraging the use of surplus publicly owned lands located close to jobs, public transportation and other essential services for the construction of affordable housing; and (b) investigating and pursuing procurement of Federal, State and other funds to subsidize the construction of affordable housing.

14.44 Use Bond and Other Financing Programs to Support the Development of Affordable Housing

Provide bond financing and other subsidized financing sources to housing developments which meet State and federal affordability requirements for bond financing and other subsidized financing sources and encourage the use of other available federal, State and local financing programs when appropriate.

14.45 Investigate New Funding Sources for Affordable Housing

Investigate and consider for adoption mechanisms that would provide stable new funding sources for affordable housing programs.

14.46 Encourage Self Help Housing Developments

Support non-profit developers and others to create self help housing opportunities for very low and lower income households.

14.47 Encourage Private-Public Partnerships for Affordable Housing Development

Encourage the use of private-public partnerships to facilitate the development of very low, lower and moderate income housing.

**HOUSING INDIVIDUALS WITH SPECIAL NEEDS**

14.48 Expand Housing Choices by Increasing the Diversity of Housing Types

Expand the housing choices for special needs groups by using techniques in this Chapter to help increase the variety in location, size, type and price of housing available. Special needs groups include the elderly, disabled, large families, households headed by single parents, farm laborers, and the homeless.

14.49 Promote the Use of Publicly Owned Land for Housing the Elderly or Disabled

Promote the use of the following publicly owned surplus lands for locating housing for the elderly or disabled: (a) lands within urban areas that are located close to public transportation and other essential services such as stores, banks and medical facilities; and (b) lands that do not have major topographic constraints. Consider such lands for future housing development through measures including, but not limited to, the General Plan Conformity Review Procedure.

14.50 Provide Affordable Housing Opportunities for the Elderly or Disabled

Provide affordable housing opportunities for the elderly or disabled through programs including, but not limited to, the County's Second Unit Program, Shared Housing Program, Section 8 Aftercare Program, and Reverse Annuity Mortgage Program.

14.51 Implement the Countywide Housing Program for the Disabled

Implement the Countywide Housing Program for the Disabled which includes provisions for: setting aside a percentage of all units in County sponsored developments for the disabled, distributing units for the disabled on scattered sites throughout the County, planning and marketing developments for the disabled in conjunction with representatives of disabled groups, allowing use of rehabilitation funds for modifying units for accessibility, and developing group homes.



14.52 Promote Housing for the Homeless

Promote the development of housing for the County's homeless by continuing to support public and private efforts to develop and maintain: (a) emergency shelters for families, singles persons, battered women and children and other needy groups and individuals, and; (b) increasing the supply of transitional living facilities, particularly those that combine the provision of adequate shelter with counseling, education and training.

14.53 Facilitate the Development of Homeless Shelters

Facilitate the development of emergency shelters and transitional living facilities for the homeless by revising the County's Zoning Regulations to permit these facilities, subject to a use permit, in appropriate multi-family, commercial and industrial zoning districts; for example, the R-3, C-1, C-2, and M-1 districts.

14.54 Enforce Fair Housing Laws

Enforce fair housing laws by continuing to contract with organizations that provide fair housing services.

**PROGRAM RESPONSIBILITIES: ROLE OF THE COUNTY**

14.55 Coordinate Housing Activities with the Cities of San Mateo County

Work with the cities of San Mateo County to identify housing issues of Countywide concern, with emphasis on the identification of and development of specific affordable housing sites and other housing for individuals with special housing needs.

14.56 Encourage Cities to Obtain Article 34 Authority

Encourage the cities in San Mateo County to obtain authority to develop, construct or otherwise acquire housing that is primarily affordable to very low and lower income persons, pursuant to Article 34 of the State Constitution.

14.57 Support Regional and Countywide Planning Efforts

Strengthen County participation in regional land use, housing and transportation planning by supporting the formation of interjurisdictional programs such as the proposed City/County Association of Governments of San Mateo County.

14.58 Provide Support to Decision-Makers on Housing Issues

Provide staff support to assist County decision-makers on housing issues, and review and comment on housing plans, programs and legislation affecting the County.

14.59 Provide Support for Housing Task Force and Coordinating Council on Developmental Disabilities

Provide staff support for the Housing Task Force and Coordinating Council on Developmental Disabilities, as they identify issues of concern, provide alternatives to policy makers for review, educate the public, and act as community liaisons.

14.60 Promote Community Participation in Affordable Housing Development

For all affordable housing developments, promote coordination and cooperation between the County, developer(s) and neighborhood residents so that concerns are addressed and conflicts minimized.

14.61 Investigate Mechanisms to Encourage Employers to Provide Affordable Housing

Investigate mechanisms to encourage employers to provide affordable housing for their employees.

14.62 Ensure Consistency Between Housing Chapter and Adopted Plans and Ordinances

Ensure ongoing consistency between the Housing Chapter and the County's adopted plans and implementing ordinances.

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