2 Housing Needs Assessment

This chapter provides demographic and housing market information to evaluate existing and future housing needs. The main purposes of this assessment are to identify population groups with the greatest housing needs and to provide a general direction and focus for future housing initiatives.

Several data sources were used in this chapter. Most of the detailed demographic information is provided by the Decennial Census. Unless otherwise specified, the 2000 U.S. Census is used and is cited as "Census 2000". In the intervening years, however, cities' demographics change, and more current estimates are desirable.

Claritas, Inc. is a market research company that compiles demographic data for many Census categories and produces yearly estimates. Claritas' 2008 estimates were used for many basic demographic tabulations. However, Claritas does not go into the level of detail required for analysis of special needs populations, so Census 2000 and the U.S. Department of Housing and Urban Development's (HUD) State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) data is used for these topics and any others that Claritas does not cover. Finally, for long-range population and employment forecasts, we used the ABAG 2007 projections.

2.1 POPULATION

Much of San Bruno's population growth occurred between 1940 and 1970. Post-World War II construction resulted in a population boom from 6,500 in the 1940s to 35,000 in the mid-1960s. Since that time, the population has increased only moderately due to land constraints. As shown in Table 2.1-1, the city's population grew from 35,700 in 1985 to 41,400 in 2005[1]. This represents an average annual increase of 0.7 percent over that 20-year time period. Claritas estimates that San Bruno's population in 2008 was 40,706. ABAG projects that San Bruno's population will grow annually by 0.8 percent between the years 2005 and 2025, reaching 48,600 in 2025. In comparison, San Mateo County grew by a slightly larger amount between 1985 and 2005—0.9 percent annually—and is anticipated to slow growth to approximately 0.7 percent annually through the year 2025.

[1] The population number provided in the General Plan—42,215—comes from the Department of Finance. The ABAG and Claritas projections numbers are used here for comparability and consistency throughout this Housing Element.

Table 2.1-1: Population Growth Trends in San Bruno and San Mateo County

	1985	*1995*	*2005*	*Projected 2015*	*Projected 2025*	*Percent Annual Growth 1985-2005*	*Percent Annual Growth 2005-2025*
San Bruno	35,700	41,100	41,400	45,200	48,600	0.7	0.8
San Mateo County	607,850	696,450	721,900	772,300	823,400	0.9	0.7

Source: ABAG Projections, 1990 (1985 estimates); ABAG Projections, 1996 (1995 estimates); and ABAG Projections, 2007 (2005 estimates, 2015 and 2025 projections).

As evidenced by slow population growth in the past two decades, San Bruno is virtually built-out. The city must accommodate additional housing units (and population) through infill redevelopment.

AGE

Table 2.1-2 shows the estimated distribution of residents by age group within San Bruno. According to Claritas' 2008 demographics estimate, 23 percent of San Bruno residents were under the age of 18. The majority of residents (65 percent; 26,525 people) were between the ages of 18 and 64 and constitute the city's workforce-age population. Elderly residents (age 65 or greater) comprised 12 percent of the population. The 2008 age distribution in San Mateo County was nearly identical to that in San Bruno. There has been little change in both San Bruno's and San Mateo County's age distributions between 2000 and 2008, except for slight percentage gains in the cohorts for ages 45 and older, indicating a gradually aging population.

Table 2.1-2: Age Distribution in San Bruno

	1990		*2000*		*2008*	
Age Group	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Less than 5 years	2,629	7	2,368	6	2,709	7
5 – 17 years	5,841	15	6,774	17	6,491	16
18 – 20 years	1,500	4	1,502	4	1,353	3
21 – 24 years	2,505	6	1,840	5	1,852	5
25 – 44 years	15,021	39	13,939	35	11,640	29
45 – 54 years	4,140	11	5,970	15	6,608	16
55 – 59 years	1,695	4	1,853	5	2,887	7
60 – 64 years	1,550	4	1,347	3	2,185	5
65 – 74 years	2,622	7	2,469	6	2,673	7
75 – 84 years	1,149	3	1,594	4	1,638	4
Greater than 85 years	309	1	508	1	670	2
Total	38,961	100	40,164	100	40,706	100

Note: Items may not sum to total due to rounding.

Source: Censuses 1990 and 2000; Claritas, 2008.

RACE

The racial diversity of San Bruno's population is representative of the wider San Mateo County population. According to Claritas' 2008 estimate, 53 percent of San Bruno residents were White, 22 percent were Asian, and 2 percent were African American. Nine percent identified as multi-racial. Twenty-six percent of all residents were of Latino or Hispanic origin.[2] Over the last eight years, the racial composition of the city has changed somewhat—the percentage of White residents decreased from 58 percent in 2000 to 53 percent in 2008, and the percentages of Asian and multi-racial residents increased.

Table 2.1-3: Race and Ethnicity Distribution in San Bruno

	1990		*2000*		*2008*	
Race	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
White	27,904	69	23,156	58	21,601	53
Black	1,589	4	807	2	736	2
Asian	6,987	17	7,506	19	9,012	22
Some Other Race	2,188	5	5,691	14	5,871	14
Multi-Racial	n/a	n/a	3,005	8	3,486	9
Ethnicity						
Hispanic (Any Race)	7,252	21	9,686	24	10,478	26
Not Hispanic (Any Race)	31,709	79	30,479	76	30,228	74

Note: Items may not sum to total due to rounding. Multi-Racial was not a separate category in the 1990 Census. Hispanic is listed separately because persons in this category can be more than one race.

Source: Censuses 1990 and 2000; Claritas, 2008.

2.2 HOUSEHOLDS

The number of households in San Bruno increased at a slower rate than the city's population during the last two decades due to an increase in average household size. Table 2.2-1 illustrates household growth trends through the year 2025. The number of households in San Bruno increased from 14,130 in 1985 to 15,210 in 2005, or about 0.4 percent annually. Both population and households are anticipated to maintain an average annual growth rate of 0.8 percent through year 2025. ABAG projects that the average San Bruno household will hold steady at 2.72 persons per household through the year 2025. It is possible that the average household size is slightly larger than this estimate due to the presence of undocumented residents.

[2] Latino or Hispanic was not a separate race category in the 1990 and 2000 Censuses. All persons who were reported as Latino or Hispanic were also reported as belonging to another racial category. Multi-Racial was not a separate race category in the 1990 Census.

Table 2.2-1: Household Growth Trends in San Bruno

	1985	*1995*	*2005*	*Projected 2015*	*Projected 2025*	*Percent Annual Growth 1985-2005*	*Percent Annual Growth 2005-2025*
Total Population	35,700	41,100	41,400	45,200	48,600	0.7	0.8
Total Households	14,130	14,720	15,210	16,560	17,990	0.4	0.8
Average Household Size	2.57	2.71	2.72	2.73	2.72		

Source: ABAG Projections, 1990 (1985 estimates); ABAG Projections, 1996 (1995 estimates); and ABAG Projections, 2007 (2005 estimates, 2015 and 2025 projections).

HOUSING TENURE

Table 2.2-2 shows the number of vacant and occupied housing units in San Bruno, as well as the rate of home ownership. According to Claritas' demographic estimate, 63 percent of households owned their homes and 37 percent rented in 2008. These percentages are unchanged from Census 2000.

Vacancy rates in the city indicate a potential housing shortage, particularly of rental housing. Claritas estimates the overall housing vacancy rate in San Bruno at 3 percent in 2008. This represents a slight loosening in the housing market since 2000, when Census 2000 reported a 2 percent overall vacancy rate. A vacancy rate of 3 percent generally is considered normal for owner-occupied housing, as is a vacancy rate of 5 percent for rental housing. Therefore, a 3 percent vacancy rate in rental housing indicates a tight market and a potential shortage. At normal vacancy rates, housing and rent prices tend to be more stable due to a more balanced supply and demand for housing.

Table 2.2-2: Housing Units by Tenure in San Bruno (2008)

	Housing Units	*Percent of Occupied*	*Percent of Total*
Occupied	14,784	100	97
Owner	9,356	63	
Renter	5,428	37	
Vacant	452		3
Total	15,236		100

Source: Claritas, 2008.

HOUSEHOLD TYPES

According to 2008 estimates, the majority of San Bruno's households were married couple families. As seen in Table 2.2-3, 51 percent of San Bruno households were married couples either with or without children. Single-person households made up 26 percent of the city's households, and 7 percent of San Bruno households were non-family multi-person households (defined as two or more unrelated people living together). Nearly 4,610 households (31 percent) were families with children, a majority of which were married couple families with children. The average family size was 3.29 persons per family, which was larger than the average household size of 2.72 persons per household. These estimated percentages are virtually unchanged from Census

2000; household size trends have held steady in San Bruno since 1995, at around 2.7 persons per household.

Table 2.2-3: Household Types in San Bruno (2008)

Household Type	*Households*	*Percent of Total*
Family Households	**9,910**	**67**
With Own Children	4,608	31
Married Couple Families	7,575	51
With Own Children	3,555	24
Female Householders[a]	1,658	11
With Own Children	760	5
Male Householders[a]	677	5
With Own Children	293	2
Average Persons per Family	3.29	
Non-Family Households	**4,874**	**33**
Single Person Households	3,799	26
Non-Family Multi-Person Households	1,075	7
Total Households	14,784	100
Average Persons per Household	2.72	

Note: Items may not sum to total due to rounding.

[a.] Female and male householders are single householders with families. Married couple families + female householders + male householders = all family households.

Source: Claritas, 2008.

According to Census 2000, there was little difference between household types and sizes in San Bruno versus San Mateo County. In 2000, about 67 percent of households in San Mateo County were families, with most of those being married couples. 31 percent of households were families with children, and 33 percent were non-family households.

2.3 EMPLOYMENT

San Bruno is primarily a residential community and contains more employed residents than jobs. However, the number of jobs has increased at a faster rate than population over the last 20 years. Table 2.3-1 shows employment growth trends for the City and San Mateo County. San Bruno's job base grew by an average of 2.5 percent annually between 1985 and 2005, whereas the city's number of employed residents actually decreased very slightly over that same time period. However, 3,000 jobs were added in October 2005 with the reopening of The Shops at Tanforan, which added 100,000 square feet of total space. ABAG projects annual employment growth to average 2.1 percent per year in San Bruno through the year 2025. The number of employed residents is projected to increase at a rate of 1.6 percent annually. San Mateo County has seen more modest annual employment growth in the last 20 years (1.1 percent), but the rate is also expected to increase to 1.5 percent annually through 2025.

Table 2.3-1: Employment Growth Trends in San Bruno and San Mateo County

	1985	*1995*	*2005*	*Projected 2015*	*Projected 2025*	*Percent Annual Growth 1985-2005*	*Percent Annual Growth 2005-2025*
San Bruno							
Employed Residents	20,900	21,100	19,040	22,400	26,250	(0.5)	1.6
Total Jobs[a]	10,390	14,120	16,910	16,770	20,980	2.5	2.1
Jobs/Employed Residents Ratio	0.50	0.67	0.88	0.75	0.80		
San Mateo County							
Employed Residents	331,900	351,700	318,600	366,600	422,800	(0.2)	1.4
Total Jobs	273,350	318,350	339,460	391,910	454,170	1.1	1.5
Jobs/Employed Residents Ratio	0.82	0.91	1.07	1.07	1.07		

a. Note that Total Jobs for San Bruno and San Mateo County in 2005 include an additional 3,000 jobs to account for the reopening of the Shops at Tanforan.

Source: ABAG Projections, 1990 (1985 estimates); ABAG Projections, 1996 (1995 estimates); and ABAG Projections, 2007 (2005 estimates, 2015 and 2025 projections).

San Bruno's Peninsula location and proximity to the San Francisco International Airport (SFO) make it a desirable residential location. According to ABAG, SFO and the City of San Francisco were home to 24,270 and 553,090 jobs, respectively, in 2005. Residential commute patterns further demonstrate that San Bruno is a bedroom community for neighboring job centers; the 2000 U.S. Census estimated that 86 percent of San Bruno's employed residents worked outside the city, and 51 percent worked outside San Mateo County. Tables 2.3-2 through 2.3-5 paint a picture of the employment context in San Bruno between 2000 and 2008: they depict the jobs in San Bruno by industry, occupation, and type of employer, as well as provide a recent list of the largest employers in the county. What we see from the 2008 distribution of jobs by occupation is that San Bruno is host to a wide variety of jobs with different associated incomes. Therefore, the City will continue to work to make housing opportunities available at all income levels.

San Bruno itself is emerging as a hub of high-technology, internet-based companies. The Bayhill Office Park has proved attractive to this type of company. Companies are also attracted to San Bruno's easy accessibility via BART, Caltrain, and freeways. San Bruno's office vacancy rate in the first quarter of 2009, at 11 percent, is lower than the 14 percent County average.[3] According to ABAG's Projections 2007, employment growth in San Bruno will proceed at a faster rate than that of San Mateo County overall from 2010 through 2035.

[3] CB Richard Ellis, Inc., San Francisco Peninsula Office MarketView, First Quarter 2009.

Table 2.3-2: San Bruno Jobs by Industry (2000)

	Number	*Percent*
Agriculture, forestry, fishing and hunting, and mining	16	<1
Construction	1,299	6
Manufacturing	1,672	8
Wholesale Trade	1,016	5
Retail Trade	2,858	13
Transportation, warehousing, and utilities	2,262	11
Information	857	4
Finance, insurance, real estate, rental and leasing	1,851	9
Professional, scientific, management, administration	2,269	11
Educational, health and social services	3,020	14
Arts, entertainment, recreation, and services	2,031	10
Other Services	1,214	6
Public Administration	999	5

Source: Census 2000.

Table 2.3-3: San Bruno Jobs by Occupation (2008)

	Number	*Percent*
Management, Business, and Financial Operations	3,042	14
Professional and Related Occupations	3,890	18
Service	3,428	16
Sales and Office	7,062	33
Farming, Fishing and Forestry	28	<1
Construction, Extraction and Maintenance	2,029	9
Production, Transportation and Material Moving	2,213	10

Source: Claritas, 2008.

Table 2.3-4: San Bruno Jobs by Type of Employer (2008)

	Number	*Percent*
For profit Worker	16,466	76
Non-profit Worker	979	5
Local Government Worker	1,858	9
State or Federal Government Worker	956	4
Self-employed	1,361	6

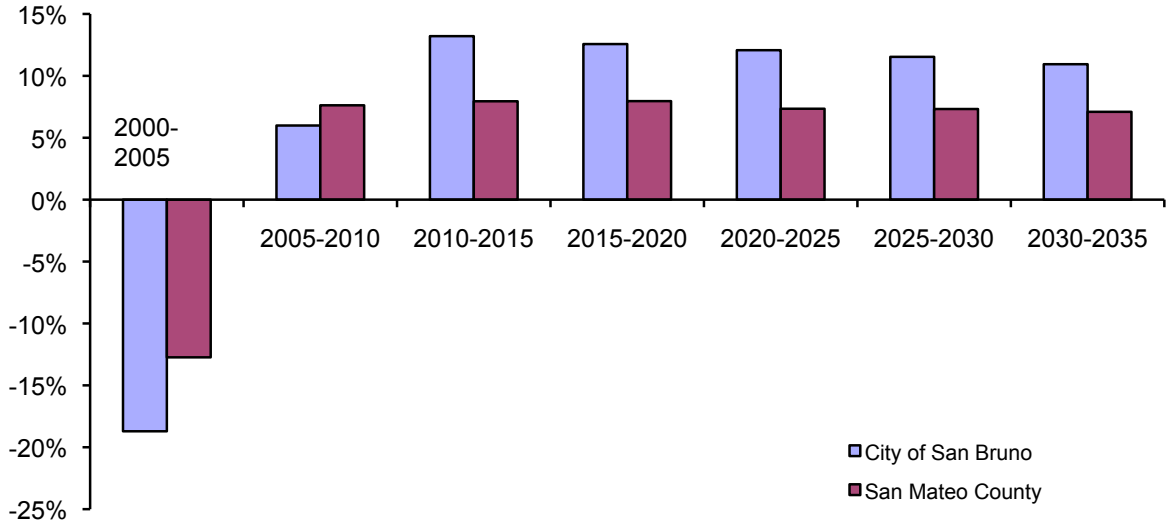
Source: Claritas, 2008.

Table 2.3-5: Largest Employers in San Mateo County (2006)

Employer	*Industry*	*Employees*
United Airlines	Airline	10,328
Oracle Corporation	Software	7,000
Genentech Inc.	Biotechnology	5,763
County of San Mateo	Government	5,288
Kaiser Permanente	Healthcare	3,992
United States Postal Service	Government/Postal Service	2,396
Safeway Inc.	Supermarket	2,140
Applera (Applied Biosystems)	Biotechnology	2,000
Visa USA	Financial Services	1,901
Electronic Arts Interactive	Entertainment	1,800

Source: California Employment Development Department, San Mateo County Profile, 2006 from 21 Elements process.

Figure 2.3-1: Current and Projected Job Growth, San Bruno and San Mateo County



Note: This graph does not reflect the 3,000 jobs created between 2000 and 2005 as a result of the redevelopment and opening of the Shops at Tanforan.

Source: ABAG Projections, 2007.

JOBS/EMPLOYED RESIDENTS RATIO

The jobs/employed residents ratio is a comparison of total jobs in the city to the number of employed residents who live in the city (but could be working either in the city or in surrounding jurisdictions). A jobs/employed residents ratio of greater than one suggests a net in-commute of workers into the city; a ratio of less than one suggests a net out-commute. San Bruno's jobs/employed residents ratio of 0.88 in 2005 reflects its proximity to major employment centers along the Highway 101 corridor.

While the number of jobs in San Bruno increased at an average annual rate of 2.5 percent over the last two decades, compared with a 0.7 percent average annual growth rate for the city's population, the city still had a job deficit in year 2005—16,910 jobs compared with 19,040 employed residents. The jobs/employed residents ratio for San Mateo County was 1.07 in 2005, a more even balance than for the City of San Bruno. However, employment in San Bruno is projected to increase at a faster rate than employed residents through 2025, meaning its ratio will improve. By contrast, employed residents and jobs are projected to grow at nearly the same rate in the County as a whole over that time period.

2.4 INCOME AND HOUSING COST

Table 2.4-1 and Figure 2.4-1 show ABAG's estimates and projections for mean household income in the city and San Mateo County. At approximately $88,200, the average household income in San Bruno was about 72 percent of the average household income countywide ($121,700) in 2005. ABAG's projections for future income growth indicate that city and county mean incomes are expected to rise at approximately the same rate – 1.1 percent annually – in the coming decades. Average household income in San Bruno is projected to be $110,700 by the year 2025. ABAG's income estimates and projections are in constant 2005 dollars.

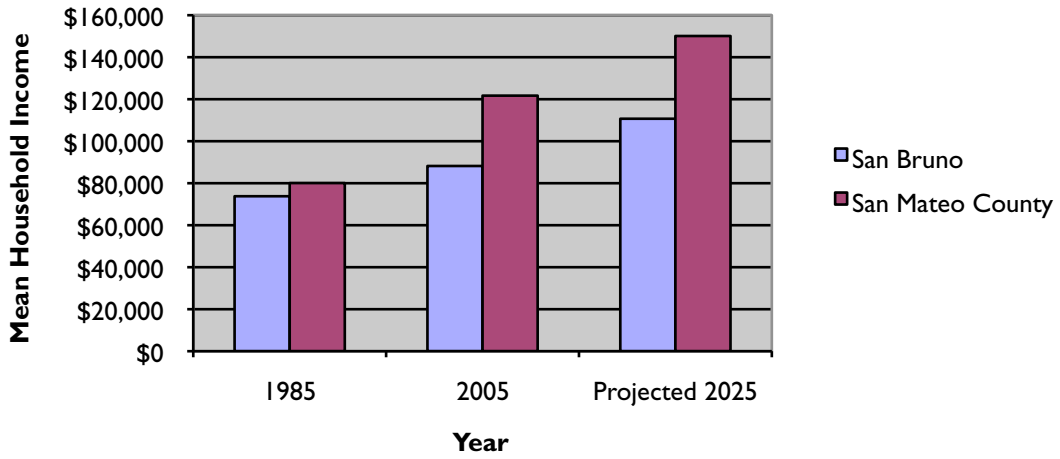
Table 2.4-1: Mean Household Income Trends in San Bruno and San Mateo County

	1985	*1995*	*2005*	*Projected 2015*	*Projected 2025*	*Annual Growth 1985-2005*	*Annual Growth 2005-2025*
San Bruno	$73,975	$75,865	$88,200	$98,900	$110,700	0.9%	1.1%
San Mateo County	$80,070	$99,700	$121,700	$134,900	$150,100	2.1%	1.1%

Note: Mean Household Income reported in constant 2005 dollars. 1985 and 1995 estimates inflated using CPI.

Source: ABAG Projections, 1990 (1985 estimates); ABAG Projections, 1996 (1995 estimates); and ABAG Projections 2007 (2005 estimates, 2015 and 2025 projections).

Figure 2.4-1: Mean Household Income Trends



HOUSING AFFORDABILITY

While household incomes in San Bruno and the Bay Area have risen steadily over the last 20 years, they have not kept pace with the rapidly escalating cost of housing. Even though home prices have fallen recently with the current economy, many residents may be locked into unaffordable mortgages. To measure local housing affordability we begin by trying to estimate the distribution of households by income relative to the Area Median Income (AMI), which changes from year to year and region to region. Income categories[4] defined by the California Department of Housing and Community Development (HCD) include:

- **Extremely-low:** Households that earn 30 percent or less of the county AMI.
- **Very-low:** Households with income less than 50 percent of the county AMI.
- **Low:** Households with income between 50 and 80 percent of the county AMI.
- **Moderate:** Households with income between 80 and 120 percent of the county AMI.
- **Above-moderate:** Households with income over 120 percent of the county AMI.

[4] Income categories are based on a four-person household. Adjustments are made for households with fewer or greater than four people.

HCD establishes higher absolute income limits for each category in some areas of the State. Marin, San Francisco, and San Mateo counties have been determined to be high-income areas by HCD and their income limits have been adjusted upward accordingly. For instance, in order to qualify as very-low income in San Bruno, a household can still be making more money than very-low income households in other parts of the California. This is because it costs more to live in San Bruno that in other parts of California.

The data below are from HUD's Comprehensive Housing Affordability Strategy, or CHAS, and show the distribution of households by income category and tenure based on the 2000 census.

Table 2.4-2: San Bruno Households by HCD Income Category and Tenure (2000)

	Renters		*Owners*		*Total*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Extremely-low	745	14	719	8	1,464	10
Very-low	760	14	789	9	1,549	11
Low	1,305	24	1,748	19	3,053	21
Moderate and Above-moderate	2,679	49	5,834	64	8,513	58
Total	5,489	100	9,090	100	14,579	100

Source: CHAS Databook, 2000.

Consistent with Table 2.4-2, San Bruno expects the share of households with extremely-low and very-low incomes to remain about the same in the future as measured in 2000, the categories together making up about one-fourth to one-fifth of all households.

Federal regulations and guidelines define the maximum annual amount that each household can feasibly spend on housing costs (e.g., mortgage or rent, utilities) as 30 percent of gross household annual income. Table 2.4-3 shows the 2009 estimated monthly affordable rent by income category for San Mateo County and reflects the adjusted income limits for San Mateo County AMI.

Table 2.4-3: Monthly Affordable Rent by Income Category for San Mateo County (2009)

Income Category	*Annual Income*[1]	*Maximum Affordable Monthly Rent*
Extremely-low	< $33,950	< $848
Very-low	$33,951 - $56,550	$848 - $1,414
Low	$56,551 - $90,500	$1,414 - $2,263
Moderate	$90,501 - $116,150	$2,263 - $2,904
Above-moderate	> $116,150	> $2,904

1. Based on FY 2009 San Mateo County Area Median Income (AMI) of $96,800 for a four-person household.

Note: All amounts are in 2008 dollars. Maximum monthly affordable rent payments for a four-person household are based on 30 percent of monthly income with all utilities paid by landlord.

Source: California Department of Housing and Community Development, and San Mateo County Department of Housing, 2009 Income Limits.

Sometimes when we talk about affordable housing in this Housing Element we are referring generally to any housing with monthly rents affordable to low-, very-low, or extremely-low income households. However, it is obvious from the table above that the "affordable" monthly rent across those income groups ranges widely, from less than $848 a month to as much as $2,263 a month, just considering a four-person household. For a one-person household the extremely-low income affordable monthly rent would be even lower than $848. This is why it is so important for San Bruno to encourage housing developers to provide a range of housing by size and type so that all kinds of households can find something they can afford that truly meets their needs.

HOUSING COST

According to DataQuick (a real estate news and data service), the median home price in San Bruno in January 2008 was $570,000, about 22 percent less than the median home price in San Mateo County as a whole ($728,500) at that time. In the current economy, however, home prices in the San Francisco Bay Area are falling. In March 2009, the median home price in San Bruno was $380,000 while countywide it was $520,000. The following table shows home price trends in San Bruno and San Mateo County in recent years.

Table 2.4-4: Average Home Sale Prices in San Bruno and County, Recent Years

	1998	*2000*	*2005*	*2008*
City of San Bruno	$247,000	$340,000	$665,000	$560,000
San Mateo County	$437,000	$726,000	$966,000	$909,000

Source: DataQuick Information Systems via 21 Elements, 2008.

As Table 2.4-4 shows, homes in San Bruno remain more affordable than those in San Mateo County. However, assuming a 10 percent down payment, a 30-year mortgage, and an interest rate of 6.5 percent, monthly mortgage payments on a $550,000 home would be about $3,129. The gross annual income required to afford such a home (assuming no more than 30 percent of gross income is spent on housing) is at least $127,000. Additional homeowner costs (taxes, insurance, closing costs and maintenance) may require an even greater income, as would any additional debt. A four-person household in San Bruno would need to be in the above-moderate income category in order to afford a median-priced home in San Bruno with the preceding mortgage scenario. Such a household would also need $55,000 in cash to make the 10 percent down payment.

A review of rental housing advertisements online on www.craigslist.com, www.move.com, and www.rent.com suggests an average monthly studio apartment rental rate of $1,100, a one-bedroom apartment rental rate of $1,480, a two-bedroom apartment rental rate of $1,890, and a three-bedroom apartment rental rate of $2,440 in San Bruno (November 2008). The San Mateo County Human Services Agency Office of Housing reported an average monthly one-bedroom apartment rental rate of $1,613, and a two-bedroom apartment rental rate of $1,849 in San Mateo County (September 2008). A four-person household in the extremely-low or very-low income categories would not be able to afford the average two-bedroom apartment in San Bruno or San Mateo County.

OVERPAYMENT

Overpayment means that a household is paying more than 30 percent of their income toward housing costs. Overpayment data is collected through the Census, making year 2000 the most current data available. Census 2000 estimated that approximately 67 percent of very-low and low-income renter households were overpaying for rental housing, and that 58 percent of owner households were overpaying mortgage costs (see Table 2.4-5). Furthermore, 14 percent of moderate- and above-moderate income renter households were overpaying for rental housing, and 18 percent of owner households were overpaying mortgage costs. A total of 5,198 households (or 36 percent of all households) in San Bruno were paying estimated housing costs that exceeded 30 percent of their incomes in 2000. This suggests that there is a market for more affordable housing at all income levels in San Bruno.

Table 2.4-5: Overpayment on Housing in San Bruno (2000)

	Very Low & Low	*Percent of Very Low & Low*	*Moderate & Above*	*Percent of Moderate & Above*	*Total*
Owner-occupied Units	3,256	100	5,834	100	9,090
Acceptable (<30% of Income)	1,364	42	4,772	82	6,137
Overpayment (>30% of Income)	1,892	58	1,062	18	2,935
Rental Units	2,810	100	2,679	100	5,489
Acceptable (<30% of Income)	930	33	2,315	86	3,244
Overpayment (>30% of Income)	1,880	67	364	14	2,245

Note: Items may not sum to total due to rounding. Occupied housing units for which there was no income data were not included.

Source: Census 2000; HUD State of the Cities Data System: CHAS Data.

OVERCROWDING

Overcrowding reflects the inability of families to afford larger homes. It is defined as more than one person per room in a housing unit. Census 2000 includes living rooms, dining rooms, bedrooms, kitchens, finished attics and basements, recreation and family rooms, permanently enclosed porches, and rooms used for offices in the definition of "room."

According to Census 2000, San Bruno had 1,870 housing units with more than one person per room. This represented 13 percent of all occupied units within the city. Overcrowded units represented a greater proportion of rental units than owner-occupied units, with 21 percent of all renter-occupied units overcrowded compared with 8 percent of all owner-occupied units. This disparity suggests that lower-income families who were unable to afford larger homes were also more likely to rent than to own, and that more rental housing may be needed.

FORECLOSURES

In the current economic conditions, many communities have seen an increase in the number of home foreclosures. California has one of the highest rates of foreclosure in the country, and the Bay Area and San Mateo County are not exempt from this trend. The San Mateo County Housing Element Update Consortium's "21 Elements" project gathered data on foreclosures in the County

using data from RealtyTrac, SFGate (*San Francisco Chronicle* website), ACORN, Trulia Real Estate Search, and DataQuick News.

In December 2008, the foreclosure rate in California was one in 148; in San Mateo County, it was one in 359, which translates to 743 total foreclosures. Of these 743, 66 were in San Bruno. San Bruno experienced 2.3 foreclosures per 1,000 homes in the fourth quarter of 2008, which represented a 66 percent increase over the number of foreclosures in the fourth quarter of 2007. San Bruno's rate was just above the Bay Area median of 2.1 per 1,000 homes. Additionally, 22 percent of homes in San Bruno are considered "under water," meaning that they are now worth less than the amount still owed on the mortgage. By contrast, 12 percent of homes in the Bay Area overall are "under water."

Foreclosure is a serious concern for San Bruno, and trends suggest that foreclosure activity may continue to increase. The City is committed to developing programs that will help residents avoid foreclosure and stay in their homes.

2.5 HOUSING STOCK CHARACTERISTICS

Table 2.5-1 shows that in 2000 approximately 62 percent of total housing units in San Bruno were for-sale (owner-occupied) units and 37 percent were rental units. Of the 9,290 for-sale units, approximately 0.4 percent were vacant; whereas approximately 1.7 percent of the rental units were vacant. An additional 170 housing units (1.1 percent of total) were vacant for seasonal, recreational, and other uses.

Table 2.5-1: Housing Units by Tenure and Vacancy (2000)

	Housing Units	*Percent of All Units*	*Percent of Sale or Rental Units*
Total Housing Units	14,980	100	n/a
Total Sale Units (Occupied and Vacant)*	9,290	62	100
Vacant - For Sale	40	0.3	0.4
Total Rental Units (Occupied and Vacant)	5,520	37	100
Vacant - Rental	90	0.6	1.7
Other Vacant (Seasonal, recreational, etc)	170	1.1	n/a

* These are units intended for owner-occupancy.

Source: Census 2000.

UNIT SIZE

Table 2.5-2 shows the distribution of San Bruno's housing units by size of structure, according to the Census 2000. Overall, the majority of all housing units were single family structures (65 percent) – 61 percent of all units were single-family detached structures, while 4 percent were single-family attached homes (for example, duplexes or townhouses). 35 percent of all housing units were located in multifamily structures (those with two or more units per structure). While single-family homes dominated the owner-occupied segment, the majority of renter-occupied units (67 percent) were in structures of two units or more.

Table 2.5-2: Housing Units by Tenure and Units in Structure, San Bruno (2000)

	Owner-Occupied		*Renter-Occupied*		
	Number	*Percent*	*Number*	*Percent*	*Overall Percent of Total*
1 Unit Structure	7,656	84	1,822	33	65
Detached	7,400	81	1,537	28	61
Attached	256	3	285	5	4
2 Unit Structure	108	1	301	5	3
3-4 Unit Structure	116	1	645	12	5
5-9 Unit Structure	130	1	933	17	7
10-19 Unit Structure	124	1	597	11	5
20-49 Unit Structure	186	2	397	5	4
50+ Unit Structure	812	9	801	15	11
Mobile Home or Trailer	9	<1	6	<1	<1
Other (Houseboat, etc.)	7	<1	0	0	<1
Total	9,148	100	5,502	100	100

Note: Items may not sum to total due to rounding.

Source: Census 2000.

AGE AND CONDITION

According to Census 2000, as of 1999, 70 percent of San Bruno's housing units were built between 1950 and 1979. Of the remainder, the majority (22 percent of all housing units) were built before 1950. Because they are over 50 years old, some of these units may be in need of rehabilitation and repair. Only 1,210 units (8 percent of all units) were built between 1980 and 1998. Additionally, Claritas estimates that a total of 917 housing units were constructed between 1999 and 2008.

As part of the 1999 Existing Conditions Survey Report for the San Bruno Redevelopment Project, homes and commercial buildings were surveyed in the San Bruno Park, Lomita Park, and Belle Air Park neighborhoods. Because these neighborhoods contain a majority of the city's older homes, homes in these areas are at greatest risk of being in disrepair or dilapidated. Out of the nearly 3,000 buildings that were surveyed, 2,000 were found to have extensive physical deficiencies that would require significant monetary investment to correct. As no more recent survey has been conducted, the City estimates that about 2,000 units are in need of some rehabilitation. Over the last 10 years some work has been done and the number has problem dropped slightly, but not significantly.

Many of the city's older homes—any home built before 1978, but particularly those built before 1950—are at risk of containing lead-based paint. Lead can cause brain and nervous system damage in young children who can ingest deteriorated interior or exterior lead-based paint either intentionally or inadvertently through normal play activities. The San Mateo County Department of Health Services also has a Childhood Lead Poisoning Prevention Program that focuses on outreach and education to high-risk neighborhoods, trainings on lead hazard reduction and lead poisoning case management.

Many older housing units are in neighborhoods that are also impacted by noise from SFO. An Aircraft Noise Abatement Program has been in place since 1983 to address this problem. Funding was made available by the Federal Aviation Administration and the City and County of San Francisco Airports Commission to cover the cost for eligible residents to insulate their homes, and a Demonstration House and a video were created to provide program information to San Bruno residents. Approximately 3,000 residential units have been insulated through the program from 1986 to date. Additional funding from the federal government has now been made available for homes that did not receive insulation upgrades initially; in San Bruno, 154 more homes will be eligible for noise insulation upgrades. **Program 4-C** supports this effort.

2.6 ASSISTED HOUSING DEVELOPMENTS AT RISK OF CONVERSION

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Section 65583(a)(8) requires an analysis of existing housing units that are eligible to change from low-income housing uses during "the next 10 years" due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. In the context of this Housing Element update, assisted units are considered "at-risk" of conversion to market rate if the expiration date of their financing program falls before June 30, 2016 (i.e. 10 years from the beginning of the housing element planning period—June 30, 2006).

Assisted housing units are those that offer financial aid or provide extra services for people in need of financial or basic living assistance. San Bruno has three assisted housing developments, all of which were built during the last Housing Element cycle: Archstone I (Meridian), completed in 2005; Archstone II (Paragon), completed in 2007; and Village at the Crossing, also completed in 2007. All three projects are rental apartments; the two Archstone developments are for all household types and the Village at the Crossing is for senior households only. The three projects received funding through a variety of sources including State bond tax-exempt financing, San Bruno Redevelopment Agency subsidies, and 4 percent tax credits (for more specifics by project, please see Chapter 4, Table 4.1-1). Because the projects were built within the last four years, and the deed restrictions apply for several decades, none of these developments is considered to be at-risk of conversion within the next 10 years. 60 units at Archstone I will be affordable through 2060 and 37 units at Archstone II will be affordable through 2062. All units at the Village at the Crossing have 30-year affordability restrictions. Once those expire, there will be 105 units that have continued affordability restrictions through 2062 (11 low- and 94 moderate- income). Table 2.6-1 provides a summary of assisted affordable units in San Bruno today.

Table 2.6-1: Assisted Housing Developments in San Bruno

			Units by Household Income Category					
Project Name	*Year Completed*	*Tenure*	*Very Low*	*Low*	*Moderate*	*Above Moderate*	*Deed-Restricted Units*	*Earliest Date of Conversion*
Archstone I (Meridian)	2005	Rental	60	0	240	0	60	2060
Archstone II (Paragon)	2007	Rental	37	0	148	0	37	2062
Village at the Crossing	2007	Rental	41	187	0	0	228	2037

Note: in the Village at the Crossing, 100 percent of units have 30-year affordability restrictions (41 very low and 187 low), of which 105 are restricted as affordable for an additional 25 years (11 very low and 94 moderate).

Source: City of San Bruno, 2009.

The California Housing Partnership Corporation (CHPC) assists nonprofit and government housing agencies to create, acquire, and preserve housing affordable to lower income households. CHPC maintains a database of units throughout California that use federal funding programs to maintain their affordability. San Bruno checked with CHPC to make sure that no federally-assisted units were overlooked in this evaluation. According to CHPC, there are no at-risk affordable housing units in San Bruno listed in their database.[5]

However, San Bruno has one housing development with deed-restricted affordable units that has been closed for renovation and redevelopment for over two years—TreeTops Apartments. This development is not officially "at-risk" because the deed restrictions (Section 8 voucher program) last beyond 10 years after the start of this Housing Element planning period. Furthermore, the units have been vacant pending redevelopment, another reason why there is no risk of tenant displacement during this Housing Element cycle. These units are summarized below in Table 2.6-2. Though not at-risk, San Bruno would like to keep a record of the progress on the site in this Housing Element for future monitoring and evaluation.

Table 2.6-2: Affordability at TreeTops/Pacific Bay Vistas

			Units by Household Income Category					
Project Name	*Year Completed*	*Tenure*	*Very Low*	*Low*	*Moderate*	*Above Moderate*	*Deed-Restricted*	*Earliest Date of Conversion*
TreeTops/Pacific Bay Vistas	1987/ TBD	Rental	62		0	0	62	2017/ 2040

Source: City of San Bruno, 2009.

Treetops had 62 affordable units when it closed in 2007 (20 percent of the original 308 units) with restrictions set to expire in 2015. The City approved a new building plan with an extension of the affordability restrictions until 2017 because of an assumed two-year delay in completion of the project. The new project (Pacific Bay Vistas) was approved for 510 units, and 15 percent of the additional 202 units (30 units) would have new 30-year low-income affordability restrictions

[5] Email correspondence with Randy Quezada of CHPC on May 6, 2009.

(Pacific Bay Vistas is also recorded in Table 4.2-1 as "Housing Production Underway"). As a result of this approval, 62 units would be affordable to 2017 and 30 units would be affordable to 2040. The original 62 affordable units would thus last slightly more than 10 years from the start of this Housing Element cycle (2017).

The City is committed to pursuing affordability at this site for the full term of the deed restrictions, as evidenced by the previous negotiation of a later expiration date (pushing the date out from 2015 to 2017). Since the actual redevelopment of the site is not yet underway, the City will strive to ensure that upon redevelopment and reopening (which may occur under different ownership), adequate additional years are added onto the term. (**Program 3-D**)

QUALIFIED ENTITIES

Pursuant to California Government Code Section 65863.11, owners of government-assisted projects cannot terminate subsidy contracts, prepay a federally-assisted mortgage, or discontinue use restrictions without first providing an exclusive Notice of Opportunity to Submit an Offer to Purchase. This Notice is required to be sent to Qualified Entities at least 12 months prior to sale or termination of use restrictions. Qualified Entities are nonprofit or for profit organizations or individuals that agree to maintain the long-term affordability of projects. The organizations listed in Table 2.6-2 represent those identified by HCD as Qualified Entities.

Table 2.6-3: Qualified Entities, San Mateo County Vicinity

Organization	*Address*	*City*
Affordable Housing Foundation	PO Box 26516	San Francisco
BRIDGE Housing Corporation	One Hawthorne, Ste 400	San Francisco
Christian Church Homes of Northern California	303 Hegenberger Rd, Ste 201	Oakland
Community Home Builders and Associates	675 North First St, Ste 620	San Jose
Foundation for Affordable Housing, Inc.	2847 Story Rd	San Jose
Housing Corporation of America	31423 Coast Highway, Ste 7100	Laguna Beach
The Lesley Foundation	4 West 4th Ave, Ste 408	San Mateo
Med-Peninsula Housing Coalition	303 Vintage park Drive, #250	Foster City
Northern California Land Trust, Inc.	3126 Shattuck	Berkeley
Palo Alto Housing Corporation	725 Alma St	Palo Alto
West Bay Housing Corporation	120 Howard St, #120	San Francisco

Source: California Department of Housing and Community Development, Entities Interested in Participating in California's First Right of Refusal Program Pursuant to Government Code Section 658363.11, downloaded from HCD website on March 11, 2009: http://www.hcd.ca.gov/hpd/hrc/tech/presrv/

2.7 SPECIAL NEEDS GROUPS

To ensure provision of adequate housing for all people, the City must consider the housing available for those residents with special needs: disabled, female-headed households, large families, seniors, and the homeless. Local housing requirements for these special needs groups may point to the need for "accessible," larger or smaller, secure, and/or affordable housing. Participants in a December 2008 forum for housing stakeholders in San Bruno stated that the current difficult economic climate had exacerbated housing needs and increased waiting lists, especially among seniors and family households. Additionally, as rents have increased, many households who would not have considered themselves to be in trouble are now at increased risk of becoming homeless.

PERSONS WITH DISABILITIES

Census 2000 found that 27 percent (7,065 persons) of San Bruno's working age (16 to 64 years) population had a disability, 44 percent of whom (3,109 persons) were prevented from working by their disability. Census 2000 also indicated that an additional 4 percent of the city's working age population had some kind of physical or mobility limitation. Applying these proportions to ABAG's population projections, the result is an estimated working-aged disabled population of approximately 8,580 in 2025. Of this number, about 3,776 are projected to be prevented from working, and approximately 1,270 would have mobility limitations.

Table 2.7-1: Persons with Disabilities by Employment Status, San Bruno (2000)

Condition	*Number*	*Percent of Disabled*	*Percent of Total Population*
Unable to Work Due to Disability	3,109	29	8
Able to Work, but with Disability	3,956	37	10
Persons Aged 65+ with Disability	3,200	30	8
Total Persons with a Disability	10,586	100	26
Total Population	40,165		

Source: Census 2000.

The special housing needs of disabled persons include accessible housing units in close proximity to public services and commercial centers, with special design features that alleviate the limitations associated with the disability. State law requires that all rental apartments containing five or more dwelling units are made accessible and adaptable to disabled persons. The city applies standard conditions of approval to residential development projects that reflect this mandate. The Center for Independence of the Disabled, a non-profit organization based in the City of Belmont, provides a variety of services to disabled individuals to assist them with independent living. These services include low- or no-cost housing accessibility modification (based on ability to pay), counseling, independent living skills training, personal and shopping assistance, and other programs and services.

Table 2.7-2: Persons with Disabilities by Disability Type, San Bruno (2000)

	Number	*Percent*
Total Disabilities	10,586	
Total Disabilities for Ages 5-64	7,386	70
Sensory Disability	358	3
Physical disability	1,136	11
Mental disability	668	6
Self-care disability	329	3
Go-outside-home disability	1,786	17
Employment disability	3,109	29
Total Disabilities for Ages 65 and Over	3,200	30
Sensory Disability	630	6
Physical disability	1,121	11
Mental disability	425	4
Self-care disability	322	3
Go-outside-home disability	702	7

Source: Census 2000.

Because many disabled people are unable to work as a result of their disability and may be on a fixed income, the availability of housing affordable to very-low, low- and moderate- income households is an important factor. Within the county, there are approximately 370 units in group homes and other facilities for the disabled and mentally ill. The majority of these facilities are located in Belmont, Redwood City, and San Mateo.[6] Within San Bruno, senior board and care facilities also serve people with developmental disabilities, as described on page 2-24.

FEMALE-HEADED HOUSEHOLDS

Female-headed households are considered a special needs group because of the higher incidence of poverty in these households as compared with all families. Census 2000 data showed that 5 percent of all households (750 households) in San Bruno were headed by women with children under the age of 18. The U.S. Census Bureau uses a set of household income thresholds that vary by family size and composition to determine poverty levels. If a family's total income is less than that family's threshold, then every member of that family is considered poor. In the year 2000, the estimated poverty threshold for a family of four was $17,760.

Of the estimated 3,954 female-headed families in San Bruno in 2000, 162 households (4 percent) had household incomes below the poverty level. Moreover, 122 (75 percent) of the 162 female-headed households below the poverty level had children under the age of 18. Female-headed

[6] This number is based on an inventory of San Mateo County affordable rental housing for low and moderate income households as of May 2008. The list was compiled by San Mateo County Department of Housing from data provided by cities and non-profit housing developers.

households made up more than half of the total households with incomes below the poverty level. These households need housing affordable to very-low and low-incomes, in areas suitable for child-rearing, and with access to transit networks, schools and parks, and daily services.

Table 2.7-3: Female-Headed Households and Poverty Status, San Bruno (2000)

Householder Type	*Number*	*Percent of All Households*	*Percent of Female-Headed Households*
Total Households	14,558		
Total Female-Headed Householders (includes single and non-family households)	3,954	27	
Female Heads with Children under 18	695	5	18
Female Heads without Children under 18	3,259	22	82
Total Families Below the Poverty Level	310	2	
Female-Headed Households Below the Poverty Level	162	1	4

Source: Census 2000.

LARGE FAMILIES

In the year 2000, 13 percent of the total number of households in San Bruno contained five or more people. Of these large households, approximately 62 percent were homeowners and 38 percent were renters (Table 2.7-4). Applying the year 2000 proportion of large households to ABAG's year 2025 housing unit projection for San Bruno results in a total of approximately 2,340 large households in the year 2025.

Table 2.7-4: Large Households by Tenure, San Bruno (2000)

	Households Less than 5 Persons	*Large Households (5 or more Persons)*	*Percent of Large Households*	*Total Households*
Households	12,800	1,880	100	14,680
Owner	8,090	1,170	62	9,250
Rental	4,710	710	38	5,430
Percent of Total	87	13		100

Note: Items may not sum to total due to rounding.

Source: Census 2000.

Finding rental housing with higher than average bedroom counts is a typical problem for large families, especially those with lower-income levels. In San Bruno, fewer than 2 percent of rental units (100 units) had four or more bedrooms in 1990, and only 14 percent (800 units) had three bedrooms. According to year 2000 U.S. Census data, 710 renter households (13 percent) had five or more people, indicating that overcrowding may be a problem for large households that rent. While as of 2000 large households in San Bruno were not more income-burdened than smaller households (Table 2.7-5), they still may encounter difficulty finding appropriately-sized housing to suit their needs.

Table 2.7-5: Household Size by Income Category, San Bruno (2000)

	1-4 Persons		*5+ Persons*	
Income Level	*Number*	*Percent*	*Number*	*Percent*
Very-low	2,726	21	287	15
Low	2,861	22	372	21
Moderate and Above-Moderate	7,360	57	1,153	64
Total	12,947	100	1,812	100

Source: State of the Cities Data System, CHAS Data.

SENIORS

In 2000, seniors (persons age 65 or older) constituted 11 percent of San Bruno's population, and headed 18 percent of the city's households. Claritas estimated that in 2008, the percentage of seniors in the population had increased to 12 percent. As shown in Table 2.7-6, Census 2000 estimated that approximately 87 percent of senior households lived in owner-occupied housing units, and 13 percent lived in rentals. In comparison, a much greater proportion of the city's non-senior households (42 percent) rented their homes. Census 2000 reported that most senior households in San Bruno are married-couple families (46 percent), followed by female householders living alone (28 percent).

Table 2.7-6: Senior Households by Tenure, San Bruno (2000)

	Senior Householders (>65 yrs)	*Percent of Senior Householders*	*All Households*
Households	2,630	100	14,680
Owner	2,300	87	9,250
Rental	340	13	5,430
Percent of Total Households	18		100

Note: Items may not sum to total due to rounding.

Source: Census 2000.

Nearly 50 percent of senior households that rent their homes have incomes below 50 percent of AMI. By contrast, only 33 percent of senior households that own their homes have incomes in that cohort (Table 2.7-7). This discrepancy highlights a potential need for affordable rental housing for senior households.

Table 2.7-7: Senior Households by Tenure and Income, San Bruno (2000)

	Senior Owner Households		*Senior Renter Households*	
Income Level (Percent of AMI)	*Number*	*Percent*	*Number*	*Percent*
Very-low	774	33	185	47
Low	699	30	58	15
Moderate and Above-Moderate	859	37	150	38
Total	2,332	100	393	100

Source: State of the Cities Data System, CHAS Data.

Seniors who own their own homes often have limited incomes but have substantial amounts of home equity. The San Mateo County-based non-profit Human Investment Project for Housing (HIP) administers a Home Equity Conversion Program that provides information and counseling to seniors so that they can turn their accumulated home value into spendable cash that they can then use to continue living independently in their own homes. HIP is the only federally-certified counseling agency for Home Equity Conversion in San Mateo County. **Program 5-I** commits the City to continue to provide information and support the home equity conversion programs available to area seniors.

Seniors often have difficulty finding housing because of fixed incomes, limited mobility, and the need for relatively easy access to health and convenience services. The San Bruno Senior Center provides classes, programs, workshops, seminars, general assistance and meal services to San Bruno's elderly population. More than 200 adults use the facility on a daily basis.

For those seniors who are no longer able to live independently for financial or physical reasons, there are several shared or assisted living options available in San Mateo County. HIP administers a Homesharing Program, in which the agency matches home-providers with home-seekers whose rent can provide supplemental income. Alternatively, the homesharing arrangement involves a service exchange in which the home-seeker agrees to provide services in lieu of rent, typically to senior home-providers. HIP facilitates between 10 and 20 home-sharing arrangements annually in San Bruno, and over 700 countywide. **Program 6-C** commits the City to continue to support such shared housing programs. For those needing greater assistance, San Mateo County has a number of subsidized housing facilities for seniors of low- and moderate-income, assisted-living facilities, board and care homes, skilled nursing homes, and continuing care retirement facilities.

The Village at the Crossing, a 228-unit senior housing development on the site of the former U.S Navy facility in San Bruno, was completed in 2006. The Village at the Crossing is the only below market rate facility for seniors in San Bruno, providing apartments for 29 extremely-low, 12 very-low, and 187 low-income seniors. There are currently no assisted-living facilities or continuing care retirement facilities in the city. However, there are an additional 2,350 units for low- and moderate-income seniors elsewhere in San Mateo County. The majority of these facilities are in Pacifica, San Mateo, and South San Francisco. The City also seeks to create housing opportunities for local seniors who do not qualify for a unit at the Village because they are long-time homeowners with home equity (**Program 2-G**).

San Bruno does have one skilled nursing hospital with a total of 45 beds. According to the California Nursing Home Search, which is run by California HealthCare Foundation and the Department of Social and Behavioral Sciences at the University of California, San Francisco, there are 46 senior board and care facilities in San Bruno. These are residential-type homes that are licensed to care for a relatively small number of residents who do not need nursing care, but do require some type of daily assistance. A total of 271 beds are available in San Bruno in senior board and care facilities. Four of these facilities specifically serve developmentally disabled seniors, and most of the facilities accept both ambulatory and non-ambulatory residents.

At the Community Open House on the Draft Housing Element, a number of community members described the need for even more affordable senior housing options, and in particular desired senior housing mixed with family housing in order to allow seniors and younger folk to benefit from one another's knowledge and skills, and to share responsibilities.

HOMELESSNESS

The causes of homelessness are diverse, but primary contributors include a tight housing market, low wages, lack of job opportunities, substance abuse, mental or physical illness, and domestic violence.

In 2005 and 2006, a community-based planning process in San Mateo County resulted in the production of a plan entitled Housing Our People Effectively (HOPE): Ending Homelessness in San Mateo County, also known as "the HOPE plan." The HOPE plan is the county's comprehensive local policy strategy for ending homelessness by 2016. It also provides the framework for addressing the requirements of Senate Bill (SB) 2, which requires a detailed analysis of emergency shelters and transitional and supportive housing in the Housing Element (thus broadening the scope of the Housing Accountability Act to include these uses).

Number and Characteristics of People Experiencing Homelessness

The San Mateo County 2009 Homeless Census and Survey (the "Census and Survey"), which was conducted as a HOPE Plan program, estimated that there were 1,796 homeless people in the County on the night of January 29, 2009. (Kate Bristol Consulting and Debbie Greiff Consulting, May 2009) This represents 27 percent fewer homeless individuals than were counted in 2007. Of the 1,796 total, 45 percent were unsheltered (living on the streets, in vehicles, or in encampments) and 55 percent were sheltered (staying at emergency shelters, transitional housing, or public institutions; or using motel vouchers). Using a formula developed by the Corporation for Supportive Housing, the report estimated that 2,712 people are homeless in San Mateo County on an annual basis. Table 2.7-8 shows a summary of changes in the homeless population between the 2007 Census and the 2009 Census.

Table 2.7-8: Summary of Changes in Homeless Population, San Mateo County (2007 - 2009)

Location	*2007 Count*	*2009 Count*	*Net Change*	*Percent Change*
Street Count				
People Observed on Streets	596	422	-174	-29
People in Cars, RVs, Encampments	498	381	-117	-23
Subtotal Street Count	1,904	803	-291	-27
Shelter Count				
People in Emergency Shelters	296	267	-29	-10
People in Motel Voucher Programs	107	74	-33	-31
People in Transitional Housing	306	403	97	32
People in Institutions	261	249	-12	-5
Subtotal Shelter Count	970	993	23	2
Total County Homeless Count	2,064	1,796	-268	-13

Source: San Mateo County Homeless Census and Survey, 2009.

The 1,796 homeless people counted this year consisted of 1,482 households, nine percent of which were families with dependent children. Based on the results of a representative sample of 427 homeless people using a two-page questionnaire, the typical homeless person in San Mateo County in 2009 is a single male with at least one disability. Over 85 percent of adults surveyed were individuals or couples without children; 69 percent were male, and 68 percent had at least one disability. Eighty-nine percent of those surveyed were unemployed, and 7 percent were earning more than $1,000 per month. Veterans of the armed services comprise 14 percent of the total surveyed.[7]

The one-day homeless count conducted in 2009 found 55 homeless people in San Bruno. Of the 55, 34 were unsheltered, accounting for 4.2 percent of the total unsheltered census.

Hidden Homelessness

While many of the homeless people in San Mateo County are either residing in shelters or are visible on the streets or in vehicles, there are also people staying in places that are less easy to see, such as storage sheds, unconverted garages, bus stations, etc., and there are still others who may or may not self-identify as homeless but who are staying temporarily with family or friends. In 2009, San Mateo County conducted a "Hidden Homeless Next Day Study" the morning after the one-night count for the homeless census, to try to count these harder-to-find populations. While the results of the morning-after survey are not sufficient as a basis for adjusting the one-day census count numbers, the study depicts an instance in which as many as 3 percent of the population accessing non-residential drop-in homeless services were missed by the homeless census because they stayed in locations that were not counted. Furthermore, another 20 percent

[7] This data is drawn from the 2009 San Mateo County Homeless Census and Survey, Executive Summary, issued in May 2009 and represents the results of a one-night homeless census conducted by the San Mateo County Human Services Agency, Center on Homelessness on January 29, 2009.

of respondents accessing these services were living temporarily with family or friends. Of that 20 percent, 71 percent self-identified as homeless even though they do not fit HUD's definition.

Existing and Planned Resources

In a separate point-in-time bed and unit count on January 29, 2008, the San Mateo County Center on Homelessness found a total of 1,034 emergency and transitional shelter beds and supportive housing units countywide. Of these, 789 (76 percent) were emergency and transitional shelter beds and 245 (24 percent) were units of supportive housing. The count included the County Housing Authority's Shelter Plus Care and Supportive Housing programs, which are tenant-based voucher programs. Because participants may choose where to live, the distribution of these units in each jurisdiction fluctuates. The jurisdiction estimates used in the count are a representative distribution based on four snapshots from different points in the calendar year.

The only beds or housing that this count identified in San Bruno were five units of supportive housing, which are part of the Shelter Plus Care Program. The Shelter Plus Care Program provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program. All five of these units were occupied at the time they were counted, and so this assessment assumes they are not available for purposes of serving the 2009 unsheltered homeless population. In 1998, St. Bruno's Church opened a 10-bed shelter within San Bruno, which this survey misallocates to another jurisdiction. The City understands this shelter to be fully occupied, and so it, too, is considered unavailable for the purposes of serving the 2009 unsheltered homeless population.

San Bruno is committed to expanding the resources for homeless individuals in the community, particularly the supply of supportive housing. Through funding sources from the San Mateo County Housing Authority, it is expected that San Bruno will be allocated two additional supportive housing units through scattered site and/or voucher programs. However, this is only an estimate based on the number of existing supportive housing units; again, because participants in these programs may live where they choose, the jurisdictional allocation may change.

Many centers that provide emergency services also provide training, counseling and job placement services. North Peninsula Neighborhood Services Center, located in South San Francisco, is one of San Mateo County's seven core social service agencies. The Center provides social services, crisis intervention, information and referrals, case management, rent assistance and emergency food, shelter, clothes and transportation to the residents of South San Francisco, San Bruno and Brisbane. According to social workers at the Center, approximately 20 to 30 percent of clients for all services are San Bruno residents. North Peninsula Neighborhood Services Center provided social services to 1,005 San Bruno families in fiscal year 2007-2008. This represented 20 percent of the Center's social services clientele. Home repair assistance was provided to 14 San Bruno residents (representing 30 percent of home repair clientele) in fiscal year 2007-2008.

Assessment of Unmet Year Round Need for Emergency Shelter

It is estimated that San Bruno needs a total of 32 new year-round shelter beds to meet the needs of the 34 unsheltered homeless people in our community. Table 2.7-9 outlines the methodology used to arrive at this estimate.

Table 2.7-9: Unmet Year Round Need for Emergency Shelter in San Bruno (2009)

Daily average number of unsheltered homeless people	34
Minus number of available shelter, transitional housing and supportive housing beds	0
Minus number of supportive housing units under development or for which funding has been identified	2
Equals unmet need for emergency shelter beds	32

Source: 2009 San Mateo County Homeless Census and Survey; City of San Bruno, 2009.

This methodology is consistent with the best practices in the field of homeless housing and services, HUD publications on estimating the numbers of homeless people and unmet need for housing, and has been recommended by consultants to the San Mateo County Housing Element Update Consortium's "21 Elements" project.

Program 6-D designates an Emergency Shelter Overlay Zone that will be implemented during the Zoning Code Update, within one year after adoption of this Housing Element. The overlay will make emergency shelters an explicit by right use in the applicable area (indicated on Figure 4.4-1), which was chosen to be located within the transit corridors and easy walking distance to BART, Caltrain, and other services. This overlay will *not* commit the city to building a shelter, but rather will make the process easier if it is determined that one is necessary and an appropriate housing provider is interested in taking on the project.

Assessment of Seasonal Need for Emergency Shelter

There is no data presently available documenting the increased level of demand for shelter in San Mateo County during particular times of the year. Due to the relatively mild climate, the only time of year when increased demand appears to be a factor is during the winter months (December to February). During extremely cold periods, some shelters set up additional cots to accommodate increased shelter demand, and the County periodically opens special "warming shelters" during extended cold spells. Anecdotal evidence suggests that this additional capacity is sufficient to meet the need during these periods.

Additionally, it should be noted that the biannual homeless count always takes place in the last week of January, which is a period of time when demand for shelter typically is at its highest. Since the year-round need described above is based on that biannual count, we believe that the seasonal need for emergency shelter does not exceed the year-round need.

Assessment of Unmet Need for Supportive Housing

As part of the planning process for the countywide HOPE Plan, a working group was convened to estimate the number of supportive housing units necessary to meet the housing needs of all the homeless people in San Mateo County. This working group drew from best practices in the field of supportive housing as well as the expertise of local housing and shelter providers. The result is an estimate that San Mateo County needs to create 1,682 units of supportive housing for homeless people during the 10-year period from 2006 to 2015. In the two years since the HOPE Plan was published 34 units have been created, leaving a balance of 1,648 units.

The estimates presented in the HOPE Plan do not provide a breakdown of unmet need by jurisdiction. However, San Bruno has estimated its share of the need based on the percentage of the total number of unsheltered homeless people living in the city. Given that 4.2 percent of the total unsheltered homeless people in the county are estimated to be residing in San Bruno, our unmet need for supportive housing is 69 units, or 4.2 percent of the county total.

During the Housing Element update process, San Bruno stakeholders and housing service providers described an existing need for supportive housing that falls somewhere between emergency shelters and extremely- or very-low income affordable housing. This housing need includes some level of assistance with daily affairs, as well as some potential to accommodate families. San Bruno has facilities that are part of the Shelter Plus Care Program, which provides rental assistance for hard-to-serve homeless persons with disabilities in connection with supportive services funded from sources outside the program. San Bruno also supports HIP, an organization that provides supportive housing services such as matching seniors who have extra space available with renters who can "share" the cost of housing through paying rent, or through an exchange of services that is valuable to the homeowner. The next chapter, Housing Constraints and Resources, explains that there are currently no regulatory constraints on the development of supportive housing in residential areas beyond those which apply to every other by-right use. **Program 6-E** proposes actions to address the need for more supportive and extremely-low income housing, including arrangements such as SROs, rent-subsidized apartments leased in the open market, or long-term set-asides of units within privately-owned buildings.

FARM WORKERS

San Bruno is an urbanized area of San Mateo County and does not have any working farms. Therefore, there is no demand for farm worker housing in the city.

2.8 ENERGY CONSERVATION

Conservation of energy is an important issue in housing development today not only due to the cost of energy, which can be a substantial portion of monthly housing costs for both owners and renters, but also due to an emerging interest in sustainable development, energy independence, and reduction of greenhouse gas emissions in line with new legislation such as AB 32 and SB 375. There are three main strategies a jurisdiction can employ to promote energy conservation: integrated land use and transportation planning; the adoption of green building standards and practices; and the promotion of energy conservation programs and choices. The following section describes opportunities for energy conservation in accordance with Government Code Section 65583(b)(8).

INTEGRATED LAND USE AND TRANSPORTATION

Energy conservation can be a priority in the overall planning of a City's land uses and transportation systems. Planning to provide a range of housing types and affordability near jobs, services, and transit can reduce commutes, traffic congestion, and thus the number of vehicle miles traveled and vehicle hours traveled. Promoting infill development at higher densities will also help reach these goals.

The recently-adopted San Bruno 2025 General Plan contains many new policies aimed to reduce energy use and associated greenhouse gas emissions, by reducing vehicle miles traveled and trips

through infill and transit- and pedestrian-oriented residential and non-residential development (LUD-7, LUD-10, LUD-28, LUD-29, LUD-48); through encouraging alternatives modes of transportation (T-1, T-3, T-4, T-5) including an emphasis on improving options and infrastructure for bicycle use (T-69 through T-74); and through policies to increase energy conservation specifically through green design, retrofitting, and other incentives (PFS-62 through PFS-71). Most of these General Plan initiatives that support energy conservation also support the provision of affordable and accessible housing by locating residents near transit and other services, by increasing housing unit densities and varieties which can lower the cost of renting or owning, and by creating a complete transportation system that can accommodate households that cannot afford cars.

BUILDING DESIGN STANDARDS AND PRACTICES

There are many opportunities for conserving energy in new and existing homes. Construction of energy efficient buildings does not lower the purchase price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs as consumption of water and energy is decreased. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs.

State Building Code Standards

The California Energy Commission was created in 1974 by the Warren-Alquist State Energy Resources Conservation and Development Act (Public Resources Code 25000 et seq.). Among the requirements of the law was a directive for the Commission to adopt energy conservation standards for new construction. The first residential energy conservation standards were developed in the late 1970s (Title 24, Part 6 of the California Code of Regulations) and have been periodically revised and refined since that time. Standards for building energy efficiency were last updated in 2005 with fourth quarter revisions occurring in May 2006. These standards are currently being updated with new standards expected to be in place in 2009.

Other Energy Conservation Opportunities in Building Standards and Practices

As described above, the San Bruno 2025 General Plan contains numerous policies that support the development and evolution of green building standards and practices in the city. Examples of energy conservation opportunities include weatherization programs and home energy audits; installation of insulation; installation or retrofitting of more energy-efficient appliances and mechanical or solar energy systems; and building design and orientation that incorporates energy conservation considerations.

For the purposes of this Housing Element, we can elaborate on ways that residential building design can be more energy efficient. Many modern design methods used to reduce residential energy consumption are based on proven techniques in use since the earliest of days of collective settlement. These methods can be categorized in three ways:

1. *Building design* that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
    - locating windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;

- use of "thermal mass," earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
- "burying" part of the home in a hillside or berm to reduce solar exposure or to insulate the home against extremes of temperature;
- use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
- locating openings and using ventilating devices to take advantage of natural air flow; and
- use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter.

2. *Building orientation* that uses natural forces to maintain a comfortable interior temperature. Examples include:
   - north-south orientation of the long axis of a dwelling;
   - minimizing the southern and western exposure of exterior surfaces; and
   - location of dwellings to take advantage of natural air circulation and evening breezes.
3. *Use of landscaping features* to moderate interior temperatures. Such techniques include:
   - use of deciduous shade trees and other plants to protect the home;
   - use of natural or artificial flowing water; and
   - use of trees and hedges as windbreaks.

In addition to these design techniques, other modern or technology-based energy conservation methods include:

- use of solar energy to heat water;
- use of solar panels, photovoltaic technology, and other devices to generate electricity;
- window glazing to repel summer heat and trap winter warmth;
- weather-stripping and other insulation to reduce heat gain and loss; and
- use of energy efficient home appliances.

The city's abundant sunshine provides an opportunity to use solar energy techniques to generate electricity, heat water, and provide space heating during colder months, as well. Natural space heating can be substantially increased through the proper location of windows and thermal mass.

Housing Element **programs 4-A and 4-B** support the other General Plan policies by promoting energy conservation in residential design and renovation.

PROMOTING ENERGY CONSERVATION PROGRAMS AND CHOICES

Finally, there are numerous financial and technical resources available today to help households reduce their energy use. Housing Element **Program 4-B** commits City staff to promoting these

resources as they become available, and helping to connect residents with the information they need to determine their eligibility and take advantage of appropriate programs.

Pacific Gas & Electric

Pacific Gas & Electric (PG&E) provides both natural gas and electricity to residential consumers in San Mateo County, including San Bruno. PG&E also participates in several financial and technical assistance programs and offers incentives to help qualified homeowners and renters conserve energy and control costs. These programs include:

- **The California Alternate Rates for Energy Program (CARE)** provides a 20 percent monthly discount on energy rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities.
- **Family Electric Rate Assistance (FERA)** is a rate reduction program for large households of three or more people with low- to middle-income.
- **The Energy Partners Program** provides income-qualified customers free energy education, weatherization measures and energy-efficient appliances to reduce gas and electric usage.
- **The Relief for Energy Assistance through Community Help (REACH)** Program provides one-time energy assistance to low-income customers who have experienced severe hardships and have no other way to pay their energy bill. This program is managed by the Salvation Army.
- **The Low Income Home Energy Assistance Program (LIHEAP)** provides eligible low-income persons, via local governmental and nonprofits, financial assistance to offset energy costs and the weatherizing of homes to improve efficiency. This program is managed by the Department of Community Services and Development.
- **Household Rebates** for "Smart Home" improvements that make homes more energy efficient and more environmentally responsible. PG&E offers a variety of incentives including rebates for installing energy-efficient appliances, whole house fans, or cool roofs; sealing heating and cooling ducts; recycling old appliances. With *e-Rebates*, customers have the ability to apply online for energy efficiency rebates for homes or small businesses.
- **The Energy Efficiency Rebates for Multifamily Properties** are offered to multifamily property owners and managers of existing residential dwellings that contain 2 or more units. The program encourages the installation of qualifying energy-efficient products in individual tenant units and in the common areas of residential apartment buildings, mobile home parks, and condominium complexes.
- **The Balanced Payment Plan (BPP)** is designed to eliminate big swings in a customer's monthly payments by averaging energy costs over the year.
- **Residential Energy Efficiency Federal Tax Credits.** Existing homeowners and builders are eligible for tax credits for energy-efficiency improvements and for solar energy systems. For the latest information on federal tax credits for energy efficiency available through the American Recovery and Reinvestment Tax Act of 2009, see the Tax Incentives Assistance Project (http://energytaxincentives.org/)

- **Non-Residential New Construction** (NRNC), also known statewide as *Savings By Design* (http://www.savingsbydesign.com/), is a program for commercial, industrial, High Tech and agricultural customers that encourages energy-efficient building and process design and construction. The program, administered by California's four investor-owned utilities under the auspices of the California Public Utilities Commission (CPUC), offers analysis and resources to aid owners and design teams with energy-efficient facility design.

Information on all of the above programs is available through the PG&E website. Some new state programs specific to solar energy and low-income households include:

- **Single Family Affordable Solar Homes (SASH)** program, a new program to provide substantially higher incentives to help qualifying low-income homeowners install solar electric systems. These projects help reduce long-term housing costs for low-income residents, help meet local greenhouse gas reduction targets under AB 32, and provide hands-on "green job" training opportunities for local job training programs. The goal of this incentive program is to provide low-income homeowners in California access to solar photovoltaic systems and reduce bills without increasing monthly expenses. The program requires no administrative management since GRID Alternatives will provide outreach, project management, and installation services.
- **Multifamily Affordable Solar Housing (MASH)** program, which provides higher incentives to offset the project costs of installing solar on multifamily affordable housing buildings in California. The goal of the MASH is to incorporate high levels of energy efficiency and high performing solar systems to help enhance the overall quality of affordable housing.

2.9 SUMMARY OF THE REGIONAL HOUSING NEEDS ALLOCATION

State law establishes that regional councils of government shall identify for each city and county its "fair share allocation" of its most recent regional housing needs determination. For its most recent Regional Housing Needs Allocation (RHNA), which was released May 15, 2008, ABAG took into consideration several factors: market demand for housing; housing value trends and income/affordability analysis; employment opportunities; availability of suitable residential sites and public facilities; commuting patterns as they relate to the differences in job creation and labor supply; type and tenure of housing supply; and housing needs of farm workers. Needs are assessed for the period from 2007 through 2014. In turn, cities and counties must address these local shares of regional housing in their General Plan Housing Elements.

State law also requires that regional housing needs determinations consider the need for housing at all income levels. To promote a more equitable distribution of regional needs, ABAG uses city, county, and Bay Area averages to determine the proportion of housing within each income level. Table 2.9-1 shows the distribution of housing needs by income level for San Bruno. The income categories used are described in the preceding discussion of Housing Affordability.

The RHNA does not allocate need for extremely-low income households. However, Government Code Section 65583 does require that communities project housing needs for all income levels, including extremely-low income households. In the absence of more specific information, San Bruno expects extremely-low income need to form a share of overall need similar to the share

expressed in current estimates of 2000 income distributions. As summarized in Tables 2.4-2 and 2.4-3, extremely-low income households are estimated to comprise a share of all households almost equal to that of very-low income households. Therefore, for purposes of the RHNA allocation and quantified objectives, San Bruno projects extremely-low income need to be equal to half of the total RHNA very-low income need.

Table 2.9-1: ABAG's Regional Housing Needs Allocation for San Bruno, 2007-2014

	Number	*Percent of Total Need*	*Percent of Affordable Need*
Extremely-low[a]	111	12	20
Very-low	111	12	20
Low	160	16	28
Moderate	188	19	33
Affordable need[b]	*570*	*59*	*100*
Above-moderate	403	41	
Total need	973	100	

a. Represents half of the official very-low income allocation.

b. Affordable need includes everything but above-moderate need.

Source: ABAG Regional Housing Needs Determination, 2007-2014 (Final Official Release 5-15-2008).

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