City of San Bruno
Housing Element
2023-2031
Public Review Draft

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1 Introduction

1.1 PURPOSE

The Housing Element of the General Plan is designed to provide the city with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing within the community. A priority of both state and local governments, Government Code Section 65580 states the intent of creating housing elements: The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farmworkers, is a priority of the highest order.

Per state law, the Housing Element has two main purposes:

1. To provide an assessment of both current and future housing needs and constraints in meeting these needs; and

2. To provide a strategy that establishes housing goals, policies, and programs.

In accordance with California Government Code (Title 7, Division 1, Chapter 3, Article 10.6), this Housing Element, presents a comprehensive set of housing policies and actions to address identified housing needs for the next eight years, from January 31, 2023, to January 31, 2031.

The Housing Element builds on an assessment of San Bruno's housing needs (including the City's regional housing needs allocation) and an evaluation of existing housing programs, available land, and constraints on housing production. Initiatives proposed to facilitate ongoing provision of affordable and market-rate housing in the city include conservation of residential neighborhoods, reuse of former school sites, redevelopment of transit corridors into mixed-use areas with residential components, and reduction of parking standards for housing units along transit corridors. All of these major initiatives are consistent San Bruno's adopted General Plan, Transit Corridors Plan (TCP), U.S. Navy Site Specific Plan, and Bayhill Specific Plan.

1.2 ORGANIZATION

This Housing Element addresses all of the topics required by State law (Government Code sections 65583 through 65589.7). Specifically, the Element describes:

- population and employment trends (Chapter 2),
- household characteristics and housing stock characteristics (Chapter 2),
- existing assisted housing and potential risk of conversion to market rates (Chapter 2),
- energy conservation (Chapter 2),
- special housing needs (Chapter 2 and 4),
- governmental and non-governmental constraints (Chapter 3),
- affirmatively furthering fair housing (Chapter 4)

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- a detailed site inventory addressing availability and suitability for affordable housing development (Chapter 6),
- quantified objectives that estimate the maximum number of units, by income level, to be constructed, rehabilitated or conserved over the planning period (Chapter 6),
- detailed accomplishments during the last Housing Element cycle (Appendix 1), and
- a new eight-year housing program with goals, programs, and implementation actions (Chapter 7).

1.3 REGIONAL HOUSING NEEDS ALLOCATION

For the 6th Cycle Housing Element, the city must identify enough potentially developable land zoned for residential use to meet the city's new RHNA capacity / production target and develop policies and programs that create opportunities to increase production. While the City does not build housing on property that is privately owned or owned by other government agencies, the State requires each jurisdiction to demonstrate where housing can reasonably be expected to be added within this cycle and how the City will facilitate and incentivize its production.

In each Housing Element cycle, the city is allocated a regional housing needs target (RHNA target) that is a share of the Bay Area region's projected housing needs for all income groups for the next eight years. The RHNA target is based on population, existing housing supply, market demand, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, and type and tenure of housing need. On December 16, 2021 the ABAG Executive Board approved the final RHNA for the region and on January 12, 2022 the State Department of Housing and Community Development approved the ABAG Regional Housing Needs Allocation (RHNA) Plan, marking the final step of a two-year collaborative process. The City's target for this cycle is 3,165 housing units. This goal is further broken down by income group as follows:

Table 1.3-1: San Bruno's RHNA by Affordability

Income Category	**Very Low** *Up to 50% of Area Median Income*	**Low** *51% to 80% of Area Median Income*	**Moderate** *81% to 120% of Area Median Income*	**Above Moderate** *Market Rate*	**Total**
Housing Allocation	704	405	573	1,483	**3,165**

1.4 SUMMARY OF CHANGES TO STATE HOUSING LAWS

The following items represent substantive changes to State housing law since the city's last Housing Element was adopted and certified in 2015.

Affordable Housing Streamlined Approval Process: Senate Bill 35 (2017), Assembly Bill 168 (2020) and Assembly Bill 831 (2020) - SB 35 created a streamlined, ministerial review process for qualifying

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multifamily, urban infill projects in jurisdictions that have failed to approve housing projects sufficient to meet their State-mandated RHNA. Among other requirements, to qualify for streamlining under SB 35, a project must incorporate specific threshold levels of affordable housing based on a jurisdiction's inability to approve housing projects sufficient to meet their RHNA at the specified affordability levels or have failed to submit an annual progress report as required under state law. AB 168 added a requirement to provide a formal notice to each California Native American tribe that is affiliated with the area of the proposed project. The Housing Element must describe the city's processing procedures related to SB 35.

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

Affirmatively Furthering Fair Housing: Assembly Bill 686 (2017) - AB 686 requires the city to administer its housing programs and activities in a manner to affirmatively further fair housing and not take any action that is inconsistent with this obligation. The Housing Element must include an assessment of fair housing practices, an examination of the relationship of available sites to areas of high opportunity, and actions to affirmatively further fair housing.

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

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

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

Accessory Dwelling Units (ADU): Assembly Bill 2299 (2016), Senate Bill 1069 (2016), Assembly Bill 494 (2017), Senate Bill 229 (2017), Assembly Bill 68 (2019), Assembly Bill 881 (2019), Assembly 587 (2019), Senate Bill 13 (2019), Assembly Bill 670 (2019), Assembly Bill 671 (2019), Assembly Bill 3182 (2020) - In recent years, multiple bills have added requirements for local governments related to ADU

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ordinances. The 2016 and 2017 updates to State law included changes pertaining to the allowed size of ADUs, permitting ADUs by right in at least some areas of a jurisdiction, and limits on parking requirements related to ADUs. More recent bills reduce the time to review and approve ADU applications to 60 days, remove lot size requirements and replacement parking space requirements and require local jurisdictions to permit junior ADUs. AB 68 allows an ADU and a junior ADU to be built on a single-family lot, if certain conditions are met. The State has also removed owner-occupancy requirements for ADUs, created a tiered fee structure that charges ADUs based on their size and location, prohibits fees on units of less than 750 square feet, and permits ADUs at existing multi-family developments. AB 671 requires the Housing Element to include plans to incentivize and encourage affordable ADU rentals. AB 3182 prohibits homeowner's associations from imposing rental restrictions on ADUs.

Density Bonus: Assembly Bill 1763 (2019) and Assembly Bill 2345 (2020) - AB 1763 amended California's density bonus law to authorize significant development incentives to encourage 100 percent affordable housing projects, allowing developments with 100 percent affordable housing units to receive an 80 percent density bonus from the otherwise maximum allowable density on the site. If the project is within half a mile of a major transit stop, the city may not apply any density limit to the project and it can also receive a height increase of up to three additional stories (or 33 feet). In addition to the density bonus, qualifying projects will receive up to four regulatory concessions. Additionally, the city may not impose minimum parking requirements on projects with 100 percent affordable housing units that are dedicated to special needs or supportive housing. AB 2345 created additional density bonus incentives for affordable housing units provided in a housing development project. It also requires that the annual report include information regarding density bonuses that were granted.

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

Surplus Land Act Amendments: Assembly Bill 1486 and AB 1255 (2019) - AB 1486 refines the Surplus Land Act to provide clarity and further enforcement to increase the supply of affordable housing. The bill requires the city to include specific information relating to surplus lands in the Housing Element and Housing Element Annual Progress Reports, and to provide a list of sites owned by the city or county that have been sold, leased, or otherwise disposed of in the prior year. AB 1255 requires the city to create a central inventory of surplus and excess public land each year. The city is required to transmit the inventory to the Department of Housing and Community Development and to provide it to the public upon request.

Housing Impact Fee Data: Assembly Bill 1483 (2019) - AB 1483 requires the city to publicly share information about zoning ordinances, development standards, fees, exactions, and affordability

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requirements. The city is also required to update such information within 30 days of changes. This Housing Element describes governmental constraints on the production of housing, including a look at zoning requirements, development standards, fees, exactions, and affordability requirements. Changes in requirements made during the Housing Element planning period will also be reported as part of the city's annual Housing Element Progress Report.

Standardization of Sites Inventory Analysis and Reporting: Senate Bill 6 (2019) - SB 6 requires the city to electronically submit the sites inventory to HCD starting in 2021. The bill further provides streamlined, ministerial approval processes for certain housing developments and further makes housing an allowable use on "neighborhood lots".

"Just Cause" Eviction: Assembly Bill 1482 (2019) - AB 1482 restricts rents from being increased more than 5 percent plus inflation annually for the next 10 years and requires landlords to demonstrate "just cause" prior to evicting tenants of at least one year. Property owners evicting tenants for renovations or condo constructions must provide relocation fee equal to one month's rent.

Housing Discrimination: Senate Bill 329 (2019) - SB 329 prohibits discrimination against tenants paying for housing with public assistance, such as Section 8 vouchers.

Navigation Centers: Assembly Bill 101 (2019) - AB 101 requires jurisdictions to approve navigation centers by-right in mixed use and nonresidential zones that allow multifamily uses. Additionally, if a locality has been designated "prohousing" by HCD – compliant with housing element requirements and enacted policies that advance the planning, approval and construction of housing – extra points will be given on IIG, AHSC and TTC grant program applications. Awards will be based on categories including favorable zoning, faster processing, reducing costs and financial subsidies.

Additional Density Bonus: Assembly Bill 1763 (2019) - AB 1763 provides enhanced density bonus for 100% affordable developments including 80 percent density bonus and no density limit if within ½ mile major transit stop under State Density Bonus Law.

Evacuation Routes: Senate Bill 99 and Assembly Bill 747 (2019) Two recent bills, AB 747 and SB 99, require the General Plan Safety Element to be updated to identify evacuation routes and their capacity, safety, and viability under a range of emergency scenarios and to include information identifying residential developments in hazard areas that do not have at least two emergency evacuation routes. The bill requires these updates to occur with this Housing Element.

Housing Crisis Act Clean-up Bill: Senate Bill 8 (2021) – SB 8 is a clean-up bill impacting several previous housing initiatives. Notably, it extends key provisions of SB 330, also known as the Housing Crisis Act of 2019 (previously set to expire in 2025), until January 1, 2030. The bill further states that affordable and market rate residential projects with two or more units; mixed-use projects of which two-thirds of the square footage is residential; emergency shelters; and transitional or supportive housing may qualify for review pursuant to the Housing Accountability Act.

SB 8 further amends the Government Code to state that with respect to land where housing is an allowable use, an affected jurisdiction, as defined by HCD, cannot change the general plan land use designation, specific plan land use designation, or zoning of a parcel or parcels of property to a less intensive use or reducing the intensity of land use within an existing general plan land use designation, specific plan land use designation, or zoning district in effect at the time of the proposed change. "Reducing the intensity of land use" includes, but is not limited to, reductions to height, density, or floor

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area ratio, new or increased open space or lot size requirements, new or increased setback requirements, minimum frontage requirements, or maximum lot coverage limitations, or any other action that would individually or cumulatively reduce the site's residential development capacity.

Additionally, SB 8 provides that a city or county may not approve a housing development project that will require the demolition of occupied or vacant protected rental units unless all requirements are met. These requirements include that the project will replace all existing or demolished protected units and that the housing development project will include at least as many residential dwelling units as the greatest number of residential dwelling units that existed on the project site within the last five years.

Duplexes and Urban Lot Splits: Senate Bill 9 (2021) – This bill allows property owners to subdivide a single-family residential property into two lots, where two units can be built on each newly created lot. This would allow up to a total of four units in an existing R-1 zoned property with a ministerial review process.

CEQA Streamlining for rezoning up to 10 units: Senate Bill 10 (2021) – This legislation creates a voluntary process for local governments to pass ordinances prior to January 1, 2029 to zone any parcel for up to ten (10) residential units if located in transit rich areas and urban infill sites. Adopting a local ordinance or a resolution to amend a general plan consistent with such an ordinance would be exempt from review under the California Environmental Quality Act (CEQA). This provides cities an increased ability to upzone property for housing without the processing delays and litigation risks associated with CEQA. However, if the new housing authorized by the general plan would require a discretionary approval to actually build the housing (for example, a subdivision map or design review), CEQA review would be required for those subsequent approvals.

Housing ElementRegional Housing Need Relative Progress Determination: Assembly Bill 215 (2021) – This bill would require a local government to make the first draft revision of a housing element available for public comment for at least 30 days and, if any comments are received, take at least 10 additional business days to consider and incorporate public comments into the draft revision before submitting it to HCD for review. Furthermore, a jurisdiction is required to post any subsequent draft revision on its internet website and to email a link to the draft revision to individuals and organizations that have requested notices relating to the local government's housing element, as specified. This bill also expands the attorney general's authority to independently seek action and grants HCD the ability to hire or appoint other counsel if the attorney general does not pursue action against a local agency that has violated certain housing laws, inclusive of the HCA, AFFH policies (AB 686), SB 35 Streamlining, Permanent Supportive Housing streamlining (AB 2162) and Low Barrier Navigation Center streamlining (AB 101). As such, this law strengthens the enforcement tools that may be used against noncompliant jurisdictions. As a result of this bill, HCD established the Housing Accountability Unit and the Attorney General established the Housing "Strike Force" to actively monitor compliance with state housing laws.

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1.5 SUMMARY OF ACCOMPLISHMENTS IN THE LAST CYCLE

Meeting the 2015-2023 Regional Housing Needs Allocation (RHNA)

As identified during the fifth cycle of the Housing Element, there are adequate sites made available to satisfy its RHNA obligation, but due to possibly lack of interests from the developer and the pandemic, few sites moved forward with development applications Those projects that submitted development applications and and received approvals however did not move forward with processing of building permits or construction. As a result, the total production and permitting that occurred during the last cycle fell short of the city's RHNA allocation.

Through 2021, San Bruno has issued building permits for 286 dwelling units over the fifth planning cycle. The summary table below shows the City's current housing production against the RHNA allocation of 1,155 new units for the eight-year period from 2015-2023. Leaving a remaining obligation of 868 housing units. The table details how many building permits were issued by each income level against the RHNA target. It is worth noting the City has entitled many more housing units over the course of the planning cycle which are not reflected in the housing production table below because only issued building permits count towards the RHNA allocation.

Table 1.5-2: San Bruno's RHNA

Income Level	RHNA	2015	2016	2017	2018	2019	2020	2021	Total	Remaining
Very Low	358	0	0	0	0	0	0	20	20	**338**
Low	161	1	4	14	6	42	7	23	97	**64**
Moderate	205	1	41	0	0	5	0	21	68	**135**
Above	431	9	42	1	0	2	28	18	100	**331**
Total Units	**1,155**	**11**	**87**	**15**	**6**	**49**	**35**	**82**	**286**	**868**

Although San Bruno did not satisfy its RHNA allocation, the city entitled ana total of 521 new residential units during the fifth planning cycle. These projects are listed below and are currently pending building permit issuance.

- **111 San Bruno Avenue** –43 -sale dwelling units in a mixed-use project. The city is currently processing an application.
- **500 Sylvan Avenue** – Nine multi-family rental units. This project was approved in May 2019. Similar to the project above, it was first extended in 2020 and then qualified for an automatic entitlement extension pursuant to Assembly Bill 1561. Building permits for the project are ready for issuance.
- **Mills Park Center (601-611 and 643-799 El Camino Real; 701-751 Camino Plaza; 711-777 Kains Avenue)** –427 multi- family residential units in a mixed-use building. The project with a ground floor commercial space was approved in August 2020. The project includes a total of

64 onsite affordable units, including 26 very-low-income units, 19 low-income units and 19 moderate units. Building permits have yet to be submitted.

- **271 El Camino Real** – 23 multi-family for-sale condominium units. The project was approved in September 2021 and is pending building permit submittal. The project will provide three affordable units on site and pay a partial in-lieu affordable housing fee.

The Sites Inventory and Analysis in Chapter 6 provides a more detailed discussion of the housing production accomplished during the last Housing Element cycle.

Removing Constraints

During the last Housing Element cycle, San Bruno made important progress in removing governmental constraints to the production of housing. Examples include:

- Amended the Zoning Ordinance to permit housing in areas of the city that were once reserved for commercial uses.
- Amended the Zoning Ordinance to classify transitional and supportive housing as residential care facilities, which are allowed by right in residential zones, in accordance with SB-2.
- Amended the Zoning Ordinance to implement state density bonus regulations.
- Amended the Zoning Ordinance to implement state accessory dwelling unit regulations.
- Adopted the Bayhill Specific Plan (BSP) in 2021 that includes a housing overlay within a portion of the Bayhill Office Park to allow for new housing units to promote residential uses near a major employment center.
- Amended the Zoning Ordinance to adopt affordable housing impact fees in 2019.

A program-by-program account of accomplishments of the last Housing Element, as well as recommendations for keeping, modifying, or removing programs based on City staff experience with implementation over the last eight years is included in Chapter 3, Governmental and Nongovernmental Constraints. The evaluation was used as the basis for the housing programs contained in this Element.

1.6 RELATED PLANS AND PROGRAMS

A number of local and regional plans and programs relate to the Housing Element. Brief descriptions of these plans and programs follow.

Relationship to Other General Plan Elements

The San Bruno 2025 General Plan was adopted on March 24, 2009. This updated Housing Element for 2023-2031 is fully consistent with the other elements in the San Bruno 2025 General Plan, and in fact is designed as an integral step in the implementation of General Plan goals and policies.

For instance, Chapter 3: Constraints on Housing describes the General Plan Land Use Designations, provides maps of both the General Plan land uses and existing zoning, and explains how the

designations work hand-in-hand with Housing Element programs such as **Program 2-A** (Update the Zoning Ordinance to be consistent with the General Plan and Transit Corridors Plan) to encourage new residential development that is close to services and transit. In another example, **Program 2-D** (Reuse former school sites) contains a specific action to remind City staff to require the redevelopment of the Crestmoor school site to cluster housing in order to preserve the open space on that site in accordance with General Plan policy OSR-8. In yet another example, **Program 2-J** requires annual performance evaluations of the Housing Element programs in conjunction with annual review of the General and describes how City staff will handle inconsistencies identified in the future.

As these examples highlight, this Housing Element is carefully tuned to the policy priorities of the General Plan, and whenever possible the programs provided herein refer to the General Plan and other important guidance documents such as the Residential Design Guidelines and the Transit Corridors Plan, when describing implementation. These examples and more in the coming pages are the means by which General Plan consistency will be achieved and maintained (Government Code Section 65583(c)(6)(B)).

Related Plans and Programs

Transit Corridors Specific Plan (TCP)

The San Bruno Transit Corridors Plan (TCP) was adopted on February 12, 2013 following extensive public engagement, including the work of a 17-member Steering Committee and community workshops. The TCP builds on the General Plan vision for mixed-use transit-oriented development in proximity to the new San Bruno Caltrain station and a revitalized downtown. The TCP seeks to promote economic development and private investment while implementing measures to transition new projects into the existing city. The majority of new residential development in San Bruno will likely occur in the TCP area during the housing element cycle, with plans for up to 1,610 new units.

The approximately 155-acre TCP area includes San Bruno's principal streets of El Camino Real, San Bruno Avenue, Huntington Avenue, and San Mateo Avenue within about one-half mile of the new San Bruno Avenue Caltrain station. The TCP vision and development framework were crafted during two community workshops. The TCP development standards and design guidelines were refined in response to public comments about the impacts of new projects on existing low-density residential uses. To minimize these potential impacts, "Mixed-use to Residential Transition Measures" were included in the adopted plan.

Bayhill

The Bayhill Specific Plan is a regulatory long-range planning document that outlines a cohesive, long-term plan for the Bayhill Office Park, which is home to the largest cluster of offices in San Bruno, including Walmart.com, the Police Credit Union, the headquarters of YouTube, and other commercial uses. The City anticipates that adoption of the Specific Plan will result in further intensification of land uses beyond what currently exists today. The Specific Plan allows for the following land uses: commercial/retail, office, residential, hotel, civic, and open space.

Urban Water Management Plan

San Bruno updated its Urban Water Management Plan (UWMP) in 2021 in accordance with the requirements of the California Urban Water Management Act. San Bruno receives water from three supply sources: wholesale surface water from SFPUC, retail surface water purchased from the North Coast County Water District, and local groundwater from the South Westside Groundwater Basin. San

Bruno owns and operates a water utility that supplies approximately 50% of water needs annually to the homes and businesses in San Bruno. The primary infrastructure constraint for new housing in San Bruno is related to the availability of water.

The UWMP estimated future water demand using population and employment projections from the General Plan including growth attributable to the Transit Corridors Plan. The UWMP quantifies projected water demands to the year 2035, and the existing and planned sources of water available to the city to meet those demands. San Bruno has a contracted water allotment with the SFPUC, but has the ability to purchase additional required supply as a result of other customers not using their full contractual supply. In recent years, San Bruno has purchased less than the contractually allowed amount of water from SFPUC, largely due to successful water conservation efforts and the implementation of the City's recycled water project. Based on SFPUC and City projections of future potable water demands, San Bruno is not expected to exceed its available water supply by 2035.

Priority Development Area (PDA)

Priority Development Areas are places near public transit planned for new homes, jobs and community amenities. Located in downtowns, along main streets and around rail stations, PDAs are planned to help the Bay Area reduce greenhouse gas emissions while increasing the supply of housing. All PDAs are created and planned by local governments, which nominate eligible areas to ABAG for adoption.

PDAs promote greater equity for all by increasing access to housing, economic and cultural opportunities, regardless of race or income. With a variety of mobility options, PDAs enable residents to live a car-free or car-light lifestyle. PDAs are located in places served by existing infrastructure, making the most of public investments and minimizing development impacts on communities and the environment.

The City's TCP Area is designated as a PDA under the ABAG FOCUS program. The types of development envisioned in the TCP will contribute to the regional strategy to promote development near transit stations and enhancements to existing neighborhoods.

Plan Bay Area 2050

Plan Bay Area 2050 is a long-range regional plan that was adopted in 2021 by the Metropolitan Transportation Commission and the Association of Bay Area Governments. The plan charts the course for the future of the nine-county San Francisco Bay Area, focusing on four key elements — housing, the economy, transportation and the environment — and identifies a path to make the Bay Area more equitable for all residents and more resilient in the face of unexpected challenges. The plan builds on the work of the Horizon initiative, and outlines strategies for growth and investment through the year 2050.

Grand Boulevard Initiative

The Grand Boulevard Initiative (GBI) is a coordinated effort of 19 cities (including San Bruno), San Mateo County and Santa Clara County, as well as local and regional agencies united to improve the performance, safety, and aesthetics of El Camino Real. Starting at the northern Daly City boundary (where it is named Mission Street) and ending near the Diridon Caltrain Station in central San Jose (where it is named The Alameda), the initiative brings together for the first time all of the agencies having responsibility for the condition, use, and performance of the street. The Grand Boulevard Initiative looks to transform El Camino Real from a suburban, low-density strip commercial highway to vibrant, mixed-use pedestrian-friendly boulevard and destination that links regional transportation

improvements and local economic development efforts. San Bruno has been an active participant in the GBI task force and working committee, and is one of four case study cities for the preliminary design of complete streets improvements along a segment of El Camino Real. San Bruno has also incorporated the GBI Guiding Principles in its General Plan. The GBI is relevant to the Housing Element because it seeks to target housing and job growth in strategic areas along the corridor.

21 Elements

21 Elements is a collaboration of San Mateo County jurisdictions to share resources and work together to update local housing elements. 21 Elements is co-sponsored and coordinated by the San Mateo County Department of Housing and City/County Association of Governments. 21 Elements provides opportunities for municipalities to share resources, successful strategies, and best practices, and has resulted in stronger local partnerships as well as higher-quality certified Housing Elements. 21 Elements has hired the planning firm of Baird & Driscoll to provide assistance to jurisdictions in preparing the Housing Element and coordination with HCD. In addition, this group is working together to complete a County-Wide Housing Nexus Study to inform future policies as they relate to the City's housing needs and requirements.

1.7 DATA SOURCES

The housing and demographic data reported in this Housing Element has been collected from a variety of sources, including:

- United States Census and American Community Surveys (ACS)
- Association of Bay Area Governments (ABAG)
- State of California, Departments of Finance, Employment Development, Social Services, and Developmental Services
- United States Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS)
- Specific data sources used are identified in each table or figure.

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2 Housing Needs Assessment

The 2023-2031 Housing Element Update provides a roadmap for how to meet San Bruno's growth and housing challenges. The Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of San Bruno. This chapter provides demographic and housing market information to evaluate existing and future housing needs. The COVID-19 Pandemic has resulted in unprecedented changes in many data series, making analysis and predictions for the economy and housing markets difficult. The main purposes of this assessment are to identify population groups with the greatest housing needs and to provide direction and focus for future housing initiatives.

2.1 REGIONAL HOUSING NEEDS DETERMINATION

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

The Plan Bay Area 2050[1] Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element (2023-2031), the California Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.[2] This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that result from recent legislation requiring HCD to incorporate the region's existing housing need and additional adjustment factors to the baseline growth projection to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households and seek to bring the region more in line with comparable ones.[3] These new laws governing the methodology for how HCD calculates the RHND resulted in

[1] Plan Bay Area 2050, adopted in October 2021, is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing, and transportation.
[2] HCD divides the RHND into the following four income categories:
Very Low-income: 0-50% of Area Median Income
Low-income: 50-80% of Area Median Income
Moderate-income: 80-120% of Area Median Income
Above Moderate-income: 120% or more of Area Median Income
[3] For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf

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a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

2.2 REGIONAL HOUSING NEEDS ALLOCATION

A starting point for the Housing Element process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,176. For more information on the RHNA process this cycle, see ABAG's website: https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation

In December 2021, ABAG adopted a Final RHNA Methodology, which was subsequently approved by HCD in January 2022.[4] For San Bruno, the proposed RHNA is 3,165 units, a slated increase from the previous cycle which proposed 1,155 units in San Bruno. The total number of housing units and the distribution by income category requires the city to make sure there are adequate housing sites and programs to address a variety of housing choices, types and densities. The RHNA that San Bruno received is broken down by income category as follows:

Table 1: Regional Housing Needs Allocation

Income Group	San Bruno Units	San Mateo County Units	Bay Area Units	San Bruno Percent	San Mateo County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	704	12,196	114,442	22.2%	25.6%	25.9%
Low Income (50%-80% of AMI)	405	7,023	65,892	12.8%	14.7%	14.9%
Moderate Income (80%-120% of AMI)	573	7,937	72,712	18.1%	16.6%	16.5%
Above Moderate Income (>120% of AMI)	1,483	20,531	188,130	46.9%	43.1%	42.6%
Total	3,165	47,687	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments

2.3 POPULATION GROWTH

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the 2007-2008 Great Recession and the recent unprecedented impacts of the COVID-19 Pandemic. Many cities in the region have experienced a

[4] Methodology was approved by ABAG's Executive board on December 16, 2021 (Resolution No. 02-2021). HCD approved the ABAG Regional Housing Needs Allocation (RHNA) Plan on January 12, 2022.

strong economy drawing new residents to the region and significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has not kept pace with job and population growth.

In 2020, the population of San Bruno was estimated to be 45,454 and made up 6% of the population in San Mateo County. While the population of San Bruno, San Mateo County and the Bay Area has steadily increased over the last two decades, the rate of growth has been cyclical and most recently slowing (Figure 1). The graph below and the table that follows, show population trends in San Bruno in comparison to the rate of population growth in San Mateo County and the Bay Area.

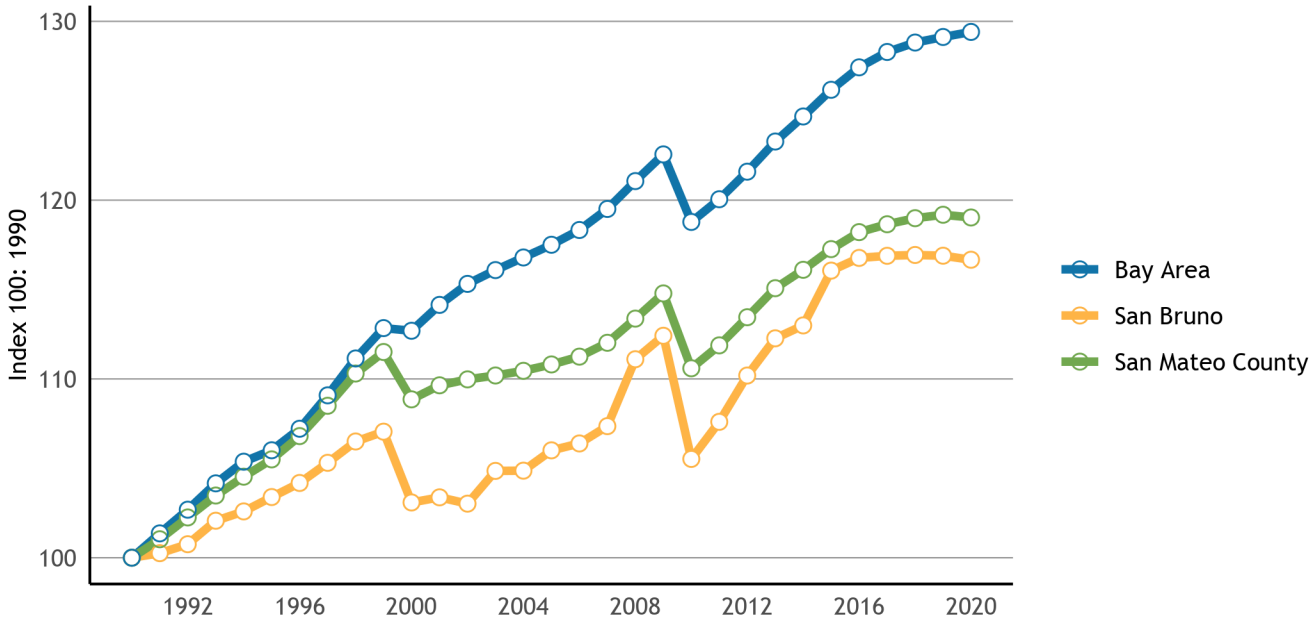

Figure 1: Population Growth Trends

Source: California Department of Finance, E-5 series

Table 2: Population Growth Trends

	Number			Percent Change		
	San Bruno	San Mateo County	Bay Area	San Bruno	San Mateo County	Bay Area
1990	38,961	649,623	6,020,147			
2000	40,165	707,163	6,784,348	3%	9%	13%
2010	41,114	718,451	7,150,739	2%	2%	5%
2020	45,454	773,244	7,790,537	11%	8%	9%

Source: California Department of Finance, E-5 series

In the last two decades, the fastest rate of population growth across the region occurred from 2010 to 2016 in the aftermath of the 2007-2010 Great Recession. From 2011 through 2019, the economy recovered strongly from the recession, in part due the rapid growth of the Silicon Valley technology sector. In addition to the strong job growth, lower housing prices following the 2007-2010 housing crisis and recession fueled new in-migration. After 2016, population growth began to gradually slow throughout the region. Both San Mateo County and San Bruno saw a population decline between 2018 and 2019.[5] Despite strong economic conditions, population growth has slowed significantly since the mid-2010s, as rising housing costs have resulted in increased numbers of domestic residents relocating to more affordable housing markets.

Because of the COVID-19 Pandemic, the region has experienced significant net out-migration to more affordable areas, spurred by an increase in remote working arrangements.[6] According to the California Department of Transportation[7],approximately 4,000 net migrants left the San Mateo County in 2020 and an average of 2,800 will leave between 2021 and 2026. In the "San Francisco-San Mateo-Redwood City, California Comprehensive Housing Market Analysis as of December 1, 2020," the U.S. Department of Housing and Urban Development (HUD), estimates population growth is expected to continue during the 3-year forecast period (2021-2023), but at a significantly slower rate given weak economic conditions and continued net out-migration due to continued high housing costs.

2.4 AGE

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

San Bruno, like other cities in San Mateo County, can expect to see a dramatic increase in the number of seniors as the baby boomer generation ages. In 2019, San Bruno's senior population 65 and older made up 15% of the population. From 2000 to 2019, the 85-and-over population increased by 36% and the 65 to 74 population increased by 66% (Table 3). A key challenge in the coming years will be how to accommodate the housing needs of aging residents. In 2019, San Bruno's youth population under the age of 18 made up 19% of the city and from 2000 to 2019, the population of those under 24 has decreased by 6-12% depending on the age group (Table 3). As a result of these demographic shifts, the median age in San Bruno increased from 36.2 in 2000 to 39 in 2019.

[5] To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e. percent change) in each of these geographies relative to their populations in 1990.
[6] Comprehensive Housing Market Analysis for San Francisco-San Mateo-Redwood City, California (huduser.gov)
[7] California Department of Transportation: San Mateo County Economic Forecast

Table 3: San Bruno Population by Age

Age Group	2000 % of Total	2010 % of Total	2019 % of Total	% Increase 2000 - 2019
Age 0-4	6%	6%	5%	-10%
Age 5-14	13%	11%	11%	-12%
Age 15-24	12%	12%	11%	-6%
Age 25-34	16%	15%	17%	11%
Age 35-44	18%	14%	15%	-13%
Age 45-54	15%	16%	15%	8%
Age 55-64	9%	13%	12%	57%
Age 65-74	6%	7%	9%	66%
Age 75-84	4%	4%	4%	8%
Age 85+	1%	2%	2%	36%
Totals	100% (40,165)	100% (41,114)	100% (43,083)	

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

2.5 RACE AND ETHNICITY

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today.

According to the American Community Survey, approximately 33% of San Bruno residents are White, declining from about half of residents in the last two decades. The percentage of Asian San Bruno residents has grown from 22% to 34% in the same period. The Hispanic or Latino population has remained more stable, growing from 25% to 27% in the same period (Figure 2).

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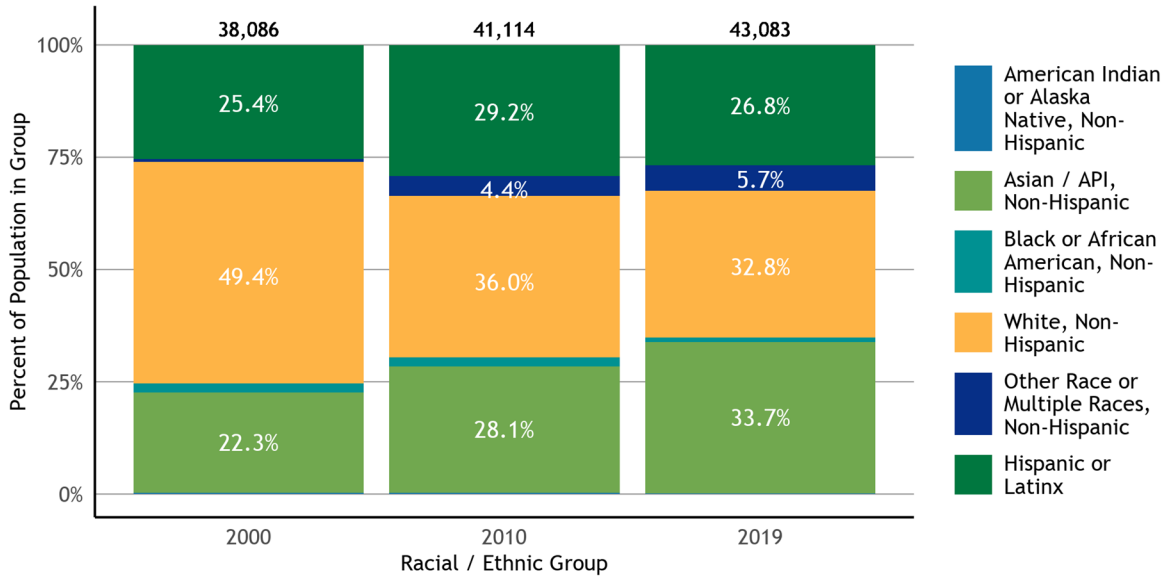

Figure 2: San Bruno Population by Race, 2000-2019

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

The overall racial and ethnic composition of San Bruno, San Mateo County and the Bay Area are similar with small differences between them (Table 4). San Bruno has a slightly larger proportion of Asian and Hispanic residents as well as a smaller proportion of White and Black residents than the County and region.

Table 4: Regional Comparison - Population by Race

	American Indian or Alaska Native, Non-Hispanic	Asian / API, Non-Hispanic	Black or African American, Non-Hispanic	White, Non-Hispanic	Other Race or Multiple Races, Non-Hispanic	Hispanic or Latinx	Total Population
San Bruno	<1%	34%	1%	33%	6%	27%	43,083
San Mateo County	<1%	30%	2%	39%	4%	24%	767,423
Bay Area	<1%	27%	6%	39%	5%	24%	7,710,026

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

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Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. In San Bruno, people of color (non-white racial groups) make up 38% of seniors and 60% of youth under 18 (Figure 3).

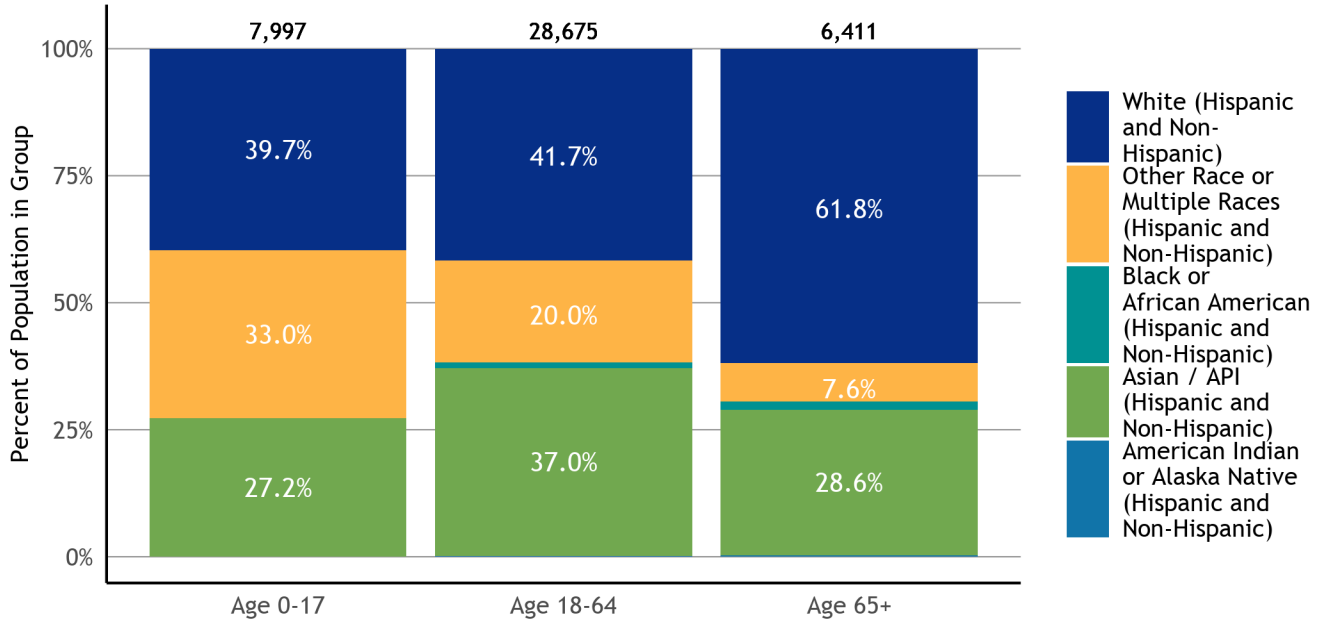

Figure 2: San Bruno Senior and Youth Population by Race

Universe: Total population
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

KEY POINTS: POPULATION GROWTH & DEMOGRAPHICS

- While population growth has significantly increased throughout the Bay Area, San Mateo County, and San Bruno over the last two decades, the rate of growth has been cyclical and began to slow down in 2016.
- Despite strong economic conditions, population growth has begun to slow partly due to rising housing costs as residents relocate to more affordable housing markets. The COVID-19 Pandemic has contributed to slower population growth in recent years.
- In San Bruno, from 2000 to 2019, the population of those under 14 has decreased by 11%, while the 65-and-over population has increased by 36%. These trends are mirrored in the region. A key challenge in the coming years will be how to accommodate the needs of aging residents.

- From 2000 to 2019, the fastest growing race/ethnic group in San Bruno was Asian. San Bruno also has a large Hispanic population which has remained stable over the same period. The White population has steadily decreased from half in 2000 to 33% in 2019.
- In San Bruno, people of color (non-white racial groups) make up 38% of seniors and 60% of youth under 18.

2.6 INCOME CHARACTERISTICS

The U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) use household income categories to help standardize analysis of housing needs. HCD divides the RHND into the following four income categories.

Table 5: Income Category Definitions

Extremely Low Income	0% - 30% of area median income
Very Low Income	30% - 50% of area median income
Low Income	50% - 80% of area median income
Moderate Income	80% -120% of area median income
Above Moderate Income	>120% of area median income

The income categories are summarized below and are based on a household's percentage of San Mateo County's Area Median Income (AMI). HCD uses these categories to establish the annual income limits for San Mateo County, as shown in the table below. [8]

Table 6: San Mateo County Income Limits (2021)

	Number of Persons Per Household (Maximum Income)				
Income Category	**1**	**2**	**3**	**4**	**5**
Extremely Low	$38,400	$43,850	$49,350	$54,800	$59,200
Very Low	$63,950	$73,100	$82,250	$91,350	$98,700
Low Income	$102,450	$117,100	$131,750	$146,350	$158,100
Median Income	$104,700	$119,700	$134,650	$149,600	$161,550
Moderate Income	$125,650	$143,600	$161,550	$179,500	$193,850

[8] According to the U.S. Census Bureau, Population Estimates Program, the overall median household income in San Bruno is $113,100, lower than the countywide median of $128,090 (2020 estimates). Estimate is based on Income in the Past 12 Months and based on data collected in the American Community Survey (ACS).

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Source: HCD State Income Limits 2021 and State CDBG and HOME Income Limits

The graph below shows the distribution of households by income in San Bruno, San Mateo County and the Bay Area.[9] Almost half San Bruno's households are lower income (45%): approximately 14% are extremely low income, 11% are very low income, and 20% are low income. In San Bruno, 42% of households earn more than 100% of the Area Median Income (AMI), compared to 14% making less than 30% of AMI, which is considered extremely low-income (Figure 4). These residents are particularly at risk for overpaying for housing.

Similar trends occur regionally, for example, in San Mateo County and the Bay Area, approximately half of all households make more than 100% AMI, while 13%-15% make less than 30% AMI. In San Mateo County, 30% AMI is the equivalent to the annual income of $54,800 for a family of four. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers, and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries. Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation.[10]

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[9] Income groups are based on HUD calculations for Area Median Income (AMI). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

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

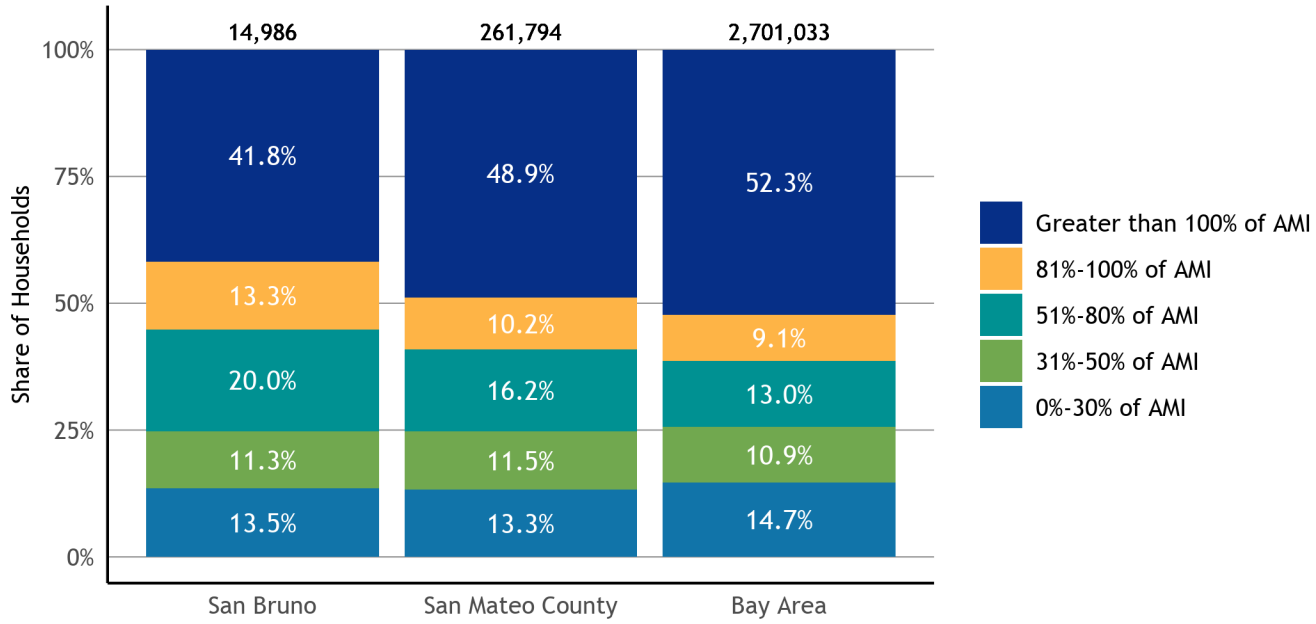

Figure 4: Households by Household Income Level

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

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.[11] These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In San Bruno, American Indian or Alaska Native (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black or African American (Hispanic and Non-Hispanic) residents (Figure 5).

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

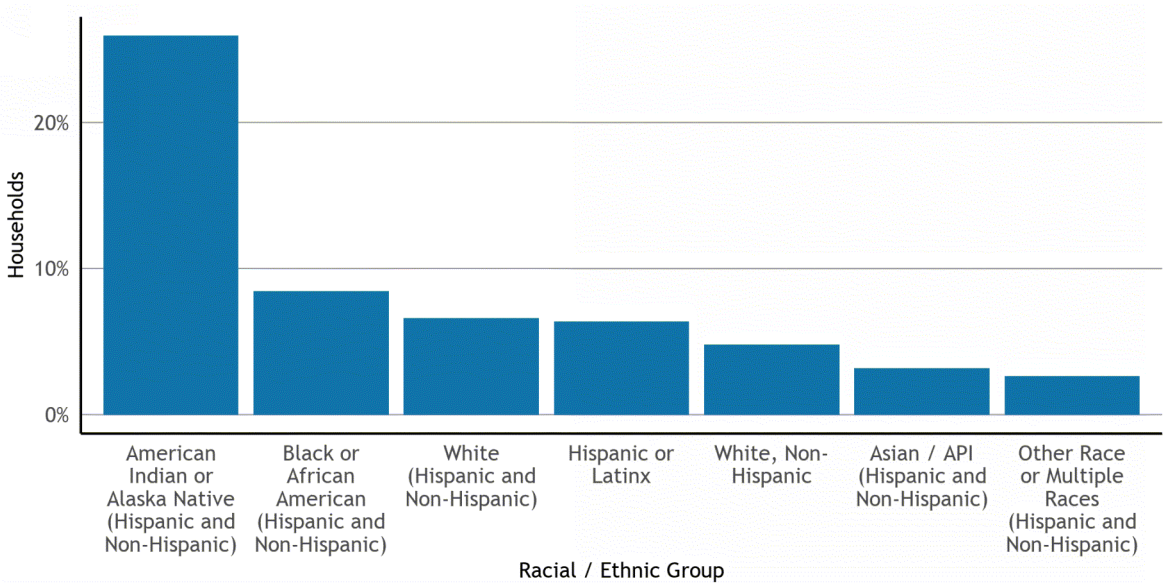

Figure 5: Poverty Status by Race

Universe: Population for whom poverty status is determined
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

2.7 HOUSING TENURE

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In San Bruno there are a total of 15,063 housing units, and fewer residents rent than own their homes: 41% versus 59% (Figure 6). This trend is similar in the overall region where 40% of San Mateo County households and 45% of Bay Area households rent their homes.

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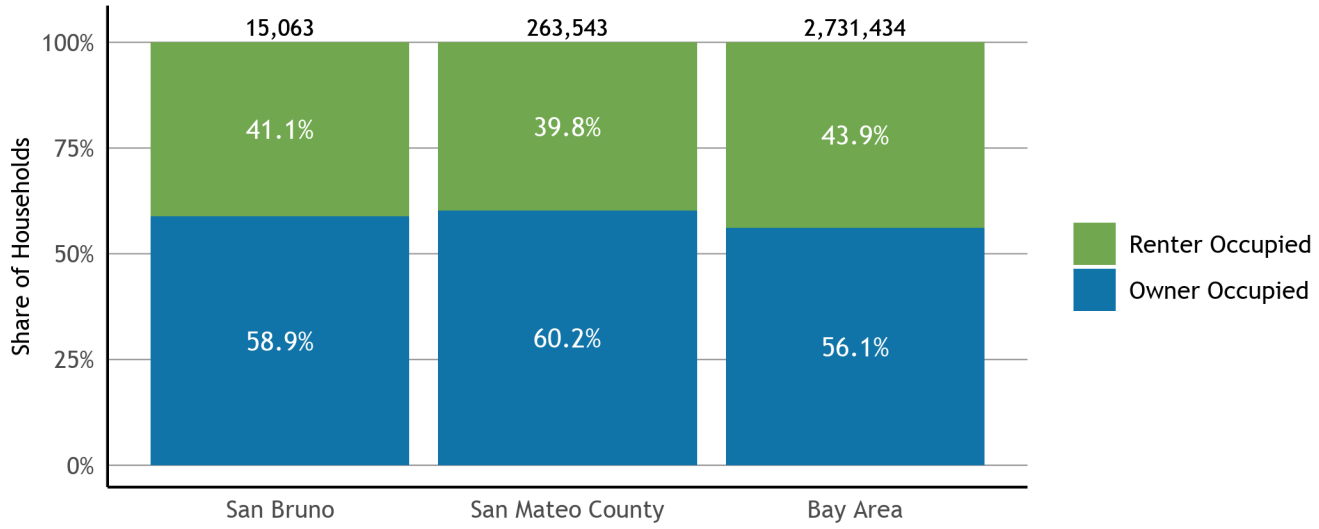

Figure 6: Housing Tenure

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

The table below compares the City of San Bruno distribution of owner and renter housing in 2000 and 2011 and 2019 with San Mateo County and the Bay Area. The proportion of homeowners to renters in San Bruno, San Mateo County and the Bay Area has remained relatively stable over the last two decades.

Table 7: Tenure of Housing (2000, 2011 and 2019)

		City of San Bruno	San Mateo County	Bay Area
2000	Percent Owners	63%	61%	58%
	Percent Renters	37%	39%	42%
2011	Percent Owners	58%	59%	56%
	Percent Renters	42%	41%	43%
2019	Percent Owners	59%	60%	56%
	Percent Renters	41%	40%	44%

Source: 2010 US Census SF1, 2009-2011 American Community Survey

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been

formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.[12] In San Bruno, 35% of Black households owned their homes, while homeownership rates were 60% for Asian households, 64% for White households and 52% for Latinx households (Figure 7).

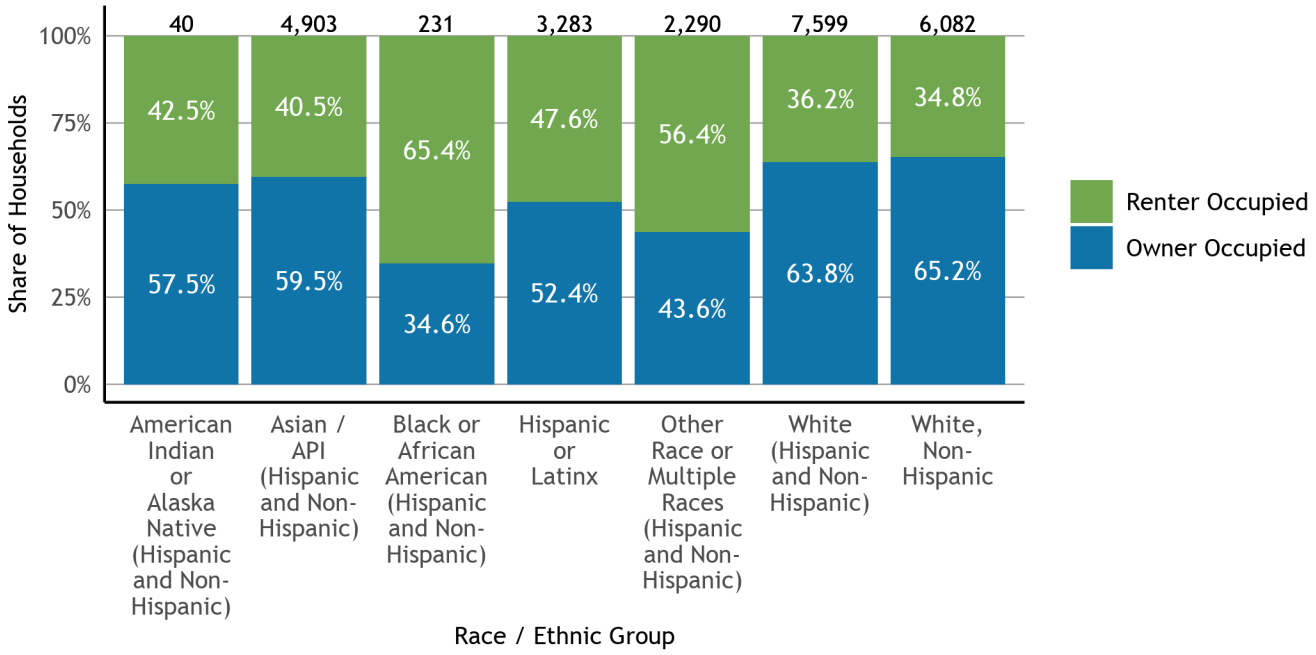

Figure 7: Housing Tenure by Race of Householder

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)

2.8 TENURE BY INCOME AND POVERTY

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. Because of the high cost of housing for both renters and homeowners in the Bay Area, San Mateo County, and San Bruno, most renters and homeowners earn above 100% AMI to afford housing at all ($149,600 for a family of 4) (Figure 8). Specifically, 49% of owner-occupied housing units and 33% of renter occupied housing units in San Bruno are occupied by households that earn more than 100% of AMI. In San Bruno, low-income households that are below 80% AMI are just as likely to include renters as well as homeowners. However, lower income renters are more likely to be impacted when rents increase due to their income and the limited availability of choices in the rental housing market.

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

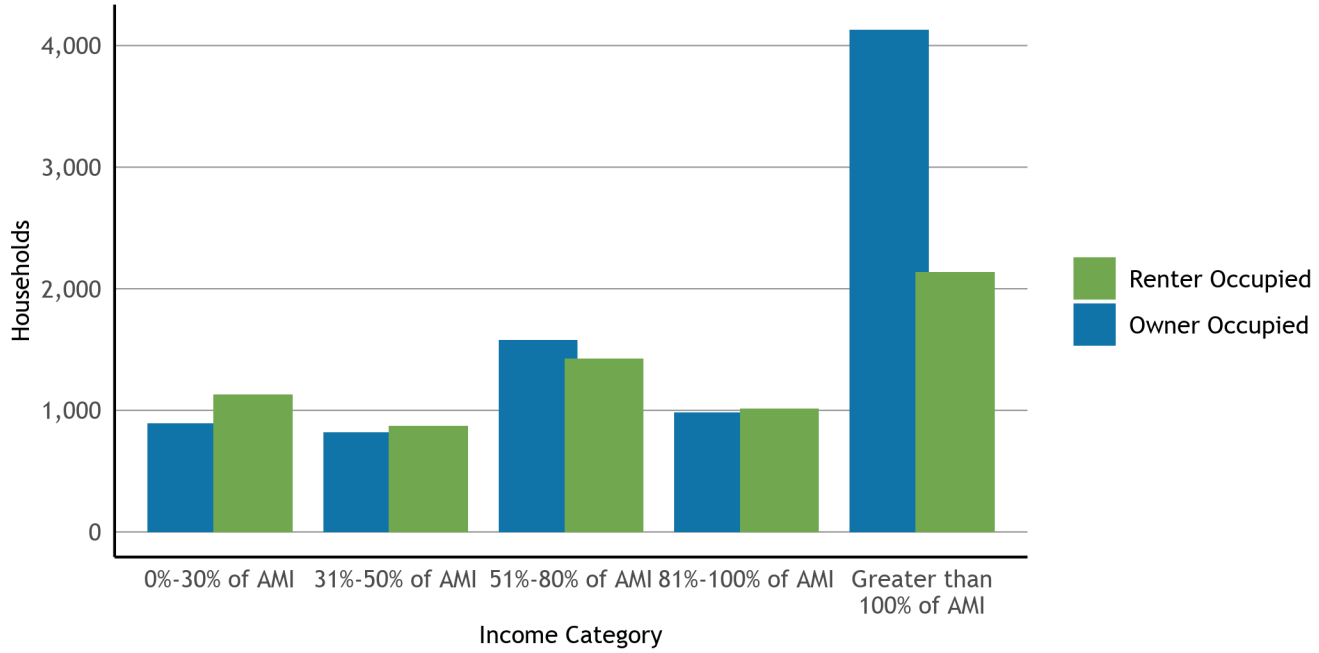

Figure 8: Household Income Level by Tenure

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

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market. In San Bruno, 62% of householders between the ages of 25 and 44 are renters, while only 17% of householders 65-74 are renters (see Figure 9).

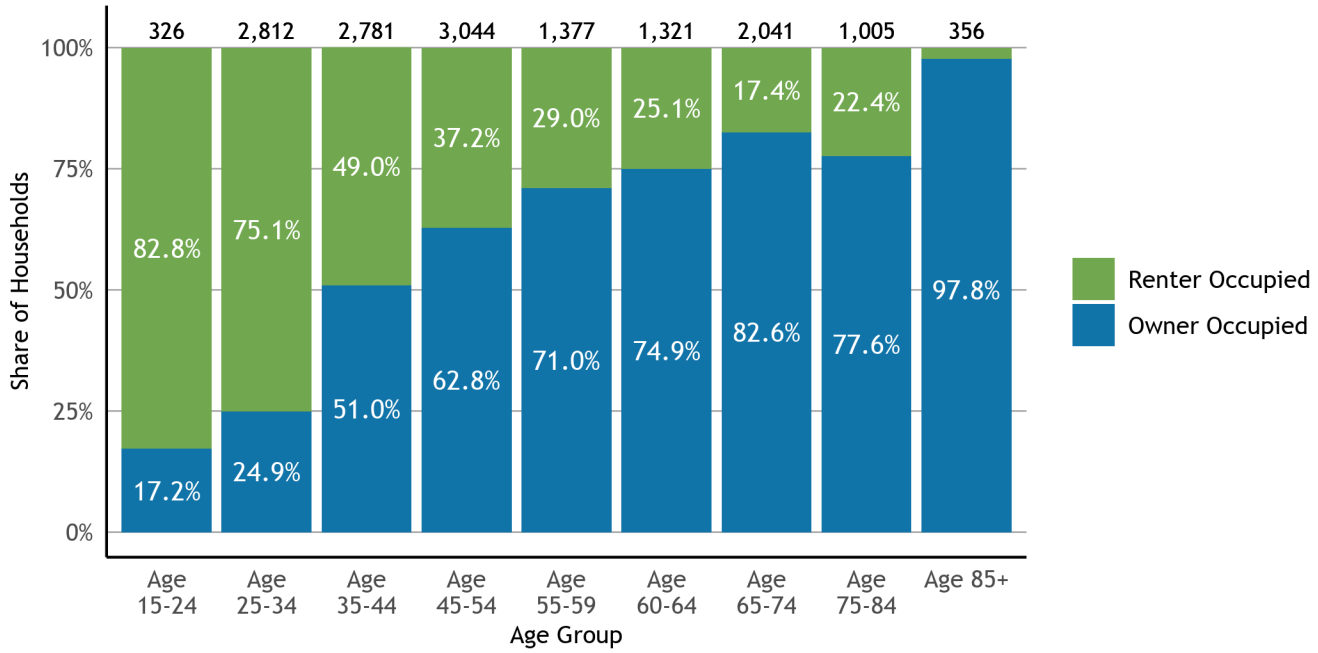

Figure 9: Housing Tenure by Age

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In San Bruno, 83% of households in detached single-family homes are homeowners, while 19% of households in multi-family housing are homeowners (Figure 10).

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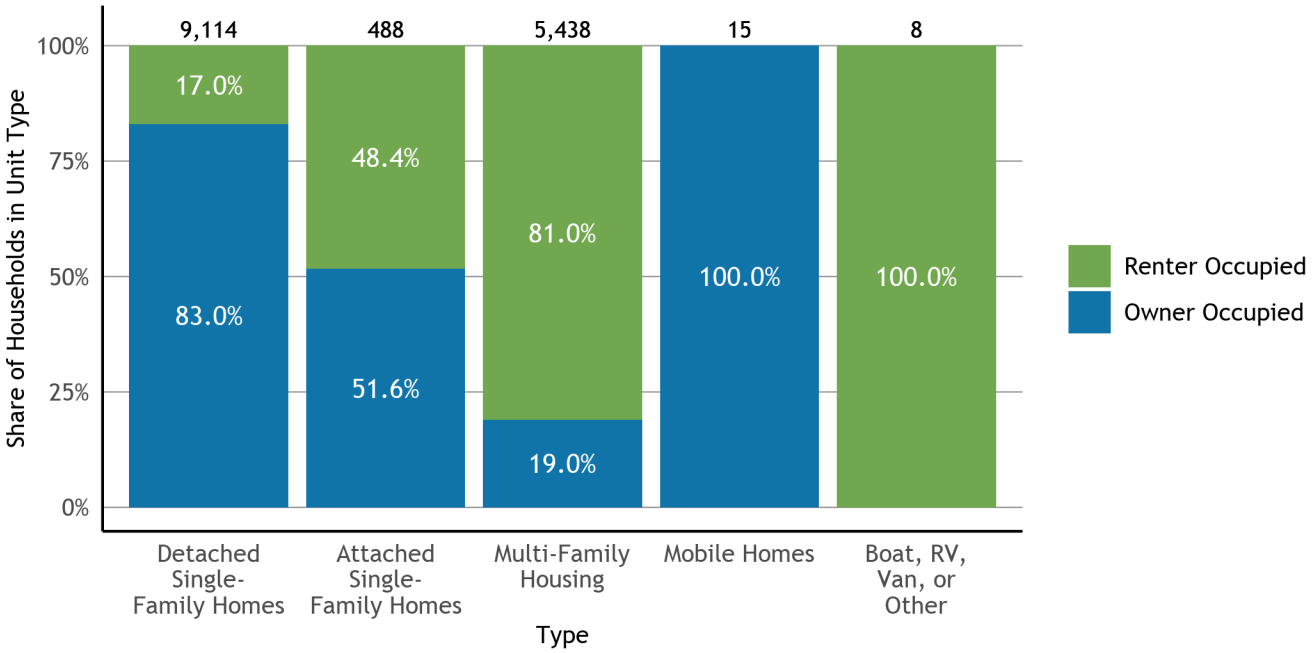

Figure 10: Housing Tenure by Housing Type

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

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KEY POINTS: INCOME, TENURE & POVERTY

- Almost half San Bruno's households are lower income (45%).
- In San Bruno, 42% of households earn more than 100% AMI and 14% make less than 30% of AMI, which is considered extremely low-income. Similar trends occur regionally.
- Many households fall into lower AMI categories due to relatively stagnant wages in many industries. Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen.
- In San Bruno, American Indian or Alaska Native (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black or African American (Hispanic and Non-Hispanic) residents.
- In San Bruno fewer residents rent than own their homes: 41% versus 59%. This trend is similar in the overall region and has remained stable over the last two decades.
- In San Bruno, 35% of Black households, 60% of Asian households, 64% of White households and 52% for Latinx households owned their homes. These disparities reflect differences in income and wealth stemming from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.
- Low-income households that are below 80% AMI are just as likely to include renters as well as homeowners, but lower income renters are more likely to be impacted when rents increase due to their income and the limited availability of choices in the rental housing market.
- In San Bruno, 83% of households in detached single-family homes are homeowners, while 19% of households in multi-family housing are homeowners.

2.9 HOUSING UNITS

According to California Department of Finance (DOF) estimates, San Bruno had a total of 16,159 housing units as of 2019, which is a five percent increase since 2010 (Table 8).

Table 8: Total Housing Units (2000, 2019 and 2019)

	City of San Bruno		San Mateo County		Bay Area	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2000	14,980		260,576		2,552,402	
2010	15,356	2.5%	271,031	4.0%	2,785,948	9.2%
2019	16,159	5.2%	277,773	2.5%	2,904,094	4.2%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25002 and California Department of Finance, E-5 series

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In San Bruno, the largest proportion of the housing stock was built 1940 to 1959, with 6,203 units constructed during this period (Figure 11). Since 2010, 2.4% of the current housing stock was built, a total of 379 units.

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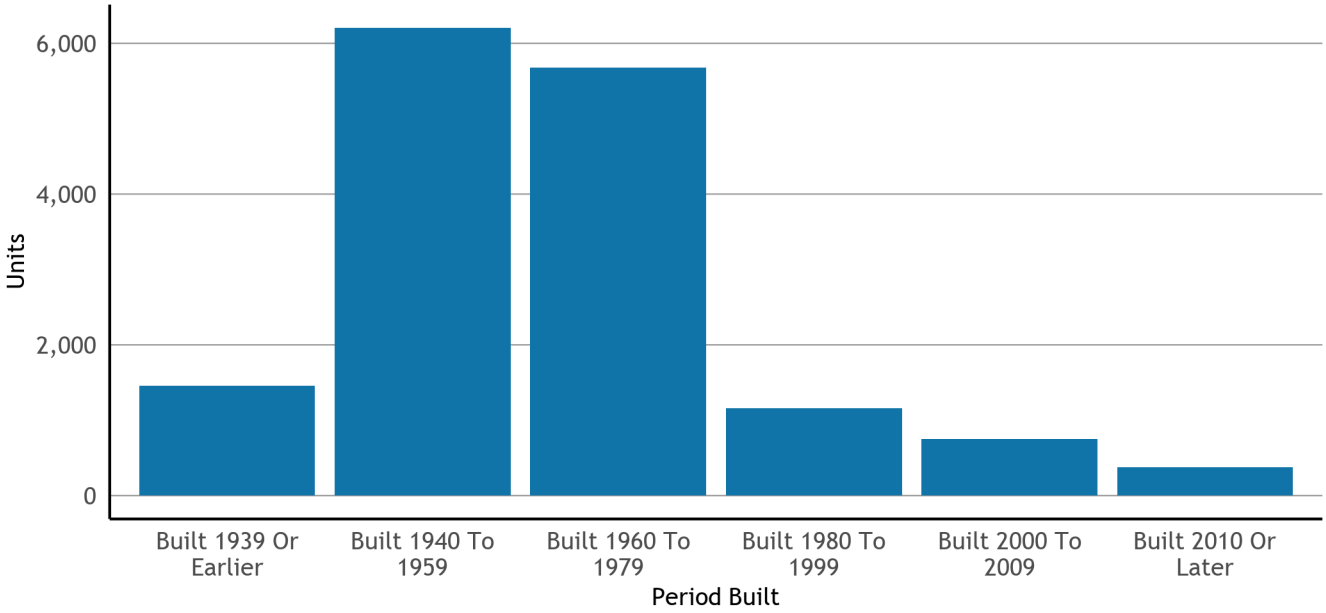

Figure 11: Housing Units by Year Structure Built

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

The chart below shows the distribution of housing units by residential building type in San Bruno in 2010 and 2020 (Figure 12). The housing stock of San Bruno in 2020 was primarily made up of single-family detached buildings (56%). Another 35% of the housing stock are multi-unit buildings of 5 units or more. The remaining housing stock include 6% multifamily homes with 2 to 4 units, and 4% single family attached homes such as townhouses and condos. In San Bruno, the housing type that experienced the most growth between 2010 and 2020 was multi-unit buildings of 5 units or more.

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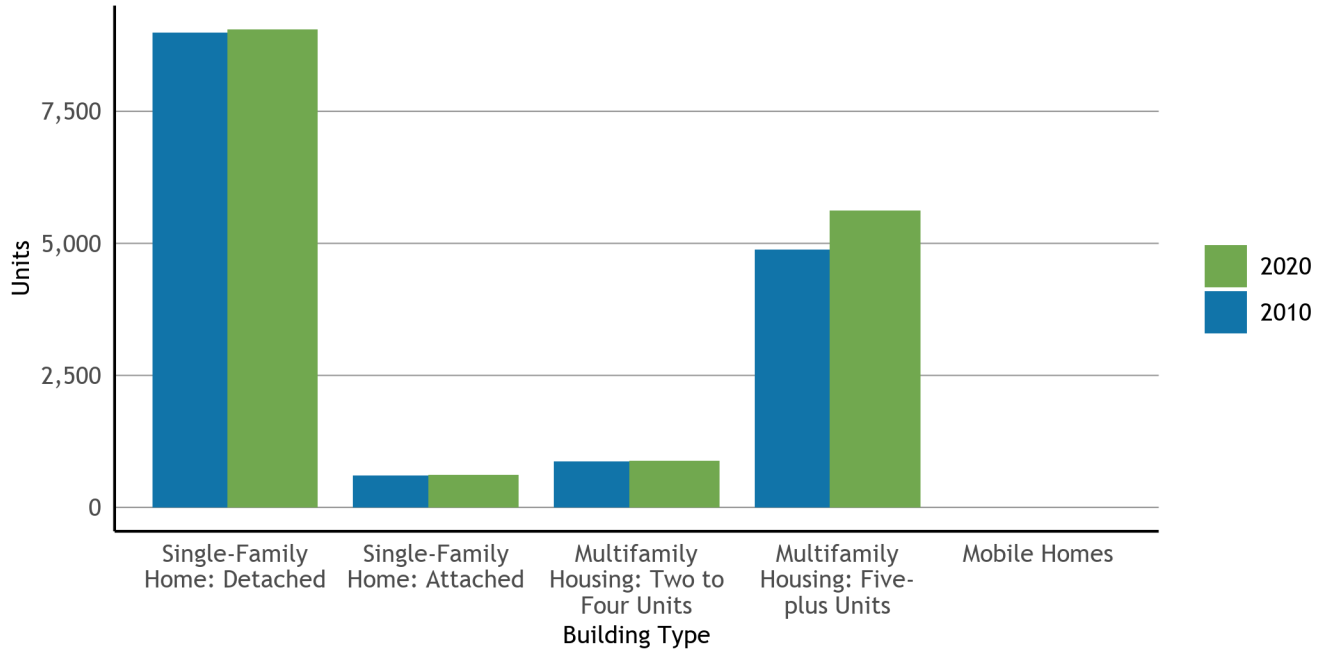

Figure 12: Housing Type Trends

Universe: Housing units
Source: California Department of Finance, E-5 series

2.10 HOUSING OCCUPANCY

The demand for both rental and ownership housing in San Bruno, San Mateo County and the Bay Area is strong. According to American Community Survey (2015-2019), the vacancy rate in San Bruno for owner-occupied homes was just about one percent, and the vacancy rate for rentals was 3.9%. Vacant units make up 3.7% of the overall housing stock in San Bruno (Table 9).[13]

A housing market with a vacancy rate under 5% is considered to be tight and contributes to concerns about overcrowding, housing availability and choice, and housing affordability. The recent increases in rents and construction of new rental housing in San Mateo County are indicative of the high demand for rental housing relative to the supply of available rental units. In the Bay Area, the vacancy rate *excluding* units used for *recreational or occasional use*[14], and units

[13] The vacancy rates by tenure are for a smaller universe than the total vacancy rate reported in Table 10 which includes the full stock (4%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a significant number of vacancy categories, including the numerically significant *other vacant*.

[14] The Census Bureau classifies vacant units as "for recreational or occasional use" are those that are held for short-term periods of use throughout the year such as vacation rentals and short-term rentals like AirBnB.

classified and *other vacant*[15], is actually 2.6% of the total housing units that are listed for rent. In a region with a thriving economy and housing market like the Bay Area, units being renovated/repaired and prepared for rental or sale are likely to represent a large portion of the "other vacant" category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of "other vacant" units in some jurisdictions.[16] Figure 13 shows a large proportion of vacant units in the region are categorized as "other vacant", with 34% in San Bruno, 28% in San Mateo County and 36% in the Bay Area.

Table 9: Overall Occupancy Status and Vacancy Rates

	Occupied Housing Units	Vacant Housing Units	Total Housing Units	Vacancy Rate
San Bruno	15,063	571	15,634	3.7%
San Mateo County	263,543	14,230	277,773	5.1%
Bay Area	2,731,434	172,660	2,904,094	5.5%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25002
Universe: Housing Units

Out of the 571 vacant units in San Bruno, almost half or 251 units (44%) are "for rent" and only 6.5% or 37 are "for sale." In the Bay Area and the County, there is a much larger proportion of vacant units that are listed as "Seasonal, Recreational or Occasional Use" (22% and 23% compared to only 7% in San Bruno). The region also has far fewer vacant units listed for rent than San Bruno, with only 24% in the Bay Area and 31% in San Mateo County listed for rent compared to 44% in San Bruno (Figure 13).

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[15] The Census Bureau classifies units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration. For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: https://www.census.gov/housing/hvs/definitions.pdf.
[16] See Dow, P. (2018). Unpacking the Growth in San Francisco's Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

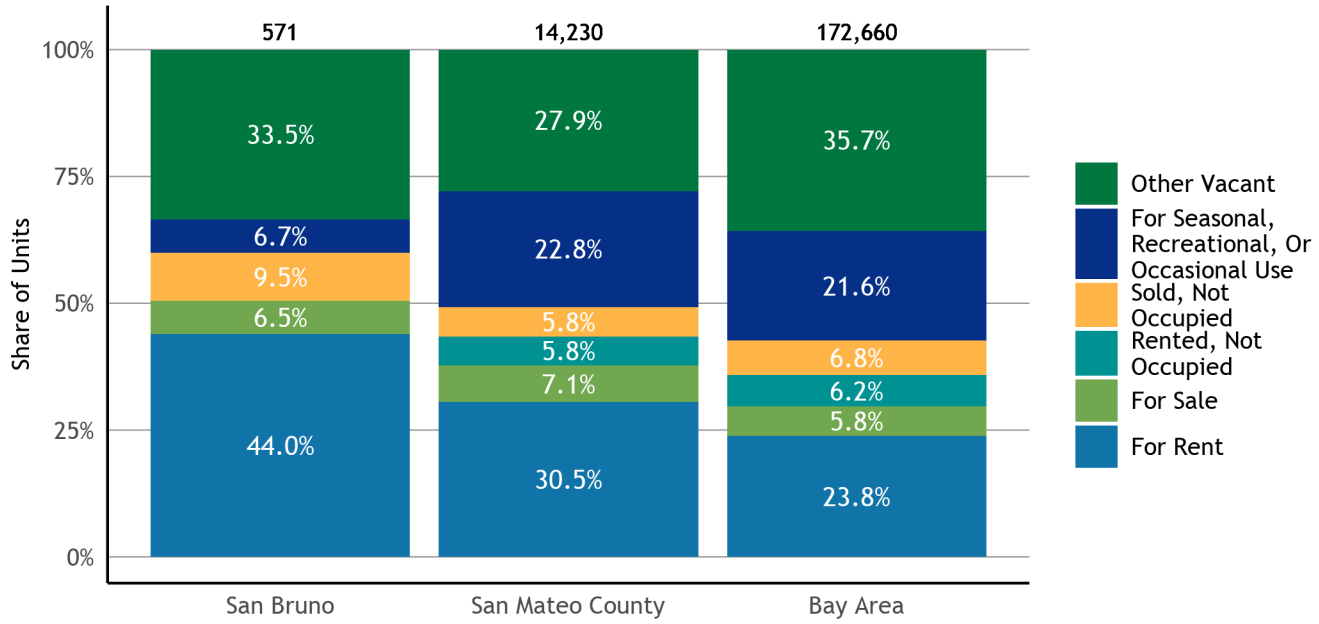

Figure 13: Vacant Units by Type

Universe: Vacant housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004

Most of the occupied households in San Bruno are married-couple family households (53% percent), followed by single-person households (25%) (male or female), female-headed family household (10%) and male-headed family household (5%) (Figure 14). Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. Of all family households in San Bruno (married, female-headed and male-headed households) 46% are households with children (Table 10).

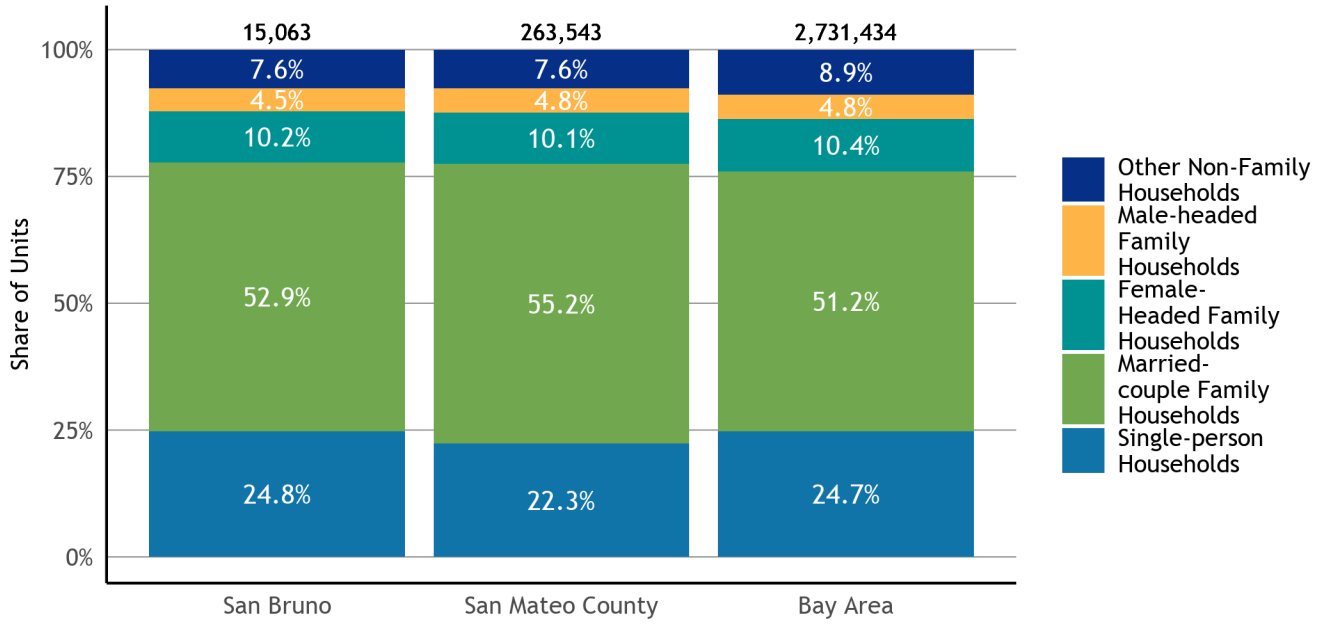

Figure 14: Household Type

Universe: Households
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

Table 10: Family Households with Children

	Family Households with 1 or More Children Under 18	Total Family Households	Total Households (includes single & other)
San Bruno	4,668 (46%)	10,183	15,063
San Mateo County	86,818 (47%)	184,744	263,543
Bay Area	873,704 (48%)	1,813,672	2,731,434

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11005

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KEY POINTS: HOUSING UNITS & OCCUPANCY

- San Bruno had a total of 16,159 housing units as of 2019, which is a five percent increase since 2010. Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region.
- In San Bruno, the housing type that experienced the most growth between 2010 and 2020 was Multifamily Housing: Five-plus Units.
- The housing stock of San Bruno in 2020 was primarily made up of single-family detached buildings (56%) and multi-unit buildings of 5 units or more (35%).
- Despite the dominance of single family and multi-unit buildings of 5 units or more, policymakers are interested in "missing middle housing" – including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units (ADUs). These housing types may open more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.
- Out of the 571 vacant units in San Bruno in 2019, almost half or 251 units (44%) are "for rent" and only 6.5% or 37 are "for sale."
- In the Bay Area and the County 22% and 23% of vacant units are listed as "Seasonal, Recreational or Occasional Use" compared to only 7% in San Bruno. The County and region have fewer vacant units listed as "for rent" rent than San Bruno, with only 24% in the Bay Area and 31% in San Mateo County and 44% in San Bruno.
- Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households who may be supporting children or a family with only one income. Ten percent of households in San Bruno are female-headed family households.

2.11 HOUSING OUR WORKFORCE

A home meets the standard definition of affordability if it does not cost more than 30 percent of a household's income. Housing that costs more than 30 percent of household income is a more acute problem for lower income households, since there is less discretionary money for other necessities. While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low-income family in San Mateo County. A four-person family with one parent working fulltime as a cook and the other parent working in retail can afford a monthly rent of about $1,650 (assumes $66,560 annual household income renting a 2-bedroom apartment in San Mateo County) and a home sales price of $260,000 (assumes a 3.5% down payment FHA loan). A single parent family with the adult working as a police officer would be considered moderate income (100% AMI or $119,700) and can afford a monthly rent of about $2,950 and a home costing $465,000 (assumes a 3.5% down payment FHA loan).

Neither of these example households can afford a median priced condominium in San Bruno, costing $520,000 (SAMCAR, 2021 Annual Median Price), or single-family home, which costs $1,377,500 (SAMCAR, 2021 Annual Median Sale Price) or the median City's rent for a 2 bedroom of $3,543 for 2021 (http://www.selfsufficiencystandard.org/california/).

The cost of living in the Bay Area continues to be significantly higher. The Family Economic Self-Sufficiency Standard measures the minimum income necessary to cover all non-elderly (under 65 years old) and non-disabled individuals or family's basic expenses—housing, food, childcare healthcare, transportation, and taxes without public or private assistance. Using this standard index, a family of 4 (two adults and two children) will need to earn $150,620 a year, in 2021, to live and sustain themselves in San Mateo County.[17] Though San Mateo County has a robust economy, much of its workforce cannot afford to live within the county.

2.12 EMPLOYMENT & UNEMPLOYMENT

San Bruno is largely a residential city, with approximately 16,500 jobs located in the city, or approximately one job for every three residents. Thirty-seven percent of jobs in San Bruno pay more than $75,000 a year or more and 63% of jobs pay less than $75,000 annually.[18] Between 2006 and 2009, the number of jobs located in San Bruno dipped below 12,000 jobs from a peak of 16,000 in 2002 (Figure 15). Since 2010, the number of jobs located in San Bruno has continued to increase as San Bruno recuperated the job losses of the previous decades' economic recession. Between 2010 and 2018, the economic recovery due in part to rapid growth in the technology industry, resulted in an additional 4,440 jobs in San Bruno or (37% increase). San Bruno's fastest growing industries during this time period are Professional & Managerial Services and Information Services and one of the slowest was Retail, with zero percent growth between 2010 and 2018. Job growth has been strong, although cyclical, over the past 10 years, and is projected to continue.

[17] Home - Self Sufficiency Standard
[18] Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

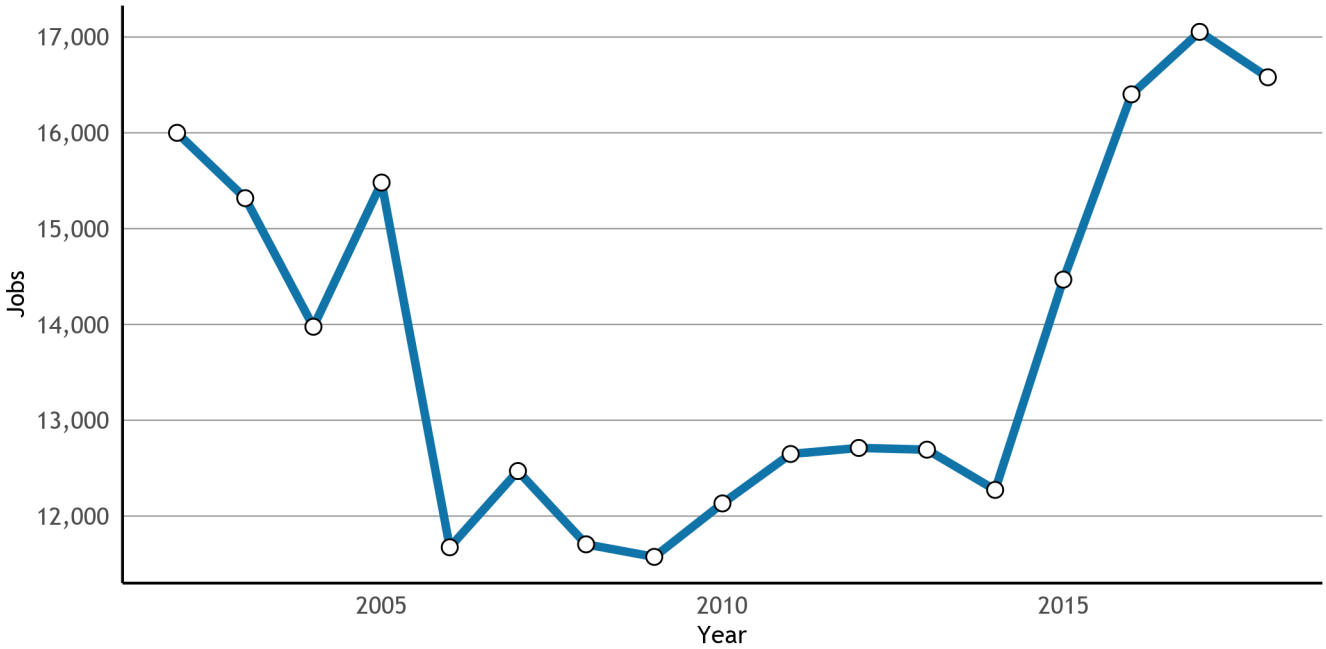

Figure 15: Jobs in a Jurisdiction

Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment.
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

San Bruno's unemployment rate is similar to the unemployment rate for the region and the state. The unemployment rate reached its nadir in April 2020 at the beginning of the COVID-19 Pandemic and climbed steadily since. The unemployment rate in the San Bruno area has largely improved since the height of the pandemic, in January 2022, San Bruno's unemployment rate was 3.5%.

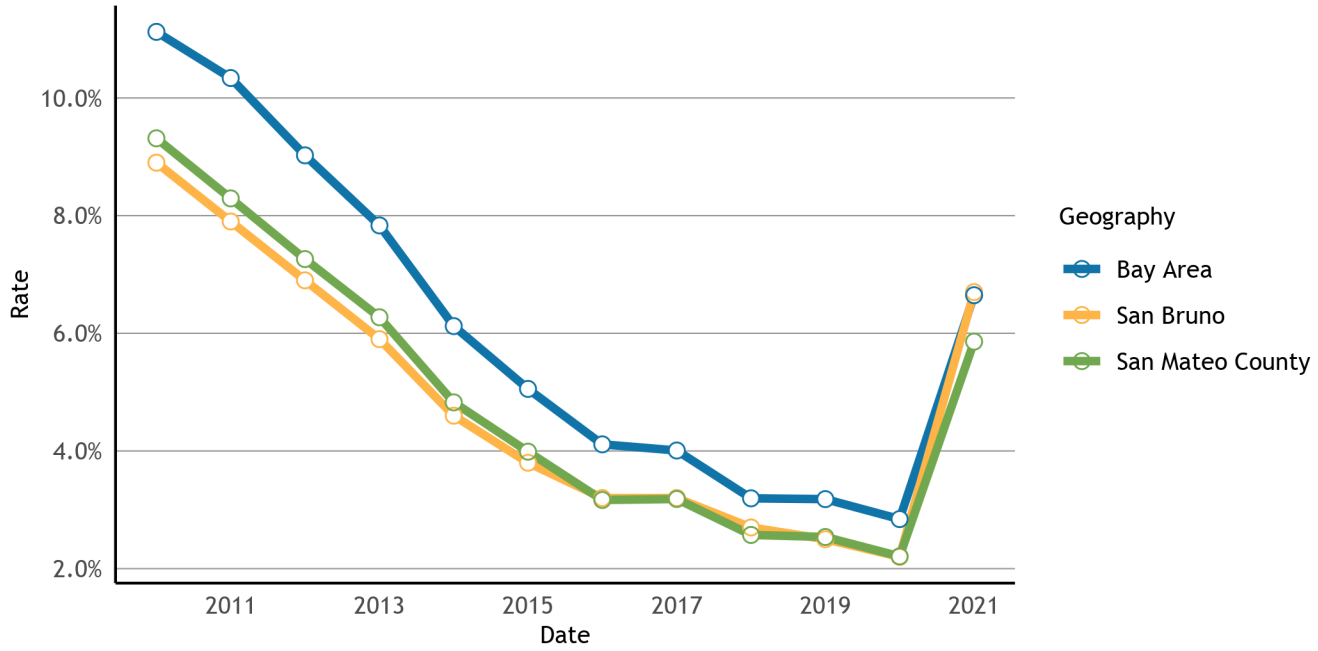

Figure 16: Unemployment Rate

Universe: Civilian noninstitutional population ages 16 and older
Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

2.13 INDUSTRY SECTOR COMPOSITION

JOBS AT SAN BRUNO JOB SITES

There are 16,229 jobs[19] located at San Bruno job sites. Jobs located in the City of San Bruno are primarily jobs in Professional & Managerial Services industry (28%), and Arts, Recreation and Other Services (18%), and Health & Educational Services (16%), together representing more than 60% of all jobs in San Bruno. The remaining jobs are in Retail (15%), Information Services (11%), Manufacturing and Wholesale (3%) and Transportation and Utilities (3%), Financial and Leasing (3%), Government (2%) and Construction (2%). While Information Services makes up only 11% of all San Bruno Jobs, the industry grew by 721% between 2010 and 2018, from 215 to 1,765 jobs (an additional 1,550 new jobs). Jobs in the city's Information Services and Professional & Managerial Services are largely related to the technology industry.[20]

[19] Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere).
[20] Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

JOBS HELD BY SAN BRUNO RESIDENTS

There are 24,082 employed residents in San Bruno who work at multiple locations across jurisdictional lines. The composition of the industry sectors where San Bruno residents are employed mirrors the composition of the industry sectors regionally. Most Bay Area, San Mateo County and San Bruno residents work in Health & Educational Services (Figure 17) followed by Financial & Professional Services.

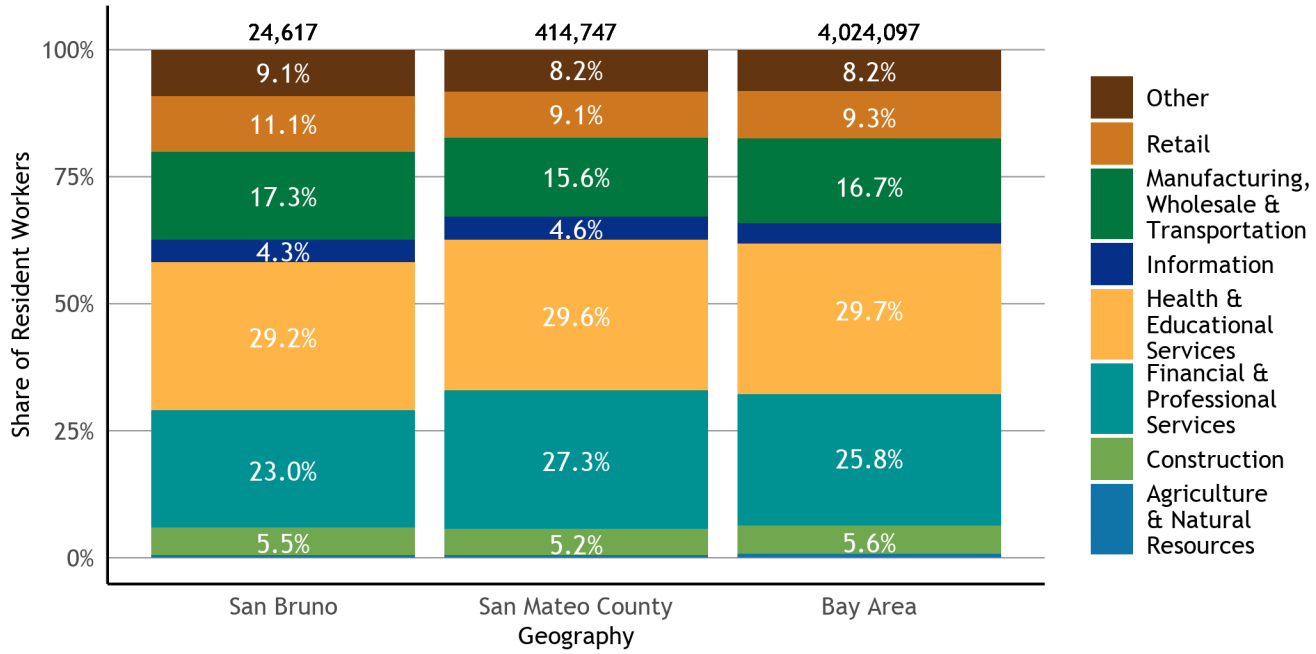

Figure 17: Resident Employment by Industry

Universe: Civilian employed population age 16 years and over
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C240304

2.14 BALANCE OF JOBS AND WORKERS

San Bruno houses approximately 24,000 *employed residents (workers)* who either work in San Bruno or work elsewhere in the region. San Bruno has job sites that provide *jobs* to 16,000 workers who are either San Bruno residents or workers who commute to San Bruno from other cities.[21] A

city with a surplus of *employed residents (workers)* "exports" workers to other parts of the region, while a city that has a surplus of *jobs* must conversely "import" workers to its job sites. The ratio of *jobs* to *employed residents* (or workers) is 0.67; therefore, San Bruno is *a net exporter of workers*. Figure 17 shows that in San Bruno, there are more *employed residents (workers)* labeled "Place of Residence" (~ 24,000), than *jobs* labeled "Place of Work" (~16,000) in *every wage group* indicating that San Bruno is a *net exporter* of workers *in all wage groups.* Smaller cities like San Bruno typically will have fewer jobs within the city limits and residents will commute to other areas for employment. Surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. This dynamic can contribute to long commutes and traffic congestion.

Table 11 shows that 61% percent of San Bruno's employed residents earn less than $75,000 annually, significantly less than the Area Median Income. Similarly, 63% of jobs located at San Bruno job sites also pay less than $75,000. Regardless of whether a person works in San Bruno or lives in San Bruno and commutes for work, ~60% of workers cannot cover the cost of living for a family of 4 (two adults and two children will need to earn $150,620 a year, in 2021, to live and sustain themselves in San Mateo County).[22] Such relationships may cast light on potentially pent-up demand for housing in particular price categories. When there is high demand for housing relative to supply, many workers may be unable to afford to live where they work. In San Bruno, these ratios indicate there is demand for housing options at prices that are affordable to households where individual workers make less than $75,000 annually.[23] These figures have implications when looking at the cost of living and income inequality in San Bruno.

Table 11: Employed Residents ~~and Jobs~~ in San Bruno by Wage Group

Earnings Group	Employed Residents:		Jobs at San Bruno Job Sites	
Less than $9,999	2,126	61%	1,745	63%
$10,000 to $24,999	3,185		2,143	
$25,000 to $49,999	4,894		3,686	
$50,000 to $74,999	4,554		2,636	
$75,000 or more	9,323	39%	**6,019**	37%
Totals	**24,082**		**16,229**	

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

[21] Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in

[22] Home - Self Sufficiency Standard

[23] The source table is top-coded at $75,000, precluding more fine grained analysis at the higher end of the wage spectrum.

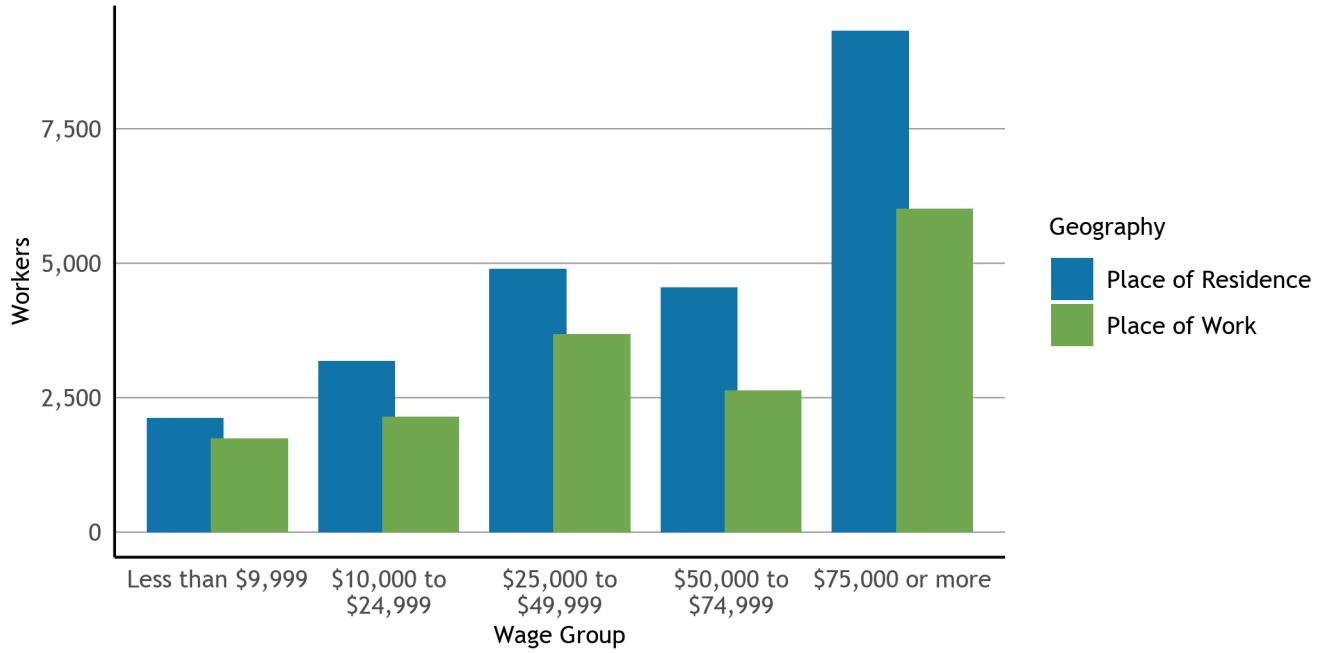

Figure 18: Employed Residents and Jobs in San Bruno by Wage Group

Universe: Workers 16 years and over with earnings
Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

Figure 18 compares San Bruno's employed residents (workers) to the jobs located at San Bruno job sites over time, for different wage groups as a ratio - a value of 1 means that city job sites have the same number of jobs in a wage group as it has employed residents in that wage group. Values below 1 indicate the jurisdiction will need to export workers for jobs in a given wage group. San Bruno has been a longtime net exporter of workers for all wage groups since 2005.

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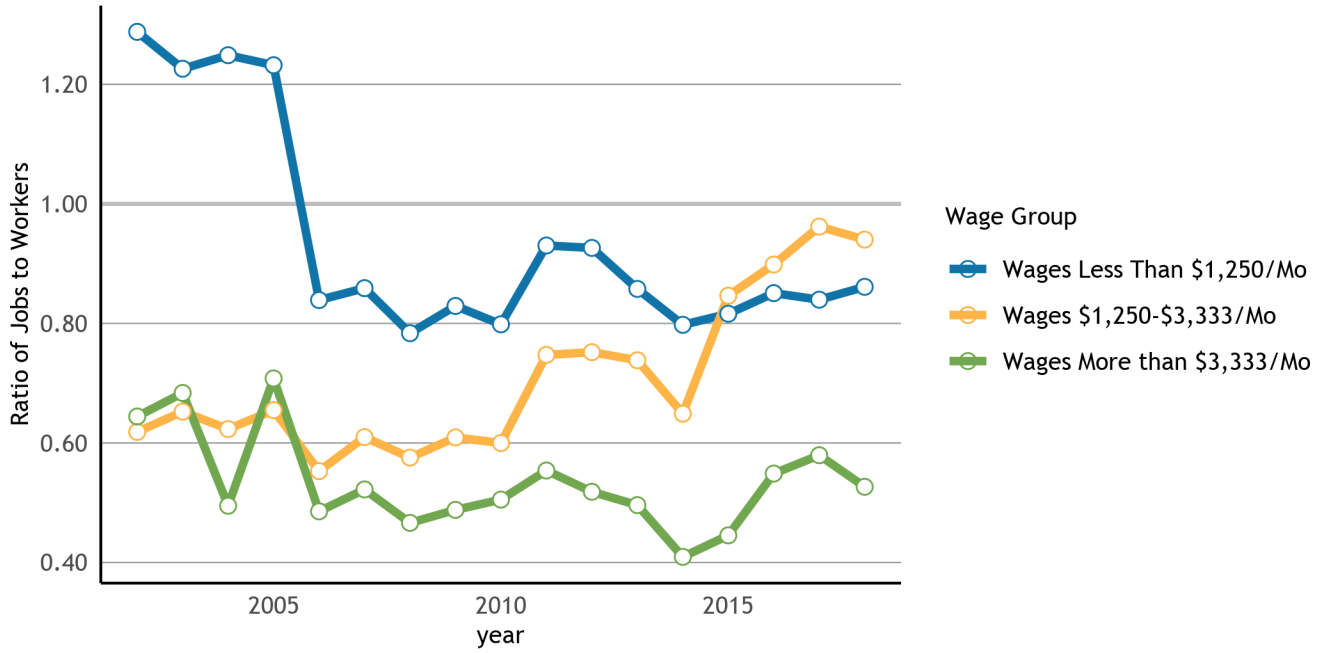

Figure 19: Jobs-Worker Ratios, By Wage Group

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state, and local government) plus United States Office of Personnel Management-sourced Federal employment
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

Jobs-household ratio compares the number of jobs in an area to the number of occupied housing units in an area and is an indication of how the number of jobs (surplus or deficit) impacts housing availability. From 2004 to 2016, the jobs-household ratio in San Bruno was below 1.0, indicating fewer jobs as a proportion of occupied housing units and that housing units were available for the number of workers in the area. Beginning in 2016, the jobs-household surpassed 1.0 indicating a surplus of jobs for the number of occupied housing units, and that adequate housing may be more unaffordable or unavailable to workers in that area. Because of the cyclical nature of the jobs market, the jobs – household ratio remained relatively stable over time from 1.09 in 2002 to 1.07 jobs per household in 2018 (Figure 20).[24] Figure 19 shows the Bay Area and San Mateo County jobs-household ratios consistently above 1.2 since 2005 and increasing upwards of 1.5 in recent years. This indicates that regionally, there has been a steady surplus of jobs for the number of

[24] A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

occupied housing units for decades, and that adequate housing may be more unaffordable or unavailable to workers.

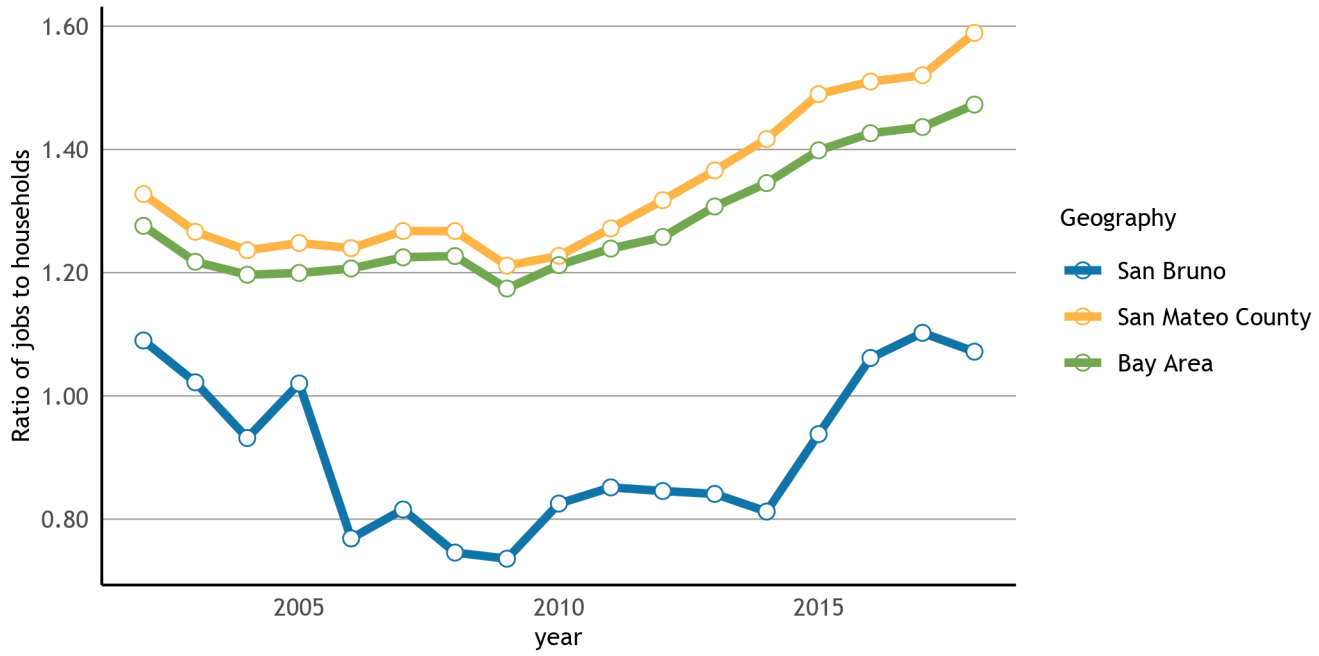

Figure 20: Jobs-Household Ratio

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

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KEY POINTS: WORKFORCE, EMPLOYMENT & INDUSTRY

- Though San Mateo County has a robust economy and low unemployment rate, various cost of living indexes show that much of its workforce cannot afford to live and sustain themselves in San Mateo County.
- Regardless of whether you live in San Bruno and commute or whether you work in San Bruno, approximately 60% of all workers earn less than $75,000 annually.
- San Bruno's fastest growing industries are Professional & Managerial Services and Information Services largely attributed to the technology industry. One of the slowest was Retail, with zero percent growth between 2010 and 2018.
- San Bruno has been a net exporter of workers for all wage groups since 2005. Smaller cities like San Bruno typically will have fewer jobs within the city limits and hence export workers to other communities. This dynamic contributes to long commutes and traffic congestion. Without choices and the availability of affordable housing in San Bruno, lower-income people may choose to live elsewhere and commute into the city to work.
- In San Bruno the jobs-household ratio indicates that there is demand for housing options at prices that are affordable to households where individual workers make less than $75,000 annually.
- While San Bruno, San Mateo County, and the Bay area, all have jobs-household ratios exceeding 1.0 today, San Bruno's ratio only exceeded 1.0 beginning in 2016. The region ratio has been over 1.2 for decades, indicating a longstanding surplus of jobs for the number of occupied housing units regionally and that adequate housing may be more unaffordable or unavailable.

2.15 RENTS AND RENTAL HOUSING AFFORDABILITY

Similar to home values, rents have also increased across the Bay Area in the last decade. Many renters have been priced out, evicted or displaced. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region. Since 2009, the median rent has increased by 66% in San Bruno, from $1,580 to $2,240 per month (Figure 21). [25] In San Mateo County, the median rent has increased 41%, from $1,560 to $2,200. The median rent in the region has increased significantly during this time from $1,200 to $1,850, a 54% increase.[26]

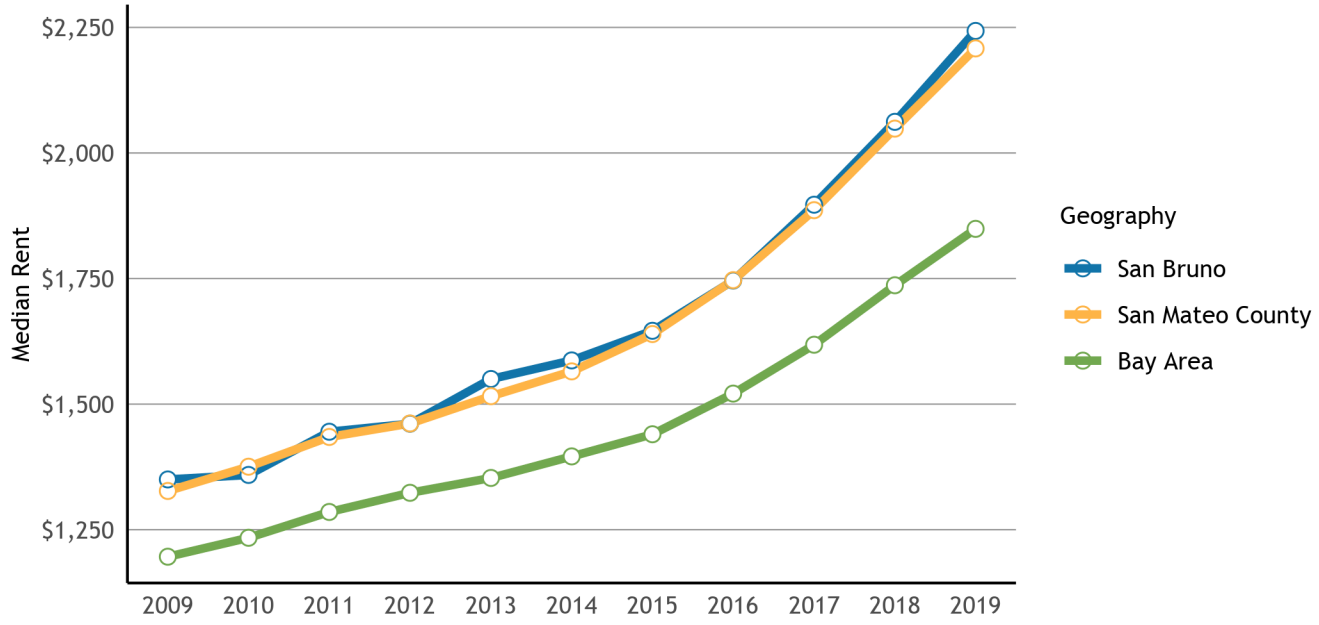

Figure 21: Median Contract Rent

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

COVID-19-related economic contraction has led many renters to search for more affordable rental housing or, for those with the means and ability to work-from-home, to transition into homeownership in more affordable markets. The COVID-19 Pandemic and the subsequent shift

[25] Note that contract rents may differ significantly from, and often being lower than, current listing prices.
[26] While the data on home values shown in Figure 24 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau's American Community Survey.

to widescale remote work, has resulted in a rise in vacancy rates and a decline in rents in the region. According to a housing market analysis completed by HUD, between the third quarter of 2020 and the third quarter of 2019, the average apartment rent in San Mateo County declined by 10-percent.[27] Prior to the recent decline, year-over-year rent growth had been positive since 2009.

Figure 22 shows the distribution of rentals at various prices in San Bruno, San Mateo County and the Bay Area. Between 2015 - 2019 most units in San Bruno rented between $1,500 and $2,500 per month, followed by units in the >$2,500 per month price range. This trend is similar in San Mateo County and the Bay Area except that there are more units in the Bay Area priced below $1,500 than in San Mateo County and San Bruno.

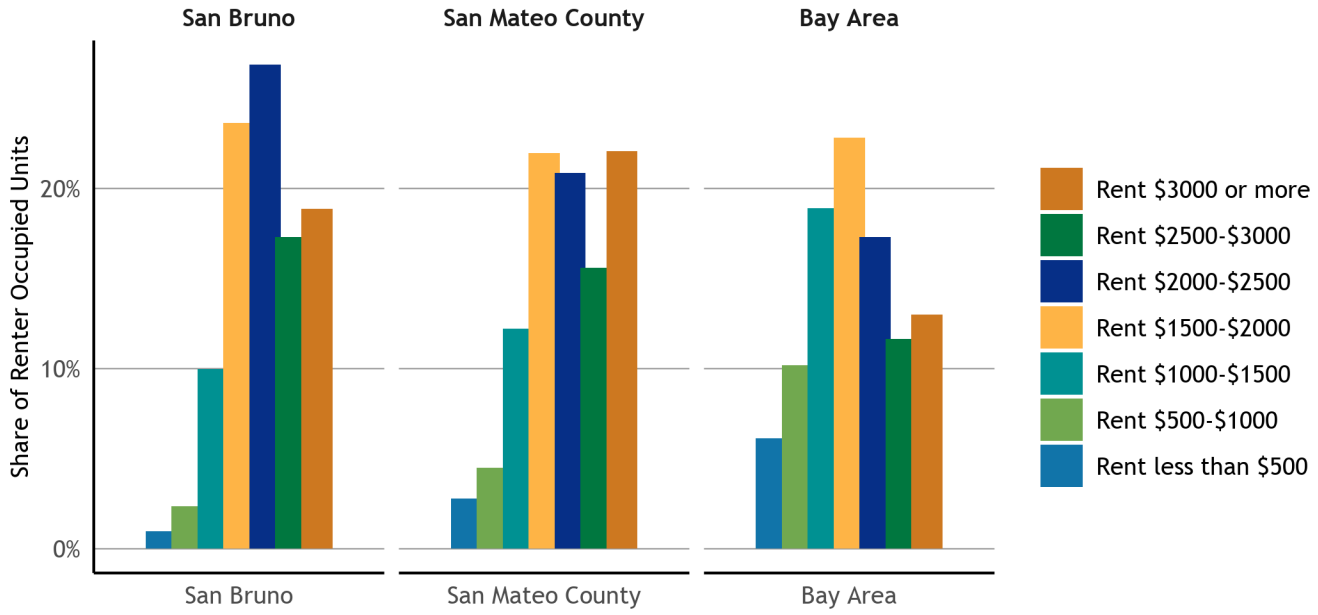

Figure 22: Contract Rents for Renter-Occupied Units

Universe: Renter-occupied housing units paying cash rent
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

Forty-five percent of households in San Bruno are extremely low-income, very low-income, or low income (defined as earning less than 80% AMI) and may have difficulty competing for the limited number of rental units that are available at an affordable price. A single-person household earning 80% AMI (maximum of $102,450), can afford a monthly rent of about $2,560. A four-person household earning 80% AMI ($146,350) can afford a monthly rent of about $3,650. Average rents do not reflect the higher cost of units with additional bedrooms to accommodate larger families.

[27] Comprehensive Housing Market Analysis for San Francisco-San Mateo-Redwood City, California: https://www.huduser.gov/portal/publications/pdf/SanFranciscoSanMateoRedwoodCityCA-CHMA-20.pdf

Many workers in lower wage jobs such as retail, service, home healthcare, teaching, and childcare, may not be able to live in the community where they work. The following chart from the California Housing Needs Partnership, shows that renters need to earn 3.2 times the minimum wage to afford the average asking rent in San Mateo County.[28]

Table 12: Who Can Afford to Rent in San Mateo County

Average Asking Rent $2,631 / month		
Income Needed to Afford Average Rent	$50.60 / hour	$8,770 / month
San Bruno Minimum Wage	$14.00 / hour	$2,422 / month
Home Health & Personal Care Aides	$16.58 / hour	$2,873 / month
Retail Salespersons	$18.15 / hour	$3,146 / month
Childcare Workers	$18.31 / hour	$3,174 / month
Janitors and Cleaners	$20.31 / hour	$3,521 / month
Medical Assistants	$25.94 / hour	$4,497 / month
Source: California Housing Partnership Housing Needs Dashboard: https://chpc.net/housingneeds/		

2.16 HOME PRICES AND SALES AFFORDABILITY

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in San Bruno was estimated at $1,203,420 in December of 2020, per data from Zillow. In San Bruno, most homes cost between $750k-$1M and $1M-$1.5M (Figure 23). By comparison, the County has a significantly higher share of homes in the > $1.5M price range than the Bay Area in general. The Bay Area has a much larger share of homes priced under $500,000 than San Mateo County. The typical home value is $1,418,330 in San Mateo County and $1,077,230 in the Bay Area. San Mateo County has a lower share of homes priced under $500,000, while San Bruno has slightly more units priced under $500,000 than the county in general.

[28] California Housing Partnership Housing Needs Dashboard: https://chpc.net/housingneeds/

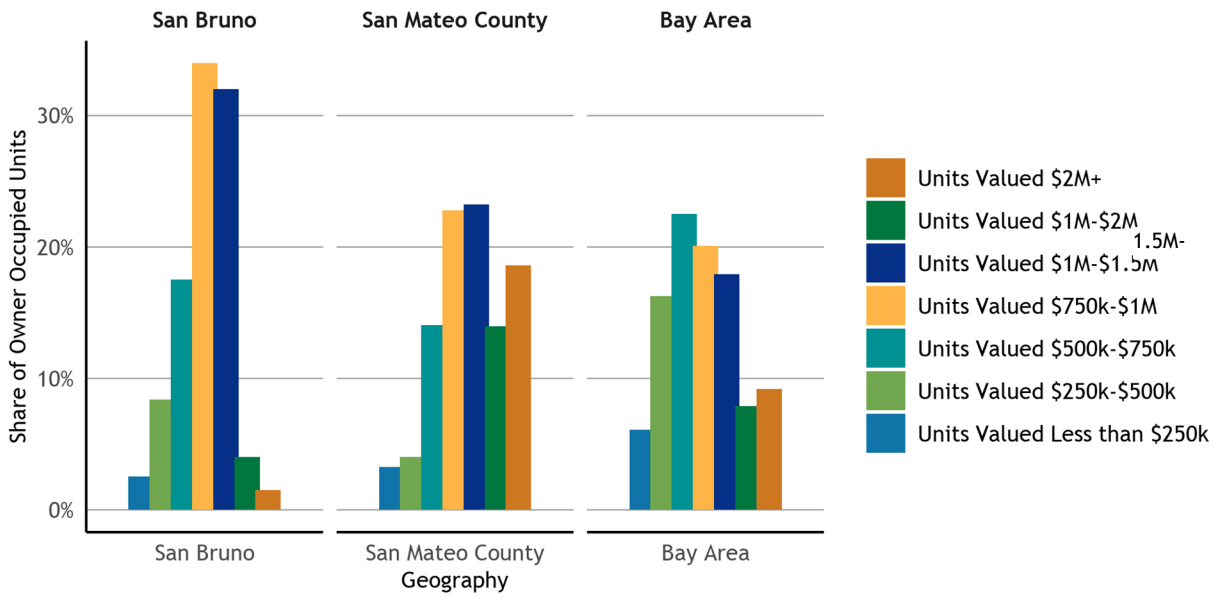

FIGURE 23: HOME VALUES OF OWNER-OCCUPIED UNITS

Universe: Owner-occupied units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075

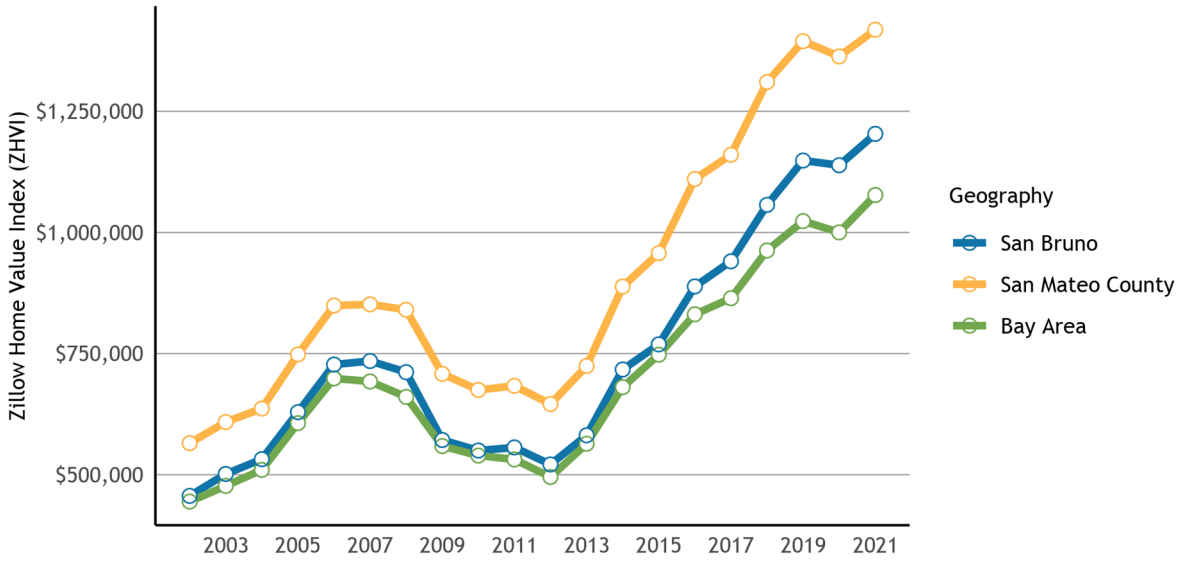

Figure 24: Zillow Home Value Index (ZHVI)

Universe: Owner-occupied housing units
Source: Zillow, Zillow Home Value Index (ZHVI)

The region's home values have increased dramatically since 2000, besides a temporary decrease during the Great Recession 2007-2011 (Figure 24). The rise in home prices has been especially steep since 2012. From 2010 to 2020, the typical single family home value in San Bruno increased from $549,000 to $1,203,420. The tables below are from the San Mateo County Association of Realtors (SAMCAR) and show average and median single family and condominium home prices between 2010 and the fourth quarter of 2021. The median and average prices of both single-family homes and condos in San Mateo County and the Bay Area increased by more than 100% from 2010 to 2021.[29] In San Bruno home and condo prices increased the most, with increases upwards of 150%.

Table 13: Median Single Family & Condo Sales Prices (2010, 2015, 2020 and 4th Quarter 2021)

	2010 Annual	2015 Annual	2020 Annual	Fourth Quarter of 2021	Actual / % Change (2010-2021)
San Bruno (Single Family)	$549,000	$880,000	$1,205,000	$1,375,000	+$826,000 / (+150%)
San Mateo County (Single Family)	$934,680 (avg)	$1,250,000	$1,700,000	$1,900,000	+$965,320 / (103%)
San Bruno (Condo)	$199,500	$368,000	$525,000	$510,000	+$310,500 / (156%)
San Mateo County (Condo)	$449,467 (avg)	$702,000	$925,000	$900,000	+$450,533 / (100%)

The ability of a household to be able to purchase a median priced single-family home or townhome/condominium is shown in the table below. The annual income, or ability to pay, is based on the income limits by household size established annually by HCD.

[29] In 2010, SAMCAR calculated average for San Mateo County totals and median for municipalities. In later years, median was calculated for both municipality and county indicators: Market Data (San Mateo County Association of REALTORS®) (samcar.org)

2.17 RENTERS AND THE COVID-19 PANDEMIC

The emergence of the COVID-19 Pandemic added to the financial stress of renters who struggled to find housing that was affordable even before the pandemic began. Low-wage workers were already in a difficult financial position before state and local public health restrictions shut down parts of the economy in the spring of 2020, leaving many without jobs. Renters and low-income residents also tend to work in industries that were most affected by public health restrictions and closures such as retail, services, and healthcare. While the state economy has experienced a rebound since that time, pandemic-induced job loss added further financial stress to low-income households.

According to the California Legislatures Nonpartisan Fiscal and Policy Advisory Report (January 2021) more than half of California workers who lost their jobs are members of lower-income households (less than $50,000 in annual earnings). During the height of the pandemic, the estimated unemployment rate for workers in lower-income households (15 percent) was five times higher than the estimated unemployment rate for workers in higher-income households (3 percent).[30] The report also highlights unprecedented actions of the state and federal governments to boost incomes and provide rental relief that have helped many households who otherwise would have faced eviction. The CA COVID-19 Rent Relief program which provides rent relief to California landlords and renters who have faced financial hardships due to the COVID-19, provided almost $70 million in rental assistance to San Mateo County renters and landlords and served more than 5,000 households in the County as of March 2022. Approximately 70% of households served in San Mateo County are considered extremely low-income earning < 30% AMI.[31] The program will no longer accept applications after March 2022.

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[30] How Has COVID-19 Affected Renters and Homeowners? Legislative Analyst's Office of the California Legislatures Nonparticsan Fiscal and Policy Advisory Report January 2021 (https://lao.ca.gov/Publications/Report/4312)
[31] California COVID-19 Rent Relief Program Dashboard - Housing Is Key

KEY POINTS: HOUSING AFFORDABILITY FOR OWNERS AND RENTERS

- The median and average prices of both single-family homes and condos in San Mateo County and the Bay Area increased by more than 100% from 2010 to 2021. In San Bruno home and condo prices increased the most, with increases upwards of 150%.
- Like home values, rents have also increased across the Bay Area in the last decades. Many renters have been priced out, evicted or displaced.
- San Bruno' workforce made up of forty-five percent of households who are extremely low-income, very low-income, or low income may have difficulty competing for the limited number of rental units that are available at an affordable price.
- The COVID-19 Pandemic and the subsequent shift to widescale remote work, has resulted in a rise in vacancy rates and small decline in rents in the region most recently. Prior to the recent decline, year-over-year rent growth had been positive since 2009.
- Renters and low-income residents also tend to work in industries that were most affected by public health restrictions. While the state economy has experienced a rebound since that time, pandemic-induced job loss added further financial stress to low-income households.
- Through the California COVID-19 Rent Relief program, almost $70 million in rental assistance has been delivered to San Mateo County renters and landlords serving more than 5,000 households as of March 2022. Most of the households served are considered extremely low-income.

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2.18 OVERPAYMENT AND COST-BURDENED HOUSEHOLDS

The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." In San Bruno, 20% of households are cost burdened spending 30%-50% of their income on housing, while an additional 17% of households are severely cost burdened and use the majority of their income for housing. Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

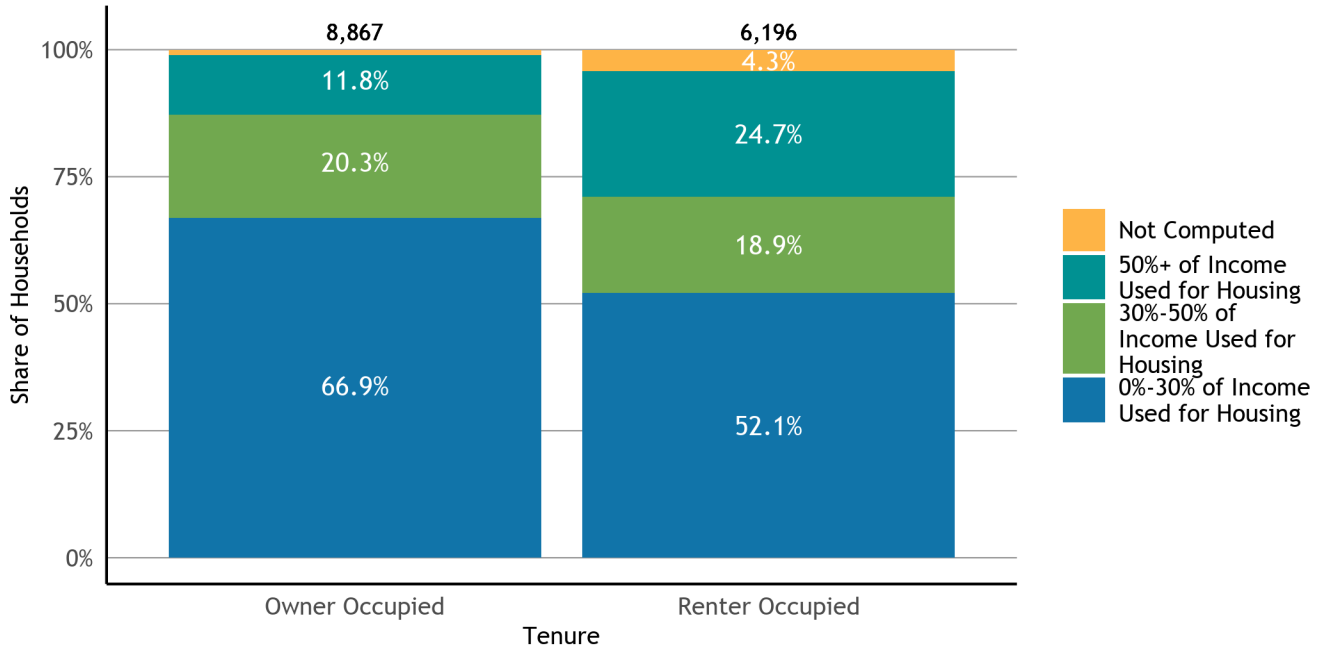

Figure 25: Cost Burden by Tenure

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091

Renters are more likely to be overpaying for housing than homeowners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by rental market increases. When looking at the cost burden across tenure in San Bruno, 19% of renters spend 30% to 50% of their income on housing and 25% of renters spend more than half of their income on housing (totaling 44%

either cost burdened or severely cost burdened). For homeowners, 31% are either cost burdened or severely cost burdened (Figure 25). Households who live in San Bruno may live in overcrowded homes, and have limited money to dedicate towards other necessities such as food, transportation, and medical care.

Figure 6 shows that 67% of San Bruno households making less than 30% of AMI spend the majority of their income on housing (severely cost-burdened). For San Bruno residents making more than 100% of AMI, just 1% are severely cost-burdened, and 91% of those making more than 100% of AMI spend less than 30% of their income on housing.

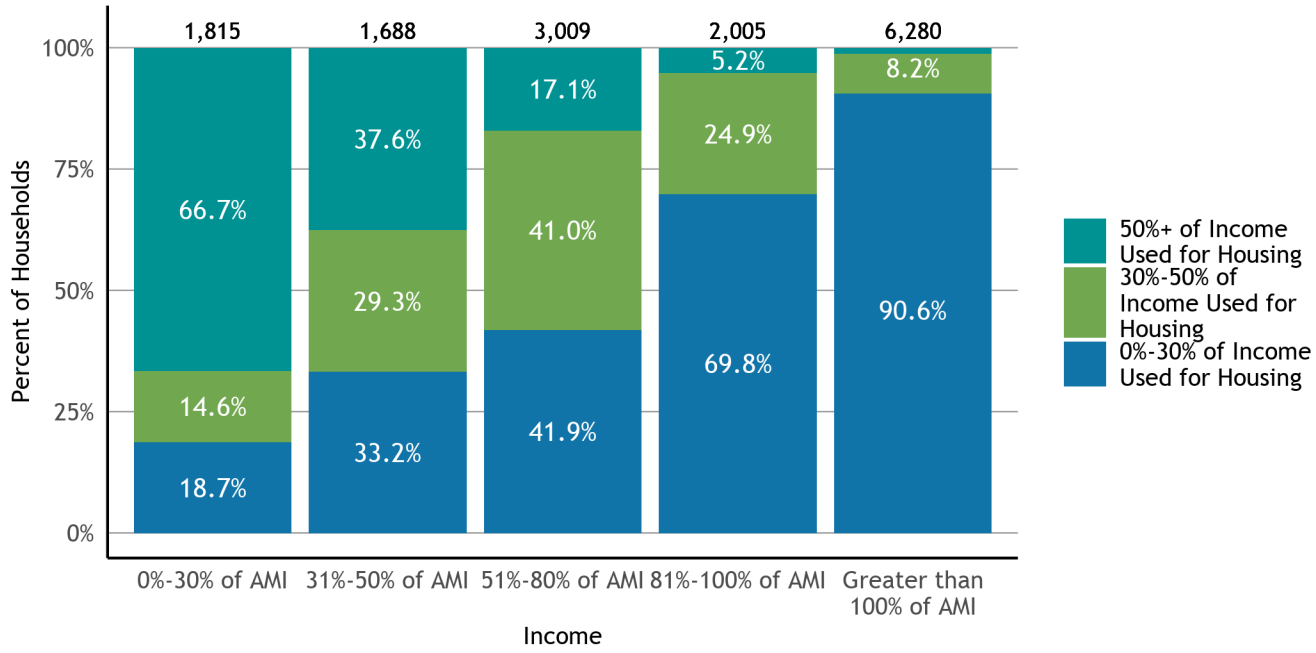

Figure 26: Cost Burden by Income Level

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

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity (Figure 27).

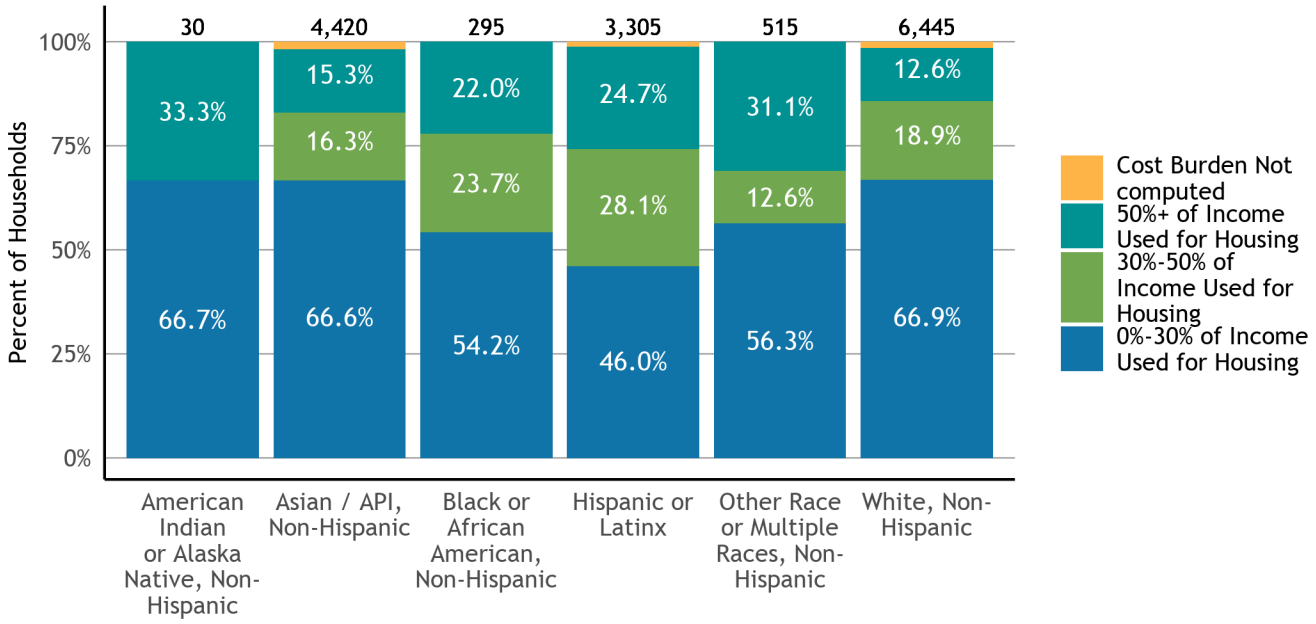

Figure 27: Cost Burden by Race

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

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 48% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 98% are not cost-burdened and spend less than 30% of their income on housing (Figure 28).

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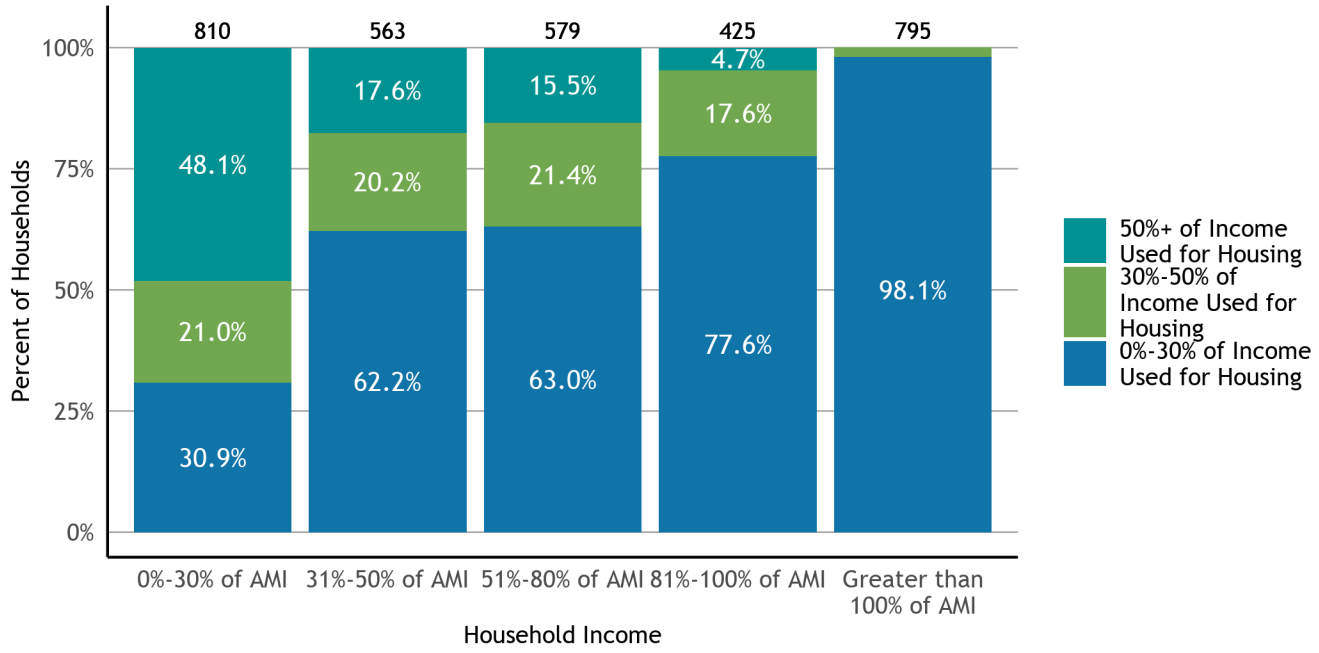

Figure 28: Cost-Burdened Senior Households by Income Level

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

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity. In San Bruno, 33% of large family households experience a cost burden of 30%-50%, while 10% of households spend more than half of their income on housing (Figure 29). Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions.

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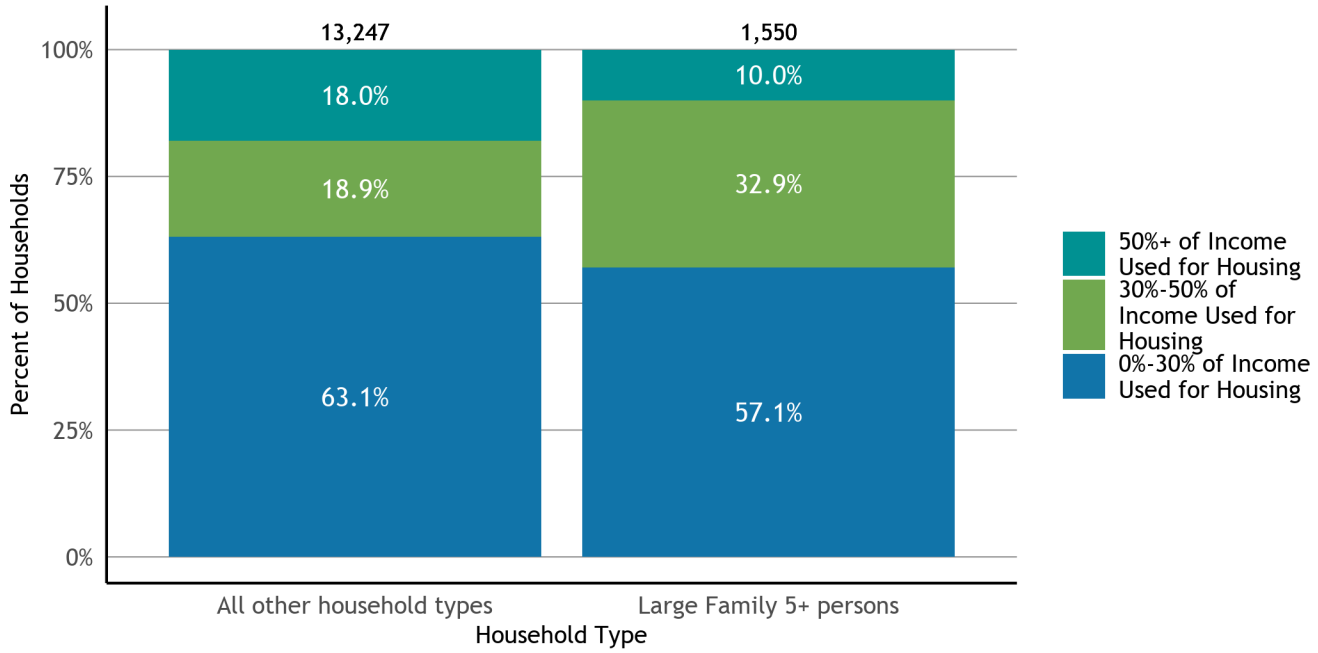

Figure 29: Cost Burden by Household Size

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

2.19 HOUSING OVERCROWDING

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census considers units with more than 1.5 occupants per room to be severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households. Table 14 shows that most households throughout the region are 2-person to 4-person households and 10%-11% of households are 5-person or more households.

Table 14: Households by Household Size

	1-Person Household	2-Person Household	3-4-Person Household	5-Person or More Household	Total Households
San Bruno	25%	31%	34%	10%	15,063
San Mateo County	22%	32%	35%	11%	263,543
Bay Area	25%	32%	33%	11%	2,731,434

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25002

Figure 30: San Bruno Overcrowding by Tenure and Severity

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

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In San Bruno, 5% of households that rent are severely overcrowded (763 occupied housing units out of ~15,000 total occupied housing units have more than 1.5 occupants per room), compared to 2% of households that own (Figure 30). Six percent of renters (924 occupied housing units out of ~15,000 total occupied housing units have between 1 to 1.5 occupants per room) experience moderate overcrowding, compared to 4% for those own. Overcrowding often disproportionately impacts low-income households. Five percent or 744 households very low-income households (below 50% AMI) experience severe overcrowding, while 1% or 156 households above 100% AMI experience this level of overcrowding (Figure 31).

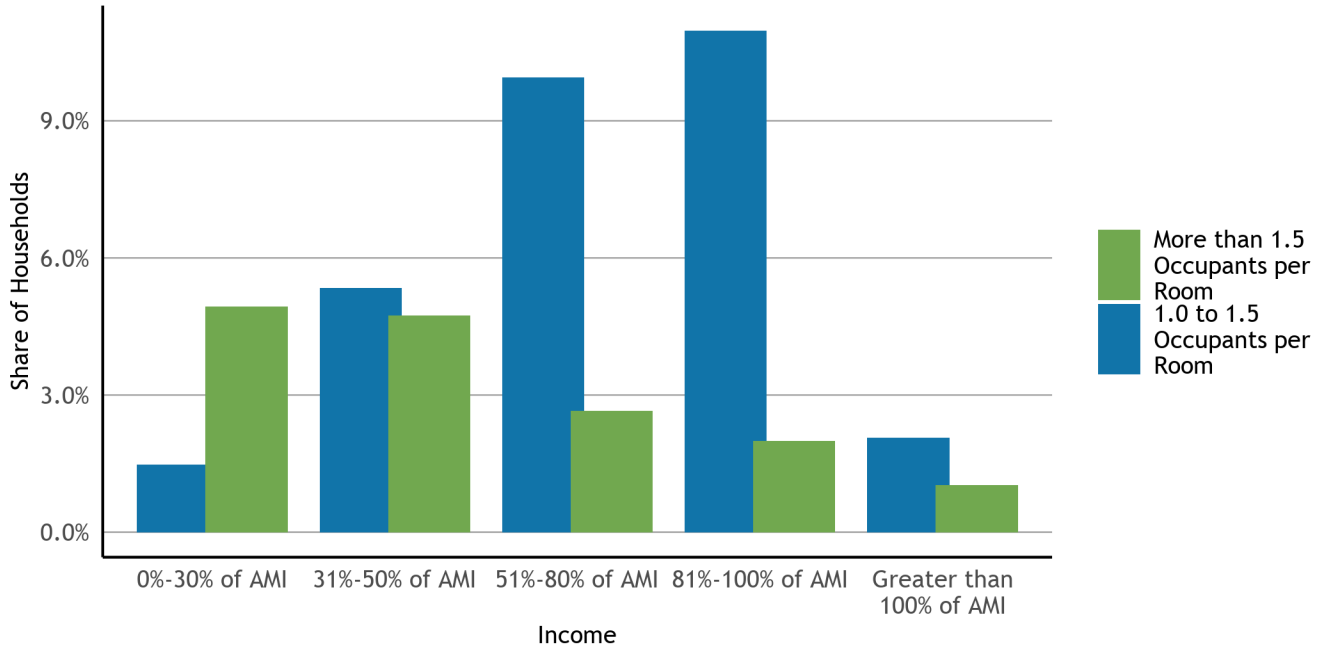

Figure 31: Overcrowding by Income Level and Severity

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

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In San Bruno, *Hispanic or Latinx* households experience the highest rate of overcrowding (Figure 32).

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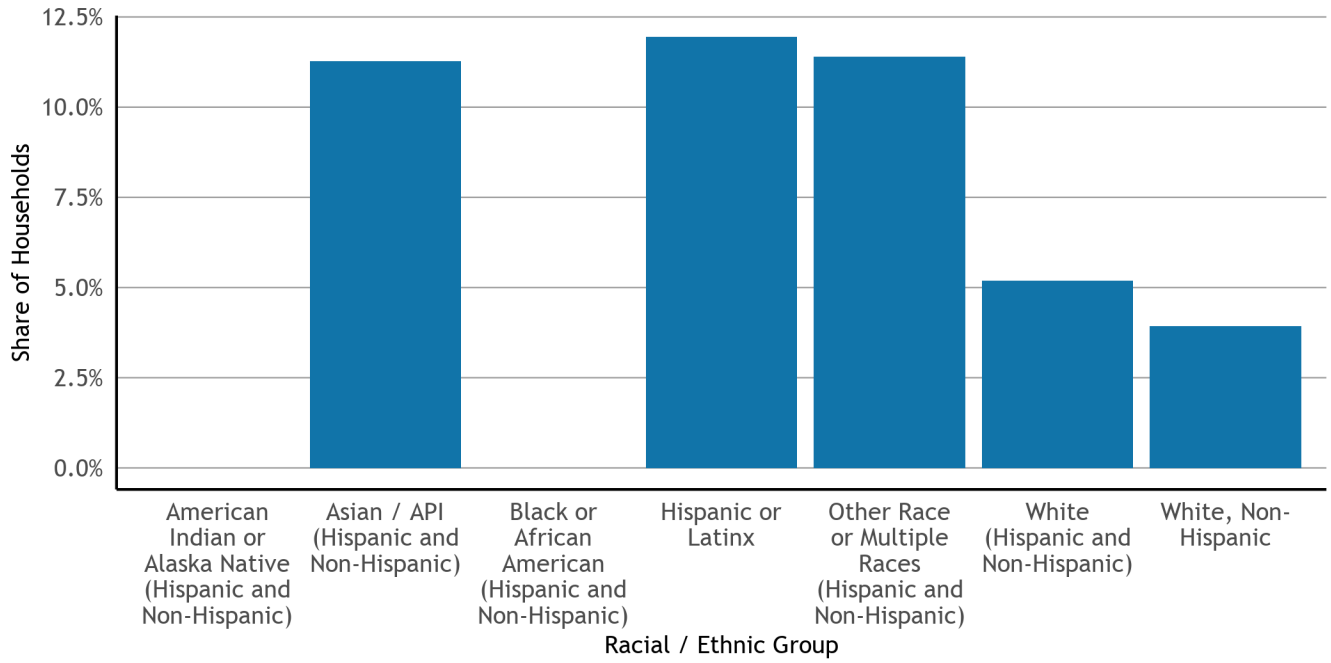

Figure 32: Overcrowding by Race

Universe: Occupied housing units
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B2501

2.20 OTHER HOUSING ISSUES: AGING HOUSING STOCK

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In San Bruno, the largest proportion of the housing stock was built 1940 to 1959, with 6,203 units constructed during this period (Figure 33). Since 2010, 2.4% of the current housing stock was built, which is only 379 units. Older housing can be more expensive to maintain and renovate.

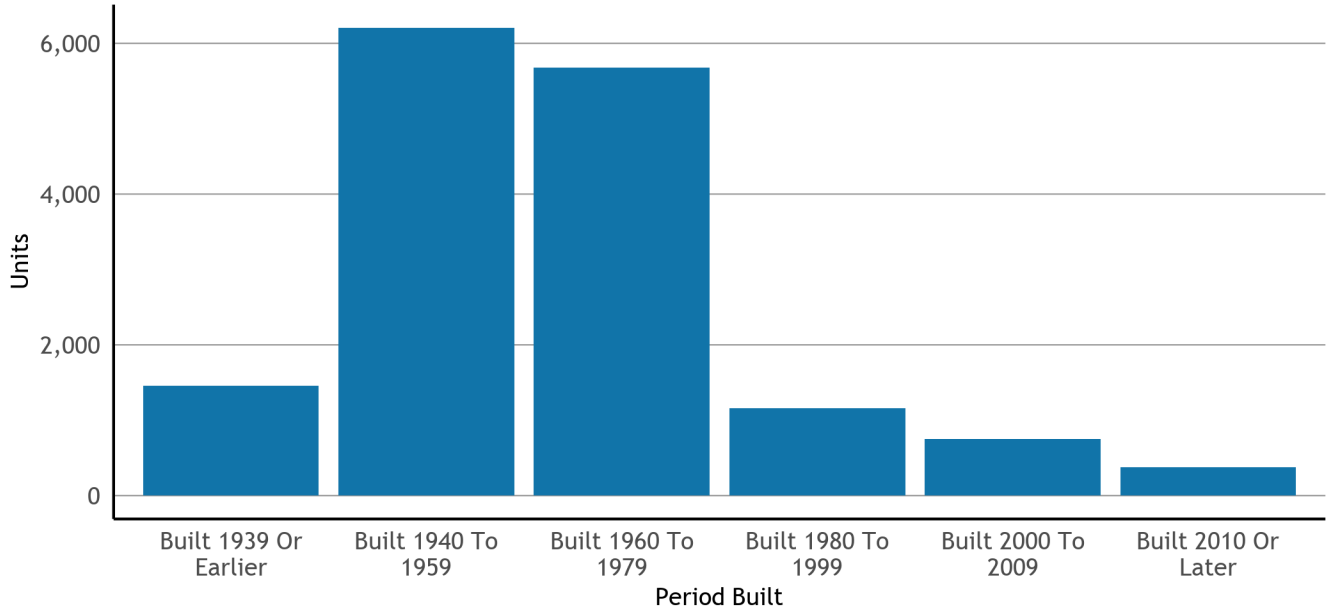

Figure 33: Housing Units by Year Structure Built

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

Between 2015 and 2019, 168 housing units were issued permits in San Bruno. Thirty three percent of permits issued in San Bruno were for above moderate-income housing, 28% were for moderate-income housing, and 39% were for low- or very low-income housing (Table 15).

Table 15: Housing Permitting

Low Income Permits	66
Above Moderate Income Permits	55
Moderate Income Permits	47
Very Low Income Permits	0

Universe: Housing permits issued between 2015 and 2019
Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)

2.21 OTHER HOUSING ISSUES: SUBSTANDARD HOUSING

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in San Bruno. For example, 0.4% (58 occupied housing units) of

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renters in San Bruno reported lacking a kitchen and 0.1% (19 occupied housing units) of renters lack plumbing, compared to 0.0% of owners who lack a kitchen and 0.1% (15 occupied housing units) of owners who lack plumbing (Figure 34).[32] The American Community Survey tracks other housing problems, including a lack of plumbing and kitchen facilities. Homes in San Bruno have a very small number of other housing problems. Approximately 92 homes are lacking either complete plumbing facilities or complete kitchen facilities. The tables below show the age of housing and the number of housing units with housing problems.

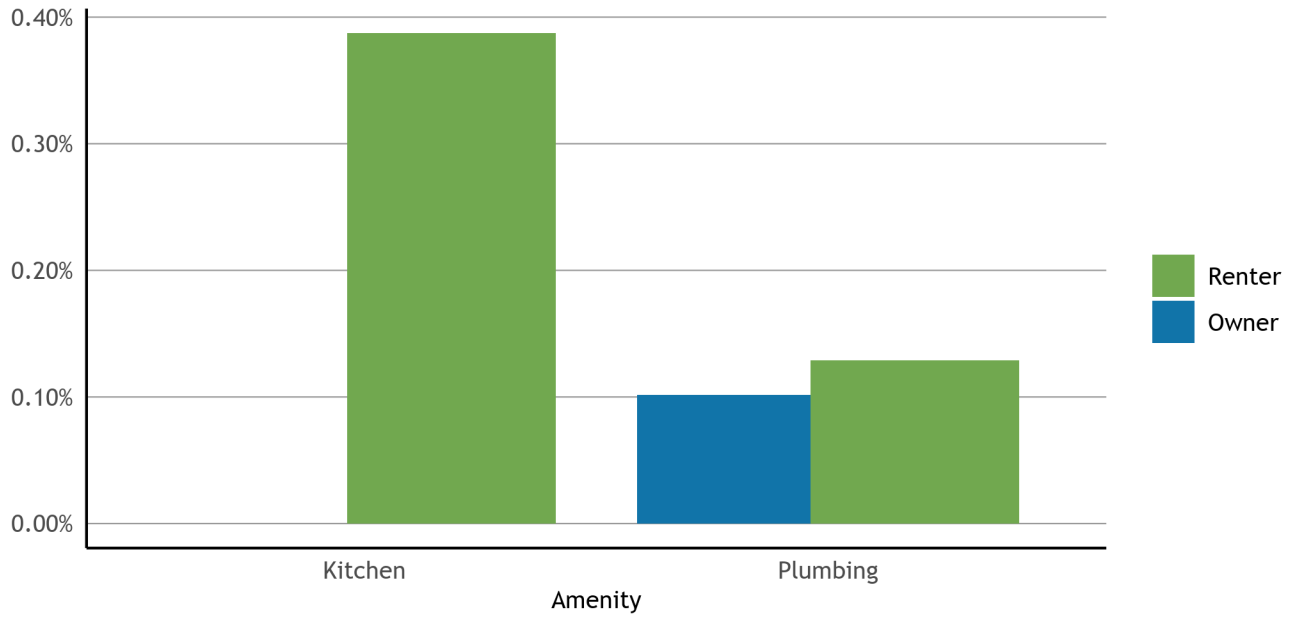

Figure 34: Substandard Housing Issues

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049

[32] The US Census Bureau uses the definition of a complete kitchen as including a sink with piped water, range or cook stove and a refrigerator.

KEY POINTS: COMMON HOUSING PROBLEMS

COST-BURDEN

- In San Bruno, 37% of households are cost burdened or severely cost burdened.
- The following are the most cost-burdened residents in San Bruno:
  - Sixty-seven percent households making less than 30% of AMI.
  - Hispanic or Latinx residents
  - American Indian or Alaska Native
  - Forty eight percent of seniors making less than 30% of AMI
  - Forty three percent of large family households
- Spending such large portions of income on housing puts households at higher risk of displacement, eviction, or homelessness.
- Cost-burdened households live in overcrowded homes and have limited money to dedicate towards other necessities such as food, transportation, and medical care.
- Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors.

OVERCROWDING

- Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure.
  Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities.

SUBSTANDARD HOUSING

- Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region.
- Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing.

OTHER HOUSING ISSUES: SPECIAL HOUSING NEEDS

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to employment and income, family characteristics, disability, and household characteristics.

In addition to overall housing needs, cities and counties must plan for the special housing needs of certain groups. State law (65583(b)(7)) requires that several populations with special needs be addressed — homeless people, seniors, people living with a disability, large families, female-headed households and farmworkers. This section provides a discussion of the housing needs facing each group.

2.22 SENIORS

According to American Community Survey 2021 estimates, there are currently approximately 6,674 seniors living in San Bruno. As the large baby boomer generation ages, San Bruno, like the rest of San Mateo County, is expected to see a growing senior population. According to California Department of Finance[33] , by 2030 there will be 242,838 seniors over the age of 60 in San Mateo County. This would be a 26% increase in the number of seniors between 2020 and 2030. For seniors over the age of 80, the projection is a 56% increase from 2020 to 2030 (Table 16).

Table 16. San Mateo County Seniors in 2020 and 2030

	2020 Estimate	2030 Projection	Percent Increase
Age 60-69	95,247	103,152	8.3%
Age 70-79	61,304	83,215	36%
Age 80+	36,162	56,471	56%
Totals	192,713	242,838	26%

Source: California Department of Finance Population Estimates and Projections by Age, 2012 – 2020; With Projections for 2021, 2025, and 2030

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *0%-30% of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (Figure 35). Often, homeownership means greater housing security. Senior renters are particularly at risk for displacement because their incomes are decreasing while their housing expenses are increasing. The tables below show a comparison of income and home ownership for seniors living in San Bruno.

[33] California Department of Finance Population Estimates and Projections by Age, 2012 – 2020; With Projections for 2021, 2025, and 2030: Projections | Department of Finance (ca.gov)

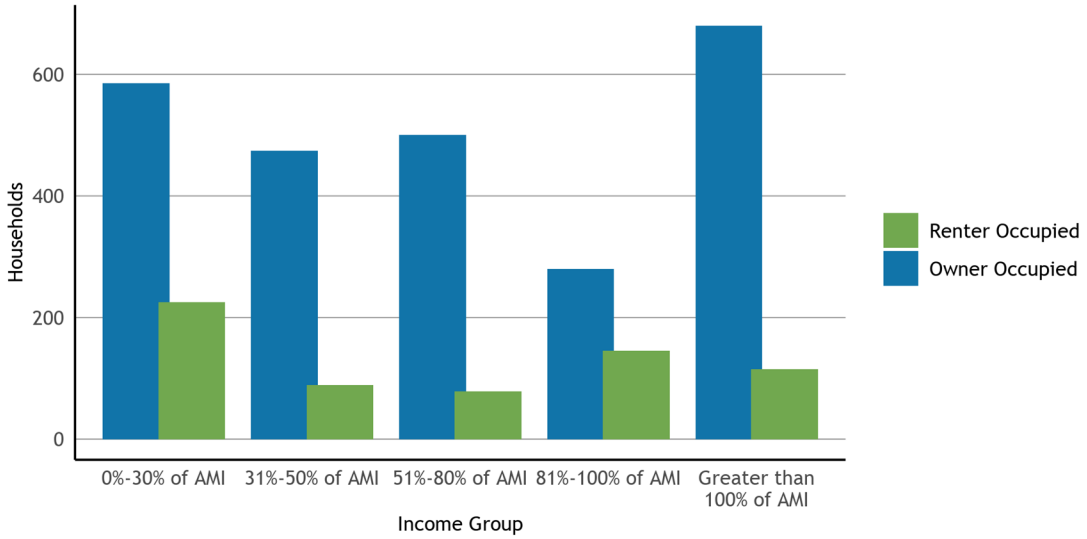

Figure 35: San Bruno Senior Households by Income and Tenure

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

Seniors' income tends to decline as they age. Young seniors often have some retirement savings or employment income that can supplement social security. Older seniors are more likely to use up their savings and therefore are more likely to live in poverty. Twenty six percent of senior households in San Bruno earn 0%-30% of AMI, and 44% of senior households earn below 50% AMI (Table 17).

Table 17. Senior Households by Income and Tenure

Income Group	Owner Occupied	Renter Occupied	Total by AMI Group
0%-30% of AMI	585 (23%)	225 (34%)	810 (26%)
31%-50% of AMI	474 (19%)	89 (14%)	563 (18%)
51%-80% of AMI	500 (20%)	79 (12%)	579 (18%)
81%-100% of AMI	280 (11%)	145 (22%)	425 (13%)
Greater than 100% of AMI	680 (27%)	115 (18%)	795 (25%)
Totals	2,519 (100%)	653 (100%)	3,172 (100%)

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

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have

disabilities, chronic health conditions and/or reduced mobility. Table 18 shows that 48% and 21% of extremely low-income (<30% AMI) seniors are severely cost burdened or cost burdened (69% total). A key challenge in the coming years will be how to accommodate the needs of aging residents.

Table 18. San Bruno Cost Burden of Senior Households by Income

Income Group	0%-30% of Income Used for Housing (Not Cost Burdened)	30%-50% of Income Used for Housing (Cost Burdened)	50%+ of Income Used for Housing (Severely Cost Burdened)	Total by AMI
0%-30% of AMI	250 (31%)	170 (21%)	390 (48%)	810
31%-50% of AMI	350 (62%)	114 (20%)	99 (18%)	563
51%-80% of AMI	365 (63%)	124 (21%)	90 (16%)	579
81%-100% of AMI	330 (78%)	75 (18%)	20 (5%)	425
Greater than 100% of AMI	780 (98%)	15 (2%)	0 (0%)	795
Total by Level of Cost Burden	2,075	498	599	3172
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release				

Housing concerns for seniors in San Bruno might include retrofits to allow seniors to age in place (stay in their current home as they get older) or stay in the community but in a smaller unit or with services available. Younger seniors need less support and may benefit from programs to help them rehabilitate their homes to make them better for people to age in place. Older seniors often are unable to maintain a single-family home and look to move to a smaller home or some type of senior living development.

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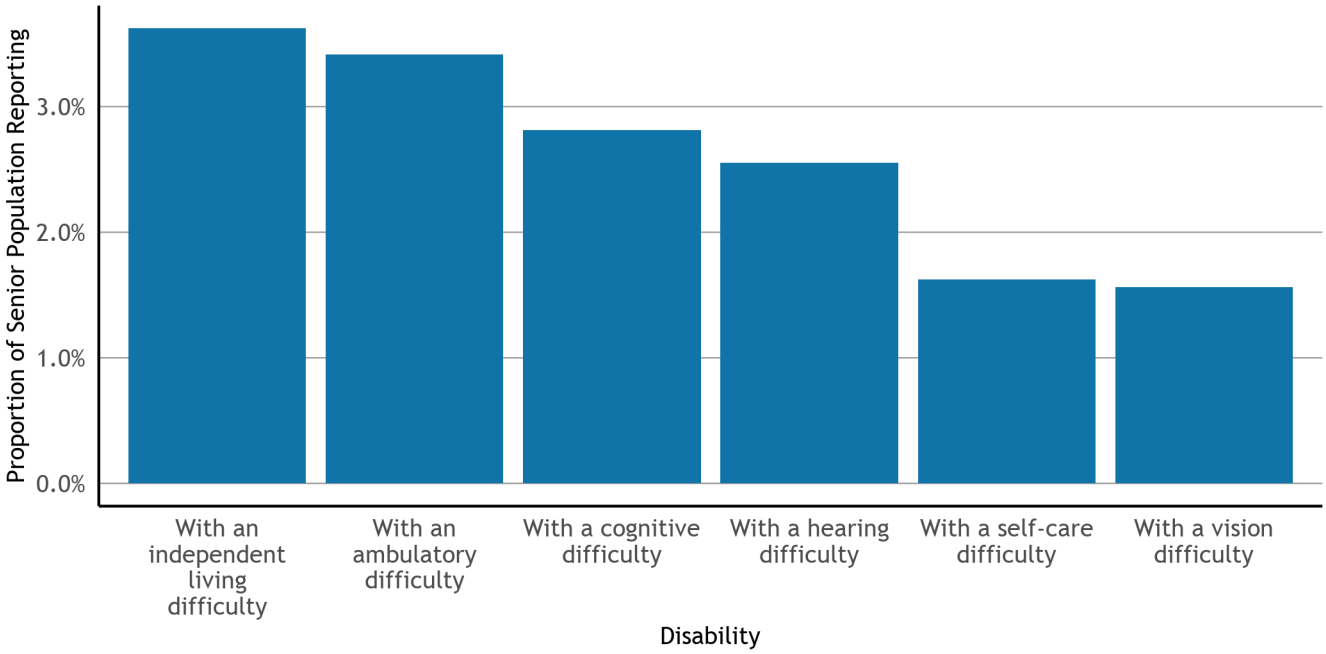
2.23 PEOPLE WITH DISABILITIES

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



members for assistance due to the high cost of care. In addition to their specific housing needs people with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging caregivers. Figure 36 shows the rates at which different disabilities are present among residents of San Bruno. Overall, 8% of people in San Bruno have a disability of any kind.[34]

Figure 36: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

In San Bruno, of the population with a developmental disability, children under the age of 18 make up 36.5%, while adults account for 63.5%.

Table 19: Population with Developmental Disabilities by Age

Age Group	value

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

Age Group	value
Age 18+	207
Age Under 18	119

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)

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

Table 20: Population with Developmental Disabilities by Residence

Residence Type	value
Home of Parent /Family /Guardian	216
Community Care Facility	68
Intermediate Care Facility	22
Other	5
Foster /Family Home	5
Independent /Supported Living	5

Universe: Population with developmental disabilities
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. People with disabilities are also often extremely low income due to the challenge of securing long-term employment, and due to higher medical bills. [35]

The availability of accessible housing is critical to enable persons with disabilities to live independent lives with minimal support. It is also essential to enable persons with disabilities to

[35] For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma Counties; the Regional Center for the East Bay for Alameda and Contra Costa Counties; or the San Andreas Regional Center for Santa Clara County.

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participate in society by visiting the homes of friends and family. Housing that meets the needs of persons with disabilities is increasingly important as the population ages.

According to the 2019 American Housing Survey administered by HUD, households of lower socioeconomic status (as measured by income and education) and households that include veterans or someone 65 years of age or older were more likely to include someone with accessibility needs.[36]

FAIR HOUSING LAWS AND STATE LEGISLATION

Fair housing laws and subsequent federal and state legislation require all cities and counties to further housing opportunities by identifying and removing constraints to the development of housing for individuals with disabilities, including local land use and zoning barriers, and to also provide reasonable accommodation as one method of advancing equal access to housing.

The Fair Housing laws require that cities and counties provide flexibility or even waive certain requirements when it is necessary to eliminate barriers to housing opportunities for people with disabilities. An example of such a request might be to place a ramp in a front yard to provide access from the street to the front door. San Bruno received one reasonable accommodation request from January 2015 to now.

2.24 FEMALE-HEADED HOUSEHOLDS

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In San Bruno, the largest proportion of households is *Married-couple Family Households* at 53% of total, while *Female-Headed Family Households* (who live with and support other family members) make up 10% of all households.

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[36] Accessibility in Housing: Findings from the 2019 American Housing Survey (huduser.gov)

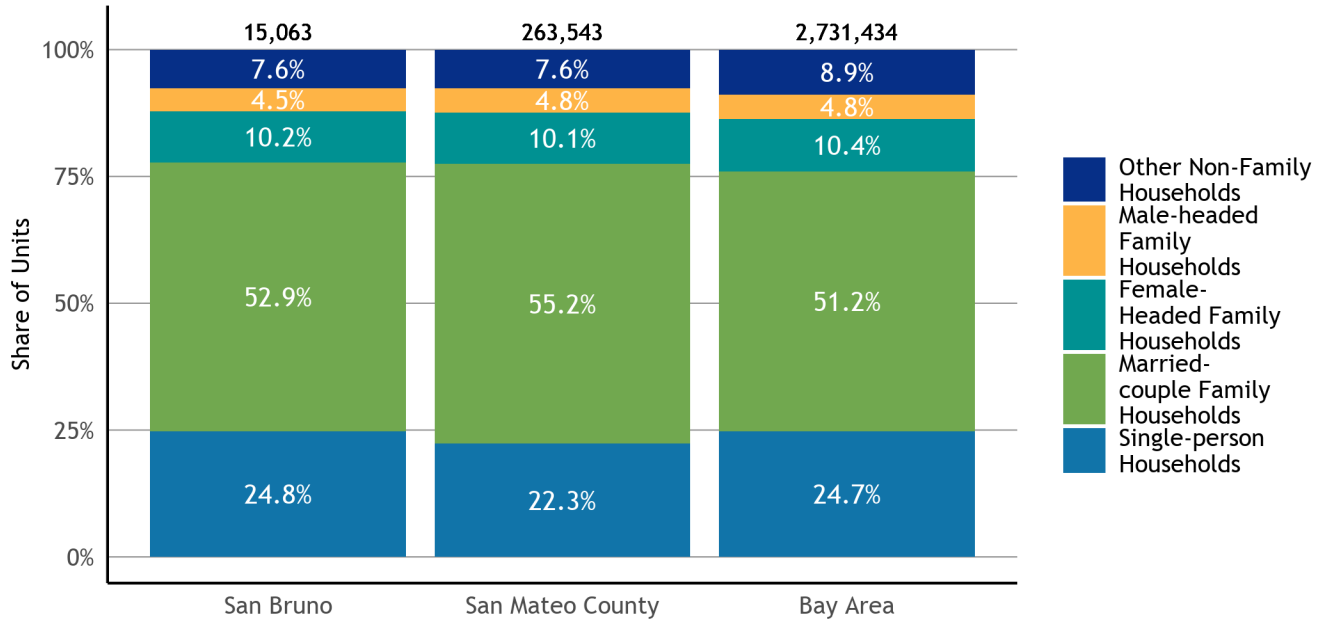

Figure 37: Household Type

Universe: Households
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging. In San Bruno, 16% of female-headed households with children fall below the Federal Poverty Line, while 4% of female-headed households *without* children live in poverty (Figure 38). The special needs of female-headed households can include low cost housing, suitable for children and located near schools and childcare facilities. The most vulnerable households can be single parent female-headed households; San Bruno has 770 such households.

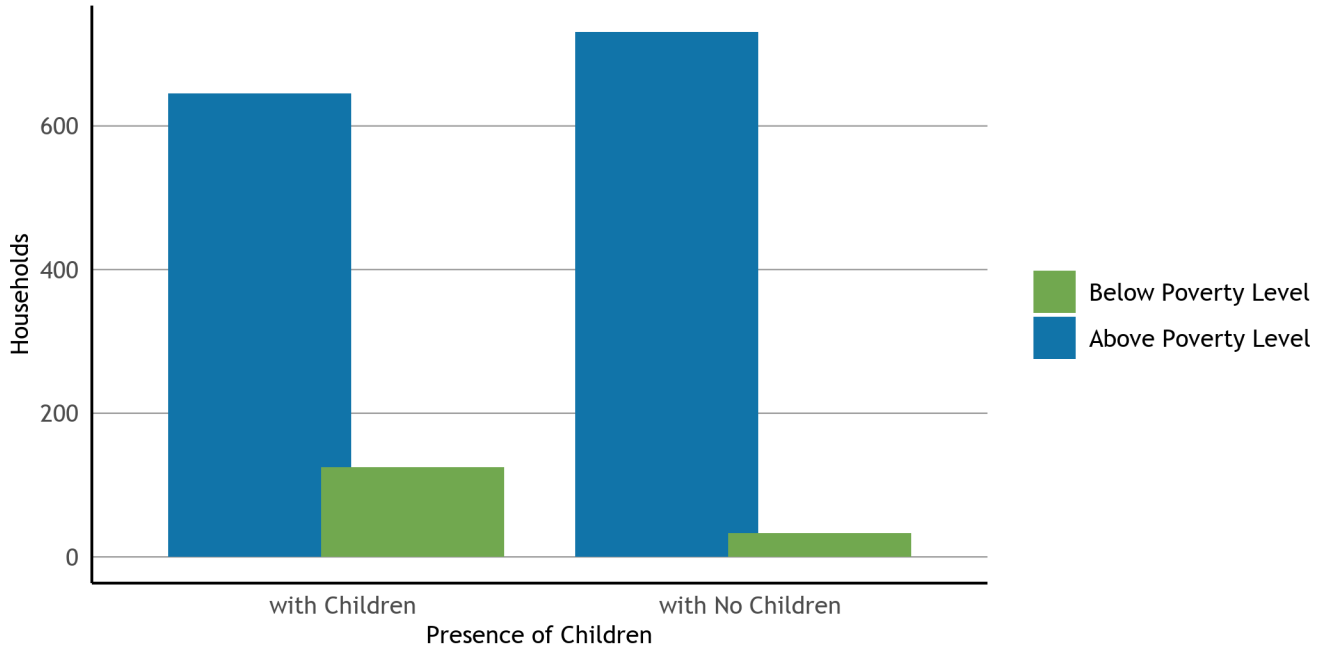

Figure 38: Female-Headed Households by Poverty Status

Universe: Female Households
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

2.25 LARGE HOUSEHOLDS

Large households are defined as households with five or more members living in the same home. Large households are a special needs group because of the difficulty in finding adequate and affordable housing. Many jurisdictions have few large homes, and often these larger homes are significantly more expensive. Large households throughout San Mateo County are much more likely than smaller households to live in a home with some type of housing problem, such as high cost, or problems with the physical condition of the home. San Bruno has approximately 1,500 households with five or more members.

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In San Bruno, for large households with 5 or more persons, most units (69%) are owner occupied (Figure 41). In 2017, 20% of large households were very low-income, earning less than 50% of the area median income (AMI).

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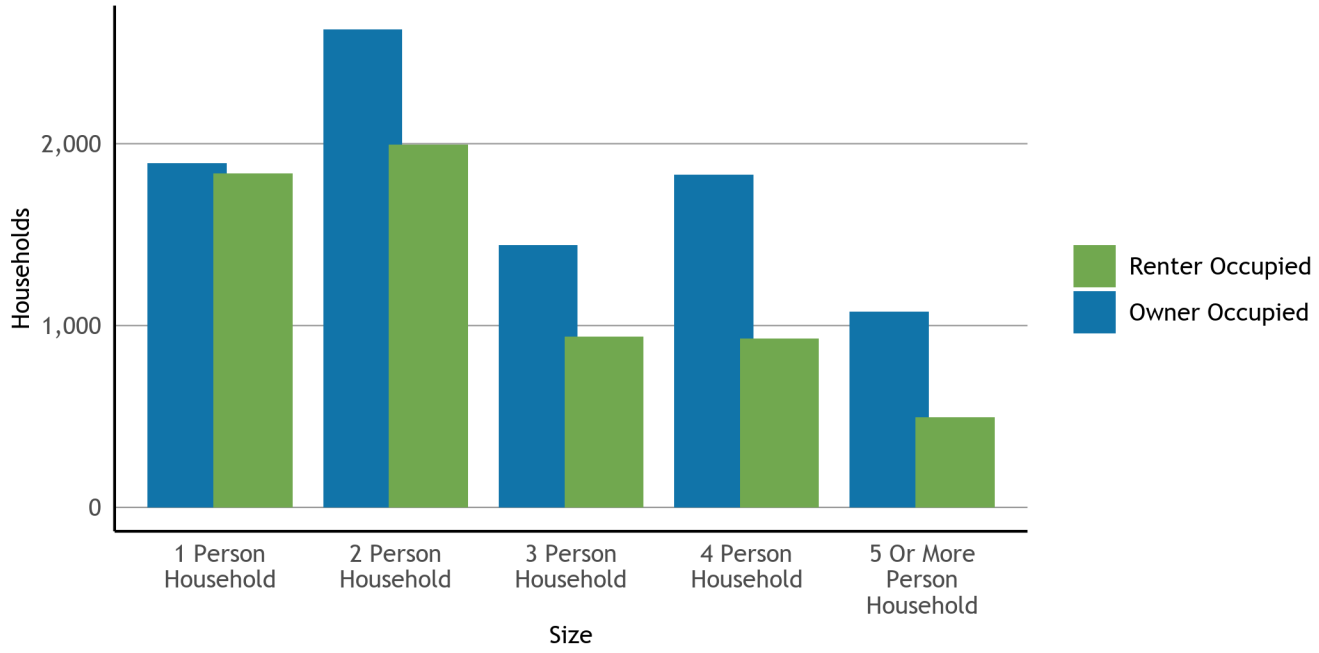

Figure 39: Household Size by Tenure

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 7,608 units in San Bruno. Among these large units with 3 or more bedrooms, 15% are owner-occupied and 85% are renter occupied (Figure 39).

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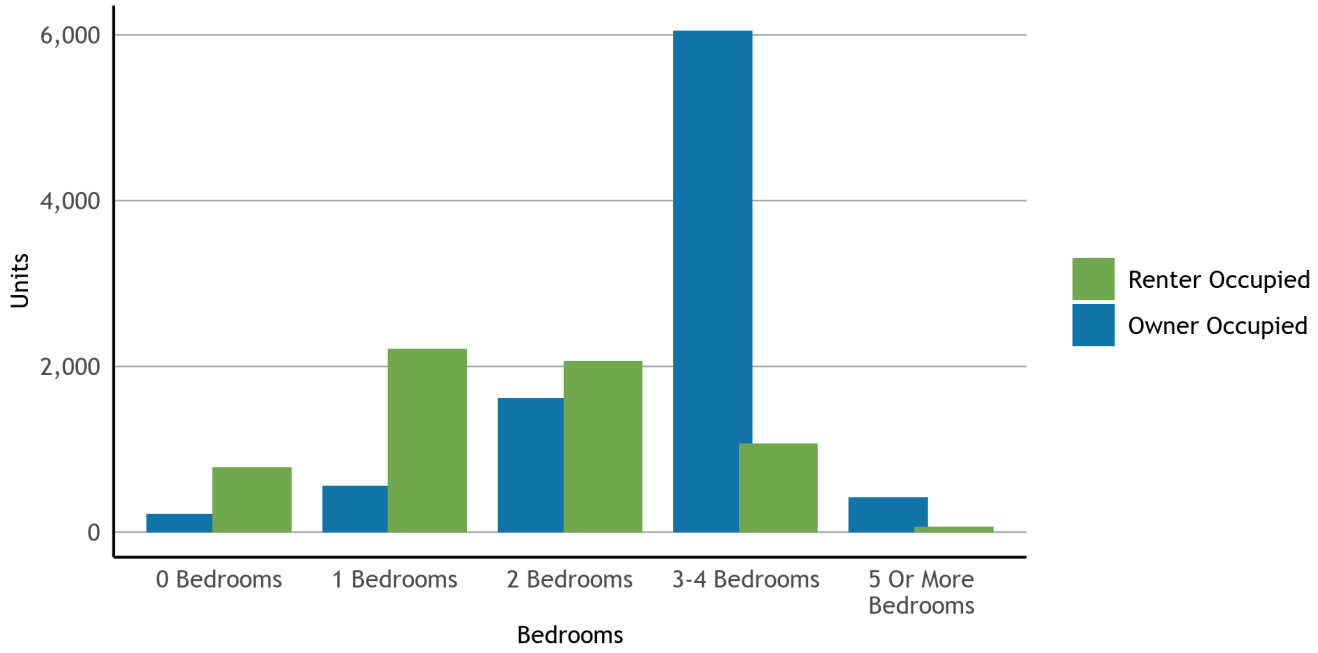

Figure 40: Housing Units by Number of Bedrooms

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

2.26 EXTREMELY LOW-INCOME HOUSEHOLDS

California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state[37]. In San Bruno, 42% of households make more than 100% of the Area Median Income (AMI)[38], compared to 13.5% making less than 30% of AMI, which is considered extremely low-income. Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries.

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

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

Extremely Low Income (ELI) households earn 30 percent of the area median income or less. There are 2,023 ELI households in San Bruno according to 2017 CHAS data (~5% of the population for whom poverty status is determined in San Bruno). More than half of these households live in rental units. Most of San Bruno's ELI households face some kind of housing problem: Approximately 48% percent of all ELI households face overcrowding, and 80% face overpayment. Some ELI households are recipients of public assistance such as social security insurance or disability insurance. Housing types available and suitable for ELI households include affordable rentals, secondary dwelling units, emergency shelters, supportive housing and transitional housing.

The effects of COVID-19 have disparately harmed low-income households. In the city the effects were felt across all communities but exceedingly affected Native American, Multi-racial, and African American households. These communities experience, on average, double the overall poverty rate. Across the country, systemic inequalities in employment, wage-earning, health, and well-being have strained individuals, families and communities facing poverty or near-poverty conditions.

2.27 HOMELESS NEEDS

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. The homeless in San Mateo County are both sheltered, meaning they live in emergency shelters, transitional housing, treatment centers or other similar institutions; and unsheltered, meaning they live on the street, in encampments or in a vehicle.

The vast majority of homeless people are single adults (who may be living with another adult, but no children). Most homeless people are male (a range between 60-71 percent depending on sheltered and unsheltered). In San Mateo County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 67% of the homeless population, while making up 51% of the overall population (Figure 41). Latinx residents represent 38% of the population experiencing homelessness, while Latinx residents comprise 25% of the general population (Figure 41). In 2017, 89% of households were either single individuals or couples without children and 13% were households with children. [39] Of homeless households with children, most are sheltered in transitional housing (Figure 43).

[39] San Mateo County Health Care for the Homeless and Farmworker Health Program 2019 Needs Assessment: 2019_hchfh_needs_assessment_report_final_9.1.2020.pdf (smchealth.org)

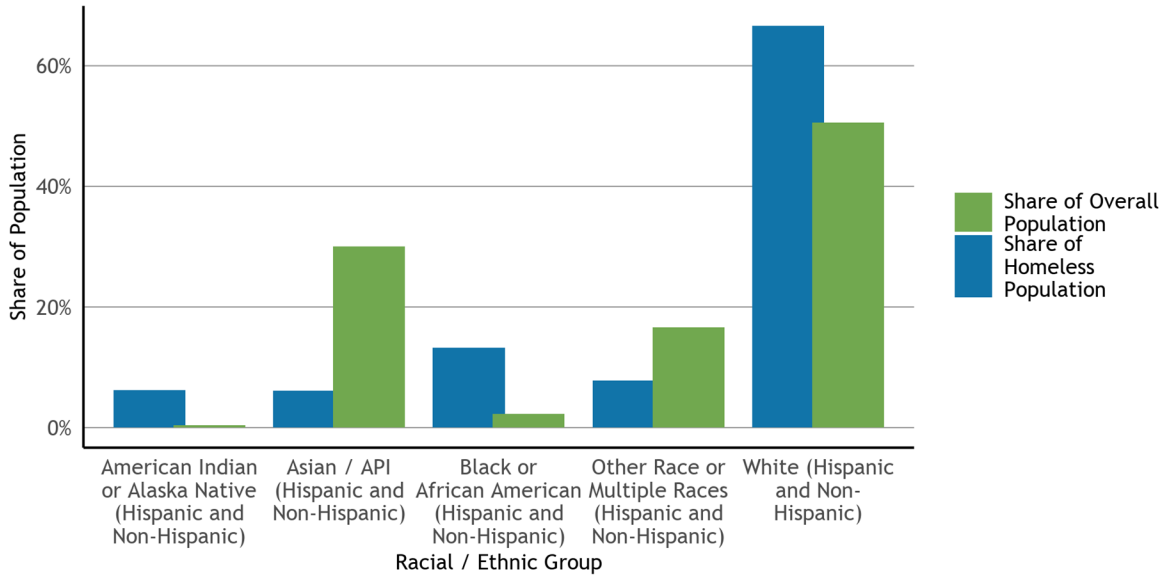

Figure 41: Racial Group Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

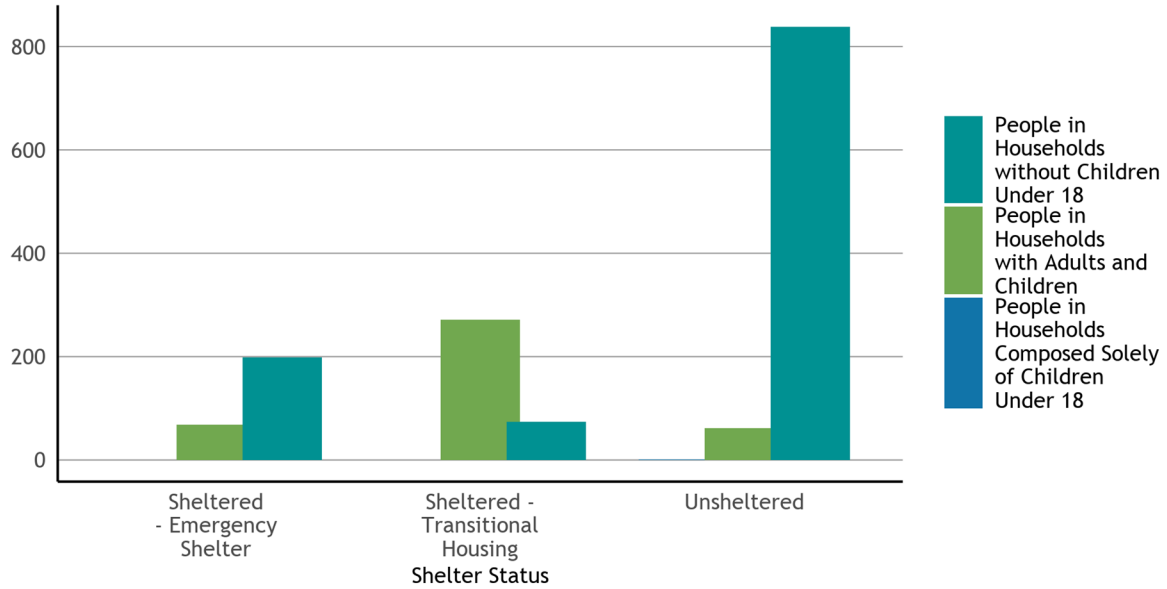

Figure 42: Homelessness by Household Type and Shelter Status, San Mateo County

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

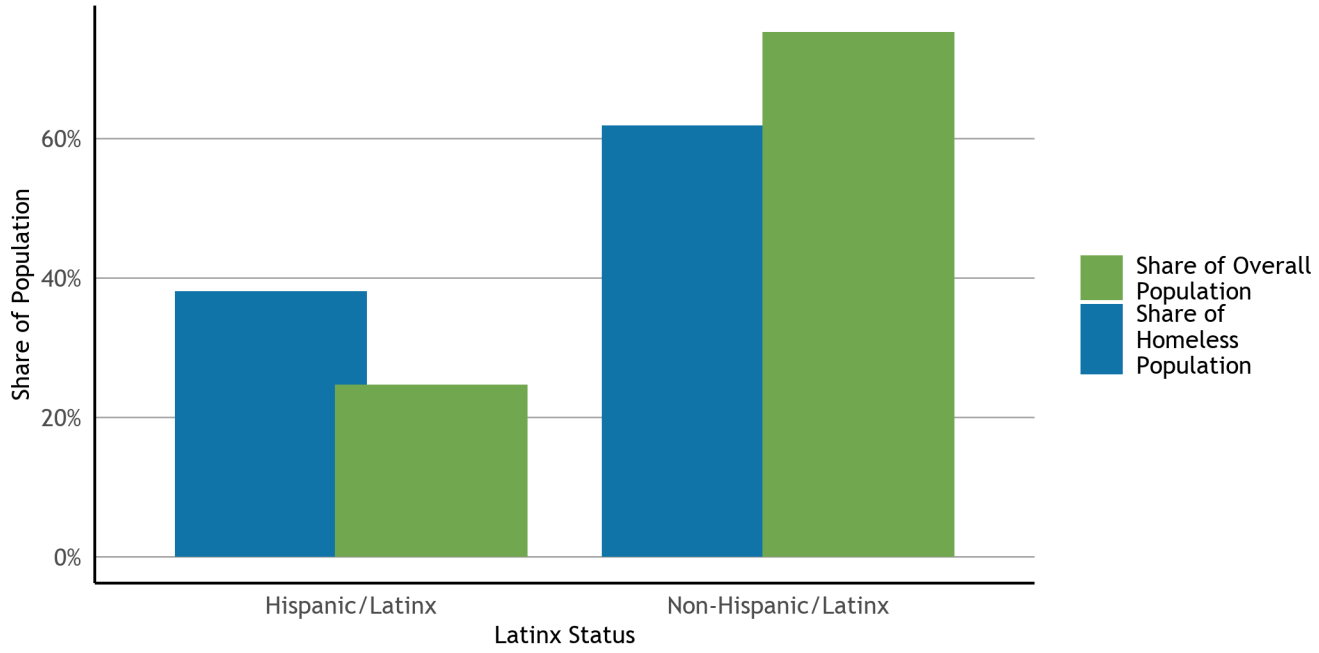

Figure 43: Latinx Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In San Mateo County, homeless individuals are commonly challenged by severe mental illness, with 305 reporting this condition (Figure 44). Of those, some 62% are unsheltered, further adding to the challenge of handling the issue.

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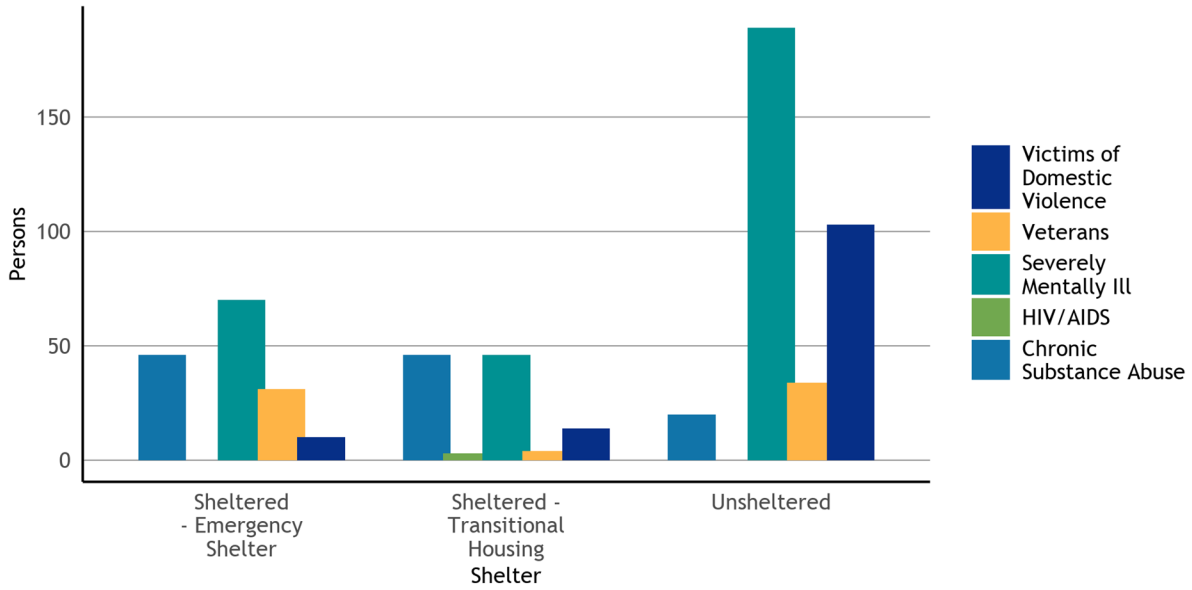

Figure 44: Characteristics for the Population Experiencing Homelessness, San Mateo County

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

In San Bruno, there were no reported students experiencing homeless in the 2019-20 school year. By comparison, San Mateo County has seen a 37.5% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

Table 21: Students in Local Public Schools Experiencing Homelessness

Academic Yea	San Bruno	San Mateo County	Bay Area
2016-17	0	1910	14990
2017-18	0	1337	15142
2018-19	0	1934	15427
2019-20	0	1194	13718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools
Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

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According to the 2019 countywide homeless survey, there are 1,512 people experiencing homeless on a single night in San Mateo County. Of those, more than 900 were unsheltered and a significant number lived in RVs. The single-night total was 21% higher than the PIT Count conducted in 2017 (1,253), though less than the 2013 PIT count of 2,002: 2019_hchfh_needs_assessment_report_final_9.1.2020.pdf (smchealth.org)

Table 22: San Mateo County Point in Time Homeless Counts

Year	Point in Time Count
2013	2002
2015	1483
2017	1253
2019	1512
Source: San Mateo County Public Health	

The 1,253 people counted in 2017 is a 16% decrease in the overall homeless count compared to 2015. Although the sheltered count has varied over time (including shifts due to HUD's definitional changes), it is the unsheltered count that has largely contributed to the overall decline in the total number of homeless people. In 2017, the number of unsheltered people was 637, 51% less than its highest of 1,299 in 2013, and 18% less than in 2015. 27 unsheltered homeless persons were counted in San Bruno in 2017, out of 637 homeless unsheltered in the County as a whole, making up 4% of the overall unsheltered in San Mateo County.[40]

In 2006, San Mateo County developed a 10-Year Plan to Prevent and End Homelessness (HOPE Plan).[41] Key accomplishments of the HOPE Plan included the creation and expansion of Homeless Outreach Teams (HOT), new funding sources for homelessness prevention, Homeless Connect events, the creation of 994 new affordable housing units as well as the creation of 96 new units of permanent supportive housing, including projects developed by the Mental Health Association and units in projects developed by Mid-Pen Housing. The HOPE Plan focused on creation of new housing inventory as a key strategy to reduce homelessness, but these goals were not achievable given the local housing market.

In 2016 the County adopted a new San Mateo Homelessness Strategic Plan, Ending Homelessness in San Mateo County.[42] The 2016 plan draws on best practices to reduce homelessness given the existing supply of housing and focusing on short- and long-term housing assistance prioritized for people who are unsheltered. Expansion of the affordable housing supply

[40] San Mateo County Health Care for the Homeless and Farmworker Health Program 2019 Needs Assessment: 2019_hchfh_needs_assessment_report_final_9.1.2020.pdf (smchealth.org)
[41] Housing our People Effectively (HOPE) Ending Homelessness in San Mateo County: HOPE 10 Year Plan.pdf (sanmateo.ca.us)
[42] Ending Homelessness in San Mateo County (July 2016): download (smcgov.org)

remains a key priority for the community, but this work is being spearheaded by the Department of Housing along with other stakeholders and workgroups, including the Jobs/Housing Gap Task Force, Housing Leadership Council of San Mateo County, HEART of San Mateo and other efforts.

One-Day Homeless Count

The San Mateo County Human Services Agency (HSA), in close collaboration with community partners, conducts the bi-annual One Day Homeless Count and Survey. The purpose of the One Day Homeless Count and Survey is to gather information to help the community understand homelessness in San Mateo County. This is one data set, among others, that provides information for effective planning of services to assist people experiencing homelessness and people at risk of homelessness

HSA conducted the Count on February 24 and conducted the Survey between February 24 and March 3, 2022. Information is pending.

2.28 FARMWORKERS

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market. In San Bruno, there were no reported students of migrant workers in the 2019-20 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year. The change at the county level is a 57.1% decrease in the number of migrant worker students since the 2016-17 school year.

Table 23: Migrant Worker Student Population

Academic Year	San Bruno	San Mateo County	Bay Area
2016-17	0	657	4630
2017-18	0	418	4607
2018-19	0	307	4075
2019-20	0	282	3976

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

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

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in San Mateo County has decreased since 2002, totaling 978 in 2017, while the number of seasonal farm workers has decreased, totaling 343 in 2017 (Figure 45).

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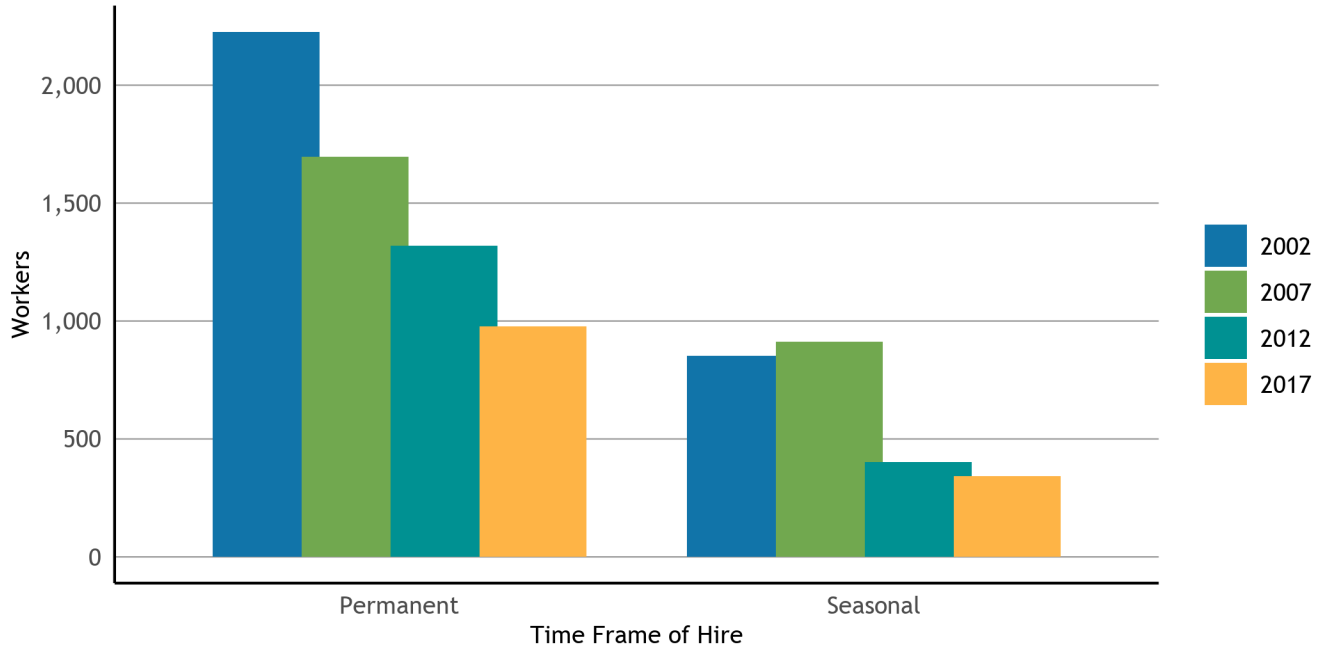

Figure 45: Farm Operations and Farm Labor by County, San Mateo County

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)
Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

There are migrant worker students in the locality (282 in the entire county in 2019-2020 school year), permanent farmworkers (978 in the county in 2017) and seasonal farmworkers (343 in the county in 2017). All these numbers have been trending downward.

Farm workers who are migrant or seasonal workers have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). These workers generally face higher rates of overcrowding and other substandard housing conditions. Continued efforts to provide affordable housing, especially affordable housing

Farmworkers in San Bruno are often very low or extremely low-income households. Per the USDA, today's farmworkers can commute up to 75 miles to the workplace. They are also more likely to have families and are looking for schools, employment for a spouse/partner and a location to live in that provides a community. Because of this, they will benefit from the existing affordable housing programs in San Bruno. Additionally, San Bruno's participation in Doorway will ensure that new affordable housing listings are publicized in Spanish and that vacancy searches are mobile-friendly.

2.29 NON-ENGLISH SPEAKERS

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In San Bruno, 6.2% of residents 5 years and older identify as speaking English not well or not at all, which is below the proportion for San Mateo County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

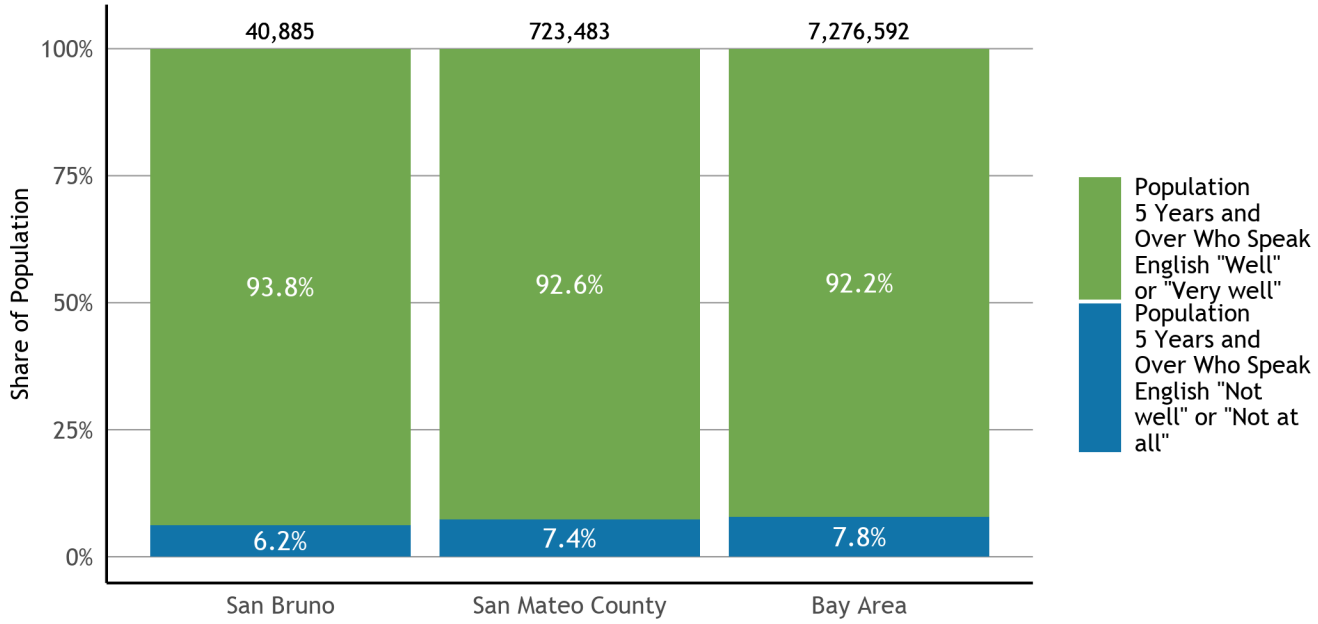

Figure 46: Population with Limited English Proficiency

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

KEY POINTS SPECIAL HOUSING NEEDS:

SENIORS, PEOPLE WITH DISABILITIES, FEMALE-HEADED HOUSEHOLDS, LARGE HOUSEHOLDS, EXTREMELY LOW-INCOME HOUSEHOLDS, HOMELESS, FARMWORKERS, NON-ENGLISH SPEAKERS

SENIORS

- The county can expect to see a 26 percent increase in the number of seniors between 2020 and 2030. For seniors over the age of 80, the percent increase is 56%. A key challenge in the coming years will be how to accommodate the needs of aging residents.
- Twenty-six percent of senior households in San Bruno earn 0%-30% of AMI, and 44% of households earn below 50% AMI. Affordable housing options for these seniors are crucial.
- Seniors are significantly more likely to be homeowners than renters. Seniors need retrofits to allow them to age in place or stay in the community but in a smaller unit or with services available.

PEOPLE WITH DISABILITIES

- Eight percent of the total San Bruno population in the city has some kind of disability. In San Bruno, almost a third of the senior population has some kind of disability.
- There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. People with disabilities are also often extremely low income due to the challenge of securing long-term employment, and to higher medical bills.

FEMALE HEADED HOUSEHOLDS

- Female-headed households, who may be supporting children or a family with only one income experience more housing insecurity (10% of the total households in San Bruno). San Bruno has 770 female-headed, single-parent households.
- The special needs of female-headed households can include low-cost housing, suitable for children and located near schools and childcare facilities.

LARGE HOUSEHOLDS

- If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. San Bruno has approximately

1,500 households with five or more members. In 2017, 19.7% of large households were very low-income, earning less than 50% of the area median income (AMI).

EXTREMELY LOW-INCOME HOUSEHOLDS

- In San Bruno, 13.5% households EARN less than 30% of AMI are considered extremely low-income (ELI) and 2,023 households live below the poverty line.
- ELI are most likely facing overpayment, overcrowding or substandard housing conditions. The effects of COVID-19 have disparately harmed ELI households.

HOMELESSNESS

- According to the 2019 countywide homeless survey, there are 1,512 people experiencing homeless on a single night in San Mateo County. Of those, more than 900 were unsheltered and a significant number lived in RVs.
- The vast majority of homeless people are single adults. Most homeless people are white and male.

MIGRANT WORKERS

- In San Bruno, there were no reported students of migrant workers in the 2019-20 school year.

NON-ENGLISH SPEAKERS

- In San Bruno, 6.2% of residents 5 years and older identify as speaking English not well or not at all. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights, or they might be wary to engage due to immigration status concerns.

2.30 ASSISTED HOUSING DEVELOPMENTS AT-RISK OF CONVERSION

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

The data in the table below comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 323 assisted units in San Bruno in the Preservation Database. Of these units, 0.0% are at *High Risk* or *Very High Risk* of conversion.[43]

Table 24: Assisted Units at Risk of Conversion

Income	San Bruno	San Mateo County	Bay Area
Low	323	4,656	110,177
Moderate	0	191	3,375
High	0	359	1,854
Very High	0	58	1,053
Total Assisted Units in Database	323	5,264	116,459

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

Source: California Housing Partnership, Preservation Database (2020)

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,

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

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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 2033 (i.e. 10 years from the beginning of the housing element planning period—2023).

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 2000s: 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. 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). The table below provides a summary of assisted affordable units in San Bruno today.

Table 25: Assisted Housing Developments in San Bruno

Project	Address	Affordable Units	Total Units	Funding Program	Termination Date	Risk Level
The Crossing	853 East Commodore Drive	60	300	LIHTC	2059	Low
The Crossing Phase I	1101 National Avenue	113	114	LIHTC	2061	Low
The Crossing, Phase 2	1101 National Avenue	113	114	LIHTC	2062	Low
Archstone San Bruno II	1099 Admiral Court	37	185	LIHTC	2060	Low

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. According to CHPC, there are no at-risk affordable housing units in San Bruno listed in their database.

KEY POINTS: ASSITED HOUSING UNITS AT-RISK & ENERGY CONSERVATION STRATEGIES

- There are 323 assisted units in San Bruno in the Preservation Database. Of these units, none are at High Risk or Very High Risk of conversion. Because the projects were built more recently, and the deed restrictions apply for several decades, none of these developments are at-risk of conversion within the next 10 years.
- 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.

2.31 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.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 San Bruno 2025 General Plan and the recently adopted Transit Corridors Specific Plan contain 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 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. In 2011, California added the California Green Building Standards Code (CALGreen) to the state's official building code. CALGreen is a new set of building codes, some mandatory, and some voluntary, for all new buildings and renovations. It is the first state level "green" building code to be implemented in the US.

San Bruno adopted the 2019 California Building Code, including the Green Building Code and related Energy Code in 2019. All building projects are held to these updated standards.

Reach Codes

In addition to California State required building codes, cities and counties may adopt more advanced, or enhanced, building codes, which are known as reach codes, that go above and beyond the requirements of Title 24. Reach codes can provide additional health, safety and environmental benefits. They may be implemented using one of two approaches:

Prescriptive codes: Require one or more specific energy measures

Performance codes: Require a building to perform more efficiently based on accepted computer modelling and allow trade-offs between energy measures

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:

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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.

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3 Housing Constraints and Resources

This chapter describes the potential constraints applied by local, State, and federal governments, the private market, infrastructure, and the natural environment to the timing or expansion of San Bruno's residential development. Additionally, potential resources available through local, State, and federal programs are also discussed. This chapter is designed to address the requirements of Government Code Section 65583(a)(5).

Government regulations can potentially constrain the supply of housing available in a community if the regulations limit the opportunities to develop housing, impose requirements that unnecessarily increase the cost to develop housing, or make the development process so arduous as to discourage housing developers. State law requires housing elements to contain an analysis of the governmental constraints on housing maintenance, improvement, and development (Government Code Section 65583(a)(5)). Non-governmental constraints (required to be analyzed under Government Code Section 65583(a)(5)) cover land prices, construction costs, and financing. While local governments cannot control prices or costs, identification of these constraints can be helpful to San Bruno in formulating housing programs.

3.1 GOVERNMENTAL CONSTRAINTS

Housing affordability is affected by factors in both the private and public sectors. Although local ordinances and policies are enacted to protect the health and safety of citizens and further the general welfare, it is useful to periodically reexamine them to determine their continued relevance and if they constitute a barrier to the maintenance, improvement, or development of housing. Actions by the City can have an impact on the price and availability of housing in San Bruno. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the overall quality of housing may serve as a constraint to housing development. These governmental constraints can limit the operations of the public, private, and non-profit sectors, making it difficult to meet the demand for affordable housing and limiting supply in the region. All City zoning regulations, development standards, specific plans, and fees are posted online and available to the public, consistent with the requirements of AB 1483. This section describes existing governmental constraints and the ways in which the City has worked to reduce or remove them over the last Housing Element cycle.

LAND USE REGULATIONS

San Bruno 2025 General Plan

The land use categories of the San Bruno 2025 General Plan allow residential growth at various density levels. The General Plan Land Use Diagram is included as Figure 3.1-1. Below are a summary of land use categories that allow residential use:

- **Very Low Density Residential**. Single family detached residential development at a density of 0.1 to 2.0 units per acre; innovative development patterns, preservation of natural features, pedestrian paths, and other amenities are encouraged.

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- **Low Density Residential**. Single family detached development at a density of 2.1 to 8.0 units per acre; single family attached development may be allowed where clustering permits additional open space.

- **Medium Density Residential**. Residential development at a density of 8.1 to 24.0 units per acre; allows for single family detached and attached housing, small-lot and zero-lot-line development, and duplexes.

- **High Density Residential**. Allows single family attached and multifamily residential development at a density of 24.1 to 40.0 units per acre; includes ancillary uses such as rooming and boarding houses, sanitariums, and rest homes.

- **Central Business District (Downtown Mixed Use)**. Allows 3.0 base maximum FAR combined for all uses (residential and non-residential), with no separate residential density limitation. Downtown Mixed Use permits one or more of a variety of uses, including: retail sales; hotels; eating and drinking establishments; personal and business services; professional and medical offices; financial, insurance, and real estate offices; theaters and entertainment uses; educational and social services; and government offices. Active uses are required at the ground level, and residential use is permitted on second and upper floors only. Wholesale trade, drive-through facilities, and auto-related uses are prohibited.

- **Transit Oriented Development (TOD).** Allows 2.0 base maximum FAR combined for residential and/or non-residential, and no FAR limit for parcels of 20,000 square feet or larger, as outlined in the Transit Corridors Plan. In addition to FAR limits, no maximum residential density is required for individual residential projects. However, the Transit Corridors Plan provides for a maximum of 1,610 housing units in the TCP area. City Council action and subsequent environmental review would be required to increase the maximum number of units. This classification permits a variety of uses, either individually or in mix with other permitted uses, including retail sales; eating and drinking establishments; personal and business services; professional and medical offices; financial, insurance, and real estate offices; hotels and motels; educational and social services; government offices; and residential. This designation is generally applied in key corridors such as San Bruno Avenue and El Camino Real in areas with proximity to BART and Caltrain stations.

- **Multi Use-Residential Focus.** Allows 2.0 base maximum FAR combined for residential and/or non-residential, 3.0 maximum for parcels of 20,000 square feet or larger, with non-residential use not exceeding 0.6 FAR. Residential density shall not exceed 40.0 units per acre (before State mandated affordable housing density bonus). The City may grant a discretionary bonus of up to 8.0 units per acre for projects that undertake public right-of-way streetscape improvements in accordance with criteria established by the City. Multi Use–Residential Focus extends south along El Camino Real from Crystal Springs Road, placing emphasis on multifamily housing in new development projects. Multi Use–Residential Focus permits one or more of a variety of uses, including: multifamily and attached single-family housing; eating and drinking establishments; personal and business services; hotels and motels; and financial, insurance, and real estate offices. New retail uses are only conditionally allowed to ensure that such activities are concentrated in existing retail districts.

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- **Neighborhood Commercial.** Residential units are conditionally permitted on upper floors as part of a mixed-use development with commercial uses; overall maximum FAR for all uses is 1.2 FAR (with no separate residential density limitation).

- **Bayhill Mixed Use Overlay.** The Bayhill Shopping Center provides neighborhood-serving commercial goods and services to nearby residents as well as the Plan Area's many office workers. Retaining and expanding retail shopping and other services is an important goal of the Plan. The site's large surface parking area provides an opportunity for intensification of commercial use and the addition of housing.

  The Mixed-Use Overlay allows for residential development provided the current amount of commercial use on the site is not reduced. Housing may be developed in standalone buildings or above commercial space in a mixed-use building. A total of 210 units could be developed throughout the Bayhill Shopping Center and the adjacent property located at 899 Cherry Avenue.

- **Bayhill Residential Overlay**. The Residential Overlay provides for residential development on two properties (801-851 Traeger Avenue & 1111 Bayhill Drive) along the San Bruno Avenue frontage within Bayhill Regional Office. Housing may be provided combined with office uses permitted under the base BRO designation or as a standalone use, replacing office buildings. Up to 363 housing units are allowed. The amount of office square footage allowed on these sites is reduced when housing is built, as described in the Land Use Policies.

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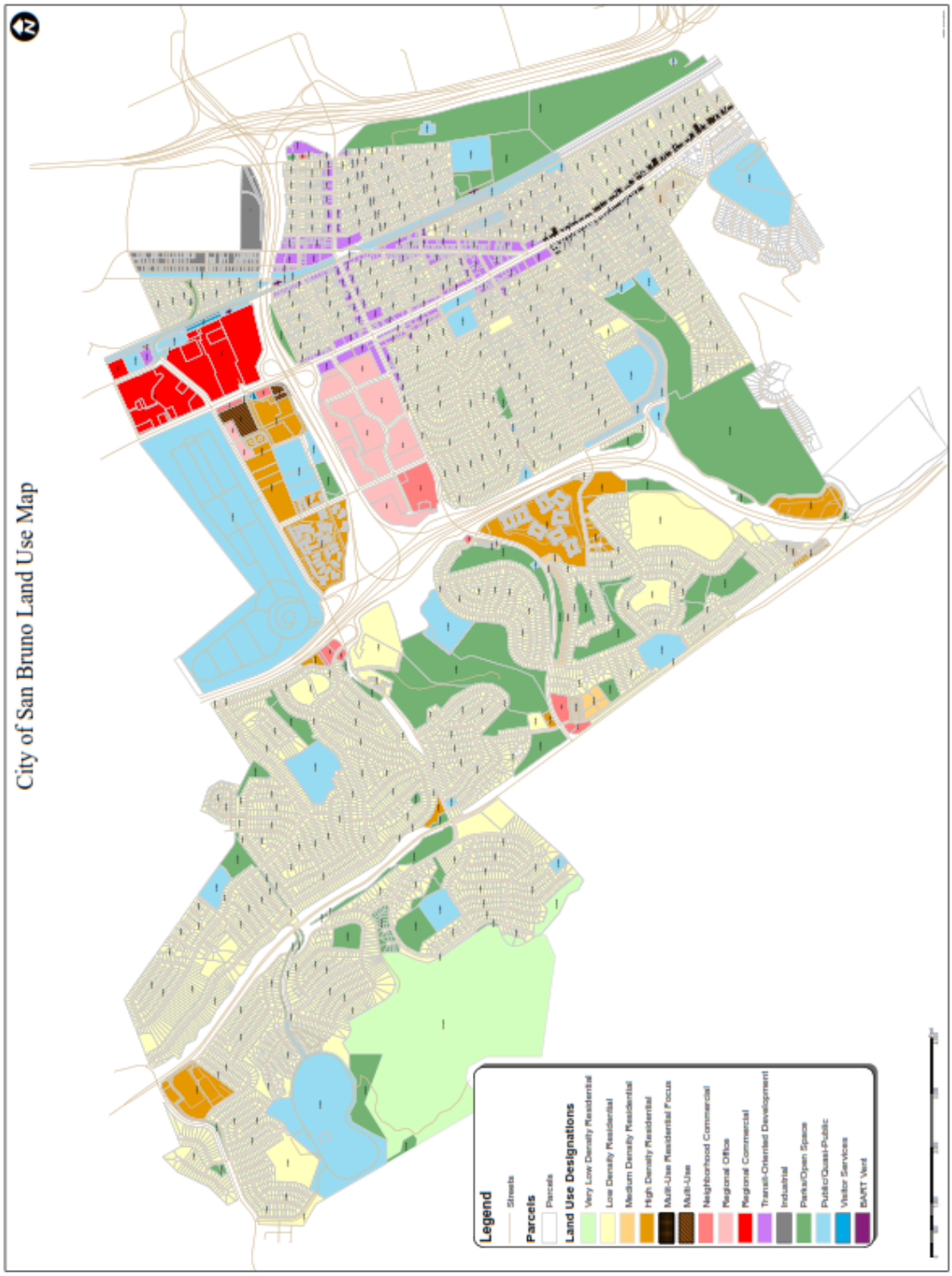

Figure 3.1-1: San Bruno 2025 General Plan Land Use Diagram

Transit Corridors Plan

The city adopted the Transit Corridors Plan in February 2013 that focuses on commercial/transit corridors of El Camino Real, San Bruno Avenue, and San Mateo Avenue, adjacent to the future location of the Caltrain Station on San Bruno Avenue. The Plan serves as the regulatory document to implement the new General Plan Update transit-oriented development and mixed-use land use classifications. The Plan includes design guidelines, development regulations, parking standards, and an implementation strategy that will facilitate development of mixed-use projects in the area.

Parking

In 2020, the City updated its parking requirements by incorporating parking policies and regulatory measures as adopted in the City's General Plan and Transit Corridors Plan into the Zoning Ordinance. The updated parking requirements allow various parking reduction options such as mechanical stackers, in-lieu fees, tandem parking configuration and a reduced parking requirement for multi-family residential uses. The standards applicable to residential uses is shown in the table below. Prior to the ordinance change, two parking spaces were required for all new dwelling units in the city, regardless of dwelling unit type or location.

Table 3.1-1

Use Category	Land Uses	Number of Required Parking Spaces
General Residential	Multifamily Residential Units (Rental or Condominiums)	Studio and one-bedroom units: 1 space per unit Two- or more bedroom units: 2 parking spaces per unit Plus: Guest parking: 1 space per 10 units
	Single-Family Homes, Duplexes, and Triplexes	2 covered off-street parking spaces, defined as 2-car garage or carport spaces, per dwelling unit

Neighborhood parking is a concern of San Bruno residents adjacent to the city's corridor streets. Though San Bruno's updated parking requirements are similar to the parking requirements in other cities in San Mateo County they could still be considered a barrier to the development of affordable housing. Recent development applications and inquiries indicate that developers prefer housing developments with fewer parking spaces than the city's revised parking requirements require. Fewer parking spaces can increase the affordability of housing by lowering construction costs and allowing more units, particularly when the housing is transit-accessible and caters to smaller households that have less demand for parking. As most of the opportunity sites in this Housing Element cycle are infill redevelopment in transit accessible commercial corridors, this finding may apply to many of these parcels. Since the city requires affordable units in every development, developers are consistently requesting to develop fewer parking spaces by requesting a concession pursuant to state density bonus law.

The purpose of the P-D Planned Development District is to allow a mixture of land uses, density, or design relationships with a more flexible approach than is otherwise permitted in the City's base zoning regulations. The P-D process is initiated by the property-owner/developer, at which time the City Council establishes a P-D district based on a preliminary development plan. A Planned Development Permit is then issued for all uses within the district, which in turn allows the city and the developer flexibility in development standards and provision of amenities. Additionally, because land use planning, design, and environmental review occur simultaneously, the P-D zone enables the city to approve multiple uses in one consolidated process.

San Bruno's largest Planned Development site is the former U.S. Navy Site, now called The Crossing. Since 1999, the city has worked with the developer and consultants to prepare a U.S. Navy Site and Its Environs Specific Plan (January 2001, amended January 2002 and August 2005), entered into a Development Agreement (February 2002), and has granted building permits for all four phases of residential construction, resulting in the completion of 1,063 multi-family apartments. All four phases are complete as of 2011. Other large Planned Development projects under construction or approved include Skyline College, approved for 70 units in 2018 and completed in 2022, and Mills Park, approved for 427 units in 2020 and currently awaiting building permit submittal.

While the P-D allows development flexibility, it is a more lengthy review process since it is a legislative act that requires City Council approval.

Comprehensive Airport Land Use Compatibility Plan for the Environs of San Francisco International Airport (SFO ALUCP)

San Francisco International Airport (SFO) is located just east of San Bruno and is a major housing development constraint for neighborhoods located in the eastern portion of the city. The purpose of the SFO ALUCP, is to provide for the orderly growth of the airport and the surrounding areas to minimize the public's exposure to excessive noise and safety hazards. The SFO ALUCP is administered by the Airport land use commission which is given authority to (1) specify how land near airports is to be used, based on the following concerns:

- *Aircraft Noise Impact Reduction* – To reduce the potential number of future airport area residents who could be exposed to noise impacts from airport and aircraft operations.

- *Safety of Persons on the Ground and in Aircraft in Flight* – To minimize the potential number of future residents and land use occupants exposed to hazards related to aircraft operations and accidents.

- *Height Restrictions/Airspace Protection* – To protect the navigable airspace around the Airport for the safe and efficient operation of aircraft in flight.

- *Overflight Notification* – To establish an area within which aircraft flights to and from the Airport occur frequently enough and at a low enough altitude to be noticeable by sensitive residents. Within this area, real estate disclosure notices shall be required, pursuant to State law.

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California law requires that, after an Airport Land Use Commission (ALUC) has adopted its ALUCP, affected local governments must update their general plans, specific plans, and land use regulations to be consistent with the ALUCP. Alternatively, local governments may take steps, provided by law, to overrule part or all of the ALUCP as it relates to their jurisdiction. If the local government fails to take either action, then it must submit all land use development actions or facility master plans within the airport influence area to the ALUC for review. San Bruno is required to submit this Housing Element to the ALUC for review. When the final draft is completed in the fall of 2022 If any portion of the plan is found to be inconsistent with the SFO ALUCP then the ALUC will determine the project inconsistent with their policies and the City will be notified of the inconsistency. If the City wants to adopt the Housing Element without changing it to address the ALUC's determination, then it may override the ALUC's decision with a 2/3 vote of its governing body. San Bruno is proposing housing at the Tanforan site, which is an incompatible land use per the ALUCP due to noise., so the city anticipates needing to approve an ALUC override. Figure 3.1-2 shows SFO ALUCP Map of Noise Compatibility Zones and the location of the Tanforan site within the zones.

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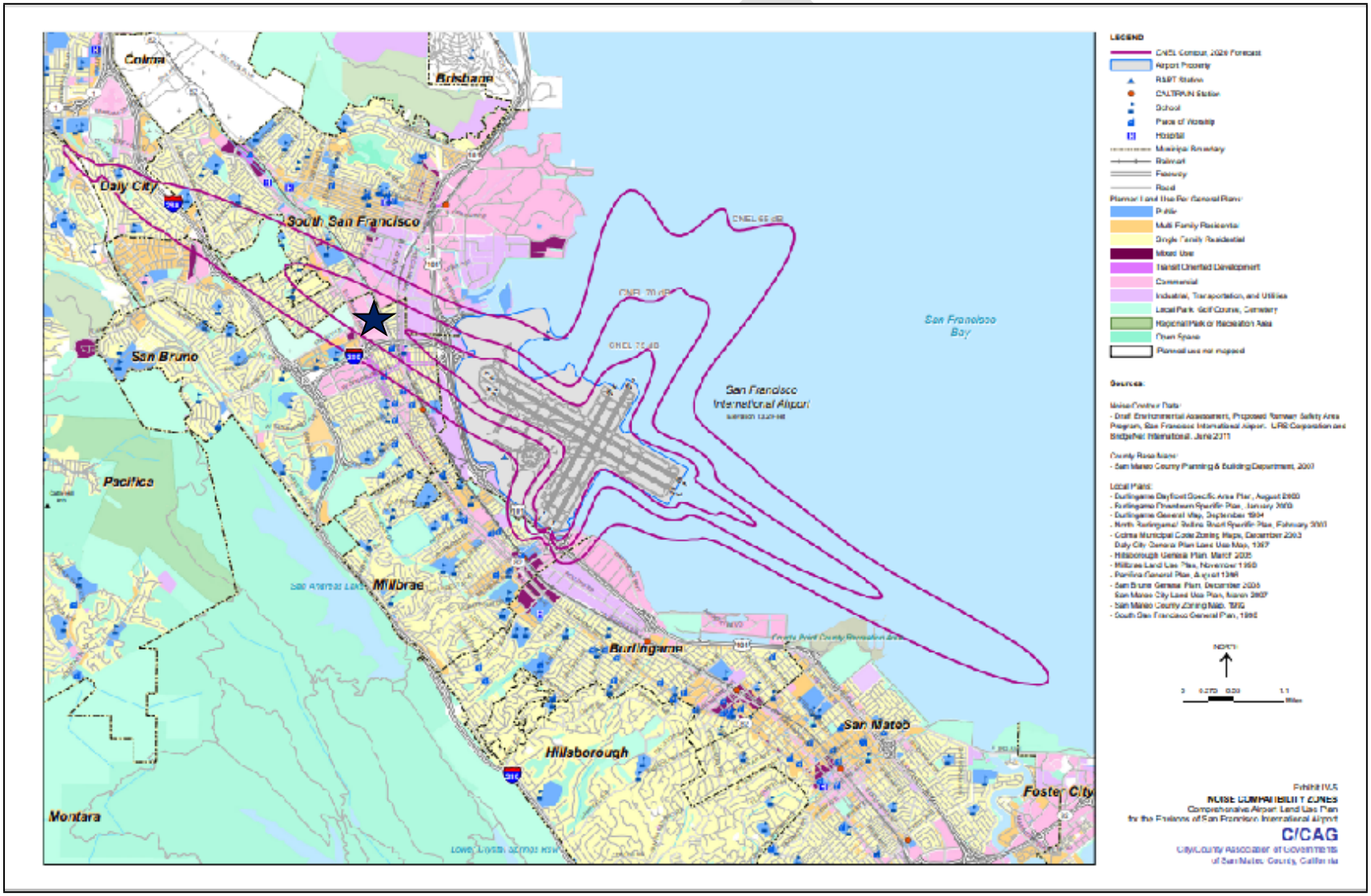
Figure 3.1-2: SFO ALUCP Map of Noise Compatibility Zones



ZONING REGULATIONS

In March of 2021, San Bruno completed Phase II of the Zoning Code update. Among the many updates made was the rezoning of properties within the Transit Corridors Plan Area for consistency with the General Plan and the specific plan itself. A summary of the City's zoning development standards is shown in table 3.1-2. Since the rezoning was completed, the City has received 4 housing development proposals.

Within the mixed-use zoning districts, requirements mirroring the TCP development standards such as setbacks and stepbacks are included. Providing more objective design standards, with flexibility, would provide a more certain entitlement structure for the development community.

The development standards for the residential districts rely upon floor-area-ratio (FAR) in R-1 and R-2 districts to control building size. Minimum yard and lot coverage requirements are then applied in all residential districts. Other than FAR, the city has identified the minimum lot area per dwelling unit requirement in the R-2, R-3, and R-4 districts as an impediment to the creation of additional housing units. A standard size lot in San Bruno is 5,000 sq. ft. Since the lot area required per unit is 2,900 square feet in the R-2 zone, a standard size lot would be permitted to have one dwelling unit. A standard size lot in a R-3 district would only be permitted to have two dwelling units since the minimum lot area per unit is 1,950 square feet. A standard size lot in a R-4 district would be permitted to have three dwelling units, since the minimum lot area required per unit is 1,450 square feet. Permitting two dwellings in the R-2 District, regardless of lot size, would make it feasible to add more housing in the district. Additionally, FAR requirements, which generally allow 2,750 sq. ft. of gross floor area and 2,200 sq. ft. of lot coverage, the same floor area allowed in the R-1 district, could be relaxed in the R-2 District to provide more development potential. Similar adjustments in development standards for the R-3 and R-4 zones would allow for additional units.

Table 3.1-2: City of San Bruno Property Development Regulations for Residential Districts

	R-1/R-1-D	*R-2*	*R-3*	*R-4*
Minimum Building Site Required (sq ft)	5,000 interior lot 6,000 corner lot	5,000 interior lot 6,000 corner lot	5,000 interior lot 6,000 corner lot	5,000 interior lot 6,000 corner lot
Minimum Lot Area per Unit (sq ft)	n/a	2,900	1,950	1,450
Minimum Lot Width (ft)	50 interior lot 60 corner lot	50 interior lot 60 corner lot	50 interior lot 60 corner lot	50 interior lot 60 corner lot
Maximum Lot Coverage	80% impervious surface 40% structures	85% impervious surface 55% structures	85% impervious surface 60% structures	85% impervious surface 60% structures

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Minimum Yards (ft)				
Front	15	15	15	15
Side	5 interior lot 10 corner lot	5 interior sides 10 street sides	5 interior sides 10 street sides	5 interior sides 10 street sides
Rear	10	10	10	10
Minimum Setback from Sidewalk to Garage (ft)	20	20	20	20
Maximum Height (ft)	35	35	50 ft or 3 stories, whichever is most restrictive	50 ft or 3 stories, whichever is most restrictive

Parking	
Single Family	2 car garage or carport per unit.
Single Family with ADU	2 parking spaces for single-family and one parking space for ADU.
Duplex (2 units, 3br each)	4 covered spaces.
Studio	1 parking space per unit.
Apartment	1 covered space per bedroom with a maximum of two spaces.
Mobile Home Park:	2 spaces per site. Parking may be tandem. One additional space for each 10 sites for laundry and recreational facilities.
Rooming House, Lodging House	1 space for each two sleeping rooms.
Guest Parking	In all instances, guest parking must consist of 0.1 spaces per unit.

Source: City of San Bruno Community Development Department, Zoning Ordinance.

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Table 3.1-3: City of San Bruno Property Development Regulations for Mixed-Use Districts

	CBD	*TOD-S*	*TOD-1*	*TOD-2*	*CC*	*MX-R*
Maximum Storefront Width (ft)	25	100	100	100	100	100
Maximum FAR						
Parcels less than 20,000 sq ft	2.0	2.0	2.0	2.0	2.0	2.0
Parcels 20,000 sq ft or greater	n/a	n/a	n/a	n/a	n/a	Residential: 3.0 Nonresidential: 0.6
Minimum Setbacks (ft)						
Front	10	5	5	5	15	5
Street Side	5	5	5	5	10	5
Rear if adjacent to R-1 or R-2	10	10	10	10	10	10
Minimum Stepbacks (ft)						
Facing Corridor Street	15 ft above 3rd story	15 ft above 4th story	15 ft above 3rd story	15 ft above 4th story	15 ft above 4th story	n/a
Adjacent to R-1 or R-2	15 ft above 3rd story	15 ft above 3rd story	15 ft above 3rd story	15 ft above 3rd story	15 ft above 3rd story	n/a
Maximum Height (ft)	55 ft and 5 stories	65 ft and 5 stories; 90 ft or 7 stories [1]	65 ft and 5 stories	70 ft and 5 stories	70 ft and 5 stories	50 ft and 3 stories
Minimum Required Open Space (sq ft) per residential unit	40	40	40	40	40	40
Parking Location and Buffers						
Surface	Shall be located to the rear or side of buildings. May not be located between a building and a street-facing property line.					
Underground (Partially)	May match the setbacks of the main structure. The maximum height of a parking podium is 5 ft from finished grade.					
Underground (Completely)	No setbacks requirement. Shall accommodate installation of private utilities on private property and dedicate public utility easements, as needed.					
Surface Adjacent To Street-Facing Property Line	Shall be screened along the public right-of-way with a decorative wall, hedge, trellis, and/or landscaping at least 3 ft.					
Landscaped Buffer	At least 3 ft in width and 6 ft in height shall be provided for any surface parking lot abutting a residential zoning district.					
On-site Loading Area	Shall be located to the side and rear of buildings and shall be sufficiently screened from the public right-of-way.					

Source: City of San Bruno Community and Economic Development Department, Zoning Ordinance, 2022

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Reasonable Accommodations

Both the Federal Fair Housing Act (FHA) and the California Fair Employment and Housing Act (FEHA) mandate that cities to include "reasonable accommodations" in their land use regulations when necessary to provide housing for disabled persons. (42 U.S.C. Section 3604(f)(3)(B); Government Code Section 12927(c)(1), 12955(1).) Reasonable Accommodation is to provide reasonable exceptions to zoning and land use regulations (such as minimum setbacks) if the reason is for improving the accessibility of one's home. These fair housing requirements are included in California's Title 24 regulations, which are currently enforced by the city through its Zoning Ordinance (SMBC 12.240), building codes, plan review, and site inspections processes.

The San Bruno City Council adopted a Reasonable Accommodation ordinance in 2014 (Ordinance 1825), amending the zoning ordinance to provide exceptions in zoning and land use for housing for persons with disabilities in compliance with state law. For specific reasonable accommodations requests, San Bruno's procedure is to process some of these requests over the counter. For example, a request for building a wheelchair ramp is processed over the counter and requires only a building permit. City code allows a ramp to extend six feet into the 15-foot front yard setback, so it is unlikely that any further planning review would be necessary. All building permits submitted in San Bruno are reviewed against the current California Building Code, as adopted by the city. No local amendments to these codes would diminish the ability of the city to accommodate persons with disabilities. Retrofits and building improvements made according to the Americans with Disabilities Act (ADA) are reviewed by the Building Division.

Residential Care Facilities (Including Supportive and Transitional Housing)

Residential care facilities of any size are allowed by right in the R-1, R-2, R-3, and R-4 residential zones. Residential care facility" means a licensed residential facility providing social and personal care for residents. Examples include children's homes, supportive and transitional houses, orphanages, rehabilitation centers, self-help group homes, and transitional housing for homeless individuals. The definition of a residential care facility excludes facilities where medical care is a core service provided to residents, such as nursing and convalescent homes. A large residential care facility is a residential care facility for seven or more persons. A small residential care facility is a residential care facility for less than seven persons. Regardless of the number of patients allowed in a residential care facility, residential care facility is seen the same as any residential use. The Fire Department and Building Division inspect the residential care facility for compliance with codes as part of the building permit process. No noticing (or community input) is required for the establishment of a new or renovated residential care facility.

Residential care facilities are allowed in any zoning district in San Bruno and there is no requirement for minimum distances from one to another residential care facilities. There is no explicit requirement that would preclude a specific type of special residential care facilities to be established, which include supportive, transitional, or emergency housing. Supportive and transitional housing are permitted just as any other residential uses.

The City's Zoning Ordinance is compliant with Fair Housing Law. The city updated the Zoning Ordinance in March 2021 to ensure consistency between the General Plan, Housing Element,

and Zoning Ordinance. The update included an amendment to regulate “special residential care facilities” consistent with state law.

ORDINANCE 1284 HEIGHT AND DENSITY LIMITS

Ordinance 1284 was adopted by City Council in June 1977 and imposed city-wide height and density limits that constrain higher density residential development in the city, The Ordinance was intended to preserve the existing character of San Bruno by requiring voter approval for building that exceed the maximum 50-foot or three-story height limit, increased residential density, construction of above-ground multi-story parking structures, and projects encroaching upon scenic corridors and open spaces.

Under Ordinance 1284, permits and approvals cannot be issued to allow construction of the following types of buildings, projects, and improvements, unless approved by a majority of voters at a regular or special election:

- Buildings or other structures exceeding 50 feet in height.
- Buildings or other structures exceeding three stories in height.
- Buildings or other structures, modifications or redevelopment thereof in residential districts which increase the number of dwelling units per acre or occupancy, within each acre or portion thereof, in excess of limits permitted on October 10, 1974, under the then existing Zoning Chapter of the City of San Bruno;
- Multi-story parking structures or buildings; or
- Buildings or other structures, modifications, or redevelopment thereof which encroach upon, modify, widen, or realign the following streets hereby designated as scenic corridors: Crystal Springs Road between Oak Avenue and Junipero Serra Freeway, or Sneath Lane from El Camino Real to existing westerly City limits.

Each of the five restrictions under Ordinance 1284 places additional limits regarding future residential development within the City. However, the City has a considerable large amount of housing capacity within the TCP area that is also within close proximity to public transit to facilitate future housing production.

Ordinance 1284 is most restrictive to existing residential zoned parcels because of the limits imposed on increased densities (See below for a description of the treatment of second units specifically). This is because the ordinance was designed as a preservation measure. However, Ordinance 1284 is not considered a major constraint to affordable housing development in this Housing Element, because most identified housing opportunity sites are located in the TCP area where height limits have increased due to the passage of Measure N, as described in the next section below. Height limits of 50-feet still apply in other parts of the city, but in general the provisions of Ordinance 1284 are limited in scope and applicability for these parcels. For instance, Ordinance 1284 does not prohibit any of the following along the target corridors:

- Rezoning areas from commercial to residential use at any residential density standard.
- Permitting mixed-use development on commercially zoned properties at any residential density standard.
- Residential redevelopment on former school sites, consistent with zoning; and

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Below ground (more than 50 percent below grade) parking facilities; Due to the built-out nature of San Bruno, the ability to construct multi-story parking structures in other parts of the city is limited less by this ordinance than by available parcel size. Most likely candidates are located in the TCP area where development sites have the potential for consolidation, such as the San Bruno Gas site adjacent to Bedroom Express site. The passage of Measure N has removed the constraints to constructing above-ground multi-story parking structures in the TCP area.

Potential constraints to housing development as a direct result of declaring Crystal Springs Road and Sneath Lane as scenic corridors are also minimal. Major adjacent properties include the Golden Gate National Cemetery, City Park, Junipero Serra County Park, and interstate highway rights-of-way, all of which are already inappropriate locations for housing development. Moreover, the designation of these two roadways does not prohibit development, but merely the widening of the roadways themselves.

Although high densities are permitted by the General Plan along major corridors (with no limit on density for individual development projects in the TOD designation), some development professionals have indicated that the building height limit of Ordinance 1284 (50'-0" and three-stories) is a potential constraint on the feasibility of developing high-density housing along commercial corridors outside of the TCP area.

While Ordinance 1284 is in effect, sites identified in this Housing Element are feasible whether or not Ordinance 1284 remains unchanged. However, changes to Ordinance 1284 would make the development of housing throughout the community more economically feasible outside of the identified sites.

MEASURE N

The City Council placed a ballot measure, Measure N -the Economic Enhancement Initiative, on the November 4, 2014 ballot to amend Ordinance 1284 and facilitate the implementation of the Transit Corridors Plan. San Bruno voters approved Measure N overwhelmingly, with 67.3 percent of the vote. These new development standards will allow the development of multi-family housing along major commercial streets within about ½-mile of the new San Bruno Caltrain station.

Measure N modifies Ordinance 1284 to permit the following:

- Buildings exceeding the current 50-foot or three-story maximum height as follows: up to 70-feet or five stories along El Camino Real, building up to 65 feet or five stories along San Bruno Avenue, building up to 55 feet or four stories along San Mateo Avenue, and up to 90 feet or seven stories in the Caltrain station area.
- Rezoning of 42 low-density residential parcels to become a part of the TCP area and allow higher density residential development.
- Above-ground, multi-story parking garages.

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ACCESSORY DWELLING UNITS (ADU)

Ordinance 1898, adopted by City Council in March 2021, makes the City's Accessory Dwelling Unit Ordinance consistent with state ADU laws. ADU applications are processed through a ministerial process, without discretionary review or hearing. Most ADUs were approved without any additional parking. ADU size and setback requirements are consistent with state law but larger units would be subject to additional review. ADUs over 750 square feet are subject to the City's development impact fees at a proportional rate. utility upgrades.

The city issued building permits for 68 ADUs in 2021, a significant increase over the previous year. A potential reason for the substantial increase is that in 2020 the City was still requiring a separate Planning review for ADUs and 51 ADU approvals were issued but only seven were issued building permits. ADU production is measured based on building permits issued. The City removed the two-step review process in March 2021, no longer requiring a separate ADU Planning entitlement process which has led to a significant increase in building permits issued for ADUs in 2021, even though the overall number of ADU applications submitted remained consistent. Projecting forward, staff estimates ADU construction to be more in line with the City's 2020 and 2021 production of 51 to 68 units per year.

DEVELOPMENT REVIEW PROCESS

Generally, all projects undergo a development review process through the Planning Division to ensure compatibility and safety of development throughout San Bruno. Building and construction permits and approvals reviewed by the Building Division are also required after Planning entitlement is obtained. Table 3.1-3 summarizes the types of permits required for housing projects and typical processing time. Although residential uses are principally permitted uses, most new construction projects require an Architectural Review Permit at a minimum. A process that requires public hearing and approval by the Architectural Review Committee, a sub-committee of the Planning Commission. If the project is located with the Transit Corridors Plan Area, then the Design Guidelines contained in Chapter Five, *Private Realm Development Standards and Design Guidelines*, are used to evaluate project design. Although good design suggestions are provided in these guidelines, often the guidelines are perceived in an objective manner, which has led to additional review meetings and redesigns by applicants. Having comprehensive objective design guidelines for projects would reduce the design dialogue and expedite the development review process for multifamily housing.

Depending on the conformity of a project application with the City's applicable regulatory standard such as General Plan and the Zoning Ordinance, and the complexity of development proposal, the time that required from application submittal to project approval may vary considerably. Factors which can affect the length of development review on a proposed project include a rezoning or General Plan amendment requirement, public meetings required for community outreach, Architectural Review Committee, Planning Commission or City Council review, or a required CEQA clearance, such as a Negative Declaration or Environmental Impact Report (EIR).

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For a typical single family (infill) addition or rebuild project, required planning review ranges from two to three months and building permit review requires three weeks for the first review. A large single-family residential subdivision requires 12 to 18 months for planning review, depending on the type of CEQA clearance required Large Multifamily projects generally require three to four months for planning review and up to four months for building review, in addition to CEQA review time and engineering time as shown in Table 3.1-3.

Table 3.1-1: Housing Types Permitted by Zoning District

	ZONE								
Housing Types	**R-1**	**R-2**	**R-3**	**R-4**	**C-B-D**	**TOD-S**	**TOD-1**	**TOD-2**	**MX-R**
SF-Detached	P	P	P	P					
SF-Attached	P	P	P	P					
Duplex			P	P					
3+ DU				P	P	P	P	P	P
Residential Care =< 6P [1]	P	P	P	P	P	P	P	P	P
Residential Care > 6P [1]	P	P	P	P	P	P	P	P	P
Mobile-Homes	CUP	CUP	CUP	CUP					
Manufactured Homes	P	P	P	P					
Accessory Dwelling Unit	P	P	P	P	P	P	P	P	P
Boardinghouse			CUP	CUP	CUP	CUP	CUP	CUP	CUP
Live/Work					CUP	P	P	P	P
Multifamily Homes		CUP	P	P	P	P	P	P	P

Source: San Bruno Planning Division

Table 3.1-2: Timelines for Permit Procedures in San Bruno

Type of Approval or Permit	Typical Processing Time	Approval Body
Site Plan Review	3 - 4 weeks	Planning staff
Architectural/Design Review (minor)	4 - 8 weeks	Planning Staff
Architectural/Design Review (major)	8 - 16 weeks	Architectural Review Committee
Conditional Use Permit	8 - 16 weeks	Planning Commission
Zone Change	12 - 24 weeks	City Council
General Plan Amendment	12 - 24 weeks	City Council
Subdivision Maps	12 - 24 weeks	City Council
Final Subdivision Maps	4 - 6 weeks	City Engineer/City Council
Parcel Maps	8 - 12 weeks	Planning Commission
Negative Declaration	7 - 12 months	Planning Commission
Environmental Impact Report	10 -18 months	Planning Commission

Source: San Bruno Planning Division

The length of San Bruno's review process is comparable to other Bay Area cities but improvements can be made to further expedite the review process. The table below shows typical application combinations by type of project.

Table 3.1-3: Typical San Bruno Processing Procedures by Project Type

	Single Family Unit	Subdivision	Multifamily Units
	Site Plan Review	Site Plan Review	Site Plan Review
	Architectural Review	Design Review	Design Review
		Tentative Map	Initial Study
		Final Map	Negative Declaration / EIR
		Initial Study	
		Negative Declaration / EIR	
Estimated Total Processing Time	12 weeks	8 months + CEQA	6 months + CEQA

Source: San Bruno Planning Division

One way in which the City has expedited the review and approval of affordable housing projects in the past is through the adoption of the US Navy Site Specific Plan. The Specific Plan prescribed specific requirements, such as environmental review, design guidelines, and parking, individual projects built within the Specific Plan area were processed more expeditiously. However, Specific Plans take a considerable amount of time to develop because they are regulated by state law and are a legislative act of the local jurisdiction.

The Transit Corridor's Specific Plan (TCP) includes provisions to expedite certain projects within the TCP area. Specifically, mixed-use residential projects are permitted uses under the corresponding zoning, so projects can be approved with one hearing before the Planning Commission after a pre-submittal review process. In addition, an environmental clearance under CEQA is typically evaluated as an infill project or specific plan consistency exemption.

While the City's General Plan and Zoning Ordinance bring uniformity and fairness to the regulation of the community's housing stock, they do not adequately address many unique conditions that result from the city's historic development patterns and great diversity. Therefore, the City developed and implemented Residential Design Guidelines in 2010, to assist the staff, Planning Commission, and City Council when considering exterior design of single-family and two-family residences in the city that require discretionary approval or a building permit. The design guidelines are intended to assist homeowners and builders in designing their projects with sensitivity to their neighbors, and to communicate the community's expectations regarding new residential construction. The guidelines address important planning and design issues that are not covered by the city's primary regulatory documents, including enhancing the identity of residential neighborhoods, assuring compatibility in scale of structures within residential neighborhoods, controlling development of hillside lots, and encouraging the construction of Green Buildings. The purpose of the design guidelines is not to be cost prohibitive but to streamline the design review process by more clearly communicating community expectations to property owners and builders.

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To increase approval certainty and reduce debating design recommendations, adopting objective design guidelines as part of the zoning code for large and small multi-family housing and mixed-use projects will improve and shorten the review process for these projects. Similar amendments can be made to the to the City's current Residential Design Guidelines.

FEES AND EXACTIONS

San Bruno has established fees for building permits and planning services for all residential developments. San Bruno's fees have traditionally been far lower than neighboring jurisdictions but in 2021 the City Council adopted a "cost recovery" fee structure based on a comprehensive permit fee nexus study. As shown in Table 3.1-6, 2022 development fees for a model single-family for-sale home total approximately $33,657, while those for a new multifamily rental unit in an apartment complex total approximately $28,927. Other planning fees are listed in Table 3.1-6. These costs are estimates of potential building and planning fees, and do not include environmental review costs or the costs of providing new, or upgrading existing, infrastructure. Though the fees are reasonable, they increase the development cost of residential units. The building fees are still a small portion of overall housing development costs (See the Appendix 3) for information about residential land and construction costs.)

A development impact fee, adopted in 2019 replaced the City's Park In-lieu Fee for conventional single-family residential subdivision. The purpose of the fee is to offset the costs of public facilities and services that are needed to serve demand created by the development project and its residents into the future.

Affordable Housing Program and In-Lieu Fee

San Bruno's Affordable Housing Program which was amended in March 2021, requires new residential developments of 10 or more units to provide a minimum of 15 percent of total units to very-low, low-, and moderate-income households. For ownership housing, 10% of units must be affordable to moderate-income households and 5% of the units must be affordable to low-income households. For rental housing, 5% of the units must be affordable to very low-income households, 5% of the units must be affordable to low-income households, and 5% of the units must be affordable to moderate-income households. The Ordinance requires that affordable units are comparable in number of bedrooms, exterior appearance, and overall quality of construction to market rate units in the same project.

The ordinance requires construction of the affordable units; however, the City Council may approve payment of an affordable housing in-lieu fee. In addition, the city adopted commercial linkage fees in 2019 for all nonresidential development projects. All in-lieu fees and linkage fees are adjusted annually and are contributed to the City's Below Market Rate Housing Trust Fund. To date, developers have paid fees totaling approximately $3.9 million instead of building the required affordable units.

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Table 3.1-5: Affordable Housing Linkage Fee

Unit Type	Fee (per sq. ft.)
Single-Family	$30.00
Condominium (per sq. ft.)	$27.78
Apartment (per sq. ft.)	$27.78
Office (per sq. ft.)	$13.89
Retail (per sq. ft.)	$6.94
Hotel (per sq. ft.)	$13.89

There has been extensive debate over the question of who bears the cost of an inclusionary requirement. Depending on the relative strength of the housing market, the costs may be incurred by:

- Landowners, who may receive a lower price for their land if developers are expecting a lower profit margin from the inclusionary requirement;
- Developers, who may have to accept lower profits if housing prices cannot be raised; or
- Purchasers of market-rate units, who may have to pay higher housing prices if the local and regional housing supply is limited and prices are at least as high in areas outside the City.

The fact that landowners, developers, and/or purchasers of market-rate units may incur a portion of the cost of providing affordable units may be construed as a constraint to the overall development of housing in San Bruno. However, the ordinance offers flexibility that could lessen the economic impact of providing affordable units. The City Council may approve alternatives to the construction of new inclusionary units where the proposed alternative supports specific housing element policies and goals and assists the City in meeting its state housing requirements. Alternatives may include, but are not limited to:

- Construction of affordable units off-site;
- Acquisition and rehabilitation of affordable units;
- Conversion of existing market units to affordable units;
- Dedication of land to the City suitable for the construction of affordable units; and
- Construction of affordable second dwelling units.

Impacts on Timing, Cost, and Supply of Housing of Affordable Housing Program

During the development of the affordable housing linkage fees, San Bruno retained an economic consultant to calculate reasonable in-lieu fees for new residential rental and ownership developments. This analysis included assessment of impacts of the proposed in-lieu fees on the feasibility of residential projects and compared the parameters of San Bruno's Affordable Housing Program to inclusionary requirements in neighboring jurisdictions. The analysis

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concluded that while San Bruno's Ordinance would make development projects in the city somewhat less profitable than the status quo, the requirements would be within the range of practices in neighboring jurisdictions. In practice, the Affordable Housing Program is a reliable mechanism for creating affordable housing units. The city has been able to negotiate more affordable housing units (greater than 15%) and more units at the low or very low-income categories for some projects as a community benefit when a housing entitlement is accompanied by an unusual request (e.g. Mills Park, Glenview Terrace, 111 San Bruno Ave.).

Since this ordinance has been in place, a majority of all multi-family residential projects submitted to the city have included a density bonus request which adds units to the project (often more affordable units) which serves to make projects economically viable.

Fees for Project Entitlement Applications

The development fees for projects requiring entitlement applications, as contained in Table 3.1-6, are not a constraint to housing development. Residential uses are permitted by the General Plan on all of the City's identified housing opportunity sites, with the exception of the Tanforan mall site, so they would not require the higher application fees associated with a General Plan or Zoning Ordinance amendment or from Planned Development permits.

Table 3.1-4: Other Development Fees, Projects Requiring Entitlement Application (2022)

	Application Fee ($)
Architectural Review *	$2,097
Conditional Use Permit	$2,301
Development Agreement *	Deposit
General Plan Amendment *	Deposit
Minor Modification	$1,287.50
Miscellaneous Required Review	$1,329
Parking Compliance	$1,000
Planned Development Permit *	Deposit
Planned Unit Permit *	Deposit
Temporary Use Permit	$1,368
Variance	$2,575
Zoning Amendment *	Deposit

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* Estimates. The applications require a deposit. The applicant is responsible for actual cost of staff and consultant time.

Source: City of San Bruno Community and Economic Development Department, 2022.

Comparison to Other San Mateo County Jurisdictions

According to the survey conducted by San Mateo County through its 21 Elements process, total fees for single family housing vary significantly by jurisdiction from $15,941 to $104,241. Total fees for small and large multifamily housing developments also vary between jurisdictions. In this context, San Bruno's fees associated with multifamily residential development are within the range of jurisdictions in the county and thus would not be considered a barrier to housing development.

Table 3.1-7: San Mateo County Jurisdictions Total Fees (2022)

	Single Family	Small Multi-Unit	Large Multi-Unit
Atherton	$15,941	No Data	No Data
Brisbane	$24,940	$11,678	No Data
Burlingame	$69,425	$30,345	$23,229
Colma	$6,760	$167,210*	$16,795
Daly City	$24,202	$32,558	$12,271
East Palo Alto	$104,241	No Data	$28,699
Foster City	$67,886	$47,179	$11,288
Half Moon Bay	$52,569	$16,974	No Data
Hillsborough	$71,092	No Data	No Data
Millbrae	$97,756	$6,824	$55,186
Pacifica	$33,725	$40,151	No Data
Portola Valley	$52,923	No Data	No Data
Redwood City	$20,795	$18,537	$62,696
San Bruno	$58,209	$72,148	$39,412
San Mateo	$99,003	$133,658	$44,907
South San Francisco	$81,366	$76,156	$32,471
Unincorporated San Mateo	$36,429	$27,978	$10,012
Woodside	$70,957	$82,764	No Data

*fees provided by 21 Elements

INFRASTRUCTURE

The Network

As a built-out community, San Bruno's infrastructure network has been extended to virtually every corner of the city. All of the housing opportunity sites proposed in this Housing Element are

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on existing developed property connected or adjacent to all City services. Redevelopment of these infill sites may require infrastructure improvements by the city or the developer to upgrade aging infrastructure or to increase line capacity. Developers are required to pay fees for service hook-ups and/or for their proportionate share of improvements to the water treatment plant. The provision of on-site improvements, such as streets, curbs, gutters, sidewalks, landscaping, drainage, water, and sewer infrastructure, are standard conditions of development approval and have not been barriers to affordable housing development in the past. If off-site infrastructure improvements are required, these may be the responsibility of the developer if the upgrade is not currently in the Capital Improvement Program and projects included in the nexus study that determined development impact fees for infrastructure. Infrastructure costs are incorporated into the total residential development project costs discussed under Market Constraints, below.

Water Supply

Water supplied through the City's water system is a combination of purchased water and groundwater pumped from the City's groundwater supply wells. The city purchases its treated surface water from San Francisco Public Utilities Commission (SFPUC) and North Coast County Water District (NCCWD). The City's Public Works Department (Water Division) owns, operates, and maintains the potable water distribution system that serves drinking water to users within its water service area. The City currently (2020) serves a population of approximately 45,300 and anticipates population growth and future planned development in its water service area. Future service area population is based on projections provided in the Association of Bay Area Governments (ABAG) Plan Bay Area 2040. The City's 2045 population is projected to be approximately 56,800.

According to the San Bruno Urban Water Management Plan (UWMP) (2021), the City receives water from two major supply sources: wholesale surface water from the San Francisco Public Utilities Commission (SFPUC) Regional Water System and local groundwater from the Westside Basin. San Bruno has historically used SFPUC regional water supplies to meet demands that could not otherwise be met through local groundwater production.

Demands from identified developments is projected to increase demands by approximately 1.1mgd. The majority of demands from identified developments are in the Transit Corridors Plan area (0.42 mgd) and the Bayhill Specific Plan area (0.52 mgd). Also included in the projected buildout demand is an additional 0.55 mgd of water demand from unidentified future development to account for additional growth that could potentially occur by 2040 (e.g., ADUs and additional units created by density bonuses). Therefore, an additional 0.55 mgd of future demands was allocated to Zone 1 to 4 to accommodate future development in the TCP. Table 3-12 shows that the total projected City water demand at buildout tis 4.78 mgd. This total is consistent with the 2040 demand projection presented in the City's 2020 UWMP. As such, water supply is not expected to be a constraint to future housing development.

Table 3.1-8: San Bruno Water Demand Comparison

Urban Water Management Plan (2021)	
UWMP 2021 Population Estimate [a]	45,257
UWMP 2021 Total Water Demand Estimate (mgd) [b]	4.23
UWMP 2021 Total Water Demand Estimate (mgd) at 2040 buildout	4.78
UWMP 2021 Avg. Residential Consumption Per Capita	2.22

Source: City of San Bruno Urban Water Master Plan (Dec. 2021)

Wastewater Treatment

The sanitary sewer system consists of approximately 150 miles of pipeline and seven lift stations. Currently, 2.8 mgd of effluent goes to the South San Francisco-San Bruno Water Quality Control Plant (SSF/SB WQCP) treatment plant that the City of San Bruno owns jointly with the City of South San Francisco. The treatment plant is nearly 50 years old but has been updated several times to provide primary and secondary treatment. Its most recent upgrade project was completed in 2001. The facility expansion allows a dry-weather capacity of 13 mgd and a wet-weather capacity of approximately 62 mgd. San Bruno is entitled to 0.5 mgd of the additional 4.0 mgd capacity, and currently utilizes about 30 percent of the plant's total capacity. There is no formal agreement as to the proportion of water treatment capacity entitled to each city.

Most of San Bruno's sewer collection system was installed 30 to 80 years ago, its age reflecting the decades of the city's most rapid development. It contains large sections of aging pipe that will require upgrading and/or replacement. The gravity-flow lines were constructed primarily with vitrified clay pipe, a material that tends to crack with age. Small sections of Orangeburg (an inferior substitute cardboard-based material used during wartime) pipe installed during the 1940s still exist.

Buildout of the General Plan would result in an increase of approximately 105,400 gpd of wastewater created. Together with existing and pending flows, the city's 2025 flows are projected at 3.1 mgd of wastewater, which is still only a third of plant dry season capacity. Wastewater treatment is therefore not expected to be a constraint to housing development during this RHNA cycle.

Solid Waste Disposal

San Bruno has been diverting at least 50 percent of solid waste from landfill since 2000. Materials that are not recycled are transported to the 173-acre Ox Mountain facility, a Class III (non-hazardous) facility managed by San Mateo County and serving other jurisdictions as well. While the County anticipates the landfill to reach capacity in 2017, an expansion is underway that is expected to extend capacity for an additional eight years. San Bruno does not anticipate RHNA housing development to be constrained by solid waste disposal capacity.

BUILDING CODE AND ENFORCEMENT

The city has adopted the most current California Building, Building Conservation, Mechanical, Plumbing, Electrical, and Fire codes and the California Energy Efficiency Standards as the basis of its building standards. The city has also adopted the Uniform Code for the Abatement of Dangerous Buildings. Permits are required for all electrical and plumbing work, and other major home improvements and modifications. San Bruno has several requirements in addition to the standard California Codes. These include:

- Complete removal of old roof materials required before replacement.
- Minimum roof quality required is Class B.

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- Addition of sprinklers required in the rehabilitation of any building over 7,500 square feet.
- Noise insulation required for residential structures within the 65 dB community noise equivalent level (CNEL) or greater (necessary to meet Federal Aviation Administration standards).

In general, the City's building codes represent basic construction standards within the State of California and thus do not place an undue burden on the construction or rehabilitation of affordable housing. The one exception to this may be the noise insulation requirement. However, noise insulation is federally required in areas where noise levels meet or exceed 65 dB CNEL.

It may be costly to rehabilitate or remodel older buildings that were constructed under less stringent building codes. San Mateo County offers a loan program enabling owners of such buildings to achieve contemporary building standards, yet still maintain affordability.

The city will be considering the adoption of reach codes and EV charging station ordinance in late 2022 that will likely include requirements for all electric construction for new residential projects.

FORMER REDEVELOPMENT AGENCY

The enactment of ABx1 26 dissolved all redevelopment agencies in California on February 1, 2012 and created successor agencies to wind down their operations. Low- and Moderate-Income Housing (LMIH) tax increment generated from the San Bruno Redevelopment Project Area was the City's main source of funding for affordable housing. San Bruno had one Redevelopment Project Area, which was established in July 1999. During its 13 years of operation, the Redevelopment Agency facilitated the development of 97 units of affordable to very low-income households. The city monitors new state legislation that may restore some state funding for affordable housing.

HOUSING CHOICES VOUCHER PROGRAM

The Housing Choices Voucher Program (formerly Section 8) is government assistance to help low-income families obtain safe, decent, and affordable housing. The Housing Voucher Program is a federal rent subsidy program for low-income families. The program is funded by HUD and administered in this county by the Housing Authority of the County of San Mateo (HACSM). To qualify for assistance, a family must have a gross household income of less than 50% of the HUD-determined median income for this county. Only families certified by the HACSM are eligible to participate. Under certain circumstances, the program may also be used to assist the household in purchasing a home. Families that receive vouchers can select units with rents that are either below or above market rate. The recipient of the voucher is responsible for finding appropriate housing within the private market. The federal government's Housing and Urban Development Department (HUD) mandates that the voucher recipient household must pay 30 percent of its monthly adjusted gross income for rent and utilities. HUD, through the County Housing Authority, then pays the remainder of the rent directly to the landlord. If the household chooses a unit where costs are greater than market rate, the voucher recipient is expected to pay the additional amount. San Mateo County assists more than 4,300 families and many people are on the waiting list.

Program Advantages

On-Time payments: The Housing Choices Voucher Program offers real estate investors guarantees and safeguards unmatched by the private sector rental market. The government pays on-time, every time. It arrives in the mail the first of the month every month. This alone may outweigh all negatives from the perspective of a landlord.

Longer contracts: The program lease agreements are typically 1- and sometimes 2-year contracts. Although the tenant can attempt to break the lease and move, he/she must first locate the new property and go through the entire approval process again. The general rule is that if the investor keeps up the property, tenants tend to stay the length of the contract and often will renew to avoid having to go through the hassles of placement all over again.

Good Tenants: Generally speaking, program tenants tend to be good tenants. Most tenants waited and worked hard to qualify for their vouchers and complaints to the housing authority against the tenant could result in the tenant losing his/her voucher.

Program Disadvantages

Difficulty of move-in: Often times, it is a lengthy process of paperwork and inspections before the tenant can move in and start paying. Some housing authorities are better than others and it depends on how quickly paperwork is submitted, inspections pass, etc.

Wear and tear: Most program tenants have large families and limited work, which means they are at home more often than a working family with fewer children. As a result, the property experiences more wear and tear.

3.2 FUNDING SOURCES FOR AFFORDABLE HOUSING

This section describes several local, State, and federal housing programs that provide funding for predevelopment, acquisition, construction, rehabilitation, conversion and preservation. Also included is funding that provides financial assistance to very-low, low- and moderate-income households for monthly housing costs, home rehabilitation, and down payment assistance. A list of the most relevant funding sources is as follows:

Federal Programs
- Community Development Block Grant (CDBG)
- HOME Investment Partnerships Program (HOME)
- Low Income Housing Tax Credits (LIHTC)
- Section 8 Rental Assistance Program

State Programs
- Permanent Local Housing Allocation (PLHA)
- Other State Sources (CALHome, CalHFA, etc.)

Other Programs
- Housing Successor Agency for the Redevelopment Agency
- Below Market Rate Program (BMR)

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- Commercial Linkage Fee (CLF)

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

3.3 ENVIRONMENTAL CONSTRAINTS

Environmental factors such as topography, soils, and seismic hazards, noise, and storm flooding are constraints to housing development in the city. In some cases, development is entirely precluded due to human health and safety risks or environmental sensitivity. In other cases, environmental constraints can be mitigated through appropriate residential design. None of these environmental constraints disproportionately impacts affordable housing, and policies are provided in the San Bruno 2025 General Plan to specifically address each of these issue areas in the context of all potential types of development. The General Plan provides maps of floodplains, wildfire hazards, geologic hazards, and other natural resource constraints to development throughout the city. None of the housing opportunity sites fall in a flood or wildfire hazard zone, and none of the sites were found to contain special status wildlife species or their habitat. Redevelopment of these corridors as mixed-use and transit-oriented development was analyzed at a programmatic level in the EIR on the General Plan Update. A summary of pertinent findings is included below.

GEOLOGIC AND SEISMIC HAZARDS

Geologic hazards, including landslides, mudslides, and erosion, can be related to seismic activity but can also occur independently. The potential for future landslides is low east of Interstate 280 and west of Skyline Boulevard and is low to moderate (with some pockets of high potential) in the Crestmoor and Rollingwood/Monte Verde neighborhoods. Areas of the highest potential for landslides are in Junipero Serra County Park and along the Park's eastern edge.

The active San Andreas Fault runs in a northwesterly-southeasterly direction through western San Bruno, roughly along Skyline Boulevard. Two inactive faults—Serra and San Bruno—are also present in the western and eastern portions of the city. Because of its active status, surface rupture potential is considered moderate to high along the San Andreas Fault and in western San Bruno. A strong earthquake along the Fault could result in moderate to severe damage of nearby structures. Soils and subsurface materials east of Skyline Boulevard have good earthquake stability. Soils in the vicinity of Pacific Heights, Skyline College, and parts of the Crestmoor neighborhood have poor to good earthquake stability. Eastern portions of the city that are located on filled marsh lands may experience damage from soil liquefaction in the event of an earthquake.

The San Andreas Fault Special Studies Zone runs roughly along either side of Skyline Boulevard. State law requires cities and counties to regulate development within such zones and precludes construction of a structure for human occupancy, except certain wood-frame single-family dwellings, on an active fault trace or within 50 feet of an active fault. This is not considered

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to be a constraint, because none of the housing opportunity sites in this Housing Element are in earthquake zones.

STORM FLOODING

Occasional flooding occurs in low-lying areas in the eastern portion of San Bruno, which consists of filled marshlands. Flooding occurs in these areas because of old storm drain infrastructure and low elevation, which subjects the areas to tidal influences. Spot flooding can occur in residential areas if debris blocks the city's drainage channels. High tide combined with heavy rains results in storm flooding adjacent to residential areas in the eastern portions of the city. This is not considered to be a constraint because none of the housing opportunity sites in this Housing Element are within flood zones.

AIR QUALITY

San Bruno is well served by major freeways, I-280, I-380, and U.S. 101. However, the air quality impacts from the freeways is primarily borne by neighborhoods and census tracts adjacent to the freeways. Though some of the emissions from the freeways is carried away due to strong winds that come through the San Bruno Gap, air pollution is more prevalent in the under resourced neighborhoods that are adjacent to the I-380 and U.S. 101 freeways. As a result, the neighborhoods in census tract 6041.04 have been identified as neighborhoods with poor environmental scores pursuant to Calenviroscreen. These neighborhoods are also under resourced and have a higher population of Hispanic residents and residents who are burdened by housing costs.

NOISE

Aircraft overflight noise is an important issue in San Bruno due to the city's proximity to SFO. SFO is located to the east of San Bruno, across U.S. 101. The airport has four runways, of which two are east-west (10R-28L and 10L-28R) and two are north-south (1L-19R and 1R-19L). Northeastern portions of San Bruno are situated beneath flight tracks for arrivals and departures on runways 10R-28L and 10L-28R. The overflight noise primarily impacts the neighborhoods east of San Mateo Avenue.

The eastern portions of the city closest to SFO are most affected by overflight noise. Average noise levels are measured by decibels (dB) and community noise equivalent levels (CNEL). At a noise level of 65-69 dB CNEL, new residential development is required to have noise reduction analysis and noise insulation as needed. At 70 dB CNEL and above, new residential development is inconsistent with the Airport Land Use Plan (ALUP), which essentially means that new residential development and/or redevelopment requires an Airport Land Use Commission (ALUC) override by the San Bruno City Council in the areas surrounding the BART and Caltrain stations, as well as in portions of the Belle Air Park North neighborhood. The Tanforan site falls within the 70 dB airport noise contour, therefore, housing on this site is considered an incompatible use in the ALUP. The city will need to override the SFO ALUCP with a 2/3 vote of City Council. If the override is successful, new housing construction on the Tanforan site will be held to the higher standards for noise insulation which will result in higher costs for development relative to development on parcels not impacted by overflight noise.

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Many of the same neighborhoods (Census Tract 6041.04) in San Bruno that are impacted from overflight noise are also exposed to noise generated by traffic on I-280, I-380, and U.S. 101. El Camino Real is another heavily traveled roadway in the city that generates higher than normal amounts of noise. Traffic noise from El Camino Real depends primarily on traffic speed.

There is also a railroad in San Bruno which impacts the noise environment of nearby neighborhoods. These tracks run adjacent to Huntington Avenue and service Caltrain and several freight trains.

The eastern neighborhoods in San Bruno that are impacted by noise are impacted from all the noise sources described above. Overflight noise from aircraft associated with SFO is considered a constraint to housing production because the housing units will need to be built to higher noise insulation standards which will increase building costs.

3.4 MARKET AND OTHER NON-GOVERNMENTAL CONSTRAINTS

Market constraints significantly affect the cost of housing and can pose barriers to housing production and affordability.

VACANT/UNDERDEVELOPED LAND

San Bruno is located in an urbanized portion of San Mateo County and has no unconstrained vacant land on which new housing can be constructed. Steep slopes and seismic constraints limit development in the hilly western portions of the city, while the central and eastern portions have been built out since the 1960s. New development over the last seven years has been limited to redevelopment opportunities. As part of the development of the Transit Corridors Plan (TCP), redevelopment and intensification opportunities have been identified along the City's main commercial corridors: the sites identified in this Housing Element are primarily located along El Camino Real (Highway 82), San Mateo Avenue, San Bruno Avenue, and at the Tanforan mall site. Parcels within the TCP are relatively small, but because of high densities permitted, significant project sizes can be achieved even on small sites, and in many cases sites are adjacent to each other and could be assembled into a larger development opportunity site.

OVERCOMING CHALLENGES OF SMALL SITES

San Bruno recognizes the challenges associated with building affordable housing on small sites. Of the over 60 parcels listed as housing opportunity sites in the next chapter, the majority are already consolidated under existing ownership into lots that are about 20,000 sq. ft. in size or larger. Furthermore, the General Plan allows unlimited housing density for sites 20,000 sq. ft. or larger within the TCP area, which encourages lot consolidation.

RESIDENTIAL LAND COSTS

Land costs in San Mateo County are high, due in part to the desirability of housing in the county, and because available land is in short supply. These costs vary both between and within jurisdictions based on factors like the desirability of the location and the permitted density. It is anticipated that land costs within the City's Priority Development Area will increase over time as

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new development replaces existing, older land uses, infrastructure improvements take place and the desirability of living closer to transit and amenities increases. Rising land values resulting from the area becoming more desirable, may lead to increased market rents. This may impact existing lower-income residents through increased housing costs, housing overpayment, overcrowding, and deteriorating housing conditions (with lower income households disproportionately having to locate in substandard conditions), resulting in direct displacement, caused by the redevelopment of sites with existing residential properties, or indirect, caused by increasing rents. The Housing Element includes a number of programs to address the issue of displacement of lower income residents.

CONSTRUCTION COSTS

Constructions costs in the Bay Area are extremely high. Construction costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services and insurance. For multi-family homes in San Mateo County, hard costs account of 60-65 percent of the building cost and soft costs average around 15-20 percent (the remaining 15-20 percent is land costs). For single family homes, hard costs often are roughly 40 percent of the total cost, soft costs are 20 percent, and land is 40 percent.

According to research commissioned by 21 Elements (see Appendix 3), construction costs for multi-unit buildings vary based on the form of parking (structured vs. surface) in addition to other environmental factors such as topography, pre-existing structures etc. For a larger, multi-unit buildings (100+units), costs can vary but averaged $612,000/unit, not including city fees and land costs. The cost per square foot is $816.

Without subsidies, new for-profit housing is likely to be unaffordable to extremely-low, very-low, and low-income households, and some moderate-income households. Reductions in amenities and lower-quality building materials can reduce sales and rental prices, but minimum building and safety standards must be maintained. In certain cases, greater density can increase the affordability of residential projects by reducing per-unit costs. Reduced parking requirements can also make housing more affordable, particularly for multifamily housing.

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4 Affirmatively Furthering Fair Housing (AFFH)

4.1 WHAT IS AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)?

Affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)

4.2 AB 686

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state Affirmatively Furthering Fair Housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take "meaningful actions" to address segregation and related barriers to fair housing choice. AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing and take no action inconsistent with this obligation." AB 686 also makes changes to Housing Element Law to incorporate AFFH as part of the housing element and general plan and to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

4.3 FAIR HOUSING ASSESSMENT AND AFFH REPORT

As part of the 21 Elements process which facilitates the completion of Housing Elements for all San Mateo County jurisdictions, Root Policy provided a Fair Housing Assessment for the City of San Bruno which follows the April 2021 State of California Guidance for AFFH. The report includes a history of segregation in the region, an assessment of Fair Housing in San Bruno, a resident needs survey, and an analysis of contributing factors and associated Fair Housing Action Plan outlining policies and actions to address those factors. The assessment (Appendix 4.1) includes the following sections:

Fair Housing Assessment: Fair Housing Enforcement and Outreach Capacity reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education. This section includes the following subsections: Legal Cases and Inquiries, Outreach Capacity, Compliance with State Law, and Housing Policies Enacted Locally.

Fair Housing Assessment: Integration and Segregation identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of

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segregation, including measures of segregation within San Bruno and between San Bruno and other Bay Area jurisdictions (isolation and dissimilarity indexes). This section includes the following subsections: Race and Ethnicity, Dissimilarity and Isolation Indices, Household Income, Disability, Familial Status, Racially or Ethnically Concentrated Areas of Poverty (R/ECAP), Racially or Ethnically Concentrated Areas of Affluence (R/ECAA).

Fair Housing Assessment: Access to Opportunity examines differences in access to education, transportation, economic development, and healthy environments. This section includes the following subsections: Local Knowledge Survey, Data Indicators of Access to Opportunity, Education, Employment, Transportation, Environment (CalEnviroScreen 3.0 indicators), Disparities in Access to Opportunity, Disparities Specific to Population Living with A Disability.

Fair Housing Assessment: Disparate Housing Needs identifies which groups have disproportionate housing needs including displacement risk. This section includes the following subsections: Housing Needs, Cost Burden and Severe Cost Burden, Overcrowding, Substandard Housing, Homelessness, Displacement, Access to Mortgage Loans.

Fair Housing Assessment: Site Inventory Analysis evaluates San Bruno's RHNA sites relative to their effect on fair housing. The requirement in part determines whether the identified sites serve the purpose of:

- Replacing segregated living patterns with truly integrated and balanced living patterns &
- Transforming racially and ethnically concentrated areas of poverty into areas of opportunity

Appendix 4.5 "Site Inventory AFFH Supplement" summarizes the distribution of RHNA units in the City of San Bruno by income target in relation to four factors of segregation including household income, people of color, households with a disability, and households with children. The analysis shows the share of units by income within areas that have a concentration of household types compared to the citywide rate.

Fair Housing Assessment: Contributing Factors and Fair Housing Action Plan identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity. This includes a matrix linking housing needs and contributing factors to recommended Fair Housing Action Plan for the jurisdiction

Fair Housing Assessment: Appendices 4.1 to 4.7 include the following supplemental AFFH materials:

- Appendix 4.1: San Bruno Fair Housing Assessment
- Appendix 4.2: San Bruno AFFH Map and Data Packet
- Appendix 4.3: San Bruno AFFH Segregation Report
- Appendix 4.4: AFFH Resident Survey Analysis—findings from a survey of San Mateo County residents on their experience finding and remaining in housing
- Appendix 4.5: San Bruno Sites Inventory AFFH Supplement
- Appendix 4.6: Disparate Access to Educational Opportunities— supplement including findings from a countywide analysis of access to education and educational outcomes by protected class.

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- Appendix 4.7: State Fair Housing Laws and Regulations—summary of key state laws and regulations related to mitigating housing discrimination and expanding housing choice

4.4 SAN BRUNO'S FAIR HOUSING ASSESSMENT PRIMARY FINDINGS

This section summarizes the primary findings from the Fair Housing Assessment for the City of San Bruno conducted by Root Policy including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, resident survey, site inventory analysis, contributing factors and the city's fair housing action plan.

Primary Findings for Fair Housing Enforcement and Outreach Capacity

The following is a summary of Fair Housing Enforcement and Outreach Capacity for the City of San Bruno and figures referenced are in Appendix 2 (San Bruno AFFH Map and Data Packet). Seven percent of fair housing complaints filed in San Mateo County from 2017 to 2021 (57 total) were in the City of San Bruno (4 total); the City accounts for 6% of the County's population. Issues cited in the city were refusal to rent, refusal to rent and negotiate for a rental, discrimination in terms, conditions, privileges relating to a rental, and failure to make a reasonable accommodation. All four fair housing complaints in the city were on the basis of disability status.

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021. San Bruno has not been a party to fair housing complaints or legal action in the past nor has the city been required to operate under a state or federal consent decree related to fair housing.

Additionally, San Mateo County has several local enforcement organizations including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County.

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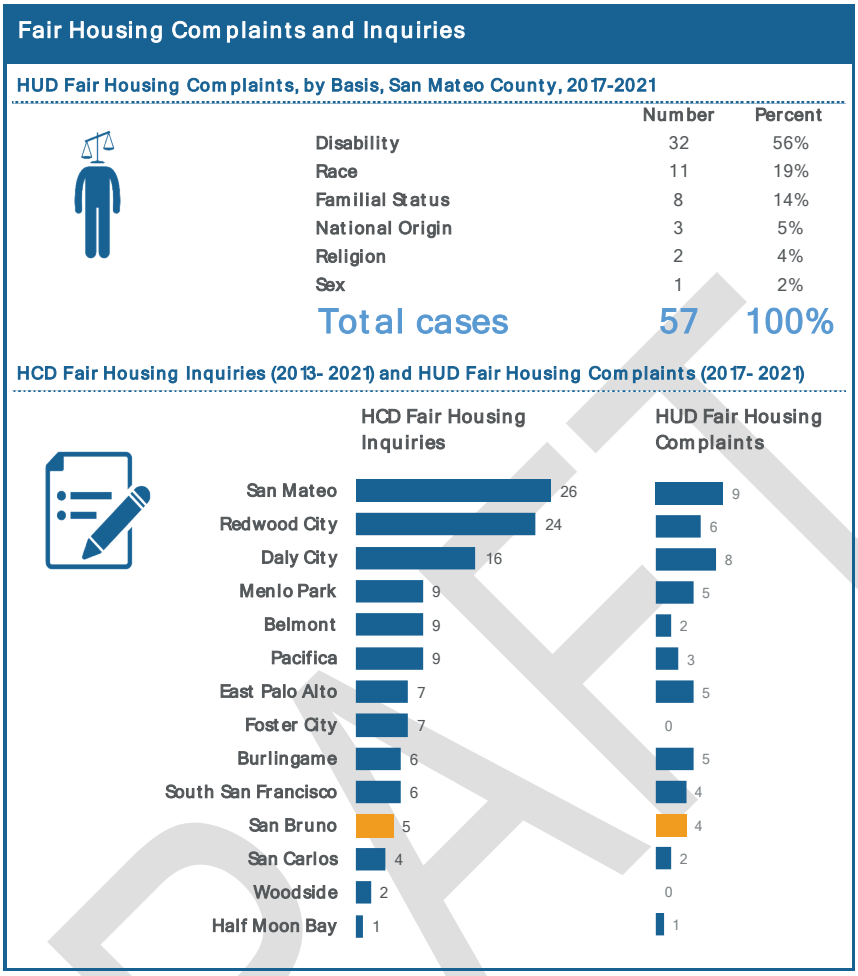

Figure 4.4-1 Fair Housing Complaints and Inquiries

The City of San Bruno could improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination. Although the city's website provides information regarding fair housing resources, it is not easily found and is not located on the city's main housing webpage.[1] Overall, the accessibility of fair housing information could be improved by providing information on the Fair Housing Act, AFFH-related information for the State of California, and contact information for local fair housing organizations, legal assistance, and general information in one consolidated place. Additionally, a link to the Regional Assessment of Fair Housing—approved by HUD in November 2017—could be provided.

The City of San Bruno is compliant with the state laws that promote fair and affordable housing including the Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021) and the Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations. The city also has an implementation

[1] https://www.sanbruno.ca.gov/gov/city_departments/commdev/housing/default.htm

program in this Housing Element to adopt a No Net Loss Policy/Ordinance (No Net Loss Law (Gov Code Section 65863).

Housing Policies Enacted Locally

The City of San Bruno identified the following local policies that contribute to the regulatory environment for affordable housing development in the city. The policies illustrate the capacity of San Bruno to further fair housing within the City and are described in Programs 8A – 8D of this Housing Element.

Local policies in place to encourage housing development.

- Mixed Use Zoning
- Condominium Conversion Ordinance
- Housing Development Impact Fee
- Commercial Development Impact Fee
- Second Unit Ordinance
- Density Bonus Ordinance

Local barriers to affordable housing development.

- Height limits on multifamily developments
- Voter initiatives that restrict multifamily developments, rezoning for higher density, height limits or similar measures
- Excessive parking requirements
- No policies to mitigate displacement of low-income households

Local policies that are NOT in place but would provide the best outcomes in addressing housing shortages.

- Rental assistance or rent subsidies

Local policies that are NOT in place, but have potential for further exploration.

- Community land trusts
- Dedicating surplus land for affordable housing

Local policies in place to mitigate or prevent displacement of low-income households.

- Affordable housing impact/linkage fee on new residential and commercial development
- Inclusionary zoning
- Promoting streamlined processing of ADUs

Public Housing and Housing Vouchers

According to the California Department of Housing and Community Development AFFH Data Viewer, the City of San Bruno does not have any public housing buildings. However, the city does have one census tract with a sizable share of household units with housing vouchers (15% to 30%), three tracts with a moderate share (5% to 15%) and three tracts with some (5% or less) housing voucher utilization (Appendix 2, Figure I-7). Compared to nearby Millbrae, Burlingame, and Hillsborough, the City of San Bruno appears accommodating to renters with housing vouchers because the city has a greater share of voucher holders compared to the surrounding communities. The presence of housing voucher users indicates available rental supply to house these residents and a lack of exclusionary behavior from landlords in the city.

Primary Findings for Integration and Segregation

This section discusses integration and segregation of the population by protected classes including race and ethnicity and income status. The section also summarizes the findings for available indicators of segregation for the City of San Bruno and discusses the implications for the policies included in this Housing Element.

ABAG and UC Merced completed an analysis of segregation in San Bruno (See Appendix 4.3). Several indices were used to assess segregation in the city and determine how the city differs from patterns of segregation and integration in the region overall. The isolation index measures the segregation of a single group and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.

San Bruno Isolation and Dissimilarity Indices: Income

In San Bruno, upper income neighborhoods are more segregated from other income groups, but the level of segregation has declined over time.

- Above moderate-income residents are the most segregated compared to other income groups in San Bruno as measured by the isolation index. Above moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.

- Among all income groups in San Bruno, the above moderate-income population's segregation measure has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents in San Bruno and residents who are not lower-income in San Bruno has decreased between 2010 and 2015.
- According to the Theil's H-Index, neighborhood income segregation declined between 2010 and 2015.

Regional Comparison for Income

In 2015, the income segregation in San Bruno between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions.

- For low-income residents (50%-80% AMI), San Bruno has an isolation index of 26.6; one of the highest among the Bay Area jurisdictions and indicates that low-income residents in San Bruno live in neighborhoods that are more than one quarter (25%) low income.
- In San Bruno, the isolation index for above moderate income is 29.6, which is well below the above moderate income average isolation index among Bay Area jurisdictions. This indicates San Bruno's above moderate-income residents are more integrated than above moderate-income residents in other jurisdictions in the Bay Area.
- Low-income residents make up 24.6% of San Bruno's overall population (the third highest proportion for 109 jurisdictions in the Bay Area). Moderate income residents make up 23.6 percent of San Bruno residents (the 4th highest in the Bay Area). Conversely, San Bruno has a lower proportion of above moderate-income residents, (25% of San Bruno residents are above moderate income). San Bruno ranks 103 out of 109 jurisdictions, which means most Bay Area jurisdictions have a larger proportion of above moderate-income residents than San Bruno.

San Bruno Isolation and Dissimilarity Indices: Race and Ethnicity

In San Bruno, Asian residents are the most segregated compared to all other racial groups and Hispanic residents are most segregated from White residents. Neighborhood racial segregation in San Bruno has declined over the last decade.

- As of 2020, Asian residents are the most segregated compared to other racial groups in San Bruno, as measured by the isolation index. Asian residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- According to the dissimilarity index, within San Bruno the highest level of racial segregation is between Hispanic/Latinx and White, Non-Hispanic residents.
- Among all racial groups, the White, Non-Hispanic resident population isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the Theil's H-Index, neighborhood racial segregation in San Bruno declined between 2010 and 2020.

Regional Comparison Race and Ethnicity

- On average across the Bay Area, San Bruno has a lower proportion of Black residents (1.6% versus 5.6% in the Bay Area), a higher proportion of Latinx residents (28% versus

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24.4%), a higher proportion of Asian residents (34.3% versus 28.2%), and a lower proportion of White residents (29.6% versus 35.8%).

- Regionally, Bay Area average isolation index is lower for Asian and Latinx/Hispanic residents, but higher for White and Black residents (compared to San Bruno), indicating that Hispanic/Latinx residents are more segregated in San Bruno than in the Bay Area. White residents are more integrated in San Bruno than in other Bay Area cities.
- Compared to other Bay Area jurisdictions, the Thiel's index for racial segregation in San Bruno is slightly above average, indicating that San Bruno neighborhoods are slightly more segregated compared to other Bay Area jurisdictions.

Segregation and Integration Conclusions

San Bruno's residents are more racially and ethnically diverse than residents in the County and the Bay Area overall because San Bruno has a higher share of residents who are Asian and Hispanic. The isolation and dissimilarity indices show that segregation exists in San Bruno, particularly in the Latinx/Hispanic and Asian communities as well as in lower income communities. While segregation patterns appear to be declining over time, San Bruno is slightly more racially segregated than other Bay Area jurisdictions. Some groups, however, such as higher income residents, are less segregated in San Bruno compared to the Bay Area.

San Bruno is an economically, racially and ethnically diverse community and has a mix of housing developments including approximately 6,460 multifamily units, which provides housing to many lower incomes and racially and ethnically diverse residents and workers in the region. As a part of San Bruno's Fair Housing Action Plan, the City has identified four fair housing action areas: 1) Enhancing housing mobility strategies: consist of removing barriers to housing in areas of opportunity and strategically enhancing access; 2) Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty; 3) Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty; and 4) Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability. Implementing the Fair Housing Action Plan will help support a further decline in racial, ethnic, and economic segregation in the city. The Fair Housing Action Plan is targeted to ensure that local actions on housing will address residents with disproportionate housing needs.

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP)

Racially / Ethically Concentrated Area of Poverty or a Racially / Ethnically Concentrated Area of Affluence (R/ECAA) represents opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. The HUD poverty threshold used to qualify a census tract as a R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In addition to R/ECAPs that meet the threshold, the Root Policy Housing Assessment for San Mateo County jurisdictions includes *edge* or *emerging* R/ECAPs which meet two thirds of the HUD defined threshold for poverty—two times the average tract poverty rate for San Mateo County (12.8%). In 2019 there were two census tracts that qualified as R/ECAPs (19.1% poverty rate) in San

Mateo County and 14 that qualified as edge R/ECAPs (12.8% poverty rate). *None* of the R/ECAPs or edge R/ECAPS were located in the City of San Bruno in 2019. However, there was an edge R/ECAP located just northeast of the city border in South San Francisco.

Primary Findings for Access to Opportunity

Geospatially, the area of the city east of El Camino Real is disproportionately impacted by lower education opportunity, lower economic opportunity, lower environmental scores, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and lower resource scores. These areas have:

- Education opportunity scores between 0.25 and 0.5—meaning they have lower education scores compared to the rest of the city (Appendix 4.2 Figure III-1).
- Low economic opportunity scores between 0.25 and 0.5 (Appendix 4.2 Figure III-7).
- Lower environmental scores (less than 0.25)—which account for PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Appendix 4.2 Figure III-9). The area east of El Camino Real in the City of San Bruno has particularly poor environmental outcomes for traffic, groundwater threats, and diesel particulate matter.
- Environmental outcomes vary by census tracts in the City of San Bruno. Most census tracts have relatively positive environmental outcomes— these tracts are all located west of El Camino Real. The tracts east of El Camino Real have the lowest environmental scores—primarily due to traffic on the highways, groundwater threats, and diesel particulate matter (Appendix 4.2 Figure III-9 and Figure III-10).
- The composite opportunity score for the City of San Bruno shows census tracts east of El Camino Real fall within low resource areas. Census tracts east of Interstate 280 fall within moderate resource areas while census tracts west of Interstate 280 fall within high resource areas (Appendix 4.2 Figure III-14).
- The Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks census tracts based on their ability to respond to a disaster and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. The area east of El Camino Real is most vulnerable according to the SVI (Appendix 4.2 Figure III-15).
- These areas are also partially within Special Flood Hazard Areas (Appendix 4.2 Figure IV-31) and are vulnerable to displacement (Appendix 4.2 Figure IV-28).
- The Census Tract directly east of El Camino Real is designated as a SB 535 Disadvantaged Community, which is defined under SB 535 as, “the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations.” Hispanic households are primarily concentrated in this portion of the city. According to HCD and TCAC’s opportunity maps, this area has the highest concentration of low to moderate income populations who face poor opportunity outcomes.
- A concentration (60% to 80% of households) of cost burdened households (Appendix 4.2 Figure IV-13) and overcrowded households are concentrated in the same areas as cost burdened households (Appendix 4.2 Figure IV-19).

Citywide findings related to Access to Opportunity in the City of San Bruno include:

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- Hispanic and Other/Multiple race residents are more likely to live in low resource areas compared to high resource areas. Conversely, Non-Hispanic White residents are more likely to live in moderate and high resource areas (Appendix 4.2 Figure III-12).
- Residents reporting Other/Multiple races have very high rates of poverty (Appendix 4.2 Figure II-5) and American Indian/Alaska Native and Hispanic households have lower household incomes (Appendix 4.2 Figure II-4) compared to the non-Hispanic White population in the City of San Bruno.
- African American households have a comparable income distribution to non-Hispanic, White households and Asian households have higher income distributions than non-Hispanic White households (Appendix 4.2 Figure II-5).
- Racial and ethnic minority students in the City of San Bruno—served by the San Mateo Union High School District and the San Bruno Park Elementary School District—experience lower educational outcomes compared to other students. Many high schoolers in the County met admission standards for a University of California (UC) or California State University (CSU) school. However, Pacific Islander, Hispanic, and Black students in the San Mateo Union district were less likely to meet the admission standards. Although San Mateo Union High School has relatively low dropout rates—4% of students—compared to other districts in the County, dropout rates among Hispanic (7%), Black (6%), and Pacific Islander students are higher (See Appendix 4.6).

Primary Findings for Disparate Housing Needs

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

- Hispanic households are more likely than non-Hispanic White households to experience overcrowding (Appendix 4.2 Figure IV-17), as are Asian households, which is unusual given their higher income distributions. Low- and moderate-income households are also more likely to be overcrowded (Appendix 4.2 Figure IV-18).
- Forty six percent of all renter households in the City of San Bruno are cost burdened—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened—spending more than 50% of their gross income on housing costs (Appendix 4.2 Figure IV-9). This is nearly identical to the rates of cost burden in the county and Bay area overall, suggesting that San Bruno is providing the affordable housing at the same level as the county and region overall.
- There are disparities in housing cost burden in the City of San Bruno by race and ethnicity and family size (Appendix 4.2 Figure IV-11 and Figure IV-12), with Other/Multiple races, American Indian or Alaskan Native, and Hispanic residents and large families facing the highest rates of cost burden.
- Hispanic and American Indian or Alaska Native households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Appendix 4.2 Figure IV-33).
- The City of San Bruno has the same proportion of residents with a disability (8%) as the county (Appendix 4.2 Figure III-17). Residents living with a disability in the city are more likely to be employed and are largely concentrated in the northwest area of the city. Finally, the aging population is putting a strain on paratransit access countywide.

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- People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Appendix 4.2 Figure IV-22).

4.5 RESIDENT NEEDS LOCAL SURVEY

Appendix 4.4 reports on the findings from San Mateo County resident survey conducted by Root Policy to support the Housing Element AFFH analysis. It explores residents' housing, affordability, and neighborhood challenges and experiences with displacement and housing discrimination. The survey also asks about residents' access to economic opportunity, captured through residents' reported challenges with transportation, employment, and K-12 education. The survey was offered in both English and Spanish.

City of San Bruno Resident Needs Local Survey Findings

Among City of San Bruno residents, there were 99 survey responses. Of the 99 responses, 48 were homeowners, 41 were renters, 36 were White, 19 were Asian and 13 were Hispanic. Forty respondents earned over $100,000/year, 22 earned $50,000-$99,999/year and 11 earned less than $25,000/year. Thirty-seven households that responded had children under the age of 18, 34 households had a household member with a disability, 32 households had an older adult (over age 65+), and 21 households were single parent households. The following is a summary of survey findings that were unique to the City of San Bruno survey respondents.

Housing and Neighborhood Challenges

The survey asked about different housing challenges experienced by residents. While some jurisdictions reported certain housing challenges at a higher rate than the Countywide average, San Bruno respondents did not. When identifying housing challenges, San Bruno residents responded in the same way as the average County resident on all questions. Both the County average (31%) and San Bruno (30%) most frequent challenge was "I would like to move but can't afford anything that is available/my income is too low." The second most frequent challenge was "My house or apartment isn't big enough for my family" (20% countywide and 20% for San Bruno). In 4 of the 11 challenges included in the survey, San Bruno respondents experienced challenges at a lower rate than the average County resident.

There are a handful of jurisdictions who experienced specific neighborhood challenges at a higher rate compared to the County. For San Bruno respondents, "Schools in my neighborhood are poor quality" was expressed as a neighborhood challenge at a higher rate than the County average.

Denied Housing to Rent or Buy

The survey looked at the proportion of those who looked for and were denied housing to rent or buy for the County and jurisdictions.

- While "Income too low" was a major reason for denial for almost all jurisdictions, interestingly, in San Bruno it was not.
- Another top denial reason was "landlord didn't accept the type of income I earn (social security or disability benefit or child support)." San Bruno was among the jurisdictions that were more likely to have denial rates of 25% or higher because of "type of income earned."

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Displacement

Respondents that had experienced displacement were asked to identify which city they moved from and which city they moved to. One of the most common moves to and from cities included:

- From San Bruno to South San Francisco (9 respondents)

Improving Health

When asked what could improve a respondent's health situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected "Make it easier to exercise" and "More healthy food."

- Additionally, San Bruno (29%) respondents identified "Better access to mental health care" as a solution to help improve their health situations.

Countywide Survey Findings

A total of 2,382 residents participated in the County-wide survey. The survey data present a unique picture of the housing choices, challenges, needs, and access to economic opportunity of San Mateo County residents.

Housing Discrimination

Overall, 19% of survey respondents Countywide felt they were discriminated against when they looked for housing in the area. African American survey respondents (62%), single parent households (44%) and precariously housed respondents (39%) are most likely to say they experienced housing discrimination. Residents with income above $100,000 and homeowners are least likely (11%).

Respondents who believed they experienced discrimination when looking for housing were asked to describe the actions they took in response to the discrimination. Overall, the most common responses to discrimination experienced by survey respondents were: "Nothing/I wasn't sure what to do" (42%), "Moved/found another place to live" (30%), and "Nothing/I was afraid of being evicted or harassed" (20%).

Denied Housing to Rent or Buy

Nearly 4 in 10 county respondents who looked for housing experienced denial to rent or buy. African American/Black respondents, precariously housed respondents, households with income below $50,000, and single parent respondents have denial rates of 60% or higher. African American (79%) and single parent (74%) respondents report the highest rates of denial.

Displacement

Overall, 21% of County-wide survey respondents experienced displacement in the past five years. Among all survey respondents, the main reason for displacement was "rent increased more than I could pay" (29%). For households with children that were displaced in the past five years, 60% of children in those households have changed schools. The most common outcomes identified by households with children who have changed schools include: "school is more challenging", "feel less safe at the new school", and "are in a worse school" after moving.

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Vouchers

The limited supply of housing that accommodates voucher holders presents several challenges. Specifically, eight out of 10 voucher holders represented by the survey find a landlord that accepts a housing voucher to be "difficult" or "very difficult." According to the survey data, vouchers not being enough to cover the places residents want to live is a top impediment for residents who want to move in San Mateo County, as well as for African American, Asian, and Hispanic residents, households with children under 18, single parents, older adults, and households with a member experiencing a disability.

Experience of persons with disabilities.

Overall, 35% of respondents' households include a member experiencing a disability. Of these households, 26% said their housing does not meet their accessibility needs; 74% report that their current housing situation meets their needs. The three top greatest housing needs expressed by respondents included grab bars in bathroom or bench in shower (34%), supportive services to help maintain housing (33%), and ramps (26%).

Transportation

Over 80% of respondents indicated the type of transportation used most often is driving a personal vehicle. This share was relatively similar across the majority of jurisdictions and was the number one type of transportation used across all jurisdictions and demographic characteristics. On average respondents are fairly satisfied with their transportation situation.

Resident Survey Conclusions

Overall, San Bruno survey data tends to mirror countywide average survey results. The survey shows that in both the County and San Bruno, being low income is a barrier to accessing housing. The impacts are highest for Hispanic households. In San Bruno, 27% of overall households are Hispanic and 44% of households are low-income. Hispanic households are also more likely to experience overcrowding and to be cost burdened (the rates of overcrowding and rates of cost burden in the county and Bay area overall are similar to the rates in San Bruno).

4.6 SITE INVENTORY ANALYSIS

AB 686 requires that the Housing Element's evaluate sites relative to their effect on fair housing. The purpose of the site inventory is to identify and analyze specific site that are available and suitable to accommodate the regional housing need, but also whether the identified sites serve the purpose of:

- Replacing segregated living patterns with truly integrated and balanced living patterns &
- Transforming racially and ethnically concentrated areas of poverty into areas of opportunity

Sites must be identified and evaluated relative to the full scope of the assessment of fair housing. The following are the Assessment of Fair Housing components for the Site Inventory Analysis:

- Segregation and integration
- Racially and ethnically concentrated areas of poverty and affluence,

- Access to opportunity
- Disproportionate housing needs and displacement risk

San Bruno's Cycle 6 Sites Inventory

San Bruno will need to allow for 3,165 new units between 2023 and 2031 to comply with state law, potentially expanding the City's current housing stock of roughly 15,000 housing units by more than 20%. Of this number, 345 units are projected to be ADUs and 670 units are Pipeline Projects and are not included in this analysis (See Section ## of this Housing Element for description of ADUs and Pipeline Projects). Tables 4.4-1 to 4.4-5 include San Bruno's site inventory by Census Tract including future opportunity sites which are vacant and non-vacant, totaling 2,708 future housing units. Each table represents a Census Tract in the City and the RHNA units located within that Census Tract. The table includes the income distribution of the expected RHNA units (Very Low, Low, Moderate and Above Moderate) as well as the percent of Low-Income population and percent Hispanic population in the Census Tract. Census Tracts 6041.03 and 6041.04 were analyzed together because there are only 6 housing units in 6041.03 and the demographic data for these tracts are nearly identical. Hispanic population was selected for this analysis because the housing needs assessment shows that the Hispanic population face the most barriers and access to housing, the most housing challenges and make up a large demographic group in San Bruno (27%).

Table 4.6-1. Site Inventory in Census Tract 6041.02

	Address	Site Name	Very Low Income Units	Low Income Units	Moderate Income Units	Above Moderate	Total Units
Census Tract 6041.02 Percent of Census Tract Low Income **(45%)** Percent of Census Tract Hispanic **(17%)**	1122 &1150 El Camino Real &1292 Huntington	Tanforan/JC Penny/Seritage	222	128	181	469	1000
	851 Cherry Avenue Tract	Bayhill Shopping Center	47	27	38	98	210
	801 - 851 Traeger Avenue	Office Building	46	26	37	96	205
	840 San Bruno Avenue	AT&T Building	71	41	58	150	320
	1151 El Camino Real	San Bruno Pet Hospital	13	8	11	28	60
	1101 El Camino Real	Russo Dental	3	2	3	7	15
		Total	402	232	328	848	1810
Percent of Total RHNA in Census Tract = **67%**							

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Table 4.6-2. Site Inventory in Census Tracts 6041.03/6041.04

	Address	Site Name	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Census Tract 6041.03/6041.04 Percent of Census Tract Low Income **(62%)** Percent of Census Tract Hispanic **(49%)**	475 San Mateo Avenue	Citibank	13	8	11	28	60
	850 El Camino Real	Former Budget Motel	13	8	11	28	60
	465 San Mateo Avenue	Bank of America	10	6	8	21	45
	170 San Bruno Ave	Vacant	9	5	8	20	42
	750 El Camino Real	Melody Toyota Lot & Showroom	17	9	13	34	73
	104 San Bruno Ave.	Vacant	6	3	5	12	26
	590 El Camino Real	IHOP	10	6	7	19	42
	426 El Camino Real	Bedroom Express	11	6	9	23	49
	401 San Mateo Ave	San Bruno Gas Station	9	5	7	19	40
	117 San Juan Ave, 116 & ### San Marco Ave	Other	0	0	0	6	6
		Total	98	56	79	210	443
Percent of Total RHNA in Census Tract = **16%**							

Table 4.6-3. Site Inventory in Census Tract 6038.02

	Address	Site Name	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Census Tract 6038.02 Percent of Census Tract Low Income **(32%)** Percent of Census Tract Hispanic **(17%)**	2101 Sneath Ln.	Engvall MS	0	6	12	100	118
	Percent of Total RHNA in Census Tract = **4%**						

Table 4.6-4. Site Inventory in Census Tract 6039.00

	Address	Site Name	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Census Tract 6039.00 Percent of Census Tract Low Income **(28%)** Percent of Census Tract Hispanic **(23%)**	333 El Camino Real	Walgreens	34	19	27	70	150
	Percent of Total RHNA in Census Tract = **6%**						

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Table 4.6-5. Site Inventory in Census Tract 6040.00

	Address	Site Name	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Census Tract 6040.00 Percent of Census Tract Low Income **(42%)** Percent of Census Tract Hispanic **(21%)**	500 Acacia Ave.	Former Edgemont ES	0	1	1	13	15
	899 El Camino Real	Chillis	22	13	18	47	100
	529 El Camino Real	Car sales lot	19	7	16	30	72
		Total	41	21	35	90	187
	Percent of Total RHNA in Census Tract = **7%**						

Site Inventory Analysis: Low Income Population & Hispanic Population

Citywide, 44% of households in the City of San Bruno earn less than 80% AMI and are considered low-income. The City has three predominant racial/ethnic groups, which include 27% Hispanic, 33% White, Non-Hispanic and 34% Asian/API Non-Hispanic.[2] The largest site with the most RHNA units is the Tanforan Site, with 1,000 units (37% of San Bruno's site inventory) and is located in Census Tract 6041.02. Between Tanforan and the additional 5 sites located in this Census Tract, it will include 67% of San Bruno's Site Inventory– Tanforan Site, Bayhill Shopping Center, Traeger Office Building, AT&T Building, San Bruno Pet Hospital and Russo Dental (1,810 units).

These sites are in a relatively diverse area with a predominantly Asian population. These sites are also located in a census tract that has a similar proportion of low-income residents (45%) as the city-wide rate of 44%. The Census Tract 6041.02 has three predominant racial groups (17% Hispanic, 25% White Non-Hispanic, and 49% Asian/API)[3] (See Table 4.4-6). It is important to note that the 1,810 units are in close proximity or adjacent to Census Tract 6041.04, which is predominantly low-income and Hispanic and that as a result, these units will also serve lower income Hispanic neighborhoods. These sites, which include the four largest sites in San Bruno's inventory, are expected to produce a mix of units at all income levels; therefore, the development of these sites is not expected to exacerbate concentrations of low-income residents.

Table 4.6-6. 2010 Income and Race by Census Tracts (Census Tracts with Opportunity Sites)

	Percent of RHNA Units in Census Tract	Income < 80% AMI	Hispanic	White	Asian / API
Citywide	100%	44%	27%	33%	34%

[2] ABAG Housing Needs Assessment: US Census Bureau 5-Year-Data (2015-2019)
[3] Census Tract 2020 race and ethnicity demographic data are the most recent data available at the Census Tract level. Source: 2020 Census Data American Factfinder https://data.census.gov/cedsci/table?q=race%20in%20census%20tract%20604102&g=0500000US06081%241400000&tid=DECENNIALPL2020.P2

Census Tract 6041.02	72%	45%	17%	25%	49%
Census Tract 6041.04/6041.03	13%	62%	49%	17%	26%
Census Tract 6038.02	5%	32%	17%	43%	31%
Census Tract 6039.00	6%	28%	23%	45%	25%
Census Tract 6040.00	4%	42%	21%	46%	25%

Source: 2020 Census Data American Factfinder and Comprehensive Housing Affordability Strategy (CHAS)

Sixteen percent of San Bruno's Site Inventory is located in Census Tract 6041.04/6041.03 which has a predominantly Hispanic (49%) and low-income population (62%) (See Table 4.6-2), above the citywide averages for Hispanic and Low-Income. These sites include Citibank (60 units), former Budget Motel (60 units), Bank of America site (45 units), 170 San Bruno Vacant Lot (42 units), Melody Toyota (73 units), 104 San Bruno Ave Vacant Lot (25 units), IHOP Parking Lot (42 units), Bedroom Express (50 units), San Bruno Gas Station (40 units) and 117 San Juan Ave and 116 San Marco Ave. (6 units). Together these sites include 443 RHNA Units and are expected to produce 289 moderate and above moderate-income units and 154 very low- and low-income units. Providing lower income units in this area will provide needed housing to lower income groups that reside there. The addition of moderate and above moderate-income units to a census tract that is 62% low income will not exacerbate concentrations of low-income units in the area. In addition, the sites within this Census Tract are adjacent to or in close proximity to 634 very low-income and low-income units expected to be developed nearby on the edge of Census Tract 6041.02 (Tanforan and other large sites).

Census Tract 6038.02, 6039.00 and 6040.00, together contain 17% of San Bruno's Site Inventory RHNA units. Census Tract 6038.02 (Table 4.6-3) includes one site (Engvall MS) totaling 118 units located on the northwest side of the City; the area has a relatively large Asian and White population compared to Hispanic population and a lower percentage of low-income residents than the City.

Census Tract 6039.00 (Table 4.6-4) contains one large site expected to produce 150 units (Walgreens), located just west of the El Camino Real corridor. This Census Tract has below average low-income population of 28% compared to the City and is majority White (45%). However, the area is still diverse with a Hispanic population of 23%, (compared to 27% citywide) and with an Asian population of 25% (compared to 34% citywide).

Census Tract 6040.00 (Table 4.6-5) contains three sites totaling 187 units, Former Edgemont ES (15 units), Chilis (100 units) and a Car Sales Lot (72 units), located west of El Camino Real and have a low-income population reflecting the citywide rate, and a predominantly White population (46%), however the census tract does have significant proportions of Hispanic (21%) and Asian residents (25%) as well.

These two predominantly White Census Tracts (6040.00 and 6039.00) (totaling 337 RHNA units), are located on the edge of a predominantly Hispanic and Low-Income Census Tract 6040.00 / 6039.00. These units are likely to serve the lower-income population living east of El Camino Real and not the higher income neighborhoods to the west.

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While Census Tract level data provides some insight into demographic trends, a more granular analysis would show that sites are just as likely to serve surrounding census tracts depending on the location of the actual site. Many of San Bruno's sites are on the edge of a Census Tract near transit corridors. This is also true for the AT&T building (320 Unit) which is in a predominantly Asian/White census tract but may serve the predominantly lower-income neighborhoods that are closer to the site.

Site Inventory Analysis: Population with a Disability

Eight percent (8%) of the population in the City of San Bruno has a disability. For the most part, all Census Tracts in the City reflect the citywide rate. There is one Census Tract in San Bruno that has a higher rate of population with a disability (11%) than the citywide rate and that is Census Tract 6037.00. While there are no opportunity sites in this Census Tract, there is one large site that will serve the area, the Engvall MS Site (118 units, approximately 4% of the site inventory). There is one census tract, 6040.00 that has a slightly higher rate of 9% of people with a disability and also has one site (Walgreens) with 150 units.

Site Inventory Analysis: Households with Children

Thirty one percent (31%) of households in the City of San Bruno have child(ren). Census Tract 6041.02 has a percent of population with children of 14%, well below the citywide average, and this Census Tract also includes 67% of RHNA units. However, these sites are adjacent to and will be nearby neighborhoods (Census Tracts 6040.00 and 6041.04) that have a percent of population with children of 41% and 34% respectively. These neighborhoods will be served by the large sites in Census Tract 6041.02 as well as 405 of their own RHNA units.

Site Inventory Analysis: CalEnviroScreen

The Census Tracts directly east of El Camino Real (6041.04 and 6041.03) are designated as a SB 535 Disadvantaged Community, which is defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations." According to California's Health and Safety Code (Section 39711), a disadvantaged community is defined as "a low-income area that is disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation." The California Communities Environmental Health Screening Tool (CalEnviroScreen) is a screening methodology that can be used to identify disadvantaged communities burdened by multiple sources of pollution.

The eastern portion of San Bruno is home to or adjacent to a significant amount of regionally significant transportation infrastructure, including Caltrain, the Union Pacific railway, and highways (U.S. 101, I-280, I-380, SR 82 and SR 35). Significant traffic along these corridors, along with production, distribution, and repair uses may be associated with more diesel trucks, hazardous material storage, and/ or contaminated land.

Hispanic households are primarily concentrated in the eastern portion of the city. According to HCD and TCAC's opportunity maps, this area has the highest concentration of low to moderate income populations who face poor opportunity outcomes. As previously mentioned, 443 RHNA Units located on 10 Sites are projected to develop in this area. Many of the sites located in this area are near the Tanforan development at the intersection of El Camino Real ad I-380, which include 67% of San Bruno's RHNA units.

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While the area which includes Census Tract 6041.04 and 6040.03 east of El Camino Real is economically disadvantaged, it is also the area that has the most access to employment opportunities, access to transit, public infrastructure investments to support high density residential development, and also a positive Healthy Places Index Score:

- According to the HCD AFFH Data Viewer, Jobs Proximity Index analysis by Block Group, the Census Tracts East of El Camino Real consistently have the closest proximity to jobs sites in the City.
- In addition, the area has access to transit serving the region with the San Bruno Avenue Caltrain Station serving the area. In 2013, the San Bruno City Council adopted the San Bruno Transit Corridors Specific Plan to revitalize commercial corridors located in proximity to the San Bruno Avenue Caltrain Station. This document articulates a vision that includes "…existing architecture and welcoming gateways, convenient transportation connections, pedestrian-oriented 'green' streets, and more housing, jobs, shops, and restaurants, while maintaining a sense of the City's history."[4] Implementation efforts are currently underway.
- Census Tract 6041.04 and 6041.03 also scores well compared to other areas of San Bruno on the California Healthy Places Index (HPI) developed by the Public Health Alliance of Southern California (PHASC) (Appendix 4.2 Figure III-11). While the majority of tracts score between 80% and 100% (the higher the percentage, the worse healthy community conditions), the tracts east of El Camino Real scores better at 65%. The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.[5]

San Bruno's Sites Inventory Analysis Conducted by Root Policy

Appendix 4.5 is an analysis conducted by Root Policy which provides a summary of the data available through ABAG's HESS mapping tool for evaluating the fair housing impacts of the RHNA sites chosen. This analysis summarizes the distribution of RHNA units in the City of San Bruno by income target in relation to four factors of segregation including household income, people of color, households with a disability, and households with children. The analysis shows the share of units by income within areas that have a concentration of household types compared to the citywide rate.

Findings from Root Policy Site Inventory Analysis: Segregation and Integration

- While most of the proposed RHNA units (74%) are in areas of the city with a higher share of Low-Income households compared to the citywide rate, more than half of these RHNA units are in Census Tracts that are only slightly higher than the citywide rate. When you look at more granular data, the majority of RHNA units are in Census Tract 6041.02 which has a similar share of low-income households compared to the citywide rate (44%).
- While most of the units, 74% of RHNA units are located in areas with a concentration of People of Color and 26% of proposed units are in areas with a lower share of People of Color, People of Color include both Hispanic and Asian populations which are two of the three predominant racial groups in San Bruno. The Hispanic population in San Bruno is

[4] https://www.sanbruno.ca.gov/634/Transit-Corridors-Plan
[5] https://healthyplacesindex.org/about/

more likely to have disproportionate housing needs, be low-income, and live in overcrowded and cost-burdened households.

- Root Policy found that one in four units (26%) are located in areas of the city with a "concentration" of residents living with a disability. However, almost all of these areas have a concentration of people with a disability of slightly over the citywide rate (between 8% and 9%). Eight percent of the citywide population of San Bruno has a disability and only one Census Tract has a rate of population with a disability over 9%.
- Most units (74%) are not within areas with a concentration of households that have children. Only 26% of proposed units are located in areas with a concentration of families with children.

Findings from Root Policy Site Inventory Analysis: Racially and Ethnically Concentrated Areas of Poverty and Affluence.

- None of the proposed units are within an R/ECAP or RCAA. There are no R/ECAPs or Edge R/ECAPs in the City of San Bruno.

Findings from Root Policy Site Inventory Analysis: Access to Opportunity

- The vast majority of units (80%) are in moderate resources areas compared to low (14%) or high (7%) resource areas. There are no highest resource areas in the City of San Bruno.

Findings from Root Policy Site Inventory Analysis: Disproportionate Housing Needs

- All of the RHNA units are proposed in areas of the city with a lower than average rate of housing cost burden (lower than the citywide rate of 38%).
- All of the proposed units are in areas that have lower than average rates of overcrowding (lower citywide rate of 8%.).
- Most units (80%) are within areas that are moderate or mixed stable neighborhoods. The remaining units (14%) are in areas that are exclusive or becoming exclusive.

San Bruno's Sites Inventory Impact on Fair Housing

San Bruno physical landscape is nearly built out and there are few opportunities for large residential projects within the City's existing land inventory. As a result, most development will occur at sites that are currently developed and will undergo intensification or redevelopment. Most employment and residential growth is anticipated in the eastern portion of the city. The potential 1,000 units of housing proposed to replace the Shops at Tanforan is a key element of San Bruno's long-term housing strategy and provides the largest increase in the city.

Overall, the Site Inventory in San Bruno provides housing to accommodate a mix of incomes across several distinct areas of the city. While there is a concentration of units near the Tanforan site and Bayhill Shopping Center, which is predominantly Asian and White, these sites are located just north of San Bruno's Hispanic lower-income neighborhoods and will provide a mix of lower income units that serve lower income residents. Adding additional low-income options nearby will not exacerbate the concentration of low-income units in the area, create a more mixed-income neighborhood.

As demonstrated in the site inventory, new housing is dispersed throughout the city with a concentration of housing near the Tanforan site. However, these concentrations of housing

density provide a mix of housing for different income levels and also provide much needed affordable housing (more than 600 units). San Bruno's site inventory is not anticipated to increase segregation in the city but is expected to provide much needed mix of housing types for existing residents.

Furthermore, the sites inventory includes sites that are suitable for high-density residential development based on factors such as land availability, land use, transit, infrastructure, and the sites are concentrated within areas that are moderate or mixed stable neighborhoods and are in moderate resources areas. The San Bruno sites inventory includes housing developments that combined with the fair housing action plan and the programs and place-based actions discussed below, the sites will Affirmatively Further Fair Housing by:

- Increase housing choice and access to housing by people within protected classes, such as race, sexual orientation, or disability (Enhance housing mobility strategies).
- Promote the development of housing units in San Bruno located in areas with access to services, infrastructure and transit.
- Increase access to neighborhoods of greater opportunity, greater availability of jobs that afford entry to the middle class, and convenient access to transit and service for people within protected classes.
- Promoting land-use and funding policies to encourage development of new affordable housing across the City.
- Bring additional resources to traditionally under-resourced neighborhood with concentrated poverty and poor housing stock.
- Improve place-based strategies to encourage community revitalization, including preservation of existing affordable housing.
- Protect existing residents from displacement.
- Provide people with a disability affordable housing with access to services and transit.

4.7 CONTRIBUTING FACTORS

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

Fair housing issue: Hispanic, Other/Multiple Race, American Indian or Alaskan Native, Black households, and large families have disproportionate housing needs. These needs are evident in high levels of cost burden.

Contributing factors:

- Hispanic residents are primarily concentrated in areas east of El Camino Real. According to HCD, these areas have the highest concentration of low to moderate income populations and face poor opportunity outcomes according to TCAC's opportunity maps.
- There is a relative lack of affordable housing opportunities in higher resourced areas of the city.

Fair housing issue: Hispanic residents are concentrated in areas of the city with the lowest opportunity scores—except for employment access.

Contributing factors:

- The Census Tract directly east of El Camino Real is designated as a SB 535 Disadvantaged Community, which is defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations." Hispanic households are primarily concentrated in this portion of the city.
- According to HCD and TCAC's opportunity maps, this area has the highest concentration of low to moderate income populations who face poor opportunity outcomes. However, the area has the best access to employment opportunities.
- Although affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the City of San Bruno compared to other cities throughout the county, the eastern area of the city offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well: A recent article in Cityscape found that Hispanic homebuyers —when controlled for demographics, loan characteristics, and finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.

Fair housing issue: Persons with disabilities are most likely to file complaints of housing discrimination due to refusal to rent or negotiate for a rental, discriminatory terms, conditions, or privileges and failure to make reasonable accommodations.

Contributing factors:

- There were four complaints filed with HUD in the City of San Bruno from 2017 to 2020 — all on the basis of disability— where the issues cited included a failure to make reasonable accommodations. Landlords and property owners are required to provide reasonable accommodations to residents living with a disability upon request.
- Lack of understanding of reasonable accommodation requirements by landlords and property owners
- Lack of knowledge about fair housing laws by landlords and property owners

Fair housing issues in education:

- Students of color face disparities in subject proficiency compared to the overall student population at both San Bruno Park Elementary School District and San Mateo Union High School District. Overall, 50% of San Bruno Park Elementary District students meet or exceed English language arts and literacy standards and 41% exceed math standards. For Black or African American students, however, 39% are English language arts and literacy proficient and 23% are math proficient. For Hispanic students, 36% are English language arts and literacy proficient and 25% are math proficient.
- Overall, 70% of San Mateo Union High School District students meet or exceed English language arts and literacy standards and 50% exceed math standards. For Black or African American students, however, 55% are English language arts and literacy proficient. For Hispanic students, 50% are English language arts and literacy proficient

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and 22% are math proficient. For Pacific Islander students, 34% are English language arts and literacy proficient and 20% exceed mathematics testing standards.

- Hispanic and Pacific Islanders face higher rates of chronic absenteeism than the overall school population at both local school districts. Hispanic and Black or African American students have the highest dropout rates in San Mateo Union School District.
- Hispanic students face high rates of suspension compared to their representation among student bodies.

Contributing factors:

- The reasons for these disparities are unclear and should be examined. The gaps suggest that Hispanic students need more support, and that schools in the San Bruno area need to focus more closely on efforts to close proficiency gaps and ensure equity in education.

4.8 FAIR HOUSING ACTION PLAN (FHAP)

The Fair Housing Action Plan (FHAP) below details how the City of San Bruno proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

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Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party
Action Area 1. Enhancing housing mobility strategies: consist of removing barriers to housing in areas of opportunity and strategically enhancing access.					
Action 1.1: As part of the entitlement and master plan processes for the Tanforan redevelopment, encourage and incentivize that prioritize affordable housing that meet the needs of residents with disproportionate housing needs (Hispanic residents, Other/Multiple race residents, American Indian or Alaskan Native residents, Black residents), large families, and residents needing disability accommodations.	Higher levels of cost burden among Hispanic, American Indian or Alaskan Native, Multiple race, and large families.	Lack of affordable housing. Concentration of Hispanic residents in lower opportunity Census tracts.	Disproportionate housing needs	Land use resources	City of San Bruno; private developer
Action 1.2: Ensure that the Tanforan development is a disability-friendly neighborhood with accessible housing and access to transit and employment centers.	Disability-based fair housing complaints.	Lack of affordable accessible housing in general.	Disproportionate housing needs	Land use resources	City of San Bruno; private developer
Action 1.3: Encourage, where feasible, that the Tanforan development incorporates 3- and 4- bedroom affordable homes to alleviate overcrowding of families, which is most common among Hispanic and Asian households.	Higher levels of overcrowding among Hispanic and Asian families.	Lack of affordable housing.	Disproportionate housing needs	Land use resources	City of San Bruno; private developer
Actions	**Fair Housing Issues**	**Contributing Factors**	**Fair Housing Category**	**Type of Action**	**Responsible Party**

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Action Area 2. Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty.					
Action 2.1. Increase the number of affordable rental and homeownership units in higher resource areas of San Bruno through targeted redevelopment and gentle infill.	Concentration of Hispanic residents in lower resource areas.	Location of affordable housing.	Disproportionate housing needs	Financial resources	City of San Bruno

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Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party
Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty.					
Action 3.1: Prioritize city capital improvement investments to address the challenges of the areas east of El Camino, which is disproportionately occupied by Hispanic residents. Improve landscaping and tree cover and parks, reduce pollutants, and create more walkability and pedestrian safety.	Lower TCAC environmental outcomes in neighborhoods with the highest concentration of Hispanic residents and the most affordable housing.	Affordable housing is typically located in areas where land costs are lower and density is easier to achieve.	Segregation/ integration patterns; disparities in access to opportunities	Land use resources	City of San Bruno
Action 3.2: Engage area employers and the school districts in a plan to reduce the disparities in outcomes among the schools that serve San Bruno.	Students of color face disparities in subject proficiency. Students of color also face high dropout rates, chronic absenteeism, and suspensions.	Unclear; should be investigated further as part of AFFH efforts.	Outreach capacity and enforcement	Human resources	City of San Bruno; other cities within the district; school district officials; area employers

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Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party
Action Area 4. Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.					
Action 4.1: Bolster the city's resources about reasonable accommodations in housing by adding resources on the city website (e.g., modeling the City of San Francisco's website on service and support animals), conducting resident and property owner awareness training, and clearly defining reasonable accommodations in housing in the city code.	All of San Bruno's fair housing complaints were on the basis of disability.	Lack of knowledge about fair housing laws by landlords and property owners; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Human resources	City of San Bruno
Action 4.2: Improve the landing page for housing resources on the city's webpage and add a fair housing section. Currently fair housing resources appear in the "Tenant Information and State Assembly Bill 1482" webpage which is difficult to find and does not suggest it contains fair housing resources.	General lack of fair housing resources.	Limited effort in providing fair housing information.	Outreach capacity and enforcement	Human resources	City of San Bruno
Action 4.3: Partner with local fair housing organizations to perform fair housing training for landlords and tenants, in addition to enforcing fair housing laws, with a focus on disability violations.	All of San Bruno's fair housing complaints were on the basis of disability.	Lack of knowledge about fair housing laws by landlords and property owners; Lack of understanding of reasonable accommodation	Outreach capacity and enforcement	Financial resources	Project Sentinel

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requirements by landlords and property owners.

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KEY POINTS: AFFIRMITIVELY FURTHERING FAIR HOUSING

Outreach, Enforcement and Compliance

The City of San Bruno has few fair housing complaints and there is evidence of less exclusionary behavior from landlords in San Bruno relative to neighboring communities. No fair housing enforcement actions have been taken against the City and the City is in compliance with state fair housing laws and regulations. The City has several housing policies enacted locally that encourage housing development and mitigate displacement. The City has also identified barriers to affordable housing development and policies that can help address those barriers as well as actions to strengthen its capacity to conduct fair housing outreach and education.

Integration and Segregation

San Bruno's residents are more racially and ethnically diverse than residents in the County and the Bay Area overall because San Bruno has a higher share of residents who are Asian and Hispanic. San Bruno also has a higher proportion of lower income residents than most Bay Area jurisdictions. The City's Fair Housing Action Plan will help reduce racial, ethnic, and economic segregation in the City.

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty

The City of San Bruno has no R/ECAPs or edge R/ECAPS.

Access to Opportunity

The area east of El Camino Real is disproportionately impacted by low education opportunity, low economic opportunity, low environmental scores, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and low resource scores.

Disparate Housing Needs

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

Residents Needs Survey

Among City of San Bruno residents, there were 99 survey responses. Overall, San Bruno survey data tends to mirror the countywide averages. The most frequent issues mentioned for San Bruno were related to affordability, overcrowding and quality of schools. The survey shows that in both the County and San Bruno, low income is a barrier to accessing housing. The impacts are highest for Hispanic households.

Site Inventory Analysis

Overall, the Site Inventory in San Bruno provides housing to accommodate a mix of incomes across several distinct areas of the City. There is a concentration of units near the Tanforan site and Bayside Shopping Center, which is predominantly, Asian and White. The area has a similar proportion of low-income residents as the citywide rate. The sites are also located in close proximity to San Bruno's Hispanic, lower-income neighborhoods and will provide a mix of lower income units nearby. Adding additional low-income options nearby will not exacerbate the concentration of low-income units in the area, create a more mixed-income neighborhood.

The sites inventory includes sites that are suitable for high-density residential development based on factors such as land availability, land use, transit, and infrastructure. In addition, the sites are concentrated within areas that are moderate or mixed stable neighborhoods and are in moderate resource areas. The San Bruno sites inventory includes housing developments that combined with the fair housing action plan and the policies and programs in this Housing Element will Affirmatively Further Fair Housing.

Fair Housing Issues Contributing Factors

The City has identified four fair housing issues: 1) Hispanic and large families have disproportionate housing needs, in particular with high levels of cost burden; 2) Hispanic residents are concentrated in areas of the city with the lowest opportunity scores; 3) Persons with disabilities are most likely to experience housing discrimination based on fair housing complaints; 4) Students of color face disparities in subject proficiency, higher rates of chronic absenteeism, and higher dropout rates and rates of suspension.

Fair Housing Action Plan

The Fair Housing Action Plan is targeted to ensure that local actions on housing will address residents with disproportionate housing needs. The Fair Housing Action Plan outlines how the City of San Bruno proposes to respond to the factors contributing to fair housing challenges. San Bruno's Fair Housing Action Plan prioritizes enhancing access to areas of opportunity, encouraging housing choices in high resource areas, preserving existing affordable housing, and preventing existing residents from displacement.

5 Public Outreach

Section 65583 of the Government Code states that, "The local government shall make diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort." Meaningful community participation is also required in connection with the City's Assessment of Fair Housing (AFH). A discussion of citizen participation is provided below.

Another important source of guidance in the development of this Housing Element was the wider San Bruno community. As outlined in the description of public outreach that follows, the Housing Element has incorporated input from the residents at public meetings, the Planning Commission and City Council, as well as from affordable housing providers, advocates, and developers whose recommendations were received at 21 Elements Outreach Panels.

All of the community outreach activities were advertised through the City Manager's newsletter which has 6,030 subscribers, the Housing Element Interested Party List, and through the City's NextDoor account which reaches over 15,000 people. The city also sent announcements through its Facebook and Instagram accounts which have 950 and 1,050 followers respectively. The city posted public notices at City Hall and in the local paper for all City Council and Planning Commission public meetings held to discuss the Housing Element. Additionally, meetings and surveys were publicized on Channel 1, the City's Local Origination channel, which has 9,500 viewers and distributed materials to downtown businesses and in residents' utility bills which reached over 10,600 households in San Bruno.

Key accomplishments of the community outreach efforts included:

- Launch of a Housing Element Update website that included links to past event video recordings, meeting materials, outreach and survey summaries, and information about upcoming meetings and ways to get involved.

- One citywide flyer distributed in resident utility bills in April and May 2022 – inviting community members to participate in community workshops, public meetings, and online surveys. The same flyer was hand distributed to downtown businesses.

- Three Housing Element public workshops, three presentations/discussions at City Council and two Planning Commission public meetings.

  The first public workshop was held on April 8, 2021 with 21 Elements and focused on educating the public on Housing Elements and the RHNA process. 264 people registered and 80 questions were answered over three hours.

  The second public workshop was held on May 4, 2022 and presented options for how the city could meet its RHNA obligation and solicited feedback on potential programs. A meeting summary can be found in Appendix 5.

  The third public workshop will be held on May 26, 2022. At the meeting staff will share how input from the May 4th meeting has been integrated into the City's draft sites inventory list and draft programs and provide opportunity for review and comment.

- A related Housing Element Survey was circulated by the city from March 3, 2022 to June 30, 2022. More than 230+ responses have been received, and most survey respondents are in the 50 – 64 age group, in the White, non-Hispanic ethnicity group, who are more likely to own

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their own home, who are more likely to live in a single-family home, and who are less likely to be low income. Most survey respondents express that housing dedicated for teachers, police, fire, and related safety workers are needed in San Bruno. Survey respondents also expressed high interests to support housing in the mixed-use and commercial areas. The summary data for the survey can be found in Appendix 5.

5.1 CREATING AN AFFORDABLE FUTURE WEBINAR SERIES

San Bruno and 21 Elements offered a four-part countywide webinar series in the fall of 2021 to help educate community members about local housing issues. The sessions were advertised and offered in Cantonese, Mandarin and Spanish, though participation in non-English channels was limited. All meetings and materials can be found here. The following topics, and how each intersects with regional housing challenges and opportunities, were explored:

- **Why Affordability Matters**: Why housing affordability matters to public health, community fabric and to county residents, families, workers and employers.
- **Housing and Racial Equity**: Why and how our communities have become segregated by race, why it is a problem and how it has become embedded in our policies and systems.
- **Housing in a Climate of Change**: What is the connection between housing policy and climate change and a walk through the Housing & Climate Readiness Toolkit.
- **Putting it All Together for a Better Future**: How design and planning for much-needed new infill housing can be an opportunity to address existing challenges in our communities.

The series included speaker presentations, audience Q&A, breakout sessions for connection, and debrief discussions. Participants were eager to discuss and learn more about housing challenges in their community. They asked questions and commented in the chat and shared their thoughts in a post-event survey. Overall, comments were mostly positive and in favor of more housing, though some were focused on the need for new affordable housing. There was a lot of interest in seeing more housing built (especially housing that is affordable), concern about change or impact to schools, parking, and quality of life, and personal struggles with finding housing that is affordable and accessible shared. Some participants wanted more in-depth education and discussion of next steps, while others had more basic questions they wanted answered.

In total, 754 registered for the series. Of those who shared, the majority identified as White (55%) or Asian (24%) and ranged between 30 and 70 years old. Over half have lived in the county for over 21 years and nearly two-thirds owned their homes.

5.2 OUTREACH PANELS

The 21 Elements team facilitated a series of panel discussions to solicit input from stakeholders throughout the county on housing issues. Four meetings were held, with focused stakeholder participants, including housing developers, housing advocates and funding providers, and special needs service providers.

Fair Housing Panel

On September 27, 2021, 21 Elements hosted the first of four Housing Element stakeholder listening sessions with several organizations focused on fair housing issues. Presenters, resources and details on what we heard follow.

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Key themes included:

- Concern about the upcoming end of the eviction moratorium
- The importance of transit-oriented affordable housing and stronger anti-displacement policies
- The need for more education around accessibility regulations and reasonable accommodation
- The ability of jurisdictions to use their platform (including jurisdiction websites) to promote education and resources for tenants and landlords.

Policies & Programs to consider:

- More funding for subsidized affordable housing near transit or good access to transit
- Stronger just cause protections
- Rent stabilization and rent registries as a tool
- Tenant and community first right of purchase or right of first refusal (TOPA and COPA)
- Creation of more ADUs and programs to increase access to these units for lower-income people

Fair Housing stakeholder groups on the panel included the following:

- Center for Independence www.cidsanmateo.org
- Community Legal Services of East Palo Alto (CLSEPA) www.clsepa.org
- Housing Equality Law Project www.housingequality.org
- Legal Aid for San Mateo County www.legalaidsmc.org
- Project Sentinel www.housing.org
- Housing Choices www.housingchoices.org
- Public Interest Law Project www.pilpca.org
- Root Policy Research www.rootpolicy.com

Housing Advocates Panel

On October 18, 2021, 21 Elements hosted the second of four housing element stakeholder listening sessions with housing advocacy organizations. A majority of 21 E jurisdictions attended the listening session. Five stakeholder advocate groups introduced themselves and spoke about their group's interest in the Housing Element process. Detailed information about speakers and attending jurisdictions is below and in Appendix 5.

Key themes included:

- Ongoing outreach needed to underserved and diverse communities
- Production of new housing is critical to the county's workforce
    - Greatest need for deeply affordable housing, dense, infill
- Connecting labor, environment and equity to housing
- Rent increases are a primary concern
- Protecting vulnerable renting populations with assistance from the governments

Policies & Programs to consider:

- Additional funding for affordable housing through commercial linkage fees, inclusionary zoning, vacancy tax, sales tax, etc.

- Protections: eviction assistance, anti-harassment measures, stronger just cause, tenant right-to return, relocation assistance, improvements to the building inspection process, rental registries as a tool
- Production: Increase density within existing communities in non-high fire severity zones, eliminating harmful restrictions on density, eliminating parking minimums, streamlining housing building process, fair and inclusive zoning policies
- Prioritize BIPOC families in housing policies, outreach and practice (all stages of the practices)
- Manage the threat of climate risk by adding green infrastructure.

Housing Advocates on the panel included the following:

- Housing Leadership Council www.hlcsmc.org
- Faith in Action www.faithinactionba.org
- Greenbelt Alliance www.greenbelt.org
- San Mateo County Central Labor Council www.sanmateolaborcouncil.org
- Peninsula for Everyone www.peninsulaforeveryone.org
- San Mateo County Association of Realtors www.samcar.org

Builders and Developers Panel

On September 27, 2021, 21 Elements hosted the third of four housing element stakeholder listening sessions with housing developers and builders, including both affordable housing developers and market-rate housing developers. Detailed information about speakers and attending jurisdictions is below.

Key themes for affordable housing development included:

- Primary constraints to affordable housing include: the limits of local funding, tax credit availability (the county's pool is small, limiting the size of a development that could get an award), appropriate sites
- Key policies and programs: sufficient and flexible local funding; either public land or land that is eligible for SB 35; streamlined process and alignment across city departments
- Local governments should be aware of state and tax credit policies/requirements; be cognizant of the cumulative impacts of multiple layers of funding requirements; be prepared for community pushback now that high-resource areas are being targeted

Key themes for market-rate housing development included:

- Primary constraints include competition for sites (with other uses) which drives up land costs; construction costs; city process and zoning; all the "easy" sites have already been developed, leaving sites with environmental or political (close to single-family homes) or other sensitivities
- Key policies and programs: Specific plans and master plans and form-based zoning have been successful; removing CEQA from the equation is helpful; seek a balance of flexibility and predictability
- Localities should exercise caution with parking and ground-floor commercial requirements
- Property tax exemption is likely best tool for encouraging moderate/middle income housing created by the market

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- Need for flexible parking requirements
- Reduce entitlement processes
- Remove CEQA from the review process

Builders and Developers on the panel included the following:

- Affirmed Housing (Affordable) www.affirmedhousing.com
- BRIDGE Housing (Affordable) www.bridgehousing.com
- The Core Companies (Affordable, Market Rate) www.thecorecompanies.com
- Eden Housing (Affordable) www.edenhousing.org
- Greystar (Market Rate) www.greystar.com
- Habitat for Humanity (Affordable) www.habitatsf.org
- HIP Housing (Affordable) www.hiphousing.org
- Mercy Housing (Affordable) www.mercyhousing.org
- MidPen Housing (Affordable) www.midpen-housing.org
- Sand Hill Property Company (Affordable, Market Rate) www.shpco.com
- Sares | Regis (Market Rate) www.srgnc.com
- Summerhill Apartment Communities (Market Rate) www.shapartments.com

Service Providers Panel

On November 15, 2021, 21 Elements hosted the fourth of four housing element stakeholder listening sessions with San Mateo County service providers. Detailed information about speakers (see appendix 5 for organizational information) and attending jurisdictions is below.

Key themes included:

- Key location characteristics were similar for most groups: access to transit, groceries, medical services, pharmacy, schools/parks/community centers/senior centers, jobs and job training.
- Most of these stakeholder groups serve people with a range of incomes – focused primarily at the low end of the income spectrum but also into moderate levels.
- Need affordable housing (or access to vouchers/subsidies that help with access to market-rate housing) of all shapes and sizes: mostly smaller units (studios to 2BR) but there is a need for larger units. It is hard for larger families (5-8 people) to find appropriately sized housing. Space, closets and storage, design for people with disabilities.
- Some people need onsite supportive services; others just need to be able to easily access services, whether by transit or if it can come to them.
- Work with service providers and people experiencing issues firsthand before creating programs.
- Use your networks and power to encourage business/tech/philanthropy to support service providers

Policies & Programs to consider:

- Actively partner with affordable housing developers to streamline and facilitate development
- Stabilize market rents
- Use public land for affordable housing
- Create more workforce housing.
- Increase inclusionary housing
- Encourage and facilitate more homesharing

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- Educate landlords on their rights so they are more willing to partner with Housing First service providers

Service Providers on the panel included the following:

- Abode Services www.adobeservices.org
- Daly City Partnership www.dcpartnership.org
- El Concilio www.el-concillio.com
- HIP Housing www.hiphousing.org
- LifeMoves www.lifemoves.org
- Mental Health Association of San Mateo County www.mhasmc.org
- National Alliance on Mental Illness www.namisanmateo.org
- Ombudsman of San Mateo County www.ossmc.org
- Samaritan House San Mateo www.samaritanhousesanmateo.org
- Youth Leadership Institute www.yil.org

5.3 EQUITY ADVISORY GROUP

In partnership with 21 Elements / Let's Talk Housing, and in alignment with community outreach best practices, it was important to include the guidance of and foster partnerships with community organizations to help ensure everyone's voices were heard during the Housing Element update. In response, an Equity Advisory Group (EAG) was formed consisting of 15 organizations or leaders across the county that are advancing equity and affordable housing. EAG members have facilitated and hosted community meetings in partnership with 21 Elements, collected community housing stories to put a face to housing needs, advised on messaging, and amplified events and activities to their communities. All participating organizations are featured on the Let's Talk Housing website. In May, 2022, staff gave a presentation to the EAG who gave valuable feedback on our draft programs and policies. The EAG was extremely complementary of San Bruno's efforts to improve equity in housing policy and decision making. The participating organizations included the following:

- Ayudando Lations A Soñar (ALAS) www.alashmb.org
- Community Legal Services www.clsepa.org
- El Comite de Vecinos del Lado Oeste (El Comite) www.tenantstogether.org/resources/el-comité-de-vecinos-del-lado-oeste-east-palo-alto
- EPACANDO www.epacando.org
- Faith in Action www.faithinaction.org/federation/faith-in-action-bay-area/
- Housing Choices www.housingchoices.org
- Housing Leadership Council www.hlcsmc.org
- Menlo Together www.menlotogether.org
- Nuestra Casa www.nuestracasa.org
- One San Mateo www.onesanmateo.org
- Peninsula for Everyone www.peninsulaforeveryone.org
- Puente de la Costa Sur www.mypuente.org
- San Mateo County Health www.gethealthysmc.org
- Youth Leadership Institute www.yli.org/region/san-mateo
- Youth United for Community Action www.youthunited.net

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5.4 SAN MATEO COUNTY FAIR HOUSING SURVEY

In partnership with 21 Elements / Let's Talk Housing, and conducted by Root Policy, the San Mateo County Fair Housing Survey has gathered 99 responses from San Bruno residents as of April 21, 2022. Key takeaways from the survey include:

- It is difficult for voucher holders to find an affordable unit
- Low income is a barrier to finding housing
- Single parent households and BIPOC households reported higher rates of housing denial and housing discrimination
- Single parent households and BIPOC households reported higher rates of housing displacement
- Students of displaced households often need to change schools and suffer worse educational outcomes as a result
- Housing units are too small
- Precariously housed respondents, single parent households, and households with a member experiencing a disability, had issues finding housing.
- Better access to mental health care as a solution to help improve their health situations
- San Bruno households moved to South San Francisco to find less expensive housing
- For respondents with disabilities, housing units do not meet accessibility needs
- Schools in the community are under resourced and result in worse educational outcomes for students
- When asked what type of help they needed to improve their housing security, top answers included: Help me with a down payment/purchase (39%); Help me get a loan to buy a house (27%); and Help me with the housing search (23%). Other resources to improve quality of life were also identified in the survey results.

5.5 KEY TAKEAWAYS

Below is a summary of key takeaways that emerged throughout the outreach process.

- **Housing is personal**: People often have differing views on housing because it is a very personal issue tied to feelings of safety, belonging and identify. Often the comments reflected people's current housing situation. Those with safe, stable housing that they can afford were more concerned with change. Those without were more interested in bolder policies and more housing generally. Many people shared meaningful stories of being priced out of their communities or of their children not being able to live in the community where they grew up. Click here for a sample story.
- **The price of housing is a major concern:** Many voiced concerns about the high cost to rent or buy a home today, either for themselves, friends, or family. It is an issue that touches a lot of lives.
- **More housing is needed:** Generally, people believe we need more housing, particularly affordable housing. However, there are diverging views on how to accomplish this, where housing should go, and what it should look like.
- **Single-family neighborhoods are polarizing:** While some people voiced their interest in upzoning single-family neighborhoods or eliminating them altogether, other homeowners want to protect them and in turn, the investment they have made.

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- **Affordable housing is a top concern:** Many felt that more needed to be done to promote affordable housing. They also felt that developers should be eligible for incentives and opportunities that make them more competitive.
- **The process is too complicated**: There was significant concern that the development process was too slow and there was too much uncertainty.
- **Better information resources**: People wanted to know how to find affordable housing in their communities and navigate the process of applying for it.
- **Issues are connected**: Transportation, climate change, access to living wage jobs and education opportunities are all tied to housing and quality of life. These issues are not siloed in people's lives and there is a desire to address them in interconnected ways.
- **Equity is on people's minds:** People want to talk about housing inequities and, even more so, discuss how to solve them. There was interest in ways to create new opportunities for housing and asset building for all that also address past exclusions.
- **Regional input matters but there's more to figure out:** It was valuable to build a broader sense of community and share resources at the countywide level. However, it was challenging to engage non-resident community members on jurisdiction-specific input.
- **Diversity in participation was a challenge:** Despite partnering with organizations to engage with the hardest to reach communities and providing multilingual outreach, achieving diversity in participation was challenging. In the wake of Covid-19, organizations already operating on limited resources were focused on supporting immediate needs, while the added stresses of life coupled with the digital divide added additional barriers for many.

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Incorporating What We Heard into the Plan

Public outreach and community engagement conducted over the past year played a significant role in the development of the goals, policies, and programs within the 2023-2031 Housing Element. The following is a summary list of topics and the associated policy(s) that were added or improved as a result of that community and stakeholder feedback.

- Support the development of larger units with more bedrooms for families.
- Improve the city's management of its affordable housing portfolio.
- Develop objective design standards to expedite the review of multi-family housing types.
- Adopt tenant anti-harassment ordinance.
- Improve awareness and availability of resources for landlords and tenants.
- Streamline the permitting process and simplify the rules and regulations for new housing development.
- Adopt rules for existing tenants first right of refusal.
- Improve walkability and access to transit in disadvantaged communities.
- Provide training/education about fair housing laws to landlords.
- Support the construction of more accessory dwelling units (ADUs).
- Provide incentives for the construction of housing that is affordable to very-low and extremely low income households.
- Remove dwelling unit density standards in all mixed-use zoning districts.
- Establish a BMR unit set-aside for tenants with physical or developmental needs.
- Adopt a Fair Chance Access to Housing Ordinance.
- Improve public information on the ADU application and permit process so it is clear and comprehensive.
- Provide homesharing information on the City's website
- Give displaced residents (former jurisdiction residents) preferential access to new affordable housing.
- Revise the parking ordinance to provide more flexibility in the number of spaces provided.
- Establish a rental assistance program with the City's affordable housing funds.
- Explore increasing height limits within the El Camino Real corridor.
- Create housing in the community to meet the needs of essential workers and lower wage earners.

Appendix 5 includes all of the community feedback, communications and documentation that support the findings and conclusions in this Section. The AFFH surveys are included in appendix 4 for the AFFH Chapter.

a. City of San Bruno Housing Element Workshop – April 8, 2021: Survey Responses
b. City of San Bruno Housing Policy Workshop #1 Summary – May 4, 2022
c. Community Correspondence received by the city as of May 23, 2022

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6 Sites Inventory & Quantified Objectives

6.1 RHNA ALLOCATION SUMMARY AND METHODOLOGY

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

The Plan Bay Area 2050 Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element (2023-2031), the California Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing. This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that result from recent legislation requiring HCD to incorporate the region's existing housing need and additional adjustment factors to the baseline growth projection to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households and seek to bring the region more in line with comparable ones. These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

6.2 REGIONAL HOUSING NEEDS ALLOCATION

A starting point for the Housing Element process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,176. For more information on the RHNA process this cycle, see ABAG's website: https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation

In December 2021, ABAG adopted a Final RHNA Methodology, which was subsequently approved by HCD in January 2022. For San Bruno, the proposed RHNA is 3,165 units, a significant increase from the previous cycle which proposed 1,155 units in San Bruno. The total number of housing units and the distribution by income category requires the city to make sure there are adequate housing sites and programs to address a variety of housing choices, types and densities. The RHNA that San Bruno received is broken down by income category as follows:

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Table 6.2-1: Regional Housing Needs Allocation

Income Group	San Bruno Units	San Mateo County Units	Bay Area Units	San Bruno Percent	San Mateo County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	704	12,196	114,442	22.2%	25.6%	25.9%
Low Income (50%-80% of AMI)	405	7,023	65,892	12.8%	14.7%	14.9%
Moderate Income (80%-120% of AMI)	573	7,937	72,712	18.1%	16.6%	16.5%
Above Moderate Income (>120% of AMI)	1,483	20,531	188,130	46.9%	43.1%	42.6%
Total	3,165	47,687	441,176	100.0%	100.0%	100.0%

Source: Association of Bay Area Governments

NO NET LOSS LAW

In estimating realistic capacity on sites in the sites inventory, HCD recommends jurisdictions consider No Net Loss Law. This law was amended by Chapter 367, Statutes of 2017 (Senate Bill 166), which requires sufficient adequate sites to be always available throughout the RHNA planning period to meet a jurisdiction's remaining unmet housing needs for each income category. To comply with the No Net Loss Law, as jurisdictions make decisions regarding zoning and land use, or development occurs, jurisdictions must assess their ability to accommodate new housing in each income category on the remaining sites in their housing element site inventories. A jurisdiction must add additional sites to its inventory if land use decisions or development results in a shortfall of sufficient sites to accommodate its remaining housing need for each income category. In particular, a jurisdiction may be required to identify additional sites according to the No Net Loss Law if a jurisdiction rezones a site or if the jurisdiction approves a project at a different income level than shown in the sites inventory. Lower density means fewer units than the capacity assumed in the site inventory.

To ensure that sufficient capacity exists in the housing element to accommodate the RHNA throughout the planning period, it is recommended the jurisdiction create a buffer in the housing element inventory of at least 15 to 30 percent more capacity than required, especially for capacity to accommodate the lower income RHNA. Jurisdictions can also create a buffer by

projecting site capacity at less than the maximum density to allow for some reductions in density at a project level. San Bruno has added a 15 percent buffer to its allocation, which brings the total RHNA up to 3,640 dwelling units.

6.3 PURPOSE OF SITES INVENTORY

This chapter is designed to address the requirements of Government Code sections 65583(a)(3) and (c)(1), and 65583.2. It describes the inventory of land in San Bruno that is suitable for residential development, including vacant sites and underutilized sites with the potential for redevelopment, and an analysis of the relationship of the General Plan, zoning, and public facilities and services to these sites. Here the realistic development capacity for the planning period is determined. Quantified housing construction and rehabilitation objectives are identified for extremely-low, very-low, low-, moderate-, and above-moderate income households. An important conclusion of this chapter is that San Bruno will need to implement a program to rezone sites to provide enough realistic development capacity to accommodate its RHNA. Therefore, a program to rezone sites within the Transit Corridors Specific Plan area (Program 2-A) is an integral part of this Housing Element because it ensures consistency between the General Plan, the Housing Element, and the Zoning Ordinance and also provides for additional sites that go beyond the baseline RHNA need.

The purpose of the Sites Inventory is to evaluate whether there are sufficient sites with appropriate zoning to meet the RHNA goal. It is based on the City's current land use designations and zoning requirements. The analysis does not include the economic feasibility of specific sites, nor does it take into consideration the owner's intended use of the land now or in the future. It does not dictate where residential development will actually occur, and the decision whether or not to develop any particular site always remains with the owner of the property, not the City. Based on previous Housing Elements, the city anticipates that some of the sites on the list will be developed with new housing, some will not, and some housing will be built on sites not listed in the inventory. Although the Sites Inventory was prepared after extensive analysis, it is still in draft form and may be revised throughout 2022 in response to public input or HCD reviews before including into the final 2023- 2031 Housing Element. The Sites Inventory is further outlined below, with a breakdown of the units in Table 7. The complete Sites Inventory is included as Appendix C.

6.4 EXISTING LAND USE SUMMARY

San Bruno's gross acreage (all land uses including streets and roads) is approximately 3,600 acres. The majority (approximately 52 percent) of San Bruno's net land area (excluding streets and roads) is devoted to residential uses, with land used for single-family residences comprising the great majority (44 percent of total). Commercial and industrial/auto-related land uses make up approximately 8 percent and 2 percent of San Bruno's net land area, respectively. Of these, regional retail uses occupy the greatest area. Public and quasi-public land uses make up approximately 20 percent of the city's net land area. This public/quasi-public count is high due to several non-local government uses, including the Golden Gate National Cemetery and Marine Reserves Center. Parks and open space make up about 13 percent of the city's net land area. Around two percent of the city's net land area is vacant land and surface parking lots.

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EXISTING RESIDENTIAL AREAS

The majority of San Bruno's land area consists of residential use, and neighborhoods are its most prominent feature. The city's older, eastern half (east of I-280) contains the greatest diversity of land uses and residential types. Streets in this relatively flat area are organized in a grid pattern that reflects their early 20th century roots. San Bruno's newer, western half is comprised primarily of single-family subdivisions, but also several large multifamily complexes. The curvilinear street pattern in this area, commonly used in post-1950 residential subdivisions, is adapted to the steep, hilly terrain.

Citywide, San Bruno's average residential density is 10.6 housing units per net acre. East of El Camino Real mixed single and multifamily neighborhoods average 16.3 housing units per net acre. Single-family neighborhoods between El Camino Real and I-280 average 10.5 housing units per net acre, with the notable exception of the Crossing development, which averages 50-60 units per acre. West of I-280 in lower-density hillside neighborhoods residential densities average 6.7 housing units per net acre. Aside from the Crossing, the other large multifamily complexes average 29.1 housing units per net acre.

The Transit Corridors Specific Plan provides for 1,610 new housing units in the roughly 150-acre TCP area along the City's main commercial corridors surrounding the new San Bruno Avenue Caltrain Station. The city completed the Zoning Code update to establish the mixed use zoning standards for the area and new development standards in March 2021.

6.5 SUMMARY OF 2015-2023 HOUSING PRODUCTION

San Bruno issued building permits for a total of 286 dwelling units over the current planning period through 2021 against the RHNA allocation of 1,155 new units. This leaves a remaining obligation of 868 housing units. Furthermore, the city did not meet its allocation for housing units at any income level against the RHNA target. A majority of the approved units are attributable to ADUs, which highlights their importance in providing an additional housing type in the city. The city has entitled many more housing units over the course of the planning period which are not reflected in the housing production table below because only building permit issuance counts towards the RHNA allocation. Most of the delay is attributable to interruptions in the update of the Zoning Code and to an uncertain housing market during the COVID-19 pandemic.

Below is a list of residential projects that were entitled during the current planning period but are pending building permit submittal/issuance. In total, 521 additional housing units have been entitled by the city. All of the projects remain active and therefore are considered pipeline projects for meeting the City's RHNA-6 allocation.

111 San Bruno Avenue – The proposal is to demolish the shopping center at 761 – 767 Huntington Avenue and construct a five-story, mixed-use building with a total of 62 dwelling units. The project would include a total of 11 affordable units. The project developer has since submitted an application for a smaller project with 46 dwelling units. Staff anticipates this project will be entitled late Fall 2022.

500 Sylvan Avenue – Nine multi-family rental units – This project was approved in May 2019. Similar to the project above, it was first extended in 2020 and then qualified for an automatic

entitlement extension pursuant to Assembly Bill 1561. Building permits for the project are ready for issuance.

Mills Park Center (601-611 and 643-799 El Camino Real; 701-751 Camino Plaza; 711-777 Kains Avenue) – The mixed-use development with 427 multi- family residential units and ground floor commercial space was approved in August 2020. The project includes a total of 64 onsite affordable units, including 26 very-low-income units, 19 low-income units and 19 moderate units. Building permits have yet to be submitted.

271 El Camino Real – 23 multi-family for-sale condominium units. The project was approved in September 2021 and is pending building permit submittal. The project will provide three affordable units on site and pay a partial in-lieu fee.

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Table 6.5-1: Summary of Housing Production under last RHNA (2015-2023)

Project Name	APN	Status	Category	Units per Acre	Tenure (Renter v Owner)	Units by Household Income Category				Units per Project	Assistance Programs for Each Development Deed Restricted Units Units Affordable without Financial or Deed Restrictions
						Very Low	Low	Moderate	Above Moderate		
1721 Earl	019041170	built	SF		O				1	1	None.
1655 Claremont	019023360	built	SF		O				1	1	None.
991 Glenview	019043530	built	SF		O				1	1	None.
2735 Concord	019023350	built	SF		O				1	1	None.
1115 Fairmont	019014310	built	SF		O				1	1	None.
1110 Glenview	019014180	built	SF		O				1	1	None.
1100 Glenview	019014170	built	SF		O				1	1	None.
1641 Claremont	019023340	built	SF		O				1	1	None.
1711 Earl	019041020	built	SF		O				1	1	None.
406-418 San Mateo Ave	020364360	built	MF		R			41	42	83	83 apartments with market rate rents. City estimates that roughly half of the units (41 units) are affordable to moderate income households,

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											based on market rents of comparable projects in San Bruno.
Skyline College, Multifamily Residential	017080150	built	MF		R		6	5	19	30	The project includes 11 deed restricted affordable units. San Mateo County Community College District has confirmed that, even though the remaining 19 units are not deed-restricted but are intended to serve the low-income level faculty families.
Skyline College, Single-family Residential	117550010 through 11755040	built	SF		O				40	40	As part of the Skyline College project, the district sold a portion of the property to a housing developer to finance the construction of the 30 MFDs. The affordable units for the project are in the MFD portion of the project.
847 Mills Ave	020112090	built	SF		O			1		1	
164 Elm Ave	020414420	built	SF		O			1		1	
ADUs	Various	Approved	ADU	n/a	R	21	66	21	13	121	
Total Units Created						**21**	**72**	**69**	**124**	**286**	
2015-2021 RHNA						**358**	**161**	**205**	**431**	**1,155**	
RHNA Remaining Need						**337**	**89**	**136**	**307**	**869**	

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ASSISTED HOUSING SUPPLY

As described in Chapter 2: Housing Needs Assessment, San Bruno has three assisted housing developments[1], Avalon1, completed in 2005; Avalon2, completed in 2007; and Village at the Crossing, also completed in 2007, all of which were built before the third Housing Element cycle. All three projects are rental apartments; the two Avalon developments (formerly named Archstone I and II) are for all household types with a total of 485 units of which 97 are affordable to very low-income households and the Village at the Crossing is for senior households only with 228 units, all of which are affordable to low, very low, and extremely low-income seniors. None of these assisted units are at risk of conversion during this Housing Element cycle.

6.6 HOUSING PRODUCTION UNDERWAY

ENTITLED AND UNDER CONSTRUCTION

Approximately 521 housing units are in the pipeline as of the start of this Housing Element cycle. This pipeline housing production is expected to be built within this Housing Element cycle. However, no pipeline projects are under construction. The only housing development currently under construction is Skyline College (30 multi-family units) which is expected to receive its certificate of occupancy late Spring, 2022, so it will not count towards the 2023 – 2031 planning period.

The majority of pipeline units are expected in one project, a 427-unit mixed-use development on El Camino Real, called Mills Park, approved in July 2020. The project is also expected to accommodate a portion of the affordable housing allocation with 65 affordable units. The project is designed at 79 units to the acre which has informed the City's density assumptions for projects within the vicinity.

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[1] Avalon1 and 2 were formerly known as Meridian and Paragon, then Archstone I and II.

Table 6.6-1: Housing Production Underway and Approval Pipeline for 2023-2031 RHNA:

Project Name/Address	APN	Status	Category	Units per Acre	Tenure (Renter v Owner)	Units by Household Income Category				Units per Project	Assistance Programs for Each Development	Deed Restricted Units	Units Affordable without Financial or Deed Restrictions
						Very Low	Low	Moderate	Above Moderate				
2023-2031 RHNA						**704**	**405**	**573**	**1,483**	**3,165**			
Pipeline Approvals													
Mills Park	020075110, 100, 090, 080, etc.	Approved	Multifamily	79	O	26	19	20	362	427	Project subject to a Development Agreement.		
732 - 740 El Camino Real	020126080, 020126160	Est. Approval July 2022	Multifamily	224	R	7	26	7	96	136	Vacant vehicle sales lot. SB 35 and Density Bonus project, with 29.4% BMR units.		
Glenview Terrace	019042150, 160, 170	Est. Approval July 2022	Single Family	9	O	0	1	3	25	29	Vacant former gas station and church properties. Developer will provide affordable units onsite and pay the affordable housing fee for a partial low-income unit, per San Bruno's BMR Program.		
111 San Bruno Ave.	021176010	Est. Approval July 2022	Multifamily	111	R	5	0	0	40	46	Vacant former bank property. Developer will provide affordable units onsite. Density Bonus requested.		
271 El Camino Real	020364320, 020364120, 020364130, 020364140	Approved	Multifamily	40	O	0	1	2	20	23	Vacant former restaurant property. Developer will provide affordable units onsite and pay the affordable housing fee for a partial low-income unit and partial moderate-income unit, per San Bruno's BMR Program.		
500 Sylvan Ave.	020145480	Approved	Multifamily	53	R	0	0	0	9	9	Project did not meet the threshold to require BMR units.		
Total Units in Pipeline, by Income Category						**38**	**47**	**32**	**552**	**670**			
RHNA Remaining Need, by Income Category						**666**	**358**	**541**	**931**	**2,495**			

Source: City of San Bruno, 2022.

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6.7 ADDITIONAL DEVELOPMENT POTENTIAL

As described in Chapter 3, San Bruno is located in an urbanized portion of San Mateo County and has no unconstrained vacant land on which new housing can be constructed. Nonetheless, this was also true during the last Housing Element cycle and the city demonstrated that affordable housing can and will be built in San Bruno despite a lack of vacant land. In fact, high land costs and a limited supply of vacant land constitute conditions ripe for more intensive, compact, infill redevelopment in line with the goals of the General Plan and this Housing Element. To address the requirements of Government Code Section 65583.2(g) regarding non-vacant sites, the following section provides the supporting rationale behind the additional affordable housing development potential City Staff have identified for 2023-2031, including development trends and recent and ongoing planning efforts.

THRIVING MARKET FOR MIXED USE WITH RESIDENTIAL

Mixed Use Redevelopment Anchors Downtown

In July 2020, the city approved entitlements for the development of a five-story mixed-use commercial and residential building on an approximately 5.38 acre site at the southwest corner San Bruno Ave. W. and El Camino Real. The project involves the demolition of a number of commercial buildings, including the Mills Park Shopping Center, and construction of approximately 7,950 square feet of commercial space at the ground level, 427 residential units, and 676 covered parking spaces. The approvals included a Zone Change, Architectural Review Permit, and Vesting Tentative Map, and a Development Agreement. This project is an important example of how San Bruno has been consistent in its message about mixed-use, higher density development in the city, especially in proximity to transit.

PLANNING FOR HOUSING ALONG TRANSIT CORRIDORS

General Plan Goal and Policy Alignment

The identification of additional realistic future housing sites for San Bruno is based on the goals and policies in the 2025 General Plan (LUD-A, LUD-B, and LUD-C) as updated by the 2013 Transit Corridors Specific Plan, which promote, among other things:

- Residential development to increase walkability and transit use;
- Intensification of land uses around the San Bruno BART Station and planned San Bruno Avenue Caltrain Station; and
- The reuse and intensification with multi-use, transit-oriented development of El Camino Real, San Bruno Avenue, and San Mateo Avenue.

General Plan Land Use Designations

The San Bruno 2025 General Plan re-designated three major commercial corridors, El Camino Real, San Bruno Avenue and Huntington Avenue, with a TOD (Transit Oriented Development) designation to allow for a mix of commercial, office, and residential uses and capitalize on the proximity of these corridors to BART and Caltrain. The Transit Corridors Specific Plan, adopted in 2013, expanded the TOD designation to encompass the Central Business District along San Mateo Avenue. In March 2021, the city updated the Zoning Code for consistency with the General Plan and Specific Plan, thus streamlining development mixed-use development within the TOD designation by making residential and residential

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mixed-use permitted uses in the zone. The rezoning was the final major implementation step for the TCP. The land use designations are described in detail in the Chapter 3 discussion of governmental constraints and resources. Most of the new housing opportunity sites identified in this Housing Element are located in these mixed-use transit corridors.

TCP Zoning Consistency with General Plan Density

The 2025 General Plan took the first big step toward accommodating the development of transit-accessible, affordable infill housing in San Bruno. The Transit Corridors Plan does not assign a maximum density for individual residential development projects within the TCP area. Instead, the Transit Corridors Plan identified a maximum of 1,610 units for the entire area, but allows flexibility in the size of each project based on market conditions and development standards set forth in the Plan.

The TCP provides for higher density development along transit corridors- the location characteristics, the area has proximity to transit, jobs, and shopping that make the area appealing to the changing housing preferences of groups such as seniors, millennials and workers, and market conditions have demonstrated the financial feasibility and demand for such housing projects. A number of higher density residential projects have been built, are under construction or in the approval process along the El Camino Real corridor in San Bruno.

Since the rezoning, strong developer interest has been seen to invest in residential development in the TCP area. Four project applications or pre-applications have been submitted and staff has met with several developers about other sites. The Transit Corridors Plan provides a guide to developers, with detailed development standards and design guidelines, and a Program Environmental Impact Report that will facilitate the application process and minimize additional environmental review for projects.

Mixed Use Development Sites with Multiple Lots

This Housing Element relies on development of mixed-use sites within the Transit Corridors Plan area to accommodate the City's RHNA. The Transit Corridors Plan envisions mixed use projects to be residential above retail uses, however the Plan does allow 100 percent residential projects along El Camino Real and San Bruno Avenue, with the exception that key corners should be anchored with ground floor retail. Many of these development sites consist of multiple parcels and will need to be assembled. Development sites that are 20,000 square feet or greater have no limit on FAR, making it more likely that smaller sites will be consolidated under single ownership.

6.8 OPPORTUNITY SITES AND REALISTIC CAPACITY

REALISTIC DEVELOPMENT

Recent development trends suggest that San Bruno is ripe for redevelopment based on development approved and redevelopment interest in the last planning period and that housing density for the development is much higher than the city anticipated in the previous planning period. Housing densities in the City's transit corridors has ranged from 53 dwelling units per acre to a high of 224 dwelling units per acre with state and local incentives. Because San Bruno has a minimum BMR requirement of 15 percent, many developers are

choosing to exercise the City's density bonus provisions, resulting in denser housing projects. The city expects this trend to continue throughout the planning period.

SITES

Under the land uses designated in the San Bruno 2025 General Plan and the Zoning Code, many acres of commercial land in San Bruno's transit corridors have eligible capacity for redevelopment with mixed uses including housing at or above metropolitan regional default densities. Therefore, the city focused on this area to accommodate housing.

However, for the purposes of specificity in this Housing Element, the city has identified a specific set of housing opportunity sites within the transit corridors, as well as the potential reuse of some former school sites, and sites located outside the TOD designation, all of which are especially appropriate and likely for redevelopment over the period of this Housing Element cycle. Figure 6.8-1 and Table 6.8-1 illustrate and list by parcel the specific opportunity sites identified for development or redevelopment of mixed-use or residential projects that are counted towards the City's RHNA obligation. Table 6.8-1 shows housing opportunity sites for housing to be consistent with the General Plan and Transit Corridors Plan. The table indicates both the maximum and realistic development capacity of each parcel, as well as the connections to existing city infrastructure and services. The table also describes the existing uses on each site.

These sites allow for the development of a wide variety of housing by right, including single-family, duplex, multifamily, ownership and rental, factory-built or other manufactured housing, transitional housing, supportive housing, senior housing, and more. Most of the sites are occupied by very low-value or transitional uses such as vacant buildings or lots, parking lots, and used-car or used-goods dealers, making all the sites particularly attractive targets for redevelopment in the near-term. None of the sites are currently residential uses, thus redevelopment poses no risk of displacing households.

Throughout the TOD designation no maximum dwelling unit density is prescribed. Instead, maximum density is limited by development standards that limit the building envelope. The calculations used to estimate realistic development capacity along the transit corridors assume complete redevelopment of each site primarily based on conversations with developers and based on the density of similar housing developments that were approved or proposed nearby. In all cases, the estimated densities are considerably lower than could be permitted using the City's Density Bonus Ordinance.

The TOD designation only specifies commercial uses at key intersections, and developers have indicated a preference for a minimal amount of commercial space unless they have already partnered with a high-quality tenant. Therefore, the projected residential development capacity for mixed-use sites assumes mostly residential development to produce the quantified objectives; for the TOD designation it is assumed that about 20-percent of a project could be for non-residential uses. Furthermore, the assessment of sites that may undergo change is very conservative, focusing on properties where developers have expressed interest, properties that have marginal uses, or properties that have underutilized surface parking lots. Additionally, the city has not received much developer interest in office uses within its TOD districts.

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HOUSING OPPORTUNITIES ON FORMER SCHOOL SITES

Former school sites available for residential reuse within San Bruno include the former Edgemont School and former Willard Engvall School sites. While these former school sites will primarily be market rate, they represent opportunities for redevelopment in line with existing neighborhood character. The former school sites require no zoning changes prior to redevelopment with residential use. The realistic development capacity of these sites is 6-8 units to the acre because they are designated Low-Density Residential under the General Plan and Zoning (a maximum of 8 units to the acre). Development of these sites assumes a provision of 15 percent affordable housing as required by City Ordinance. The affordable housing units in these projects will be single family units affordable to low- and moderate-income households.

In addition to the Edgemont and Engvall school sites, staff anticipates an application in 2022 to redevelop the former Crestmoor High School site The site requires no zoning changes prior to redevelopment with residential use. The realistic development capacity of this site is 6-8 units to the acre. Development of the site assumes a provision of 15 percent affordable housing as required by City Ordinance. The affordable housing units in this project will be single family units affordable to low- and moderate- income households. In addition to housing, the project will include dedicated park and field space.

ACCESSORY DWELLING UNITS

Jurisdictions can count ADUs towards meeting its overall RHNA obligation based on the average number of building permits the jurisdiction issued for ADUs over the previous three years (2019 – 2021), as specified in its annual progress report. San Bruno has an accessory dwelling unit ordinance pursuant to California Government Code Section 65852.2 which was updated in March 2021 in response to changes in state law. The ADU review process was streamlined in conjunction with the update and as a result issued building permits for 68 ADUs in 2021, after issuing planning entitlements for 55 ADUs in 2020. Overall, the City was successful in permitting 121 accessory dwelling units over the course of the last Housing Element cycle. Based on this record, and anticipation of continued demand for accessory dwelling units in a difficult housing market and economy, the city anticipates the desire for ADUs to be near 2020 and 2021 numbers as a result of the streamlined process. Projecting forward, staff estimates the city will permit 345 ADUs over the 8-year planning period, an average of rate of 43 units per year during this housing cycle.

The continued development of ADU's in San Bruno will further housing diversity and access to housing in higher resource areas of the city.

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Figure 6.8-1 Map of Housing Opportunity Sites

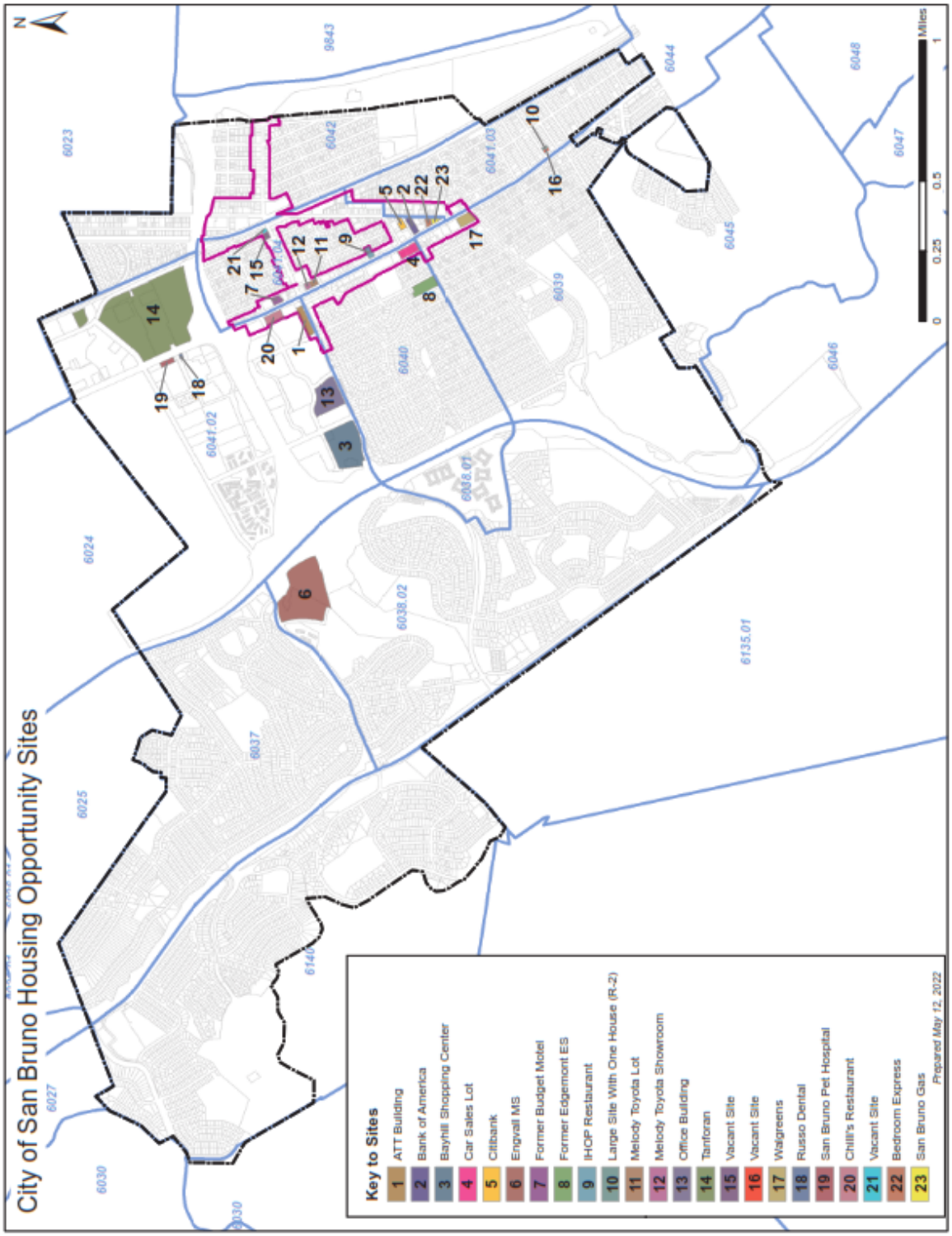

Table 6.8-1: Housing Opportunity Sites Zoned for Residential Development (Counted for RHNA)

Map ID	*APN*	*Address*	*Description of Current Use*	*General Plan Land Use*	*Zoning Designation*	*Parcel Size (acres)*	*Maximum Units per Acre (by General Plan Land Use)[1]*	*Realistic Unit Capacity[2]*	*Infrastructure Capacity*	*Opportunities or Constraints?*	*PDA*	
1	020071050	840 San Bruno Ave.	AT&T Building	TOD	TOD-2	1.57	n/a	320	Yes	Vacant office building	Y	
2	020362180	465 San Mateo Ave.	Triangle (Bank of America)	TOD	CBD	0.73	n/a	45	Yes	Underutilized property with viable bank	Y	
3	020012190	851 Cherry Ave.	Bayhill Shopping Center	TOD	BNC	9.21		210	Yes	Viable commercial shopping center	N	
4	020256130	529 El Camino Real	Vacant used car sales lot	TOD	TOD-2	0.11	n/a	72	Yes	Underutilized, marginal use; One owner; Majority of site is surface parking with small one-story commercial building; 10 parcels under the same ownership would be consolidated into a .82-acre site	Y	
4	020256140					0.11						
4	020256150					0.17						
4	020256160					0.06						
4	020256170					0.06						
4	020256180					0.06						
4	020256190					0.06						
4	020256250					0.04						
4	020256260					0.11						
4	020256270					0.14						
4	020256280					0.07						

Source: City of San Bruno, 2022.

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Table 6.8-1: Other Housing Opportunities Requiring Rezoning (Counted for RHNA) (See also Figure 6.8-1)

Map ID	*APN*	*Address*	*Description of Current Use*	*General Plan Land Use*	*Zoning Designation*	*Parcel Size (acres)*	*Maximum Units per Acre (by General Plan Land Use)[1]*	*Realistic Unit Capacity[2]*	*Infrastructure Capacity*	*Opportunities or Constraints?*	*PDA*	*EIR*
5	020362190	475 San Mateo Ave.	Citibank	TOD	CBD	.7	n/a	60	Yes	Underutilized property with viable bank and surface parking lot	Y	Y
6	019270260	2101 Sneath Ln	Former Engvall ES, current Golf driving range	Low Density Residential	R-1	11.11	8	60	Yes	N	N	N
6	019270270	2101 Sneath Ln			R-1	10.0	8	58			N	N
7	020116310	850 El Camino Real	Former Budget Motel	TOD	TOD-2	0.62	n/a	60	Yes	Vacant site	Y	Y
8	020253050	500 Acacia Ave.	Former Edgemont MS, current district offices	Low Density Residential	R-1	2.20	8	15	Yes	Underutilized school district property that has gone through the disposition process	N	N
9	020145020	590 El Camino Real	IHOP Restaurant	TOD	TOD-2	.10	n/a	7	Yes	Underutilized property with viable restaurant and surface parking lot	Y	Y
9	020145030					.10	n/a	7	Yes		Y	Y
9	020145010					.10	n/a	8	Yes		Y	Y
9	020145470					.30	n/a	20	Yes		Y	Y
10	021172130	116 San Marco Ave.	SFD	Low Density Residential	R-2	.10	8	2	Yes	Vacant site	Y	Y
11	020126200	750 El Camino Real	Former vehicle showroom	TOD	TOD-2	.3	n/a	34	Yes	Vacant building, currently for sale	Y	Y
12	020126050	750 El Camino Real	Former vehicle sales lot	TOD	TOD-2	.1	n/a	7	Yes	Vacant site, currently for sale	Y	Y
12	020126140	750 El Camino Real	Former vehicle sales lot	TOD	TOD-2	.3	n/a	34	Yes	Vacant site, currently for sale	Y	Y
13	020017020	801 – 851 Traeger Dr.	Office Building	Regional Office	BRO	6.1	n/a	205	Yes	Office building recently rezoned for housing option at owners request	Y	Y
14	014316330	1150 El Camino Real	Tanforan	Regional Commercial	P-D	11.8	n/a	100	Yes	Aging mall that has lost its anchor tenants	N	N

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Table 6.8-1: Other Housing Opportunities Requiring Rezoning (Counted for RHNA) (See also Figure 6.8-1)

Map ID	*APN*	*Address*	*Description of Current Use*	*General Plan Land Use*	*Zoning Designation*	*Parcel Size (acres)*	*Maximum Units per Acre (by General Plan Land Use)*[1]	*Realistic Unit Capacity*[2]	*Infrastructure Capacity*	*Opportunities or Constraints?*	*PDA*	*EIR*
14	014316360	1150 El Camino Real	Tanforan	Regional Commercial	P-D	n/a	n/a	250	Yes	Aging mall that has lost its anchor tenants	N	N
14	014316300	1122 El Camino Real	Tanforan	Regional Commercial	P-D	n/a	n/a	250	Yes			
14	014316240	1122 El Camino Real	Tanforan	Regional Commercial	P-D	n/a	n/a	300	Yes			
14	014311060	1292 Huntington Ave.	Tanforan	Regional Commercial	P-D	n/a	n/a	100	Yes			
15	020111160	170 San Bruno Ave W	Vacant lot	TOD	TOD-1	0.29	n/a	42	Yes	Vacant site, across the street from Caltrain Station	Y	Y
16	021172120	San Marco Ave.	Vacant Lot	Low Density Residential	R-2	.10	8	2	Yes	Vacant site adjacent to a residential building	N	N
17	020293030	333 El Camino Real	Walgreens	TOD	TOD-2	1.3	n/a	150	Yes	Viable Walgreens store on site. Developer interest	Y	Y
18	020213200	1101 El Camino Real	Russo Dental	High Density Residential	P-D	.10	40	15	Yes	Dental Office	N	N
19	020013100	1151 El Camino Real	San Bruno Pet Hospital	Multi Use	C-N	0.60	n/a	60	Yes	Vet Office	N	N
20	020019080	899 El Camino Real	Chili's Restaurant	TOD	TOD-2	1.3	n/a	100	Yes	Viable restaurant on site	Y	Y
21	020111150	104 San Bruno Ave W	Vacant lot	TOD	TOD-2	0.17	n/a	25	Yes	Vacant site, across the street from Caltrain Station	Y	Y
22	020362240	426 El Camino Real	Bedroom Express	TOD	CBD	.30	n/a	50	Yes	Retail furniture store	Y	Y
23	020362210	401 San Mateo Ave.	San Bruno Gas	TOD	CBD	.20	n/a	40	Yes	Gas station at entrance to downtown	Y	Y
Grand Total All Opportunity Sites								**2,708**				

[1] Exclusive of state-mandated affordable housing density bonus, which would further increase the achievable maximum units per acre.

Source: City of San Bruno, 2022.

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7 Goals, Programs, & Implementation Actions for 2023-2031

The goals, program, and implementation actions presented in this chapter serve to support the State of California's overarching aim of providing "decent housing and a suitable living environment for every Californian" (Government Code Section 65583(b) and (c). The housing goals, programs, and implementation actions that follow were created for the purpose of meeting the housing needs of the citizens of San Bruno from 2023-2031 given the limitations imposed by current political, economic, and social conditions, and in consideration of available State and federal funding.

Each program includes quantified objectives, the agency responsible for implementation, and a schedule of actions to be taken during the planning period, each with a timeline for implementation. Some programs are ongoing, such that there will be beneficial impacts of the programs throughout the planning period.

This Element carries over some programs and amends them to better facilitate the creation and retention of housing for lower-income households and households with special needs. Those programs have an asterisk next to them. Some programs have been eliminated because they were completed in the previous RHNA cycle or they were not very effective.

Housing Element goals are listed in Table 7.1-1 below.

Table 7.1-1: Housing Element Goals Summary

Goal Number	*Goal Description*
1	Improve the development review and approval process to reduce processing times and simplify administration.
2	Increase the availability of housing throughout the City, especially affordable housing.
3	Protect current residents from displacement.
4	Support the needs of households with low incomes and special needs.
5	Improve the city's management of its affordable housing portfolio and housing funds.
6	Preserve the affordability of existing at-risk affordable housing.
7	Promote sustainable residential development that is energy efficient and reduces greenhouse gas emissions.
8	Promote equity in housing.

GOAL 1: Improve the development review and approval process to reduce processing times and simplify administration.

Program 1-A: Identify ways to streamline the CEQA review process through the use of exemptions or by tiering off existing CEQA documents.

Where feasible, use categorical exemptions to expedite the environmental review of housing developments.

Actions:

- Identify categorical exemptions for infill housing development and use them to reduce environmental review timelines.
- Develop a list of required environmental background studies needed to support categorical exemptions and add them to the application submittal checklist.

Metric:

- Reduce environmental review timeline for projects that qualify for categorical exemption to two months.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One-year from certification.

Program 1-B: Establish a streamlined pre-application development conference process with applicants.

Establish a formal pre-application development conference process for a reasonable fee that is voluntary for housing developers in order to reduce application processing time.

Actions:

- Develop a pre-application submittal application and application submittal checklist.
- Provide a 30-day response to all pre-application submittals.

Metric:

- Reduce the number of incompleteness letters for projects that are subsequently formally submitted for review to one incompleteness letter.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One-year from certification.

Program 1-C: Establish priority building permit processing and reduced plan check times for multifamily housing, projects affordable to lower-income households.

Create a process that prioritizes review by all City departments for any housing development with two or more units that is 100% affordable to lower-income households.

Actions:

- Create a priority permit processing program by first getting input from other reviewing departments and assessing staffing resources.

Metric:

- Aim to provide first round plan check comments for priority projects within 6 weeks

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One-year from certification.

Program 1-D: Review current design standards for compliance with recent case law and adopt additional design standards.

Adopt objective design standards for multi-family residential projects and amend the existing Residential Design Guidelines to clarify design expectations and expedite the development review process.

Actions:

- Engage a consultant to produce objective design standards.
- Once adopted, post the design document to the Planning Division website and reference it in all pre-application and development application materials.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Two-years from certification.

Program 1-E: Publicly post status updates on housing project permit approvals on the internet.

Create a housing dashboard for all active housing projects on the Planning division website with the number of housing units indicated.

Actions:

- Along with other project information provided, provide total number of housing units by affordability among other project information.
- Provide update the Planning Commission on progress when necessary.

Metric:

- Increase transparency around housing development in the city.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One-year from certification

Program 1-F: Consolidate fee schedules (across departments) to simplify administration and allow people to obtain schedules and documentation in one location. This includes gathering information from outside agency fees.

Create a list of all pertinent housing development fees across all relevant City departments and provide links to fees for outside agencies so housing developers can easily review the information in one location.

Actions:

- Create a comprehensive list of all housing development fees, with links to fees for outside agencies, and post them to the Community and Economic Development website.

Metric:

- Increase transparency around applicable fees.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One-year from certification

***Program 1-G: Adopt an ordinance amendment allowing delaying certain types of development impact fees for qualified housing development to certificate or occupancy, instead of prior to building permit issuance.**

Amend the City's Development Impact Fee Ordinance to allow for payment of certain types of development impact fees for qualifying housing development (i.e. 100% affordable projects) at certificate of occupancy, to reduce developer construction financing costs and overall upfront development costs.

Actions:

- Amend the Development Impact Fee Ordinance of the Zoning Code to reflect this policy.

Metric:

- Check in with developers who choose this option to assess impact.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Three-years from certification

GOAL 2: Increase the availability of housing throughout the City, especially affordable housing.

Program 2-A: Study the south El Camino Real corridor to determine appropriate sites that may be eligible for residential development and high density residential.

To examine the possibility of allowing housing development and high-density residential development within the El Camino Real corridor outside the TCP area, that is currently limited by Ordinance 1284 restrictions, , and to review existing zoning for sites that currently do not allow housing.

Actions:

- Conduct a zoning study of sites outside of the TCP area along El Camino corridor that would be appropriate to be zoned for residential zoning and high-density residential
- Hold study sessions with City Council to discuss findings and conflicts with Ordinance 1284.
- When appropriate and directed by City Council, , initiate rezonings, possibly in conjunction with Program 2-B, below

Responsibility: Community and Economic Development, City Manager, City Attorney

Funding Source: General Fund

Timeframe: Six years from certification

Program 2-B: Evaluate the possibility of putting forth a ballot initiative to increase buildings heights and number of floors along the El Camino Real corridor.

To examine the possibility of allowing housing development and high-density residential development within the El Camino Real corridor outside the TCP, area, and to evaluate the economic and environmental implications of raising height limits to stimulate multi-family housing production.

Actions:

- Research the El Camino Real corridor to determine its housing development potential.
- Hold study sessions with City Council to discuss findings.
- When appropriate and directed by City Council, retain consultants to analyze public support and proceed with ballot initiative.

Responsibility: Community and Economic Development, City Manager, City Clerk, City Attorney

Funding Source: General Fund

Timeframe: Six years from certification

***Program 2-C: Support the development of identified housing opportunity sites.**

Work with property owners and the community to support and encourage the redevelopment of identified opportunity sites into mixed-use development with onsite affordable housing units.

Actions:

- Actively engage property owners and the community about options to redevelop the proposed housing opportunity sites.
- Identify obstacles to developing sites with property owners or developers.
- Create a webpage that actively promotes development sites listed on the sites inventory list.

Metric:

- The development of a very high percentage of housing opportunity sites within the current eight-year planning period, at the densities specified.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Ongoing

Program 2-D: Amend the R-2 zoning district to not allow new SFDs on vacant sites and allow two dwellings per lot regardless of lot size.

In the R-2 Zoning District, one dwelling unit is permitted for every 2,900 sq. ft. of lot area. Amend the ordinance to allow two dwelling units per lot, regardless of lot size, and require a minimum of two dwellings units per vacant lot for new development.

Actions:

- Evaluate sites that are most feasible for development.
- Amend the zoning ordinance to remove the 2,900 sq. ft. lot area per dwelling unit requirement in the R-2 zoning district during the next Zoning Code update.to.

Metric:

- Approve a minimum of 10 new housing units in the R-2 District over the eight-year planning period.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Three years from certification

Program 2-E: Prepare SB 9 implementation guidelines for residential lot splits.

Update the Zoning Code to allow duplexes and lot splits on applicable single-family sites that are consistent with SB 9, to increase the production of lower-cost housing options in the high resource neighborhoods.

Actions:

- Encourage the development of SB 9 projects throughout R-1 Districts, especially in the high resource neighborhoods located west of Skyline Blvd. (SR 35).
- Complete and post an SB 9 specific application checklist and implementing guidelines on the department website.

Metric:

- Approve five new SB 9 housing units in the R-1 District over the eight-year planning period with at least two of those units within the City's higher resource neighborhoods.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One yea from certification

Program 2-F: Require a minimum of 1,000 housing units to be included within the redevelopment of the Tanforan Mall project proposal.

Require a minimum of 1,000 housing units, as documented in the city's *Reimagining Tanforan* visioning document, at the Tanforan mall site during the redevelopment project review process.

Actions:

- Meet with the developer of the Tanforan site to discuss the redevelopment process and emphasize the need of including a minimum of 1,000 housing units onsite.
- Work and encourage developer to provide for more affordable units or deeper unit affordability than what is required by the City's Affordable Housing ordinance.
- Consider setting aside units within the development for persons with disabilities.

Metric:

- Issue building permits for a minimum of 1,000 new housing units at the Tanforan site during the eight-year planning period.
- Achieve a set aside of at least five affordable units specifically for persons with disabilities.

Responsibility: Community and Economic Development

Funding Source: Developer Fees

Timeframe: Seven years from certification

***Program 2-G: Publicize affordable housing financing strategies.**

Publicize the various financing strategies for development and expansion of affordable housing.

Actions:

- Study and publicize available financing strategies for the development of new affordable housing. Inform property-owners and local non-profit and institutional groups of available resources through brochures, flyers in utility billings, cable TV, newspapers, department website, city's social media platforms, and the City's Focus newsletter.
- Coordinate and build relationships with affordable housing developers and advocates to raise awareness of potential financing sources.
- Develop a strategy to prioritize the use of San Bruno's Affordable Housing in-lieu fees to create and preserve affordable housing in San Bruno, including supporting non-profit affordable housing organizations and providing financial support to new or rehabilitated affordable housing.
- Use a Notice of Funds Available (NOFA) process to deploy funds for affordable housing production, rehabilitation, and preservation.

Responsibility: Community and Economic Development Department

Funding Source: Affordable Housing Fund

Timeframe: One year from certification

***Program 2-H: Release an RFP for a housing development analysis for city-owned sites.**

To expand the stock of affordable housing site, the City will evaluate available city-owned land that could potentially be developed with affordable housing.

Actions:

- Should an appropriate site or sites be identified and selected for disposition, the City will apply regulatory and zoning incentives necessary to evaluate if affordable housing development is feasible on the site(s).
- If site(s) are identified, the City will issue at least one RFQ or RFP to solicit qualified affordable housing developers within three years of adoption of the Housing Element.

Responsibility: Community and Economic Development

Funding Source: Affordable Housing Fund

Timeframe: Three years from certification

GOAL 3: Protect current residents from displacement.

Program 3-A: Explore the possibility of establishing an ordinance that provides for tenant and community first right of purchase or right of first refusal (TOPA and COPA).

A first right of purchase or refusal is a preemptive right which gives the right-holder a contract right to buy the asset or real property if the owner decides to sell. Such an ordinance could help renters stay in their homes, avoiding displacement.

Actions:

- Research the feasibility of this policy.
- Hold a study session with City Council and seek direction.
- When appropriate and directed by City Council, initiate the ordinance adoption process..

Responsibility: Community and Economic Development, Finance, City Attorney

Funding Source: General Fund

Timeframe: Three years from certification

Program 3-B: Give displaced residents (former residents of the jurisdiction) preferential access to new affordable housing units.

In order to limit the impacts of displacement, the City will research the possibility of enacting a policy that prioritizes displaced residents for new affordable housing opportunities when they become available.

Actions:

- Research the legality and administration for a policy that gives displaced resident priority access to new affordable housing units in the City.
- Develop a list of individuals who would qualify for units.
- Hold a study session with City Council and seek direction.

When appropriate and directed by City Council, initiate the ordinance adoption process.
Responsibility: Community and Economic Development

Funding Source: Affordable Housing Fund

Timeframe: Four years from certification

GOAL 4: Support the needs of households with low incomes or special needs.

Program 4-A: Bolster the city's resources about reasonable accommodations in housing by adding resources on the city website and clearly defining reasonable accommodations in housing in the city code.

A majority of San Bruno's fair housing complaints are on the basis of disability, indicating landlords do not understand fair housing laws.

Actions:

- Modify the City's webpage to include more information about reasonable accommodations.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Two years from certification

Program 4-B: Partner with Project Sentinel, or a similar organization, to perform fair housing training for landlords and tenants. Focus enforcement efforts on race- based discrimination and reasonable accommodations.

Households of color are disproportionally impacted by displacement.

Actions:

- Provide information on the city's website and partner with other organizations to educate landlords' and property owners to increase their knowledge about fair housing laws and reasonable accommodation requirements.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Two years from certification

***Program 4-C: Publicize affordable housing financing strategies.**

Publicize the various financing strategies for development and expansion of affordable housing.

Actions:

- Study and publicize available financing strategies (for the development of new affordable housing. Inform property-owners and local non-profit and institutional groups of available resources through brochures, flyers in utility billings, cable TV, newspapers, and the City's Focus newsletter.
- Coordinate and build relationships with affordable housing developers and advocates to raise awareness of potential financing sources.
- Develop a strategy to prioritize the use of San Bruno's affordable housing in-lieu fees to create and preserve affordable housing in San Bruno, including supporting non-profit affordable housing organizations and providing financial support to new or rehabilitated affordable housing. See also Program 5-J.

Responsibility: Community and Economic Development Department

Funding Source: General Fund

Timeframe: One year from certification

Program 4-D: Develop policies to encourage affordable housing beyond the Affordable Housing Program requirement.

The City's Affordable Housing requirement of 15% will not be enough to satisfy the City's allocation of very low- and low-income units.

Actions:

- Review and amend, if necessary, the city's current affordable housing program ordinance based on best practices, market feasibility and housing trends.

Responsibility: Community and Economic Development

Funding Sources: Departmental Budget, General Fund

Timeframe: Four years from certification

***Program 4-E: Encourage, facilitate, and promote home sharing opportunities throughout the city.**

Continue to support home sharing programs and to promote such programs through the Senior Center and other local agencies.

Actions:

Continue to support the Housing Investment Partnership (HIP) Home Sharing program, which facilitates living arrangements among two or more unrelated people. Homeowners or renters (Home Providers) who have a residence with one or more bedrooms are matched with persons seeking housing (Home Seekers). People who home share include seniors, working persons, students, persons with disabilities (including developmental), families, veterans, emancipated foster youth and others.

- Update the City's website to promote home sharing opportunities throughout the city.
- Continue to consider appropriation of monies for support of various organizations during annual budget review. (City allocated annual grant of $30,000 to HIP)

Responsibility: Community and Economic Development

Funding Source: Affordable Housing Fund

Timeframe: Ongoing

***Program 4-F: Continue to participate in San Mateo County Housing Authority's Housing Choices Voucher program (formerly Section 8).**

Continue to participate in San Mateo County Housing Authority's Housing Choices Voucher program (formerly Section 8).

Actions:

- Encourage new housing developers to participate in the Housing Choices Voucher program during preparation of future development agreements/affordable housing programs.
- Promote this program as a way of providing a mix of affordable and market rate units.
- Publicize availability of this program to residents. Inform residents about the Housing Authority's application process for the Section 8 Moving-To-Work (MTW) program.
- Follow up with owners who have opted to participate in the Housing Choices Vouchers program to ensure a "good faith effort" by participating apartment owners to advertise available units and that they are being listed on the Housing Choices Voucher vacancy list.

Responsibility: Community and Economic Development; Public Works

Funding Sources: County Housing Voucher Program

Timeframe: Ongoing

Program 4-G: Establish a affordable unit set-aside for tenants with physical or developmental needs.

Residents with a disability find it more difficult to find appropriate housing in the City.

Actions:

- Research the possibility of requiring a subset of affordable units specifically for people with disabilities.

Metric:

- Goal of creating five housing units for people with disabilities during the planning period.

Responsibility: Community and Economic Development

Funding Sources: Developer Funded

Timeframe: Three years from certification and ongoing

***Program 4-H: Promote the Accessory Dwelling Unit Ordinance.**

Accessory dwelling units (ADUs) can offer an additional source of affordable housing to homeowners and the community. The City last updated its ADU ordinance in March 2021 and now has an up-to-date ordinance considered compliant with Government Code Section 65852.2. Continue to inform homeowners about the Accessory Dwelling Unit Ordinance which permits second units by-right on appropriate residential sites.

Actions:

- Update the City's ADU ordinance as new State laws modify the requirements.
- Create a dedicated webpage for information related to accessory dwelling units.
- Encourage Accessory dwelling units (ADUs) in new single-family development to accommodate multi-generational and other housing needs.
- Review development standards to create more opportunities for new accessory dwelling units that are compatible with the neighborhood.
- Promote pre-approved ADU plans developed by HEART.
- Periodically review permitting fees and adjust as needed to avoid cost barriers.

Metric:

- Goal of issuing building permits for 44 accessory dwelling units per year.

Responsibility: Community and Economic Development

Funding Source: General Fun

Timeframe: Ongoing

***Program 4-l: Increase the supply of housing for large families.**

Encourage diversity in unit size to ensure that 3- and 4-bedroom affordable rental housing units are provided for large families.

Actions:

- Negotiate development of large (3- and 4-bedroom) units in future development agreements.
- Exclude senior housing developments from this expectation.

Metric:

- Goal of 5% of all units created during the planning period are suitable for large families.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Ongoing

GOAL 5: Improve the City's management of its affordable housing portfolio and its affordable housing funds.

*** Program 5-A: Join with other cities in San Mateo County to share housing staff to support the housing trust/inclusionary zoning/100% affordable housing/other projects.**

The city doesn't have dedicated staff to support housing programs and monitor affordability.

Actions:

- When opportunity arises, the City can consider participating with other jurisdictions in San Mateo County to share housing staff.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Five years after certification

Program 5-B: Consider using some of the Affordable Housing Fund (AHF)resources to support City staffing and/or outside consultants to administer the AHF and deploy AHF resources

Use a small percentage Affordable Housing Funds on an annual basis to support city staffing and/or outside consultants who will administer and deploy these funds in a timely, efficient, and productive manner. Such tasks may include accounting and fiscal services, interfacing with housing developers, development of funding NOFAs, evaluation of proposals and selection of awardees, loan document drafting, and evaluation of public, agency and institutional properties for potential affordable housing use.

Actions:

- The City will identify funding priorities for affordable housing projects and programs funded by the City's Housing Trust Fund.
- The City will issue an initial Housing Trust Fund "Notice of Funding Availability" (NOFA) for affordable housing production, rehabilitation, and/or preservation, unless the City identifies another funding priority that requires a large balance.

Responsibility: Community and Economic Development

Funding Source: Housing Trust Fund

Timeframe: Two years from certification

Program 5-C: Revise the Affordable Housing ordinance to ensure that all new affordable housing remains affordable for 99 years or in perpetuity.

State law now allows jurisdictions to impose housing affordability requirements for 99 years or the life of the project. Although the City doesn't have any affordable units at risk of conversion, increasing the affordability term would prevent the loss of affordable housing in the future.

Actions:

- Research the feasibility Amend the City's Affordable Housing Ordinance to change the term from 45/55 years to 99 years or for the life of the project.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One years from certification

Program 5-D: Adopt a policy to retain public land over the long term when possible, doing ground leases rather than selling property (including for affordable housing).

Ground leases allow the city to retain control over its land while simultaneously benefitting the community.

Actions:

- Research the economic feasibility of the policy.

Hold a study session with City Council and seek direction.. Responsibility: Community and Economic Development, City Manager

Funding Source: General Fund

Timeframe: Two years from certification

***Program 5-E: Expedite review or affordable housing.**

Continue to expedite review and or developers of affordable housing and housing for seniors and persons with disabilities.

Actions:

- Expedite permit review on projects providing housing affordable to very-low, low-, and moderate-income households, seniors, and persons with disabilities.
- Negotiate expedited permit review and fee reductions, where feasible, in future development agreements.

Responsibility: Community and Economic Development, City Council

Funding Source: General Fund Timeframe: Four years from certification

GOAL 6: Preserve the affordability of existing at-risk affordable housing.

Program 6-A: Require replacement units for low-income households and below market rate units lost during any construction or demolition projects.

Pursuant to SB 8, projects that demolish existing "protected" units, or build on a site that has had "protected" units demolished in the last five years are required to replace them with a project that will include at least as many protected units as the greatest number of protected units that existed on the project site within the last five years.

Actions:

- Amend the Zoning Code to incorporate specific requirements stipulated by SB 8.

Metric:

- Compliance with state law and no net loss of existing affordable housing.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One year from certification

Program 6-B: Support a Countywide Affordable Housing waitlist.

Affordable housing waitlists in the city are administered by property owners, resulting in disparate housing waitlist. Participation in a countywide waitlist would consolidate the lists and simplify administration.

Actions:

- Participate in a countywide waitlist if the opportunity becomes available.

Responsibility: Community and Economic Development, San Mateo County Office of Housing

Funding Source: General Fund

Timeframe: Ongoing

GOAL 7: Promote sustainable residential development that is energy efficient and reduces greenhouse gas emissions.

Program 7-A: Adopt reach codes that offer higher standards for energy efficiency and electrification of housing.

To promote energy efficiency, adopt a local ordinance which requires more stringent building standards than those imposed at the state level through Title 24**.**

Actions:

- Prepare ordinance adoption for Reach Codes.
- Adopt and implement Reach Codes.
- Adopt and implement EV Charging Station ordinance.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: One years from certification and ongoing

***Program 7-B: Provide information to residents on energy efficiency and electrification incentives from PG&E, BayREN, and others.**

The City's website lacks information on ways to improve home energy efficiency.

Actions:

- Create a webpage on the City's website that is devoted to home energy information.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Ongoing

***Program 7-C: Encourage drought-resistant landscaping.**

Implement water conservation and drought-resistant landscaping guidelines and standards.

Actions:

- Adopt standards for water conservation and drought-resistant landscaping as part of the zoning code update.
- Continue to evaluate landscape plans for residential development projects for consistency with the City's Residential Design Guidelines and Transit Corridors Plan Design Guidelines.
- Continue to review residential landscape plans for consistency with the City's Water Efficiency, Landscape and Irrigation Guidelines and Municipal Code Section 10.16, Water Conservation.
- Provide informational brochures about drought-resistant and low-water landscaping options in the same locations where residential building standards guidelines can be found.

Responsibility: Community and Economic Development, Parks, Department of Public Works

Funding Source: General Fund

Timeframe: Ongoing

GOAL 8: Promote equity in housing.

Program 8-A: Research other cities to create an affirmative marketing strategy. Include Spanish marketing materials and ensure bilingual interpretation services are available.

Actions:

- Continue to inform realtors, builders, city staff, and the community at large about fair housing law and policies, through information posted on city's website and handouts available at City Hall and the Senior Center.
- Ensure fair housing laws are adequately reflected in the Zoning Code Update, including additions and revisions to definitions as necessary.
- Develop a fair housing policy.

Responsibility: Community and Economic Development

Funding Source: General Fund

Timeframe: Within two years after adoption of the Housing Element, ongoing

***Program 8-B: Partner with local fair housing organizations to perform fair housing training for landlords and tenants, in addition to enforcing fair housing laws, with a focus on disability violations.**

Continue to adhere to State and federal fair housing and non-discrimination laws to ensure that housing opportunities are provided for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, family status, or disability.

Actions:

- Partner with local fair housing organization to complete a study session with City Council on fair housing laws.
- Ensure fair housing laws are adequately reflected in the Zoning Code Update, including additions and revisions to definitions as necessary.

Responsibility: Community and Economic Development

Funding Source: General Fund Timeframe: Two years from certification

Program 8-C: Improve the landing page for housing resources on the city's webpage and add a fair housing section.

The City's website has limited fair housing information.

Actions:

- Update the City's website to include a robust fair housing section that is consistent with "best practices".

Responsibility: Community and Economic Development

Funding Source: Departmental Budget

Timeframe: Within one year after adoption of the Housing Element, ongoing

Program 8-D: Prioritize city capital improvement investments to address the challenges of the areas east of El Camino, which is disproportionately occupied by Hispanic residents. Improve landscaping and tree cover and parks, reduce pollutants, and create more walkability and pedestrian safety.

The census tracts east of El Camino Real have lower TCAC environmental outcomes and the highest concentration of Hispanic residents creating disparate access to opportunity.

Actions:

- Continue to prioritize capital improvement investments in the census tracts east of El Camino Real.

Responsibility: Community and Economic Development, Public Works

Funding Source: Departmental Budget, CIP

Timeframe: Ongoing

BAIRD + DRISKELL

TO: Baird + Driskell

FROM: Century Urban, LLC

SUBJECT: San Mateo and Santa Clara Counties Development Cost & San Mateo County Unit Mix Research

DATE: April 7, 2022

Century | Urban has been engaged by Baird + Driskell to perform research on the development costs of certain residential prototypes in San Mateo and Santa Clara Counties as well as the unit mixes of residential projects delivered since 2013 in San Mateo County. The research findings shown below in Exhibits 1, 2, 3, and 4 are based on Century | Urban's recent work on other assignments as well as on third-party data sources, further detailed below, which Century | Urban considers credible but has not independently verified.

The estimated prototype project costs shown below reflect high-level averages and do not represent any specific project budget. Project costs vary by geography, topography, site conditions, finish level, entitlement and permit status, contractor type, and time among other factors. Key elements of the prototypes were provided by Baird + Driskell.

The San Mateo County unit mix results represent the data available to Century | Urban through its research and does not represent every project built in each market or market-level conclusions. However, the data does present over 100 projects and over 13,000 units and as such is informative with respect to the types and sizes of units built during the period surveyed.

With respect to the unit mix data, please note that a lack of data for a given city does not necessarily mean that no projects or units were built in that city, but rather that no relevant data was available for that city.

Land prices range substantially across the surveyed transactions. To convey the range of land costs reviewed, Century | Urban provided the averages of the bottom third of the land sales, the middle third, and the highest third. Further detail on the land sales that were available is reflected in Exhibits 3 and 4.

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Research and Data Sources

The estimates shown below are based on data and sources including but not limited to: similar projects Century | Urban has underwritten and/or priced; specific project economics Century | Urban has reviewed; direct conversations with developers and cost estimators; database research including CoStar, MLS, Redfin, and title databases; online research sources including City and project websites; market reports compiled by real estate sales and research organizations; and, Century | Urban's general experience assessing residential project feasibility in the San Francisco Bay Area.

Single Family Home Land Price Data

To generate the single-family land values utilized in the development cost estimates, Century | Urban collected sales data for land lots totaling one acre or less which transacted over the past three years across the surveyed jurisdictions in San Mateo and Santa Clara counties. Over 250 data points were collected. The data does not include properties with existing homes or infrastructure that were redeveloped as new single-family homes, and the data for some cities is limited.

As the data collected is not comprehensive, summaries and averages may be valuable for reaching overall conclusions about the range of land prices in the counties, but they may or may not be representative of a given city's average or median land price or the land price for a given parcel. The table in Exhibit 3 should therefore be reviewed noting the limited number of data points for certain cities. Land prices vary substantially by location, topography, site conditions, shape of the parcel, neighboring uses, access, noise, and many other factors. In addition, completed sales are necessarily past transactions and may not represent the current state of the market and expected future land sale prices.

Multi Family Home Land Price Data

Century | Urban collected available multi family land sales data from 2013 to the present in San Mateo and Santa Clara counties. Over 65 data points were collected. In certain cases, the multi family projects designated for the sites have not been completed. In those cases, Century | Urban based unit counts based on approved or the reported number of units planned. The data includes both sites with for-rent and for-sale projects.

Similar to the single family data points, the available information is not comprehensive and is more informative at a county level. Summaries and averages by city may not be valuable for reaching definitive conclusions about a given city's average or median land price or the land price for a given parcel. Particularly in cities with a less than five data points, any given sale or set of sales could represent an outlier or outliers which may affect median and average calculations. As noted above, land prices vary substantially by location, topography, site conditions, shape of the parcel, neighboring uses, access, noise, and many other factors. In addition, completed sales are necessarily past transactions and may not represent the current state of the market and expected future land sale prices.

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Exhibit 1: Total Development Cost: Single-family

Baird and Driskell

Total Development Costs - San Mateo and Santa Clara Counties

Large numbers rounded to nearest $'000 or nearest $'0,000

			Single Family Small		Single Family Large	
			Total	$ / SF	Total	$ / SF
Prototype Elements						
1)	Gross Residential Square Feet		2,600		5,000	
Hard Costs						
1)	Residential Hard Costs		$1,040,000	$400	$2,500,000	$500
2)	Site improvements and utilities					
3)	Grading and erosion control					
4)	Parking Hard Costs					
5)	Contingency	5%	$52,000	$20	$125,000	$25
Total Hard Costs			$1,092,000	$420	$2,625,000	$525
Soft Costs						
1)	Soft Costs	25.0%	$270,000	$104	$660,000	$132
2)	City Fees		$75,000	$29	$75,000	$15
3)	Soft Cost Contingency	5%	$20,000	$8	$40,000	$8
Total Soft Costs			$365,000	$133	$775,000	$147
	% of hard costs		*33%*		*30%*	
Land Costs			Total	Per SF Bldg	Total	Per SF Bldg
1)	Land Costs - San Mateo		$1,030,000	$396	$1,030,000	$206
2)	Land Costs - Santa Clara		$1,320,000	$508	$1,320,000	$264
Single Family Land Cost Range						
SFH Land - Lower Price Tier			$210,000	$81	$210,000	$42
SFH Land - Middle Price Tier			$730,000	$281	$730,000	$146
SFH Land - Higher Price Tier			$2,510,000	$965	$2,510,000	$502
Total Development Cost - San Mateo			$2,487,000	$949	$4,430,000	$878
Total Development Cost - Santa Clara			$2,777,000	$1,060	$4,720,000	$936
Total Development Cost by Range of Land Cost						
Single Family - Lower Land Price Tier			$1,667,000	$633	$3,610,000	$714
Single Family - Middle Land Price Tier			$2,187,000	$833	$4,130,000	$818
Single Family - Higher Land Price Tier			$3,967,000	$1,518	$5,910,000	$1,174

Exhibit 1: Total Development Cost: Multi-family

Baird and Driskell

Total Development Costs - San Mateo and Santa Clara Counties

Large numbers rounded to nearest $'000 or nearest $'0,000

			Multi-Family Small			Multi-Family Large		
			Total	$ / SF	$ / Unit	Total	$ / SF	$ / Unit
Prototype Elements								
1)	Gross Residential Square Feet		10,000			93,750		
2)	Parking Square Footage		3,750			40,000		
3)	Parking Type		Surface Lot			Standalone above grade		
4)	Units		10			100		
5)	Avg Net SF / Unit		850			750		
6)	Efficiency		85%			80%		
Hard Costs								
1)	Residential Hard Costs		$4,150,000	$415	$420,000	$39,840,000	$425	$400,000
2)	Site improvements and utilities		$605,000			$1,165,000		
3)	Grading and erosion control		$110,000			$335,000		
4)	Parking Hard Costs		$100,000	$28		$4,800,000	$120	
5)	Contingency	5%	$250,000	$21	$21,000	$2,310,000	$21	$20,000
Total Hard Costs			$5,215,000	$522	$521,500	$48,450,000	$517	$484,500
Soft Costs								
1)	Soft Costs	25.0%	$1,303,750	$130	$130,000	$12,110,000	$129	$120,000
2)	City Fees		$350,000	$35	$35,000	$2,800,000	$30	$28,000
3)	Soft Cost Contingency	5%	$80,000	$8	$8,000	$750,000	$8	$7,500
Total Soft Costs			$1,733,750	$165	$165,000	$15,660,000	$159	$148,000
	% of hard costs		*33%*			*32%*		
Land Costs			Total		Per Unit			Per Unit
1)	Land Costs - San Mateo		$1,000,000		$100,000	$10,000,000		$100,000
2)	Land Costs - Santa Clara		$600,000		$60,000	$6,000,000		$60,000
Range of Land Costs								
Apts/Condo- Lower Price Tier			$400,000		$40,000	$4,000,000		$40,000
Apts/Condo- Middle Price Tier			$800,000		$80,000	$8,000,000		$80,000
Apts/Condo- Higher Cost Tier			$1,600,000		$160,000	$16,000,000		$160,000
Total Development Cost - San Mateo			$7,948,750	$795	$786,500	$74,110,000	$791	$732,500
Total Development Cost - Santa Clara			$7,548,750	$755	$746,500	$70,110,000	$748	$692,500
Total Development Cost by Range of Land Cost								
Apts/Condo- Lower Land Price Tier			$7,348,750		$726,500	$68,110,000		$672,500
Apts/Condo- Middle Land Price Tier			$7,748,750		$766,500	$72,110,000		$712,500
Apts/Condo- Higher Land Price Tier			$8,548,750		$846,500	$80,110,000		$792,500

Exhibit 2: Unit Mixes – Number of Units by Unit Type and Unit Mix Percentages

San Mateo County Apartments

Number of Units		Unit Numbers						Unit Mix				
	Projects	Studios	One	Two	Three	Four	Total	Studios	One	Two	Three	Four
Proposed	25	936	1,639	888	124	56	3,643	26%	45%	24%	3%	2%
Existing	63	905	4,223	2,626	523	1	8,279	11%	51%	32%	6%	0%
Final Planning	3	328	19	75	33	7	462	71%	4%	16%	7%	2%
Under Construction	16	268	619	523	79	0	1,489	18%	42%	35%	5%	0%
Totals	**107**	**2,437**	**6,500**	**4,112**	**759**	**64**	**13,872**	**18%**	**47%**	**30%**	**5%**	**0%**

	Projects	Studios	One	Two	Three	Four	Total	Studios	One	Two	Three	Four
South San Francisco	8	90	853	604	55	0	1,602	6%	53%	38%	3%	0%
San Mateo	19	228	734	715	154	1	1,832	12%	40%	39%	8%	0%
Redwood City	28	1,019	2,262	1,125	163	0	4,569	22%	50%	25%	4%	0%
Menlo Park	12	600	995	411	80	47	2,133	28%	47%	19%	4%	2%
Millbrae	3	147	151	133	23	0	454	32%	33%	29%	5%	0%
Foster City	5	12	367	302	83	0	764	2%	48%	40%	11%	0%
Burlingame	11	105	606	474	28	0	1,213	9%	50%	39%	2%	0%
Daly City	3	206	79	72	23	0	380	54%	21%	19%	6%	0%
San Carlos	7	0	101	84	88	9	282	0%	36%	30%	31%	3%
Half Moon Bay	2	0	149	21	2	0	172	0%	87%	12%	1%	0%
East Palo Alto	2	8	55	80	27	7	177	5%	31%	45%	15%	4%
San Bruno	4	4	119	62	14	0	199	2%	60%	31%	7%	0%
Belmont	1	18	25	21	17	0	81	22%	31%	26%	21%	0%
El Granada	1	0	3	6	0	0	9	0%	33%	67%	0%	0%
Pacifica	1	0	1	2	2	0	5	0%	20%	40%	40%	0%
Total	**107**	**2,437**	**6,500**	**4,112**	**759**	**64**	**13,872**	**18%**	**47%**	**30%**	**5%**	**0%**

San Mateo County Condominiums

Number of Units		Unit Numbers						Unit Mix				
	Projects	Studios	One	Two	Three	Four	Total	Studios	One	Two	Three	Four
Proposed	2	72	0	8	1	1	82	88%	0%	10%	1%	1%
Existing	12	0	46	293	194	0	533	0%	9%	55%	36%	0%
Final Planning	0	0	0	0	0	0	0					
Under Construction	1	0	0	10	0	0	10	0%	0%	100%	0%	0%
Total with Unit Mix Data	15	72	46	311	195	1	625	12%	7%	50%	31%	0%

	Projects	Studios	One	Two	Three	Four	Total	Studios	One	Two	Three	Four
South San Francisco	1	0	40	57	0	0	97	0%	41%	59%	0%	0%
San Mateo	5	72	0	201	97	1	371	19%	0%	54%	26%	0%
Daly City	2	0	0	2	84	0	86	0%	0%	2%	98%	0%
San Carlos	1	0	3	8	9	0	20	0%	15%	40%	45%	0%
Menlo Park	1	0	0	15	0	0	15	0%	0%	100%	0%	0%
Burlingame	3	0	3	18	1	0	22	0%	14%	82%	5%	0%
Redwood City	1	0	0	10	0	0	10	0%	0%	100%	0%	0%
Half Moon Bay	1	0	0	0	4	0	4	0%	0%	0%	100%	0%
Brisbane	No data available											
Belmont	No data available											
Foster City	No data available											
Pacifica	No data available											
Total	**15**	**72**	**46**	**311**	**195**	**1**	**625**	**12%**	**7%**	**50%**	**31%**	**0%**

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Exhibit 2: Unit Mixes – Unit Sizes

San Mateo County Apartments

Average Unit Sizes

	Studios	One	Two	Three	Four
Proposed	506	688	1,115	1,565	2,208
Existing	535	745	1,108	1,411	1,939
Final Planning					
Under Construction	508	708	1,081	1,413	
Total Data Available	**524**	**733**	**1,105**	**1,422**	**2,186**

	Studios	One	Two	Three	Four
South San Francisco	511	705	1,116	1,321	
San Mateo	590	769	1,109	1,436	1,939
Redwood City	546	756	1,125	1,421	
Menlo Park	538	692	1,062	1,434	1,782
Millbrae	475	656	1,147	1,369	
Foster City	579	716	1,088	1,402	
Burlingame	518	785	1,128	1,368	
Daly City	422	649	932	1,187	
San Carlos		774	1,206	1,520	2,303
Half Moon Bay		659	957	1,330	
East Palo Alto		530	795		
San Bruno	476	716	1,006	1,386	
Belmont					
El Granada		616	1,047		
Pacifica		1,750	900	1,100	

San Mateo County Condominiums

Average Unit Sizes

Insufficent data

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Exhibit 3: Single Family Land Sale Data Summary

Single Family Home Land Sites up to 1 acre, last 3 years

		Available	Per Square Foot				Per Single Family Home			
County	City	Data Points	Min	Max	Median	Average	Min	Max	Median	Average
San Mateo County	Moss Beach	19	$14	$117	$64	$64	$125,000	$582,500	$375,000	$335,053
San Mateo County	Woodside	4	$10	$88	$24	$36	$150,000	$2,000,000	$377,250	$726,125
San Mateo County	South San Francisco	4	$33	$89	$59	$60	$165,000	$3,800,000	$431,000	$1,206,750
San Mateo County	Montara	12	$23	$269	$65	$79	$275,000	$1,750,000	$439,000	$533,917
San Mateo County	Half Moon Bay	33	$1	$324	$75	$91	$5,000	$2,300,000	$447,000	$514,455
San Mateo County	Pacifica	6	$14	$105	$70	$63	$300,000	$925,000	$447,500	$500,000
San Mateo County	Belmont	12	$2	$721	$56	$118	$55,000	$4,470,000	$495,000	$960,583
San Mateo County	East Palo Alto	5	$72	$135	$92	$100	$235,000	$3,550,000	$675,000	$1,379,600
San Mateo County	Redwood City	18	$6	$345	$129	$145	$50,000	$5,350,000	$825,000	$1,170,250
San Mateo County	Emerald Hills	2	$125	$132	$129	$129	$975,000	$980,000	$977,500	$977,500
San Mateo County	San Bruno	2	$179	$207	$193	$193	$560,000	$1,500,250	$1,030,125	$1,030,125
San Mateo County	San Carlos	11	$2	$405	$94	$126	$29,000	$2,980,000	$1,100,000	$1,214,455
San Mateo County	San Mateo	1	$500	$500	$500	$500	$1,500,000	$1,500,000	$1,500,000	$1,500,000
San Mateo County	Portola Valley	4	$47	$129	$58	$73	$1,325,000	$3,000,000	$1,578,000	$1,870,250
San Mateo County	Burlingame	1	$125	$125	$125	$125	$1,600,000	$1,600,000	$1,600,000	$1,600,000
San Mateo County	Menlo Park	3	$165	$591	$459	$405	$2,580,000	$6,500,000	$2,780,000	$3,953,333
San Mateo County	Millbrae	1	$239	$239	$239	$239	$3,080,500	$3,080,500	$3,080,500	$3,080,500
San Mateo County	Hillsborough	3	$85	$306	$116	$169	$3,050,000	$8,000,000	$4,000,000	$5,016,667
San Mateo County	Atherton	2	$147	$208	$178	$178	$2,500,000	$6,400,000	$4,450,000	$4,450,000
San Mateo County	Total	143	$1	$721	$84	$110	$5,000	$8,000,000	$510,000	$1,026,691
Santa Clara County	Los Gatos	15	$1	$251	$6	$50	$9,500	$3,250,000	$250,000	$716,237
Santa Clara County	Morgan Hill	11	$1	$495	$15	$79	$29,000	$1,365,000	$475,000	$490,533
Santa Clara County	San Jose	54	$12	$677	$75	$150	$32,000	$5,300,000	$925,000	$949,380
Santa Clara County	Campbell	8	$13	$897	$120	$194	$10,000	$1,500,000	$1,038,000	$975,000
Santa Clara County	Mountain View	3	$76	$271	$141	$163	$1,050,000	$2,300,000	$1,150,000	$1,500,000
Santa Clara County	Santa Clara	1	$169	$169	$169	$169	$1,275,000	$1,275,000	$1,275,000	$1,275,000
Santa Clara County	Sunnyvale	3	$167	$602	$214	$328	$1,080,000	$5,750,000	$1,345,000	$2,725,000
Santa Clara County	Cupertino	4	$47	$297	$197	$185	$872,000	$2,900,000	$2,175,000	$2,030,500
Santa Clara County	Monte Sereno	2	$61	$1,006	$534	$534	$2,142,714	$2,427,500	$2,285,107	$2,285,107
Santa Clara County	Saratoga	5	$61	$171	$74	$93	$1,380,000	$2,900,000	$2,640,000	$2,386,000
Santa Clara County	Palo Alto	7	$79	$584	$333	$323	$2,050,000	$4,000,000	$3,100,000	$2,965,000
Santa Clara County	Los Altos	5	$121	$352	$257	$235	$1,600,000	$7,250,000	$3,470,000	$3,723,600
Santa Clara County	Los Altos Hills	1	$99	$99	$99	$99	$3,995,000	$3,995,000	$3,995,000	$3,995,000
Santa Clara County	Total	119	$1	$1,006	$84	$157	$9,500	$7,250,000	$1,065,000	$1,320,556

The data in the table above represents the available single family home lot sales data points collected for this high-level survey. As the data is limited for certain cities, the specific, median, and average amounts per city may not be representative of a city's current median or average land costs or the city's land costs relative to other cities listed.

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Exhibit 4: Multi Family Land Sale Data Summary

Multi Family Land Sites - Available Data

County	City	Available Data Points	Per Multi Family Unit Min	Max	Median	Average
San Mateo	San Mateo	3	$135,000	$180,000	$151,000	$155,000
San Mateo	San Carlos	4	$33,000	$333,000	$262,000	$222,000
San Mateo	Millbrae	2	$64,000	$92,000	$78,000	$78,000
San Mateo	Redwood City	6	$78,000	$400,000	$95,000	$157,000
San Mateo	South San Francisco	2	$44,000	$77,000	$61,000	$61,000
San Mateo	Burlingame	3	$59,000	$117,000	$73,000	$83,000
San Mateo	Menlo Park	3	$37,000	$98,000	$50,000	$62,000
San Mateo	Daly City	2	$29,000	$60,000	$45,000	$45,000
San Mateo	Pacifica	2	$117,000	$118,000	$117,000	$117,000
San Mateo	Belmont	1	$105,000	$105,000	$105,000	$105,000
San Mateo	Total	28	$29,000	$400,000	$95,000	$123,000
			County Weighted Average			$96,000
			Per Unit Land Amount Applied			$100,000

County	City	Available Data Points	Per Multi Family Unit Min	Max	Median	Average
Santa Clara	San Jose	17	$16,000	$125,000	$50,000	$52,000
Santa Clara	Gilroy	1	$44,000	$44,000	$44,000	$44,000
Santa Clara	Morgan Hill	1	$86,000	$86,000	$86,000	$86,000
Santa Clara	Campbell	3	$42,000	$184,000	$59,000	$95,000
Santa Clara	Santa Clara	6	$18,000	$146,000	$92,000	$83,000
Santa Clara	Sunnyvale	6	$55,000	$306,000	$238,000	$215,000
Santa Clara	Palo Alto	1	$73,000	$73,000	$73,000	$73,000
Santa Clara	Mountain View	4	$45,000	$736,000	$120,000	$256,000
Santa Clara	Los Altos	1	$513,000	$513,000	$513,000	$513,000
Santa Clara	Total	40	$16,000	$736,000	$60,000	$117,000
			County Weighted Average			$63,000
			Per Unit Land Amount Applied			$60,000

The data in the table above represents the available multi family home lot sales data points collected for this high-level survey. As the data is limited for certain cities, the specific, median, and average amounts per city may not be representative of a city's current median or average land costs or the city's land costs relative to other cities listed.

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21 Elements

Memorandum

To: City of San Bruno
From: 21 Elements, Janet Stone consultant
Date: 11/10/2021
Subject: Housing Trust Fund Memo

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I. Executive Summary and Action Checklist

This memo was prepared by the 21 Elements team to help the City of San Bruno efficiently and effectively deploy the City's BMR In-Lieu Fee Fund and Commercial Linkage fees, collectively referred to as the City's housing trust fund (HTF). It aims to provide general guidance and options to consider. The project team has also included suggested Implementation Program language to consider for the City's upcoming Housing Element update.

Here's a quick 'checklist" for using the memo:

(1) Skim the memo - to get an overall picture of what's presented
(2) Think about which suggested policies and programs are most relevant to your city
(3) Use the suggested Housing Element policy & program language as a place to start and tailor to your own situation
(4) Reach out to Janet Stone (janetstn5@gmail.com) for questions or further assistance
(5) Finish drafting your Housing Trust Fund-related policies and programs for your Housing Element update

II. Introduction

The City of San Bruno is one of several jurisdictions that submitted a response to a 21 Elements survey on **Housing Trust Funds** (HTF) sent to all jurisdictions in late August 2021. San Bruno's response indicated that staff was seeking additional guidance in deploying the City's HTF. On 10/12/21 Janet Stone, consultant with 21 Elements, held an hour-long scoping session zoom call with staff members Michael Laughlin and Michael Smith. The purpose was to review San Bruno's HTF program and identify specific areas where staff felt additional assistance was needed to better deploy the jurisdiction's housing trust funds. For San Bruno, the areas needing additional assistance included:

- **Insight** into what to spend the HTF on
- **Guidance on a policy framework** / Steps for putting together a policy framework for cities just starting out that answers key questions, such as what can the HTF funds be used for (e.g. rent subsidy, creation of affordable housing, preservation of units at risk of losing their affordable deed restrictions)
- **Dedicated staffing** / Currently there is no dedicated staffing for the HTF policy and program work – need to determine how to staff and what resources will be used to pay for this work
- **Sample language** staff can put in their Housing Element update referring to whatever actions they will be taking on deploying their HTFs

III. Purpose

This memo was developed in response to San Bruno's HTF survey and information shared during the scoping session. The project team also reviewed relevant sections of San Bruno's current Housing Element and the 2020 Housing Element Annual Progress Report (2020 APR). Also provided with this memo (and referenced within) are additional resources that may prove helpful, such as information on preservation and examples of professional services RFQs (Request for Qualifications), Housing Trust Fund NOFAs (Notice of Funding Availability), and RFQs/RFPs (Request for Qualifications/ Proposals) for site-specific affordable housing.

The purpose of this memo is to provide:

- **General guidance and options to consider** to help the City effectively deploy the Commercial impact in-lieu fees and Residential in-lieu fees that comprise the HTF
- **Suggested Implementation Program language** for San Bruno's upcoming Housing Element update
- **Ideas for initial steps** the City may wish to consider to get started

This memo is not intended to provide detailed policy analysis, site identification assistance, or funding recommendations, as these deliverables are beyond the scope of this 21 Elements Housing Trust Fund initiative.

IV. Options to Facilitate HTF Program/Policy Development and Ongoing Implementation

A. Consider using some HTF resources to support City staffing and/or outside consultants to administer and deploy HTF resources

Key Idea: Use a small portion of current HTF balance to fund staff support or a consultant to help with "start-up" tasks necessary to structure the City's HTF allocation and disbursement program.

Key Idea: Use around 1% - 2% of the HTF balance annually to fund staff support or a consultant to help with ongoing HTF administration (NOFA implementation, RFQs or RFPs, loan administration, etc.)

How to Implement

According to staff, San Bruno currently has a balance of around $3,900,000 in its housing trust fund and is anticipating receiving in the neighborhood of $10.7M within the next year. Currently, none of the HTF balance has been encumbered (committed) for any specific use, although staff indicated they are "in conversation" with an affordable housing developer to use the funds currently available.

The City may want to consider using a relatively small portion of its current HTF balance (e.g., up to around $50,000, but likely far less) to contract with an experienced affordable housing consultant or consultants for assistance with "start-up" tasks necessary to structure the City's HTF allocation and disbursement program. According to the 2020 APR, the City Council in 2019

authorized funding to retain a professional consultant to administer the City's Affordable Housing Program. However, due to the pandemic, staff was unable to complete the research regarding such consultant. *21 Elements has compiled a list of some experienced affordable housing consultants working in the Bay Area who are able to provide these types of services [see attached list].* Initial tasks could include assisting with development of the HTF's funding priorities, establishing HTF loan criteria, and drafting the initial Housing Trust Fund NOFA. Ideally, these tasks could be accomplished within about 6-8 months.

This initial period of time would also provide the city with an opportunity to explore the feasibility of offering a city-owned site that could meet tax credit funding criteria, or even an underutilized portion of a site owned by another public agency or a large institution willing to consider repurposing such area. Staff indicated during the scoping session that there are a number of city-owned parking lots in the downtown area that potentially could be used for affordable housing. An experienced affordable housing consultant could also assist with this task of identifying publicly-owned sites, or portions of sites, that might be redeveloped.

After this initial start-up work, the City may want to consider using at least 1%-2% of the HTF balance annually to engage a consultant who can assist with publishing an initial (and potentially, ongoing) NOFA, evaluating NOFA responses and making awards. Following an award of HTF funds, staff may need assistance with other tasks such as loan document preparation and loan monitoring, etc. An experienced affordable housing consultant can also help prepare and implement an RFQ or RFP if one or more new public or institutional sites have been identified for affordable housing development. Using a small percentage of the HTF annually to support deployment of HTF funds seems reasonable given that the current HTF balance is around $4 million and the staff's revenue forecast is for another approximately $10.7M to be added in 2022.

Staff will want to consult with the appropriate city departments and officials, including the City Attorney and City Manager, about any legal considerations as well as the question of whether it may be best to add part-time/full-time staff or hire contractors to carry out the types of tasks indicated above.

Why Implement

There is ample precedent for charging a fee or using a portion of loan funds for program development and administration:

- Cities receiving CDBG and HOME funds are allowed to charge a portion of their allocated funding for administration costs – eligible tasks include developing funding priorities, issuing NOFAs, evaluation of NOFA responses, loan documentation, loan monitoring, etc.
- Jurisdictions that formerly had RDAs (Redevelopment Agencies) used a portion of their RDA funds to cover administrative expenses; successor agencies are allowed to take an administrative cost allowance
- In scoping sessions with a number of jurisdictions, staff reported feeling stretched, often beyond capacity, by additional work related to the new funding programs and/or the modification of existing Inclusionary and Commercial Linkage fee programs
- Figuring out how to use HTF resources calls for affordable housing policy and program expertise that is often beyond the capacity of many smaller jurisdictions
- *Several years ago, San Mateo County Department of Housing began using a small percentage of the Affordable Housing Trust Fund (AHF) to support HCD staffing time involved in administering the AFH*
    - The Department charges a 1.5% loan fee when a loan is committed to an affordable housing development
    - Each year, approximately $250,000 in AHF loan fees is collected and used for administration of the AHF, including accounting and fiscal services, staff project management time, loan administration, and activities to carry out the NOFA process (e.g., developing NOFA funding guidelines, drafting the NOFA, evaluating responses including due diligence reviews, selection of awardees, etc.)
- The County's method of applying a service fee to AHF loans is just one possible way of structuring such administration fee; there may be other equally useful approaches

Suggested HE Update Implementation Program language: *Use* a relatively small portion of the current Housing Trust Fund balance (e.g., up to around $50,000) to contract with an experienced affordable housing consultant or consultants for assistance with "start-up" tasks necessary to structure the City's HTF allocation and disbursement program. Such tasks will include assisting with development of the HTF's funding priorities, establishing HTF loan criteria, and drafting the initial Housing Trust Fund NOFA.*

Suggested HE Update Implementation Program language: *Use* a small percentage of Housing Trust Funds on an annual basis to support city staffing and/or outside consultants who will administer and deploy these funds in a timely, efficient, and productive manner. Such tasks may*

include accounting and fiscal services, interfacing with housing developers, development of funding NOFAs, evaluation of proposals and selection of awardees, loan document drafting, and evaluation of public, agency and institutional properties for potential affordable housing use.

*These programs could use more conditional language, i.e., "*Consider using",* if the City prefers.

B. Consider charging a modest monitoring fee for Inclusionary Housing units

Key Idea: Charge a modest annual per-unit monitoring fee for projects with inclusionary (BMR) units. Use the fees to support annual monitoring and to create a deed restriction for each property and a legal agreement laying out all the conditions and requirements related to a project's BMR units.

How to Implement

For the same reason that it may be appropriate to consider using a small percentage of San Bruno's HTF to support implementation of HTF activities, the City may also want to consider charging a modest annual per-unit monitoring fee for approved projects that create inclusionary (BMR) units. The project team noted in the 2020 APR that staff annually monitors the 325 affordable deed-restricted units at the Crossing. However, there was no indication that BMR units are monitored for compliance. The per-unit fee can be set at a level that does not impact the market rate project's operational budget to any significant degree. A monitoring fees program can also be used to support the proper documentation, through a deed restriction and well-designed BMR agreement between the owner and the City, of all of the conditions and requirements related to the BMR units. Such BMR agreements then become the basis for the monitoring activities with which the owner has agreed to cooperate.

Why Implement

- Without appropriate BMR agreements and monitoring of compliance with BMR rent/sale and income restrictions, many affordable units – both homeownership and rental – will inevitably be lost over time
- Units may revert to market-rate housing due to lack of awareness on the part of owners or residents, negligence, or intentional noncompliance
- Simple ongoing monitoring efforts costing a relatively modest per-unit amount can go a long way to ensure that such loss of valuable community assets, worth many millions of dollars to replace, does not happen

Suggested HE Update Implementation Program language: *Consider charging a modest per-unit monitoring fee for approved projects creating inclusionary units in order to support ongoing monitoring of the BMR units according to the project's BMR agreement.*

V. Deploying Housing Trust Fund Resources

A. Identify the City's funding priorities for allocating HTF resources

Key Idea: Identify funding priorities for the HTF.

How to Implement

As mentioned earlier, an important initial step is to identify funding priorities for the HTF. The City Council will most likely look to the City's Housing / Community Development staff to make recommendations for the Council's or HTF oversight board's consideration. The following types of funding priorities have been identified by a number of jurisdictions in the bay area and will be further discussed below:

- Creation of new affordable housing units, serving a range of household incomes and a diverse set of populations (including supportive housing), with an emphasis on Very Low- and Extremely-Low Income units -- income ranges that are currently underserved
- Preservation of deed-restricted affordable housing
- Preservation of "naturally-occurring" affordable housing
- Rental assistance for lower-income households
- First-time Home Buyer assistance for income-qualifying homebuyers
- Assistance with rehabilitation and repair for income-qualifying homeowners
- Support for programs providing shelter, transitional housing, supportive housing, etc.

Note: not all potential funding priorities may apply to San Bruno: for example, as discussed below, it appears the City does not have any existing deed-restricted affordable housing properties that are "at-risk" of conversion to market rate due to expiring use restrictions.

Why Implement

- Before RDAs were dissolved, there were funding guidelines for "set-aside" funds for affordable housing; HOME funds also have explicit funding guidelines
- Newer sources of affordable housing funds, such as BMR in-lieu fees and Commercial linkage fees, generally have been adopted with little guidance about specific affordable housing purposes for which they may be used
- Before issuing NOFAs or allocating HTF resources, it would be prudent for cities to identify funding priorities for these funds – which may, of course, change over time

Examples of Affordable Housing funding Priorities:

Funding Priority Example: Production of New Affordable Housing Units

Typically, jurisdictions in San Mateo County place a high priority on the creation of new affordable housing units that serve a range of needs. Some jurisdictions, including the County, place a very high priority for their HTFs on the development of affordable housing units serving Very Low-Income (VLI) and Extremely Low-Income (ELI) households, while still allowing projects receiving HTFs to target a certain portion of the units as "workforce" or Low-Income units serving households up to 80% of Area Median Income (AMI), currently the upper allowable AMI for tax-credit projects. We noted in the City's 2020 APR that no ELI or VLI units have been built to date in the current Housing Element period, although 26 VLI units were approved in August 2020 as part of the Mills Park Center mixed-use project.

Because nearly all new affordable housing developments are funded with tax credits, and a growing number are funded with State HCD program funds as well, it would be prudent to refer to tax credit guidelines and State HCD program guidelines when developing the City's guidelines for new affordable housing developments. Aligning guidelines with existing State and Federal programs will ensure that the projects your city encourages are feasible.

The City may decide to encourage some affordable developments, or at least a portion of the units in a development, to address particular housing-related needs identified in San Bruno's Housing Element, such as low-income large households, low-income seniors, and low-income persons with disabilities (who may require supportive housing services). *One factor to keep in mind is that some areas within San Bruno have been designated "High Resource" areas under current tax credit regulations,* which means that "large-family" new construction tax credit

projects in these areas would be very competitive under the 9% tax credit program. Projects winning 9% tax credits receive a much greater amount of funding than those receiving funding under the 4% program, which translates to more capital available for the project and the ability to more deeply target units to serve Extremely Low- and Very Low-Income households.

The specific location and size of a potential affordable housing site will also influence the type of housing (e.g., senior, family, supportive housing) that is most appropriate to build on that site, although many potential populations can often be accommodated on well-located sites near transportation and services. A growing trend is to serve more than one population within an affordable housing development, while ensuring that the specific combination of resident populations is carefully planned and there are adequate services provided for the residents In certain cases, the City may also wish to encourage affordable housing developments to provide neighborhood-serving amenities or a mix of uses where such mixed-use development is both feasible and appropriate.

In addition to the location and populations served by an affordable housing development, it is important to carefully consider the selection of the developer partner. The guiding consideration for jurisdictions when selecting which affordable housing developers to work with should be choosing those that meet the highest standards: i.e., they are large, mission-driven affordable housing developers; they will work with the City to expertly address identified affordable housing needs; they will work diligently to secure additional types of subsidy to supplement local funding and tax-credit financing, helping them achieve deeper-income targeting for ELI and special needs populations; and they also have the experience and commitment to provide (and have consistently provided) high quality, well designed, cost effective and expertly managed developments that continue to meet residents' needs over the long-term.

<u>Funding Priority Example: Preservation of Deed-Restricted Affordable Housing</u>

Another important priority for a jurisdiction may be the preservation of deed-restricted affordable housing. Some jurisdictions have existing deed-restricted affordable housing projects at "high" or "very high" risk of being lost to the affordable housing stock in the near future because of expiring use restrictions and owners who are contemplating or intending to sell. We consulted with California Housing Partnership Corp (CHPC) to find out whether San Bruno has any affordable projects at "high" or "very high" risk of conversion to market-rate over the next

10 years. *It appears San Bruno does not have such at-risk developments with use restrictions expiring over the next decade. CHPC has also shared this information with city staff*.

Funding Priority Example: Preservation of "Naturally Occurring" Affordable Housing (NOAH)
Another preservation funding priority the City may wish to consider is the preservation of so-called "naturally occurring" affordable housing (NOAH), which means existing rental housing that is not rent-restricted but is serving lower-income households at affordable rents.

CHPC recently released several publications on local preservation strategies, including a 2-page brief for local governments [see attached CHPC policy brief on "Best Practices in Local Government Preservation Strategies"]. One strategy presented is the preservation of NOAH in areas that have recently gentrified, are near high quality transit and are in higher opportunity areas. CHPC suggests that jurisdictions can consider using a portion of their housing trust funds for preservation of this type of affordable housing.

There is limited experience to date with the preservation of NOAH in San Mateo County. The County Department of Housing assisted several such projects in the last few years, funding a portion of the acquisition cost and rehab work for several smaller apartment properties scattered throughout the county and a 55-unit apartment complex in Redwood City occupied primarily by persons receiving supportive housing assistance. These apartment complexes now have deed restrictions that will keep them affordable over time.

The County has found these type of preservation projects to be extremely costly, requiring a high level of local subsidies. Each project also required a hefty commitment of developer time and staffing. Smaller apartment complexes may be too small to receive acquisition/ rehabilitation tax credits, and larger ones may not have the degree of rehabilitation needed to secure such tax credits. Perhaps the biggest barrier to using tax credits is a LIHTC provision referred to as the "10 year hold" rule, which dramatically limits when tax credits can be used for these types of acquisitions, thus leaving local jurisdictions entirely on their own in financing the acquisition beyond a (likely very small) bank loan. In contrast to this poor leveraging, new construction can utilize tax credits, tax exempt bonds, and a range of other state and federal that only have new construction as eligible projects types.

Another issue for these types of projects is the possibility of abuse by less-than-scrupulous actors. This may happen when a city with limited staff capacity fails to carry out the required

due diligence necessary to evaluate the long-term health of the asset or the acquisition terms. The County's Department of Housing has become aware of situations in which parties have acquired NOAH buildings with city support and then either flipped them to REITs or convinced a legitimate nonprofit to acquire the building afterward, while also taking some cash out of the sale. Some have told the city the building is in good shape when in reality it is not, leaving the city on the hook to put in additional money some years down the road when the new owner comes back looking for assistance. At that point a city may have little recourse since the project is already deed-restricted and occupied with residents who need the affordable housing. We are providing this "heads-up" in order to help cities avoid these types of potential problems. If San Bruno is considering undertaking a NOAH project, we encourage staff to consult a technical expert such as California Housing Partnership Corporation (CHPC) or similar firm with extensive affordable housing financial expertise.

While the County Department of Housing has not ruled out assisting such acquisition of NOAH in the future, any such projects will need to be carefully considered and meet reasonable funding criteria.

Funding Priority Example: Rental Assistance for Lower-Income Households

At the present time, Covid-related rental assistance is still available to landlords and eligible residents in San Mateo County. This assistance is provided through the California State Rent Relief Program / Housing is Key. When this assistance is no longer available, jurisdictions may wish to consider providing some amount of programmatic support for existing nonprofits that help lower-income residents with emergency housing assistance.

Funding Priority Example: First-Time Home Buyer Assistance for Income-Qualifying Homebuyers

A jurisdiction may wish to provide assistance to help families with different incomes and housing needs become homeowners. For example, the City of San Mateo sponsors a variety of loan programs to help households purchase condominiums and townhouses within San Mateo City limits. Applicants who live or work in the City of San Mateo receive priority over those who do not. The Housing Endowment and Regional Trust (HEART) of San Mateo County also offers down-payment assistance loans for first-time home buyers in the county.

Funding Priority Example: Assistance with Rehabilitation and Repair for Income-Qualifying Homeowners

Program 1-D of San Bruno's current Housing Element calls for "exploring opportunities to create a city-sponsored program to assist homeowners with rehabilitation and preventative

maintenance, including potential funding from the City's BMR Housing In-Lieu Fund." Should San Bruno decide to use HTF resources for this type of program, it could limit the program to lower-income homeowners to be consistent with the purposes of the HTF sources of funding.

Funding Priority Example: Support for Programs Providing Shelter, Transitional Housing, Supportive Housing, etc.
Currently a number of jurisdictions provide city funding to support nonprofits providing shelter, transitional housing, supportive housing, and shared housing. The city could consider using some HTF resources to support these types of programs on an annual basis.

Suggested HE Update Implementation Program language: *The City will identify funding priorities for affordable housing projects and programs funded by the City's Housing Trust Fund.*

B. Developing "Notices of Funding Availability" (NOFA)

Key Idea: Use a NOFA process to deploy funds for affordable housing production, rehabilitation, and preservation. NOFAs can be "rolling" with no fixed deadline for responses or they can have a fixed deadline for submittals.

Key Idea: If using the HTF to assist with housing-related services, consider also using a competitive process to award these funds.

How to Implement
Housing Trust funds for affordable housing production, rehabilitation and preservation are best deployed through a competitive process, using NOFAs. A jurisdiction may also decide to use some of its HTF to assist with the provision of housing-related services for low-income populations. If this is the case, the jurisdiction may want to use a competitive process to award these funds as well, by including the services-related funds in the larger HTF NOFA or using a separate competitive funding process.

Compatibility of HTF Funding Criteria with Other Funding Sources
The vast majority of subsidized affordable housing that has been developed in San Mateo County has received part of its funding from the County. Therefore, in addition to aligning the City's HTF funding criteria with tax credit and state funding criteria, an equally important factor contributing to the successful development of affordable housing will be the consistency or compatibility of the City's HTF funding criteria for affordable housing production and

preservation with those of the County's Department of Housing, maximizing the ability of an affordable housing developer to secure tax credits, a city's local funding, and funding from the County.

NOFAs with Submittal Deadlines vs "Rolling" NOFAs

There are several considerations when deciding whether to issue NOFAs with submittal deadlines versus those that are "rolling" or open-ended. For large jurisdictions with very large pots of money that could support several funding awards, there likely would be a high degree of interest from affordable housing developers. A fixed deadline for submission allows multiple proposals targeting different sites to compete for the available funding. Proposals can then be compared and evaluated against the NOFA criteria, with several superior proposals typically selected for funding. However, there can be some significant drawbacks to fixed-deadline NOFAs, particularly when issued by a single jurisdiction (as opposed to the Countywide AHF NOFA).

When faced with a fixed-deadline NOFA, affordable developers looking for sites have to scramble to identify interested sellers, potentially bidding up the price for the few city-identified priority sites that are also available and developable. Additionally, some jurisdictions are only gradually accumulating HTF money and it could take several years to accumulate enough funds to support more than one project. Given these considerations, it may be more advantageous to issue a rolling NOFA – using objective criteria to award some or all of the available funds. Rolling NOFAs encourage affordable housing developers to explore site acquisition opportunities and consult with city staff about potential development concepts for a site or sites. When an interested and qualified developer has satisfied all the funding criteria and has achieved site control, a funding commitment can go to Council for approval. This process provides greater certainty for the developer; further, affordable housing developers will see that the City is interested in creating a "pipeline" for considering new proposals and using their HTF resources as these accumulate.

Site-specific developer RFQs or RFPs for public land, on the other hand, almost always use a fixed-deadline competitive process in order to generate multiple responses that can be compared and evaluated at the same time.

Timing of NOFA / RFP

Another item to consider is the timing for a HTF NOFA and/or any site-specific RFQ/RFP. Should San Bruno decide to use a fixed-submittal-date NOFA or RFQ/RFP process, it ideally should be completed at least a month or two prior to the issuance of the County's AHF annual NOFA funding cycle. That way, an affordable housing developer who has secured a San Bruno commitment (even a preliminary commitment) of funding and/or site control will have a much greater likelihood of competing successfully to secure additional funding needed for the project from the County AHF trust funds. This type of "piggybacking" of local subsidy commitments will also positively impact the developer's timetable for securing all the needed sources of the project's financing, facilitating a shorter time period between when local subsidies have been secured and the start of construction.

Why Implement

- Local HTFs accumulate funds over time and cities allocate these for public purposes
- Jurisdictions must be transparent about the use of such funds and keep the public informed about policies, allocation rounds and funding decisions
- Affordable housing developers also benefit from understanding the City's funding priorities and policies

Suggested HE Update Implementation Program language: *The City will issue an initial Housing Trust Fund "Notice of Funding Availability" (NOFA) for affordable housing production, rehabilitation, and/or preservation when the HTF has built up a balance of between $2- $3 million, unless the City identifies a priority that requires a larger balance. The City will also consider using a portion of the HTF, through a competitive process, to support housing-related programs and services provided by nonprofit organizations.*

VI. Using Public or Institutional Sites for Affordable Housing

In addition to providing financial resources through the HTF, jurisdictions can identify publicly-owned or other institutional sites that might be made available for affordable housing.

A. Consider contributing city-owned land

Key Idea: Identify and facilitate affordable housing development on city-owned land.

How to Implement

In December 2020 San Bruno identified a city-owned property, Admiral Court, as a locally-owned surplus site and is trying to facilitate housing development there (at this time, the project team is not aware of the status of this initiative). The city has also implemented, or is in the process of implementing, various Housing Element programs designed to encourage and incentivize affordable housing development in the TCP area, El Camino Real corridor, and downtown. These are all very positive steps that will facilitate the provision of affordable housing over time.

Jurisdictions typically solicit developer interest in building affordable housing on city-owned land through issuing either a Request for Qualifications or site-specific Request for Proposals [see attached examples of Developer RFQs and Developer RFPs]. Following selection of a single developer or development team, a site is typically conveyed either through the transfer of ownership to the developer (or an affiliated entity) for a nominal amount, or through means of a long-term ground lease. If a site is to be ground-leased rather than having ownership transferred to the developer, it would be reasonable (and the developers would expect) to negotiate a ground lease requiring an initial lump-sum payment or regular ground lease payments.

Building on efforts to date, the City could continue to work on the following:

- Identifying additional city-owned land having the potential for affordable housing development and located in Priority Development Areas, other areas zoned for mixed-use, and other appropriate areas
- Applying various policies and regulatory incentives to the development of these sites (e.g. fee waivers, reduced parking requirements, increased height limits, flexible setback requirements, etc.) to allow for the densities and other development conditions necessary to make affordable housing development feasible
- Considering using outside consultants with expertise in Low-Income Housing tax credits and affordable housing production to help evaluate potential sites for feasibility of securing tax credits, state affordable housing program funds, and other types of financing
- If a city-owned site is approved for affordable housing development, preparing an RFQ to solicit qualified developers or an RFP to solicit conceptual development proposals

Why Implement

- Given the high cost of developing affordable housing in the Bay Area, affordable housing developers look to local jurisdictions to provide a significant amount of subsidy – in the form of land contribution, housing trust funds or other local funds, fee waivers/reductions, parking requirement reductions, etc. – that make projects "pencil"
- Local subsidy is needed because non-local financing sources such as tax credits, state funding, and a commercial mortgage typically do not cover all of the development costs
- According to data from the County's Dept of Housing, city and county support – in the form of land contribution and financial subsidies – typically provides anywhere from 10% - 30% of the cost of an affordable development
- Often there are few available sites, or available at a price that is feasible for an affordable housing development, in areas most advantageous for affordable housing development
- Developers of affordable housing will be highly incentivized to deploy their limited staffing resources to develop affordable housing in jurisdictions where low- or zero-cost land is ready to be contributed for affordable housing production -- particularly if the available land is already zoned for higher-density residential development and the City has adopted other measures such as fee waivers, reduced parking requirements, density bonuses, etc. to incentivize affordable housing development and make it more financially feasible to build
- Making additional subsidies available to such developments with deeper income targeting (ELI and VLI) and/or supportive-housing, will be an additional incentive for developers of affordable housing

Suggested HE Update Implementation Program language: *To expand the stock of affordable housing, the City will continue to identify and evaluate city-owned land that could be developed with affordable housing. Should an appropriate site or sites be identified and selected for disposition, the City will apply regulatory and zoning incentives necessary to make affordable housing development feasible on the site(s) and will issue at least one RFQ/RFP to solicit qualified affordable housing developers within ___ years of adoption of the Housing Element.*

B. Explore potential affordable housing opportunities with public agencies, health care institutions, and school districts

Key Idea: Approach public agencies, health care institutions, and school districts to assess interest in creating affordable housing on some of their underutilized or vacant properties or portions of sites; if there is interest, use zoning and regulatory incentives to facilitate such affordable housing development.

How to Implement

According to the 2020 APR, the city is working with private developers to develop housing at the former Crestmoor High School and Engvall School sites, two former surplus school sites. The project team is unaware of the nature of the housing contemplated for these surplus sites (e.g. whether it would be 100% affordable). In addition to sites that have been declared surplus, there may be cases where a property – or portion of a property – is owned by a public agency, institution, school district, or other semi-public organization and is underutilized or currently vacant but has not been formally declared surplus. In such cases, it would be worthwhile to approach these property owners to assess interest in further exploring affordable housing development opportunities.

Why Implement

- Agencies and institutions are increasingly aware that lack of affordable housing negatively impacts their workforces and threatens the overall economy
- Some are re-examining their own properties for affordable housing possibilities
- Recent examples in San Mateo County indicate interest in these types of initiatives:
    - A 122-unit workforce housing complex currently under construction on the Jefferson Union High School District's property in Daly City, which will serve the School District
    - A supportive housing development serving homeless and at-risk Veterans completed in 2015 on an underutilized area of the Menlo VA campus in Menlo Park

Suggested HE Update Implementation Program language: *To expand the stock of affordable housing, the City will work with public agencies, health care institutions and school districts to help identify potential sites or portions of sites that could be developed with affordable housing. If there is interest from an owner entity in potentially developing affordable housing on a site or sites, the City will apply various regulatory and zoning incentives necessary to make affordable housing development feasible on such sites.*

C. Explore potential affordable housing opportunities with faith-based institutions

Key Idea: Do preliminary outreach to faith-based congregations to assess interest in exploring the idea of developing affordable housing on a portion

How to Implement

A number of jurisdictions have begun to explore other innovative opportunities for developing affordable housing. One promising avenue has involved faith-based institutions. San Bruno could consider doing some preliminary outreach to faith-based congregations to assess interest in exploring potential creation of affordable housing on a portion of their property. Should any religious organizations express initial interest, the City could host a meeting and invite several affordable housing developers to be available to answer questions. The City could also provide a list of experienced affordable housing developers and encourage any interested faith-based institution to reach out for more information and assistance.

Why Implement

Faith-based organizations may be interested in developing affordable housing because:

- Their values are often aligned with the idea of facilitating affordable housing
- They may have excess or underutilized land that potentially could be developed into affordable housing
- They may have declining revenues and are looking for a one-time payment or revenue stream to help support ongoing operational expenses

Below are two recent examples of projects under development on a portion of properties owned by faith-based organizations:

Jordan Court, now nearing completion, is located on the All Souls Episcopal Parish property in Berkeley. It will provide 34 affordable studio apartments for low-income seniors with incomes between 20% and 60% AMI; 12 of the apartments will be set aside through support from the state's No Place Like Home program for formerly homeless seniors with serious mental illness. It will include new administrative offices for the clergy, as well as two residences for church staff. The $25 million project, the first affordable housing project in north Berkeley in 30 years, is being developed by SAHA and received funding from six different sources including the City of Berkeley, Alameda County, Housing Trust of Silicon Valley, Federal Home Loan Bank's Affordable Housing Program, the state's HCD, Low-Income Housing tax credits, and a bank mortgage.

Immanuel-Sobrato Community in San Jose just had its groundbreaking in September of 2021. It will provide 108 permanent supportive affordable apartment homes for chronically homeless residents (the church requested a 100% supportive housing project). This is San Jose's first redevelopment of a place of worship to include supportive housing. The project is a unique private-public partnership between the City of San Jose, MidPen Housing, John Sobrato, the Housing Authority, and the Immanuel Evangelical Lutheran Church of San Jose. Eleven sources of financing were used. The development is near VTA transit, stores, healthcare and San Jose City College and will include a four-story building with 106 studios and 2 onsite manager units. Amenities include a secured lobby, dog run, 36 parking spaces, large common space, bicycle storage, community room with kitchen, courtyard with outdoor seating, exercise area, computer lab and laundry room. MidPen Housing is paying the church a lump-sum ground lease payment, which will significantly help the congregation financially.

Suggested HE Update Implementation Program language: *The City will engage in outreach to faith-based congregations to assess interest in exploring the concept of using a portion of their properties to develop affordable housing and facilitate a discussion between any interested parties and local affordable housing providers.*

VII. Summary of Suggested Housing Element Policies & Programs

For ease of reference, all of the suggested Housing Element policies and programs in the memo are listed below:

Policy: Consider using some of the HTF resources to support City staffing and/or outside consultants to administer the HTF and deploy HTF resources

Suggested HE Update Implementation Program language: *Use* a relatively small portion of the current Housing Trust Fund balance (e.g., up to about $50,000) to contract with an experienced affordable housing consultant or consultants for assistance with "start-up" tasks necessary to structure the City's HTF allocation and disbursement program. Such tasks will include assisting with development of the HTF's funding priorities, establishing HTF loan criteria, and drafting the initial Housing Trust Fund NOFA.*

Suggested HE Update Implementation Program language: *Use* a small percentage of Housing Trust Funds on an annual basis to support city staffing and/or outside consultants who will administer and deploy these funds in a timely, efficient, and productive manner. Such tasks may include accounting and fiscal services, interfacing with housing developers, development of*

funding NOFAs, evaluation of proposals and selection of awardees, loan document drafting, and evaluation of public, agency and institutional properties for potential affordable housing use.

*These programs could use more conditional language, i.e., "*Consider using",* if the City prefers.

Policy: Consider charging a modest monitoring fee for Inclusionary Housing units
Suggested HE Update Implementation Program language: *Consider charging a modest per-unit monitoring fee for approved projects creating inclusionary units in order to support ongoing monitoring of the BMR units according to the project's BMR agreement.*

Policy: Identify the City's funding priorities for allocating HTF resources
Suggested HE Update Implementation Program language: *The City will identify funding priorities for affordable housing projects and programs funded by the City's Housing Trust Fund.*

Policy: Develop a "Notice of Funding Availability" (NOFA)
Suggested HE Update Implementation Program language: *The City will issue an initial Housing Trust Fund "Notice of Funding Availability" (NOFA) for affordable housing production, rehabilitation, and/or preservation when the HTF has built up a balance of between $2- $3 million, unless the City identifies a priority that requires a larger balance. The City will also consider using a portion of the HTF, through a competitive process, to support housing-related programs and services provided by nonprofit organizations.*

Policy: Consider contributing City-owned land
Suggested HE Update Implementation Program language: *To expand the stock of affordable housing, the City will continue to identify and evaluate city-owned land that could be developed with affordable housing. Should an appropriate site or sites be identified and selected for disposition, the City will apply regulatory and zoning incentives necessary to make affordable housing development feasible on the site(s) and will issue at least one RFQ or RFP to solicit qualified affordable housing developers within ___ years of adoption of the Housing Element.*

Policy: Explore potential affordable housing opportunities with public agencies, health care institutions, and school districts
Suggested HE Update Implementation Program language: *To expand the stock of affordable housing, the City will work with public agencies, health care institutions and school districts to help identify potential sites or portions of sites that could be developed with affordable housing. If there is interest from an owner entity in potentially developing affordable housing on a site or*

sites, the City will apply various regulatory and zoning incentives necessary to make affordable housing development feasible on such sites.

Policy: Consider potential affordable housing opportunities with faith-based institutions
Suggested HE Update Implementation Program language: *The City will engage in outreach to faith-based congregations to assess interest in exploring the concept of using a portion of their properties to develop affordable housing and facilitate a discussion between any interested parties and local affordable housing providers.*

VIII. List of Attachments - Included as Separate Documents

RFQ examples

- RFQ – Affordable Housing Financial Consultant (County Dept of Housing, 2021)
- RFQ – Affordable Housing Financial Consultant – Q&A (County Dept of Housing, 2021)
- RFQ – Affordable Housing/Homeless Services Consultants (County of Alameda, 2020)
- RFQ – Qualified Development Partners for Project Homekey (County Dept of Housing, 2021)
- RFQ – Qualified Developers for Multiple Development Opportunity Sites (Daly City, 2017)
- RFQ – Qualified Developers – Bay Meadows Site (City of San Mateo, 2016)

RFP examples

- RFP – Developer - Middlefield Junction – Parcel A (County Dept of Housing, 2018)
- RFP – Developer - Midway/Bayshore Redevelopment Project (County Dept of Housing, 2017)
- RFP – Developer – Bradford Affordable Housing (Redwood City, 2015)

Other resources

- County Department of Housing Loan Policies – June 2020
- CHPC – *Best Practices in Local Government Preservation Strategies* (2019)
- Jordan Court Affordable Housing (Faith-Based) – Berkeley (2020)
- Immanuel-Sobrato Affordable Housing (Faith-Based) – San Jose (2021)
- *(Partial) List of Affordable Housing consultants who provide assistance to Local Governments*

Appendix 4.1

Fair Housing Assessment

21 Elements

City of San Bruno Fair Housing Assessment

What is AFFH?

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

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

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

Affirmatively Furthering Fair Housing

"Affirmatively furthering fair housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking

[1] California Department of Housing and Community Development Guidance, 2021, page 9.

meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

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

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

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

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

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

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

to occupy housing—housing segregated into less desirable areas, next to highways, and concentrated in public housing and urban renewal developments.

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, builders of the Hillsdale neighborhood in the mid-1900s recorded deeds that specified that only "members of the Caucasian or White race shall be permitted" to occupy sold homes—the exception being "domestics in the employ[ment] on the premises."[2] This developer went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB), became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

The segregatory effect of blockbusting activities is well-documented in East Palo Alto. In 1954, after a White family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare White families into selling their homes ("for fear of declining property values") to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with "whites only" neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by White buyers residing in East Palo Alto.

Throughout the county, neighborhood associations and city leaders attempted to thwart integration of communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were rezoned by planning councils, required very large minimum lot sizes, and\or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure.

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it's also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have "…lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land."[3] However, "[d]ue to the devastating policies and practices of a succession of explorers, missionaries, settlers, and various levels of government over the centuries since European

[2] https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html

[3] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html

expansion, the Ramaytush Ohlone lost the vast majority of their population as well as their land."[4] The lasting influence of these policies and practices have contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.[5]

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appears on the following page.

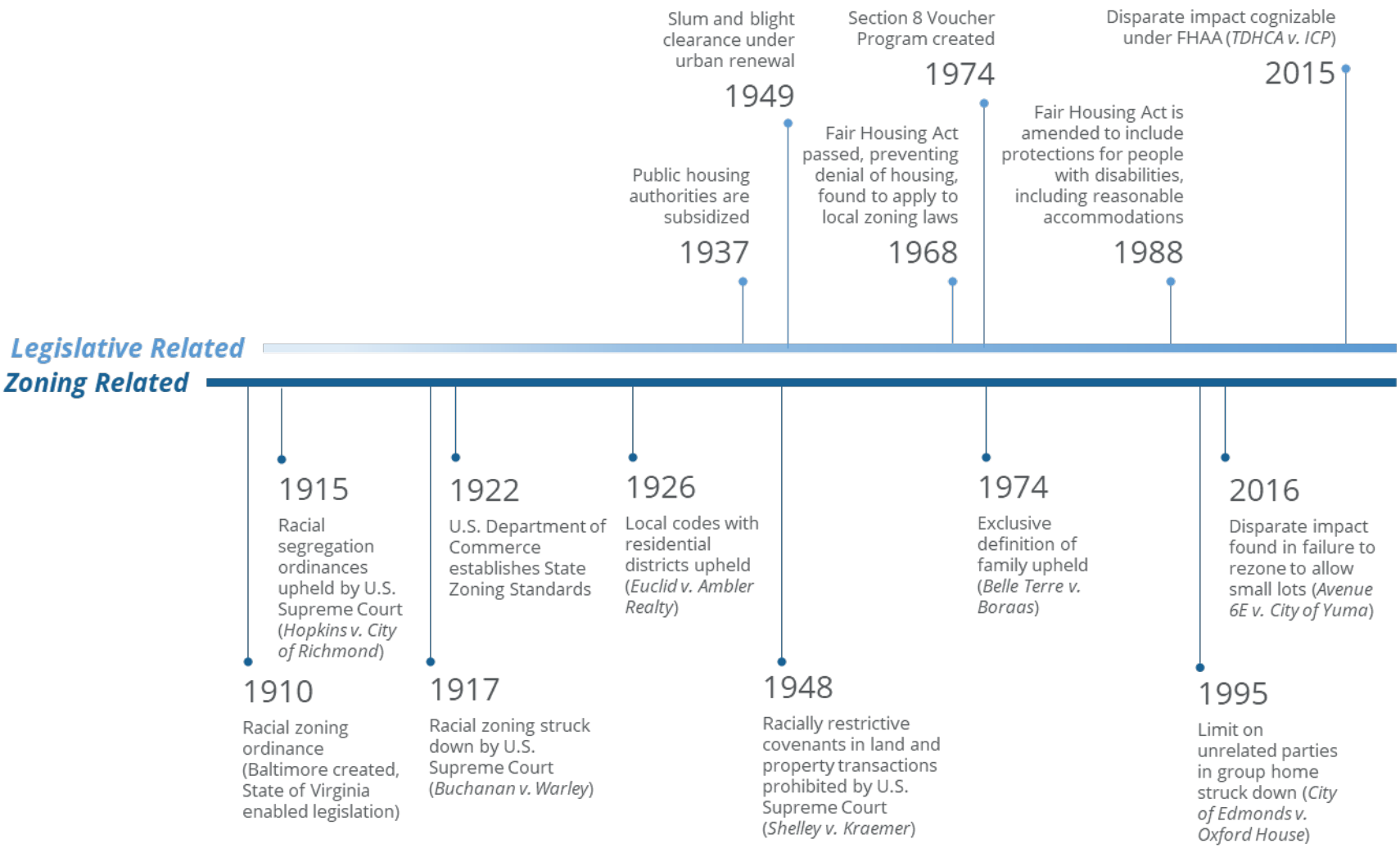
As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory, and allowed those that would be considered today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid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

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

[4] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html

[5] https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/

Major Public and Legal Actions that Influence Fair Access to Housing



Maps and data referenced in this section. Throughout this section, there are references to maps created by HCD to support the AFFH and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in an Appendix and follow the organization of this section and the state guidance. The maps, in particular, are useful in demonstrating how the City of San Bruno compares with surrounding jurisdictions and the county overall in offering housing choices and access to opportunity.

Report content and organization. This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

Primary Findings, Contributing Factors, and Fair Housing Action Plan identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.

Section I. Fair Housing Enforcement and Outreach Capacity reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.

Section II. Integration and Segregation identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation

Section III. Access to Opportunity examines differences in access to education, transportation, economic development, and healthy environments.

Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs including displacement risk.

Appendices.

- Map and Data packet—includes data tables and maps that support this section
- [Available March or April 2022] Resident survey results—findings from a survey of San Mateo County residents on their experience finding and remaining in housing
- Disparate Access to Educational Opportunities—findings from a countywide analysis of access to education and educational outcomes by protected class.
- State Fair Housing Laws and Regulations—summary of key state laws and regulations related to mitigating housing discrimination and expanding housing choice

Primary Findings

This section summarizes the primary findings from the Fair Housing Assessment for the City of San Bruno including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the city's fair housing action plan.

- **Seven percent of fair housing complaints filed in San Mateo County from 2017 to 2021 (57 total) were in the City of San Bruno (4 total), higher than the city's share of the county's population (6%).** Issues cited in the city were refusal to rent, refusal to rent and negotiate for a rental, discrimination in terms, conditions, privileges relating to a rental, and failure to make a reasonable accommodation. **All fair housing complaints in the city were on the basis of disability status** (4 complaints).

- San Bruno's residents are more racially and ethnically diverse than residents in the county overall: San Bruno has a higher share of residents who are Asian, Hispanic, and report "Other" and Multiple races.

- The city's non-White and Hispanic residents are **disproportionately impacted by poverty, low household incomes, overcrowding, mortgage loan denials, and homelessness** compared to the non-Hispanic White population in the City of San Bruno. Specifically,

    - Residents reporting Other/Multiple races have very high rates of poverty (Figure II-5) and American Indian/Alaska Native and Hispanic households have lower household incomes (Figure II-4) compared to the non-Hispanic White population in the City of San Bruno. On the positive side, African American households have a comparable income distribution to non-Hispanic, White households, and Asian households have higher income distributions.

    - Hispanic households are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17), as are Asian households, which is unusual given their higher income distributions. Low and moderate income households are also more likely to be overcrowded (Figure IV-18).

    - Hispanic and Other/Multiple race residents are more likely to live in low resource areas compared to high resource areas. Conversely, Non-Hispanic White residents are more likely to live in moderate and high resource areas (Figure III-12).

    - People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Figure IV-22).

- American Indian or Alaska Native, Black or African American, and Hispanic households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).

- **Forty six percent of all renter households in the City of San Bruno are cost burdened**—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). This is nearly identical to the rates of cost burden in the county and Bay area overall, suggesting that San Bruno is providing the affordable housing at the same level as the county and region overall.

- There are **disparities in housing cost burden in the City of San Bruno by race and ethnicity and family size** (Figure IV-11 and Figure IV-12), with Other/Multiple race, American Indian or Alaskan Native, and Hispanic residents and large families facing the highest rates of cost burden.

- Geospatially, **the area of the city east of El Camino Real** is disproportionately impacted by low educational opportunity, low economic opportunity, low environmental scores, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and low resource scores. This area is characterized by:

  - Education opportunity scores between 0.25 and 0.5—lower education scores compared to the rest of the city (Figure III-1).
  - Low economic opportunity scores between 0.25 and 0.5 (Figure III-7).
  - Low environmental scores (less than 0.25)—which account for PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Figure III-9). The area east of El Camino Real in the City of San Bruno has particularly poor environmental outcomes for traffic, groundwater threats, and diesel particulate matter.
  - The composite opportunity score for the City of San Bruno shows census tracts east of El Camino Real fall within low resource areas. Census tracts east of Interstate 280 fall within moderate resource areas while census tracts west of Interstate 280 fall within high resource areas (Figure III-14).
  - The Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks census tracts based on their ability to respond to a disaster and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. The area east of El Camino Real is most vulnerable according to the SVI (Figure III-15).

- A concentration (60% to 80% of households) of cost burdened households (Figure IV-13).
- Overcrowded households, concentrated in the same areas as cost burdened households (Figure IV-19).
- These areas are also partially within Special Flood Hazard Areas (Figure IV-31) and are vulnerable to displacement (Figure IV-28).

- The City of San Bruno has **the same proportion of residents with a disability (8%) as the county** (Figure III-17). Residents living with a disability in the city are more likely to be employed and are largely concentrated in the northwest area of the city. Finally, the aging population is putting a strain on paratransit access countywide.

- Racial and ethnic minority students in the City of San Bruno—served by the San Mateo Union High School District and the San Bruno Park Elementary School District—**experience lower educational outcomes compared to other students**. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. However, **Pacific Islander, Hispanic, and Black students in the San Mateo Union district were less likely to meet the admission standards**. Although San Mateo Union High School has relatively low drop out rates—4% of students—compared to other districts in the county, **drop out rates among Hispanic (7%), Black (6%), and Pacific Islander students are higher** (Disparate Access to Educational Opportunities Appendix).

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

Fair housing issue: Hispanic, Other/Multiple Race, American Indian or Alaskan Native, Black households, and large families have disproportionate housing needs. These needs are evident in high levels of cost burden.
Contributing factors:

- Hispanic residents are primarily concentrated in areas east of El Camino Real. According to HCD, these areas have the highest concentration of low to moderate income populations and face poor opportunity outcomes according to TCAC's opportunity maps.
- There is a relative lack of affordable housing opportunities in higher resourced areas of the city.

Fair housing issue: Hispanic residents are concentrated in areas of the city with the lowest opportunity scores—except for employment access.
Contributing factors:

- The Census Tract directly east of El Camino Real is designated as a SB 535 Disadvantaged Community, which is defined under SB 535 as, "the top 25%

scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations." Hispanic households are primarily concentrated in this portion of the city.

According to HCD and TCAC's opportunity maps, this area has the highest concentration of low to moderate income populations who face poor opportunity outcomes. However, the area has the best access to employment opportunities.

- Although affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the City of San Bruno compared to other cities throughout the county, the eastern area of the city offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well: A recent article in Cityscape found that Hispanic homebuyers —when controlled for demographics, loan characteristics, and finances—are more likely to purchase homes in neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.[6]

Fair housing issue: Persons with disabilities are most likely to file complaints of housing discrimination due to refusal to rent or negotiate for a rental, discriminatory terms, conditions, or privileges and failure to make reasonable accommodations.

Contributing factors:

- There were four complaints filed with HUD in the City of San Bruno from 2017 to 2020 —all on the basis of disability— where the issues cited included a failure to make reasonable accommodations. Landlords and property owners are required to provide reasonable accommodations to residents living with a disability upon request.
- Lack of understanding of reasonable accommodation requirements by landlords and property owners
- Lack of knowledge about fair housing laws by landlords and property owners

Fair housing issues in education:

Students of color face disparities in subject proficiency compared to the overall student population at both San Bruno Park Elementary School District and San Mateo Union High School District.

- Overall, 50% of San Bruno Park Elementary District students meet or exceed English language arts and literacy standards and 41% exceed math standards. For Black or African American students, however, 39% are English language arts and literacy proficient and 23% are math proficient. For

[6] Sanchez-Moyano, R. (2021). Achieving spatial equity through suburban homeownership? Neighborhood attributes of Hispanic homebuyers. *Cityscape: A Journal of Policy Development and Research.* Volume 23(3).

Hispanic students, 36% are English language arts and literacy proficient and 25% are math proficient.

- Overall, 70% of San Mateo Union High School District students meet or exceed English language arts and literacy standards and 50% exceed math standards. For Black or African American students, however, 55% are English language arts and literacy proficient.[7] For Hispanic students, 50% are English language arts and literacy proficient and 22% are math proficient. For Pacific Islander students, 34% are English language arts and literacy proficient and 20% exceed mathematics testing standards.
- Hispanic and Pacific Islanders face higher rates of chronic absenteeism than the overall school population at both local school districts. Hispanic and Black or African American students have the highest dropout rates in San Mateo Union School District.

Hispanic students face high rates of suspension compared to their representation among student bodies.
Contributing factors:

- The reasons for these disparities are unclear and should be examined. The gaps suggest that Hispanic students need greater support to succeed, and that schools in the San Bruno area need to focus more closely on efforts to close proficiency gaps and ensure equity in education.

The Fair Housing Action Plan (FHAP) below details how the City of San Bruno proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

SECTION I. Fair Housing Enforcement and Outreach Capacity

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity.

Fair housing legal cases and inquiries. California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—**California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income** (including federal housing assistance vouchers).

[7] No data for Black or African American students related to their proficiency of mathematics.

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the **largest civil rights agency in the United States**. According to their website, the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act".[8]

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH's website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.[9] Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of **local enforcement organizations** including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County (Figure I-1).

From 2017 to 2021, **57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD) (Figure I-2)—7% of complaints were in the City of San Bruno (4 complaints) (Figure I-3)**. Most complaints submitted to HUD cited disability status as the bias (56%) followed by race (19%), and familial status (14%). In the City of San Bruno, the most common issues cited were refusal to rent, refusal to rent and negotiate for a rental, discrimination in terms, conditions, privileges relating to rental, and failure to make a reasonable accommodation.

Countywide, no cause determination was found in 27 complaints followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were primarily submitted from the City of San Mateo, Redwood City, Daly City, and Menlo Park (Figure I-3, Figure I-4, and Figure I-5).

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021.

Nationally, the National Fair Housing Alliance (NFHA) reported a "negligible" decrease in the number of complaints filed between 2019 and 2020. The primary bases for complaints nationally were nearly identical to San Mateo County's: disability (55%) and race (17%).

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[8] https://www.dfeh.ca.gov/aboutdfeh/

[9] https://www.dfeh.ca.gov/complaintprocess/

Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

- First, fair lending cases referred to the Department of Justice from federal banking regulators has been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.
- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.
- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.[10]

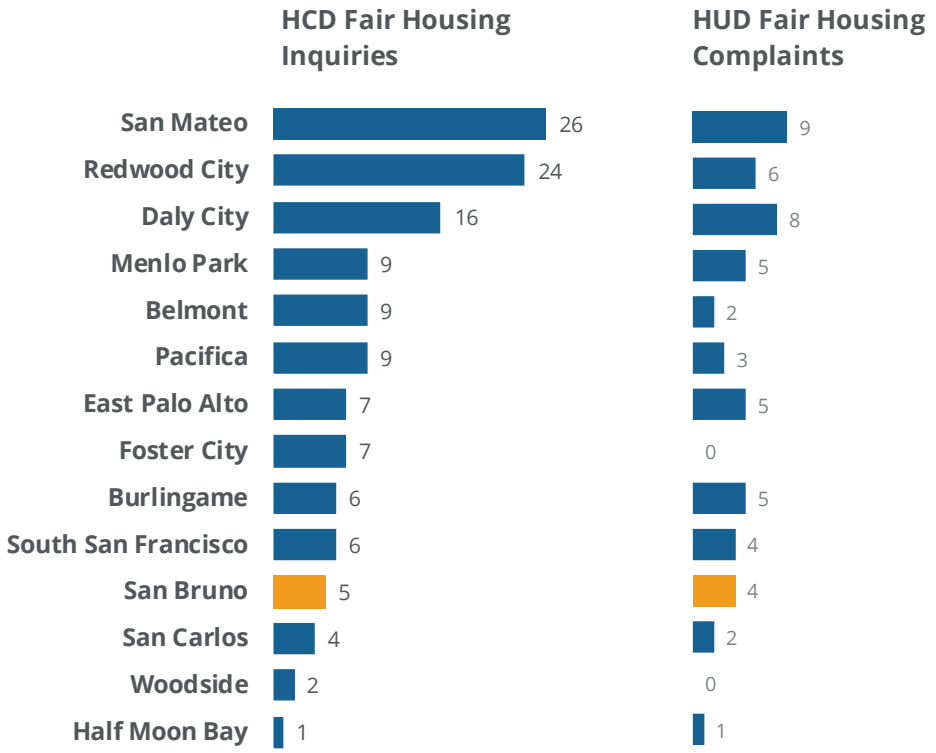
[10] https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/

Fair Housing Complaints and Inquiries

HUD Fair Housing Complaints, by Basis, San Mateo County, 2017-2021

	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%
Total cases	**57**	**100%**

HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



Outreach and capacity. The City of San Bruno could improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination. The city's website does provide limited information on fair housing resources, but it is not located on the city's main housing webpage.[11] Overall, the

[11] https://www.sanbruno.ca.gov/gov/city_departments/commdev/housing/default.htm

accessibility of fair housing information could be improved by providing information on the Fair Housing Act, AFFH-related information for the state of California, and contact information for local fair housing organizations, legal assistance, and general information in one consolidated place. Additionally, a link to the Regional Assessment of Fair Housing—approved by HUD in November 2017—could be provided.

Compliance with state law. The City of San Bruno is compliant with the following state laws that promote fair and affordable housing. The city has not been alleged or found in violation of the following:

Housing specific policies enacted locally. The City of San Bruno identified the following local policies that contribute to the regulatory environment for affordable housing development in the city.

Local policies in place to encourage housing development.

- Mixed Use Zoning
- Condominium Conversion Ordinance
- Housing Development Impact Fee
- Commercial Development Impact Fee
- Second Unit Ordinance
- Density Bonus Ordinance

Local barriers to affordable housing development.

- Height limits on multifamily developments
- Voter initiatives that restrict multifamily developments, rezoning for higher density, height limits or similar measures
- Excessive parking requirements
- No policies to mitigate displacement of low income households

Local policies that are NOT in place but would provide the best outcomes in addressing housing shortages.

- Rental assistance or rent subsidies

Local policies that are NOT in place, but have potential Council interest for further exploration.

- Community land trusts
- Dedicating surplus land for affordable housing

Local policies in place to mitigate or prevent displacement of low income households.

- Affordable housing impact/linkage fee on new residential and commercial development
- Inclusionary zoning
- Promoting streamlined processing of ADUs

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), the City of San Bruno does not have any public housing buildings (Figure I-6). However, the city does one census tract with a sizable share of household units with housing vouchers (15% to 30%), three tracts with a moderate share (5% to 15%) and three other tracts with some (5% or less) housing voucher utilization (Figure I-7).

Compared to nearby Millbrae, Burlingame, and Hillsborough, the **City of San Bruno appears accommodating to renters with housing vouchers** because the city has a greater share of voucher holders compared to the surrounding communities (Figure I-7). The presence of housing voucher users indicates available rental supply to house these residents and a lack of exclusionary behavior from landlords in the city.

SECTION II. Integration and Segregation

This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

Integration and Segregation

"**Integration** generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."

Source: California Department of Housing and Community Development Guidance, 2021, page 31.

Race and ethnicity. Generally, the demographic characteristics of the City of San Bruno are consistent with the overall characteristics of San Mateo County. The population **distribution by race and ethnicity is slightly different than the county** with the largest proportion of the population being Asian (34%) followed by non-Hispanic White (33%), Hispanic (27%), other or multiple races (6%), and Black (1%) (Figure II-1).[12] **Older residents are less diverse** with 62% of the population older than 65 years identifying as White compared to only 40% of the population for children less than 18 years old (Figure II-3).

Racial and ethnic minority populations generally have higher rates of poverty compared to the non-Hispanic White population in the City of San Bruno (Figure II-4 and Figure II-5). Additionally, Other/Multiple race, American Indian or Alaska Native and Hispanic households have lower household incomes compared to non-Hispanic White households in San Bruno.

Geospatially, the City of San Bruno has three census tracts with sizable White majorities and one census tract with a slim White majority (Figures II-6, II-7, II-8, II-9, and II-10).[13] Additionally, two other census tracts have sizable Hispanic majorities and three other have

[12] The share of the population that identifies as American Indian or Alaska Native is less than 1%.

[13] Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.

Asian majorities—two sizable and one slim. It's worth noting that these census tracts of majority populations by race and ethnicity are relatively segregated— White majorities are located in the southern portion of the city, Asian majorities are located in the north and northwestern portions, and Hispanic majorities are in the eastern portion of the city.[14]

[PLACEHOLDER] Dissimilarity and isolation indices. [ABAG DI and isolation indices were not available at the time this report was prepared].

The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. The DI is an index that measures the degree to which two distinct groups are evenly distributed across a geographic area. The DI represents the percentage of a group's population that would have to move for each area in the county to have the same percentage of that group as the county overall.

DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

Disability status. The **share of the population living with at least one disability is 8% in the City of San Bruno**, same as San Mateo County (Figure II-13). There is one census tract in the city that has a 10% to 20% share of the population living with a disability, which is located east of Skyline Boulevard and north of Sneath Lane (Figure II-14). Geographic concentrations of people living with a disability may indicate the area has ample **access to services, amenities, and transportation that support this population**.

Familial Status. The City of San Bruno is home to **more single-person households** than the county, with 25% of households compared to only 22% in the County (Figure II-16). Collectively, there are **slightly fewer married-couple families and families with children in the city** (Figure II-17 and Figure II-18).

Familial status can indicate specific housing needs and preferences. A larger number of nonfamily or single person households indicates a higher share of seniors living alone, young adults living alone or with roommates, and unmarried partners. Higher shares of nonfamily households indicate an increased need for one and two bedroom units.

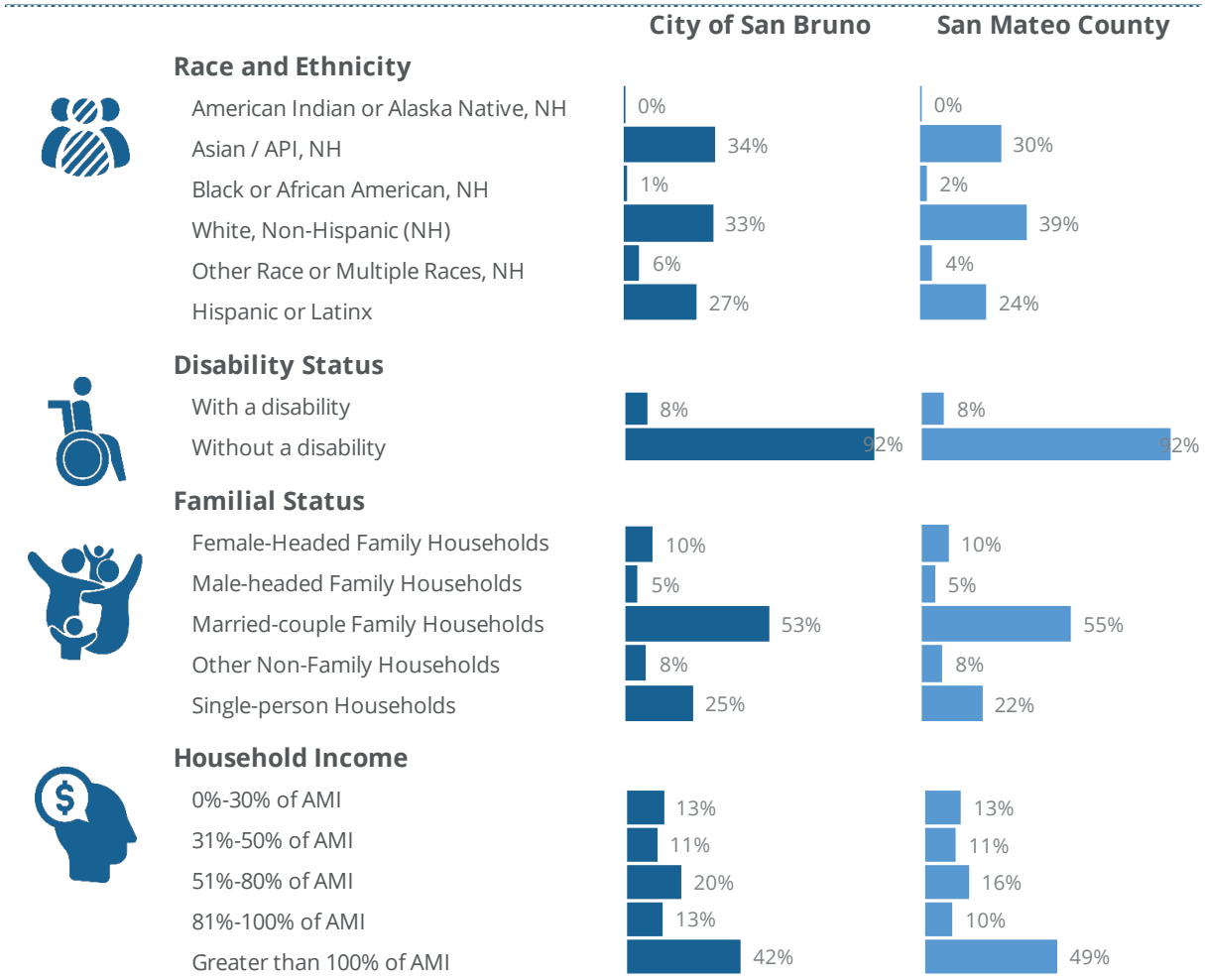
[14] Redlining maps, otherwise known as Home Owners' Loan Corporation (HOLC) maps, are not available for San Mateo County.

Over 70% of married couple households and slim majority of residents living alone live in owner occupied housing (Figure II-19). **The number of housing units available by number of bedrooms and tenure is generally consistent with the familial status of the households that live in the City of San Bruno** (Figure II-16 and Figure II-20). Compared to the county, the City of San Bruno has a slightly smaller proportion of family households and greater proportion of single person households—which is reflected in the number of bedrooms and tenure of the housing stock in the city (Figure II-19 and Figure II-20). The distribution of households by family type are mapped at the census tract level in Figures 21, 22, 23, and 24.

Household income. The household income distribution by percent of area median income (AMI) in the City of San Bruno is similar to the county (Figure II-25). However, the city has a smaller proportion of households making greater than 100% AMI (42%) than the county (49%). There are three census block groups in the city that have median incomes

Segregation and Integration

Population by Protected Class



below the 2020 state median income of $87,100 for a family of four, but the majority of block groups have median incomes well above that (Figure II-26 and Figure II-27). There is a concentration of block groups west of Interstate 280 with median incomes greater than $125,000. **All census tracts in the City of San Bruno have poverty rates below ten percent** (Figure II-28).

Racially or ethnically concentrated areas of poverty and affluence.

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.[15]

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

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

[15] Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. Cityscape: A Journal of Policy Development and Research, 21(1), 99–124

For this study, the poverty threshold used to qualify a tract as an R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In addition to R/ECAPs that meet the HUD threshold, this study includes edge or emerging R/ECAPs which hit two thirds of the HUD defined threshold for poverty—emerging R/ECAPs in San Mateo County have two times the average tract poverty rate for the county (12.8%).

In 2010 there were three Census tracts that qualified as R/ECAPs (19.4% poverty rate) in the county and 11 that qualified as edge R/ECAPs (13% poverty rate). None of the R/ECAPs were located in the City of San Bruno in 2010 (Figure II-29).

In 2019 there were two Census tracts that qualified as R/ECAPs (19.1% poverty rate) in the county and 14 that qualified as edge R/ECAPs (12.8% poverty rate). None of the R/ECAPs were located in the City of San Bruno in 2019 (Figure II-30). However, there was an edge R/ECAP located just northeast of the city border in South San Francisco.

[PLACEHOLDER] RCAAs. [ABAG/HCD data on RCAAs was not available at the time this report was prepared] HCD's definition of a Racially Concentrated Area of Affluence is:

- A census tract that has a percentage of total white population that is 1.25 times higher than the average percentage of total white population in the given COG region, and a median income that was 2 times higher than the COG AMI.

SECTION III. Access to Opportunity

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.

Access to Opportunity

"Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to 'high resource' neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or

poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low income residents—particularly children.

The opportunity maps highlight areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource and high segregation and poverty. TCAC provides opportunity maps for access to opportunity in quality education, employment, transportation, and environment. Opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes.

Education. TCAC's education score is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC's educational opportunity map, about half of the Census tracts in the City of San Bruno score between 0.5 and 0.75—opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes (Figure III-1). All census tracts with this score are located west of Interstate 280. Conversely, the other half of Census tracts are all located **east of Interstate 280** and score between 0.25 and 0.5—meaning they **have lower education scores compared to the rest of the city**. This area also has higher lower economic opportunity scores, lower environmental scores, and higher social vulnerability compared to the rest of the city.

According to the Disparate Access to Educational Opportunities Appendix, the City of San Bruno is served by the San Mateo Union High School District and San Bruno Park Elementary School District. San Mateo Union increased enrollment by 16% from 2010 to 2020 while the elementary district enrollment decreased by 12% over the same time. However, **both districts lost students during the COVID pandemic.**

San Mateo Union enrollment by race and ethnicity is similar to the countywide distribution. However, there is a higher proportion of Asian students in San Mateo Union (23% compared to 17% countywide), a smaller proportion of Filipino students (5% compared to 8% countywide) and Hispanic students (32% compared to 38% countywide).

The San Bruno Park Elementary District has a high share of English learners compared to the countywide proportion (28% compared to 20% countywide) but a much smaller share of students who qualify for reduced lunch (18% compared to 29% countywide). Overall, **the elementary district is more diverse than the countywide average.**

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, San Mateo Union High had the second highest rate of graduates who met such admission standards at 68%, just behind Sequoia Union (69%). **Pacific Islander, Hispanic, and Black students in the San Mateo Union district were less likely to meet the admission standards,** with rates of 29%, 46%, and 46% respectively.

Although San Mateo Union High School has relatively low dropout rates—4% of students—compared to other districts in the county, **dropout rates among Hispanic (7%), Black (6%), and Pacific Islander (6%) students are higher**.

Employment. The top three industries by number of jobs in the City of San Bruno include **professional and managerial services, arts and recreation services, and health and educational services** (Figure III-2 and Figure III-3). The City of San Bruno has a lower job-to-household ratio when compared to the county at 1.07 and 1.59 respectively—which means there are fewer employment opportunities per household in the City of San Bruno (Figure III-4 and Figure III-5). The city also has a slightly higher unemployment rate of 6.7% compared to the county at 6.6% (Figure III-6).

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. The census tracts adjacent to Interstate 280 and west of Skyline Boulevard have the best economic scores (0.5-0.75) in the City of San Bruno (Figure III-7). The **lowest economic opportunity scores** in the city are within tracts **east of El Camino Real, as well as in the central and northwestern areas of the city.**

HUD's job proximity index shows that **job proximity varies widely in the City of San Bruno** (Figure III-8). On a scale from zero to 100 where 100 is the closest proximity to jobs the majority of the city scores between 40 and 60. However, all census tracts west of Skyline Boulevard have scores below 40 while all tracts in the eastern portion of the city have scores above 60.

Transportation. [TCAC's transportation opportunity score and maps were not available at the time of this report] This section provides a summary of the transportation system that serves the City of San Bruno and the broader region including emerging trends and data relevant to transportation access in the city. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services in San Bruno and the county overall. Below is a summary of comments relevant to San Mateo County.

> *"San Mateo's [Paratransit Coordinating Council] PCC and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout*

> *the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes.*
>
> *While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime."*[16]

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project's overall goal is to, "stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system– the agencies in the region local to the San Francisco Bay, served by MTC."[17]

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, **"it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation."**

The San Mateo County Transit District updated their Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county's senior population is expected to grow more than 70% over the next 20 years and the district is experiencing unprecedented increases in paratransit ridership**. The plan is targeted at developing effective mobility programs for residents with disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.[18]

MTC also launched Clipper START—an 18 month pilot project— in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.[19]

In 2013, the San Bruno City Council adopted the San Bruno Transit Corridors Specific Plan to revitalize commercial corridors located in proximity to the San Bruno Avenue Caltrain Station. This document articulates a vision that includes "…existing architecture and welcoming gateways, convenient transportation connections, pedestrian-oriented 'green'

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[16] https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf

[17] https://wid.org/transportation-accessibility/

[18] https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html

[19] https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm

streets, and more housing, jobs, shops, and restaurants, while maintaining a sense of the City's history."[20] Implementation efforts are currently underway.

Environment. TCAC's opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

Environmental outcomes vary by Census tracts in the City of San Bruno . The majority of Census tracts have relatively positive environmental outcomes— these tracts are all located west of El Camino Real. The tracts east of El Camino Real have the lowest environmental scores in the city—primarily due to traffic on the highways, groundwater threats, and diesel particulate matter (Figure III-9 and Figure III-10).[21] However, the **city scores moderately well compared to other areas of San Mateo County on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC) (Figure III-11). While the majority of tracts score between 80% and 100%, there are tracts in the northwest, central, and eastern areas of the city that have scores between 60% and 80%, **the same tracts that have low economic opportunity scores.**

The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.[22]

Disparities in access to opportunity. Data show that racial and ethnic minorities are more likely to live in low resource areas compared to non-Hispanic White residents (Figure III-12). The distribution of racial and ethnic minorities in moderate and high resources areas is relatively similar. Nearly 40% of the population living in high resource areas are non-Hispanic White, compared to less than 20% in low resource areas. Conversely, **Hispanic and Other/Multiple race residents are more likely to live in low resource areas**. The share of the population with Limited English Proficiency (LEP) is 6% compared to 7% in the county (Figure III-13).

TCAC's composite opportunity score for the City of San Bruno shows Census tracts **west of Interstate 280 fall within high resource areas** while the rest of the city's Census tracts east of Interstate 280, west of El Camino Real, and south of Interstate 380 are within moderate resource areas. **The tracts east of El Camino Real are designated as low resource areas** (Figure III-14). The Social Vulnerability Index (SVI) provided by the Center

[20] https://www.sanbruno.ca.gov/634/Transit-Corridors-Plan

[21] Specific environmental issues listed are sourced from: https://oehha.ca.gov/calenviroscreen/report/calenviroscreen-40

[22] https://healthyplacesindex.org/about/

for Disease Control (CDC)—which ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. Again, **the tract directly east of El Camino Real is most vulnerable according to the SVI** (Figure III-15).

The City of San Bruno has one disadvantaged community— **the tract directly east of El Camino Real and west of Huntington Avenue**— which is defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations."[23]

Disparities specific to the population living with a disability. Eight percent of the population in the City of San Bruno are living with at least one disability, same as the county (Figure III-17). The most common disabilities in the city are ambulatory (3.6%), independent living (3.4%), and cognitive (2.8%) (Figure III-18).

Disability

"Disability types include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty."

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

For the population 65 and over, the share of the population with an ambulatory or independent living difficulty increases (Figure III-19). As mentioned above under access to transportation, San Mateo County is rapidly aging; therefore, this population with a disability is likely to increase.

Unemployment among residents living with a disability (1%) is lower compared with residents without a disability (4%) in the City of San Bruno (Figure III-20). Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability.

Residents with a disability are concentrated in the northwest area of the city (Figure III-21).

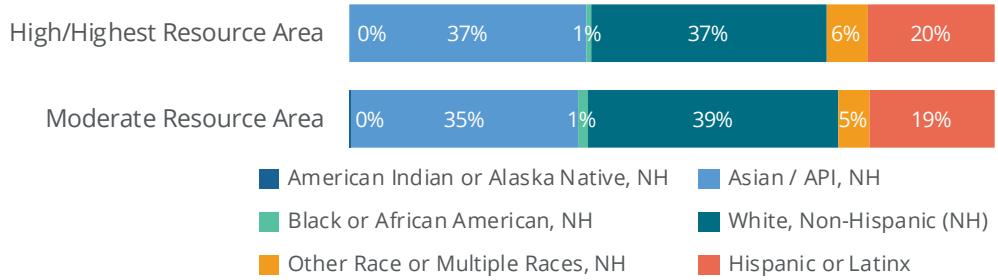
[23] https://oehha.ca.gov/calenviroscreen/sb535

Access to Opportunity

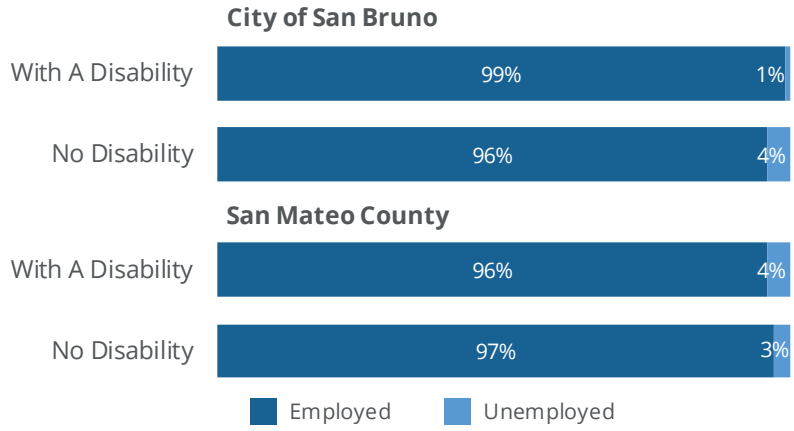
Regional Access

	City of San Bruno	San Mateo County
Jobs to Household Ratio	1.07	1.59
Unemployment Rate	7%	6%
LEP Population	6%	7%

Share of Population by Race in Resource Areas in the City of San Bruno



Employment by Disability Status



SECTION IV. Disproportionate Housing Needs

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

Disproportionate Housing Needs

"Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

Housing needs. Population growth in the City of San Bruno has lagged behind the pace of growth countywide. The City of San Bruno experienced relatively sizable population decreases in 2000 and during the Great Recession. While population growth rebounded after the recession, it has remained relatively stagnant since 2016 (Figure IV-1).

Since 2015, **the housing that has received permits to accommodate growth has largely been priced for above moderate income households,** with 66 units permitted for above moderate income households compared to 55 permits for moderate very low households. Forty seven permits were issued for moderate income households while no permits were issued for low income households. (Figure IV-2) The Housing Needs Data Report for the City of San Bruno indicates new construction has not kept pace with demand throughout the Bay Area, "resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness." [24]

The variety of housing types available in the city in 2020 are predominantly single family (60%) and medium to large scale multifamily (35%). From 2010 to 2020, the multifamily

[24] Housing Needs Data Report: San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

inventory increased more than single family, however, the city has a greater share of detached single family housing compared to other communities in the region. [25]

Over three quarters of the housing inventory in the City of San Bruno was constructed from 1940 to 1980 (Figure IV-3). As such, the city's units are older, lack energy efficiency, could be costly to adapt for disability accessibility, and may have deferred maintenance if households cannot afford to make improvements.

Compared to San Mateo County, the city's owner occupied housing market has a greater share of units priced between $1 and $1.5 million—32% of units in the city fall within this price range compared to 23% in the county (Figure IV-4). Conversely, units priced above $2 million make up a smaller proportion of the city's housing stock compared to the county with 1% and 19% respectively. According to the Zillow home value index, home prices have experienced remarkable growth in the city and county (Figure IV-5).

Rents have increased at a slower pace compared to the for sale market—however, median rents increased more rapidly from 2017 to 2019 (Figure IV-7). Rent increases have likely been dampened by the COVID-19 pandemic. Compared to the county, the **City of San Bruno has fewer luxury rental units**—19% of units rent for more than $3,000 in the city compared to 22% in the county (Figure IV-6).

Cost burden and severe cost burden. **Forty six percent of all renter households in the City of San Bruno are cost burdened**—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). Cost burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost burdened households are considered at risk for homelessness.

A slightly greater portion of households in the City of San Bruno (38%) struggle with cost burden compared to the county (37%) (Figure IV-8). Lower income households are more likely to experience housing cost burden. Two out of every three households earning less than 30% AMI—considered extremely low income households—are severely cost burdened, compared to only 1% of households earning more than 100% of AMI (Figure IV-10).

There are **disparities in housing cost burden in the City of San Bruno by race and ethnicity and family size**. Hispanic (53%) and Black or African American households (46%) experience the highest rates of cost burden in the city. Non-Hispanic White (32%) and Asian (33%) households experience the lowest cost burden (Figure IV-11).

[25] Housing Needs Data Report: San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

Large family households—considered households with five or more persons—experience cost burden at a rate of 43% compared to all other households at 37% (Figure IV-12). Cost burdened renter households are primarily concentrated in the far west and east areas of the city (Figure IV-13 and Figure IV-14).

Overcrowding. The vast majority of households (92%) in the City of San Bruno are not overcrowded—indicated by more than one occupant per room (Figure IV-15). However, renter households are more likely to be overcrowded with 11% of households with more than one occupant per room compared to 6% of owner households (Figure IV-16).

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Hispanic (12% of households), Other/Multiple race (11%), and Asian households (11%) experience the highest rates of overcrowding (Figure IV-17). While low income households have the greatest proportion of more than 1.5 occupants per room in the city, households making between 51% and 100% AMI have the greatest proportion of households with 1 to 1.5 occupants per room (Figure IV-18).

Geographically, overcrowded households are concentrated north and south of Interstate 380, as well as the areas east of El Camino Real (Figure IV-19).

Substandard housing. Data on housing condition are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-reported in Census surveys. In the City of San Bruno, renter households are also more likely to have substandard kitchen and plumbing facilities compared to owner households. Generally, a low share of households are lacking kitchen or plumbing. For renters, 0.4% are lacking kitchen facilities while 0.1% are lacking plumbing. For owners, 0.1% are lacking plumbing facilities while no owner households lack kitchen facilities (Figure IV-20).

Homelessness. In 2019, 1,512 people were experiencing homelessness in the county during the One-Day Count, with 40% of people in emergency or transitional shelter while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children (Figure IV-21).

People who identify as American Indian or Alaskan Native (6% of the homeless population compared to less than 1% of the total population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population (Figure IV-22 and Figure IV-23). People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represented a substantial share of the homeless population in 2019 (Figure IV-24).

Displacement. Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). Households in the city were slightly less likely to have moved in the past year compared to the households in the county (11% compared to 12% in the county) (Figure IV-25 and Figure IV-26).

In the City of San Bruno **none of its income assisted rental units are at high or very high risk for displacement.** The City of San Bruno has 323 income assisted units, all designated as low risk for conversion. In San Mateo County, 417 units are at risk—8% of the total assisted housing units in the county (Figure IV-27).

Displacement Sensitive Communities

"According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:
  - Share of very low income residents is above 20%, 2017
  - AND
  - The tract meets two of the following criteria:
    - Share of renters is above 40%, 2017
    - Share of people of color is above 50%, 2017
    - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017
    - They or areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:
      - Percent change in rent above county median for rent increases, 2012-2017

OR

- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017"

Source: https://www.sensitivecommunities.org/.

Five census tracts in the city are vulnerable to displacement—the majority of which have high shares of renter households (Figure IV-28). Additionally, **areas of the city with the highest cost burden and overcrowding—along the waterfront—are included in the Special Flood Hazard Areas determined by the Federal Emergency Management Agency (FEMA) as having a 1% chance of flooding annually** (Figure IV-29, IV-30 and IV-31).

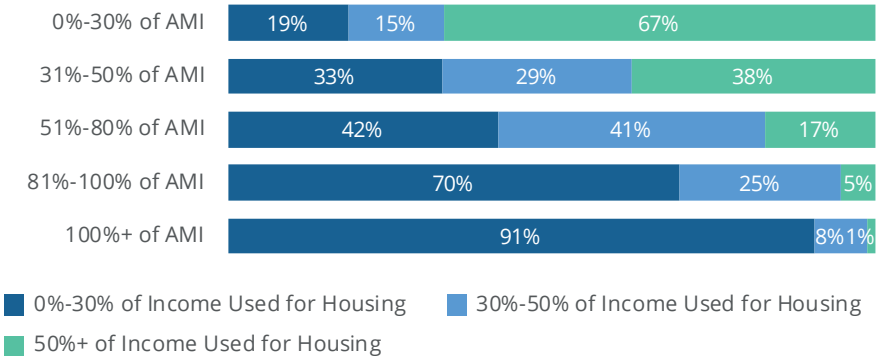
Access to mortgage loans. Disparities by race and ethnicity are also prevalent for home mortgage applications, particularly in denial rates (Figure IV-32). **American Indian or Alaska Native (60% denial rate), Black or African American (36%), and Hispanic households (33%) had the highest denial rates for mortgage loan** applications in 2018 and 2019. Conversely, non-Hispanic Asian (21%) and White households (23%) have the lowest denial rates during the same time (Figure IV-33).

Zoning and land use.

Disproportionate Housing Needs

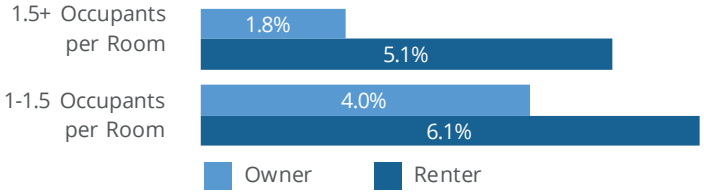
Cost Burden, City of San Bruno, 2019

Area Median Income (AMI)



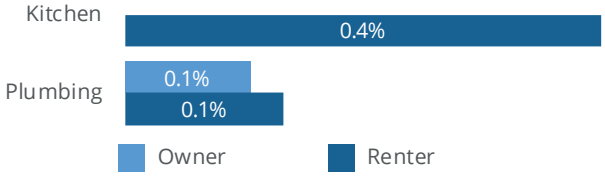
Overcrowding, City of San Bruno, 2019

Occupants per Room by Tenure



Substandard Housing, City of San Bruno, 2019

Incomplete Kitchen and Plumbing Facilities by Tenure



Homelessness, San Mateo County, 2019

Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

Displacement, 2020

Assisted Units at High or Very High Risk of Displacement	City of San Bruno	San Mateo County
Number of Units	0	417
% of Assisted Units	**0%**	**8%**

Placeholder for Site Inventory Analysis

AB 686 requires an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing.

Once sites are identified, the analysis will be placed here and will consist of:

- Map of identified sites by lower income, moderate income, and above moderate income units;
- Identification of sites within or proximity to R/ECAPs and edge R/ECAPs and/or low income/poverty concentrations;
- Proportion of low and very low income units located in that area, as well as concentrations of Housing Choice Vouchers,
- How the distribution of lower, moderate, and above moderate income units—and the share located in low, moderate, and high resourced areas—will change with proposed site inventory development;
- Proximity to:
    - High proficiency K-12 education institutions;
    - High-resourced areas/positive economic outcome areas;
    - Low social vulnerability;
    - Good jobs proximity;
    - Access to transportation;
    - Healthy places; and
    - Flood hazards.

Appendix 4.2

AFFH Map and Data Packet

SECTION I. Fair Housing Enforcement and Outreach Capacity

Figure I-1.
Fair Housing Assistance Organizations, San Mateo County

Name	Service Area	Address	Phone	Website
Project Sentinel	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	https://www.housing.org/
Legal Aid Society of San Mateo County	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	https://www.legalaidsmc.org/housing-resources
Community Legal Services of East Palo Alto	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	https://clsepa.org/services/#housing

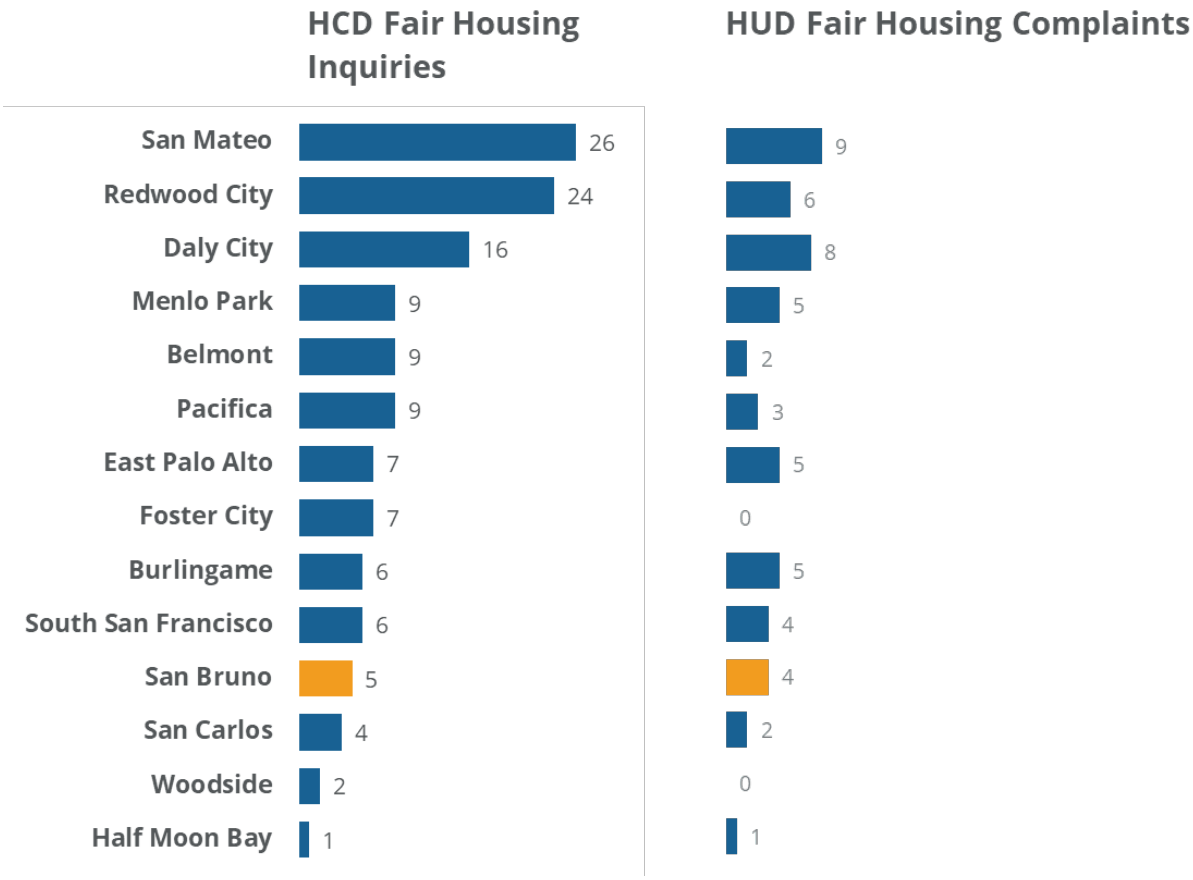
Source: Organization Websites

Figure I-2. Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source: HUD

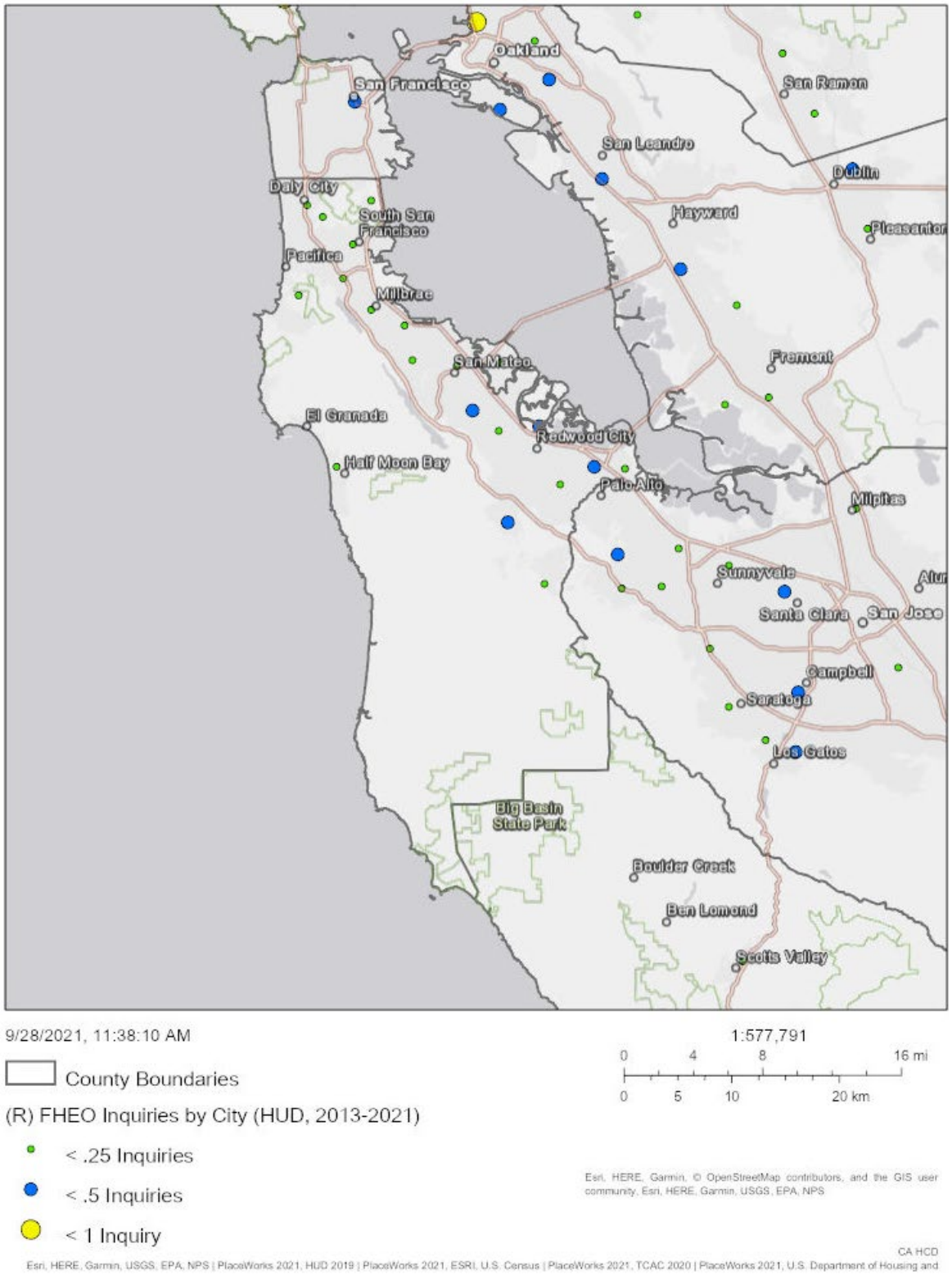
	2017	2018	2019	2020	2021	2017-2021 Total	
						Cases	% of Total
Disability	8	9	3	9	3	32	56%
Race	3	5	2	1		11	19%
Familial Status	4	3			1	8	14%
National Origin	2				1	3	5%
Religion		1		1		2	4%
Sex					1	1	2%
Total cases	17	18	5	11	6	57	100%

Figure I-3.
HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



Source: Organization Websites

Figure I-4.
FHEO Inquiries by City to HCD, San Mateo County, 2013-2021



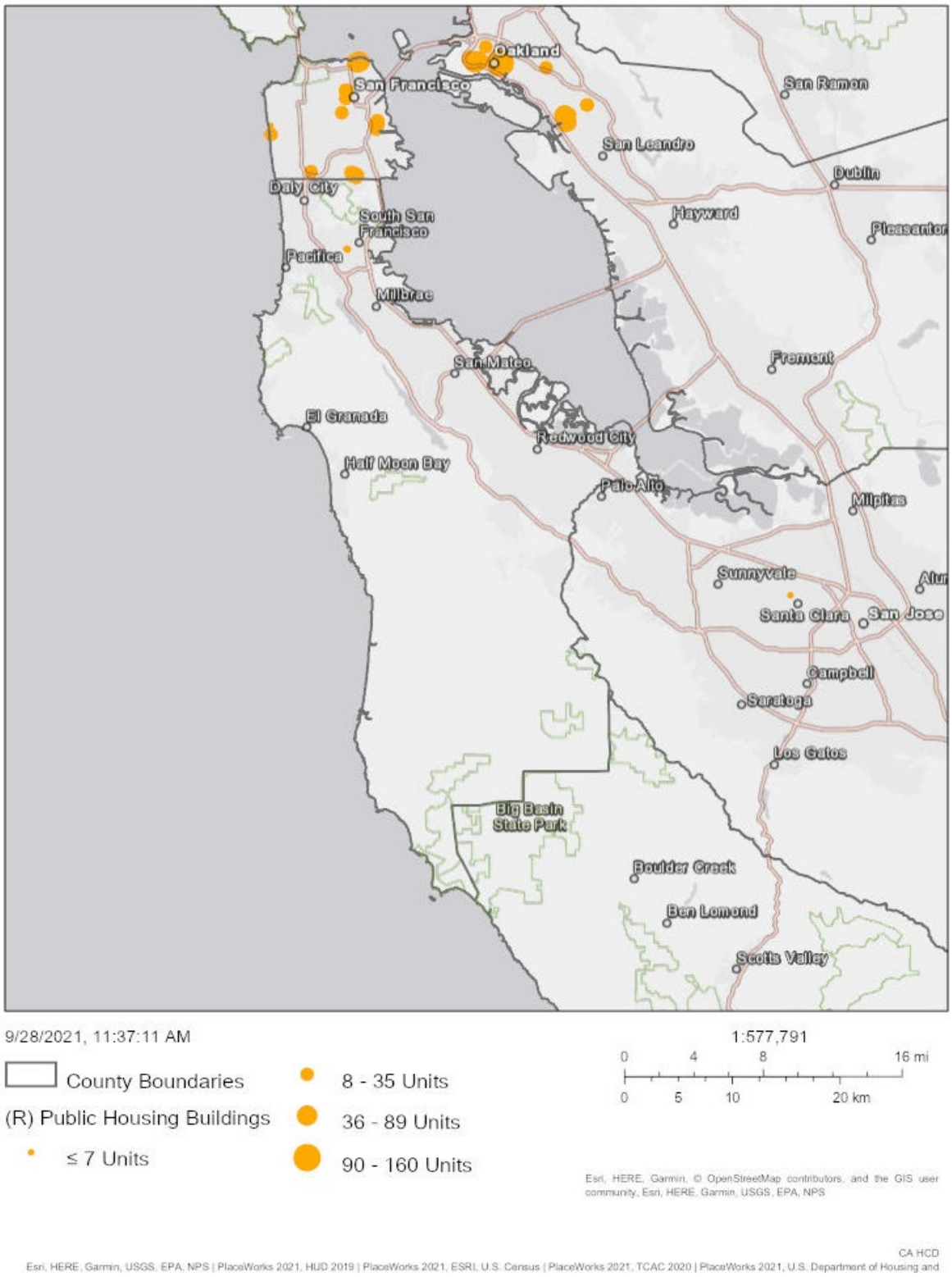
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-5.
HCD Fair Housing Inquiries by Bias, January 2013-March 2021

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	None Cited	Total
Atherton	0	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	6	9
Brisbane	0	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	1	6
Colma	0	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	9	16
East Palo Alto	1	1	0	0	0	0	0	5	7
Foster City	4	0	0	0	0	0	0	3	7
Half Moon Bay	0	0	0	0	0	0	0	1	1
Hillsborough	0	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	5	9
Millbrae	0	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	4	9
Portola Valley	0	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	15	24
San Bruno	0	0	0	0	0	0	0	5	5
San Carlos	1	0	1	0	0	0	0	2	4
San Mateo	4	2	2	2	0	0	0	16	26
South San Francisco	0	0	0	1	0	0	0	5	6
Woodside	0	0	0	0	0	0	0	2	2

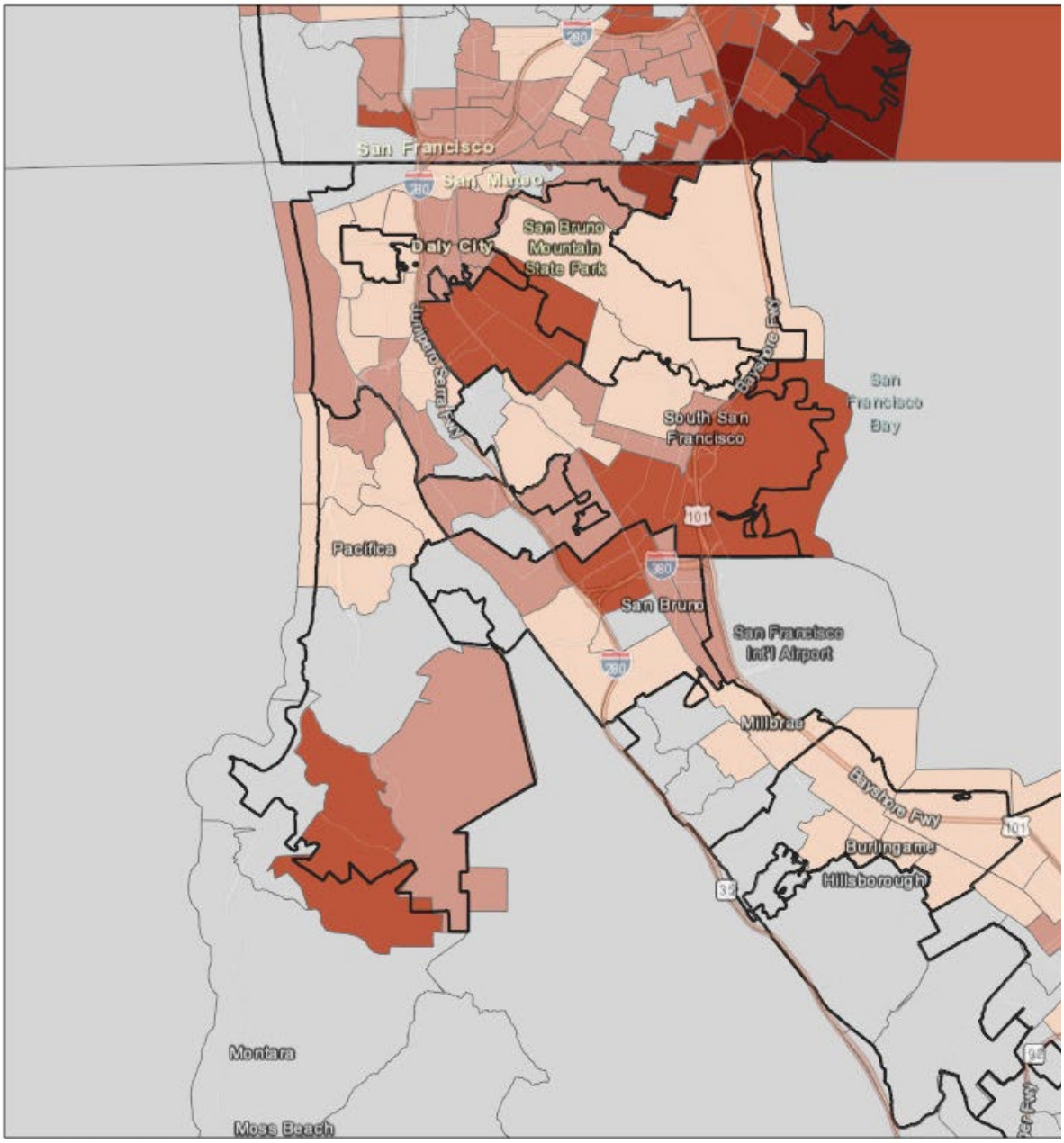
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-6.
Public Housing Buildings, San Mateo County



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-7.
Housing Choice Vouchers by Census Tract



10/22/2021, 2:45:38 PM

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(R) Housing Choice Vouchers - Tract

No Data

> 0 – 5%

> 5% – 15%

> 15% – 30%

> 30% – 60%

> 60% – 100%

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CA HCD

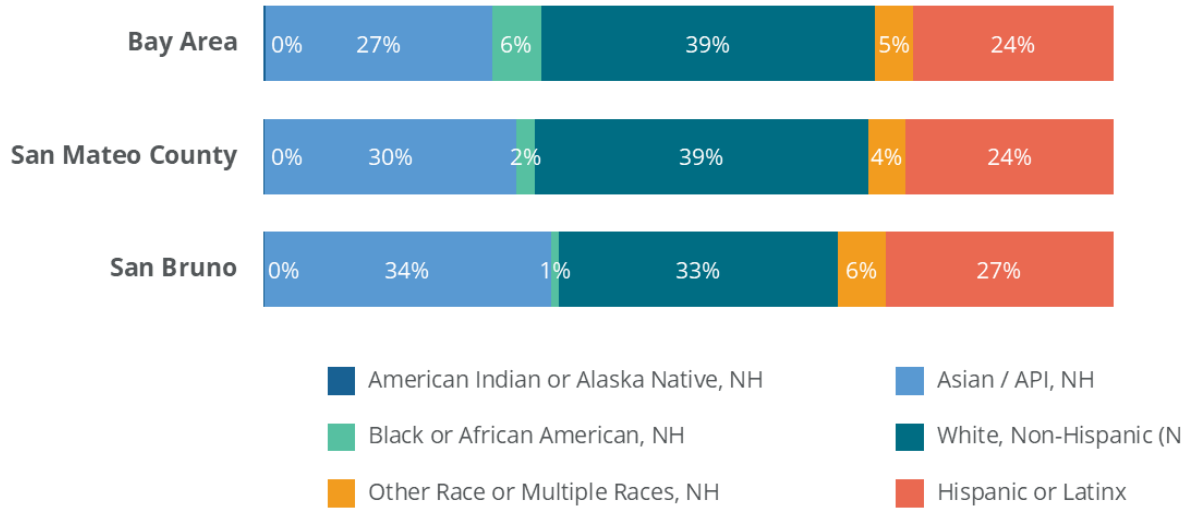
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

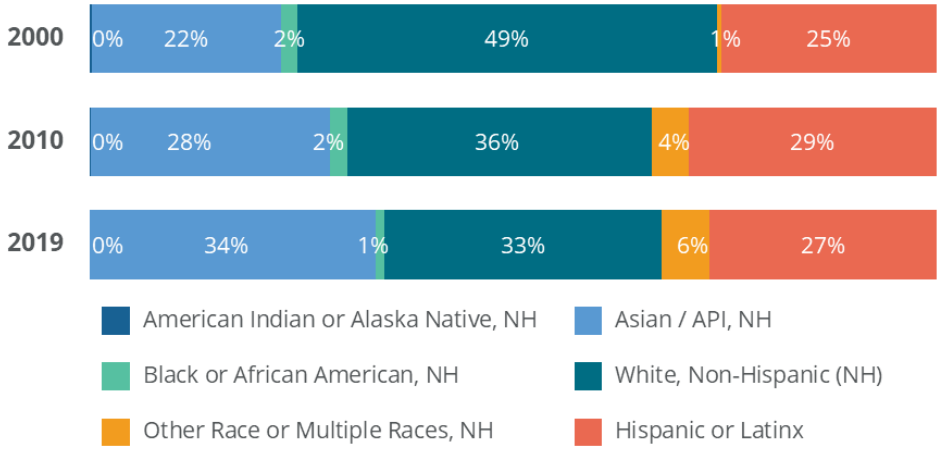
Race and ethnicity.

Figure II-1.
Population by Race and Ethnicity, 2019



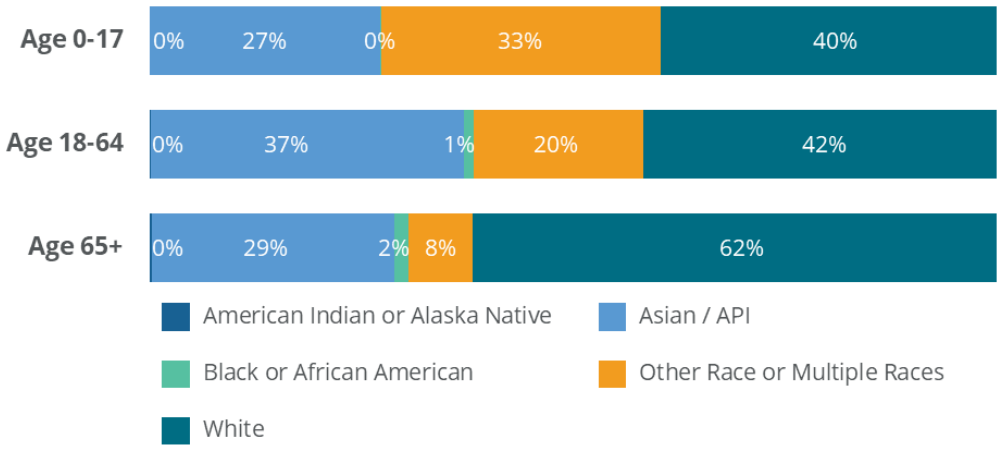
Source: ABAG Housing Needs Data Workbook

Figure II-2.
Population by Race and Ethnicity, City of San Bruno, 2000-2019



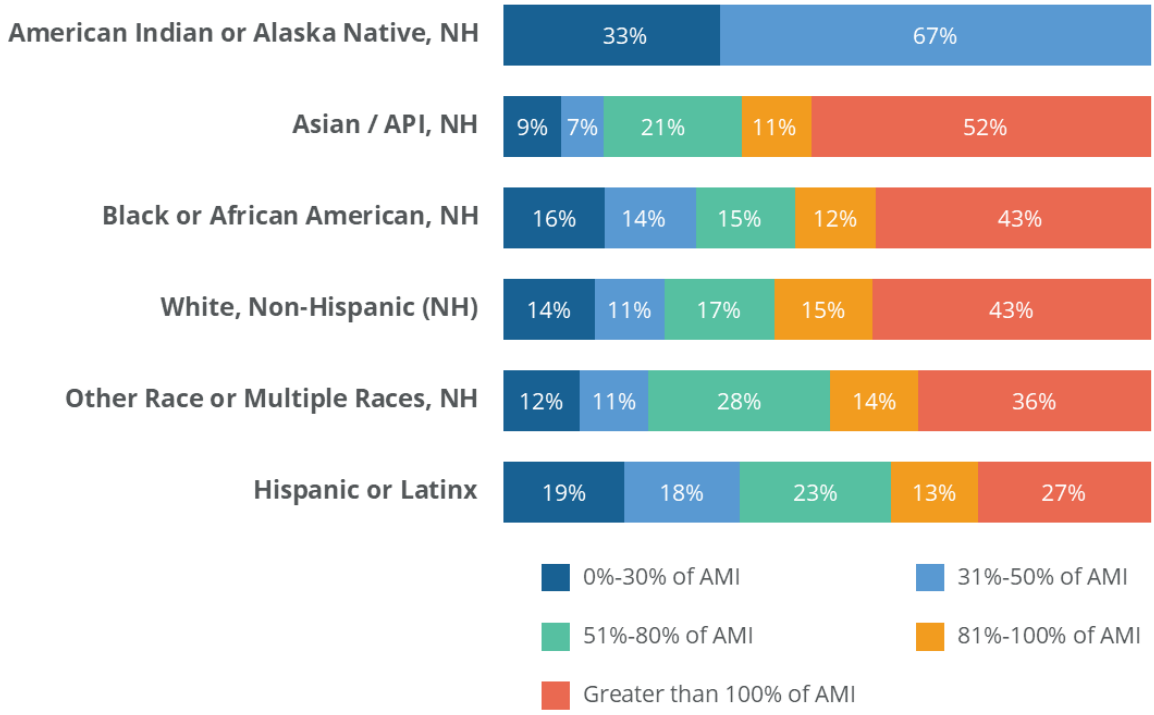
Source: ABAG Housing Needs Data Workbook

Figure II-3.
Senior and Youth Population by Race, City of San Bruno, 2000-2019



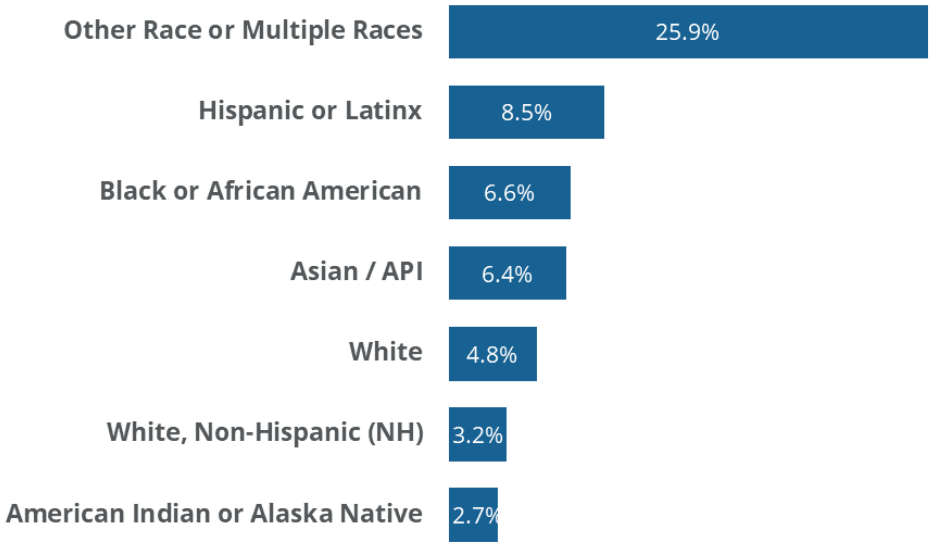
Source: ABAG Housing Needs Data Workbook

Figure II-4.
Area Median Income by Race and Ethnicity, City of San Bruno, 2019



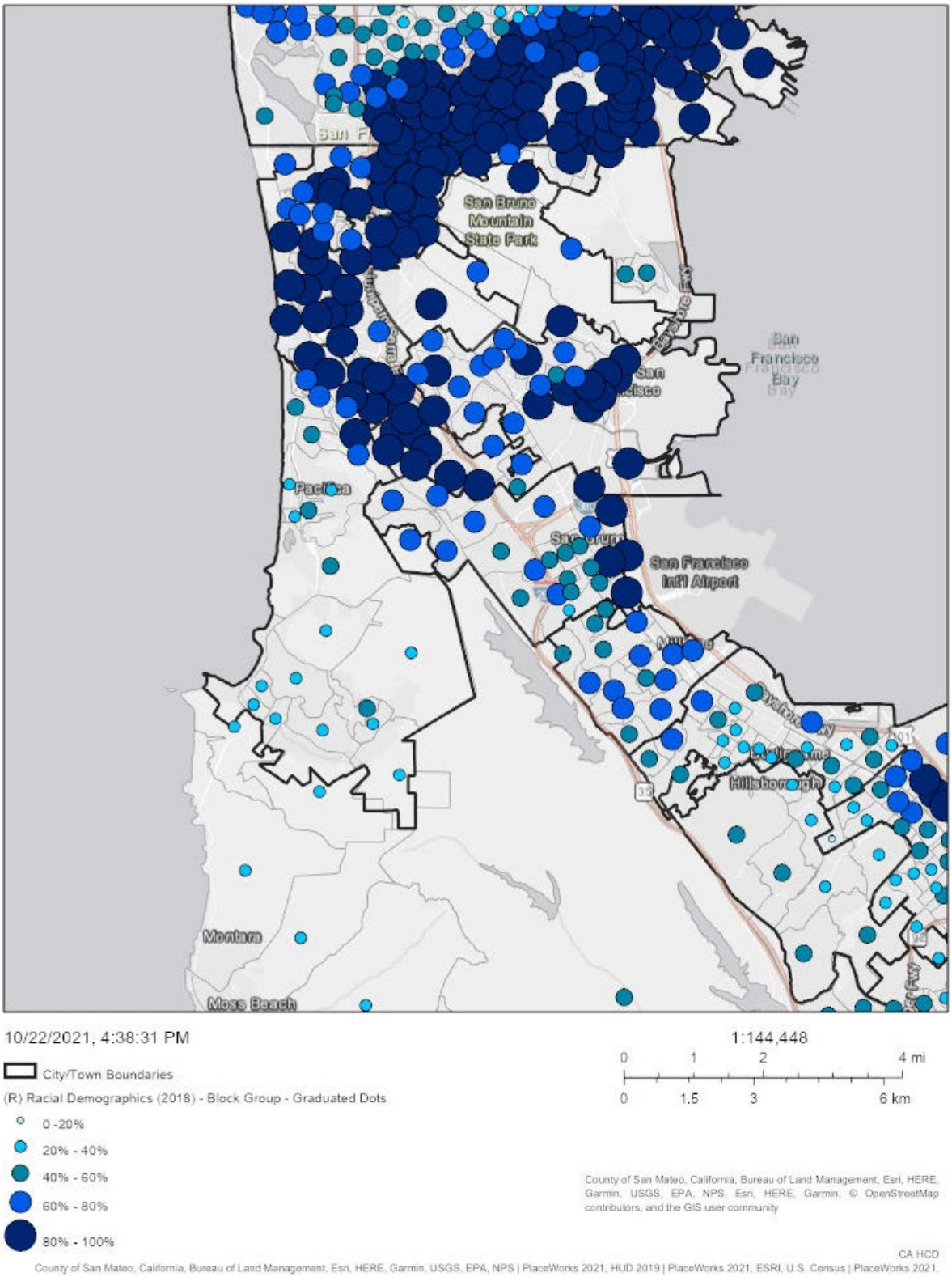
Source: ABAG Housing Needs Data Workbook

Figure II-5.
Poverty Rate by Race and Ethnicity, City of San Bruno, 2019



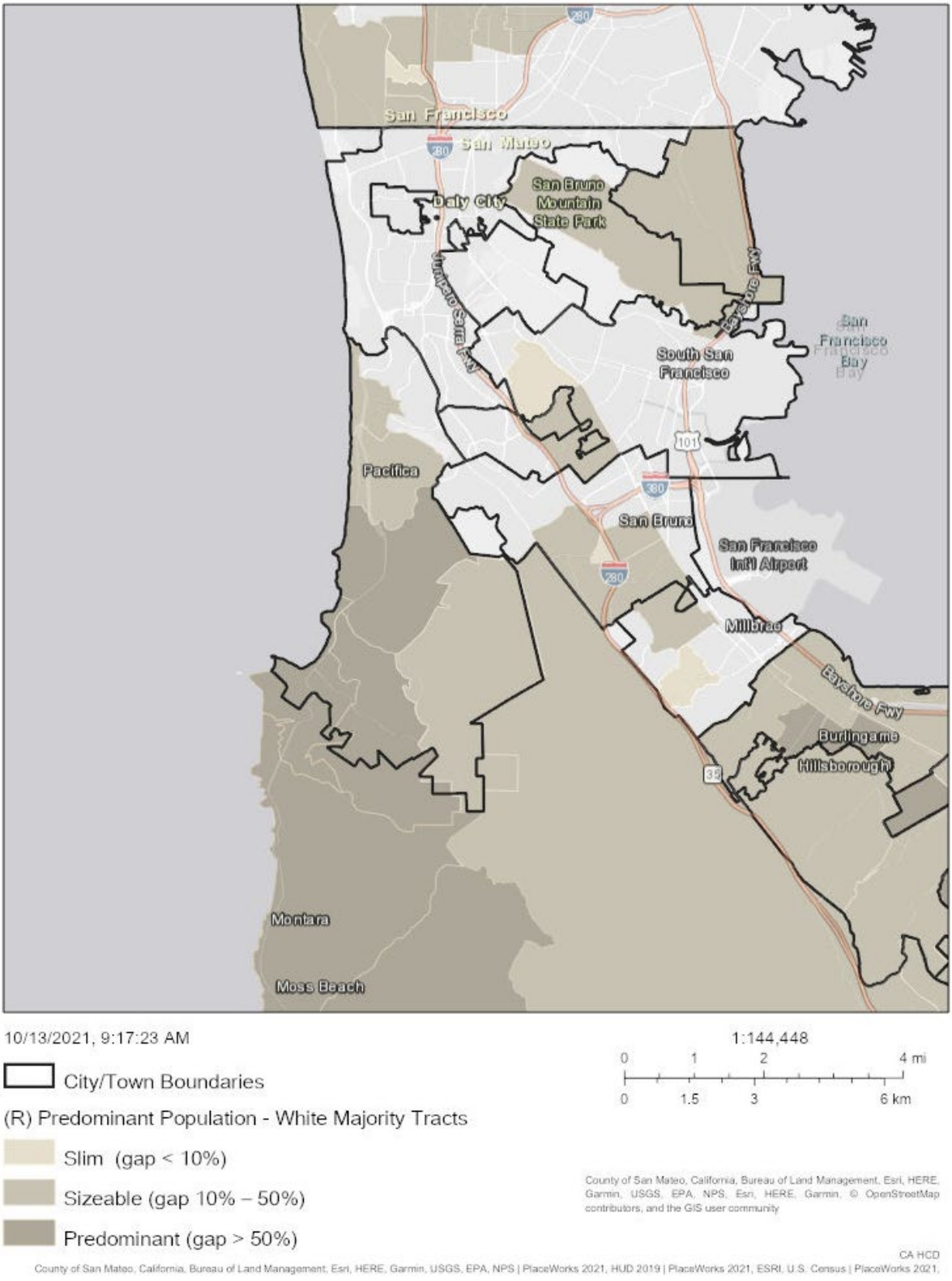
Source: ABAG Housing Needs Data Workbook

Figure II-6.
% Non-White Population by Census Block Groups, 2018



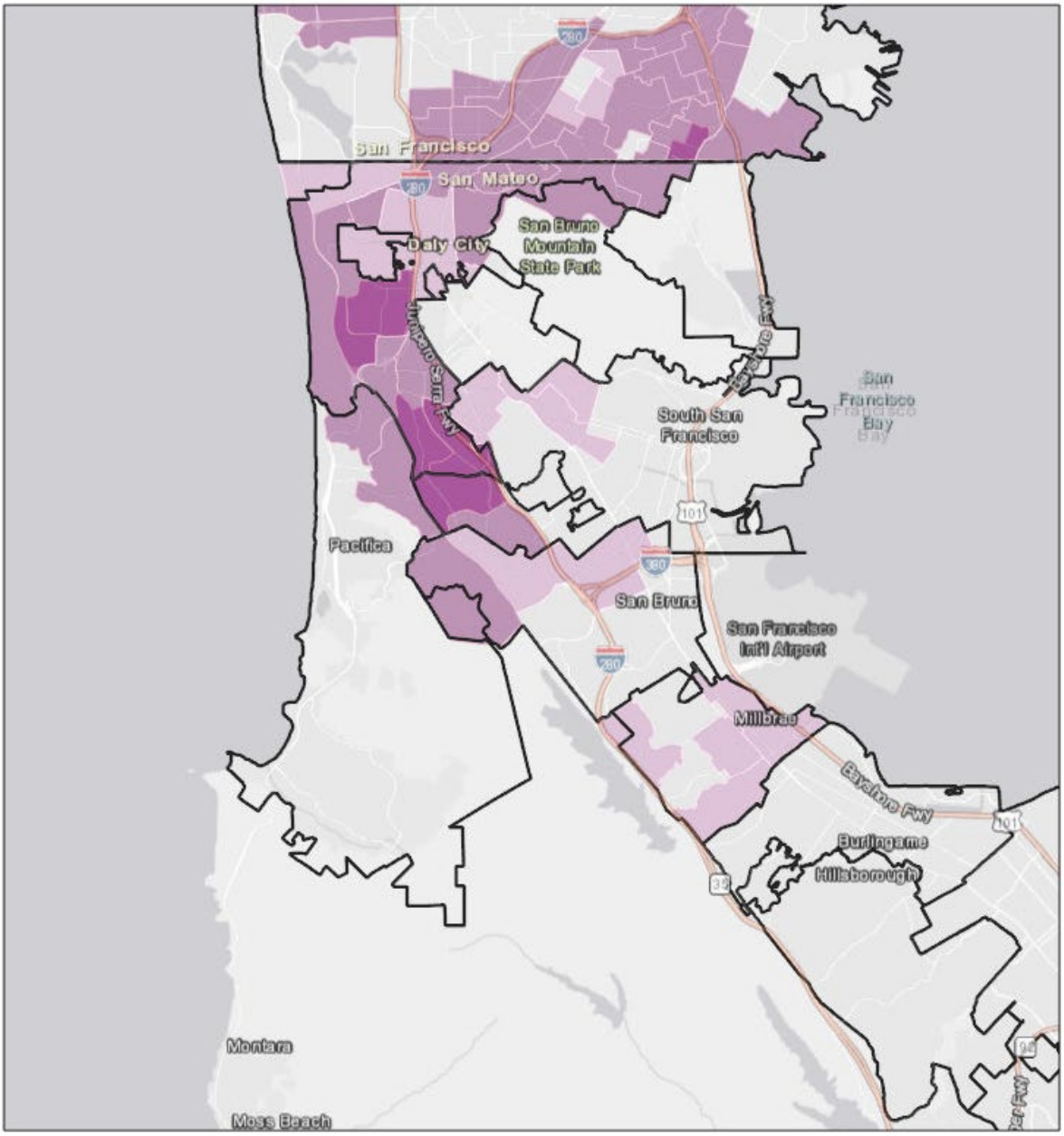
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-7.
White Majority Census Tracts



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-8.
Asian Majority Census Tracts



10/22/2021, 3:00:08 PM

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(R) Predominant Population - Asian Majority Tracts

Slim (gap < 10%)

Sizeable (gap 10% – 50%)

Predominant (gap > 50%)

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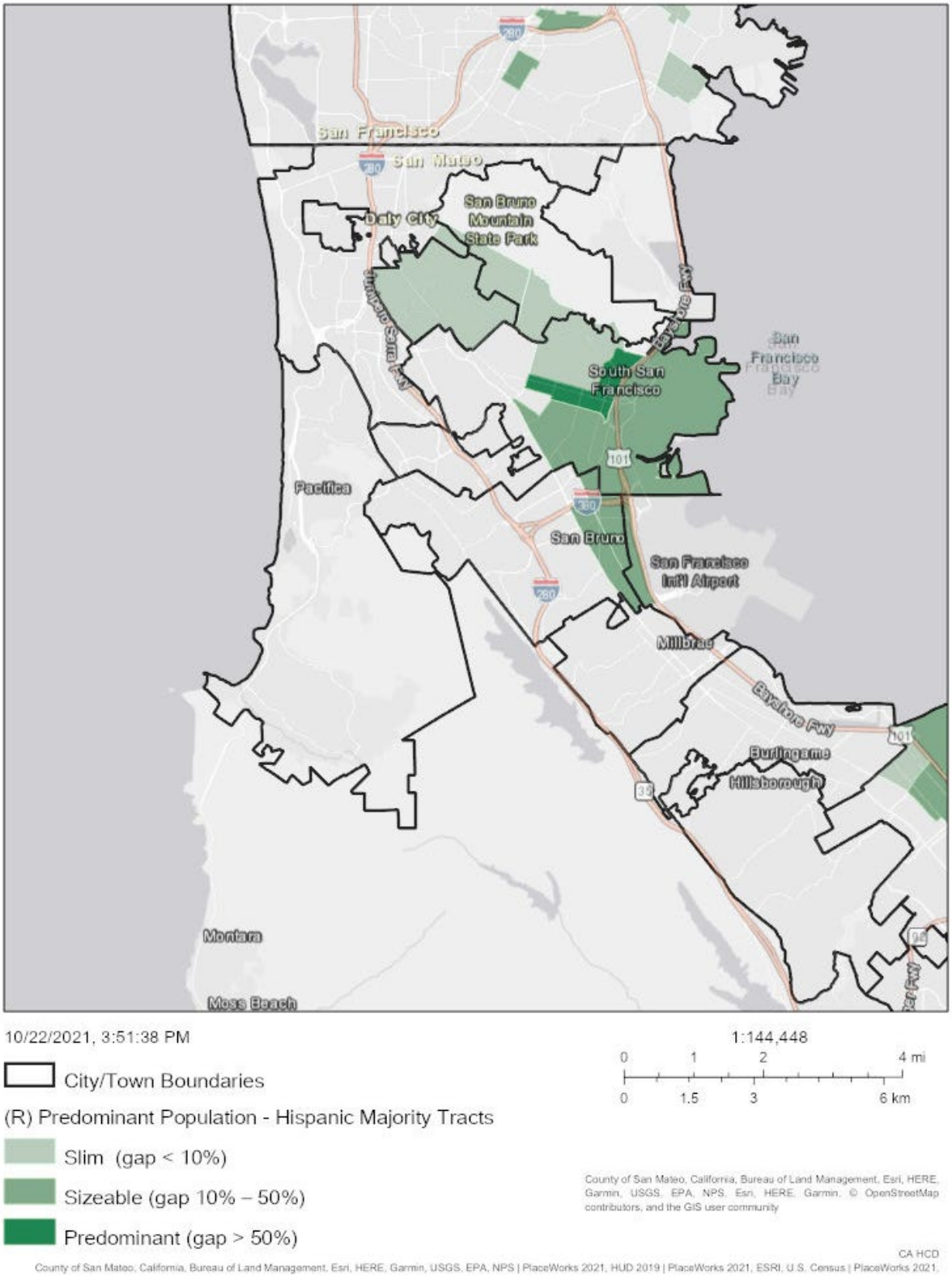
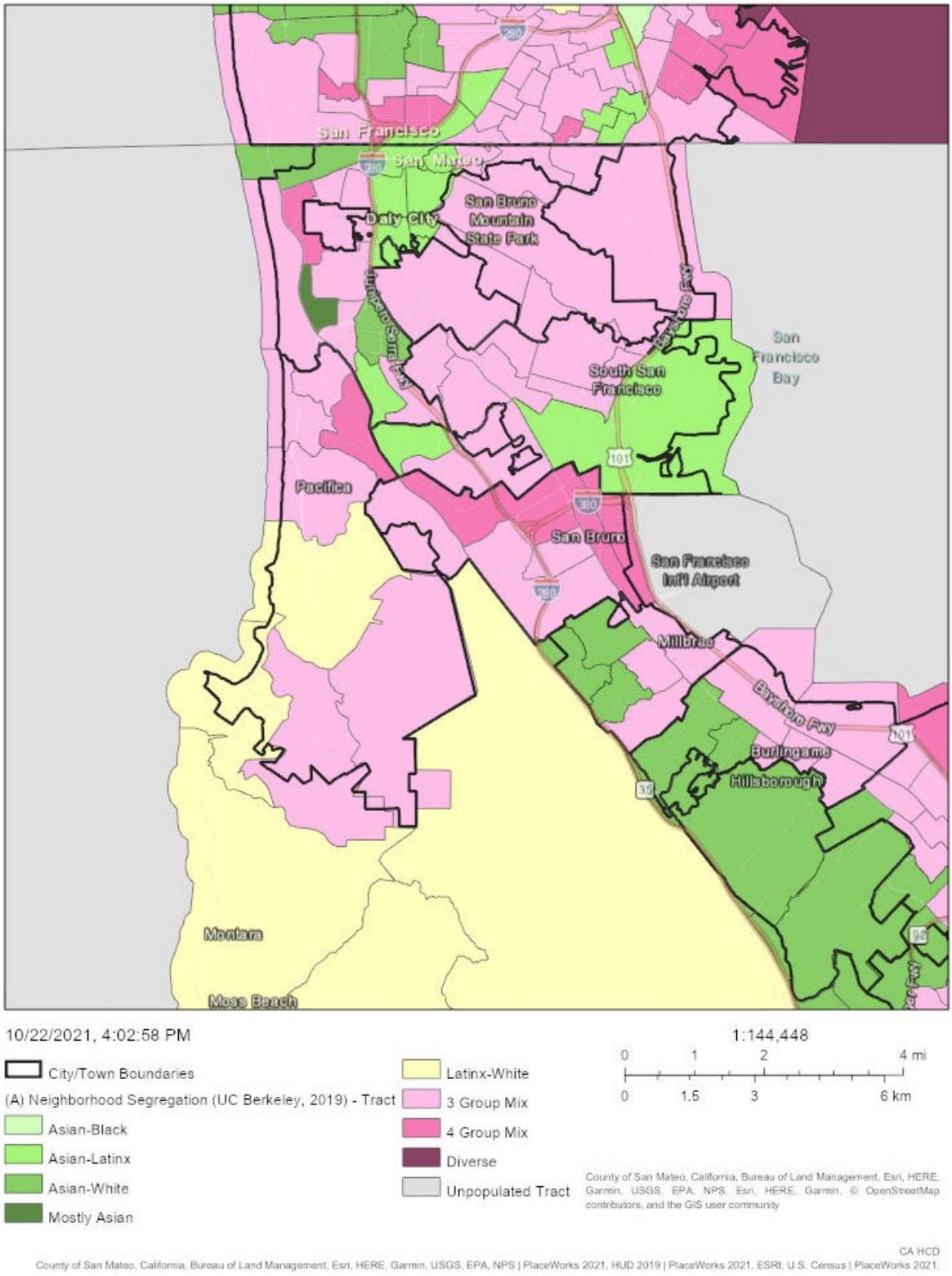
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-9.
Hispanic Majority Census Tracts



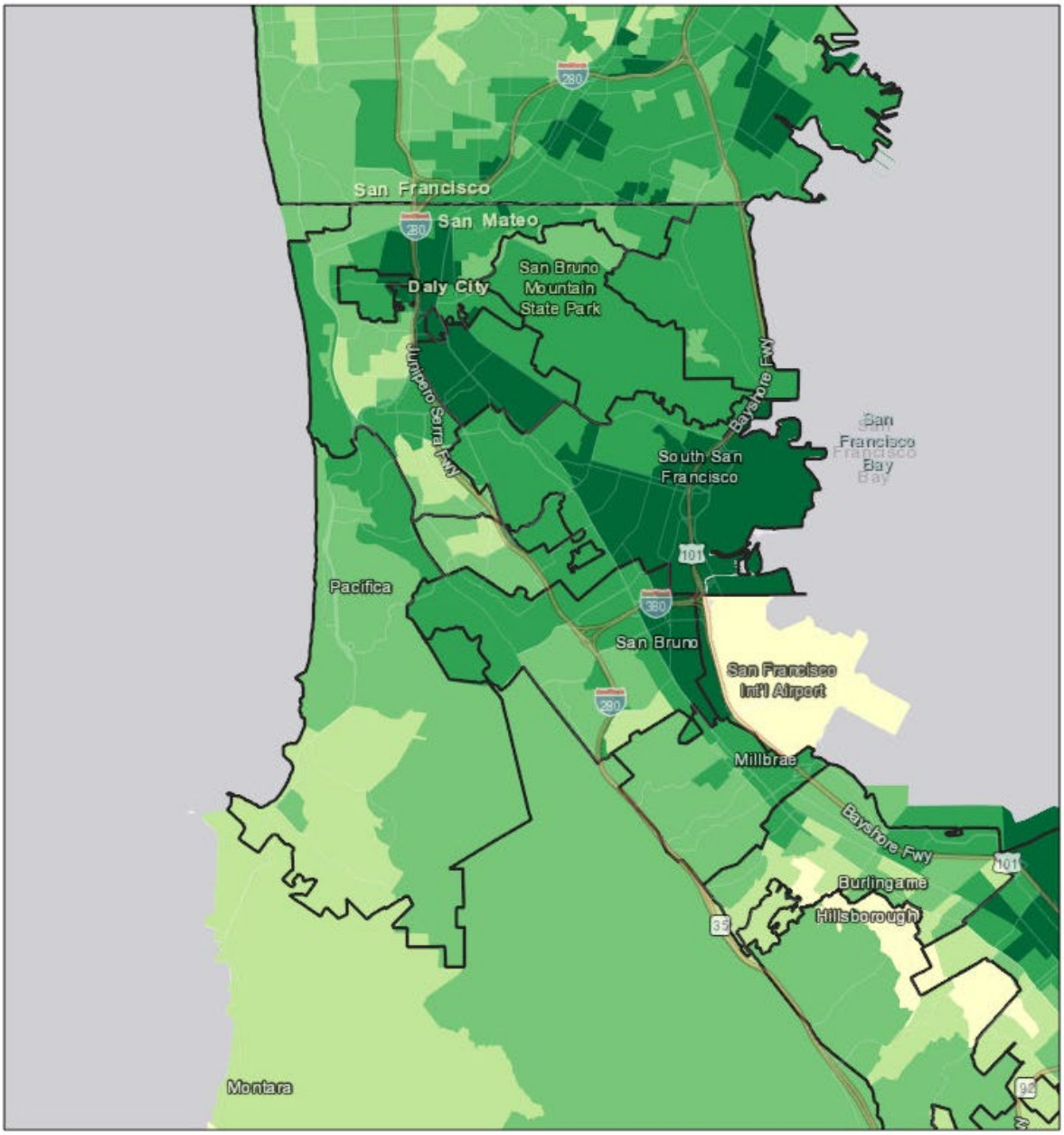
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-10.
Neighborhood Segregation by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-11.
Diversity Index by Block Group, 2010



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1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(A) Diversity Index (2010) - Block Group

Lower Diversity

Higher Diversity

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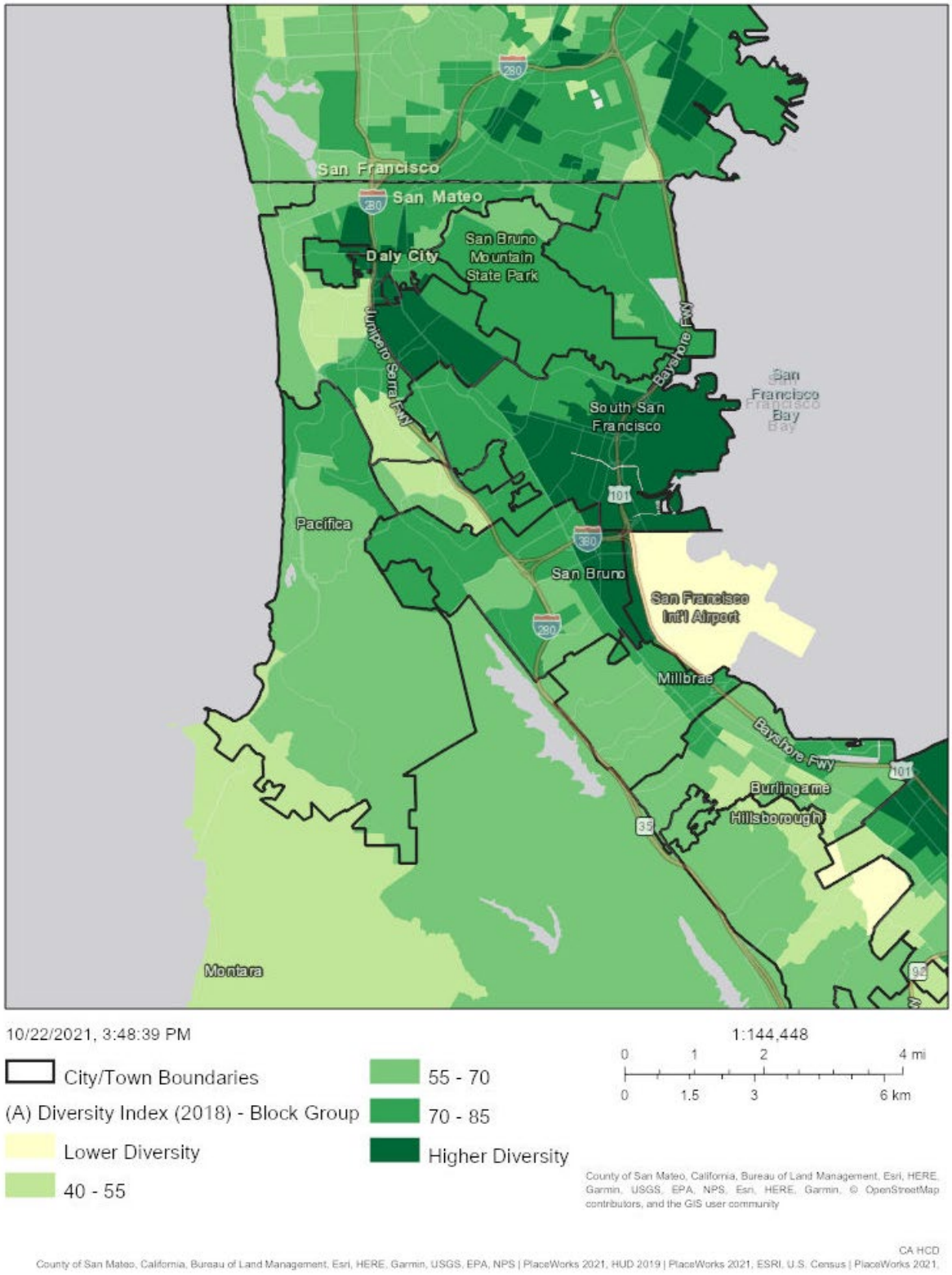
Source: California Department of Housing and Community Development AFFH Data Viewer

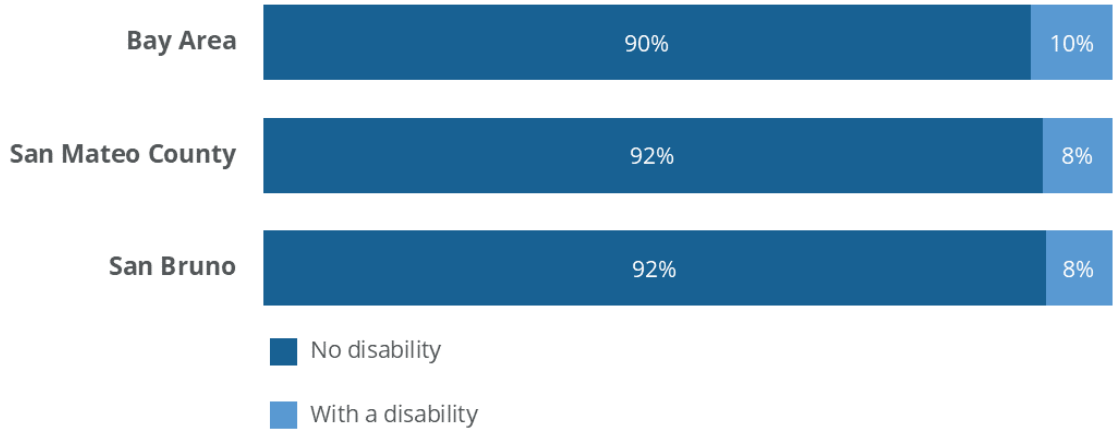
Figure II-12.
Diversity Index by Block Group, 2018



Source: California Department of Housing and Community Development AFFH Data Viewer

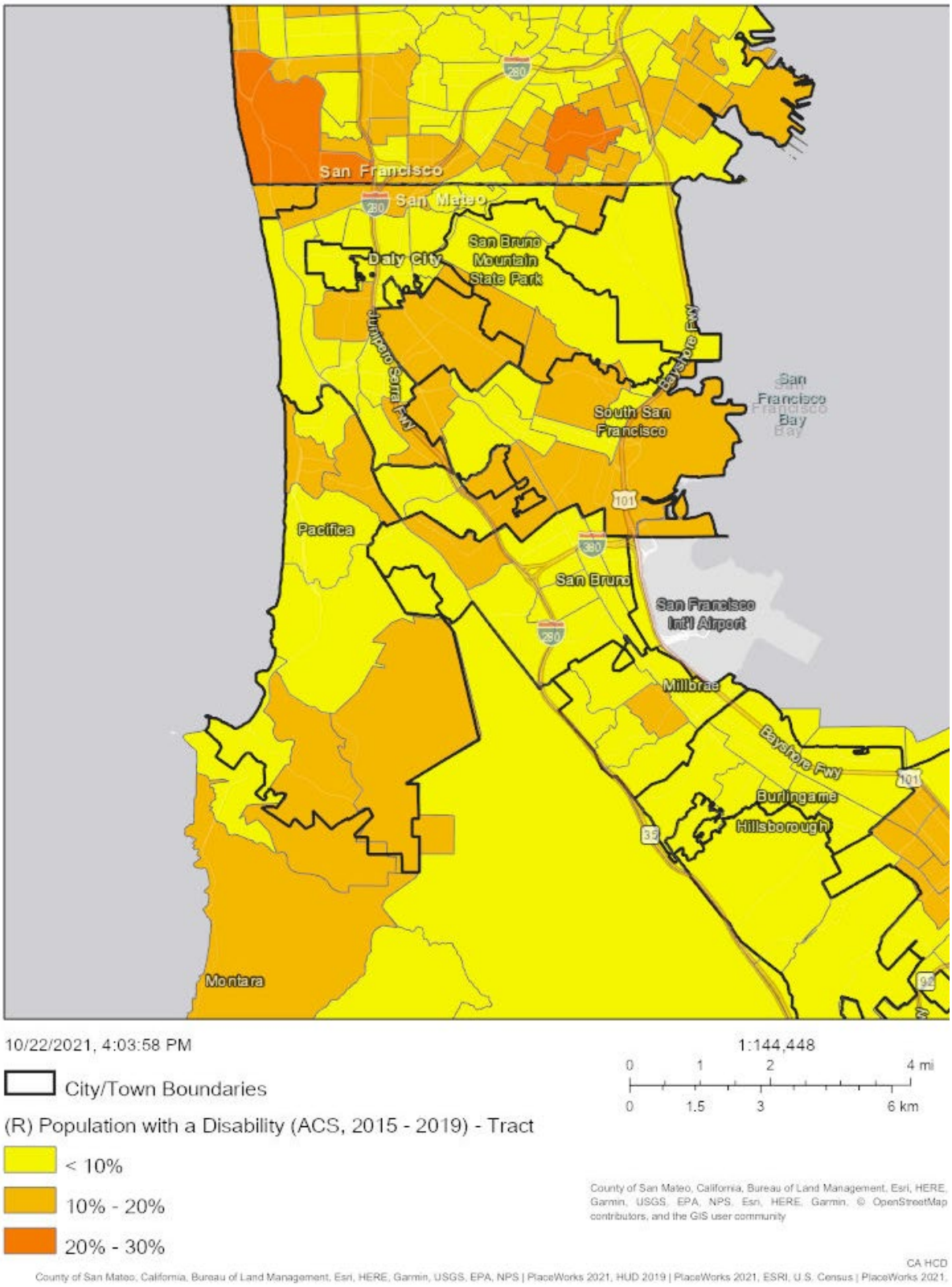
Disability status.

Figure II-13.
Share of Population by Disability Status, 2019



Source: ABAG Housing Needs Data Workbook

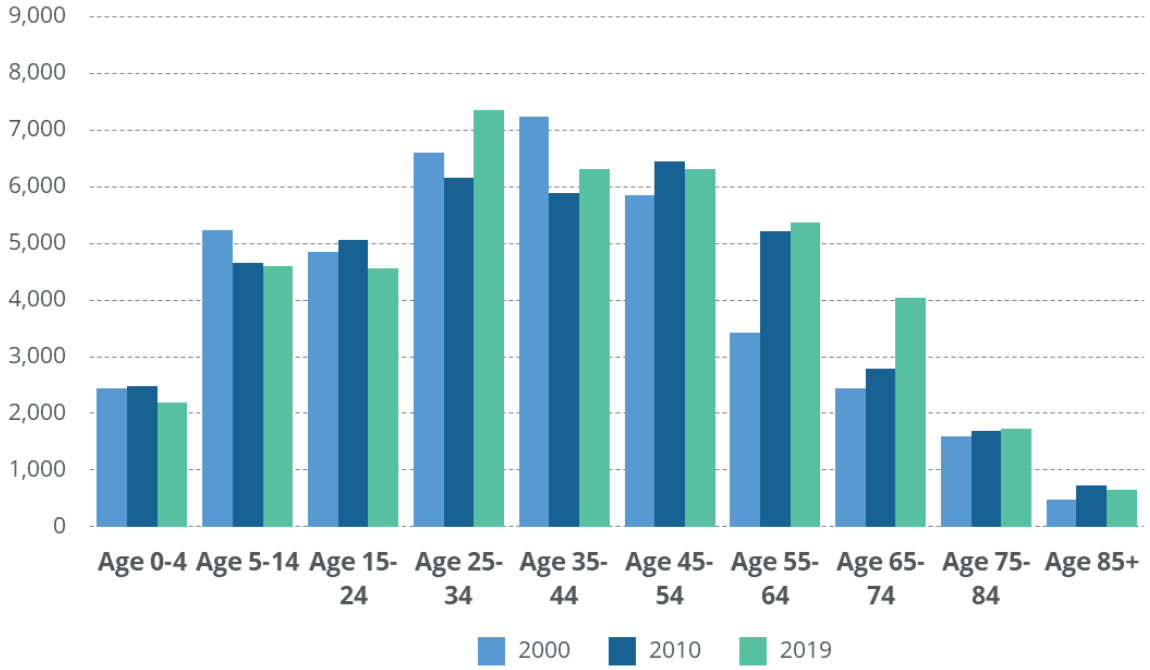
Figure II-14.
% of Population with a Disability by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

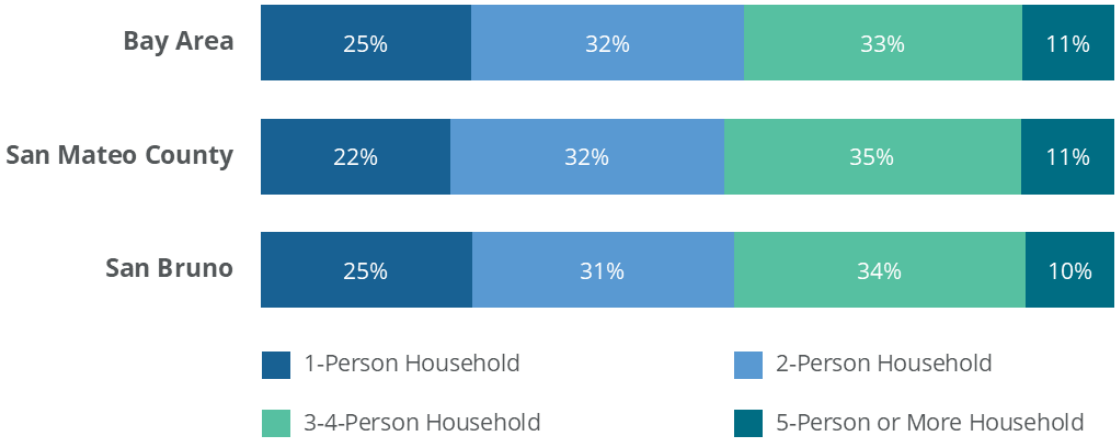
Familial status.

Figure II-15.
Age Distribution, City of San Bruno, 2000-2019



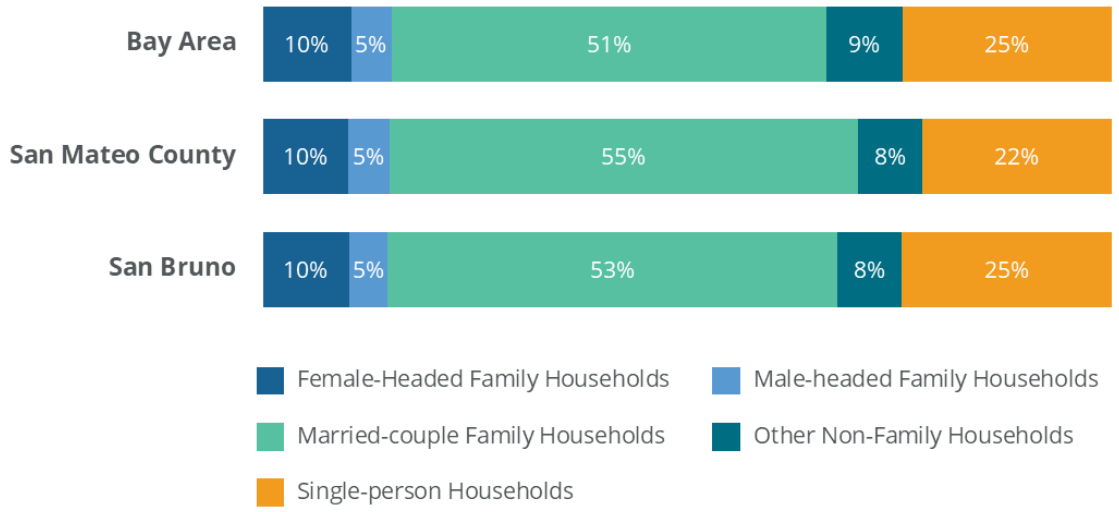
Source: ABAG Housing Needs Data Workbook

Figure II-16.
Share of Households by Size, 2019



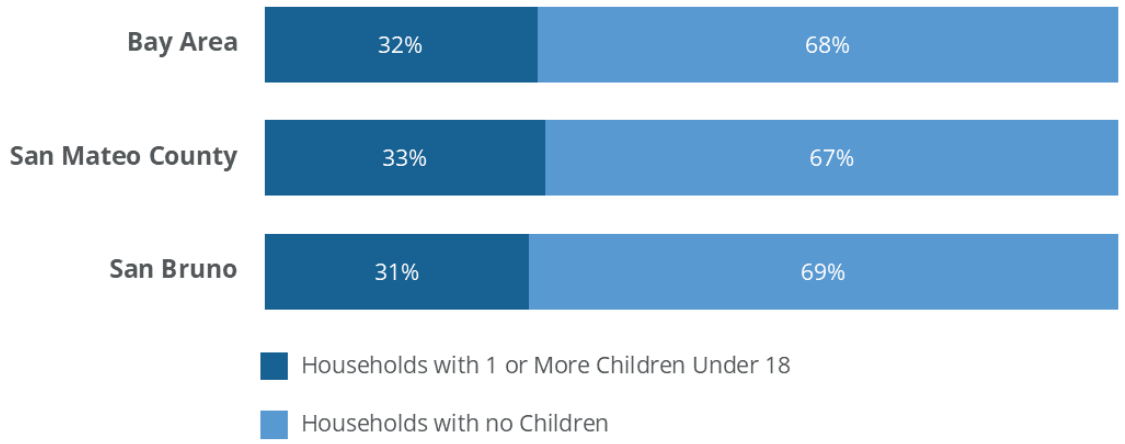
Source: ABAG Housing Needs Data Workbook

Figure II-17.
Share of Households by Type, 2019



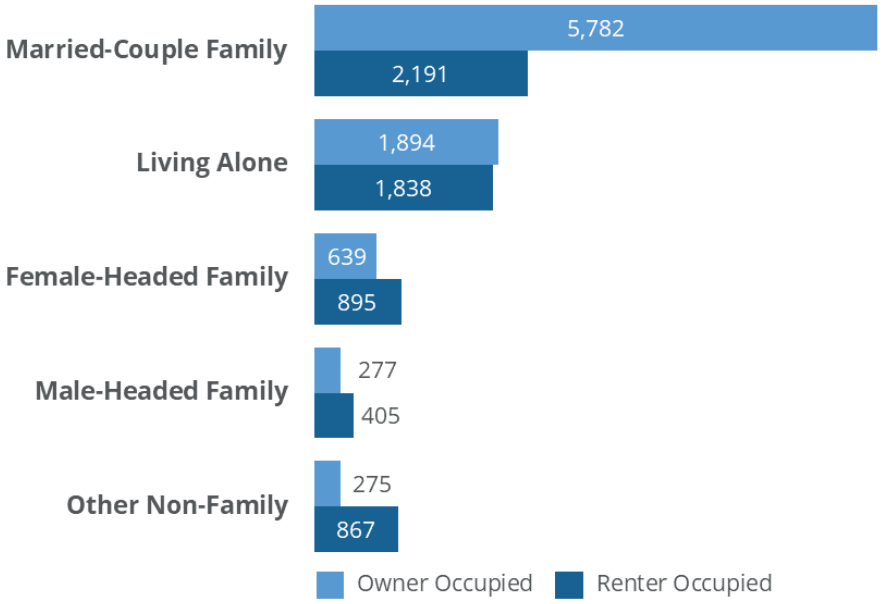
Source: ABAG Housing Needs Data Workbook

Figure II-18.
Share of Households by Presence of Children (Less than 18 years old), 2019



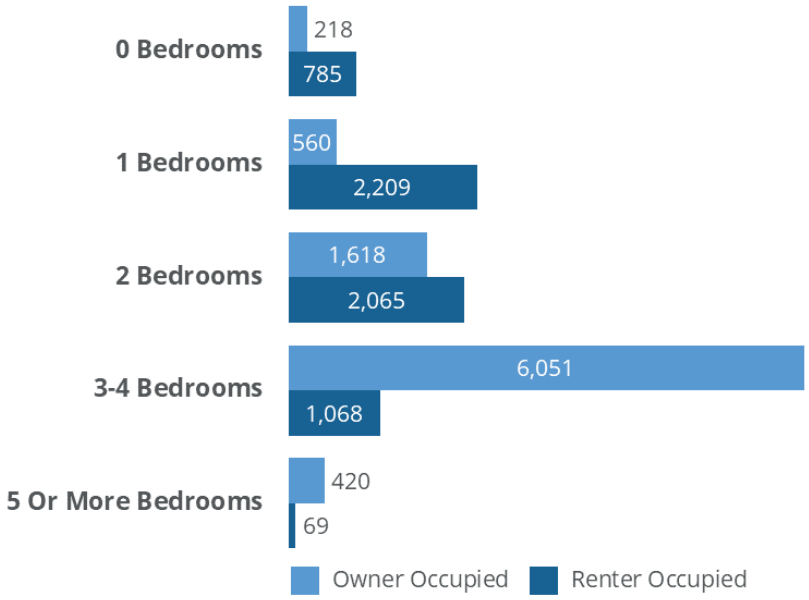
Source: ABAG Housing Needs Data Workbook

Figure II-19.
Housing Type by Tenure, City of San Bruno, 2019



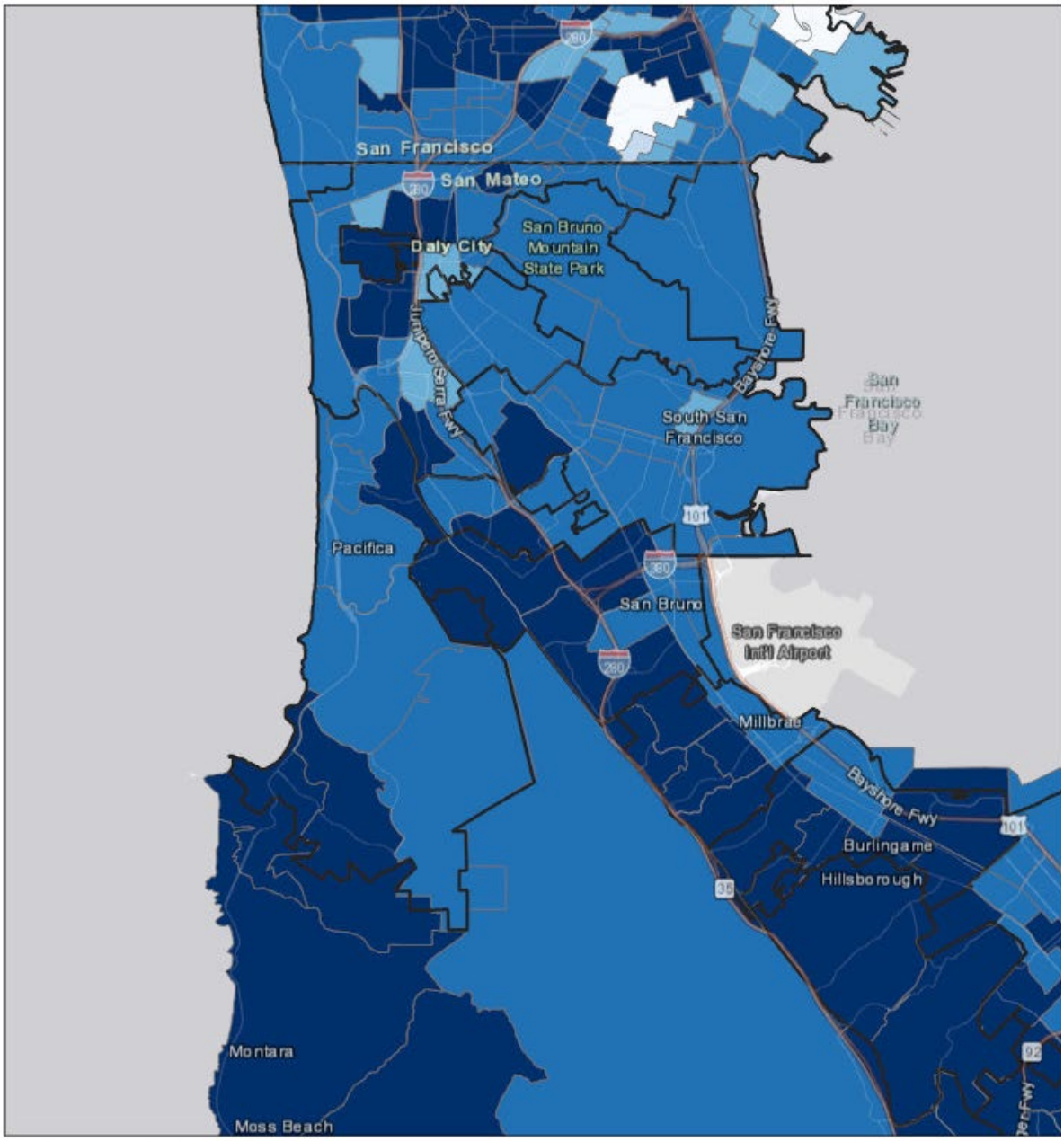
Source: ABAG Housing Needs Data Workbook

Figure II-20.
Housing Units by Number of Bedrooms and Tenure, City of San Bruno, 2019



Source: ABAG Housing Needs Data Workbook

Figure II-21.
% of Children in Married Couple Households by Census Tract, 2019



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1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(R) Percent of Children in Married - Couple Households (ACS, 2015-2019) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%

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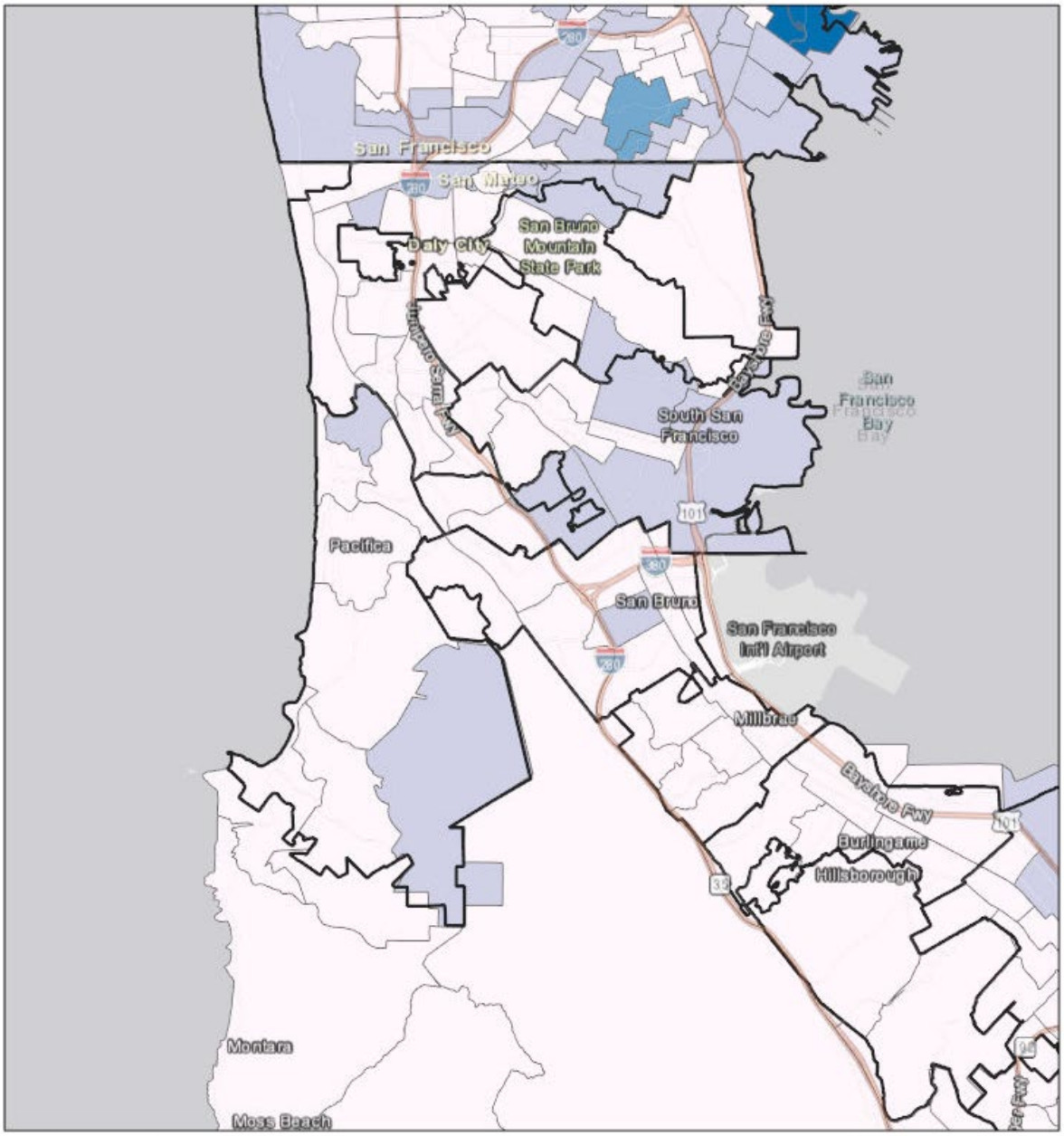
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-22. [legend missing in HCD provided map]
% Households with Single Female with Children by Census Tract, 2019



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City/Town Boundaries

1:144,448

0 1 2 4 mi

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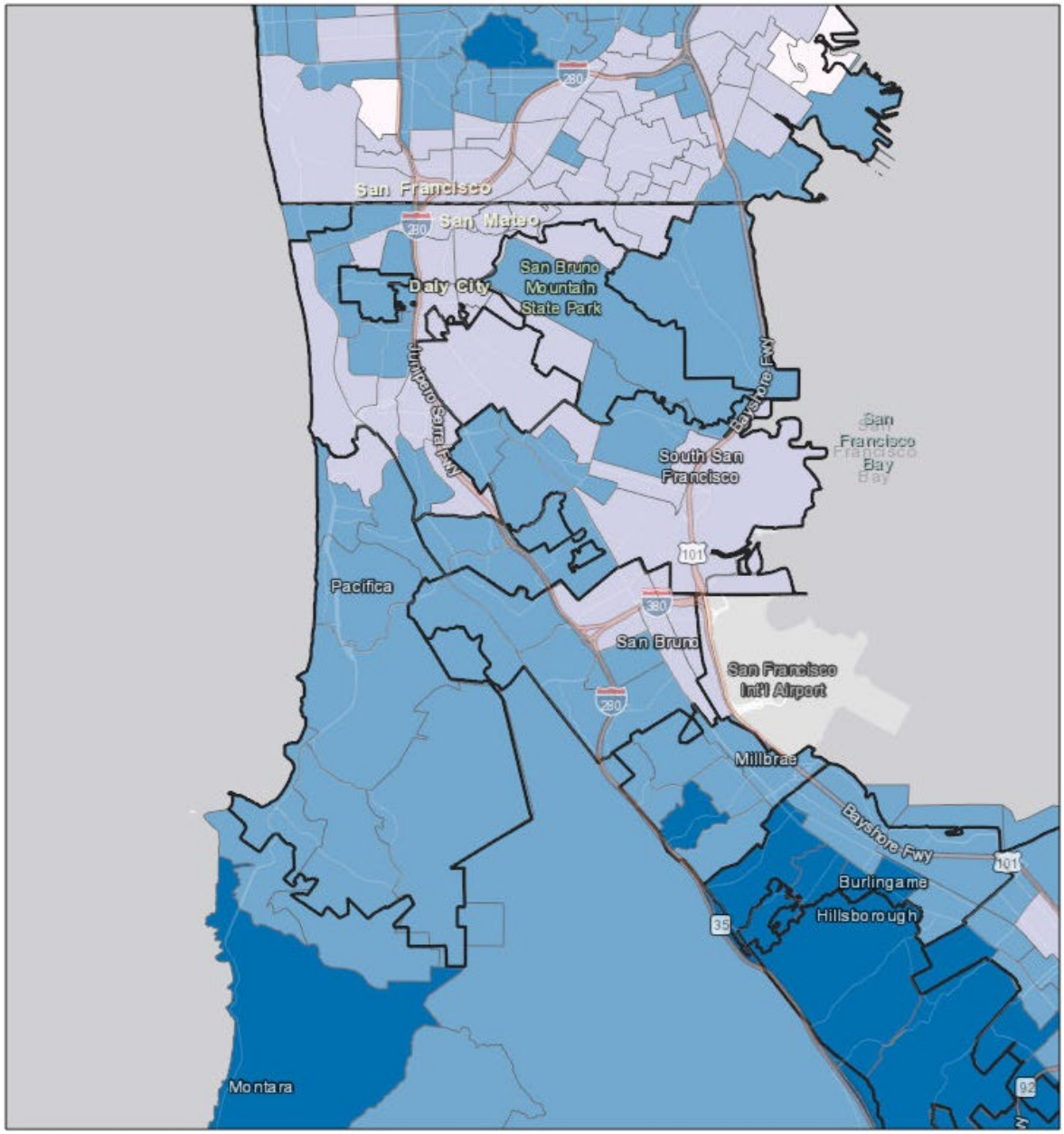
CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-23. [legend missing in HCD provided map]
% of Married Couple Households by Census Tract, 2019



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City/Town Boundaries

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

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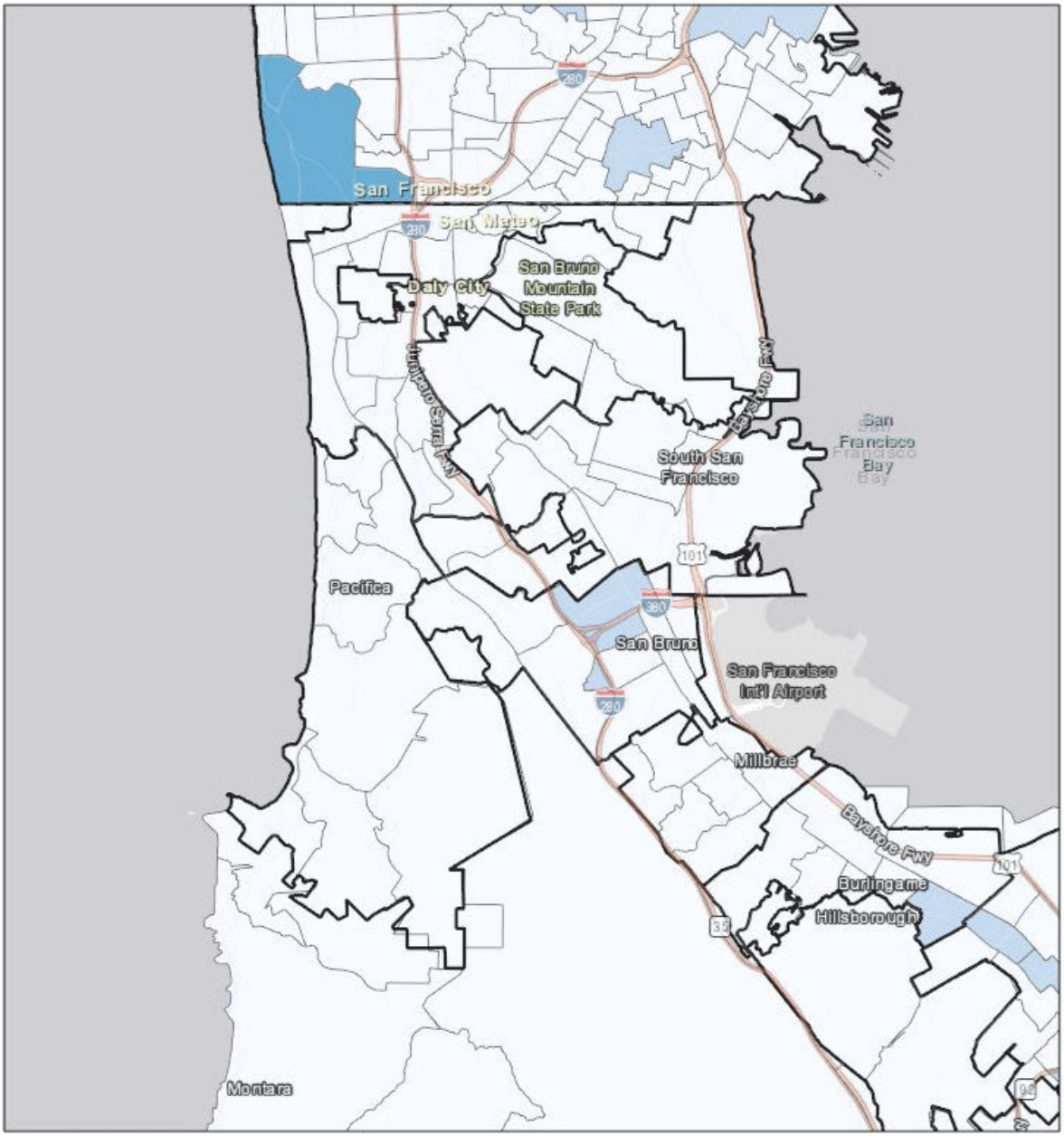
CA HCD
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-24. [legend missing in HCD provided map]
% of Adults Living Alone by Census Tract, 2019



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City/Town Boundaries

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

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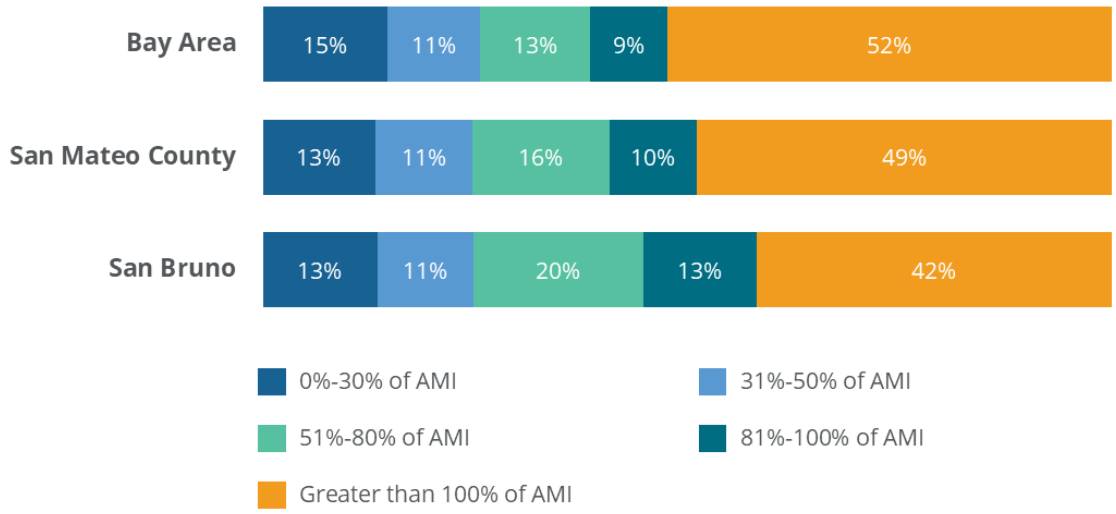
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

Source: California Department of Housing and Community Development AFFH Data Viewer

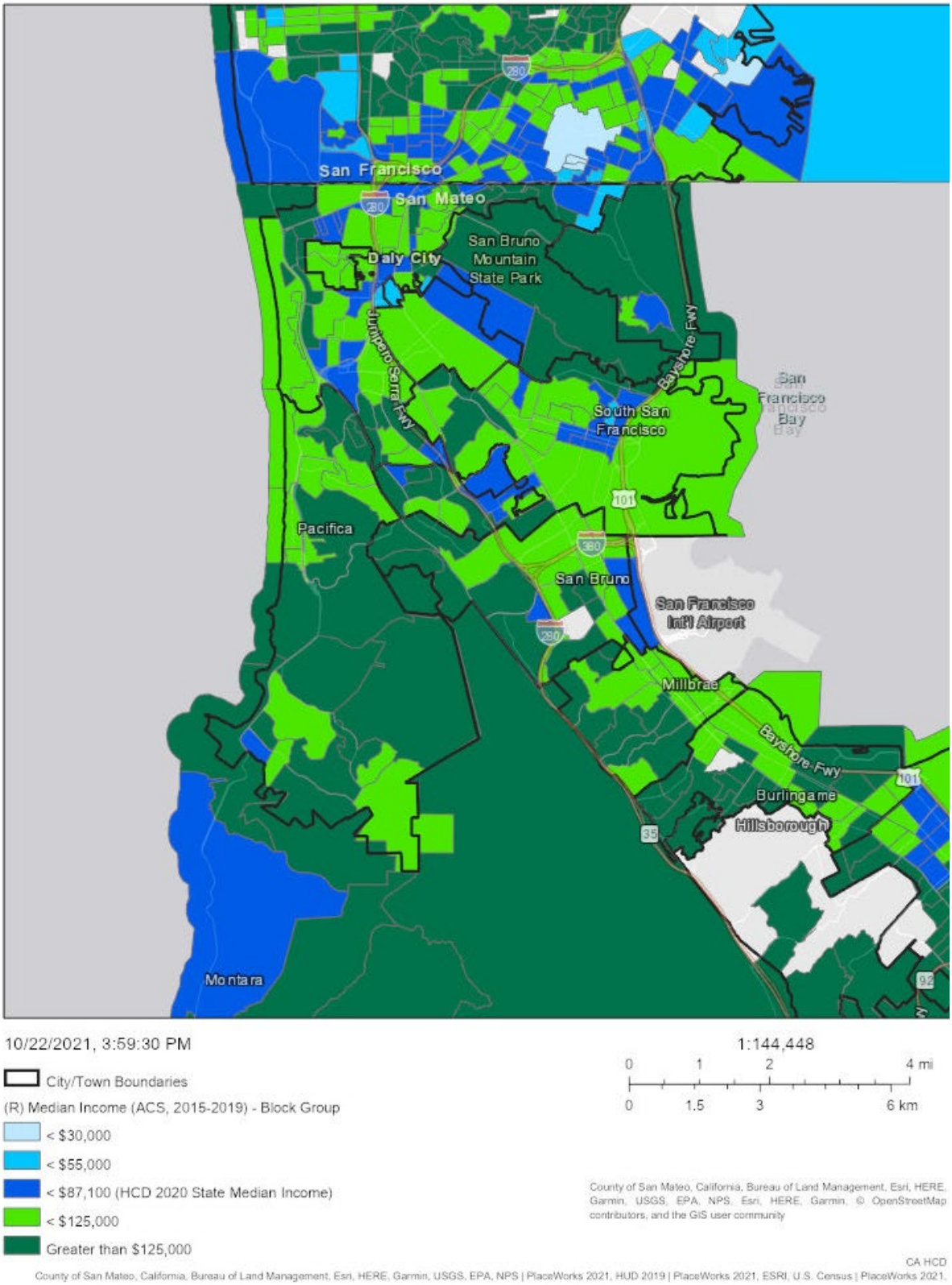
Household income.

Figure II-25.
Share of Households by Area Median Income (AMI), 2019



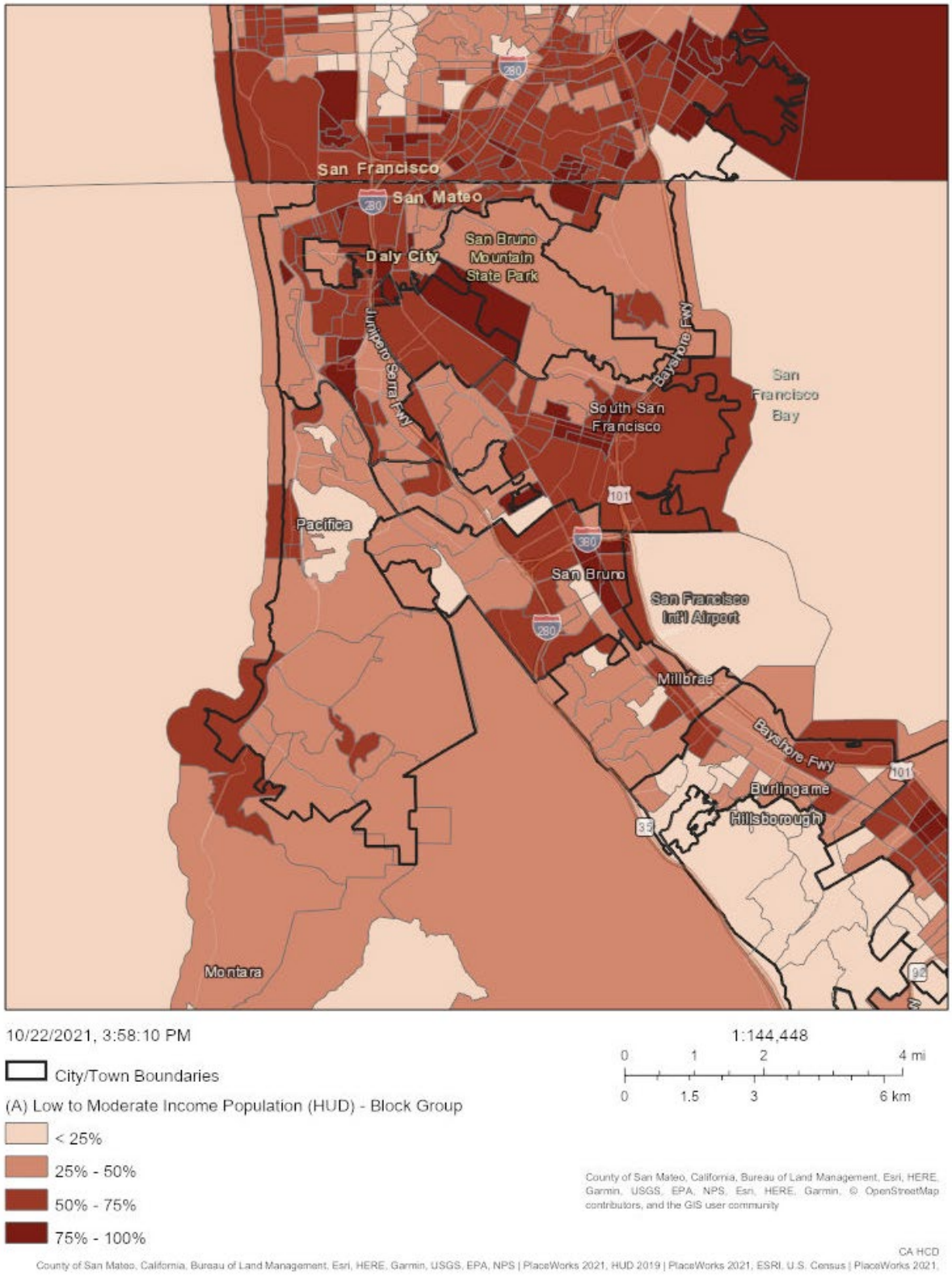
Source: ABAG Housing Needs Data Workbook

Figure II-26.
Median Household Income by Block Group, 2019



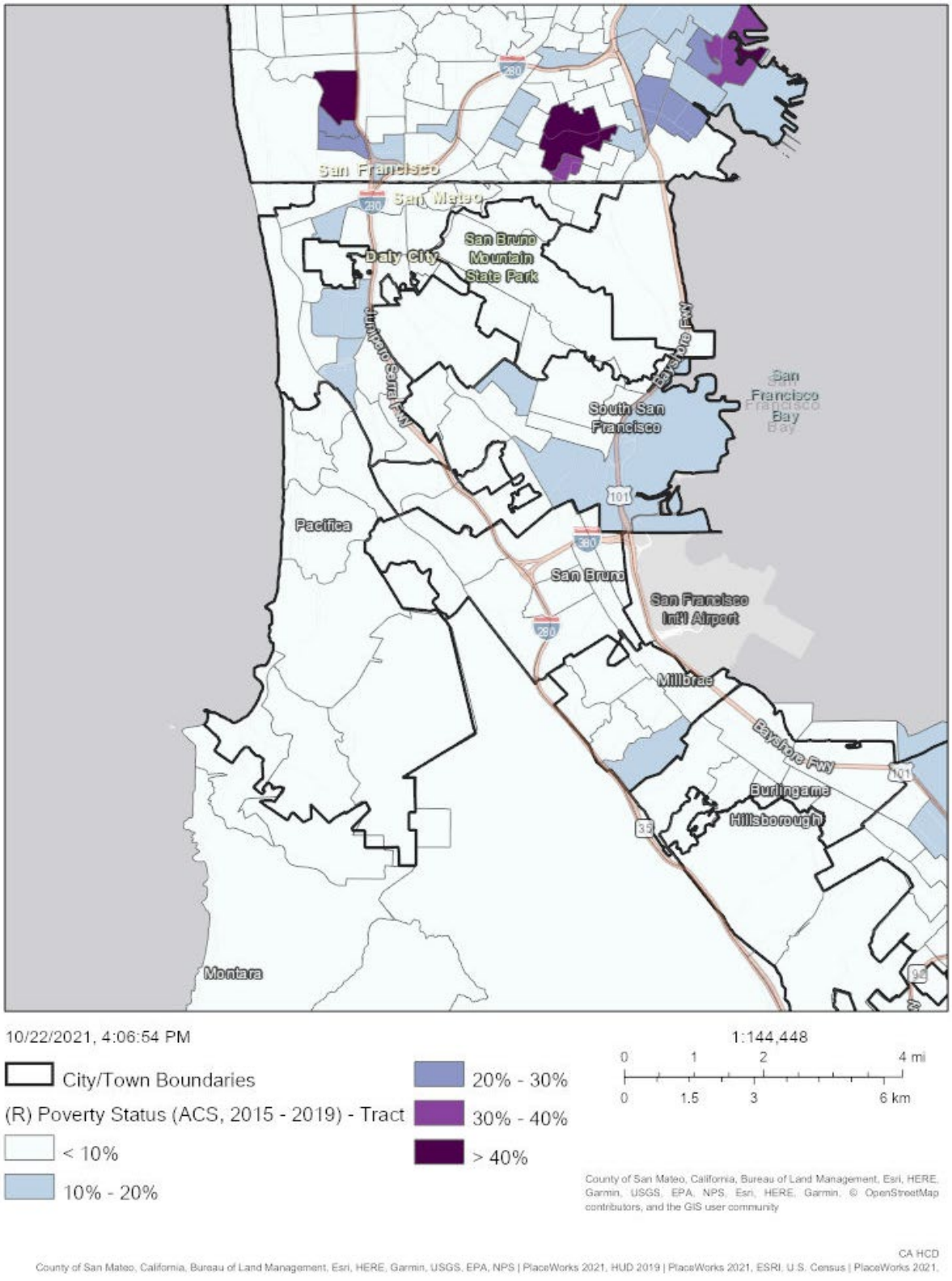
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-27.
Low to Moderate Income Population by Block Group



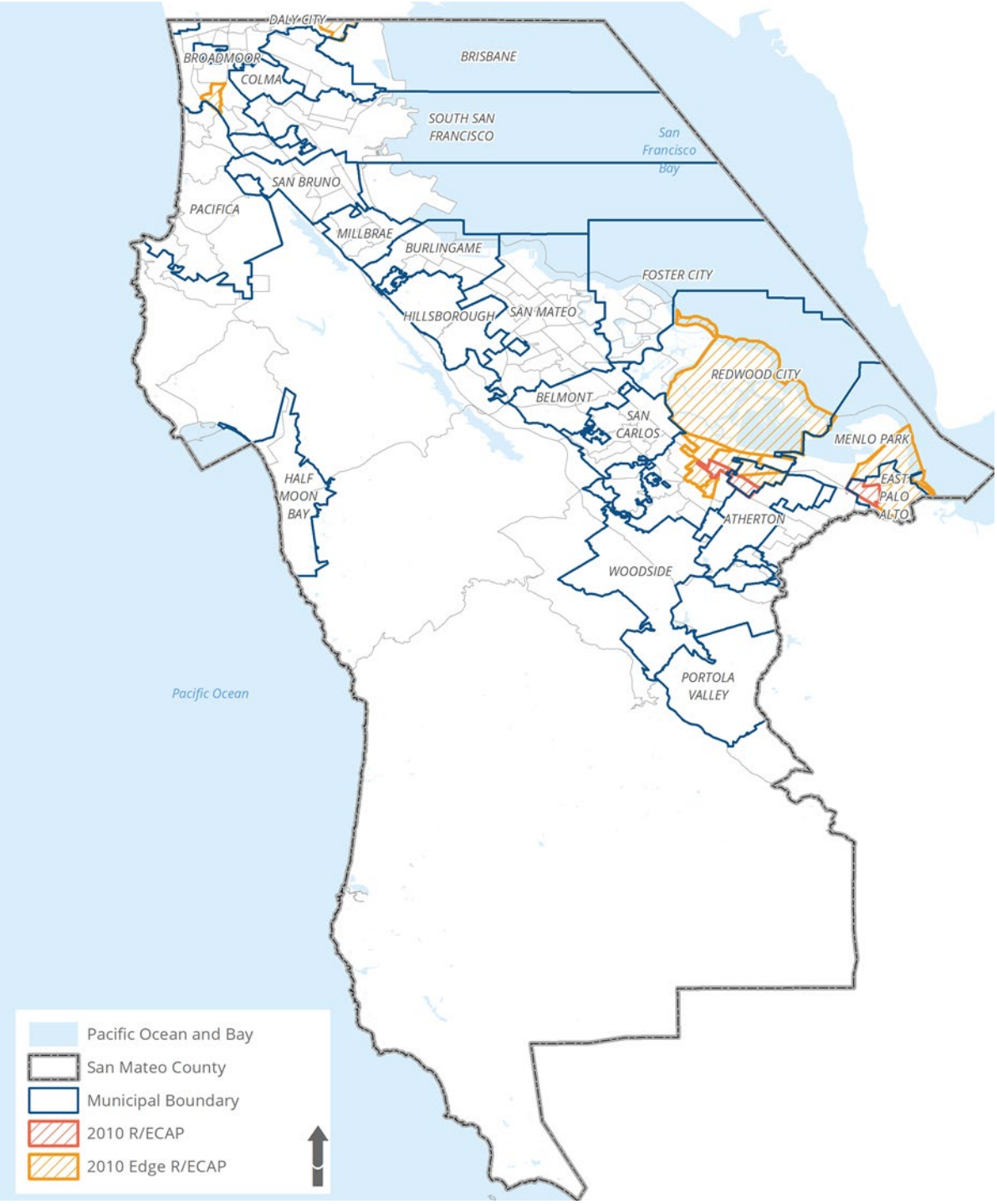
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-28.
Poverty Status by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

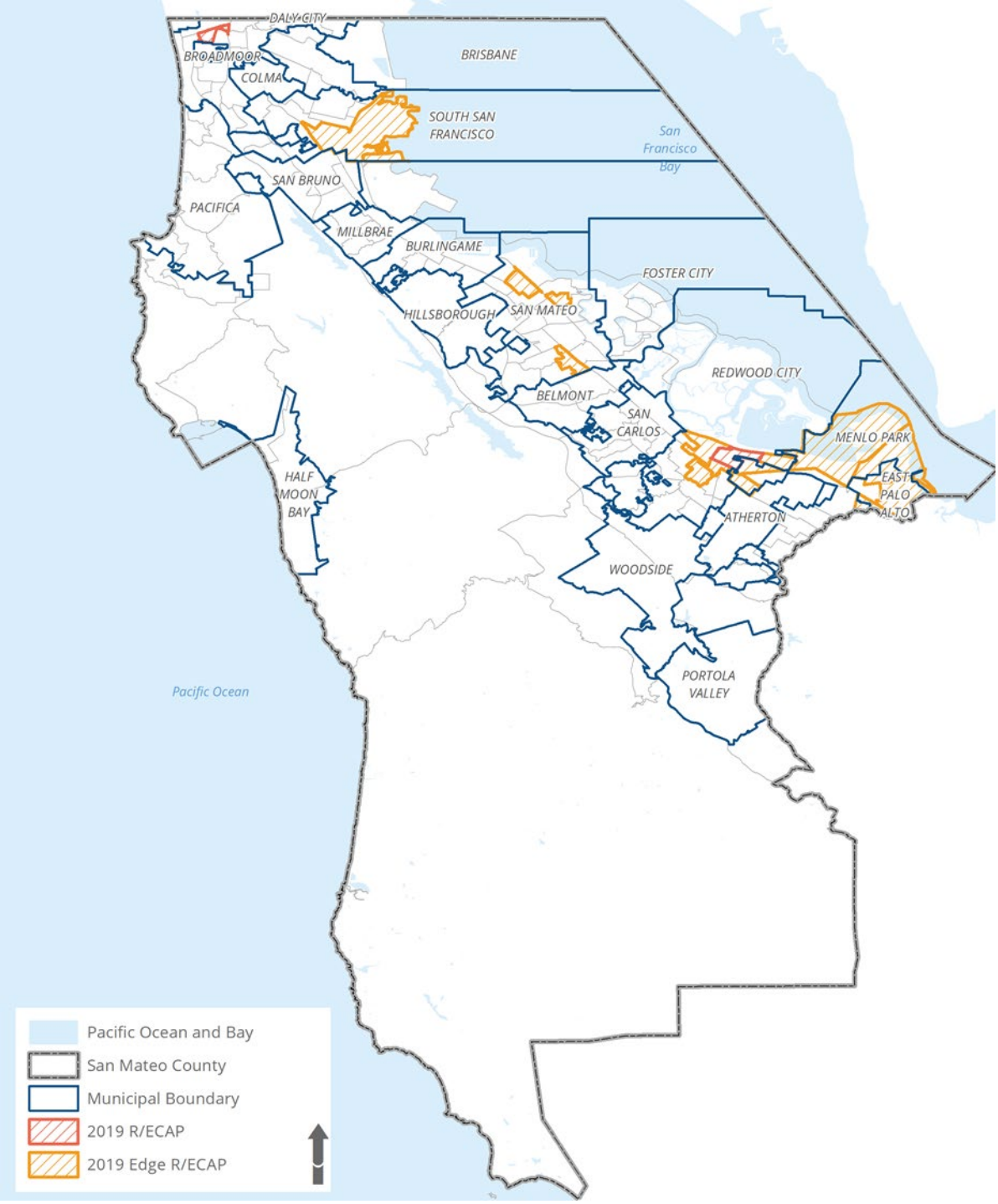
Figure II-29.
R/ECAPs and Edge R/ECAPs, 2010



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-30.
R/ECAPs and Edge R/ECAPs, 2019



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (12.8% in 2019).

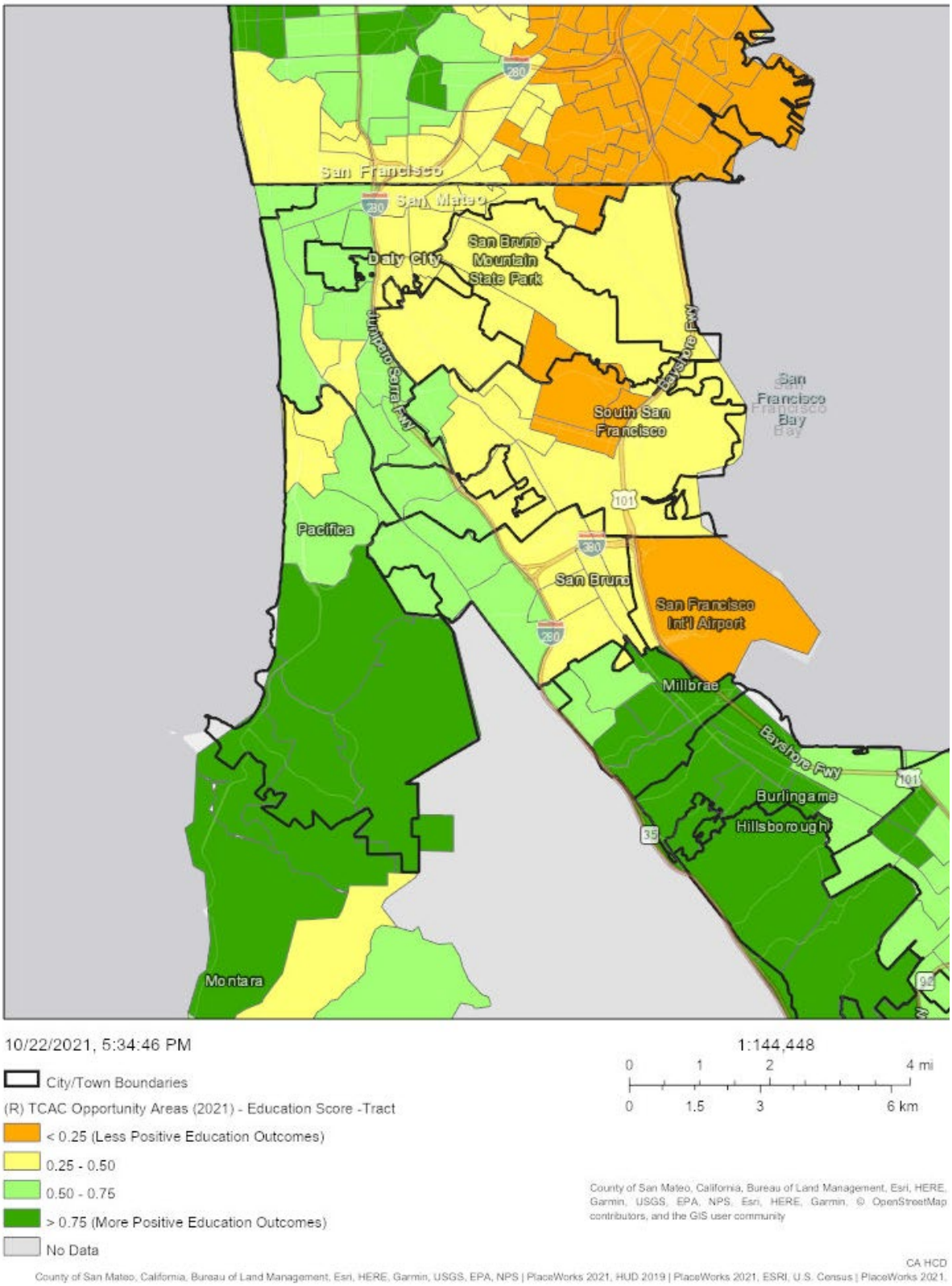
Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION III. Access to Opportunity

Education

[Available December 2021] Appendix item: Access to education supplement—findings from a countywide analysis of access to education and educational outcomes by protected class.

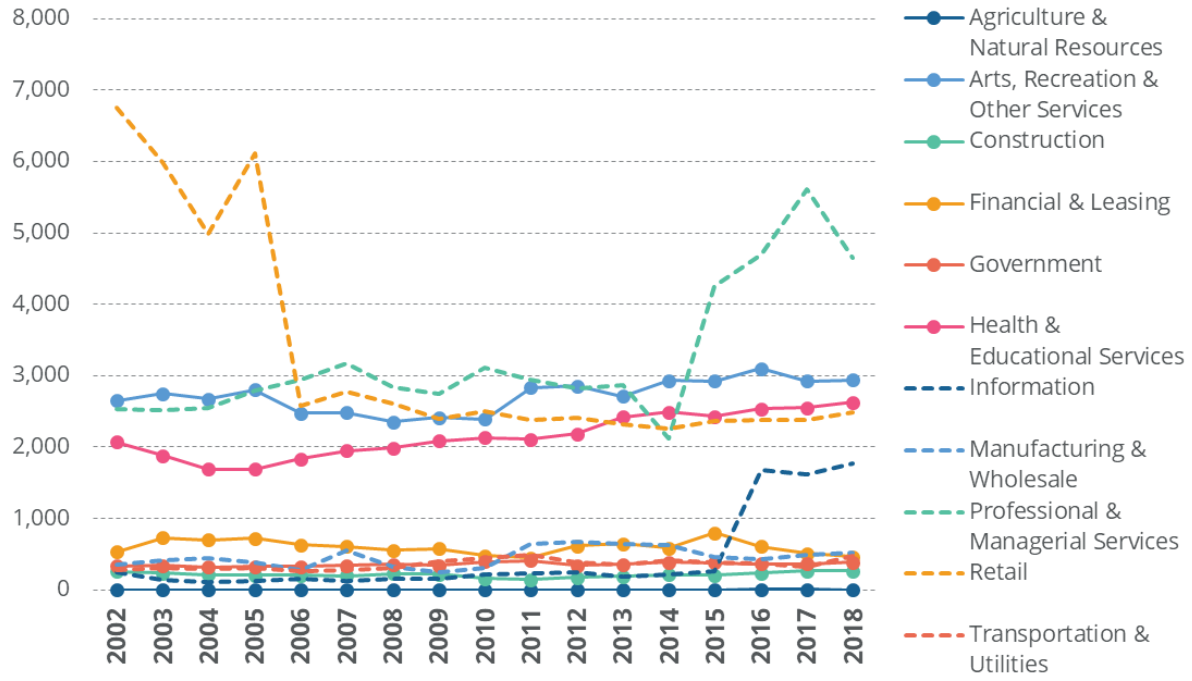
Figure III-1.
TCAC Opportunity Areas Education Score by Census Tract, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

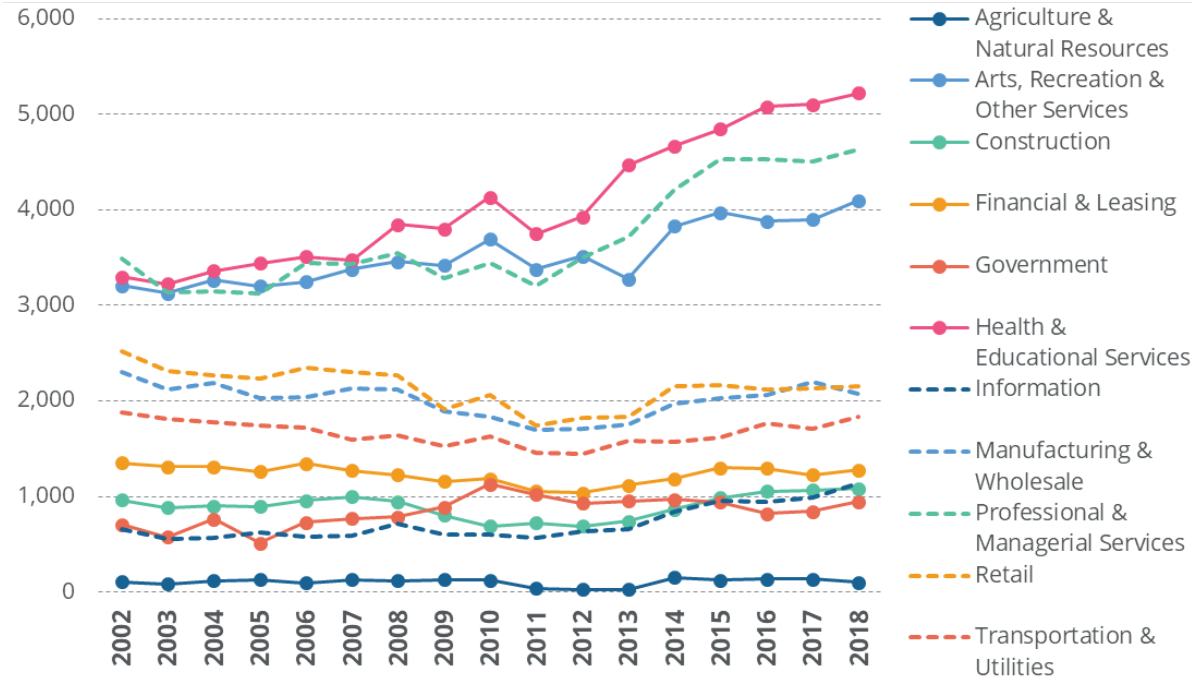
Employment

Figure III-2.
Jobs by Industry, City of San Bruno, 2002-2018



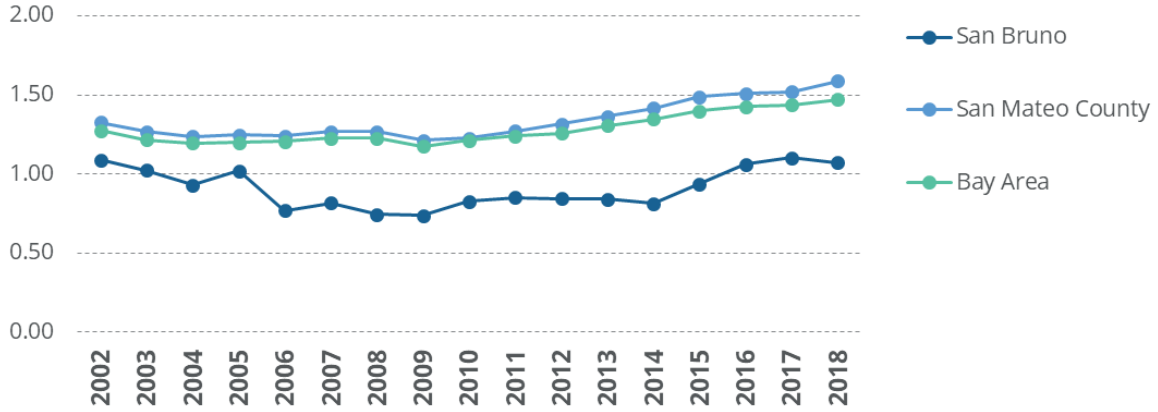
Source: ABAG Housing Needs Data Workbook

Figure III-3.
Job Holders by Industry, City of San Bruno, 2002-2018



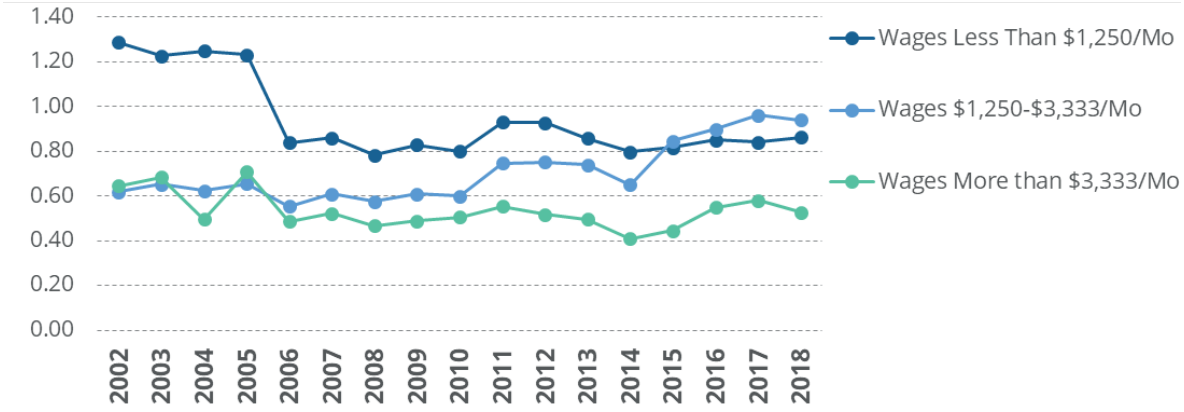
Source: ABAG Housing Needs Data Workbook

Figure III-4.
Jobs to Household Ratio, City of San Bruno, 2002-2018



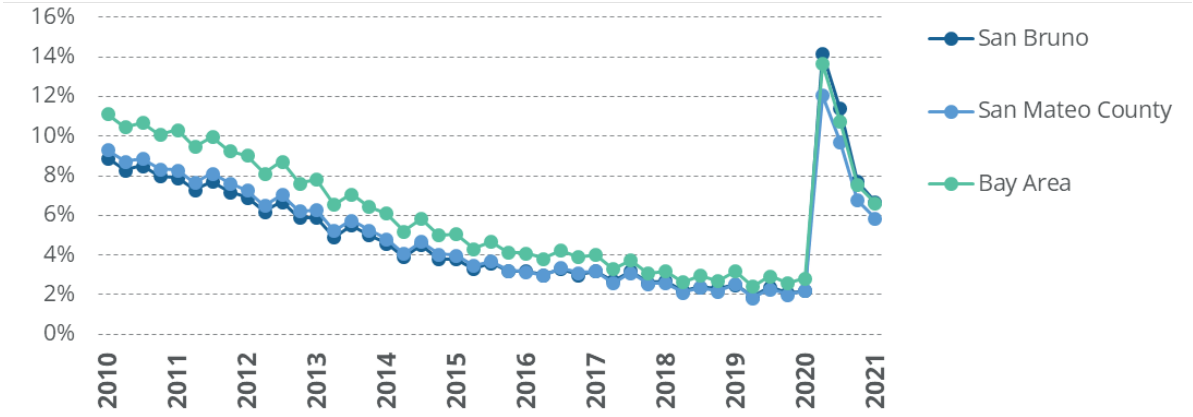
Source: ABAG Housing Needs Data Workbook

Figure III-5.
Jobs to Worker Ratio by Wage, City of San Bruno, 2002-2018



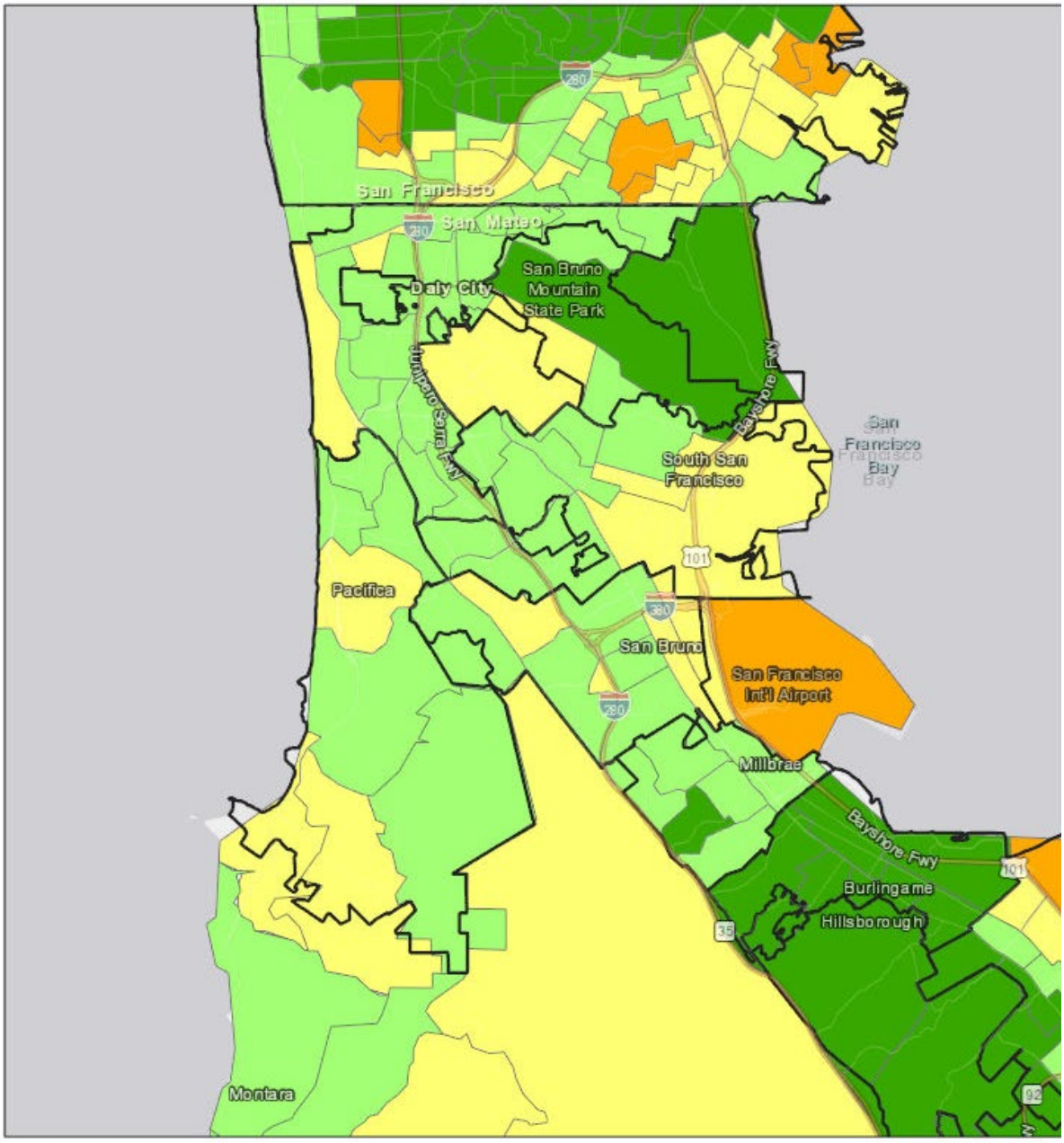
Source: ABAG Housing Needs Data Workbook

Figure III-6.
Unemployment Rate, 2010-2021



Source: ABAG Housing Needs Data Workbook

Figure III-7.
TCAC Opportunity Areas Economic Score by Census Tract, 2021



10/22/2021, 5:32:18 PM

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(R) TCAC Opportunity Areas (2021) - Economic Score - Tract

< 0.25 (Less Positive Economic Outcome)

0.25 - 0.50

0.50 - 0.75

> 0.75 (More Positive Economic Outcome)

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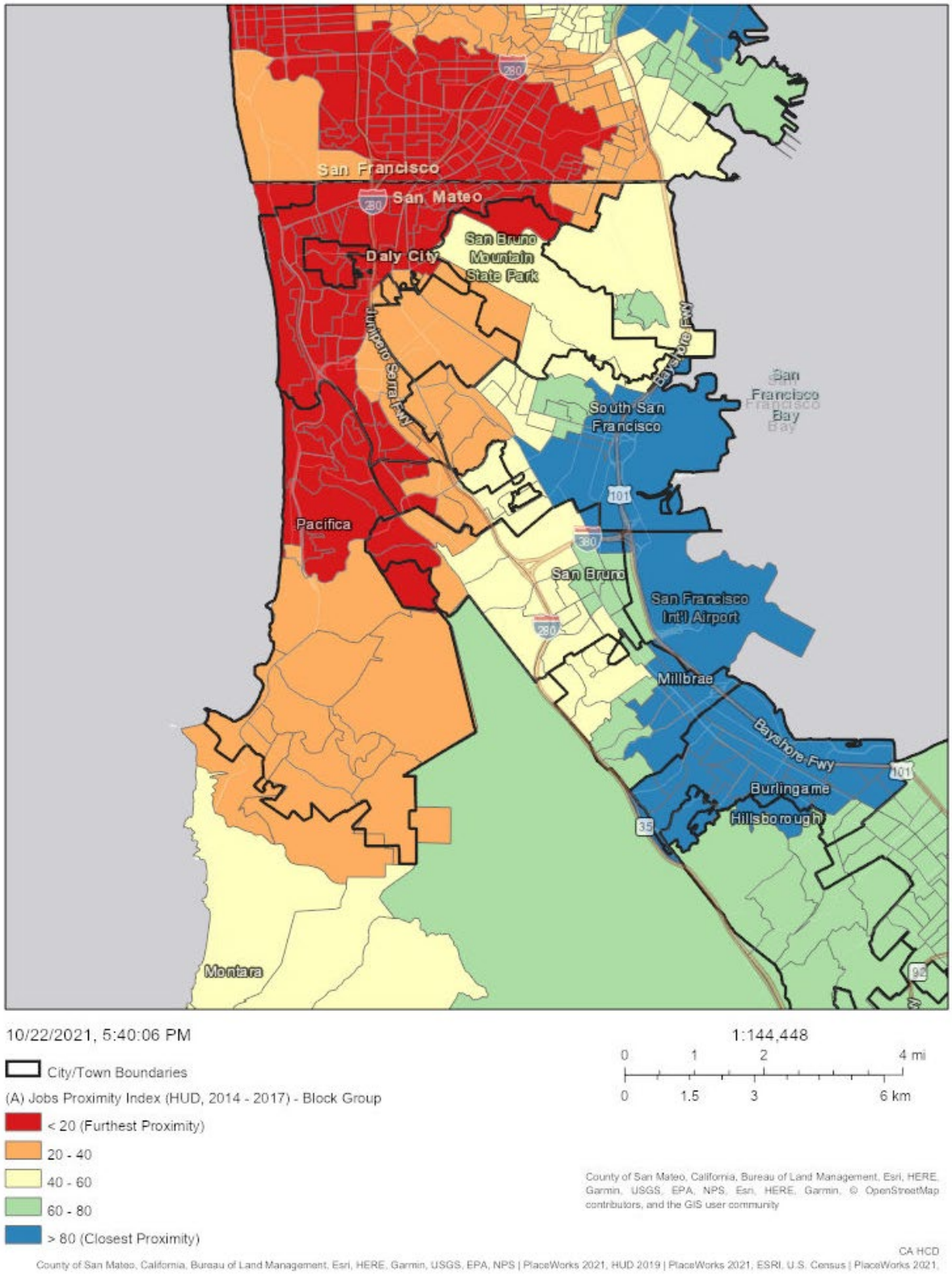
CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-8.
Jobs Proximity Index by Block Group, 2017



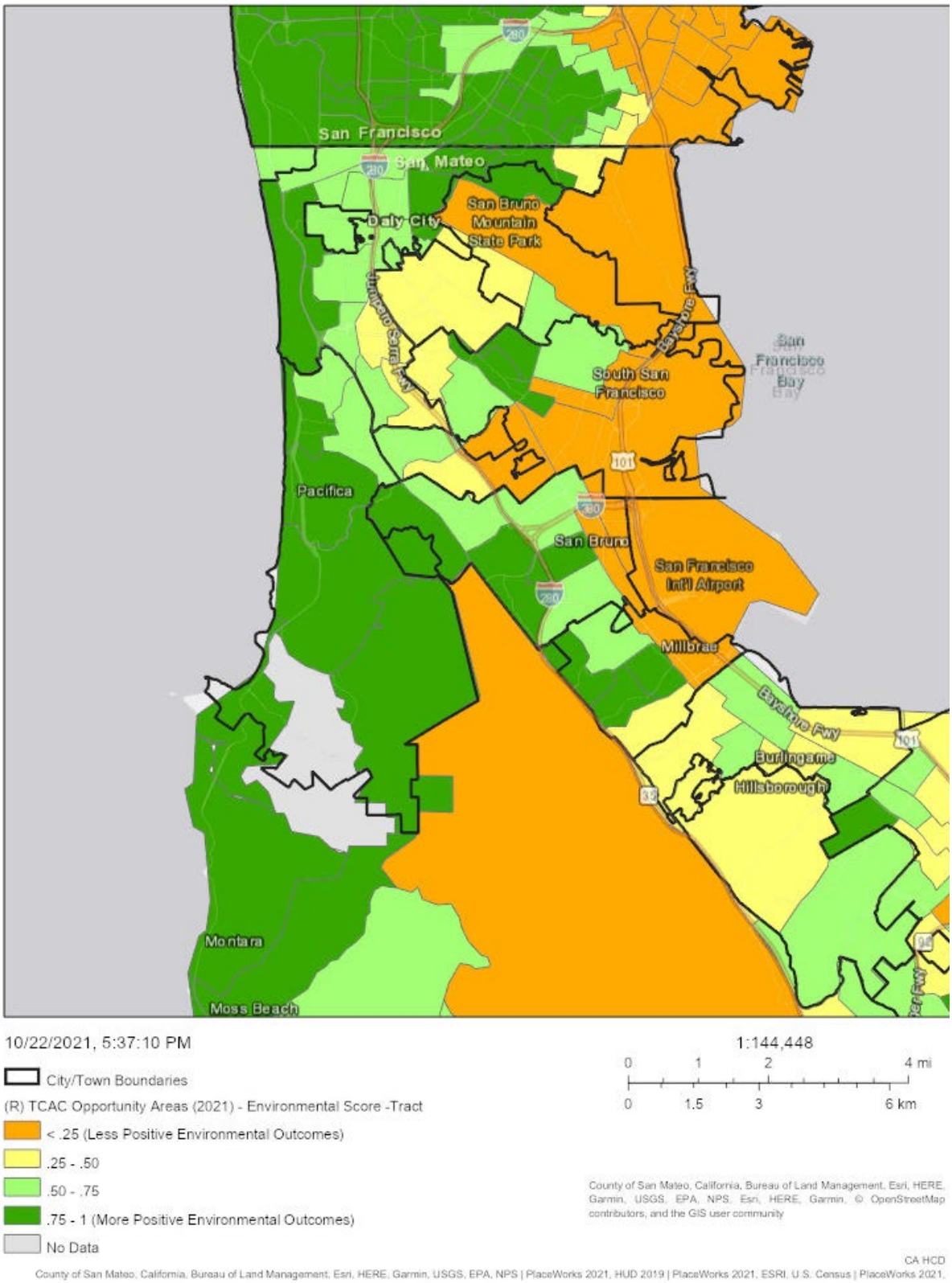
Source: California Department of Housing and Community Development AFFH Data Viewer

Transportation

[TCAC's transportation opportunity score and maps were not available at the time of this report]

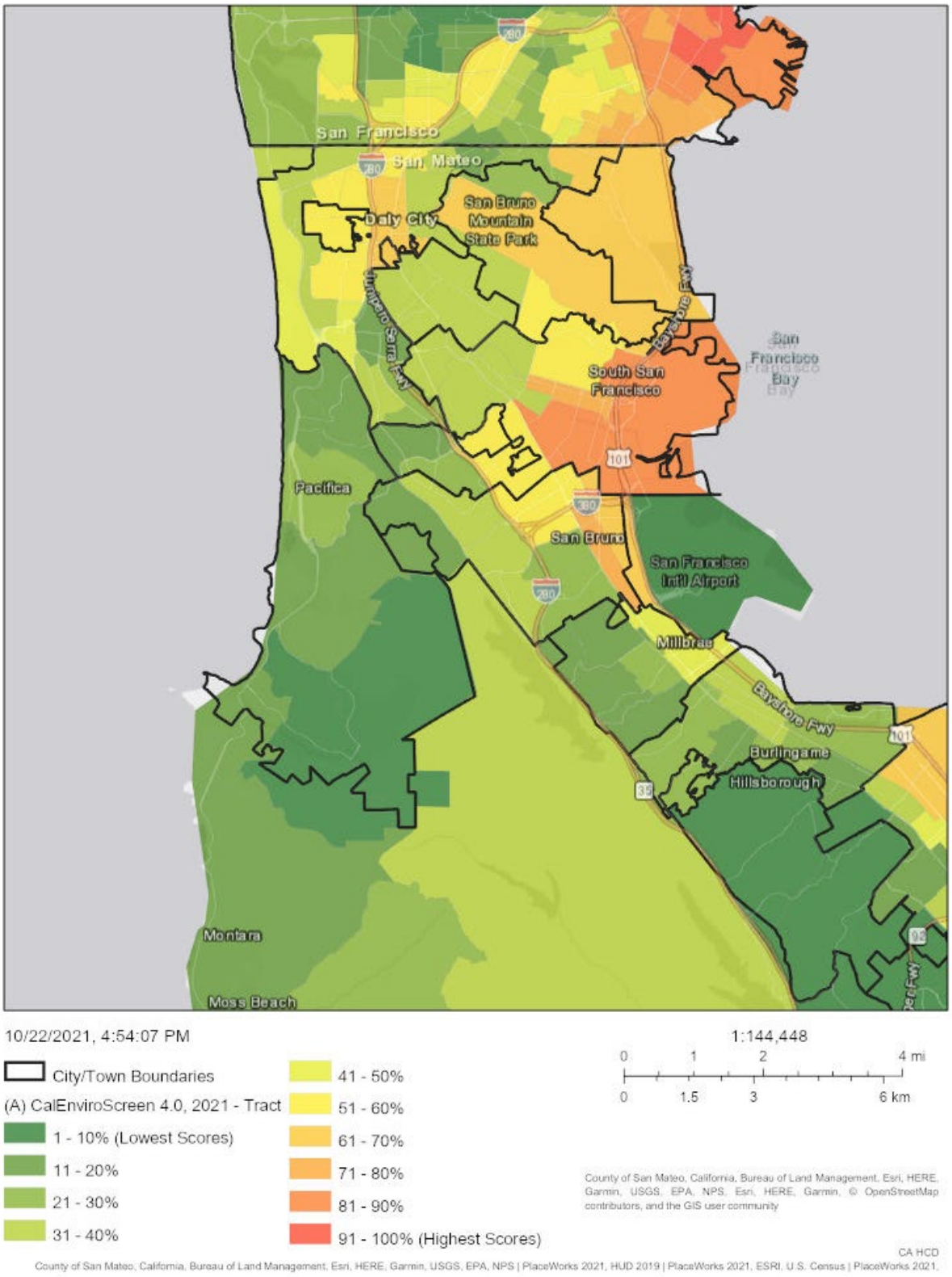
Environment

Figure III-9.
TCAC Opportunity Areas Environmental Score by Census Tract, 2021



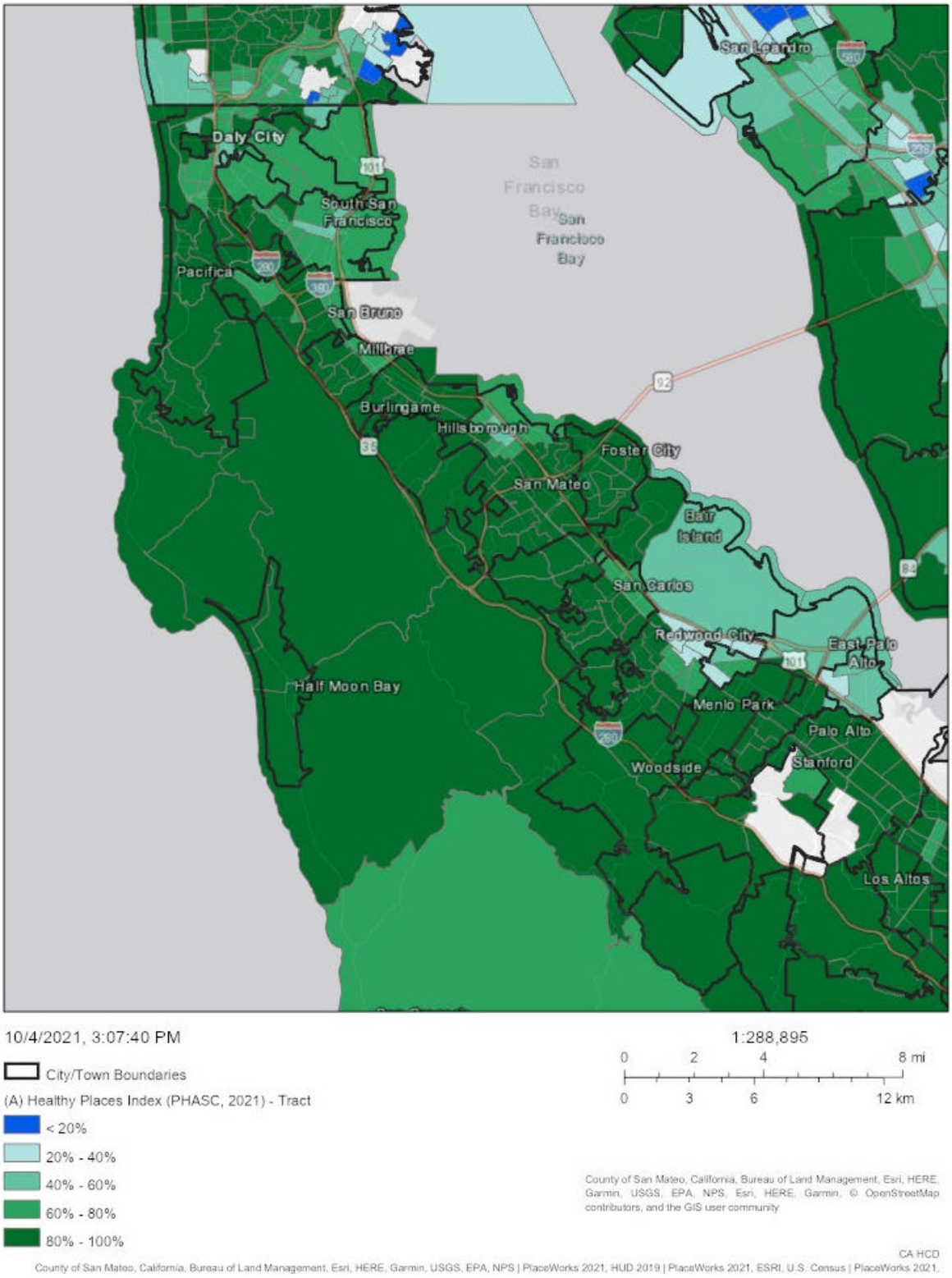
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-10.
CalEnviroScreen by Census Tract, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

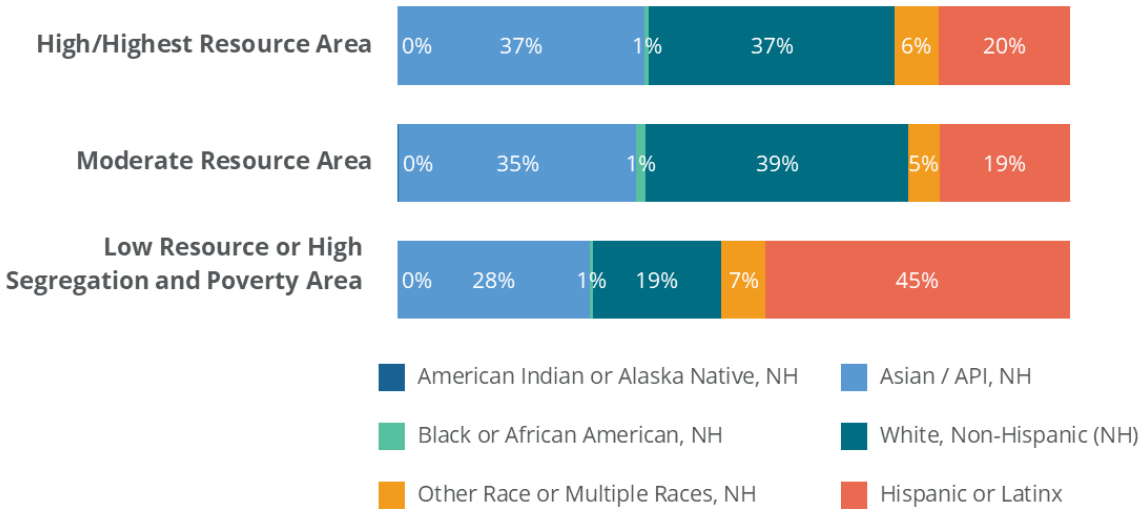
Figure III-11.
Healthy Places Index by Census Tract, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

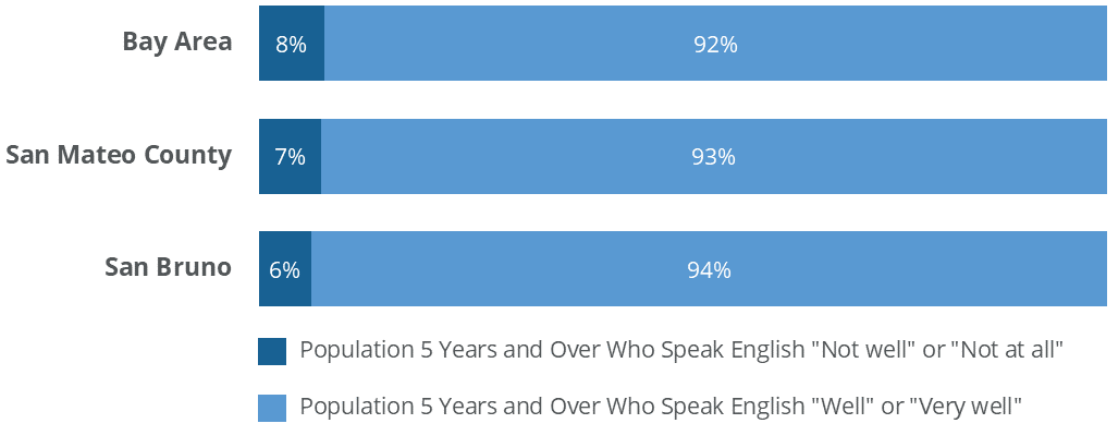
Patterns in disparities in access to opportunity.

Figure III-12.
Population Living in Moderate and High Resource Ares by Race and Ethnicity, City of San Bruno, 2019



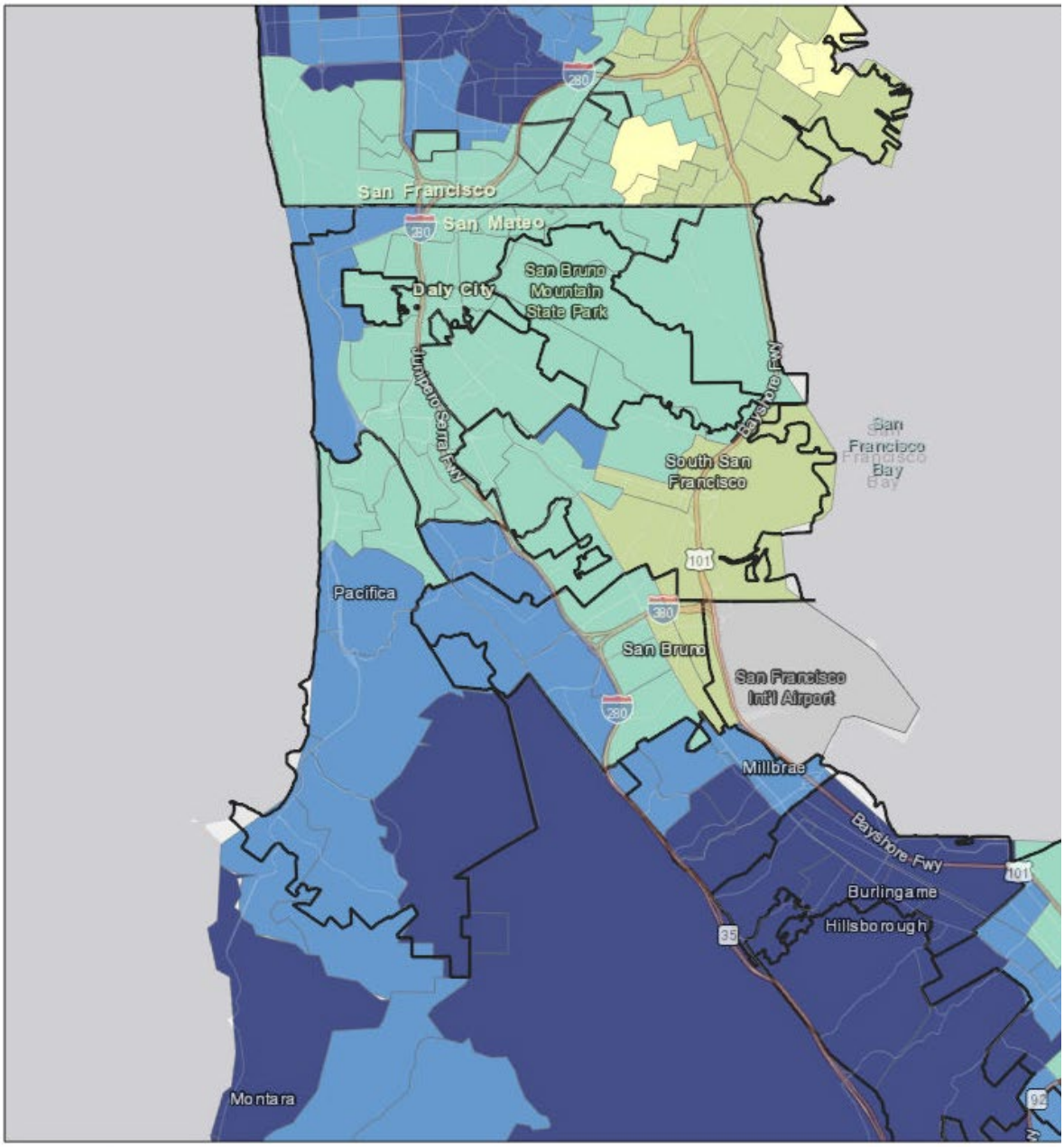
Source: ABAG Housing Needs Data Workbook

Figure III-13.
Population with Limited English Proficiency, City of San Bruno, 2019



Source: ABAG Housing Needs Data Workbook

Figure III-14.
TCAC Opportunity Areas Composite Score by Census Tract, 2021



10/22/2021, 5:29:59 PM

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(R) TCAC Opportunity Areas (2021) - Composite Score - Tract

- Highest Resource
- High Resource
- Moderate Resource (Rapidly Changing)
- Moderate Resource
- Low Resource

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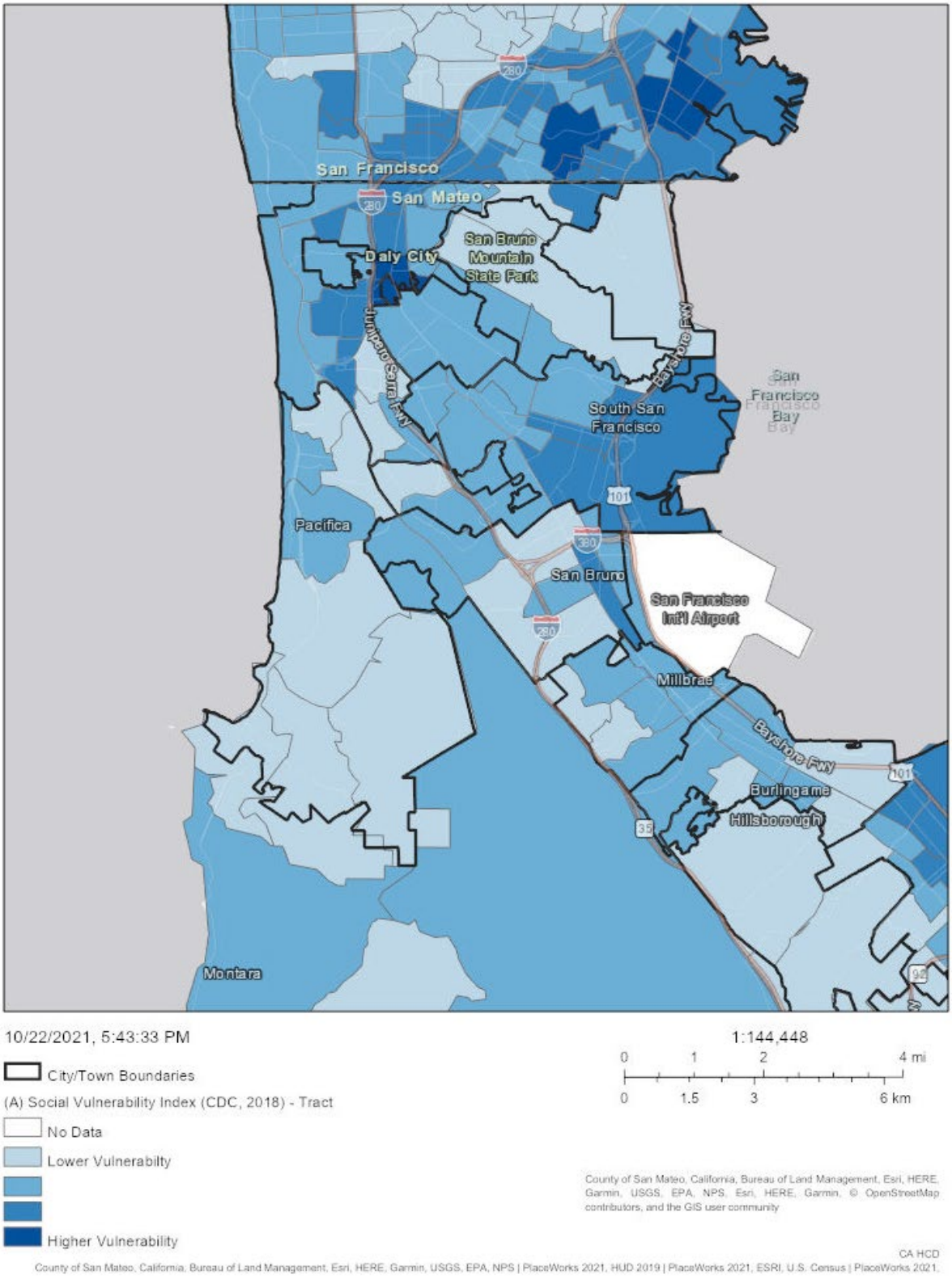
CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

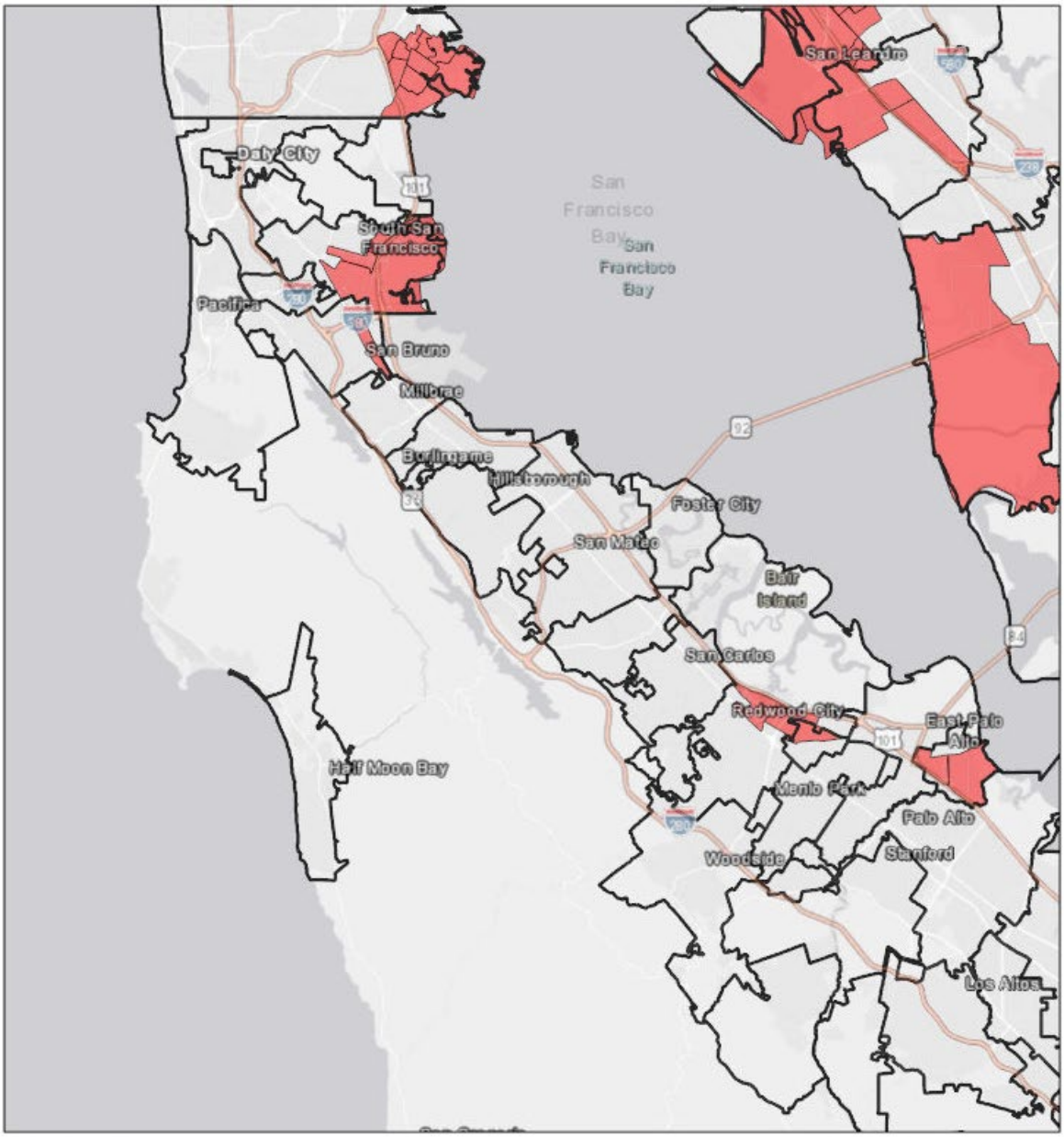
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-15.
Social Vulnerability Index by Census Tract, 2018



Source: California Department of Housing and Community Development AFFH Data Viewer

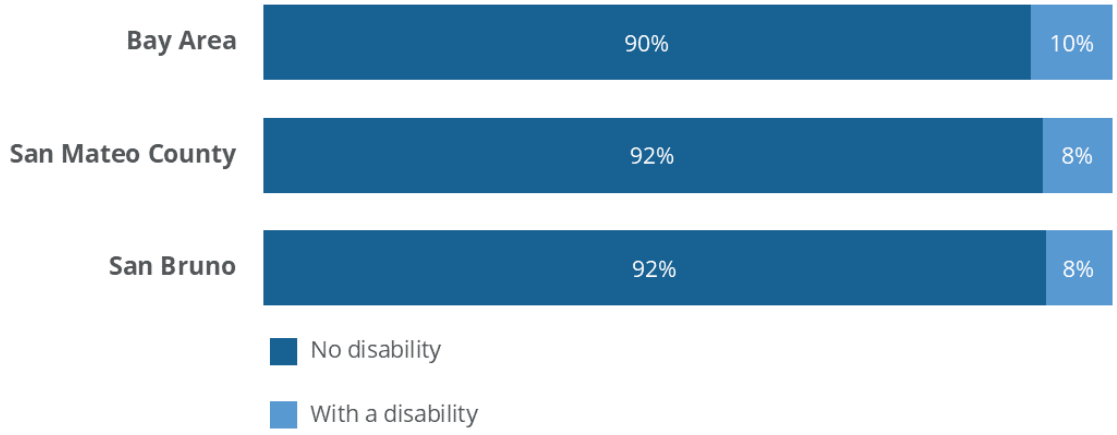
Figure III-16.
SB 535 Disadvantaged Communities



Source: California Department of Housing and Community Development AFFH Data Viewer

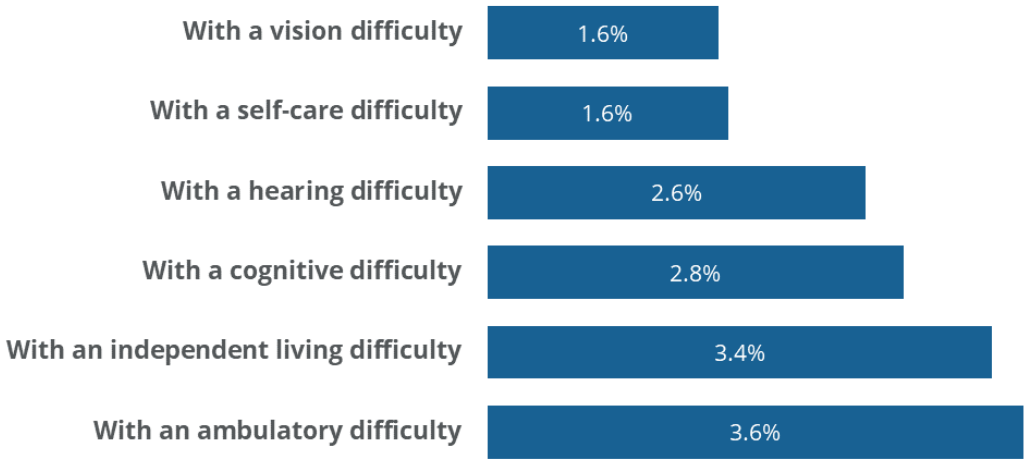
Disparities in access to opportunity for persons with disabilities.

Figure III-17.
Population by Disability Status, City of San Bruno, 2019



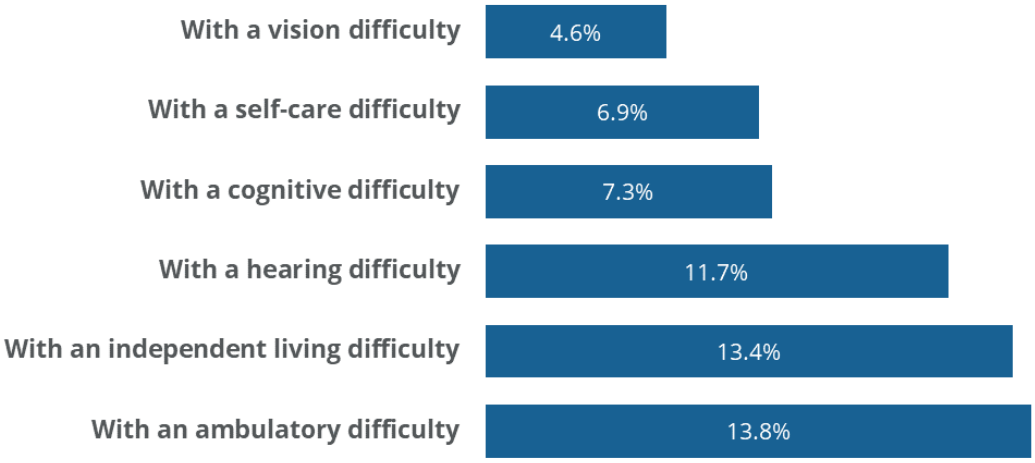
Source: ABAG Housing Needs Data Workbook

Figure III-18.
Disability by Type for the Non-Institutionalized Population 18 Years and Over, City of San Bruno, 2019



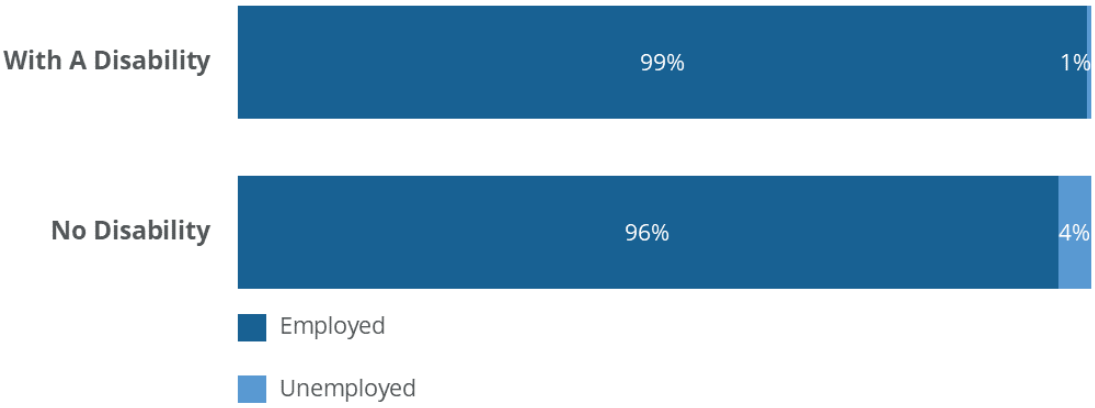
Source: ABAG Housing Needs Data Workbook

Figure III-19.
Disability by Type for Seniors (65 years and over), City of San Bruno, 2019



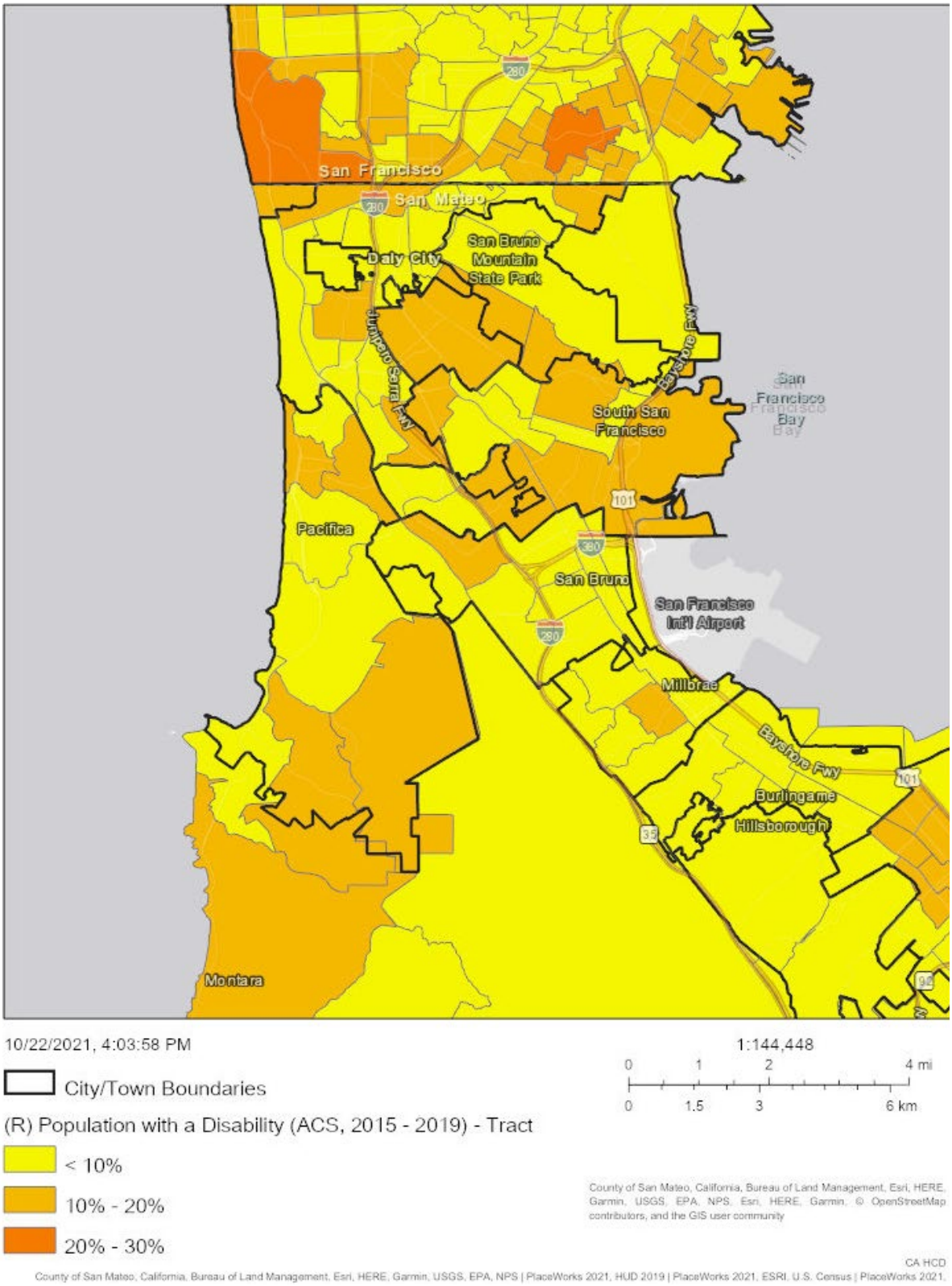
Source: ABAG Housing Needs Data Workbook

Figure III-20.
Employment by Disability Status, City of San Bruno, 2019



Source: ABAG Housing Needs Data Workbook

Figure III-21.
Share of Population with a Disability by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-22
[PLACEHOLDER] San Mateo County Housing Policies and Programs Analysis

[Updated Matrix Available December 2021]

San Mateo County Housing Policies and Programs

Compiled by the Association of Bay Area Governments, February 2016 update; revised July 2016 by San Mateo County staff with updates from 21 Elements

Affordable Housing Policies and Programs	Atherton	Belmont	Brisbane	Burlingame	Colma	Daly City	East Palo Alto	Foster City	Half Moon Bay*	Hillsborough	Menlo Park	Millbrae*	Pacifica	Portola Valley*	Redwood City	San Bruno*	San Carlos	San Mateo	South San Francisco	Woodside	San Mateo County
Reduced Parking Requirements	N	UC	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	UC	Y	Y	Y	N	N
Streamlined Permitting Process	N	N	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N	N	Y	UC	N	N	Y	N	N
Graduated Density Bonus (parcel assembly)	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	N	Y	N	Y	N	N	N
Form-based codes	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	Y	N	Y	Y	N	N	N
Mixed Use Zoning	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
Housing Overlay Zone	N	N	N	Y	N	N	UC	N	N	N	Y	N	N	N	UC	N	N	Y	N	N	N
Density Bonus Ordinances	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y
Inclusionary/Below Market Rate Housing Policy	N	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y
Condominium Conversion Ordinance	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	N	N	N	N	N	Y	N	Y
Just Cause Evictions	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Rent Stabilization	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Acquisition/Rehabilitation/ Conversion Program	N	Y	Y	N	N	Y	N	Y	N	N	N	N	N	N	Y	Y	Y	Y	N	N	N
Preservation of Mobile Homes (Rent Stabilization ordinances)	N	N	Y	N	N	N	Y	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y
SRO Preservation Ordinances	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N
Homeowner Rehabilitation program	N	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N	N	Y	Y	Y	N	Y	Y	Y
Other Anti-Displacement Strategies	N	N	N	N	N	N	Y	Y	Y	N	Y	Y	N	N	N	N	N	Y	N	N	Y
Reduced Fees or Waivers	N	N	Y	N	N	Y	UC	Y	N	Y	N	N	N	Y	Y	Y	N	N	Y	N	Y
General Fund Allocation Incl. former RDA "Boomerang" Funds	N	N	Y	N	N	N	Y	N	N	N	Y	N	N	N	N	N	UC	N	N	N	N
In-Lieu Fees (Inclusionary Zoning)	N	N	N	UC	N	Y	Y	N	N	N	Y	Y	Y	Y	Y	Y	Y	N	N	N	Y
Housing Development Impact Fee	N	UC	Y	UC	UC	Y	Y	N	N	N	Y	N	N	Y	Y	UC	Y	Y	N	N	Y
Commercial Development Impact Fee	N	UC	N	UC	N	N	Y	N	N	N	Y	N	N	N	Y	UC	UC	UC	UC	N	Y
Other taxes or fees dedicated to housing	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	N	N
Locally Funded Homebuyer Assistance Programs	N	Y	Y	N	N	N	UC	Y	N	N	Y	N	N	N	Y	N	N	N	N	N	N
Tenant-Based Assistance	N	N	N	N	N	Y	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N
Home sharing programs	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N	Y	N	Y	Y
Has Public Housing? (Y/N)	N	N	N	N	N/A	Y	N	N	N/A	N	N	N/A	N	N/A	N	N/A	N	N	N/A	N	Y
Has Group Homes? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	Y	Y	N/A	N	Y
Has a Second Unit Ordinance? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	Y
Has Emergency Shelters? (Y/N)	N	N	N	N	N/A	N	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	N	Y	N/A	N	Y
Has Affordable Housing Complexes? (Y/N)	N	N	Y	N	N/A	Y	Y	N	N/A	N	Y	N/A	Y	N/A	Y	N/A	Y	Y	N/A	N	Y

ABAG tracked thirty housing policy and program types that represent the most prevalent and important strategies for fostering development of both market rate and affordable housing units. ABAG Staff compiled a summary of policies adopted by each jurisdiction based on the jurisdiction's certified 2007-2014 housing element, and sent the summary to local staff for verification. We have indicated instances in which we were not able to verify or obtain information.

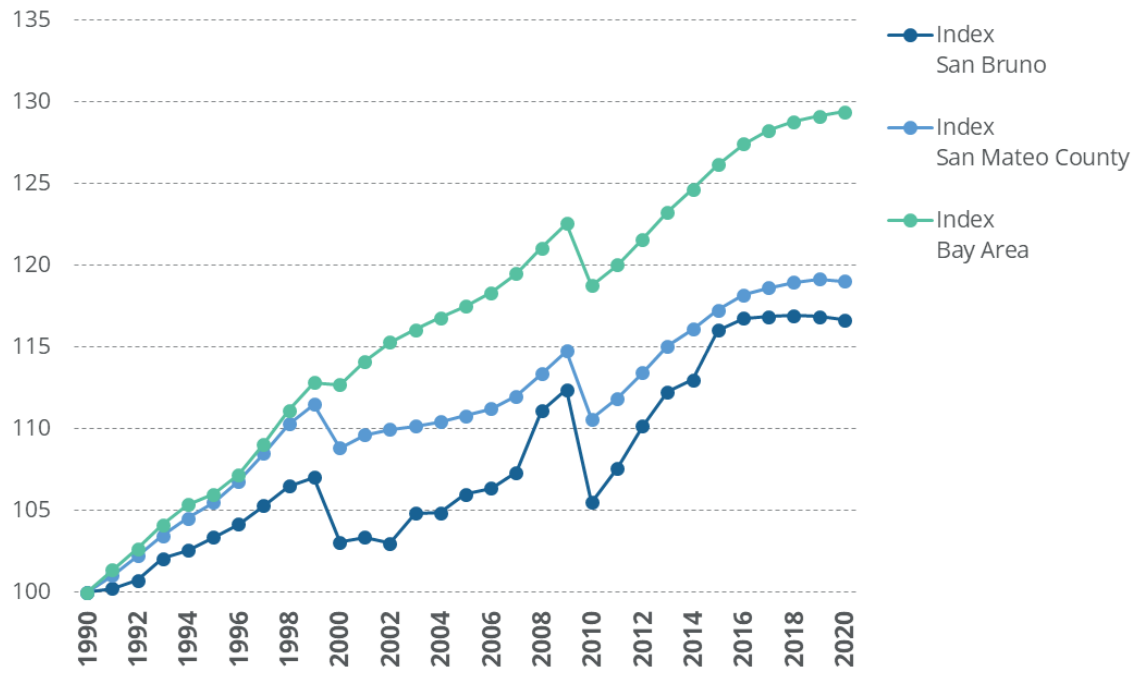
Legend:
Y: The policy or program is currently in effect in the jurisdiction
N: The policy or program is not in effect in the jurisdiction
UC: The policy or program is currently under consideration by the jurisdiction
N/A: Indicates information was unvailable for jurisdiction

Source: ABAG.

SECTION IV. Disproportionate Housing Needs

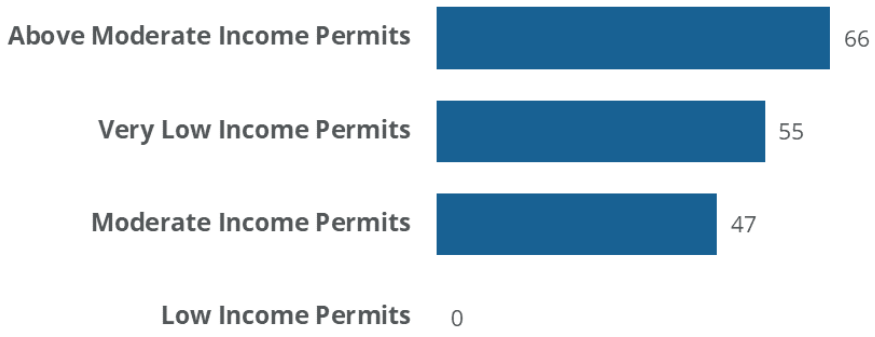
Housing needs.

Figure IV-1.
Population Indexed to 1990



Source: ABAG Housing Needs Data Workbook

Figure IV-2. Housing Permits Issued by Income Group, City of Bruno, 2015-2019



Source:
ABAG Housing Needs Data Workbook

Figure IV-3.
Housing Units by Year Built, City of San Bruno

Source:
ABAG Housing Needs Data Workbook

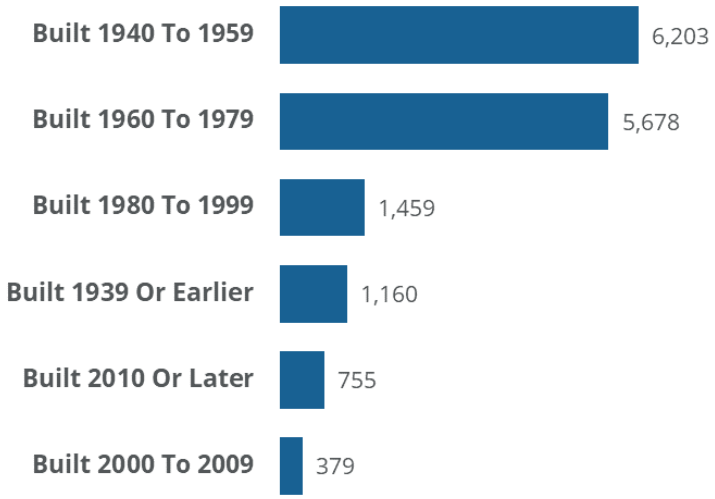
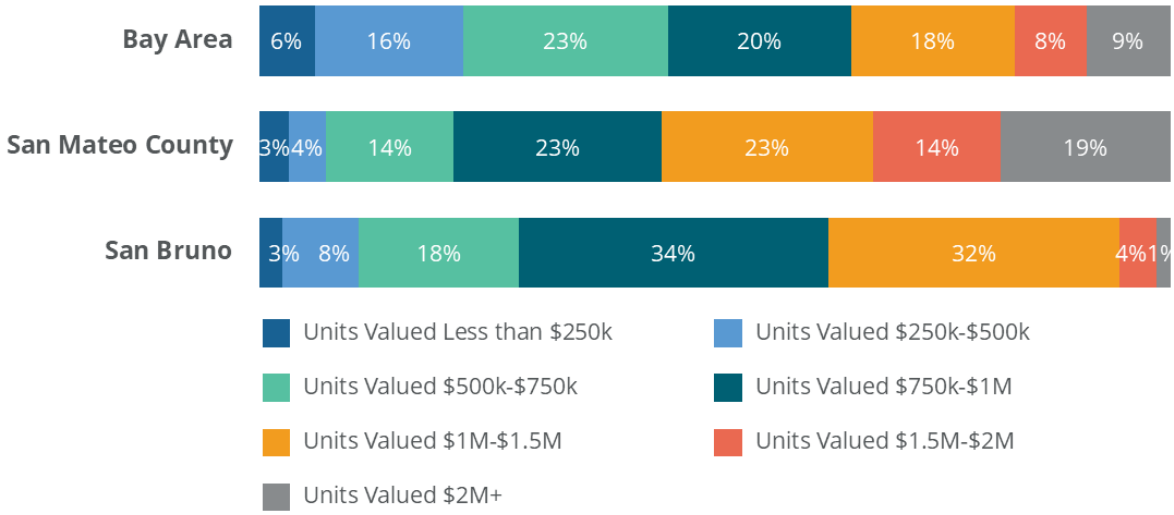
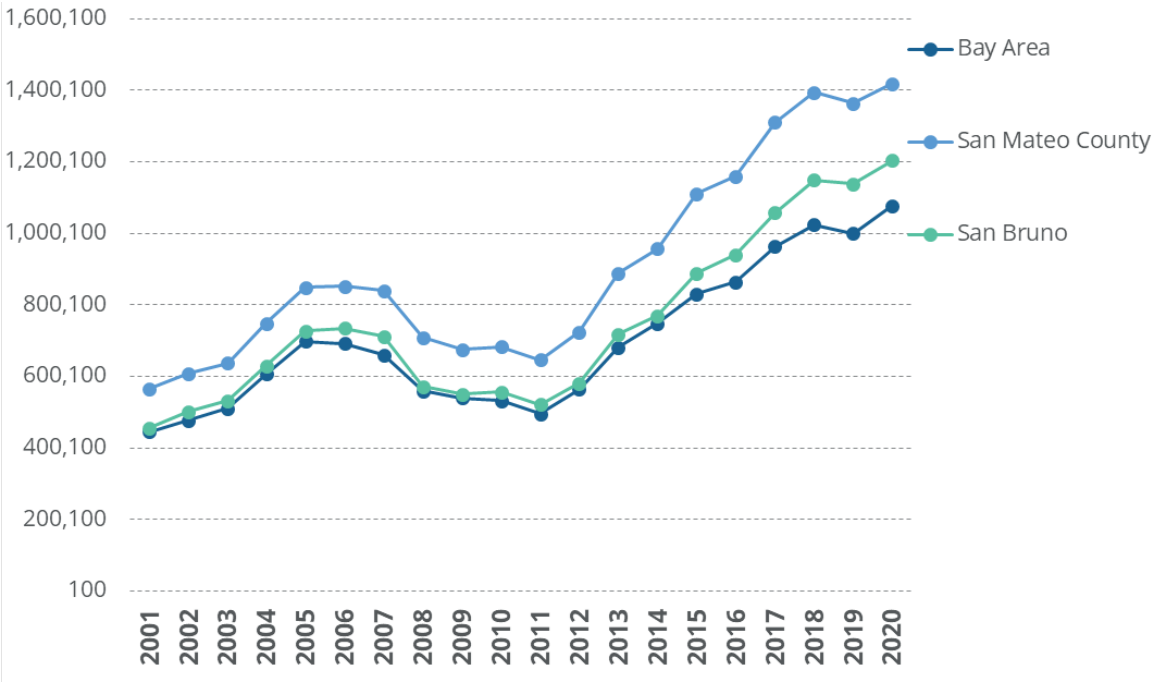


Figure IV-4.
Distribution of Home Value for Owner Occupied Units, 2019



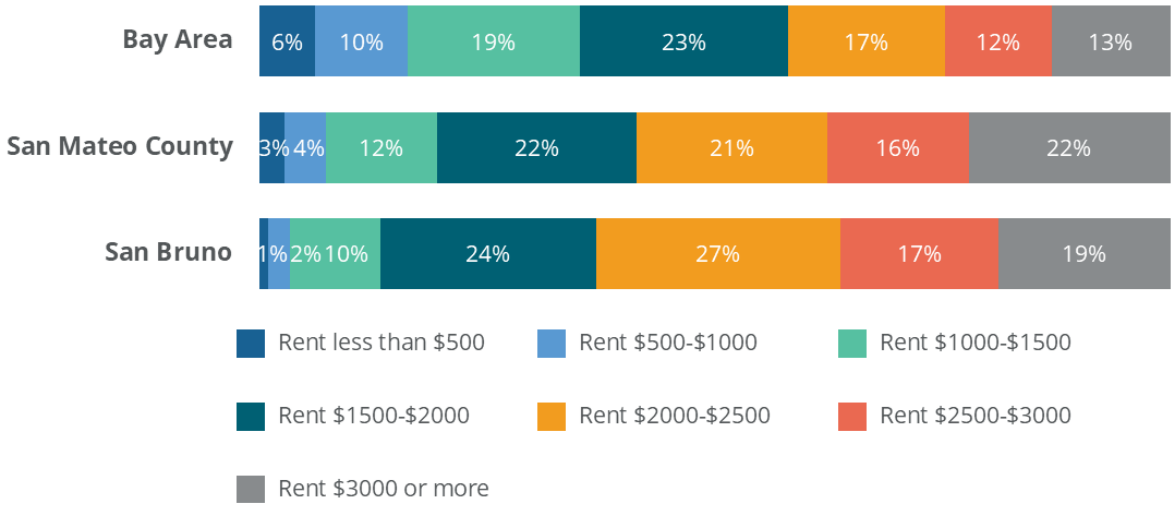
Source: ABAG Housing Needs Data Workbook

Figure IV-5.
Zillow Home Value Index, 2001-2020



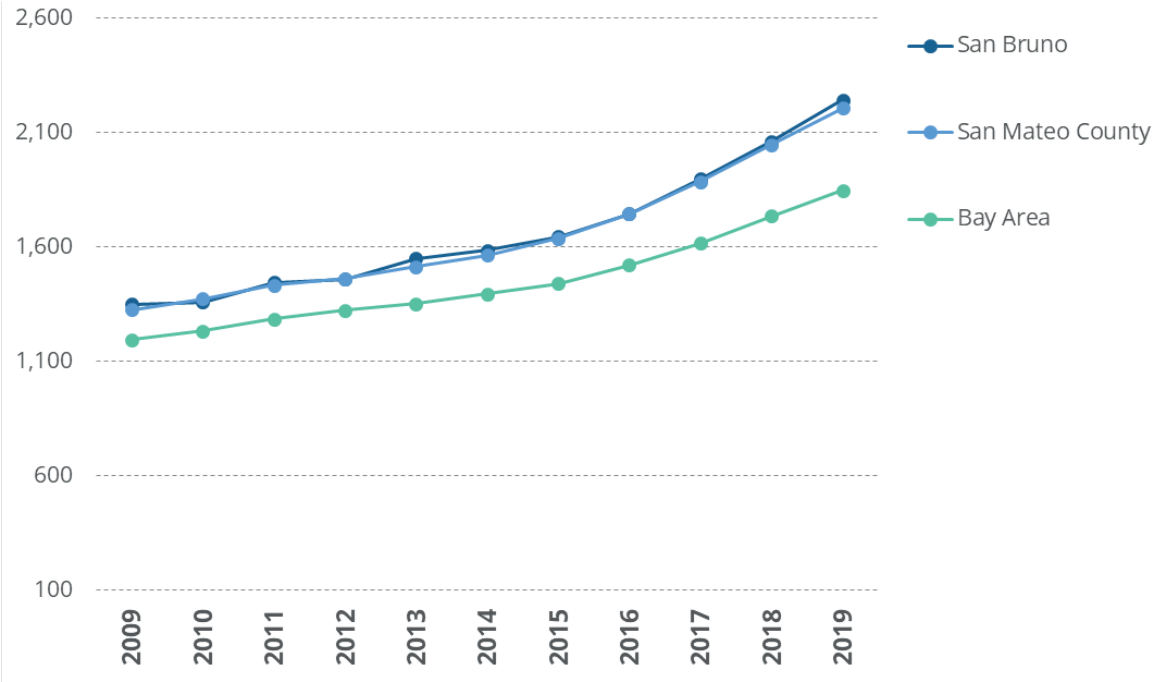
Source: ABAG Housing Needs Data Workbook

Figure IV-6.
Distribution of Contract Rents for Renter Occupied Units, 2019



Source: ABAG Housing Needs Data Workbook

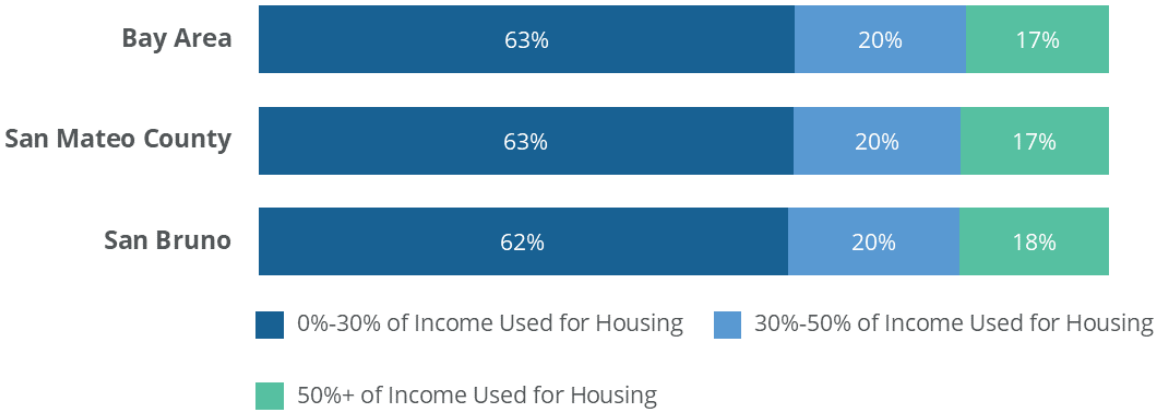
Figure IV-7.
Median Contract Rent, 2009-2019



Source: ABAG Housing Needs Data Workbook

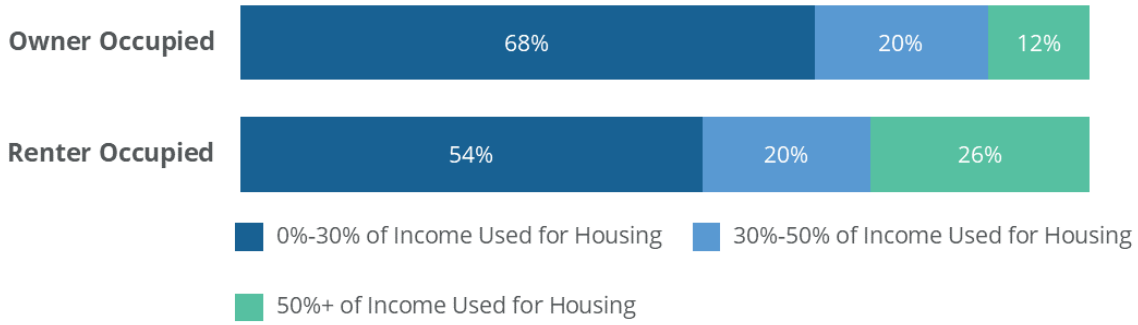
Cost burden and severe cost burden.

Figure IV-8.
Overpayment (Cost Burden) by Jurisdiction, 2019



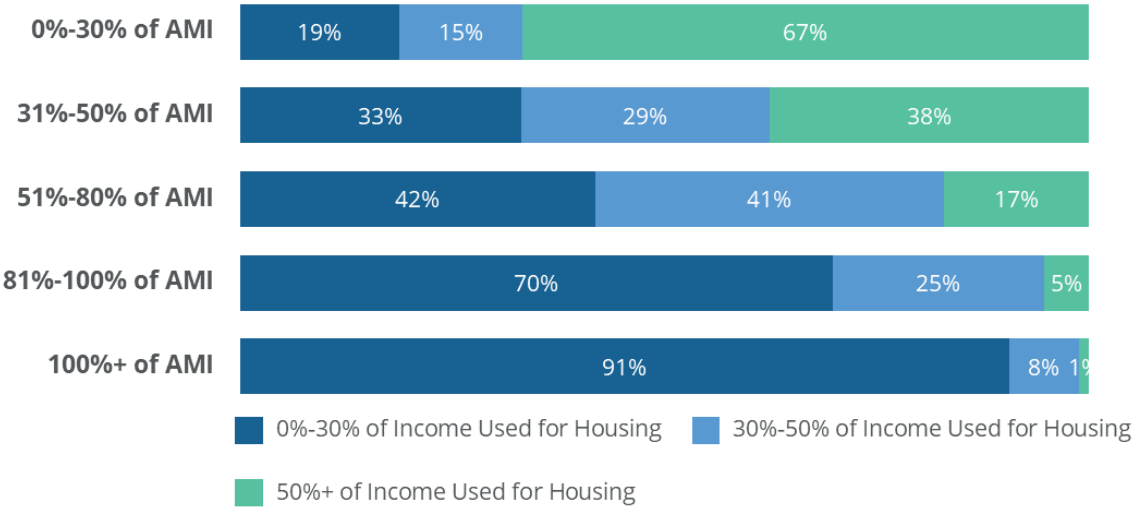
Source: ABAG Housing Needs Data Workbook

Figure IV-9.
Overpayment (Cost Burden) by Tenure, City of San Bruno, 2019



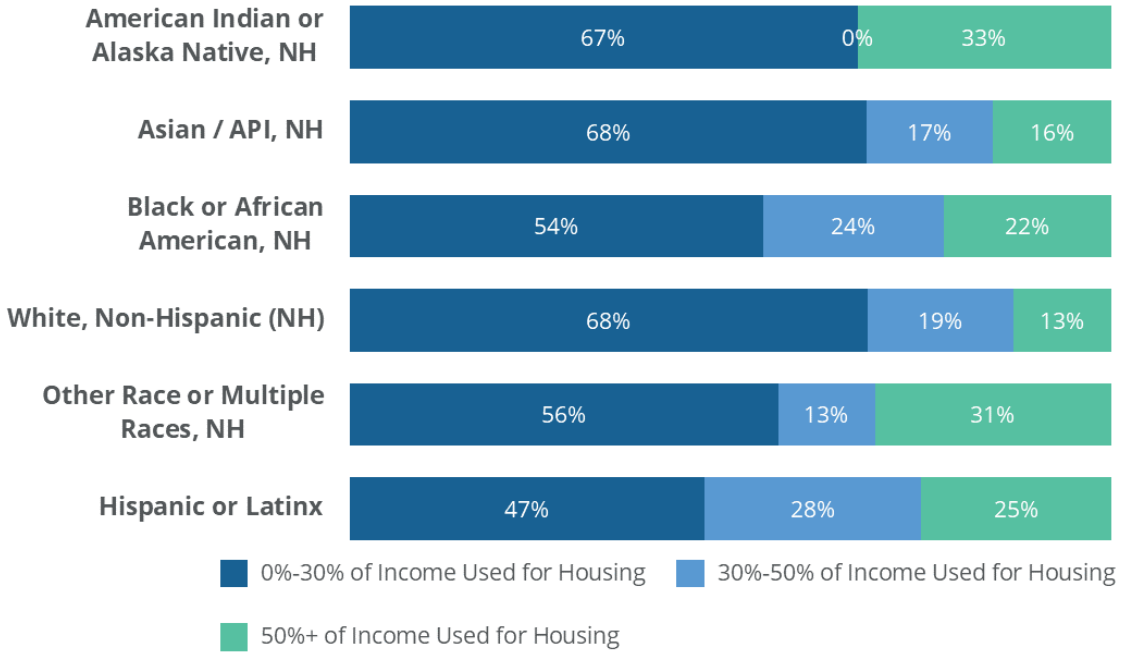
Source: ABAG Housing Needs Data Workbook

Figure IV-10.
Overpayment (Cost Burden) by Area Median Income (AMI), City of San Bruno, 2019



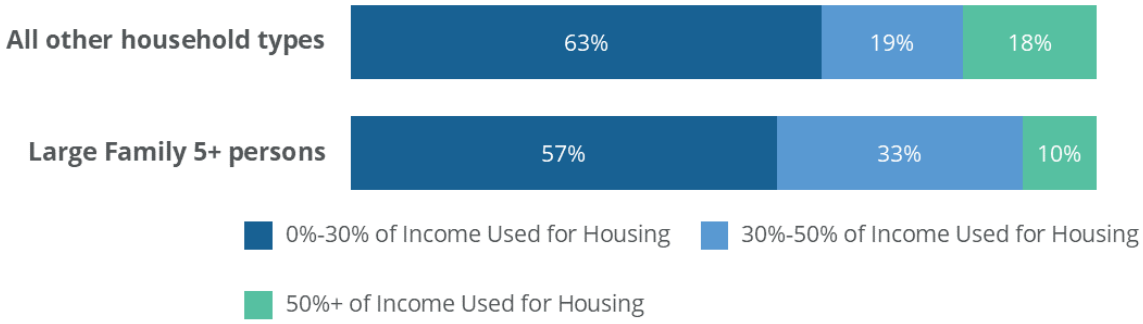
Source: ABAG Housing Needs Data Workbook

Figure IV-11.
Overpayment (Cost Burden) by Race and Ethnicity, City of San Bruno, 2019



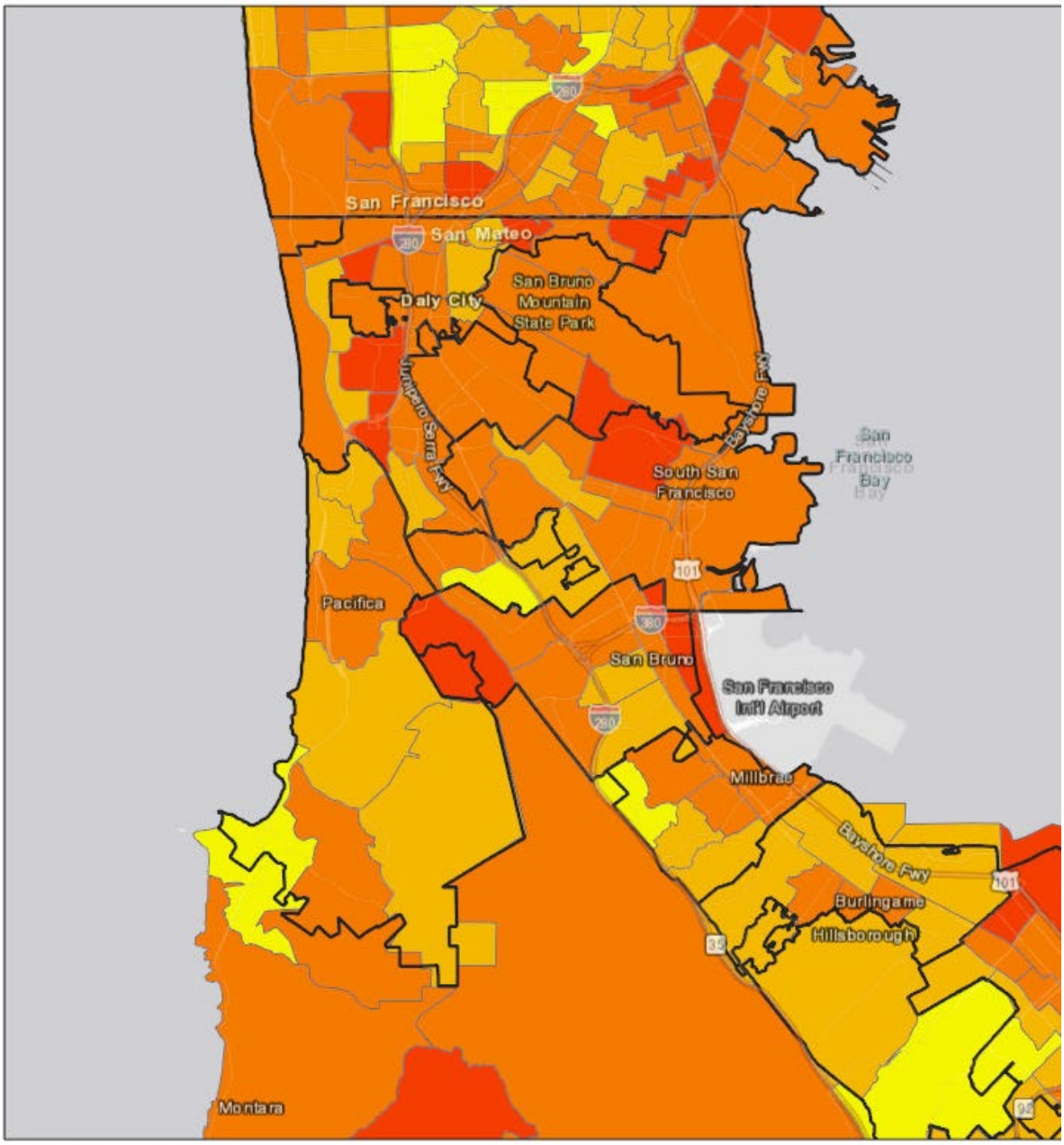
Source: ABAG Housing Needs Data Workbook

Figure IV-12.
Overpayment (Cost Burden) by Family Size, City of San Bruno, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-13.
Overpayment (Cost Burden) for Renter Households by Census Tract, 2019



10/25/2021, 8:28:43 AM

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(R) Overpayment by Renters (ACS, 2015 - 2019) - Tract

< 20%

20% - 40%

40% - 60%

60% - 80%

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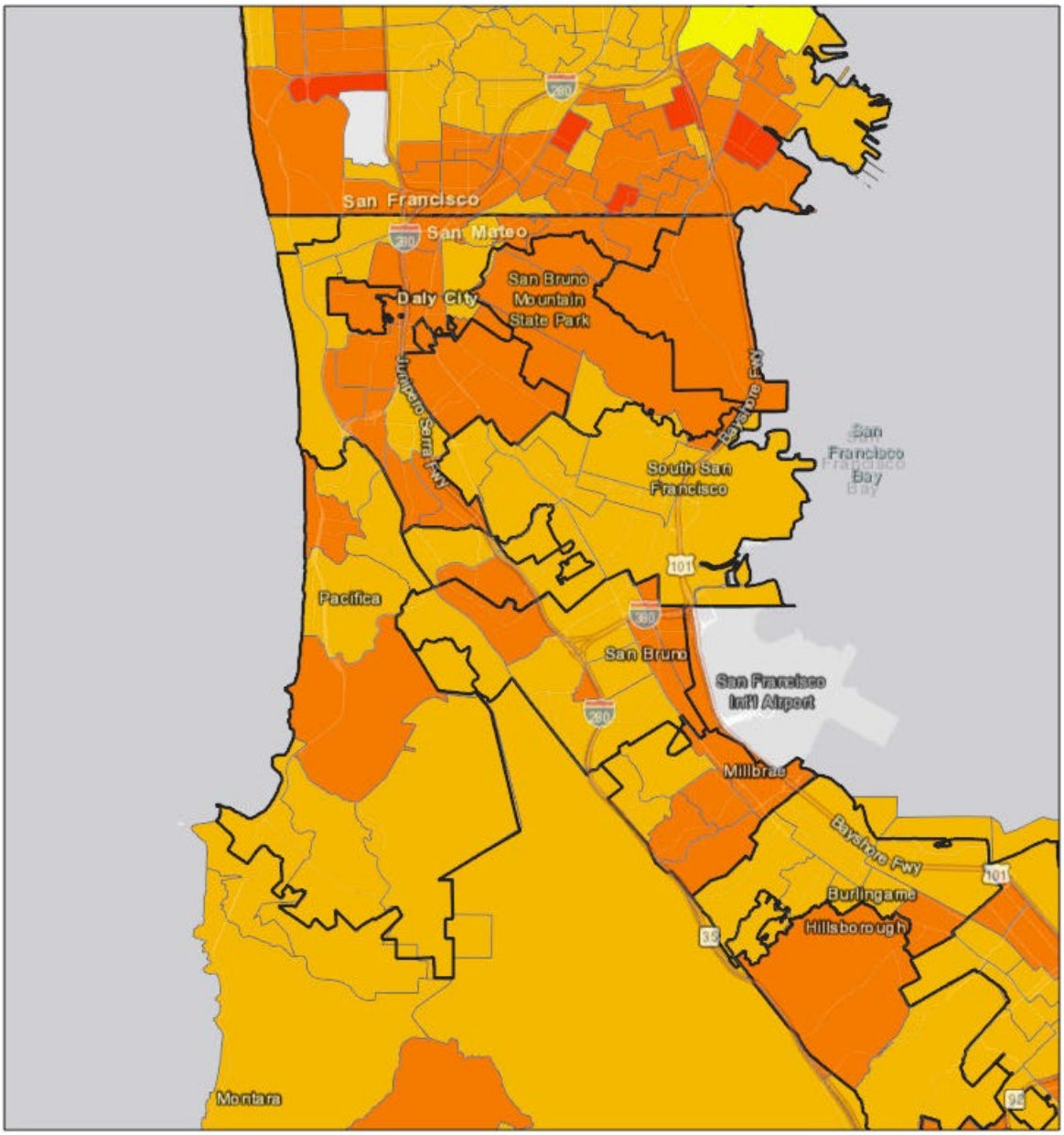
CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-14.
Overpayment (Cost Burden) for Owner Households by Census Tract, 2019



10/25/2021, 8:26:17 AM

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract

< 20%

20% - 40%

40% - 60%

60% - 80%

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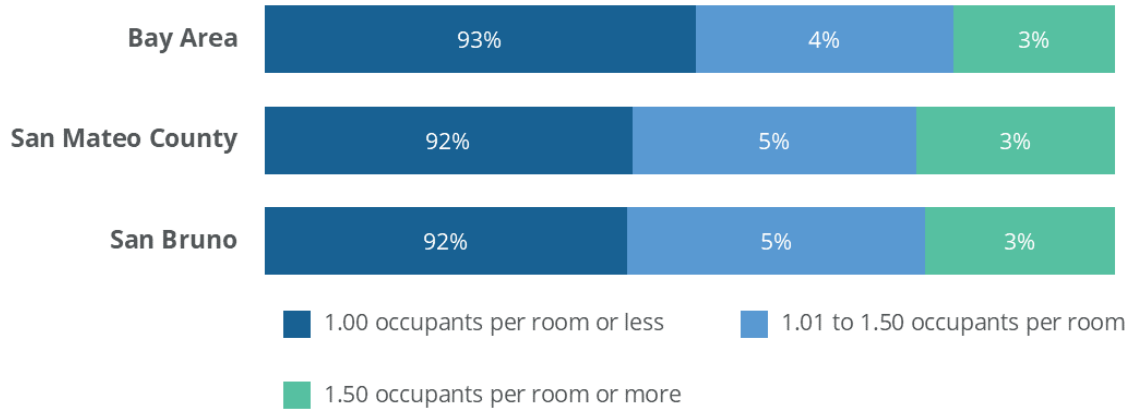
CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

Source: California Department of Housing and Community Development AFFH Data Viewer

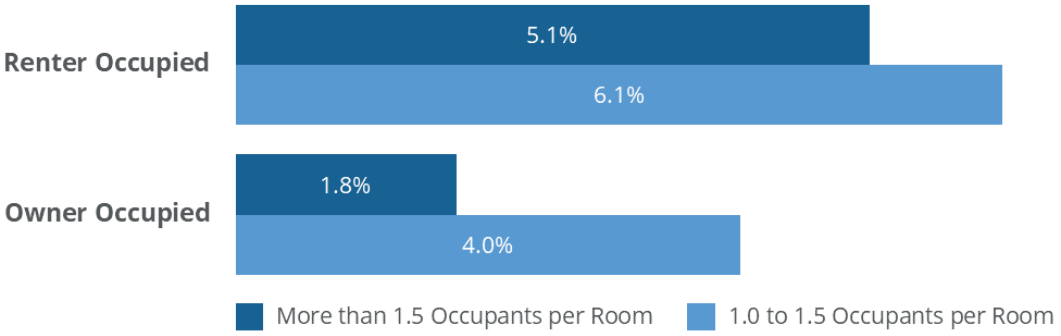
Overcrowding.

Figure IV-15.
Occupants per Room by Jurisdiction, 2019



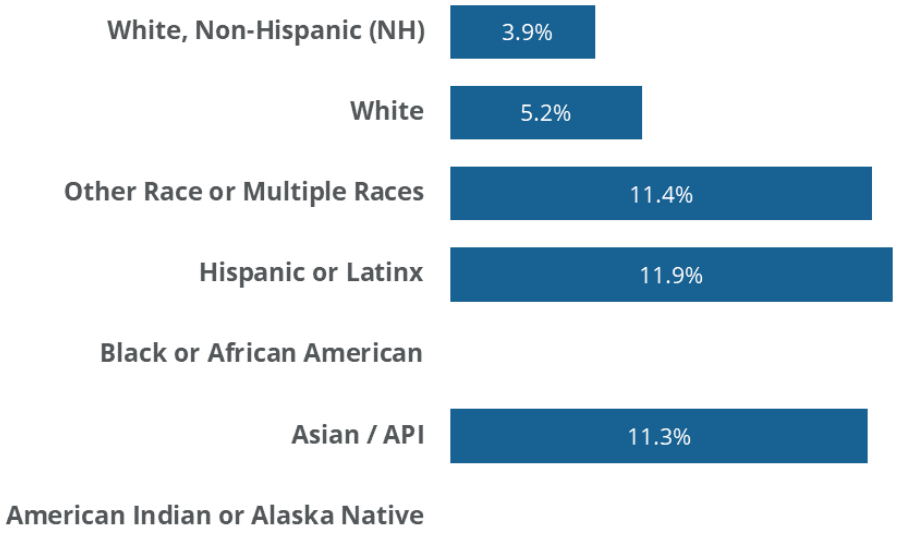
Source: ABAG Housing Needs Data Workbook

Figure IV-16.
Occupants per Room by Tenure, City of San Bruno, 2019



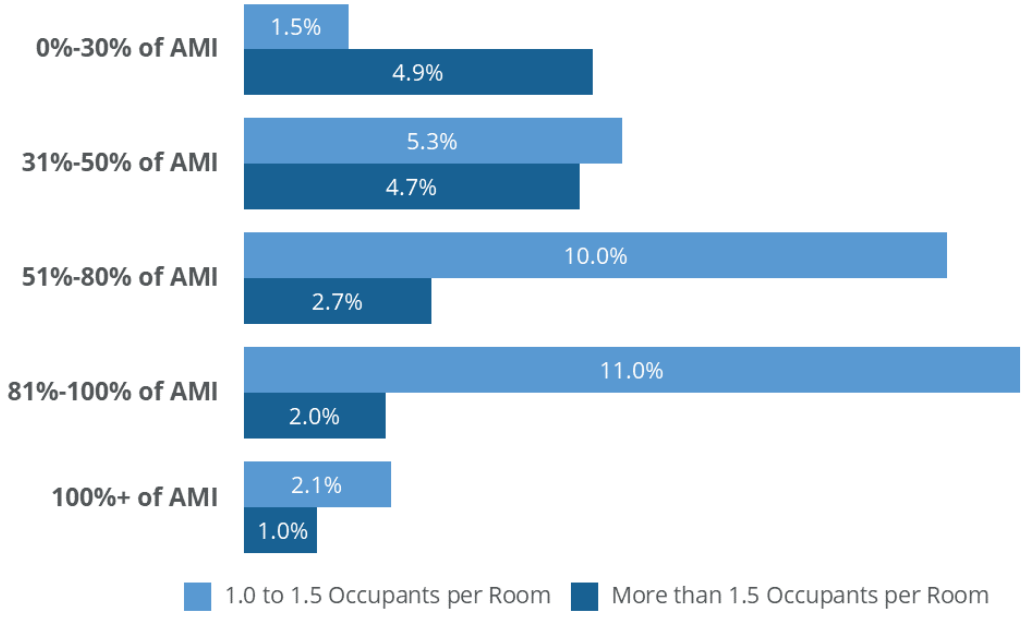
Source: ABAG Housing Needs Data Workbook

Figure IV-17.
Overcrowding by Race and Ethnicity, City of San Bruno, 2019



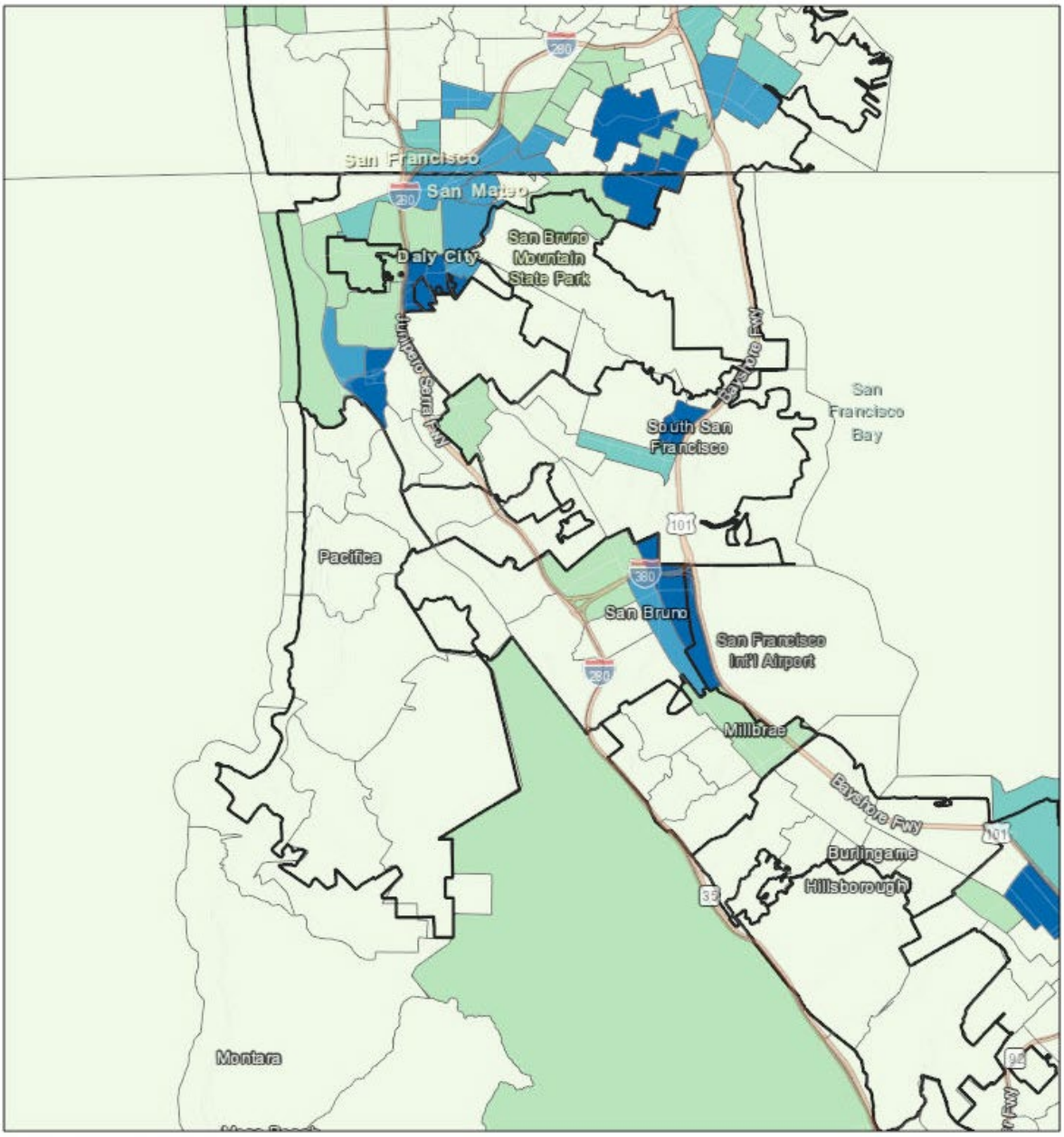
Note: Overcrowding is indicated by more than 1 person per room.
Source: ABAG Housing Needs Data Workbook

Figure IV-18.
Occupants per Room by AMI, City of San Bruno, 2019



Source: ABAG Housing Needs Data Workbook

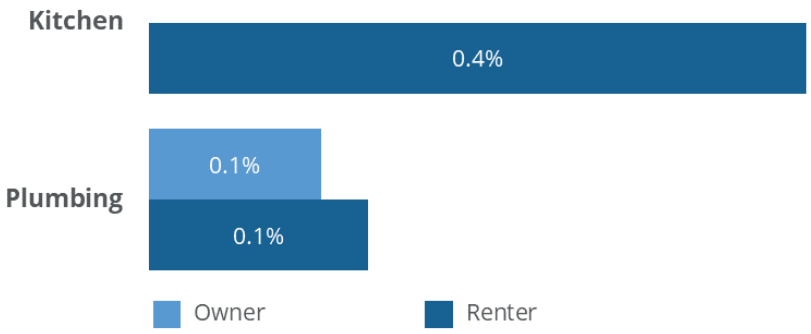
Figure IV-19.
Overcrowded Households by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

Substandard housing.

Figure IV-20.
Percent of Units Lacking Complete Kitchen and Plumbing Facilities, City of San Bruno, 2019



Source: ABAG Housing Needs Data Workbook

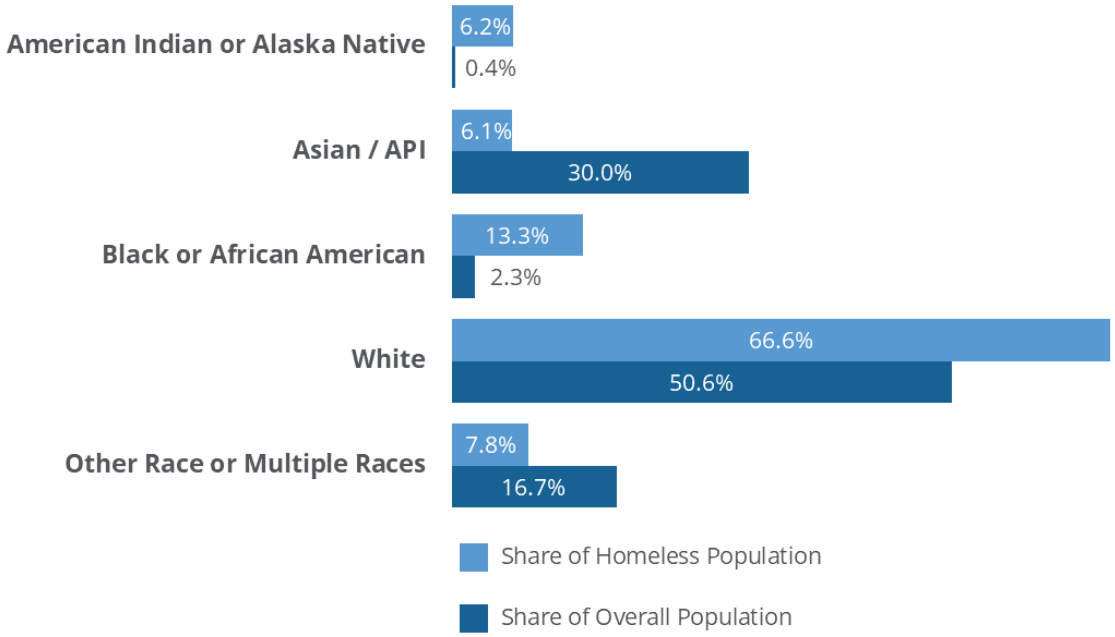
Homelessness.

Figure IV-21. Homelessness by Household Type and Shelter Status, San Mateo County, 2019

Source:
ABAG Housing Needs Data Workbook

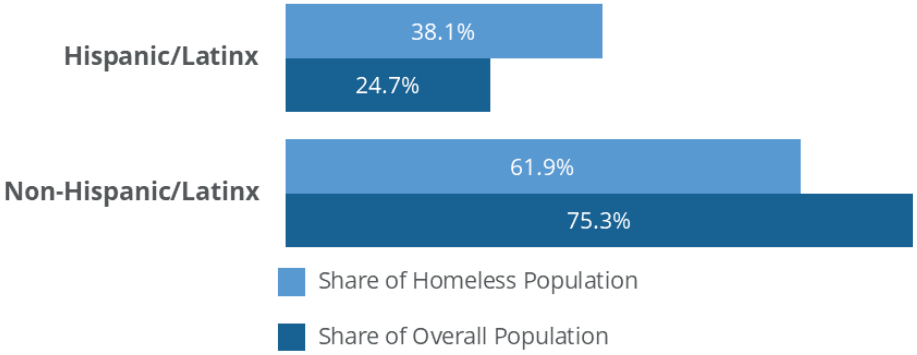
	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

Figure IV-22.
Share of General and Homeless Populations by Race, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-23.
Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

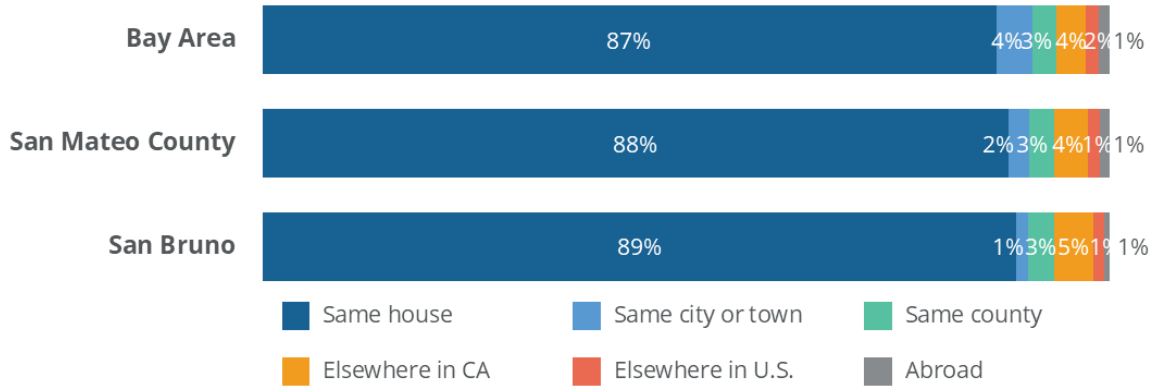
Figure IV-24.
Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Source: ABAG Housing Needs Data Workbook

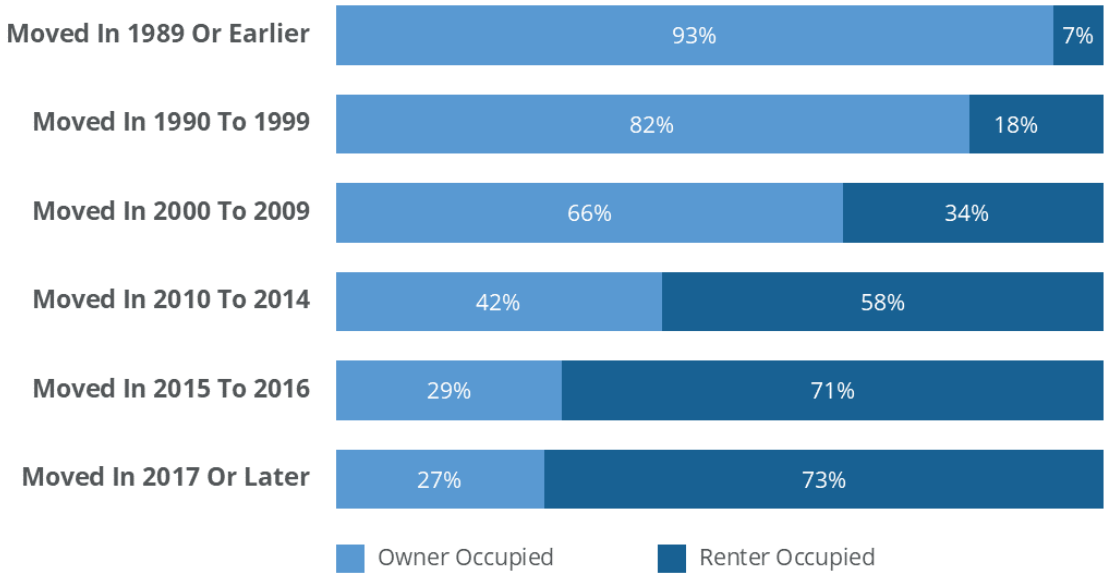
Displacement.

Figure IV-25.
Location of Population One Year Ago, City of San Bruno, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-26.
Tenure by Year Moved to Current Residence, City of San Bruno, 2019



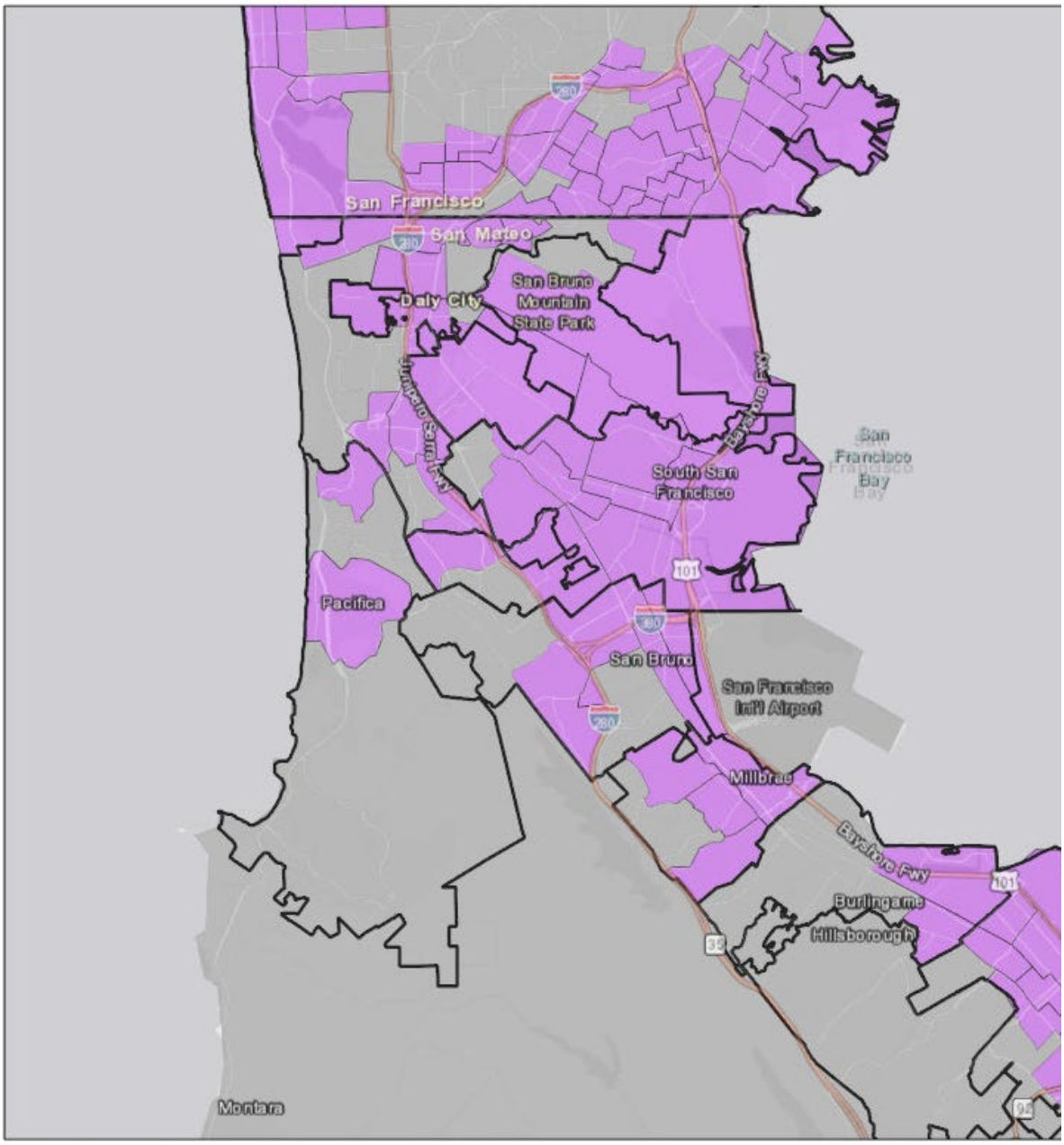
Source: ABAG Housing Needs Data Workbook

Figure IV-27.
Assisted Units at Risk of Conversion, City of San Bruno, 2019

	Low	Moderate	High	Very High	Total Assisted Units in Database
San Bruno	323	0	0	0	323
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

Source: ABAG Housing Needs Data Workbook

Figure IV-28.
Census Tracts Vulnerable to Displacement



10/25/2021, 8:36:42 AM

1:144,448

0 1 2 4 mi

0 1.5 3 6 km

City/Town Boundaries

(A) Sensitive Communities (UCB, Urban Displacement Project)

Vulnerable

Other

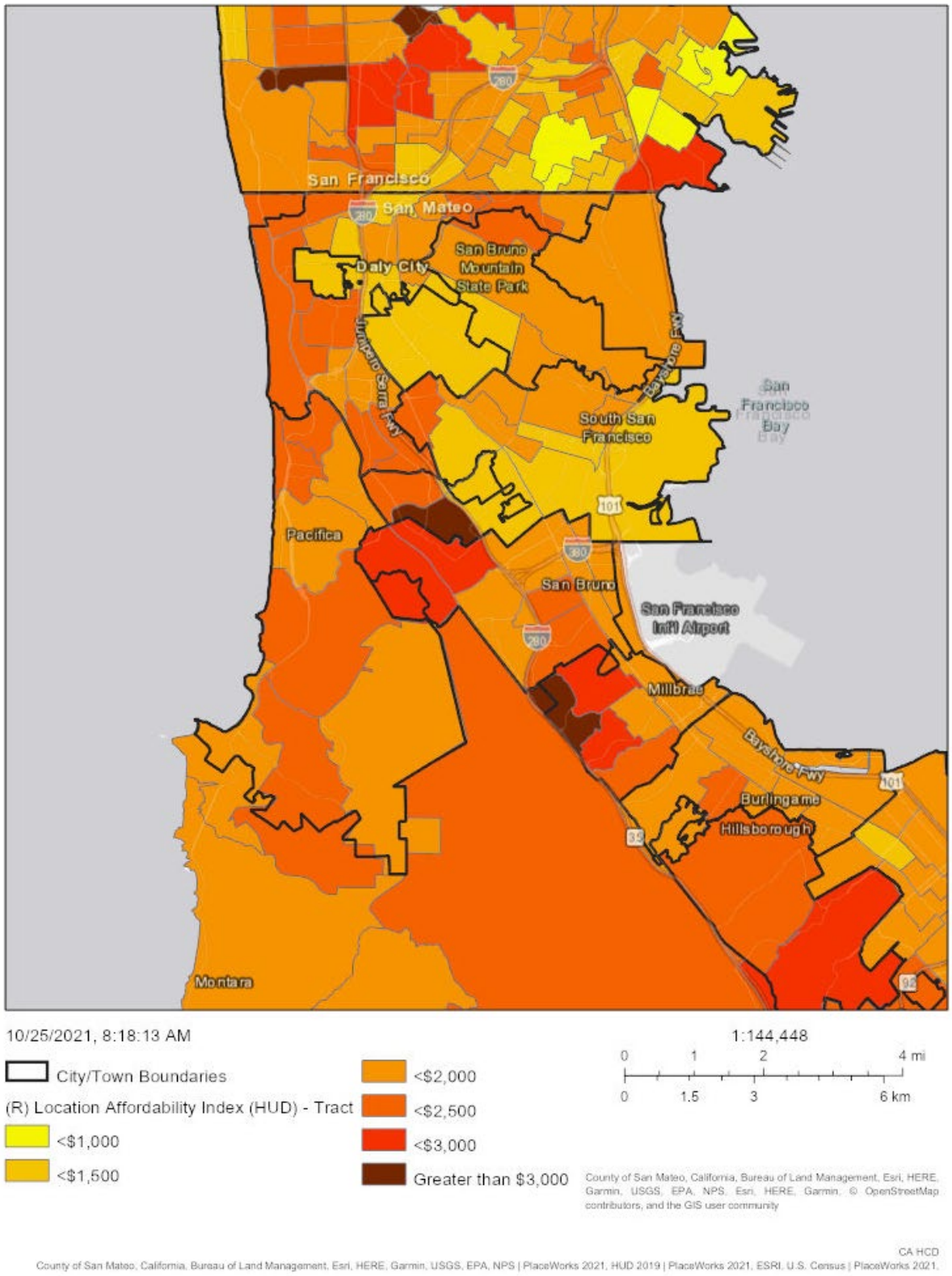
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021.

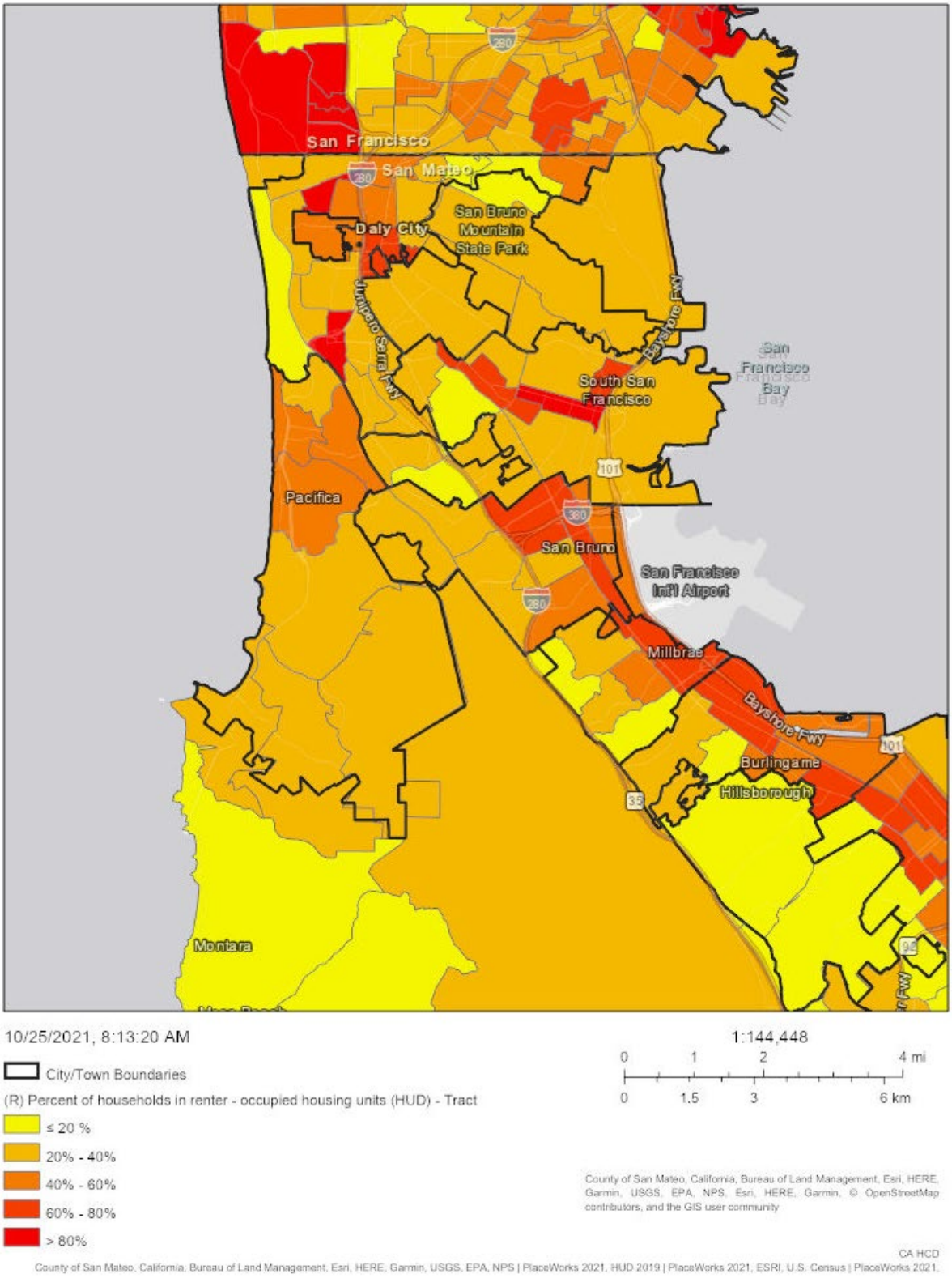
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-29.
Location Affordability Index by Census Tract



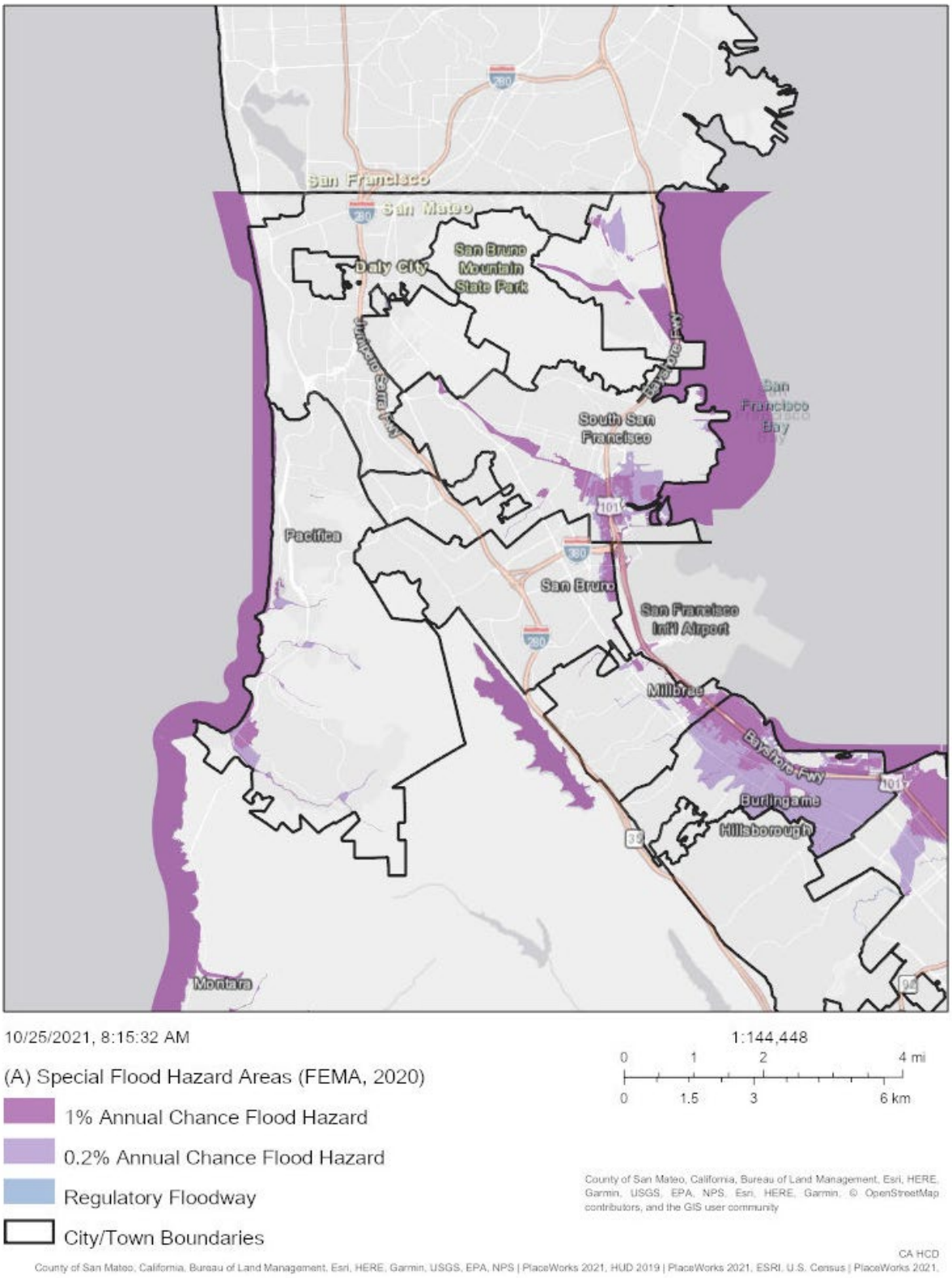
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-30.
Share of Renter Occupied Households by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

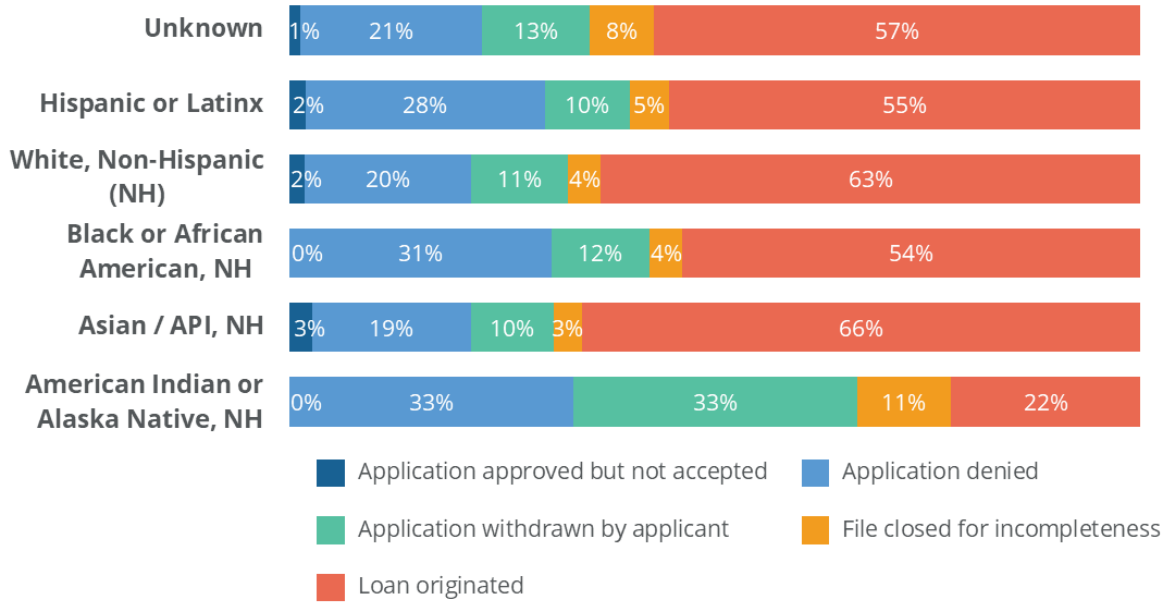
Figure IV-31.
Special Flood Hazard Areas, 2000



Source: California Department of Housing and Community Development AFFH Data Viewer

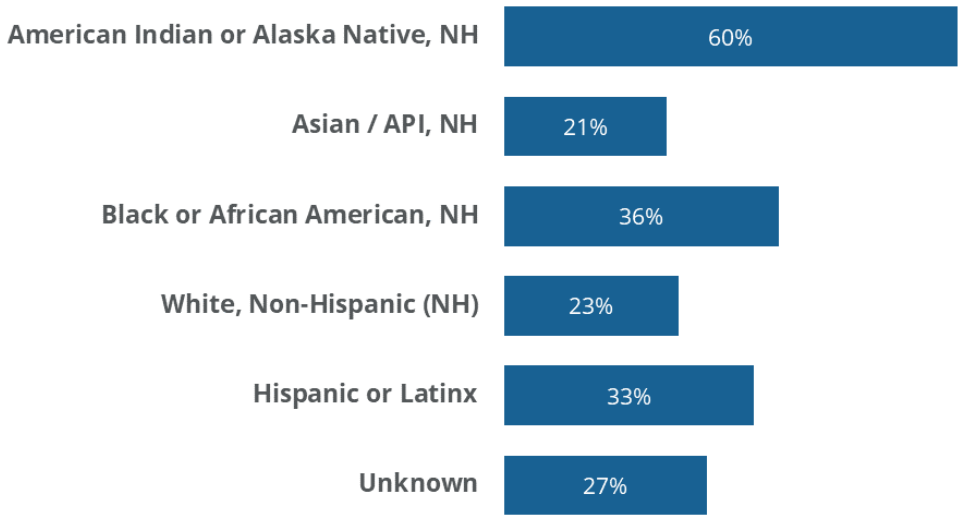
Other considerations.

Figure IV-32.
Mortgage Applications by Race and Ethnicity, City of San Bruno, 2018-2019



Source: ABAG Housing Needs Data Workbook

Figure IV-33.
Mortgage Application Denial Rate by Race and Ethnicity, City of San Bruno, 2018-2019



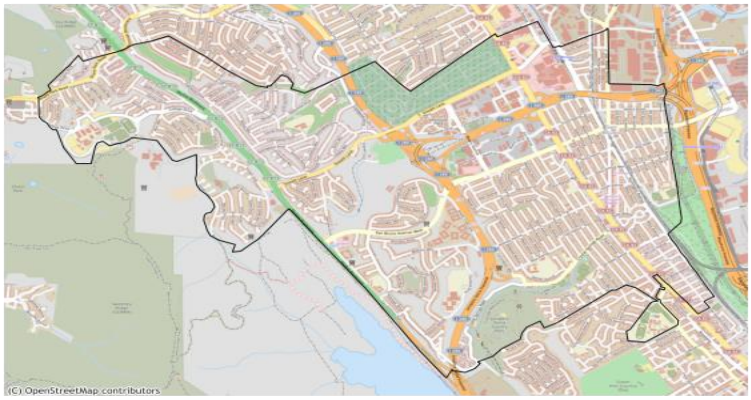
Source: ABAG Housing Needs Data Workbook

Appendix 4.3

AFFH SEGREGATION REPORT: SAN BRUNO

UC Merced Urban Policy Lab and ABAG/MTC Staff

Version of Record: March 06, 15:55:48



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1 INTRODUCTION

The requirement to Affirmatively Further Fair Housing (AFFH) is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability.[1] The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity.[2][3] AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues. ABAG and UC Merced have prepared this report to assist Bay Area jurisdictions with the Assessment of Fair Housing section of the Housing Element.

Assessment of Fair Housing Components

The Assessment of Fair Housing includes five components, which are discussed in detail on pages 22-43 of HCD's AFFH Guidance Memo:

A: Summary of fair housing enforcement and outreach capacity

B: Integration and segregation patterns, and trends related to people with protected characteristics

C: Racially or ethnically concentrated areas of poverty

D: Disparities in access to opportunity

E: Disproportionate housing needs, including displacement risk

1.1 Purpose of this Report

This report describes racial and income segregation in Bay Area jurisdictions. Local jurisdiction staff can use the information in this report to help fulfill a portion of the second component of the Assessment of Fair Housing, which requires analysis of integration and segregation patterns and trends related to people with protected characteristics and lower incomes. Jurisdictions will still need to perform a similar analysis for familial status and populations with disability.

This report provides segregation measures for both the local jurisdiction and the region using several indices. For segregation between neighborhoods within a city (intra-city segregation), this report includes isolation indices, dissimilarity indices, and Theil's-H index. The isolation index measures

[1] https://www.justice.gov/crt/fair-housing-act-2
[2] HCD AFFH Guidance Memo
[3] The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.

segregation for a single group, while the dissimilarity index measures segregation between two groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once. HCD's AFFH guidelines require local jurisdictions to include isolation indices and dissimilarity indices in the Housing Element. Theil's H index is provided in addition to these required measures. For segregation between cities within the Bay Area (inter-city segregation), this report includes dissimilarity indices at the regional level as required by HCD's AFFH guidelines. HCD's AFFH guidelines also require jurisdictions to compare conditions at the local level to the rest of the region; and this report presents the difference in the racial and income composition of a jurisdiction relative to the region as a whole to satisfy the comparison requirement.

1.2 Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. This report examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

Neighborhood level segregation (*within* a jurisdiction, or *intra-city*): Segregation of race and income groups can occur from neighborhood to neighborhood *within* a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (*between* jurisdictions in a region, or *inter-city*): Race and income divides also occur *between* jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

1.3 Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, white residents and above moderate-income residents are significantly more segregated from other racial and income groups (see Appendix 2). The highest levels of racial segregation occur between the Black and white populations. The analysis completed for this report indicates that the amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that "[a]lthough 7

of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since."[4] However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation *between* Bay Area cities compared to other regions in the state.

1.4 Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).[5] ABAG/MTC plans to issue a separate report detailing the existing land use policies that influence segregation patterns in the Bay Area.

[4] For more information, see https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020.
[5] Using a household-weighted median of Bay Area county median household incomes, regional values were $61,050 for Black residents, $122,174 for Asian/Pacific Islander residents, $121,794 for white residents, and $76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.

Definition of Terms - Geographies

Neighborhood: In this report, "neighborhoods" are approximated by tracts.[6] Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.

Jurisdiction: Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this report also uses the term "city" interchangeably with "jurisdiction" in some places.

Region: The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

[6] Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.

2 RACIAL SEGREGATION IN CITY OF SAN BRUNO

Definition of Terms - Racial/Ethnic Groups

The U.S. Census Bureau classifies racial groups (e.g. white or Black/African American) separately from Hispanic/Latino ethnicity.[7] This report combines U.S. Census Bureau definitions for race and ethnicity into the following racial groups:

White: Non-Hispanic white

Latinx: Hispanic or Latino of any race[8]

Black: Non-Hispanic Black/African American

Asian/Pacific Islander: Non-Hispanic Asian or Non-Hispanic Pacific Islander

People of Color: All who are not non-Hispanic white (including people who identify as "some other race" or "two or more races")[9]

2.1 Neighborhood Level Racial Segregation (*within* City of San Bruno)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of San Bruno in Figure 1 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

[7] More information about the Census Bureau's definitions of racial groups is available here: https://www.census.gov/topics/population/race/about.html.
[8] The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx to refer to this racial/ethnic group.
[9] Given the uncertainty in the data for population size estimates for racial and ethnic groups not included in the Latinx, Black, or Asian/Pacific Islander categories, this report only analyzes these racial groups in the aggregate People of Color category.

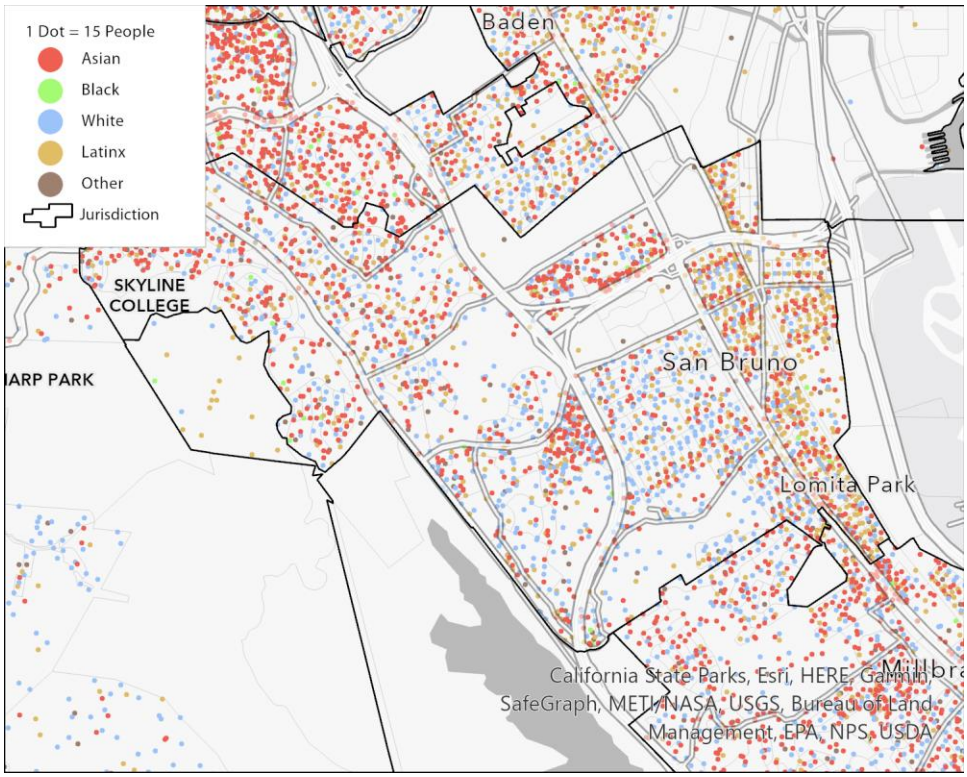

Figure 1: Racial Dot Map of San Bruno (2020)

Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: The plot shows the racial distribution at the census block level for City of San Bruno and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an **isolation index**:

- The isolation index compares each neighborhood's composition to the jurisdiction's demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within City of San Bruno the most isolated racial group is Asian residents. San Bruno's isolation index of 0.369 for Asian residents means that the average Asian resident lives in a neighborhood that is 36.9% Asian. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in San Bruno for the years 2000, 2010, and 2020 can be found in Table 1 below. Among all racial groups in this jurisdiction, the white population's isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

The "Bay Area Average" column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020.[10] The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

Table 1: Racial Isolation Index Values for Segregation within San Bruno

	San Bruno			Bay Area Average
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander	0.239	0.315	0.369	0.245
Black/African American	0.025	0.024	0.019	0.053
Latinx	0.322	0.378	0.355	0.251
White	0.518	0.414	0.340	0.491

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 2 below shows how racial isolation index values in San Bruno compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in City of San Bruno, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for racial groups in their jurisdiction compare to other jurisdictions in the region.

[10] This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions' segregation measures in this report. The segregation measures in this report are calculated by comparing the demographics of a jurisdiction's census tracts to the jurisdiction's demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).

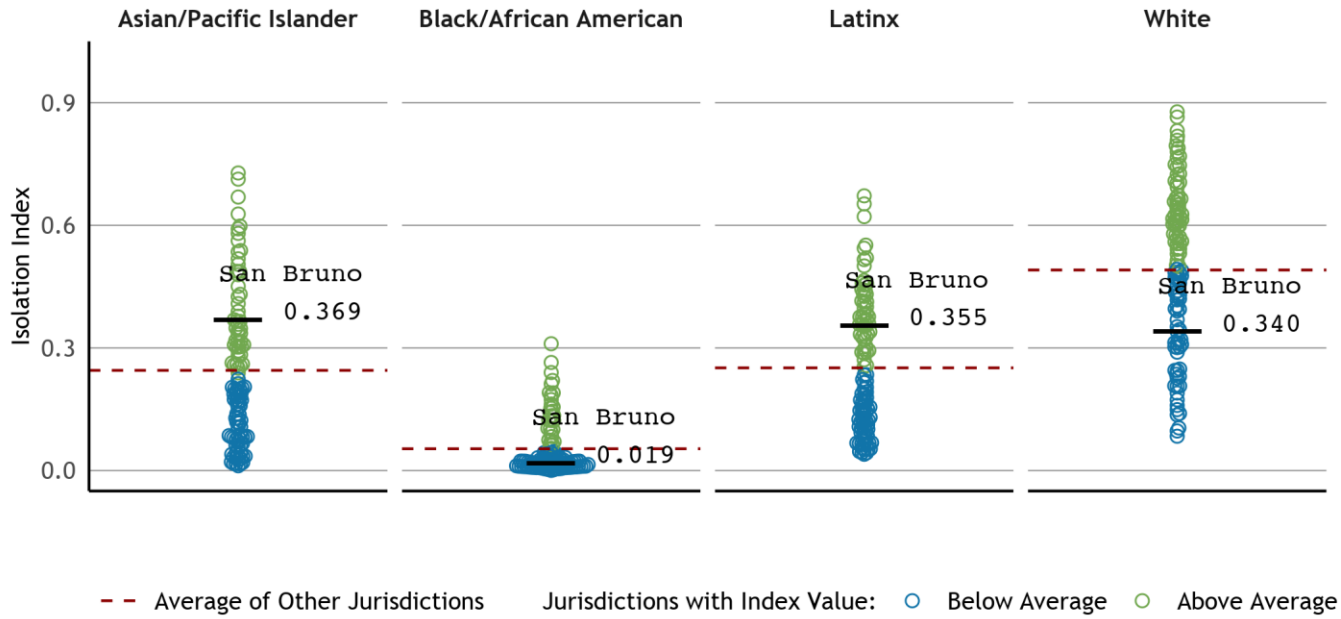

Figure 2: Racial Isolation Index Values for San Bruno Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Another way to measure segregation is by using a **dissimilarity index**:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).

Dissimilarity Index Guidance for Cities with Small Racial Group Populations

The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population.

HCD's AFFH guidance requires the Housing Element to include the dissimilarity index values for racial groups, but also offers flexibility in emphasizing the importance of various measures. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff use the isolation index or Thiel's H-Index to gain a more accurate understanding of their jurisdiction's neighborhood-level segregation patterns (*intra*-city segregation).

If a jurisdiction has a very small population of a racial group, this indicates that segregation between the jurisdiction and the region (*inter*-city segregation) is likely to be an important feature of the jurisdiction's segregation patterns.

In City of San Bruno, the Black/African American group is 1.6 percent of the population - so staff should be aware of this small population size when evaluating dissimilarity index values involving this group.

Table 2 below provides the dissimilarity index values indicating the level of segregation in San Bruno between white residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020).

In San Bruno the highest segregation is between Latinx and white residents (see Table 2). San Bruno's Latinx /white dissimilarity index of 0.362 means that 36.2% of Latinx (or white) residents would need to move to a different neighborhood to create perfect integration between Latinx residents and white residents.

The "Bay Area Average" column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from white residents in this jurisdiction.

For example, Table 2 indicates that the average Latinx/white dissimilarity index for a Bay Area jurisdiction is 0.207, so on average 20.7% of Latinx (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Latinx and white residents in that jurisdiction.

Table 2: Racial Dissimilarity Index Values for Segregation within San Bruno

	San Bruno			Bay Area Average
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander vs. White	0.244	0.252	0.229	0.185
Black/African American vs. White	0.279*	0.252*	0.269*	0.244
Latinx vs. White	0.378	0.383	0.362	0.207
People of Color vs. White	0.259	0.262	0.241	0.168

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.
Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Figure 3 below shows how dissimilarity index values in City of San Bruno compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in San Bruno, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Similar to Figure 2, local staff can use this chart to contextualize how segregation levels between white residents and communities of color in their jurisdiction compare to the rest of the region. However, staff should be mindful of whether a racial group in their jurisdiction has a small population (approximately less than 5% of the jurisdiction's population), as the dissimilarity index value is less reliable for small populations.

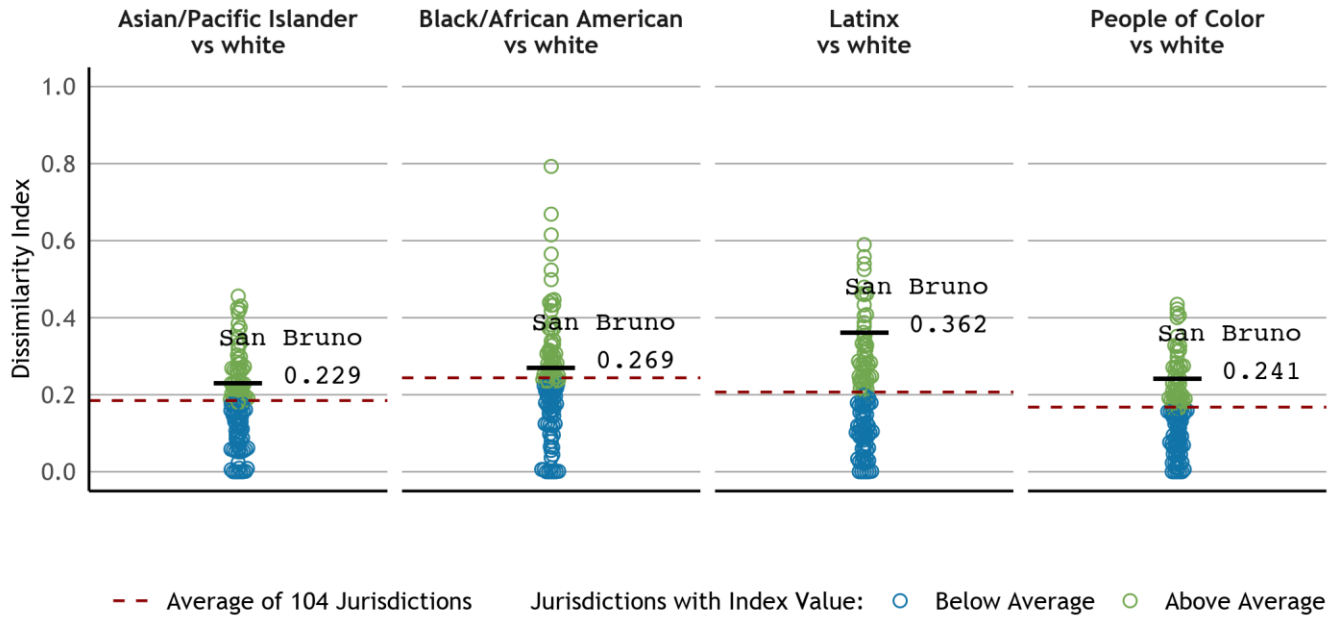

Figure 3: Racial Dissimilarity Index Values for San Bruno Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

The **Theil's H Index** can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil's H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil's H offers the clearest summary of overall segregation.

The Theil's H Index values for neighborhood racial segregation in San Bruno for the years 2000, 2010, and 2020 can be found in Table 3 below. The "Bay Area Average" column in the table provides the average Theil's H Index across Bay Area jurisdictions in 2020. Between 2010 and 2020, the Theil's H Index for racial segregation in San Bruno declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil's H Index for racial segregation in San

Bruno was higher than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in San Bruno is more than in the average Bay Area city.

Table 3: Theil's H Index Values for Racial Segregation within San Bruno

	San Bruno			Bay Area Average
Index	**2000**	**2010**	**2020**	**2020**
Theil's H Multi-racial	0.063	0.065	0.054	0.042

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 4 below shows how Theil's H index values for racial segregation in San Bruno compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for neighborhood racial segregation in San Bruno, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood racial segregation levels in their jurisdiction compare to other jurisdictions in the region.

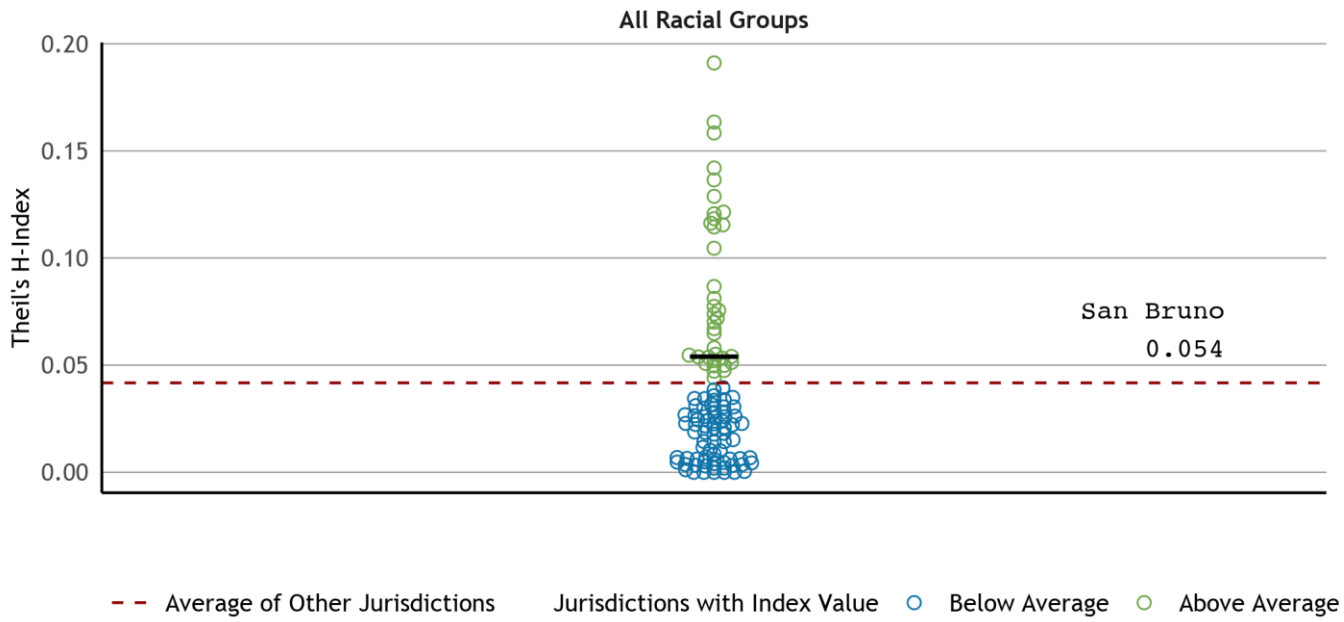

Figure 4: Theil's H Index Values for Racial Segregation in San Bruno Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

2.2 Regional Racial Segregation (*between* San Bruno and other jurisdictions)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. Racial dot maps are not only useful for examining neighborhood racial segregation within a jurisdiction, but these maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure 5 below presents a racial dot map showing the spatial distribution of racial groups in San Bruno as well as in nearby Bay Area cities.

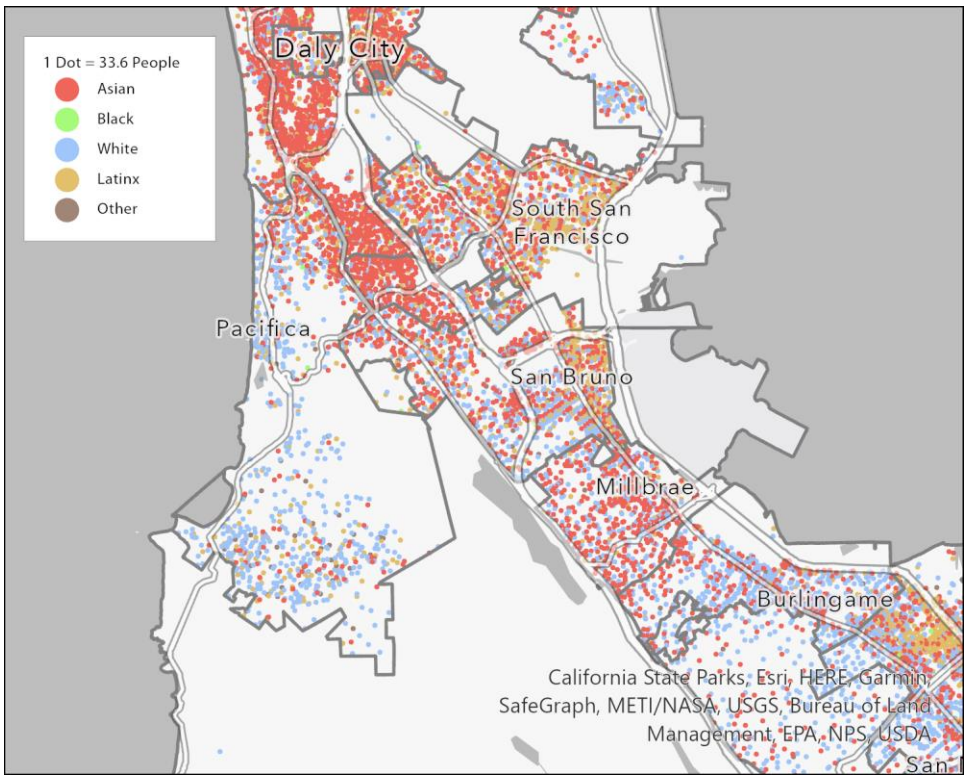

Figure 5: Racial Dot Map of San Bruno and Surrounding Areas (2020)

Universe: Population.
Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: The plot shows the racial distribution at the census block level for City of San Bruno and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

To understand how each city contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region as a whole. The racial demographics in San Bruno for the years 2000, 2010, and 2020 can be found in Table 4 below. The table also provides the racial composition of the nine-county Bay Area. As of 2020, San Bruno has a lower share of white residents than the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.

Table 4: Population by Racial Group, San Bruno and the Region

	San Bruno			Bay Area
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander	18.4%	28.1%	34.3%	28.2%
Black/African American	1.9%	2.0%	1.6%	5.6%
Latinx	24.1%	29.2%	28.0%	24.4%
Other or Multiple Races	8.7%	4.6%	6.6%	5.9%
White	46.9%	36.0%	29.6%	35.8%

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 6 below compares the racial demographics in San Bruno to those of all 109 Bay Area jurisdictions.[11] In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. Additionally, the black line within each racial group notes the percentage of the population of City of San Bruno represented by that group and how that percentage ranks among all 109 jurisdictions. Local staff can use this chart to compare the representation of different racial groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

[11] While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

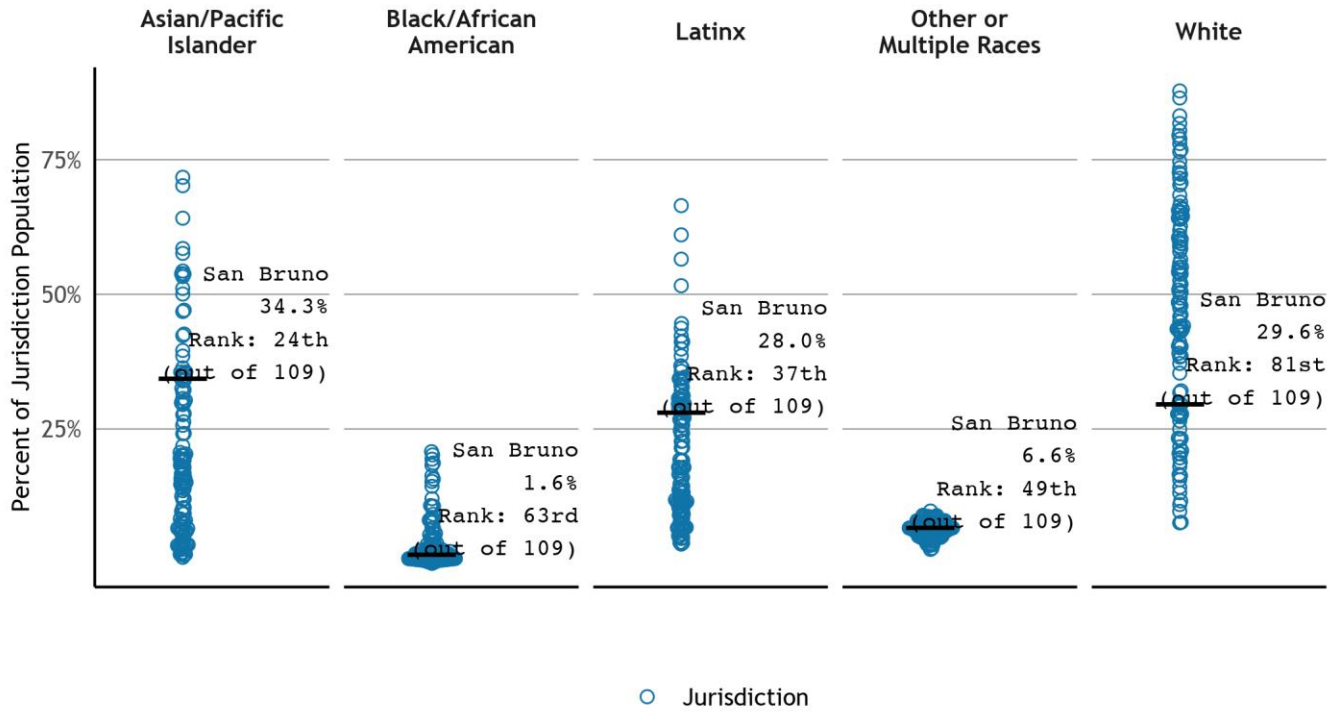

Figure 6: Racial Demographics of San Bruno Compared to All Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

The map in Figure 7 below also illustrates regional racial segregation between San Bruno and other jurisdictions. This map demonstrates how the percentage of people of color in San Bruno and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.

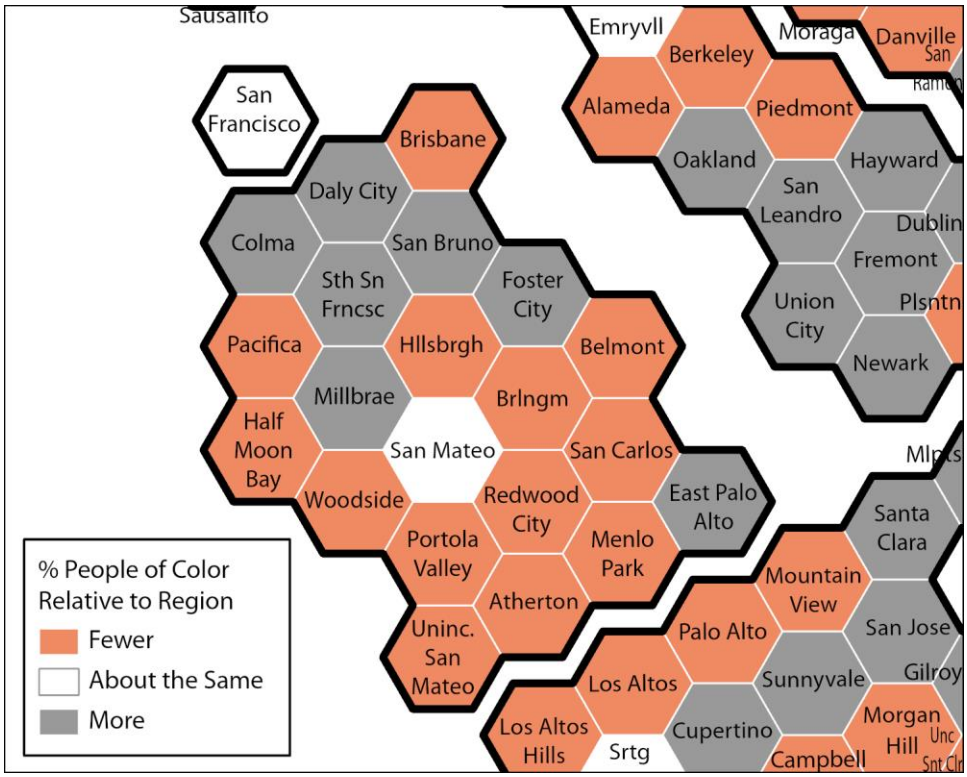

Figure 7: Comparing the Share of People of Color in San Bruno and Vicinity to the Bay Area (2020)

Universe: Population.
Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table 5 presents dissimilarity index, isolation index, and Theil's H index values for racial segregation for the entire nine-county Bay Area in 2010 and 2020. In the previous section of this report focused on neighborhood level racial segregation, these indices were calculated by comparing the racial demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 5, these measures are calculated by comparing the racial demographics of local jurisdictions to the region's racial makeup. For example, looking at the 2020 data, Table 5 shows the white isolation index value for the region is 0.429, meaning that on average white Bay Area residents live in a jurisdiction that is 42.9% white in 2020. An example of regional dissimilarity index values in Table 5 is the Black/white dissimilarity index value of 0.459, which means that across the region 45.9% of Black (or white) residents would need to move to a different jurisdiction to evenly distribute Black and white residents across Bay Area jurisdictions. The dissimilarity index values in Table 5 reflect recommendations made in HCD's AFFH guidance for calculating dissimilarity at the region level.[12] The regional value for the Theil's H index measures how

[12] For more information on HCD's recommendations regarding data considerations for analyzing integration and segregation patterns, see page 31 of the AFFH Guidance Memo.

diverse each Bay Area jurisdiction is compared to the racial diversity of the whole region. A Theil's H Index value of 0 would mean all *jurisdictions* within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for racial segregation decreased slightly between 2010 and 2020, meaning that racial groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 5: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

3 INCOME SEGREGATION IN CITY OF SAN BRUNO

Definition of Terms - Income Groups

When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

Very low-income: individuals earning less than 50% of Area Median Income (AMI)

Low-income: individuals earning 50%-80% of AMI

Moderate-income: individuals earning 80%-120% of AMI

Above moderate-income: individuals earning 120% or more of AMI

Additionally, this report uses the term "lower-income" to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for AMI. HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

The income categories used in this report are based on the AMI for the HUD metro area where this jurisdiction is located.

3.1 Neighborhood Level Income Segregation (*within* San Bruno)

Income segregation can be measured using similar indices as racial segregation. Income dot maps, similar to the racial dot maps shown in Figures 1 and 5, are useful for visualizing segregation between multiple income groups at the same time. The income dot map of San Bruno in Figure 8 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.

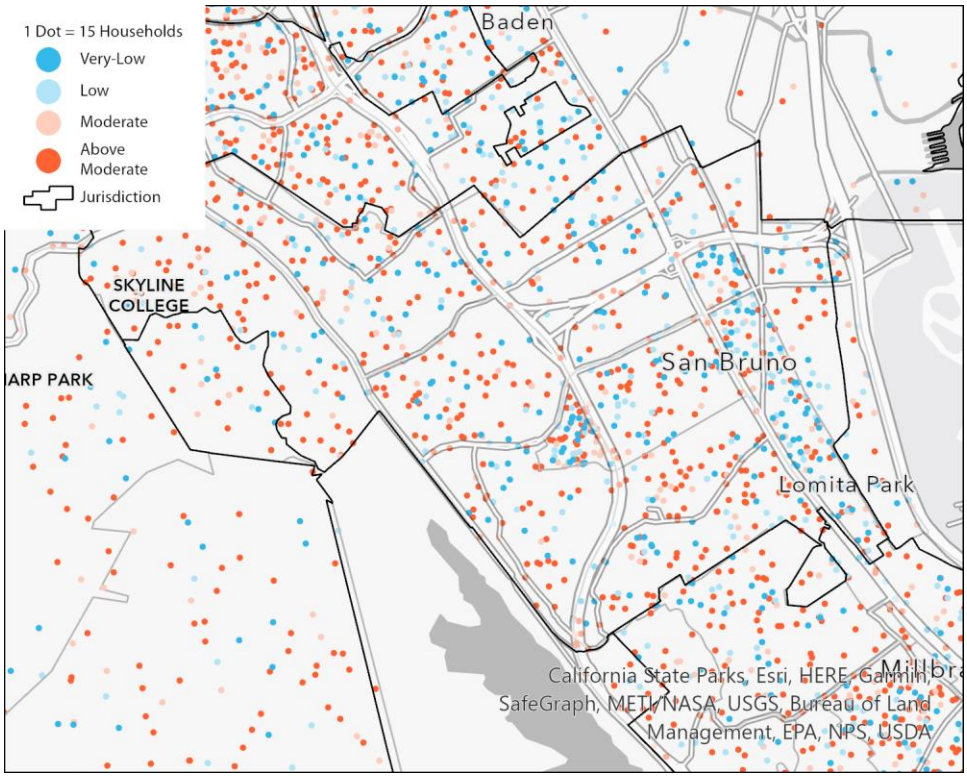

Figure 8: Income Dot Map of San Bruno (2015)

Universe: Population.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.
Note: The plot shows the income group distribution at the census block group level for City of San Bruno and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

The isolation index values for all income groups in San Bruno for the years 2010 and 2015 can be found in Table 6 below.[13] Above Moderate-income residents are the most isolated income group in San Bruno. San Bruno's isolation index of 0.296 for these residents means that the average Above Moderate-income resident in San Bruno lives in a neighborhood that is 29.6% Above Moderate-income. Among all income groups, the Above Moderate-income population's isolation index has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.

Similar to the tables presented earlier for neighborhood racial segregation, the "Bay Area Average" column in Table 6 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by income groups in this jurisdiction. For example, Table 6 indicates the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269,

[13] This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the data source recommended for income segregation calculations in HCD's AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD's recommendations for calculating income segregation, see page 32 of HCD's AFFH Guidelines.

meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

Table 6: Income Group Isolation Index Values for Segregation within San Bruno

	San Bruno		Bay Area Average
Income Group	**2010**	**2015**	**2015**
Very Low-Income (<50% AMI)	0.302	0.281	0.269
Low-Income (50%-80% AMI)	0.269	0.266	0.145
Moderate-Income (80%-120% AMI)	0.246	0.248	0.183
Above Moderate-Income (>120% AMI)	0.356	0.296	0.507

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 9 below shows how income group isolation index values in San Bruno compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each income group notes the isolation index value for that group in San Bruno, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for income groups in their jurisdiction compare to the rest of the region.

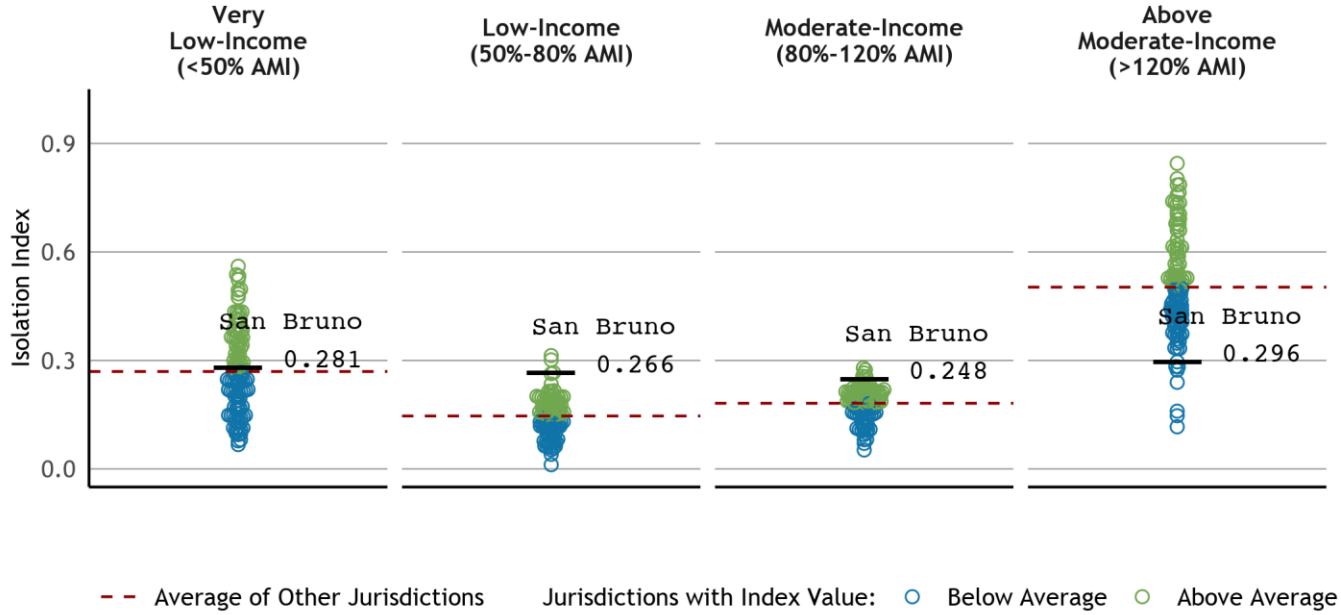

Figure 9: Income Group Isolation Index Values for San Bruno Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Table 7 below provides the dissimilarity index values indicating the level of segregation in San Bruno between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). This data aligns with the requirements described in HCD's AFFH Guidance Memo for identifying dissimilarity for lower-income households.[14] Segregation in San Bruno between lower-income residents and residents who are not lower-income decreased between 2010 and 2015. Additionally, Table 7 shows dissimilarity index values for the level of segregation in Albany between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction's lowest and highest income residents live in separate neighborhoods.

Similar to other tables in this report, the "Bay Area Average" column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 7 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

[14] For more information, see page 32 of HCD's AFFH Guidance Memo.

In 2015, the income segregation in San Bruno between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions (See Table 7). This means that the lower-income residents are more segregated from other residents within San Bruno compared to other Jurisdictions in the region.

Table 7: Income Group Dissimilarity Index Values for Segregation within San Bruno

	San Bruno		Bay Area Average
Income Group	**2010**	**2015**	**2015**
Below 80% AMI vs. Above 80% AMI	0.327	0.225	0.198
Below 50% AMI vs. Above 120% AMI	0.436	0.289	0.253

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 10 below shows how dissimilarity index values for income segregation in San Bruno compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each income group pairing notes the dissimilarity index value in San Bruno, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Local staff can use this chart to contextualize how segregation levels between lower-income residents and wealthier residents in their jurisdiction compared to the rest of the region.

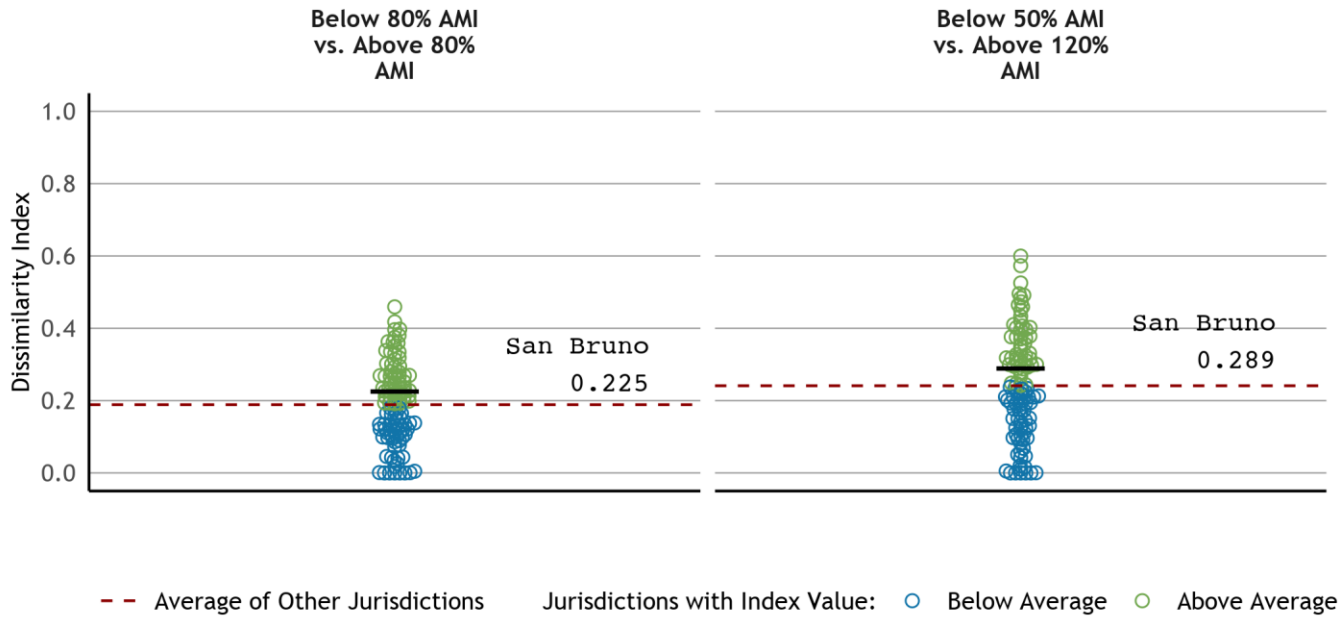

Figure 10: Income Group Dissimilarity Index Values for San Bruno Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

The Theil's H Index values for neighborhood income group segregation in San Bruno for the years 2010 and 2015 can be found in Table 8 below. The "Bay Area Average" column in this table provides the average Theil's H Index value across Bay Area jurisdictions for different income groups in 2015. By 2015, the Theil's H Index value for income segregation in San Bruno was less than it had been in 2010. In 2015, the Theil's H Index value for income group segregation in San Bruno was lower than the average value for Bay Area jurisdictions, indicating there is less neighborhood level income segregation in San Bruno than in the average Bay Area city.

Table 8: Theil's H Index Values for Income Segregation within San Bruno

	San Bruno		Bay Area Average
Index	**2010**	**2015**	**2015**
Theil's H Multi-income	0.067	0.035	0.043

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 11 below shows how Theil's H index values for income group segregation in San Bruno compare to values in other Bay Area jurisdictions in 2015. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for income group segregation in San Bruno, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood income group segregation levels in their jurisdiction compare to other jurisdictions in the region.

Figure 11: Income Group Theil's H Index Values for San Bruno Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

3.2 Regional Income Segregation (*between* San Bruno and other jurisdictions)

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. Income dot maps are not only useful for examining neighborhood income segregation within a jurisdiction, but these maps can also be used to explore income demographic differences between jurisdictions in the region. Figure 12 below presents an income dot map showing the spatial distribution of income groups in San Bruno as well as in nearby Bay Area jurisdictions.

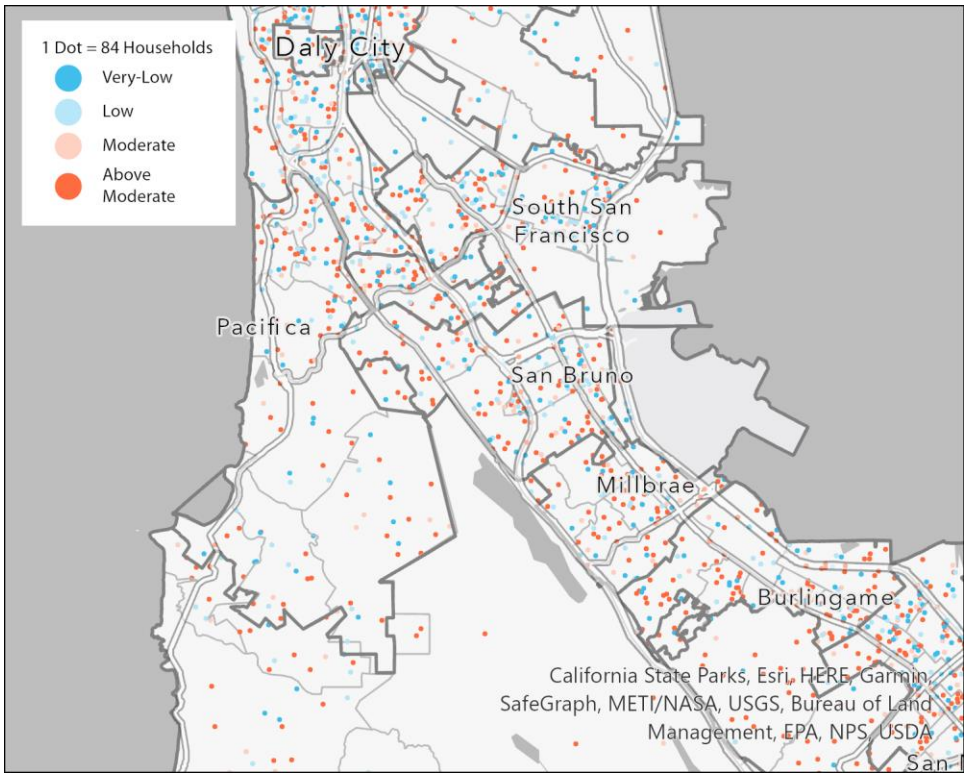

Figure 12: Income Dot Map of San Bruno and Surrounding Areas (2015)

Universe: Population.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.
Note: The plot shows the income group distribution at the census block group level for City of San Bruno and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

When looking at income segregation between jurisdictions in the Bay Area, one can examine how San Bruno differs from the region. The income demographics in San Bruno for the years 2010 and 2015 can be found in Table 9 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, San Bruno had a lower share of very low-income residents than the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

Table 9: Population by Income Group, San Bruno and the Region

	San Bruno		Bay Area
Income Group	**2010**	**2015**	**2015**
Very Low-Income (<50% AMI)	25.12%	26.55%	28.7%
Low-Income (50%-80% AMI)	23.68%	24.57%	14.3%
Moderate-Income (80%-120% AMI)	23.36%	23.56%	17.6%
Above Moderate-Income (>120% AMI)	27.84%	25.32%	39.4%

Universe: Population.
Source: Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 13 below compares the income demographics in San Bruno to other Bay Area jurisdictions.[15] Like the chart in Figure 3, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. The smallest range is among jurisdictions' moderate-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of San Bruno population represented by that group and how that percentage ranks among other jurisdictions. Local staff can use this chart to compare the representation of different income groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

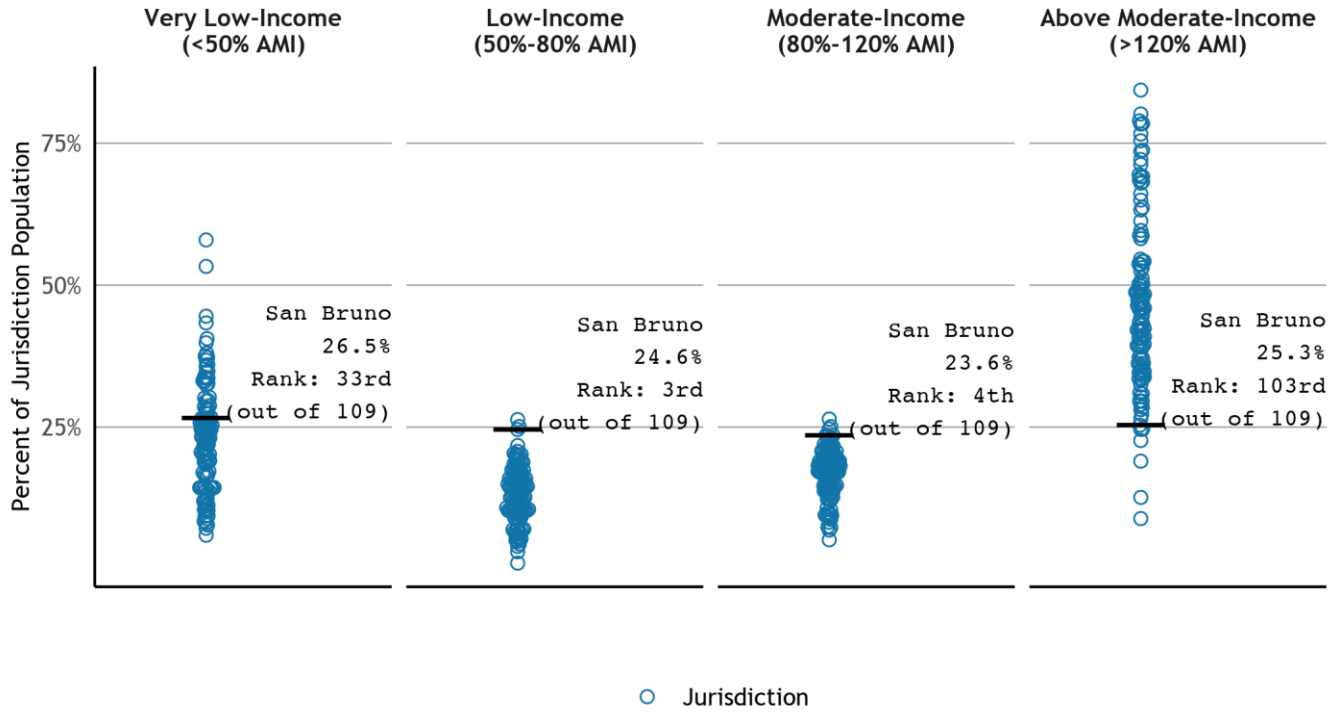

Figure 13: Income Demographics of San Bruno Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

[15] While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Similar to the regional racial segregation measures shown in Table 5, Table 10 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. In the previous section of this report focused on neighborhood level income segregation, segregation indices were calculated by comparing the income demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 10, these measures are calculated by comparing the income demographics of local jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table 10 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5% very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4% of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 10: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

4 APPENDIX 1: SUMMARY OF FINDINGS

4.1 Segregation in City of San Bruno

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, Asian residents are the most segregated compared to other racial groups in San Bruno, as measured by the isolation index. Asian residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within San Bruno the highest level of racial segregation is between Latinx and white residents.[16]
- According to the Theil's H-Index, neighborhood racial segregation in San Bruno declined between 2010 and 2020. Neighborhood income segregation declined between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in San Bruno. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Above Moderate-income population's segregation measure has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has decreased between 2010 and 2015. In 2015, the income segregation in San Bruno between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions.

4.2 Segregation Between City of San Bruno and Other jurisdictions in the Bay Area Region

- San Bruno has a lower share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.

[16] The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

- Regarding income groups, San Bruno has a lower share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

5 APPENDIX 2: SEGREGATION DATA

Appendix 2 combines tabular data presented throughout this report into a more condensed format. This data compilation is intended to enable local jurisdiction staff and their consultants to easily reference this data and re-use the data in the Housing Element or other relevant documents/analyses.

Table 11 in this appendix combines data from Table 1, Table 2, and Table 3 in the body of the report. Table 12 in this appendix combines data from Table 6, Table 7, and Table 8 in the body of the report. Table 13 represents a duplication of Table 5 in the body of the report; Table 14 represents a duplication of Table 10 in the body of the report; Table 15 in this appendix represents a duplication of Table 4 in the body of the report, while Table 16 represents a duplication of Table 9 in the body of the report.

Table 11: Neighborhood Racial Segregation Levels in San Bruno

		San Bruno			Bay Area Average
Index	**Race**	**2000**	**2010**	**2020**	**2020**
Isolation	Asian/Pacific Islander	0.239	0.315	0.369	0.245
	Black/African American	0.025	0.024	0.019	0.053
	Latinx	0.322	0.378	0.355	0.251
	White	0.518	0.414	0.340	0.491
Dissimilarity	Asian/Pacific Islander vs. White	0.244	0.252	0.229	0.185
	Black/African American vs. White	0.279*	0.252*	0.269*	0.244
	Latinx vs. White	0.378	0.383	0.362	0.207
	People of Color vs. White	0.259	0.262	0.241	0.168
Theil's H Multi-racial	All	0.063	0.065	0.054	0.042

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.
Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Table 12: Neighborhood Income Segregation Levels in San Bruno

		San Bruno		Bay Area Average
Index	**Income Group**	**2010**	**2015**	**2015**
Isolation	Very Low-Income (<50% AMI)	0.302	0.281	0.269
	Low-Income (50%-80% AMI)	0.269	0.266	0.145
	Moderate-Income (80%-120% AMI)	0.246	0.248	0.183
	Above Moderate-Income (>120% AMI)	0.356	0.296	0.507
Dissimilarity	Below 80% AMI vs. Above 80% AMI	0.327	0.225	0.198
	Below 50% AMI vs. Above 120% AMI	0.436	0.289	0.253
Theil's H Multi-racial	All	0.067	0.035	0.043

Universe: Population.
Source: Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 13: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

Table 14: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 15: Population by Racial Group, San Bruno and the Region

	San Bruno			Bay Area
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander	18.41%	28.14%	34.28%	35.8%
Black/African American	1.87%	2.05%	1.59%	5.6%
Latinx	24.12%	29.23%	27.97%	28.2%
Other or Multiple Races	8.74%	4.64%	6.59%	24.4%
White	46.86%	35.95%	29.57%	5.9%

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Table 16: Population by Income Group, San Bruno and the Region

	San Bruno		Bay Area
Income Group	**2010**	**2015**	**2015**
Very Low-Income (<50% AMI)	25.12%	26.55%	28.7%
Low-Income (50%-80% AMI)	23.68%	24.57%	14.3%
Moderate-Income (80%-120% AMI)	23.36%	23.56%	17.6%
Above Moderate-Income (>120% AMI)	27.84%	25.32%	39.4%

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

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Appendix 4.4

AFFH Resident Survey Analysis

This section reports the findings from the resident survey conducted of San Mateo County residents to support the AFFH analysis of Housing Elements. It explores residents' housing, affordability, and neighborhood challenges and experiences with displacement and housing discrimination. The survey also asks about residents' access to economic opportunity, captured through residents' reported challenges with transportation, employment, and K-12 education. The survey was offered in both English and Spanish.

The resident survey was available online, in both Spanish and English, in a format accessible to screen readers, and promoted through jurisdictional communications and social media and through partner networks. A total of 2,382 residents participated.

The survey instrument included questions about residents' current housing situation, housing, neighborhood and affordability challenges, healthy neighborhood indicators, access to opportunity, and experience with displacement and housing discrimination.

Explanation of terms. Throughout this section, several terms are used that require explanation.

- "Precariously housed" includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).
- "Disability" indicates that the respondent or a member of the respondent's household has a disability of some type—physical, mental, intellectual, developmental.
- "Single parent" are respondents living with their children only or with their children and other adults but not a spouse/partner.
- "Tenure" in the housing industry means rentership or ownership.
- "Large households" are considered those with five or more persons residing in a respective household.
- "Seriously Looked for Housing" includes touring or searching for homes or apartments, putting in applications or pursuing mortgage financing.

Sampling note. The survey respondents do not represent a random sample of the county or jurisdictions' population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences among resident groups and between jurisdictions and the county overall. Overall, the data provide a rich source of information about the county's households and their experience with housing choice and access to opportunity in the communities where they live.

Jurisdiction-level data are reported for cities with 50 responses or more. Response by jurisdiction and demographics are shown in the figure below. Overall, the survey received a very strong response from typically underrepresented residents including: people of color, renters, precariously housed residents, very low income households, households with children, large households, single parents, and residents with disabilities.

Figure 1.
Resident Survey Sample Sizes by Jurisdictions and Selected Characteristics

	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Total Responses	**2,382**	**89**	**82**	**173**	**130**	**53**	**148**	**63**	**59**	**55**	**84**	**163**	**99**	**175**	**832**
Race/Ethnicity															
African American	134	5	7	4	9	8	10	6	4	4	5	14	4	17	15
Hispanic	397	7	9	14	26	27	13	8	1	8	12	59	13	31	149
Asian	500	18	9	26	43	6	32	6	8	13	14	11	19	23	249
Other Race	149	7	10	6	8	3	14	3	3	3	3	9	7	13	47
Non-Hispanic White	757	41	35	89	27	4	44	27	27	15	35	54	36	58	195
Tenure															
Homeowner	1,088	39	51	96	39	9	89	26	46	18	42	37	48	58	409
Renter	1,029	40	30	65	67	36	43	28	7	33	38	105	41	88	324
Precariously Housed	309	10	8	12	26	12	17	14	5	7	13	23	16	29	87
Income															
Less than $25,000	282	14	11	12	21	15	12	11	5	6	7	40	11	29	61
$25,000-$49,999	265	13	9	10	22	9	8	6	3	6	7	28	5	20	97
$50,000-$99,999	517	10	14	38	43	10	26	11	3	10	17	37	22	40	206
Above $100,000	721	38	24	69	16	8	64	12	30	14	32	31	40	40	251
Household Characteristics															
Children under 18	840	38	24	53	50	26	44	17	18	20	29	61	37	64	287
Large households	284	5	7	11	20	18	8	3	5	7	8	20	13	15	133
Single Parent	240	14	8	15	19	11	12	9	3	7	7	30	9	21	49
Disability	711	28	25	41	38	22	40	22	13	17	29	62	34	65	210
Older Adults (age 65+)	736	25	27	66	37	11	54	25	25	18	33	44	32	37	248

Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Primary Findings

The survey data present a unique picture of the housing choices, challenges, needs, and access to economic opportunity of San Mateo County residents.

Top level findings from residents' perspectives and experiences:

- The **limited supply of housing** that accommodates voucher holders presents several challenges. Specifically,
    - Eight out of 10 voucher holders represented by the survey find a landlord that accepts a housing voucher to be "difficult" or "very difficult."
    - According to the survey data, vouchers not being enough to cover the places residents want to live is a top impediment for residents who want to move in San Mateo County, as well as for African American, Asian, and Hispanic residents, households with children under 18, single parents, older adults, households with a member experiencing a disability, and several jurisdictions.
- **Low income is a barrier** to accessing housing. The impacts are highest for precariously housed respondents. large households, Hispanic households, and residents in Daly City and Redwood City.
- **Nearly 4 in 10 respondents who looked for housing experienced denial of housing.** African American/Black respondents, single parent households, precariously housed respondents, and households with income below $50,000 reported the highest denial rates.
- **1 in 5 residents have been displaced** from their home in the past five years. One of the main reasons cited for displacement was *the rent increased more than I could pay*. African American households, single parents, households that make less than $25,000, and precariously housed respondents reported the highest rates of displacement.
- For households with children that were displaced in the past five years, **60% of children in those households have changed schools.** The most common outcomes identified by households with children who have changed schools include *school is more challenging, they feel less safe at the new school,* and *they are in a worse school.*
- **Nearly 1 in 5 residents reported they have experienced discrimination** in the past five years. African American, single parent, and precariously housed respondents reported the highest rates of discrimination. The most common actions

in response to discrimination cited by survey respondents were *Nothing/I wasn't sure what to do* and *Moved/found another place to live*.

- Of respondents reporting a disability, **about 25% report that their current housing situation does not meet their accessibility needs**. The three top greatest housing needs identified by respondents included installation of grab bars in bathroom or bench in shower, supportive services to help maintain housing, and ramps.

- On average, respondents are **fairly satisfied with their transportation situation**. Groups with the highest proportion of respondents somewhat or not at all satisfied with their transportation options included African American, single parents, precariously housed, and Brisbane respondents.

There are some housing, affordability, and neighborhood challenges unique to specific resident groups. These include:

- **Would like to move but can't afford it**—Most likely to be a challenge for Daly City, East Palo Alto, and Redwood City respondents, as well as Hispanic, renter, precariously housed, households making less than $50,000, and large household respondents.

- **My house or apartment isn't big enough for my family**—Most likely to be a challenge for East Palo Alto respondents, as well as Hispanic households, large and single parent households, and households with children under 18.

- **I'm often late on my rent payments**—Most likely to be a challenge for East Palo Alto and renter respondents, as well as households that make less than $25,000.

- **I can't keep up with my utility payments**—Most likely to be a challenge for East Palo Alto, Daly City, and San Mateo respondents, as well as African American and Hispanic respondents, single parent households, households with children under 18, and households that make less than $50,000.

- **Bus/rail does not go where I need to go or does not operate during the times I need**— Most likely to be a challenge for African American, precariously housed, single parent households, Brisbane and Pacifica respondents.

- **Schools in my neighborhood are poor quality**—Most likely to be a challenge for East Palo Alto, Redwood City, San Bruno and South San Francisco respondents, as well as Hispanic respondents and households with children under 18.

Resident Survey Findings

Of survey respondents who reported their race or ethnicity, nearly 40% of survey respondents identified as non-Hispanic White, followed by Asian (26%), Hispanic (20%), African American (7%), and Other Minority (8%) residents (Figure 2). Overall, 45% of the survey respondents were homeowners, followed by 42% of renter respondents. Thirteen percent of respondents reported they are precariously housed (Figure 3). Four in ten respondents reported having household income greater than $100,000. Nearly 30% of respondents reported a household income between $50,000-99,999, followed by 15% of respondents who made between $25,000-49,999 and 16% of respondents making less than $25,000 (Figure 4).

The survey analysis also included selected demographic characteristics of respondents, including those with children under the age of 18 residing in their household, adults over the age of 65, respondents whose household includes a member experiencing a disability, those who live in large households, and single parents. Thirty five percent of respondents indicated they had children in their household, while 31% indicated they were older adults. Thirty percent of respondents indicated they or a member of their household experienced a disability, 12% of respondents reported having large households, and 10% were single parents (Figure 5).

Figure 2. Survey Respondents by Race/Ethnicity

Note:

n=1,937; 535 respondents did not indicate their race or ethnicity.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

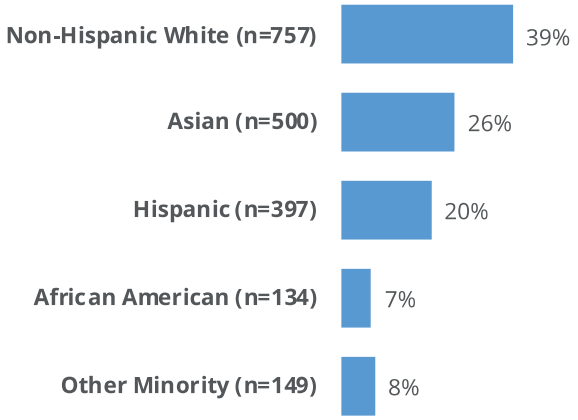


Figure 3. Survey Respondents by Tenure

Note:

n=2,426.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

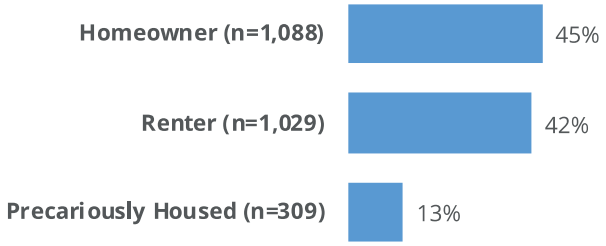


Figure 4. Survey Respondents by Income

Note:

n=1,785.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

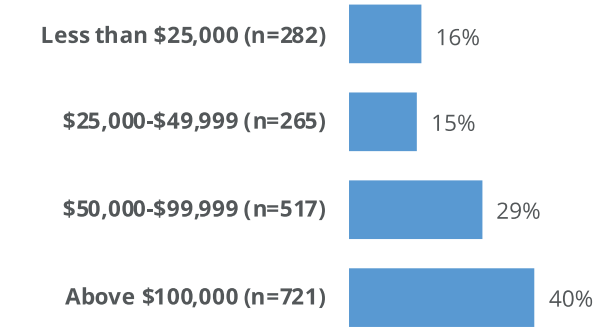


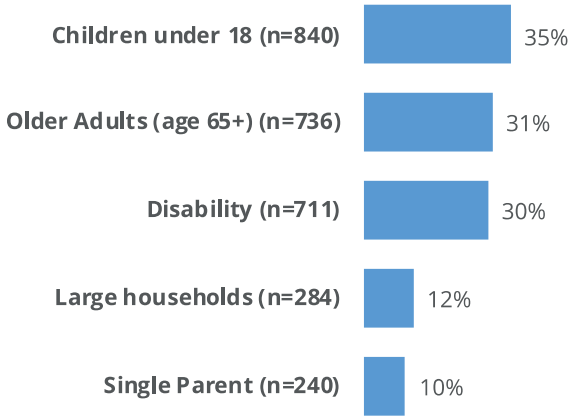
Figure 5. Survey Respondents by Selected Household Characteristics

Note:

Denominator is total responses to the survey (n=2,382)

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



Housing, Neighborhood and Affordability Challenges

Housing challenges: overall. Survey respondents were asked to select the housing challenges they currently experience from a list of 34 different housing, neighborhood, and affordability challenges. Figures 6a through 8c present the top 10 housing and neighborhood challenges and top 5 affordability challenges experienced by jurisdiction, race/ethnicity, tenure, income, and selected household characteristics.

These responses allow a way to compare the jurisdictions to the county for housing challenges for which other types of data do not exist. In this analysis, "above the county"—**shaded in light red or pink**—is defined as the proportion of responses that is 25% higher than the overall county proportion. "Below the county"—**shown in light blue**—occurs when the proportion of responses is 25% lower than the overall county proportion.

As shown in Figure 6a, residents in Redwood City and East Palo Alto experience several housing challenges at a higher rate than the county overall. Conversely, Foster City and Hillsborough residents experience nearly all identified housing challenges at a lower rate than the county.

Notable trends in housing, neighborhood, and affordability challenges by geographic area include:

- Residents in Daly City, East Palo Alto, and Redwood City are less likely to move due to the lack of available affordable housing options.
- East Palo Alto, Redwood City, and San Mateo residents report living in housing that is too small for their families.
- Millbrae, Belmont, and Redwood City residents report being more reticent to request a repair to their unit in fear that their landlord will raise their rent or evict them.
- Nearly 1 in 5 Pacifica survey respondents report that their home or apartment is in bad condition.

- Brisbane and East Palo Alto residents are more likely to experience a landlord refusing to make repairs to their unit.
- Residents in Daly City and Millbrae are more likely to report that they don't feel safe in their neighborhood or building.
- Half Moon Bay and East Palo Alto respondents expressed the greatest need for assistance in taking care of themselves or their home.

When compared to the county overall, **the most common areas where respondents' needs were higher than the county overall** were:

- Overall, half of the jurisdictions' respondents reported *I need help taking care of myself/my home and can't find or afford to hire someone* at a higher rate than the county.
- Over 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenge: *My home/apartment is in bad condition.*
- Nearly 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenges: *My landlord refuses to make repairs despite my requests* and *I don't feel safe in my neighborhood/building.*

Figure 6a.
Top 10 Housing Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,159	82	73	158	118	49	135	59	50	53	79	151	93	163	738
I would like to move but I can't afford anything that is available/income too low	31%	27%	12%	20%	51%	41%	16%	25%	4%	32%	28%	43%	30%	38%	35%
My house or apartment isn't big enough for my family	20%	22%	11%	14%	24%	35%	10%	12%	4%	21%	11%	26%	20%	26%	21%
I worry that if I request a repair it will result in a rent increase or eviction	14%	21%	10%	13%	17%	14%	9%	10%	2%	23%	15%	20%	11%	15%	13%
My home/apartment is in bad condition	11%	15%	14%	9%	15%	12%	3%	7%	0%	11%	18%	14%	5%	15%	10%
My landlord refuses to make repairs despite my requests	6%	6%	14%	3%	5%	12%	4%	5%	2%	2%	9%	9%	5%	10%	5%
I live too far from family/ friends/my community	6%	6%	5%	4%	8%	4%	5%	8%	6%	6%	3%	8%	4%	7%	5%
I don't feel safe in my building/ neighborhood	6%	7%	5%	5%	13%	8%	0%	7%	6%	11%	10%	8%	3%	6%	3%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	2%	7%	7%	7%	10%	2%	14%	2%	8%	9%	3%	4%	8%	4%
I have bed bugs/insects or rodent infestation	5%	10%	5%	4%	3%	16%	2%	3%	4%	6%	9%	11%	6%	4%	3%
The HOA in my neighborhood won't let me make changes to my house or property	4%	2%	5%	1%	3%	8%	11%	3%	2%	4%	5%	3%	3%	4%	2%
None of the above	42%	37%	48%	50%	20%	33%	55%	44%	76%	36%	47%	28%	45%	35%	46%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The following two figures segment the answers by:

- Housing affordability challenges only; and
- Neighborhood challenges only.

Housing affordability challenges. As shown in Figure 6b, residents in San Mateo, Daly City, East Palo Alto, and Pacifica experience affordability challenges at a higher rate than the county overall. Conversely, Belmont, Hillsborough, Burlingame, and South San Francisco residents experience affordability challenges at a lower rate than the county.

The most significant geographic variations occur in:

- San Mateo city residents experience all five affordability challenges at a greater rate than the county overall. In addition to being less likely to pay utility bills or rent on time, San Mateo residents are more than twice as likely than the average county respondent to have bad credit or a history of eviction/foreclosure that impacts their ability to rent.
- East Palo Alto, San Mateo, and Daly City residents are most likely to experience difficulty paying utility bills.
- Residents in East Palo Alto and Redwood City are most likely to be late on their rent payments.
- Millbrae residents experience the greatest difficultly paying their property taxes among jurisdictions in San Mateo County.
- Respondents from Brisbane, Half Moon Bay, and Pacifica are also more likely to have trouble keeping up with property taxes.
- Daly City, City of San Mateo, and Redwood City respondents are more likely to have bad credit or an eviction history impacting their ability to rent.

Overall, over a third of jurisdictions' respondents experienced the following affordability challenges at a higher rate than the county: *I can't keep up with my property taxes* and *I have bad credit/history of evictions/foreclosure and cannot find a place to rent*.

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Figure 6b.
Top 5 Affordability Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Affordability Challenges	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,130	83	73	157	115	51	134	58	50	50	77	147	93	160	728
I can't keep up with my utilities	10%	6%	5%	6%	15%	16%	5%	12%	4%	12%	8%	12%	9%	15%	9%
I'm often late on my rent payments	8%	6%	5%	6%	10%	20%	3%	7%	2%	8%	4%	12%	4%	11%	7%
I can't keep up with my property taxes	6%	2%	10%	4%	3%	2%	8%	10%	0%	16%	10%	3%	5%	9%	5%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	1%	4%	2%	13%	6%	0%	0%	2%	0%	5%	8%	4%	10%	2%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	2%	7%	3%	3%	2%	7%	3%	4%	4%	5%	3%	3%	6%	2%
None of the above	73%	73%	68%	80%	65%	59%	78%	66%	88%	64%	71%	70%	77%	63%	80%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Neighborhood challenges. As shown in Figure 6c, residents in East Palo Alto, Brisbane, Daly City, and Pacifica experience neighborhood challenges at a higher rate than the county. Burlingame and Foster City both experience neighborhood challenges at a lower rate than the county.

Hillsborough and Belmont residents report divergent experiences related to neighborhood challenges — respondents identified more challenges around neighborhood infrastructure and access to transit but fewer challenges around school quality and job opportunities.

There are a handful of jurisdictions who experience specific neighborhood challenges at a disproportionate rate compared to the county.

- For instance, East Palo Alto and Belmont residents experience neighborhood infrastructure issues (e.g., bad sidewalks, no lighting) more acutely than county residents overall.
- Brisbane residents experience transportation challenges in their neighborhoods.
- East Palo Alto, Redwood City, San Bruno, and South San Francisco experience challenges with school quality in their neighborhoods.
- Residents in Brisbane, Hillsborough, Pacifica, Belmont, and Half Moon Bay report the highest rates of difficulty accessing public transit.
- Daly City, Millbrae, San Mateo, and East Palo Alto residents were more likely to identify the lack of job opportunities available in their neighborhoods.

Over a third of jurisdictions' respondents experienced the following neighborhood challenges at a higher rate than the county: *I can't get to public transit/bus/light rail easily or safely.*

Figure 6c.
Top 5 Neighborhood Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Neighborhood Challenges	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,079	80	72	153	116	48	130	56	53	46	75	145	91	151	712
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	31%	18%	13%	25%	40%	4%	18%	23%	20%	15%	21%	14%	12%	16%
Schools in my neighborhood are poor quality	15%	6%	18%	3%	17%	25%	4%	14%	2%	7%	13%	20%	20%	15%	20%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	14%	24%	8%	14%	15%	21%	18%	9%	15%	24%	17%	14%	17%	10%
I can't get to public transit/bus/light rail easily or safely	14%	19%	29%	7%	9%	10%	14%	18%	25%	17%	21%	12%	13%	15%	10%
There are not enough job opportunities in the area	12%	9%	8%	7%	20%	17%	8%	14%	0%	20%	13%	11%	11%	18%	12%
None of the above	50%	41%	28%	69%	45%	33%	62%	46%	57%	50%	52%	41%	52%	52%	55%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Differences in needs by race and ethnicity and housing tenure. As shown in Figure 7a, and compared to the county overall:

- African American, Hispanic, and Other Race respondents, as well as Renters and those who are precariously housed experience several housing challenges at a higher rate than the county overall.
- Conversely, non-Hispanic White residents and homeowners are less likely to experience housing challenges.

Specifically,

- Black or African American residents are more than three times as likely to have a landlord not make a repair to their unit after a request compared to county residents overall. Renters, Hispanic, Other Race, and Precariously housed residents are also more likely to experience this challenge.
- African American, Asian, Hispanic, Renter, and Precariously Housed households are more likely to experience bed bugs or rodent infestation in their homes.
- African American, Other Race, Renter, and Precariously Housed households are also more likely to live further away from family, friends, and their community.
- African Americans are three times more likely than the average county respondent to be told by their HOA they cannot make changes to their house or property. Asian households are twice as likely to experience this challenge.
- Renter, Hispanic, and Other Race respondents are more likely to worry that if they request a repair it will result in a rent increase or eviction and to report that their homes are in bad condition.

Figure 7a.
Top 10 Housing Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,159	132	489	392	144	734	986	974	301
I would like to move but I can't afford anything that is available/income too low	31%	30%	32%	50%	31%	20%	7%	48%	56%
My house or apartment isn't big enough for my family	20%	16%	21%	35%	22%	11%	12%	29%	18%
I worry that if I request a repair it will result in a rent increase or eviction	14%	17%	13%	23%	19%	11%	2%	28%	13%
My home/apartment is in bad condition	11%	12%	9%	16%	17%	10%	6%	17%	10%
My landlord refuses to make repairs despite my requests	6%	20%	7%	10%	10%	5%	2%	13%	10%
I live too far from family/ friends/my community	6%	15%	6%	6%	13%	6%	5%	8%	9%
I don't feel safe in my building/ neighborhood	6%	13%	6%	6%	9%	5%	4%	8%	7%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	14%	7%	5%	6%	5%	5%	6%	11%
I have bed bugs/insects or rodent infestation	5%	14%	8%	7%	5%	4%	4%	9%	9%
The HOA in my neighborhood won't let me make changes to my house or property	4%	14%	8%	4%	3%	3%	5%	3%	7%
None of the above	42%	18%	37%	24%	38%	58%	68%	21%	13%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The above trends are similar for the **most acute housing affordability challenges**. As shown in Figure 7b, African American and Hispanic households, as well as renters and those precariously housed, experience affordability challenges at a higher rate than the county overall. Non-Hispanic White residents and homeowners experience these same challenges at a lower rate than the county.

- African American residents experience all five affordability challenges at a greater rate than the county overall.
- In addition to being more likely to not pay utility bills or rent on time, African American residents are more than four times as likely than the average county respondent to have a Section 8 voucher and worry that their landlord will raise their rent more than the voucher payment.
- Along with African American residents, Hispanic households, renters, and precariously housed households are most likely to experience difficulty paying utility bills, as well as have bad credit or eviction/foreclosure history impacting their ability to find a place to rent.
- These groups, with the exception of those precariously housed, are also more likely to be late on their rent payments.

Figure 7b.
Top 5 Affordability Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Affordability Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,130	132	487	391	146	739	983	953	293
I can't keep up with my utilities	10%	22%	11%	17%	14%	5%	5%	15%	15%
I'm often late on my rent payments	8%	13%	6%	12%	12%	4%	1%	15%	8%
I can't keep up with my property taxes	6%	16%	8%	4%	5%	7%	9%	5%	14%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	5%	3%	8%	4%	2%	1%	6%	11%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	18%	5%	6%	7%	2%	2%	7%	8%
None of the above	73%	32%	70%	63%	64%	83%	84%	61%	54%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 7c, African American and precariously housed residents experience neighborhood challenges at a higher rate than the county. These two groups experience neighborhood issues related to transportation more acutely than county residents overall. In addition to Other Race respondents, they are also more likely to identify the lack of job opportunities in their respective neighborhoods.

Additionally, Hispanic residents are more likely to live in neighborhoods with poor performing schools than the average county respondent. Homeowners are also more likely to report that they cannot access public transit easily or safely.

Figure 7c.
Top 5 Neighborhood Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average

25% Below County average

Neighborhood Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,079	133	486	389	146	737	975	918	284
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	14%	17%	19%	16%	18%	18%	15%	18%
Schools in my neighborhood are poor quality	15%	13%	18%	20%	17%	13%	18%	13%	13%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	33%	16%	13%	17%	17%	17%	14%	24%
I can't get to public transit/bus/light rail easily or safely	14%	24%	15%	11%	16%	16%	18%	11%	19%
There are not enough job opportunities in the area	12%	22%	14%	12%	19%	9%	9%	15%	20%
None of the above	50%	23%	46%	48%	45%	53%	49%	51%	36%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Differences in needs by household status. As shown in Figure 8a, single parents, households making less than $50,000, households with children under 18 and households with a member experiencing a disability are more likely to experience housing challenges. Conversely, households making more than $100,000 experience nearly all specified housing challenges at a lower rate than the county.

Single parents experience all ten housing challenges at a greater rate than the county overall.

Households making less than $25,000 also experience every challenge at a higher rate, with the exception of *I worry that if I request a repair it will result in a rent increase or eviction.*

Households making less than $50,000, single parents, and households with children under 18 are more likely to experience the following challenges:

- My house or apartment isn't big enough for my family;
- My house or apartment is in bad condition;
- My landlord refuses to make repairs despite my request;
- I live too far from family/friends/my community;
- I don't feel safe in my building/neighborhood;
- I need help taking care of myself/my home and can't find or afford to hire someone; and
- I have bed bugs/insects or rodent infestation.

Households with a member experiencing a disability are also more likely to experience landlords refusing their requests to make repairs, living further away from family/friends/community, and not being able to find or afford someone to help take care of themselves or their homes. These households are also more likely to experience bed bugs, insects, or rodent infestation, as well as HOA restrictions impacting their ability to make changes to their home or property.

Additionally, large households have the highest proportion of respondents among the selected groups that would like to move but can't afford anything that is available.

Figure 8a.
Top 10 Housing Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,159	280	260	505	701	827	278	240	701	709
I would like to move but I can't afford anything that is available/income too low	31%	47%	48%	37%	16%	35%	51%	40%	36%	25%
My house or apartment isn't big enough for my family	20%	25%	25%	23%	16%	34%	43%	32%	20%	13%
I worry that if I request a repair it will result in a rent increase or eviction	14%	16%	18%	19%	9%	19%	19%	28%	16%	11%
My home/apartment is in bad condition	11%	15%	20%	12%	6%	15%	17%	17%	12%	9%
My landlord refuses to make repairs despite my requests	6%	13%	13%	8%	2%	9%	8%	14%	10%	6%
I live too far from family/ friends/my community	6%	9%	9%	6%	5%	10%	5%	10%	8%	6%
I don't feel safe in my building/ neighborhood	6%	9%	9%	6%	3%	8%	4%	10%	7%	5%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	9%	9%	5%	3%	7%	6%	12%	11%	6%
I have bed bugs/insects or rodent infestation	5%	10%	9%	5%	3%	9%	4%	15%	9%	6%
The HOA in my neighborhood won't let me make changes to my house or property	4%	7%	3%	4%	3%	7%	4%	11%	6%	5%
None of the above	42%	21%	21%	37%	61%	28%	26%	12%	32%	49%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8b, households making less than $50,000, as well as large households, single parents, households with children under 18, and households with a member experience a disability, experience the most acute affordability challenges at a higher rate than the county overall. Households making more than $50,000 and adults over the age of 65 are less likely to experience affordability challenges.

Households making between $25,000-$50,000, single parents, and households with children under 18 experience all five affordability challenges at a greater rate than the average county respondent.

Of households experiencing major affordability issues, **single parent households are most acutely impacted.** These households are more than three times as likely to have a Section 8 voucher and fear their landlord will raise the rent impacting the viability of their voucher, more than twice as likely to miss utility payments and have bad credit/eviction or foreclosure history impacting their ability to rent, and twice as likely to have trouble keeping up with their property taxes.

Figure 8b.
Top 5 Affordability Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Affordability Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,130	276	260	509	703	830	279	239	699	716
I can't keep up with my utilities	10%	16%	16%	12%	3%	16%	14%	23%	15%	8%
I'm often late on my rent payments	8%	19%	16%	6%	1%	11%	12%	15%	11%	4%
I can't keep up with my property taxes	6%	7%	9%	8%	5%	9%	4%	12%	8%	7%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	8%	7%	4%	1%	5%	6%	10%	6%	3%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	11%	6%	4%	1%	7%	3%	14%	8%	5%
None of the above	73%	46%	56%	72%	90%	59%	70%	32%	59%	75%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8c, households with children under 18, as well as single parents, households with a member experiencing a disability, and households making less than $25,000 are more likely to experience neighborhood challenges. These households are most likely to report that *the bus/rail does not go where I need to go or does not operate during the times I need.* In addition to households that make between $25,000-$100,000, these groups are more likely to identify the lack of job opportunities in their respective neighborhoods.

Households with children under 18 are more likely to live in neighborhoods with poor quality schools. Large households are more likely to report issues with neighborhood infrastructure (e.g., bad sidewalks, poor lighting) and households with a member experiencing a disability are more likely to report they cannot access public transit easily or safely.

Figure 8c.
Top 5 Neighborhood Challenges Experienced by Income and Household Characteristics

25% Above County average

25% Below County average

Neighborhood Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,079	273	259	503	709	824	277	234	692	714
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	17%	15%	18%	17%	19%	22%	16%	19%	14%
Schools in my neighborhood are poor quality	15%	17%	14%	11%	19%	24%	19%	17%	14%	9%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	19%	16%	15%	16%	19%	11%	28%	19%	16%
I can't get to public transit/bus/light rail easily or safely	14%	15%	12%	14%	14%	15%	12%	15%	19%	17%
There are not enough job opportunities in the area	12%	21%	17%	16%	6%	17%	12%	19%	15%	11%
None of the above	50%	40%	45%	51%	53%	38%	48%	31%	41%	53%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience Finding Housing

This section explores residents' experience seeking a place to rent or buy in the county and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, this section also examines the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

Recent experience seeking housing to rent. Figure 9 presents the proportion of respondents who seriously looked to rent housing for the county, jurisdictions, and selected respondent characteristics, as well as the reasons for denial.

Over half of county respondents (56%) have seriously looked for housing in the past five years. The **most common reasons for denial** included:

- Landlord not returning the respondent's call (26%),
- Landlord told me the unit was available over the phone but when I showed up in person, it was no longer available (22%), and
- Landlord told me it would cost more because of my service or emotional support animal (14%).

Jurisdictions with the highest percentage of respondents who seriously looked for housing include Millbrae (74%), San Mateo (73%), and Redwood City (72%). While all three jurisdictions reported that *landlord not returning the respondent's call* was one of their main reasons for denial, 18% of Redwood City respondents identified *landlord told me they do not accept Section 8 vouchers* as a main reason for denial.

Among respondents by race/ethnicity, 80% of African American respondents reported that they had seriously looked for housing in the past five years while the lowest percentage of respondents who reported seriously looking for housing were non-Hispanic White (46%). The main reasons for denial experienced by African American respondents included *landlord told me the unit was available over the phone but when I showed up in person, it was no longer available* (39%), *landlord told me it would cost more because of my service or emotional support animal* (34%), and *landlord told me I couldn't have a service or emotional support animal* (28%).

Among respondents by tenure, renters (75%) and precariously housed (74%) respondents reported the highest rates of seriously looking for housing.

Among respondents by income, households making less than $25,000 (71%) had the highest rate. The main reasons for denial reported by these households were *landlord told me I couldn't have a service or emotional support animal* (36%) and *landlord told me it would cost more because of my service or emotional support animal* (30%).

Single parents (79%) and households with children under 18 (66%) also reported the highest percentage of those who seriously looked for housing in the past five years among the selected household characteristics respondent groups. In addition to sharing the top two reasons for denial with the county, 25% of single parent household respondents also reported they were denied housing because the *landlord told me I can't have a service or emotional support animal.*

Figure 9. If you looked seriously for housing to rent in San Mateo County in the past five years, were you ever denied housing?

		Reason for Denial									
	Overall Percent Seriously Looked for Housing	Landlord did not return calls and/or emails asking about a unit	Landlord said unit was available over phone, but when I showed up in person, it was no longer available	Landlord told me it would cost me more for my service or emotional animal	Landlord told me I can't have a service or emotional support animal	Landlord told me it would cost me more to rent because I have children	Landlord told me they don't rent to families with children	Landlord told me they do not accept Section 8 vouchers	Landlord told me they couldn't make changes to the apartment/ home for my disability	None of the Above	n
Jurisdiction											
County	**56%**	26%	22%	14%						45%	928
Belmont	**62%**	33%	27%							31%	49
Brisbane	**59%**		41%			22%				26%	27
Burlingame	**48%**	19%	23%							54%	57
Daly City	**63%**	33%	16%			16%				44%	61
East Palo Alto	**58%**	35%	30%							26%	23
Foster City	**50%**	12%		16%	14%					55%	51
Half Moon Bay	**68%**					17%	17%			48%	29
Hillsborough	**42%**		14%	29%	14%					57%	14
Milbrae	**74%**	25%	46%							36%	28
Pacifica	**51%**	16%	26%						16%	55%	31
Redwood City	**72%**	31%						18%		40%	99
San Bruno	**57%**			22%		22%				39%	36
San Mateo	**73%**	30%	34%							39%	98
South San Francisco	**47%**	24%	13%							56%	248
Race/Ethnicity											
African American	**80%**		39%	34%	28%					15%	101
Asian	**56%**	19%	29%							40%	199
Hispanic	**63%**	32%	22%							41%	230
Other Race	**70%**	29%	22%							45%	91
Non-Hispanic White	**46%**	29%	20%							48%	263
Tenure											
Homeowner	**36%**		25%						15%	54%	183
Renter	**75%**	29%	22%							43%	641
Precariously Housed	**74%**	23%	32%							26%	188
Income											
Less than $25,000	**71%**			30%	36%					29%	182
$25,000-$49,999	**60%**	39%	32%							27%	149
$50,000-$99,999	**58%**	24%		20%						45%	251
Above $100,000	**48%**	19%	14%							64%	216
Household Characteristics											
Children under 18	**66%**	30%	29%							33%	447
Large Households	**60%**	33%	19%			18%				44%	139
Single Parent	**79%**	25%	35%		25%					19%	173
Disability	**63%**	24%	24%							34%	386
Older Adults (age 65+)	**48%**	20%	29%							39%	282

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they rent.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Recent experience seeking housing to buy. Figure 10 presents the proportion of respondents who seriously looked to buy housing in the county, by jurisdiction, and selected respondent characteristics, as well as the reasons for denial. As noted above, 56% of county respondents have seriously looked for housing in the past five years.

The most common reasons for denial included:

- Real estate agent told me I would need to show I was prequalified with a bank (29%) and
- A bank would not give me a loan to buy a home (23%).

For the jurisdictions with the highest percentage of respondents who seriously looked for housing (Millbrae, San Mateo and Redwood City), all three cities shared the same top two reasons for denial as the county. Additionally, 21% of Millbrae respondents reported that *the real estate agent would not make a disability accommodation when I asked*.

For African American respondents who looked to buy housing in the last five years, the most common reason for denial was *the real estate agent would not make a disability accommodation when I asked* (47%). African Americans, along with Other Races, also most commonly reported that they needed a loan prequalification before real estate agents would work with them. While between 43-54% of respondents from other racial/ethnic groups reported they did not experience any reason for denial when seriously looking to buy housing over the past five years, 12% of African American respondents reported similarly.

Among respondents by income, the main reasons for denial for households making less than $25,000 were *the real estate agent told me I would need to show I was prequalified with a bank* (32%) and *real estate agent only showed me or only suggested homes in neighborhoods where most people were of my same race or ethnicity* (26%).

Among the selected housing characteristics category, single parent households and households with children under 18 reported shared the same top two reasons for denial as the county. Additionally, 36% of single parent household respondents reported that *the real estate agent would not make a disability accommodation when I asked*, as well as 25% of respondents over the age of 65.

Residents in Redwood City, Millbrae, and South San Francisco, as well as large households, also reported that *a bank or other lender charged me a high interest rate on my home loan* as a reason for denial.

Figure 10. If you looked seriously for housing to buy in San Mateo County in the past five years, were you ever denied housing?

	Percent Seriously Looked for Housing	Reason for Denial						n
		The real estate agent told me I would need to show I was prequalified with a bank	A bank or other lender would not give me a loan to buy a home	The real estate agent would not make a disability accommodation when I asked	Only showed homes in neighborhoods where most people were same race/ethnicity	A bank or other lender charged me a high interest rate on my home loan	None of the Above	
Jurisdiction								
County	**56%**	29%	23%				50%	870
Belmont	**62%**	21%			15%		35%	48
Brisbane	**59%**	36%			30%		42%	33
Burlingame	**48%**	22%	14%				61%	51
Daly City	**63%**	19%	27%				56%	52
East Palo Alto	**58%**	24%	33%				48%	21
Foster City	**50%**	25%	20%				49%	51
Half Moon Bay	**68%**	35%	23%	23%			50%	26
Hillsborough	**42%**	18%		23%			59%	22
Milbrae	**74%**	25%	29%	21%		21%	54%	28
Pacifica	**51%**	35%	35%				42%	31
Redwood City	**72%**	30%	22%			27%	50%	64
San Bruno	**57%**	14%	21%				62%	42
San Mateo	**73%**	40%	32%				38%	82
South San Francisco	**47%**	26%	18%			16%	57%	251
Race/Ethnicity								
African American	**80%**	40%	38%	47%			12%	89
Asian	**56%**	30%	25%				43%	223
Hispanic	**63%**	29%	28%				49%	174
Other Race	**70%**	36%	21%			21%	50%	90
Non-Hispanic White	**46%**	29%	23%				54%	250
Tenure								
Homeowner	**36%**	29%	17%				54%	332
Renter	**75%**	32%	27%				46%	467
Precariously Housed	**74%**	36%	36%	30%			30%	154
Income								
Less than $25,000	**71%**	32%	25%		26%		41%	131
$25,000-$49,999	**60%**	42%	40%				29%	106
$50,000-$99,999	**58%**	35%	30%				38%	216
Above $100,000	**48%**	22%	13%			10%	64%	296
Household Characteristics								
Children under 18	**66%**	33%	28%				40%	443
Large Households	**60%**	33%	25%			25%	49%	126
Single Parent	**79%**	38%	43%	36%			24%	143
Disability	**63%**	35%	26%				38%	330
Older Adults (age 65+)	**48%**	35%	29%	25%			38%	252

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they buy.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Denied housing to rent or buy. Figure 11 presents the proportion of those who looked and were denied housing to rent or buy for the county, jurisdictions, and selected respondent characteristics, as well as reason for denial. As shown, nearly 4 in 10 county respondents who looked for housing experienced denial of housing. African American/Black respondents, precariously housed respondents, households with income below $50,000, and single parent respondents have denial rates of 60% or higher. African American (79%) and single parent (74%) respondents report the highest rates of denial.

Among the reasons for denial:

- ***Income too low* was a major reason for denial for all groups** except homeowners and households with incomes above $100,000. Additionally, all jurisdictions report this as a common reason for being denied housing with the exception of Foster City, Hillsborough, and San Bruno.
- *Haven't established a credit history or no credit history* was also a common reason of denial for most groups. The impacts are higher for Asian, Hispanic and African American households, along with renter and precariously housed respondents, households with income below $50,000, and single parent households, households with children under 18, households with a member experiencing a disability, and several jurisdictions.
- Another top denial reason among certain groups is the *landlord didn't accept the type of income I earn (social security or disability benefit or child support)*. **Source of income was the most common reason for denial among African American households** (28%). Other groups with denial rates of 25% or higher for this specific issue include precariously housed respondents, single parent households, and households with a member experiencing a disability, as well as Foster City and San Bruno residents.
- *Bad credit* is another barrier for accessing housing, particularly for Hispanic and Other Race households, households with income between $50,000-$100,000, and large households. This also impacts East Palo Alto, San Mateo, Daly City, Redwood City, Burlingame, and South San Francisco residents at a higher rate.

Figure 11. If you looked seriously for housing to rent or buy in San Mateo County in the past five years, were you ever denied housing?

			Reason for Denial												
	Percent Denied Housing	Total n	Bad Credit	Eviction history	Income too low	Too many people in my household	Other renter/ applicant willing to pay more for rent	Haven't established a credit history/no credit history	Don't have a regular/ steady job/ consistent work history	Landlord didn't accept the type of income I earn (social security or disability)	Lack of stable housing record	Real or perceived sexual orientation or gender identity	I had/ have COVID	Foreclosure	n
Jurisdiction															
County	**39%**	1154	18%		44%		19%	21%							449
Belmont	**52%**	50			38%		27%	27%							26
Brisbane	**42%**	38			25%			19%				31%			16
Burlingame	**30%**	71	24%		29%										21
Daly City	**49%**	73	28%		53%		28%		19%						36
East Palo Alto	**55%**	29	38%		44%			25%							16
Foster City	**30%**	63							25%	40%	30%				19
Half Moon Bay	**41%**	34			29%			29%							14
Hillsborough	**23%**	22										40%			5
Milbrae	**36%**	33			67%	25%		33%					25%		12
Pacifica	**38%**	39			47%			27%	33%						15
Redwood City	**41%**	105	28%		63%	26%		26%							43
San Bruno	**25%**	51		31%						31%	38%				13
San Mateo	**48%**	112	30%		38%						28%				53
South San Francisco	**30%**	331	19%		58%		28%			17%					98
Race/Ethnicity															
African American	**79%**	107		25%	25%			25%		28%		27%			85
Asian	**42%**	281			38%			28%		21%		21%			117
Hispanic	**49%**	253	28%		60%		26%	26%							125
Other Race	**43%**	105	22%		49%		24%								45
Non-Hispanic White	**31%**	351			40%			19%	23%		25%				108
Tenure															
Homeowner	**26%**	348								24%	22%	23%			91
Renter	**45%**	687			48%		20%	24%							310
Precariously Housed	**61%**	208			42%			22%		25%					126
Income															
Less than $25,000	**64%**	199			47%			31%	29%						127
$25,000-$49,999	**65%**	158			48%			21%		20%	20%				103
$50,000-$99,999	**38%**	302	21%		51%	24%									114
Above $100,000	**18%**	346				27%	16%			20%				16%	64
Household Characteristics															
Children under 18	**51%**	558			42%			26%		19%					283
Large Households	**43%**	171	27%		64%	41%									74
Single Parent	**74%**	189			41%			27%		25%					138
Disability	**54%**	446			39%			21%		25%					239
Older Adults (age 65+)	**44%**	350			35%					22%		21%			153

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience using housing vouchers. It is **"difficult" or "very difficult" for eight out of 10 voucher holders to find a landlord that accepts a housing voucher** (Figure 13).

As shown in Figure 12, this is related to the amount of the voucher and current rents and the lack of supply (inability to find a unit in the allotted amount of time). Over half of voucher holders (53%) who experienced difficulty indicated the *voucher is not enough to cover the rent for places I want to live* and almost half of voucher holders (49%) who experienced difficulty indicated there is *not enough time to find a place to live before the voucher expires.*

Other significant difficulties using vouchers identified by respondents included *landlords have policies of not renting to voucher holders* (46%) and *can't find information about landlords that accept Section 8* (36%).

Among respondents by race/ethnicity, African American respondents had the greatest proportion of those with a housing choice voucher (60%). Of those respondents, 76% found it difficult to find a landlord that accepts a housing voucher. While 13% of Hispanic respondents have a housing voucher, 85% have found it difficult to use the voucher. Fourteen percent of Asian respondents have housing vouchers—nearly three quarters of these respondents reported that the *voucher is not enough to cover the rent for the places I want to live*.

Other groups of respondents with higher proportions of voucher utilization include single parent households (43%), precariously housed respondents (30%), and households with income below $25,000 (29%). For each of the aforementioned groups, more than 75% of their respective respondents reported difficulty in utilizing the housing choice voucher. The *voucher is not enough to cover the rent for places I want to live* was one of the main reasons cited for not using the voucher.

Figure 12.
Why is it difficult to use a housing voucher?

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

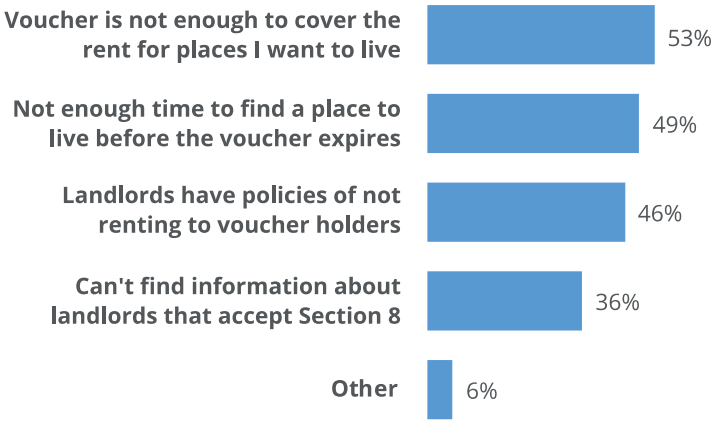


Figure 13. How difficult is it to find a landlord that accepts a housing voucher?

	Percent with a Housing Voucher	Not difficult	Somewhat difficult	Very difficult	n	Voucher is not enough to cover the rent for places I want to live	Not enough time to find a place to live before the voucher expires	Landlords have policies of not renting to voucher holders	Can't find information about landlords that accept Section 8	Other	n
Jurisdiction											
County	**12%**	18%	55%	27%	250	53%	49%	46%	36%	6%	203
Belmont	**16%**	14%	64%	21%	81	45%	64%	36%	27%	9%	11
Brisbane	**22%**	20%	73%	7%	15	50%	50%	42%	33%	0%	12
Burlingame	**8%**	0%	75%	25%	12	50%	50%	25%	8%	0%	12
Daly City	**12%**	14%	50%	36%	14	83%	25%	42%	17%	25%	12
East Palo Alto	**14%**	29%	57%	14%	7	20%	20%	40%	60%	0%	5
Foster City	**12%**	18%	47%	35%	17	47%	40%	27%	33%	7%	15
Half Moon Bay	**19%**	22%	56%	22%	9	71%	29%	29%	43%	14%	7
Hillsborough	**8%**	25%	75%	0%	4	67%	67%	33%	0%	0%	3
Milbrae	**22%**	50%	20%	30%	10	60%	40%	20%	40%	0%	5
Pacifica	**11%**	13%	50%	38%	8	86%	43%	43%	43%	0%	7
Redwood City	**16%**	13%	61%	26%	23	40%	50%	70%	45%	5%	20
San Bruno	**12%**	9%	64%	27%	11	40%	60%	50%	10%	10%	10
San Mateo	**24%**	24%	50%	26%	38	43%	54%	43%	39%	7%	28
South San Francisco	**4%**	11%	33%	56%	27	63%	50%	71%	63%	8%	24
Race/Ethnicity											
African American	**60%**	24%	60%	16%	82	55%	52%	40%	31%	6%	62
Asian	**14%**	23%	63%	14%	71	73%	44%	31%	31%	0%	55
Hispanic	**13%**	15%	40%	45%	53	58%	42%	51%	49%	11%	45
Other Race	**19%**	29%	50%	21%	28	55%	45%	65%	35%	5%	20
Non-Hispanic White	**8%**	14%	61%	25%	64	43%	61%	57%	38%	4%	56
Tenure											
Homeowner	**8%**	23%	59%	18%	78	58%	49%	42%	31%	0%	59
Renter	**18%**	19%	52%	30%	165	55%	52%	48%	43%	6%	134
Precariously Housed	**30%**	14%	66%	20%	86	57%	54%	35%	26%	7%	74
Income											
Less than $25,000	**29%**	17%	58%	25%	84	47%	41%	47%	37%	10%	70
$25,000-$49,999	**18%**	17%	52%	31%	48	63%	55%	63%	40%	5%	40
$50,000-$99,999	**12%**	23%	52%	26%	62	55%	55%	51%	37%	2%	49
Above $100,000	**5%**	20%	57%	23%	35	43%	61%	29%	32%	4%	28
Household Characteristics											
Children under 18	**21%**	20%	60%	20%	179	59%	51%	44%	35%	1%	143
Large Households	**7%**	20%	45%	35%	20	63%	56%	63%	56%	6%	16
Single Parent	**43%**	17%	58%	24%	103	62%	52%	38%	33%	2%	85
Disability	**22%**	18%	58%	24%	158	57%	52%	42%	29%	5%	129
Older Adults (age 65+)	**17%**	18%	63%	19%	123	56%	53%	44%	34%	3%	102

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Displacement. Figure 14 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

- Overall, 21% of survey respondents experienced displacement in the past five years. Among all survey respondents, the **main reason for displacement was rent increased more than I could pay** (29%).
- Respondents who are precariously housed have higher rates of recent displacement than homeowners or renters; this suggests that when displaced a unit these housing-insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.
- Among respondents by race/ethnicity, **African American respondents reported the highest rate of displacement** (59%). The primary reason reported by African American respondents for their displacement was *housing was unsafe (e.g., domestic assault, harassment)*. Twenty eight percent also reported that they were *forced out for no reason*.
- Asian households, as well as homeowners, households that make less than $25,000, single parent households, households that include a member experiencing a disability, and Millbrae, Brisbane and Pacifica residents are also more likely than other respondents to have been displaced due to an unsafe housing situation (e.g., domestic assault, harassment).
- Additionally, Asian, precariously housed respondents, households making less than $25,000, single parent households, and Hillsborough residents are more likely than other respondents to have been displaced and not given a reason.

For respondents that had experienced displacements, they were asked to identify which city they moved from and which city they moved to. **The most common moves to and from cities included**:

-
-
- Moved within South San Francisco (28 respondents)
- Moved from outside San Mateo County to San Mateo (10 respondents)
- Moved from San Bruno to South San Francisco (9 respondents)
- Moved from Daly City to South San Francisco (9 respondents)
- Moved within Burlingame (8 respondents)

Figure 14. Displacement Experience and Reasons for Displacement

			Reason for Displacement													
	Percent Displaced	Total n	Rent increased more than I could pay	Personal/ relationship reasons	Landlord was selling the home/ apartment	Landlord wanted to move back in/move in family	Landlord wanted to rent to someone else	Landlord refused to renew my lease	Housing was unsafe (e.g., domestic assault, harassment)	Forced out for no reason	Health/medical reasons	I was behind on rent	Poor condition of property	Because of apartment rules	Utilities were too expensive/ shut off	Natural disaster/ flooding/ fire	n
Jurisdiction																	
County	**21%**	2066	29%	19%	18%												417
Belmont	**26%**	80	25%					25%						30%			20
Brisbane	**24%**	67				25%			31%			25%					16
Burlingame	**22%**	152	24%		30%	18%											33
Daly City	**25%**	115	35%	27%						31%							26
East Palo Alto	**32%**	50	20%	20%			20%										15
Foster City	**11%**	130			21%	21%				21%	43%						14
Half Moon Bay	**31%**	51			31%	25%											16
Hillsborough	**12%**	52				33%	33%			33%	33%		33%				6
Milbrae	**27%**	44					42%		33%		25%					25%	12
Pacifica	**21%**	75			31%				31%	31%							16
Redwood City	**29%**	146	31%									21%					42
San Bruno	**25%**	89	33%	29%					24%								21
San Mateo	**37%**	153	35%	31%							20%						54
South San Francisco	**12%**	712	42%	15%	16%												81
Race/Ethnicity																	
African American	**59%**	134				29%			30%	28%							79
Asian	**22%**	500				31%			22%	22%							109
Hispanic	**29%**	397	33%	22%									18%				115
Other Race	**28%**	149	54%						20%						24%		41
Non-Hispanic White	**14%**	757	27%	20%	31%												102
Tenure																	
Homeowner	**8%**	975		27%		25%			31%								75
Renter	**34%**	905	32%	18%	22%												292
Precariously Housed	**48%**	280	23%				24%			23%							132
Income																	
Less than $25,000	**45%**	282	28%	20%					20%	20%							127
$25,000-$49,999	**30%**	265	31%		19%							18%					78
$50,000-$99,999	**22%**	517	32%	22%	18%												115
Above $100,000	**8%**	721			27%	20%	23%										60
Household Characteristics																	
Children under 18	**30%**	840	27%			20%	19%										249
Large Households	**20%**	284	32%		19%								18%				57
Single Parent	**55%**	240				24%			24%	20%							131
Disability	**34%**	711	26%	20%			20%		20%								241
Older Adults (age 65+)	**22%**	736	23%	22%		22%											162

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Children changing schools after displacement. Overall, for households with children that were displaced in the past five years, **60% of children in those households have changed schools**. The most common outcomes reported among these respondents included *school is more challenging* (28%), *they feel less safe at the new school* (25%), and *they are in a worse school* (24%) (Figure 15).

Among respondents by race/ethnicity, non-Hispanic White households (44%) were the only subgroup to report that being displaced resulted in their children being in better schools. Of African American households that were displaced and have children, 87% reported that their children changed schools. Of these respondents, 32% reported that their children *feel safer at the new school* but also *have fewer activities.*

Among respondents by tenure, precariously housed (78%) and homeowner (74%) households had the highest proportion of children who changed schools. The most common outcomes for precariously housed households included *School is less challenging/they are bored* (35%) and their children *feel less safe at school* (34%). For homeowner households, 39% reported that *school is more challenging,* followed by 31% who reported that their children *feel less safe at school*.

Among respondents by selected household characteristics, older adult (77%), single parent (74%), households with a member experiencing a disability (70%), and households with children under 18 (67%) all reported high proportions of children who changed schools. The most common outcomes for these respondents included *School is more challenging* and *they feel less safe at the new school.*

Figure 15. Children Changing Schools and Outcomes, Displaced Households

			School change outcomes									
	Percent of Children that Changed Schools	Total n	School is less challenging/ they are bored	School is more challenging	They are in a better school	They are in a worse school	They feel less safe at the new school	They feel safer at the new school	They have fewer activities	They have more activities	Things are about the same	n
Jurisdiction												
County	**60%**	306		28%		24%	25%					183
Belmont	**45%**	20		33%		44%	33%					9
Brisbane	**81%**	16		38%			31%	31%				13
Burlingame	**55%**	22	33%	33%						33%		12
Daly City	**41%**	17	43%		29%		29%			29%		7
East Palo Alto	**54%**	13	43%	57%			29%					7
Foster City	**62%**	13								50%		8
Half Moon Bay	**58%**	12		43%			29%	29%	43%			7
Hillsborough	**60%**	5						67%				3
Milbrae	**82%**	11		33%		44%	44%	33%				9
Pacifica	**91%**	11				50%						10
Redwood City	**52%**	23			25%	33%		25%				12
San Bruno	**67%**	18	33%		33%		33%					12
San Mateo	**66%**	35	32%		32%							22
South San Francisco	**36%**	56		26%	26%						26%	19
Race/Ethnicity												
African American	**87%**	69	30%	30%				32%	32%			60
Asian	**73%**	91	27%	32%		32%	27%					66
Hispanic	**49%**	91		23%		30%	23%		25%			44
Other Race	**65%**	31		40%		30%	25%	25%				20
Non-Hispanic White	**60%**	60	28%	31%	44%		28%					36
Tenure												
Homeowner	**74%**	66		39%		29%	31%					49
Renter	**58%**	213	25%	30%			25%					122
Precariously Housed	**78%**	104	35%				34%		30%			80
Income												
Less than $25,000	**65%**	92	22%	32%			35%					60
$25,000-$49,999	**66%**	56	25%			28%		28%	25%			36
$50,000-$99,999	**55%**	85		30%	28%		23%					47
Above $100,000	**59%**	44	35%	31%		38%						26
Household Characteristics												
Children under 18	**67%**	237		32%		23%	25%					158
Large Households	**45%**	44		32%	26%						32%	19
Single Parent	**74%**	124		32%		28%	29%					92
Disability	**70%**	188	26%	28%			30%					132
Older Adults (age 65+)	**77%**	117		35%		29%	29%					89

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience with housing discrimination. Overall, **19% of survey respondents felt they were discriminated against when they looked for housing** in the area.[1] As shown in Figure 16, African American respondents (62%), single parent households (44%) and precariously housed respondents (39%) are most likely to say they experienced housing discrimination. Residents with income above $100,000 and homeowners are least likely (11%).

Respondents who believed they experienced discrimination when looking for housing in the county reported when the discrimination occurred. Nearly half of respondents (45%) reported that the discrimination they experienced occurred between 2 and 5 years ago. Twenty eight percent of respondents reported that the discrimination occurred in the past year, 20% reported more than 5 years ago and 7% of respondents did not remember when the discrimination occurred.

How discrimination was addressed. Respondents who believed they experienced discrimination when looking for housing in the county were asked to describe the actions they took in response to the discrimination. Overall, the most common responses to discrimination experienced by survey respondents were *Nothing/I wasn't sure what to do* (42%), *Moved/found another place to live* (30%), and *Nothing/I was afraid of being evicted or harassed* (20%).

Among top responses for actions taken in response to experienced discrimination, every group reported *Nothing/I wasn't sure what to do* with the exception of African American and single parent households, as well as Brisbane and Hillsborough residents. Similarly, survey respondents from Foster City and Pacifica were the only groups not to include *Moved/found another place to live* among their top responses. African American and Asian households, as well as single parent households, were more likely than other groups to contact either a housing authority, local fair housing organization, or the California Department of Housing or Civil Rights to report their discrimination incident.

Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the county provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law, as respondents could provide open-ended and multiple reasons why they thought they experienced discrimination.

Examples of how respondents described why they felt discriminated against, which they provided as open-ended responses to the survey, include:

[1] Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

Appearance/Characteristics

- *"Because of my race and ethnicity"*
- *"[We] were given a subprime loan for home purchase for being Latinx, low-income and primarily Spanish-speaking; refinance last year was lower than expected."*
- *"It was clear my disability is the reason"*
- *"I have a child and a couple places told me they wouldn't rent to me due to my son."*
- *"The agent asked if I was a tech worker. When I said no, the agent said the place was just rented, even though it was on the listing as active."*
- *"I was approved for the unit and when they met my partner, who is Black, they said [the unit] was rented."*

Source of Income/Credit

- *"Income was through SSDI [social security disability insurance]"*
- *"The landlord wanted an excellent credit score…"*
- *"We were not able to provide all the requirement to rent, like SSN [social security number], income proof, employment, and we don't make enough income…"*
- *"They wanted someone with income from employment not due to disability."*
- *"I was discriminated against because of my race and the fact that I had Section 8 at the time. Being African American and having Section 8 made a lot of people feel like I wouldn't take care of their property."*
- *"I am currently being discriminated against due to my need with rental help and because two of us in our household have a need for an emotional support animal."*

Immigration status

- *Mi hermana llamo a los departamentos donde yo vivo y la manager le dijo que no había disponible pero no era verdad también le dijo que hablara inglés y le pidió seguro social pensando que no tenia y le dijo que tenía que ganar una cierta cantidad de dinero para poder rentar. (My sister called the apartments where I live and the manager told her that there was no one available but it was not true. She also told her to speak English and asked for social security thinking that she did not have it and told her that she had to earn a certain amount of money to be able to rent).*

Figure 16. Percent of respondents who felt they were discriminated against and how was it addressed

	Percent who felt they were discriminated against	In the past year	2 to 5 years ago	More than 5 years ago	Don't remember	n	Nothing/ I wasn't sure what to do	Moved/ found another place to live	Nothing/ I was afraid of being evicted/ harassed	Called/ emailed housing authority	Called/ emailed local fair housing organization	Called/ emailed California Department of Housing/ Civil Rights	Called/ emailed City office, County office, or human rights department/ agency	Filed a complaint	Other	n
Jurisdiction																
County	**19%**	28%	45%	20%	7%	357	42%	30%	20%							359
Belmont	**21%**	19%	56%	19%	6%	16	38%	38%	50%							16
Brisbane	**22%**	29%	36%	29%	7%	14		64%			21%		21%			14
Burlingame	**14%**	25%	50%	20%	5%	20	35%	25%		20%		20%				20
Daly City	**15%**	20%	40%	33%	7%	15	56%	25%	25%							16
East Palo Alto	**29%**	23%	54%	15%	8%	13	38%	38%	23%	23%						13
Foster City	**18%**	15%	40%	45%	0%	20	38%						24%	24%		21
Half Moon Bay	**26%**	27%	55%	9%	9%	11	27%	36%			36%					11
Hillsborough	**15%**	14%	71%	0%	14%	7		29%			57%					7
Milbrae	**29%**	36%	50%	7%	7%	14	31%	23%		38%		23%				13
Pacifica	**21%**	29%	36%	36%	0%	14	50%		21%	29%		21%			21%	14
Redwood City	**24%**	34%	34%	19%	13%	32	47%	26%	21%	21%						34
San Bruno	**12%**	30%	60%	0%	10%	10	50%	30%		30%	30%					10
San Mateo	**30%**	35%	45%	15%	5%	40	53%	26%	26%							38
South San Francisco	**13%**	30%	40%	23%	6%	82	59%	27%								83
Race/Ethnicity																
African American	**62%**	16%	59%	25%	0%	83		36%	29%	27%	26%	27%	24%			84
Asian	**16%**	24%	50%	20%	6%	82	28%	25%	29%	29%	24%	24%				83
Hispanic	**27%**	25%	42%	24%	8%	107	52%	27%								107
Other Race	**30%**	28%	47%	14%	12%	43	47%	30%	26%							43
Non-Hispanic White	**12%**	38%	41%	14%	7%	91	44%	27%	18%							91
Tenure																
Homeowner	**11%**	26%	46%	20%	7%	95	32%	29%	22%							96
Renter	**28%**	26%	47%	20%	6%	232	42%	32%	23%							232
Precariously Housed	**39%**	21%	54%	20%	4%	98	24%	28%		35%		26%				100
Income																
Less than $25,000	**36%**	29%	51%	11%	9%	100	39%	30%	25%							102
$25,000-$49,999	**24%**	31%	41%	22%	6%	64	42%	36%	25%	22%						64
$50,000-$99,999	**19%**	27%	45%	25%	3%	97	44%	29%			18%					97
Above $100,000	**11%**	28%	45%	21%	7%	76	45%	22%	16%	16%						76
Household Characteristics																
Children under 18	**26%**	21%	57%	15%	6%	216	36%	31%	26%							218
Large Households	**19%**	26%	52%	9%	13%	54	65%	24%	15%							55
Single Parent	**44%**	13%	65%	17%	5%	106		33%	32%	27%	26%	26%				107
Disability	**33%**	27%	48%	21%	4%	215	33%	30%		22%						219
Older Adults (age 65+)	**20%**	20%	51%	20%	8%	144	24%	34%	24%	24%						146

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience of persons with disabilities. Overall, 35% of respondents' households include a member experiencing a disability. Of these households, 26% said their housing does not meet their accessibility needs; 74% report that their current housing situation meets their needs. The three top greatest housing needs expressed by respondents included grab bars in bathroom or bench in shower (34%), supportive services to help maintain housing (33%), and ramps (26%). Other needs expressed by a substantial proportion of groups included *wider doorways, reserved accessible parking spot by the entrance,* and *more private space in the facility in which I live*.

Of respondents by jurisdiction, East Palo Alto (64%) has the lowest proportion of respondents with disabilities whose current housing situation meets their needs. Of these respondents, 63% indicated they needed supportive services to help maintain housing.

The highest proportion of respondents by group reporting that they or a member of their household experiences a disability were African American (71%), households making less than $25,000 (59%), single parent households (58%), and precariously housed respondents (56%).

Figure 17. Respondents experiencing a disability and their top three greatest housing needs

	Percent of respondents with a disability	Current housing situation meeting needs	Total n	Grab bars in bathroom or bench in shower	Supportive services to help maintain housing	Ramps	Wider doorways	Reserved accessible parking spot by entrance	More private space in the facility in which I live	Service or emotional support animal allowed	Would like to live alone (not with a roommate)	Fewer restrictions/ more freedom	Alarm to notify if a non-verbal child leaves the home	Fire alarm/doorbell made accessible for person with hearing disability/deaf	Better navigation for person who is blind	n
Jurisdiction																
County	35%	74%	711	34%	33%	26%										171
Belmont	35%	89%	28	67%	67%											3
Brisbane	37%	72%	25	29%	29%		29%	29%								7
Burlingame	27%	80%	41	63%	50%		50%									8
Daly City	34%	68%	38		36%		36%		45%		36%					11
East Palo Alto	44%	64%	22		63%											8
Foster City	31%	83%	40		29%		29%									7
Half Moon Bay	45%	68%	22	29%								29%				7
Hillsborough	26%	100%	13													n/a
Milbrae	40%	82%	17	25%					25%	25%			25%	25%	25%	4
Pacifica	39%	93%	29				100%									2
Redwood City	42%	68%	62	33%	28%	28%			33%							18
San Bruno	40%	82%	34	50%		33%		33%								6
San Mateo	43%	72%	65	41%	47%					41%						17
South San Francisco	30%	68%	210	35%	28%	32%										57
Race/Ethnicity																
African American	71%	87%	95		40%		40%	33%								15
Asian	31%	77%	157	29%	34%	26%			26%							35
Hispanic	41%	70%	162	37%	54%				35%							46
Other Race	38%	71%	56	63%		50%	44%									16
Non-Hispanic White	32%	77%	241	33%		27%		21%								52
Tenure																
Homeowner	29%	82%	280	35%		37%		37%								43
Renter	39%	73%	347	41%	40%				27%							88
Precariously Housed	56%	71%	154		37%		26%				33%					43
Income																
Less than $25,000	59%	71%	167		42%				27%		23%					48
$25,000-$49,999	40%	67%	107		45%	45%	45%									31
$50,000-$99,999	35%	77%	180	43%	26%	24%										42
Above $100,000	23%	82%	167	52%		34%		41%								29
Household Characteristics																
Children under 18	35%	78%	293		40%		29%		32%							63
Large Households	35%	70%	99	41%	45%				34%							29
Single Parent	58%	81%	139		48%		28%		41%							29
Older Adults (age 65+)	46%	76%	337	44%	29%	30%										79

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Transportation. Over 80% of respondents indicated the type of transportation used most often is driving a personal vehicle. This share was relatively similar across the majority of jurisdictions and was the number one type of transportation used across all jurisdictions and demographic characteristics.

The groups with the lowest proportion of those who primarily drive included African American (40%), households making less than $25,000 (53%), single parents (57%), and precariously housed (57%) respondents.

As shown in Figure 18, on average respondents are fairly satisfied with their transportation situation. Those groups somewhat or not at all satisfied with their transportation options include African American (58%), Brisbane (51%), single parents (45%) and precariously housed (44%) respondents.

Figure 18. Are you satisfied with your current transportation options?

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

	Entirely satisfied	Mostly satisfied	Somewhat unsatisfied	Not at all satisfied	n
Jurisdiction					
County	29%	45%	20%	6%	1,903
Belmont	21%	42%	27%	10%	78
Brisbane	17%	33%	38%	13%	64
Burlingame	32%	45%	21%	1%	139
Daly City	19%	52%	20%	8%	109
East Palo Alto	31%	36%	24%	9%	45
Foster City	29%	43%	20%	9%	115
Half Moon Bay	30%	35%	26%	9%	46
Hillsborough	50%	34%	14%	2%	44
Milbrae	30%	45%	13%	13%	40
Pacifica	28%	42%	15%	15%	65
Redwood City	30%	36%	27%	8%	142
San Bruno	23%	54%	19%	4%	81
San Mateo	29%	52%	14%	4%	134
South San Francisco	34%	48%	15%	3%	666
Race/Ethnicity					
African American	22%	21%	48%	10%	134
Asian	23%	49%	24%	4%	500
Hispanic	29%	43%	22%	7%	397
Other Race	29%	41%	21%	9%	149
Non-Hispanic White	32%	45%	17%	5%	757
Tenure					
Homeowner	31%	45%	18%	6%	905
Renter	27%	44%	23%	6%	834
Precariously Housed	20%	36%	35%	9%	254
Income					
Less than $25,000	22%	39%	29%	10%	282
$25,000-$49,999	25%	42%	26%	8%	265
$50,000-$99,999	28%	52%	16%	4%	517
Above $100,000	34%	44%	18%	4%	721
Household Characteristics					
Children under 18	25%	43%	25%	6%	840
Large Households	29%	50%	18%	4%	284
Single Parent	20%	36%	38%	7%	240
Disability	25%	40%	27%	8%	658
Older Adults (age 65+)	30%	43%	21%	6%	736

Solutions offered by residents. Respondents were asked a series of questions about how to improve their situations related to housing, employment, health, education and neighborhood.

Improve housing security. When asked what could improve a respondent's housing security, the top answers among respondents by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics were *none of the above* and *help me with a downpayment/purchase.*

The highest proportion of respondents among groups that selected *None of the above* includes:

- Hillsborough residents, 71%
- Owners, 65%
- Income greater than $100,000, 54%
- Foster City residents, 53%
- White, 51%
- Burlingame residents, 50%

The highest proportion of respondents among groups that selected *Help me with a downpayment or purchase* includes:

- Renters, 44%
- Large households, 42%
- Daly City residents, 41%
- Hispanic, 39%
- Precariously housed, 39%
- City of San Mateo residents, 37%

Other solutions to improve housing security identified by several different groups included *Help me with the housing search, help me pay rent each month,* and f*ind a landlord who accepts Section 8.* The highest proportion of respondents among groups that selected these solutions includes:

Help me with the housing search

- Precariously housed, 39%
- Income less than $25,000, 34%
- Income between $25,000-$50,000, 29%

- Half Moon Bay residents, 27%

Help me pay rent each month

- Income less than $25,000, 35%
- Single parent, 31%

Find a landlord who accepts Section 8

- Black or African American, 37%

Improve neighborhood situation. When asked what could improve a respondent's neighborhood situation, nearly every respondent group by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics identified *Better lighting.* Other solutions flagged by multiple respondent groups to improve their neighborhood situations includes *Improve street crossings* and *none of the above.*

The highest proportion of respondents among groups that selected *Better lighting* includes:

- East Palo Alto residents, 45%
- Millbrae residents, 45%
- Other race, 42%
- Daly City residents, 41%
- Hispanic, 40%
- Income between $25,000-$50,000, 40%
- Income between $50,000-$100,000, 40%

The highest proportion of respondents among groups that selected *Improve street crossings* includes:

- City of San Mateo residents, 34%
- Single parent, 31%

The highest proportion of respondents among groups that selected *None of the above* includes:

- Foster City residents, 37%
- Hillsborough residents, 36%
- Burlingame residents, 28%

Additionally, 42% of Millbrae respondents chose *Reduce crime,* 40% of Brisbane respondents chose *More stores to meet my needs,* and Belmont (34%) and Half Moon Bay (33%) respondents chose *Build more sidewalks.*

Improve health situation. When asked what could improve a respondent's health situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Make it easier to exercise, More healthy food* and *None of the above.*

The highest proportion of respondents among groups that selected *Make it easier to exercise* includes:

- Redwood City residents, 48%
- Hispanic, 42%
- South San Francisco residents, 41%
- City of San Mateo residents, 41%
- Asian, 41%
- Renters, 40%

The highest proportion of respondents among groups that selected *More healthy food* includes:

- East Palo Alto residents, 48%
- Precariously Housed, 47%
- Single parent, 41%
- Daly City residents, 40%
- Income less than $25,000, 38%
- Black or African American, 37%
- Large Households, 37%

The highest proportion of respondents among groups that selected *None of the above* includes residents from:

- Hillsborough residents, 48%
- Burlingame residents, 47%
- Foster City residents, 42%
- White, 41%
- Owners, 39%

Additionally, African American (34%) and San Bruno (29%) respondents identified *Better access to mental health care* as a solution to help improve their health situations.

Improve job situation. When asked what could improve a respondent's employment situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Increase wages* and *None of the above.*

The highest proportion of respondents among groups that selected *Increase wages* includes:

- Renters, 52%
- Single parents, 50%
- Hispanic, 49%
- Households with children, 49%
- Daly City residents, 49%
- Income between $50,000-$100,000, 49%
- Large households, 48%

The highest proportion of respondents among groups that selected *None of the above* includes:

- Hillsborough residents, 76%
- Owners, 58%
- White, 57%
- Over 65+, 53%
- Income greater than $100,000, 53%
- Foster City residents, 53%

Additionally, 29% of households with income less than $25K identified *Find a job near my apartment or house* as a solution to help improve their situation.

Improve education situation. When asked what could improve a respondent's education situation for their children, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *None of the above, Have more activities,* and *Stop bullying/crime/drug use at school.*

The highest proportion of respondents among groups that selected *None of the above* includes:

- Burlingame residents, 55%
- White, 52%
- Over 65+, 51%
- Hillsborough residents, 49%
- Foster City residents, 46%
- Brisbane residents, 45%

The highest proportion of respondents among groups that selected *Have more activities* includes:

- Single parent, 45%
- Households with children, 41%
- Large households, 41%
- Other race, 37%
- Daly City residents, 34%
- Hispanic, 34%

The highest proportion of respondents among groups that selected *Stop bullying/crime/drug use at school* includes:

- East Palo Alto residents, 38%
- Precariously housed, 31%
- Other race, 30%
- Redwood City residents, 29%
- Hispanic, 29%
- San Mateo residents, 28%

Additionally, 29% of Millbrae respondents identified *Have better teachers at their schools* as a means to improve the education situation in their respective households.

Appendix 4.5

Sites Inventory AFFH Supplement

Please refer to HCD AFFH Guidance pages 45 to 49 for full details on the analysis and expectations of HCD. This section summarizes the distribution of RHNA units in the City of San Bruno by income target in relation to four factors of segregation including household income, people of color, households with a disability, and households with children. The following figures show the share of units by income within areas that have a concentration of household types compared to the citywide rate. This supplement provides a summary of the data available through ABAG's HESS mapping tool for evaluating the fair housing impacts of the RHNA sites chosen. Additional analysis and narrative should be added based on local data and other relevant factors to completely satisfy HCD requirements.

Maps of your selected sites overlayed with the following AFFH layers can be downloaded from the HESS tool at: https://hess.abag.ca.gov/login

Additional guidance from Root Policy Research on finishing up the sites inventory and the AFFH analysis can be found in the following memo: http://www.21elements.com/documents-mainmenu-3/housing-elements/rhna-6-2022-2030/1344-finishing-up-affh-sections-of-housing-elements/file

Segregation and integration. This section summarizes the distribution of RHNA units in the City of San Bruno by income target in relation to four factors of segregation including household income, people of color, households with a disability, and households with children. The following figures show the share of units by income within areas that have a concentration of household types compared to the citywide rate.

- Figure 1 shows how many units are allocated to areas of the city (census tracts) with a share of Low-Moderate Income (LMI) households (earning less than 80% AMI) greater than or less than the citywide rate of 44% of households. Most of the proposed RHNA units (74%) are in areas of the city with a higher share of LMI households compared to the citywide rate.

- Figure 2 shows how many units are estimated in areas of the city with a percent of the population that identified as a Person of Color (non-White population) greater than and less than the citywide share of 67% of the population. Again, 74% of units are located in areas with a concentration of People of Color and 26% of proposed units are in areas with a lower share of People of Color.

- Figure 3 shows the share of the proposed units that are located in areas with a concentration of population with a disability compared to the citywide rate of 8% of the population living with a disability. One in four units (26%) are located in areas of the city with a concentration of residents living with a disability.

- Figure 4 shows how many units are allocated to areas of the city with a greater share of households with children compared to the citywide rate of 31% of households. Most units (74%) are not within areas with a concentration of households that have children. Only 26% of proposed units are located in areas with a concentration of families with children.

Figure 1.
Share of RHNA Units by Income and Share Households Earning less than 80% AMI

Note:
44% of households in the City of San Bruno earn less than 80% AMI.

Source:
ABAG HESS tool and Root Policy Research.

	% LMI Households	
	Greater than Citywide rate	Less than Citywide rate
Total	1,716	604
Very Low Income Units	385	137
Low Income Units	219	76
Moderate Income Units	309	112
Above Moderate Income Units	804	278
Total	74%	26%
Very Low Income Units	74%	26%
Low Income Units	74%	26%
Moderate Income Units	73%	27%
Above Moderate Income Units	74%	26%

Figure 2.
Share of RHNA Units by Income and Share of People of Color

Note:

67% of the population in the City of San Bruno is a Person of Color.

Source:

ABAG HESS tool and Root Policy Research.

	% People of Color	
	Greater than Citywide rate	Less than Citywide rate
Total	1,716	604
Very Low Income Units	385	137
Low Income Units	219	76
Moderate Income Units	309	112
Above Moderate Income Units	804	278
Total	74%	26%
Very Low Income Units	74%	26%
Low Income Units	74%	26%
Moderate Income Units	73%	27%
Above Moderate Income Units	74%	26%

Figure 3.
Share of RHNA Units by Income and Share of People with a Disability

Note:

8% of the population in the City of San Bruno has a disability.

Source:

ABAG HESS tool and Root Policy Research.

	% People with a Disability	
	Greater than Citywide rate	Less than Citywide rate
Total	604	1,716
Very Low Income Units	137	385
Low Income Units	76	219
Moderate Income Units	112	309
Above Moderate Income Units	278	804
Total	26%	74%
Very Low Income Units	26%	74%
Low Income Units	26%	74%
Moderate Income Units	27%	73%
Above Moderate Income Units	26%	74%

Figure 4. Share of RHNA Units by Income and Share of Households with Children

Note:

31% of households in the City of San Bruno have child(ren).

Source:

ABAG HESS tool and Root Policy Research.

	% Households with Children	
	Greater than Citywide rate	Less than Citywide rate
Total	614	1,706
Very Low Income Units	142	380
Low Income Units	76	219
Moderate Income Units	114	307
Above Moderate Income Units	283	799
Total	26%	74%
Very Low Income Units	27%	73%
Low Income Units	26%	74%
Moderate Income Units	27%	73%
Above Moderate Income Units	26%	74%

Racially and Ethnically Concentrated Areas of Poverty and Affluence. None of the proposed units are within an R/ECAP or RCAA.

Disparities in access to opportunity. This section summarizes the distribution of RHNA units in the City of San Bruno by income target by TCAC defined resource areas.

- Figure 5 shows the proposed units by TCAC resource areas including low, moderate, and high resource areas in the City of San Bruno. The vast majority of units (80%) are in moderate resources areas compared to low (14%) or high (7%) resource areas. There are no highest resource areas in the City of San Bruno.

Figure 5.

Share of RHNA Units by TCAC Resource Area

	TCAC Resource Areas		
	Low Resource	Moderate Resource	High Resource
Total	317	1,846	157
Very Low Income Units	73	414	35
Low Income Units	40	234	21
Moderate Income Units	57	336	28
Above Moderate Income Units	148	861	73
Total	14%	80%	7%
Very Low Income Units	14%	79%	7%
Low Income Units	14%	79%	7%
Moderate Income Units	14%	80%	7%
Above Moderate Income Units	14%	80%	7%

Source: ABAG HESS Tool and Root Policy Research.

Disproportionate housing needs. This section summarizes the distribution of RHNA units in the City of San Bruno by income target based on three indicators of disproportionate housing needs including housing cost burden, overcrowding, and displacement risk.

- Figure 6 shows the estimated share of units in areas of the city with a higher rate of cost burden among households compared to the citywide rate of 38%. All of the RHNA units are proposed in areas of the city with a lower than average rate of housing cost burden.
- Figure 7 shows the proposed share of units in areas of the city with a higher or lower rate of overcrowding compared to the citywide rate of 8%. Again, all of the proposed units are in areas that have lower than average rates of overcrowding.
- Figure 8 shows the estimated share of units by displacement risk. Most units (80%) are within areas that are moderate or mixed stable neighborhoods. The remaining units (14%) are in areas that are exclusive or becoming exclusive.

Figure 6. Share of RHNA Units by Income and Share of Cost Burdened Households

Note:

38% of households in the City of San Bruno are cost burdened.

Source:

ABAG HESS tool and Root Policy Research.

	% Households Cost Burdened	
	Greater than Citywide rate	Less than Citywide rate
Total	0	2,320
Very Low Income Units	0	522
Low Income Units	0	295
Moderate Income Units	0	421
Above Moderate Income Units	0	1,082
Total	0%	100%
Very Low Income Units	0%	100%
Low Income Units	0%	100%
Moderate Income Units	0%	100%
Above Moderate Income Units	0%	100%

Figure 7. Share of RHNA Units by Income and Share of Overcrowded Households

Note:

8% of households in the City of San Bruno are overcrowded. Areas with no data have too few observations to disclose.

Source:

ABAG HESS tool and Root Policy Research.

	% Households Overcrowded		
	Greater than Citywide rate	Less than Citywide rate	No data
Total	0	1,866	454
Very Low Income Units	0	418	104
Low Income Units	0	238	57
Moderate Income Units	0	336	85
Above Moderate Income Units	0	874	208
Total	0%	80%	20%
Very Low Income Units	0%	80%	20%
Low Income Units	0%	81%	19%
Moderate Income Units	0%	80%	20%
Above Moderate Income Units	0%	81%	19%

Figure 8.
Share of RHNA Units by Displacement Risk

	Displacement Risk		
	At Risk of Becoming Exclusive	Becoming Exclusive	Stable Moderate/ Mixed Income
Total	317	157	1,846
Very Low Income Units	73	35	414
Low Income Units	40	21	234
Moderate Income Units	57	28	336
Above Moderate Income Units	148	73	861
Total	14%	7%	80%
Very Low Income Units	14%	7%	79%
Low Income Units	14%	7%	79%
Moderate Income Units	14%	7%	80%
Above Moderate Income Units	14%	7%	80%

Source: ABAG HESS Tool and Root Policy Research.

Appendix 4.6

Disparate Access to Educational Opportunities

This section examines the extent to which members of protected classes and those in poverty experience disparities in access to opportunity as measured by access to education. This section draws from data provided by the San Mateo Office of Education, the California Department of Education, and U.S. Census American Community Surveys (ACS). This section discusses the following topics:

- Changes in school enrollment during COVID-19 by race and ethnicity, and by groups with extenuating circumstances;[1]
- Achievement gaps by race and ethnicity and for groups with extenuating circumstances as measured by test scores, California State University or University of California admissions standards, and college-going rates;
- Barriers to success measured by chronic absenteeism, dropout rates, and suspension rates.

After describing this section's primary findings, we describe the county's school districts before launching into data measuring achievement gaps and barriers to success.

Primary Findings

Student racial and ethnic diversity is modestly increasing. Student bodies in San Mateo County have become increasingly racially and ethnically diverse.

- Hispanic students make up the largest ethnic group in the county's schools, representing 38% of students in the 2020-2021 academic school year. This a slight increase from the 2010-2011 school year, where Hispanic students made up 37% of the population.
- There has been a large increase in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011.

[1] The term "extenuating circumstances" is used in this section to capture students whose socioeconomic situations and/or disability may make standard educational environments challenging.

- Students identifying as White (26%) have decreased by 3 percentage points since 2010-2011.

Free and reduced lunch-qualifying students and English language learners are concentrated in a handful of schools. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch.

- The rate of reduced lunch qualification was highest in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch. Also in Ravenswood City Elementary, 30% of students are experiencing homelessness. This is a large outlier in the county, where overall just 2% are experiencing homelessness.

- Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Enrollment is dropping. Public school enrollment reduced substantially in some areas during the pandemic. Total enrollment decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County, which was the largest decrease of the decade.

- Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively.
- Decreased enrollment was especially common among Pacific Islander students. Between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21), substantially higher than the 3% countywide average.
- Enrollment among migrant students decreased drastically by 16% over the same period (from 332 students to 279 students).

Learning proficiency is improving yet disparities exist. Across all racial and ethnic groups, the rate at which students met or exceeded English and mathematics testing standards has increased since the 2014-2015 school year. Students with extenuating circumstances (i.e., disability, facing homelessness, learning English) tend to score lower on English and mathematics tests than the overall student body.

- Proficiency gaps are especially pronounced among English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary, where students with extenuating circumstances met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.

- Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored far below the overall student body: In these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

Many students meet admissions standards for CSU or UC schools.

- Among the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.
- Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Most school districts in the county have a college-going rate at 70% or higher—yet there are wide gaps by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students—a 23 percentage point gap.

Students with extenuating circumstances are highly concentrated in a few schools and move schools often due to housing instability.

- Students with extenuating circumstances may need additional resources—e.g., onsite health care, free meals, tutoring—to be successful in school. When these students are concentrated into a few schools, the schools bear an unequal responsibility for providing needed resources. K-12 school funding in California has long been inadequate, and, although policymakers have recently allocated additional resources to schools with high proportions of low income children under a "concentration grant" system, funding gaps remain.
- The highest concentration of high needs students is found in Ravenswood City Elementary, where 30% of all students are experiencing homelessness and 83% qualify for free and reduced lunch.
- Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This can result in frequent changes in schools for low income children, raising their vulnerability to falling behind in school.

Absenteeism, dropout rates, and discipline rates are highest for students of color, students with disabilities, and students with other extenuating circumstances. While 10% of students were chronically

absent during the 2018-2019 school year, chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity.

- For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%.
- Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%).
- In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body.

Dropout rates vary across the county:

- Dropout rates were highest in Sequoia Union High School District (10%) and South San Francisco Unified (9%).
- In all school districts in the county, dropout rates are higher for boys than for girls.
- Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups
- Students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

Discipline rates also vary by area and race and ethnicity.

- In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers.
- In most districts, Black/African American and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students.
- Asian and Filipino students were underrepresented in terms of suspension rates. White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero.

The demographics of faculty and staff are fairly similar to that of students.

- There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups.
- Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

Background

This section describes the school districts in San Mateo County, including their geographic boundaries and a brief history of the school districts' formation. This section also includes details on how districts' enrollments and student demographic have changed over time.

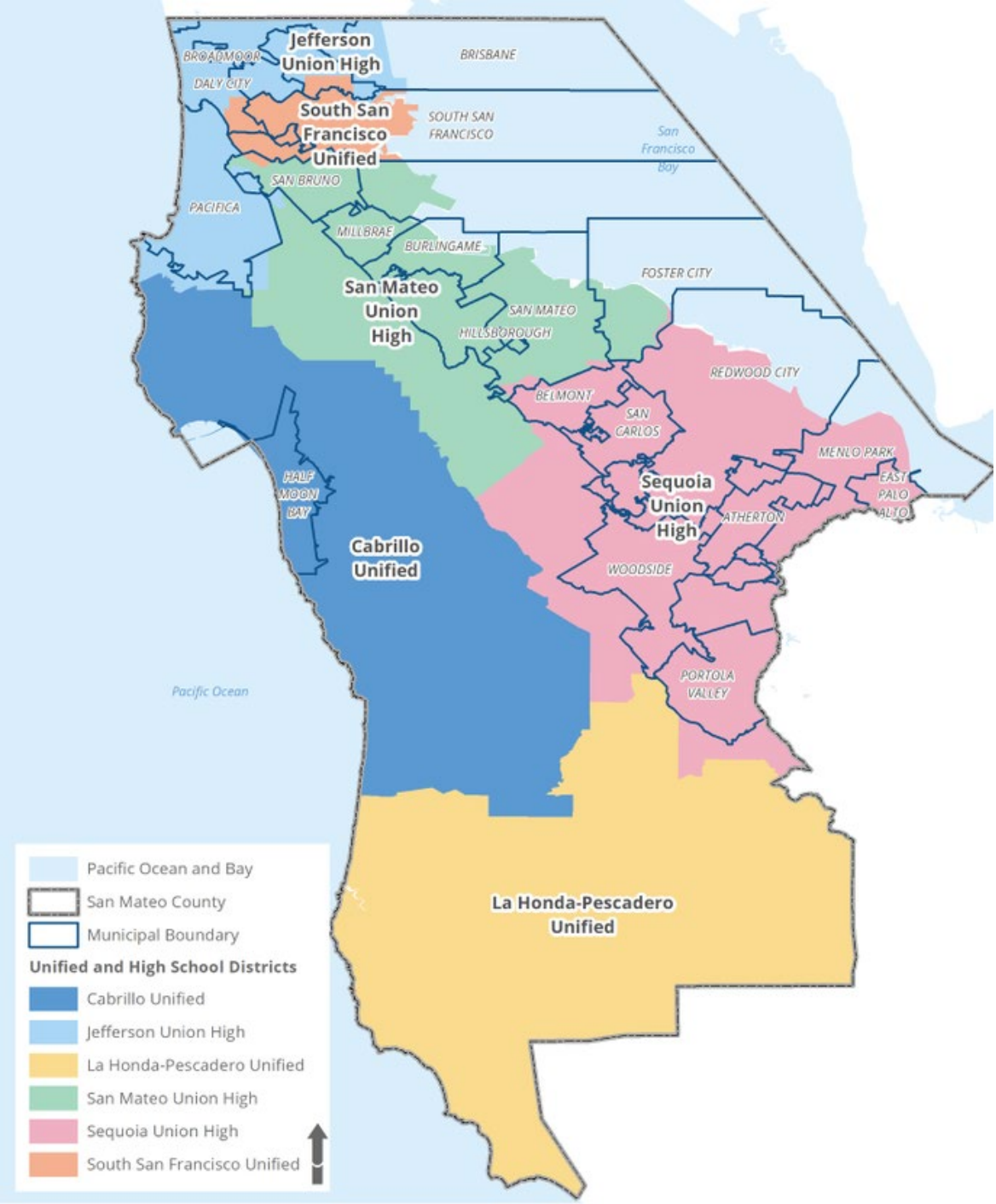
San Mateo County School Districts. There are three unified school districts in San Mateo County which include both elementary and high schools. These are **Cabrillo Unified School District, La Honda-Pescadero Unified School District**, and **South San Francisco Unified School District**.

In addition to the unified school districts, there are three high school districts, which include: **Jefferson Union High School District**, **San Mateo Union High School District**, and **Sequoia Union High School District**. The elementary schools covering these high schools' district boundaries areas are described below:

- In the **Jefferson Union High School District** geographic boundary, elementary school districts are the Bayshore Elementary School District, Brisbane School District, Jefferson Elementary School District, and Pacifica School District.
- Within the **San Mateo Union High School District** geographic boundary**,** elementary school districts include San Mateo-Foster City School District, Hillsborough City School District, Burlingame School District, San Bruno Park School District, and Millbrae School District.
- Within the **Sequoia Union High School District** geographic boundary, the elementary schools include Belmont-Redwood Shores School District, San Carlos School District, Redwood City School District, Ravenswood City School District, Menlo Park City School District, Woodside Elementary School District, Las Lomitas Elementary School District, and Portola Valley School District.

Geographic boundaries of school districts. Figure V-1 illustrates the geographic boundaries of the unified school districts as well as the three high school districts. Municipal boundaries are overlayed on the map.

Figure V-1.
Unified School Districts and High School Districts in San Mateo County



Source: San Mateo County Office of Education.

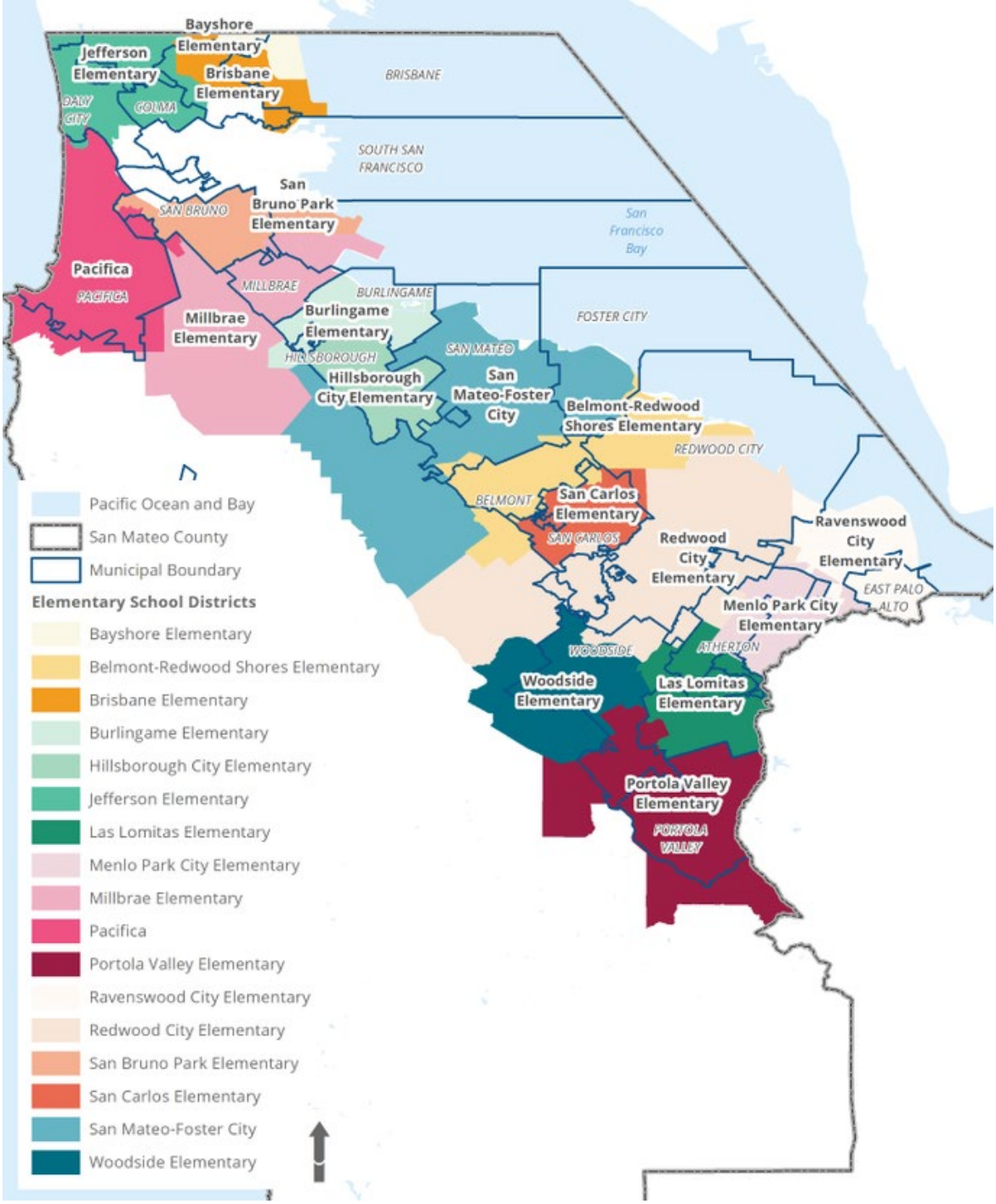
As illustrated in the map, Cabrillo Unified School District covers Half Moon Bay and some unincorporated areas of San Mateo County. South San Francisco Unified covers South San

Francisco and a small portion of Daly City. La Honda-Pescadero Unified School District covers unincorporated areas of San Mateo County.

The other high school districts, Jefferson Union, San Mateo Union, and Sequoia Union, cover the remaining jurisdictions. Jefferson Union covers Brisbane, Colma, Daly City, and Pacifica. San Mateo Union covers Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo City, and Foster City. Sequoia Union covers Atherton, Belmont, Redwood City, East Palo Alto, Menlo Park, San Carlos, Portola Valley, and Woodside.

The county's elementary school districts cover the same areas as the three high school districts. Their geographic boundaries are illustrated in the map below.

Figure V-2.
Elementary School Districts in San Mateo County



Source: San Mateo County Office of Education.

Because the elementary school districts are much smaller, many jurisdictions have several elementary schools. The table blow shows each jurisdiction and their associated elementary school.

Figure V-3.
School Districts in San Mateo County's Jurisdictions

Jurisdiction	Unified or High School District	Elementary School District(s)
Atherton	Sequoia Union	Menlo Park City ; Las Lomitas Elementary; Redwood City
Belmont	Sequoia Union	Belmont-Redwood Shores
Brisbane	Jefferson Union	Brisbane; Bayshore Elementary
Burlingame	San Mateo Union	Burlingame
Colma	Jefferson Union	Jefferson Elementary
Daly City	Jefferson Union; South San Francisco Unified	Jefferson; Bayshore Elementary
East Palo Alto	Sequoia Union	Ravenswood City
Foster City	San Mateo Union	San Mateo-Foster City
Half Moon Bay	Cabrillo Unified	(none, included in Cabrillo Unified)
Hillsborough	San Mateo Union	Hillsborough City
Menlo Park	Sequoia Union	Menlo Park City; Las Lomitas Elementary; Ravenswood City
Millbrae	San Mateo Union	Millbrae
Pacifica	Jefferson Union	Pacifica
Portola Valley	Sequoia Union	Portola Valley
Redwood City	Sequoia Union	Redwood City
San Bruno	San Mateo Union	San Bruno Park
San Carlos	Sequoia Union	San Carlos; Redwood City
San Mateo	San Mateo Union	San Mateo-Foster City
South San Francisco	South San Francisco Unified	(none, included in South San Francisco Unified)
Woodside	Sequoia Union	Woodside Elementary; Portola Valley; Las Lomitas; Redwood City

Source: San Mateo County Office of Education.

A brief history of district formation. San Mateo County's numerous school districts were formed over a century ago, when the county was more rural and scattered: communities needed elementary schools close to home, and only a few students were attending high school. As young people began going to high school, individual districts often found they had too few students and resources to support their own high schools, so

separate high school districts, covering the territories of two or more elementary districts, were established to meet the communities' needs.[2]

Once California's population grew and San Mateo County became more urbanized, "a jigsaw puzzle of overlapping districts evolved haphazardly." Since 1920, the state has been pushing elementary districts to unify with the high school districts that serve their communities, citing improved educational quality and equity of opportunity. However, there has been limited success and local voters in San Mateo County have consistently resisted unification.[3]

Early efforts at unification were more successful in the rural communities along the coast—for example, voters approved the new Cabrillo Unified district for the area around Half Moon Bay and the La Honda-Pescadero Unified district in a 1964 election. Unification was not supported by many suburban communities edging the Bay. The county's school district committee proposed to split each of the three high school districts and feeder schools into two or three smaller unified districts, but the State Board of Education rejected variations of those plans three times. The Board argued that the county committee's proposals would create districts with widely varying property tax bases and could contribute to racial segregation. The State Board instead devised a plan that would create a single unified district within each of the existing high school district boundaries. Voters turned down the state plans in all three districts in June 1966, and rejected a similar proposal again in 1972. In 1973, the Mid-Peninsula Task Force for Integrated Education petitioned the county committees to unify the elementary districts of Menlo Park, Las Lomitas, Portola Valley, Ravenswood and a portion of Sequoia Union High School District across county lines with Palo Alto Unified. Their goal was racial integration, but the county committee did not support the effort.[4]

Efforts against unification have persisted, leaving the county with several elementary school districts which feed into a high school, rather than a unified district. As a result, some elementary school districts have faced waning budgets and administrative hurtles. For instance, Brisbane and Bayshore elementary school districts, at the northern end of the county, serve a little more than 1,000 students and long have struggled with tight budgets. To rectify their budgetary concerns, the districts now share both a superintendent and a chief business officer. They also participate in a special education collaborative with the Jefferson elementary and high school districts.

According to the county's superintendent of schools Anne Campbell, other districts may find themselves pooling their resources in the future: local identification may be strong,

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[2] Watson, Aleta. "How Did We End Up With 54 School Districts in San Mateo and Santa Clara Counties?" Silicon Valley Community Foundation, 2012. https://www.siliconvalleycf.org/sites/default/files/report-edu.pdf

[3] Ibid.

[4] Ibid.

she says, but financial reality is hard to ignore: "As we move forward in time, I think it's going to be interesting to see what school districts are going to do, especially as budgets get more bleak."[5]

Enrollment changes. Total public school enrollment in the county has decreased slightly, by just 1%, from the 2010-2011 academic year to 2020-2021. Figure V-4 illustrates enrollment changes by district.

Bayshore Elementary, Ravenswood City, and Portola Valley school districts experienced the largest enrollment decreases (by at least 30%) between 2010-11 and 2020-21. School districts with the largest increases in enrollments were Burlingame (22%) and Belmont-Redwood Shores (30%).

[5] Ibid.

Figure V-4.
Enrollment changes by district, 2010-11 to 2020-2021

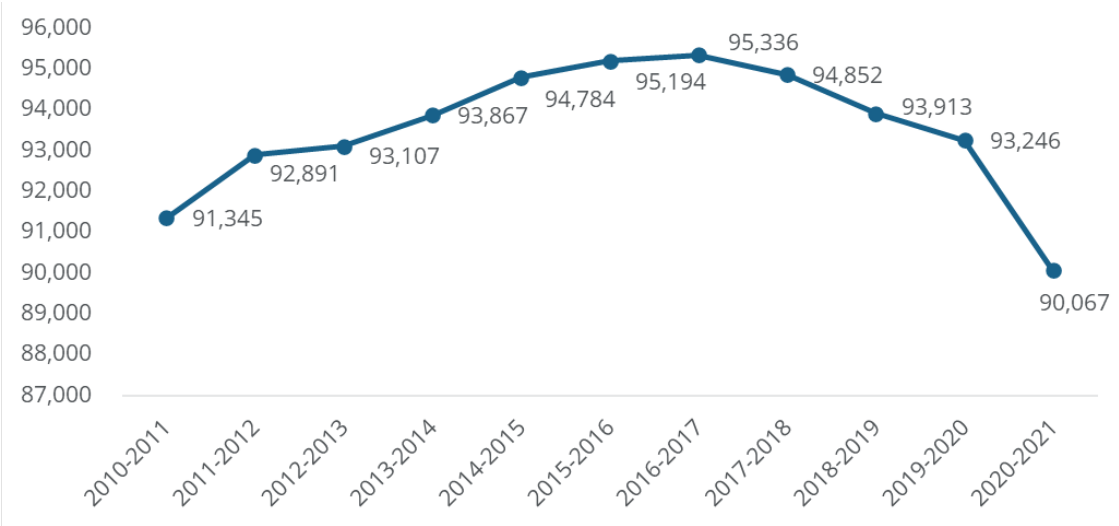
School District	2010-2011 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,352	2,934	-12%
La Honda-Pescadero	341	275	-19%
South San Francisco	9,312	8,182	-12%
High & Elementary School Districts			
Jefferson Union High School	4,960	4,705	-5%
Bayshore Elementary	543	361	-34%
Brisbane Elementary	545	474	-13%
Jefferson Elementary	6,998	6,653	-5%
Pacifica	3,164	3,006	-5%
San Mateo Union High School	8,406	9,760	16%
Burlingame Elementary	2,771	3,387	22%
Hillsborough City Elementary	1,512	1,268	-16%
Millbrae Elementary	2,222	2,238	1%
San Bruno Park Elementary	2,599	2,275	-12%
San Mateo-Foster City	10,904	10,969	1%
Sequoia Union High School	8,765	10,327	18%
Belmont-Redwood Shores	3,206	4,152	30%
Las Lomitas Elementary	1,336	1,116	-16%
Menlo Park City Elementary	2,629	2,781	6%
Portola Valley Elementary	711	491	-31%
Ravenswood City Elementary	4,285	2,993	-30%
Redwood City Elementary	9,119	8,086	-11%
San Carlos Elementary	3,212	3,265	2%
Woodside Elementary	453	369	-19%
Total Enrollment	91,345	90,067	-1%

Source: California Department of Education and Root Policy Research

However, it is important to note that many of these enrollment decreases were driven by the pandemic. In fact, total enrollment in these public schools decreased by 3% between

2019-2020 and 2020-2021 in San Mateo County: the largest decrease of the decade. As shown in Figure V-5, enrollments actually increased steadily from 2010-2011 to 2017-2018, then began decreasing afterwards.

Figure V-5.
Public School Enrollment Changes, 2010-2011 to 2020-2021



Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively. The only school district with increasing enrollments between the 2019-2020 to 2020-2021 school years was Sequoia Union High School District, with a modest 1% increase in enrollments.

Figure V-6.
Enrollment changes by district during COVID-19, 2019-20 to 2020-21

School District	2019-2020 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,136	2,934	-6%
La Honda-Pescadero	306	275	-10%
South San Francisco	8,438	8,182	-3%
High & Elementary School Districts			
Jefferson Union High School	4,811	4,705	-2%
Bayshore Elementary	381	361	-5%
Brisbane Elementary	476	474	0%
Jefferson Elementary	6,687	6,653	-1%
Pacifica	3,110	3,006	-3%
San Mateo Union High School	9,885	9,760	-1%
Burlingame Elementary	3,534	3,387	-4%
Hillsborough City Elementary	1,290	1,268	-2%
Millbrae Elementary	2,349	2,238	-5%
San Bruno Park Elementary	2,454	2,275	-7%
San Mateo-Foster City	11,576	10,969	-5%
Sequoia Union High School	10,238	10,327	1%
Belmont-Redwood Shores	4,314	4,152	-4%
Las Lomitas Elementary	1,208	1,116	-8%
Menlo Park City Elementary	2,922	2,781	-5%
Portola Valley Elementary	551	491	-11%
Ravenswood City Elementary	3,269	2,993	-8%
Redwood City Elementary	8,530	8,086	-5%
San Carlos Elementary	3,405	3,265	-4%
Woodside Elementary	376	369	-2%
Total Enrollment	93,246	90,067	-3%

Source: California Department of Education and Root Policy Research.

Declining enrollments in public schools have been common across the state and country during the COVID-19 pandemic, and enrollment declines in San Mateo County are on par

with those across the state. According to a study conducted by the Public Policy Institute of California, public K–12 enrollment declined by 3% in California from the 2019-2020 school year to the 2020-2021 school year. [6]

As funding is tied directly to the number of enrolled pupils, schools in San Mateo County could suffer fiscal consequences with continued declines. By law, districts are "held harmless" for declines for one year—that is, school budgets for 2020–2021 were unaffected, but continued enrollment declines could mean cuts in future years.[7] Reductions in enrollments, and consequently funding, could also worsen economic inequality in the long-term by reducing students' resources and access to opportunities.

Demographics: race & ethnicity. Over the last decade, San Mateo County's school districts have diversified in terms of students' race and ethnicity. Hispanic students make up the largest ethnic group in the county's schools: 38% of students identified as Hispanic in the 2020-2021 academic school year. This is just a one percentage point increase from 2010-2011. Many other students are White (26%), though this has decreased by 3 percentage points since 2010-2011, The largest increase was in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011. Other students identify as Filipino (8%), or bi- or multi-racial (8%). A small and decreasing percentage of students identify as Black/African American (1%) and Pacific Islander (2%).

[6] Lafortune, Julien & Prunty, Emmanuel. "Digging into Enrollment Drops at California Public Schools." Public Policy Institute of California. May 14, 2021. https://www.ppic.org/blog/digging-into-enrollment-drops-at-california-public-schools/

[7] Ibid.

Figure V-7.
Changes in Race and Ethnicity, 2010-2011 to 2020-2021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

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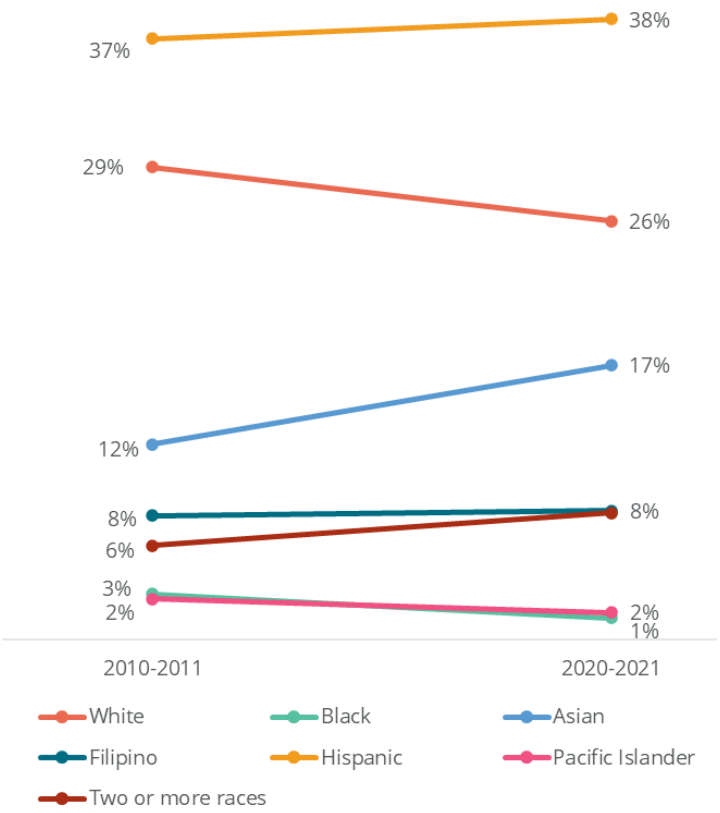


Figure V-8 shows the racial and ethnic distribution of students enrolled in public schools by jurisdiction in 2020-2021.

- Portola Valley Elementary School District (66%) and Woodside Elementary School District (64%) had the highest share of White students, making them among the least racially and ethnically diverse districts in the county.
- Ravenswood City Elementary School District and Redwood City Elementary School District had the highest share of Hispanic students, at 84% and 70%, respectively.
- Ravenswood City also had the highest proportion of Pacific Islander students (7%) and Black/African American students (5%) compared to other districts.
- Millbrae Elementary (46%), Hillsborough Elementary (32%), and Belmont-Redwood Shores Elementary (32%) had the highest share of Asian students.
- Jefferson Elementary School District and Jefferson Union High School District had the highest portion of Filipino students, at 25% and 29% respectively.

Figure V-8.
Student body by Race and Ethnicity, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White	Two or more races
Unified School Districts							
Cabrillo Unified	1%	0%	1%	52%	0%	40%	5%
La Honda-Pescadero	0%	0%	1%	63%	0%	35%	1%
South San Francisco	14%	1%	23%	48%	2%	6%	6%
High & Elementary School Districts							
Jefferson Union High School	15%	1%	29%	31%	1%	14%	7%
Bayshore Elementary	19%	3%	21%	41%	4%	3%	8%
Brisbane Elementary	20%	1%	12%	28%	0%	24%	11%
Jefferson Elementary	19%	2%	25%	36%	1%	11%	5%
Pacifica	8%	1%	9%	26%	0%	39%	16%
San Mateo Union High School	23%	1%	5%	32%	2%	28%	10%
Burlingame Elementary	27%	0%	3%	16%	0%	41%	9%
Hillsborough Elementary	32%	0%	2%	5%	0%	48%	12%
Millbrae Elementary	46%	1%	6%	20%	2%	16%	8%
San Bruno Park Elementary	16%	1%	10%	41%	5%	15%	1%
San Mateo-Foster City	26%	1%	3%	37%	2%	21%	9%
Sequoia Union High School	9%	2%	1%	45%	2%	35%	5%
Belmont-Redwood Shores	32%	1%	3%	12%	1%	34%	14%
Las Lomitas Elementary	18%	1%	1%	13%	0%	53%	14%
Menlo Park City Elementary	13%	1%	1%	17%	1%	55%	11%
Portola Valley Elementary	6%	0%	0%	14%	0%	66%	13%
Ravenswood City Elementary	0%	5%	0%	84%	7%	1%	2%
Redwood City Elementary	4%	1%	1%	70%	1%	19%	4%
San Carlos Elementary	18%	1%	1%	14%	0%	49%	13%
Woodside Elementary	4%	2%	0%	16%	1%	64%	11%
Total	17%	1%	8%	38%	2%	26%	8%

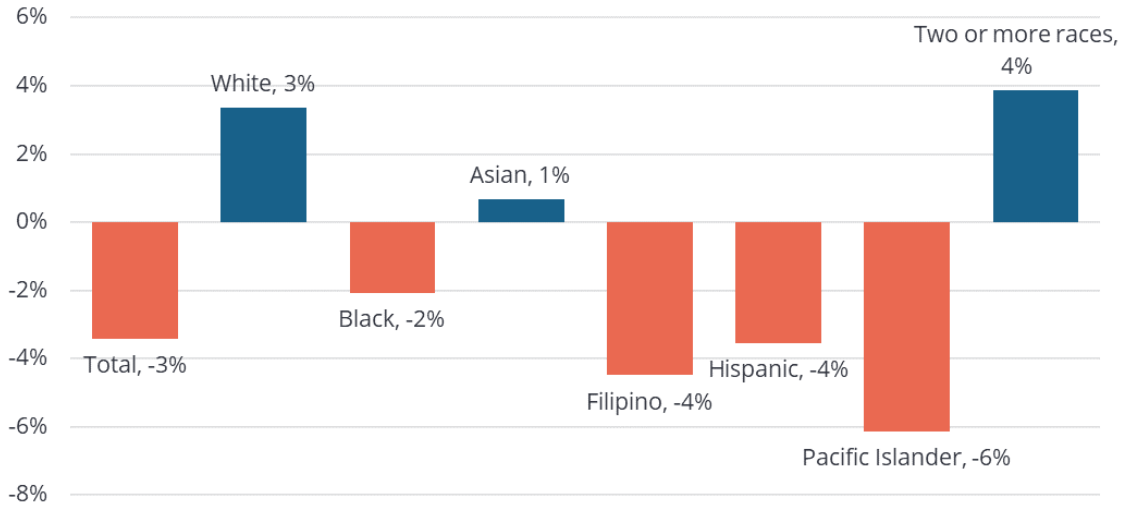
Note: In almost all school districts, less than 1% of students were Native American, so they are not included in this table.

Source: California Department of Education and Root Policy Research

Enrollment changes due to COVID-19 varied by race and ethnicity. For instance, between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21). This is substantially higher than the 3% countywide average. Enrollments among Filipino and Hispanic students decreased by 4% while enrollment among Black/African American students decreased by 2%. On the other

end of the spectrum, there was a 3% increase in enrollment among White students (from 22,308 students to 23,055 students) between 2019-20 and 2020-21. Similarly, there was a 1% increase in enrollment among Asian students and a 4% increase among students of two or more races.

Figure V-9.
Enrollment Changes by Race and Ethnicity, San Mateo County, 2019-20 to 2020-21



Source: California Department of Education and Root Policy Research

While many of their families may have simply moved out of San Mateo County during the pandemic, it is possible that Black/African American, Filipino, Hispanic, and Pacific Islander students are otherwise slipping through the cracks of the education system during this period.

Demographics: students with extenuating circumstances. Several students in the county's public schools are facing additional hurtles to educational ease. Many are English learners, qualify for reduced lunch, are foster children, are experiencing homelessness, have a disability, or are migrants. Students in these groups often have hindrances to excelling in school because of detrimental circumstances beyond their control. These include financial and social hardships as well as problems within students' families.

Qualification for free and reduced lunch is often used as a proxy for extenuating circumstances. Qualifications are determined based on household size and income. For instance, in the 2020-2021 academic year, students from a household of three making less

than $40,182 annually qualified for reduced price meals, and those making less than $28,236 in a household of three qualified for free meals.[8]

Free and reduced lunch disparities. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch. This rate was substantially lower in districts like Hillsborough Elementary, San Carlos Elementary, Portola Valley Elementary, Las Lomitas Elementary, Belmont-Redwood Shores, and Menlo Park City Elementary, where each had less than 10% of students qualify for free or reduced lunch.

The rate of reduced lunch qualification was far higher in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch.

Disparities in homelessness. In Ravenswood City Elementary, 30% of students are experiencing homelessness. This is an outlier in the county, where overall just 2% are experiencing homelessness. The school district has received media attention due to its astronomically high rate of students experiencing homelessness. Some have noted that rates of homelessness have increased due to escalating costs of living in an area surrounded by affluence.[9] Others have highlighted that "Having a roof over your head, having a safe place to sleep and study, is fundamental to absolutely everything," and have noted that students who experience homelessness have higher dropout rates and are more likely to experience homelessness as adults.[10]

School moves related to evictions. Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This means that precarious housing also means precarious schooling for many of the county's students. Frequent moves by students are closely related to lower educational proficiency.

In the City of San Francisco, a 2010 ordinance protects some students from being evicted during the school year; however, it only relates to owner/relative move-in evictions.[11] Children in families who are evicted for other reasons may need to move schools or districts when their housing is lost.

English language learners. Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High

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[8] "Income Eligibility Scales for School Year 2020-2021." California Department of Education.

[9] Bartley, Kaitlyn. "Homelessness: The shadow that hangs over students in this Bay Area school district." The Mercury News. December 2018.

[10] Jones, Carolyn. "California schools see big jump in homeless students." Palo Alto Online. October 2020.

[11] https://sfrb.org/new-amendment-prohibiting-owner-move-evictions-minor-children-during-school-year

School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Less than one percent of students in San Mateo County public school districts are foster youth or migrants. Cabrillo Unified School District had the highest rate of migrant students at 3%. La Honda-Pescadero had the highest rate of foster children at 2%.

School districts without large low income populations also tend to serve very few English language learners. For instance, in Hillsborough Elementary where 0% of students qualify for reduced lunch, only 1% of students are English language learners.

Figure V-10.
Students with Extenuating Circumstances, 2020-2021

School District	English Learners	Reduced Lunch	Foster Children	Homeless	Migrant
Unified School Districts					
Cabrillo Unified	20%	37%	0%	2%	3%
La Honda-Pescadero	38%	38%	2%	1%	1%
South San Francisco	21%	34%	0%	1%	1%
High & Elementary School Districts					
Jefferson Union High School	36%	44%	0%	0%	0%
Bayshore Elementary	30%	57%	0%	0%	0%
Brisbane Elementary	16%	19%	0%	0%	0%
Jefferson Elementary	14%	27%	0%	1%	0%
Pacifica	9%	18%	0%	1%	0%
San Mateo Union High School	10%	21%	0%	0%	0%
Burlingame Elementary	13%	11%	0%	0%	0%
Hillsborough Elementary	1%	0%	0%	0%	0%
Millbrae Elementary	19%	25%	0%	0%	0%
San Bruno Park Elementary	29%	18%	0%	0%	0%
San Mateo-Foster City	26%	28%	0%	2%	0%
Sequoia Union High School	15%	30%	0%	0%	0%
Belmont-Redwood Shores	10%	7%	0%	0%	0%
Las Lomitas Elementary	7%	6%	0%	0%	0%
Menlo Park City Elementary	6%	7%	0%	0%	0%
Portola Valley Elementary	4%	5%	0%	0%	0%
Ravenswood City Elementary	53%	83%	0%	30%	0%
Redwood City Elementary	38%	56%	0%	2%	1%
San Carlos Elementary	5%	6%	0%	0%	0%
Woodside Elementary	8%	10%	0%	0%	0%
Total	20%	29%	<1%	2%	<1%

Source: California Department of Education and Root Policy Research

The overall share of students in these groups has not changed drastically over time. As shown in Figure V-11, there have been slight decreases in the share of students who are English learners and the share of students who qualify for reduced lunch from 2016-2017

to 2020-2021. Around 2% of students in the county are homeless and this has not changed between 2016-2017 and 2020-2021. Foster youth and migrant students are not shown in the figure, as both have hovered at less than 1% from year to year.

Figure V-11.
Changes in rates of English Leaners, Reduced Lunch, and Homelessness, 2016-2017 to 2020-2021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

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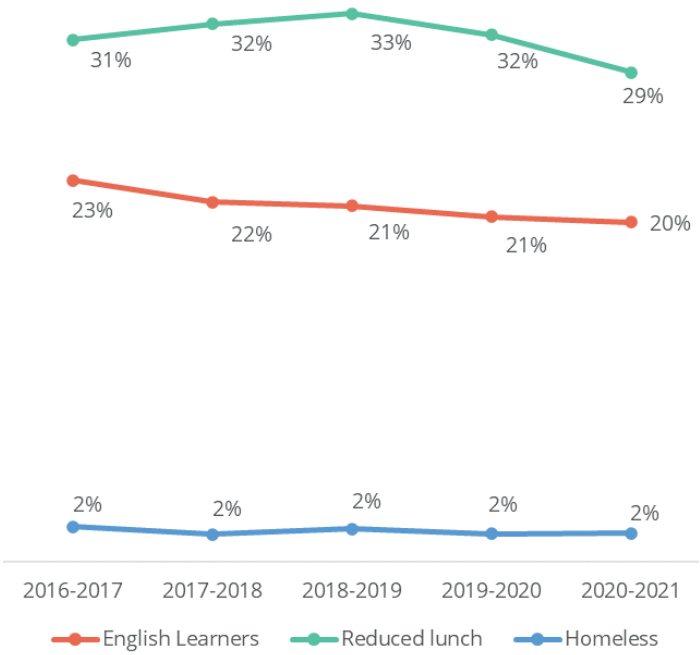
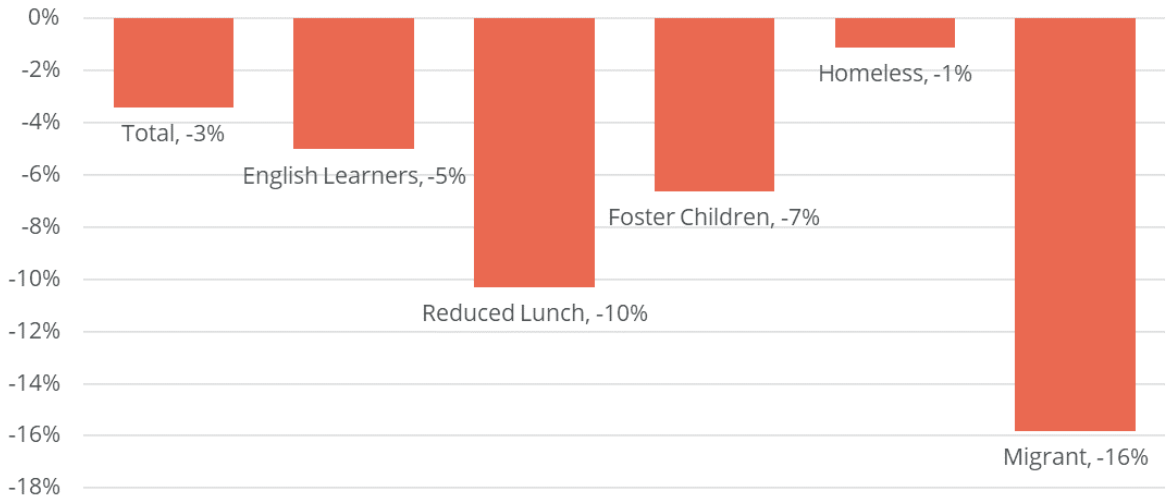


During COVID-19, enrollments decreased by 3% between 2019-2020 and 2020-2021 school years, as families withdrew or did not reenroll their children from public schools. Enrollment among migrant students decreased much more drastically, by 16% (from 332 students to 279 students). Similarly, enrollment among students who qualify for reduced lunch declined at a higher rate (10%) than the overall student population. Foster children and English learners also experienced enrollment decreases at a rate higher than the total population, with 7% and 10% decreases in enrollment, respectively.

Figure V-12.
Enrollment Changes by Extenuating Circumstance, San Mateo County, 2019-2020 to 2020-2021



Source: California Department of Education and Root Policy Research

Achievement Gaps

This section details achievement gaps within school districts. Gaps are measured by test scores, meeting California State University or University of California admissions standards, and college-going rates.

Test scores. Figure V-13 indicates the percent of students who met or exceeded English and mathematics testing standards set by the California State Assessment of Student Performance and Progress. Overall, 62% of students in the county met or exceeded English testing standards and 52% met or exceeded mathematics testing standards.

Of all the districts with high schools, San Mateo Union High School District had the highest student pass rates: 70% of their students met or exceeded standards in English testing and 50% met or exceeded standards in mathematics testing.

Among elementary school districts, Portola Valley Elementary School District and Woodside Elementary School District had the highest rates of success in English, with 87% and 88% of students meeting or exceeding English testing standards, respectively. Woodside Elementary School District and Hillsborough Elementary School District had the highest rates of success in mathematics, with 84% and 85% meeting math testing standards, respectively.

In every school district, girls scored higher on English tests than boys. Overall, girls met or exceeded English testing at a rate of 67% while boys met or exceeded English testing at a rate of 57%. The largest gender gap was in Brisbane Elementary School District, where 72%

of girls met or exceeded English testing standards and just 56% of boys did: a gap of 16 percentage points.

Gender gaps in mathematics were less pronounced, but largest gender gaps were in Cabrillo Unified School District and in La Honda Pescadero Unified School District. In Cabrillo Unified, girls passed mathematics at a rate 7% higher than boys, while in La Honda-Pescadero, boys passed at a rate 6% higher than girls.

Figure V-14.
Students who Met or Exceeded Testing Standards, by Gender and District, 2018-2019

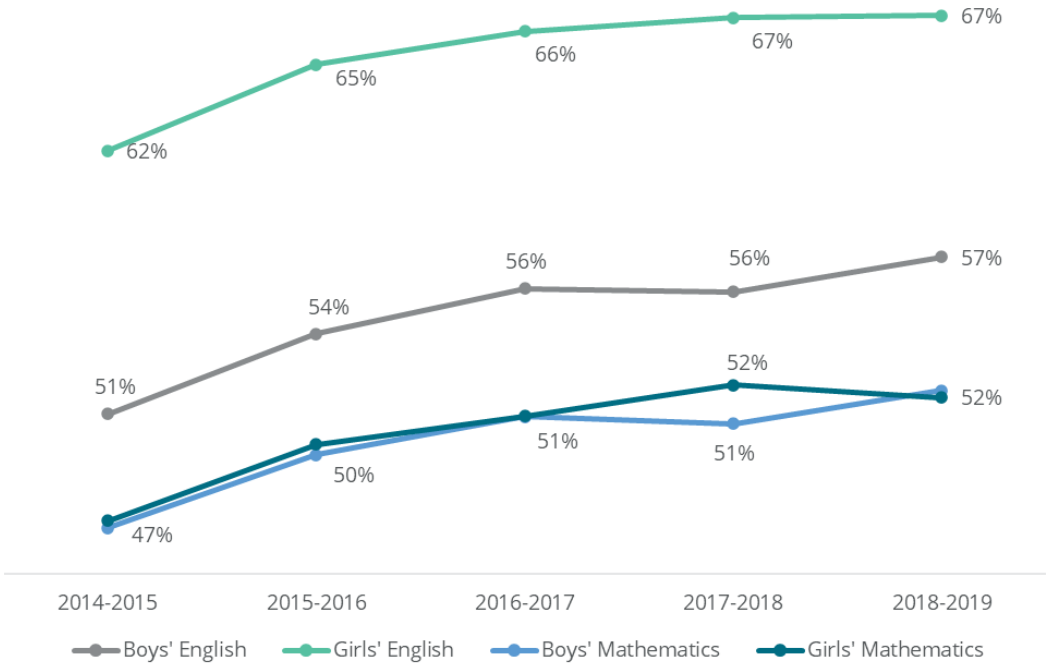
	English Language Arts/Literacy			Mathematics		
District	Total	Boys	Girls	Total	Boys	Girls
Unified School Districts						
Cabrillo Unified	48%	41%	55%	34%	31%	38%
La Honda-Pescadero	43%	36%	49%	31%	34%	28%
South San Francisco	52%	45%	60%	44%	42%	45%
High & Elementary School Districts						
Jefferson Union High School	57%	52%	63%	37%	38%	35%
Bayshore Elementary	27%	24%	31%	27%	27%	28%
Brisbane Elementary	64%	56%	72%	54%	56%	53%
Jefferson Elementary	48%	43%	54%	37%	39%	35%
Pacifica	60%	55%	65%	57%	57%	57%
San Mateo Union High School	70%	66%	76%	50%	50%	50%
Burlingame Elementary	80%	75%	84%	78%	78%	78%
Hillsborough Elementary	85%	81%	89%	85%	86%	84%
Millbrae Elementary	63%	57%	70%	58%	58%	58%
San Bruno Park Elementary	50%	47%	53%	41%	43%	38%
San Mateo-Foster City	62%	58%	67%	56%	56%	56%
Sequoia Union High School	68%	64%	72%	50%	50%	50%
Belmont-Redwood Shores	82%	78%	86%	79%	78%	80%
Las Lomitas Elementary	86%	84%	88%	82%	84%	80%
Menlo Park City Elementary	84%	81%	87%	83%	82%	83%
Portola Valley Elementary	87%	83%	91%	83%	84%	82%
Ravenswood City Elementary	22%	20%	23%	15%	16%	13%
Redwood City Elementary	54%	49%	59%	46%	46%	46%
San Carlos Elementary	80%	77%	83%	75%	76%	74%
Woodside Elementary	88%	85%	91%	84%	85%	83%
Total	62%	57%	67%	52%	52%	52%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

The gender gap in test scores has started to close in recent years, as indicated in Figure V-15. In 2014-2015 there was a 11 percentage point gap in girls' and boys' English testing pass

rates, and by 2018-2019 this was just a 10 percentage point gap. The figure also indicates that there have been steady gains in the share of students meeting or exceeding testing standards in the county.

Figure V-15.
Students who Met or Exceeded Testing Standards, by Gender, 2014-2015 to 2018-2019



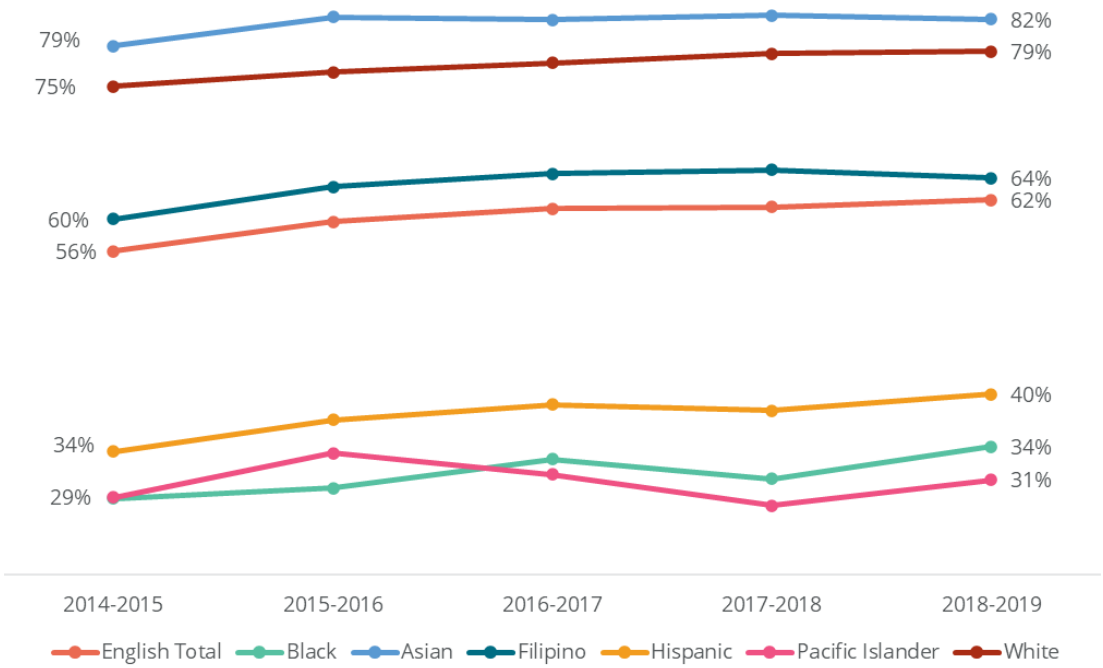
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Very large gaps in test scores by race and ethnicity exist among students in some areas. Figure V-16 illustrates the rate at which students of various racial and ethnic groups met or exceeded English testing standards.

For the past five years in San Mateo County, Asian, White, and Filipino students have met or exceeded English testing standards at rates higher than the overall student population. Hispanic, Black/African American, and Pacific Islander students, on the other hand, have been underserved in this realm and have consistently scored lower than the overall student body.

However, across all groups, the rate at which students met or exceed English testing standards has increased since the 2014-2015 school year. Hispanic students have made the largest percentage point gain: 34% met standards in 2014-2015 and 40% met standards in 2019-19, an increase of six percentage points.

Figure V-16.
Students who Met or Exceeded English Testing Standards, by Race and Ethnicity, 2014-2015 to 2018-2019

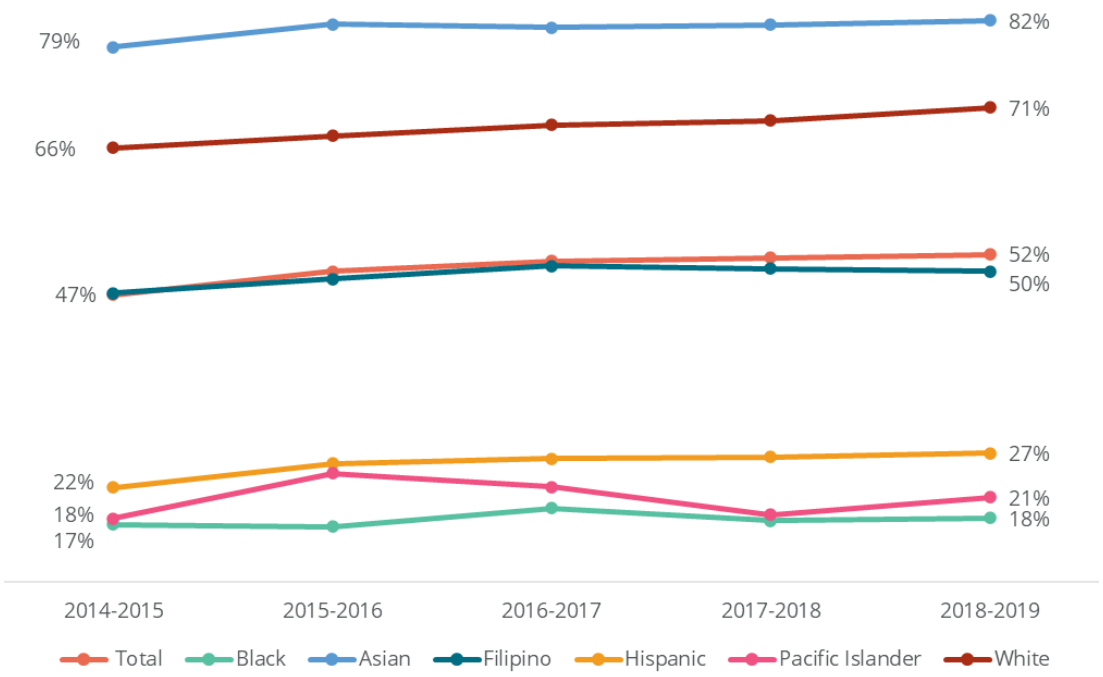


Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

A similar narrative holds in Math testing standards, where scores have improved among each racial and ethnic group from 2014-2015 to 2018-2019. Again, White and Asian students meet or exceed math testing standards at rates higher than the overall population while Hispanic, Pacific Islander, and Black/African American students scored lower.

White and Hispanic students have seen the biggest increases in rates of mathematics success: both have experienced a five percentage point increase in the percent of students who met or exceeded math testing standards.

Figure V-17.
Students who Met or Exceeded mathematics testing standards, by Race and Ethnicity, 2014-2015 to 2018-2019



Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Figure V-18 illustrates the rates at which students of various racial and ethnic groups met or exceeded mathematics testing standards by district.

There were several districts in which the gaps between the overall test pass rates and a specific racial groups' pass rates were especially wide. For instance, in San Carlos Elementary School District, 75% of the total student body met or exceeded math testing standards, but only 11% of Black/African American students met or exceeded math testing standards— a gap of 64 percentage points.

Other school districts with wide gaps between Black/African American and overall math testing success were Las Lomitas Elementary (46 percentage point gap), Menlo Park City Elementary (43 percentage point gap), and Belmont-Redwood Shores (42 percentage point gap).

Some school districts also had similar gaps in Pacific Islander students' math passing rates and overall passing rates. For instance, in Menlo Park City Elementary School District, 83% of the student body met or exceeded mathematics testing standards but just 35% of Pacific Islander students passed or exceeded mathematics testing standards—a gap of 48

percentage points. Millbrae Elementary School District also had a 47 percentage point gap between Pacific Islander students' and total students' math test rates.

Figure V-18.
Students who Met or Exceeded Mathematics Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	34%	65%	(no data)	38%	16%	(no data)	54%
La Honda-Pescadero	31%	(no data)	(no data)	(no data)	20%	(no data)	46%
South San Francisco	44%	75%	19%	60%	29%	33%	46%
High & Elementary School Districts							
Jefferson Union High School	37%	75%	(no data)	36%	17%	(no data)	42%
Bayshore Elementary	27%	44%	(no data)	38%	17%	14%	(no data)
Brisbane Elementary	54%	67%	(no data)	65%	38%	(no data)	60%
Jefferson Elementary	37%	61%	15%	42%	23%	20%	30%
Pacifica	57%	74%	38%	48%	38%	(no data)	66%
San Mateo Union High School	50%	84%	(no data)	46%	22%	20%	63%
Burlingame Elementary	78%	92%	53%	66%	50%	(no data)	81%
Hillsborough Elementary	85%	92%	(no data)	(no data)	76%	(no data)	82%
Millbrae Elementary	58%	75%	31%	63%	27%	11%	51%
San Bruno Park Elementary	41%	69%	23%	64%	25%	27%	50%
San Mateo-Foster City	56%	87%	30%	61%	23%	27%	69%
Sequoia Union High School	50%	81%	18%	53%	22%	11%	76%
Belmont-Redwood Shores	79%	92%	37%	77%	52%	43%	79%
Las Lomitas Elementary	82%	93%	36%	(no data)	44%	(no data)	87%
Menlo Park City Elementary	83%	94%	40%	(no data)	55%	35%	88%
Portola Valley Elementary	83%	89%	(no data)	(no data)	56%	(no data)	89%
Ravenswood City Elementary	15%	(no data)	9%	(no data)	15%	11%	(no data)
Redwood City Elementary	46%	92%	22%	76%	34%	44%	75%
San Carlos Elementary	75%	91%	11%	85%	51%	(no data)	78%
Woodside Elementary	84%	92%	(no data)	(no data)	52%	(no data)	89%
Total	52%	82%	18%	50%	27%	21%	71%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Although racial gaps in English testing were less pronounced, San Carlos Elementary School District also had a wide gap between the total student body and Black/African American

students. Namely, 80% of the student body met or exceeded English testing standards, but only 19% of Black/African American students met or exceeded testing standards—a 61 percentage point gap. Las Lomitas Elementary had a 41 percentage point gap between overall English testing success and Black/African American English testing success.

Other districts had large gaps between the total student body's English test scores and Pacific Islander students' test scores. Namely, in Menlo Park City Elementary School District 84% of students met or exceeded English testing standards, but only 40% of Pacific Islander students—a 44 percentage point gap.

Figure V-19.
Students who Met or Exceeded English Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	48%	78%	(no data)	54%	28%	(no data)	71%
La Honda-Pescadero	43%	(no data)	(no data)	(no data)	27%	(no data)	61%
South San Francisco	52%	76%	36%	66%	38%	44%	56%
High & Elementary School Districts							
Jefferson Union High School	57%	81%	(no data)	60%	43%	(no data)	59%
Bayshore Elementary	27%	49%	(no data)	33%	20%	14%	(no data)
Brisbane Elementary	64%	63%	(no data)	75%	51%	(no data)	79%
Jefferson Elementary	48%	62%	28%	59%	34%	33%	43%
Pacifica	60%	65%	32%	52%	45%	(no data)	68%
San Mateo Union High School	70%	88%	55%	79%	50%	34%	81%
Burlingame Elementary	80%	88%	61%	73%	55%	(no data)	83%
Hillsborough Elementary	85%	89%	(no data)	(no data)	77%	(no data)	83%
Millbrae Elementary	63%	74%	46%	68%	42%	23%	61%
San Bruno Park Elementary	50%	72%	39%	76%	36%	31%	56%
San Mateo-Foster City	62%	85%	41%	68%	34%	37%	77%
Sequoia Union High School	68%	87%	44%	92%	47%	31%	88%
Belmont-Redwood Shores	82%	91%	44%	81%	64%	61%	83%
Las Lomitas Elementary	86%	91%	45%	(no data)	65%	(no data)	89%
Menlo Park City Elementary	84%	92%	60%	(no data)	62%	40%	88%
Portola Valley Elementary	87%	92%	(no data)	(no data)	58%	(no data)	93%
Ravenswood City Elementary	22%	(no data)	24%	(no data)	21%	18%	(no data)
Redwood City Elementary	54%	91%	35%	73%	43%	47%	83%
San Carlos Elementary	80%	90%	19%	76%	60%	(no data)	83%
Woodside Elementary	88%	92%	(no data)	(no data)	58%	(no data)	92%
Total	62%	82%	34%	64%	40%	31%	79%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances across all districts met or exceeded testing standards at lower rates. However, some districts had especially wide disparities between overall test scores and test scores of students with extenuating circumstances.

For example, English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary each met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district. English learning students in Las Lomitas Elementary (54%) had the highest mathematics pass rates, followed by those in Belmont-Redwood Shores (42%) and Burlingame Elementary (40%).

Students with disabilities scored especially high on mathematics tests in Hillsborough Elementary, where 48% met or exceeded standards. Others in Belmont-Redwood Shores (43%) and Woodside Elementary (41%) had high pass rates as well. Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored far below the overall student body: in these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

In Jefferson Elementary and Ravenswood Elementary students experiencing homelessness passed math tests at a rate similar to their housed peers. In other districts, however, students experiencing homelessness often scored substantially lower. School districts with the widest math testing gaps between the overall student body and students experiencing homelessness were San Mateo-Foster City and Millbrae Elementary, with a 41 percentage point gap and 42 percentage point gap, respectively.

Figure V-20.
Students who Met or Exceeded Math Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	34%	4%	5%	4%	9%
La Honda-Pescadero	31%	4%	(no data)	(no data)	2%
South San Francisco	44%	20%	25%	4%	18%
High & Elementary School Districts					
Jefferson Union High School	37%	5%	(no data)	(no data)	6%
Bayshore Elementary	27%	11%	(no data)	(no data)	9%
Brisbane Elementary	54%	4%	(no data)	(no data)	12%
Jefferson Elementary	37%	15%	36%	(no data)	11%
Pacifica	57%	22%	(no data)	(no data)	17%
San Mateo Union High School	50%	10%	(no data)	(no data)	13%
Burlingame Elementary	78%	40%	(no data)	(no data)	29%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	48%
Millbrae Elementary	58%	26%	16%	(no data)	25%
San Bruno Park Elementary	41%	12%	(no data)	(no data)	9%
San Mateo-Foster City	56%	11%	15%	(no data)	14%
Sequoia Union High School	50%	3%	33%	(no data)	9%
Belmont-Redwood Shores	79%	42%	(no data)	(no data)	43%
Las Lomitas Elementary	82%	54%	(no data)	(no data)	28%
Menlo Park City Elementary	83%	31%	(no data)	(no data)	38%
Portola Valley Elementary	83%	14%	(no data)	(no data)	39%
Ravenswood City Elementary	15%	5%	11%	(no data)	2%
Redwood City Elementary	46%	14%	(no data)	29%	14%
San Carlos Elementary	75%	24%	(no data)	(no data)	21%
Woodside Elementary	84%	27%	(no data)	(no data)	41%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances also consistently scored lower in English testing than the overall student body.

For instance, English learning students in San Mateo Union High School District, Hillsborough Elementary School District, Sequoia Union High School District, Menlo Park City Elementary School District, and Portola Valley Elementary School District met or exceeded English test standards at a rate at least 60 percentage points below the overall test rate in each district. Hillsborough Elementary had the largest gap at 85 percentage points. Las Lomitas Elementary had the highest success rate among English learners, where 50% met or exceeded English testing standards.

However, students with disabilities in Las Lomitas Elementary and San Carlos Elementary school districts met or exceeded English test standards at rate 55 and 51 percentage points below the overall test rate, respectively. These were the largest gaps in the county. Students with disabilities at Woodside Elementary did the best on English testing, where 56% passed or exceeded standards.

Among students experiencing homelessness, those at Sequoia Union High School were most likely to meet English testing standards, with 42% meeting or exceeding standards. The school district with the widest gap between overall English test scores and scores among students experiencing homelessness was Cabrillo Unified with a 34 percentage point gap.

Just three districts reported English testing scores among migrant students. Redwood City Elementary had the highest pass rate at 34% and Cabrillo Unified had the lowest at 16%.

Figure V-21.
Students who Met or Exceeded English Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	48%	9%	14%	16%	12%
La Honda-Pescadero	43%	9%	(no data)	(no data)	9%
South San Francisco	52%	21%	35%	20%	18%
High & Elementary School Districts					
Jefferson Union High School	57%	3%	(no data)	(no data)	19%
Bayshore Elementary	27%	3%	(no data)	(no data)	4%
Brisbane Elementary	64%	21%	(no data)	(no data)	16%
Jefferson Elementary	48%	16%	30%	(no data)	15%
Pacifica	60%	12%	(no data)	(no data)	15%
San Mateo Union High School	70%	11%	(no data)	(no data)	27%
Burlingame Elementary	80%	33%	(no data)	(no data)	33%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	47%
Millbrae Elementary	63%	19%	34%	(no data)	23%
San Bruno Park Elementary	50%	14%	(no data)	(no data)	12%
San Mateo-Foster City	62%	9%	33%	(no data)	15%
Sequoia Union High School	68%	8%	42%	(no data)	27%
Belmont-Redwood Shores	82%	31%	(no data)	(no data)	45%
Las Lomitas Elementary	86%	51%	(no data)	(no data)	31%
Menlo Park City Elementary	84%	21%	(no data)	(no data)	42%
Portola Valley Elementary	87%	17%	(no data)	(no data)	37%
Ravenswood City Elementary	22%	6%	16%	(no data)	5%
Redwood City Elementary	54%	13%	(no data)	34%	16%
San Carlos Elementary	80%	29%	(no data)	(no data)	28%
Woodside Elementary	88%	18%	(no data)	(no data)	56%

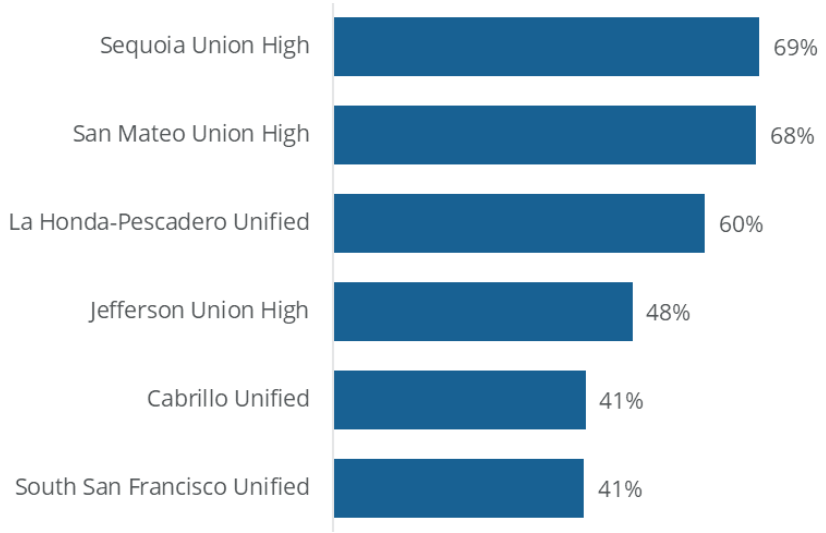
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students who met university requirements. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Figure V-22 illustrates the percentage of cohort graduates who met admission requirements for a CSU or UC school according to California Department of Education data.

Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.

Figure V-22. Students Meeting California University Admission Standards, 2019-2020

Source:
California Department of Education and Root Policy Research.



Cabrillo Unified and South San Francisco Unified have experienced a decrease in the share of graduates meeting CSU or UC admission standards in recent years. For instance, in 2016-2017, 57% of South San Francisco Unified graduates met these standards, but this decreased by 16 percentage points by 2019-2020. Cabrillo Unified experienced a less drastic decrease over the same period, but the rate still shrunk by two percentage points.

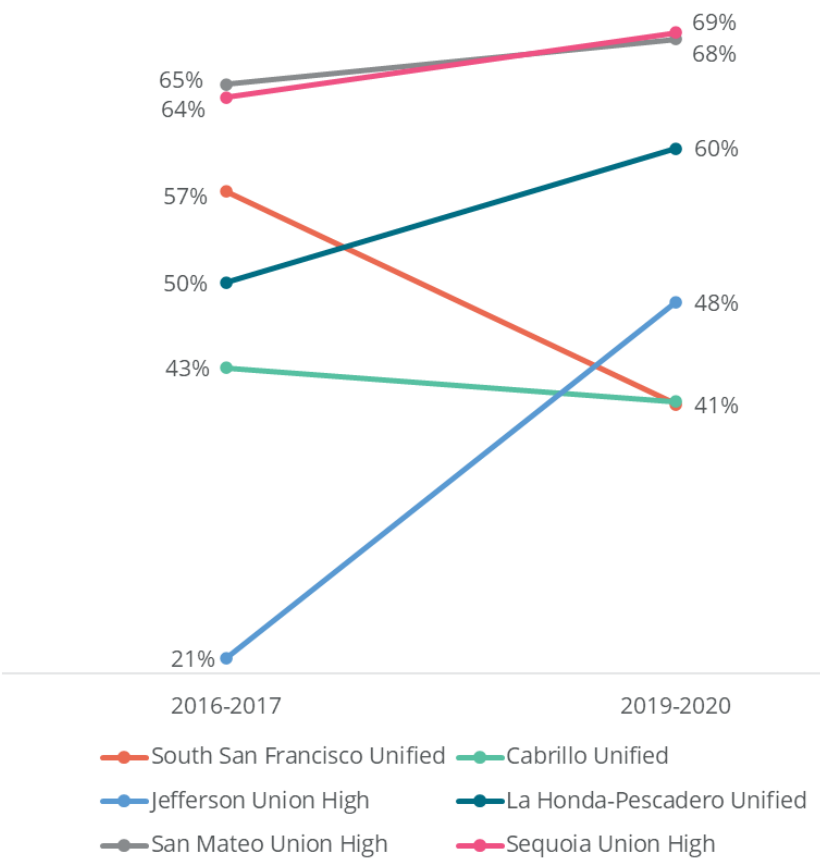
Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Sequoia Union and San Mateo Union experienced more modest increases, but remain the districts with the highest rates of students meeting CSU and UC standards.

Figure V-23. Students Meeting University Admission Standards, 2016-2017 and 2019-2020

Source:

California Department of Education and Root Policy Research.



Rates at which students met CSU or UC admissions standards varied substantially by race and ethnicity in 2019-2020. In all high school districts in San Mateo County, White and Asian students meet CSU and UC admissions standards at higher rates than the overall student population.

The largest gap is in South San Francisco Unified, where just 41% of students meet CSU or UC admissions standards, but 73% of Asian students meet those standards—a 32 percentage point gap.

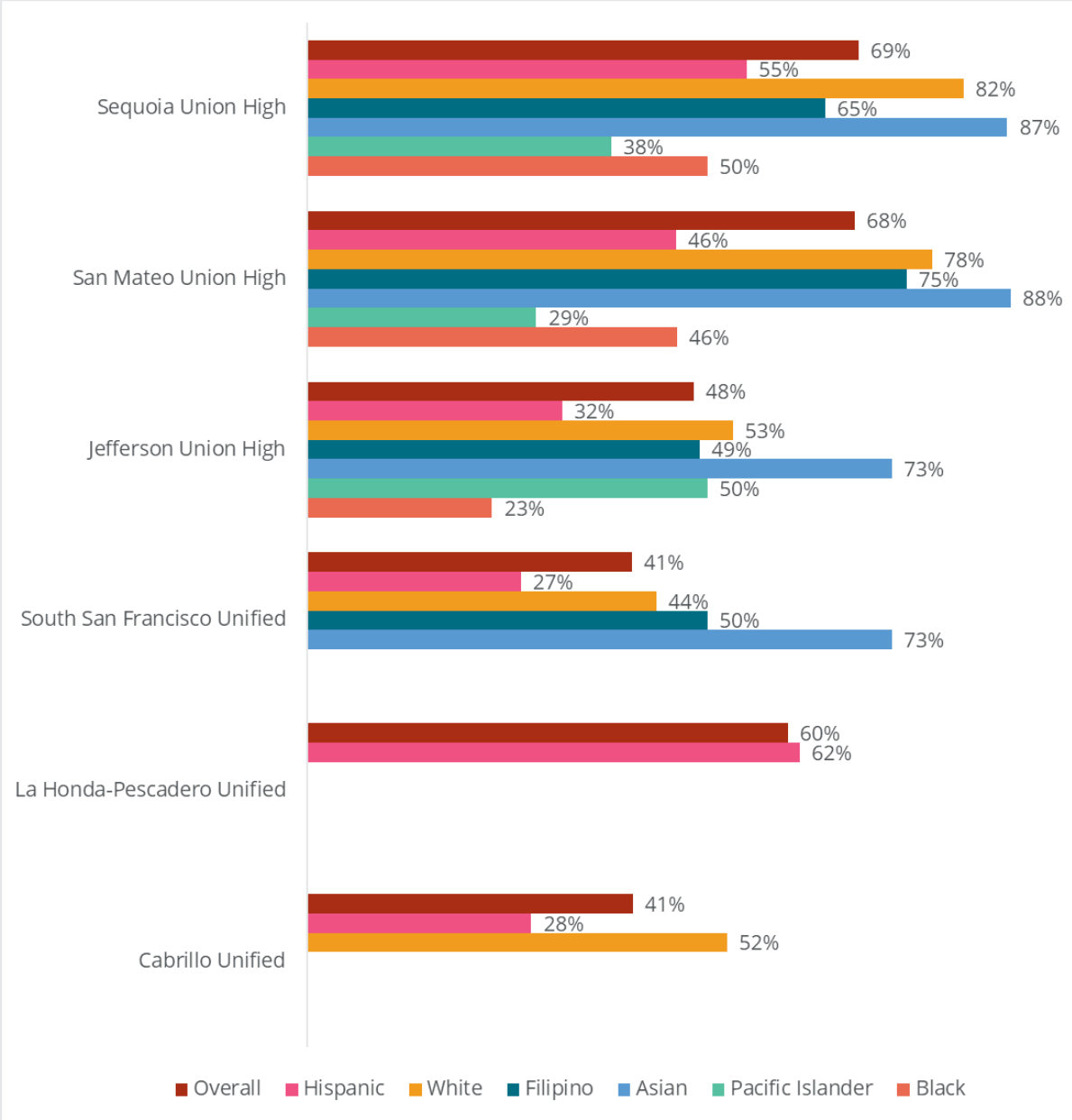
On the other end of the spectrum, Black/African American students typically met CSU or UC admissions standards at lower-than-average rates. The largest gap was in San Mateo Union, where just 29% of Black/African American students met CSU or UC standards compared to 68% of students in the district overall.

Filipino students typically met admissions standards at rates similar to the overall student body. For instance, in Jefferson Union, San Mateo Union, and South San Francisco Unified, Filipino students are slightly more likely to have meet CSU and UC standards than the overall student population. In Sequoia Union, they are slightly less likely to have met admission standards than the overall student population.

In La Honda-Pescadero, Hispanic students are slightly more likely to have met CSU or UC standards than the overall student body. However, in all other school districts, Hispanic students are less likely to have met CSU and UC standards than the overall student body. The largest disparity is in San Mateo Union, where just 46% of Hispanic students meet the university admissions standards compared to 68% of students overall.

Finally, Pacific Islander students in Jefferson Union were slightly more likely to have met California university admissions standards compared to the overall student body, but in Sequoia Union and San Mateo Union they were substantially less likely.

Figure V-24.
Students Meeting University Admission Standards, by Race and Ethnicity, 2019-2020



Source: California Department of Education and Root Policy Research

As expected, students with extenuating circumstances were less likely to meet CSU or UC admissions standards than students in the county overall. In all school districts where data are available, students with disabilities, students experiencing homelessness, English learners, foster youth, and migrant students met CSU or UC admission standards at lower rates than the overall student population.

English learners in Sequoia Union and San Mateo Regional met CSU or UC admission standards at higher rates than their peers in other school districts. However, compared to the overall student body within their own school districts, they had a larger gap than other districts. Namely, in Sequoia Union, 69% of students met admissions standards compared to just 32% of students learning English— a 37 percentage point gap.

Similarly, students with disabilities in Sequoia Union had the highest rate of meeting admissions standards (31%) compared to peers with disabilities in other districts, but also had the largest gap (38 percentage points) compared to the district's overall student body.

Migrant students met admission standards at the lowest rate in South San Francisco Unified (27%) and at the highest rate in Sequoia Union (45%). However, in Cabrillo Unified, their rates were only eight percentage points lower than that of the overall student body, the smallest gap in the county.

Approximately 36% of students experiencing homelessness in Sequoia Union met CSU or UC admission standards, which was higher than rates in San Mateo Union (21%) and Jefferson Union (21%).

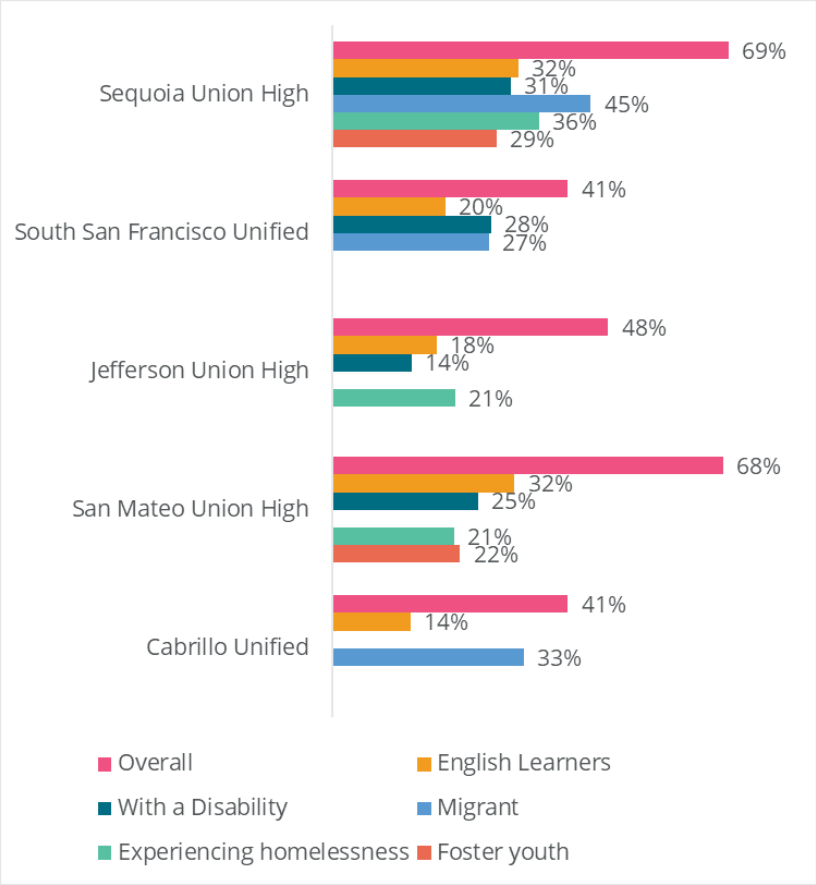
Just San Mateo Union and Sequoia Union had enough foster youth to report their rate of meeting CSU or UC admission standards. In Sequoia Union, 29% met admissions standards and 22% in San Mateo Union met admissions standards.

Figure V-25. Students Meeting University Admission Standards, 2019-2020

Source:

California Department of Education and Root Policy Research.

Notes; La-Honda Pescadero Unified is excluded from these data as they do not report admission standards data for these special groups, likely due to small sample size.

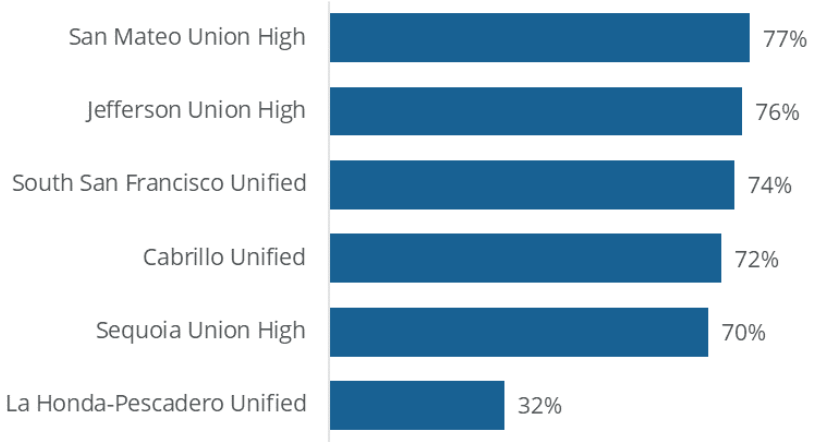


College-going rates. The college-going rate is defined as the percentage of public high school students who completed high school in a given year and subsequently enrolled in any public or private postsecondary institution (in-state or out-of-state) in the United States within 12 or 16 months of completing high school.

Most school districts in the county have a college-going rate at 70% or higher. San Mateo Union had the highest college-going rate at 77%. La Honda-Pescadero School District is the notable exception, with just 32% of graduates attending college within 12 or 16 months.

Figure V-26. College-Going Rates, 2017-2018

Source:
California Department of Education and Root Policy Research.

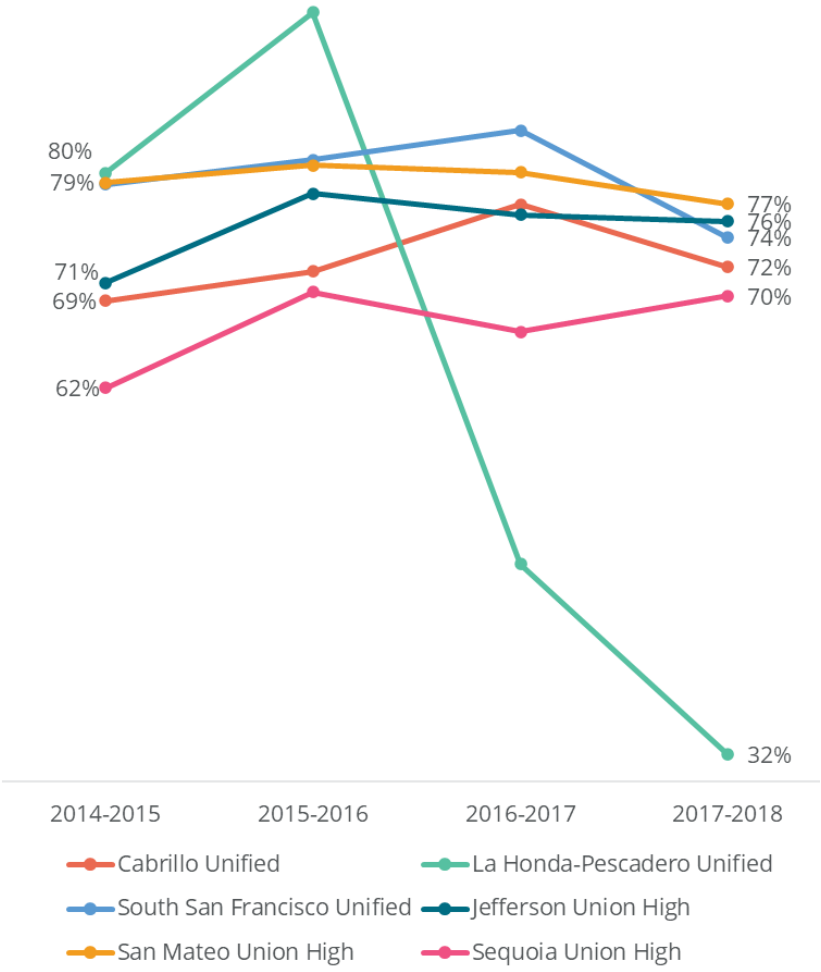


As shown in Figure V-27, La Honda-Pescadero School District previously had the highest college-going rate of all the county's high school districts, with an 80% college-going rate in 2014-2015 and a 93% college-going rate in 2015-2016. The district experienced a rapid decline in college-going rates, starting in 2016-2017. However, La Honda-Pescadero has especially small sample sizes. For instance, the district had just 26 twelfth-graders in the 2017-2018 school year, meaning that just a couple students going to college (or not) drastically alters the college-going rate in La Honda-Pescadero. All other high school districts in the county have maintained relatively consistent college-going rates.

Figure V-27. College-Going Rates, 2014-2015 to 2017-2018

Source:

California Department of Education and Root Policy Research.



Within each of the high school districts, college-going rates vary by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students, a 23 percentage point gap. Jefferson Union has the smallest gap between the two groups: 77% of White students go to college compared to 71% of Hispanic students.

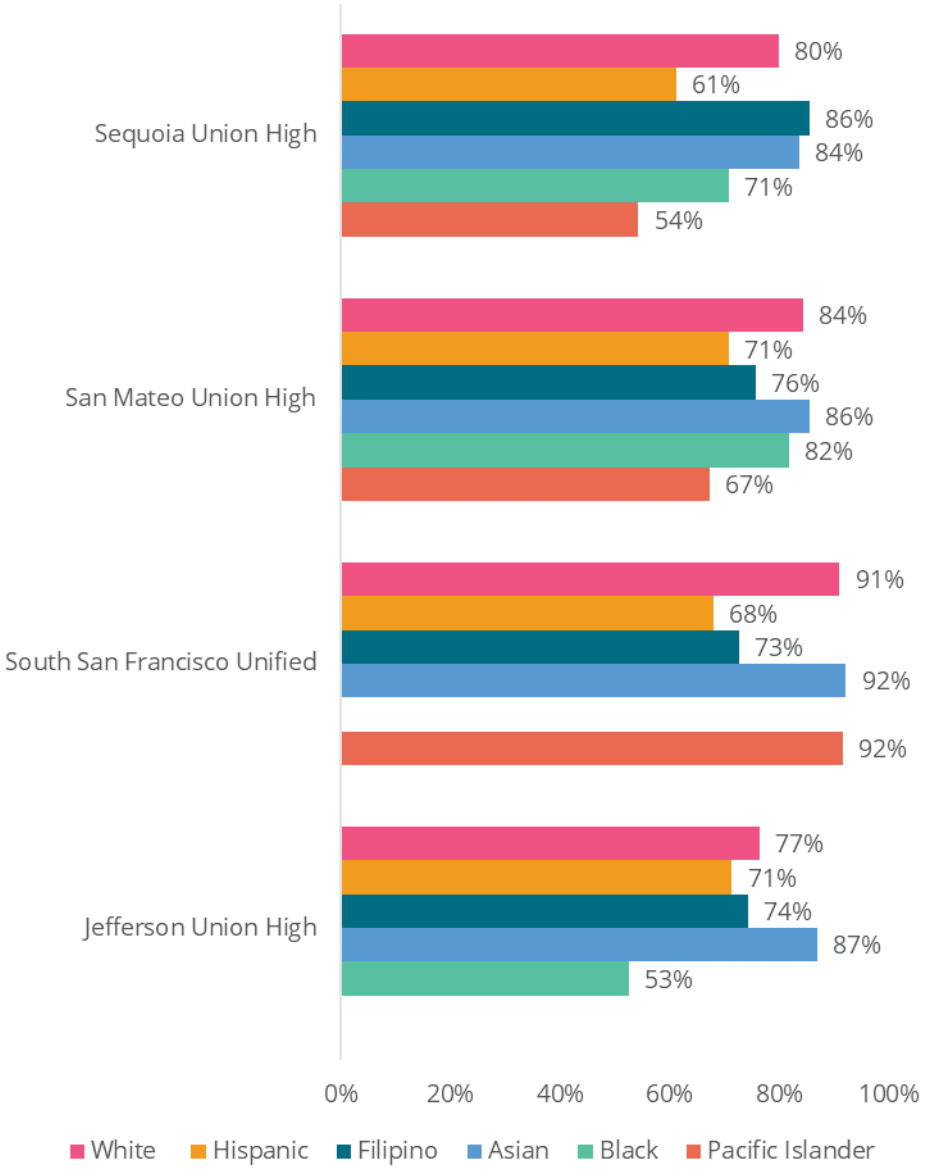
- Among Black/African American students, those at San Mateo Union have the highest college-going rate at 82%. Those at Jefferson Union have the lowest at just 53%, which is 24 percentage points lower than that of White students and 34 percentage points lower than that of Asian students.

- Overall, Asian students have among the highest college-going-rates in the county. The rate is especially high in South San Francisco Unified, where 92% go to college. The rate is lowest in Sequoia Union High School District, where 84% go to college.

- Filipino students also have generally high rates of college-going. The highest college-going rate among Filipino students is in Sequoia Union (86%) and the lowest is in South San Francisco Unified (73%).

- College-going rates for Pacific Islander students vary substantially by district. For instance, in Sequoia Union 54% go to college, but in South San Francisco Unified 92% go to college.

Figure V-28.
College-going Rates by Race and Ethnicity, 2017-18



Note: Cabrillo Unified and La Honda- Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

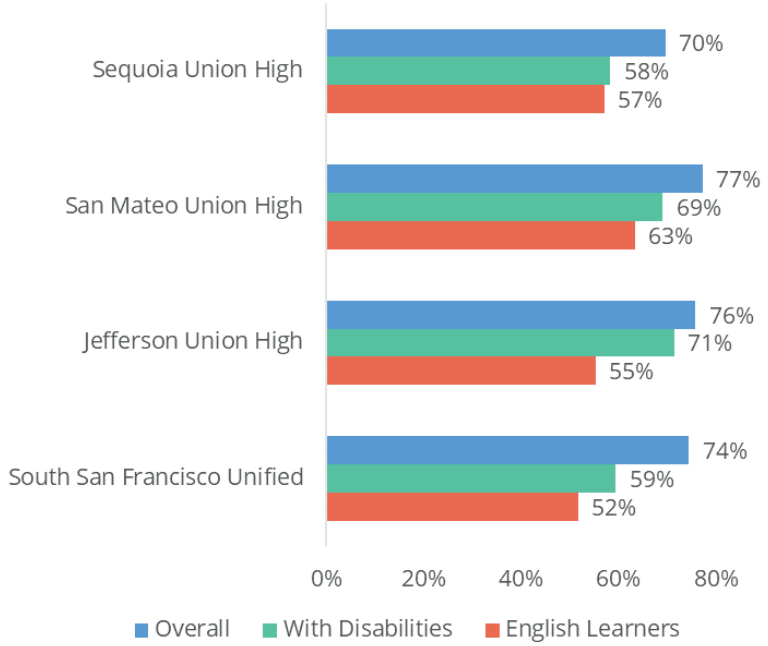
Source: California Department of Education and Root Policy Research

College-going rates are lower for students with disabilities and those learning English compared to the overall student population across the county.

- For instance, the largest gap between overall college-going rates and English learners' college-going rates is in South San Francisco Unified, where just 52% of English learning students go to college as opposed to 74% of the overall student population—a 22 percentage point gap. Among English learners, San Mateo Union High School District had the highest college-going rate, where 63% of English learners go to college.

- Among students with disabilities, South San Francisco Unified also had the largest gap, where 59% of students with disabilities went to college compared to 74% of the overall student population — a 15 percentage point gap. Jefferson Union, on the other hand, had a relatively high college-going rate among students with disabilities that was not very different from the district's overall college-going rate: 71% went to college which is just five percentage points lower than the district's overall student population.

Figure V-29. College-going Rates for English Learners and Students with Disabilities, 2017-2018

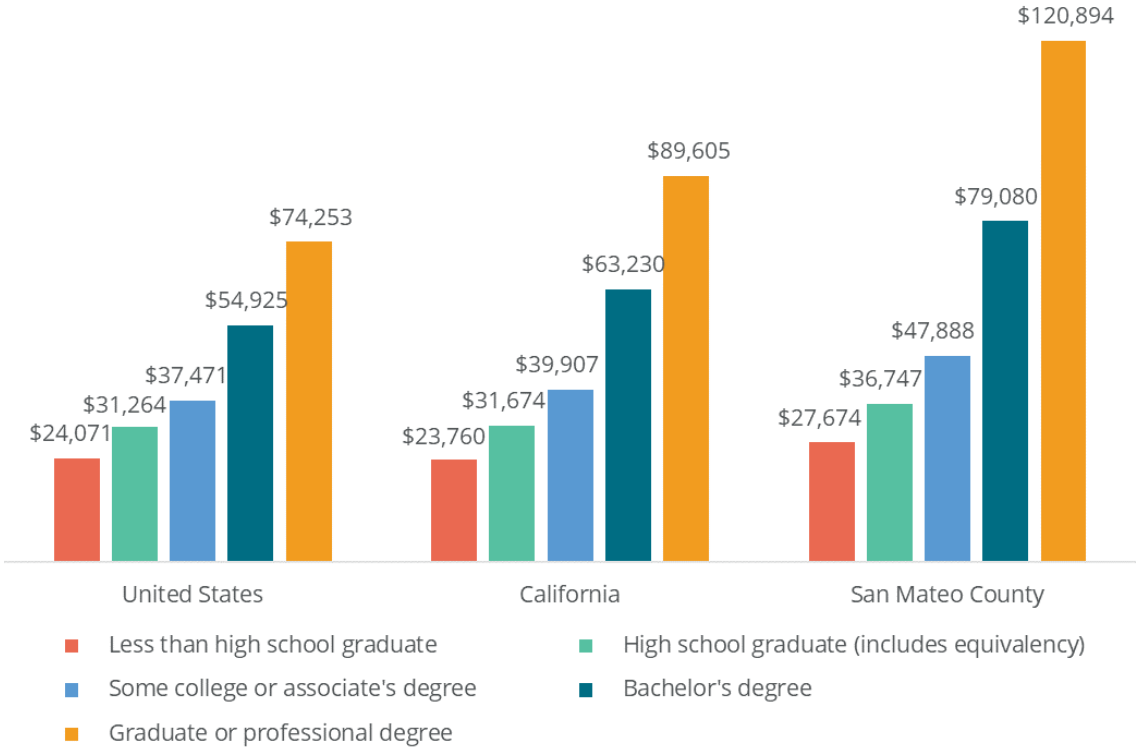


Note:
Cabrillo Unified and La Honda-Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source:
California Department of Education and Root Policy Research.

Gaps in college enrollment by race, ethnicity, disability status, or English learning have stark financial consequences for students in the long-term. Figure V-30 illustrates median annual earnings by educational attainment. College degrees are especially important in San Mateo County: those with a bachelor's degree in the county earn 115% more than those with a high school diploma. This gap is wider in San Mateo County than in other parts of California and nationwide. The differences between high-school graduate earnings and bachelor's degree earnings are around 100% in California and 76% in the US overall.

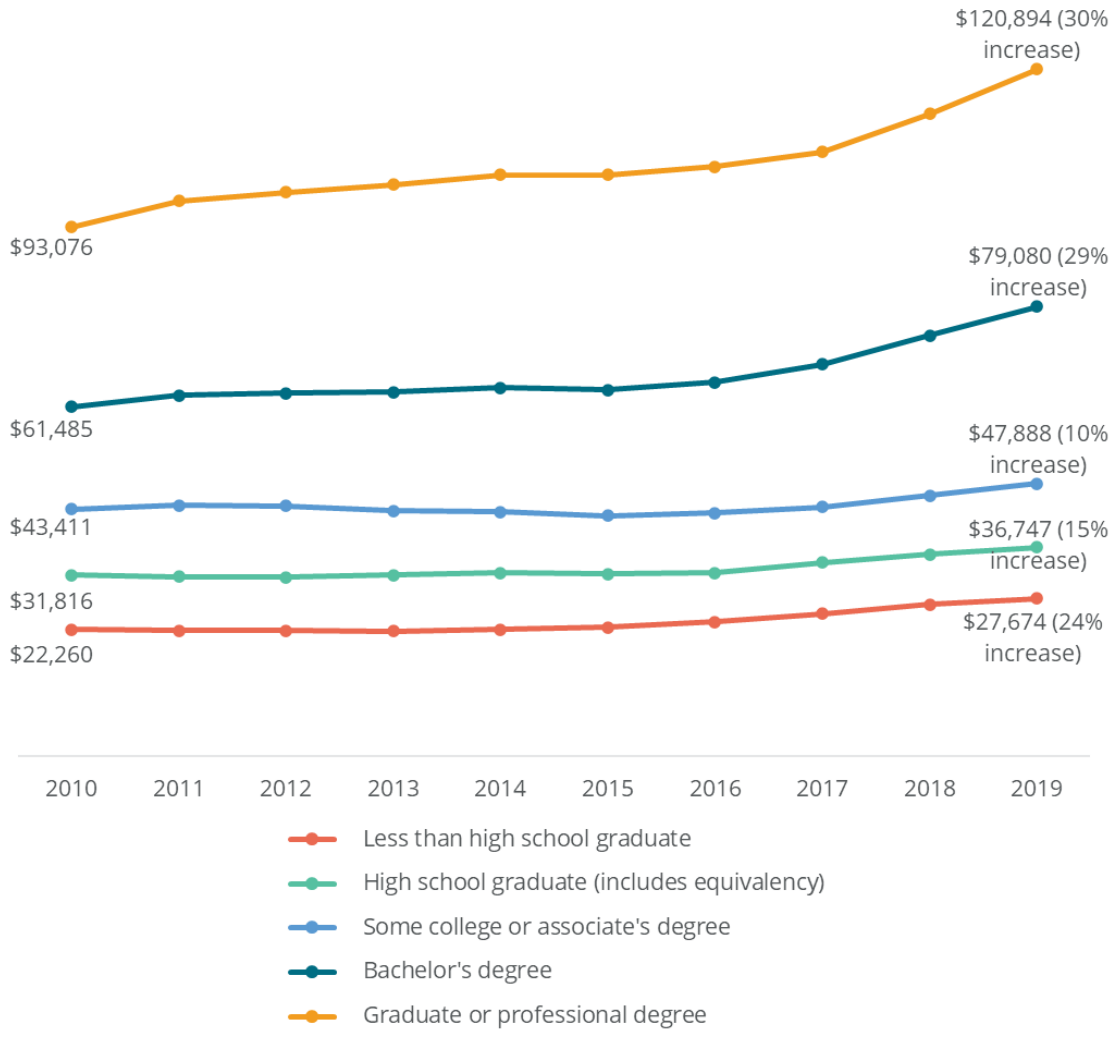
Figure V-30.
Median Annual Earnings by Educational Attainment, 2019



Source: 5-year 2019 American Community Surveys Data.

Unfortunately, the gap between high school graduates' and college graduates' earnings have been increasing in San Mateo County. As illustrated in Figure V-31, median earnings for high school graduates increased by just 15% over the last decade (from $31,816 to $36,747) while earnings for college graduates increased by 29% over the same period (from $61,485 to $79,080).

Figure V-31.
Median Annual Earnings by Educational Attainment in San Mateo County, 2010 to 2019



Source: 5-year American Community Surveys Data.

Because income disparities between college graduates and high school graduates have been increasing, it is increasingly important that school districts in San Mateo County address differences in college-going rates stratified by race, ethnicity, and extenuating circumstances.

Barriers to Success

Many students are unable to achieve academic success because of barriers in home and school. This section explores the available indicators of barriers to success, including chronic absenteeism and dropout rates. It also describes inequities in discipline rates by

race and ethnicity, which has been linked both to discrimination by education professionals as well as a major barrier to students' future success.

Chronic absenteeism. Academic studies have found that if a student is chronically absent, it reduces their math and reading achievement outcomes, educational engagement, and social engagement.[12] Chronic absenteeism also has spillover effects and negatively impacts students who themselves are not chronically absent. For instance, one study found that students suffer academically from having chronically absent classmates—as exhibited across both reading and math testing outcomes.[13]

Students are considered chronically absent if they were absent for 10% or more of the days during a school year. Note, however, students are exempt from chronic absenteeism calculations if they receive instruction through a home or hospital instructional setting, are attending community college full-time, or were not expected to attend more than 31 days.

In the county overall, 10% of students were chronically absent during the 2018-2019 school year.[14] This is a slight increase from the 2016-2017 school year, where just 9% of students overall were chronically absent.

Chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity. For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%. La Honda-Pescadero and Sequoia Union high school districts also had high rates of chronically absent students at 16% and 17%, respectively.

When disaggregating by race and ethnicity, just 3% of Asian students were chronically absent, and 7% of White and Filipino students were chronically absent. On the other end of the spectrum, Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%). Chronic absenteeism among Pacific Islander students has increased in recent years, as illustrated in Figure V-32.

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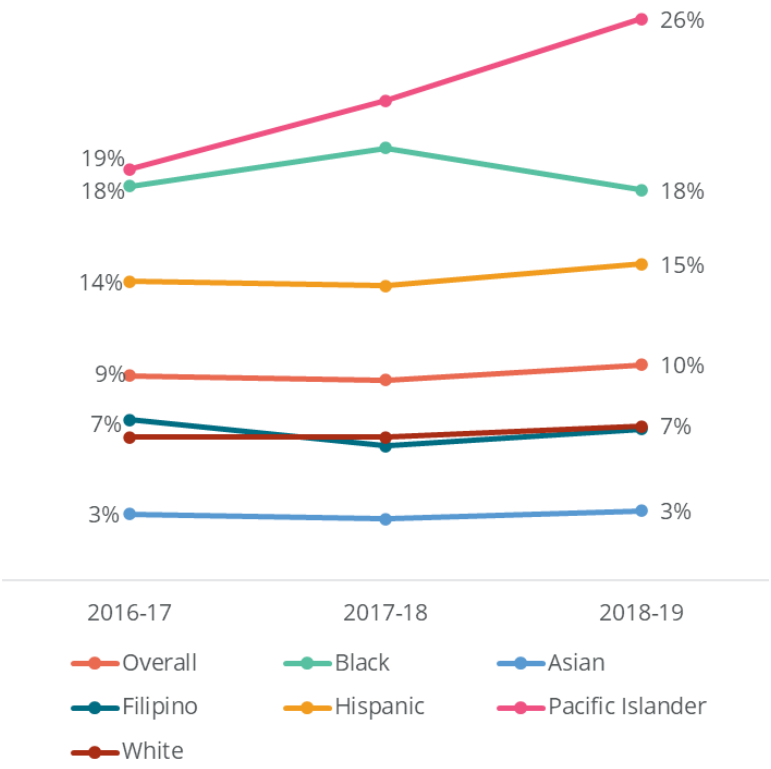
[12] Gottfried, Michael A. "Chronic absenteeism and its effects on students' academic and socioemotional outcomes." Journal of Education for Students Placed at Risk (JESPAR) 19.2 (2014): 53-75.

[13] Gottfried, Michael A. "Chronic absenteeism in the classroom context: Effects on achievement." Urban Education 54.1 (2019): 3-34.

[14] Because of the physical school closures during the COVID-19 pandemic, the California Department of Education determined that 2019–2020 absenteeism data are not valid, therefore, we present data from the 2018-2019 school year.

Figure V-32. Chronic Absenteeism by Race/Ethnicity, 2016-2017 to 2018-2019

Source: California Department of Education and Root Policy Research



Chronic absenteeism among Pacific Islander students was especially pronounced in San Mateo-Foster City school district where there was a 26 percentage point gap between chronic absenteeism rates for Pacific Islander students (32%) and the overall student body (6%). Other districts had similarly large gaps, including San Bruno Park Elementary (20 percentage points) and South San Francisco Unified (18 percentage points).

Some districts had larger gaps in absenteeism rates between Black/African American students and the overall population. For instance, in San Carlos Elementary, 4% of the overall student body is chronically absent compared to 27% of Black/African American students— a 23 percentage point gap. Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black/African American students (28%).

Among White students, Bayshore Elementary School District was a major outlier, where 46% of White students were chronically absent compared to just 12% of the total student population. However, it is important to note that this represents a very small sample of White students: just 3% of students at Bayshore Elementary are White, one of lowest in the county.

Figure V-33.
Chronic Absenteeism by District and Race/Ethnicity, 2018-2019

School District	Total	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	10%	5%	(no data)	5%	11%	(no data)	10%
La Honda-Pescadero	16%	(no data)	(no data)	(no data)	14%	(no data)	18%
South San Francisco	13%	4%	16%	7%	17%	31%	12%
High & Elementary School Districts							
Jefferson Union High School	15%	8%	22%	11%	22%	18%	15%
Bayshore Elementary	12%	5%	12%	0%	18%	19%	46%
Brisbane Elementary	12%	3%	(no data)	12%	17%	(no data)	17%
Jefferson Elementary	12%	5%	28%	6%	13%	25%	23%
Pacifica	7%	4%	12%	6%	9%	21%	7%
San Mateo Union High School	10%	3%	18%	4%	17%	21%	9%
Burlingame Elementary	5%	2%	15%	5%	10%	20%	5%
Hillsborough Elementary	4%	1%	(no data)	4%	4%	(no data)	6%
Millbrae Elementary	10%	3%	6%	17%	16%	26%	14%
San Bruno Park Elementary	12%	5%	10%	4%	14%	32%	9%
San Mateo-Foster City	6%	2%	9%	2%	10%	32%	4%
Sequoia Union High School	17%	6%	23%	8%	23%	33%	10%
Belmont-Redwood Shores	5%	3%	8%	5%	12%	17%	5%
Las Lomitas Elementary	4%	2%	0%	(no data)	7%	(no data)	3%
Menlo Park City Elementary	3%	1%	8%	7%	5%	14%	3%
Portola Valley Elementary	4%	0%	(no data)	(no data)	6%	(no data)	3%
Ravenswood City Elementary	16%	0%	20%	(no data)	15%	24%	21%
Redwood City Elementary	10%	2%	19%	3%	12%	18%	4%
San Carlos Elementary	4%	2%	27%	8%	7%	(no data)	3%
Woodside Elementary	8%	0%	0%	(no data)	12%	(no data)	7%
Total	10%	3%	18%	7%	15%	26%	7%

Source: California Department of Education and Root Policy Research

In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body. In all other districts, students with disabilities were more likely to be chronically absent than the overall student population. This was particularly true in Sequoia Union High School District, Jefferson Union High School District, and San Mateo Union High School District, which had gaps between the overall

absenteeism rate and the absenteeism rate among students with disabilities of 13, 12, and 11 percentage points, respectively.

Rates of chronic absenteeism were also higher among English learners than the general population in most districts (with the exception of Ravenswood City Elementary and Jefferson Elementary). Woodside Elementary and Sequoia Union High School districts both had 14 percentage point gaps between absenteeism rates of English learners and the overall student body.

In every school district where the data are available, foster youth had higher rates of chronic absenteeism than the overall population. This was especially true in Sequoia Union High School District, where 63% of foster youth were chronically absent compared to just 17% of the overall student body.

Similarly, in almost all districts with available data, students experiencing homelessness had higher rates of chronic absenteeism than the overall student body. The chronic absenteeism rate among students experiencing homelessness was highest in Burlingame Elementary at 64%.

Migrant students were chronically absent at rates similar to or lower than the total student body in all districts with reported data.

Figure V-34.
Chronic Absenteeism by District and Extenuating Circumstance, 2018-2019

School District	Total	English Learners	Experiencing homelessness	Migrant	Foster Youth	With Disabilities
Unified School Districts						
Cabrillo Unified	10%	12%	23%	9%	(no data)	18%
La Honda-Pescadero	16%	16%	(no data)	(no data)	(no data)	22%
South San Francisco	13%	14%	47%	13%	49%	18%
High & Elementary School Districts						
Jefferson Union High School	15%	27%	33%	(no data)	36%	28%
Bayshore Elementary	12%	19%	(no data)	(no data)	(no data)	11%
Brisbane Elementary	12%	18%	(no data)	(no data)	(no data)	18%
Jefferson Elementary	12%	10%	21%	(no data)	24%	16%
Pacifica	7%	11%	(no data)	(no data)	(no data)	14%
San Mateo Union High School	10%	21%	50%	(no data)	53%	21%
Burlingame Elementary	5%	8%	64%	(no data)	(no data)	12%
Hillsborough Elementary	4%	6%	(no data)	(no data)	(no data)	8%
Millbrae Elementary	10%	12%	5%	(no data)	(no data)	12%
San Bruno Park Elementary	12%	12%	(no data)	(no data)	18%	20%
San Mateo-Foster City	6%	8%	15%	(no data)	17%	13%
Sequoia Union High School	17%	31%	52%	16%	63%	29%
Belmont-Redwood Shores	5%	11%	(no data)	(no data)	(no data)	10%
Las Lomitas Elementary	4%	6%	(no data)	(no data)	(no data)	5%
Menlo Park City Elementary	3%	5%	(no data)	(no data)	(no data)	9%
Portola Valley Elementary	4%	3%	(no data)	(no data)	(no data)	9%
Ravenswood City Elementary	16%	16%	19%	17%	23%	21%
Redwood City Elementary	10%	12%	30%	6%	32%	16%
San Carlos Elementary	4%	8%	23%	(no data)	(no data)	11%
Woodside Elementary	8%	22%	(no data)	(no data)	(no data)	10%

Source: California Department of Education and Root Policy Research

Dropout rates. As previously indicated, workers without a high school degree have the lowest annual earnings compared to others at higher levels of educational attainment. In addition to the economic and housing precarity associated with low earnings, low earnings also often lead to increased incentives to participate in criminal activity. In fact, one study

suggest that high school dropouts are 3.5 times more likely than high school graduates to be imprisoned at some point during their lifetime.[15] Another study found that raising the high school completion rate by one percent for all men ages 20 through 60 would save the US $1.4 billion annually in crime related costs.[16] Dropping out of high school also has adverse health costs: for instance, research has shown that high school dropouts are more likely to smoke and have a marijuana disorder in adulthood.[17] For these reasons, reducing high school dropout rates in San Mateo County is pivotal to the health and economic prosperity of the community.

In this report, dropout rates shown for high school districts with available data and are defined as the percentage of cohort students who did not graduate with a regular high school diploma, did not complete high school, and are not still enrolled as a "fifth year senior".

In the 2019-2020 academic year, dropout rates were highest in Sequoia Union High School District, where 10% of students dropped out. This is similar to South San Francisco Unified, where 9% of students dropped out. In both these districts, and in Cabrillo Unified, dropout rates have increased since 2016-2017.

Dropout rates have decreased by one percentage point over the same period in San Mateo Union High School District, from 5% to 4%. Jefferson Union had the lowest dropout rate in the county at just 3%, which after slightly higher rates in 2017-18 and 2018-19, is the same as its 2016-2017 rate.

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[15] Monrad, Maggie. "High School Dropout: A Quick Stats Fact Sheet." National High School Center (2007).

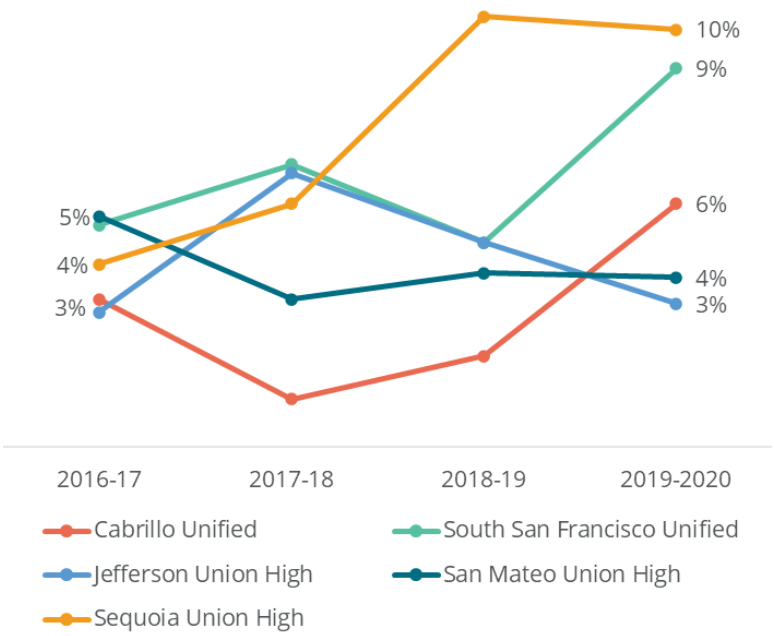
[16] U.S. Department of Justice, Bureau of Justice Statistics. (2002). Correctional populations in the United States, 1998 (NCJ-192929). Washington: U.S. Government Printing Office.

[17] Gonzalez, Jennifer M. Reingle, et al. "The long-term effects of school dropout and GED attainment on substance use disorders." Drug and alcohol dependence 158 (2016): 60-66.

Figure V-35. Dropout Rates by District, 2016-2017 to 2019-2020

Note: La Honda-Pescadero Unified School District is excluded from these data.

Source: California Department of Education and Root Policy Research

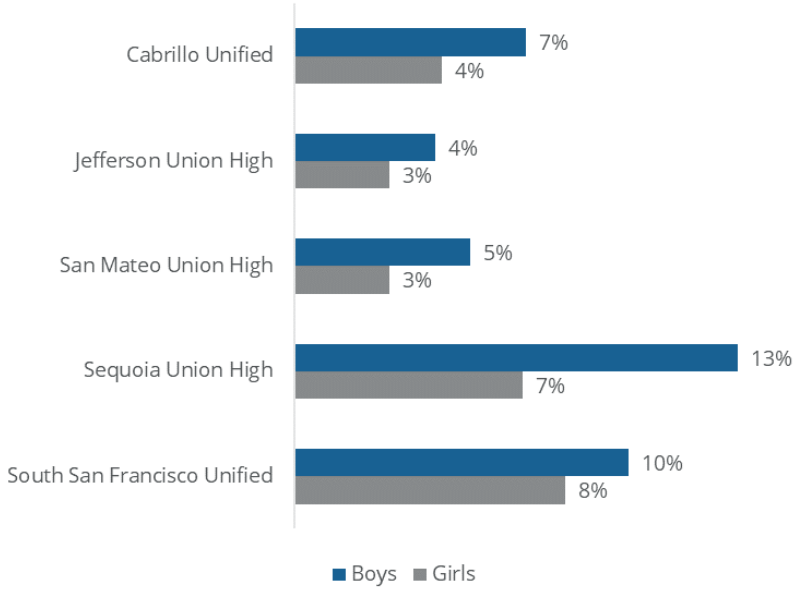


In all school districts in the county, dropout rates are higher for boys than for girls. Jefferson Union had the smallest gender gap, where 3% of girls dropped out and 4% of boys dropped out. Sequoia Union had the widest gender gap, where 13% of boys dropped out compared to just 7% of girls.

Figure V-36. Dropout Rates by Gender, 2019-2020

Note: La Honda-Pescadero Unified School District is excluded from these data.

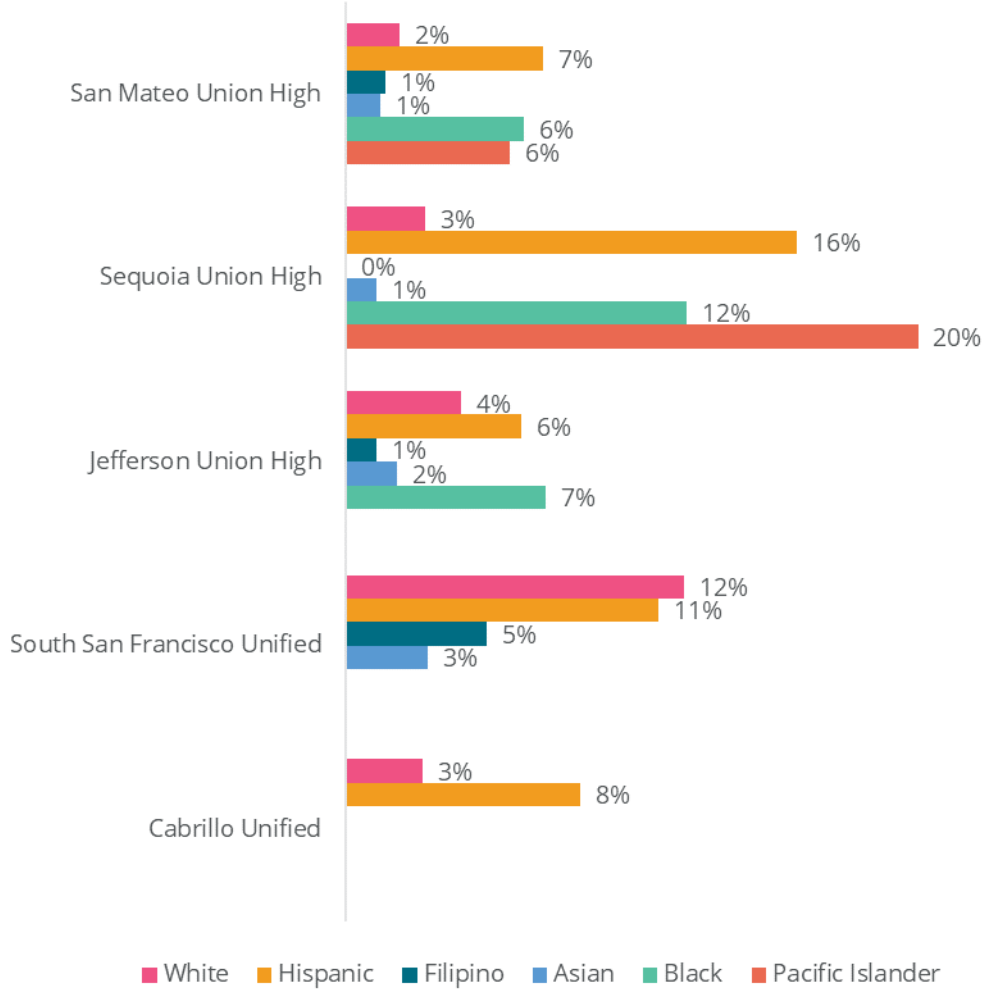
Source: California Department of Education and Root Policy Research



Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups.

- In Sequoia Union High School District, dropout rates were highest among Pacific Islander students, where 20% dropped out in the 2019-2020 academic year. Dropout rates were also especially high among Hispanic and Black/African American students in Sequoia Union, at 16% and 12% respectively.
- In districts with lower dropout rates, for instance, Jefferson Union, the highest dropout rates still found among Black/African American (7%) and Hispanic students (6%).
- Notably, however, in South San Francisco Unified, White students were more likely to drop out than any other racial or ethnic group. In fact, 12% of White students dropped out compared to 11% of Hispanic students, 5% of Filipino students, and 3% of Asian students. Data for Black/African American and Pacific Islander students were not available for South San Francisco Unified due to small sample sizes.

Figure V-37.
Dropout Rates by Race, 2019-2020

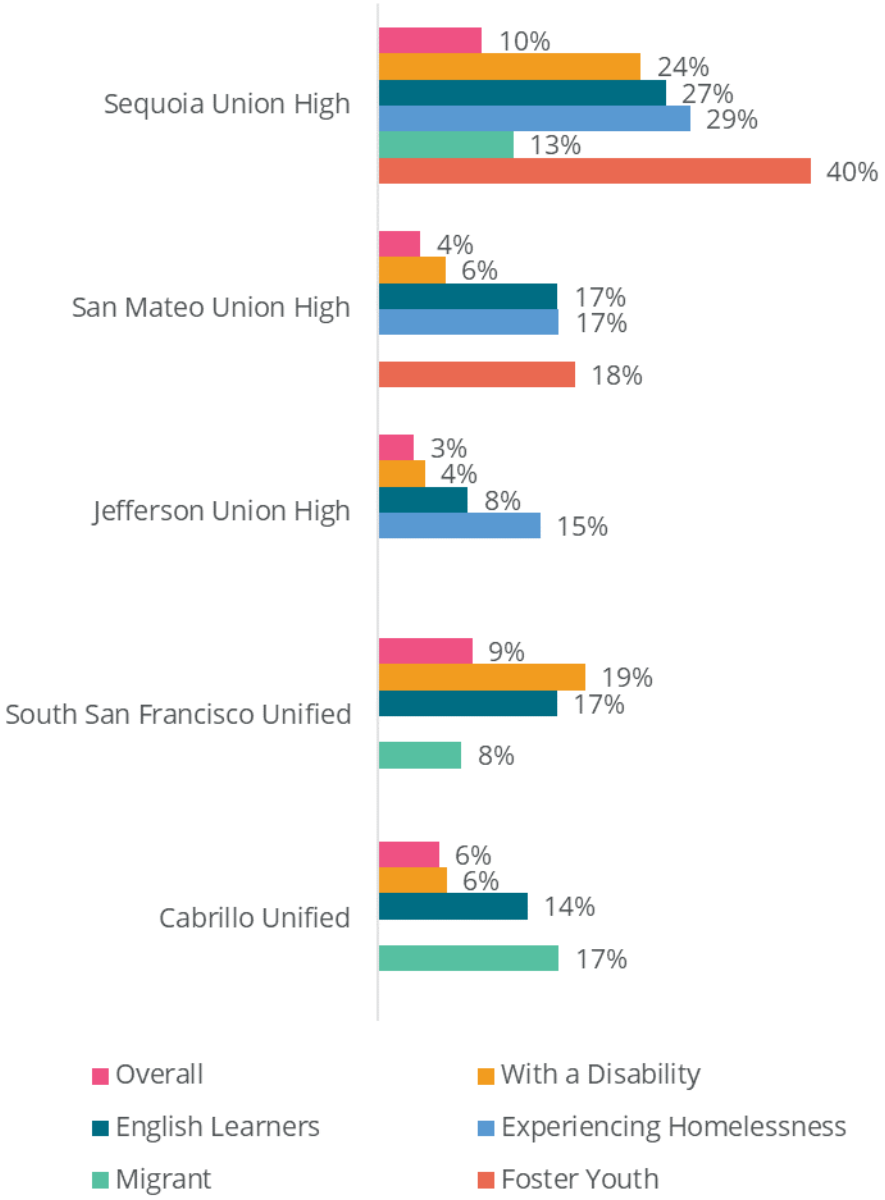


Source: California Department of Education and Root Policy Research

In all school districts in the county, students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

- Among students with disabilities, the highest dropout rate was in Sequoia Union, where 24% dropped out. The gap between overall dropout rates and dropout rates among students with disabilities was wide in Sequoia Union at 14 percentage points.
- Cabrillo Unified, on the other hand, had less than a one percentage point gap between the dropout rate of overall students (6%) and students with disabilities (6%).
- Among students learning English, Sequoia Union had the highest dropout rate at 27%, while Jefferson Union had the lowest dropout rate at 8%.
- Sequoia Union also had the highest rate of dropout among students experiencing homelessness at 29% while Jefferson Union, again, had the lowest at 15%.
- Foster Youth in Sequoia Union had an exceptionally high dropout rate a t 40%. San Mateo Union is the only other district in the county which reported these data in 2019-2020, and found only 18% of foster youth dropped out.
- Migrant students at South San Francisco Unified actually dropped out at a rate slightly lower than the general student body: just 8% of migrant students dropped out compared to 9% of the overall student body. However, those in Cabrillo Unified were 11 percentage points more likely than the total student body to dropout.

Figure V-38.
Dropout Rates by Extenuating Circumstance, 2019-2020



Source: California Department of Education and Root Policy Research

Disproportionate discipline rates. Strict discipline policies may stigmatize suspended students and expose them to the criminal justice system at a young age, setting them up for limited economic and social success down the line. Research has found that suspensions not only negatively affect the suspended students, but also their peers.

Students in schools with higher suspension rates are more likely to drop out or school and less likely to attend a four-year college.[18]

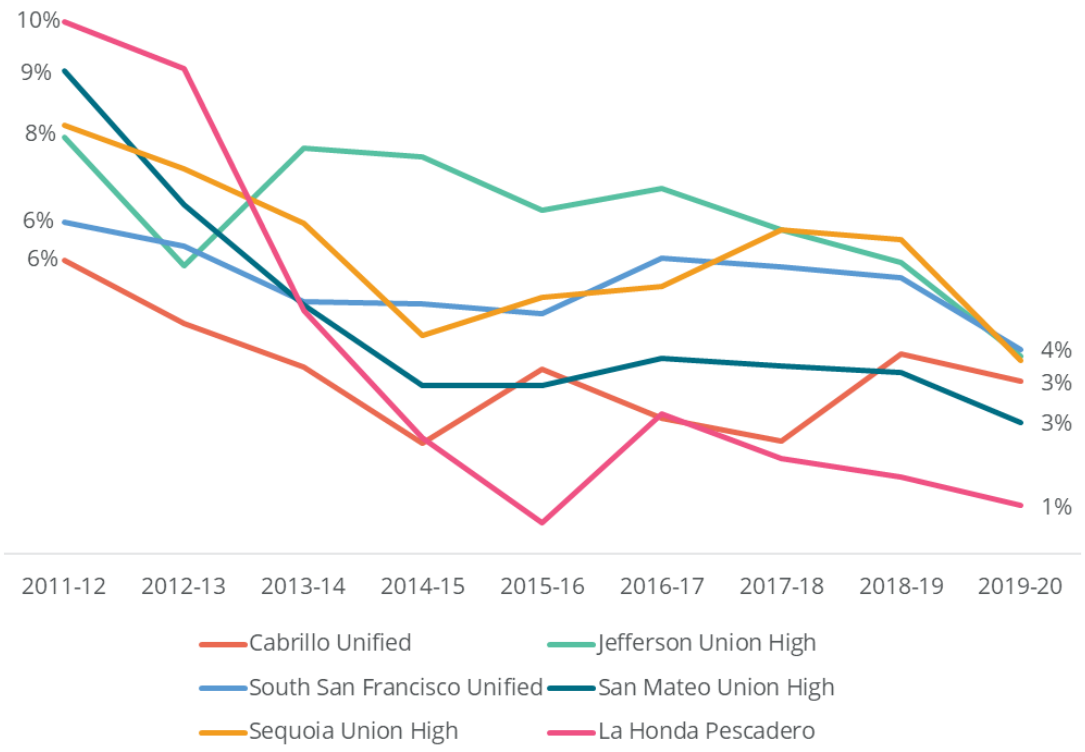
Other academic studies have found that students from African American and Latino families are more likely than their White peers to receive expulsion or out of school suspension as consequences for the same or similar problem behavior.[19] This means that Black/African American and Hispanic students suffer more of the economic and social consequences than their White peers for the same behaviors.

Luckily, in every high school district in San Mateo County, suspension rates have decreased since 2011-2012. La Honda-Pescadero School District experienced the largest decrease: it was the district with the highest suspension rate in 2011-2012 at 10%, but now has the lowest suspension rate at just 1% in 2019-2020. San Mateo Union also experienced a rapid decrease in suspension rates over the same period, with a rate of 9% in 2011-2012 to a rate of 3% in 2019-2020.

[18] Bacher-Hicks, Andrew, Stephen B. Billings, and David J. Deming. The school to prison pipeline: Long-run impacts of school suspensions on adult crime. No. w26257. National Bureau of Economic Research, 2019.

[19] Skiba, Russell J., et al. "Race is not neutral: A national investigation of African American and Latino disproportionality in school discipline." School Psychology Review 40.1 (2011): 85-107.

Figure V-39.
Suspension Rates, 2011-2012 to 2019-2020



Source: California Department of Education and Root Policy Research

In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers. Figure V-40 compares each racial/ethnic group's share of suspensions to their share of the overall student population.

- In all districts except for La Honda-Pescadero, Hispanic students make up a larger share of suspensions than their overall share of the student body. For instance, in San Mateo Union, 34% of students are Hispanic, but 66% of suspended students are Hispanic, making a 32 percentage point overrepresentation gap.

- In most districts, Black and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students. For instance, in Sequoia Union, just 2% of the student body identified as Pacific Islander but 8% of suspended students were Pacific Islander.

- Asian and Filipino students were *underrepresented* in terms of suspension rates. For example, in Jefferson Union High School District, 31% of students identified as Filipino but just 10% of suspended students were Filipino, a 21 percentage point gap. In San

Mateo Union High School, 22% of students identified as Asian but just 5% of suspended students were Asian, a 17 percentage point gap.

- White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero, where they were overrepresented by 30 percentage points. They were substantially underrepresented in Cabrillo Unified (with a gap of 21 percentage points) and Sequoia Union (18 percentage points).

Figure V-40.
Suspension Rates by Race and Ethnicity, 2019-2020

School District	Cabrillo Unified	Jefferson Union High	La Honda-Pescadero	San Mateo Union High	Sequoia Union High	South San Francisco Unified
Asian Students						
Share of Student Body	1%	14%		22%	9%	13%
Share of Suspensions	1%	7%		5%	1%	3%
Gap	0%	-7%		-17%	-8%	-10%
Black Students						
Share of Student Body		1%		1%	3%	1%
Share of Suspensions		5%		1%	6%	2%
Gap		4%		0%	3%	1%
Filipino Students						
Share of Student Body	1%	31%		6%	2%	23%
Share of Suspensions	0%	10%		2%	0%	9%
Gap	-1%	-21%		-4%	-2%	-14%
Hispanic Students						
Share of Student Body	52%	32%	61%	34%	41%	48%
Share of Suspensions	79%	46%	33%	66%	62%	69%
Gap	27%	14%	-28%	32%	21%	21%
Pacific Islander Students						
Share of Student Body		1%		2%	2%	2%
Share of Suspensions		4%		4%	8%	3%
Gap		3%		2%	6%	1%
White Students						
Share of Student Body	40%	14%	37%	26%	38%	7%
Share of Suspensions	19%	16%	67%	14%	20%	7%
Gap	-21%	2%	30%	-12%	-18%	0%

Notes: the percentage of suspensions and shares of racial groups do not sum to 100% because we exclude students with no reported race, with more than one reported race, where districts did not report racial/ethnic data due to small sample sizes. Gaps of 15 percentage points or more are highlighted.

Source: California Department of Education and Root Policy Research

Staff demographics. Diversity of school staff has been shown to improve outcomes for students of color. For instance, one recent study found that students are less likely to be removed from school as punishment when they and their teachers are the same race. This effect is driven almost entirely by black students, especially black boys, who are markedly less likely to be subjected to exclusionary discipline when taught by black teachers. There is little evidence of any benefit for white students of being matched with white teachers.[20] Other research in California has found that, when students have a teacher of their race, they are more likely to attend class, therefore reducing chronic absenteeism.[21] Even more studies have found that having a teacher of a student's own race substantially improves their math and reading achievement.[22]

In San Mateo County, the demographics of faculty and staff are fairly similar to that of its students. Figure V-41 illustrates the share of the county's faculty and staff who are Asian, Black/African American, Hispanic, Filipino, Pacific Islander, and White, and compares those shares to the racial/ethnic breakdown of the county's student body.

There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups. Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

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[20] Lindsay, Constance A., and Cassandra MD Hart. "Teacher race and school discipline: Are students suspended less often when they have a teacher of the same race?." Education Next 17.1 (2017): 72-79.

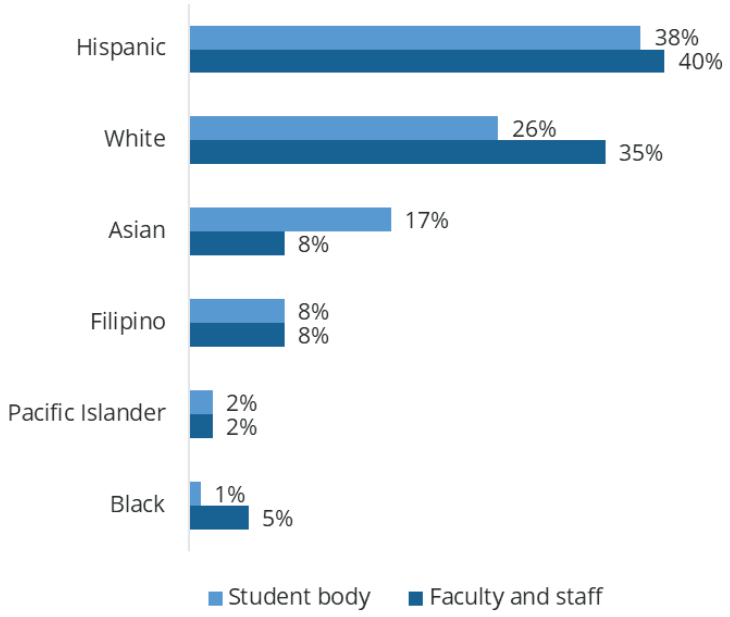
[21] Gottfried, Michael, J. Jacob Kirksey, and Tina L. Fletcher. "Do High School Students With a Same-Race Teacher Attend Class More Often?." Educational Evaluation and Policy Analysis (2021): 01623737211032241.

[22] Dee, T. S. (2004). Teachers, race, and student achievement in a randomized experiment. Review of economics and statistics, 86(1), 195-210.

Figure V-41. Staff and Student Demographics, 2020-2021

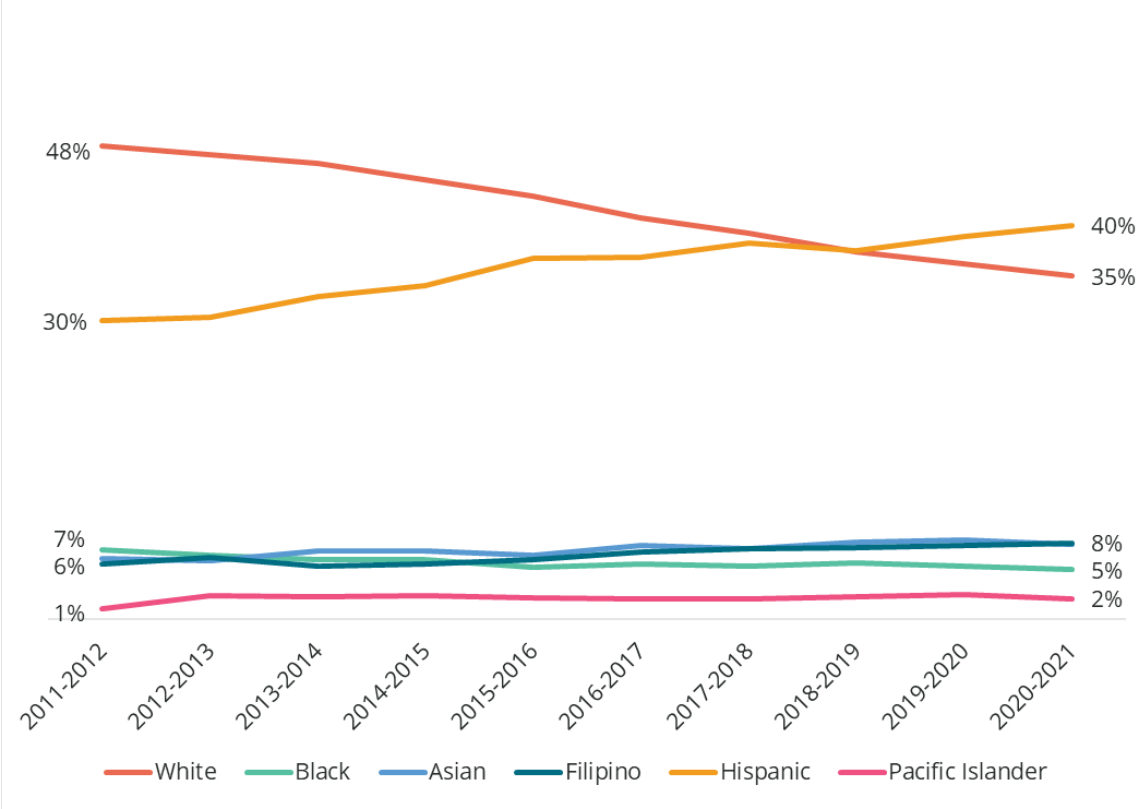
Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research



Since 2011-2012, the county's school districts have diversified in that there has been a 13 percentage point decrease in the share of White faculty and staff and a 10 percentage point increase in Hispanic faculty and staff. However, there has been a slight decrease (by two percentage points) in the share of faculty and staff who identify as Black/African American. There has been a two percentage point increase in the share of Asian and Filipino faculty and staff, and a one percent increase in the share of Pacific Islander faculty and staff.

Figure V-42.
Faculty and Staff Demographics, 2011-2012 to 2020-2021



Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-43 illustrates faculty and staff racial and ethnic diversity for the 2020-2021 school year by district.

- Portola Valley has the least diverse faculty and staff in the county, with 59% identifying as White.
- Ravenswood Elementary has the most diverse faculty and staff: the district has the highest share of Pacific Islander (5%), Black/African American (12%) and Hispanic (72%) faculty and staff.
- South San Francisco Unified School District has the highest share of Asian faculty and staff at 14%.
- Brisbane Elementary and Jefferson Elementary have the highest shares of Filipino faculty and staff at 28%.

Figure V-43.
Faculty and Staff Race/Ethnicity, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	0%	1%	1%	46%	0%	51%
La Honda-Pescadero	0%	5%	5%	39%	0%	51%
South San Francisco	14%	3%	16%	34%	2%	28%
High & Elementary School Districts						
Jefferson Union High School	3%	3%	13%	26%	1%	43%
Bayshore Elementary	13%	4%	17%	61%	0%	4%
Brisbane Elementary	7%	0%	28%	20%	4%	42%
Jefferson Elementary	13%	3%	28%	25%	0%	29%
Pacifica	7%	2%	8%	23%	2%	54%
San Mateo Union High School	11%	5%	6%	34%	3%	40%
Burlingame Elementary	8%	5%	11%	27%	3%	45%
Hillsborough Elementary	2%	1%	7%	20%	1%	55%
Millbrae Elementary	13%	3%	9%	25%	0%	48%
San Bruno Park Elementary	4%	2%	13%	26%	4%	48%
San Mateo-Foster City	13%	2%	7%	33%	3%	37%
Sequoia Union High School	2%	12%	2%	54%	4%	26%
Belmont-Redwood Shores	13%	2%	3%	39%	0%	42%
Las Lomitas Elementary	7%	7%	0%	42%	0%	42%
Menlo Park City Elementary	3%	1%	3%	28%	1%	40%
Portola Valley Elementary	4%	4%	0%	33%	0%	59%
Ravenswood City Elementary	2%	12%	1%	72%	5%	3%
Redwood City Elementary	4%	5%	2%	65%	1%	21%
San Carlos Elementary	8%	6%	3%	37%	1%	42%
Woodside Elementary	12%	8%	0%	30%	0%	49%
Total	8%	5%	8%	40%	2%	35%

Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-44 illustrates the gap between faculty/staff representation and the student body. For instance, at San Bruno Park Elementary, 15% of the students are White while 48% of the faculty/staff are White, leaving a 33 percentage point gap.

If schools are striving for a distribution of faculty/staff that reflects the racial and ethnic distribution of their student body, the closer to a 0 percentage point gap, the better. Schools like San Bruno Park Elementary fall short of meeting this goal, in that there is a large overrepresentation of White faculty/staff compared to the student body. Many other districts have a large overrepresentation of White faculty/staff, including Millbrae Elementary (32 percentage point gap), Jefferson Union High School District (29 percentage point gap), and South San Francisco Unified School District (22 percentage points). There are just a few school districts where the share of White students is higher than the share of White faculty, particularly Woodside Elementary and Menlo Park City Elementary, both with a 15 percentage point gap.

Across most school districts, the share of Asian students is larger than the share of Asian faculty/staff. This suggests that Asian students are less likely than their peers to interact with a same-race teacher or staff member. The largest disparity is in Millbrae Elementary, where just 13% of the faculty identify as Asian compared to 46% of the student body, a 33 percentage point gap.

In many school districts, there is a dearth of Hispanic faculty and staff. For instance, in La Honda-Pescadero, 63% of students are Hispanic compared to 39% of faculty, a 24 percentage point gap. In other districts, however, there is a larger share of Hispanic faculty/staff than students. In Las Lomitas Elementary, for instance, 13% of students are Hispanic and 42% of faculty/staff are Hispanic. Recall that Las Lomitas Elementary commonly has high-performing English language learnings students. This may be partly due to the district's large portion of Hispanic faculty/staff.

Though district wide there are approximately the same portions of Filipino students as there are faculty/staff, Jefferson Union High School stands out as a district where Filipino students are less likely to interact with a same-race teacher or staff member. In Jefferson Union, 29% of students are Filipino compared to just 13% of faculty/staff.

In all districts, there only very small gaps in the share of students that identify as Pacific Islander and the share of faculty/staff that identify as Pacific Islander. All in all, they are represented in approximately equal proportions.

Figure V-44.
Difference Between Staff and Student Populations, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	-1%	1%	0%	-6%	0%	11%
La Honda-Pescadero	0%	5%	4%	-24%	0%	16%
South San Francisco	0%	2%	-7%	-14%	0%	22%
High & Elementary School Districts						
Jefferson Union High School	-12%	2%	-16%	-5%	0%	29%
Bayshore Elementary	-6%	1%	-4%	20%	-4%	1%
Brisbane Elementary	-13%	-1%	16%	-8%	4%	18%
Jefferson Elementary	-6%	1%	3%	-11%	-1%	18%
Pacifica	-1%	1%	-1%	-3%	2%	15%
San Mateo Union High School	-12%	4%	1%	2%	1%	12%
Burlingame Elementary	-19%	5%	8%	11%	3%	4%
Hillsborough Elementary	-30%	1%	5%	15%	1%	7%
Millbrae Elementary	-33%	2%	3%	5%	-2%	32%
San Bruno Park Elementary	-12%	1%	3%	-15%	-1%	33%
San Mateo-Foster City	-13%	1%	4%	-4%	1%	16%
Sequoia Union High School	-7%	10%	1%	9%	2%	-9%
Belmont-Redwood Shores	-19%	1%	0%	27%	-1%	8%
Las Lomitas Elementary	-11%	6%	-1%	29%	0%	-11%
Menlo Park City Elementary	-10%	0%	2%	11%	0%	-15%
Portola Valley Elementary	-2%	4%	0%	19%	0%	-7%
Ravenswood City Elementary	2%	7%	1%	-12%	-2%	2%
Redwood City Elementary	0%	4%	1%	-5%	0%	2%
San Carlos Elementary	-10%	5%	2%	23%	1%	-7%
Woodside Elementary	8%	6%	0%	14%	-1%	-15%
Total	-9%	4%	0%	2%	0%	9%

Notes: The figure shows percentage point gaps in student representation versus faculty/staff representation (calculated as the share of faculty/staff minus the share of students).

Source: California Department of Education and Root Policy Research

Appendix 4.7

State Fair Housing Laws and Regulations

This appendix summarizes key state laws and regulations related to mitigating housing discrimination and expanding housing choice.

California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) is the state fair housing law that prohibits those engaged in the housing business—landlords, real estate agents, home sellers, builders, mortgage lenders, and others—from discriminating against tenants or homeowners.

California law protects individuals from illegal discrimination by housing providers based on:

- Race, color
- Ancestry, national origin
- Citizenship, immigration status
- Primary language
- Age
- Religion
- Disability, mental or physical
- Sex, gender
- Gender identity, gender expression
- Marital status
- Familial status
- Source of income
- Military or veteran status

Government Code section 65008. Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.

- For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.
- Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing

Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.

Density Bonus Law (Gov. Code, section 65915) requires California jurisdictions to adopt ordinances that specify how density bonuses will be offered to incentivize affordable housing. The state law contains the minimum specifications for density bonuses.

Housing Accountability Act (Gov. Code, section 65589.5) prohibits local agencies from disapproving housing developments, including farmworker housing and emergency shelters, or requiring conditions that make such housing infeasible except under certain conditions specified in the law.

No-Net-Loss Law (Gov. Code, section 65863) is meant to ensure that development opportunities remain available throughout a jurisdiction's regional housing need allocation (RHNA) period, especially for low and moderate income households. It prohibits jurisdictions from lowering residential densities without substantial evidence.

Least Cost Zoning Law (Gov. Code, section 65913.1) requires jurisdictions to designate and zone sufficient vacant land for residential use with sufficient standards in relation to growth projections.

Excessive subdivision standards (Gov. Code, section 65913.2) prohibits jurisdictions from imposing design criteria that make residential development infeasible.

Limits on growth controls (Gov. Code, section 65302.8) describes how flood plains are used in comprehensive planning and zoning.

Housing Element Law (Gov. Code, section 65583, esp. subds. (c) (5), (c) (10) governs state-required housing elements.

Survey Responses - CCM2 (4.08.21)			
Question (x)	Overall, how would you rate this virtual meeting?	What did you like about the meeting?	Is there anything we could improve?
	4 - Very Good	Good introduction to the subject; seeing the current and expected RHNA numbers was helpful.	
	4 - Very Good	I loved that most people seemed focus on equity and social justice, and serving our lower-income community. That's the whole reason I showed up, I'm glad many others did too!	More time to discuss would have been great, our group was still on a roll when the breakout session ended. Also, the 6-7:30 time is very inconvenient for people with young kids and no other caretakers. Some meetings could be held later to accommodate parents who want to participate.
	1 - Poor		I though the whole point of having various cities in each meeting was to have a mix of perspectives, socioeconomic status, demographics, etc. Breakout rooms for each city COMPLETELY DEFEATED THE PURPOSE.
x	4 - Very Good	The overview was short and to the point, which was good (not too wonky); and the breakout session was good in that Deanna allowed people to ask questions and make comments even though she wanted to get to the questions. It turned out that the questions/comments addressed two of the three questions, and it was good to hear what people needed to understand. For example, how does policy impact housing development?	Include some racial equity analysis/framing, to explain how policy forced and continues to design for segregation (or could lead to inclusion). Use an example or two. % of Menlo Park that is zoned for single family homes and even SFH with minimum lot sizes, for example. Height and density limits in DSP, as another example.
	4 - Very Good	Learning about the demographics of Belmont, its relationship to the median household income, and other economic details about Belmont. I also appreciated learning what Belmont currently has in the housing pipeline and the numbers the hope for in the future.	

x	5 - Excellent	folks brought a positive attitude	I wonder whether actually doing some cross-community conversations would be useful at some point, as well as city breakouts?
	3 - Good	a chance to hear from others in the county	would like the breakouts to be a mixture of cities so we can hear others concerns
	4 - Very Good	N/A	N/A

	RHNA distribution of units for Density > 30			
	VL	L	M	AM
HCD Assumption	22%	13%	18%	47%

City Inclusionary Policy	VL	L	M	AM
Rental	5%	5%	5%	85%
For Sale	0%	5%	10%	85%

Key Vacant/Nonvacant Site (sites where you think residential development/redevelopment will occur in the 6th cycle)

	Site Name	Description	Address	APN(s)	Sq ft.	Est. Acreage	Est. number of units	Density (DUA)	Very Low	Low	Moderate	Above Moderate	Total (should match col H)	Notes (optional)	Rationale (optional)	Column1	Column2
									Tanforan Total	222	128	181	469	1000			
	Tanforan					0.0											
70dba	Seritage	Regional Shopping Center - Included in Ta	1150 El Camino Real	014-316-330	513572	11.8	100	22	22	13	18	47	100	1000 total	Tanforan Mall, developer interest		
70dba	Tanforan	Regional Shopping Center - Included in Ta	1150 El Camino Real	014-316-360	521631	12.0	250	21	56	32	45	117	250		Tanforan Mall, developer interest		
Tan = rezor	JC Penny	Regional Shopping Center - Included in Ta	1122 El Camino Real	014-316-300	680158	15.6	250	16	56	32	45	117	250		Tanforan Mall, developer interest		
	Tanforan	Regional Shopping Center - Included in Ta	1122 El Camino Real	014-316-240	667731	15.3	300	20	67	38	54	141	300		Tanforan Mall, developer interest		
	Parking Lot for Seasonal Sales	overflow mall parking lot	1292 Huntington Ave.	014-311-060	61083	1.4	100	71	22	13	18	47	100		Tanforan Mall, developer interest		
	Total					56.1	**1000**	18									
	Walgreens	retail store	333 El Camino Real	020-293-030	57328	1.3	150	114	33.36	19.19	27.16	70.28	150		developer interest		
x	AT&T Building	office building	840 San Bruno Avenue	020-071-050	68446	1.6	320	204	71	41	58	150	320		Preliminary plans/site for sale		
x	Melody Toyota Showroom	vehicle sales showroom building	750 El Camino Real	020-126-200	11926	0.3	32	117	7	4	6	15	32		developer interest		
x	Melody Toyota Lot	vehicle sales lot	750 El Camino Real	020-126-050	2919	0.1	7	104	2	1	1	3	7		developer interest		
x	Melody Toyota Lot	vehicle sales lot	750 El Camino Real	020-126-140	14205	0.3	34	104	8	4	6	16	34		developer interest		
x	Car sales Lot	vacant site	529 El Camino Real	020-256-090	4596	0.1	5	47	1	1	1	2	5				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-100	3000	0.1	3	44	1	0	1	1	3				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-130	5000	0.1	6	52	1	1	1	3	6				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-140	5000	0.1	6	52	1	1	1	3	6				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-150	7500	0.2	9	52	2	1	2	4	9				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-160	2500	0.1	3	52	1	0	1	1	3				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-170	2500	0.1	3	52	1	0	1	1	3				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-180	2500	0.1	3	52	1	0	1	1	3				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-190	2500	0.1	3	52	1	0	1	1	3				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-250	1617	0.0	2	54	0	0	0	1	2				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-260	4761	0.1	5	46	1	1	1	2	5				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-270	6307	0.1	7	48	2	1	1	3	7				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-280	3234	0.1	4	54	1	1	1	2	4				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-320	6186	0.1	7	49	2	1	1	3	7				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-340	2483	0.1	3	53	1	0	1	1	3				
x	Car sales Lot	vacant site	529 El Camino Real	020-256-350	2483	0.1	3	53	1	0	1	1	3				
x	vacant	vacant site	170 San Bruno Ave.	020-111-160	12500	0.3	42	146	9	5	8	20	42		development application submitted		
x	former Budget Motel	vacant site	850 El Camino Real	020-116-310	27442	0.6	60	95	13	8	11	28	60				
x	IHOP	restaurant and parking lot	590 El Camino Real	020-145-020	3332	0.1	7	92	2	1	1	3	7		vacant		
x	IHOP	restaurant and parking lot	590 El Camino Real	020-145-030	3334	0.1	7	91	2	1	1	3	7		vacant/city owned		
	IHOP	restaurant and parking lot	590 El Camino Real	020-145-010	4535	0.1	8	77	2	1	1	4	8				
	IHOP	restaurant and parking lot	590 El Camino Real	020-145-470	11498	0.3	20	76	4	3	4	9	20				
	vacant	vacant site	104 San Bruno Ave.	020-111-150	7525	0.2	25	145	6	3	5	12	25		density est based on adjacent site		
	Russo Dental	medical office	1101 El Camino Real	020-013-200	5214	0.1	15	125	3	2	3	7	15				
	San Bruno Pet Hospital	veterinary office	1151 El Camino Real	020-013-100	24608	0.6	60	106	13	8	11	28	60				
												0	0				
	Bank of America	Bank/Parking	465 San Mateo Avenue	020-362-180	22900	0.5	45	86	10	6	8	21	45		underutilized		
	Citibank	Bank/Parking	475 San Mateo Avenue	020-361-240	31500	0.7	60	83	13	8	11	28	60		underutilized		
	Chilis	Restaurant	899 El Camino Real	020-019-080	57069	1.3	100	76	22	13	18	47	100				
	Bedroom Express	retail store	426 El Camino Real	020-362-240	14744	0.3	50	148	11	6	9	23	50				
	San Bruno Gas	gas station	401 San Mateo Avenue	020-362-210	10854	0.2	40	161	9	5	7	19	40				
	Below 30 DUA																
	large site with one house (R-2)	**underutilized site**	**117 San Juan Avenue**	**021-172-130**	**9920**	**0.2**	**2**	**9**	**0**	**0**	**0**	**2**	**2**		**Owner interest. Zoning allows for 2 more units**		
	Vacant site	**vacant site**	**116 San Marco Avenue**	**021-172-130**	**5350**	**0.1**	**2**	**16**	**0**	**0**	**0**	**2**	**2**		**Owner interest. Zoning allows for 2 units**		
	Vacant site	**vacant site**	**xxx San Marco Avenue**	**021-172-120**	**5350**	**0.1**	**2**	**16**	**0**	**0**	**0**	**2**	**2**		**Owner interest. Zoning allows for 2 units**		
	Engvall MS	**golf driving range**	**2101 Sneath Ln.**	**019-270-270**	**435600**	**10.0**	**58**	**6**	**0**	**3**	**6**	**49**	**58**		**development application submitted**		
	Engvall MS	**golf driving range**	**2101 Sneath Ln.**	**019-270-260**	**483951**	**11.1**	**60**	**5**	**0**	**3**	**6**	**51**	**60**		**development application submitted**		
	Bayhill Sites (Specific Plan)					0.0											
	Bayhill Shopping Center	shopping center	851 Cherry Avenue	020-012-190	401192	9.2	210	23	47	27	38	98	210	BHSP	housing option per plan		
	Office Building	office building	801 - 851 Traeger Avenue	020-017-020	264360	6.1	205	34	46	26	37	96	205	BHSP	housing option per plan		
	Key Single-Family Sites																
	former Edgemont ES	**school district offices**	**500 Acacia Ave.**	**020-253-050**	**94888**	**2.2**	**15**	**7**	**0**	**0.75**	**1.50**	**12.75**	**15**		**district diposition of site**		
	TOTAL						**2708**		571	335	479	1323	2709				

Total

YIMBY LAW GREENBELT ALLIANCE

April 21, 2022

Dear San Bruno City Council:

We are writing on behalf of **YIMBY Law** and **Greenbelt Alliance** regarding San Bruno's 6th Cycle Housing Element Update. **YIMBY Law** is a legal nonprofit working to make housing in California more accessible and affordable through enforcement of state law. **Greenbelt Alliance** is an environmental nonprofit working to ensure that the Bay Area's lands and communities are resilient to a changing climate.

We are writing to remind you of San Bruno's obligation to include sufficient sites in your upcoming Housing Element to accommodate your Regional Housing Needs Allocation (RHNA) of **3,165 units**.

In the Annual Progress Reports that San Bruno submitted to HCD, we observe the following trend of housing units permitted in the last four years:

Year	Housing units permitted
2018	6
2019	135
2020	48
2021	83
Average, 2018-2021	**68**

To meet the 6th cycle RHNA target, the rate of new housing permits in San Bruno would need to increase from **68 units per year** in 2018-2021 to **396 units per year** in the next 8 years. This is a 482% increase from recent years. **If the current pace were to continue, San Bruno would meet only 17% of its new housing target**.

Based on these trends, it is unlikely that San Bruno's existing realistic zoning capacity is sufficient to meet its 6th cycle RHNA target. According to HCD's Housing Element Site Inventory Guidebook, housing elements must analyze the realistic capacity of their sites, which may include considerations of "[l]ocal or regional track records", "past production trends", and "the rate at which similar parcels were developed during the previous planning period". A housing element that does not include a significant rezoning component is therefore unlikely to be compliant with state law.

We urge San Bruno to include a major rezoning component in its Housing Element—a rezoning large enough to close the gap between recent housing production trends and the RHNA target. The rezoning should be within existing communities and should comply with the city's obligation to Affirmatively Further Fair Housing. We also urge San Bruno to ease any other constraints, such as discretionary approval processes or impact fees, that may impede the rate of development on your city's housing sites.

Thank you,

Sid Kapur, East Bay YIMBY (sidharthkapur1@gmail.com)
Rafa Sonnenfeld, YIMBY Law (rafa@yimbylaw.org)
Zoe Siegel, Greenbelt Alliance (zsiegel@greenbelt.org)

SFO

San Francisco International Airport

May 6, 2022

TRANSMITTED VIA E-MAIL and U.S. MAIL
jgrogan@sanbruno.ca.gov

Jovan D. Grogan
City Manager
City of San Bruno
567 El Camino Real
San Bruno, California 94066-4247

RE: Redevelopment of Tanforan Shopping Center ("Reimagining Tanforan"), City of San Bruno

The San Francisco Airport (SFO or the Airport) is deeply concerned about the City of San Bruno's (the City) adoption and issuance of the Reimagining Tanforan Fact Sheet in July 2021, to develop a mixed use (retail/office/residential) development at the 44-acre Tanforan shopping center. The City identified the project as adding a minimum of 1,000 housing units, and that the City would need to plan for as many as 3,165 housing units City-wide through 2031.[1] We appreciate this opportunity to continue to coordinate with the City regarding redevelopment of the Tanforan site and to seek practical alternatives for the development of additional housing stock.

As described in the City's Fact Sheet, the site currently contains commercial tenants, a movie theater, a Bay Area Rapid Transit (BART) station, a San Bruno police station, parking garages, and a surface parking lot. In December 2020, the Association of Bay Area Governments (ABAG) issued the San Bruno Regional Housing Needs Allocation (RHNA) that called the City to add 3,165 housing units City-wide by 2031.The RHNA called for these additional units based partially on the presence of the San Bruno BART and Caltrain stations and access to the U.S. 101, I-280, and I-380 freeways. The Airport and ALUC was never consulted during the RHNA allocation process. For such matters pertaining to housing within the Community Noise Equivalent Level (CNEL) 70 decibel (dBA) noise contour, the Airport urges the City to engage the Airport, SFO Airport/Community Roundtable, Caltrans Division of Aeronautics, and the Federal Aviation Administration (FAA).

As shown on **Attachment A**, the Tanforan shopping center is located entirely within the CNEL 70 dBA noise contour and located directly beneath the extended centerline of SFO's primary departure runway path for long-haul international air carriers and cargo operators. SFO and City staff have met several times in 2022 since issuance of the RHNA to discuss both the City's and Airport's concerns. These concerns are also consistent with the City's concerns expressed in a letter sent by the City to ABAG, dated July 8, 2021, including: (a) concerns over significant aircraft noise exposure to the future residents and height restrictions over the site; and (b) the City's RHNA requirement and lack of consideration to account for existing State land use compatibility laws.

---

[1] City of San Bruno, Reimagining Tanforan Fact Sheet, adopted by City Council July 27, 2021. Available online: https://sanbruno.ca.gov/DocumentCenter/View/2043/San-Bruno-Land-Use-Visioning_CC-Approved-7-28-2021?bidId=

AIRPORT COMMISSION CITY AND COUNTY OF SAN FRANCISCO

LONDON N. BREED *MAYOR* | ELEANOR JOHNS *PRESIDENT* | MALCOLM YEUNG *VICE PRESIDENT* | EVERETT A. HEWLETT, JR. | JANE NATOLI | JOSE F. ALMANZA | IVAR C. SATERO *AIRPORT DIRECTOR*

Post Office Box 8097 San Francisco, California 94128 Tel 650.821.5000 Fax 650.821.5005 www.flysfo.com

NOISE COMPATIBILITY POLICIES

The Airport supports practical housing development in the Bay Area, especially low-income and transit-oriented developments. However, commercial and industrial areas, zoned and used as such for decades in the City, are now being identified for rezoning and redevelopment to include high density housing/transit oriented development because these areas are located adjacent to high-quality transit (i.e., the San Bruno BART and Caltrain stations and the El Camino Real bus corridor) as defined by the State of California.

The Airport appreciates that much of the City is contained within the CNEL 70 dBA noise contour. The commercial and industrial land uses that make up most of the existing land uses within the CNEL 65 dBA noise contour (which is defined as the significant noise impact area under federal and state regulations) have served the Airport and the community well for decades. The intent of these federal and state regulations is to prevent any new residential developments within the significant noise contour. The proposed redevelopment of Tanforan to include incompatible housing remains a serious concern for the Airport.

The Tanforan site is inside the Airport Influence Area B as defined in the *Comprehensive Airport Land Use Compatibility Plan for the Environs of San Francisco International Airport* (SFO ALUCP) adopted by the City/County Association of Governments of San Mateo as the designated Airport Land Use Committee. ***All residential development related actions within the CNEL 70 dBA contour are determined to be incompatible, including rezoning of a site to residential uses, under Noise Compatibility Policy (NP-4).*** Acoustical treatments could reduce interior noise levels and could be conditionally compatible residential developments within the CNEL 65 to 70 dBA contour. However, residential developments within the CNEL 70+ dBA noise contour would allow a significant impact to future residents and is identified under federal and state regulations as incompatible with sound insulation. Interior insulation would fail to address noise in outdoor amenity spaces often provided alongside housing. Further, the simple act of opening a window would compromise the efficacy of even the best noise insulation.

SFO was the first U.S. airport with an approved noise compatibility program from the Federal Aviation Administration (FAA) in 1983. Since then, the FAA and SFO have funded, implemented, and maintained a robust sound insulation program that has allowed SFO to be one of the few public use airports in the State of California to be fully compliant under Title 21 of the California Code of Regulations. Millions of federal and local funds have been expended to achieve land use compatibility within the CNEL 65 dBA noise contour – by sound insulating homes, places of worship, and schools, to be consistent with federal and state land use compatibility regulations. To date, the FAA and SFO have expended $33.5 million dollars sound insulating 2,664 residential properties in San Bruno. In the current Noise Insulation Program (Second Chance Initiative and repair/re-installation of insulation that has not met performance expectations), an additional 77 residential properties in the City have been identified for sound insulation with FAA and SFO investments estimated at $8.85 million dollars. ***Redevelopment of the Tanforan site to include high density residential units would undermine decades of scientifically-informed land use planning and millions of dollars expended to safeguard public health and safety.***

The materials and technology used for sound insulation have limited warranties and eventually fail over

time. ***Residential development within the CNEL 70 dBA contour would render the Tanforan development ineligible for FAA/SFO grants for future sound insulation, including the subsequent repair or re-installation of insulation materials when they fail over time.*** Similarly, Public Utilities Code section 21678 precludes the City and County of San Francisco/SFO from having any liability should the City proceed with the Reimagining Tanforan project in contravention of the SFO ALUCP noise compatibility policies. There would be no viable aircraft noise abatement or noise mitigation measures that could alleviate the significant and unmitigable noise these future residents may experience, especially from long-haul international air carriers and cargo operators that depart late night/early morning; and due to the weight of the cargo, the cargo freighter aircraft typically fly slow and low to the ground. Therefore, the Airport will be unable to address noise complaints that are sure to arise from these residents and will refer them to the City of San Bruno.

Airport staff conducted a search of comparable residential density in the United States based on the same parameters as the proposed housing development at the Tanforan site, including: (1) located within 1.2 miles from an extended imaginary runway centerline serving as primary departure runway for international operations; and (2) minimum of 7,000-foot long runway that allows for international aircraft operations. As shown in **Attachment B**, Airport analysis found that ***there is no other housing of comparable density in the United States. The proposed Tanforan redevelopment would result in the densest population per square mile near a major international airport***. Future residents would be located directly beneath, not one, but two primary departure runways serving international operations at SFO. The baseline noise conditions for future residents would be significant but can be avoidable if the City identifies other locations for housing outside the CNEL 70 dBA contour.

AIRSPACE COMPATIBILITY POLICIES

As shown on Exhibit IV-17 of the ALUCP (see **Attachment C**), the critical aeronautical surfaces at the Tanforan site are at an elevation between approximately 125 and 145 feet above mean sea level (AMSL), as defined from the origin of the North American Vertical Datum of 1988 (NAVD88). Given that the ground elevation at the Tanforan is site approximately between 36 and 55 feet AMSL (NAVD88), the heights of the buildings would need to be between approximately 55 and 90 feet above ground level to be compatible with the Airspace Compatibility Policies of the SFO ALUCP, subject to the issuance of a Determination of No Hazard from the FAA (see below) for any proposed structures, and determinations from the City/County Association of Governments of San Mateo County as the designated Airport Land Use Commission.

This determination would not negate the requirement for the developer to also undergo FAA review as described in Title 14 Code of Federal Regulations Part 77 for both (1) the permanent structures and (2) any temporary cranes or other equipment taller than the permanent buildings which would be required to construct those structures.

Due to the proximity of the Tanforan site to the Airport and certain procedures from the two primary departure runways (Runways 10L-28R and 10R-28L), both the permanent building heights and temporary cranes or construction equipment must be considered. ***Otherwise, any penetrations of the critical aeronautical surfaces adopted in the SFO ALUCP would result in real financial and economic impacts to air carriers, cargo operators, SFO/City and County of San Francisco, and***

potentially reduce airlines' ability to transport high-value cargo (e.g., biotechnology and high-technology cargo).

Also enclosed are with Attachment C, are Airspace Protection Policies (AP-1 through AP-4) from the SFO ALUCP as a reminder of incompatible site characteristics, especially as they pertains to solar panel building materials/features that reflect and create bright lights/glare.

Lastly, SFO is providing clarification to the Caltrans Division of Aeronautics' letter sent to your attention (dated January 25, 2022). On page 2 of their letter, the image referred to as the one engine inoperative (OEI) surface is superseded by the critical aeronautical surfaces adopted in the SFO ALUCP (which also includes the composite OEI surfaces). The clarification is provided as **Attachment D**.

SAFETY COMPATIBILITY POLICIES

The land use compatibility criteria for safety zones are provided in Table IV-2 of the SFO ALUCP and included as **Attachment E**. The safety compatibility criteria are generally based on the guidelines provided in the *California Airport Land Use Planning Handbook* (Caltrans Handbook),[2] although modifications have been made in recognition of the intense level of existing development in the vicinity of airports. Appendix E of the Caltrans Handbook contains a discussion of the factors that were considered in establishing the safety compatibility policies. The criteria include two categories: uses that are incompatible and uses that should be avoided in the respective zones.

The Tanforan site is inside Safety Zone 4; incompatible uses within Safety Zone 4 include large child day care centers, biosafety level 3 and 4 facilities, and children's schools. Uses to be avoided, such as critical public utilities, should not be allowed in the Safety Zone unless no feasible alternative is available, as determined by the City. Where these uses are allowed, habitable structures shall be provided with at least 50 percent more exits than required by applicable codes. The ***Airport encourages the City to consider Safety Zone 4 compatibility policies during master planning and site development phases to prevent development of such incompatible uses.***

SUGGESTED ALTERNATIVE SOLUTIONS

SFO requests the City consider alternative locations to meet RHNA requirements, outside of the 70 dBA CNEL noise contour, including the Bayhill Specific Plan area and the transit oriented development corridor along El Camino Real and San Mateo Avenue located outside of the CNEL 70 dBA contour.

* * *

[2] Caltrans Division of Aeronautics, California Airport Land Use Planning Handbook. Available online: https://dot.ca.gov/-/media/dot-media/programs/aeronautics/documents/californiaairportlanduseplanninghandbook-a11y.pdf

The Airport appreciates the City's willingness to continue to have collaborative discussions, and your consideration of these concerns. If I can be of assistance, please do not hesitate to contact Nupur Sinha, Director of Planning and Environmental Affairs at (650) 821-6678 or at nupur.sinha@flysfo.com.

Sincerely,

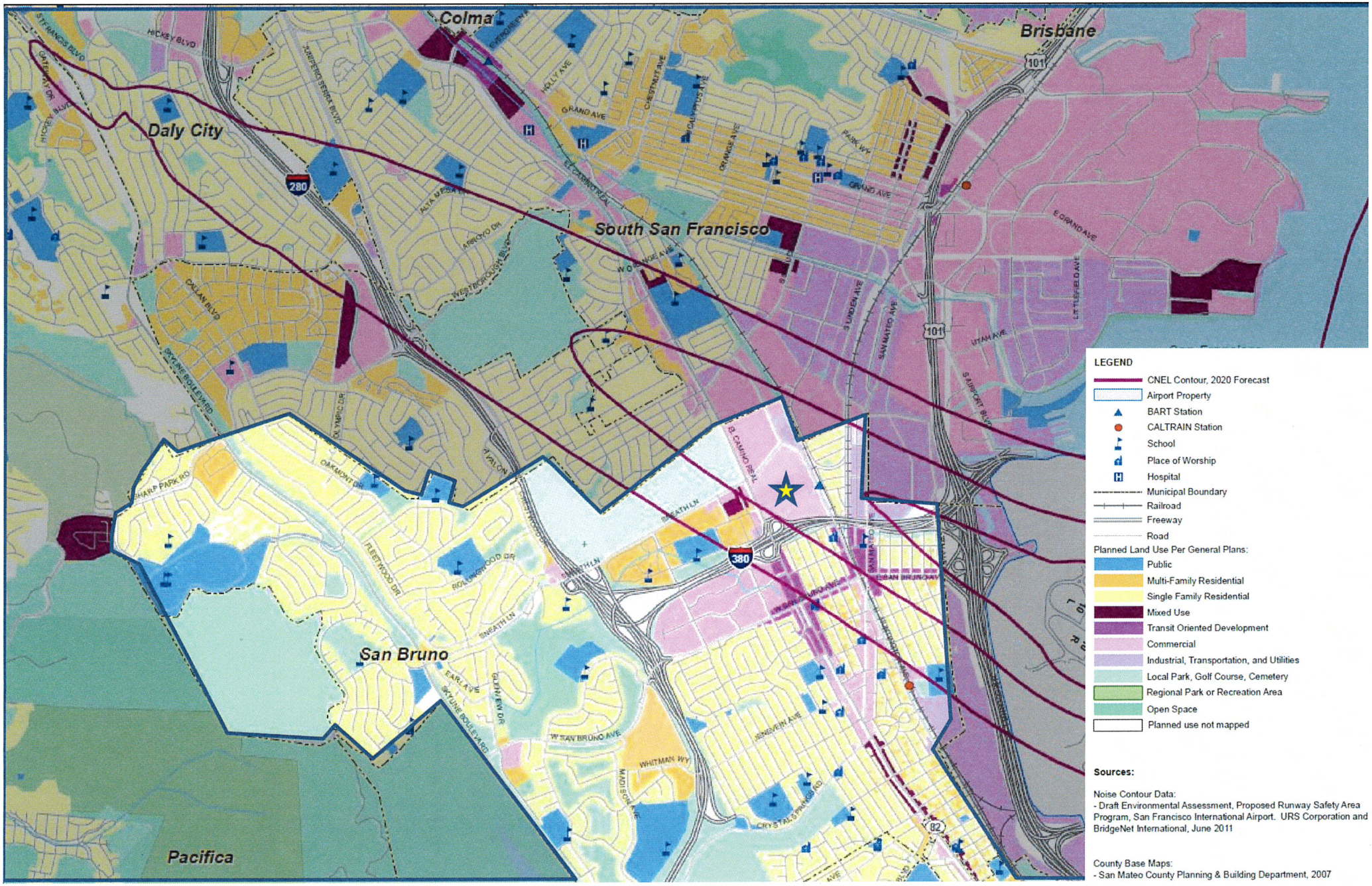
Ivar Satero
Airport Director

Attachments

cc: Tamara Swann, Western-Pacific Regional Administrator, Acting, FAA
Faviola Garcia, Western-Pacific Deputy Regional Administrator, Acting, FAA
Laurie Suttmeier, Manager, Western-Pacific Region, FAA San Francisco Airports District Office
Phillip Miller, Acting, Chief Division of Aeronautics, Caltrans
Airlines for America
San Francisco Airline Airport Affairs Committee
California Airports Council
United States Congresswoman Jackie Speier
San Mateo County Supervisor David Pine
San Mateo County Supervisor Dave Canepa
California State Assemblymember Kevin Mullin
California State Senator Josh Becker
Therese McMillan, Executive Director, Association of Bay Area Governments
Mark Shorett, Principal Regional Planner, Association of Bay Area Governments
Sam Hindi, Chairperson, SFO Airport/Community Roundtable
Marisa Prasse, California Department of Housing and Community Development
Hillary Prasad, California Department of Housing and Community Development
Sean Charpentier, Executive Director, City/County Association of Governments of San Mateo County
Susy Kalkin, C/CAG Airport Land Use Committee

ATTACHMENT A

City of San Bruno and SFO ALUCP Noise Compatibility Policies



Sources:

Noise Contour Data:
- Draft Environmental Assessment, Proposed Runway Safety Area Program, San Francisco International Airport. URS Corporation and BridgeNet International, June 2011

County Base Maps:
- San Mateo County Planning & Building Department, 2007

Table IV-1 Noise/Land Use Compatibility Criteria

	COMMUNITY NOISE EQUIVALENT LEVEL (CNEL)			
LAND USE	**BELOW 65 dB**	**65-70 dB**	**70-75 dB**	**75 dB AND OVER**
Residential				
Residential, single family detached	Y	C	N *(a)*	N
Residential, multi-family and single family attached	Y	C	N *(a)*	N
Transient lodgings	Y	C	C	N
Public/Institutional				
Public and Private Schools	Y	C	N	N
Hospitals and nursing homes	Y	C	N	N
Places of public assembly, including places of worship	Y	C	N	N
Auditoriums, and concert halls	Y	C	C	N
Libraries	Y	C	C	N
Outdoor music shells, amphitheaters	Y	N	N	N
Recreational				
Outdoor sports arenas and spectator sports	Y	Y	Y	N
Nature exhibits and zoos	Y	Y	N	N
Amusements, parks, resorts and camps	Y	Y	Y	N
Golf courses, riding stables, and water recreation	Y	Y	Y	Y
Commercial				
Offices, business and professional, general retail	Y	Y	Y	Y
Wholesale; retail building materials, hardware, farm equipment	Y	Y	Y	Y
Industrial and Production				
Manufacturing	Y	Y	Y	Y
Utilities	Y	Y	Y	Y
Agriculture and forestry	Y	Y *(b)*	Y *(c)*	Y *(c)*
Mining and fishing, resource production and extraction	Y	Y	Y	Y

Notes:

CNEL = Community Noise Equivalent Level, in A-weighted decibels.

Y (Yes) = Land use and related structures compatible without restrictions.

C (conditionally compatible) = Land use and related structures are permitted, provided that sound insulation is provided to reduce interior noise levels from exterior sources to CNEL 45 dB or lower and that an avigation easement is granted to the City and County of San Francisco as operator of SFO. See Policy NP-3.

N (No) = Land use and related structures are not compatible..

(a) Use is conditionally compatible only on an existing lot of record zoned only for residential use as of the effective date of the ALUCP. Use must be sound-insulated to achieve an indoor noise level of CNEL 45 dB or less from exterior sources. The property owners shall grant an avigation easement to the City and County of San Francisco prior to issuance of a building permit for the proposed building or structure. If the proposed development is not built, then, upon notice by the local permitting authority, SFO shall record a notice of termination of the avigation easement.

(b) Residential buildings must be sound-insulated to achieve an indoor noise level of CNEL 45 dB or less from exterior sources.

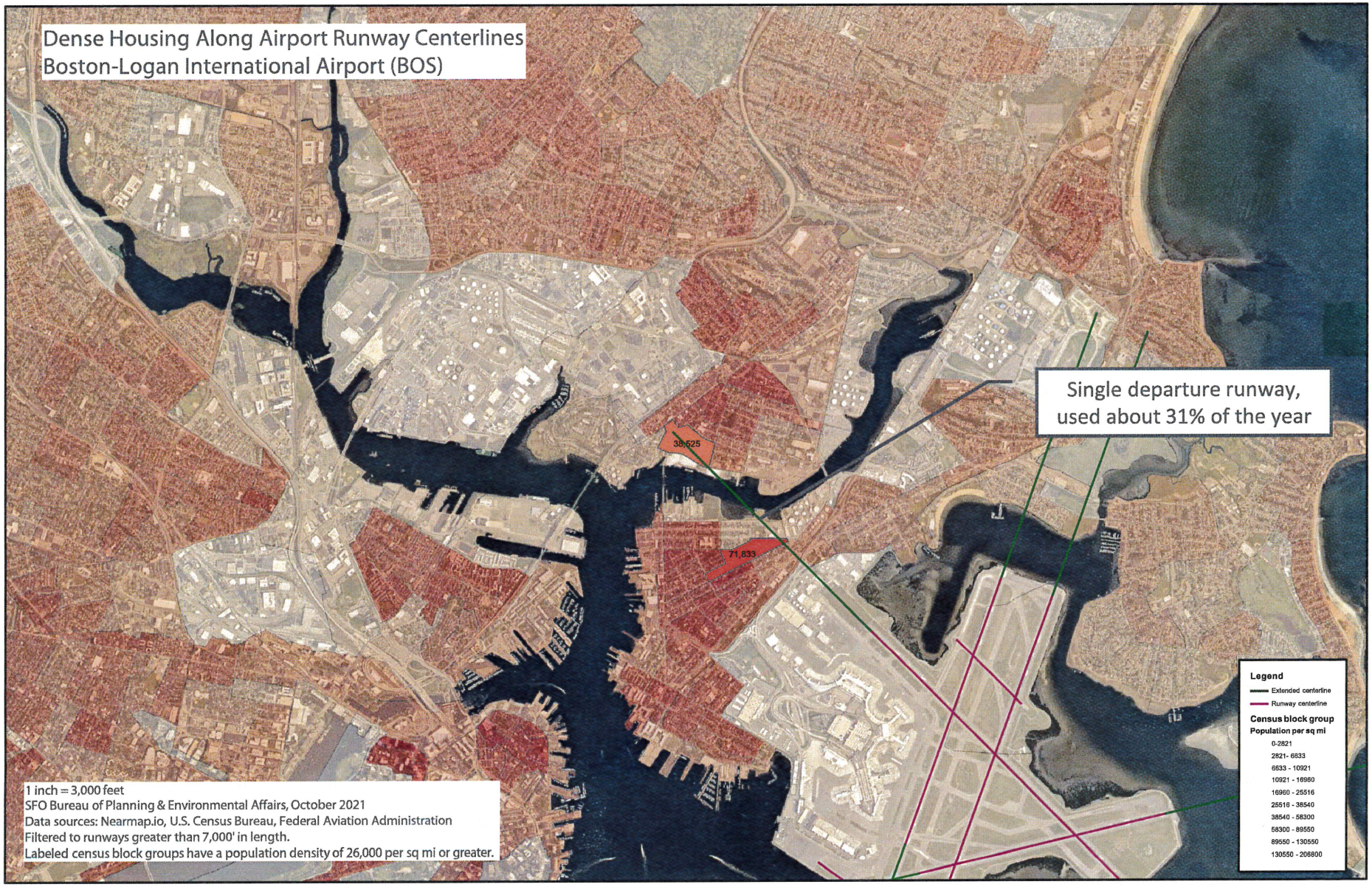
(c) Accessory dwelling units are not compatible.

SOURCES: Jacobs Consultancy Team 2010. Based on State of California General Plan Guidelines for noise elements of general plans; California Code of Regulations, Title 21, Division 2.5, Chapter 6, Section 5006; and 14 CFR Part 150, Appendix A, Table 1.

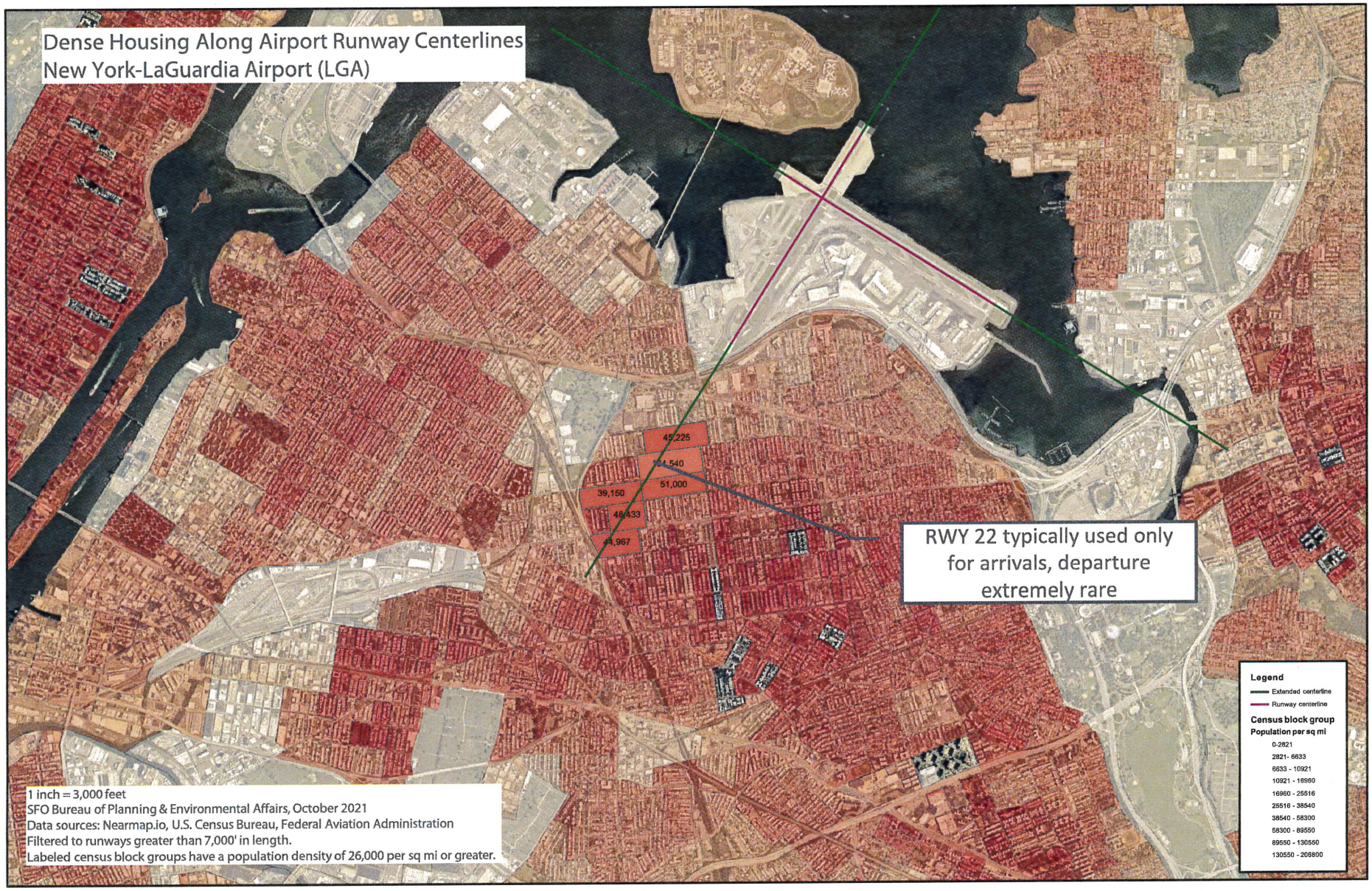
PREPARED BY; Ricondo & Associates, Inc., June 2012.

ATTACHMENT B

Density of Housing Along Runway Centerlines
US Airports


Dense Housing Along Airport Runway Centerlines
Boston-Logan International Airport (BOS)
Single departure runway, used about 31% of the year
38,525
71,833
Legend
Extended centerline
Runway centerline
Census block group
Population per sq mi
0-2821
2821- 6633
6633 - 10921
10921 - 16960
16960 - 25516
25516 - 38540
38540 - 58300
58300 - 89550
89550 - 130550
130550 - 206800
1 inch = 3,000 feet
SFO Bureau of Planning & Environmental Affairs, October 2021
Data sources: Nearmap.io, U.S. Census Bureau, Federal Aviation Administration
Filtered to runways greater than 7,000' in length.
Labeled census block groups have a population density of 26,000 per sq mi or greater.

SFO


Dense Housing Along Airport Runway Centerlines
New York-LaGuardia Airport (LGA)
45,225
51,000
39,150
RWY 22 typically used only for arrivals, departure extremely rare
Legend
Extended centerline
Runway centerline
Census block group
Population per sq mi
0-2821
2821- 6633
6633 - 10921
10921 - 16960
16960 - 25516
25516 - 38540
38540 - 58300
58300 - 89550
89550 - 130550
130550 - 208800
1 inch = 3,000 feet
SFO Bureau of Planning & Environmental Affairs, October 2021
Data sources: Nearmap.io, U.S. Census Bureau, Federal Aviation Administration
Filtered to runways greater than 7,000' in length.
Labeled census block groups have a population density of 26,000 per sq mi or greater.

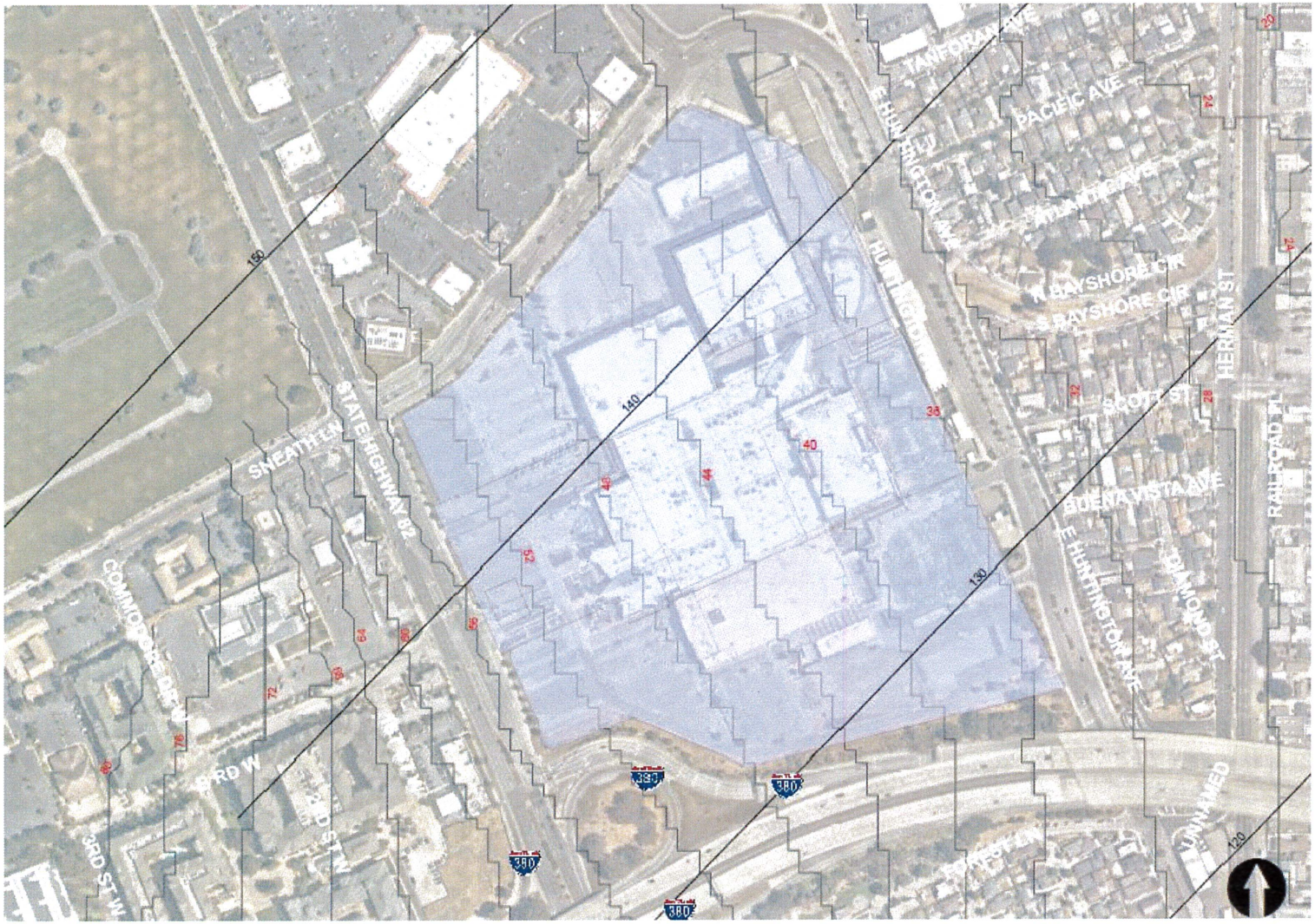
SFO

Dense Housing Along Airport Runway Centerlines
SFO with Proposed Tanforan Development
1.2 miles away from two primary international departure runways
84,478.05
1 inch = 3,000 feet
SFO Bureau of Planning & Environmental Affairs, October 2021
Data sources: Nearmap.io, U.S. Census Bureau, Federal Aviation Administration
Filtered to runways greater than 7,000' in length.
Labeled census block groups have a population density of 26,000 per sq mi or greater.
Legend
Extended centerline
Runway centerline
Census block group
Population per sq mi
0-2821
2821- 6633
6633 - 10921
10921 - 16960
16960 - 25516
25516 - 38540
38540 - 58300
58300 - 89550
89550 - 130550
130550 - 206800

SFO

ATTACHMENT C

SFO ALUCP Airspace Compatibility Policies



LEGEND

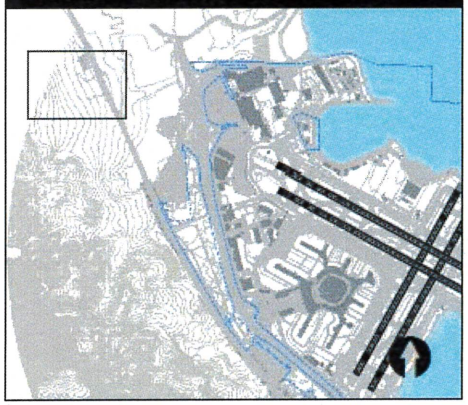
Critical airspace contours (ft. AMSL)

- Every 10 feet
- Every 100 feet
- Tanforan Mall parcels

Ground elevation (4' contours)

- Ground elevation (4' contours)

AREA OF DETAIL



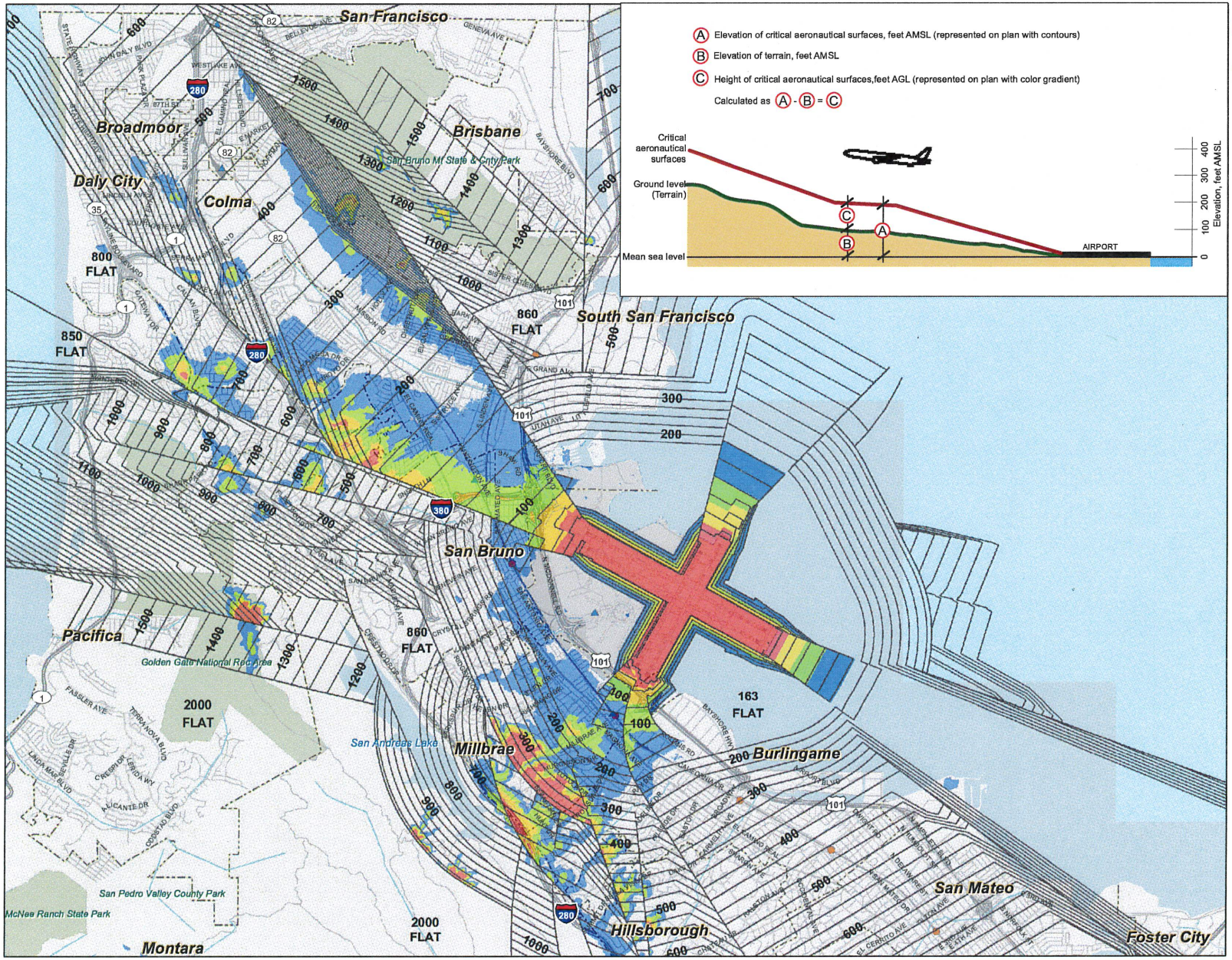
0 150 300 600 900 1,200 Feet

OURCES: Nearmap.io; San Mateo County GIS; Airport Land Use Compatibility Plan for the Environs of San Francisco International Airport, 2012; SFO Bureau of Planning and Environmental Affairs. August 2021.

OTE 1: For discussion purposes only, not for design.
OTE 2: Contour lines refer to feet AMSL relative to the origin of the North American Vertical Datum of 1988 (NAVD88). Ground elevations vary.

Critical Airspace Contours with Ground Elevations
Airport Land Use Compatibility Analysis
San Francisco International Airport

SFO



LEGEND

A — 100 — Elevation of critical aeronautical surfaces, feet Above Mean Sea Level (AMSL), North American Vertical Datum of 1988 (NAVD88)

C **Height of Critical Aeronautical Surfaces, Feet Above Ground Level (AGL)**

- 35 and lower
- 35- 65
- 65 - 100
- 100 - 150
- 150 and more
- Airport Property
- BART Station
- CALTRAIN Station
- Regional Park or Recreation Area
- Municipal Boundary
- Railroad
- Freeway
- Road

Notes:

1. This map is intended for informational and conceptual planning purposes, generally representing the aeronautical surfaces considered most critical by San Francisco International Airport (SFO) and its constituent airlines. It does not represent actual survey data, nor should it be used as the sole source of information regarding compatibility with airspace clearance requirements in the development of data for an FAA Form 7460-1, Notice of Proposed Construction or Alteration. SFO does not certify its accuracy, information, or title to the properties contained in this plan. SFO does make any warrants of any kind, express or implied, in fact or by law, with respect to boundaries, easements, restrictions, claims, overlaps, or other encumbrances affecting such properties.

2. This map does not replace the FAA's obstruction evaluation / airport airspace analysis (OE/AAA) review process. Proposing construction at elevations and heights that are lower than the critical aeronautical surfaces shown on this map, (a) does not relieve the construction sponsor of the obligation to file an FAA Form 7460-1, and (b) does not ensure that the proposal will be acceptable to the FAA, SFO, air carriers, or other agencies or stakeholders. SFO, San Mateo County, and local authorities having jurisdiction reserve the right to re-assess, review, and seek modifications to projects that may be consistent with this critical aeronautical surfaces map but that through the FAA OE/AAA process are found to have unexpected impacts to the safety or efficiency of operations at SFO.

Sources: San Francisco International Airport, Jacobs Consultancy, and Planning Technology Inc., 2009

NORTH

0 0.25 0.5 1 Miles

Exhibit IV-17

CRITICAL AERONAUTICAL SURFACES -- NORTHWEST SIDE

Comprehensive Airport Land Use Plan for the Environs of San Francisco International Airport

C/CAG

City/County Association of Governments of San Mateo County, California

Exhibit IV-19, which is provided for information purposes only, depicts a profile view of the lowest critical airspace surfaces along the extended centerline of Runway 10L-28R – the TERPS Obstacle Departure Procedure (ODP) surface, representing standard all-engines departures, and the approximate OEI surface developed by SFO through independent study in consultation with the airlines serving SFO. The exhibit also shows the terrain elevation beneath the airspace surfaces and various aircraft approach and departure profiles, based on varying operating assumptions. The exhibit illustrates a fundamental principle related to the design of airspace protection surfaces. The surfaces are always designed below the actual aircraft flight profile which they are designed to protect, thus providing a margin of safety. Note that the ODP climb profile is above the ODP airspace surface, and the OEI climb profile is above the OEI airspace surface.

4.5.4 AIRSPACE PROTECTION POLICIES

The following airspace protection policies (AP) shall apply to the ALUCP.

AP-1 COMPLIANCE WITH 14 CFR PART 77, SUBPART B, NOTICE OF PROPOSED CONSTRUCTION OR ALTERATION

AP-1.1 Local Government Responsibility to Notify Project Sponsors

Local governments should notify sponsors of proposed projects at the earliest opportunity to file Form 7460-1, *Notice of Proposed Construction or Alteration*, with the FAA for any proposed project that would exceed the FAA notification heights, as shown approximately on Exhibit IV-10. Under Federal law, it is the responsibility of the project sponsor to comply with all notification and other requirements described in 14 CFR Part 77. This requirement applies independent of this ALUCP.

AP-1.2 FAA Aeronautical Study Findings Required Before Processing Development Application

The sponsor of a proposed project that would exceed the FAA notification heights, as shown approximately on Exhibit IV-10, shall present to the local government permitting agency with his or her application for a development permit, a copy of the findings of the FAA's aeronautical study, or evidence demonstrating that he or she is exempt from having to file an FAA Form 7460-1. It is the responsibility of the local agency to consider the FAA determination study findings as part of its review and decision on the proposed project.

AP-2 COMPLIANCE WITH FINDINGS OF FAA AERONAUTICAL STUDIES

Project sponsors shall be required to comply with the findings of FAA aeronautical studies with respect to any recommended alterations in the building design and height and any recommended marking and lighting of their structures for their proposed projects to be deemed consistent with this ALUCP.

AP-3 MAXIMUM COMPATIBLE BUILDING HEIGHT

In order to be deemed consistent with the ALUCP, the maximum height of a new building must be the lower of (1) the height shown on the SFO critical aeronautical surfaces map (Exhibits IV-17 and IV-18), or (2) the maximum height determined not to be a "hazard to air navigation" by the FAA in an aeronautical study prepared pursuant to the filing of Form 7460-1.

For the vast majority of parcels, the height limits established in local zoning ordinances are lower than the critical airspace surfaces. In those cases, the zoning district height regulations will control. Compliance with the zoning district height and the SFO critical aeronautical surfaces map, however, does not relieve the construction sponsor of the obligation to file a FAA Form 7460-1 *Notice of Proposed Construction or Alteration*, if required, and to comply with the determinations resulting from the FAA's aeronautical study.

For a project to be consistent with this ALUCP, no local agency development permits shall be issued for any proposed structure that would penetrate the aeronautical surfaces shown on Exhibits IV-17 and IV-18 or the construction of which **has not** received a Determination of No Hazard from the FAA, or which would cause the FAA to increase the minimum visibility requirements for any instrument approach or departure procedure at the Airport.

AP-4 OTHER FLIGHT HAZARDS ARE INCOMPATIBLE

Proposed land uses with characteristics that may cause visual, electronic, or wildlife hazards, particularly bird strike hazards, to aircraft taking off or landing at the Airport or in flight are incompatible in Area B of the Airport Influence Area. They may be permitted only if the uses are consistent with FAA rules and regulations. Proof of consistency with FAA rules and regulations and with any performance standards cited below must be provided to the Airport Land Use Commission (C/CAG Board) by the sponsor of the proposed land use action.

Specific characteristics that may create hazards to aircraft in flight and which are incompatible include:

(a) Sources of glare, such as highly reflective buildings or building features, or bright lights, including search lights or laser displays, which would interfere with the vision of pilots making approaches to the Airport.

(b) Distracting lights that that could be mistaken by pilots on approach to the Airport for airport identification lighting, runway edge lighting, runway end identification lighting, or runway approach lighting.

(c) Sources of dust, smoke, or water vapor that may impair the vision of pilots making approaches to the Airport.

(d) Sources of electrical interference with aircraft or air traffic control communications or navigation equipment, including radar.

(e) Land uses that, as a regular byproduct of their operations, produce thermal plumes with the potential to rise high enough and at sufficient velocities to interfere with the control of aircraft in

flight. Upward velocities of 4.3 meters (14.1 feet) per second at altitudes above 200 feet above the ground shall be considered as potentially interfering with the control of aircraft in flight.[17]

(f) Any use that creates an increased attraction for wildlife, particularly large flocks of birds, that is inconsistent with FAA rules and regulations, including, but not limited to, FAA Order 5200.5A, *Waste Disposal Sites On or Near Airports*, FAA Advisory Circular 150/5200-33B, *Hazardous Wildlife Attractants On or Near Airports*, and any successor or replacement orders or advisory circulars. Exceptions to this policy are acceptable for wetlands or other environmental mitigation projects required by ordinance, statute, court order, or Record of Decision issued by a federal agency under the National Environmental Policy Act.

4.5.5 iALP AIRSPACE TOOL

In consultation with C/CAG, SFO developed the iALP Airspace Tool, a web-based, interactive tool to evaluate the relationship of proposed buildings with the Airport's critical airspace surfaces. The iALP Airspace Tool is designed to assist planners, developers, and other interested persons with the implementation of the airspace protection policies of the SFO ALUCP. The tool helps users determine: (1) the maximum allowable building height at a given site, and/or (2) whether a building penetrates a critical airspace surface, and by how much, given the proposed building height.

A more detailed description of the iALP Airspace Tool and a tutorial explaining how to use it is presented in **Appendix J**. Use of this tool, however, does not relieve a project sponsor of the duty to comply with all federal regulations, including the obligation to file Form 7460-1, Notice of Proposed Construction or Alteration, with the FAA.

[17] This is a threshold established by the California Energy Commission in its review of power plant licensing applications. See *Blythe Solar Power Project: Supplemental Staff Assessment, Part 2*,. CEC-700-2010-004-REV1-SUP-PT2, July 2010. California Energy Commission. Docket Number 09-AFC-6, p. 25. This criterion is based on guidance established by the Australian Government Civil Aviation Authority (Advisory Circular AC 139-05(0), June 2004). The FAA's Airport Obstructions Standards Committee (AOSC) is studying this matter but has not yet issued specific guidance.

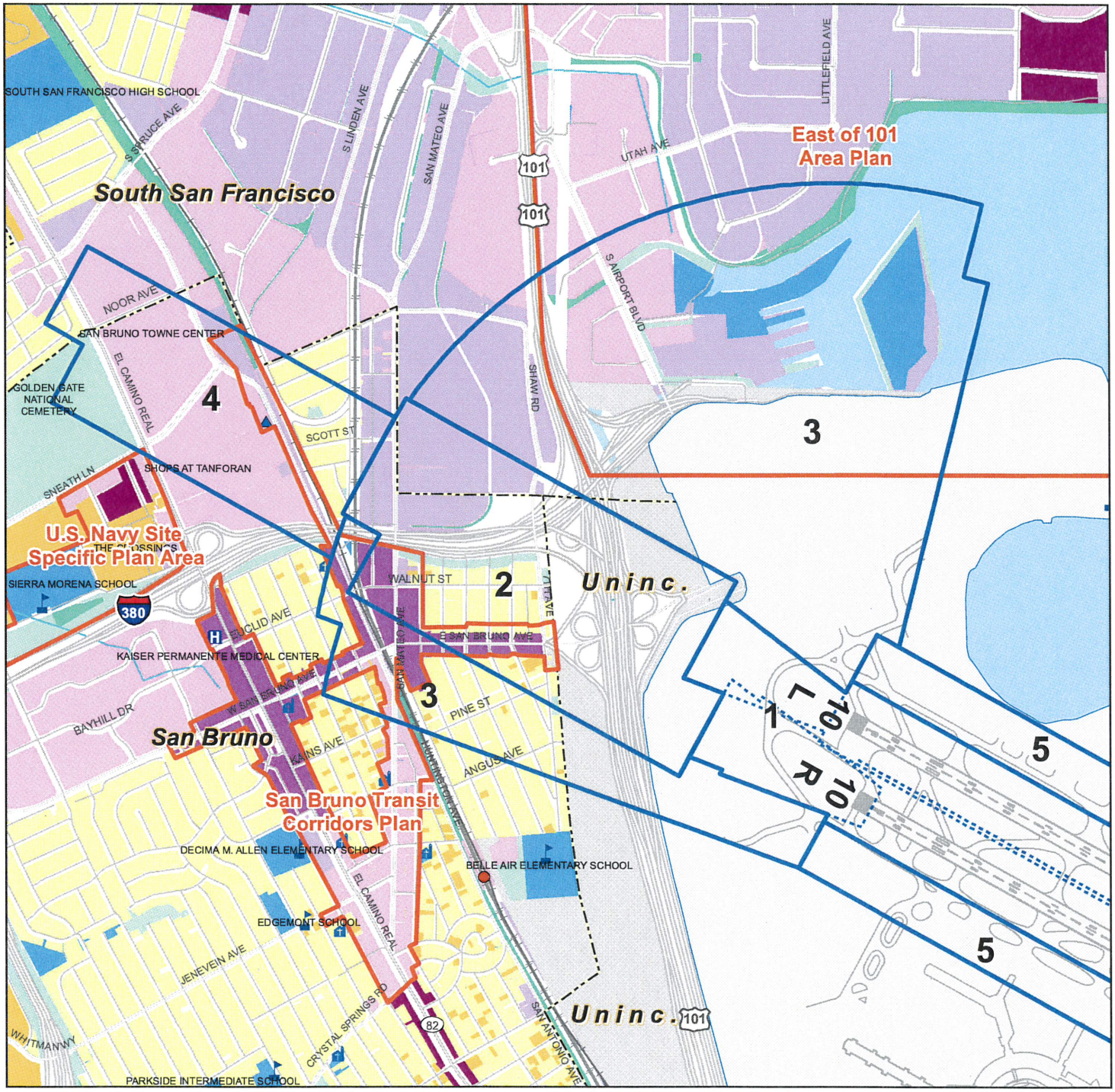
ATTACHMENT D

Clarification to Caltrans Letter
OEI Surfaces

Tanforan Redevelopment
SFO One Engine Inoperative (OEI) Horizontal Extent

ATTACHMENT E

SFO ALUCP Safety Compatibility Policies



LEGEND

Safety Compatibility Zones

- 1 - Runway Protection Zone-Object Free Area
- 2 - Inner Approach/Departure Zone
- 3 - Inner Turning Zone
- 4 - Outer Approach/Departure Zone
- 5 - Sideline Zones
- Internal boundaries of ALP-defined areas
- Specific Plan Area
- Airport Property
- BART Station
- CALTRAIN Station
- School
- Place of Worship
- Hospital
- Municipal Boundary
- Railroad
- Freeway
- Major Road
- Road

Planned Land Use Per General Plans

- Public
- Multi-Family Residential
- Single Family Residential
- Mixed Use
- Transit Oriented Development
- Commercial
- Industrial, Transportation, and Utilities
- Local Park, Golf Course, Cemetery
- Regional Park or Recreation Area
- Open Space

NORTH

0 0.125 0.25 0.5 Miles

Sources:

Local Plans:
- San Bruno General Plan, December 2008
- South San Francisco General Plan, 1998

Exhibit IV-8

SAFETY COMPATIBILITY ZONES IN THE CITIES OF SOUTH SAN FRANCISCO AND SAN BRUNO

Comprehensive Airport Land Use Plan
for the Environs of San Francisco International Airport

C/CAG

City/County Association of Governments
of San Mateo County, California

Table IV-2 (1 of 2) Safety Compatibility Criteria

	LAND USE CRITERIA	
ZONE	**INCOMPATIBLE[1]**	**AVOID[1]**
Zone 1: Runway Protection Zone and Object Free Area (RPZ-OFA)		
	All new structures[3] Places of assembly not in structures Hazardous uses[2] Critical public utilities[2]	Nonresidential uses except very low intensity uses[4] in the "controlled activity area."[2]
Zone 2: Inner Approach/Departure Zone (IADZ)		
	Children's schools[2] Large child day care centers and noncommercial employer-sponsored centers ancillary to a place of business[2] Hospitals, nursing homes Hazardous uses[2] Critical public utilities[2] Theaters, meeting halls, places of assembly seating more than 300 people Stadiums, arenas	---
Zone 3: Inner Turning Zone (ITZ)		
	Biosafety Level 3 and 4 facilities[2] Children's schools[2] Large child day care centers[2] Hospitals, nursing homes Stadiums, arenas	Hazardous uses other than Biosafety Level 3 and 4 facilities[2] Critical public utilities[2]
Zone 4: Outer Approach/Departure Zone (OADZ)		
	Biosafety Level 3 and 4 facilities[2] Children's schools[2] Large child day care centers[2] Hospitals, nursing homes Stadiums, arenas	Hazardous uses other than Biosafety Level 3 and 4 facilities[2] Critical public utilities[2]
Zone 5: Sideline Zone (SZ)		
	Children's schools[2] Large child day care facilities and noncommercial employer-sponsored centers ancillary to a place of business Hospitals, nursing homes Hazardous uses[2] Critical public utilities[2] Stadiums, arenas	---

Table IV-2 (2 of 2) Safety Compatibility Criteria

Notes:

1/ *Avoid:* Use is not fully compatible and should not be permitted unless no feasible alternative is available. Where use is allowed, habitable structures shall be provided with at least 50 percent more exits than required by applicable codes. Where the 50-percent factor results in a fraction, the number of additional exits shall be rounded to the next highest whole number.

Incompatible Use is not compatible in the indicated zones and cannot be permitted.

2/ Definitions

- *Biosafety Level 3 and 4 facilities:* Medical and biological research facilities involving the storage and processing of extremely toxic or infectious agents. See Policy SP-3 for additional detail.
- *Children's schools:* Public and private schools serving preschool through grade 12, excluding commercial services.
- *Controlled Activity Area: The lateral edges of the RPZ, outside the Runway Safety Area (RSA) and the extension of the RSA, which extends to the outer edge of the RPZ. See FAA Advisory Circular 150/5300-13, Airport Design, Section 212a.(1)(b).*
- *Critical public utilities:* Facilities that, if disabled by an aircraft accident, could lead to public safety or health emergencies. They include the following: electrical power generation plants, electrical substations, wastewater treatment plants, and public water treatment facilities.
- *Hazardous uses:* Uses involving the manufacture, storage, or processing of flammable, explosive ,or toxic materials that would substantially aggravate the consequences of an aircraft accident. See Policy SP-3 for additional detail.
- *Large child day care centers:* Commercial facilities defined in accordance with Health and Safety Code, Section 1596.70, et seq., and licensed to serve 15 or more children. Family day care homes and noncommercial employer-sponsored facilities ancillary to place of business are allowed.

3/ Structures serving specific aeronautical functions are allowed, in compliance with applicable FAA design standards.

4/ Examples include parking lots and outdoor equipment storage.

SOURCE: Ricondo & Associates, Inc., June 2012.
PREPARED BY: Ricondo & Associates, Inc., June 2012.

ZONE 2 -- INNER APPROACH/DEPARTURE ZONE (IADZ)

In Zone 2, the IADZ, a variety of uses that involve hazardous materials, critical public utilities, theaters, meeting halls, places of assembly seating more than 300 people, stadiums, arenas, and those accommodating potentially vulnerable populations – such as children's schools, child day care facilities, hospitals, and nursing homes – are incompatible.

ZONE 3 -- INNER TURNING ZONE (ITZ)

The compatibility criteria in Zone 3, the ITZ, are somewhat less restrictive than in Zone 2. This is because the area is subject to less accident risk by virtue of the lower density of overflights in this area. In Zone 3, stadiums, arenas, and uses accommodating potentially vulnerable populations are incompatible. Hazardous uses and critical public utilities are not incompatible in Zone 3, but are classified as uses to be avoided. This means that they should not be permitted unless no feasible alternative is available.

ZONE 4 - OUTER APPROACH/DEPARTURE ZONE (OADZ)

The compatibility criteria in Zone 4,the OADZ, are the same as in Zone 3.