



Spring 2014

# Housing Element Update

The San Mateo Housing Element is one of the sections (or elements) of the City of San Mateo General Plan. It contains background information assessing housing needs in our community and sets forth goals, policies and implementing programs to address community needs.

## Help Us Update the City of San Mateo Housing Element

The Housing Element is a policy document that identifies policies and programs associated with the provision of housing in the City of San Mateo. It provides policy direction for meeting the housing needs of the City and strives to preserve existing housing while establishing priorities for new construction.

The Housing Element is required by the State of California and is updated every eight years. It was last updated and approved by San Mateo City Council in 2010.

Since the adoption of the most recent document, the City has continued the implementation of the Housing Element through approval of residential development projects, including affordable housing units, and undertaking necessary amendments to the municipal code. One noteworthy amendment includes introducing a new reasonable accommodation ordinance to help ensure those with disabilities have equal access to housing.

In addition to the approval and construction of residential development projects, the City of San Mateo adopted the Hillsdale Station Area Plan which builds upon the Rail Corridor Plan and the Bay Meadows Phase II development, to support mixed use and transit-oriented development in the area surrounding the Hillsdale Caltrain Station. The plan emphasizes a mix of residential and commercial uses that will promote walkability, transit use and economic development.

There has been a surge in residential housing development throughout San Mateo. Since 2010, approximately 251 new units have been completed citywide, including 74 affordable units. Of the more than 1,600 units that have been approved for development, more than half have obtained building permits and are now under construction. These



*Please Stay Informed and Participate!*

### **Your involvement in the 2014-2022 Housing Element Update is important!**

In addition to participating in the Community Workshop, you can also share your ideas online from March 26th through April 11th at:

[www.sanmateotownhall.org](http://www.sanmateotownhall.org)

San Mateo Town Hall is an online community engagement website where citizens can engage and share ideas with community decision makers and residents about what can be done to further improve or adjust our housing policies to continue recent successes. Please visit

[www.cityofsanmateo.org/whats happening](http://www.cityofsanmateo.org/whats happening)

for more information about the Housing Element, and register for the Housing Element listserve at

[www.cityofsanmateo.org/notif yme](http://www.cityofsanmateo.org/notif yme) to receive regular updates about the project.

include projects in Bay Meadows Phase II, along Delaware Street, on North San Mateo Drive, Elkhorn Court, and a senior residential care facility approved in 2013.

# Need for Affordable Housing



Due to high housing costs in San Mateo County, many families spend more than the recommended 30 percent of their income on housing. More than half the San Mateo residents making under \$75,000 annually are overpaying

for housing. Almost all of the lowest income renters, those making under \$35,000, are overpaying on rent. These high costs are a particular burden for seniors, young families and lower income workers or others with special needs. People paying more than 50 percent of their income are especially vulnerable to housing displacement.

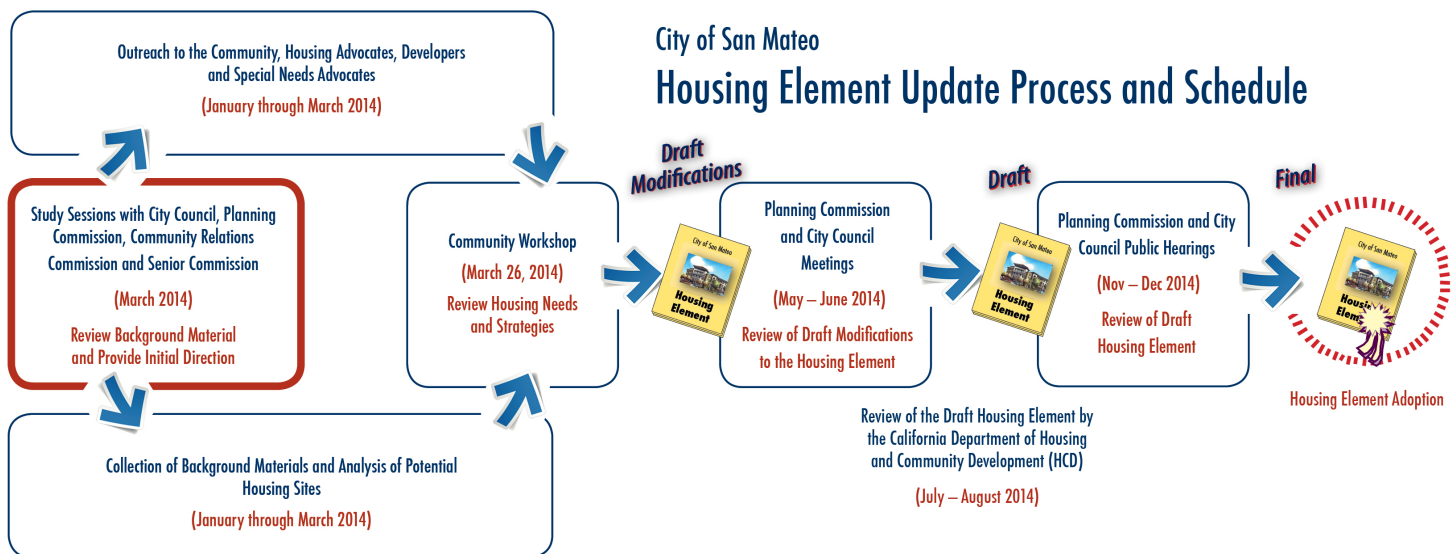
The tables on the next page illustrate salaries of various local jobs and average rents and sales prices in San Mateo in 2013. Between 2014 and 2022, San Mateo is required by State law to provide the opportunity for a total of 1,155 housing units to be built and affordable at the income levels listed in the last table. These numbers were derived through a process involving all 21 jurisdictions in San Mateo County and is referred to as the City's Regional Housing Needs Allocation (RHNA) for the 2014-2022 Housing Element planning period.

Adequate workforce housing is often an important consideration for local businesses as well. So having quality, affordable housing choices for all members of the community is crucial to the well-being of San Mateo's residents and to the local economy.

## SAN MATEO SNAPSHOT

San Bruno	County
Population (2013)	
42,828	735,678
Housing Units (2013)	
15,717	272,477
Vacancy Rate (2013)	
4.3%	4.9%
Persons Per Household (2013)	
2.80	2.80
Local Jobs (2010)	
12,710	345,200
Projected Local Jobs (2040)	
16,950	445,080
Projected Households (2040)	
19,170	315,090
Projected Housing Units (2040)	
19,820	326,070
Projected Population (2040)	
n/a	904,430

Source: California Department of Finance Estimates (January 2013) and Draft Plan Bay Area Final Forecast of Jobs, Population and Housing (July 2013)



## WHAT CAN RESIDENTS AFFORD?

The amount that residents can afford to spend on housing depends on their income. Specifically, federal guidelines suggest that people not spend more than 30 percent of their earnings on rent or mortgage, including utilities.

The table to the right illustrates what is a monthly affordable housing payment for different employed residents in the Bay Area based on their incomes.



### Representative Salaries

Source: U.S. Dept of Labor

### Gross Annual Income

### Affordable Monthly Housing Cost

#### SINGLE WAGE EARNER

Senior on Social Security	\$15,000	\$375
Minimum Wage Earner	\$16,640	\$416
Paralegal	\$60,000	\$1,500
Elementary School Teacher	\$79,000	\$1,975
Software Engineer	\$90,000	\$2,250
Biochemist	\$106,000	\$2,650
Associate Attorney	\$185,000	\$4,625

#### TWO WAGE EARNERS

Minimum Wage Earner and Software Engineer	\$106,640	\$2,666
Biochemist and Paralegal	\$166,000	\$3,900

### AVERAGE RENTS 2013

	San Bruno		San Mateo County	
	REALFACTS	CRAIGSLIST	REALFACTS	CRAIGSLIST
Studio	\$1,428	\$1,229	\$1,463	\$1,429
One Bedroom	\$2,240	\$2,102	\$2,004	\$1,990
Two Bedroom	\$1,938	\$2,514	\$2,285	\$2,660
Three Bedroom	\$3,014	\$4,608	\$3,400	\$3,758

### MEDIAN HOME SALES PRICES 2013

	San Bruno 3rd Q 2013	San Mateo County 3rd Q 2013
Single Family Residential	\$710,000	\$936,500
Townhome/Condominium	\$278,500	\$550,000

Source: Craigslist rental survey conducted in June and July of 2013. RealFacts rents for 2013. Source for sales prices is the San Mateo County Association of Realtors (SAMCAR) for the 3rd Quarter of 2013.

### 2014-2022 REGIONAL HOUSING NEEDS ALLOCATION FOR SAN BRUNO

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Units	Total
Units	179	179	161	205	431	1,155
Income*	\$27,150	\$45,250	\$72,400	\$98,900	\$98,900+	

\*MAXIMUM INCOME FOR A TWO-PERSON HOUSEHOLD BASED ON 2013 CALIFORNIA INCOME LIMITS



# What is a Housing Element?



The State of California requires that every city make its regional fair share of land available for residential development. By State law, cities must identify how and where the housing needs of each community will be met by completing what's known as a Housing Element. Currently, all 21 jurisdictions in San Mateo County have adopted Housing Elements that have been certified by

the California Department of Housing and Community Development (HCD) for the 2007-2014 planning period. Now, all 21 jurisdictions in the County are required to update their Housing Element for the 2014-2022 planning period.

The Housing Element is the blueprint for future housing development in the city. It includes goals, policies, and programs that direct residential decision-making. Under State law Housing Elements are required to:

1. Evaluate the City's existing housing policies and programs.
2. Conduct a housing needs assessment based on local demographics and housing conditions.
3. Develop goals, objectives and policies defining the community's position on housing issues and setting measurable targets for meeting housing needs.
4. Develop an inventory of potential sites where housing may be constructed.
5. Analyze any obstacles or constraints to housing production in the community.
6. Create an action plan identifying implementing programs the city or other entities will implement to achieve our housing objectives.

We believe the most reasonable and responsible way to create the Housing Element Update is to do so through an open, public process. The update will engage elected officials, appointed City commission and committee members, key stakeholders, planning specialists and all San Mateo residents who would like to help shape the future of the community (please see the graphic of the process and the schedule for the update). As you can see in the graphic, we are early in the process and your involvement now will be critical to helping ensure success in this effort.

## Key Questions For You to Consider:

- Over the past five years, how has the housing situation in San Mateo affected you, your family and your friends?
- What can we do to further improve or adjust our policies to continue recent successes?
- How should emerging environmental issues, such as energy costs and global warming, affect the location and type of future housing?
- What type of housing options do seniors prefer? How about young adults and families? Can San Mateo provide these choices?
- How should this type of housing be provided? Who should pay for it?
- What messages about housing would you like to give to community decision makers?

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