



THRESHOLD2008
Building the Public Voice San Mateo County

Supplementary Data Book

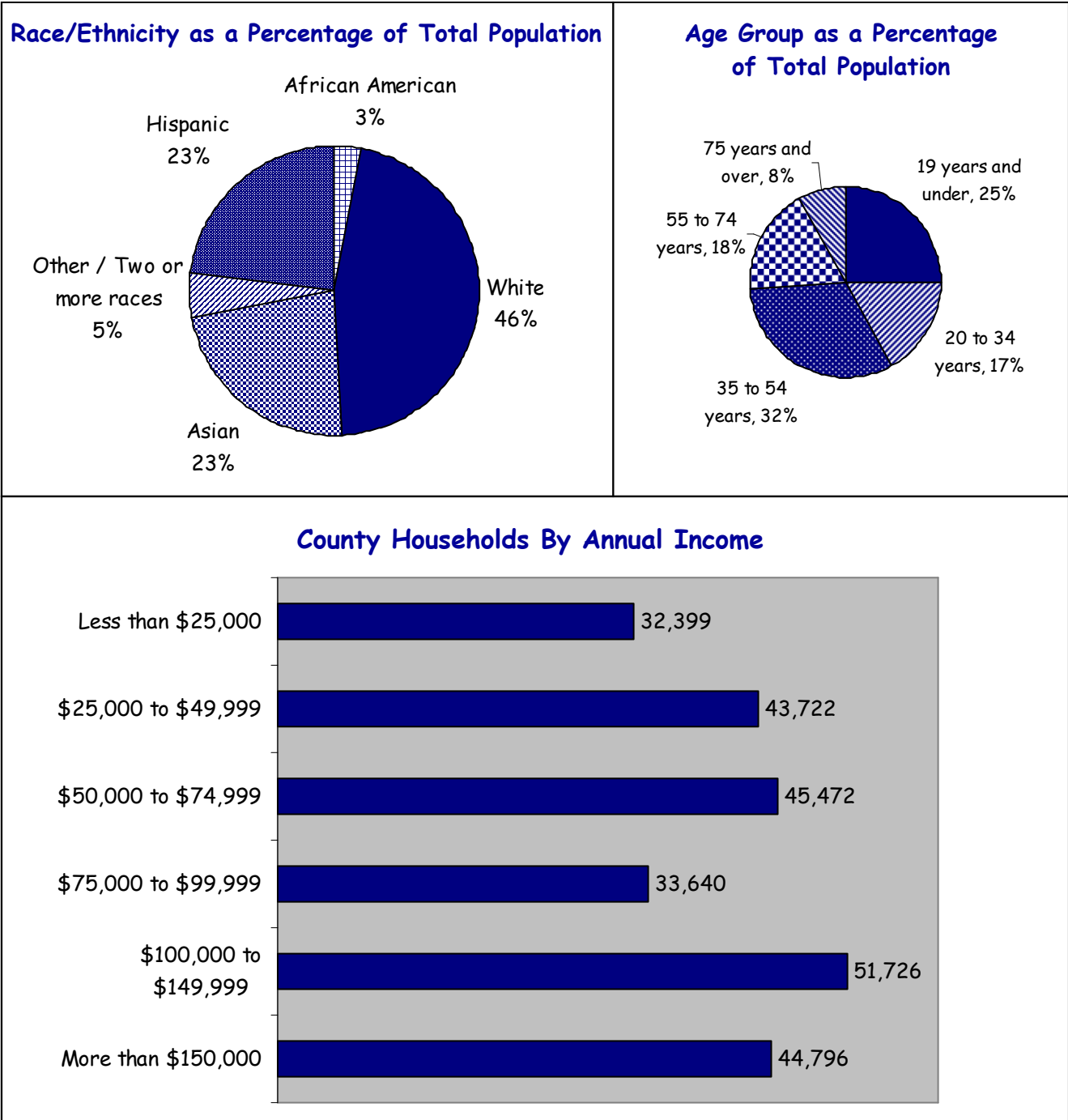
**COUNTYWIDE HOUSING
BACKGROUND AND INFORMATION**

San Mateo County Today

Demographic Information

In 2006, San Mateo County had 705,499 residents, which made up 251,755 separate households. Already a very diverse community, the county is becoming increasingly diverse ethnically, socio-economically, and across age groups.

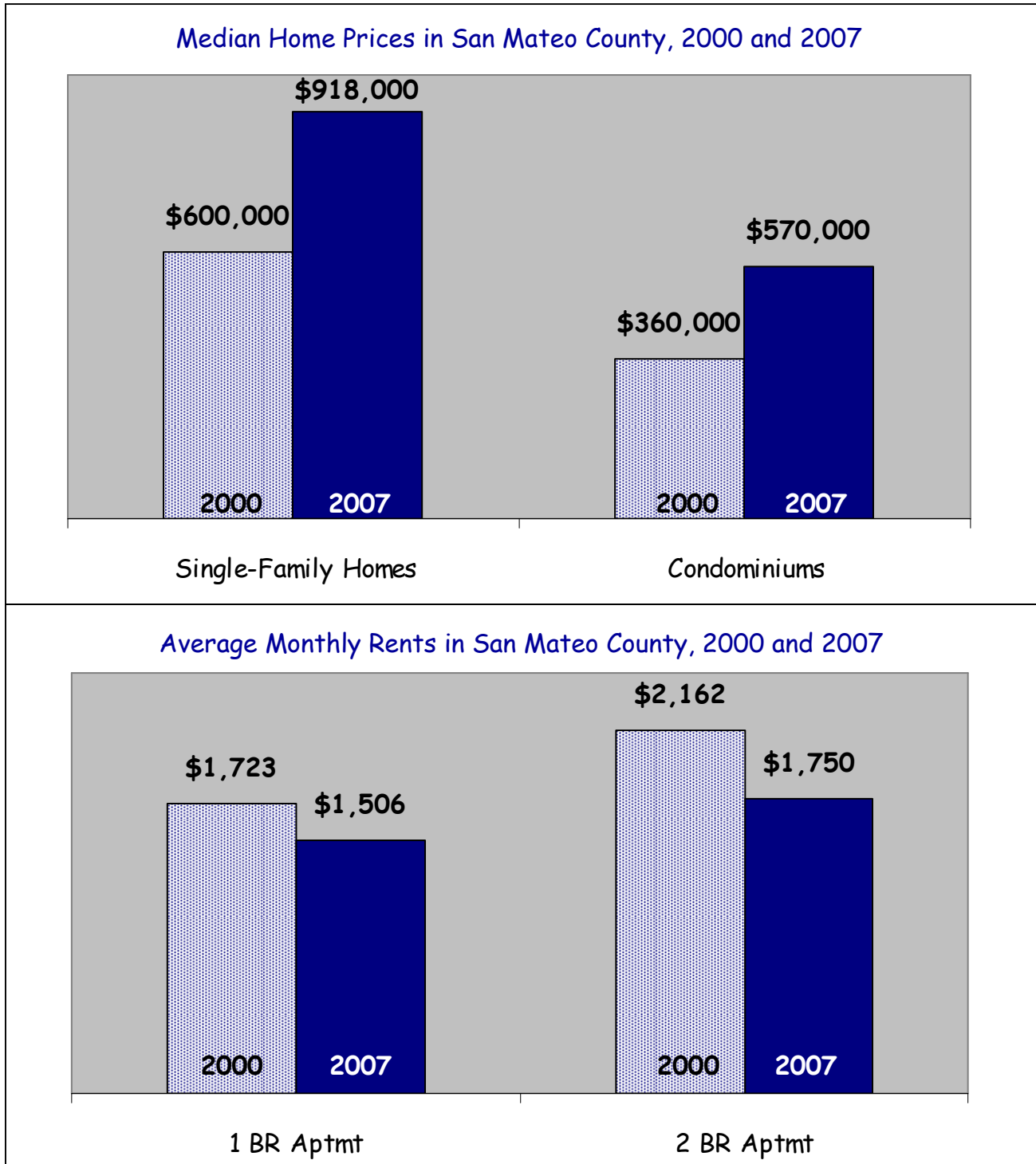
The median income in San Mateo County is \$85,500 for a household of three people.



San Mateo County Today

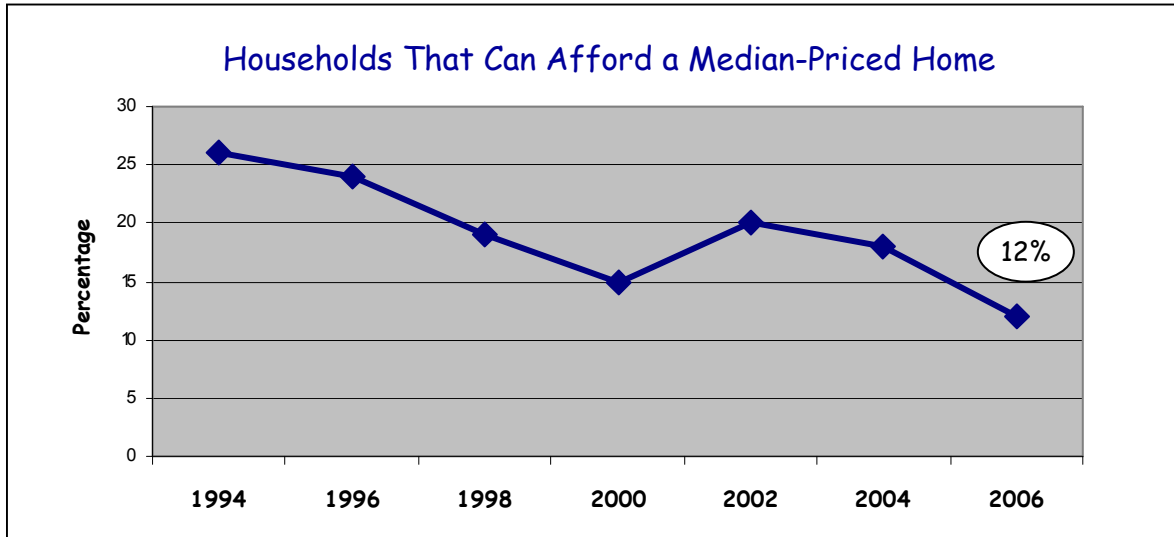
Current Housing Costs

In 2006, San Mateo County was tied with San Francisco and Marin Counties as the least affordable counties in the United States, based on the hourly wage required to rent a two-bedroom apartment.



Who Can Afford to Live Here?

Because the cost of housing in San Mateo County has increased steeply in recent years, fewer and fewer households can afford to purchase a median-priced home.



What is Affordable Housing?

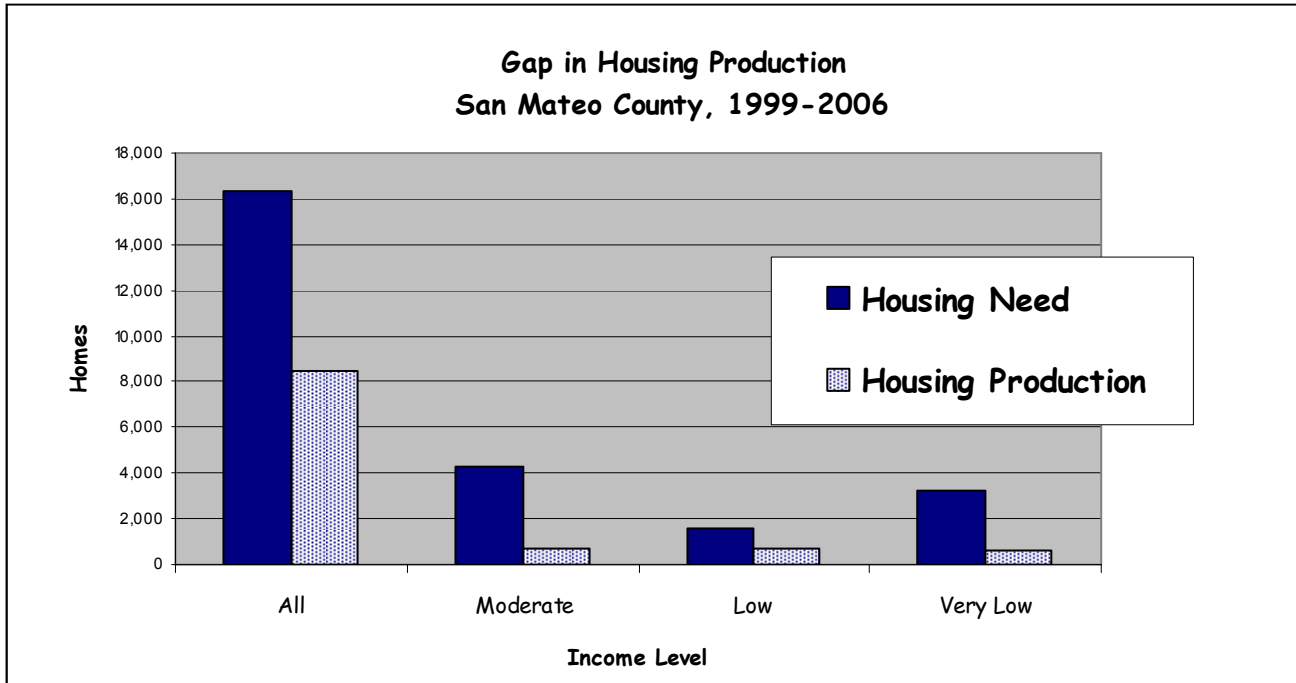
In a general sense, housing is considered affordable when a household spends no more than 30% of its income towards rent or mortgage (including insurance, property maintenance, homeowner association dues, and taxes).

The term "affordable housing" can also refer to housing that is targeted to households with low or moderate incomes and is subsidized in some way to make it affordable.

Income Categories	Annual Income for a 3-Person Family	Affordable Monthly Housing Payment
Above Moderate	\$102,601 and above	\$2,565
Moderate	\$85,501–\$102,600	\$2,163
Low Income	\$50,901–\$81,450	\$1,550
Very Low Income	\$30,551–\$50,900	\$1,050
Extremely Low Income	Under \$30,050	\$625

How Many Homes are We Building?

Between 1995 and 2000, only one new unit of housing was built for every five jobs created. Between 2000-2007, there has been a gap of 1,000 units per year between the identified need for housing and actual housing production.



What are the Greatest Challenges in Housing Production?

Planners from all 20 cities in the county identified the following as the greatest challenges:

- Land Costs
- Construction Costs
- Permit Approval Processing
- Zoning Development Standards
- Development Fees and Other Costs to Developers

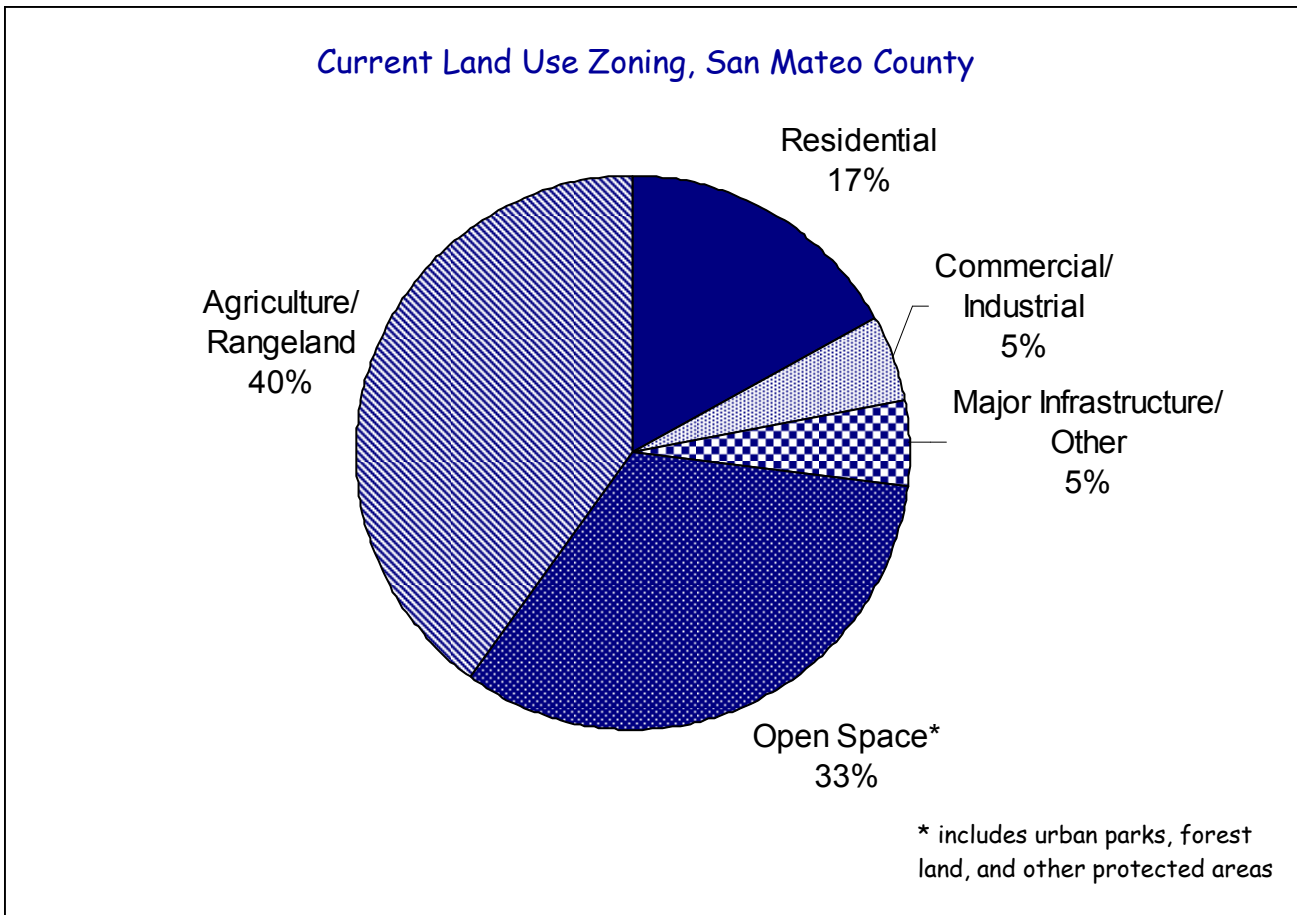
Local developers identified the following as the greatest challenges:

- Land Costs
- Height Limits and Setback Requirements
- Affordable Housing Requirements
- Off-Street Parking Requirements
- Expensive and Slow Permit Approval Processes

San Mateo County Today

What Does Current Land Use Look Like?

Most of the land in San Mateo County is not zoned for residential use. Housing has been built on only about 17% of the county's 450 square miles. A far more substantial portion of the county consists of a combination of forestland, rangeland, bayfront, agriculture, watershed, and protected open space.



Current Land Use Zoning in Acres, San Mateo County

Total County Land	Residential	Commercial/Industrial	Infrastructure/Other	Open Space	Agriculture/Rangeland
287,360	48,851	14,368	14,368	94,828	114,944

Economic Impacts

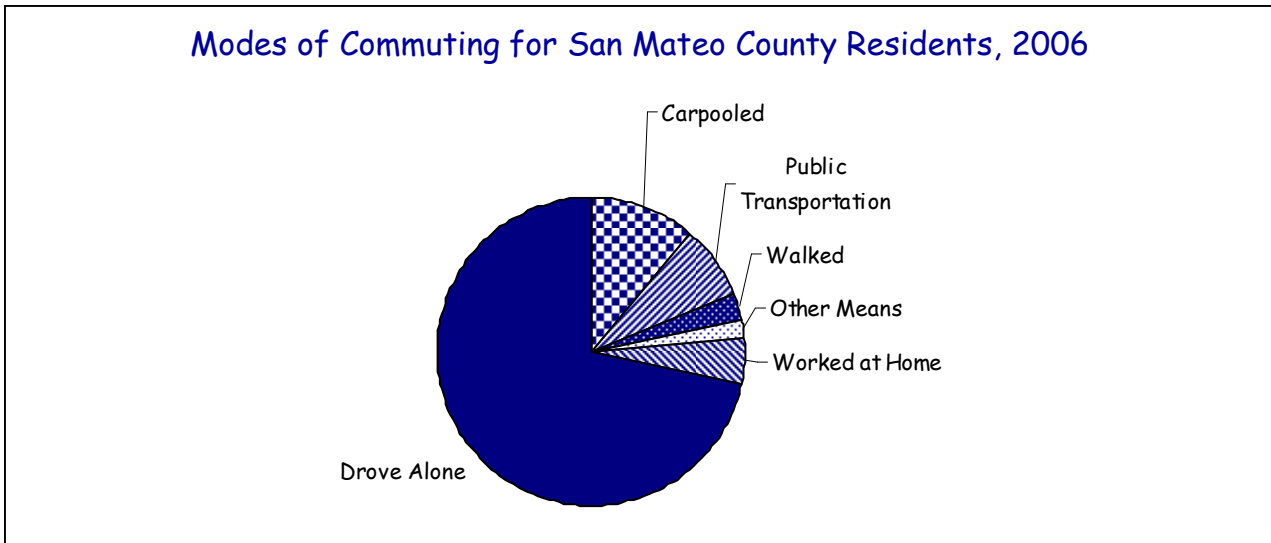
In a 2007 survey of Silicon Valley CEOs, 84% listed housing as their number one business concern, and 99% said housing was the top cost-of-living challenge for Silicon Valley employees.

Top Business Concerns of Silicon Valley CEOs	2007	2006	2005
High Housing Costs for Employees	84%	88%	68%
Traffic Congestion	62%	52%	24%
Health Care Costs	59%	46%	47%
Business Regulations	44%	51%	65%
Immigration Visas	37%	25%	NA

Transportation Impacts

About half of those who work in San Mateo County live inside the county while the other half commutes in. At the same time, about half the employed residents of San Mateo County work inside the county and half work outside.

On a daily basis, over 144,000 workers are commuting into San Mateo County.



Environmental Impacts

In the Bay Area, 50% of the green house gas emissions that contribute to climate change are from transportation, a higher proportion than the state or the country. 85% of those emissions come from on-road vehicles.

San Mateo County In the Future

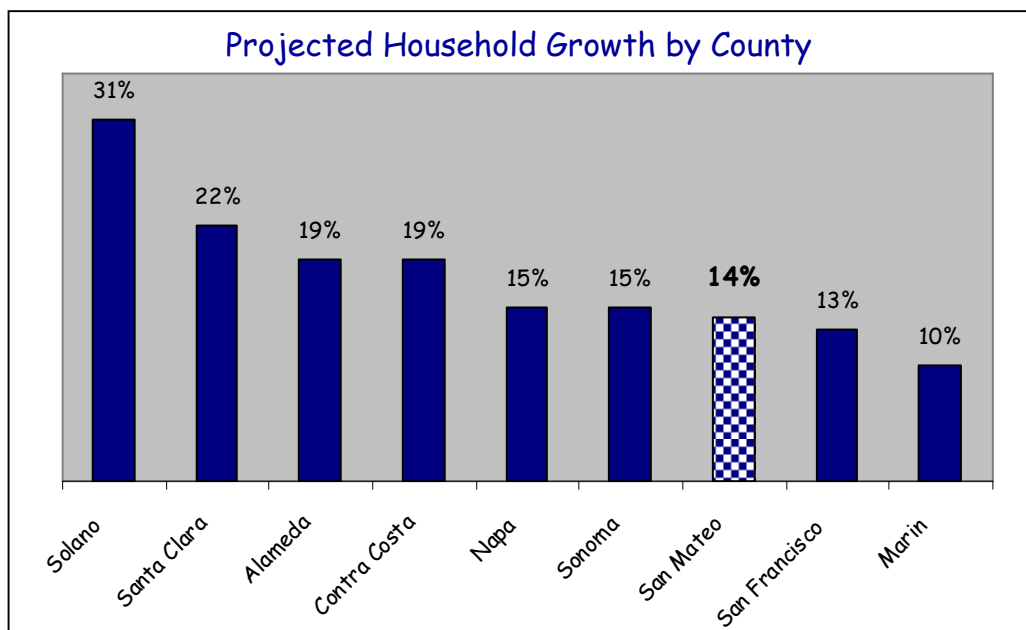
How Much Are We Going to Grow?

- By the year 2025, San Mateo County will **add 133,300 jobs**.
- Job growth as well as population increases will result in **71,000 new households** in the county by 2025.
- Taking normal vacancy rates into account, **73,000 new housing units** will be needed to accommodate the new households over the 20-year period.

72,895	Number of New Housing Units Needed by 2025
25,495	Above Moderate (\$102,601 and above)
8,897	Moderate (\$81,451–\$102,600)
15,734	Low Income (\$50,901–\$81,450)
10,724	Very Low Income (\$30,551–\$50,990)
11,745	Extremely Low Income (under \$30,050)

How Does This Compare to Other Counties?

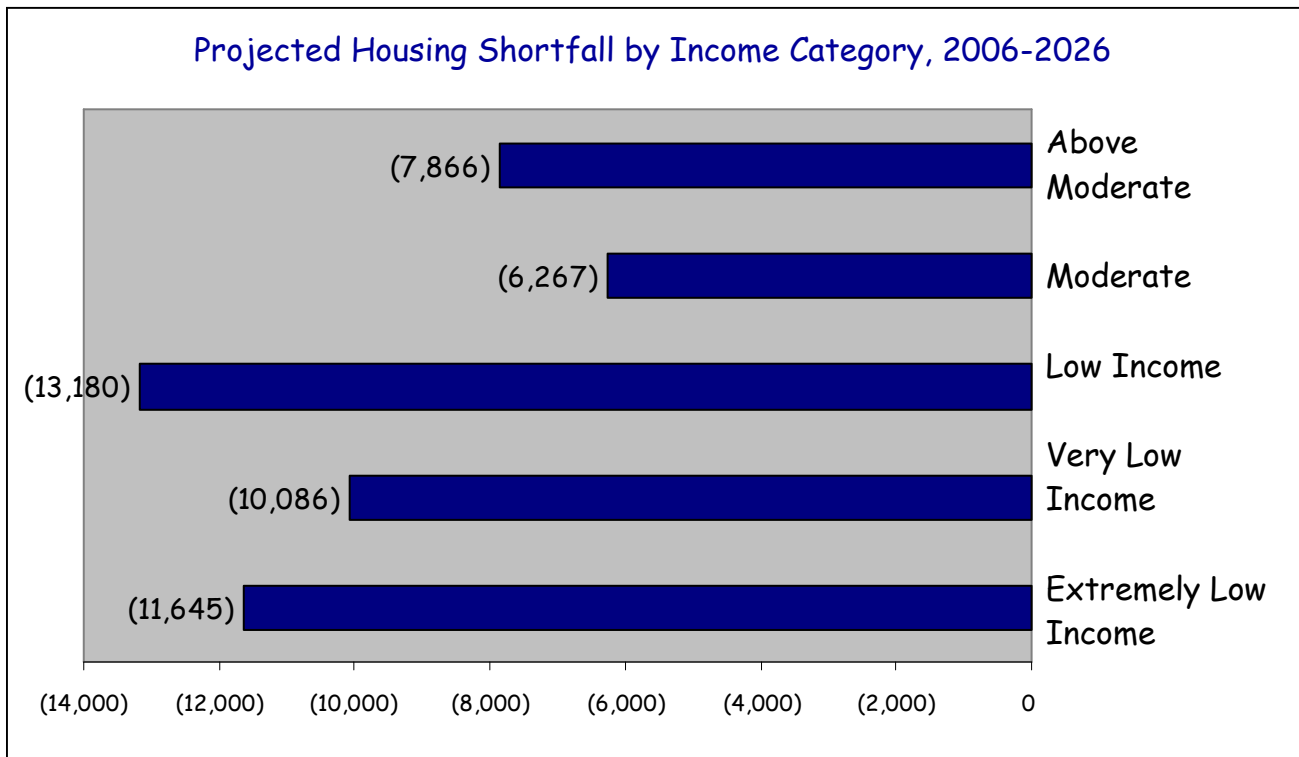
Growth in our County is fairly typical of communities throughout the Bay Area. Government projections indicate that San Mateo County will grow by 14% over the next twenty years, compared to 18% projected growth for the entire Bay Area.



San Mateo County In the Future

How Much Are We Going to Build?

- If we assume that San Mateo County continues to build housing at the same rate, **we will build approximately 24,000 housing units** over the next twenty years.
- **The resulting housing shortfall will be approximately 49,000 units.**
- This shortfall will impact households of various income levels differently, which is detailed in the chart below.



Transportation & Environmental Impacts

While the number of workers commuting out of San Mateo County is expected to hold steady, the number of workers commuting in to the county is projected to double in the next twenty years.

By 2025, as many as 288,000 workers could be commuting into San Mateo County. These additional commuters could result in an additional 1.6 million metric tons of carbon dioxide emissions.

San Mateo County's Options

If we are trying to build an additional 50,000 housing units:

1) Developing the Open Space

- If we developed **1% (2,097 acres) of land currently designated for open space**, agriculture, or rangeland, we could build 50,000 units at a density of 24 units per acre. This density is equivalent to a typical townhome development.

2) Developing More in Already Developed Areas

- If we designated **30% (1,250 acres) of land within one block of El Camino Real**, we could build 50,000 units at a density of 40 units per acre. This density is equivalent to a typical three- or four-story apartment building.

If we are trying to make housing more affordable:

1) Inclusionary Housing Policies

- If market-rate developers built an additional 50,000 units in San Mateo County, inclusionary policies could typically reserve about **7,500 of those units for middle and lower-income households**.

Inclusionary housing policies require developers to sell or rent a percentage of units in new developments at more affordable levels. Policies usually designate 10% to 20% of units as affordable and target households that are in the moderate, low, or very low-income categories. 15 cities and the County have an inclusionary policy in place.

2) Increasing Public Funds for Housing

- If we instituted a **\$25 document recording fee** for all documents of 2 or more pages, we could raise as much as \$3 million per year.
- If we started charging commercial developers a **linkage fee of \$1-\$5 per square foot**, we could generate between \$1 and \$4 million per year to help offset the increased demand for housing generated by new jobs.
- If we passed a **1/8 cent sales tax increase** specifically for housing, we could raise between \$13 to \$15 million annually.

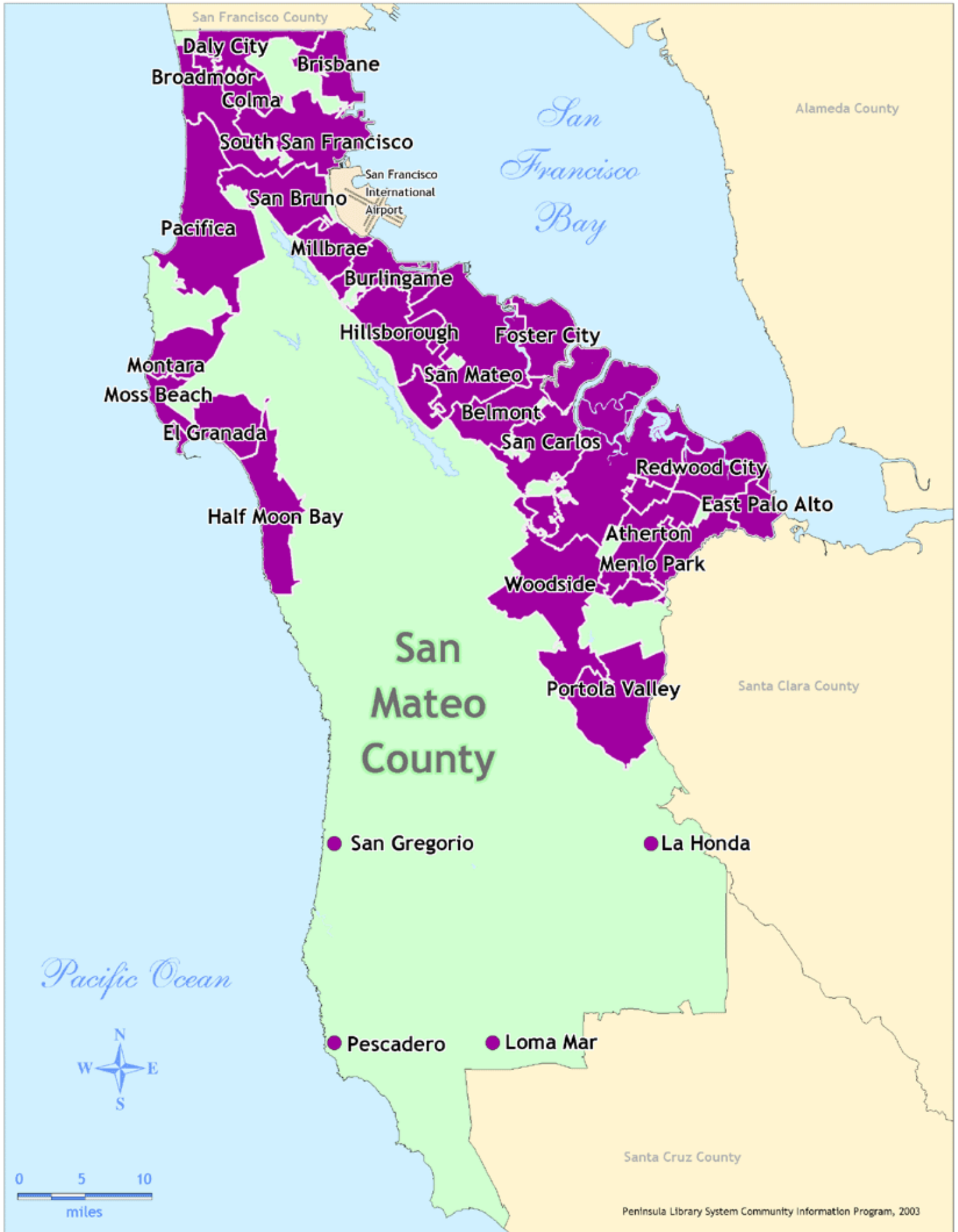
Each \$1 million would typically subsidize from 4 to 10 homes that are permanently affordable to lower-income households.



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Appendix

ADDITIONAL SAN MATEO COUNTY DATA



Housing Need Allocation and Actual Permits Issued by City 1999 - 2006

	Housing Need Allocation	Actual Permits Issued	Percent of Allocation Permitted
Atherton	166	5	3%
Belmont	317	341	108%
Brisbane	426	108	25%
Burlingame	564	104	18%
Colma	74	87	118%
Daly City	1,323	416	31%
East Palo Alto	1,282	719	56%
Foster City	690	533	77%
Half Moon Bay	458	356	78%
Hillsborough	85	143	168%
Menlo Park	982	215	22%
Millbrae	343	262	76%
Pacifica	666	179	27%
Portola Valley	80	61	76%
Redwood City	2,352	465	20%
San Bruno	378	867	229%
San Carlos	344	208	60%
San Mateo	2,414	1,771	73%
South San Francisco	1,330	1,310	98%
Woodside	40	126	315%
Unincorporated County	1,579	2,013	127%
Countywide	16,305	10,289	63%

Housing Statistics for the 21 Local Land Use Authorities in San Mateo County Subregion

	Population*	Household Income (median)	Housing Units	Land Area (sq. mi.)	Land Area (acres)	Population Density (person/sq.mi.)	Housing Density (units/acre)	Household Size (average)	Ownership Rate	Rental Rate
Atherton	7,177 17	\$200,001 1	2,532 17	4.9 14	3,136 14	1,465 16	0.8 17	2.8 7	95% 2	2% 21
Belmont	24,522 13	\$80,905 8	10,745 12	4.5 15	2,880 15	5,449 9	3.7 8	2.3 19	60% 14	39% 8
Brisbane	3,556 20	\$63,684 15	1,900 19	3.3 18	2,112 18	1,078 17	0.9 16	2.2 21	67% 9	32% 14
Burlingame	27,380 11	\$68,526 11	12,947 8	4.3 16	2,752 16	6,367 7	4.7 5	2.2 20	48% 20	41% 5
Colma	1,394 21	\$58,750 19	456 21	1.9 21	1,216 21	734 18	0.4 18	3.5 2	52% 19	37% 12
Daly City	100,339 1	\$62,310 16	31,682 2	7.6 9	4,864 9	13,203 1	6.5 1	3.3 3	60% 15	41% 4
East Palo Alto	32,242 8	\$45,006 20	7,756 14	2.5 20	1,600 20	12,897 2	4.8 4	4.2 1	44% 21	42% 3
Foster City	28,756 10	\$95,279 5	12,478 10	3.8 17	2,432 17	7,567 3	5.1 2	2.5 15	62% 13	40% 7
Half Moon Bay	12,203 15	\$78,473 9	4,438 15	6.5 10	4,160 10	1,877 14	1.1 14	2.7 8	75% 5	25% 19
Hillsborough	10,615 16	\$193,157 2	3,866 16	6.2 11	3,968 11	1,712 15	1.0 15	2.9 5	96% 1	41% 5
Menlo Park	29,661 9	\$84,609 7	12,724 9	10.1 6	6,464 6	2,937 13	2.0 12	2.4 17	57% 16	39% 9
Millbrae	20,342 14	\$68,404 12	8,122 13	3.2 19	2,048 19	6,357 8	4.0 7	2.6 14	64% 10	36% 13
Pacifica	37,092 7	\$71,737 10	14,377 7	12.6 3	8,064 3	2,944 12	1.8 13	2.7 10	69% 8	30% 15
Portola Valley	4,417 19	\$158,217 4	1,806 20	9.2 7	5,888 7	480 19	0.3 19	2.6 13	85% 4	13% 20
Redwood City	73,114 3	\$66,748 13	29,200 3	19.5 2	12,480 2	3,749 11	2.3 11	2.6 12	53% 18	44% 2
San Bruno	39,752 6	\$62,081 17	15,776 6	5.5 13	3,520 13	7,228 5	4.5 6	2.7 11	63% 11	38% 11
San Carlos	26,821 12	\$88,460 6	11,911 11	5.9 12	3,776 12	4,546 10	3.2 10	2.4 18	73% 7	27% 16
San Mateo	91,081 2	\$64,757 14	39,072 1	12.2 4	7,808 4	7,466 4	5.0 3	2.4 16	54% 17	44% 1
South San Francisco	60,735 5	\$61,764 18	20,544 5	9.0 8	5,760 8	6,748 6	3.6 9	3.1 4	63% 12	38% 10
Woodside	5,463 18	\$171,126 3	2,088 18	11.8 5	7,552 5	463 20	0.3 20	2.7 9	89% 3	26% 17
Unincorporated County	62,948 4	n/a	22,422 4	304.5 1	194,880 1	207 21	0.1 21	2.9 6	75% 6	25% 18
Countywide	699,610	\$95,000	266,842	449	287,360	1,558	0.9	2.7	62%	38%

Data Sources:

Population data from U.S. Census Bureau, 2005 Population Estimates.

Median household income from U.S. Census 2000.

Housing units data from CA DOF, 2005. (and in Housing Needs Study)

Land area data from U.S. Census 2000.

Average household size from CA DOF, January 2006.

City ownership/rental rates from 2000 Census (Summary Population & Housing Characteristics, pp 257-8).

County ownership/rental rates from 2005 American Community Survey.