



THRESHOLD2008

Building the Public Voice San Mateo County

Participant Guide

**COUNTYWIDE ASSEMBLY
ON HOUSING CHOICES
IN SAN MATEO COUNTY**

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INTRODUCTION

Purpose of the Countywide Assembly

The purpose of the Countywide Assembly on Housing Choices is to allow all of us, as taxpayers and residents of San Mateo County, to decide how best to deal with the growing housing crisis in our county. We are going to spend two full days becoming more informed about the facts and considering possible approaches to the issue – thinking about the pros, cons, and tradeoffs.

When you were recruited to participate in the Countywide Assembly, you were asked a series of questions about your opinions on various housing issues. At the end of the weekend, you will be asked the same questions to see how more information and dialogue affects the housing choices that a representative sample of San Mateo County residents would make.

After this event, we will develop a report on the results of the Countywide Assembly to tell elected officials, policymakers and other opinion leaders how the residents of San Mateo County feel about choices for coping with the housing situation. The report will be made available to the public on our website:

www.threshold2008.org

Who Is In the Room?

Each participant at the Countywide Assembly lives in San Mateo County and was selected in the same way through a telephone call. Only residents who were selected at random could participate, making this a representative cross section of San Mateo County in one room.

Participants will spend much of the weekend in small groups supported by a trained facilitator. This is a unique opportunity to find out what a representative group of residents thinks about San Mateo County's housing and its future. Many people are interested in what you have to say, so there will be observers from government, housing groups and the media.

Who Supports this Effort?

Threshold 2008 is a community-driven effort with the goal of including more people in the discussion about housing choices. We do not have a point of view about what should be done about housing other than to learn what housing policies and strategies might find broad public support. In addition to facilitating this Countywide Assembly, we will be sponsoring an Online Dialogue and local Community Conversations over the next several months to expand the discussion started this weekend.

The project is funded by several philanthropic foundations, with additional support from the County and local partners. Major donors are Open Square Foundation, Silicon Valley Community Foundation, The David & Lucile Packard Foundation, and W.K. Kellogg Foundation. Our funding partners include Bailard Inc., Common Sense California, County of San Mateo, Hurlbut-Johnson Fund, Mills-Peninsula Health Services, Palo Alto Medical Foundation, San Mateo County Community College Foundation, and The Whitman Institute.

The Countywide Assembly has been organized in partnership with Stanford University's Center for Deliberative Democracy.

Agenda for the Weekend

SATURDAY, March 15

Registration & Light Breakfast

Welcome Session (Theater)

Small Group Session 1:
Alternative Visions for the Future of San Mateo County

Break

Full Group Session 1:
Questions to Experts from Small Groups

Lunch

Small Group Session 2:
Your Vision for the Future of San Mateo County

Full Group Session 2:
Questions to Experts from Small Groups

Reception (Optional)

Agenda for the Weekend

SUNDAY, March 16

Light Breakfast

Small Group Session 3:
Who Should Make Housing Decisions?

Break

Full Group Session 3:
Questions to Experts from Small Groups

Lunch

Small Group Session 4:
Housing Policies & Funding Choices

Full Group Session 4:
Questions to Experts from Small Groups

Small Group Session 5:
Reflections & Debrief

Complete Final Survey

THE ISSUE

Statement of the Problem

San Mateo County is a highly desirable place to live. Each year, demand for housing is growing faster than housing is being built.

Experts predict that by the year 2025, San Mateo County will add 71,000 new households and 133,300 new jobs. This growth means that 73,000 new housing units will be needed. But if housing is built at the current rate, the county could face a shortage of as many as 49,000 homes by 2025.

San Mateo County is also a very expensive place to live, as home prices for a two-bedroom house can top \$800,000. The enormous jump in housing prices and the lack of affordable housing compared to demand has led to changes that affect everyone in San Mateo County. Examples of the impact include:

- **As our children grow up, many must move far from home** in search of a comparable quality of life. Most new housing being built is priced beyond what the average young family just starting out can afford.
- **We are losing our teachers, nurses, government employees, small business owners and other workers** who serve our communities. Many skilled professionals live far from work, and more and more are choosing to leave their jobs in San Mateo County to work closer to home.
- **Employers are thinking twice about locating businesses in San Mateo County**, as housing costs make it difficult to attract and retain workers.
- **Traffic has become heavier** throughout the county, as more people move farther away and commute to their jobs here.
- **Families are struggling** to make long commutes fit with their personal goals and work lives.
- **The county is becoming less integrated**, economically and socially. People who earn lower incomes see little effort to include them in the future of the county. Similarly, civic participation suffers when workers – at all levels – have no real investment in the community apart from their jobs.

Why Is Public Input Important?

At least three things are needed to build housing: land, money, and approvals. The Countywide Assembly will consider questions about each of these factors, but this effort is targeted most directly at the limitations of the current public process around housing approvals.

Most housing approvals take place at the local level, as city and county governments consider development proposals. Because most housing proposals today are for multi-unit projects, they often represent change from past patterns of development in San Mateo County, making it difficult to get approval for new housing. For example, a few vocal opponents who live near proposed developments are more motivated to attend long public meetings than members of the general public. The format of the public meetings is legal and formal and does not encourage broad public participation.

Elected officials are left to sort through complex issues with a limited representation of the public voice. It is common for those who are best organized to have the most influence, but that influence may or may not express what is in the best interest of the community as a whole.

The result is that the formal public process results in housing approvals that does not keep pace with the current and future need for homes based on population and job growth. We also know that public funds to provide affordable housing at below market rates are extremely limited. The Countywide Assembly is designed to allow a representative cross-section of San Mateo County residents to consider the costs and benefits of our current path and various alternatives.

Summary of Four Alternative Futures

Continue on Our Current Path: The first choice is to continue managing housing development as we do now. We will make no major changes that might require us to pay higher taxes or change our habits and lifestyles. Housing will still be developed in each city according to local zoning rules, with no change in land use and limited countywide planning. We may welcome a modest number of new homes, but it should not be our goal to match job and population growth with new housing development.

Improve Commutes: The second choice is not to build significantly more housing in San Mateo County, but to support our economy by making it easier to work here for those who cannot live here. People will continue to want to work here, but long commutes will remain a fact of life for many who want to buy single-family homes or who cannot afford to rent in the county. In order to make this model of growth sustainable, we must invest heavily in local and regional transportation systems.

Open New Land to Development: The third choice is to meet the housing need by opening up additional land in the county to residential development. Make it possible to build housing on some of the land that is currently undeveloped, protected as open space or zoned for other uses. Zoning and other regulations in cities, and especially on unincorporated county land, will be relaxed to encourage builders to provide more housing.

Higher Density Development: The fourth choice is for local and county government to encourage growth of higher density housing within existing communities of San Mateo County. Zoning, tax law and other incentives will encourage adding a mix of housing choices (town houses, apartments, condos, single family homes) to already existing communities. Focus on building housing within existing urban boundaries, particularly along the transportation corridor and in denser neighborhoods with services nearby.

FOUR ALTERNATIVES

(Saturday Sessions)

Instructions

Our task on Day 1 (Saturday, March 15) is to discuss different visions of what housing development in San Mateo County might look like in the future, and what kind of a future you would like to see. To start the discussion, four alternative visions are presented for you to consider. Each alternative is described briefly, followed by a summary of its key elements and a list of arguments for and against it to support your discussion.

You will spend two sessions considering and rethinking the alternatives, with an opportunity to question a panel of experts after each discussion in your group. The alternatives themselves are intended as a starting point for your discussion. You do not have to choose one of the options described here. You may want to combine elements of different alternatives or come up with an entirely new choice. You are not being asked to vote as a group on your favorite choice, and it is fine if members of your group come to different conclusions.

Each session lasts an hour and a half. Your group moderator will take notes on your discussion. As you discuss the alternatives, consider the kinds of information you would want to know to help you choose a path for San Mateo County. Before each session ends, you will be asked to decide on one question from your group to ask a panel of experts.

Alternative 1: Continue on Our Current Path

Introduction

The first choice is to continue building housing as we do now. Housing will still be developed in each city according to local zoning rules, with no change in land use and limited countywide planning. We will make no major changes that might require us to pay higher taxes or change our habits and lifestyles. There might be very little change in the availability and the affordability of housing over the long term.

People who support this choice believe that San Mateo County is working well as it is. They feel the current system may not be perfect, but on the whole serves the county well. Supporters of this choice are concerned that any major changes in how housing is planned and developed, especially changes that might add many thousands of housing units throughout the county, will adversely affect San Mateo County's quality of life.

Alternative 1: Continue on Our Current Path

Key Elements of Alternative 1

- Decisions about housing development will continue to be made primarily at the local level by each city's planning authority.
- Developers will continue to build housing a few units at a time; very little large-scale development (of either single-family homes or multi-family units) will take place.
- The majority of new housing will be priced beyond what an individual or family earning the county median income can afford.
- Housing for lower income families will continue to be built in relatively small numbers by non-profit developers or included as 10-20% of the units in new developments in cities that have such a requirement.
- Most of the county's open space and undeveloped land will continue to be off-limits to residential development.
- Zoning will generally keep commercial and residential development separate, although some mixed-use developments will likely be concentrated in downtown areas and near train stations.

Alternative 1: Continue on Our Current Path

Pros:

Arguments in Favor of Alternative 1

- ✓ People live in San Mateo County because the quality of life is so high. We should not do anything radical to change that.
- ✓ San Mateo County is special because of its rural and suburban character. Limiting residential growth allows communities to maintain their unique identities and small town feel.
- ✓ Our natural resources (especially water) are limited, so we should be very cautious before we approve more housing growth.
- ✓ More housing will increase traffic congestion, which is bad for neighborhoods and commuters, and increases air pollution.
- ✓ Limiting the construction of new housing will maintain property values for already existing homes.

Alternative 1: Continue on Our Current Path

Cons:

Arguments Against Alternative 1

- × If we don't find a way to make housing more affordable to teachers, nurses, police and other public servants, our schools, hospitals and the services we depend on will suffer.
- × We need more housing to attract new businesses, keep the ones we already have and maintain our economic vitality.
- × If housing prices continue to rise, or even stay the same, our children may have no option but to move elsewhere when they become old enough to look for their own homes.
- × Our county will become less diverse if we don't provide a place for people who don't earn high incomes.
- × The lack of housing increases traffic congestion on the freeways and reduces air quality as commuters come from long distances to jobs in the county.

Alternative 2: Improve Commutes

Introduction

The second choice is to support San Mateo County's economy by making it easier to get to work here for people who live elsewhere instead of building more housing. People will continue to want to work in the county, but this approach will lessen the difficulties of commuting for those who want to buy single family homes elsewhere or who cannot afford to rent in the county. To improve transportation to and from San Mateo County we will invest heavily in local and regional transportation infrastructure, both roadways and rail, instead of building significant new housing.

People who support this choice believe we should do everything possible to have a dynamic economy and attract jobs to the county, even if our communities can't support the development of housing for those workers. Because our world-class economy is so strong and incomes are high as a result of that, San Mateo County will never be an affordable place to live for everyone who works here. We should not sacrifice our quality of life and the character of our communities in order to pursue an unrealistic goal of making housing affordable to everyone.

Alternative 2: Improve Commutes

Key Elements of Alternative 2

- Decisions about housing development will continue to be made by each city's planning authority.
- Housing development will continue at more or less the same pace in San Mateo County, meaning that many people who grow up here and work here will have to live outside of the county.
- The majority of new housing will probably continue to be priced beyond what an individual or family earning the county median income can afford.
- The housing that is built in the county will likely be concentrated in downtown areas and near train stations.
- Transportation planning will occur at a countywide level and be coordinated throughout Northern California to serve the entire region.
- We will all need to bear the cost of large-scale regional transportation improvements such as new and expanded rail lines and freeway improvements, over the next 10-20 years. We will pay for these improvements in new or higher taxes and higher costs for public transportation.
- We will also invest in technologies (e.g., electric trains, cleaner cars) that reduce the impact of air pollution from more long distance commuters.
- San Mateo County employers will be encouraged through financial and other incentives to offer telecommuting options to workers who live outside of the county.

Alternative 2: Improve Commutes

Pros:

Arguments in Favor of Alternative 2

- ✓ Limiting housing development within San Mateo County preserves our quality of life, the rural and suburban character of the county, existing property values, and the unique identities of each community.
- ✓ Economic growth is essential, so we need to make sure that companies can recruit and retain employees. If we want jobs in San Mateo County, we need to invest in solutions to move people from their homes to work.
- ✓ Land for development is very limited in San Mateo County. Focusing on getting people to work rather than building more housing than we can support, avoids the pressure that new housing puts on our city budgets and our natural resources (such as water).
- ✓ With a focus on regional public transportation, we can avoid the local traffic congestion that comes from more housing growth, and reduce the impact of regional freeway congestion at the same time.
- ✓ This approach does the best job of balancing economic growth with maintaining quality of life and the character of our communities.

Alternative 2: Improve Commutes

Cons:

Arguments Against Alternative 2

- × It is not a sustainable business strategy to have workers living far from their jobs. Eventually, people want to work closer to home and companies will need to continuously recruit new employees.
- × Investment in regional transportation systems is very expensive. Taxpayers will bear an enormous cost to make this work.
- × Building major public transit systems is extremely expensive and likely to meet with powerful opposition. This will limit how much we can improve commutes as the population grows, even with more investment.
- × People won't just leave if we don't build more housing. Instead, the existing housing stock will become more crowded, and the demand on utilities and services will grow in a way we haven't planned for.
- × This approach protects the wealthy, who can afford to live anywhere they want, and the poor, who will still have access to low-cost subsidized housing, but leaves the middle-class to suffer long commutes or look for work elsewhere.

Alternative 3: Open New Land to Development

Introduction

The third choice is to meet the housing need by opening up additional land in San Mateo County to residential development. In this approach, cities and the county would make it possible to build housing on some part of the land that is currently undeveloped, protected as open space or zoned for other uses. Zoning and other regulations in cities, and especially on unincorporated county land, will be relaxed to encourage builders to provide more housing in areas previously unavailable to residential development.

People who support this choice believe that when the private market is free to respond to customer demand without restrictive zoning and regulation, it will have the best chance of addressing the housing crisis. They believe San Mateo County has enough undeveloped land to support additional residential development without negatively affecting our quality of life. They also believe the market is likely to move quickly and to provide a wide range of housing options when given the opportunity.

Alternative 3: Open New Land to Development

Key Elements of Alternative 3

- The cities and the county will increase the amount of undeveloped land available for housing development.
- Some land outside of the already developed areas of the county, including some protected open space, rangeland, bayfront, and agricultural land will be re-zoned for residential development.
- The kind of homes developed would determine how much land would be required to meet the housing need. There would be more opportunity than currently exists to build single-family houses on bigger lots, although multi-unit developments would require less land overall.
- As new developments are added, some additional taxes will be necessary to pay for expanded utilities (water, sewers, power), services (police, fire, schools), and transportation connections where they do not currently exist.
- Cities and the county will become more “developer-friendly” by making more land available for development, and by making the permitting and approval process easier.
- In turn, developers would have to help pay for new services required because of the housing they build, including schools, roads, water and sewer extensions, firehouses, etc.

Alternative 3: Open New Land to Development

Pros:

Arguments in Favor of Alternative 3

- ✓ This approach gives future generations of children growing up in San Mateo County the option of staying near their families.
- ✓ Most of San Mateo County is undeveloped or underdeveloped. We can solve the housing problem by using only a small percentage of available land, and leaving much of the protected open space untouched.
- ✓ Private developers can fix the problem far faster than any government bureaucracy. If we make enough land available, developers will respond by offering housing at prices that people can afford to pay.
- ✓ This approach allows us to retain our businesses and vital service workers, and San Mateo County needs them to stay economically healthy and to ensure county residents get the services they need.
- ✓ Because most of the open space is in the unincorporated county, we can decide as a region what small share of the land makes sense for development, and we can design new neighborhoods in ways that meet countywide needs.

Alternative 3: Open New Land to Development

Cons:

Arguments Against Alternative 3

- × Building on open space will harm the environment. The people of San Mateo County have already spoken on this question in numerous elections; they want green space, not suburban sprawl.
- × Developers are in business to make a profit, which means they are likely to build the most expensive homes they can sell, and not enough of the more reasonably priced housing options that would really help our teachers, nurses and other public servants.
- × Building new housing in undeveloped areas will create traffic gridlock. Existing roads are already overburdened as it is, and connecting undeveloped lands to public transit would be enormously expensive.
- × The cost of building housing on undeveloped lands is prohibitive. Development would require major alteration of the natural terrain, and significant tax increases to support entirely new public utilities and services. Even with such investment, it's not clear where the water to support housing development on this scale will come from.
- × This will shift more of the burden of paying for services onto taxpayers, especially if developers are given incentives like reduced fees and tax breaks to develop new land rapidly.

Alternative 4: Higher Density Development

Introduction

The fourth choice is for local and county government to encourage growth of higher density housing within existing communities of San Mateo County. New zoning, tax breaks and other incentives will encourage development of a mix of housing choices (town houses, apartments, condos, and single family homes). The focus will be on building housing within existing urban boundaries, particularly along the transportation corridor, near job centers, and in neighborhoods with retail services within walking distance.

People who support this choice tend to believe that by encouraging newer, higher density forms of housing in already existing neighborhoods, San Mateo County will be able to accommodate more residents without losing open space. Supporters believe that better urban planning and design is the best way to support population and job growth, leading to more livable, walkable communities and revitalizing older downtown areas. They also believe that this approach, by locating housing near transportation corridors and public transit, will put less pressure on freeways and improve commutes, air quality and our overall quality of life.

Alternative 4: Higher Density Development

Key Elements of Alternative 4

- A variety of new housing will be built within existing communities, including mostly town homes, condominiums, and rental apartments along with some single-family homes.
- Mixed-use buildings and developments will be encouraged (for example: retail stores on the bottom floors and living space on the upper floors).
- New housing will be located close to places where people work and shop, and close to transportation systems (roads, highways, public transit).
- Zoning changes may support increased density by:
 - Allowing more housing units to be built per acre (usually in multi-family units) on land currently zoned for lower-density housing.
 - Increasing height limits for housing developments, particularly in downtown areas and near train stations.
 - Allowing housing to be built on land currently zoned for industrial or commercial uses.
- Cities and the county may provide tax breaks for developers who build multi-family and affordable housing within existing communities.
- Developers may be required (or encouraged) to make some percentage of new homes affordable for middle- and lower-income households.
- Some building regulations may be relaxed to bring down the cost of new housing (for example, builders might be allowed to build fewer parking spaces or smaller setbacks for new homes).
- More money will be spent to upgrade and modernize existing infrastructure (roads, public transit, sewers, water, energy) to keep up with growth in existing communities, which may lead to higher taxes.

Alternative 4: Higher Density Development

Pros:

Arguments in Favor of Alternative 4

- ✓ This approach meets the housing need without sacrificing the character of San Mateo County. Focusing development in already existing communities will preserve open space while also avoiding suburban sprawl with its large subdivisions of tract housing.
- ✓ With smart planning and design, we can create appealing urban communities, adding needed housing and revitalizing older neighborhoods at the same time.
- ✓ Allowing developers to build more units per acre will make it easier for them to afford the cost of the land, and will enable them to offer housing at lower cost.
- ✓ Creating a variety of housing types and offering lower cost options including condominiums and apartments will make neighborhoods more dynamic and diverse. It also creates better options for seniors, singles and lower-income families.
- ✓ Concentrating housing close to freeways and existing public transit, near job centers, and within walking distance of services is a good strategy for reducing traffic congestion and air pollution. This is the only way to get San Mateo County residents out of their cars.

Alternative 4: Higher Density Development

Cons:

Arguments Against Alternative 4

- × Adding tens of thousands of homes to the county over the next decade will transform San Mateo County, reducing the quality of life for existing residents in a way that can never be reversed.
- × People have supported regulations such as density limits, setbacks, and height restrictions because they are important to the county's character and appearance. Relaxing these controls will allow developers to build unattractive multi-family housing that does not fit in with already existing communities.
- × Mixed-used developments near jobs and public transit may get some people to walk and ride the train more, but most people will continue to use cars, adding to traffic congestion and air pollution.
- × Building large amounts of less expensive housing will push down property values in nearby neighborhoods.
- × This scenario will most likely require tax increases to pay for additional roads, public transit, schools, sewers, energy, etc., as well as the cost of getting water to all these new homes.

RELATED QUESTIONS

(Sunday Sessions)

Instructions

On Day 1, you discussed different visions of what housing development in San Mateo County might look like in the future, and what kind of a future you would like to see. On Day 2 (Sunday, March 16) you will discuss:

Session #3:

- How should decisions on housing be made to achieve the kind of future you would prefer?
- Who should be responsible for housing policy and housing approvals?

Session #4:

- What are the pros and cons of different policy approaches to housing?
- How should we pay for the solutions we prefer?

As on Day 1, you might want to combine elements of different choices or come up with new choices. It is fine if members of your group come to different conclusions. The main idea is for you to get clearer in your own thinking about these issues, which is helped by listening to others.

Each session lasts an hour and a half. Your group moderator will take notes on your discussion. As you discuss the alternatives, consider the kinds of information you would want to know to help you choose a path for San Mateo County. Before each session ends, you will be asked to decide on one question from your group to ask a panel of experts.

Who Should Make Housing Decisions?

Introduction

On Day 1 you discussed the kind of future you would like to see for San Mateo County. Today you will consider who should make housing decisions for the county. Specifically, you will consider the role of local, regional, and State government in approving the development of new homes.

A background section describes the current system, then you are presented with some choices about leaving things as they are or doing them differently.

Alternative 1 – Leave control of housing approvals in the hands of local governments.

Alternative 2 – Set up a new public agency to influence local housing decisions countywide.

Alternative 3 – Give State government more power to enforce housing requirements within San Mateo County.

Who Should Make Housing Decisions?

Background

There are currently **dozens of agencies** responsible for housing, land use, transportation and planning decisions throughout San Mateo County. Governance is divided among the County, the cities and towns, and special purpose agencies. Under this system, local governments and the county are responsible for controlling land use and housing, while regional agencies control transportation planning, water and air quality, and public transit.

A partial **list of the agencies** now responsible for housing, land use and transportation in the county includes:

- Land use: Each of the 20 cities in San Mateo County has its own planning department, as does San Mateo County government. Each city controls decisions over how land will be used within their boundaries (for example, for housing, retail businesses, commercial offices, etc.).
- Transportation: City/County Association of Governments (C/CAG), SamTrans, San Mateo County Transportation Authority, Caltrain Joint Powers Board, Metropolitan Transportation Commission.
- Infrastructure (sewers, water, energy): In some areas these are controlled by the city. In others, they are controlled by special districts that cross city boundaries.
- Open Space: San Mateo County Government, Midpeninsula Regional Open Space District, Golden Gate Recreational Area.
- San Francisco Bay: Bay Conservation and Development Commission, Army Corps of Engineers, U.S. Fish and Wildlife Service.

Who Should Make Housing Decisions?

Background (continued)

How do we make housing decisions now?

Cities decide what gets built in their communities. Local governments adopt plans that say how much housing they want in their communities, where they want it to be located, and what it should look like. Cities themselves don't build housing, so they rely on developers to come forward with proposals to build homes based on each city's land use plans.

City Planning Commissions review housing proposals and make recommendations to elected officials on City Councils, Town Councils, or the County Board of Supervisors. By law, housing and land use decisions require public input. Sometimes a decision will be put before the voters, either because elected officials put it on the ballot, or because opponents of a decision collect enough signatures on a petition to force it to a vote.

The planning process

In the current system, the State tells the Bay Area how much housing should be built to meet the regional need, a regional agency tells the county how much housing it should build, the cities decide how to divide the need among themselves, and each city makes a plan to build its share of housing.

State law requires that each city plan to meet its future housing need in the Housing Element of its General Plan. There are few ways for the State to enforce this requirement. The next deadline for State certification of local housing elements is in 2009.

In 2007, all the cities of San Mateo County came together to decide how to divide the county's housing need among the cities. This was the first time that a county in California decided on its own how to share its housing need.

The approval process

When a property owner or developer wants to build housing, they go through a public process to ask for approval. If the proposal does not meet the city's housing plan, the developer must ask for an exception. If it does meet the plan, the city can approve or deny the application. If a development is approved, it can still be overturned by a vote of the people (through a "referendum").

Who Should Make Housing Decisions?

Alternative 1: Local Control

Introduction

Currently, local governments are responsible for land use planning, housing policy, and approval of proposed housing developments within their jurisdictions. If we continue this approach, cities and towns might be encouraged by regional or State agencies to work collaboratively, but there should be no new regional authority that reduces the power of cities to make their own decisions. If we favor producing more housing, cities could be encouraged, but not required, to approve more developments and to try to meet their share of the regional housing need.

This alternative would leave control of housing decisions at the level of local government. Cities and towns will continue to plan for how much housing they want to build within their communities, and County government will plan for housing in the unincorporated areas of the county. City and town councils will review housing development proposals as they come forward, their residents will present comments in favor or opposed to each proposed development. Each of the 20 cities in San Mateo County will determine how much housing to approve in their communities.

Who Should Make Housing Decisions?

Alternative 1: Local Control

Key Elements of Alternative 1

- Decisions about housing development will continue to be made primarily at the local level by each city's planning authority.
- Developers will continue to build housing a few units at a time in most areas of the county; very little large-scale development (of either single-family homes or multi-family units) will take place.
- The current structure of local and regional government will stay the same.
- Cities may continue to participate voluntarily in efforts to coordinate some housing decisions countywide.
- As it is now, there will be no appeal process for developers who propose housing that is consistent with a city's housing plan but are denied approval to build.

Who Should Make Housing Decisions?

Alternative 1: Local Control

Pros:

Arguments in Favor of Alternative 1

- ✓ Every city has different needs and identities. The amount and design of housing should be different in each community to reflect this reality.
- ✓ Local government is most responsive to the people, and this is where they can have their voices heard. City Councils know their communities best, so their decisions are most likely to reflect the will of the people.
- ✓ Cities bear the costs of supporting housing (utilities, services). Local control ensures a connection between available revenue and the costs of housing decisions.

Cons:

Arguments Against Alternative 1

- × The result of this approach is that we are not building enough housing to meet the needs of San Mateo County.
- × Local government is too responsive to a few vocal people. People who oppose change dominate public hearings, and elected officials get a distorted view of public opinion.
- × It is not fair to property owners and developers who play by the rules and propose housing that meets the conditions of a city's plans, only to be denied approval to build according to that plan.

Who Should Make Housing Decisions?

Alternative 2: Countywide Decision Making

Introduction

Currently, the County Board of Supervisors makes housing decisions for the unincorporated parts of the county, and cities make decisions for their communities. The decision last year by all the cities to cooperate on meeting the county's housing need was an example of voluntary effort by local governments to do countywide planning for housing.

Alternative 2 suggests that there should be more countywide decision-making and power around the housing approval process. If property owners or developers propose building housing that meets the plan in a particular city, they should be allowed to do so. Local governments should not be able to change the rules after making a plan, and voters should not be able to overturn approvals by local City Councils. San Mateo County would create a new agency, accountable to the public, to hear appeals on housing decisions by cities.

Who Should Make Housing Decisions?

Alternative 2: Countywide Decision Making

Key Elements of Alternative 2

- A new countywide agency would be created to hear appeals when local governments deny housing approvals.
- The agency would have the authority to overturn decisions by local governments only when it is determined that the housing proposal was consistent with the housing plan of the city where the housing was proposed.
- The agency would be publicly accountable, and its members could be either elected or appointed.
- Cities would continue to control their own housing plans, and each city's share of the countywide housing need would continue to be determined through voluntary cooperation among the cities in the county.

Who Should Make Housing Decisions?

Alternative 2: Countywide Decision Making

Pros:

Arguments in Favor of Alternative 2

- ✓ We need a neutral referee to balance the right of property owners to build on their land when they play by the rules, and the need for local governments to control land use decisions in their communities.
- ✓ Housing is not being approved at the rate we need it. Cities plan to meet the need, but there is no way to hold them accountable for doing so even if developers come forward with housing proposals.
- ✓ For developers to invest the money required to submit housing proposals and go through the public process, they need to know that if they ask to build housing consistent with city plans, they will be allowed to build.

Cons:

Arguments Against Alternative 2

- × City governments need flexibility to evaluate proposals as they come forward. There are many factors to take into account and balance when considering the need for housing (for example, costs of new services, changes in a particular neighborhood, changes in the economy, etc.).
- × A regional agency cannot account for the unique needs of individual communities.
- × Local elected officials are best able to represent their residents and should not have their decisions overturned by another agency.

Who Should Make Housing Decisions?

Alternative 3: State Enforcement

Introduction

Current state law already requires that cities plan to build housing that serves the needs of their communities, but there are few if any ways to enforce those requirements. This alternative would give the State the power to take away other sources of funding if cities do not allow housing to be built that would meet the need that has already been identified.

The State cannot force cities to build more housing, but this alternative would create enforcement tools to ensure that local governments actually plan to build housing and make an effort to meet the housing need. The way to enforce existing law is open to discussion, but possibilities include withholding a portion of property tax or sales tax when cities do not create a plan to meet their housing need as required by law.

Who Should Make Housing Decisions?

Alternative 3: State Enforcement

Key Elements of Alternative 2

- State law will continue to determine the housing need that cities and counties are required to meet.
- State law will continue to require that cities and counties plan to meet their housing need through the Housing Elements of their General Plans.
- State government would be given new powers to enforce existing law, including withholding funds from local governments that do not plan to meet the housing need that has been assigned to them.
- Local governments may have local property or sales taxes taken away by the State if they do not have their Housing Elements approved or if the State determines that they have not made enough effort to build housing.

Who Should Make Housing Decisions?

Alternative 3: State Enforcement

Pros:

Arguments in Favor of Alternative 3

- ✓ This is a fairness issue. Some cities are trying to build their fair share of housing and others are not.
- ✓ If there is no enforcement mechanism for state law, there is no incentive to plan for housing. Some cities will, but we won't get the housing we need.
- ✓ To keep local control, cities have to take local responsibility. What makes the voluntary sharing of the housing need possible is trust among the cities that everyone will do their part to make it work.

Cons:

Arguments Against Alternative 3

- × State government is the least responsive to the people. Housing needs targets should be seen as goals, but local governments need to decide what kind of development makes sense for their communities.
- × The State is in financial crisis and has shown repeatedly that it cannot be trusted to manage a budget. If you give them the ability to take local money, they will do it.
- × There is no way to ensure that the State will enforce the law fairly.

Policy Solutions

Introduction

You have discussed the kind of future you would like to see for San Mateo County and the question of who should make housing decisions. Now we will turn our attention to some specific policy approaches for achieving housing goals. These are topics that decision makers have been considering. You will also consider how to pay for various solutions.

There are **four kinds of solutions** that you will be asked to consider:

- 1 - **incentives** that will encourage developers to propose and build more housing.
- 2 - requirements that larger housing developments include a set number of affordable homes within each project ("**inclusionary policies**")
- 3 - **dedicating public funding** to the creation of affordable housing.
- 4 – setting up ways to **consult the public** on housing choices and build more support for housing approvals.

Some of these policy choices are aimed at increasing housing supply, while others are intended to ensure that the housing that is built is more affordable. The choices do not necessarily compete with one another so you can choose a mix of policy solutions that you prefer.

Policy Solutions

Alternative 1: Development Incentives

Introduction

Housing developers say they face a number of barriers to producing housing, including the high price of land and construction in San Mateo County. Many talk about how the process for approving housing is extremely complex and slow. This can create uncertainty for their investors, jeopardize government grants or loans, and make their projects more expensive as they wait for approvals and various permits.

One strategy to get more housing built is to streamline the entitlement and permitting process to make it work faster. Another strategy is to provide incentives to developers such as reduced fees for processing permits or being asked to pay less for parks, roadway improvements, and other services that are required to support new housing. Other incentives involve relaxing regulations such as parking requirements and yard setbacks. An incentive to make housing more affordable is “density bonuses” that let developers build more homes per acre than allowed by existing zoning in exchange for the developer including more homes that are affordable to lower- and middle-income households.

Policy Solutions

Alternative 1: Development Incentives

Key Elements of Alternative 1

- The process of considering and approving housing proposals will be faster.
- Local governments will streamline the approval process by hiring more staff, outsourcing some planning services, creating a single point of entry for project review, eliminating redundant reviews by different departments or agencies, and/or reducing processing fees.
- Basic health, safety, and Building Code requirements will remain in place.
- Development proposals will continue to be subject to public hearings.
- Government will pay for a greater share of utilities and services required for new housing if developer “impact fees” are reduced for parks, roads, etc.
- “Density bonuses” and relaxed regulations will result in housing developments that include more units, more “affordable” units, and fewer parking spaces per unit.

Policy Solutions

Alternative 1: Development Incentives

Pros:

Arguments in Favor of Alternative 1

- ✓ Bureaucratic requirements get in the way of building housing. We should get projects to the public review process quickly to see if they are good for the community.
- ✓ Developers should not be expected to pay for future demand for services. They should pay their fair share for immediate impacts, but government should also pay for its own requirements.
- ✓ If we want more affordable housing, we need to give developers ways to cover the high cost of land and construction in San Mateo County.

Cons:

Arguments Against Alternative 1

- × Hiring more staff and asking developers to pay less will increase the financial burden on local governments that already struggle with their budgets. We will have to tax ourselves more to pay for services.
- × Relaxed regulations and zoning exceptions will result in developments that are too dense or tall and don't fit with the character of existing communities.
- × The process may be slow, but it allows time to review the real impacts of housing proposals and holds developers accountable for meeting community needs.

Policy Solutions

Alternative 2: Inclusionary Policies

Introduction

Most cities in San Mateo County have policies that require some homes in larger developments be set aside at prices that are affordable to middle- or lower-income households. Usually this is 10-20% of the homes in a development, and the rules apply only to projects above a certain size.

Sometimes these requirements are flexible, allowing developers to pay a fee or donate land instead of including affordable units in their project. They may also be combined with other incentives, such as faster processing, lower fees, or “density bonuses.”

This policy option would require that developers contribute to “affordable housing” for sale or rent at prices below the market rate in any development above a certain size. Developers could contribute units within their project, money to build affordable homes in another project, or land for another affordable housing development. The goal would be for every city in the county to have an inclusionary policy requiring at least 15% of new units to be permanently affordable to middle- and lower-income households.

Policy Solutions

Alternative 2: Inclusionary Policies

Key Elements of Alternative 2

- Developers will have to pay a share of the cost for providing affordable (below market rate) housing.
- Most multi-unit housing developments will have to offer at least 15% of the homes at prices that middle- and lower-income households can afford, or the developer will provide money or land to build the same number of affordable units.
- Homes considered “affordable” must remain at below market prices permanently (at least 30 years), meaning that owners cannot sell them at market rates and keep the profit.
- Inclusionary policies can target different income levels. Some allow negotiation with the developer, while others say precisely how many units must serve households of different income levels.

Policy Solutions

Alternative 2: Inclusionary Policies

Pros:

Arguments in Favor of Alternative 2

- ✓ This solution already works in many parts of the county. Inclusionary policies actually put roofs over people's heads.
- ✓ Inclusionary policies build inclusive communities. Every time we build homes for upper-income households, we also add homes that the majority of people can afford.
- ✓ Inclusionary policies can be flexible enough to give developers options for how to provide affordable housing without forcing requirements that don't make sense onto particular projects.

Cons:

Arguments Against Alternative 2

- × Inclusionary policies cause fewer homes to be built. They raise costs for developers, who will build in other markets where their return on investment is higher.
- × Inclusionary policies can only have a small impact on the problem. The number of affordable units they produce is not very large compared to the need.
- × Flexibility and incentives make inclusionary policies work better for developers, but there is no guarantee that cities will use donated land or money to build affordable housing.

Policy Solutions

Alternative 3: Dedicated Public Funds

Introduction

San Mateo County has one of the most expensive housing markets in the United States. The cost of land and construction here is extremely high, and for-profit developers will not build housing at a loss. The only way to build homes for most people who cannot afford the market price is to invest public money in some way to lower the cost of construction or to subsidize homebuyers and renters. Even nonprofit developers who build only “affordable housing” rely on low-interest loans, tax incentives, and other sources of public revenue to allow them to offer homes at prices below the market rate.

The most vulnerable members of society depend on public dollars to provide shelter beds, transitional housing, public housing, and emergency rental assistance. Some public employees and moderate-income households receive public funds for down payment and home ownership assistance.

This alternative suggests that at the local, county, and state level, we should set aside dedicated sources of public funding for affordable housing. In San Mateo County, the Housing Endowment and Regional Trust (HEART) was created in 2003 to provide low-interest loans to build affordable housing. HEART has raised \$7 million in public funds from within San Mateo County and the State of California, and more than \$1 million in private donations.

Locally, this alternative would increase public revenue within San Mateo County for HEART and other affordable housing programs. Statewide, it would dedicate a source of funding from State government for permanently affordable housing in San Mateo County.

Policy Solutions

Alternative 3: Dedicated Public Funds

How Should We Pay for It?

There are many ways we could pay for a dedicated source of public funds for affordable housing. In general, we could raise taxes, pay fees, or borrow money through bonds. We could spread these costs throughout the population, or we could impose them on specific groups.

Here are some ways that have been proposed to raise funds locally:

- **Document recording fee** (one to five dollars for each official document recorded by the County Recorders office)
- **Increased property tax** (an extra \$12 per year for every \$100,000 of property value; that's \$10 per month for a million-dollar property)
- **Increased sales tax** (increasing the current tax from 8 ¼% to 8 ½%)
- **Jobs/housing linkage fee** (on new office, commercial or industrial developments that create demand for housing, ranging from less than \$1 per square foot to more than \$20 per square foot)

Many people argue that there should also be a dedicated source of public funding from the **State budget** to support construction of affordable housing.

Policy Solutions

Alternative 3: Dedicated Public Funds

Key Elements of Alternative 3

- Private and public funds will be raised to support the Housing Endowment and Regional Trust (HEART) and other affordable housing programs. Revenue would be raised countywide and at the state level.
- New taxes or fees will be imposed on the general public or on specific populations (such as property owners or developers).
- New public funds will be used to produce new units of affordable housing, through low-interest loans, grants and tax incentives
- Some new public funds will subsidize lower-income homebuyers, renters, seniors, and other populations who otherwise could not afford housing.

Policy Solutions

Alternative 3: Dedicated Public Funds

Pros:

Arguments in Favor of Alternative 3

- ✓ Housing trust funds are a proven way to preserve existing homes and build new homes for lower-income households. There is nationwide evidence that this model works if we're willing to commit some of our region's wealth to the public good.
- ✓ The people who benefit from affordable housing are essential members of our communities and workforce. If people in the service sectors can't afford to live here, everyone's quality of life will suffer.
- ✓ This is the only way to provide affordable housing to the most vulnerable members of society: low-income seniors, people with disabilities, homeless families.

Cons:

Arguments Against Alternative 3

- × Current funding is sufficient. We should provide for the most vulnerable members of society, but we should not raise everyone's taxes to subsidize middle-income households who can't afford to live here.
- × The State is in financial crisis. There is no available revenue for new programs, and we should not raise taxes until State government proves that it can manage a budget.
- × There will never be enough public funding to make housing affordable to most people. After we provide for the most needy, it's not fair to subsidize some people and not others.

Policy Solutions

Alternative 4: Public Consultation

Introduction

We came together this weekend because many people believe the shortage and high cost of housing in San Mateo County is threatening our quality of life. But we are also here because **the existing public process has not been successful** in building broad public support for solutions.

One way to approach housing policy is to encourage more public education, dialogue, and input beyond the formal legal process. This option sets up **new ways to consult the public on housing questions**, and promotes informed choices from the public to guide housing policy. The result of this process would be a constituency for change that most people would support.

The essential elements of the process will be similar to this Countywide Assembly. A **representative selection of city or county residents** will come together over several sessions to consider a specific aspect of housing policy. The group will receive **balanced information** to support their discussion and will **consider various options** in dialogue with one another.

There are different ways to translate the group's **dialogue into action**.

1. Like the Countywide Assembly, group members are surveyed after their deliberations and the results are presented to decision makers as the voice of the informed public.
2. The group itself presents a recommendation that goes to the voters for approval or to a vote of elected officials to become law.

The key to this alternative is that **members of the public become informed** on the issues and express their views to decision makers.

Policy Solutions

Alternative 4: Public Consultation

Key Elements of Alternative 4

- A representative group of residents, at the city or county level, will be selected at random to engage in dialogue about a specific housing issue.
- The group will be provided with balanced information and access to experts to inform them about the issue under consideration.
- The decisions made by the group will be presented to the public and decision makers, either as a survey of group members' informed opinions or as a single recommendation for action.
- Such consultation will be used to continue to engage the public in housing decisions alongside the formal legal process.
- The existing public process for housing planning and approval decisions will remain in place.

Policy Solutions

Alternative 4: Public Consultation

Pros:

Arguments in Favor of Alternative 4

- ✓ The existing public process does not provide a true representation of the public voice. Many people don't attend public hearings, and the discussion often is about self-interest instead of the public good.
- ✓ Giving people a chance to become informed on the issues, think about their choices, and talk with one another is the essence of democracy.
- ✓ Leaders and decision makers need a better understanding of what the public wants in order to make the right decisions for their communities.

Cons:

Arguments Against Alternative 4

- × This is an unnecessary use of public funds. The current process is already open to everyone, and it is the job of elected officials to balance input from the public with what's good for the community as a whole.
- × There is no guarantee that randomly selected people will represent the common good or the full range of interests in the community. We should not invest them with the power to speak for everyone.
- × There is no accountability for those who provide the background information and choices. It is too easy to lead people without expertise in one direction or another.



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Supplementary Data Book

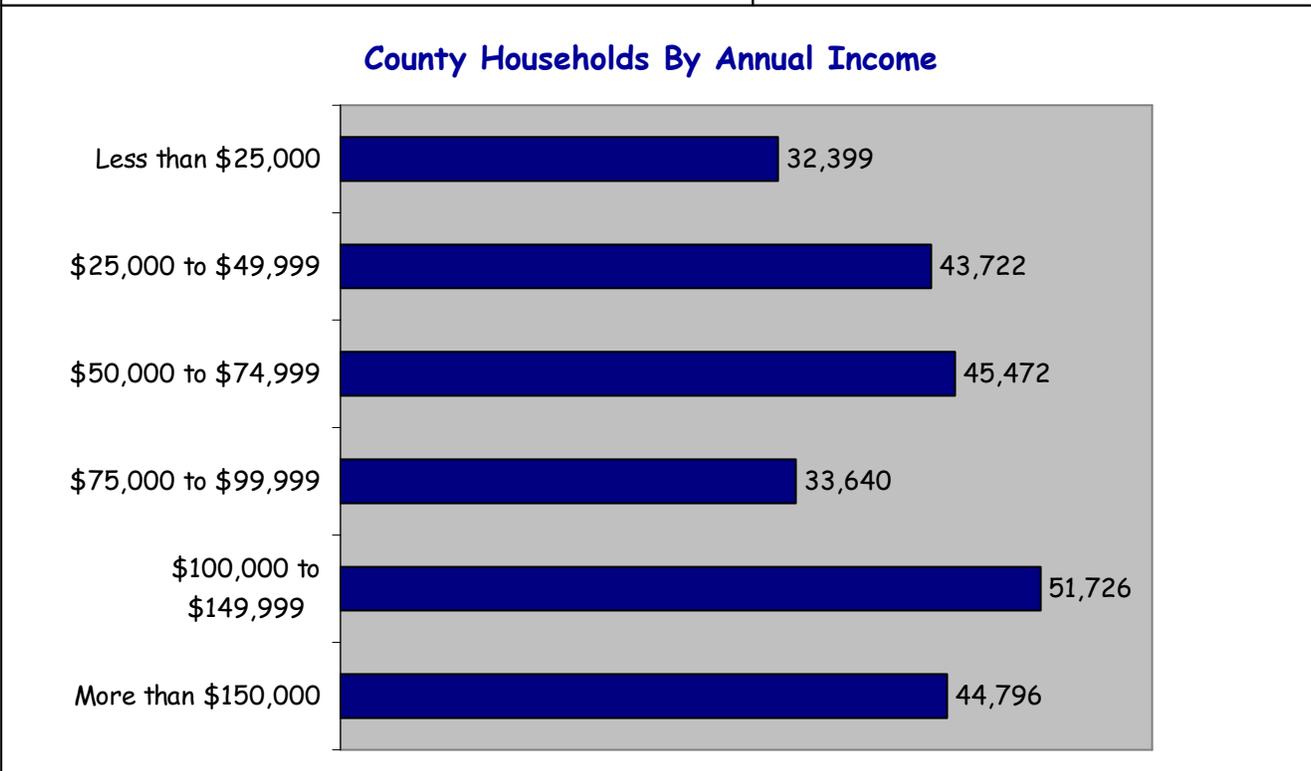
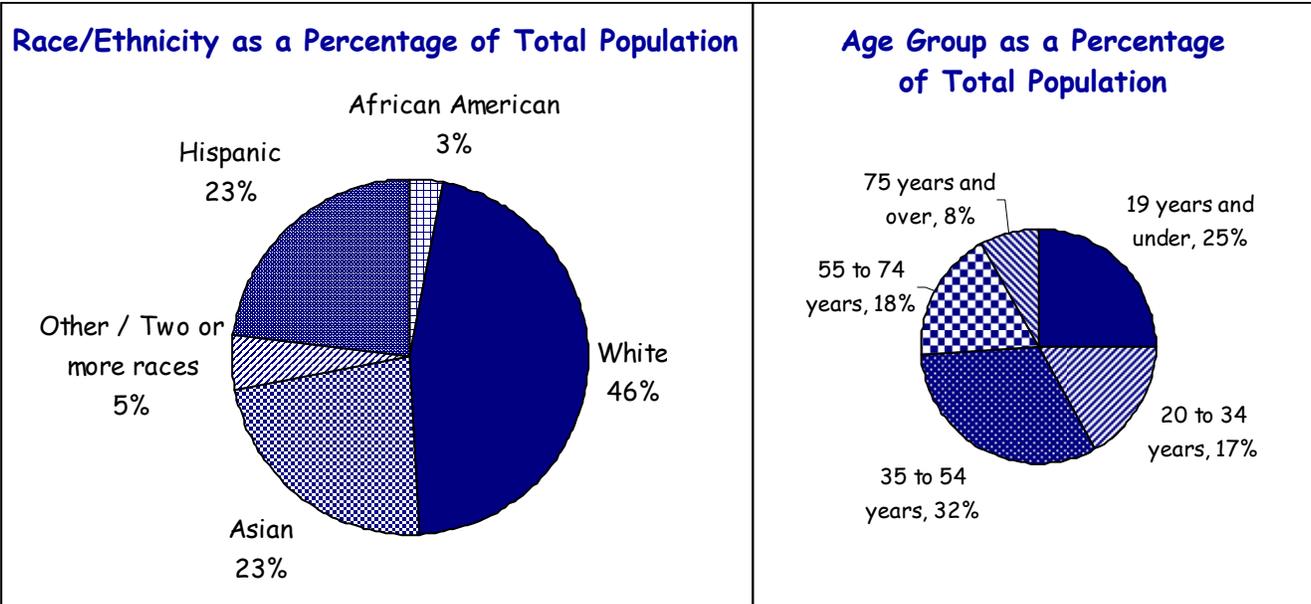
**COUNTYWIDE HOUSING
BACKGROUND AND INFORMATION**

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.

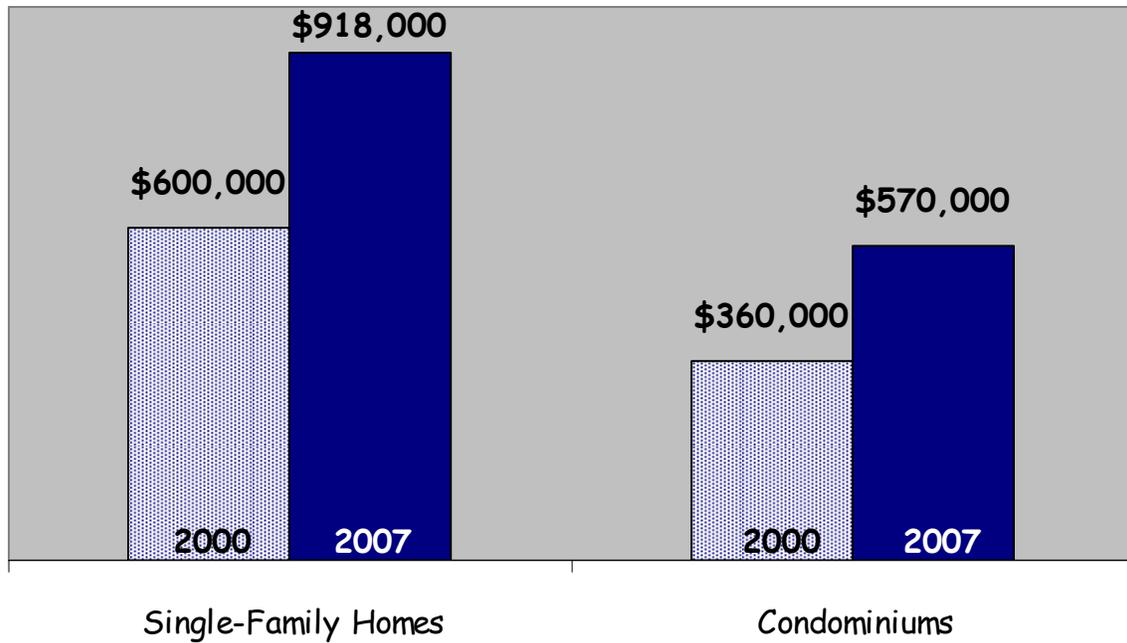


San Mateo County Today

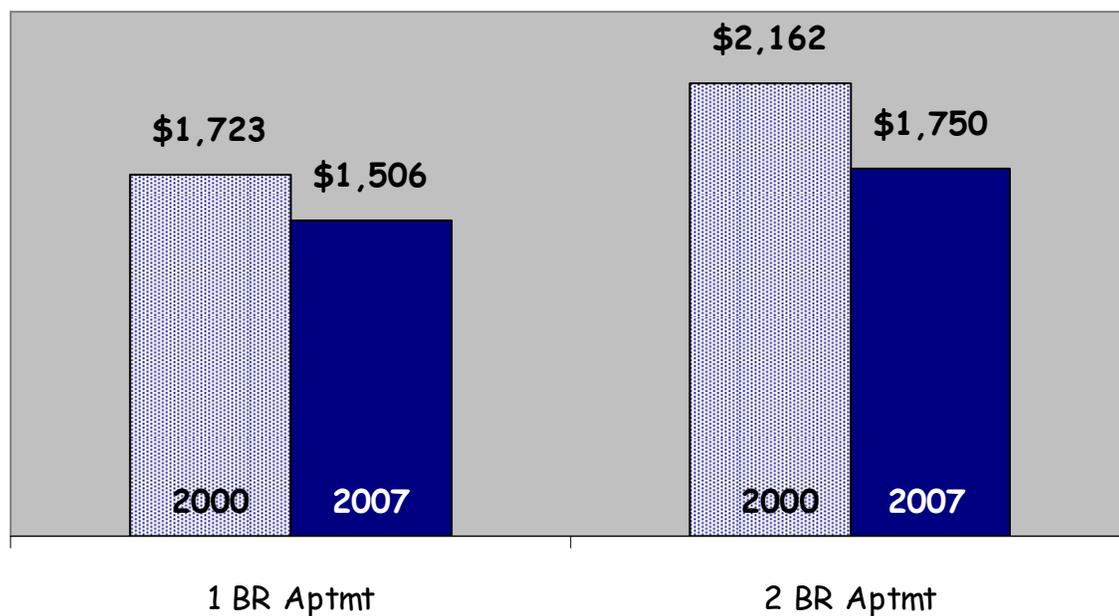
Current Housing Costs

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.

Median Home Prices in San Mateo County, 2000 and 2007

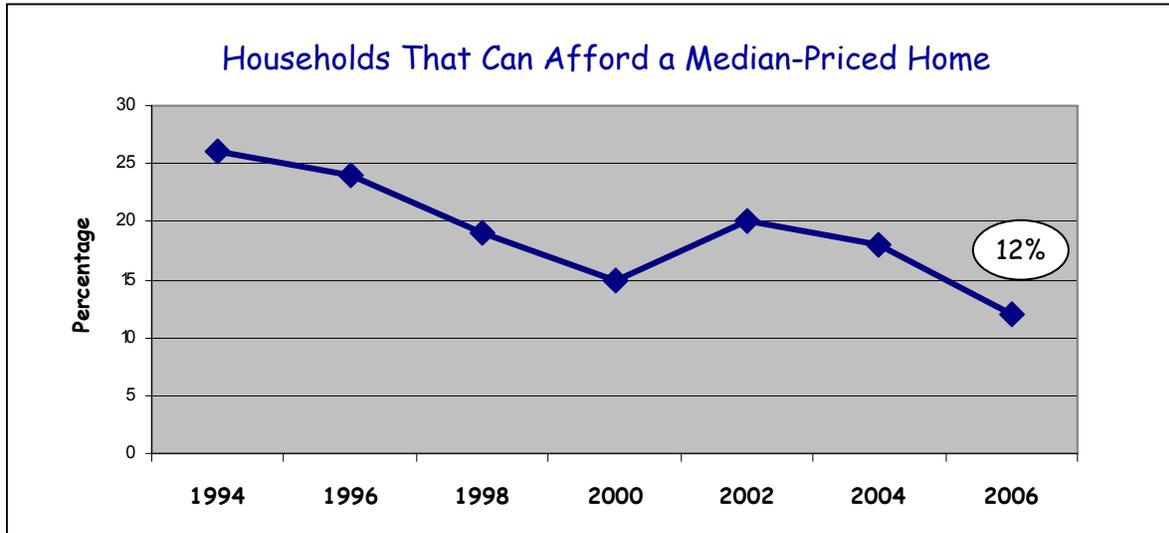


Average Monthly Rents in San Mateo County, 2000 and 2007



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?

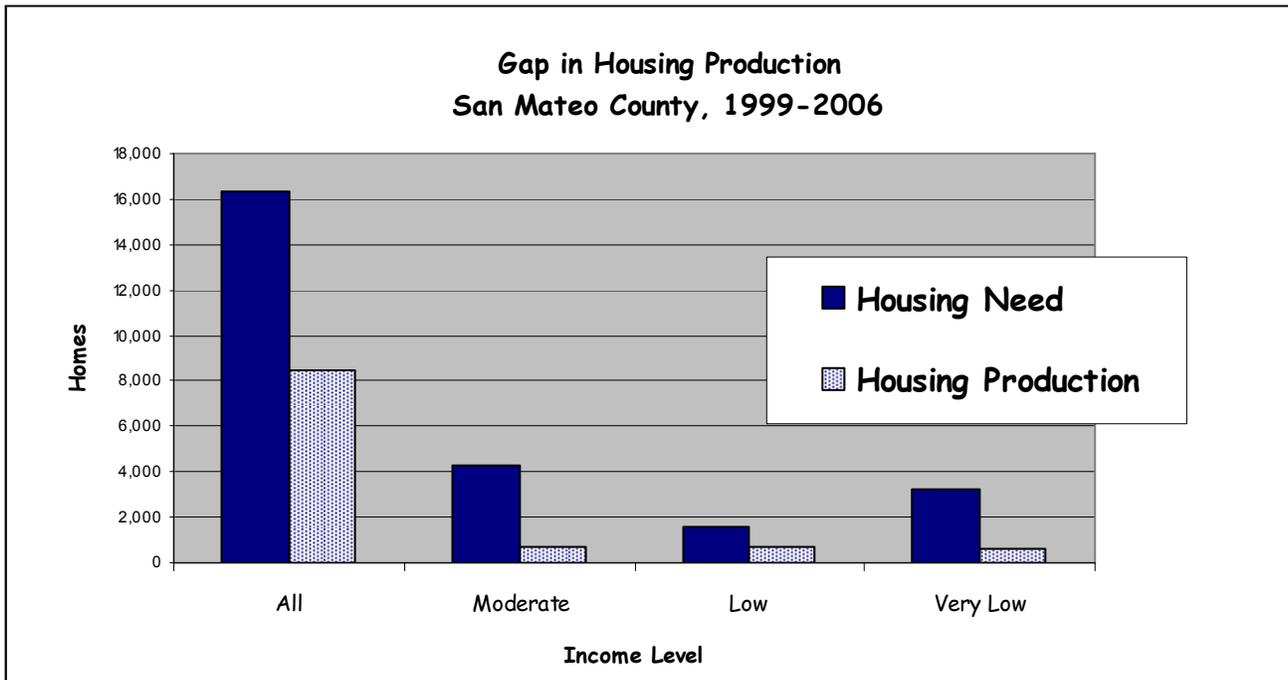
In a general sense, housing is considered affordable when a household spends no more than 30% of its income towards rent or mortgage (including insurance, property maintenance, homeowner association dues, and taxes).

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

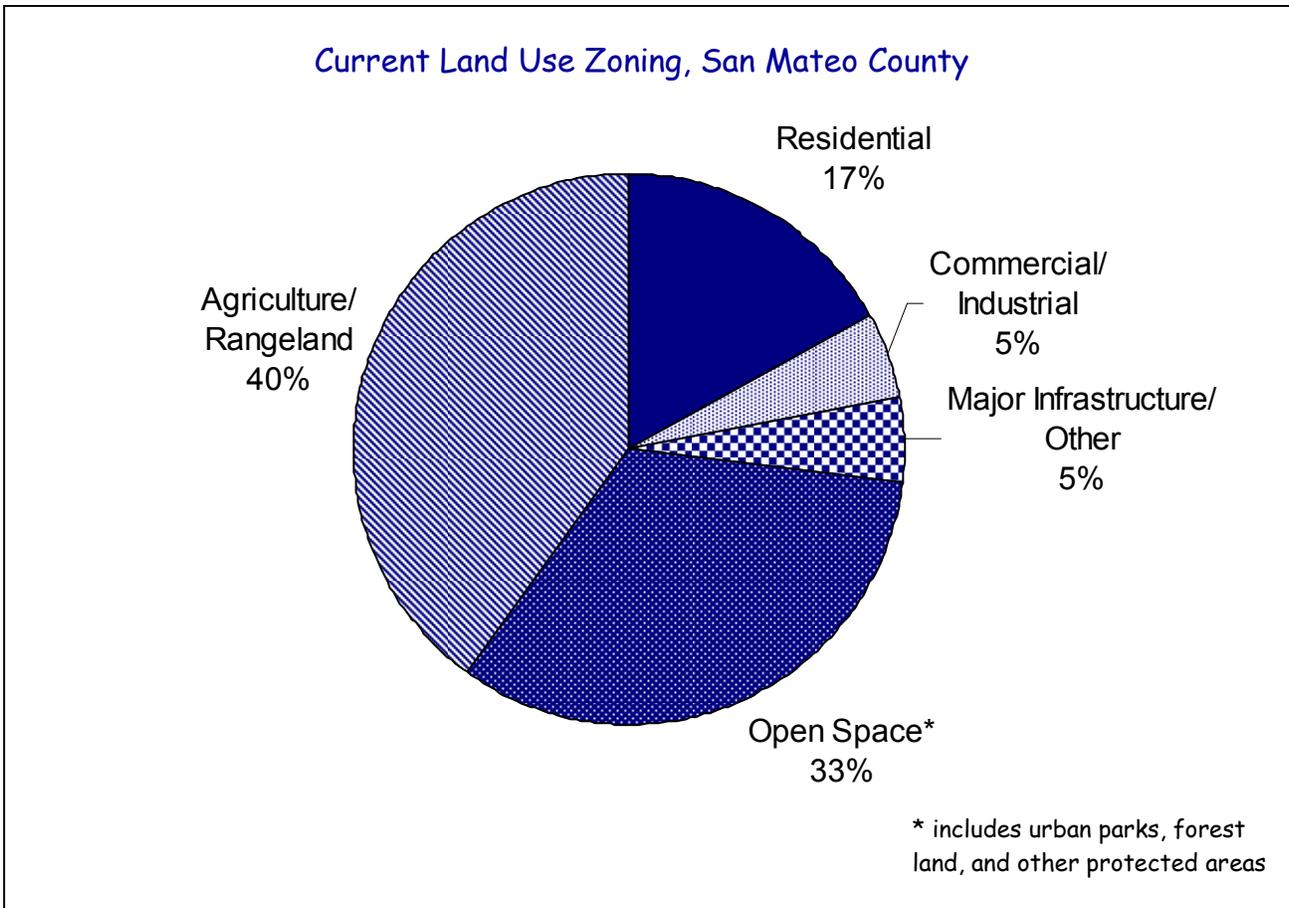
Local developers identified the following as the greatest challenges:

- 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

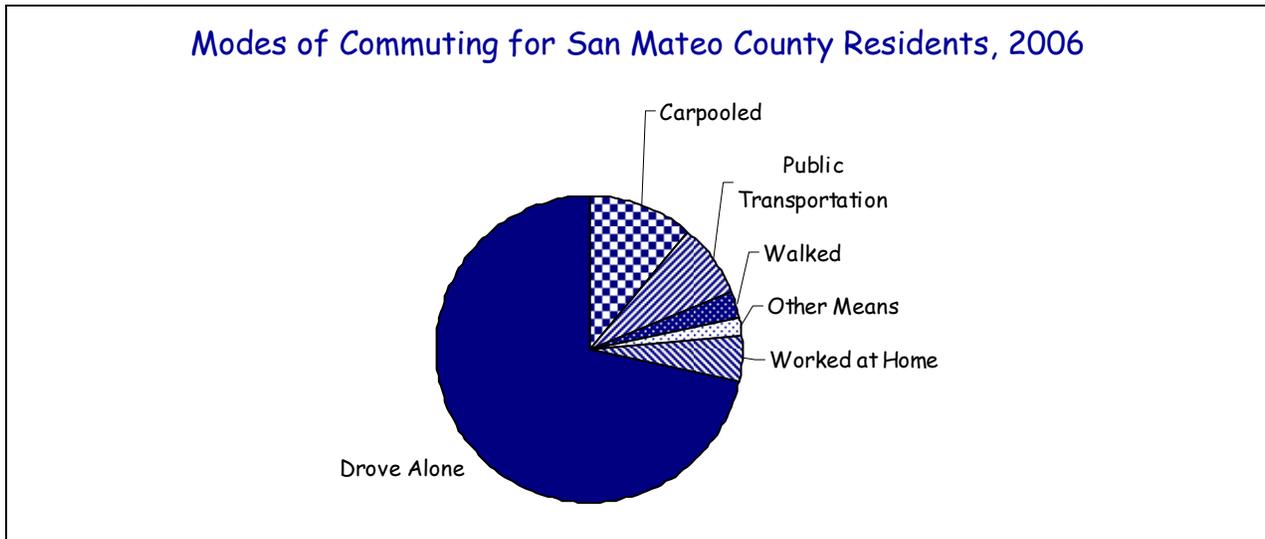
In a 2007 survey of Silicon Valley CEOs, 84% listed housing as their number one business concern, and 99% said housing was the top cost-of-living challenge for Silicon Valley employees.

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

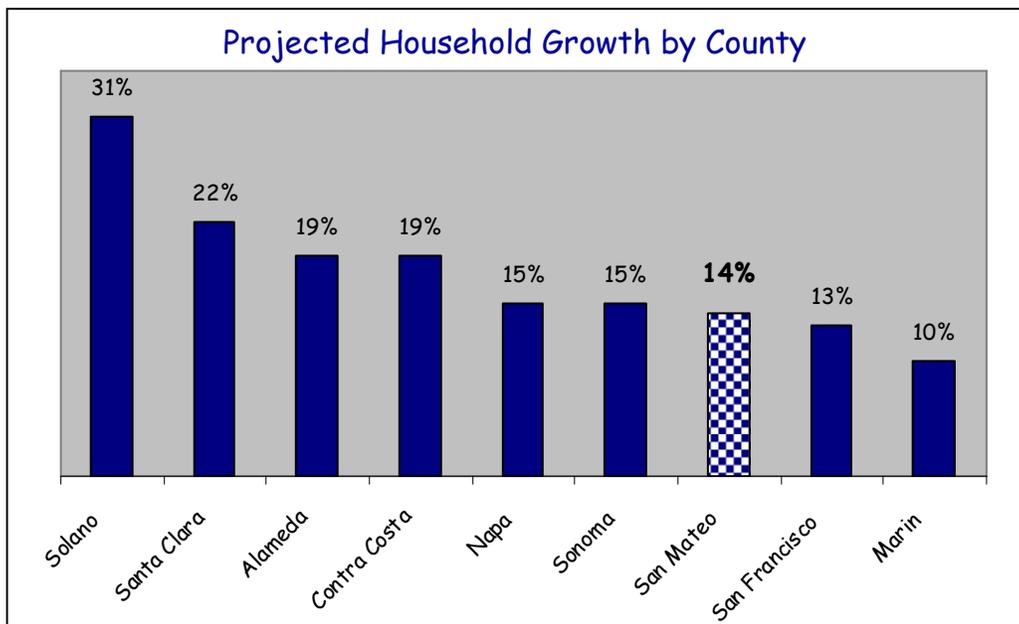
How Much Are We Going to Grow?

- 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?

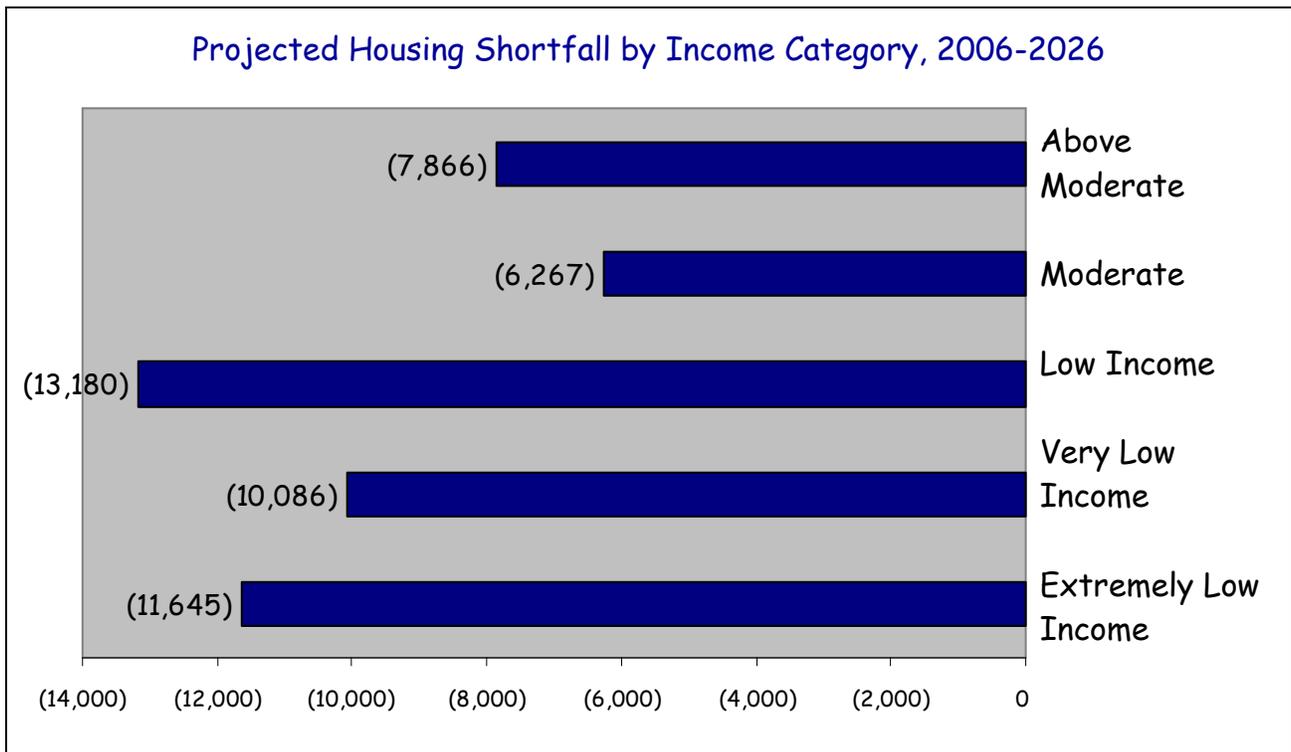
Growth in our County is fairly typical of communities throughout the Bay Area. Government projections indicate that San Mateo County will grow by 14% over the next twenty years, compared to 18% projected growth for the entire Bay Area.



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.

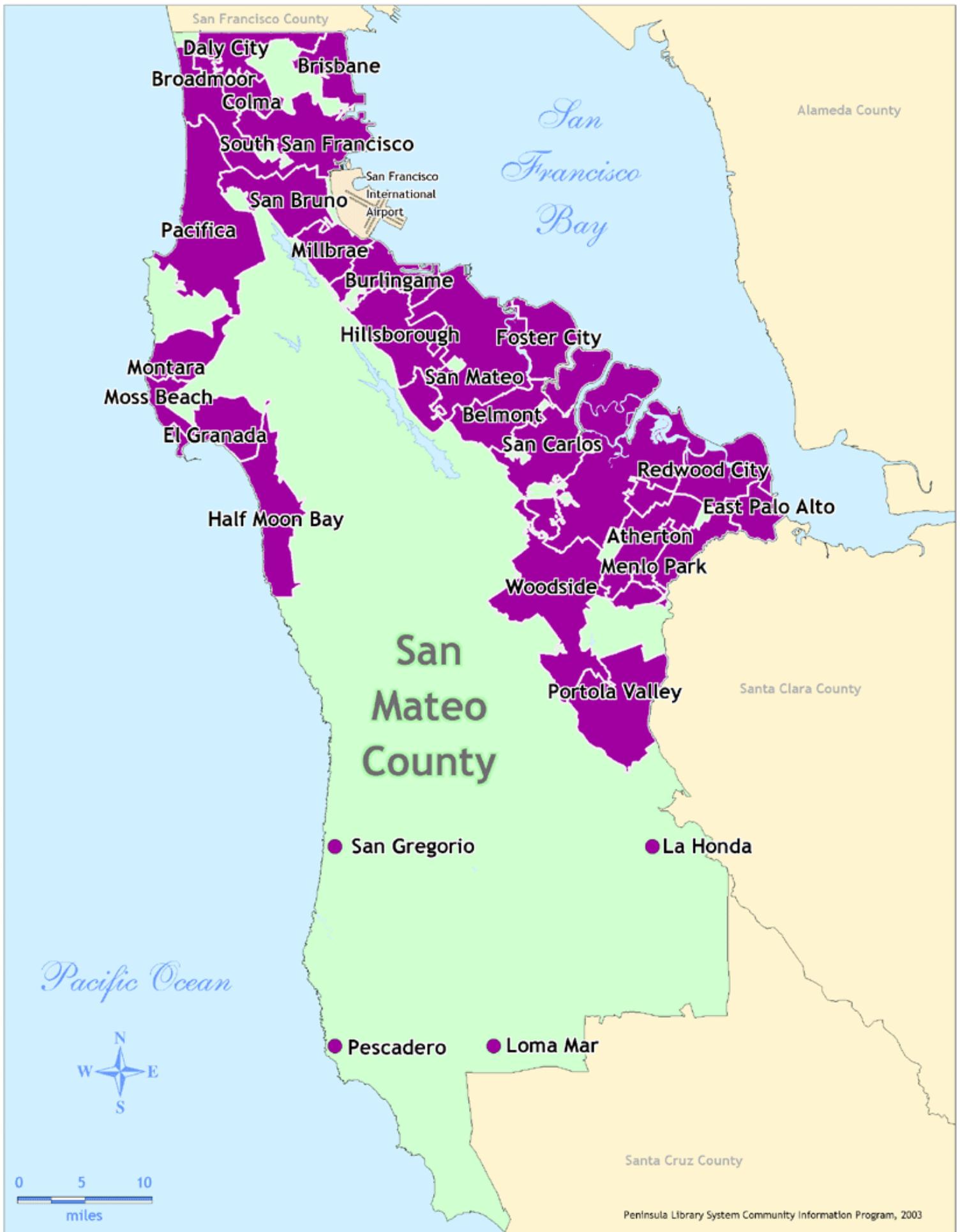
Each \$1 million would typically subsidize from 4 to 10 homes that are permanently affordable to lower-income households.



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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.