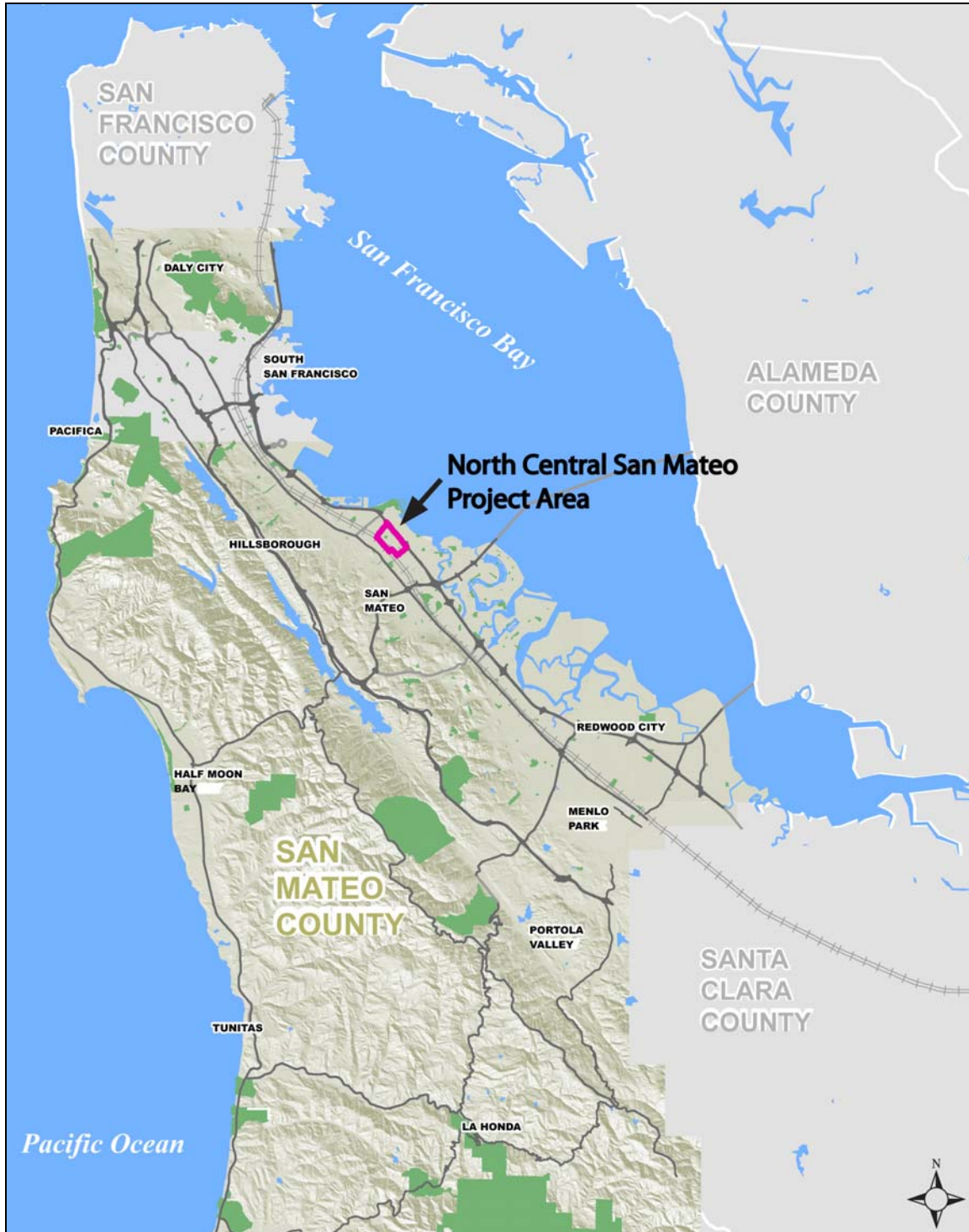


CHAPTER 1 - PROFILE OF THE NORTH CENTRAL SAN MATEO NEIGHBORHOOD

The City of San Mateo is located in the center of San Mateo County. The project area is located in the northern part of the City, and is bordered to the north by Poplar Avenue and to the east by U.S. Highway 101 and to the South by Fifth Avenue and to the west by the Caltrain tracks. The project area for this plan was defined in consultation with the City of San Mateo and includes U.S. Census Tract 6062, as shown in Maps Map 1, Map 2, and Map 3.

Map 1: Project Area in Greater Bay Area



Map 2: Boundaries of the Project Area



Map 3: Project Area Aerial View



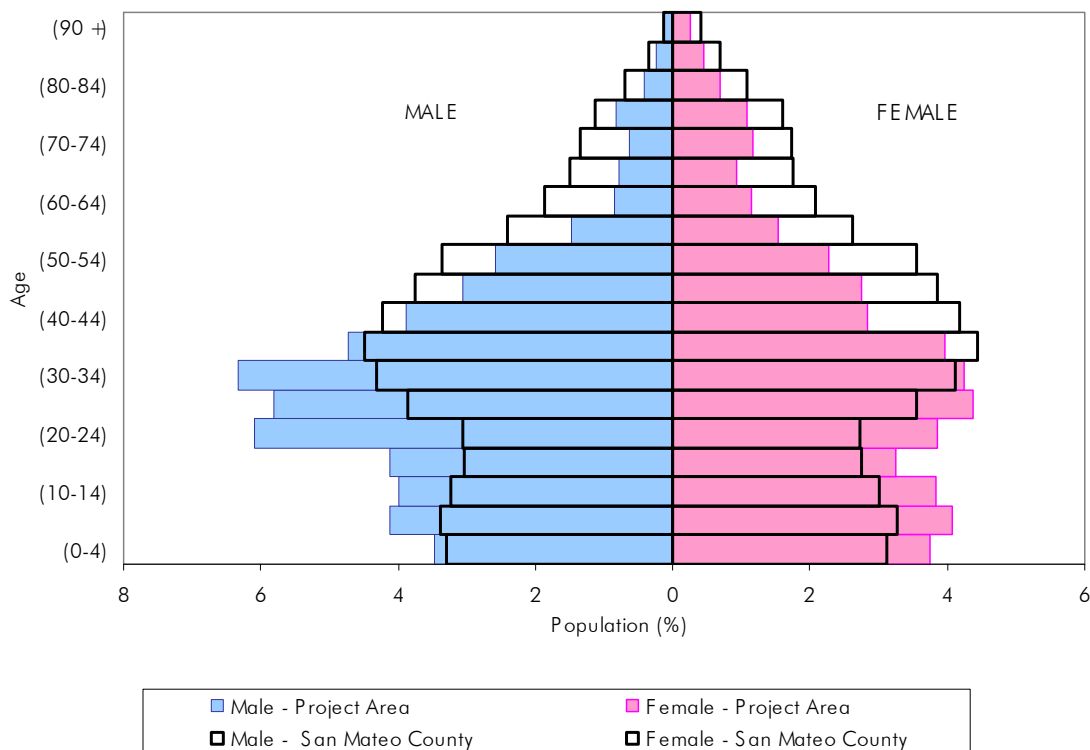
1.1 Population Growth

The total population of this census tract, according to the 2000 U.S. Census, is 7,917, which comprises 9 percent of the City's population (92,482) and 1% of the county's population (707,161). As calculated from U.S. Census data, the city of San Mateo experienced an 8% growth in population between 1990 and 2000, while the project area in the northern part of the City experienced a 13% growth. All demographic data represented in this report is from the 2000 U.S. Census.

1.2 Age

Overall, residents of the project area are younger than those of the City of San Mateo and San Mateo County. The area has a much higher percentage of individuals aged 24 and younger (41%) when compared to the city (28%) and the county (31%), as shown in Figure 1. The age group with the highest percentage of the total population within the project area is the age group between 25 and 34 at 21%, which is higher than the city (18%) and the county (16%). For the age group between 35 and 44, its percentage of the project area at 15.4% is slightly lower than that of the city (17%) and the county (17%). Finally, the project area has a considerably lower percentage of individuals older than 45 compared to the city and the county, with 23% in the project area compared to 38% in the city and 36% in the county.

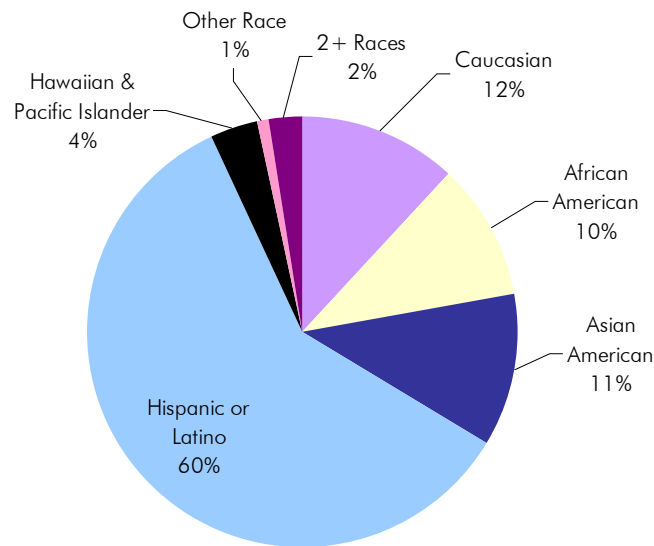
Figure 1: Population Pyramid for the Project Area and the County



1.3 Race

The ethnicity of the project area is diverse, as is the ethnicity of the City of San Mateo and of San Mateo County. However, the ethnic composition of the project area does not reflect that of the city or the county. In the project area, Hispanics/Latinos comprise the majority of the population by race at 60% (4,712 individuals), which is much higher than the proportion of Hispanics/Latinos in the city at 21% and the county at 22% (Figure 2). Caucasians account for the second highest ethnic group in the project area at 12% (952), as compared to a considerably higher 57% Caucasian in the city and 51% Caucasian in the county. Asians comprise 11% (899) of the population, followed by African Americans at 10% (799), Native Hawaiian and Other Pacific Islander at 4% (294), and Multi-racial at 2% (196).

Figure 2: Racial Breakdown of the Project Area



1.4 Linguistic Isolation

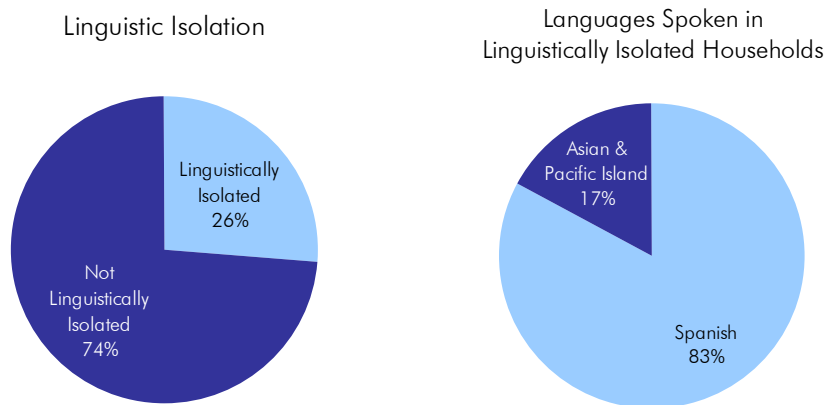
As large numbers of people from other countries have settled in San Mateo County, there are large numbers of people who have a limited ability to speak English or do not speak it at all. For these people, it can be difficult to obtain information about services, including transportation, and it can be difficult to use these services. The U.S. Census defines linguistic isolation as a household in which no one 14 years or older speaks a non-English language and speaks English “very well.”

More than one in four, or 26%, of the project area’s households are linguistically isolated based on the 2000 U.S. Census. Of these 532 linguistically isolated households, 83% (441) of them speak Spanish, while the remaining 17% (91) speak an Asian or Pacific Island language. Figure 3 below illustrates these percentages.

Of the households that speak primarily Spanish, more than half do not include anyone older than 14 who can communicate “very well” in English. Specifically, 441 (52%) of the 842

Spanish-speaking households are considered linguistically isolated. Of the 304 households that speak an Asian or Pacific Island language, 91 (30%) are linguistically isolated.

Figure 3: Linguistic Isolation and Languages Spoken in Linguistically Isolated Households in the Project Area

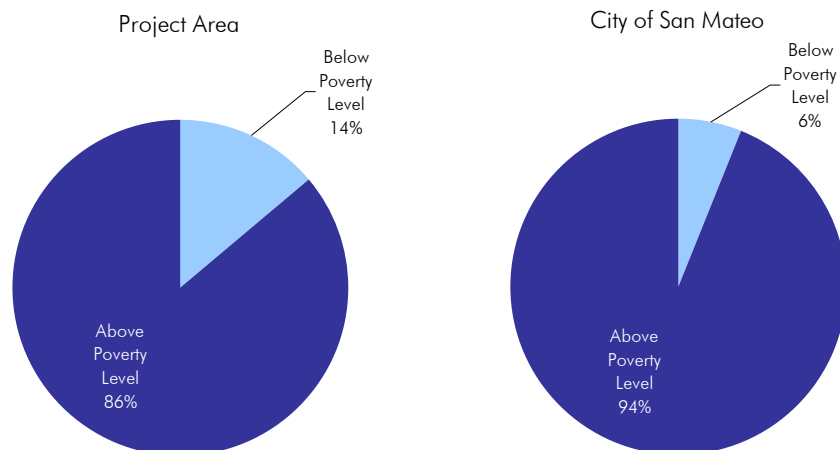


1.5 Incidence of Below Poverty Level Households

Living in poverty in the year 2000 for a household of one person younger than 65 years of age is defined by the U.S. Census Bureau as earning less than \$8,959 annually and less than \$8,259 for one person 65 years of age or older. For a two-person household with one child younger than 18 years, poverty is defined as annual income of less than \$11,869. For a four-person household, including two children younger than 18 years, poverty is defined as annual income of less than \$17,463.

The percentage of individuals living in poverty in the project area is more than double that of the City of San Mateo and of San Mateo County. Fourteen percent, or 1,095, of the project area's individuals are living below the poverty level (Figure 4), as compared to 6% of individuals in the city and 6% of individuals in the county.

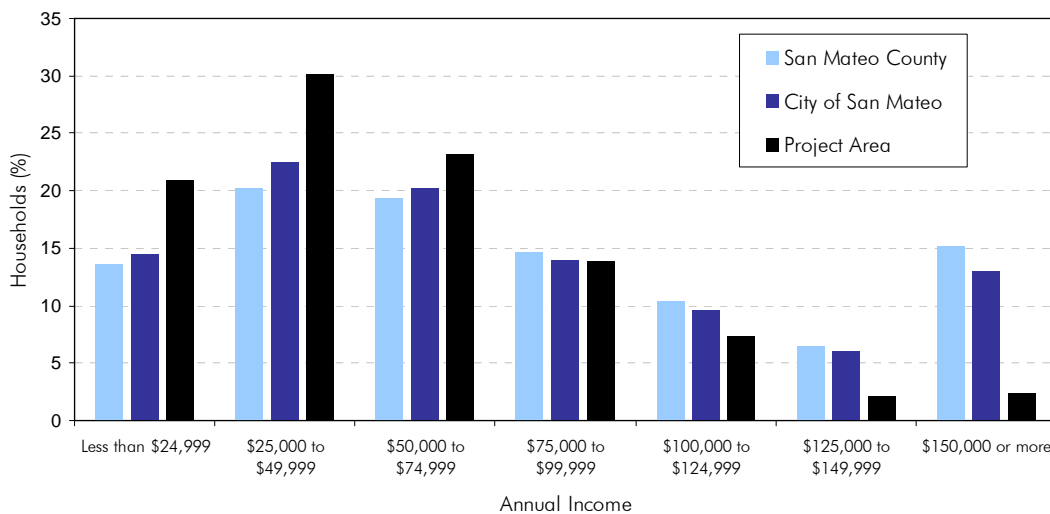
Figure 4: Poverty in the Project Area Compared to Poverty in the City



1.6 Income Levels

The percentage of households with incomes less than \$50,000 annually is considerably higher in the project area (51%) than in the city (37%) and in the county (34%). Eleven percent (11%) of the households in the project area have annual incomes less than \$15,000, as compared to 7% of households in both the city and the county. Nearly one third (30%) of the households in the project area have annual incomes between \$25,000 and \$50,000, while approximately one fifth (22% and 20%, respectively) of households in the City of San Mateo and San Mateo County have incomes within this bracket (Figure 5).

Figure 5: Income Levels in the County, City, and Project Area

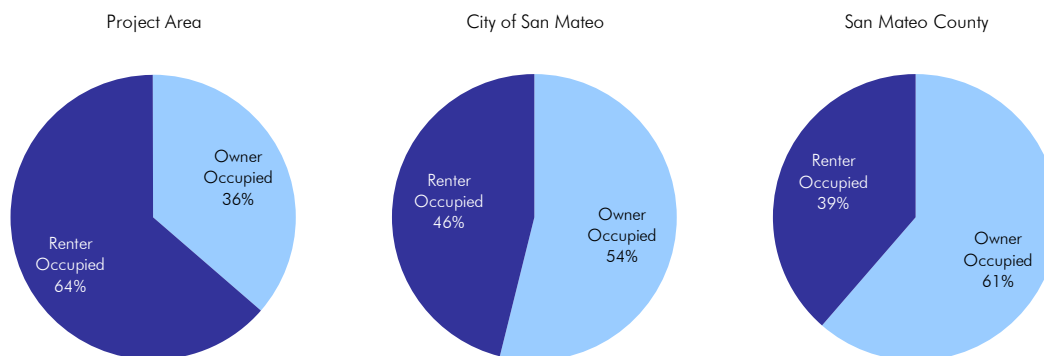


1.7 Housing Unit Tenure

Sixty-three percent of the housing units in the project area are rented by the householder, compared to 46% renting in the city and 39% renting in the county (Figure 6). Most of the renters in the project area are between the ages of 25 and 45. Specifically, 422 (33%) of the 1,278 householders renting a home in the project area are between the ages of 25 and 34, and 368 (29%) are between the ages of 35 and 44.

Of the householders owning their home in the project area, the majority of them are between the ages of 35 and 55, making them somewhat older than the renters in the project area. Specifically, 135 (18%) of the 735 householders who own their home are between the ages of 35 and 44, while 160 (22%) are between the ages of 45 and 54.

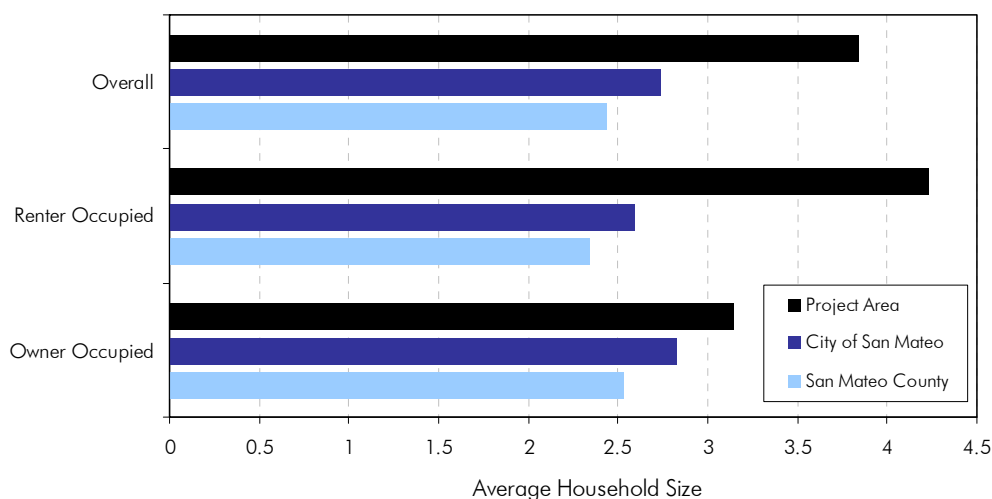
Figure 6: Housing Unit Tenure in the Project Area, City and County



1.8 Average Household Size

In each rented housing unit in the project area, there is an average of 4.23 people, which is considerably higher than the average number of people in rented housing in the city (2.59) and in the county (2.34). For owned housing units, the project area's average household size at 3.15 is still higher than the city's (2.83) and the county's (2.53). Overall, the average household size in the project area is 3.84 people, which is higher than the average household size in the city (2.74) and the county (2.44), as shown in Figure 7.

Figure 7: Average Household Size in the County, City, and Project Area



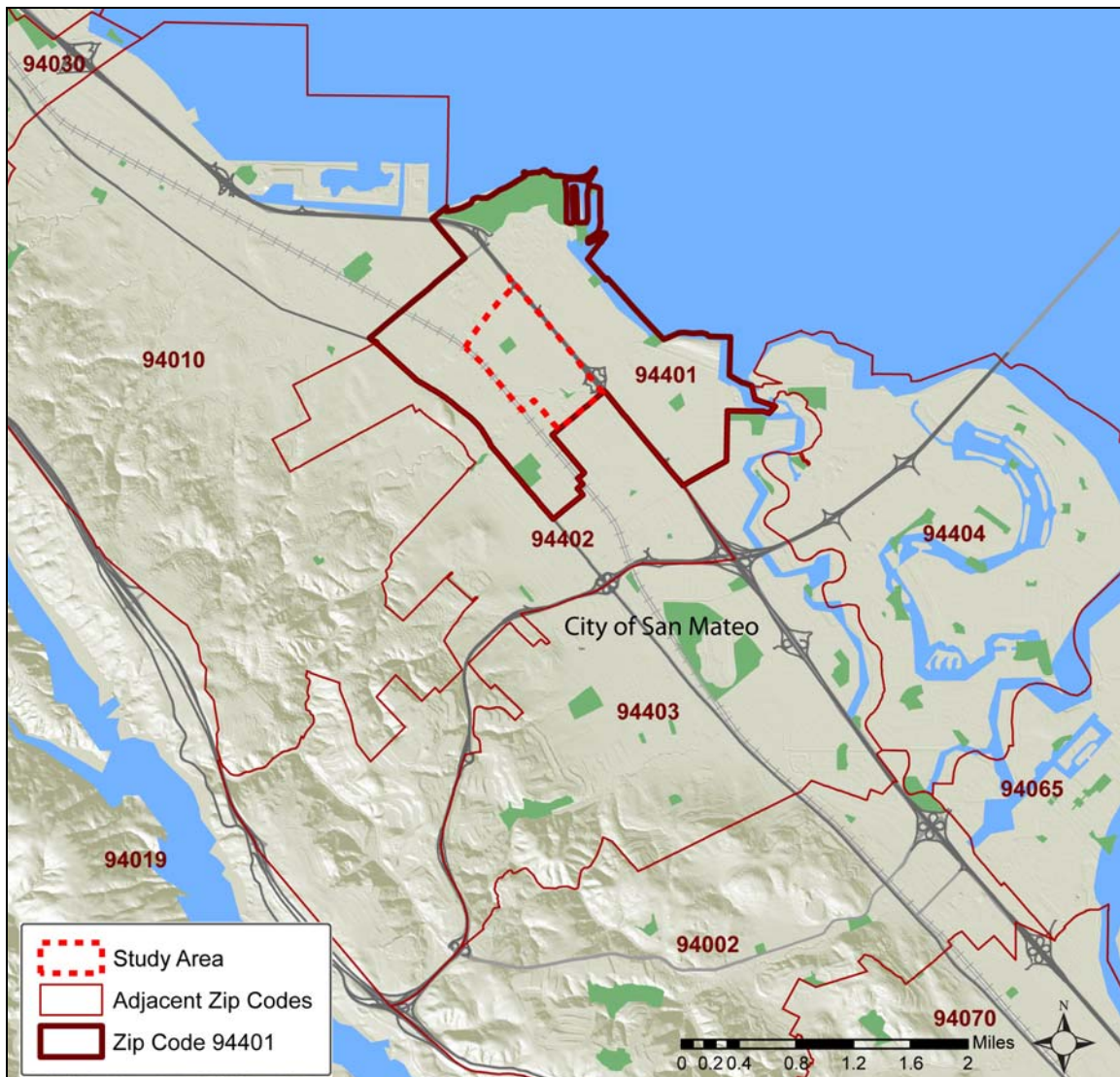
1.9 Public Assistance

The San Mateo County Human Services Agency, or HSA, offers several programs to aid adults, children and families in financial need. Although no data was available specifically for the project area, HSA was able to provide data for Zip Code 94401, which includes the project area (Map 4). According to the 2000 U.S. Census, the project area's population of 7,882 comprises 24% of the total population in Zip Code 94401 (32,484). Zip Code 94401 consists of 3.11 square miles, and a population that accounts for 9% of the City of San Mateo's population and 1% of San Mateo County's population. Within Zip Code 94401,

there are 3,821 households utilizing at least one HSA program, accounting for more than half (55%) of the City of San Mateo's 7,009 such households and 9% of San Mateo County's such households.

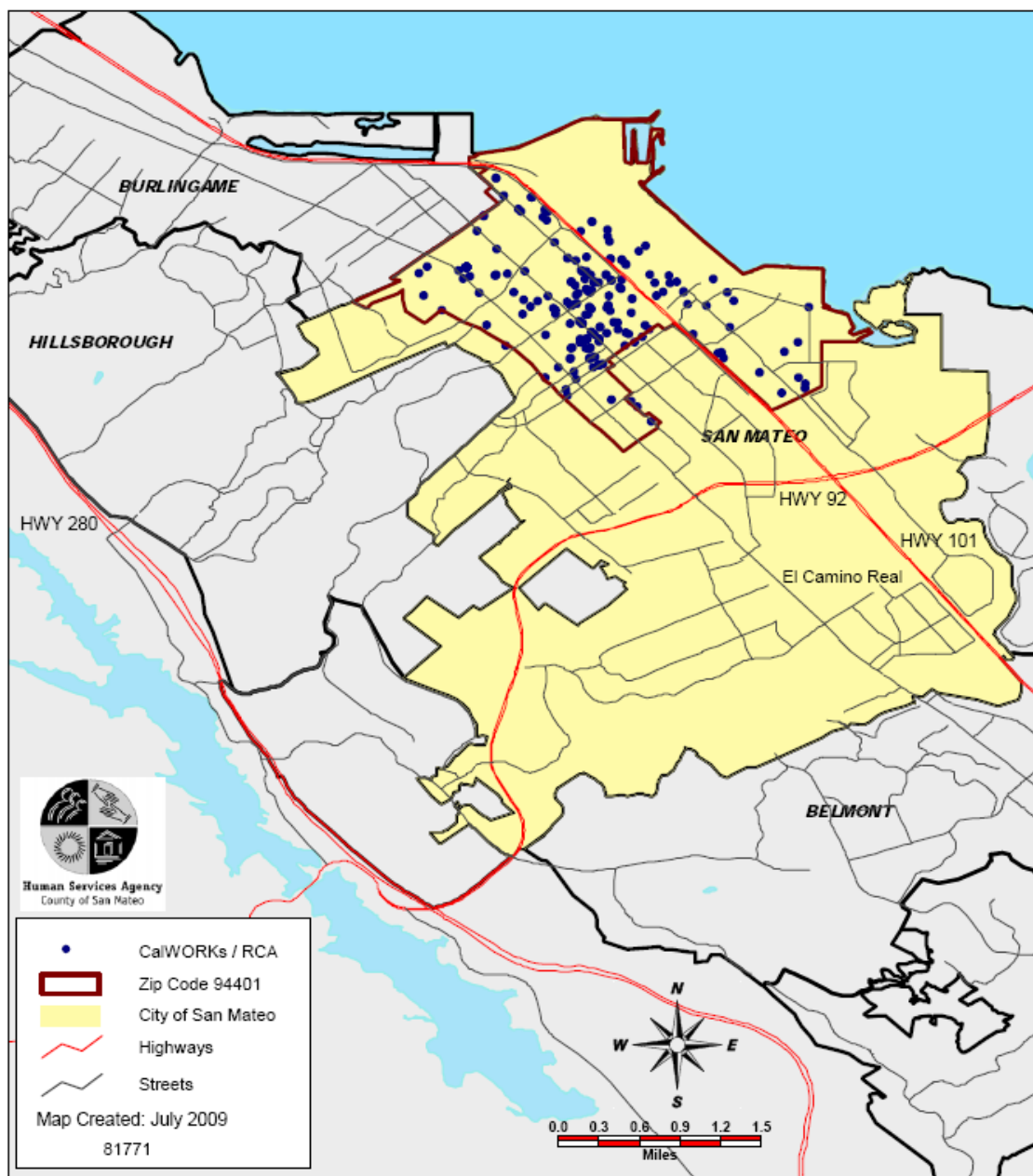
The following map shows the project area in relation to Zip Code 94401.

Map 4: Project Area within Zip Code 94401



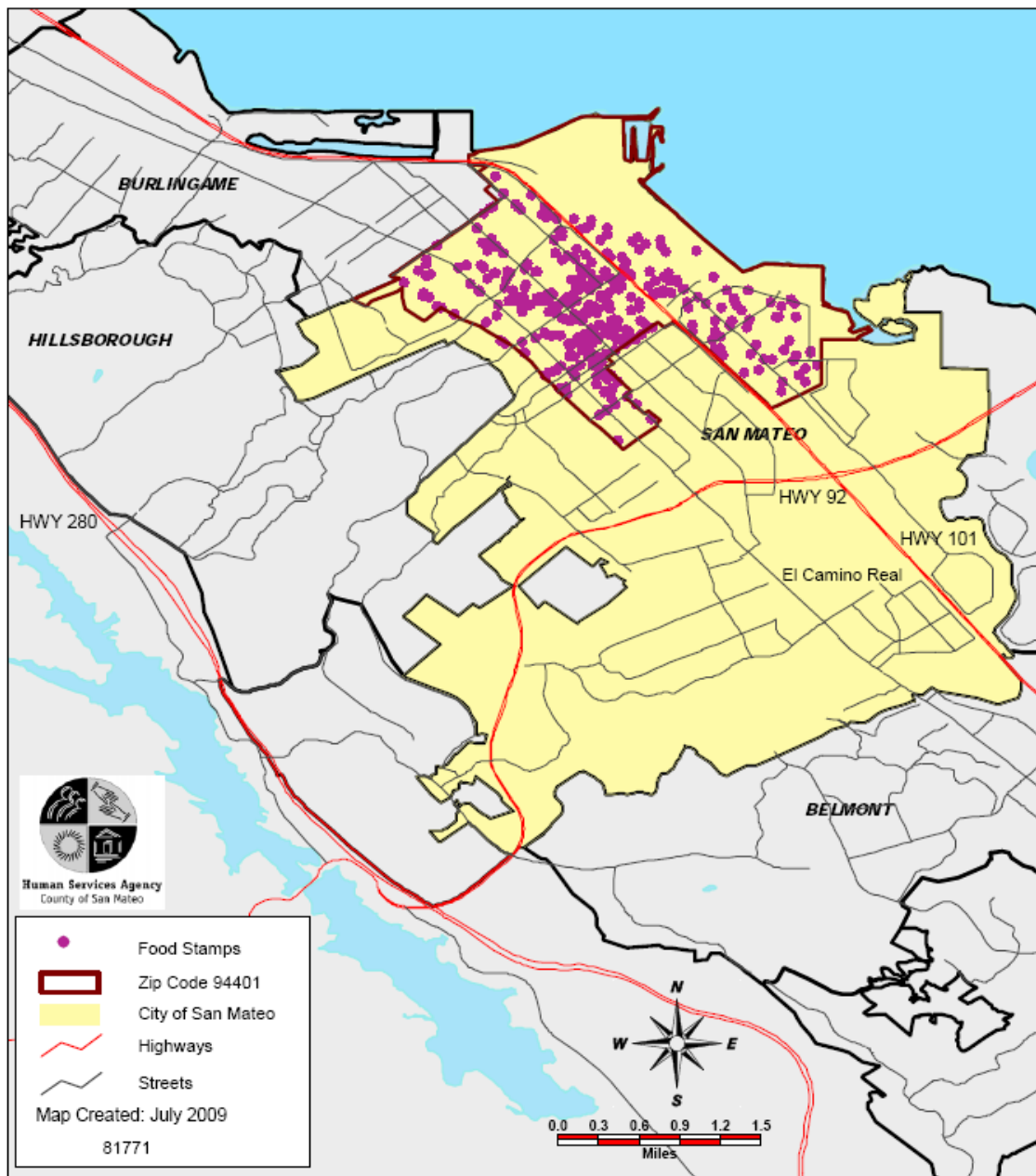
One HSA-offered program is the California Work Opportunity and Responsibility to Kids program, or CalWORKs. This program aims to help families achieve self-sufficiency through employment and temporary cash assistance, as well as child support. According to the Human Services Agency, in June 2009 CalWORKs had a total of 213 cases in Zip Code 94401, which accounted for 62% of the 346 cases in the city and 8% of the 2,532 cases in the county. Map 5 below shows that a higher concentration of CalWORKs cases occurred within the project area compared to the remaining area of Zip Code 94401.

Map 5: CalWORKs Cases within Zip Code 94401



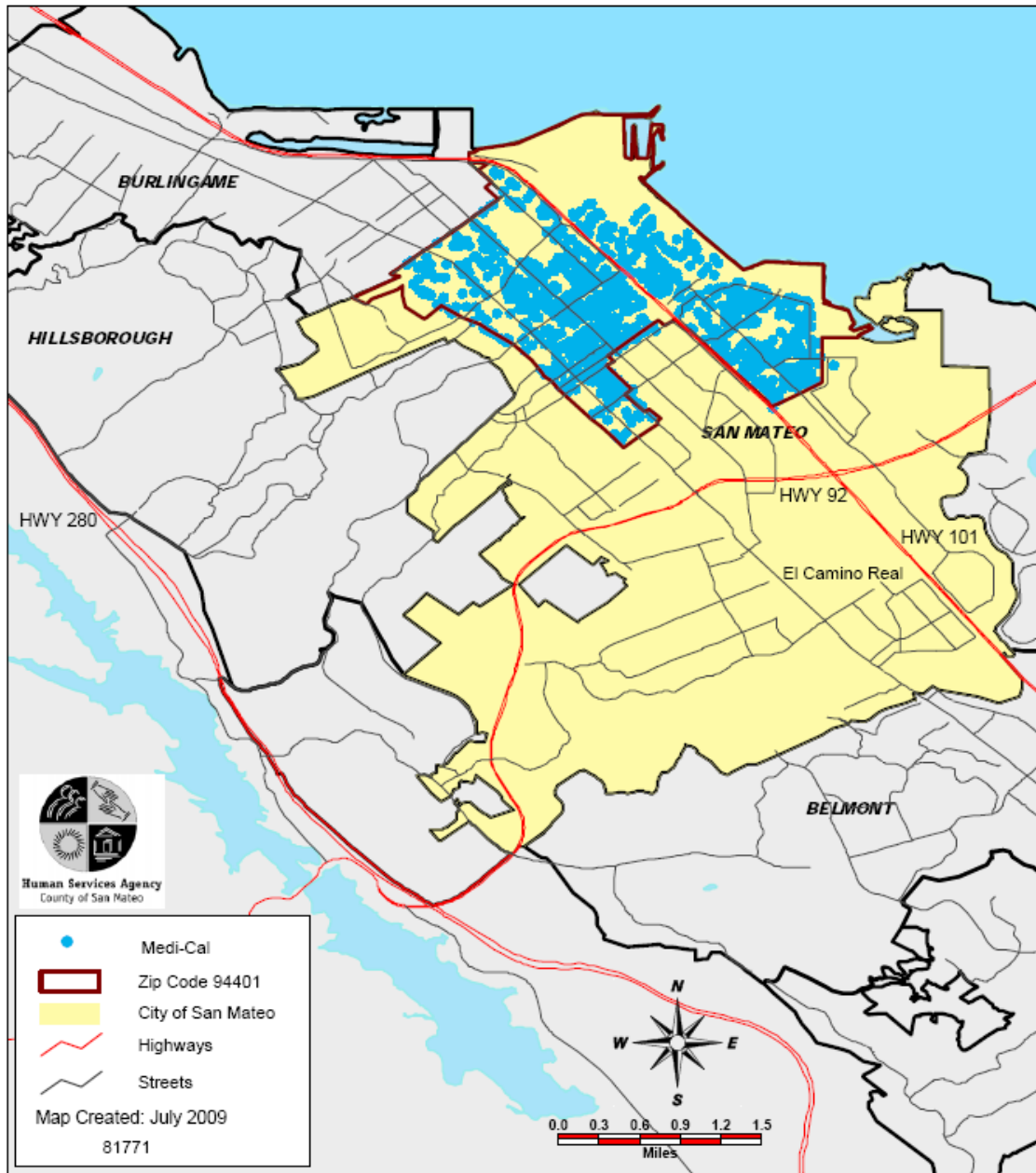
Also in June 2009, there were 588 families in Zip Code 94401 using Food Stamps, which provide assistance with food costs at most grocery stores. These cases made up 64% of the 924 Food Stamp cases in the city and 9% of the 6,499 cases in the county at that time. Map 6 shows a relatively high concentration of Food Stamp cases within the project area compared to the remaining area of Zip Code 94401.

Map 6: Food Stamp Cases within Zip Code 94401



Medi-Cal, California's Medicaid program provides health care coverage for low-income families, elderly, or disabled individuals who cannot afford health insurance. In June of 2009, there were 2,419 cases of Medi-Cal coverage in Zip Code 94401. These cases comprised 51% of the City's 4,781 Medi-Cal cases and 8% of the County's 29,650 cases during that month. Map 7 shows that a high concentration of Medi-Cal cases in Zip Code 94401 lie within the project area.

Map 7: Medi-Cal Cases within Zip Code 94401



General Assistance for Adults (GA) is a program provided by the Human Services Agency to assist low-income individuals in San Mateo County who are unemployed or unable to work. By providing short-term financial assistance, GA helps these individuals find employment or find help from another source. In June of 2009, there were 104 residents of Zip Code 94401 receiving assistance from GA, which accounted for 82% of the City's 127 GA-assisted individuals and 19% of the County's 558 GA-assisted individuals at that time.