
The following comments were collected as part of a community workshop on the topic of Fair Housing as it relates to the City of San Mateo's Housing Element on January 13, 2022 via Zoom Webinar. Twenty-nine community members participated in the workshop and results from each three breakout room discussions is presented below. Responses to an optional demographic poll conducted during the event can be found at the end this document.

Each breakout room conducted two discussion sessions. Following a presentation of background information, each discussion group considered these questions: "Share housing opportunity challenges you have experienced or know about? What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?" After a second presentation on existing demographic patterns across city neighborhoods, each discussion group responded to the following questions: "Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?"

Breakout discussion group #1

Share housing opportunity challenges you have experienced or know about?

- "I've been a resident for 40 years. We need solutions for supportive homes. Approx. 1000 people need extremely low income housing in the City."
- "I moved here with family and became renter because I had difficult time finding somewhere affordable to live. Having an affordable place for a single person to live has been a challenge"
- "I work in housing for people with special needs, it's difficult for people with disabilities to navigate the application process"
- "I've been on the BMR home buying list for 20+ years and am having a difficult time purchasing a house. There's no communication where people are on the list and any properties that were coming up for BMR. I want to know the queue for the list and status for BMR housing"
- "I'm a part of the One San Mateo group. There is no place in San Mateo for people who make extremely low income"
- "It's a daily occurrence to see people who are overcrowding multiple households in a single household. This hurts children doing schooling outside of class because there's not enough room."
- "I'm a practicing architect that used to have a firm in DT that was priced out"

What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?

- “We need to look at the income of people and make it affordable at all income levels”
- “We have to prevent evictions, particularly for communities of color who are more threatened for eviction more than others. We have to avoid the abuse of evicting tenants without just cause and provide better benefits if eviction is necessary”
- “The City should require developers to have more affordable units”
- “Can we revamp low to mod income to include the extremely low income and protected class? The real low income is not shown and missing because the “real” low income are people with \$1000 or less income per month.”
- “There are no programs that support or help people that are potentially going to be homeless. No vouchers or anything.
- “It’s hard to find landlords who are willing to rent to people who have been homeless”
- “We need education for people on how to apply and how to get into low income housing. More skills and programs to educate like the Life moves homeless program. We should provide vouchers/funding for people who face homelessness.
- “Let’s add more links and resources on the City webpage – make prominent the organizations that support these programs.”
- “We need a minimum wage in City of SM, particularly an increase of minimum wage/accelerate min. wage”
- “Provide resources that could assist people who are facing homelessness”
- “We need to find more people who are willing to rent to people who were homeless. Perhaps create a program which promotes this with tax credit incentives?”
- “Promote ADUs as a way to increase housing available”
- “Create a rent registry for rent units in the City of SM that tracks compliance with rent and ordinances since many of these items are violated by landlords. If landlords are forced to record, it would lead to more accountability.”
- “It’s possible for homeowners to rent out a bedroom through home sharing.”
- “We should continue to provide further guidance and rental assistance”

Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?

- “Fixing existing patterns of segregations can result in extremely different outcomes for children. More segregated areas have less opportunities and more challenges.”
- “There is an issue with single family zoning and isolating lower income housing away from those areas. We must rezone some of these R1 districts along with adding ADUs which may help with opening more opportunities to move into these R1 districts”
- “There is a huge disparity between east and west side in the equity and resources”
- “We should increase access to opportunity through transportation”
- “The City of San Mateo has exclusionary zoning. The majority of the City is covered in R1 zoning and we need to explore how to make these areas more accessible to others.”
- “We should create a bike path in North Central. Biking is a means of transportation and livelihood in this neighborhood.”
- “It’s time to invest in getting affordable housing built City-wide by creating an affordable housing overlay.”
- “Central neighborhood needs improvements in infrastructure. Sidewalks are in disrepair, lighting could be improved for safety, we need more traffic calming measures, and better bike lanes.”
- “We should increase preservation of these neighborhoods. Provide nonprofits or programs that support low income housing a priority when it comes to purchasing low-income properties.”
- “Investment is a double-edged sword where investing will lead to more unaffordability/gentrification. Finding a good way to balance both of those is difficult.”

Breakout discussion group #2

Share housing opportunity challenges you have experienced or know about?

- “My child has autism, has trouble finding affordable housing, and is looking for resources. Rent has been increasing (from \$2,700 to now \$3,100) and I’m not sure how to deal with rent increases.”
- “I live in San Mateo. I know many people who are getting rent increases and also evicted, despite the moratorium against doing so. Theoretically with state law they should still have protections because they have rent relief, but they are being evicted, so that is a big concern. There are no low-income or affordable units for them to move into.”
- “I work for organization called Housing Choices where I help people and families with members who have developmental or intellectual disabilities. I was formerly was a housing coordinator who worked

with clients to help them find housing where I saw many issues with Section 8 – landlords who don't know or don't care about rules, especially with raising rents illegally or refusing to accept Section 8 vouchers although they are required to. There are source of income discrimination laws now, yet I still see these issues quite often. Many clients depend on social security incomes which is less than \$1,000 per month (might have increased recently to \$1,400 – still very low for this area). A lot of clients are at risk of homelessness because they are burdened with high housing cost. Example: worked with single black mother with a disability who lived in San Mateo County who rented an ADU for \$1,200/month. Had a total income of \$1,600/month, so majority of income went towards rent. Landlord did not take care of maintenance issues, so she called Code Enforcement out, who red tagged the unit as unpermitted and so she was forced to leave the unit, which was unfortunate. It's difficult for her to relocate; she has family and other circumstances in this region, so was homeless for several months after. So there are many people who are at extremely low income category that are at risk of homeless or homeless already. This is a huge priority that should be addressed."

- "I have a question: what kind of relationship does City of San Mateo have with housing authority? I do a lot of investments out of state, especially Section 8 housing in Chicago – Section 8 is very engaged there. I don't see that here. I've been lifelong San Mateo resident since 1975, and often engaged in General Plan, am an ADU provider, am real estate broker. We need to change ADU laws - right now too many discretionary items that need to be clarified. Non-discretionary, ministerial items are fine, but discretionary items need to be clarified because that prevents homeowners from providing ADUs. What can we do to make it easier for property owners to build ADUs?"
- "I have a question about interest numbers, and how that would impact me. Interest has been too high – Every time I try to put a down payment for house, interest goes up, but my salary does not go up. I would like the opportunity to be able to purchase a house. I live in Millbrae, and wanted a unit in new residential project, but was limited to buying."

What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?

- "It appears the rate increase described previously was probably illegal – seems higher than what state law 1482 allows. The rent went up \$400 which is 15% when it is supposed to cap out at 8 or 10%. Unfortunately, City does not have ability to track activities of certain landlords and how contracts are or are not being upheld. There is discussion about getting some program in place so that incidents similar to what was described can be addressed through the courts; we don't have those mechanisms in place now, yet we know there are issues out there, and that is one of the solutions I think that a wide variety of people with numerous different conditions could be addressed by the courts. We need

to figure out the extent of the abuses that may or may not be occurring. Can the City consider a renter registry?"

- "It's good to remind or educate people these resources are available. We have a diverse group; we need to pay more attention to outreach to Latin groups."
- "We need education on what rights people currently have pertaining to renter's rights."
- "Education is key, the City can partner with Housing Authority to have workshops regarding source of income discrimination. We should make sure tenants understand what their rights are so that they're in these situations where they're taken advantage of by landlords. We need to create more Extremely Low-Income Housing. The State Density Bonus law focuses on very-low income and low-income housing, and the City can go further by providing concessions/waivers for Extremely Low Income or Acutely Low Income as well as creating a menu of options of affordable housing. Another suggestion: an inclusionary housing ordinance that allows for more units to be below market rate if the higher income levels are less units to be below market rate if they're lower income levels."
- "I have seen the housing crisis across own personal family experiences, teachers at kids' schools, doctor moving away, etc. This is an important issue for community. I am here to move the needle as much and as quickly as we can."

Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?

- "How can we desegregate in order to create housing equity? How do we answer this tough question? We need to make housing more affordable to make it more equitable."
- "This has been a problem for a long time; there are deep historic reasons why we have segregation and unequal opportunities across the city. I would like to have a deeper conversation about this as we try to address this issue. Zoning is a big problem – my neighborhood is lower resourced, it's multi-family zoning. Other parts of city doesn't have multi family zoning which keeps costs very high. We should create opportunities for more multi-family and affordable housing, in high-resource areas as well."
- "I'm a 12 year resident of San Mateo, still a renter, probably always will be. The low resource areas are in the flats closer to the shore, which is bad land, and led to certain patterns in development."
- "Zoning is an issue. Compare high resource areas to SFD zonings. Creating more SFDs is an inefficient use of space, when we need to get more people into a smaller area. Down payments are one of the greatest barrier to home ownership – loan/funding programs available for down payment assistance would be helpful. For prioritizing improvement in lower resource areas, this is tricky because you want to help improve people's quality of life but you also don't want to displace people or gentrify the area."

Are we doing what's best for the people who live here, or are we creating an environment that is going to be as unaffordable in the future as other areas in the city?"

- "Our R1 neighborhoods have negative impacts. R1 neighborhoods are currently excluded from housing element upgrades... we can't build anything in R1 neighborhood. We can now start to change R1 neighborhoods with duplexes, etc. We need to change zoning, density, and height requirements. We need to look at our site inventory and understand what realistically can be built where, and make sure it's not concentrated at lower resourced areas."
- "SB9 was only became effective recently, but how are we incentivizing property owners of lower resource areas (R1) to provide more ADUs, duplexes, or lot splits?"
- "I have a question about SB 10. Is the City exploring this, which is optional compared to SB 9?"
- "I agree with what many have said. Legacy of segregation is still very present in our communities, and is still contributing to housing inequities. One opportunity I would like to focus on: housing preservation, specifically support to renters. We need to be pro-housing, both production and development, affordable and market rate, but without coupled with preservation strategy, I worry we will continue contributing to the displacement of our existing communities."

Breakout discussion group #3

Share housing opportunity challenges you have experienced or know about?

- "I'm a renter in 19th Ave Park. I know someone who recently moved due to unlivable conditions. Renters must go rent-to-rent after initial one-year lease."
- "I know several people served with eviction cost or moved away due to housing costs."
- "I'm an owner in Hayward Park for 25 years. I've lived in neighborhoods with high crime rate before moving to San Mateo."
- "I live with my parents, I hope to afford the ability to move out someday."
- "I work in special education. There is a lack of federal funding for people with learning disabilities. The disabled have less access to education and income and thus housing."
- "We need to build affordable housing"
- "I'm an owner in North Central neighborhood. There are lots of young families with children, seeing diversity change."

What do you think are the highest equity priorities for SM to focus on? Do you have ideas to address these needs?

- “We need more tenant protections. Rents in older buildings may be affordable, but rent increases may drive the renter out. Nearly 48% of City are renters. To increase protections we should increase renter/eviction protections, consider rent stabilization to avoid rent fluctuation, establish a renter registry to promote access to data, and increase access to open space when designing projects.”
- “Home prices in San Mateo are make ownership inaccessible we need to make affordable housing construction more feasible. We should eliminate Zoning restrictions placed on certain zones that prevent affordable housing production by allowing 100% affordable housing production in all zones. We could establish an overlay zone to open opportunities for affordable housing developers and establish an expedited review process to allow certain projects to move through the process faster.”
- “There is a lack of federal funding/assistance to those with learning disabilities”
- “To preserve Neighborhood Diversity we must allow more types of housing to promote diversity to allow those who cannot afford a single family home to be within neighborhoods they otherwise could not afford.”

Do you think that the segregation patterns in SM create any housing equity issues? Can you think of ways to address? Should the City prioritize improving lower resourced neighborhoods? If so, how?

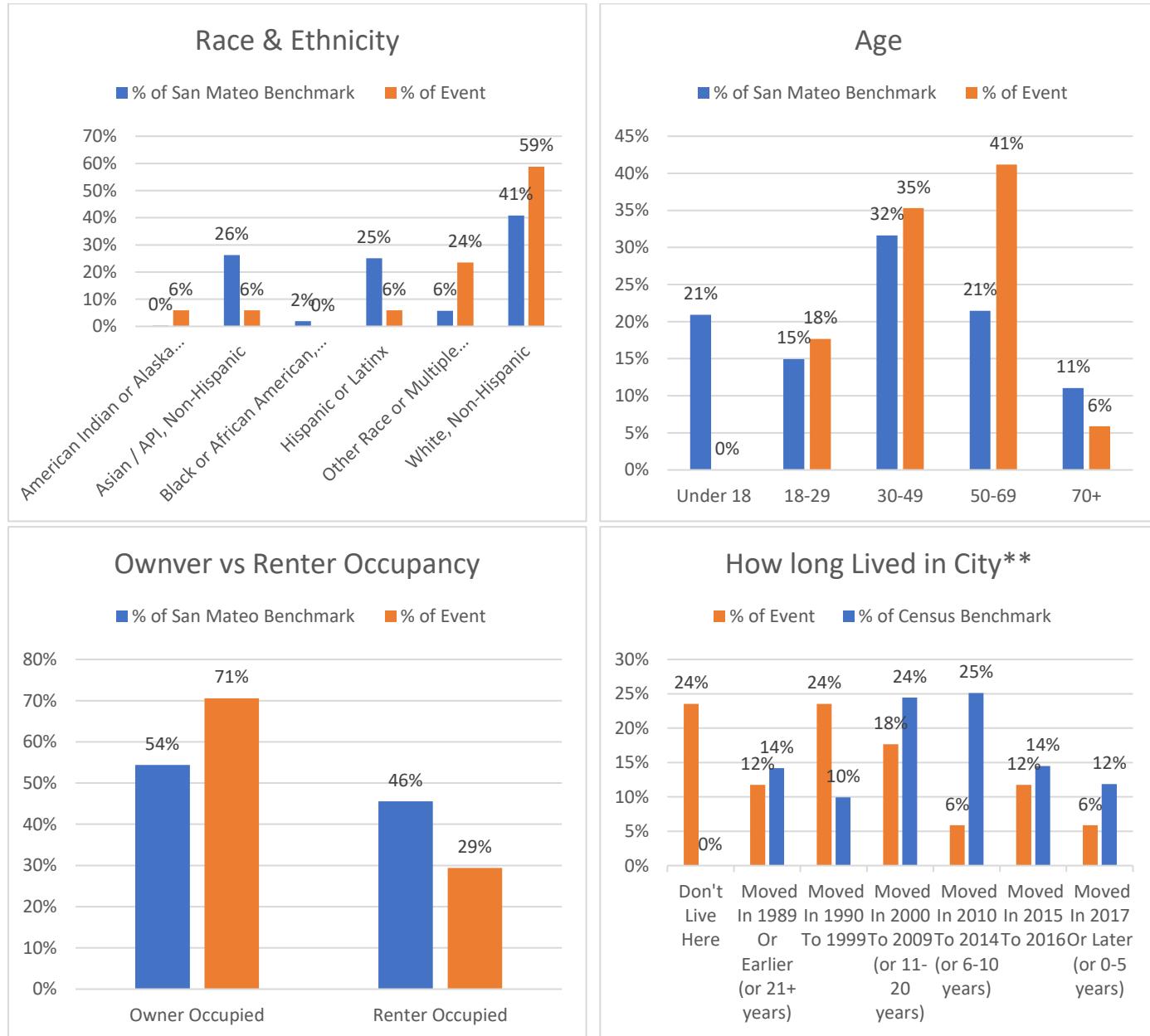
- “Absolutely yes, as evidenced by racial and economic disparities among neighborhoods”
- “Higher resourced neighborhoods tend to be single family”
- “We need to invest, through development impact fees for example, in the infrastructure of lower resourced neighborhoods, which are often found in higher resourced neighborhoods. Investment in bike and pedestrian level improvements, which increases access to sustainable transportation, should focus on proper implementation of bike improvements in consideration of the existing neighborhood infrastructure and housing stock and should avoid parking impacts. We need to provide residential parking solutions via residential parking permit programs”
- “We also need to invest in parks and open space”
- “It’s important to engage residents of lower resourced neighborhoods in a robust manner to find what they need and want rather than have others decide.”
- “We need to increase investment to reduce parking issues and increasing access to sustainable transportation”
- “Affordable housing should be available throughout the City, but we have to emphasize housing production in our transit corridor around our three Caltrain stations”

City of San Mateo Housing Element Fair Housing Workshop Results

January 13, 2022



Demographic data:



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