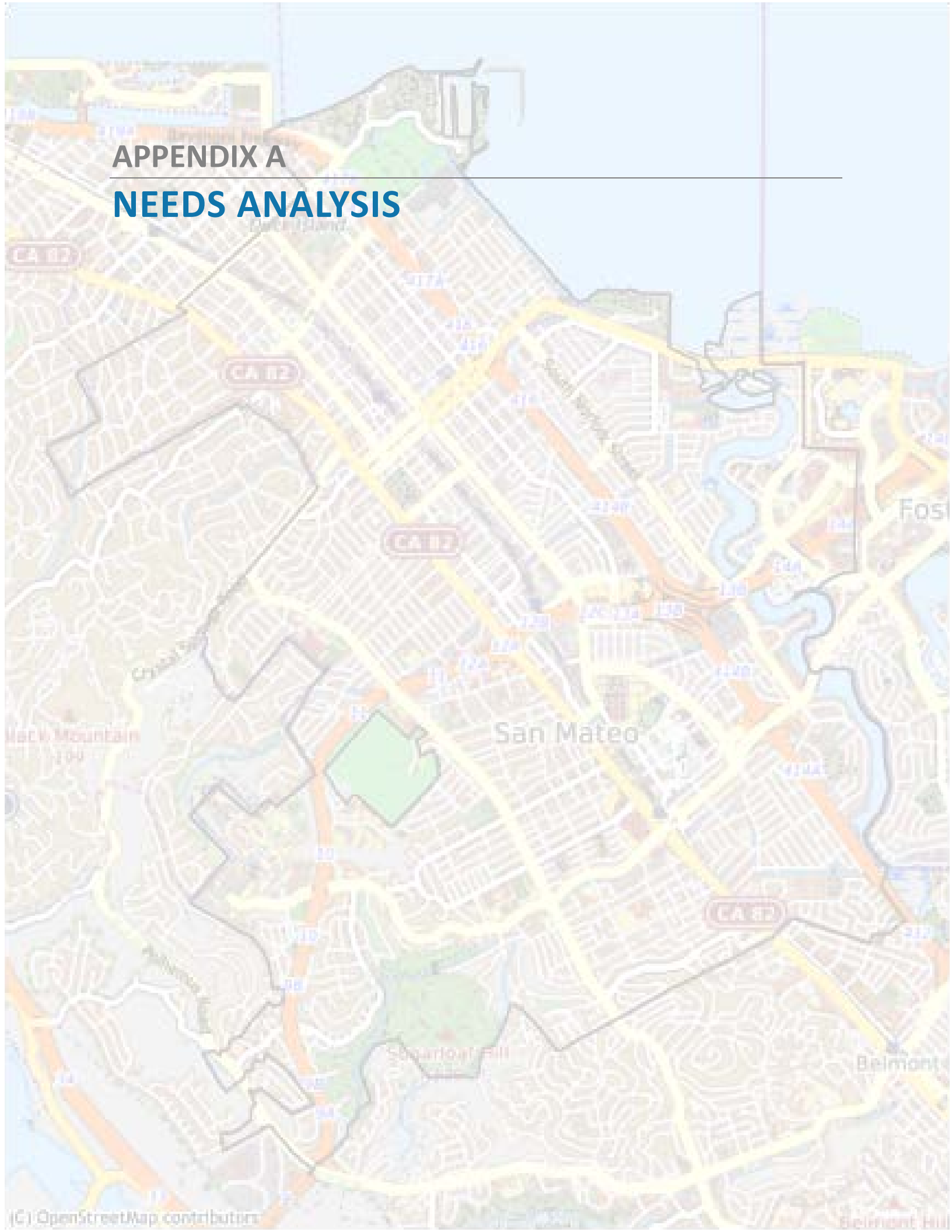


APPENDIX A

NEEDS ANALYSIS

APPENDIX A | NEEDS ANALYSIS

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0.4 List of Attachments

- Countywide Housing Needs
- Inventory of Assisted Units

1 INTRODUCTION

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of San Mateo.

2 SUMMARY OF KEY FACTS

- **Population** – Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of San Mateo increased by 11.5% from 2000 to 2020, which is below the growth rate of the Bay Area.

- **Age** – In 2019, San Mateo's youth population under the age of 18 was 21,827 and senior population 65 and older was 16,093. These age groups represent 20.9% and 15.4%, respectively, of San Mateo's population.

- **Race/Ethnicity** – In 2020, 40.9% of San Mateo's population was White while 1.9% was African American, 26.2% was Asian, and 25.1% was Latinx. People of color in San Mateo comprise a proportion below the overall proportion in the Bay Area as a whole. [1]

- **Employment** – San Mateo residents most commonly work in the *Financial & Professional Services* industry. From January 2010 to January 2021, the unemployment rate in San Mateo decreased by 3.6 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 16,810 (42.7%). Additionally, the jobs-household ratio in San Mateo has increased from 1.17 in 2002 to 1.45 jobs per household in 2018.

- **Number of Homes** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in San Mateo increased, 3.6% from 2010 to 2020, which is *below* the growth rate for San Mateo County and *below* the growth rate of the region's housing stock during this time period.

- **Home Prices** – A diversity of homes at all income levels creates opportunities for all San Mateo residents to live and thrive in the community.

  - **Ownership** The largest proportion of homes had a value in the range of $1M-$1.5M in 2019. Home prices increased by 115.6% from 2010 to 2020.

  - **Rental Prices** – The typical contract rent for an apartment in San Mateo was $2,380 in 2019. Rental prices increased by 74.2% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make $95,240 per year. [2]

[1] The Census Bureau's American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

[2] Note that contract rents may differ significantly from, and often being lower than, current listing prices.

- **Housing Type** – It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 44.3% of homes in San Mateo were single family detached, 9.9% were single family attached, 6.3% were small multifamily (2-4 units), and 39.4% were medium or large multifamily (5+ units). Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in San Mateo, the share of the housing stock that is detached single family homes is below that of other jurisdictions in the region.
- **Cost Burden** – The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." In San Mateo, 20.8% of households spend 30%-50% of their income on housing, while 16.8% of households are severely cost burden and use the majority of their income for housing.
- **Displacement/Gentrification** – According to research from The University of California, Berkeley, no households in San Mateo live in neighborhoods that are susceptible to or experiencing displacement, and none currently live in areas at risk of or undergoing gentrification. 63.4% of households in San Mateo live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood** – 56.4% of residents in San Mateo live in neighborhoods identified as "Highest Resource" or "High Resource" areas by State-commissioned research, while 0.0% of residents live in areas identified by this research as "Low Resource" or "High Segregation and Poverty" areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.[3]
- **Special Housing Needs** – Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In San Mateo, 9.1% of residents have a disability of any kind and may require accessible housing. Additionally, 9.0% of San Mateo households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 9.1% of households are female-headed families, which are often at greater risk of housing insecurity.

[3] For more information on the "opportunity area" categories developed by Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee, see this website: www.treasurer.ca.gov/ctcac/opportunity.asp. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.

Note on Data

Many of the tables in this report are sourced from data from the Census Bureau's American Community Survey or U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of respondents had been reached. We use the five-year release to get a larger data pool to minimize this "margin of error" but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.

Additionally, there may be instances where there is no data available for a jurisdiction for particular data point, or where a value is 0 and the automatically generated text cannot perform a calculation. In these cases, the automatically generated text is "NODATA." Staff should reword these sentences before using them in the context of the Housing Element or other documents.

Note on Figures

Any figure that does not specify geography in the figure name represents data for San Mateo.

3 LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

3.1 Regional Housing Needs Determination

The Plan Bay Area 2050[4] Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.

Every year, the US Department of Housing and Urban Development, in conjunction with the State of California, establish income categories based on the median income in each county. Based on new requirements for the completion of the Housing Element, jurisdictions must now report on the following categories of income:

- Extremely Low Income: 0-30% of Area Median Income, or AMI
- Very Low Income: 30-50% AMI
- Low Income: 50-80% AMI
- Moderate Income: 80-120% AMI
- Above Moderate Income: 120%+ AMI

Table 1 below illustrates the income categories for San Mateo County in 2021. The median income for a family of four is $149,600.

Table 1: State Income Limits for San Mateo County, 2021

Income Group		Number of Persons in Household:							
		1	2	3	4	5	6	7	8
San Mateo County Area Median Income: $149,600	Acutely Low	$15,700	$17,950	$20,200	$22,450	$24,250	$26,050	$27,850	$29,650
	Extremely Low	$38,400	$43,850	$49,350	$54,800	$59,200	$63,600	$68,000	$72,350
	Very Low	$63,950	$73,100	$82,250	$91,350	$98,700	$106,000	$113,300	$120,600
	Low	$102,450	$117,100	$131,750	$146,350	$158,100	$169,800	$181,500	$193,200
	Median	$104,700	$119,700	$134,650	149,600	$161,550	$173,550	$185,500	$197,450
	Moderate	$125,650	$143,600	$161,550	$179,500	$193,850	$208,200	$222,600	$236,950

Source: State of California Department of Housing and Community Development, December 31, 2021 (Revised): www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml

[4] Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing, and transportation.

The Regional Housing Needs Determination (RHND) is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones.[5] These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

3.2 Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA – the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. Almost all jurisdictions in the Bay Area are likely to receive a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles. For more information on the RHNA process this cycle, see ABAG's website: www.abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation

On January 12, 2022, HCD approved the Sixth Cycle RHNA plans. For San Mateo, the final RHNA to be planned for this cycle is 7,015 units, a slated increase from the last cycle. The allocation that San Mateo would receive from the Final RHNA Methodology is broken down by income category as follows:

Table 2: Final Regional Housing Needs Allocations

Income Group	San Mateo City Units	San Mateo County Units	Bay Area Units	San Mateo City Percent	San Mateo County Percent	Bay Area Percent
Very Low Income	1,777	12,196	114,442	25.3%	25.6%	25.9%
Low Income	1,023	7,023	65,892	14.6%	14.7%	14.9%
Moderate Income	1,175	7,937	72,712	16.7%	16.6%	16.5%
Above Moderate Income	3,040	20,531	188,130	43.3%	43.1%	42.6%
Total	**7,015**	**47,687**	**441,176**	**100.0%**	**100.0%**	**100.0%**

Source: Association of Bay Area Governments Final Regional Housing Needs Allocations Plan, adopted on December 16, 2021 and approved by California Housing and Community Development on January 12, 2022.

[5] For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf

4 POPULATION, EMPLOYMENT AND HOUSEHOLD CHARACTERISTICS

4.1 Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Since 2000, San Mateo's population has increased by 11.5%; this rate is below that of the region as a whole, at 14.8%. In San Mateo, roughly 14.4% of its population moved during the past year, a number 1.0 percentage points greater than the regional rate of 13.4%.

In 2020, the population of San Mateo was estimated to be 103,087 (see Table 3). From 1990 to 2000, the population increased by 8.0%, while it increased by 5.1% during the first decade of the 2000s. In the most recent decade, the population increased by 6.0%. The population of San Mateo makes up 13.3% of San Mateo County. [6]

Table 3: Population Growth Trends

Geography	1990	1995	2000	2005	2010	2015	2020
San Mateo City	85,619	90,733	92,482	93,883	97,207	101,830	103,087
San Mateo County	649,623	685,354	707,163	719,844	718,451	761,748	773,244
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Universe: Total population
Source: California Department of Finance, E-5 series
For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.

[6] To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e. percent change) in each of these geographies relative to their populations in 1990.

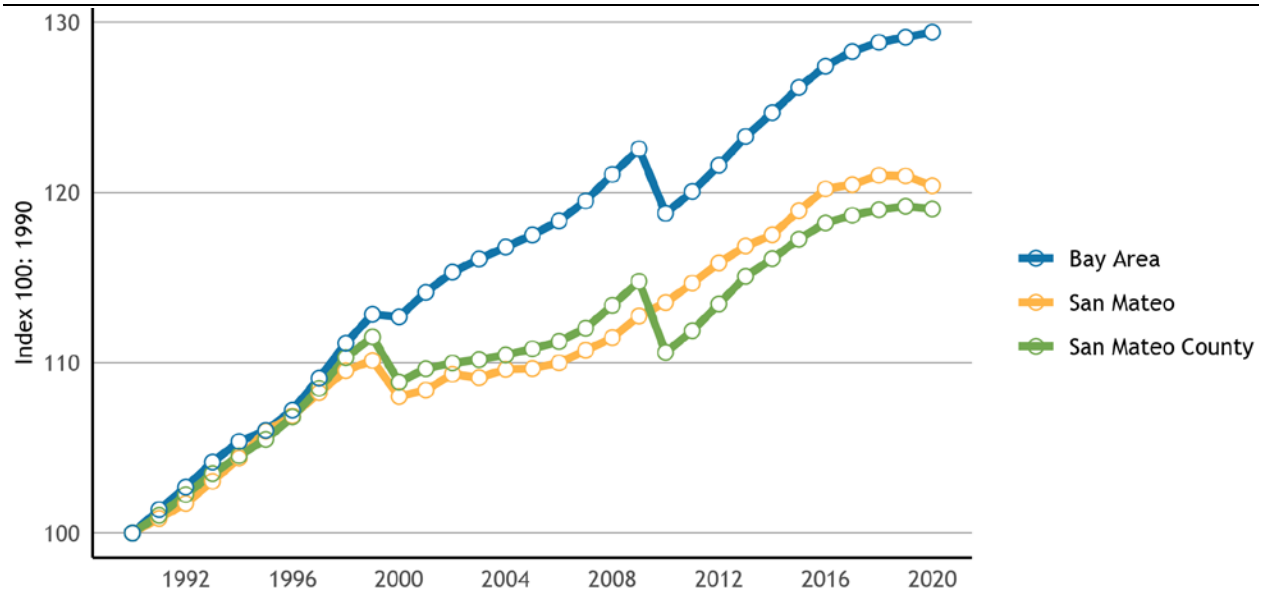


Figure 1: Population Growth Trends

Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year.
For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates.
For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-01.

4.2 Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In San Mateo, the median age in 2000 was 37.4; by 2019, this figure had increased, landing at around 38 years. More specifically, the population of those under 14 has increased since 2010, while the 65-and-over population has increased (see Figure 2).

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color[7] make up 33.5% of seniors and 53.6% of youth under 18 (see Figure 3).

[7] Here, we count all non-white racial groups

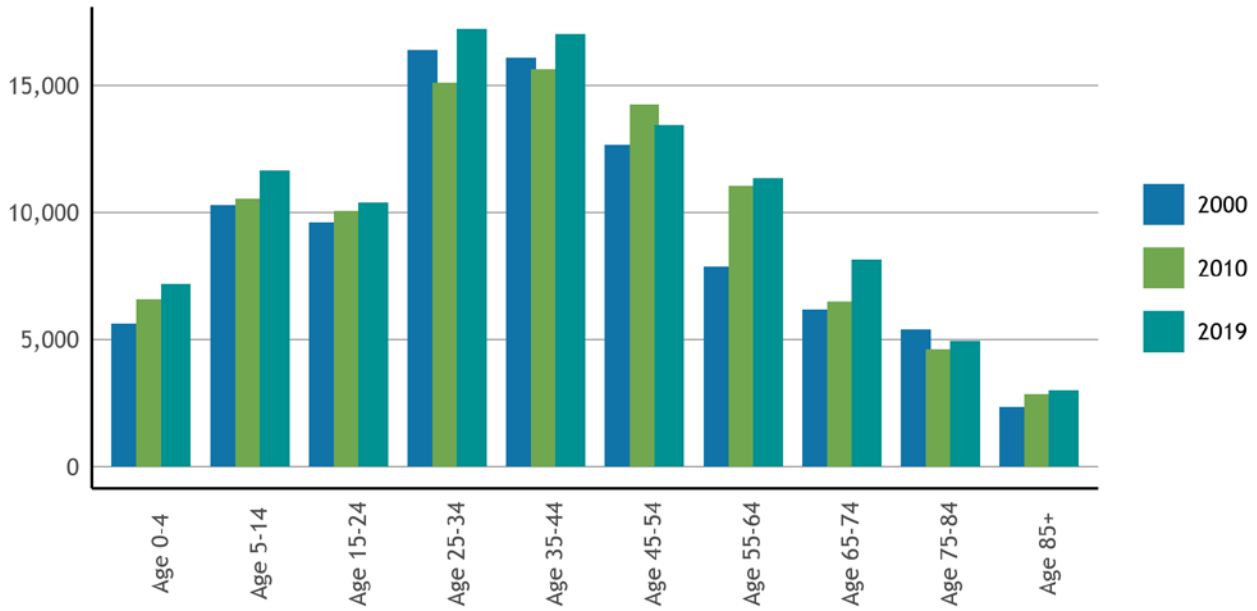


Figure 2: Population by Age, 2000-2019

Universe: Total population

Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-04.

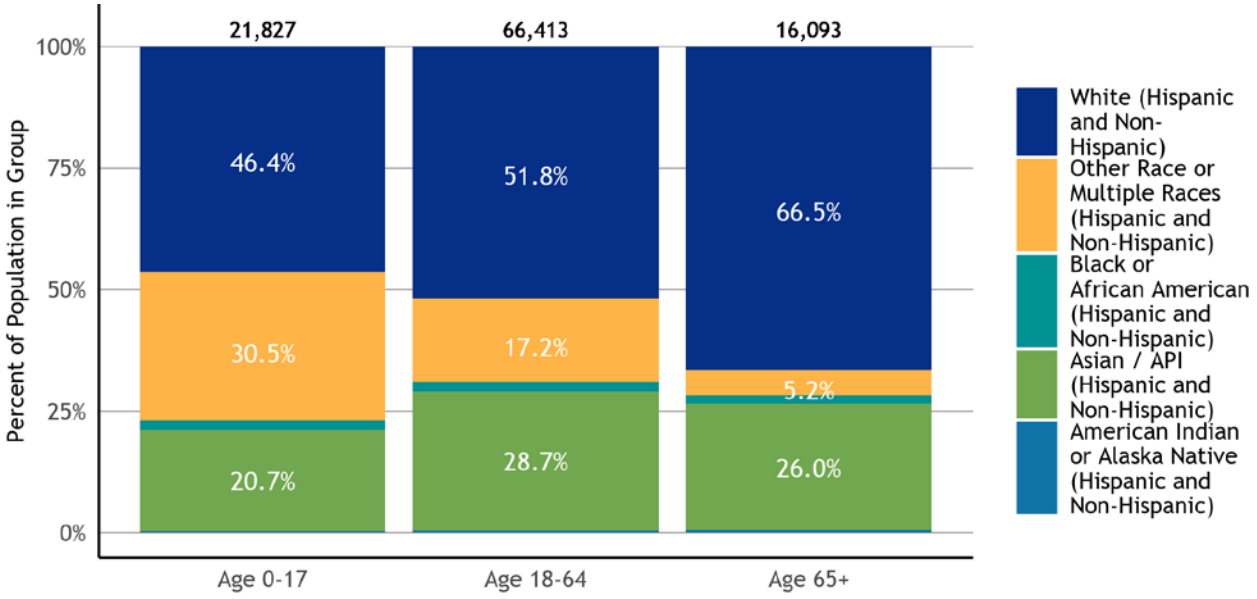


Figure 3: Senior and Youth Population by Race

Universe: Total population

Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-02.

4.3 Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today[8]. Since 2000, the percentage of residents in San Mateo identifying as White has decreased – and by the same token the percentage of residents of all *other* races and ethnicities has *increased* – by 17.6 percentage points, with the 2019 population standing at 42,623 (see Figure 4). In absolute terms, the *Asian / API, Non-Hispanic* population increased the most while the *White, Non-Hispanic* population decreased the most.

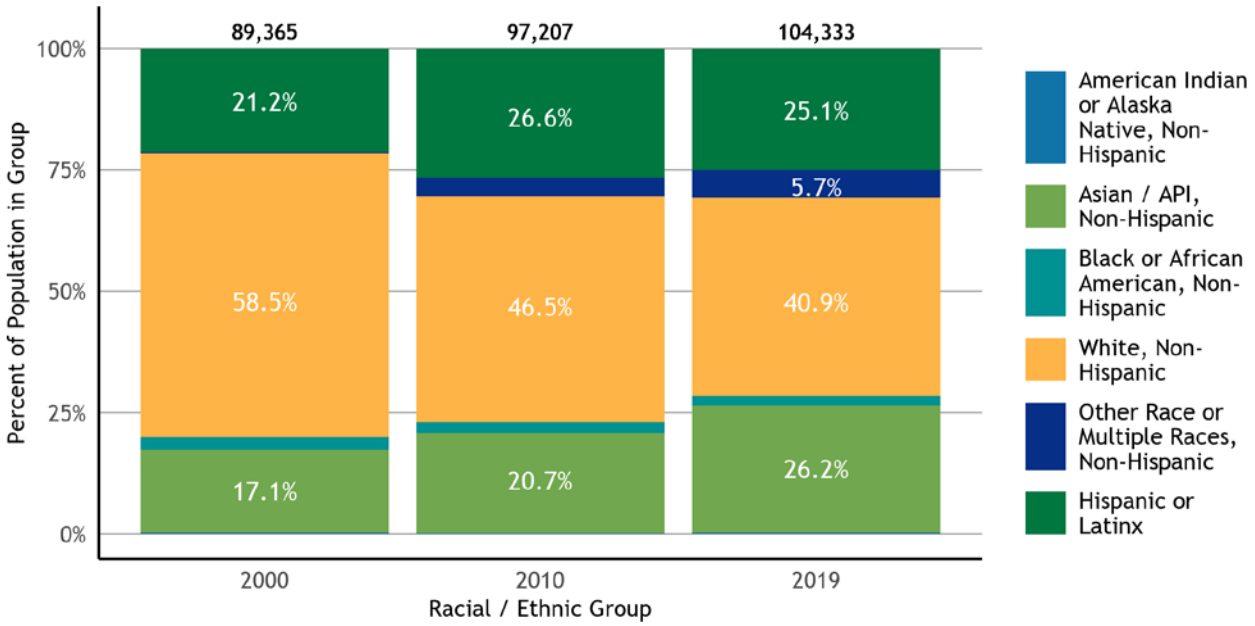


Figure 4: Population by Race, 2000-2019

Universe: Total population

Notes: Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-02.

[8] See, for example, Rothstein, R. (2017). The color of law : a forgotten history of how our government segregated America. New York, NY & London, UK: Liveright Publishing.

4.4 Employment Trends

4.4.1 Balance of Jobs and Workers

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region's core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between workers and jobs. A city with a surplus of workers "exports" workers to other parts of the region, while a city with a surplus of jobs must conversely "import" them. Between 2002 and 2018, the number of jobs in San Mateo increased by 27.1% (see Figure 5).

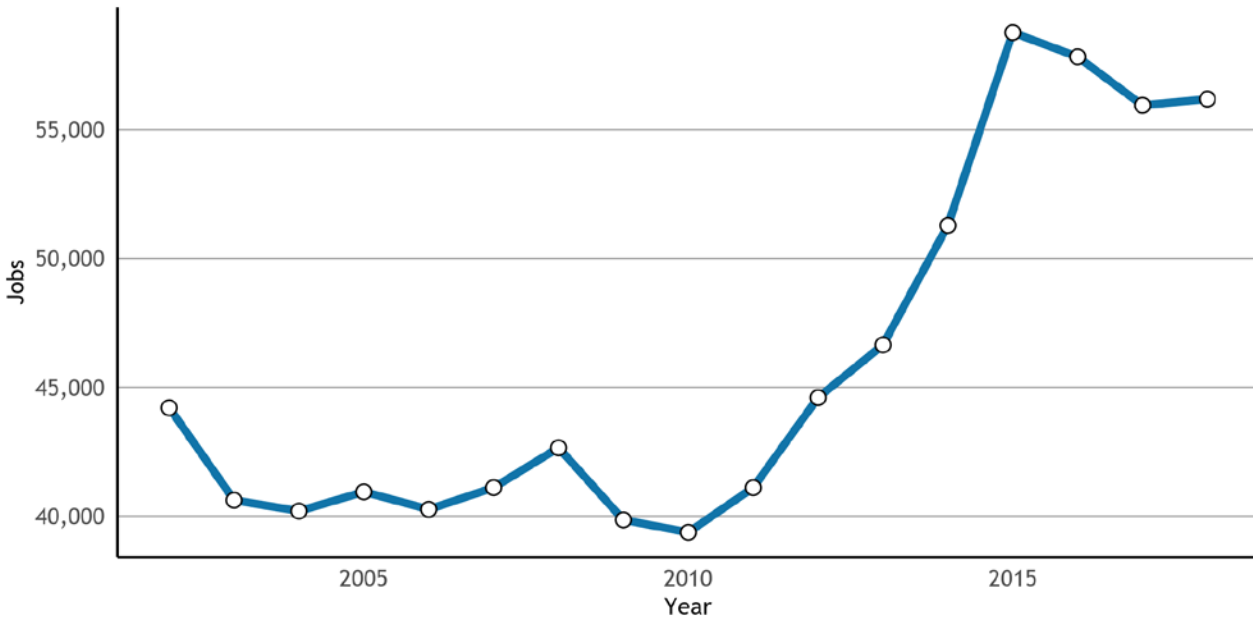


Figure 5: Jobs in a Jurisdiction

Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-11.

The largest-growing sectors during this period included Professional and Managerial Services (93%), Construction (62%) and Health and Educational Services (49%). In contrast, Agriculture and Natural Resources (-96%), Information (-36%) and Retail (15%) all saw substantial losses in the same time period.

There are 56,657 employed residents, and 57,196 jobs[9] in San Mateo - the ratio of jobs to resident workers is 1.01; San Mateo is *a net importer of workers*.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers - or conversely, it may house residents who are low wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. San Mateo has more low-wage *jobs* than low-wage *residents* (where low-wage refers to jobs paying less than $25,000). At the other end of the wage spectrum, the city has more high-wage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than $75,000)[10] (see Figure 6).

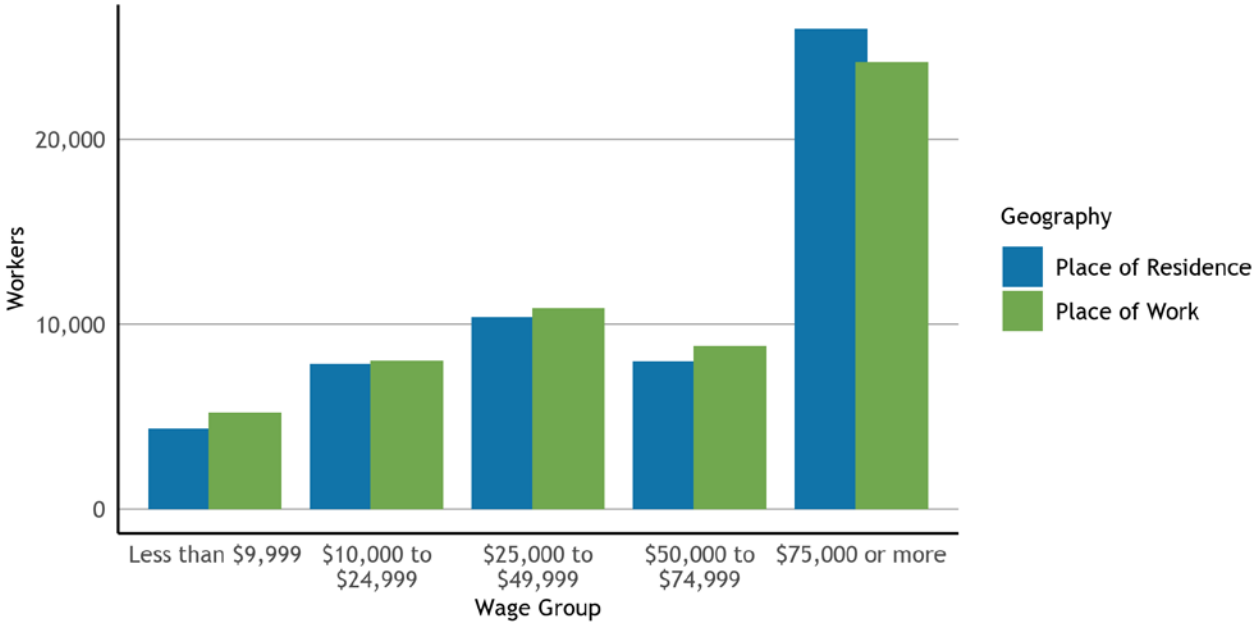


Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence

Universe: Workers 16 years and over with earnings

Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10.

[9] Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

[10] The source table is top-coded at $75,000, precluding more fine grained analysis at the higher end of the wage spectrum.

Figure 7 shows the balance of a jurisdiction's resident workers to the jobs located there for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region (see Figure 7).

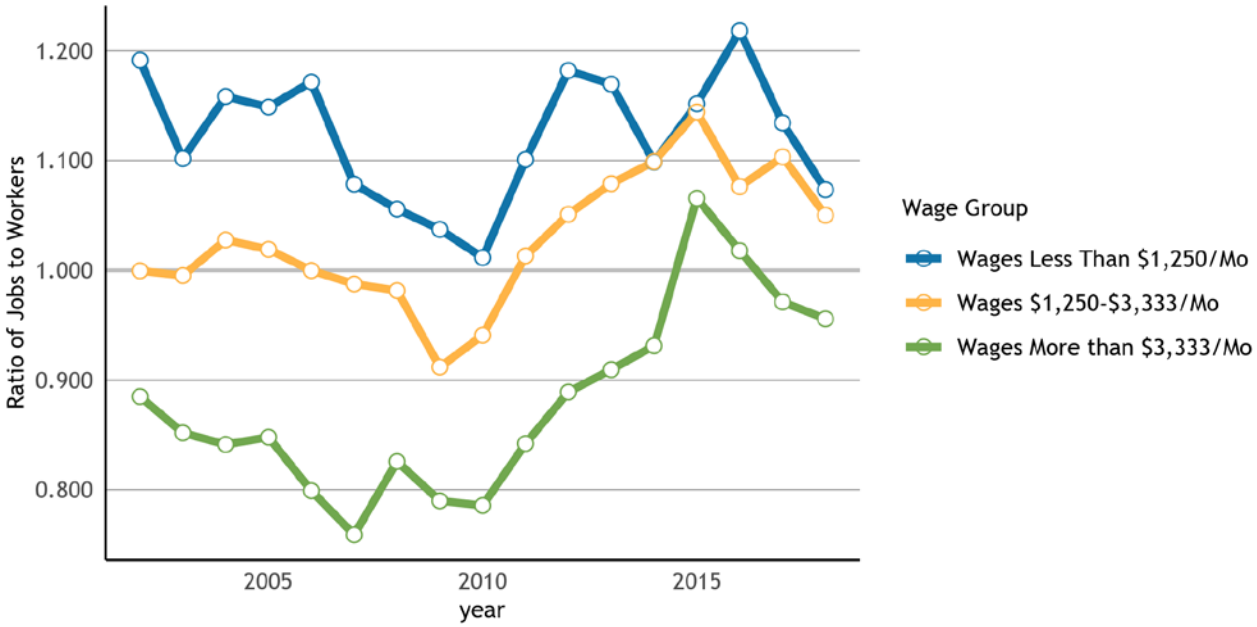


Figure 7: Jobs-Worker Ratios, By Wage Group

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment

Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-14.

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs to household ratio. Thus bringing housing into the measure, the *jobs-household ratio* in San Mateo has increased from 1.17 in 2002, to 1.45 jobs per household in 2018 (see Figure 8).

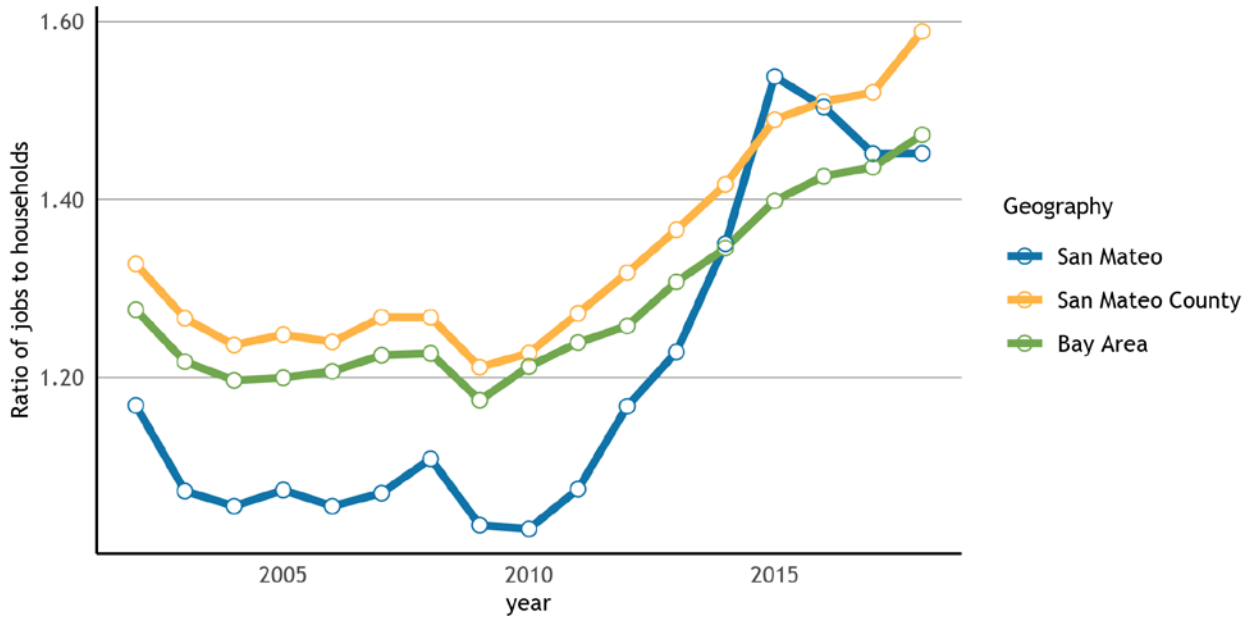


Figure 8: Jobs-Household Ratio

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-13.

4.4.2 Sector Composition

In terms of sectoral composition, the largest industry in which San Mateo residents work is *Financial & Professional Services*, and the largest sector in which San Mateo residents work is *Health & Educational Services* (see Figure 9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.

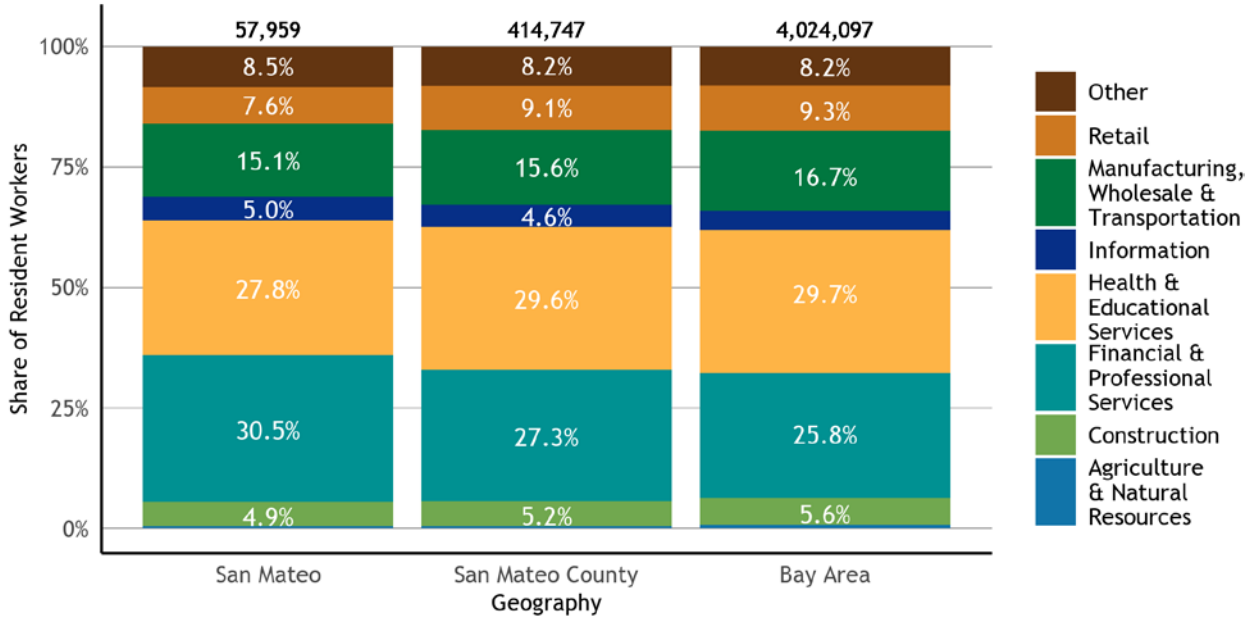


Figure 9: Resident Employment by Industry

Universe: Civilian employed population age 16 years and over

Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030_003E, C24030_030E; Construction: C24030_006E, C24030_033E; Manufacturing, Wholesale & Transportation: C24030_007E, C24030_034E, C24030_008E, C24030_035E, C24030_010E, C24030_037E; Retail: C24030_009E, C24030_036E; Information: C24030_013E, C24030_040E; Financial & Professional Services: C24030_014E, C24030_041E, C24030_017E, C24030_044E; Health & Educational Services: C24030_021E, C24030_024E, C24030_048E, C24030_051E; Other: C24030_027E, C24030_054E, C24030_028E, C24030_055E

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-06.

Looked at a different way, Management, Business, Science and Arts occupations comprise about 53% of all residents' employment, which is roughly similar to San Mateo County and the Bay Area as a whole (see Figure 10).

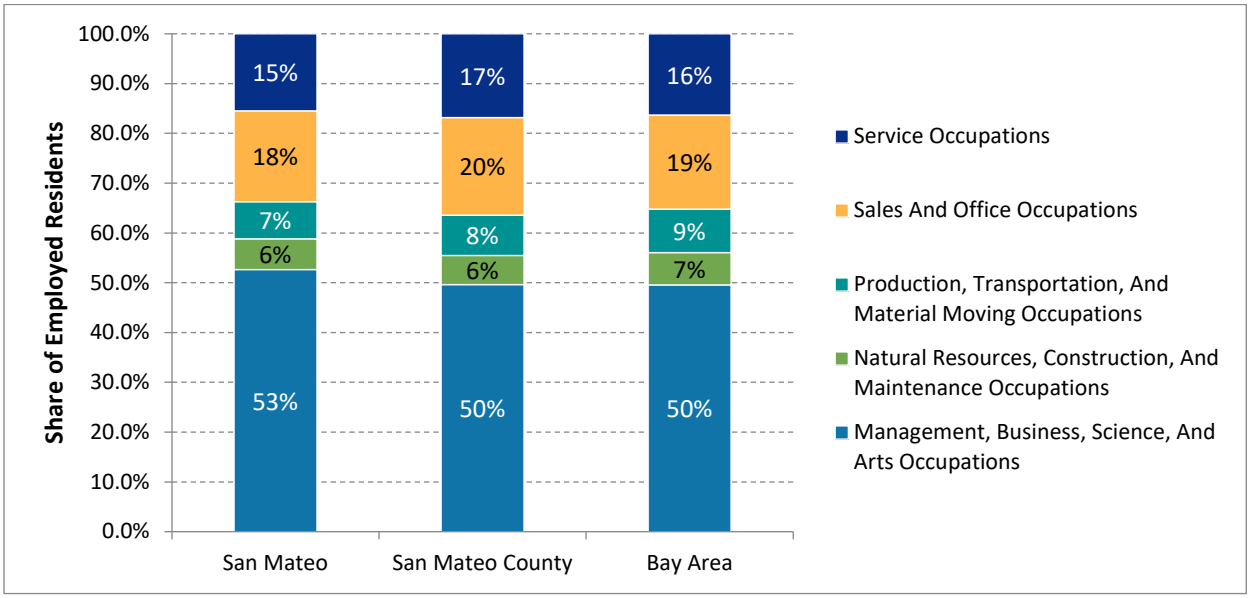


Figure 10: Resident Employment by Occupation

Universe: Civilian employed population age 16 years and over
Notes: The data displayed shows the occupations of jurisdiction residents, regardless of the location where those residents are employed (whether within the jurisdiction or not).
-Categories are derived from the following source tables: management, business, science, and arts occupations: C24010_003E, C24010_039E; service occupations: C24010_019E, C24010_055E; sales and office occupations: C24010_027E, C24010_063E; natural resources, construction, and maintenance occupations: C24010_030E, C24010_066E; production, transportation, and material moving occupations: C24010_034E, C24010_070E
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24010

4.4.3 Unemployment

In San Mateo, there was a 3.6 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020. As of May, 2021, the State Employment Development Department estimates the City of San Mateo's unemployment rate at 3.9%. In contrast, the rate for San Mateo County as a whole is estimated at 4.6%.

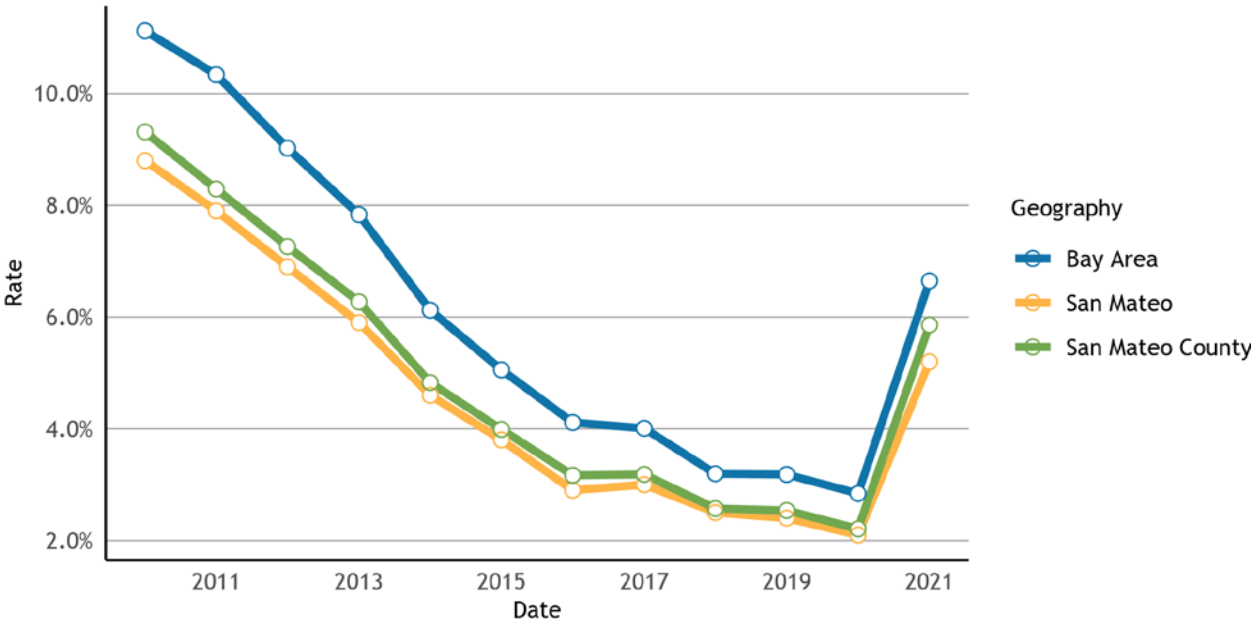


Figure 11: Unemployment Rate

Universe: Civilian noninstitutional population ages 16 and older

Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-15.

4.5 2018-2028 Occupation Projections

The State Employment Development Department has published job projections for the period between 2018 and 2028. Although the data include both San Mateo and San Francisco counties, some assumptions can be made about the impact of the number of jobs and the corresponding wages in the region. Many of the occupations with the most job openings will earn the employee less than $35,000 annually. Based on 2021 State income limits, such individuals are considered extremely low-income.

Table 4: Occupations with the Most Job Openings, 2018-2028

Occupational Title	Total Job Openings	Median Hourly Wage	Median Annual Wage
Personal Care Aides	62,650	$12.16	$25,283
Combined Food Prep and Servers, incl. Fast Food	52,090	$13.71	$28,524
Wait Staff	48,580	$14.73	$30,632
Software Developers, Applications	38,710	$67.39	$140,175
Cashiers	37,140	$13.54	$28,161
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	28,060	$14.81	$30,807
Cooks, Restaurant	26,840	$16.35	$34,016
Retail Salespersons	25,280	$14.28	$29,700

Occupational Title	Total Job Openings	Median Hourly Wage	Median Annual Wage
Market Research Analysis/Marketing Specialists	24,060	$42.60	$88,609
Taxi Drivers and Chauffeurs	21,540	$18.57	$38,644

Notes: Total job openings are the sum of numeric change, exits, and transfers projected between 2018 and 2028. Wages are from the 2020 first quarter and do not include self-employed or unpaid family workers. If an estimate could not be provided for wages, they are excluded from this table.
Excludes "All Other" categories. These are residual codes that do not represent a detailed occupation. Sources: U.S. Bureau of Labor Statistics' Current Employment Statistics (CES) March 2019 benchmark and Quarterly Census of Employment and Wages (QCEW) industry employment. https://www.labormarketinfo.edd.ca.gov/data/employment-projections.html

4.5 Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state [11].

In San Mateo, 49.3% of households make more than 100% of the Area Median Income (AMI) [12], compared to 12.7% making less than 30% of AMI, which is considered extremely low-income (see Figure 12).

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In San Mateo County, 30% AMI is the equivalent to the annual income of $44,000 for a family of four. Many households with multiple wage earners – including food service workers, full-time students, teachers, farmworkers and healthcare professionals – can fall into lower AMI categories due to relatively stagnant wages in many industries.

State law requires jurisdictions to estimate the number if extremely low-income households – those earning less than 30% of median income. According to the data shown below (Figure 12), 9,468 of San Mateo's households are 0-50% AMI while 4,895 are extremely low-income. Therefore, extremely low-income households represent 51.7% of households who are 0-50% AMI, as 4,895 divided by 9,468 is 51.7%. This option aligns with HCD's guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as the information in Figure 12 represents a tabulation of Census Bureau Data.

[11] Bohn, S.et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

[12] Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.

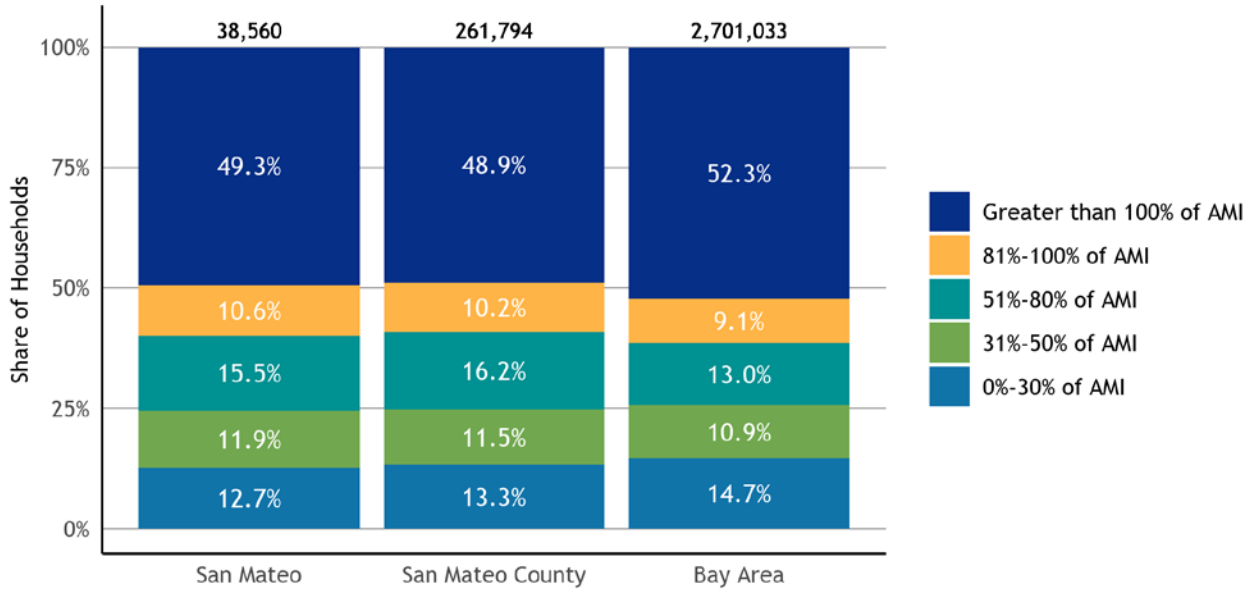


Figure 12: Households by Household Income Level

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-01.

Understanding households by income and race/ethnicity can shed light on the challenges faced by people of color in terms of access to housing that is affordable. Table 5 below illustrates the disparities between households that are White versus households in other racial/ethnic categories. Although 13% of households are extremely low-income Citywide, 22% of Hispanic/Latinx households are in this income category. [13] Further, Hispanic/Latinx and Black/African-American households are significantly underrepresented in the greater than 100% AMI category.

Table 5: Household Distribution by Race/Ethnicity and Income

Racial / Ethnic Group	0%-30% of AMI	31%-50% of AMI	51%-80% of AMI	81%-100% of AMI	Greater than 100% of AMI
American Indian or Alaska Native, Non-Hispanic	0%	23%	12%	0%	65%
Asian / API, Non-Hispanic	10%	10%	13%	11%	56%
Black or African American, Non-Hispanic	18%	29%	16%	13%	23%
White, Non-Hispanic	11%	9%	14%	11%	55%
Other Race or Multiple Races, Non-Hispanic	8%	12%	20%	10%	50%
Hispanic or Latinx	22%	21%	23%	9%	24%
Totals	13%	12%	16%	11%	49%

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

-For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release. For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-02.

[13] These figures are somewhat skewed because White households make up the vast majority of households in the City but are illustrative of differences.

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households.

In San Mateo, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners are found in the *Greater than 100% of AMI* group (see Figure 13).

3

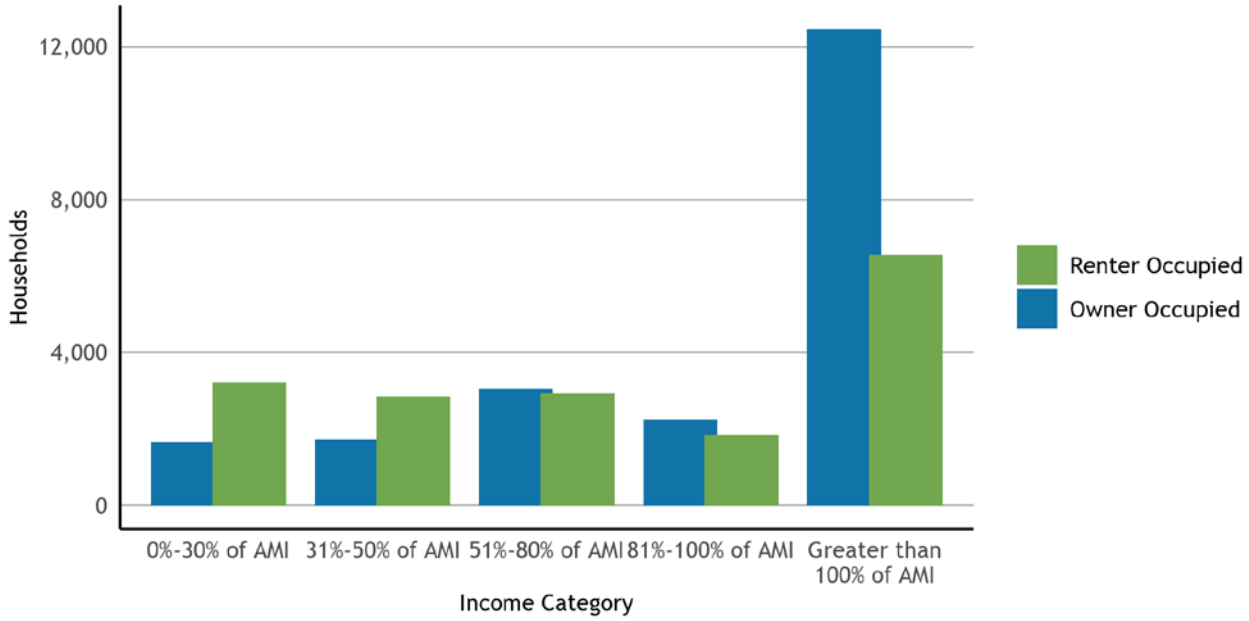


Figure 13: Household Income Level by Tenure

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-21.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.[14] These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In San Mateo, Other Race or Multiple Races (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black or African American (Hispanic and Non-Hispanic) residents (see Figure 14).

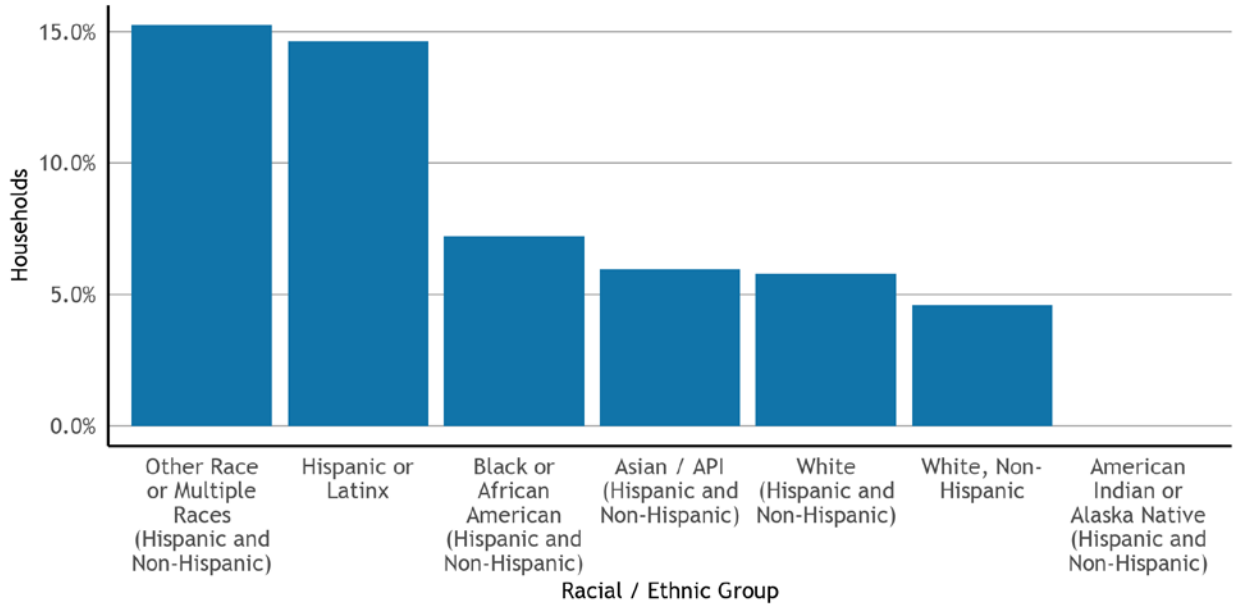


Figure 14: Poverty Status by Race

Universe: Population for whom poverty status is determined

Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.

[14] Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

4.6 Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity – ability for individuals to stay in their homes – in a city and region. Generally, renters may be displaced more quickly if prices increase. In San Mateo there are a total of 38,549 housing units, and fewer residents rent than own their homes: 45.6% versus 54.4% (see Figure 15). By comparison, 39.8% of households in San Mateo County are renters, while 44% of Bay Area households rent their homes.

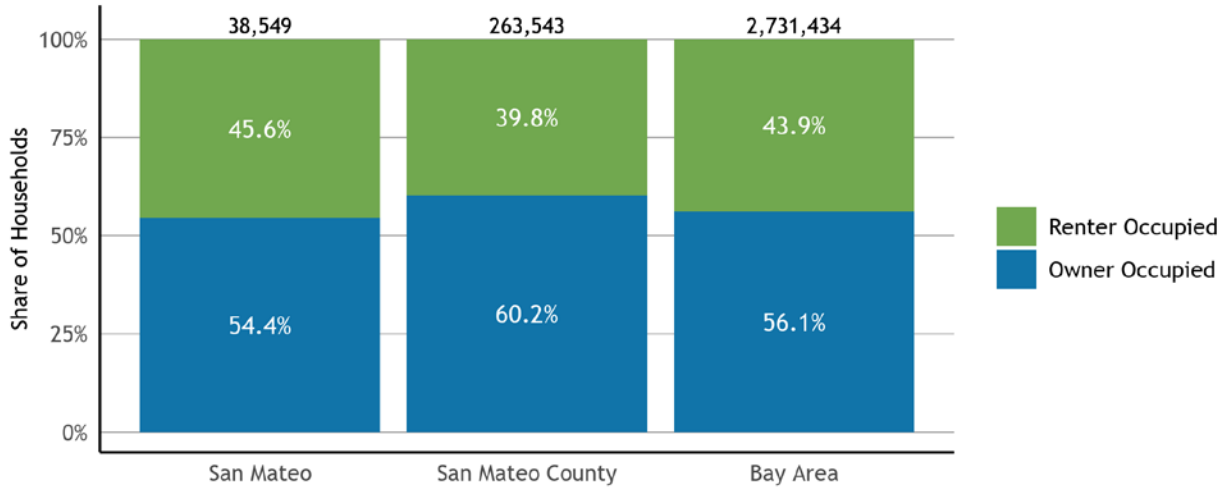


Figure 15: Housing Tenure

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.[15] In San Mateo, 26.1% of Black households owned their homes, while homeownership rates were 58.9% for Asian households, 31.0% for Latinx households, and 58.7% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

[15] See, for example, Rothstein, R. (2017). The color of law : a forgotten history of how our government segregated America. New York, NY & London, UK: Liveright Publishing.

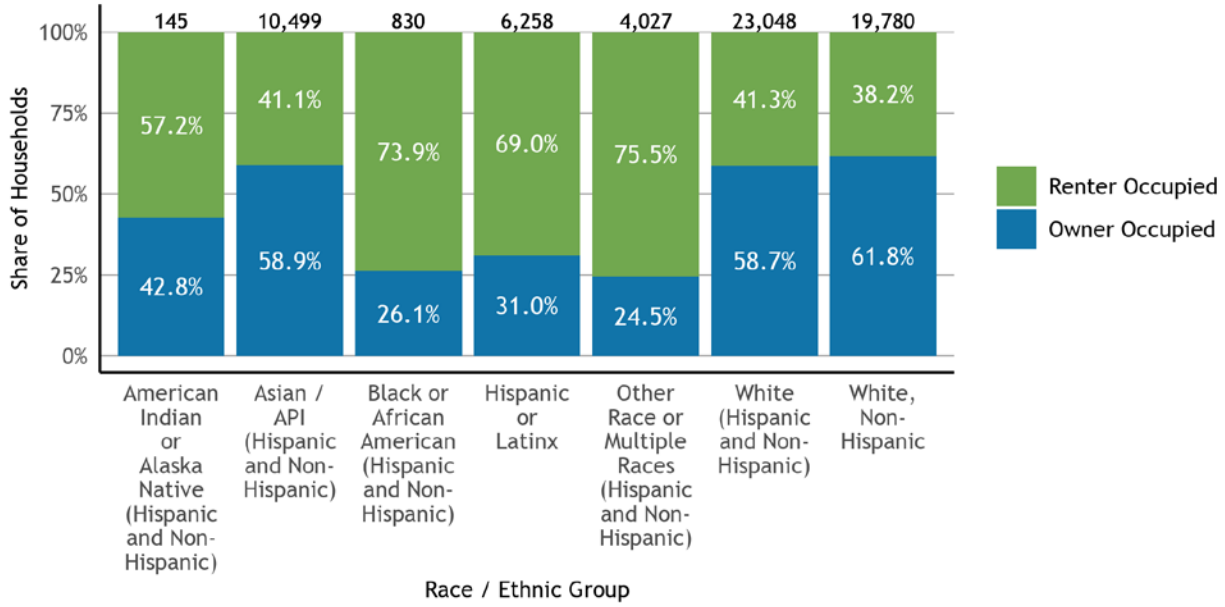


Figure 16: Housing Tenure by Race of Householder

Universe: Occupied housing units

Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-20.

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In San Mateo, 64.6% of householders between the ages of 25 and 44 are renters, while 25.8% of householders over 65 are (see Figure 17).

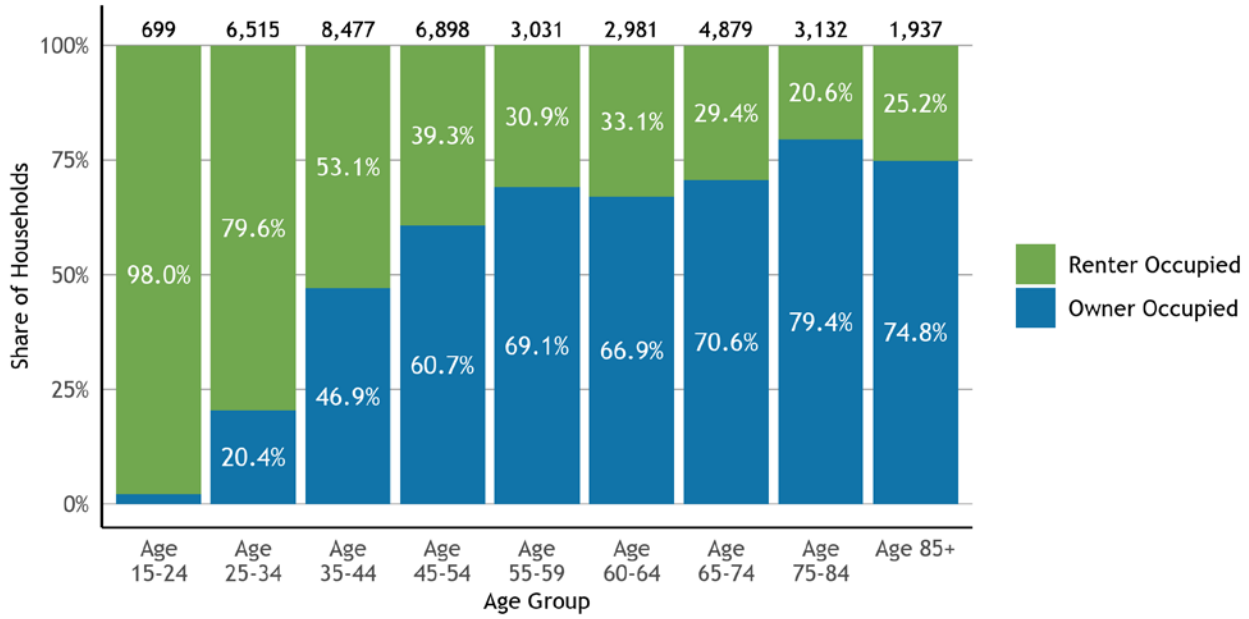


Figure 17: Housing Tenure by Age

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-18.

Tenure information based on the year in which a household moved to further illustrates the differences between long-term residents, who tend to trend older, with newer residents. The following chart shows that 94% of households that moved in in 1989 or earlier are owner occupied, whereas only 22% of households that moved in in 2017 or later are owner occupied.

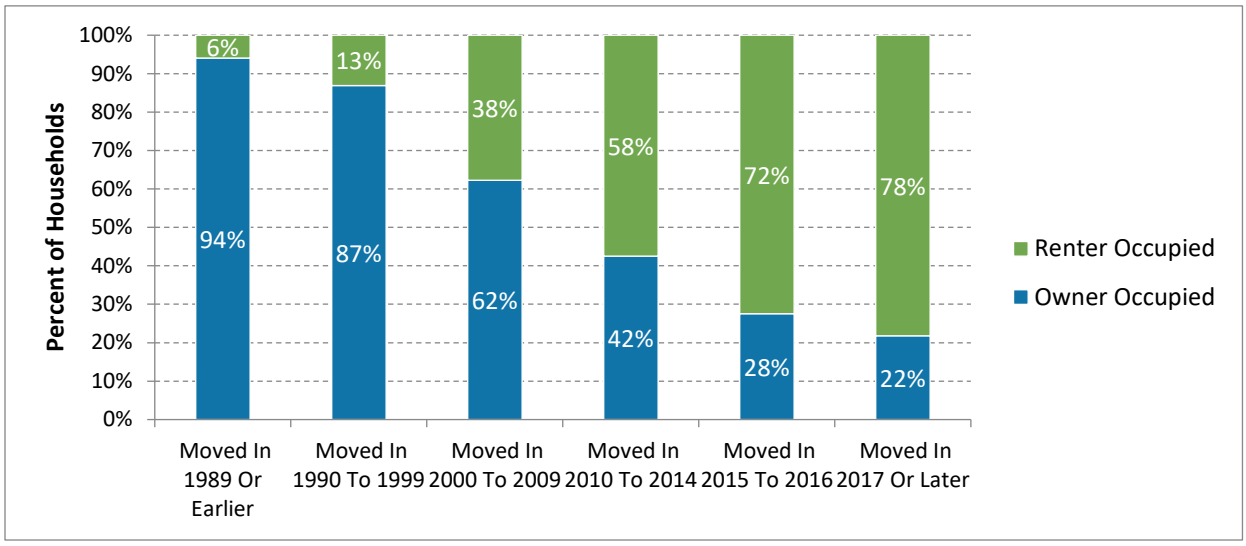


Figure 18: Housing Tenure by Year Moved to Current Residence

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25038

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-19.

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In San Mateo, 83.1% of households in detached single-family homes are homeowners, while 25.0% of households in multi-family housing are homeowners (see Figure 19).

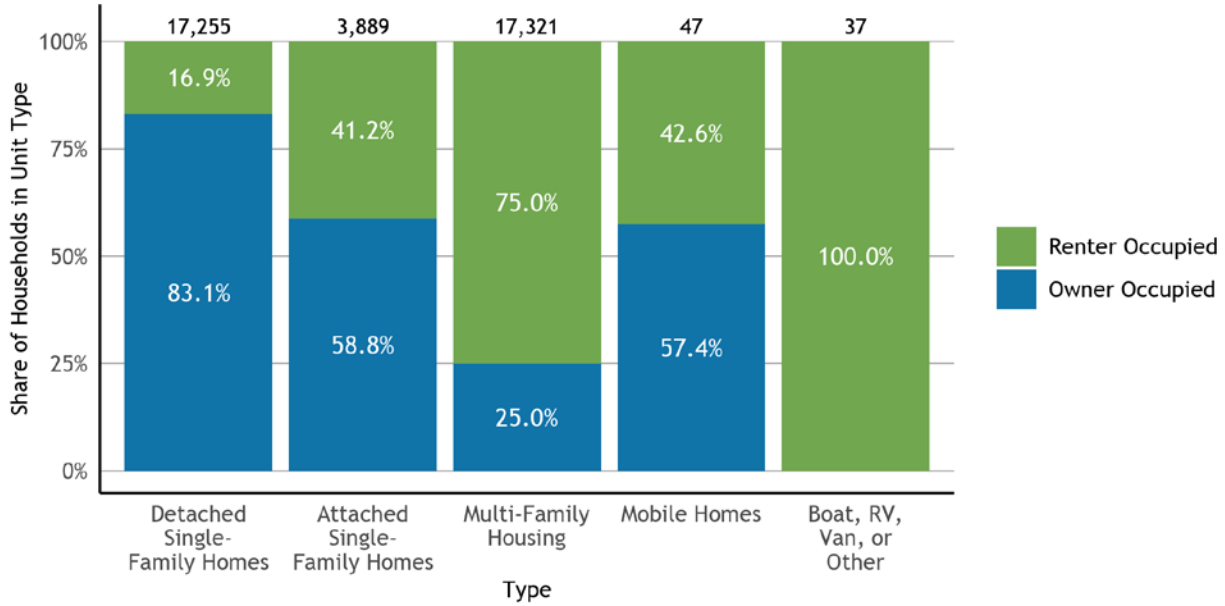


Figure 19: Housing Tenure by Housing Type

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-22.

4.7 Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in San Mateo, 0.0% of households live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in neighborhoods at risk of or undergoing gentrification.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 63.4% of households in San Mateo live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs. [16]

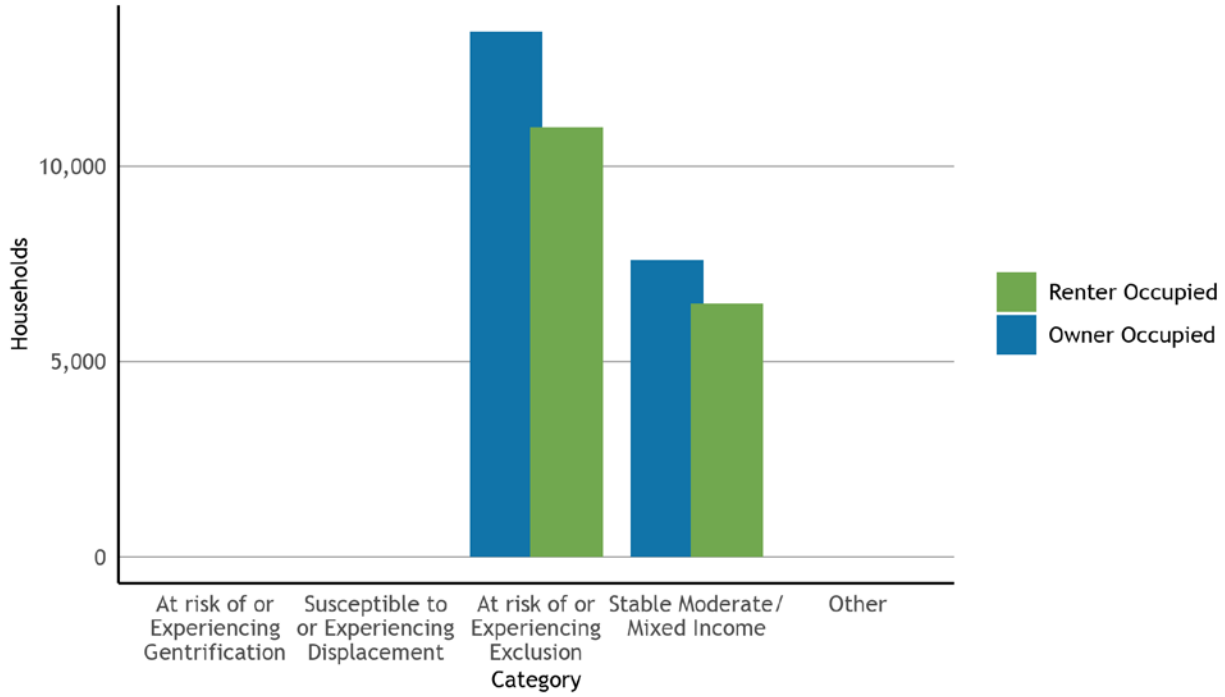


Figure 20: Households by Displacement Risk and Tenure

Universe: Households

Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data

Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-25.

[16] More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: https://www.urbandisplacement.org/. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png. Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement

5 HOUSING STOCK CHARACTERISTICS

5.1 Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in "missing middle housing" – including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of San Mateo in 2020 was made up of 44.3% single family detached homes, 9.9% single family attached homes, 6.3% multifamily homes with 2 to 4 units, 39.4% multifamily homes with 5 or more units, and 0.1% mobile homes (see Figure 21). In San Mateo, the housing type that experienced the most growth between 2010 and 2020 was *Multifamily Housing: Five-plus Units*.

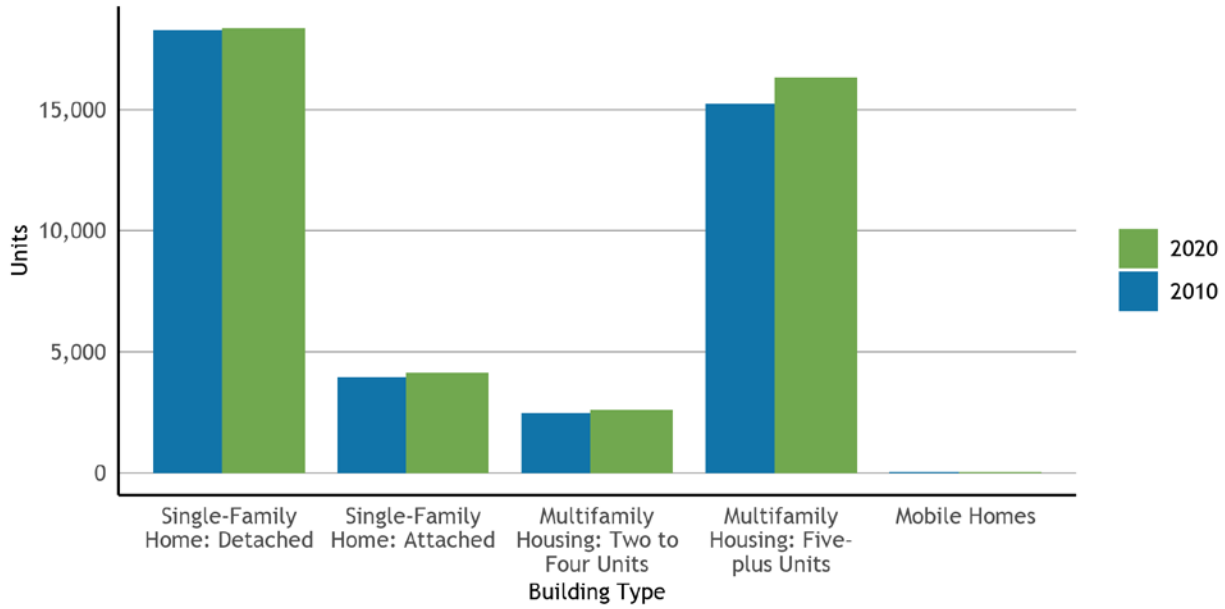


Figure 21: Housing Type Trends

Universe: Housing units
Source: California Department of Finance, E-5 series
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In San Mateo, the largest proportion of the housing stock was built 1940 to 1959, with 14,721 units constructed during this period (see Figure 22). Since 2010, 4.6% of the current housing stock was built, which is 1,887 units.

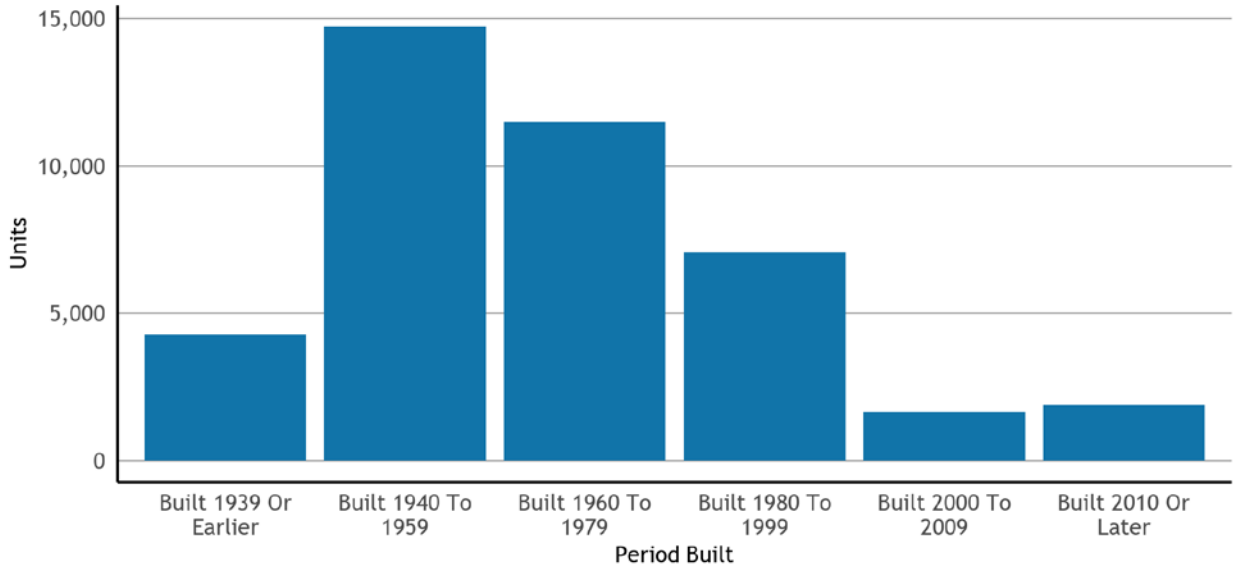


Figure 22: Housing Units by Year Structure Built

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-04.

Vacant units make up 6.2% of the overall housing stock in San Mateo. The rental vacancy stands at 6.4%, while the ownership vacancy rate is 1.7%. Of the vacant units, the most common type of vacancy is *For Rent* (see Figure 23).[17]

Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as "for recreational or occasional use" are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.[18] In a region with a thriving economy and housing market like the Bay Area, units being renovated/repaired and prepared for rental or sale are likely to represent a large portion of the "other vacant" category. Additionally, the need for seismic retrofitting in older housing stock could also influence

[17] The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (6.2%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a a significant number of vacancy categories, including the numerically significant *other vacant*.

[18] For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: https://www.census.gov/housing/hvs/definitions.pdf.

the proportion of "other vacant" units in some jurisdictions.[19] In San Mateo, the State Department of Finance currently estimates the vacancy rate is approximately 6.4%. Countywide, it is estimated at 5.5%.

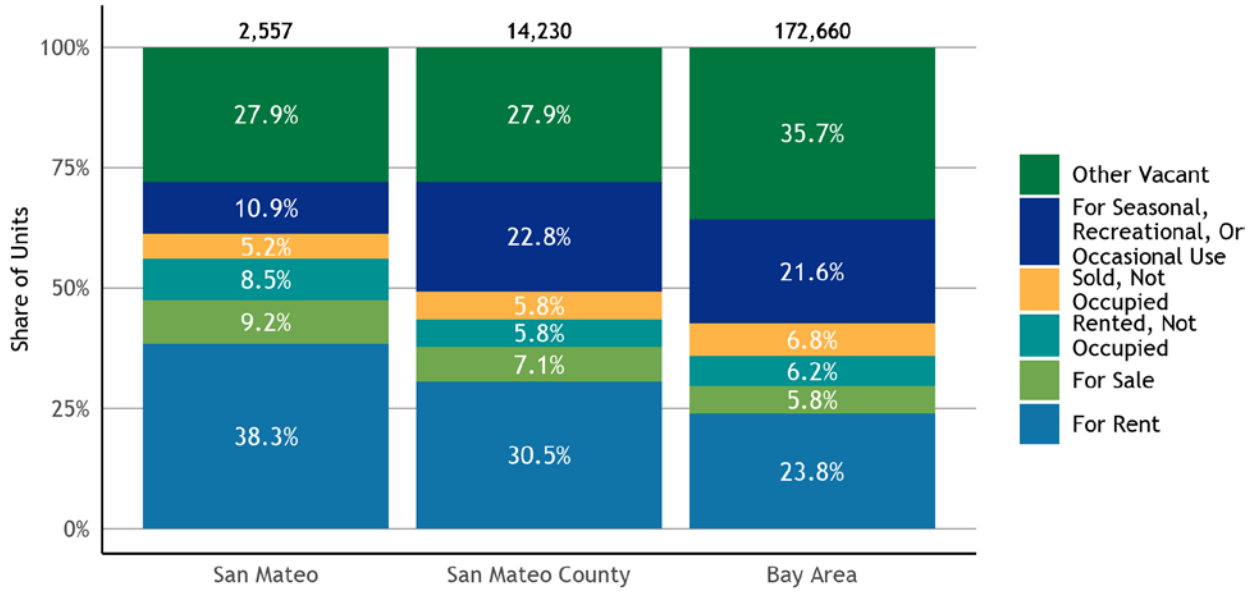


Figure 23: Vacant Units by Type

Universe: Vacant housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-03.

Between 2015 and 2021, 2,133 housing units were issued permits in San Mateo. 83.6% of permits issued in San Mateo were for above moderate-income housing, 6.2% were for moderate-income housing, and 10.1% were for low- or very low-income housing as shown below (Table 6).

Table 6: Housing Permitting

Income Category	Number of Permits
Very Low Income Permits	126
Low Income Permits	90
Moderate Income Permits	133
Above Moderate Income	1,784

Universe: Housing permits issued between 2015 and 2021
Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in

[19] See Dow, P. (2018). Unpacking the Growth in San Francisco's Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.

which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.
Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2021)
This table is included in the Data Packet Workbook as Table HSG-11.

5.2 Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data below in Table 7 comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 702 assisted units in San Mateo in the Preservation Database. Of these units, 10.3% are at *High Risk* or *Very High Risk* of conversion.[20]

Table 7: Assisted Units at Risk of Conversion

Risk	San Mateo	San Mateo County	Bay Area
Low	630	4,656	110,177
Moderate	0	191	3,375
High	72	359	1,854
Very High	0	58	1,053
Total Assisted Units in Database	702	5,264	116,459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.
Notes: California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk:

[20] California Housing Partnership uses the following categories for assisted housing developments in its database:

Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
Source: California Housing Partnership, Preservation Database (2020)
This table is included in the Data Packet Workbook as Table RISK-01.

5.3 Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in San Mateo. For example, 1.3% of renters in San Mateo reported lacking a kitchen and 0.4% of renters lack plumbing, compared to 0.4% of owners who lack a kitchen and 0.3% of owners who lack plumbing.

Note on Substandard Housing

HCD requires Housing Elements to estimate the number of units in need of rehabilitation and replacement. As a data source for housing units in need of rehabilitation and replacement is not available for all jurisdictions in the region, ABAG was not able to provide this required data point in this document. To produce an estimate of housing needs in need of rehabilitation and replacement, staff can supplement the data below on substandard housing issues with additional local information from code enforcement, recent windshield surveys of properties, building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations. For more information, visit HCD's Building Blocks page on Housing Stock Characteristics.

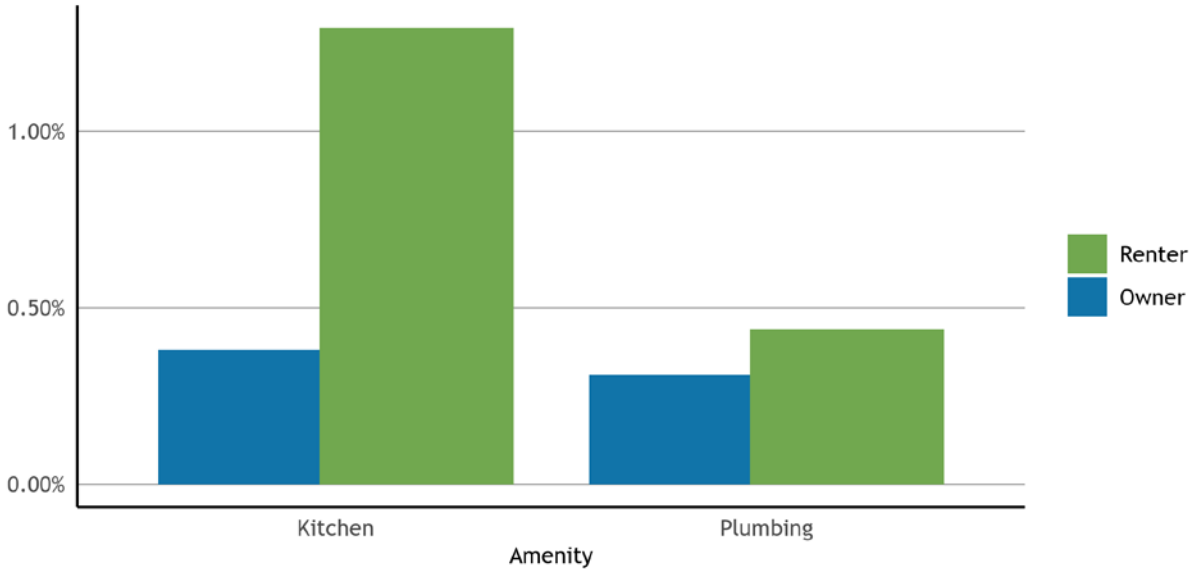


Figure 24: Substandard Housing Issues

Universe: Occupied housing units
Notes: Per HCD guidance, this data should be supplemented by local estimates of units needing to be rehabilitated or replaced based on recent windshield surveys, local building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-06.

One measure of housing condition is the age of housing. In general, the older the unit, the greater it can be assumed to be in need of some level of rehabilitation. A general rule in the housing industry is that structures older than 20 years begin to show signs of deterioration and require renovation to maintain their quality. Unless properly maintained, homes older than 50 years can pose health, safety and welfare problems for occupants. Property maintenance is often deferred, especially for lower-income residents who may be unable to afford the rising costs to maintain their homes.

Consistent with State guidance, the table below estimates the number of units in need of rehabilitation and the number of units needing replacement. Although the exact number of San Mateo units in need of rehab is not currently known, the State accepts estimates based on a formula that assumes the older the unit, the more likely the rehab need. By applying an increasing percentage to the housing stock in each age category, it is estimated that there are approximately 839 units in need of some level of rehabilitation in San Mateo, representing 9.1% of the housing stock. The range of rehabilitation needs can include anything from minor repairs to major structural replacements. It is estimated that nearly all of the units in need of rehabilitation can be repaired without replacement.

Table 8: Age of Housing Stock and Estimated Rehabilitation Needs

Year Built	Net Number of Units	Percent of Total	Units Needing Rehab, Percent	Units Needing Rehab, Total	
2014 or later	1,380	3%			
2010 to 2013	420	1%			
2000 to 2009	1,515	4%	0.5%	8	
1990 to 1999	3,439	8%	1.0%	34	
1980 to 1989	3,988	10%	3.0%	120	
1970 to 1979	5,147	12%	5.0%	257	
1960 to 1969	5,839	14%	10.0%	584	
1950 to 1959	10,582	25%	20.0%	2,116	
1940 to 1949	5,275	13%	30.0%	1,583	
1939 or earlier	4,388	10%	30.0%	1,316	
	41,973	100%		6,018	Total Units Needing Rehab
				14%	Percentage of Total Units
			99.5%	5,988	Units that Can Be Repaired
			0.5%	30	Units that Must Be Replaced

Source: 2010 Census, American Community Survey, 5-year estimates (2019), City of San Mateo 2021

5.4 Home and Rent Values

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in San Mateo was estimated at $1,444,840 by December of 2020, per data from Zillow. The largest proportion of homes were valued between $1M-$1.5M (see Figure 25). By comparison, the typical home value is $1,418,330 in

San Mateo County and $1,077,230 the Bay Area, with the largest share of units valued $1m-$1.5m (county) and $500k-$750k (region).

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 149.2% in San Mateo from $579,810 to $1,444,840. This change is above the change in San Mateo County, and above the change for the region (see Figure 26).

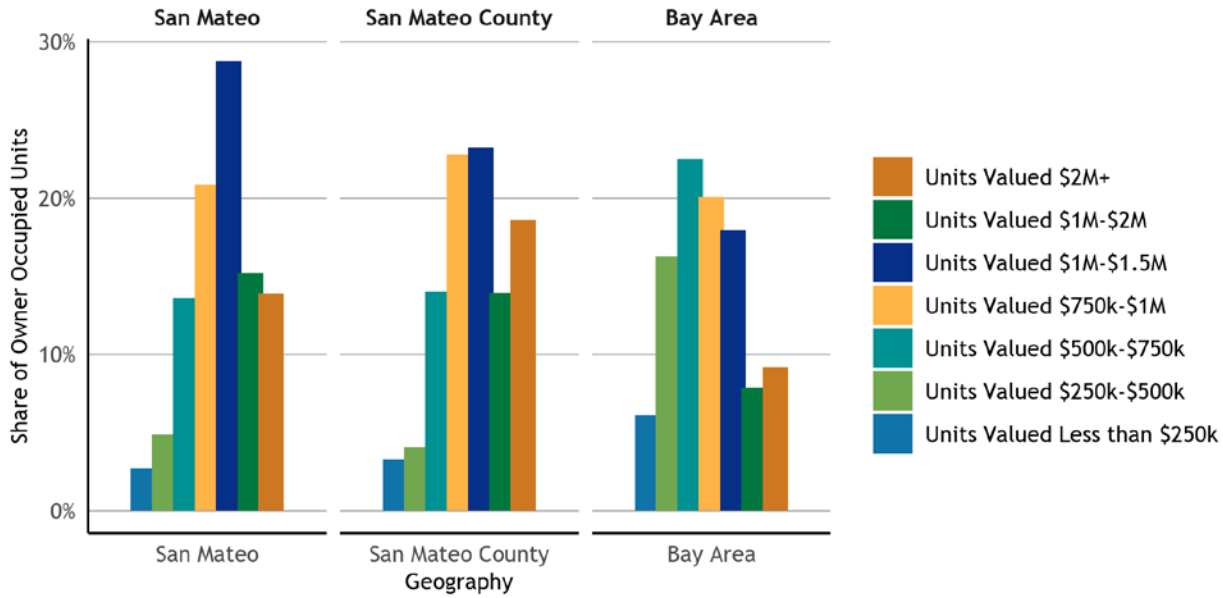


Figure 25: Home Values of Owner-Occupied Units

Universe: Owner-occupied units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.

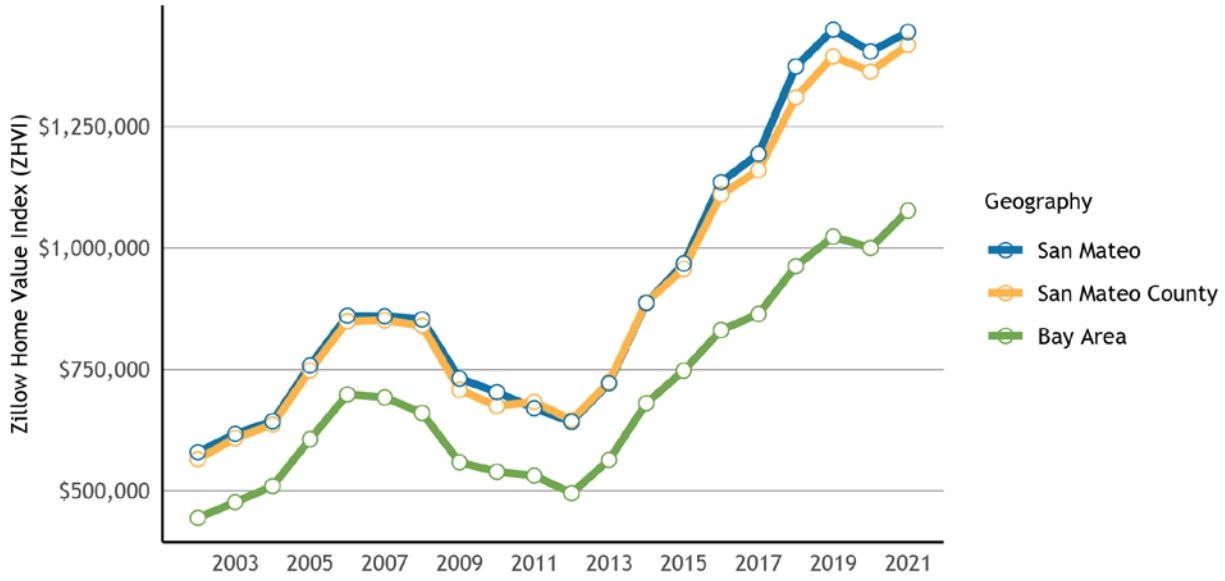


Figure 26: Zillow Home Value Index (ZHVI)

Universe: Owner-occupied housing units

Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.

Source: Zillow, Zillow Home Value Index (ZHVI)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-08.

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In San Mateo, the largest proportion of rental units rented in the *Rent $3000 or more* category, totaling 26.7%, followed by 21.1% of units renting in the *Rent $1500-$2000* category (see Figure 27). Looking beyond the city, the largest share of units is in the *$3000 or more* category (county) compared to the *$1500-$2000* category for the region as a whole.

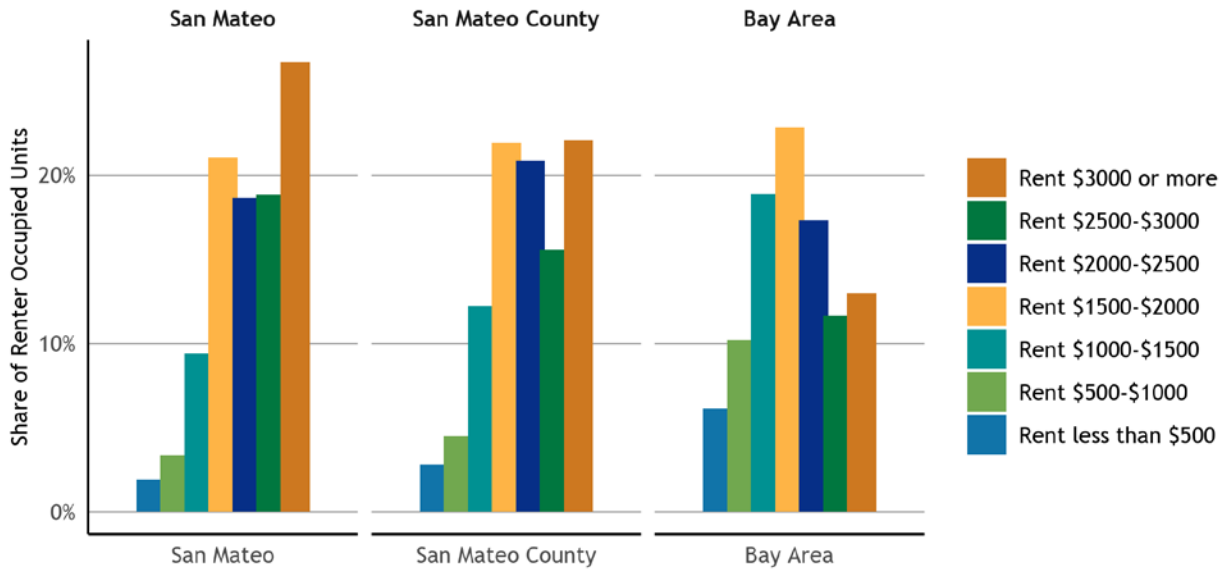


Figure 27: Contract Rents for Renter-Occupied Units

Universe: Renter-occupied housing units paying cash rent
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-09.

Since 2009, the median rent has increased by 74.2% in San Mateo, from $1,630 to $2,380 per month (see Figure 28). In San Mateo County, the median rent has increased 41.1%, from $1,560 to $2,200. The median rent in the region has increased significantly during this time from $1,200 to $1,850, a 54% increase. [21]

[21] While the data on home values shown in Figure 24 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau's American Community Survey, which may not fully reflect current rents. Local jurisdiction staff may want to supplement the data on rents with local realtor data or other sources for rent data that are more current than Census Bureau data.

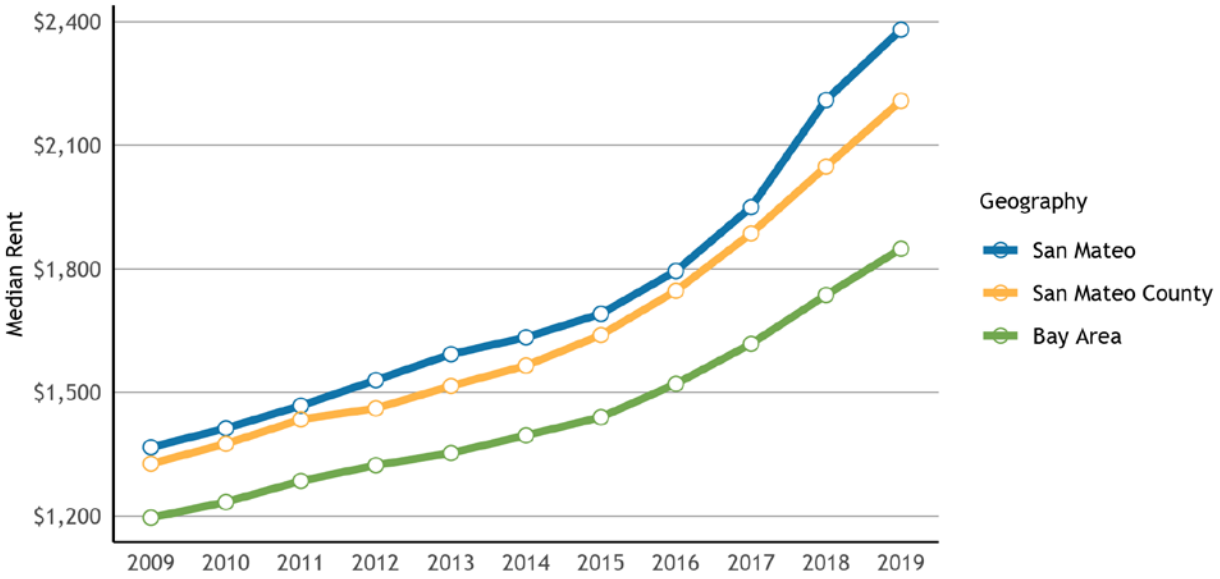


Figure 28: Median Contract Rent

Universe: Renter-occupied housing units paying cash rent

Notes: For unincorporated areas, median is calculated using distribution in B25056.

Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-10.

5.5 Housing Affordability

The National Association of Homebuilders reports that California cities have some of the lowest homeowner affordability rates in the country, defined as the percentage of homes affordable to the median income family. Despite the high median incomes, especially in the Bay Area, many cannot afford the cost to purchase a home. The San Francisco-Redwood City Division, of which San Mateo is a part, ranked 230th out of 233 metropolitan areas studied in the first quarter of 2021.

Table 9: Housing Opportunity Index, First Quarter 2021

	Homes Affordable to Median Income Households	Median Family Income (1,000s)	Median Sales Price (1,000s)	National Affordability Rank
Los Angeles-Long Beach-Glendale, CA ^^^	11.6%	78.7	729	233
Salinas, CA	15.1%	80.9	725	232
San Francisco-Redwood City-South San Francisco, CA ^^^	17.4%	143.4	1,305	230
Anaheim-Santa Ana-Irvine, CA ^^^	18.2%	104.8	825	229
Napa, CA	22.1%	101.5	691	228
San Diego-Carlsbad, CA	22.4%	95.1	665	227
San Luis Obispo-Paso Robles-Arroyo Grande, CA	26.0%	97.8	675	226
Oxnard-Thousand Oaks-Ventura, CA	27.4%	98.8	650	225

	Homes Affordable to Median Income Households	Median Family Income (1,000s)	Median Sales Price (1,000s)	National Affordability Rank
Santa Cruz-Watsonville, CA	28.5%	111.9	850	224
Santa Maria-Santa Barbara, CA	28.8%	90.1	678	223
Stockton-Lodi, CA	29.6%	74.0	462	222
San Jose-Sunnyvale-Santa Clara, CA	29.9%	151.3	1,120	220
Oakland-Hayward-Berkeley, CA ^^^	31.2%	121.3	795	219

Notes: ^^^ Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas.
Source: National Association of Homebuilders, 2021,
https://www.nahb.org/news-and-economics/housing-economics/indices/housing-opportunity-index

Trulia -- an online residential real estate site for homebuyers, sellers, renters and real estate professionals -- provides statistics based on actual sales of housing by location. According to a study conducted by zip code in 2019, only a small percentage of homes of homes in San Mateo were affordable to the metropolitan median income of $101,000. The following table contains data for the three primary zip codes.

Table 10: Housing Affordability by Zip Code

Zip Code	% of Homes Affordable to Metro Median Income	Median Home Value
94401	9.4%	$903,631
94402	0.0%	$1,758,419
94403	1.9%	$1,344,813

Source: National Association of Homebuilders, 2021, see website for more information:
https://www.trulia.com/research/affordable-neighborhoods/

The high cost of housing means that people wanting to own a home in San Mateo must have significant incomes, even for the relatively less expensive condos.

The decreasing supply of affordable rental units is a countywide phenomenon; it can include Ellis Act evictions (where an owner of a rental property decides to leave the rental business) to owner move-in evictions. Until additional construction of rental units occurs, the combination of strong demand and low vacancies will contribute to an increasingly severe shortage of rental units and a decrease in their affordability.

The following table illustrates the affordable rents associated with each income category. In the case of an extremely low-income household of two people (for example, a single parent with a child), the annual income of $43,850 translates to a full-time job paying $21.08 per hour. In this scenario, the maximum rent they could afford would be about $1,096 per month – far below average rents in the area, even for studios. According to statistics on RentCafe.com, an online data aggregator, the average rent for an apartment is $2,908 as of June, 2021, a decrease of 10% from the previous year but still much higher than what a lower income household can afford. A household has to earn at least $116,320 in order to afford the average rent.

Table 11: Affordable Rents for Two- and Three-Person Households

Income Category	Percent of Median	Income Limit (Two-Person Household)	Two-Person Affordable Rent	Income Limit (Three--Person Household)	Three--Person Affordable Rent
Extremely Low-Income	30%	$43,850	$1,096	$49,350	$1,234
Very Low-Income	50%	$73,100	$1,828	$82,250	$2,056
Low-Income	80%	$117,100	$2,928	$131,750	$3,294
Median-Income	100%	$119,700	$2,993	$134,650	$3,366
Moderate-Income	120%	$143,600	$3,590	$161,550	$4,039

Notes: Affordable rents are calculated based on 30% of annual income divided by 12 months.
Source: State Department of Housing and Community Development and San Mateo Housing, 2021

Through its Section 8 and other housing programs, HUD provides rental housing assistance to lower-income households. According to the State Department of Housing and Community Development, more than 500 households in San Mateo currently receive Section 8 rental assistance, in the form of Housing Choice Vouchers.

5.5 Overpayment and Overcrowding

A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

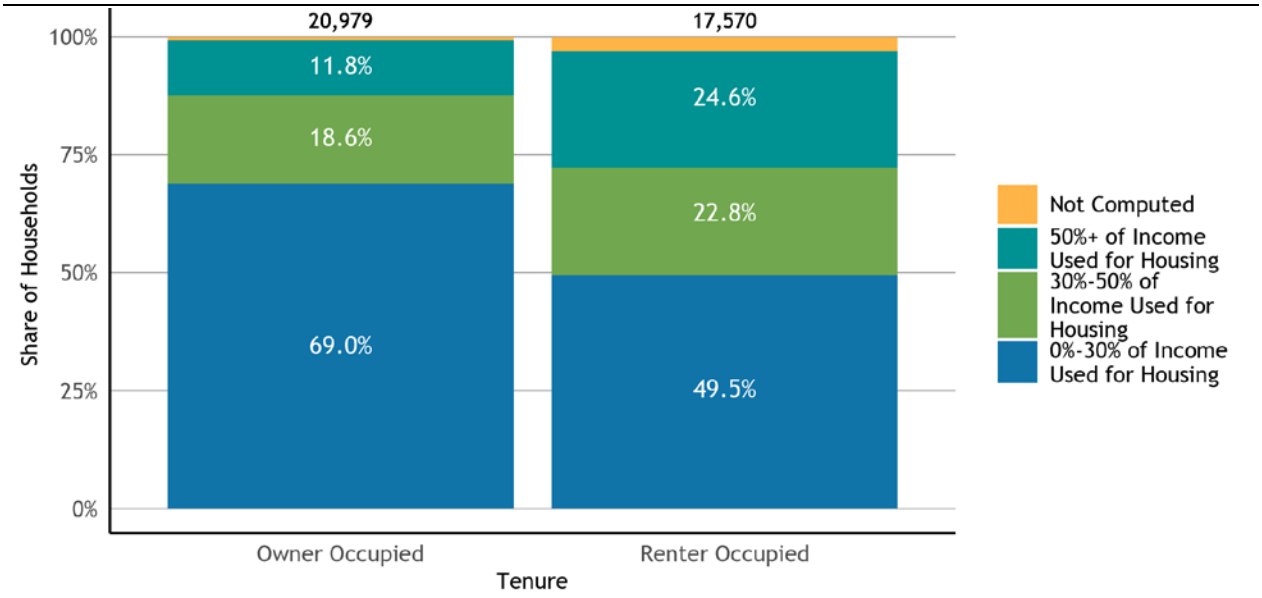


Figure 29: Cost Burden by Tenure

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091
For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in San Mateo, 22.8% of renters spend 30% to 50% of their income on housing compared to 18.6% of those that own (see Figure 29). Additionally, 24.6% of renters spend 50% or more of their income on housing, while 11.8% of owners are severely cost-burdened.

In San Mateo, 16.8% of households spend 50% or more of their income on housing, while 20.8% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 30). For example, 73.0% of San Mateo households making less than 30% of AMI spend the majority of their income on housing. For San Mateo residents making more than 100% of AMI, just 0.9% are severely cost-burdened, and 88.7% of those making more than 100% of AMI spend less than 30% of their income on housing.

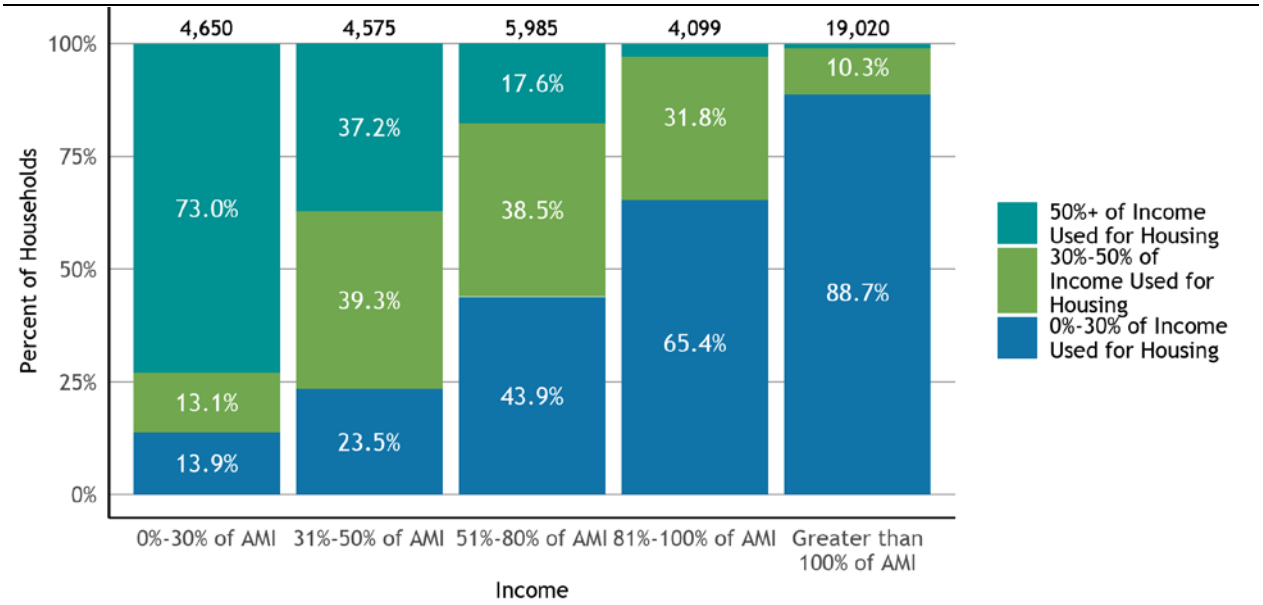


Figure 30: Cost Burden by Income Level

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and

Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Black or African American, Non-Hispanic residents are the most cost burdened with *37.9%* spending 30% to 50% of their income on housing, and *Hispanic or Latinx* residents are the most severely cost burdened with *28.6%* spending more than 50% of their income on housing (see Figure 31).

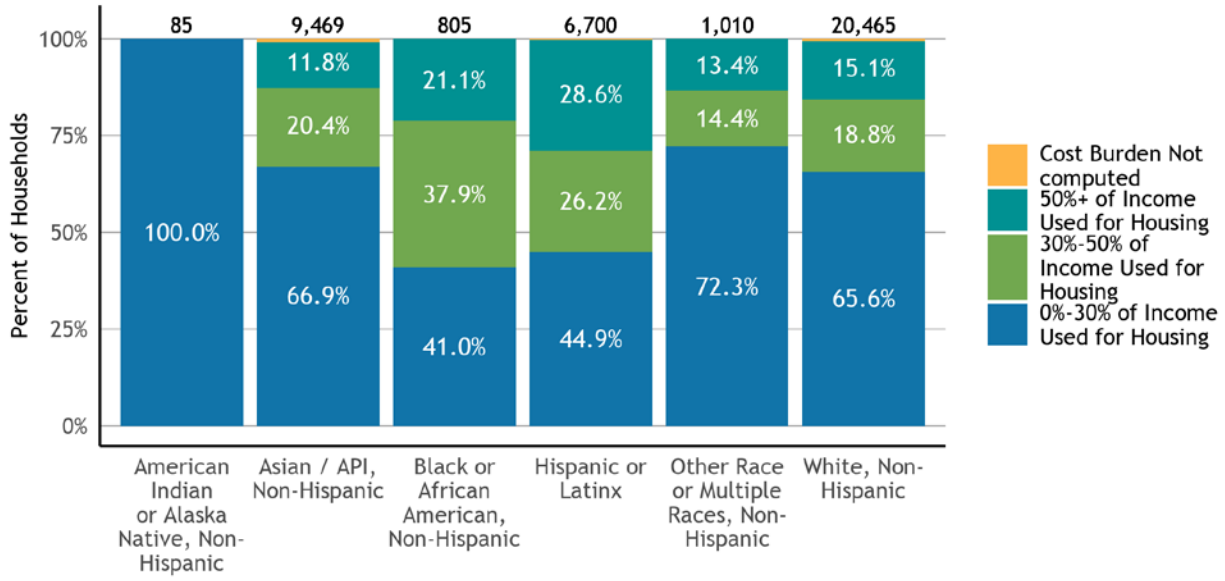


Figure 31: Cost Burden by Race

Universe: Occupied housing units
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-08.

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families

experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In San Mateo, 23.7% of large family households experience a cost burden of 30%-50%, while 22.5% of households spend more than half of their income on housing. Some 20.6% of all other households have a cost burden of 30%-50%, with 16.4% of households spending more than 50% of their income on housing (see Figure 32).

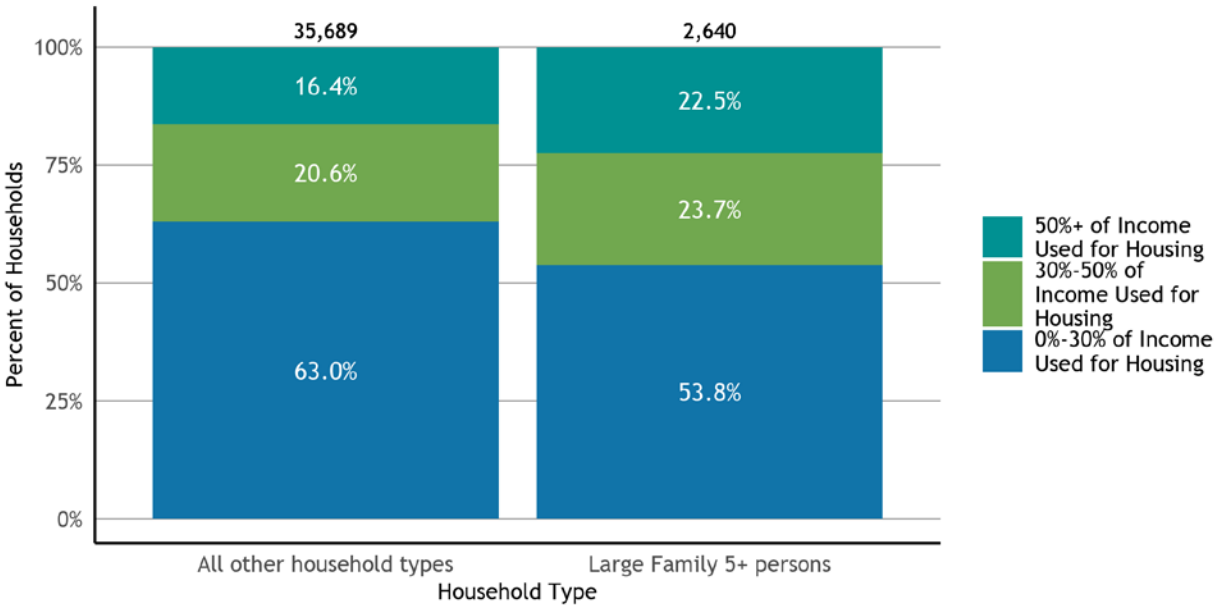


Figure 32: Cost Burden by Household Size

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 64.7% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 92.7% are not cost-burdened and spend less than 30% of their income on housing (see Figure 33).

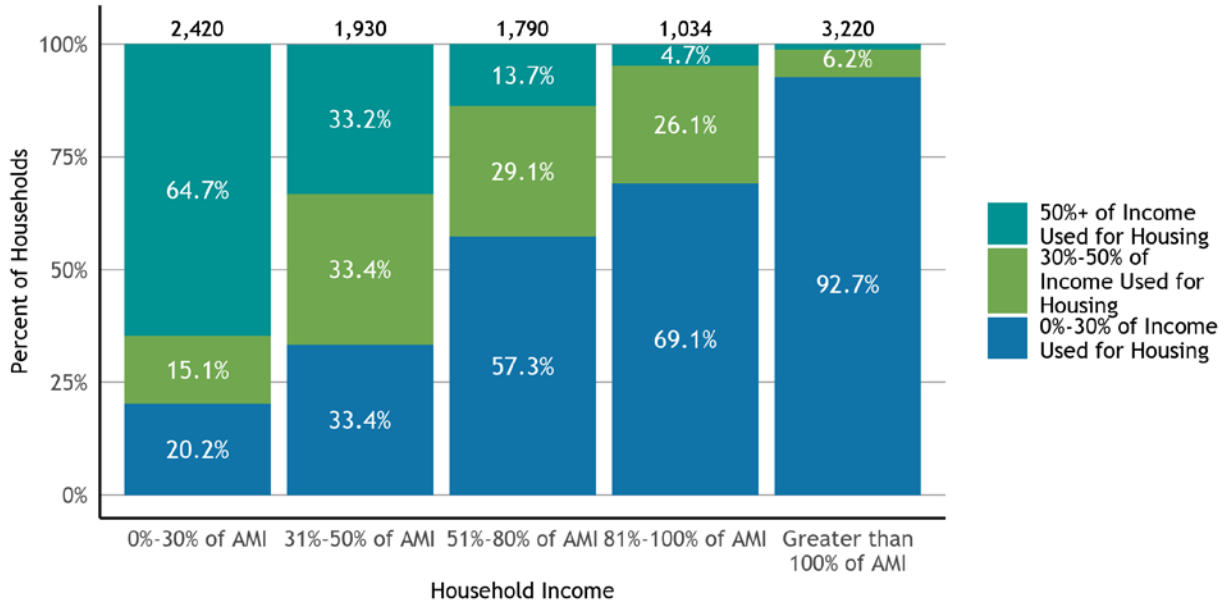


Figure 33: Cost-Burdened Senior Households by Income Level

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-03.

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In San Mateo, 5.5% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0.5% of households that own (see Figure 34). In San Mateo, 7.5% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 1.5% for those who own.

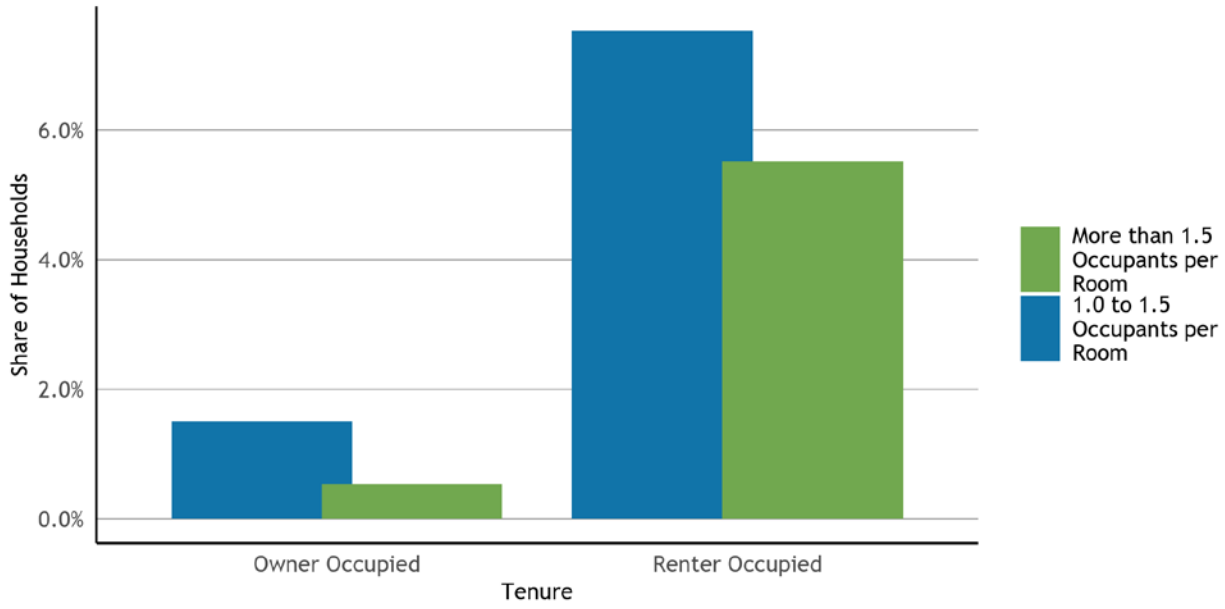


Figure 34: Overcrowding by Tenure and Severity

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-01.

Overcrowding often disproportionately impacts low-income households. 4.4% of very low-income households (below 50% AMI) experience severe overcrowding, while 1.0% of households above 100% experience this level of overcrowding (see Figure 35).

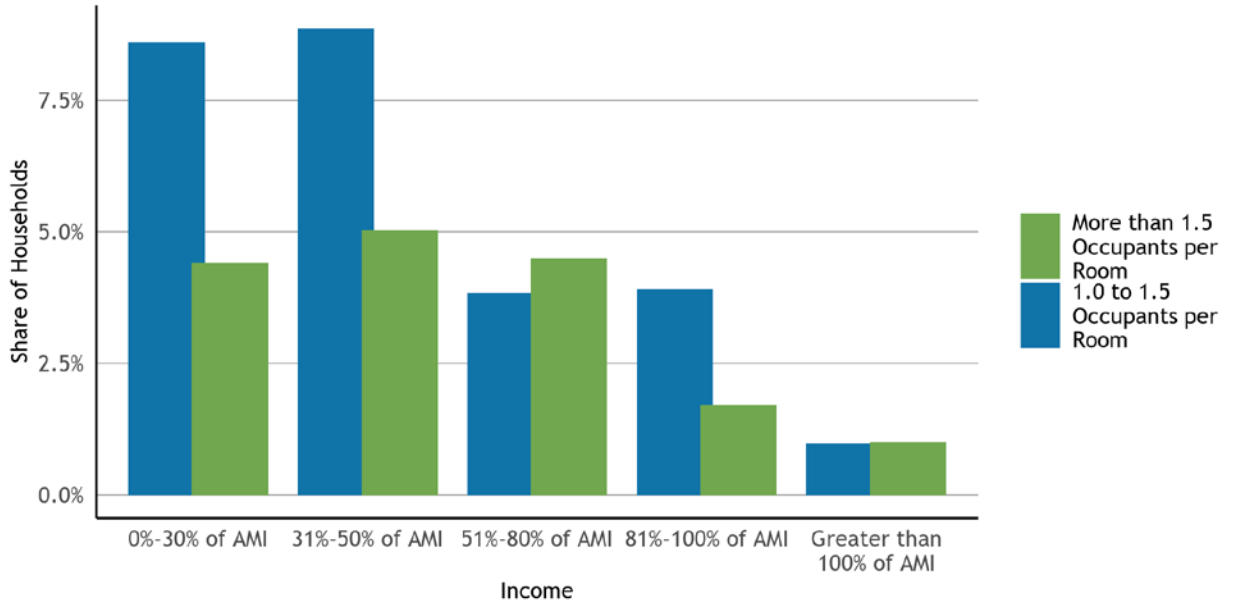


Figure 35: Overcrowding by Income Level and Severity

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-04.

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In San Mateo, the racial group with the largest overcrowding rate is *Other Race or Multiple Races (Hispanic and Non-Hispanic)* (see Figure 36)

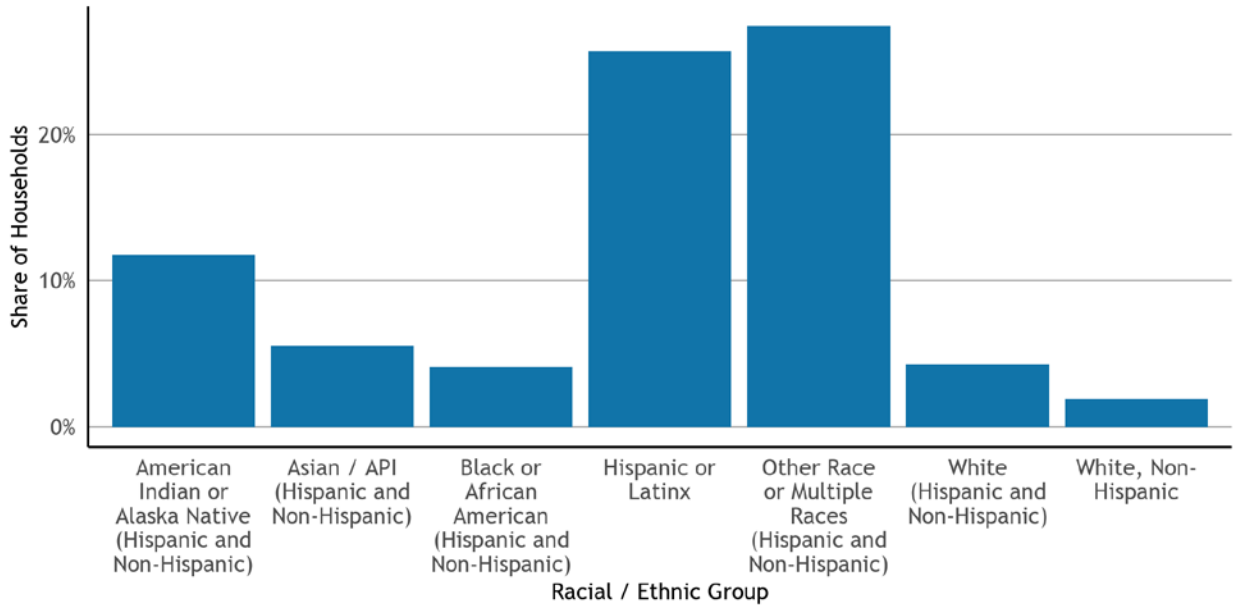


Figure 36: Overcrowding by Race

Universe: Occupied housing units

Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-03.

6 SPECIAL HOUSING NEEDS

6.1 Large Households

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In San Mateo, for large households with 5 or more persons, most units (51.6%) are owner occupied (see Figure 37). In 2017, 33.1% of large households were very low-income, earning less than 50% of the area median income (AMI).

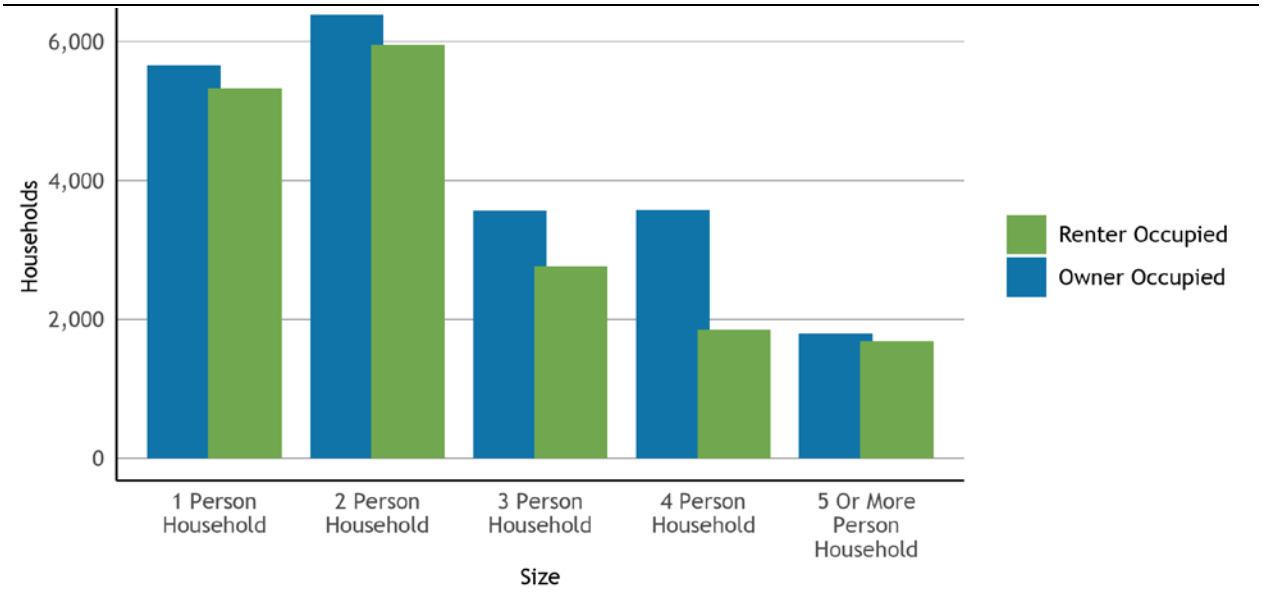


Figure 37: Household Size by Tenure

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009
For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-01.

In addition to overcrowding, large households also often have a cost burden. In San Mateo, half of all large households that pay too much for housing are lower-income households earning between 0% and 80% of median income.

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 17,173 units in San Mateo. Among these large units with 3 or more bedrooms, 18.7% are owner-occupied and 81.3% are renter occupied (see Figure 38).

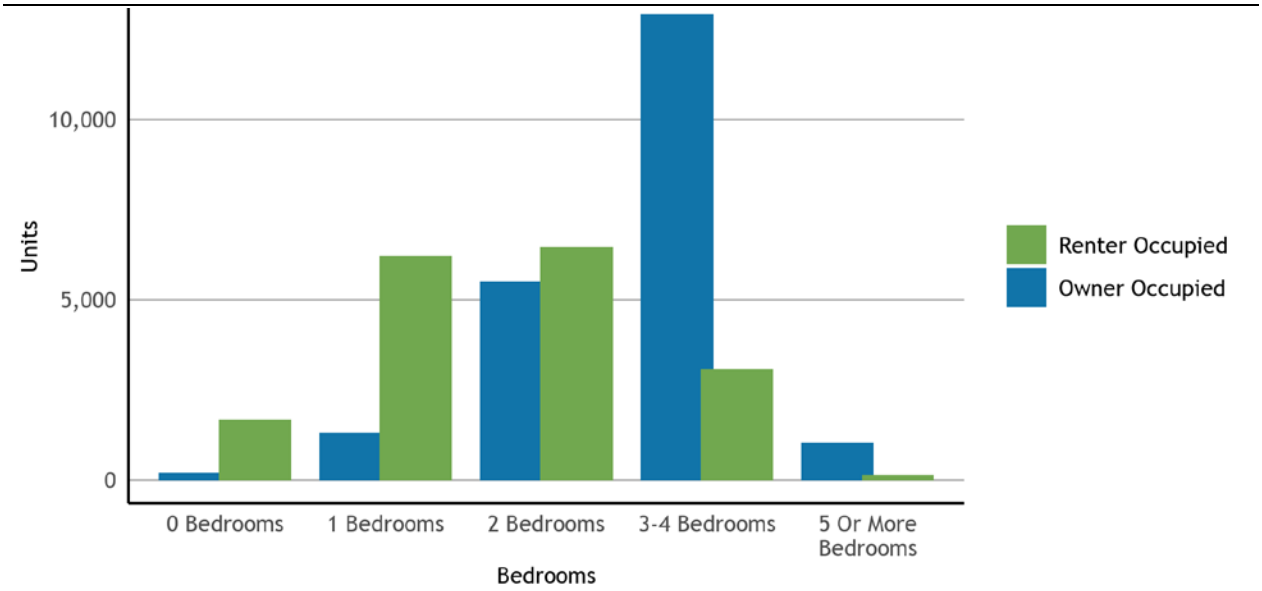


Figure 38: Housing Units by Number of Bedrooms

Universe: Housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042
For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-05.

6.2 Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In San Mateo, the largest proportion of households is *Married-couple Family Households* at 50.8% of total, while *Female-Headed Households* make up 9.1% of all households.

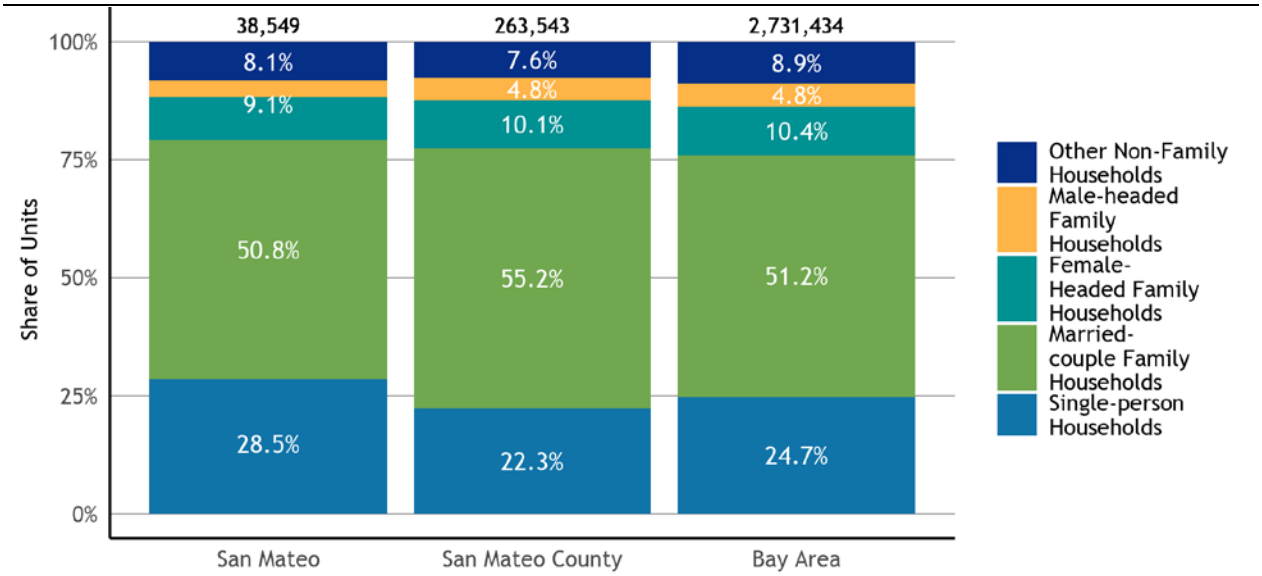


Figure 39: Household Type

Universe: Households

Notes: For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001
For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-23.

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In San Mateo, 16.6% of female-headed households with children fall below the Federal Poverty Line, while 4.6% of female-headed households *without* children live in poverty (see Figure 40).

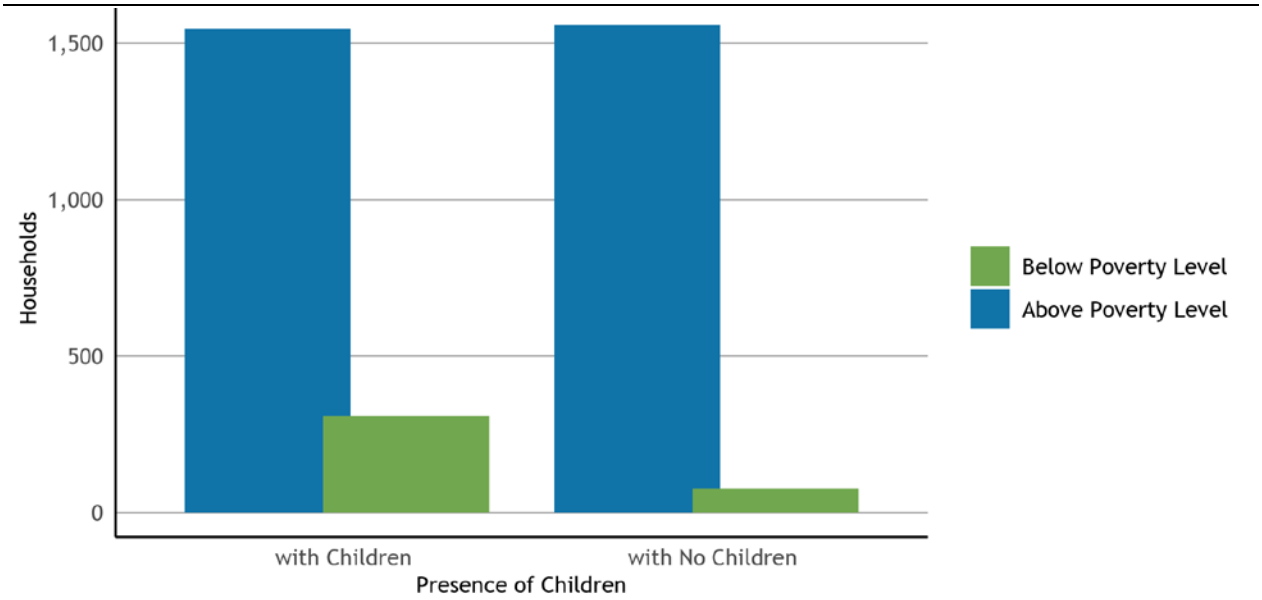


Figure 40: Female-Headed Households by Poverty Status

Universe: Female Households
Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012
For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-05.

6.3 Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *0%-30% of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (see Figure 41).

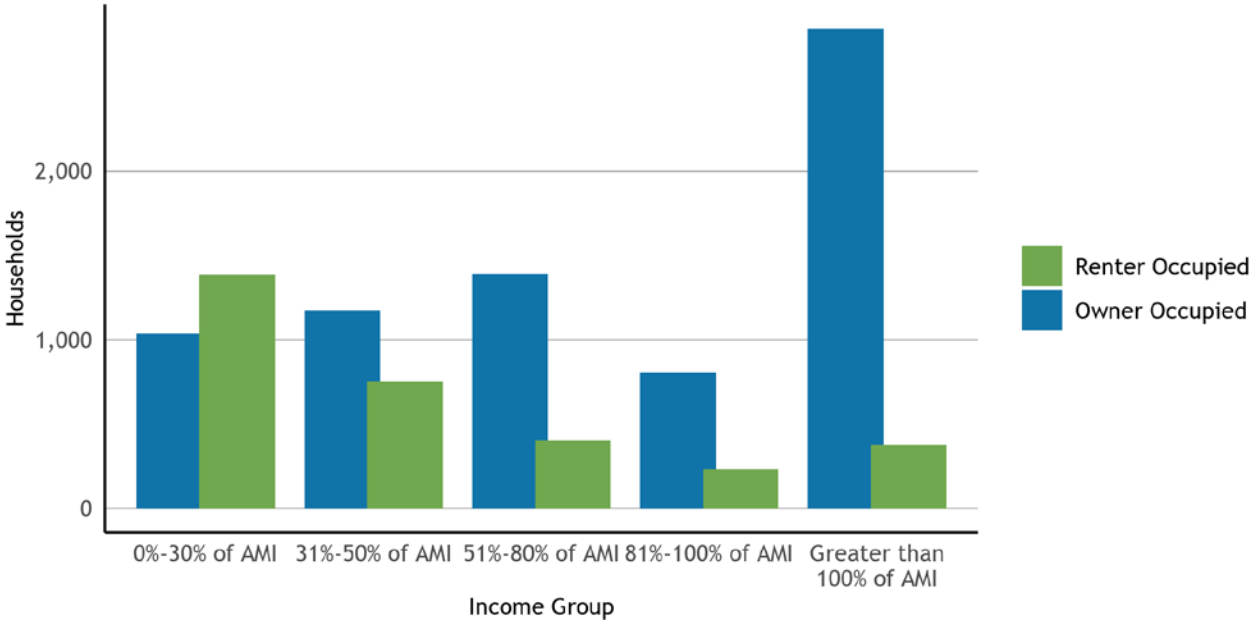


Figure 41: Senior Households by Income and Tenure

Universe: Senior households

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-01.

6.4 People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers. Figure 42 shows the rates at which

different disabilities are present among residents of San Mateo. Overall, 9.1% of people in San Mateo have a disability of any kind. [22]

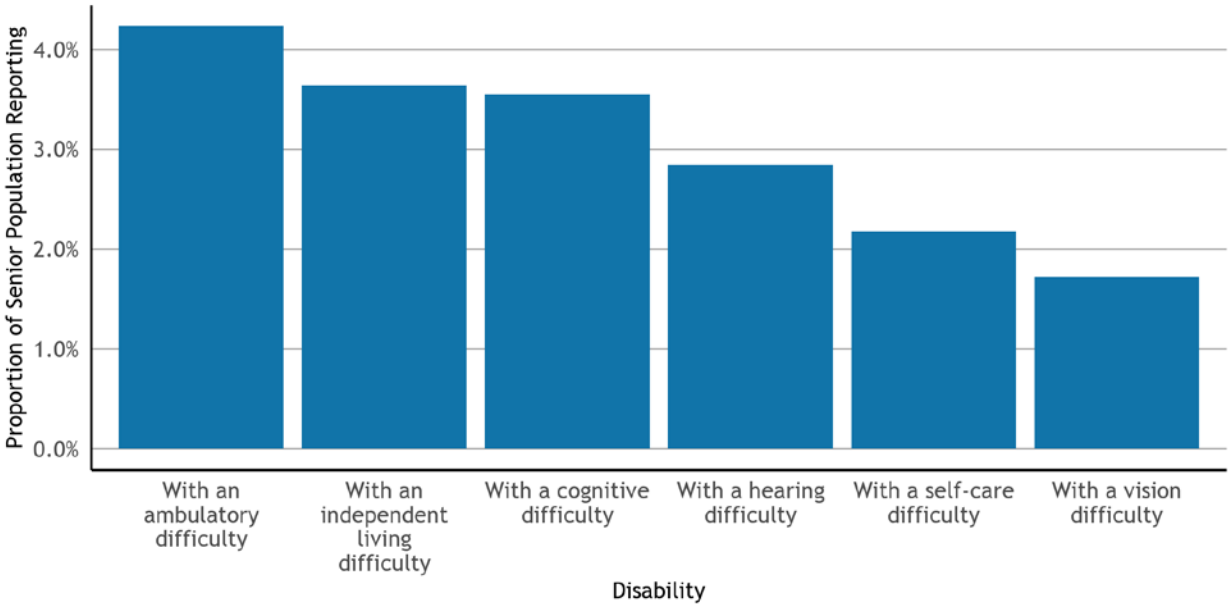


Figure 42: Disability by Type

Universe: Civilian noninstitutionalized population 18 years and over

Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

For the data table behind this figure, please refer to the Data Packet Workbook, Table DISAB-01.

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them. [23]

[22] These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

[23] For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma Counties; the

In San Mateo, of the population with a developmental disability, children under the age of 18 make up 35.6%, while adults account for 64.4%.

Table 12: Population with Developmental Disabilities by Age

Age Group	Number
Age 18+	500
Age Under 18	277

Universe: Population with developmental disabilities
Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)
This table is included in the Data Packet Workbook as Table DISAB-04.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community-based services to approximately 329,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Golden Gate Regional Center provides point of entry to services for people with developmental disabilities in San Mateo County. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. According to its website, as of December 2020, 9,323 consumers were served, of which 63% are male and 37% are female. The average per capita expenditures for all ages is $32,319. See website: www.dds.ca.gov/rc/dashboard/overview

The most common living arrangement for individuals with disabilities in San Mateo is the home of parent, family, and/or guardian.

Regional Center for the East Bay for Alameda and Contra Costa Counties; or the San Andreas Regional Center for Santa Clara County.

Table 13: Population with Developmental Disabilities by Residence

Residence Type	Number
Home of Parent /Family /Guardian	453
Community Care Facility	193
Intermediate Care Facility	73
Independent /Supported Living	45
Other	10
Foster /Family Home	10

Universe: Population with developmental disabilities
Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.
Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)
This table is included in the Data Packet Workbook as Table DISAB-05.

6.5 Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In San Mateo County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.5% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (see Figure 43).

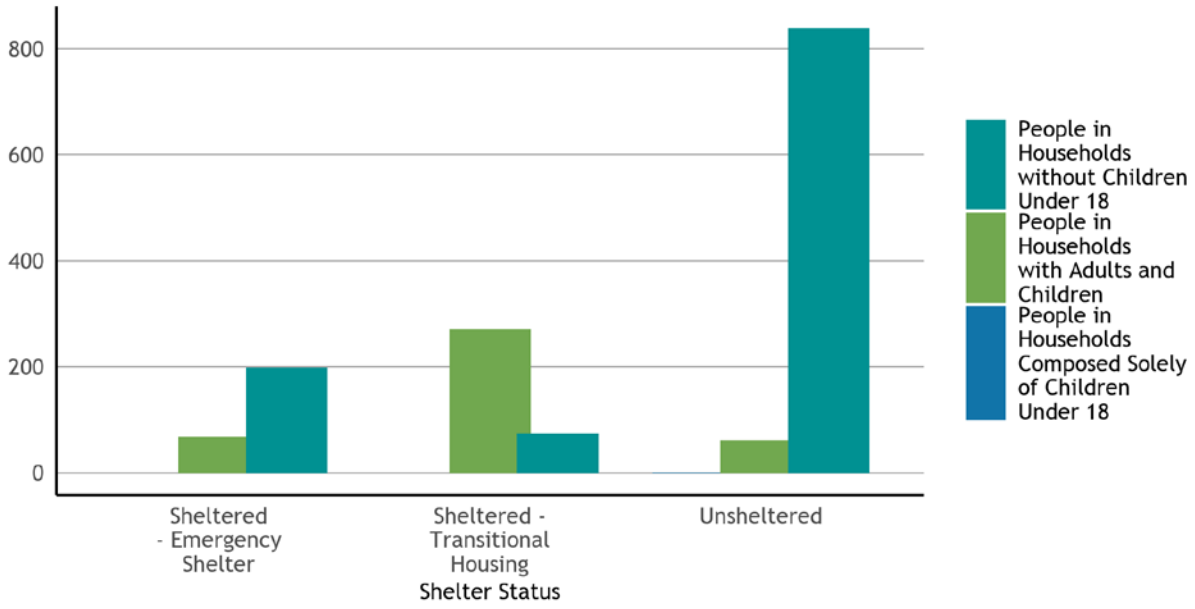


Figure 43: Homelessness by Household Type and Shelter Status, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-01.

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In San Mateo County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 66.6% of the homeless population, while making up 50.6% of the overall population (see Figure 44).

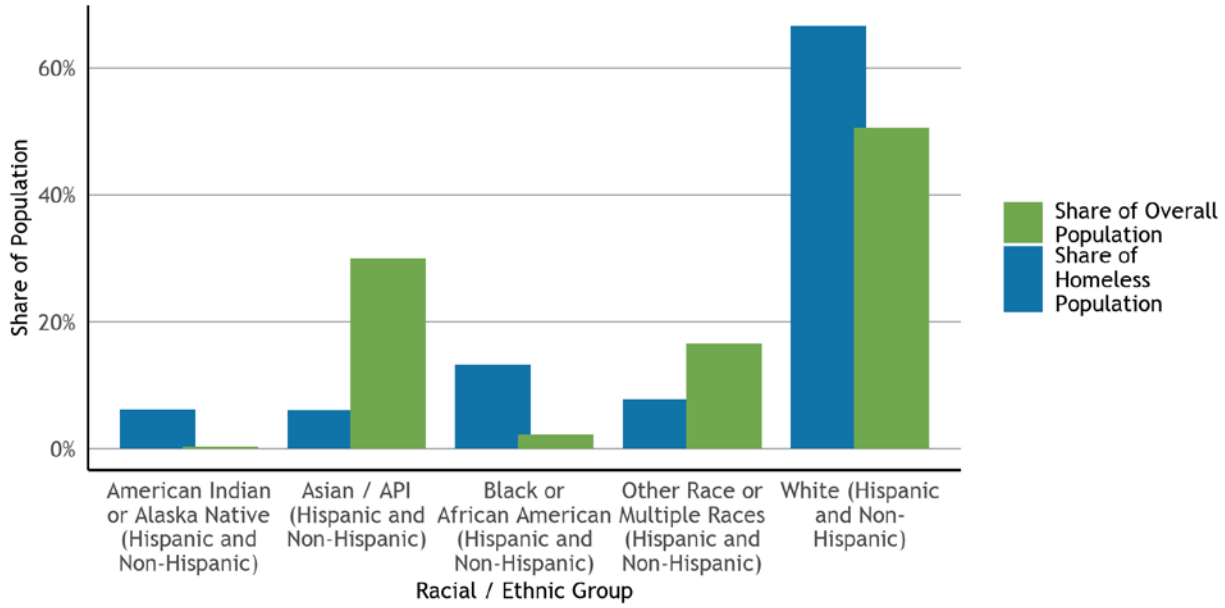


Figure 44: Racial Group Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-02.

In San Mateo, Latinx residents represent 38.1% of the population experiencing homelessness, while Latinx residents comprise 24.7% of the general population (see Figure 45).

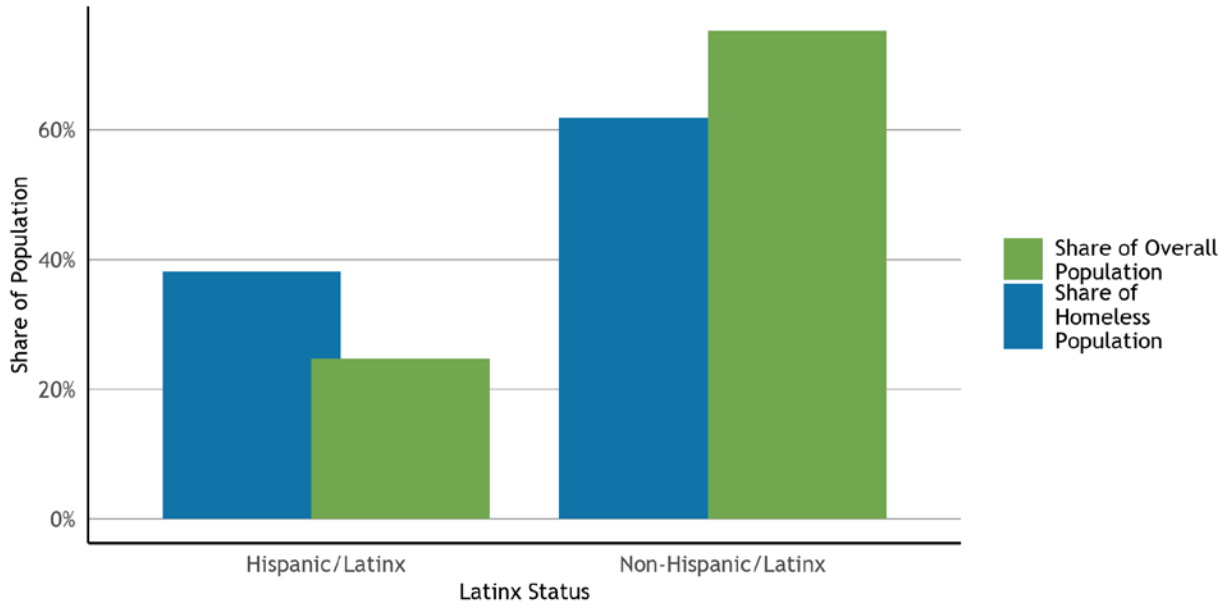


Figure 45: Latinx Share of General and Homeless Populations, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-03.

Many of those experiencing homelessness are dealing with severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. In San Mateo County, homeless individuals are commonly challenged by severe mental illness, with 305 reporting this condition (see Figure 46). Of those, some 62.0% are unsheltered, further adding to the challenge of handling the issue.

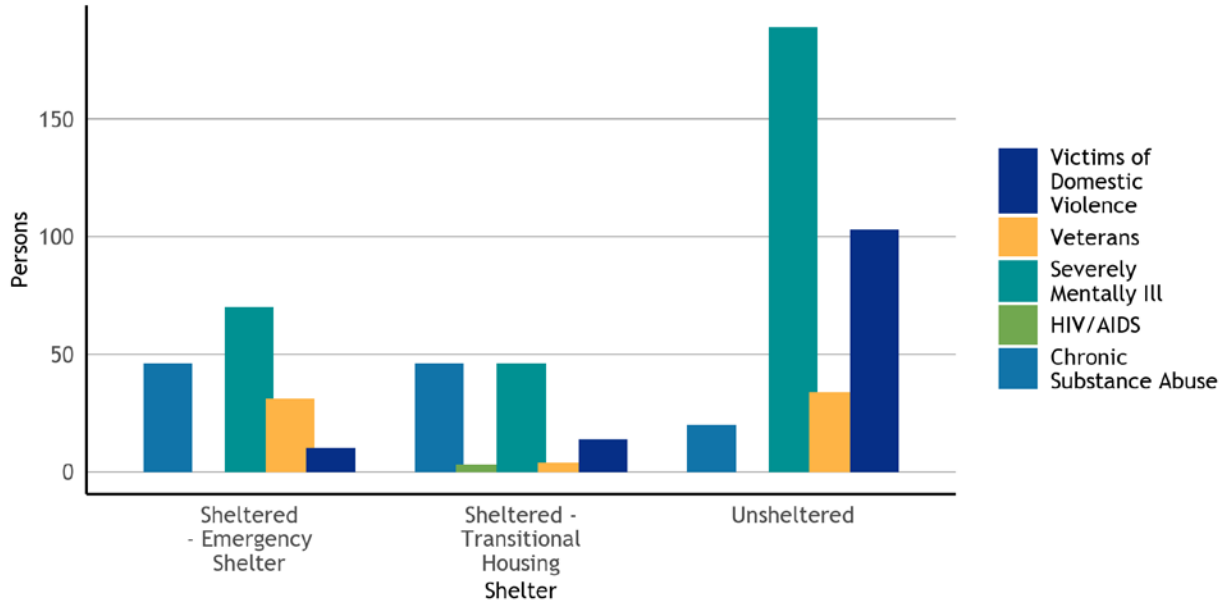


Figure 46: Characteristics for the Population Experiencing Homelessness, San Mateo County

Universe: Population experiencing homelessness

Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)

For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-04.

In San Mateo, the student population experiencing homelessness totaled 313 during the 2019-2020 school year and decreased by 24.6% since the 2016-2017 school year. By comparison, San Mateo County has seen a 37.5% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

The number of students in San Mateo experiencing homelessness in 2019 represents 26.2% of the San Mateo County total and 2.3% of the Bay Area total.

Table 14: Students in Local Public Schools Experiencing Homelessness

Academic Year	San Mateo City	San Mateo County	Bay Area
2016-2017	415	1,910	14,990
2017-2018	422	1,337	15,142
2018-2019	362	1,934	15,427
2019-2020	313	1,194	13,718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table HOMELS-05.

The San Mateo County Human Services Agency (HSA), in close collaboration with community partners, conducts the bi-annual One Day Homeless Count and Survey (count). The purpose of the One Day Homeless Count and Survey is to gather and analyze information to help the community understand homelessness in San Mateo County. This is one data set, among others, that provides information for effective planning of services to assist people experiencing homelessness and people at risk of homelessness. HSA's Center on Homelessness and the San Mateo County Continuum of Care (CoC) Steering Committee were responsible for overseeing this data collection effort, with assistance from a broad group of community partners, including non-profit social service providers, city and town governments, and people who had former or current homelessness experience.

The One Day Homeless Count and Survey was designed to meet two related sets of data needs. The first is the requirement of the United States Department of Housing and Urban Development (HUD) that communities applying for McKinney-Vento Homelessness Assistance funds (also known as Continuum of Care or "CoC" funds) must conduct a point-in-time count of homeless people a minimum of every two years. These counts are required to take place in the last ten days of January. The One Day Homeless Count and Survey was conducted in January 2019 to meet this HUD requirement. The previous HUD-mandated count was conducted in January 2017.

The second set of data needs is for local homeless system planning, as the One Day Homeless Count and Survey provides information about people experiencing homelessness and about trends over time.

The 2019 count determined that there were 1,512 people experiencing homelessness in San Mateo County on the night of January 30, 2019, comprised of:

- **901 unsheltered** homeless people (living on streets, in cars, in recreational vehicles (RVs), in tents/encampments), and
- **611 sheltered** homeless people (in emergency shelters and transitional housing programs).

This finding of 1,512 people was higher than the 2017 and 2015 counts, but lower than the 2011 and 2013 counts. The number of people living in shelters in 2019 remained similar to the number counted in 2017.

The overall increase in homelessness from 2017 to 2019 was driven primarily by a significant increase in the number of people living in RVs (127% increase). There was also an increase in the number of people sleeping on the street (24% increase). However, compared to 2017, the 2019 count found a decrease in people estimated to be sleeping in cars (7% decrease) and in tents/encampments (31% decrease).

While no unsheltered families were directly observed during the 2019 count, the number of families with children experiencing unsheltered homelessness was estimated to have been 16 (in cars, tents/encampments, and/or RVs). This number represents a 16% decrease in families from the 19 families estimated to be unsheltered in the 2017 count.

The count found 74 unsheltered individuals in the City of San Mateo, representing 8% of the Countywide unsheltered population. This was an increase from 2017, when 48 homeless individuals were located, but lower than in 2013, when 103 people were counted. Although demographic data are not available for each individual jurisdiction, a number of key findings were made.

The 2019 One Day Homeless Count and Survey counted 1,018 households comprised of 1,110 single adults and 119 family households comprised of 401 adults and children.

A person in an adult only household was most likely to be unsheltered (75.5%), over 25 years old (95.1%), male (75.6%), non-Hispanic (64.9%), Caucasian (70.5%), and not experiencing chronic homelessness (71.4%). In contrast, family households were most likely to be in transitional housing (67.6%), have more children than adults (59.1% vs. 40.9% respectively), and be headed by a female (57.1%). People heading family households were also predominantly non-Hispanic (53.6%) and Caucasian (55.9%), however, race and ethnicity showed more variation in family households than adult only households.

Further, the percentage of people experiencing chronic homelessness over time increased from 19% in 2017 to 21% in 2019, but this figure was substantially lower than in 2013, when 45% were chronically homeless. Veterans in 2019 represented 5% of adults, a reduction from 11% in 2019. Severe mental illness, alcohol and/or drug use, and history of domestic violence were some of the self-reported conditions of those who were counted. For more information, see website: hsa.smcgov.org/2019-one-day-homeless-count

6.6 Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal or permanent agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers. In many parts of Northern California, agriculture production is an important contribution to local economies, especially in Napa and Sonoma Counties. According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farmworkers in San Mateo County has decreased since 2002, totaling 978 in 2017, while the number of seasonal farm workers has decreased, totaling 343 in 2017 (see Figure 47).

In San Mateo, there are no known farmworkers, and it does not have any farm housing or land remaining in agricultural use. Further, no land within San Mateo is designated for agricultural use, except for the San Mateo County Event Center site and a parcel located within the College of San Mateo. According to ACS 2019 five-year data, there could be an estimated 30 farmworkers in San Mateo; however, the margin of error for this figure is +/- 42, meaning that this information is unreliable. Even at 30 farmworkers, this represents only 0.03% of the total population in the City. Maps from the State of California Department of Conservation Farmland Mapping and Monitoring Program show no farmland in San Mateo. Due to the low number of agricultural workers in the City, the housing needs of migrant and/or farmworker housing need can be met through general affordable housing programs.

In San Mateo, there were no reported students of migrant workers in the 2019-2020 school year, which is consistent with the finding that there are likely no farmworkers in the community (see Table 15). The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-2017 school year. The change at the county level is a 57.1% decrease in the number of migrant worker students since the 2016-2017 school year.

Table 15: Migrant Worker Student Population

Academic Year	San Mateo City	San Mateo County	Bay Area
2016-17	0	657	4,630
2017-18	0	418	4,607
2018-19	0	307	4,075
2019-20	0	282	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table FARM-01.

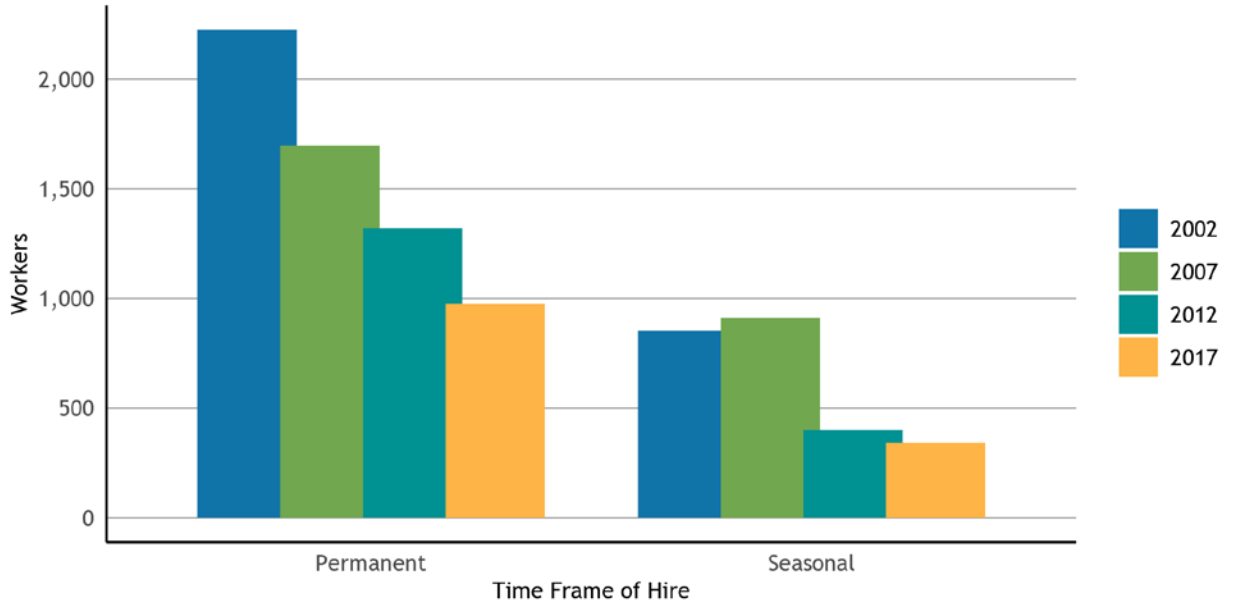


Figure 47: Farm Operations and Farm Labor by County, San Mateo County

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.

6.7 Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In San Mateo, 8.5% of residents 5 years and older identify as speaking English not well or not at all, which is above the proportion for San Mateo County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

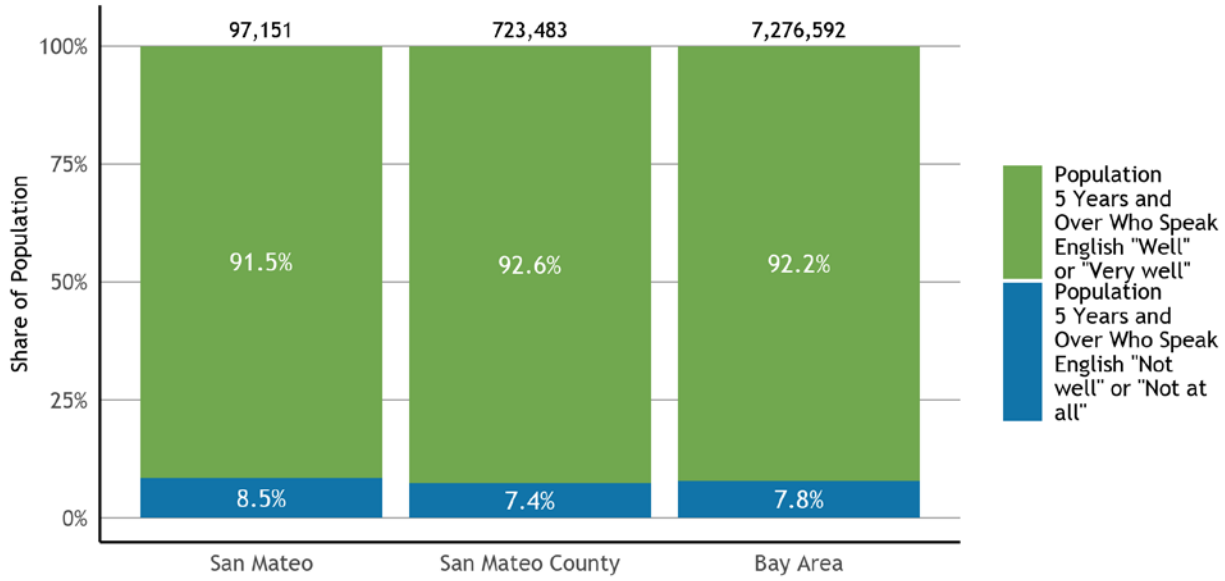


Figure 48: Population with Limited English Proficiency

Universe: Population 5 years and over
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005
For the data table behind this figure, please refer to the Data Packet Workbook, Table AFFH-03.

INTRODUCTION

San Mateo County is a great place to work, live and play. But like the rest of the region, we are experiencing housing challenges. While a lack of housing to meet the demands of our dynamic economy and growing workforce remains a key issue, our housing needs are also diverse and changing. Just as our individual housing needs change over the course of our lifetime, the housing needed by our communities change too. Understanding those changes is critical to shaping housing policies and programs that ensure our communities are places where all of us can thrive, regardless of our age, income, and specific circumstances.

Here are some highlights of trends related to the people, jobs, and households of San MateoCounty, and what they mean for our housing needs today and into the future.

KEY TAKEAWAYS:



People

- By 2026, one out of five residents will be 65 or over
- San Mateo County's population is becoming more diverse



Housing

- The number of households will continue to grow
- Housing rent and prices continue to increase

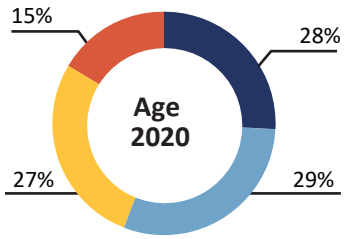


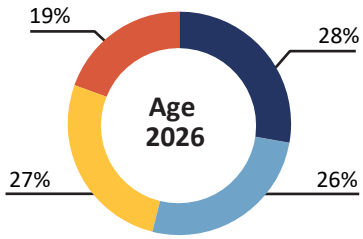
Jobs

- The number of jobs will continue to grow
- Although the median income is high, many jobs paylow wages

PEOPLE

By 2026, one outof five residents will be 65 or over





San Mateo County makes up 10 percent of the total Bay Area population, which is the fifth largest metropolitan area in the country. The number of people living here has steadily grown the past few decades. **In 2020, the population was estimated to be 773,244, an increase of 19 percent since 1990[1].** That trend is expected to continue despite the impact of the recent pandemic because more jobs continue to be added.

People are also living longer, with those 65 and over expected to make up nearly 20 percent of the population by 2026. Equally important is the fact that Millennials recently surpassed the Baby Boomers as our largest generation. As Millennials enter their 40s, they will continue to shape countywide housing needs.By 2026, people 25-44 and 45-64 will make up more than 50 percent of the population[2].

What does this mean for housing needs?

Both generations have been showing a preference for more walkable, mixed-use neighborhoods, that are close to work, schools, parks, and amenities. The majority of seniors prefer to stay in their homes and communities, or age-in-place. Yet many live on fixed incomes and may have mobility issues as they age, which require supportive services.

Simultaneously, Millennials are less likely to own homes and have less savings than previous generations; are more likely to live alone and delay marriage; and as they start families, may be in greaterneed of support when purchasing their first home. Coupled with increasing housing prices, it is harder foryounger generations to rent or purchase a home than it was for current residents.

With more people 65 and over than there were 10 or 20 years ago we have to address how to support our seniors as they get older so they can stay in their homes and communities, and make sure young people,new families and our workers can find housing they can afford that meets their needs.



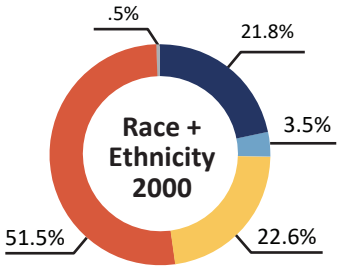


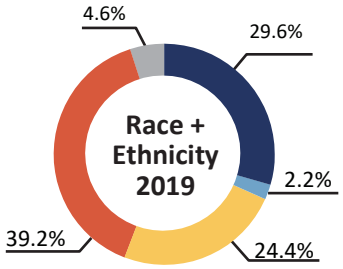
[1] U.S. Census, American Community Survey
[2] Claritias Population Facts 2021

Our population is becoming more diverse



*Due to small percentage, Other is grouped as American Indian, Alaska Native, "Other" or Multiple Races





San Mateo County is a very diverse place to live, even when compared to the State of California. Countywide,more than one-third of the population are foreign bornand almost half speak a language other than English at home. By contrast, a quarter of all Californians are foreign born and less than a quarter speak a languageother than English at home. Over 120 identified languages are spoken in San Mateo County, with top languages including Spanish (17 percent), Chinese (8 percent) and Tagalog (6 percent).

Our population has become increasingly more diverse over time. **In 2000, more than half of people identified as White, which fell to 39 percent in 2019, and is expected to decrease further to 35 percent by 2026**. However, while the Asian and Latinx populations increased during that time, the Black population decreased by almost half, from 3.5 to 2.2 percent[3].

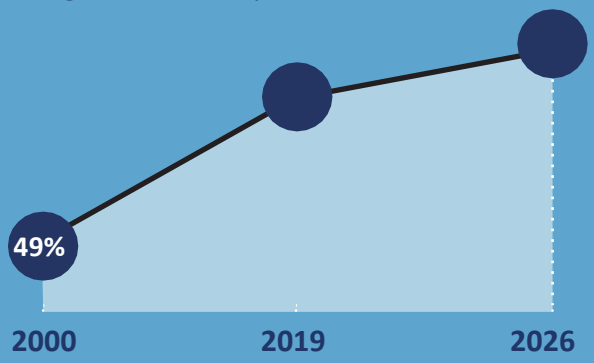
What does this mean for housing needs?

When planning for housing, we need to consider a variety of housing needs—like larger homes for multi- generational families or those with more children—and how to create opportunities for everyone to access quality, affordable housing near schools, transit, jobs, and services.

Past exclusionary practices have prevented people of color from purchasing homes, living in certain neighborhoods, and building wealth over time. As a result, they are more likely to experience poverty, housing insecurity, displacement, and homelessness.And while many of our communities are very diverse,we are still contending with segregation and a lack of equitable opportunities. To help prevent displacement due to gentrification and create a future where it is possible for everyone to find the housing they need, it will be important to plan for a variety of housing types and affordability options in all neighborhoods.

DIVERSITY

Past and projected percentage of Black, Indigenous and People of Color (BIPOC)



Since 2000:

BIPOC population growth from 48.5% to 60.8% ↑ **12.3%**

Asian Population growth from 21.8% to 29.6% ↑ **7.8%**

Black Population decline from 3.5% to 2.2% ↓ **2.3%**

35% of the population is foreign born

46% speak a language other thanEnglish

120 different languages are spoken

[3] U.S. Census, American Community Survey

HOUSEHOLDS + HOUSING

The number of households will continue to grow

265K
Households in 2020

394K
Households in 2050

That's a **48%** increase

Over the past 30 years, new home construction has notkept up with the number of jobs our economy keeps adding. This has led to a housing shortage.

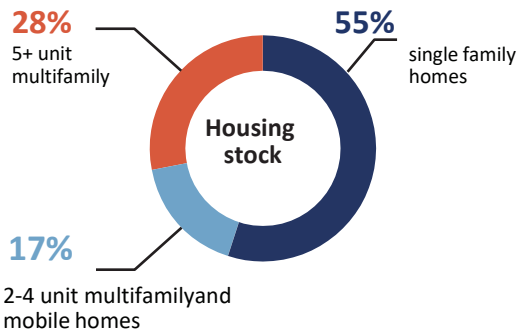
In 2020, there were 265,000 households in San Mateo County. By 2050 we expect that to increase by almost half to 394,000[4]. This growing demand will continue to put pressure on home prices and rents. And given that nearly 75 percent of our housing was built before 1980 there will also be the need to upgrade older homes. While this will be essential to make sure housing is of high quality and safe to residents, redevelopment or repair can sometimes result in a loss of affordable housing, especially in older multi-unit buildings.

For every six low-wage jobs ($20 an hour) there is one home in the county that is affordable to such a worker (monthly rent of $1,500)[5].

What does this mean for housing needs?

We not only need to plan for more housing, but also consider how to best support the development of low and moderate income housing options while preserving existing affordable homes. This includes transitional and supportive housing options for the unhoused, and universal design to meet accessibility and mobility needs.

Although the majority of housing produced in the pastfew decades has been single-family homes or larger multifamily buildings, some households have become increasingly interested in "missing middle" housing— smaller homes that include duplexes, triplexes, townhomes, cottage clusters, garden apartments and accessory dwelling units (ADUs). These smaller homesmay provide more options to a diversity of communitymembers across income, age, and household size.



6 for every **1**

low wage jobs
(153,000 in total)

affordable home
(25,000 in total)

68%
of households are **families**

Built 1975
76%
of existing housing was built **before 1980**

17%
of households spend **half or more** of their income on housing

5,264
existing affordable units are **at risk** of being converted to market rate

[4] Plan Bay Area 2050 Projected Growth Pattern, U.S. Census, American Community Survey
[5] Association of Bay Area Governments Jobs Housing Fit

Housing rent and prices continue to increase

2009 to 2020

$1.56K → $2.2K per month

Median rent increased 41%

$675K → $1.4M

Home values more than doubled

The Bay Area is a great place to live. But throughout the region and county there just isn't enough housing for all income levels, which has made costs go up. Home prices and rents have been steadily increasing the pasttwo decades, but in recent years the jump has been dramatic. **Since 2009, the median rent increased 41 percent to $2,200, and median home values have more than doubled to $1,445,000[6].**

Overall, many residents are paying too much on housing, while many others have been priced out entirely. If a household spends more than 30 percent of its monthly income on housing, it is considered *cost-burdened*. If it spends more than 50 percent, it is considered *severely cost-burdened*. Renters are usually more cost-burdened than homeowners. While home prices have increased dramatically, homeownersoften benefit from mortgages at fixed rates, whereas renters are subject to ups and downs of the market.

In San Mateo County, 17 percent of households spendhalf or more of their income on housing, while 19 percent spend between a third to a half. However, these rates vary greatly across income and race. Of those who are *extremely low income—making 30 percent or less of the area median income (AMI)*—88 percent spend more than half their income on housing. And Latino renters and Black homeowners are disproportionately cost burdened and severely cost-burdened. Given that people in this situation have a small amount of income to start with, spendingmore than half what they make on housing leaves them with very little to meet other costs, such as food, transportation, education, and healthcare. Often very low-income households paying more than 50 percent of their income on rent are at a greater risk ofhomelessness[7].

As a result, more people are living in overcrowded or unsafe living conditions. They are also making the tough choice to move further away and commute long distances to work or school, which has created more traffic. Since low income residents and communities of color are the most cost burdened, they are at the highest risk for eviction, displacement, and homelessness.

What does this mean for housing needs?

Although there are complex supply, demand and economic factors impacting costs, not having enough housing across all incomes has meant rents and pricesare just higher. Programs and policies that can supportmore homes across all income levels, particularly very low, low, and moderate income, are essential, as are more safe, affordable housing options to addresshomelessness.

RENTER SNAPSHOT

54% are under 44 years old

76% are people of color and ata higher risk of being displaced

1 in 4 renters...

spend **50%** of income on rent

live in overcrowded households –

89% of these renters are BIPOC

Latinx are the most cost burdened

31% spend more than half and

18% spend a third to half of their income on rent

[6] San Mateo County Association of Realtors, Zillow
[7] U.S. Census, American Community Survey

JOBS

The number of jobs will continueto grow

416.7K
Jobs in 2020

507K
Jobs in 2050

That's a **22%** increase

The Bay Area and San Mateo County have had very strong economies for decades. While some communities have more jobs, and some have less, we have all been impacted by the imbalance of job growthand housing.

Since 2010 we have added over 100,000 jobs but only 10,000 homes[8]. At the same time, our population is growing naturally, meaning more people are living longer while our children are growing up and moving out into homes of their own. All of this impacts housing demand and contributes to the rising cost of homes. We need more housing to create a better balance.

In 2020, there were 416,700 jobs and by 2050 we expect that to increase 22 percent to 507,000[9]. While some jobs pay very well, wages for many others haven't kept up with how costly it is to live here.

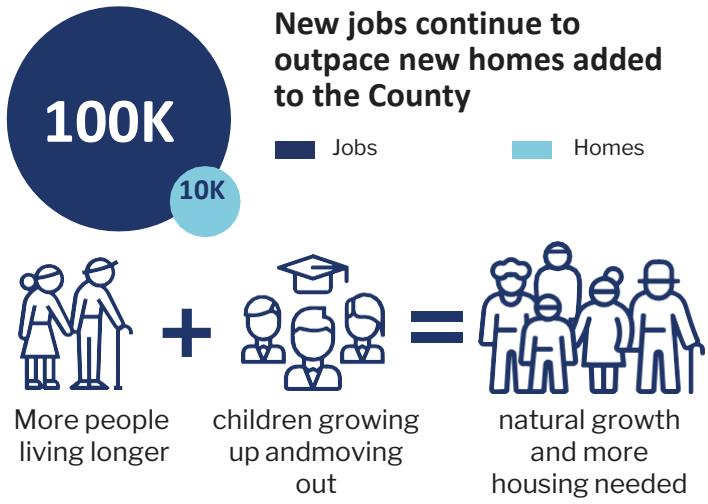


What does this mean for housing needs?

As we plan for housing, we need to consider the needs of our workforce—folks who are a part of our communities, but often end their day by commuting long distances to a place they can afford. Many have been displaced in recent decades or years, as housing and rent prices soared along with our job-generating economy. The lack of workforce housing affects us all, with teachers, fire fighters, health care professionals, food service providers and many essential workers being excluded from the communities they contribute to every day. The long-term sustainability of our communities depends on our ability to create more affordable and equitable housing options.

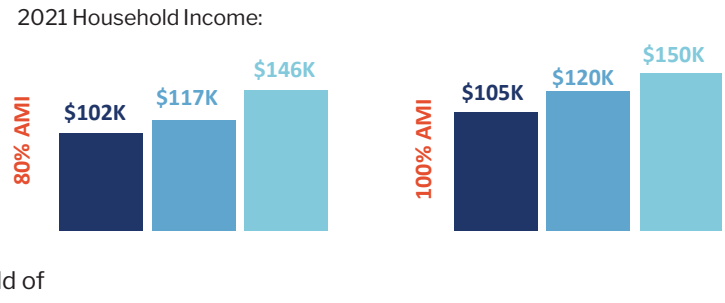
NEW JOBS TO NEW HOUSING

2010 - 2020



[8] U.S. Census American Community Survey, State of CA Employment Development Dept (EDD)
[9] Plan Bay Area 2050 Projected Growth Pattern

Our median income is high, but the wage gap continues to grow



To be considered low or moderate income in the Bay Area means a very different thing than in most parts of the country. The *income or wage gap—the difference between the highest and lowest wages*—is large in our region. Affordable housing here can mean that your favorite hairstylist, your child's principal, or the friendly medical assistant at your doctor's office can qualify for—and often needs—below market rate or subsidizedaffordable housing so they can live close to their work.

The starting point for this calculation is the *Area Median Income (AMI)—the middle spot between the lowest and highest incomes earned in San Mateo County*. Simply put, half of households make more, and half of households make less. Moderate income is80 to 120 percent of the AMI, low income is 50 to 80 percent AMI and very low income is 30 to 50 percent AMI. Below 30 percent AMI is considered extremely low income. The rule of thumb is households should expect to pay about a third of their income on housing.

In San Mateo County, the AMI is $104,700 for a single person, $119,700 for a household of two and $149,600 for a family of four. When we talk about affordable housing, we mean housing that is moderately priced for low or moderate income residents so that new families and the workforce can live in our communities. Affordable housing programs are generally for those who earn 80 percent or below the AMI, which is $102,450 for a single person, $117,100 for a household of two and $146,350 a yearfor a household of four[10].

What does this mean for housing needs?

Given the price of land in San Mateo County and what it costs to build new housing, creating affordable housing is extremely challenging—and often impossible withoutsome form of subsidy. Sometimes this is in the form of donated land from a local government or school district. Sometimes this is in the form of incentives to developers or zoning rules requiring affordable units to be included. And most commonly, this is through special financing, grants, and tax credits. Often all of these factors and more are needed to make affordablehousing work. The housing element process is an opportunity for each community to look at what's possible and put in place supportive policies and programs to help make affordability a reality.

INCOME LEVELS + WAGES

Extremely Low Income	30% AMI	**Grocery Store Clerkor Barista** **$29K/Yr or $15/Hr** 83% of income spent on housing*
Very Low Income	50% AMI	**Hair Stylist or Administrative Assistant** **$38K/Yr or $20/Hr** 63% of income spent on housing*
Low Income	80% AMI	**Medical Assistant or Preschool Teacher** **$52K/Yr or $27/Hr** 46% of income spent on housing* **School Administrator or Social Worker** **$86K/Yr or $45/Hr** 28% of income spent on housing*

**income spent on housing based on 2k per month/studio or 1 bedroom*

[10] State of CA Dept of Housing and Community Development (HCD)

APPENDIX A | Attachment 2 – Inventory of Assisted Units

Table 1 - City of San Mateo Assisted Rental Housing

Project & Year Completed	Type of Development	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Owner	Financial Assistance
Lesley Plaza 1961	Senior Rental New Const.	56	56				56		2055	NP	HUD Section 202 Elderly Program
Lesley Towers 1965	Senior Rental New Const.	200	200		200				2015	NP	HUD Section 202 Elderly Program
Flores Gardens 1984	Senior Rental New Const.	72	72				72		2035	Private	HUD Sec 221 (d)(4)
Rotary Haciendas 1988-89	Senior Rental New Const.	82	82		81		1		2044	NP	Bought land w/RDA ; LIHTC
Belmont Bldg. 1993-94	Family Rental Conversion	6	6		6				2032	Private	CDBG Loan; RDA Loan
12 N. Idaho 1994	Family Rental Acq./Rehab	6	6		1	4	1		2034	NP	RDA; HOME ; SM Co. HOME
Darcy Bldg. 1995	Family Rental Conversion	8	8		8				2034	NP	RDA Loan; HOME Loan; SM Co Hsg Authority
106 N. Eldorado 1996	Family Rental Acq./Rehab	6	6		1	4	1		2036	NP	HOME Loan
Hotel St. Matthew 1996	SRO Acq./Rehab	56	56		56				2051	NP	HOME Loan; RDA Loan; LIHTC
Edgewater Isle 1998	Senior Rental Acq./Rehab	92	92		25	66		1	2072	NP	HOME Loan; RDA Loan; CalHFA Loan
Bridgepointe Condominiums 1999	Family Rental New Construct	396	59		24			35	2027	Private	BMR units
200 S. Delaware 1999	Family Rental Acq./Rehab	16	16	2	2		5	7	2049	NP	RDA Loan; HOME Loan
Humboldt House 2000	Supportive Hsg. Rehab	9	9		9				2041	NP	RDA Loan; HOME Loan

Project & Year Completed	Type of Development	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Owner	Financial Assistance
Jefferson at the Bay 2001-02	Family Rental New Construct	575	58				58		Life of property	Private	BMR units
Santa Inez Apt. 2001	Family Rental New Construct	44	44	0	42	2			2055	Private	RDA Loan , LIHTC
11 S. Delaware 2002	Family Rental Acq./Rehab	11	11	5	6				2034	NP	HOME Loan, SM Co HOME Loan
Chamberlain 2003	Family Rental New Construct	21	2				2		Life of property	Private	BMR units
The Metropolitan 2003	Family Rental New Construct	218	22		18	4			Life of property	Private	BMR units
CSM Teacher Housing 2005	Family Rental New Construct	44	4				4		Life of property	NP	BMR units
Nazareth Plaza 2005	Family Rental New Construct	54	5				5		Life of property	Private	BMR units
Rotary Floritas 2005	Senior Rental New Const.	50	50		49			1	2060	NP	RDA Loan, SM Co. HOME Loan ; LIHTC
Fountain Glen 2007	Senior Rental New Const.	135	14				14		Life of property	Private	BMR units
The Vendome 2009	Supportive Hsg. Acq./Rehab	16	16		16				2063	NP	RDA, HOME, SM Co CDBG Loans
Peninsula Station 2010	Family Rental New Const.	68	67	21	32	14			2065	NP	RDA, HOME and SM Co. CDBG Loans, LIHTC
888 Apartments 2012	Family Rental New Const.	155	15		15				Life of property	Private	BMR units
Park 20 2012	Family Rental New Const.	197	20		20				Life of property	Private	BMR units
Delaware Pacific 2013	Family Rental New Const.	60	59	10	49				2068	NP	RDA, HOME, SM Co. CDBG/HOME, Section 8, CalHFA, LIHTC

Project & Year Completed	Type of Development	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Owner	Financial Assistance
MODE by Alta 2013	Family Rental New Const.	111	11				11		Life of property	Private	BMR units
Fieldhouse 2013	Family Rental New Const.	108	11				11		Life of property	Private	BMR units
Alma Point 2013	Family Rental New Const.	66	3				3		2069	NP	HOME
Russel 2015	Family Rental New Const.	158	16				16		Life of property	Private	BMR units
2000 S. Delaware 2015	Family Rental New Const.	60	60					60	2067	Private	Land subsidy, Perm loan
Quimby 2015	Family Rental New Construct	70	7				7		Life of property	Private	BMR units
Station Park Green 1 2015	Family Rental New Construct	121	12		12				Life of property	Private	BMR units
1110 Cyprus 2016	Family Rental Acq./Rehab	16	16				16		2071	NP	HOME, RDA Successor, County, Perm loan
Station Park Green 2 2017	Family Rental New Construct	199	20		20				Life of property	Private	BMR units
Station Park Green 3 2017	Family Rental New Construct	172	17		17				Life of property	Private	BMR units
Windy Hill (405 E 4th Ave) 2017	Family Rental New Construct	15	2		2				Life of property	Private	BMR units
The Addison 2018	Family Rental New Construct	60	5		5				Life of property	Private	BMR units
The Morgan 2018	Family Rental New Construct	82	8				8		Life of property	Private	BMR units
Windy Hill (406 E 3rd Ave) 2019	Family Rental New Construct	25	3		3				Life of property	Private	BMR units
Montara 2020	Affordable New Construction	68	67	14	36	17			2072	NP	Land lease subsidy, RDA Successor, LIHTC, County AHF, County HOME, AHP
Azara 2021	Family Rental New Construct	73	6		6				Life of property	Private	BMR units
Totals		**4,041**	**1,303**	**52**	**545**	**111**	**491**	**104**			

Table 2 - City of San Mateo Assisted Ownership Housing

Project & Year Completed	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Financial Assistance
Meadow Court 1987-88	78	70					70	30-40 years/ rolls over with each new buyer	Bought land w/ CDBG; CalHFA mortgages for buyers
Gateway Commons 1989	96	93				16	77	30-40 years/ rolls over with each new buyer	Bought land w/ CDBG & RDA; CalHFA mortgages for buyers
Summerhill I 1996	54	6					6	30 years/ rolls over with each new buyer	BMR units
Summerhill II 1997	70	6					6	30 years/ rolls over with each new buyer	BMR units
Rushmore Townhomes 1998	13	1					1	30 years/ rolls over with each new buyer	BMR units
Humboldt Square 1998	26	8					8	30 years/ rolls over with each new buyer	RDA write down of land
St. Matthews Place 2000	34	5		2			3	30 years/ rolls over with each new buyer	BMR units
Ryland Homes 2001	153	15					15	30 years/ rolls over with each new buyer	BMR units
The Madrid 2000	13	1				1		30 years/ rolls over with each new buyer	BMR units
Norfolk 2002	57	7		5			2	30 years/ rolls over with each new buyer	BMR units
Bay Meadows Mix Use 2003	19	2					2	30 years/ rolls over with each new buyer	BMR units
Classic Communities 2003	25	3					3	30 years/ rolls over with each new buyer	BMR units
Grant St Condos 2003	17	2				2		30 years/ rolls over with each new buyer	BMR units
Baywood Place 2005	17	2					2	30 years/ rolls over with each new buyer	BMR units
Palm Residences 2007	19	2					2	45 years/ rolls over with each new buyer	BMR units
Stonegate 2007	45	9					9	45 years/ rolls over with each new buyer	BMR units
Park Bayshore 2008	21	2					2	45 years/ rolls over with each new buyer	BMR units
The Versailles 2008	61	6				1	5	45 years/ rolls over with each new buyer	BMR units
Claremont Townhomes 2010	18	2					2	45 years/ rolls over with each new buyer	BMR units

Project & Year Completed	Total Units	Total Aff. Units	30% AMI	50% AMI	65% AMI	80% AMI	120% AMI	Affordability Expiration	Financial Assistance
Arbor Rose 2012-2013	74	7					7	45 years/ rolls over with each new buyer	BMR units
Verona Ridge 2014	34	3					3	45 years/ rolls over with each new buyer	BMR units
Amelia 2013-2014	63	6					6	45 years/ rolls over with each new buyer	BMR units
Lansdowne 2013-2014	93	9					9	45 years/ rolls over with each new buyer	BMR units
Canterbury 2014-2015	76	8					8	45 years/ rolls over with each new buyer	BMR units
Brightside 2015	80	8					8	45 years/ rolls over with each new buyer	BMR units
Tidelands Mariners Island 2016	76	8					8	45 years/ rolls over with each new buyer	BMR units
Meadow Walk 2017-2018	74	7					7	45 years/ rolls over with each new buyer	BMR units
Classics 2017-2018	27	3					3	45 years/ rolls over with each new buyer	BMR units
Promenade 2017-2018	42	4					4	45 years/ rolls over with each new buyer	BMR units
Meadow Walk 2 2018	55	6					6	45 years/ rolls over with each new buyer	BMR units
Totals	**1,530**	**311**	**0**	**7**	**0**	**23**	**281**		

BMR units = Below Market Rate Program
RDA units = Redevelopment Agency-funded