A photograph of a residential street. In the foreground, a person walks away from the camera on a sidewalk. Behind them are several large, single-story houses with different architectural styles, including a Tudor-style house with half-timbering. The street is lined with palm trees and other greenery. In the background, a tall, modern building, possibly an office or apartment complex, is visible. The overall scene is bright and sunny.

APPENDIX C

HOUSING RESOURCES

APPENDIX C | HOUSING RESOURCES

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- Table A – Housing Sites Inventory

1 INTRODUCTION

The housing resources of the City of San Mateo are comprised of all the funds, programs, and sites that are available to be used to create additional housing affordability. There is a myriad of ways the City can address housing concerns in the community, both from a land use and from a programmatic standpoint. The City receives and dedicates funding sources to be used in the development of affordable housing and housing related programs. These housing related programs can also be jointly managed by non-profit providers and city staff working collaboratively. The City is also responsible for ensuring that it maintains an inventory of sites that can feasibly support enough housing development to meet the goals of the Housing Element. These three areas together make up the housing resources of the City.



2 DESCRIPTION OF HOUSING FUNDING PROGRAMS

This section will discuss the funding the City utilizes in the development of housing, especially housing that is affordable, through financial and other kinds of assistance, as well as for other housing programs. Affordable housing projects in particular, due to the high costs of land and construction, typically require a combination of resources and partnerships to achieve development and affordability. There are a number of resources available to the City to implement its housing and community development objectives. Each funding source typically comes with a set of regulations that restricts the ways in which it may be used to ensure that they meet the parameters of the purpose of the program. Many of the programs identified herein are designed primarily to address affordability issues, as the cost of housing is a significant impediment to homeowners and renters alike.

2.1 Federal Programs

2.1.1 Community Development Block Grant (CDBG)

The City of San Mateo has been an active participant in the CDBG program for over 40 years. The U.S. Department of Housing and Urban Development (HUD) awards this flexible grant program to jurisdictions through a statutory formula that uses measurements of need. CDBG funds can be used to assist low- and moderate-income persons in the form of social services activities, housing rehabilitation, economic development, neighborhood revitalization, improvement of public facilities, and prevention and elimination of slums and blight. The City's entitlement grant has increased an average of about 5% over the last five years. It is anticipated that the CDBG grant will either remain the same or decrease; therefore, the City is budgeting a conservative 2% decrease annually over the next five years.

2.1.2 HOME Investment Partnerships Program (HOME)

The HOME program is a federal grant to participating jurisdictions determined by formula allocations. HOME funds are directed toward the housing programs that assist persons at or below 60% of the median income, including acquisition, rehabilitation, new construction, tenant-based assistance, homebuyer assistance, planning and supportive services. The City of San Mateo participates in the program as part of a consortium with the County of San Mateo and the City of South San Francisco.

2.1.3 Low Income Housing Tax Credits (LIHTC)

The LIHTC is an incentive for investors to provide equity to develop rental units for households at 30 - 60% of median income. The program is not a direct federal subsidy, but rather a tax incentive administered by the Internal Revenue Service. \$1,200,000 in tax credits were used to help finance the Montara project in 2020, which contained 68 affordable housing units and 12 units set-aside for formerly homeless veterans.

2.1.4 Section 8 Rental Assistance Program

This program is administered by the San Mateo County Housing Authority with multiple eligibility criteria; including a family or a single person who is 62 years or older, disabled or pregnant, with a household annual gross income equal to or below the HUD published income limits. Households who qualify for Federal Preference are considered first and are defined as persons who are involuntarily displaced, or persons who are paying more than 50% of household income towards rent. Nearly 700 San Mateo residents are assisted annually through individual vouchers and have selected housing that distributes the assistance throughout neighborhoods in the City.

2.1.5 Other Federal Programs

There are other Federal programs that may be made available to affordable housing projects located in the City, including the Section 811 Supportive Housing for Persons with Disabilities program in which HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities. The Section 811 assistance comes in the form of project rental assistance alone. No funds are available for construction or rehabilitation. In addition, HUD-VASH is a collaborative program which pairs HUD's Housing Choice Voucher (HCV) rental assistance with VA case management and supportive services for homeless Veterans. These services are designed to help homeless Veterans and their families find and sustain permanent housing and access the health care, mental health treatment, substance use counseling, and other supports necessary to help them in their recovery process and with their ability to maintain housing in the community.

2.2 State Programs

2.2.1 Permanent Local Housing Allocation (PLHA)

The City of San Mateo began receiving funding through the PLHA program in 2020. HCD awards the grant to cities and counties based on a formula of the amount of funding each jurisdiction receives through the CDBG program. PLHA funds can be used for predevelopment, development, acquisition, rehabilitation of low-income housing, to match funds into housing trusts or low-income housing asset funds, accessibility modifications, homeownership opportunities, rehabilitation, and other supportive housing and homelessness services. The City's estimated 5-year award from HCD is \$2,051,364 and therefore anticipates an award of around \$400,000 annually.

2.2.2 Other State Programs

The City of San Mateo obtains funding from several State programs such as the CalHome Program, which is currently used for a home rehabilitation loan program and has a fund balance of around \$560,000 in 2022. Staff keeps a close eye on funding cycles and new funding opportunities from the State as they are released. Housing developers and housing organizations are eligible to apply for State funds, such as programs sponsored by California Housing Finance Agency (CalHFA), on a project-by-project basis. There are also State Low-Income Tax Credits available, which can be used to assist housing projects. Participants in First Time Homebuyer Programs often utilize the CalHFA mortgage and down payment assistance programs as they are available.

Projects within the City have also utilized other state funding programs, including the Infill Infrastructure Grant (IIG), which is available as gap funding for infrastructure improvements necessary for specific residential or mixed-use infill development projects or areas and the Local Housing Trust Fund (LHTF) which provides matching funds to local and regional housing trust funds. Other state programs include Affordable Housing and Sustainable Communities (AHSC) Program, which funds projects to support infill and compact development that reduce greenhouse gas (GHG) emissions, the Golden State Acquisition Fund (GSAF) which provides a flexible source of capital for the development and preservation of affordable housing properties, Project Homekey, which can be used to develop hotels, motels, hostels, single- family homes and multifamily apartments and other existing buildings to Permanent or Interim Housing, Housing for a Healthy California (HHC) which creates supportive housing for individuals who are recipients of or eligible for health care provided through the Medi-Cal program, the Multifamily Housing Program (MHP) which provides loans for new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower-income households, and the Predevelopment Loan Program (PDL) which provides short-term loans to finance affordable housing predevelopment costs.



2.3 Other Public Funds

2.3.1 Housing Successor Agency for the Redevelopment Agency

As mandated by the state legislature, the Redevelopment Agency (RDA) of the City of San Mateo was dissolved as of February 1, 2012. As the Housing Successor Agency, the City of San Mateo is responsible for the management of properties and funds formerly belonging to the Redevelopment Agency. The City elected to retain the housing assets and housing functions previously performed by the Agency upon dissolution. A portfolio of loans previously financed by RDA funds provides some program income to support future affordable housing. At the time of dissolution, the City's RDA fund balance of approximately \$1.9M was returned to the local taxing agencies. The City elected to retain its portion of the returned funds in the amount of \$706,000 to be reserved for affordable housing. It has also set a policy to contribute 20% of the annual increase in property tax revenues to be retained for affordable housing on an ongoing basis. The fund has dedicated \$2,850,000 to the Kiku Crossing affordable housing project and the balance is expected to be at \$250,000 afterwards.

2.3.2 City Housing Fund

In 1992 an inclusionary zoning ordinance was passed that requires a portion of affordable units be provided in all complexes with 11 or more units in both rental and ownership developments. The program was amended on January 1, 2020. For rental projects, developers must provide 15% of units to be affordable to households up to 80% AMI. In ownership developments, developers must provide 15% of the units affordable to households up to 120% AMI. Additional affordable units can be provided for bonuses and concessions. When the amount of required BMR units includes a fraction above 0.5, the requirement is rounded up, but when it is between 0.1 and 0.4, an in-lieu fee is charged. This fee has become a source of funds that may be used for housing policies and programs. This fund also contains miscellaneous housing revenues collected from subordination processing and loan payoffs from the old First Time Homebuyer program.

2.3.3 Commercial Linkage Fee (CLF)

In 2016 the City adopted a new ordinance to establish a commercial linkage fee. The fee, which is collected when a building permit for a nonresidential use is issued, is to be used for the creation and preservation of affordable housing. It is calculated by using the gross floor area of net new commercial space, excluding structured parking. The fee rates are adjusted annually using the construction cost index, but the City maintains three tiers of pricing for the fee, with retail/service at the least expensive, hotel at middle pricing, and office/research at the highest rates.

2.3.4 San Mateo County Affordable Housing Fund

The County of San Mateo administers the Affordable Housing Fund. On April 8, 2013, the San Mateo County Board of Supervisors approved the allocation of approximately \$13,400,000 of unrestricted general funds for affordable housing purposes. These funds, which initiated the County's Affordable Housing Fund (AHF), were derived from a one-time distribution of Housing Trust Funds held by former redevelopment agencies in San Mateo County. There have been eight subsequent AHF competitive funding rounds, using a combination of County general funds, Measure K funds, San Mateo County Housing Authority Moving to Work Housing Assistance Program Reserves, HOME funds, CDBG funds, and funds allocated to the County from HCD. The Kiku Crossing affordable housing project received an allocation of \$5.185M from the AHF.

2.4 Private For-Profit and Nonprofit Sources

2.4.1 Community Reinvestment Act (CRA)

Several opportunities exist for partnership with local lenders via the Community Reinvestment Act. This law requires local lenders to analyze the lending needs of the community in which they do business, particularly the needs of low and moderate-income persons, and develop programs to address those needs. To date several lenders have offered favorable terms on first mortgages for the First Time Home Buyer program which has provided tremendous support to the program. Other lenders have assisted new construction projects in the form of construction loans and permanent financing. The City considers this a beneficial resource for future partnerships as well.

2.4.2 Private Developers

In any housing project the City undertakes with private developers, the City attempts to leverage its resources as much as possible. The City attempts to provide the "gap" financing that is needed to make an affordable housing project feasible. Private developers are very interested in developing housing because of the current high demand and the City continues to work with them to find ways to include affordability within their projects. With the current demand for housing, the City sees good opportunities to work with the private sector in the area of new housing construction over the next eight years.

2.4.3 Non-Profit Agencies

There are several partnership opportunities with non-profit organizations. Foundations and lender consortiums provide means of financial assistance. Community service organizations provide housing services and manage housing programs. Non-profit developers produce new affordable units. To date, the majority of new affordable units have been sponsored by non-profit developers. This trend will most likely continue since the federal programs strongly encourage the use of non-profit agencies for housing programs.

2.4.4 Housing Endowment And Regional Trust (HEART)

The Housing Endowment And Regional Trust (HEART) of San Mateo County is a regional trust fund for affordable housing in San Mateo County. It has a revolving loan fund to provide financing for affordable housing developments usually in the form of short-term gap or predevelopment financing. HEART provided financing for Kiku Crossing in 2022.

HEART's "First Time Homebuyer" Program provides below market rate second loans as down payment assistance for persons who make up to \$180,000 per year and households that make up to \$220,000 per year. The program is also structured to eliminate private mortgage insurance which results in lowering the total monthly housing payment for homebuyers.

The City is partnering with HEART to create pre-approved designs for ADUs to allow for streamlined application processing and approval and incorporating environmentally friendly design. The goal of the initiative is to increase ease of ADU production, and therefore increase affordable housing production. Four designs have been created at different unit sizes to accommodate the size constraints of different sites – studio, 1 bedroom (square), 1 bedroom (rectangular), and 2 bedrooms.

As new federal, state and local sources of funds appear, the City will integrate them into its programs and look for new solutions to meeting the affordable housing needs. It also continues to aggressively seek other potential financing sources and partnership opportunities.



3 HOUSING-RELATED PROGRAMS

3.1 Minor Home Repair

The Minor Home Repair program provides these services free of charge to low-income homeowners. Owners are entitled to free minor exterior or interior repairs. Repairs also include accessibility modifications and simple energy efficiency improvements. The overwhelming majority of participants in this program is senior citizens. An average of 35 minor home repair projects were completed annually during the previous housing element cycle.

3.2 Home Rehabilitation

The City operates a similar, but separate program for home repairs that constitute major upgrades. The program offers assistance to low-income homeowners in the form of deferred payment loans up to a maximum of \$60,000 for home rehabilitation. The program is limited to properties that have 1-4 units. Loans are for a 20-year term with a 3% interest rate. While the program has received interest from the community, there have been no rehabilitations completed through this program as of 2022.

3.3 Lead-Based Paint Hazard Reduction

The City developed and implements lead-based paint regulations in accordance with HUD Guidelines 24 CFR Part 35 and 40 CFR Part 745 last revised 2012.

3.4 First Time Home Buyers Program

This program provides first time buyers the opportunity to purchase condominiums as they become available for resale at two City sponsored complexes, which are Meadow Court and Gateway Commons, and have 70 and 93 affordable housing units respectively. This project-based approach is also augmented by new ownership units that either the City builds, or private developers build in compliance with the City's Below Market Rate Program.

3.5 Acquisition of Land

The City is always looking for opportunities to purchase land to assist the development of housing. This includes land banking for the development of owner and rental housing, senior and family housing, transit-oriented housing, and mixed-use developments. Currently, the City owns two sites located in downtown San Mateo at the intersection of 4th Ave and Railroad Ave. The sites comprise a surface parking lot for a closed toy store, referred to as the Talbot's site. The City plans to use the sites for the development of affordable housing in a public/private partnership at \$1 per year lease. The City has also acquired a site which is comprised of a parking lot currently used by a restaurant called the Ravioli House.

3.6 Acquisition and Rehabilitation of Existing Housing

The City also partners with nonprofit organizations to purchase and rehabilitate existing housing and make it more affordable. As funds are available, the City will consider purchasing multi-family complexes and/or single-family homes to make available for rental housing. This helps preserve the existing housing stock by ensuring adequate property management standards and adds to the City's affordable housing stock. The City typically funds these types of projects with HOME and RDA Housing Successor funds.

In addition, the City will consider purchase of individual condominium units in private developments, as funds are available. These units would be included in the existing First Time Homebuyer Program and sold to moderate-income households with the same loan terms and resale price restrictions.

3.7 Community Housing Development Organizations (CHDO)

The City no longer administers its own HOME programs after entering into a consortium. However, San Mateo County will coordinate with HIP Housing Development Corp. (HHDC) or any other qualified CHDO to apply the annual increment of HOME funds that are channeled directly to CHDOs. The HOME funds will be used to assist persons who make less than 60% of the area median income.

3.8 New Construction

Although the coronavirus pandemic has had significant impact on the cost of construction, the City sees the potential for more partnership opportunities to develop new housing with both for-profit and nonprofit developers, mostly due to the wide array of financing tools currently available. Developers have become far more knowledgeable about how to apply for and combine the various government program funds and available private funding to build affordable housing.

3.9 Accessory Dwelling Units (ADUs)

The City's ADU ordinance, most recently updated in 2022, allows the construction of modest units sometimes referred to as "granny units" in residentially zoned neighborhoods. These units are relatively inexpensive to rent due to their size and are often occupied by family members as a way to live together yet maintain an element of privacy.

3.10 Special Needs Housing

The City provided extensive funds for acquisition/rehabilitation of an apartment building formerly owned by private individuals with County contracts. This project, known as the Humboldt House, operates as permanent supportive housing for individuals with mental illness. The City also provided land and subsidies to construct permanent affordable housing with 10 units set aside for households with mental health issues at risk of homelessness as referred by the County for the Delaware Pacific project. Through the PLHA program, the City provides funding for staff salaries at the Montara affordable housing project, which contains a set aside of 12 units for formerly homeless veterans. These staff will manage the client services and case management needed for the tenants. The goals for this program are to aid in building long term stability in their living situations. These subsidies are in addition to assistance being granted to the project from the U. S. Department of Veterans Affairs (VA). The City provided land and subsidies to construct permanent affordable housing with 8 units set aside for individuals with development disabilities, and 16 units set aside for formerly homeless individuals at the Kiku Crossing project, which is currently under construction.

3.11 Homeless Programs

Although the City does not directly manage any homeless prevention or assistance programs, it collaborates and financially supports a variety of programs countywide. The sources of funds for homeless programs in the City of San Mateo are CDBG, PLHA, Affordable Housing Funds, and City Housing funds. County level funding that helps to benefit San Mateo residents in need include McKinney-Vento, Homeless Prevention and Rapid Re-Housing Program (HPRP), and Section 8 programs. All homeless outreach, assistance and prevention programs are conducted by local nonprofit organizations in coordination with various local government agencies. The City works with several groups to provide emergency shelters, transitional housing and support services for the homeless as described in the 2018-23 Consolidated Plan. The City collaborates with the County of San Mateo on countywide homeless counts, which occurs every two years; and follows the County's "Continuum of Care" (CofC) program to address homeless which is described in the "Regional Collaborations" section below. In coordination with other jurisdictions in the county, the following shelter operations and expansion efforts the City supports are as follows:



3.11.1 LifeMoves Shelter Network

The City has provided operational funds in the past and may continue based on available funds through the CDBG program to support LifeMoves for shelter operations within City limits. They operate in two sites located in the City: supportive housing at the Vendome (which is not a shelter), and the First Step for Families shelter. For the Vendome, the City provided 100% of acquisition/rehabilitation costs and supports their efforts to obtain HUD funds (PUSH) for operations through the Continuum of Care process. For First Step for Families, the City provided extensive capital funding to develop the property and starting in 2020, the Community Resource Commission awarded CDBG grants for operations of the shelter. Through countywide collaboration, the City also supports the efforts of other shelters run by LifeMoves throughout San Mateo County, including the Coast House, Family Crossroads, Haven Family House, Maple Street Shelter, and Redwood Family House.

3.11.2 Safe Harbor Emergency Shelter

The City provides \$15,000 annually from City Housing for the operation of Safe Harbor, the regional emergency shelter for adult individuals located in South San Francisco and operated by Samaritan House. After the basic human needs have been met and shelter clients have been stabilized, Safe Harbor provides case management for financial counseling including job search and employment services as well as budgeting to help achieve financial self-sufficiency. The program also provides housing search assistance, including assistance to find subsidized housing when possible. One example is access to the San Mateo County Housing Readiness Voucher program which includes 3 years of continuous case management and rental housing vouchers. Safe Harbor's overall goal is to ensure stabilized housing for three years.

3.11.3 Stone Villa Inn

Through the Homekey program, San Mateo County plans to perform a conversion of the hotel Stone Villa Inn into an emergency shelter, which will be located within the City. The hotel currently contains 44 guestrooms, which could be converted into use for individual shelter rooms. Additionally, the City will support these efforts as a part of the CofC and extend its network of homeless services to the future clients of the shelter.

3.12 Regional Collaborations

City staff members are active members of the following regional collaboratives to address a wide variety of issues associated with homelessness and homeless prevention.

3.12.1 Inter-Agency Council (IAC)

The IAC is a countywide consortium of housing stakeholders to develop and support the San Mateo County HOPE: 10-year Plan to End Homelessness. This plan focusses on the provision of new affordable housing opportunities rather than development of new shelters.

3.12.2 Continuum of Care

The Continuum of Care committee for San Mateo County implements its plan to serve homeless persons and families. Through this collaboration of service providers and local government agencies, efforts are coordinated for outreach, needs assessment, provision of services for the homeless. The consortium also determines the priorities and allocation of Countywide Emergency Shelter Grant funds. In 2016, the CofC released its current Strategic Plan titled "Ending Homelessness in San Mateo County". From this plan, the Coordinated Entry System (CES) was created. It is a centralized system pulls together the service providers across the county to ensure that resources are available to all clients regardless of which jurisdiction an individual enters the system from.

3.12.3 HIP Housing Self Sufficiency Program

Staff serves on the selections committee for entry into this program that provides support services and rent assistance for a one-to-two-year term for candidates with educational and/or vocational training plans to find employment at a level to reduce the need for government assistance payments. The program provides deep supportive services to the clients to move toward self-sufficiency within a 2-year time period.

3.13 Chronic Homelessness

The Housing Outreach Team (HOT) is a multi-disciplinary team, including City staff, formed through the HOPE initiative that addresses chronic homelessness by outreach and engagement. This program helps to provide housing and bring medical, mental health and substance abuse support services to those who might not otherwise seek such services. The outreach and case management of this team supports the residents of The Vendome, a permanent supportive housing SRO in Downtown San Mateo. The Vendome was acquired and renovated by the City with various housing financial resources in 2009. The Vendome will continue to serve HOT identified clients and other very low-income residents this program year.

3.14 Homeless Prevention

As detailed under the sections below, the City will provide assistance grants to help prevent further homelessness. In addition to the programs identified below, Samaritan House, as well as other local agencies, provides services for the extremely low-income residents that include homeless prevention such as Rapid Rehousing, and emergency housing vouchers. However, these other programs are funded by other jurisdictions in the County.

3.14.1 Legal Aid Society, HomeSavers Program

Legal Aid assists tenant litigants with unlawful detainers and related matters to help people stay in their homes across the Bay Area region. They conduct weekly clinics at community centers and at the County Court House advising and representing applicants as necessary in court proceedings. Their goal is to keep people in their homes and prevent homelessness through their advocacy. The City traditionally funds them annually through the CDBG program. They negotiate with landlords on tenant's behalf regarding other issues that threaten their ability to live in safe, decent, affordable housing. Their goal is to counsel 480 individuals in 160 households.

3.14.2 LifeMoves, Rapid Rehousing Program

LifeMoves operates the City's Rapid Rehousing program for individuals and families at great risk of experiencing homelessness. Clients are given direct financial assistance to resolve debt related to housing expenses as well as case management to connect them to resources to stabilize their finances and overall wellbeing. The program is funded through PLHA as has the goal of serving 5 individuals and 5 families during its first year of operations. This goal is expected to increase in later years with increased funding.

3.15 Discharge Policy

The City does not directly fund any institutions requiring discharge. These policies are requirements of health institutions to discharge patients experiencing homelessness to a safe and appropriate location, offer meals and weather-appropriate clothing, distribution of needed medicines, and providing the necessary transportation. These institutions are within the jurisdiction of the County of San Mateo. Discharge policies are a component of the County's HOPE 10-Year Plan to End Homelessness.



4 SITES INVENTORY

Government Code Section 65583(a)(3) requires local governments to prepare an inventory of land suitable for residential development, including vacant sites and sites having the potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites. The inventory of land suitable for residential development shall be used to identify sites that can be developed for housing within the planning period (Section 65583.2). To create this list, City staff undertook an extensive process to review the feasibility of housing development for every site located within the key study areas that had engaged the community while weighing in the expertise of staff, consultants, and developers. The draft sites list was posted to the city website in December 2021 for public comment where staff received many comments and updated the inventory as appropriate.

In 2019, City staff began a series of citizen outreach workshops where the community was asked to select target areas where they believed future housing development would be most suitable. From this process, the City was able to identify ten study areas for the 6th Housing Element Cycle's sites inventory. Then, trends were analyzed from the previous 5 years to see what the expected densities of potential redevelopment would be when weighed against the existing site constraints such as zoning, size, and neighborhood trends. Staff was able to use this process to calculate the realistic redevelopment capacity of these sites. Within these study areas, there are currently enough sites zoned to accommodate 10,850 new housing units in the City of San Mateo. The affordability breakdown of these sites is 2,133 Very Low-Income units, 1,528 Low-Income units, 1,497 Moderate-Income units, and 5,690 Above Moderate-Income units. The sites for affordable developments were spread throughout the City to avoid adding to any Racially/Ethnically Concentrated Areas of Poverty (RECAP).

The majority of sites are nonvacant, with nonvacant sites accommodating more than 50% of the lower income units. However, this will not be an impediment to development as the type of sites used for the inventory are consistent with those that have been redeveloped into housing projects in recent years. The City has received several applications for projects that involved redeveloping underutilized low-density commercial property into either full housing or mixed-use housing projects. Seven key projects that fit this description are: Concar Passage, Azara, Park 20, Hillsdale Inn, Nazareth Plaza, Trag's Market (303 Baldwin), and 1919 O'Farrell. Combined, they will produce a total of 1,544 new housing units, with 137 affordable units. This trend can be expected to continue, with owner interest in redevelopment being expressed for many of the sites identified in the sites inventory table, such as the Hillsdale Mall, Peninsula Heights, Marriot Residence Inn, The Fish Market, Bayshore Commons, and the Olympic (Mollie Stone's) Shopping Center. Furthermore, these sites do not require rezoning, as residential development is an allowed use on the commercial sites included in the inventory.

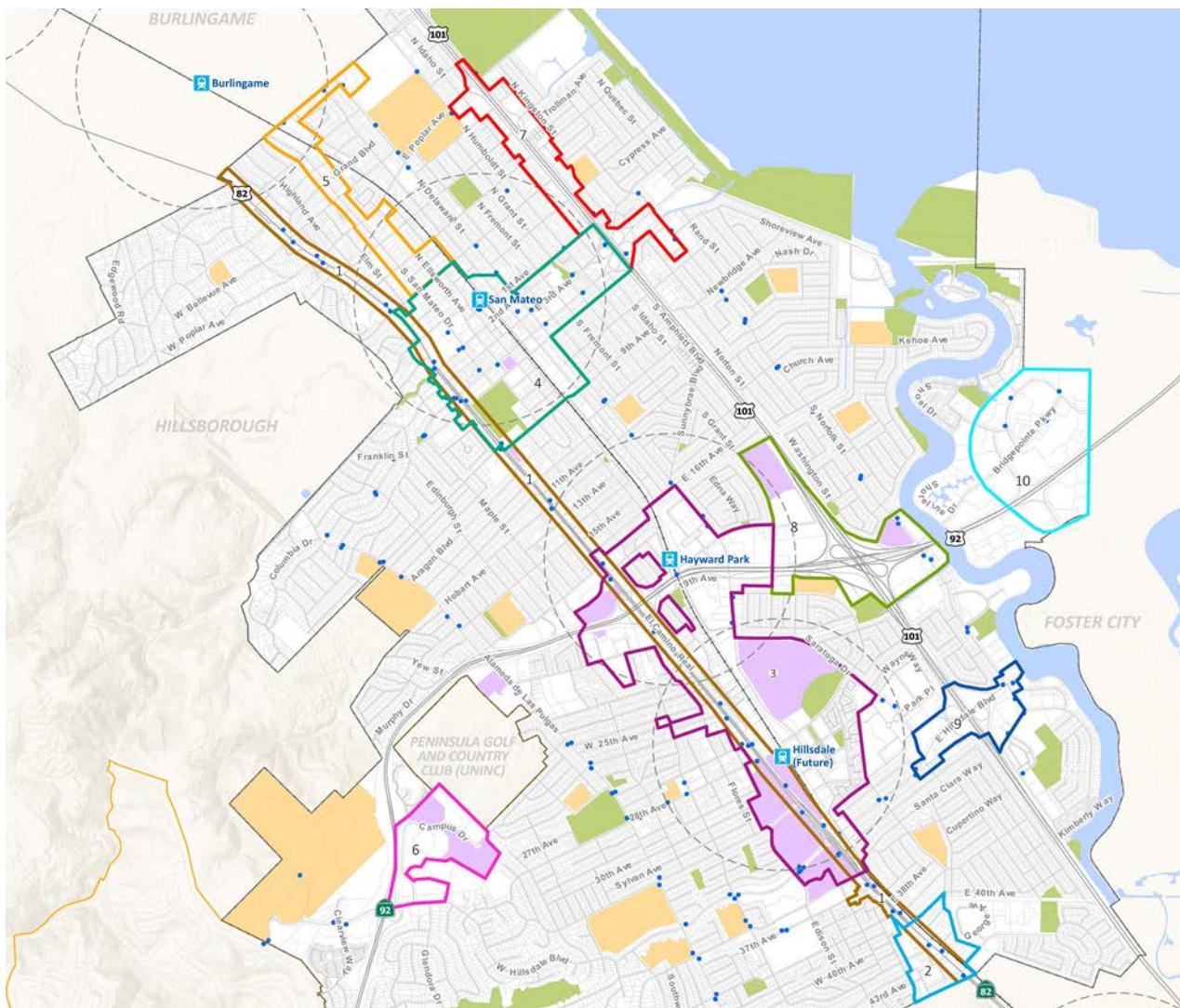


Figure 1: Study Area Map

Universe: Sites Inventory

Notes: The ten study areas were created from a series of community engagement workshops where attendees selected the neighborhood zones where they believed redevelopment would be most suitable for the next housing element.

San Mateo City Limit	Study Areas
Sphere of Influence	6
1/2 Mile Radius Around Caltrain	7
School	8
Parks and Open Space	9
Site Requested to Be Studied	10
Caltrain Station	
Bus Stop	
0	0.5
Miles	1



Figure 2: Sites Inventory Map

Universe: Sites Inventory, June 2022.

Notes: The individual sites identified as suitable for housing redevelopment are marked in pink while blue circles indicate groupings of sites. Site affordability breakdown by grouping is seen in Table 1 below

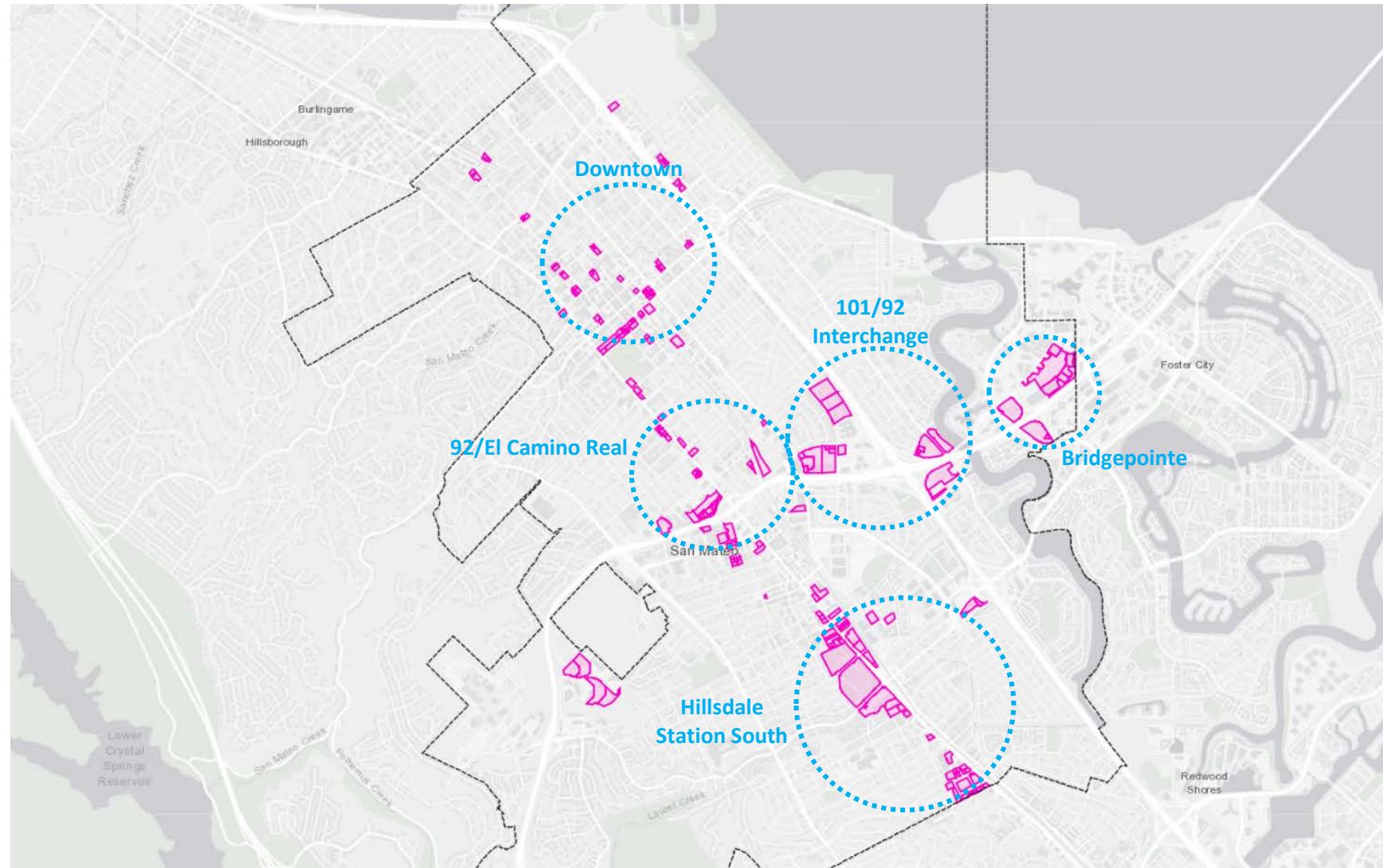


Table 1: Site Affordability Breakdown

Housing Opportunity Areas	Total Units	Very Low	Low	Moderate	Above Moderate	Pipeline
Bridgepointe	1,188	241	180	176	591	-
Hillsdale Station South	3,255	821	479	531	1,423	18
101/92 Interchange	2,400	442	213	239	1,506	961
Other Sites	3,497	596	506	305	2,089	1,462
ADUs	480	24	144	240	72	
Totals	10,820	2,124	1,522	1,491	5,681	
RHNA	7,015	1,777	1,023	1,175	3,040	
Buffer	3,805 (54%)	347 (20%)	499 (49%)	316 (27%)	2,641 (87%)	

Table Source: Housing Resources Sites Inventory, 2022

To see the full list of sites adequate for housing development identified by the City, see the chart in Attachment Table A.

APPENDIX C | Table A – Housing Sites Inventory

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)			Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	Redevelopment Justification			
SAN MATEO	121 N San Mateo Dr	94401	032-292-070	A	Executive Office			E2	0	50	0.18	Medical office building	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant		3	3	3	One story, old building, larger than .5 acre, same owner			
SAN MATEO	117 N San Mateo Dr	94401	032-292-080	A	Executive Office			E2	0	50	0.41	Medical office building	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	5	2	5	12	One story, old building, larger than .5 acre, same owner			
SAN MATEO	5 N San Mateo Dr	94401	032-312-250	B	Executive Office/High Density Multi-Family			E2-0.5/R5	0	50	0.98	Med Center surface parking lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	14	6	15	35	General interest in redevelopment, large surface parking lot, larger than .5 acre, same owner			
SAN MATEO	123 Baldwin Ave	94401	032-312-270	B	Executive Office/High Density Multi-Family			E2-0.5/R5	0	50	0	Med Center surface parking lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element								
SAN MATEO	117 Baldwin Ave	94401	032-312-150	B	Executive Office/High Density Multi-Family			E2-0.5/R5	0	50	0	Med Center surface parking lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element								
SAN MATEO	26 N San Mateo Dr	94401	032-312-100	B	Executive Office/High Density Multi-Family			E2-0.5/R5	0	50	0	Med Center surface parking lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element								
SAN MATEO	27 N San Mateo Dr	94401	032-312-070	B	Executive Office/High Density Multi-Family			E2-0.5/R5	0	50	0	Med Center surface parking lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element								
SAN MATEO	402 Tilton Ave	94401	032-331-010	C	Medium Density Multi-Family			R3	0	35	0.13	1 unit - Single family residential	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	2	1	2	5	Zoned to encourage aggregation, larger than .5 acre			
SAN MATEO	406 Tilton Ave	94401	032-331-020	C	Medium Density Multi-Family			R3	0	35	0.13	1 unit - Single family residential	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	2	1	2	5	Zoned to encourage aggregation, larger than .5 acre			
SAN MATEO	20 N Railroad	94401	032-331-150	C	Medium Density Multi-Family			R3	0	35	0.5	Industrial/warehouse	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	7	3	8	18	Zoned to encourage aggregation, larger than .5 acre, vacant			
SAN MATEO	480 N Bayshore Blvd	94401	033-083-280		High Density Multi-Family			R4	0	50	0.93	Best Western	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	19	8	20	47	General interest to redevelop, motel conversion			
SAN MATEO	145 Kingston	94401	033-171-040	D	High Density Multi-Family			R4	0	50	0.09	2 unit - Duplex	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant		3	32	35	Former PA 2019-008 Monte Diablo Townhomes			
SAN MATEO	139 Kingston	94401	033-171-050	D	High Density Multi-Family			R4	0	50	0.13	5 unit - 2 story residential apts	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	131 Kingston	94401	033-171-060	D	High Density Multi-Family			R4	0	50	0.13	1 unit - Single family residential	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	1218 Monte Diablo	94401	033-171-180	D	High Density Multi-Family			R4	0	50	0.89	Neighborhood retail/parking	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	1731 Leslie St	94402	035-215-060	E	Transit Oriented Development			TOD	0	50	0.13	Service commercial	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	12	5	13	30	Zoned TOD, larger .5 acre, old buildings			
SAN MATEO	1741 Leslie St	94402	035-221-010	E	Transit Oriented Development			TOD	0	50	0.16	Service commercial	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	1753 Leslie St	94402	035-221-020	E	Transit Oriented Development			TOD	0	50	0.14	Service commercial	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	678 Concar Dr	94402	035-242-090	F	Transit Oriented Development			TOD	0	50	0.24	Seven 11	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant	73	888	961	PA-2018-052, Concar Passage				
SAN MATEO	666 Concar Dr	94402	035-242-140	F	Transit Oriented Development			TOD	0	50	0.41	Shopping center/parking	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	1855 Delaware St	94402	035-242-160	F	Transit Oriented Development			TOD	0	50	0.39	restaurant	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	1880 Grant St	94402	035-242-170	F	Transit Oriented Development			TOD	0	50	0.06	Shopping center/parking	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	650 Concar Dr	94402	035-242-190	F	Transit Oriented Development			TOD	0	50	0.41	Shane Jeweler	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	1820 Grant St	94402	035-242-200	F	Transit Oriented Development			TOD	0	50	0.41	Trader Joes	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	640 Concar Dr	94402	035-242-210	F	Transit Oriented Development			TOD	0	50	0.18	Shopping center/parking	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	Concar Dr/S Delaware St	94402	035-242-220	F	Transit Oriented Development			TOD	0	50	0.75	parking	YES - Current	NO - Privately-Owned	Pending Project	Used in Prior Housing Element - Non-Vacant								
SAN MATEO	77 N San Mateo Dr	94401	032-311-140	G	Executive Office/High Density Multi-Family			E2-0.5/R5	0	50	0.63	Medical office and parking lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	10	4	11	25	Site for sale.			
SAN MATEO	77 N San Mateo Dr	94401	032-311-150	G	Executive Office/High Density Multi-Family			E2-0.5/R5	0	50	0	Medical office and parking lot	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element								
SAN MATEO	229 W 20th Ave	94403	039-052-350	H	Medium Density Multi-Family			R3	0	35	0.14	Elk Club	YES - Current	NO - Privately-Owned	Available	Used in Prior Housing Element - Non-Vacant	77	31	81	189	Preliminary conversations with the owner to convert to residential have occurred.			
SAN MATEO	205 W 20th Ave	94403	039-060-010	H	Executive Office/High Density Multi-Family			E1/R4	0	50	0.25	1 story office building	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element								
SAN MATEO	2010 Pioneer Ct	94403	039-060-020	H	Executive Office/High Density Multi-Family			E1/R4	0	50	0.22	1 story office building	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element								
SAN MATEO	2040 Pioneer Ct	94403	039-060-050	I	Executive Office/High Density Multi-Family			E1/R4	0	50	0.22	2 story office	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	3	1	3	7	Two story, old building, larger than .5 acre			
SAN MATEO	2041 Pioneer Ct	94403	039-060-100	I	Executive Office/High Density Multi-Family			E1/R4	0	50	0.22	2 story office	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	3	1	3	7	Two story, old building, larger than .5 acre			
SAN MATEO	2050 Pioneer Ct	94403	039-060-060	I	Executive Office/High Density Multi-Family			C3-1/R4	0	50	0.96	1 story office building	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	11	5	12	28	One story, old buildings, larger than .5 acre			
SAN MATEO	2070 Pioneer Ct	94403	039-060-070	I																				

SAN MATEO		039-353-040	X	Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0	50	0.14	Hillsdale Parking Lot/Structure	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	3	1	3	7	Owner interested in redevelopment, parking ramp and parking lot, larger than .5 acre	
SAN MATEO	2950 El Camino Real	94403	039-353-010	X	Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0	50	0.31	2 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	6			6	Owner interested in redevelopment, two story, vacant
SAN MATEO	36th Ave/Colegrove St	94403	042-121-060	X	Regional/Community Commercial/High Density Multi-Family	C3/R4	0	50	1.43	Parking Lot	YES - Potential	NO - Privately-Owned	Available	Used in Two Concentric Prior Housing Elements - Vacant	29	12	31	72	Ownership interest, large parking lot, larger than .5 acre
SAN MATEO	94111	040-031-230		Transit-Oriented Development	BMPSP	0	50	1.17	vacant former race track	YES - Planned	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	7			60	PA20-053; SPAR approved MU-3	
SAN MATEO	341 Hillsdale Blvd	95112	040-102-580	Y	Regional/Community Commercial	C2-0.5	0	50	0.32	Car wash	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	23		207	230	PA20-046; Hillsdale Inn
SAN MATEO	477 Hillsdale Blvd	95112	040-102-620	Y	Regional/Community Commercial	C2-0.5	0	50	2.1	Hillsdale Inn hotel	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element					
SAN MATEO		95112	040-102-630	Y	Regional/Community Commercial	C2-0.5	0	50	0.61	Hillsdale Inn hotel	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	16	12	163	191	PA21-033; Hayward Park
SAN MATEO	2988 Campus Dr	75201	041-521-010	Z	Executive Office	E1-1	0	50	2.83	3 story Office	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	29		261	290	PA-2020-012; Peninsula Heights
SAN MATEO	2800 Campus Dr	75201	041-521-020	Z	Executive Office	E1-1	0	50	4.28	2 story Office	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element					
SAN MATEO	2655 Campus Dr	75201	041-522-010	Z	Executive Office	E1-1	0	50	3.38	2 story Office	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element					
SAN MATEO	2755 Campus Dr	75201	041-522-020	Z	Executive Office	E1-1	0	50	5.03	3 story Office	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element					
SAN MATEO	Concar and Railroad	94402	035-200-998		Transit-Oriented Development	TOD	0	50	1.31	Hayward Park Train station parking lot	YES - Potential	YES - County-Owned	Pending Project	Not Used in Prior Housing Element	16	12	163	191	PA21-033; Hayward Park
SAN MATEO	19 Kingston St	94404	033-191-040	AA	High Density Multi-Family	R4	0	50	0.44	parking	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	24		10	25	Large parking lot, same ownership, larger than .5 acre consolidated, 1 story
SAN MATEO	25 Kingston St	94404	033-191-060	AA	High Density Multi-Family	R4	0	50	1.31	story restaurant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	3 Kingston St	94404	033-191-070	AA	High Density Multi-Family	R4	0	50	0.45	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	210 S. San Mateo Dr	94010	034-142-200	AB	Downtown Retail Core	CBD	0	30	0.43	Retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	14	6	15	35	Downtown, parking lot, two stories, old building
SAN MATEO		94010	034-142-220	AB	Downtown Retail Core	CBD	0	30	0.26	Parking lot	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	1495 El Camino Real	94401	034-302-140		Executive Office/High Density Multi-Family	E2-1/R4	0	50	0.68	1 story retail/office SF Police Credit Union	YES - Current	YES - Other Publicly-Owned	Pending Project	Not Used in Prior Housing Element	14	6	15	35	PA-2017-0030; pre-application completed
SAN MATEO	1850 NORFOLK ST	90212	035-381-020	AC	Neighborhood Commercial/High Density Multi-Family	C1-0.5/R4	0	30	0.58	Parkside Plaza shopping	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	134	55	143	332	General interest in redevelopment, old building, larger than .5 acre, large parking, half vacancy
SAN MATEO	1826 NORFOLK ST	90212	035-381-030	AC	Neighborhood Commercial/High Density Multi-Family	C1-0.5/R4	0	30	6.07	Parkside Plaza shopping	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	220 W 20th Ave	94403	039-030-400		Executive Office/High Density Multi-Family	E1-1/R4	0	50	1.54	Single story office-Andreini	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	31	13	33	77	Developer owned, approvals for commercial, never built. Built high density residential on adjacent parcel.
SAN MATEO	150 W 20th Ave/1925 Elkhorn Ct	94403	039-030-220		Executive Office/High Density Multi-Family	E1-1/R4	0	50	1.98	Single story office-Shriners	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	32	13	34	79	Owners have considered mixed use with residential.
SAN MATEO	2900 El Camino Real	28255	039-353-050		Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0	50	1.08	One story commercial	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	22	9	23	54	One story building, larger than .5 acre, large parking lot
SAN MATEO	2850 El Camino Real	94010	039-353-060		Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0	50	0.64	1 story	YES - Current	NO - Privately-Owned	Pending Project	Not Used in Prior Housing Element	3			15	PA-19-021; pre-application completed
SAN MATEO	2838 El Camino Real	10514	039-353-070		Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0	50	1.18	2 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	24	10	25	59	Larger than .5 acre, one story, old building
SAN MATEO	4060 El Camino Real	95126	042-241-180		Regional/Community Commercial/High Density Multi-Family	C3-1/R4	0	50	1.02	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	21	8	22	51	Larger than .5 acre, one story, large parking lot
SAN MATEO	4107 Piccadilly Ln	94403	042-242-060	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.25	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	120	49	127	296	Ownership interest in specific plan redevelopment
SAN MATEO	11 41st Ave	94403	042-242-070	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.24	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	40 42nd Ave	94403	042-242-160	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.21	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	49 42nd Ave	94403	042-243-020	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.20	Olympic Parking Lot	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	42nd/El Camino Real	94403	042-244-040	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.13	parking section adjacent to CVS parking	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	4242 El Camino Real	2895	042-244-050	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	1.19	CVS	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	43rd Ave	94403	042-245-040	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.12	parking section adjacent to Round Table	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	61 43rd Ave	94403	042-245-050	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.12	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	55 43rd Ave	94403	042-245-060	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.12	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	53 43rd Ave	94403	042-245-070	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.12	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	45 43rd Ave	94403	042-245-080	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.12	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	37 43rd Ave	94403	042-245-090	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.12	1 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	25 43rd Ave	94403	042-245-100	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.24	2 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	17 43rd Ave	94403	042-245-110	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.24	2 story retail	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	4300 S El Camino Real	94403	042-245-120	AD	Neighborhood Commercial/Medium-High Density Multi-Family	C1/R4	0	50	0.32	2 story commercial building	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO	85 43rd Ave	94403	042-245-130	AD	Neighborhood Commercial/High Density Multi-Family	C1-1.5/R4	0	50	0.36	Mollie Stone/CVS Shopping Center	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element					
SAN MATEO																			