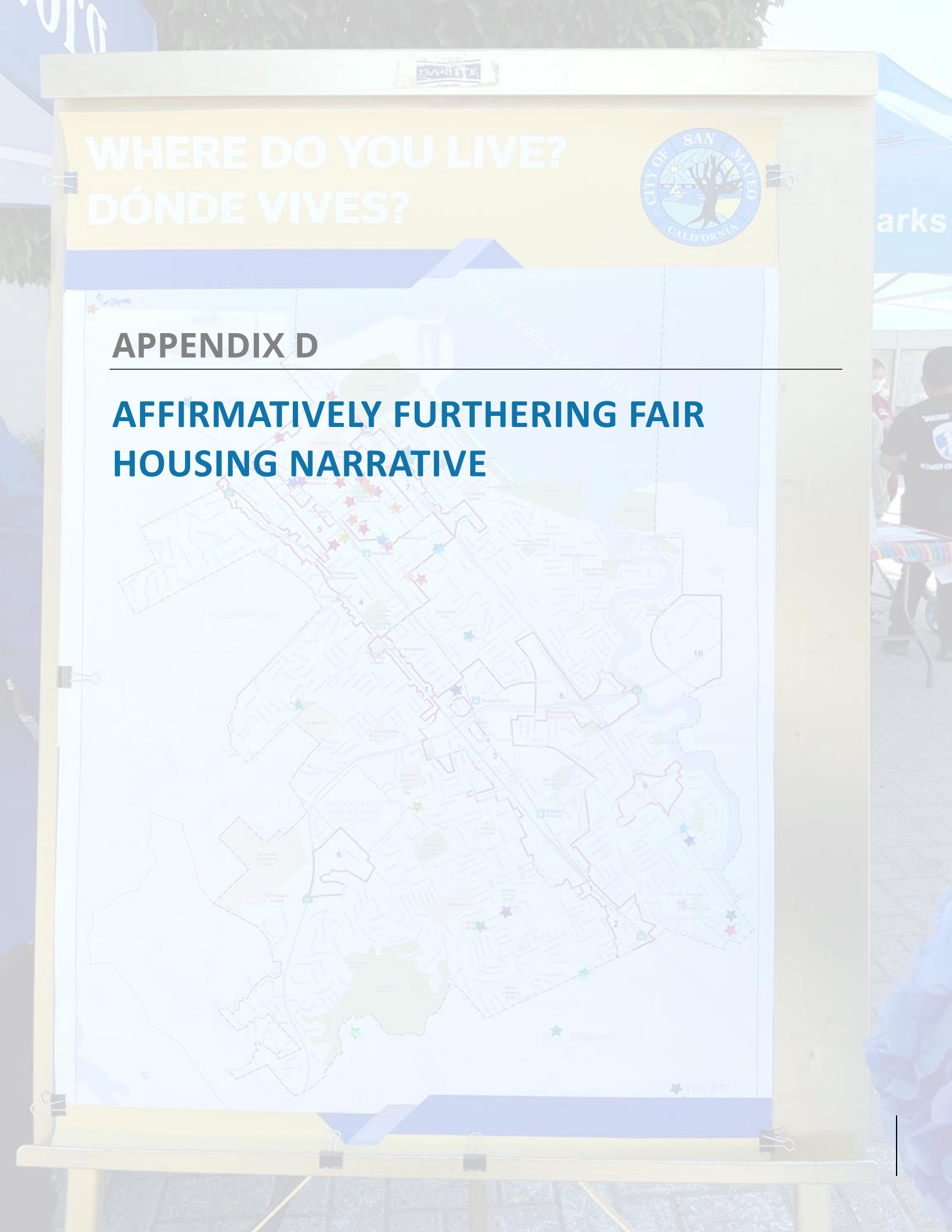


APPENDIX D

AFFIRMATIVELY FURTHERING FAIR HOUSING NARRATIVE

APPENDIX D | AFFIRMATIVELY FURTHERING FAIR HOUSING NARRATIVE

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1 WHAT IS AFFIRMATIVELY FURTHERING FAIR HOUSING?

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state affirmatively further fair housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take "meaningful actions" to address segregation and related barriers to fair housing choice.

AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation"[1]

AB 686 also makes changes to Housing Element Law to incorporate requirements to AFFH as part of the housing element and general plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

Affirmatively Furthering Fair Housing

"Affirmatively furthering fair housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

Figure 1: AFFH definition

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

[1] California Department of Housing and Community Development Guidance, 2021, page 9.

2 HISTORY OF SEGREGATION IN THE REGION

The United States' oldest cities have a history of mandating segregated living patterns—and Northern California cities are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as "structural inequities" in society, and "self-segregation" (i.e., preferences to live near similar people).

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

Researcher Richard Rothstein's 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay Area region that played a large role in where the region's non-White residents settled.

Pre-civil rights San Mateo County faced resistance to racial integration, yet it was reportedly less direct than in some Northern California communities, taking the form of "blockbusting" and "steering" or intervention by public officials. These local discriminatory practices were exacerbated by actions of the Federal Housing Administration which excluded low-income neighborhoods, where the majority of people of color lived, from its mortgage loan program.

According to the San Mateo County Historical Association. San Mateo County's early African Americans worked in a variety of industries, from logging, to agriculture, to restaurants and entertainment. Expansion of jobs, particularly related to shipbuilding during and after World War II attracted many new residents into the Peninsula, including the first sizable migration of African Americans. Enforcement of racial covenants after the war forced the migration of the county's African Americans into neighborhoods where they were allowed to occupy housing—housing segregated into less desirable areas, next to highways, and concentrated in public housing and urban renewal developments.

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. In the City of San Mateo, David Bohannon, developer of the Hillsdale neighborhood following World War II, when housing was in short supply, recorded deeds that specified that only "members of the Caucasian or White race shall be permitted" to occupy sold homes—the exception being "domestics in the employ[ment] on the premises."[2] This practice was the norm at the time, since the federal government refused to insure large-scale single-family developments throughout the country, unless they specifically prohibited non-Whites from purchasing the new single-family homes. Henry Doelger in Daly City, as well as Bohannon in San Mateo, both developed large tracts of single-family homes with racially-based restrictive covenants. City staff has uncovered restrictive covenants still extant on properties being provided rehabilitation assistance, even though such covenants have long been unenforceable. From Hillsdale Boulevard to about 20th Avenue, between Alameda de las Pulgas and El Camino Real, single-family homes in the area almost exclusively had restrictive covenants. Bohannon went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB), became national

president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame.

The segregator effect of blockbusting activities is well-documented in East Palo Alto. In 1954, after a White family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare White families into selling their homes ("for fear of declining property values") to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with "whites only" neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by White buyers residing in East Palo Alto. Furthermore, blockbusting in East Palo Alto combined with discrimination in the provision of transit services to stifle economic opportunity for Black students in San Mateo. In 1965, only 87 of San Mateo College's 8,000 day-students were Black, with the vast majority expected to drop out within the first semester—largely because San Mateo failed to provide bus transportation out of East Palo Alto to the campus.[2]

Throughout the county, neighborhood associations and City leaders attempted to thwart integration of communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were rezoned by planning councils, required very large minimum lot sizes, and\or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure. San Mateo County suburbs often instituted highly restrictive Euclidian zoning measures, including one-acre minimum lot sizes, growth boundaries, and new unit caps, very quickly after defensively annexing—policies aimed at excluding people from the peninsula.[3]

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, it's also necessary to recognize the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have "…lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land."[4] However, "[d]ue to the devastating policies and practices of a succession of explorers, missionaries, settlers, and various levels of government over the centuries since European expansion, the Ramaytush Ohlone lost the vast majority of their population as well as their land."[5] The lasting influence of these policies and practices have contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.[6]

The timeline of major federal Acts and court decisions related to fair housing choice and zoning and land use appeared to be on the same page as these discriminatory practices for most of the 20th century. As

[2] https://historysmc.org/exhibits/san-mateo-countys-african-american-history/

[3] Eli Moore et al., Haas Institute for a Fair and Inclusive Society at UC Berkeley, *Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area* (2019), https://belonging.berkeley.edu/sites/default/files/haasinstitute_rootsraceplace_oct2019_publish.pdf

[4] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html

[5] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html

[6] https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/

shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory practices and allowed those that would be considered today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co. (272 U.S. 365)* supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low-income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available.

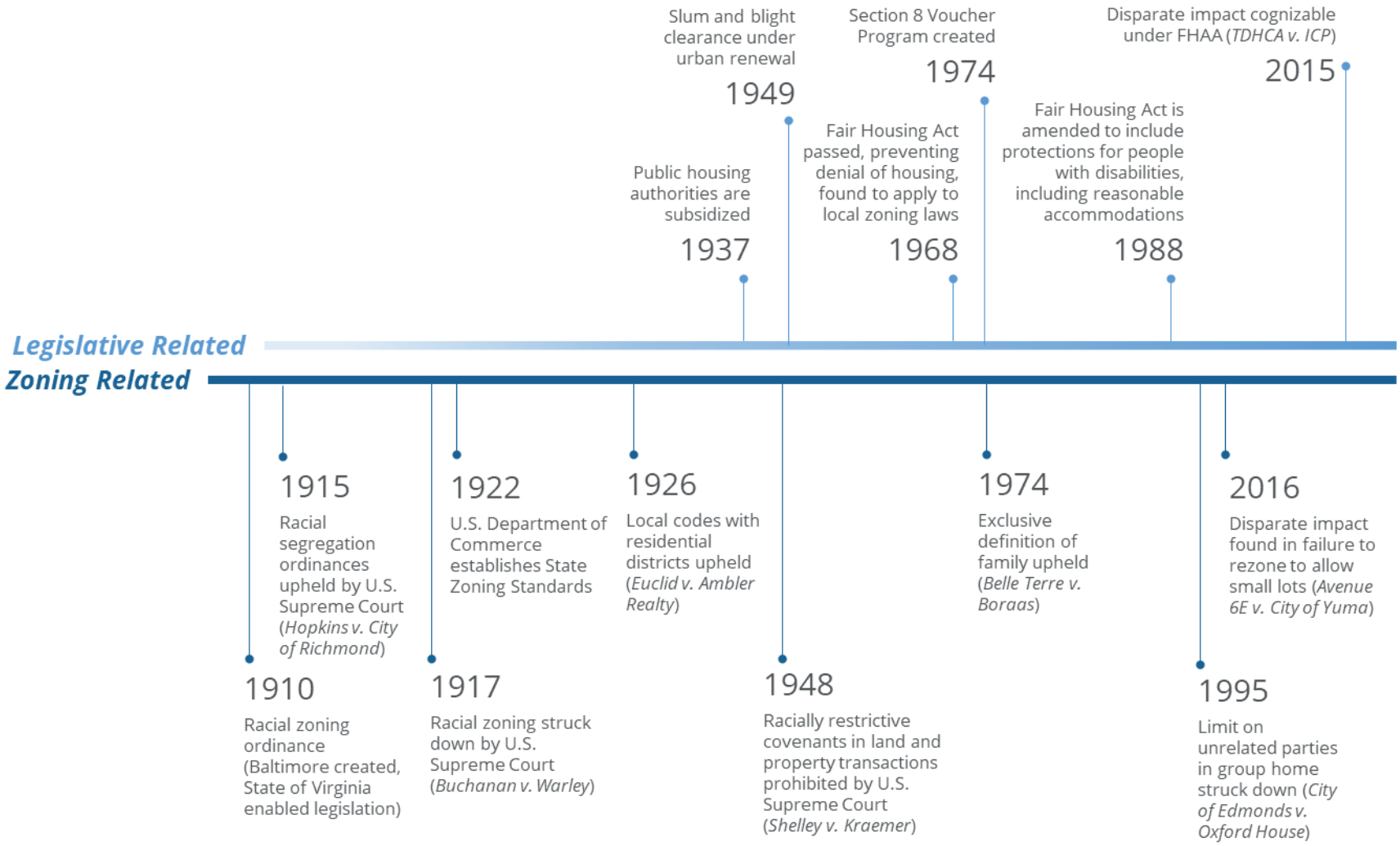


Figure 2: Major Public and Legal Actions that Influence Fair Access to Housing

Maps and data referenced in this section. Throughout this section, there are references to maps created by HCD to support the AFFH and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in an Attachment 2 and follow the organization of this section and the state guidance. The maps, in particular, are useful in demonstrating how the City of San Mateo compares with surrounding jurisdictions and the county overall in offering housing choices and access to opportunity.

Report content and organization. This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

Primary Findings, Contributing Factors, and Fair Housing Action Plan (Appendix 1) identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.

Section I. Fair Housing Enforcement and Outreach Capacity reviews lawsuits/enforcement actions/complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.

Section II. Integration and Segregation identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation

Section III. Access to Opportunity examines differences in access to education, transportation, economic development, and healthy environments.

Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs including displacement risk.

Attachments:

- Access to Educational Opportunities (Attachment 3)—findings from a countywide analysis of access to education and educational outcomes by protected class.

- State Fair Housing Laws (Attachment 6)—summary of key State laws and regulations related to mitigating housing discrimination and expanding housing choice.

3 PRIMARY FINDINGS

This section summarizes the primary findings from the Fair Housing Assessment for the City of San Mateo including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the City's fair housing action plan.

- **16% of fair housing complaints filed in San Mateo County from 2017 to 2021 (57 total) were in the City of San Mateo (9 total), which is approximately aligned with the city share of the county's population (14%).** The most common issues cited in the City were refusal to rent and discrimination in terms, conditions, privileges relating to rental. Most complaints were on the basis of disability status (6 complaints) and race (3 complaints) in the City.

Racial and ethnic minority populations are **disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness** compared to the non-Hispanic White population in the City of San Mateo. Additionally, racial and ethnic minorities are more likely **to live in moderate resources areas and be denied for a home mortgage loan**.

- Racial and ethnic minority populations generally have higher rates of poverty (Figure II-5) and lower household incomes (Figure II-4) compared to the non-Hispanic White population in the City of San Mateo.
- Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17). Low- and moderate-income households are also more likely to be overcrowded (Figure IV-18).
- People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population (Figure IV-22).
- Hispanic, Asian, and Black residents are more likely to live in moderate resource areas compared to high resource areas (Figure III-12). It is important to note there are no designated low resource areas in the City of San Mateo.
- Hispanic and American Indian or Alaska Native households have the highest denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).

Geospatially, **the northeast area of the City** is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, low environmental scores, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and moderate resource scores. These areas are generally on either side of Highway 101 and stretch to the San Francisco Bay waterfront, encompassing the North Central and Shoreview neighborhoods. These areas have:

- Higher poverty rates between 10% and 20% (Figure II-28).
- Education opportunity scores between 0.25 and 0.5—meaning they have lower education scores compared to the rest of the City (Figure III-1).
- Low economic opportunity scores between zero and 0.5 (Figure III-7).

- Low environmental scores—which account for PM2.5, diesel PM, drinking water, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Figure III-9). The northeast area of the City of San Mateo has particularly poor environmental outcomes for traffic, impaired water, groundwater threats, hazardous waste, and asthma.
- The composite opportunity score for the City of San Mateo shows Census Tracts in the northeast area of the City fall within moderate resource areas while the rest of the City is within high or highest resource areas (Figure III-14).
- The Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks census tracts based on their ability to respond to a disaster and includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. The northeast area of the City is most vulnerable according to the SVI (Figure III-15).
- Concentration (60% to 80% of households) of cost burdened households (Figure IV-13).
- Overcrowded households are concentrated in the same areas as cost burdened households (Figure IV-19).
- These areas are also within Special Flood Hazard Areas (Figure IV-31) and are vulnerable to displacement (Figure IV-28).

The City of San Mateo has a slight concentration of residents with a disability with 9% of the population compared to 8% in the county (Figure III-17). Residents living with a disability in the City are more likely to be unemployed and are largely concentrated in areas around Highway 101. Finally, the aging population is putting a strain on paratransit access countywide.

- **Unemployment is disproportionately high among residents living with a disability at 12% compared to 3% for residents without a disability** in the City of San Mateo—particularly when compared to the county (Figure III-20).

Racial and ethnic minority students in the City of San Mateo—served by the San Mateo Union High School District and the San Mateo-Foster Elementary School District—**experience lower educational outcomes compared to other students**. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. However, **Pacific Islander, Hispanic, and Black students in the San Mateo Union district were less likely to meet the admission standards**. Although San Mateo Union High School has relatively low dropout rates—4% of students—compared to other districts in the county, **dropout rates among Hispanic (7%), Black (6%), and Pacific Islander students are higher** (Figures have been included in the access to education Attachment 3).

- Nearly **half of all renter households in the City of San Mateo are cost burdened**—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). There are disparities in housing cost burden in the City of San Mateo by race and ethnicity and family size (Figure IV-11 and Figure IV-12).
- 15% of respondents to the resident survey conducted for this AFFH said that schools in their neighborhood were of poor quality.

3.1 Resident Needs Collected Through Local Survey

A survey administered to capture residents' needs and support the AFFH found the following housing challenges. Nearly 150 residents completed the survey:

About 26% of residents said their house or apartment is too small for their family;

- 36% for racial and/or ethnic minority households;
- 42% for single parent households

14% of renters said they worry that if they request a repair they will experience rent increase or get evicted;

- 16% for racial and/or ethnic minority households;
- 21% for single parent households;

27% of respondents indicated they had been discriminated against when looking for housing in San Mateo County;

- 31% for racial and/or ethnic minority respondents;
- 43% for residents with a disability;

10% (14% for single parent households) of renters are often late on rent and 14% (20% for residents with a disability) can't keep up with utilities.

3.2 Contributing factors and Fair Housing Action Plan

The disparities in housing choice and access to opportunity discussed above stem from historical actions, socioeconomic factors that limit employment and income growth, the inability of the broader region to respond to housing demand, regional barriers to open housing choice, and, until recently, very limited resources to respond to needs. Specifically,

Fair housing issue: Hispanic households have disproportionate housing needs. These needs are evident in mortgage denial gaps, geographic distribution of affordable housing, cost burden, and overcrowding.

Contributing factors:

- Higher rates of mortgage denial rates among Hispanic households stems from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership.
- Although voucher holders and affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the City of San Mateo as in many surrounding jurisdictions, the northern portion of the City offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty. Preference may be at play as well: A recent article in Cityscape found that Hispanic homebuyers—when controlled for demographics, loan characteristics, and finances—are more likely to purchase homes in

neighborhoods with fewer non-Hispanic White homeowners and lower economic opportunity.[7]

- Hispanic residents are more likely than others to work low wage jobs that do not support the City's or region's housing prices, resulting in higher rates of cost burden and overcrowding. Although, it is customary for Hispanic households to live in multigenerational settings, which may account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of access to affordable and right-sized housing.
- Hispanic residents are primarily concentrated in the northeastern area of the City where residents face higher poverty and cost burden as well as poor opportunity outcomes according to TCAC's opportunity maps.

Fair housing issue: Hispanic residents and single female parent households are concentrated in census tracts with higher poverty, low economic and environmental opportunity, high cost burden, overcrowding, and flood hazards compared to the rest of the City of San Mateo.

Contributing factors:

- Concentration of naturally occurring affordable ownership and rental housing opportunities in the northeast areas of the City further concentrates poverty, cost burden, and overcrowding in areas with low economic and environmental outcomes.
- There is a relative lack of affordable housing opportunities in higher resourced areas of the City.
- Highway 101 creates a major barrier between the Shoreview neighborhood—where the geographic concentrations of these groups exist—and the rest of the City of San Mateo.

Fair housing issue: Persons with disabilities have higher housing needs due to challenges accessing employment and housing discrimination and are concentrated in areas with lower environmental and economic opportunity scores.

Contributing factors:

- The unemployment rate for the City of San Mateo's residents with a disability is four times that of persons without a disability. The exact reasons for this disparity are unclear and are likely related to limited job opportunities, access to employment, and market discrimination.
- The undersupply of accessible housing units, particularly for renters, creates a scarcity of units for residents living with a disability.
- There were six complaints—out of the nine total complaints in the City—filed with HUD in the City of San Mateo from 2017 to 2020 where the issues cited included a failure to make reasonable accommodations. Landlords and property owners are

[7] Sanchez-Moyano, R. (2021). Achieving spatial equity through suburban homeownership? Neighborhood attributes of Hispanic homebuyers. *Cityscape: A Journal of Policy Development and Research.* Volume 23(3).

required to provide reasonable accommodations to residents living with a disability upon request.

- There are concentrations of the population living with a disability west of Highway 101 in the North Central neighborhood. This area of the City has a concentration of low and moderate income households (more than 50% per census tract) and scores low on TCAC's environmental and economic opportunity scores.

Fair housing issue: Persons with disabilities and persons of color are most likely to file complaints of housing discrimination due to discriminatory terms, conditions, privileges, or services and facilities and failure to make reasonable accommodations.

Contributing factors:

- Housing discrimination residents with disabilities and Hispanic households.
- Lack of understanding of reasonable accommodation requirements by landlords and property owners.

The prioritization of contributing factors is based on the ability of the City to make significant impacts on the concerns. They are as follows:

Fair housing issue: Hispanic households have disproportionate housing needs. These needs are evident in mortgage denial gaps, geographic distribution of affordable housing, cost burden, and overcrowding.

Contributing factors:

LOW: Higher rates of mortgage denial rates among Hispanic households stems from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership.

LOW: Although voucher holders and affordable housing (as captured in the HCD Location Affordability Index) are not as highly concentrated in the City of San Mateo as in many surrounding jurisdictions, the northern portion of the City offers the most affordable homes. As such, residents living in these areas have lower incomes and higher rates of poverty.

MEDIUM: Hispanic residents are more likely than others to work low wage jobs that do not support the City's or region's housing prices, resulting in higher rates of cost burden and overcrowding. Although, it is customary for Hispanic households to live in multigenerational settings, which may account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of access to affordable and right-sized housing.

HIGH: Hispanic residents are primarily concentrated in the northeastern area of the City where residents face higher poverty and cost burden as well as poor opportunity outcomes according to TCAC's opportunity maps.

Fair housing issue: Hispanic residents and single female parent households are concentrated in census tracts with higher poverty, low economic and environmental opportunity, high cost burden, overcrowding, and flood hazards compared to the rest of the City of San Mateo.

Contributing factors:

HIGH: Concentration of naturally occurring affordable ownership and rental housing opportunities in the northeast areas of the City further concentrates poverty, cost burden, and overcrowding in areas with low economic and environmental outcomes.

HIGH: There is a relative lack of affordable housing opportunities in higher resourced areas of the City.

LOW: Highway 101 creates a major barrier between the Shoreview neighborhood—where the geographic concentrations of these groups exist—and the rest of the City of San Mateo.

Fair housing issue: Persons with disabilities have higher housing needs due to challenges accessing employment and housing discrimination and are concentrated in areas with lower environmental and economic opportunity scores.

Contributing factors:

LOW: The unemployment rate for the City of San Mateo's residents with a disability is four times that of persons without a disability. The exact reasons for this disparity are unclear and are likely related to limited job opportunities, access to employment, and market discrimination.

HIGH: The undersupply of accessible housing units, particularly for renters, creates a scarcity of units for residents living with a disability.

MEDIUM: There were six complaints—out of the nine total complaints in the City—filed with HUD in the City of San Mateo from 2017 to 2020 where the issues cited included a failure to make reasonable accommodations. Landlords and property owners are required to provide reasonable accommodations to residents living with a disability upon request.

HIGH: There are concentrations of the population living with a disability west of Highway 101 in the North Central neighborhood. This area of the City has a concentration of low- and moderate-income households (more than 50% per census tract) and scores low on TCAC's environmental and economic opportunity scores.

Fair housing issue: Persons with disabilities and persons of color are most likely to file complaints of housing discrimination due to discriminatory terms, conditions, privileges, or services and facilities and failure to make reasonable accommodations.

Contributing factors:

HIGH: Housing discrimination residents with disabilities and Hispanic households.

HIGH: Lack of understanding of reasonable accommodation requirements by landlords and property owners.

The Fair Housing Action Plan (FHAP) at the end of this report details how the City of San Mateo proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

4. SECTION I. FAIR HOUSING ENFORCEMENT AND OUTREACH CAPACITY

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity.

4.1 Fair Housing Legal Cases and Inquiries

California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income (including federal housing assistance vouchers).

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the **largest civil rights agency in the United States**. According to their website, the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act".[8]

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH's website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.[9] Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of **local enforcement organizations** including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County.

From 2017 to 2021, 57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD) (Figure I-2)—16% of complaints were in the City of San Mateo (9 complaints) (Figure I-3). Most complaints submitted to HUD cited disability status as the bias (56%) followed by race (19%), and familial status (14%). In the City of San Mateo, the most common issues cited were refusal to rent and discrimination in terms, conditions, privileges relating to rental.

Countywide, no cause determination was found in 27 complaints followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were primarily submitted to HCD from the City of San Mateo, Redwood City, Daly City, and Menlo Park (Figure I-3, Figure I-4, and Figure I-5).

Of the 146 City of San Mateo respondents to the resident survey, 95 residents have looked for housing seriously, of those, 23 (24%) indicated that a "*Landlord did not return calls and/or emails*

[8] https://www.dfeh.ca.gov/aboutdfeh/
[9] https://www.dfeh.ca.gov/complaintprocess/

asking about a unit", and 41 (46%) indicated they have been denied housing to rent or buy in the past 5 years. The main reason for denial (40%) was "*income too low.*"

Similarly, of the 28 voucher holders responding to the survey, the majority (69%) indicated that finding an affordable unit is somewhat or very difficult. Seven of them indicated this is due to "*Landlords have policies of not renting to voucher holders.*" Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021.

Nationally, the National Fair Housing Alliance (NFHA) reported a "negligible" decrease in the number of complaints filed between 2019 and 2020. The primary bases for complaints nationally were nearly identical to San Mateo County's: disability (55%) and race (17%). Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

- First, fair lending cases referred to the Department of Justice from federal banking regulators has been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.

- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.

- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.[10]

Factors that contribute to fair housing issues are grounded in the history of the City of San Mateo and the broader region. A summary of historical land use, investment practices, and resulting demographic trends are below:

Historical land use. Black residents who migrated to the City of San Mateo to escape violence in the South and as part of their military duty in the 1930s quickly found that economic capital did not guarantee homeownership in the City of San Mateo. Real estate agents guided transactions and excluded many Black and Asian residents from homeownership, regardless of their financial means and community standing. In one instance, a Black family did succeed in buying a house in the city. When news spread of the purchase, the Ku Klux Klan in San Mateo placed ads in the San Mateo Times in response to encourage membership. Family and friends of the Black family guarded their house day and night watching for Ku Klux Klan members.[11]

The Black community was also restricted from buying developments for veterans. The San Mateo Historical Society told the story of Mr. Cullen, the city's second Black employee in its history. He ran the San Mateo city dump and was excited to see that a development for veterans was being constructed across from it, as his son had served in the military. He went over to explore and was

[10] https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/
[11] La Peninsula, The Journal of the San Mateo County Historical Association, vol. xliv, no. 1. https://historysmc.org/wp-content/uploads/2020/08/La-Peninsula-Migration-Spring-2016.pdf

confronted by a sign that read "RESTRICTED." His son could not access these homes because he was Black.[12] Similar restrictive covenants expanded across neighborhoods. Coupled with out of reach, equally exclusionary government loans for single family homes, people of color were effectively excluded from land zoned for such homes across the Bay Area.

Investment practices. Low rent and public housing developments were hampered in the 20th century by a California law passed in 1950 that required a referendum be held in a city to approve these developments. In *James v. Valtierra*, citizens of San Mateo County and San Jose who were eligible for public housing challenged the law as they felt they had been denied housing opportunities and thus the law violated the Equal Protection Clause. The District Court agreed with the plaintiffs and said that because the referendum applied only to public housing, it violated the Fourteenth Amendment, but the Supreme Court disagreed. They said that the referendum process "ensures that all the people in the community will have a voice in the decision, which may lead to large expenditures of local governmental funds for increased public services and to lower tax revenues."[13] Therefore, low-income people could not have a say in the future in housing if they were the minority of voters. Although there are now more workarounds to develop subsidized housing, such as federal and state tax credits, it is still time consuming and expensive for developers to avoid a city-wide vote. This has stemmed investment in public and low rent housing development in the state. California voters will decide to repeal the article or not in 2024.[14]

The accumulation of exclusionary and discriminatory practices has led to disinvestment in neighborhoods of color. According to a study by UC Berkeley, although Black and Latino neighborhoods participate in the labor force at similar rates as segregated white areas, they earn 39% less income than white neighborhoods. Houses are valued $131,000 less, impacting wealth acquisition, generational assets, school resources, and commercial investment.

The lack of investment has caused out-migration of Black residents, particularly in the East Palo Alto and San Francisco area. East Palo Alto has lost 66% of its Black population and San Francisco has lost 43% since 1990.[15] Overt racism, violence, displacement from eviction and foreclosure have forced many Black families out of the city and even the state. As San Mateo County loses diversity, there are still many who cannot afford to move nor do they want to leave their communities. Ensuring housing stability is one investment that aims to restore stability and counteract the many burdens white communities have placed onto Californians of color.

Demographic trends. The City of San Mateo has demographics largely in line with San Mateo County and the Bay Area. The City has a slightly higher white population compared to the County and the Bay Area (41% versus 39%). The Hispanic/ Latinx community makes up a quarter of the City, County and Bay Area population. The parity in population with the Bay Area suggests that the City of San Mateo hosts a diverse community and provides housing that attracts and retains residence from different economic and racial backgrounds. Notably, however, the Bay Area has a small percentage of Black Californians at 6%. San Mateo County and San Mateo City have less than 6%. This is

[12] La Peninsula, The Journal of the San Mateo County Historical Association, vol. xliv, no. 1. https://historysmc.org/wp-content/uploads/2020/08/La-Peninsula-Migration-Spring-2016.pdf

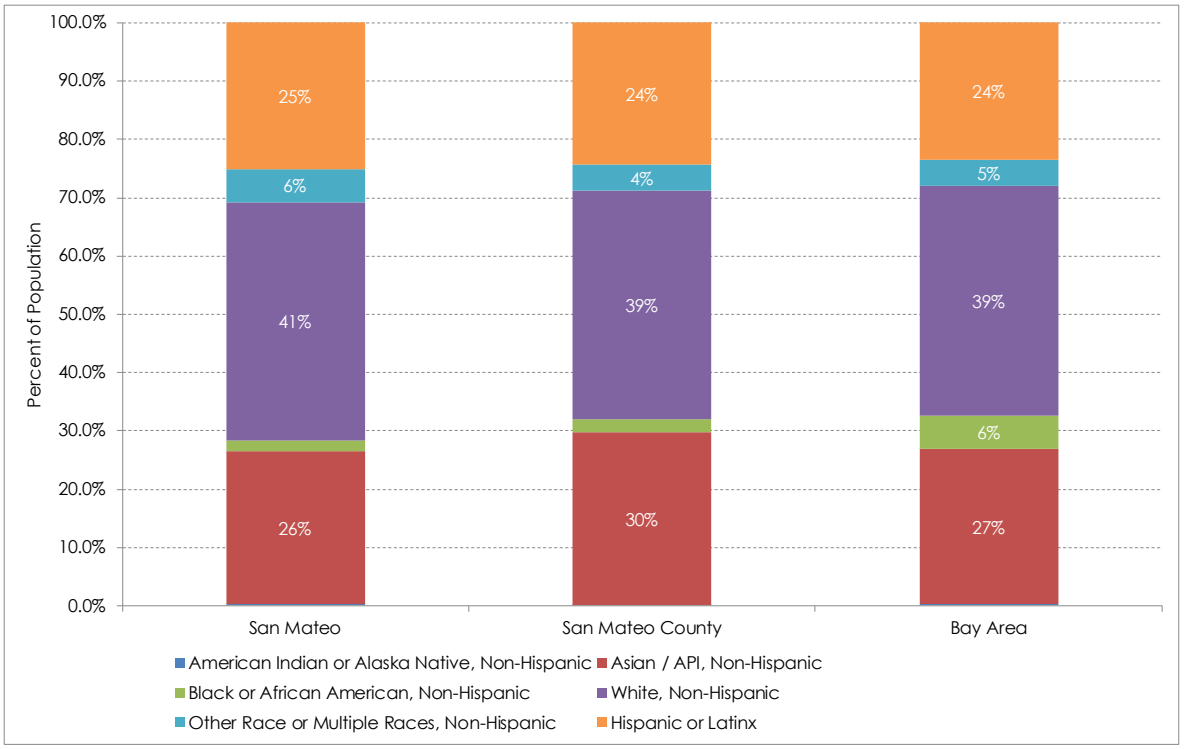
[13] Roots, Race, and Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area. Haas Institute.

[14] California voters to decide on repeal of anti-public housing measure in 2024 (msn.com)

[15] California's Black exodus comes with a hidden toll for transplants (calmatters.org)

emblematic of California's past housing policies that discriminated against Black communities that have an enduring segregative effect seen today.

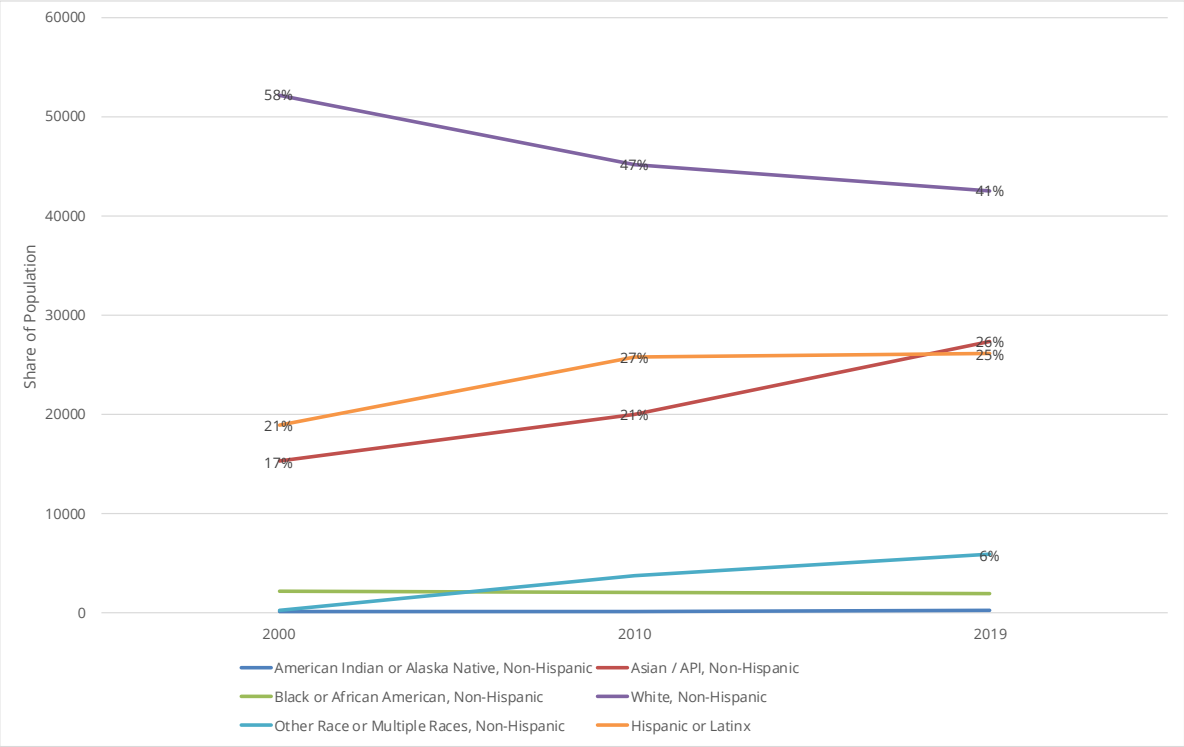
Figure 3: Population by Race



Source:ABAG HESS Tool and Root Policy Research.

The figure below shows demographic trends by race from 2000 to 2019. Since 2000, the white population in San Mateo City has gone down as the Hispanic, Asian, and multiple race populations have increased. Native American and Black populations have remained low over time. As mentioned in the investment section, Black populations elsewhere in San Mateo County have drastically decreased. Given that San Mateo City has not seen an increase in the Black population, this further confirms that many Black families have been displaced entirely from San Mateo County and that San Mateo City does not offer affordable choices.

Figure 4: Population by Race, 2000-2019



Source:ABAG HESS Tool and Root Policy Research.

Fair Housing Complaints and Inquiries

Fair Housing Complaints, by Basis, San Mateo County, 2017-2021

	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%
Total cases	**57**	**100%**

Total Inquiries by Jurisdiction, 2020

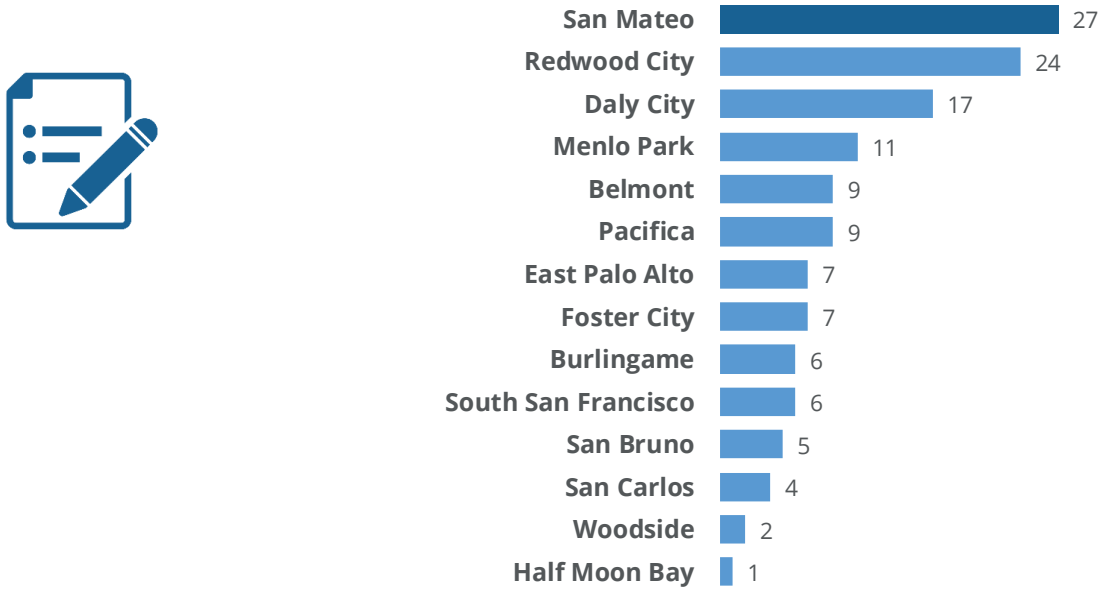


Figure 5: Fair Housing Complaints and Inquiries

4.2 Outreach and Capacity

The City of San Mateo could improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination. The City's website provides a link to the Regional Assessment of Fair Housing—approved by HUD in November 2017—and AFFH goals specific to the City of San Mateo.[16] Housing resources are also available on the City's website but there is not specific information or resources for residents experiencing discrimination in housing or the Fair Housing Act.[17] The Draft Housing Element 2023-2031 incorporates additional measures for providing access and education efforts as a specific program H 4.3.

[16] https://www.cityofsanmateo.org/3764/Fair-Housing-Assessment
[17] https://www.cityofsanmateo.org/2506/Other-Resources

4.3 Compliance with State and Federal Laws

The City of San Mateo is – or will be -- compliant with the following state and federal laws that promote fair and affordable housing. There is no active litigation related to fair housing against the City currently. The City has not been alleged or found in violation of the following:

- State Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021)(revisions are included in program H 1.3)
- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of a Housing Element and compliance with RHNA allocations;
- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2);
- Limits on Growth Controls Law (Gov Code Section 65589.5).
- The federal Fair Housing Act (42 U.S.C. §3601, et. seq.).

4.4 Housing Specific Policies Enacted Locally

The City of San Mateo identified the following local policies that contribute to the regulatory environment for affordable housing development in the City.

Local policies in place to encourage housing development.

- Mixed Use Zoning
- Density Bonus Ordinances
- Condominium Conversion Ordinance
- Homeowner Rehabilitation program
- General Fund Allocation Incl. former RDA "Boomerang" Funds
- Commercial Development Impact Fee
- Locally Funded Homebuyer Assistance Programs

Local barriers to affordable housing development.

- Height limits on multifamily developments
- Voter initiatives that restrict multifamily developments, rezoning for higher density, height limits or similar measures
- Low floor area ratios (FAR) allowed for multifamily housing
- Excessive parking requirements
- Extensive time period/requirements to develop multi-family properties

Local policies that are <u>NOT</u> in place but would provide the best outcomes in addressing housing shortages.

- Development and/or permit streamlining
- Objective design standards

Local policies that are <u>NOT</u> in place, but have potential Council interest for further exploration.

- Community land trusts
- Acquisition of affordable units with expiring subsidies

Local policies in place to mitigate or prevent displacement of low-income households.

- Condominium conversion regulations
- Affordable housing impact/linkage fee on new commercial development
- Inclusionary zoning
- Living wage employment ordinances
- Promoting streamlined processing of ADUs
- Fair housing legal services
- Acquisition of unsubsidized properties with affordable rents
- Dedicating surplus land for affordable housing
- Ordinance on replacement units that exceed State standards

Figure 6: Local policies affecting housing issues

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), the City of San Mateo does not have any public housing buildings. However, the City does have three census tracts with a moderate share of households using housing vouchers (5% to 15%) and most other areas of the City have some (5% or less) housing voucher utilization.

Compared to nearby Millbrae, Burlingame, and Hillsborough, the **City of San Mateo appears accommodating to renters with housing vouchers** because the City has a greater share of voucher holders compared to the surrounding communities. The presence of housing voucher users indicates available rental supply to house these residents and a lack of exclusionary behavior from landlords in the City.

<u>Additionally, the City of San Mateo's Municipal Code Section 27.04.190(3) defines "family" as a person or a group of persons living together and maintaining a common household, in keeping with fair housing best practices. However, the use of the term family may be utilized in a manner to discriminate against unrelated persons with disabilities living together. The Housing Element includes an implementation program (Policy H1.14) to review the City's Zoning Code requirements for family and other related regulations; and amend the code to ensure State law requirements related to persons with disabilities are met.</u>

5. SECTION II. INTEGRATION AND SEGREGATION

This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

Integration and Segregation

"Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.
Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."

Figure 7: Integration and Segregation

Source: California Department of Housing and Community Development Guidance, 2021, page 31.

5.1 Race and Ethnicity

Generally, the demographic characteristics of the City of San Mateo are consistent with the overall characteristics of San Mateo County. The population **distribution by race and ethnicity is similar to the county** with the largest proportion of the population being non-Hispanic White (41%) followed by Asian (26%), Hispanic (25%), other or multiple races (6%), and Black (2%).[18] **Older residents are less diverse** with 67% of the population older than 65 years identifying as White compared to only 46% of the population for children less than 18 years old.

Racial and ethnic minority populations generally have higher rates of poverty and lower household incomes compared to the non-Hispanic White population in the City of San Mateo.

Geospatially, the City of San Mateo has three White majority census tracts[19] and one census tract (6062) that has a slim Hispanic majority.[20] The 6062 Census tract covers the North Central neighborhood, which is located just north of Downtown, east of El Camino Real and west of Highway 101, and is identified as an equity priority neighborhood.

As shown in the table below, the most ethnically diverse Census tract in San Mateo City is 6062, where the slightly majority of residents are of Hispanic descent. This Census tract became less diverse between 2010 and 2019, however, with a decline of more than 900 residents of Hispanic descent. This was a change from trends between 2000 and 2010, when the Hispanic population increased by 400 residents.

This Census tract is also the tract with the highest proportion of low to moderate income households in the city and where the majority of renters are cost burdened (59%)—both indicators of displacement vulnerability. This Census tract abuts Highway 101 which separates the tract from

[18] The share of the population that identifies as American Indian or Alaska Native is less than 1%.
[19] Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.
[20] Redlining maps, otherwise known as Home Owners' Loan Corporation (HOLC) maps, are not available for San Mateo County.

higher income neighborhoods on the Bay. It is likely a refuge for residents seeking relatively affordable housing.

Other Census tracts show stable or increasing ethnic diversity, including those with the lowest Low to Moderate income proportions.

Since 2000, except for Tract 6062, all census tracts in San Mateo have seen modest increases in Hispanic population, including those with the lowest proportions of low and moderate income households (6073, 6078). This is a positive trend, indicative of integration and furthering access to opportunity.

Table 1: Hispanic Population, City of San Mateo, 2000, 2010, and 2019

Census Tract	Characteristics of Tract	Low-mod %	2000 Hispanic population and %age	2010 Hispanic population and %age	# change 2000 to 2010	2019 Hispanic population and %age	# change 2000-2019	# change 2010-2019
6062	Hispanic majority (slight and declining); on the edge of R/ECAP status	63%	4743/ 60%	5146/ 68%	403	4235/ 54%	-508	-911
6063	White majority (slight)	46%	852/ 23%	676/ 20%	-176	993 / 24%	141	317
6066	White majority	35%	448/ 14%	717/ 22%	269	812 / 22%	364	95
6073	White majority	19%	240/ 7%	278/ 8%	38	461 / 13%	221	183
6074	White majority	47%	569/ 13%	641/ 15%	72	1062/ 22%	493	421
6075	More balanced race/ethnic distribution	38%	485/ 22%	509/ 15%	24	1466/ 24%	981	957
6076	White majority (slight)	40%	585/ 16%	863/ 24%	278	862 / 24%	277	-1
6077.01	More balanced race/ethnic distribution	41%	1103/ 31%	1465/ 36%	362	1646/ 37%	543	181

6077.02	More balanced race/ethnic distribution; on the edge of R/ECAP status	45%	796/ 28%	966/ 33%	170	1114/ 34%	318	148
6078	More balanced race/ethnic distribution	30.5 %	580/ 18%	566/ 22%	-14	672 / 20%	92	106

The following table shows the same information for the Asian population—the second largest racial and ethnic group in the city. Between 2010 and 2019, Asian residents increased across Census tracts, with the largest increase in tract 6075—a gain of more than 1,000 Asian residents. This is a similar level of growth to Hispanic residents.

Table 2: Asian Population, City of San Mateo, 2000, 2010, and 2019

Census Tract	Characteristics of Tract	Low-mod %	2000 Asian population and %age	2010 Asian population and %age	# change 2000 to 2010	2019 Asian population and %age	# change 2000-2019	# change 2010-2019
6062	Hispanic majority (slight and declining); on the edge of R/ECAP status	63%	933/ 12%	1056/ 35%	123	1381/ 39%	448	325
6063	White majority (slight)	46%	444/ 12%	735/ 25%	291	1051/ 34%	607	315
6066	White majority	35%	478/ 15%	624/ 21%	146	643/ 22%	165	19
6073	White majority	19%	509/ 15%	616/ 19%	107	823/ 26%	314	207
6074	White majority	47%	638/ 15%	917/ 26%	279	1228/ 32%	590	311
6075	More balanced	38%	259/ 12%	931/ 33%	672	2124/ 45%	1865	1193

	race/ethnic distribution							
6076	White majority (slight)	40%	672/ 18%	554/ 22%	-118	936/ 34%	264	382
6077.01	More balanced race/ethnic distribution	41%	658/ 18%	803/ 32%	145	881/ 32%	223	78
6077.02	More balanced race/ethnic distribution; on the edge of R/ECAP status	45%	483/ 17%	494/ 27%	11	630/ 29%	147	148
6078	More balanced race/ethnic distribution	30.5 %	639/ 20%	664/ 28%	25	901/ 33%	262	106

The Black population, on the other hand, has seen a decline in population in half of the census tracts in the City of San Mateo. Although data from 2000 is only available from census tract 6062, it shows a substantial decline in just two decades from 876 Black households to 473 in 2019. Other tracts have extremely small numbers. Some have seen modest increases while others continue to see the Black population decline.

Table 3: Black Population, City of San Mateo, 2000, 2010, 2019

Census Tract	Characteristics of Tract	Low-mod %	2000 Black population/ %	2010 Black population/ %	# change 2000 to 2010	2019 Black population/ %	# change 2000-2019	# change 2010-2019
6062	Hispanic majority (slight and declining); on the edge of R/ECAP status	63%	876/ 11%	552/ 7%	-324	473/ 6%	-403	-79

6063	White majority (slight)	46%	.	46/ 1%	.	4/ 0.001%	.	-42
6066	White majority	35%	.	93/ 3%	.	107/ 3%	.	14
6073	White majority	19%	.	29/ 0.1%	.	0/ 0%	.	-29
6074	White majority	47%	.	86/ 2%	.	50/ 1%	.	-36
6075	More balanced race/ethnic distribution	38%	.	87/ 3%	.	213/ 3%	.	126
6076	White majority (slight)	40%	.	34/ 1%	.	68/ 2%	.	34
6077.01	More balanced race/ethnic distribution	41%	.	79/ 2%	.	27/ 1%	.	-52
6077.02	More balanced race/ethnic distribution; on the edge of R/ECAP status	45%	.	54/ 2%	.	102/ 3%	.	48
6078	More balanced race/ethnic distribution	30.5%	.	34/ 1%	.	63/ 2%	.	29

The map below shows concentration by race. Noticeably, the block groups with the largest concentration of non-white residents are east of El Camino Real. The neighborhoods east of El Camino Real include the North Central, Central, Sunnybrae, North Shoreview, Shoreview/Parkside, and San Mateo Glendale Village neighborhood areas. North Central and Central neighborhoods are two of the oldest neighborhoods in the city and are characterized by smaller lots with a range of housing types including single-family homes, duplexes, tri-plexes, quad-plexes as well as larger multi-family buildings located next to each other. It should be noted that discriminatory real estate practices excluded non-whites from many neighborhoods in the city and provided little options for minority populations to live or purchase housing with the exception of these two neighborhoods. One result is that there is higher concentration of religious institutions, ethnic markets, and multi-generational minority families in these two neighborhoods.

Many of the homes in the Sunnybrae, North Shoreview, Shoreview/Parkside, and San Mateo Glendale Village neighborhood areas were developed following World War II. The postwar housing boom saw a rapid increase in housing production to house the millions of returning war veterans. In communities across the nation, housing developers addressed the need through the advent of master plan developments which mass produced modest-size, one-story track homes on smaller lots (i.e. typically 5,000 square feet) that differed from the custom built housing on larger lots which was the norm before WWII. Multi-family apartment buildings have been built along major streets, which serve as a transition between neighborhood serving commercial uses and the single-family homes, in these neighborhoods. While the homes were more affordable, discriminatory real estate practices that excluded non-whites continued until the Fair Housing Act of 1968. Since the 1970's, homes in these neighborhoods continue to remain more affordable than custom the built homes on larger lots that are located in other parts of the city.

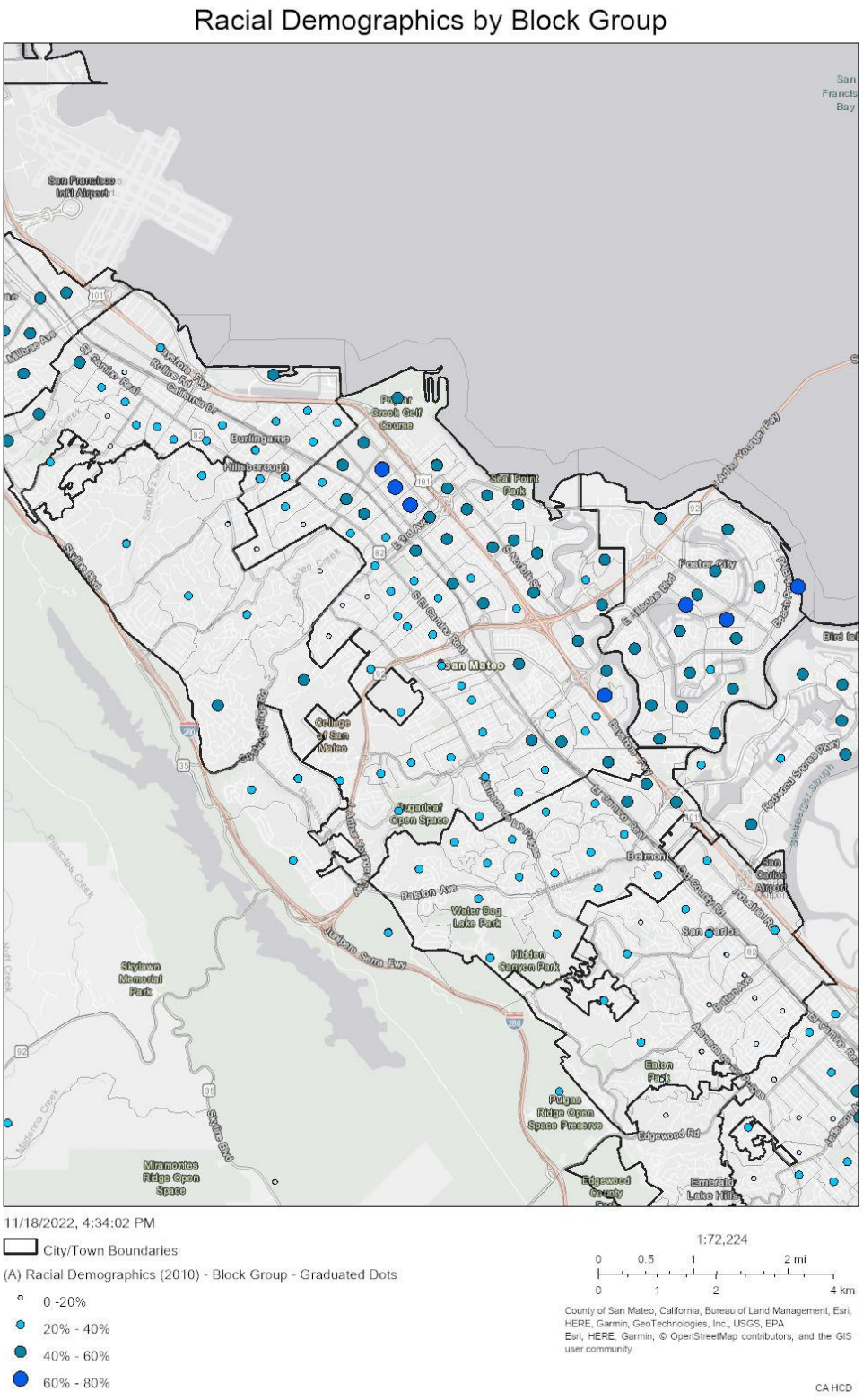


Figure 8: Racial Demographics by Block Group

5.2 Dissimilarity and Isolation Indices

The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. The DI in an index that measures the degree to which two distinct groups are evenly distributed across a geographic area. The DI represents the percentage of a group's population that would have to move for each area in the county to have the same percentage of that group as the county overall.

DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation. The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the City at once.

ABAG and UC Merced completed an analysis of segregation in San Mateo. Several indices were used to assess segregation in the City and determine how the City differs from patterns of segregation and integration in the region overall. The following is the summary from the UC Merced report (Attachment 4):

- As of 2020, white residents are the most segregated compared to other racial groups in San Mateo, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, the highest level of racial segregation is between Latinx and white residents within San Mateo.[21]
- According to the Theil's H-Index, neighborhood racial segregation in San Mateo declined between 2010 and 2020.
- Neighborhood income segregation stayed about the same between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in San Mateo. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.

[21] The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table **Error! Reference source not found.** in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has not substantively changed between 2010 and 2015. In 2015, the income segregation in San Mateo between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions.

5.3 Segregation Between City of San Mateo and Other Jurisdictions in the Bay

5.3.1 Area Region

- San Mateo has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.
- Regarding income groups, San Mateo has a higher share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

These findings illustrate the need to provide housing, especially affordable housing, throughout the community, rather than in any single area. The inventory of opportunity sites demonstrates that the City has assumed affordable housing in areas where there are not existing concentrations of lower-income households, but rather in locations rich in service, transit, and other resources to ensure availability to these households. As such, the City does not anticipate the new housing to increase segregation within the City.

Further, the City anticipates that planning for approximately 2,970 units of housing affordable to low and very low-income households, as shown in the site inventory (Appendix C), will provide housing for resident groups who are more racially and ethnically diverse than the City overall due to their disproportionate needs. The City is prepared to pair the construction of new affordable housing with affirmative marketing and other programs to ensure that residents with disproportionate needs in the region benefit from the housing.

5.3.2 Disability Status

The share of the population living with at least one disability is 9% in the City of San Mateo compared to 8% in San Mateo County (Figure II-13).

Concentrated disability status. The map below shows the concentration of those with disabilities using 2019 ACS 5-year data. San Mateo City has a low concentration with less than 10 percent, however, areas nearby have concentrations of 10 to 20 percent. These areas of concentration push up against El Camino Real and Bayshore Freeway. These areas have similar TCAC opportunity scores as the rest of the city, which shows that residents with disabilities have similar access to opportunity as non-disabled residents.

In San Mateo County, there are concentrations of the population living with a disability in the census tract just south of Half Moon Bay. This area of the county has poor TCAC opportunity scores for employment, environment, and other resources.

Therefore, residents with disabilities in San Mateo City are more likely to live in areas with the same opportunities as non-disabled residents but those residing in San Mateo County are more likely to live in areas with fewer opportunities than non-disabled residents.

Over time, the number of those with disabilities has stayed relatively stagnant. In 2012, 8.4% of San Mateo City identified a disability and in 2020, 9% did. The low percentage over time of those with disabilities suggests that San Mateo City lacks affordable, accessible units to accommodate more than 9% of their population. Trends in disability are largely in line with the Bay Area and County, where, respectively, 10% and 8% of the population has a disability.

As the population ages and is more likely to have a disability, there are increased concerns of displacement over time. Those who have a disability have a higher unemployment rate of 12% compared to those without a disability at 3%. Those who use fixed income due to a disability or retirement are more susceptible to displacement when housing costs rise. Populations over 65 are more likely to report having a disability in the City of San Mateo. This cohort has also gone up 13% from 92,482 in 2000 to 104,333 in 2019. The growth is a reminder that affordable and accessible housing are a growing need in the region.

There are a handful of census tracts in the City that have a 10% to 20% share of the population living with a disability (Figure II-14). Geographic concentrations of people living with a disability may indicate the area has ample access to services, amenities, and transportation that support this population. The concentration of disability largely is in line with concentration of non-white racial groups and low-to-moderate income census tracts around Bayshore freeway.

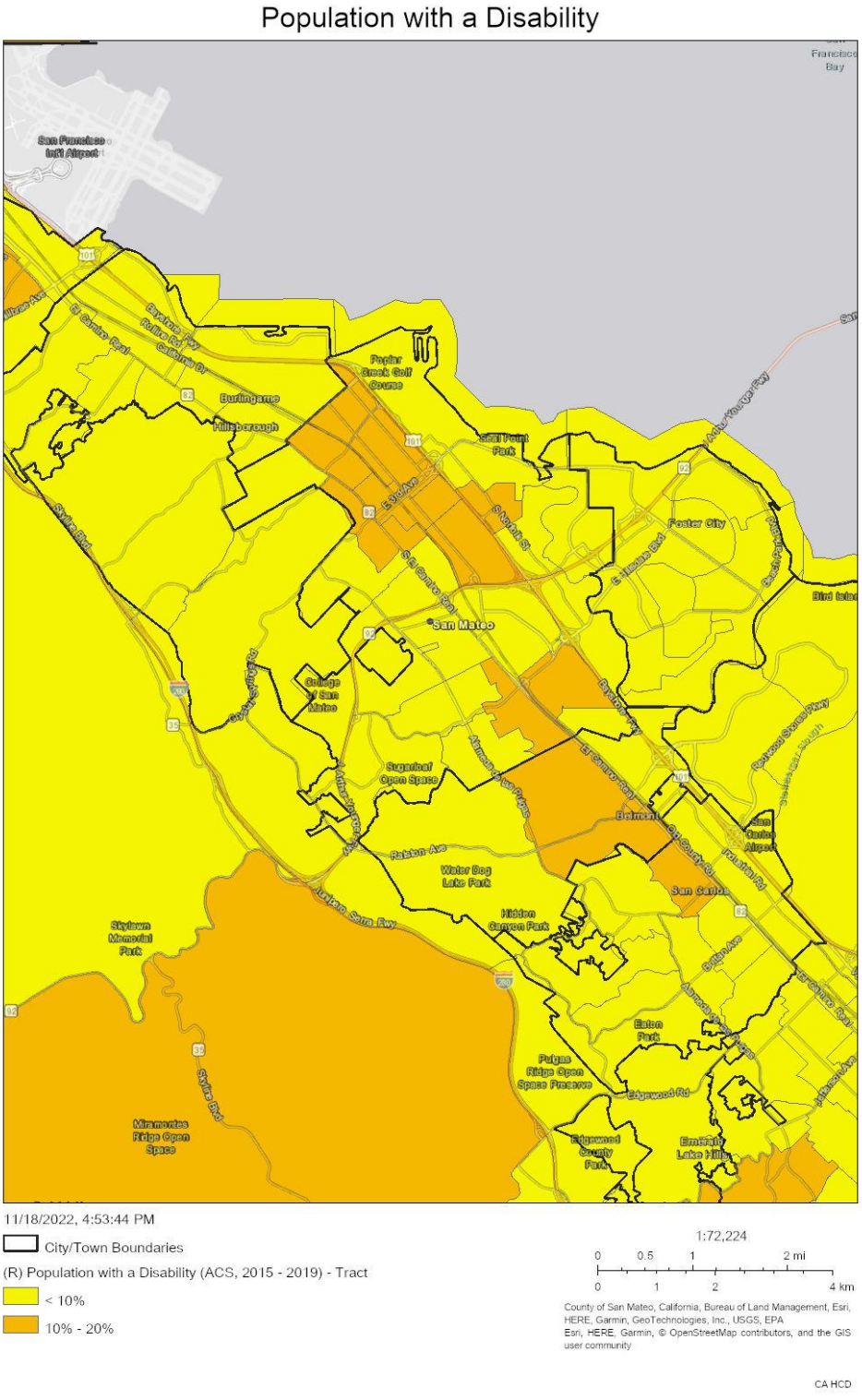


Figure 9: Population with a Disability

5.3.3 Familial Status

The City of San Mateo is home to more single-person households than the county, with 28% of households compared to only 22% in the County (Figure II-16). Additionally, there are fewer married-couple families and families with children in the City (Figure II-17 and Figure II-18). By contrast, San Mateo County households are comprised of 22% single-family households and 55% of married couples.

Familial status can indicate specific housing needs and preferences. A larger number of nonfamily or single person households indicates a higher share of seniors living alone, young adults living alone or with roommates, and unmarried partners. Higher shares of nonfamily households indicate an increased need for one- and two-bedroom units.

In the City of San Mateo, the majority of married couple households and slim majority of residents living alone live-in owner-occupied housing (Figure II-19).). By contrast, a large majority of Sant Mateo County households, 80% of married couple households and 70% of residents living alone, live in owner-occupied housing.

The number of housing units available by number of bedrooms and tenure is consistent with the familial status of the households that live in the City of San Mateo (Figure II-16 and Figure II-20). Compared to the county, the City of San Mateo has a smaller proportion of family households and greater proportion of single person households—which is reflected in the number of bedrooms and tenure of the housing stock in the City (Figure II-19 and Figure II-20). The distribution of households by family type are mapped at the census tract level in Figures 21, 22, 23, and 24.

Female-headed households with children are more likely to be below the poverty level. In the City of San Mateo, 76 female-headed households with no children are below the poverty level compared to 309 female-headed households with children. Single-mother households are also less likely to be homeowners in the City. Concentrations of female-headed households with children and no partner are shown in the map below. Most of San Mateo has census tracts less than 20% female-headed households with the exception of four census tracts next to Bayshore Freeway.

Table 4: Female Headed Households, City of San Mateo, 2000, 2010, 2019

Census Tract	Characteristics of Tract	Low-mod %	2000 Female-headed households	2010 Female-headed households	# change 2000 to 2010	2019 Female-headed households	# change 2000-2019	# change 2010-2019
6062	Hispanic majority (slight and declining); on	63%	246	304	58	557	311	253

	the edge of R/ECAP status							
6063	White majority (slight)	46%	145	72	-73	52	-93	-20
6066	White majority	35%	126	40	-86	55	-71	-15
6073	White majority	19%	43	60	17	0	-43	-60
6074	White majority	47%	77	60	-17	99	22	33
6075	More balanced race/ethnic distribution	38%	99	117	18	85	-14	-32
6076	White majority (slight)	40%	114	66	-48	69	-45	3
6077.01	More balanced race/ethnic distribution	41%	105	111	6	49	-56	-62
6077.02	More balanced race/ethnic distribution; on the edge of R/ECAP status	45%	50	0	-50	193	193	143
6078	More balanced race/ethnic distribution	30.5%	36	58	22	70	34	12

The table above details the changes in female-headed households from 2000 to 2019. Most of these households are in tract 6062, an area that, as previously shown, has the highest proportion of those with low to moderate income. 311 female-headed households have been added to the census tract from 2000 to 2019. Other tracts have seen decreases in female-headed households. This suggests that more married couples are moving to the area, who generally have higher incomes, and that unaffordability has pushed female-headed households elsewhere in the City or County.

5.3.4 Household Income

The household income distribution by percent of area median income (AMI) in the City of San Mateo is similar to the county (Figure II-25). There are several census block groups in the City that have median incomes below the 2020 state median income of $87,100 for a family of four, but the majority of block groups have median incomes well above that (Figure II-26 and Figure II-27). **Poverty rates are highest in the City of San Mateo—between 10% and 20%–in census tracts along the San Francisco Bay and Highway 101** (Figure II-28). The map below shows median household income by census tract. Blue represents income less than the state median income ($87,100), bright green represents income less than $125,000 and dark green represents more than $125,000. A majority of census tracts in the San Mateo City area have an income more than $125,000. Incomes less than $125,000 are along El Camino Real, Railroad Avenue, and Bayshore Freeway. Lower incomes are in similar areas as previous maps showing disability and female headed households.

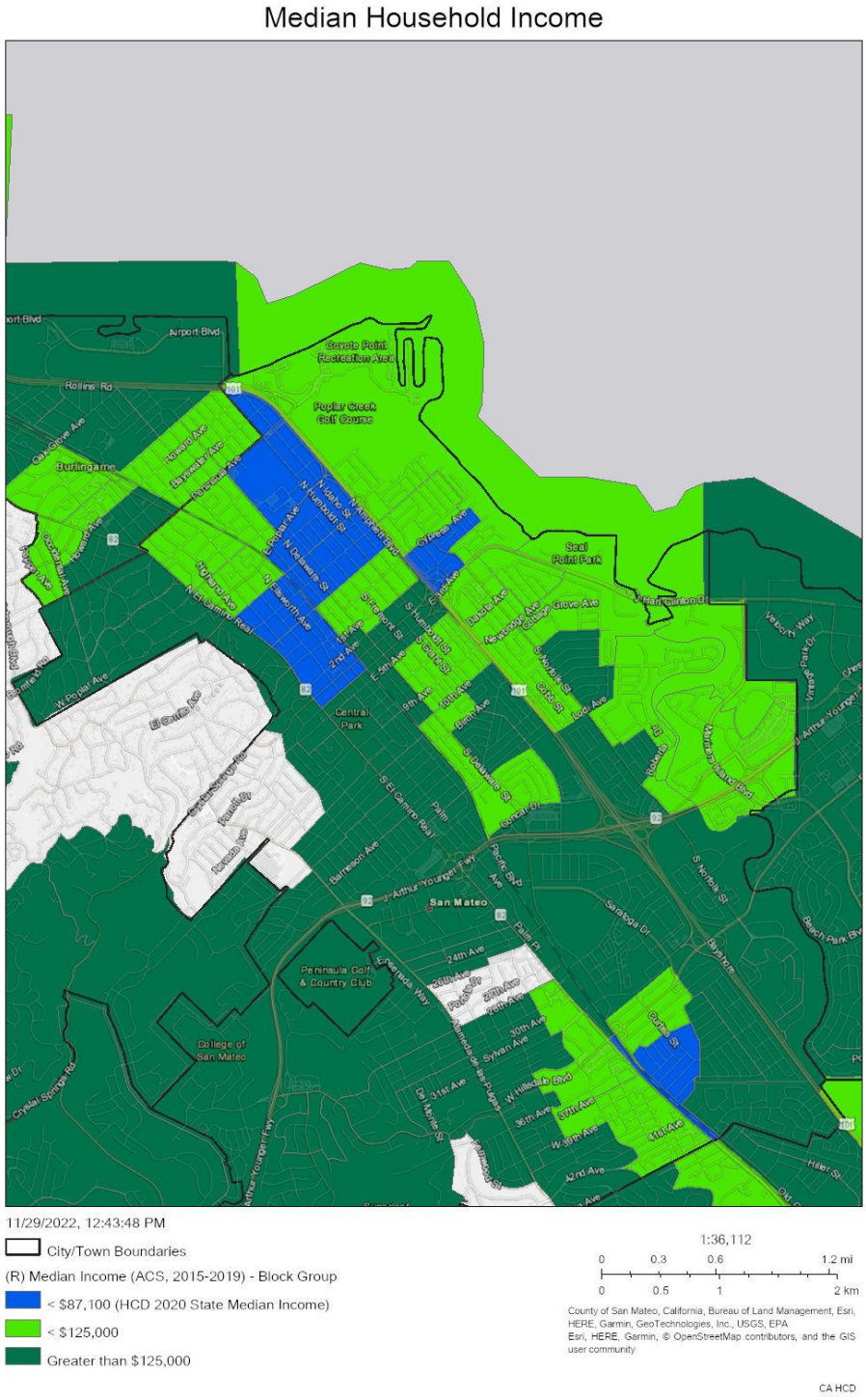


Figure 10: Median Household Income

Segregation and Integration

Population by Protected Class

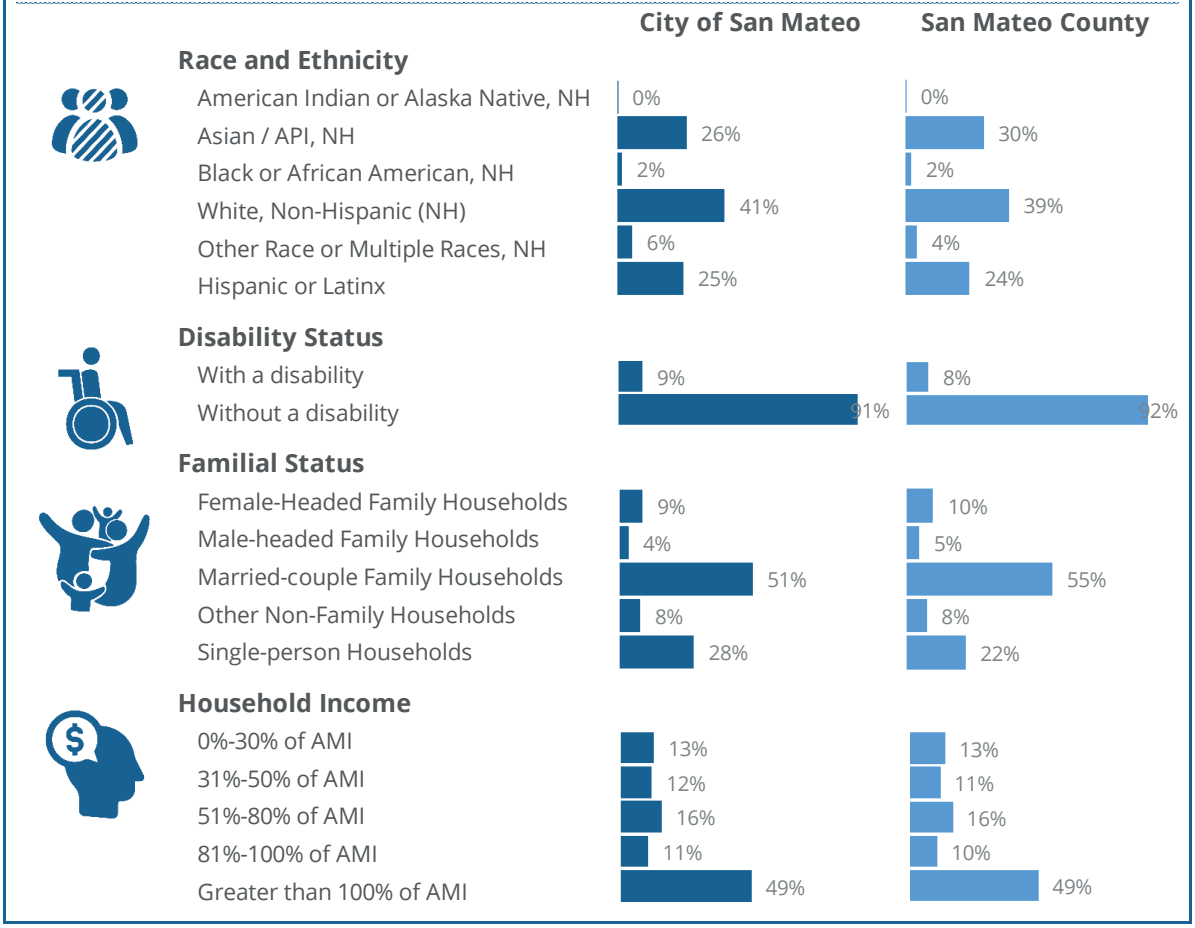


Figure 11: Segregation and Integration

5.4 Racially or Ethnically Concentrated Areas of Poverty and Affluence

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent, predominantly White, neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.[22]

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR

A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Figure 12: R/ECAP Definition

Source: California Department of Housing and Community Development Guidance, 2021.

For this study, the poverty threshold used to qualify a tract as an R/ECAP was three times the average census tract poverty rate countywide—or 19.1%. In 2010 there were three census tracts that qualify as R/ECAPs (19.4% poverty rate) in the county. None of the R/ECAPs were located in the City of San Mateo in 2010 (Figure II-29).

In 2019 there were two census tracts that qualify as R/ECAPs (19.1% poverty rate) in the county—with one in the North County and one in the South County. Those R/ECAPs are located in Daly City and Redwood City. None were located in the City of San Mateo (Figure II-30).

No R/ECAPs were located in San Mateo City in 2010. In 2010, there were three R/ECAPs, all located in the South County in Redwood City, and East Palo Alto.

The small number of R/ECAPs reveals that poverty is either more equally distributed across neighborhoods in the City of San Mateo or that there are not enough racial or ethnic communities that can access the City. The displacement and subsequent decline of Black residents in San Mateo County is indicative of this trend, however, the rising Hispanic and Asian populations in the City of

[22] Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. Cityscape: A Journal of Policy Development and Research, 21(1), 99–124

San Mateo suggests that poverty is not ethnically concentrated. The lack of R/ECAPs in the City over time is driven by economic factors and lack of deeply affordable housing. Persons living in poverty encounter barriers to accessing the majority of cities within San Mateo County because of the lack of deeply subsidized housing. The county has no public housing, and Housing Choice Voucher utilization is low due to the extremely limited rental stock available to both voucher and non-voucher holders.



Figure 13: R/ECAPs, 2010

Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010).

Source: 2010 and 2019 5-year ACS and Root Policy Research



Figure 14: R/ECAPs, 2019

Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010).

Source: 2010 and 2019 5-year ACS and Root Policy Research

Racially Concentrated Areas of Affluence. The map below shows the locations of RCAAs. RCAAs are census tracts where the white population more than 80% and median income exceeds $125,000.[23] Analysis of RCAAs force cities to confront how concentrations of wealthy, white communities were established. As discussed previously, racial covenants, discriminatory lending, and reactionary intimidation of non-white homeowners effectively excluded other races from accessing neighborhoods which today are largely still majority white and affluent. The story of concentrated poverty in neighborhoods of color cannot be told without the knowledge of active exclusion from those with more political, social and economic power.

The map below shows the white-majority tracts in the City of San Mateo. Almost all tracts have a majority white population. In some areas, there is a gap of more than 50% between the white population and the second most populous race.

[23] Goets, Edward, Damiano and Williams (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. University of Minnesota.

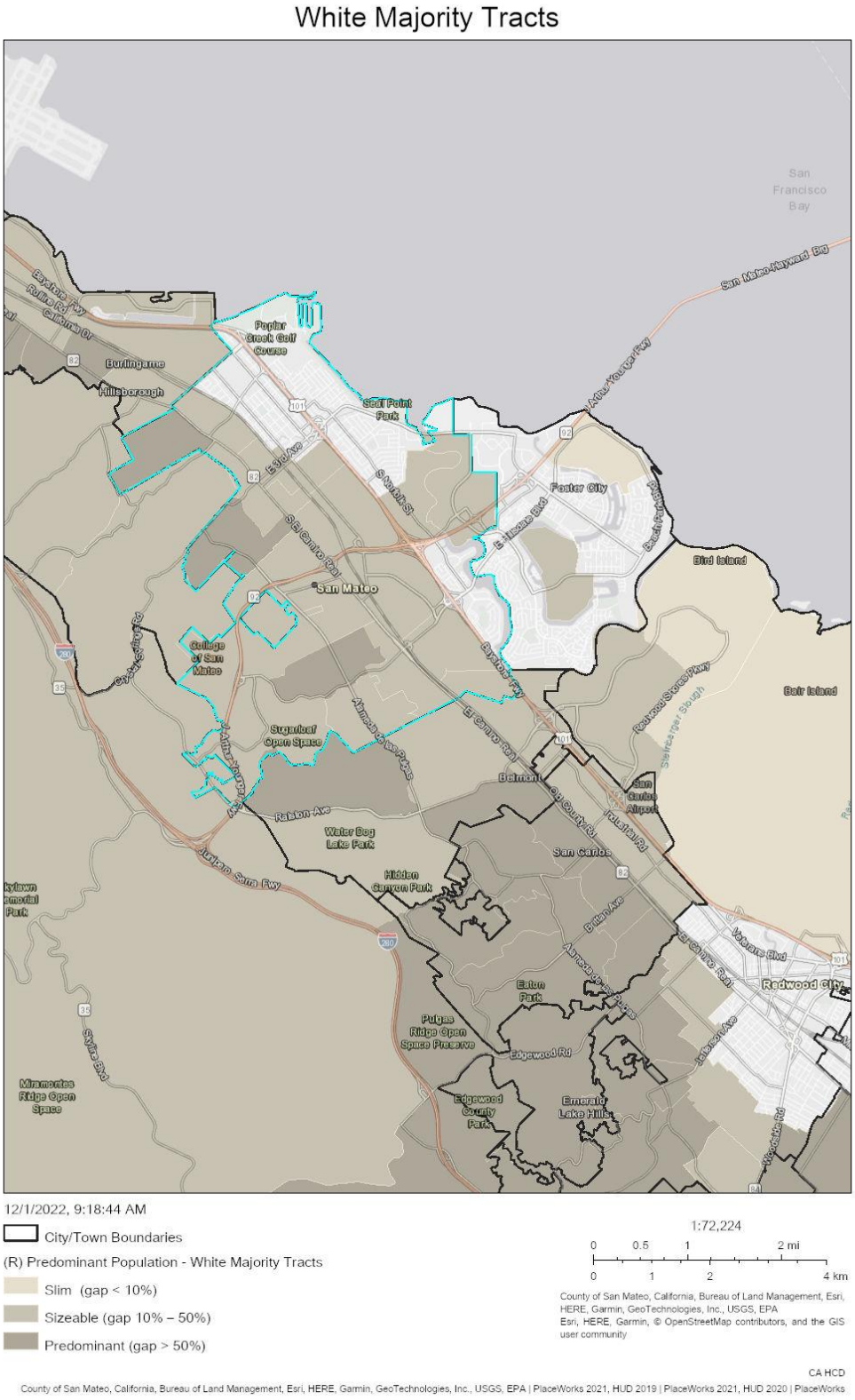


Figure 15: White Majority Tracts

The western portion of the City of San Mateo is identified as an RCAA and marks the beginning of a stretch of RCAAs all the way to the Pacific Ocean. There is noticeable overlap between the white-majority tracts and RCAAs given that its measurement includes white populations over 80%. RCAAs further distinguish these areas as both white and affluent. The table below shows median income by race and the population distribution in the City of San Mateo and San Mateo County. White households have slightly higher incomes than households overall. Black and Hispanic households have significantly less income than households overall. In the City of San Mateo, there is a $43,115 gap between Hispanic households and households overall. This is concerning from a housing affordability standpoint. There must be a broad spectrum of housing prices to sustain diversity in both the City and County of San Mateo.

Table 5: Race, Population, and Median Income

	City of San Mateo		San Mateo County	
Race/ Ethnicity	**Median Income**	**Population**	**Median Income**	**Population**
White	$125,086	41%	$127,921	39%
Hispanic	$81,427	25%	$79,761	24%
Asian	$142,083	26%	$141,341	27%
Black	$86,818	2%	$70,519	6%
Two or more races	$139,937	6%	$119,801	5%
All Households	**$124,842**	**100%**	**$122,641**	**100%**

Source: ACS 2019 5-year data in 2019 inflation adjusted dollars.

On the census tract level, RCAAs have less households in poverty than non-RCAAs. The tables below compare the white population, income, and number of households below poverty. The maximum number of those under poverty level is 207 in census tracts near the City. The maximum number in non-RCAAs is 1,426 in census tract 6062 in the City of San Mateo. It is likely that those below poverty level cannot access housing in RCAA tracts and therefore congregate in the tracts with the most affordable housing.

Table 6: RCAA Census Tracts Near City of San Mateo, 2019

Census Tract	White population and %	Median Income	# Households Below Poverty Level
6058	1861/ 72%	$184625	38
6064	2896/ 56%	$167165	128
6065	2318/ 66%	>$250000	73
6067	1524/ 62%	$144479	74
6068	2013/ 57%	$183173	114
6070	1850/ 52%	$153125	134
6071	1889/ 61%	$216037	52
6073	2111/ 58%	$177927	207

Table 7: Non-RCAAs

6062	1071/ 14%	$81231	1426
6063	1796/ 43%	$92007	294
6066	1904/ 51%	$151369	223
6073	2111/ 58%	$177927	207
6074	2159/ 44%	$109355	466
6075	1918/ 31%	$133438	386
6076	1634/ 45%	$122614	201
6077.01	1089/ 24%	$107625	344
6077.02	781/ 23%	$128068	509

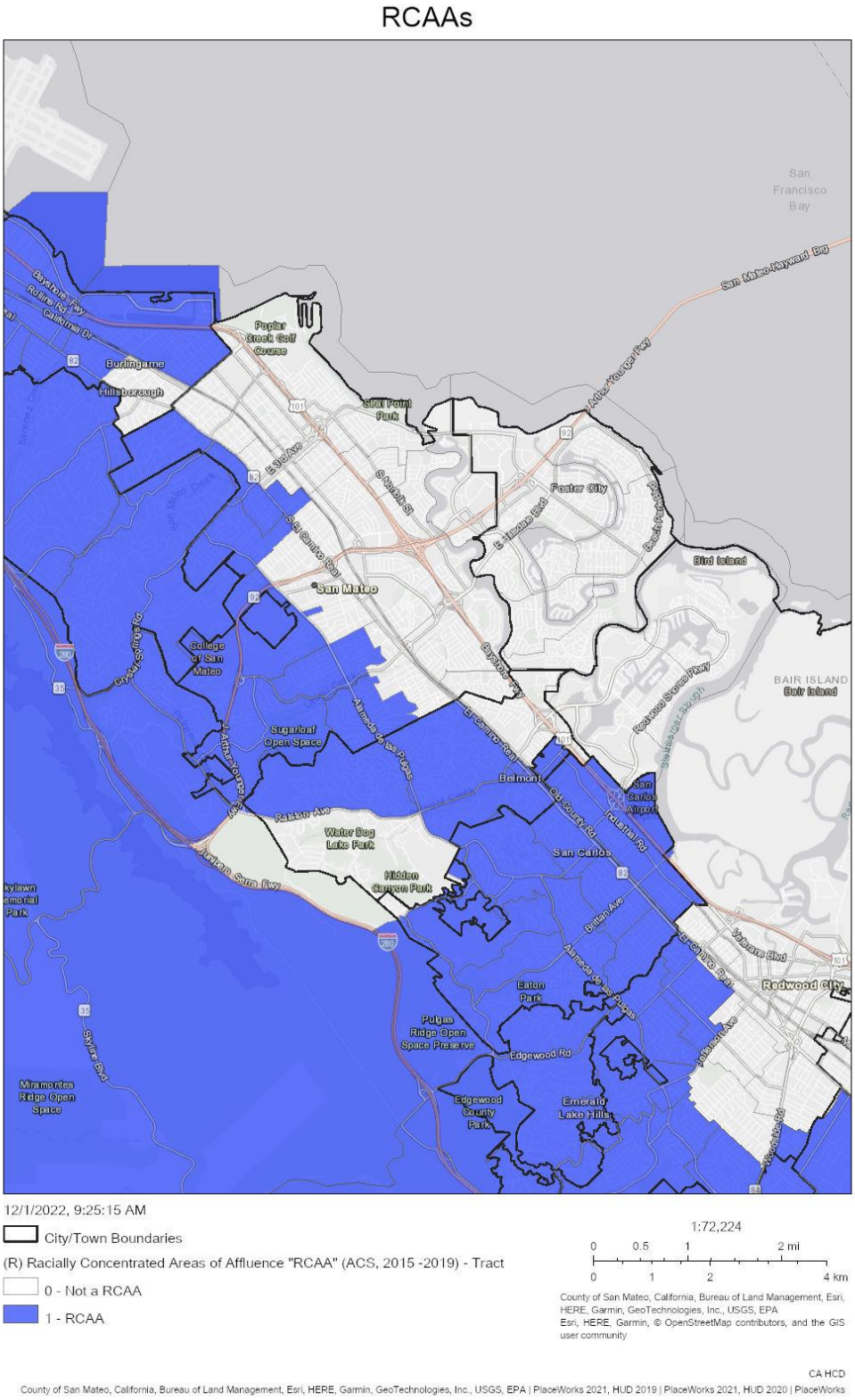


Figure 16: RCAAs

6. SECTION III. ACCESS TO OPPORTUNITY

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.

Access to Opportunity

"Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to 'high resource' neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Figure 17: Access to Opportunity Definition

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

Local knowledge: resident survey questions about access to opportunity. Residents were asked about several resources that would improve their living situation in the survey conducted to support this AFFH. When asked what type of help they need to **improve their housing security**, top answers where:

Help me with a down payment/purchase (35%);

Help me with the housing search (26%); and

Help me get a loan to buy a house (24%).

When asked what type of help they need to **improve their neighborhood**, top answers where:

Better lighting (34%);

Improve street crossings (29%); and

Reduce crime (27%).

When asked what type of help they need to **improve their health**, top answers where:

Make it easier to exercise (40%);

More healthy food (37%); and

Better/access to mental health care (23%).

When asked what type of help they need to **improve their job situation**, top answers where:

Increase wages (46%);

Find a job near my apartment/house (26%); and

Help paying for college (20%).

When asked what type of help they need to **improve children's education**, top answers where:

Stop bullying/crime/drug use at school (26%);

Make school more challenging (25%); and

Have more activities afterschool (24%).

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low-income residents—particularly children.

The opportunity maps highlight areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource and high segregation and poverty. TCAC provides opportunity maps for access to opportunity in quality education, employment, transportation, and environment. Opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes.

6.1 Education

TCAC's education score is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC's educational opportunity map, most Census Tracts in the City of San Mateo score between 0.5 and 0.75—opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes. However, there are a handful of Census Tracts **along Highway 101 and the San Francisco Bay** that score between 0.25 and 0.5—meaning they **have lower education scores compared to the rest of the City**. This area also has higher poverty rates, lower economic opportunity scores, and a greater share of minority households compared to the rest of the City.

The attached "Access to Education" (Attachment 4) includes findings from a countywide analysis of access to education and educational outcomes by protected class. Preliminary findings from this analysis are shared below.

According to the Disparate Access to Educational Opportunities Appendix, the City of San Mateo is served by the San Mateo Union High School District and the San Mateo-Foster City Elementary School District. San Mateo Union increased enrollment by 16% from 2010 to 2020 and the elementary district enrollment increased by 1% over the same time. However, **both districts lost students during the COVID pandemic.**

San Mateo Union enrollment by race and ethnicity is similar to the countywide distribution. However, there is a higher proportion of Asian students in San Mateo Union (23% compared to 17% countywide), a smaller proportion of Filipino students (5% compared to 8% countywide) and Hispanic students (32% compared to 38% countywide).

The San Mateo-Foster City Elementary District has the second highest share of homeless students, with 2% of students experiencing homelessness. The district also has a high share of English learners compared to the countywide proportion (26% compared to 20% countywide). Overall, **the elementary district is more diverse than the countywide average.**

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards at 69% followed by San Mateo Union High with 68%. **Pacific Islander, Hispanic, and Black students in the San Mateo Union**

district were less likely to meet the admission standards, with rates of 29%, 46%, and 46% respectively.

Although San Mateo Union High School has relatively low dropout rates—4% of students—compared to other districts in the county, **dropout rates among Hispanic (7%), Black (6%), and Pacific Islander students are higher**.

6.2 Employment

The top three industries by number of jobs in the City of San Mateo include **professional and managerial services, health and educational services, and arts and recreation services** (Figure III-2 and Figure III-3). The City of San Mateo has a lower job-to-household ratio when compared to the county at 1.45 and 1.59 respectively—which means there are fewer employment opportunities per household in the City of San Mateo (Figure III-4 and Figure III-5). The City also has a slightly lower unemployment rate of 5.2% compared to the county at 5.9% (Figure III-6).

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. The western portions of the City of San Mateo, adjacent to the City of Hillsborough and Belmont, score more than 0.75 for economic opportunity, whereas tracts in the central City score between 0.5 and 0.75 (Figure III-7). Finally, the **lowest economic opportunity scores** in the City are within tracts **along the waterfront in the northeast area of the City of San Mateo**.

HUD's job proximity index shows the **City of San Mateo is in relatively close proximity to jobs** (Figure III-8). On a scale from zero to 100 where 100 is the closest proximity to jobs the majority of the City scores above 60.

6.3 Transportation

[TCAC's transportation opportunity score and maps were not available at the time of this draft report] This section provides a summary of the transportation system that serves the City of San Mateo and the broader region including emerging trends and data relevant to transportation access in the City. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services in San Mateo and the county overall. Below is a summary of comments relevant to the City of San Mateo and San Mateo County.

> *"San Mateo's [Paratransit Coordinating Council] PCC and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes.*

While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime."[24]

Transit improvements recommended for the City of San Mateo include:

- "More access to the College of San Mateo is needed. There is no direct service to Canada College [from the College of San Mateo] and other local colleges from the Coastside.
- Many sidewalks in the county are uneven and inaccessible to individuals using mobility devices.
- Some people with disabilities need personalized assistance (escort service) that is not available.
- Transfers into San Mateo County [from transit services outside of the county] continue to be very difficult. SFMTA and SamTrans need a cost sharing agreement."

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project's overall goal is to, "stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system– the agencies in the region local to the San Francisco bay, served by MTC."[25]

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, **"it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation."**

The San Mateo County Transit District updated their Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county's senior population is expected to grow more than 70% over the next 20 years and the district is experiencing unprecedented increases in paratransit ridership**. The plan is targeted at developing effective mobility programs for residents with disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.[26]

MTC also launched Clipper START—an 18-month pilot project— in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.[27]

6.4 Environment

TCAC's opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5, diesel PM, , pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

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[24] https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf
[25] https://wid.org/transportation-accessibility/
[26] https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html
[27] https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm

Generally, all census tracts in the City of San Mateo **score moderate to poorly on environmental outcomes**. Census tracts surrounding Highway 101 and 92 have the lowest environmental scores in the City—primarily due to traffic on the highways, groundwater threats, and impaired water bodies (Figure III-9 and Figure III-10). However, the City **scores relatively high compared to other areas of San Mateo County on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC) (Figure III-11).

The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.[28] The northeast area of the City of San Mateo score the lowest on the HPI (Figure III-11).

6.5 Disparities in access to opportunity

Data show that racial and ethnic minorities are more likely to live in moderate resource areas compared to non-Hispanic White residents (Figure III-12). Nearly half (47%) of the population living in high resource areas are non-Hispanic White, compared to one in three (33%) in moderate resource areas.

Conversely, **Hispanic, Asian, and Black residents are more likely to live in moderate resource areas**. It is important to note that the City of San Mateo does not include any census tracts that are designated as low resource areas. The share of the population with Limited English Proficiency (LEP) is 8% compared to 7% in the county (Figure III-13).

TCAC's composite opportunity score for the City of San Mateo shows census tracts in the northeast area of the City fall within moderate resource areas while the rest of the City is within high or highest resource areas (Figure III-14). The Social Vulnerability Index (SVI) provided by the Center for Disease Control (CDC)—ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. Again, **the northeast area of the City—encompassing the neighborhoods North Central, Shoreview, and North Shoreview—is most vulnerable according to the SVI** (Figure III-15).

The City of San Mateo does not have any disadvantaged communities as defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations."[29] (Figure III-16)

6.6 Disparities specific to the population living with a disability

Nine percent of the population in the City of San Mateo are living with at least one disability, compared to 8% in the county (Figure III-17). The most common disabilities in the City are ambulatory (4.2%), independent living (3.6%), and cognitive (3.5%) (Figure III-18).

Of residents with a disability responding to the residents' survey, 30% said that their home does not meet the needs of their household member.

[28] https://healthyplacesindex.org/about/
[29] https://oehha.ca.gov/calenviroscreen/sb535

Disability

"Disability types include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty."

Figure 18: Disability Definition

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

For the population 65 and over, the share of the population with an ambulatory or independent living difficulty increases (Figure III-19). As mentioned above under access to transportation, San Mateo County is rapidly aging; therefore, this population with a disability is likely to increase.

Unemployment is disproportionately high among residents living with a disability with an unemployment rate of 12%, compared with 3% for residents without a disability in the City of San Mateo—particularly when compared to the county where the disparity is not as high. Countywide, the unemployment rate for residents with a disability is 4%, compared to 3% for residents without a disability (Figure III-20). High unemployment rates among this population points to a need for increased services and resources to connect this population with employment opportunities.

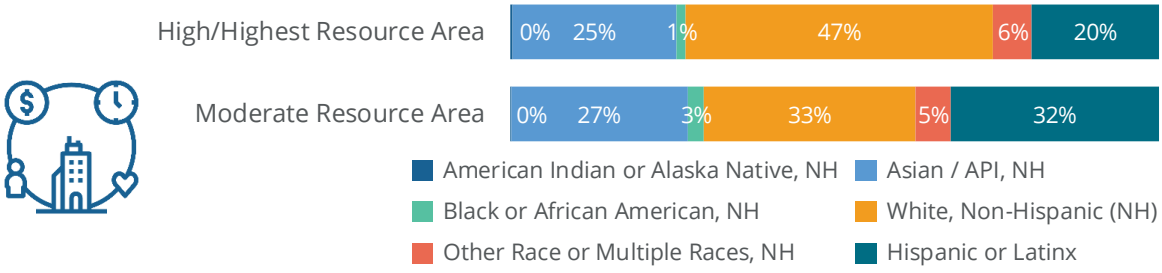
Residents living with a disability are primarily concentrated geographically along the Highway 101 corridor (Figure III-21).

Access to Opportunity

Regional Access

	City of San Mateo	San Mateo County
Jobs to Household Ratio	1.45	1.59
Unemployment Rate	5%	6%
LEP Population	8%	7%

Share of Population by Race in Resource Areas in the City of San Mateo



Employment by Disability Status

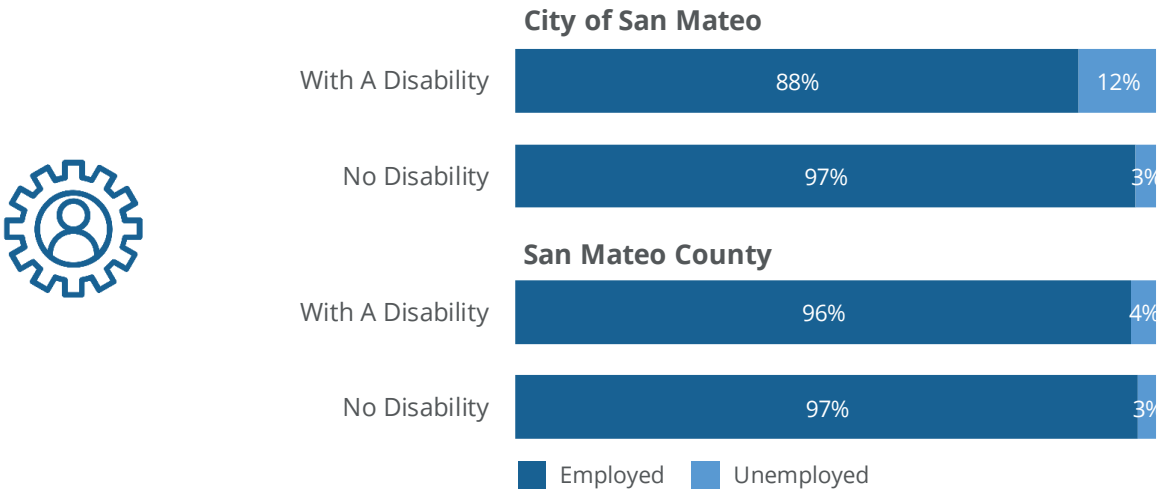


Figure 19: Access to Opportunity

7. SECTION IV. DISPROPORTIONATE HOUSING NEEDS

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

Disproportionate Housing Needs

"Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Figure 20: Disproportionate Housing Needs Definition

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

7.1 Housing Needs

Population growth in the City of San Mateo has generally kept up with the pace of growth countywide, except the City did not lose population during the great recession whereas the county did (Figure IV-1). **Population growth slowed again from 2019 to 2020, likely due to the emergence of the COVID-19 pandemic in the Spring of 2020.**

Since 2015, **the housing that has received permits to accommodate growth has largely been priced for above moderate-income households,** with 1,545 units permitted for above moderate-income households compared to 94 permits for moderate income households; 59 permits for low-income households; and 126 permitted for very low-income households (Figure IV-2). The Housing Needs Data Report for the City of San Mateo indicates new construction has not kept pace with demand throughout the Bay Area, "resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness." [30]

The variety of housing types available in the City in 2020 are predominately single family (44%) and medium to large scale multifamily (39%). From 2010 to 2020, the multifamily inventory increased more than single family, and the City has a greater share of multifamily housing compared to other communities in the region. [31]

The majority of the housing inventory in the City of San Mateo was constructed from 1940 to 1980 (Figure IV-3). As such, the City's units are older, lack energy efficiency, could be costly to adapt for disability accessibility, and may have deferred maintenance if households cannot afford to make improvements.

Compared to San Mateo County, the City's owner-occupied housing market has a greater share of units priced between $1 and $1.5 million—29% of units in the City fall within this price range compared to 23% in the county (Figure IV-4). Conversely, units priced above $2 million make up a

[30] Housing Needs Data Report: San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.
[31] Housing Needs Data Report: San Mateo, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

smaller proportion of the City's housing stock compared to the county with 14% and 19% respectively. According to the Zillow home value index, home prices have experienced remarkable growth in the City and county (Figure IV-5).

Rents have increased at a slower pace compared to the for-sale market—however, median rents increased more rapidly from 2017 to 2019 (Figure IV-7). Rent increases have likely been dampened by the COVID-19 pandemic. Compared to the county, the **City of San Mateo has more luxury rental units**—27% of units rent for more than $3,000 in the City compared to 22% in the county (Figure IV-6).

7.2 Cost Burden and Severe Cost Burden

Nearly half of all renter households in the City of San Mateo are cost burdened—spending more than 30% of their gross income on housing costs—and one in four are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). Cost burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost burdened households are considered at risk for homelessness.

A greater portion of households in the City of San Mateo (39%) struggle with cost burden compared to the county (37%) (Figure IV-8). Lower income households are more likely to experience housing cost burden. Nearly three out of every four households earning less than 30% AMI—considered extremely low-income households—are severely cost burdened, compared to only 1% of households earning more than 100% of AMI Even in the second highest income category, almost one-third of households are cost burdened.



Figure 21: Cost Burden by Income Level

Source:ABAG HESS Tool and Root Policy Research.

There are **disparities in housing cost burden in the City of San Mateo by race and ethnicity and family size**. Black or African American (59%) and Hispanic households (55%) experience the highest rates of cost burden in the City. Non-Hispanic households of other races (28% cost burdened), Asian households (33%), and non-Hispanic White households (34%) experience the lowest cost burden (Figure IV-11).

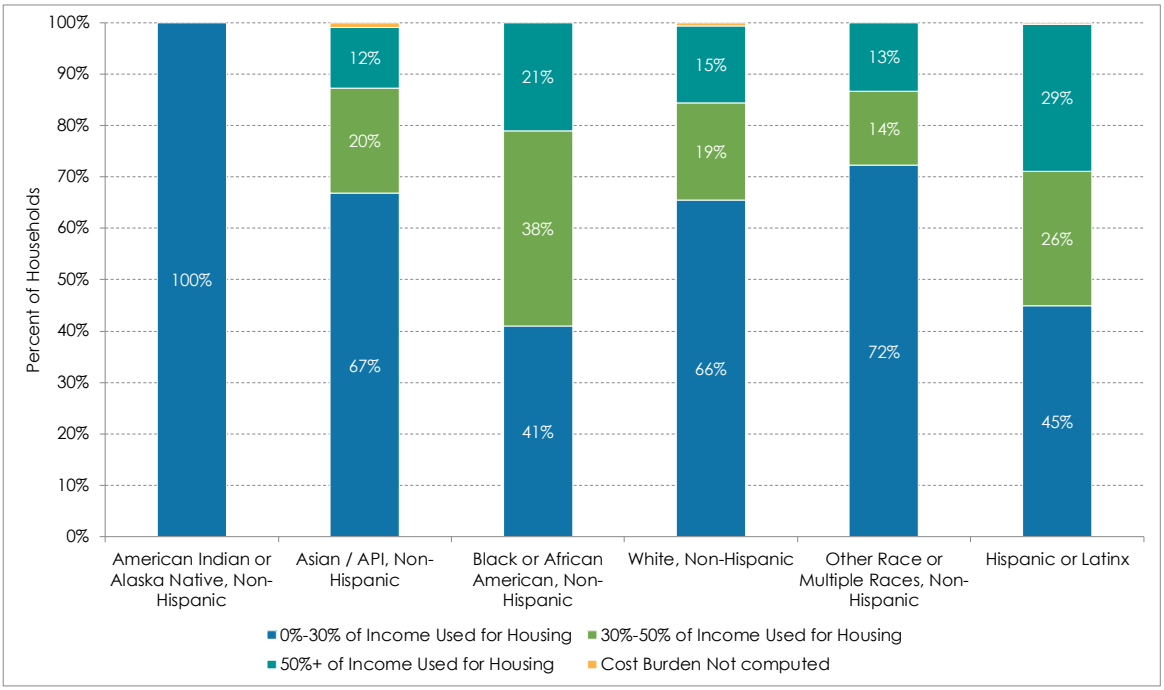


Figure 22: Cost Burden by Race

Source: ABAG HESS Tool and Root Policy Research.

Large family households—considered households with five or more persons—experience cost burden at a rate of 46% compared to all other households at 37% (Figure IV-12). Cost burdened households are primarily concentrated along the waterfront and Highway 101 (Figure IV-13 and Figure IV-14).

Renter occupied households are more likely to be cost burdened compared with owner occupiers. 48% of renters are cost burdened compared with 31% of owner occupiers. Owners tend to have more income, and as previously established, those in high AMI categories pay less housing costs as a proportion of income. As revealed in discussion regarding RCAAs, Hispanic and Black households have substantially less income than white households and therefore are more likely to be cost-burdened.

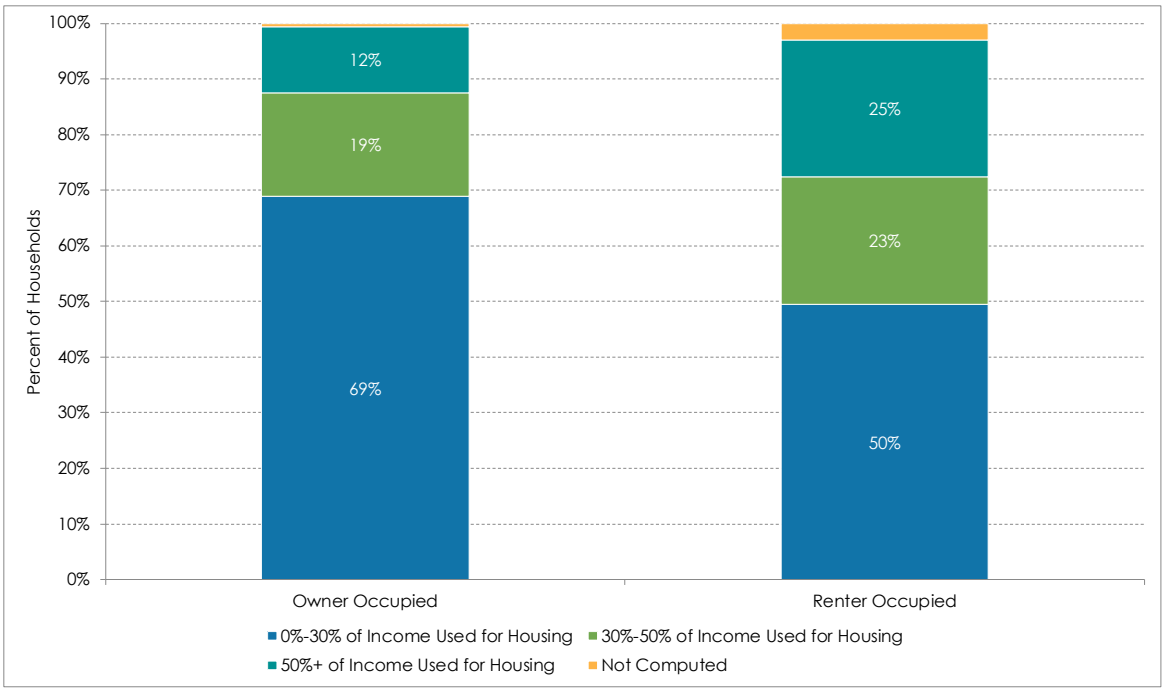


Figure 23: Cost Burden by Tenure

Source:ABAG HESS Tool and Root Policy Research.

Cost burden is concentrated geographically in the City of San Mateo. Census tracts with higher rates of cost burden also align with previous maps that show concentration of disability and female-household head status. Cost burden for renters is more severe, with more census tracts showing 60-80% renters in the Northeast tracts facing housing cost burden. There are no tracts showing 60-80% of homeowners are rent burdened.

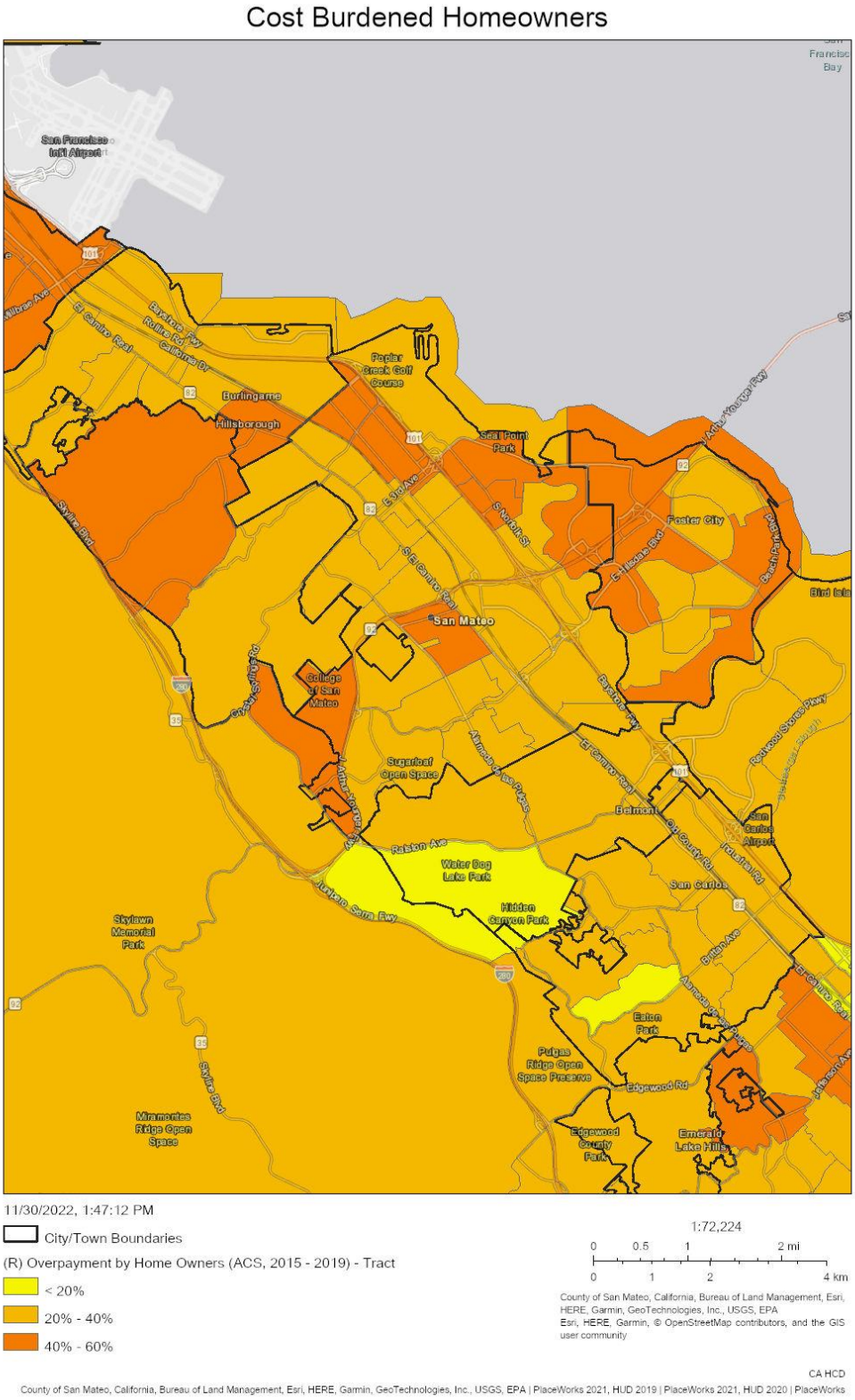


Figure 24: Cost Burdened Homeowners

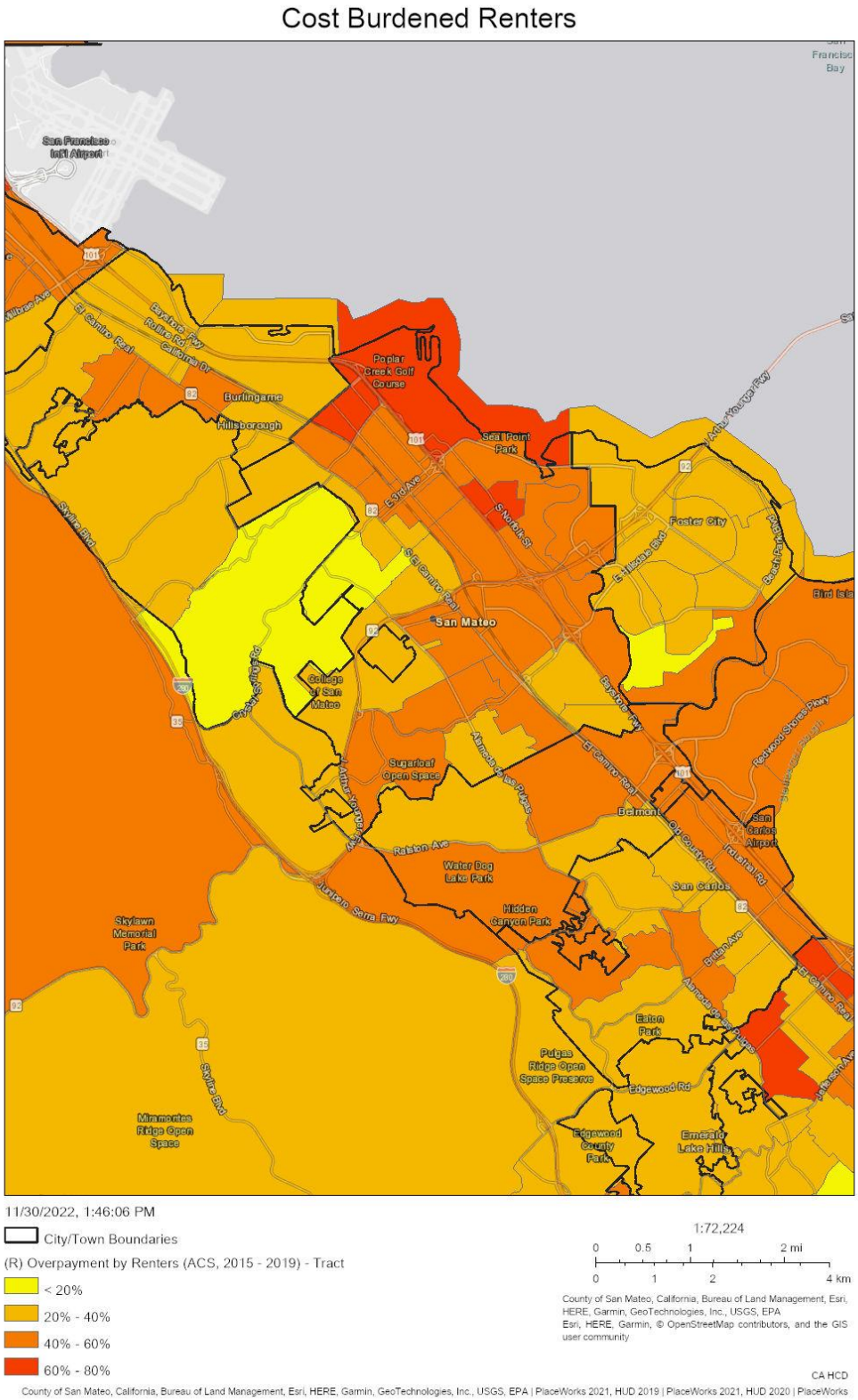


Figure 25: Cost Burdened Renters

7.3 Overcrowding

The vast majority of households (93%) in the City of San Mateo are not overcrowded—indicated by more than one occupant per room (Figure IV-15). However, renter households are more likely to be overcrowded with 13% of households with more than one occupant per room compared to 2% of owner households (Figure IV-16).

The resident survey shows higher needs: 26% of respondents said that their house or apartment isn't big enough for their family members.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Other races (27% of households), Hispanic households (26%), and American Indian or Alaskan Native households (12%) experience the highest rates of overcrowding (Figure IV-17). Low- and moderate-income households are also more likely to be overcrowded (Figure IV-18).

Geographically, overcrowded households are concentrated in the same areas as cost burdened households, along the waterfront and Highway 101 (Figure IV-19). This could indicate that people are attempting to save on housing by splitting costs with more roommates or family members.

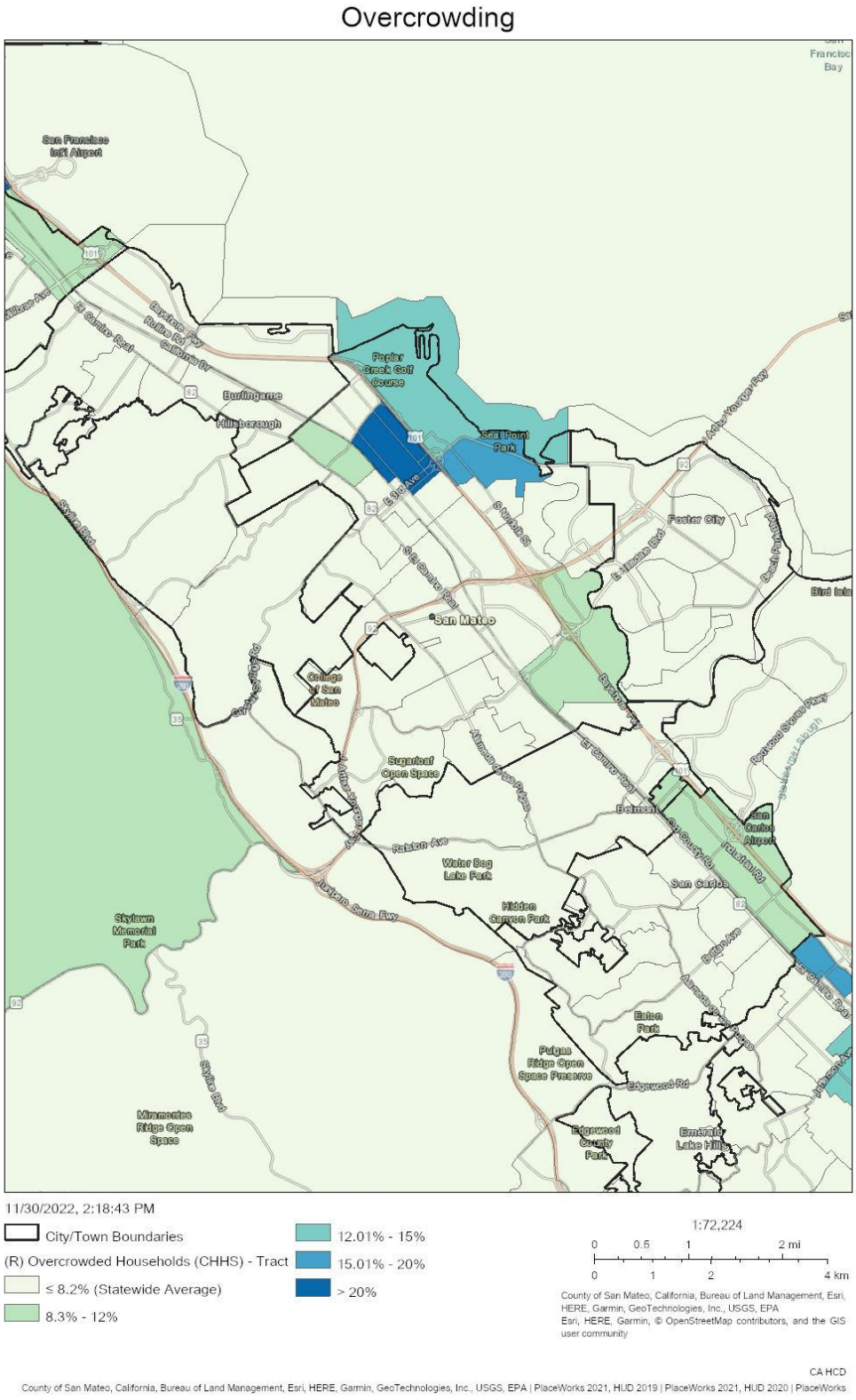


Figure 26: Overcrowding

7.4 Substandard Housing

Data on housing condition are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-reported in Census surveys. In the City of San Mateo, renter households are also more likely to have substandard kitchen and plumbing facilities compared to owner households. Generally, a low share of households are lacking kitchen or plumbing. For renters, 1.3% are lacking kitchen facilities while less than one percent are lacking plumbing. For owners, less than one percent are lacking either kitchen or plumbing facilities (Figure IV-20).

In the City, 20 to 40% of all households that suffer from severe overcrowding, severe cost burden, or an incomplete kitchen or plumbing. Any of the four severe housing problems place households at risk of displacement and adverse physical and mental health. Regionally, the City of San Mateo is surrounded by municipalities with less than 20% of households with substandard housing issues. It is plausible that the high Hispanic population relative to other surrounding census tracts is behind the concentration. This population is more likely to rent and live in multigenerational homes. Both can be factors that indicate substandard and overcrowding conditions. While some tracts in the City of San Mateo likely offers refuge for low-income renters who cannot afford other areas of the County, it is important to note that substandard housing conditions place residents at risk of displacement from the City, as discussed in the following section.

Analyzing and mapping code enforcement data over the past five years shows that there are more violations in census tracts with higher rates of poverty and higher populations of non-white residents. Census Tract 94401, where 7.6% families live in poverty and the White population is 38%, had one-half of all violations in the City (1,012). By contrast, Census Tract 94402, where 0.7% of families live in poverty and the White population is 61%, majority race/ethnicity is White, had the lowest number of code violations.

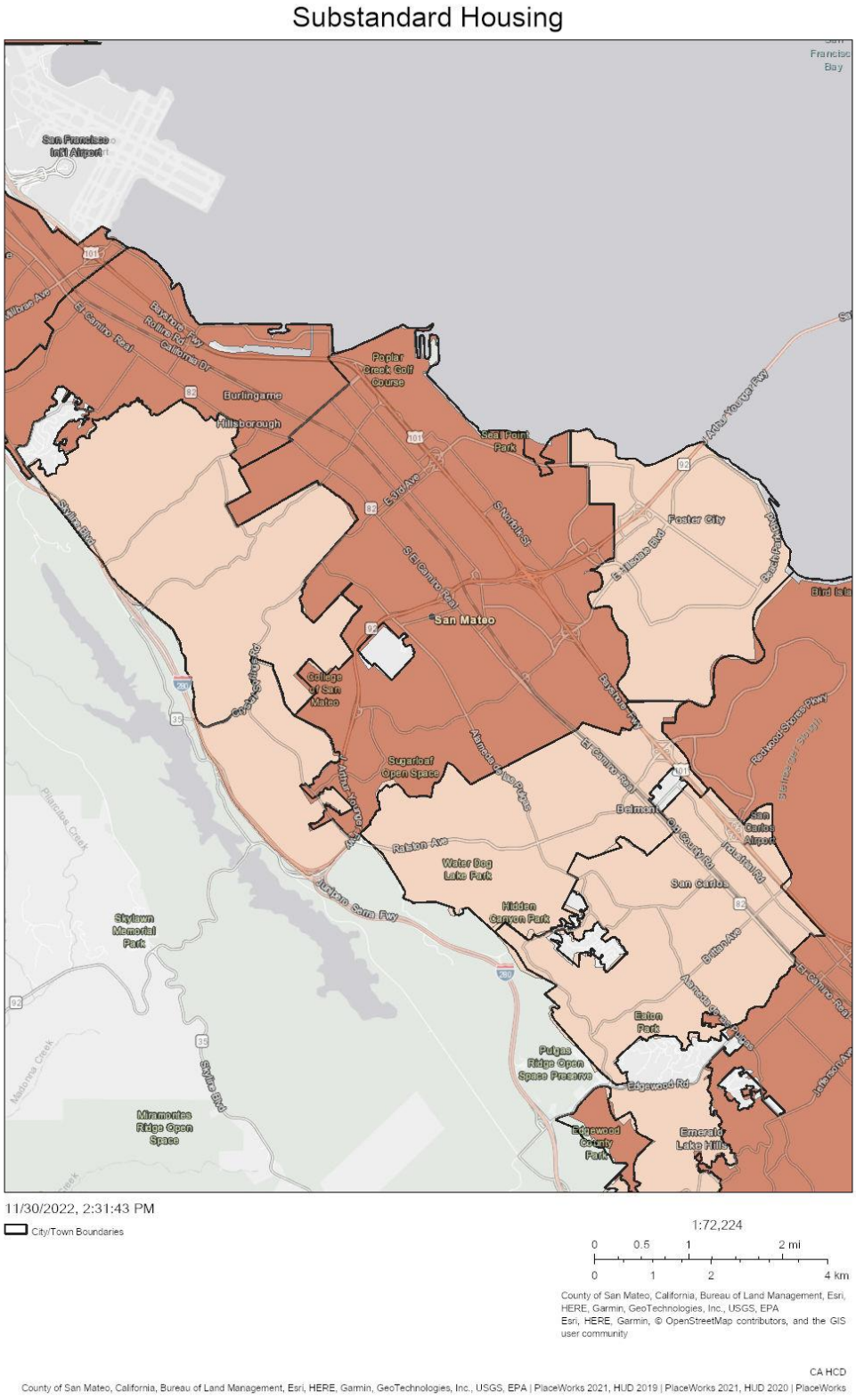


Figure 27: Substandard Housing

7.5 Homelessness

In 2019, 1,512 people were experiencing homelessness in the county (74 people in the City of San Mateo) during the One-Day Count, with 40% of people in emergency or transitional shelter while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children (Figure IV-21). The recently released 2022 One-Day Count showed that 60 people in the City of San Mateo were homeless.

People who identify as American Indian or Alaskan Native (6% of the homeless population compared to less than 1% of the total population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population (Figure IV-22 and Figure IV-23). People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represented a substantial share of the homeless population in 2019 (Figure IV-24).

7.6 Displacement

Owner households generally experience a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). Households in the City were more likely to have moved in the past year compared to the households in the county (14% compared to 12% in the county) (Figure IV-25 and Figure IV-26).

In the City of San Mateo **10% of income assisted rental units are at high or very high risk for displacement**, a total of 72 out of 702 total units in the City. In San Mateo County, 417 units are at risk—8% of the total assisted housing units in the county (Figure IV-27).

Displacement Sensitive Communities

"According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:

- Share of very low-income residents is above 20%, 2017
- AND
- The tract meets two of the following criteria:
  - Share of renters is above 40%, 2017
  - Share of people of color is above 50%, 2017
  - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017
  - They or areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:
    - Percent change in rent above county median for rent increases, 2012-2017

OR

Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017"

Figure 28: Displacement Sensitive Communities

Source: https://www.sensitivecommunities.org/.

The resident survey conducted for this study found that 31% of residents in the City of San Mateo have been displaced in the past 5 years. The top reason for displacement was "*Rent increased more than I could pay*" (42%).Sixteen census tracts in the City are currently vulnerable to displacement—these same Tracts have high shares of renter households (Figure IV-28). The map below shows the concentration of sensitive communities. To the west of the City of San Mateo, there are few communities at risk of displacement. This does not indicate that there are adequate resources for those of all income groups, but rather that these communities are not obtainable to those with less resources.

Analysis of the factors contributing to displacement. As the resident survey indicated, wages have not kept pace with housing costs in the City. The COVID-19 pandemic highlighted how quickly employment and income status can change; those who are not able to save because of housing cost burden are far more likely to be involuntarily displaced from their homes. Those who live in substandard housing also likely live in properties with low appraised value. This puts them at risk of displacement as developers look for cheap land to build profitable, expensive housing.

Areas of the City with the highest cost burden and overcrowding—along the waterfront—are included in the Special Flood Hazard Areas determined by the Federal Emergency Management Agency (FEMA) as having a 1% chance of flooding annually (Figure IV-29, IV-30, and IV-31). [32] As such, displacement caused by flooding is a very unlikely event. Increased rent is a much more significant factor.

Instead, future displacement is more likely a factor of rents rising faster than incomes and a very limited supply of affordable units. Developing additional affordable and income-targeted units in displacement sensitive areas is the surest method of mitigating continued displacement pressure.

[32]The analysis in this section is based on displacement data provided by ABAG, which includes only current and future displacement risk, rather than a historical analysis of changes in these populations by Census tract. Therefore, it is presumed that there has been displacement of lower income and minority populations over time in the past. For example, according to Census data, one particular tract in North Central was 18% African American in 1990, but by 2017 that tract's African American population was reduced to just 4%.

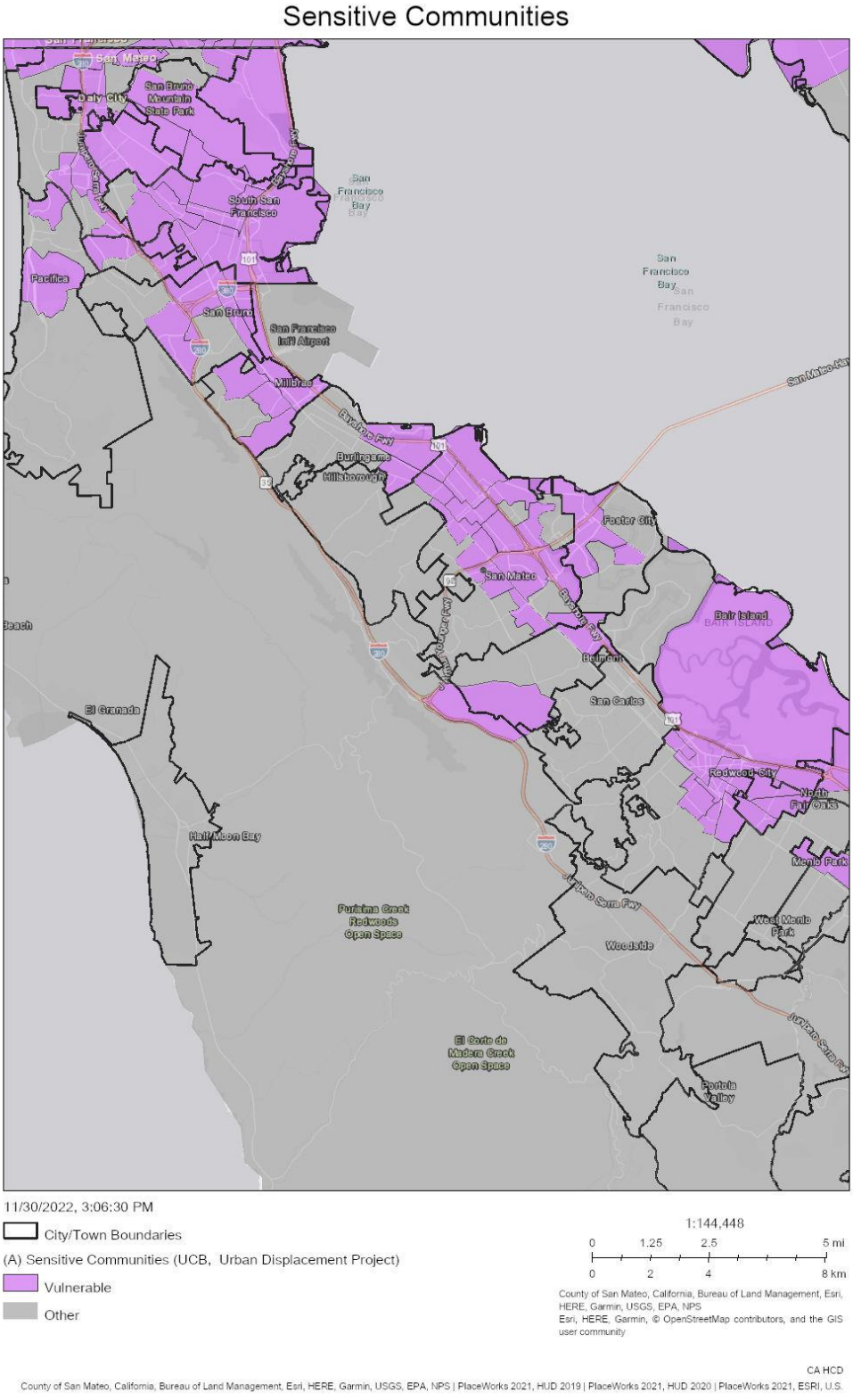


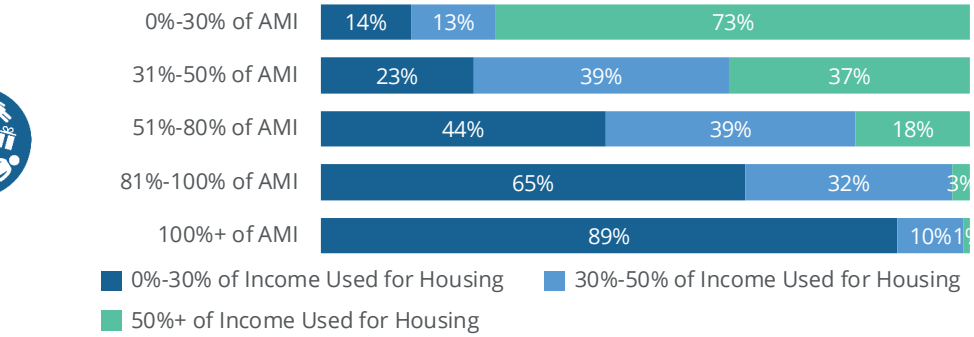
Figure 29: Sensitive Communities

Access to mortgage loans. Disparities by race and ethnicity are also prevalent for home mortgage applications, particularly in denial rates (Figure IV-32). Hispanic (32% denial rate) and American Indian or Alaska Native households (27%) had the highest denial rates for mortgage loan applications in 2018 and 2019. Conversely, non-Hispanic Asian (17%), Black (18%), and White households (19%) have the lowest denial rates during the same time (Figure IV-33).

Disproportionate Housing Needs

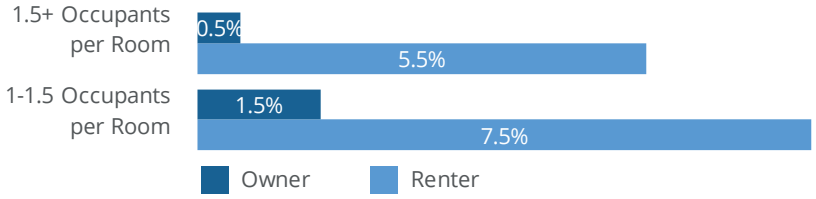
Cost Burden, City of San Mateo, 2019





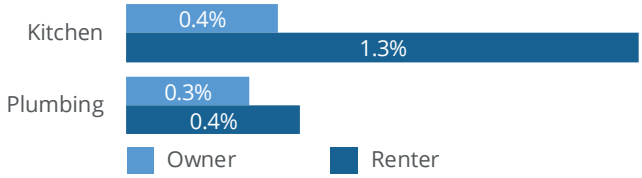
Overcrowding, City of San Mateo, 2019





Substandard Housing, City of San Mateo, 2019





Homelessness, City of San Mateo, 2019



Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

Displacement, 2020



Assisted Units at High or Very High Risk of Displacement	City of San Mateo	San Mateo County
Number of Units	72	417
% of Assisted Units	**10%**	**8%**

Figure 30: Disproportionate Housing Needs

8. SITE INVENTORY ANALYSIS

8.1 City of San Mateo Sites Inventory AFFH Analysis

AB 686 requires an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing. The City's proposed RHNA sites can accommodate approximately 9,986 new units — 1,661 units for very low income households, 1,366 units for low income households, 1,210 units for moderate income households, and 5,749 units for above moderate income households.

Figure A-1 shows the location of Census Tracts in San Mateo, while Figure A-2 shows the geographic distribution of the proposed RHNA sites. Overall, the location of the proposed sites are well distributed throughout the city, with the majority of sites located along both sides of El Camino Real, which has the most options for new and re-development and where there is the best opportunity to maximize density. The proximity of sites along El Camino Real provides robust access to transportation options and services.

Figures A-3 and A-4 present the distribution of the City's proposed RHNA units by Census Tract, income level, and AFFH indicators. Figures A-5 through A-10 map the location of proposed RHNA units compared to several AFFH indicators. For income level, a site is considered "mixed" if none of the four income categories represent more than 50% of the total units on the site.

The analysis of the RHNA unit location against these indicators demonstrates that:

- There are six Census tracts where RHNA units will be located that are minority concentrated and represented by Asian and Hispanic residents. These Census tracts are all moderate to high resource areas. The distribution of RHNA units within these Census tracts *will not* have the effect of increasing minority concentration in low resource areas; instead, adding income diverse housing to these tracts will broaden housing choices in moderate and high opportunity neighborhoods where persons of color are likely to find sought-after cultural amenities and services.
- No RHNA units are located in R/ECAPs. The units that are proposed to be located in the city's lowest income areas are all high opportunity neighborhoods and these areas have higher median income than the state overall. They are lower income only relative to the city's relatively high income overall.
- No RHNA units are being placed in low opportunity areas.
- RHNA units are well distributed among income groups within high opportunity areas.

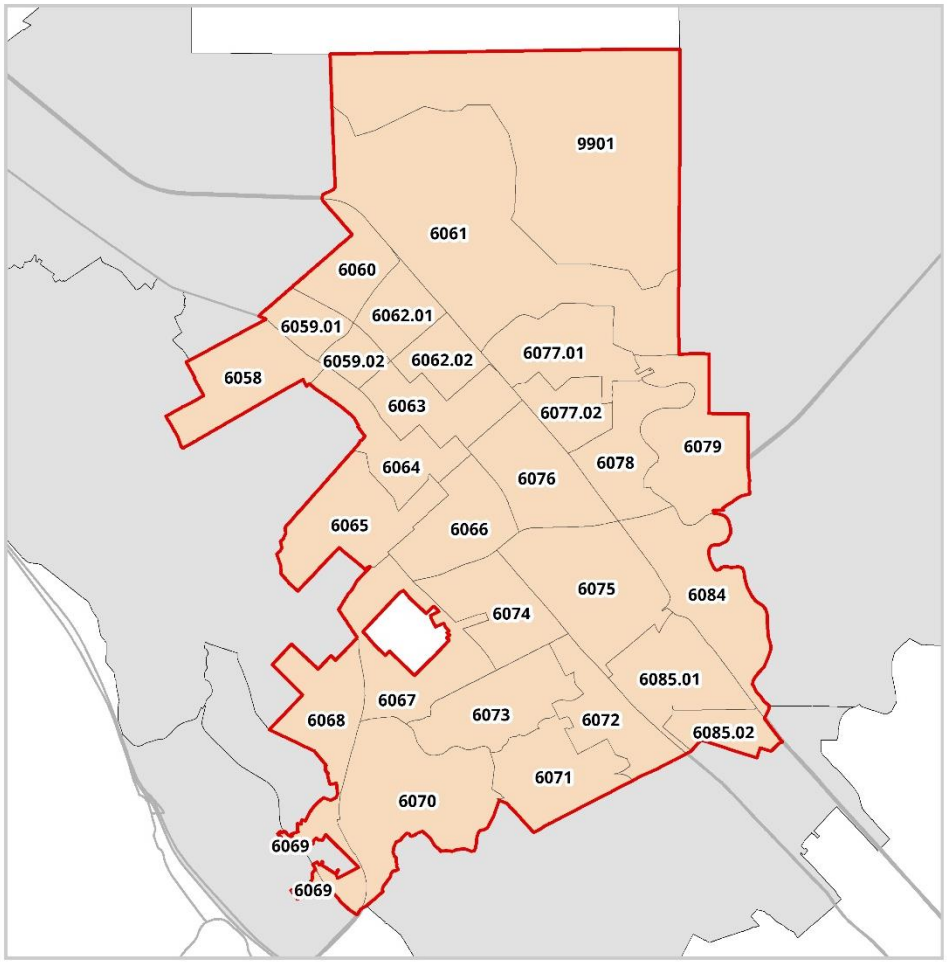


Figure 31: City of San Mateo Census Tracts

Source: U.S. Census and Root Policy Research.

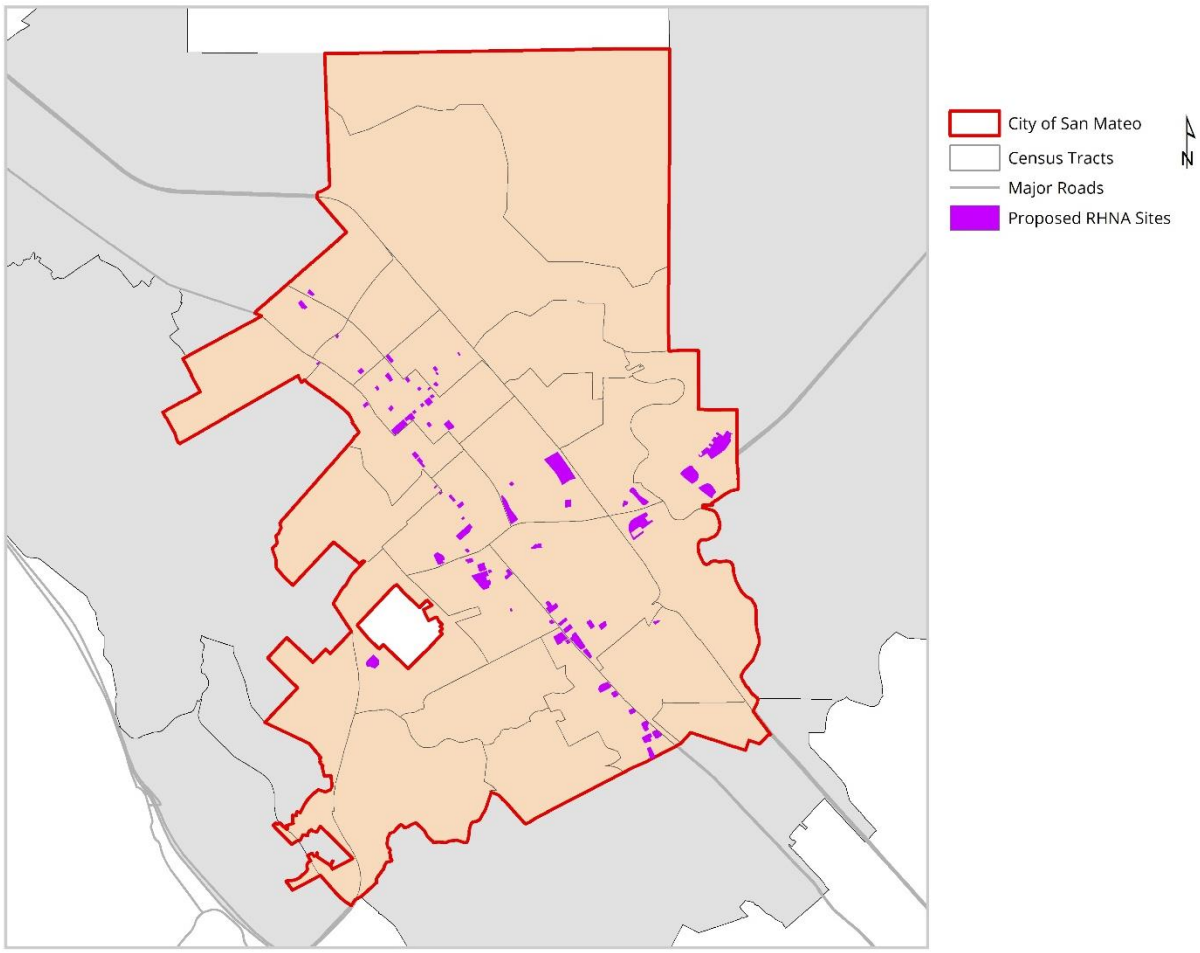


Figure 32: Geographic Distribution of Proposed RHNA Sites by Census Tract

Source: U.S. Census and Root Policy Research.

Table 8: City of San Mateo Proposed RHNA Units by Income and Census Tract

Census Tract	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Census Tract 6058	0	0	0	10	10
Census Tract 6509.01	9	5	6	14	34
Census Tract 6509.02	12	7	8	22	49
Census Tract 6060	0	0	4	4	8
Census Tract 6061	14	14	6	80	114
Census Tract 6062.02	9	16	8	118	151
Census Tract 6063	185	272	65	526	1,048
Census Tract 6064	17	9	23	54	103
Census Tract 6065	7	4	5	13	29
Census Tract 6066	161	92	104	268	625
Census Tract 6067	0	29	0	261	290
Census Tract 6072	193	295	305	1,179	1,972
Census Tract 6074	123	65	87	311	586
Census Tract 6075	127	86	83	323	619
Census Tract 6076	270	104	137	1,360	1,871
Census Tract 6078	103	44	50	362	559
Census Tract 6079	169	126	114	431	840
Census Tract 6084	95	54	61	158	368
Census Tract 6085.01	23	0	0	207	230
Accessory Dwelling Units	144	144	144	48	480
	1,661	**1,366**	**1,210**	**5,749**	**9,986**

Source: City of San Mateo and Root Policy Research.

Table 9: Proposed RHNA Sites by Census Tract, Income Level, and AFFH Indicators

Census Tract	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Percent Non-White Population	Median Household Income	TCAC Opportunity Area Category	Percent Overpayment by Renters	Percent Overcrowded Households	Displacment Risk
Census Tract 6058	0	0	0	10	15%	$ 178,698	Highest Resource	49%	0%	Lower
Census Tract 6509.01	9	5	6	14	52%	$ 136,065	High Resource	47%	3%	Lower
Census Tract 6509.02	12	7	8	22	65%	$ 87,049	High Resource	61%	13%	Lower
Census Tract 6060	0	0	4	4	51%	$ 93,950	High Resource	43%	13%	Lower
Census Tract 6061	14	14	6	80	61%	$ 126,316	Moderate Resource	57%	18%	Lower
Census Tract 6062.02	9	16	8	118	71%	$ 110,722	Moderate Resource	52%	11%	At risk
Census Tract 6063	185	272	65	526	53%	$ 96,250	Moderate Resource	47%	7%	Lower
Census Tract 6064	17	9	23	54	47%	$ 133,578	High Resource	36%	2%	Lower
Census Tract 6065	7	4	5	13	24%	$ 228,478	Highest Resource	48%	0%	Lower
Census Tract 6066	161	92	104	268	39%	$ 162,857	Moderate Resource	52%	9%	Lower
Census Tract 6067	0	29	0	261	41%	$ 158,091	Highest Resource	35%	0%	Lower
Census Tract 6072	193	295	305	1,179	61%	$ 108,886	High Resource	52%	8%	Lower
Census Tract 6074	123	65	87	311	42%	$ 118,021	Moderate Resource	51%	14%	Lower
Census Tract 6075	127	86	83	323	63%	$ 167,279	Moderate Resource	38%	8%	Lower
Census Tract 6076	270	104	137	1,360	48%	$ 117,566	Moderate Resource	46%	5%	Lower
Census Tract 6078	103	44	50	362	50%	$ 160,297	Moderate Resource	66%	3%	Lower
Census Tract 6079	169	126	114	431	51%	$ 129,853	Moderate Resource	44%	6%	Lower
Census Tract 6084	95	54	61	158	65%	$ 129,662	High Resource	49%	1%	Lower
Census Tract 6085.01	23	0	0	207	52%	$ 155,417	High Resource	48%	7%	Lower
Accessory Dwelling Units	144	144	144	48	n/a	n/a	n/a	n/a	n/a	n/a
Total Units	**1,661**	**1,366**	**1,210**	**5,749**						

Source: HCD AFFH Data Viewer, 2021 5-year ACS data, City of San Mateo, and Root Policy Research.

8.2 Segregation and Integration

According to 2021 5-year ACS data, the majority of residents in the city of San Mateo identify as non-white (52%). Asian (26%) and Hispanic (24%) residents represent the greatest non-white populations in the city. Of Census Tracts within the city with proposed RHNA sites, there are six Census Tracts with populations of non-White residents greater than 60% — primarily located in the Downtown and Hillsdale Station South areas. The Census Tracts with the greatest concentrations of non-White populations are Census Tract 6062.02 (71%), Census Tract 6509.02 (65%), Census Tract 6084 (65%), and Census Tract 6075 (63%).

According to the UC Berkeley Urban Displacement Project, with the exception of Census Tract 6061, all other five Census Tracts are designated as "Asian-Latinx-White". Census Tract 6061 is designated as "Asian-Latinx-White-Other".

Within these six Census Tracts, the City's Sites Inventory proposes 450 units for very low income households, 472 units for low income households, 471 units for moderate income households, and 1,880 units for above moderate income households. This represents 27% of the City's proposed units for very low income households, 35% of units for low income households, 39% of units for moderate income households, and 33% of units for above moderate income households.

Additionally, according to the TCAC opportunity area maps, three of the census tracts are designated as "high resource", while the other three are designated as "moderate resource". Of the total units proposed in these six Census Tracts (3,273 units), 67% of the units for very low income households, 75% of the units for low income households, 79% of the units for moderate income households, and 72% for above moderate income households are located in high resource areas. In the context of segregation and integration, the City's Sites Inventory balances the distribution of units across all income levels and prioritizes sites in high resource areas.

8.3 Racially and Ethnically Concentrated Areas of Poverty and Affluence

Per HUD's definition, there are no Census Tracts designated as racially and ethnically concentrated areas of poverty (R/ECAP) in the city of San Mateo. Additionally, the City does not have any Census Tracts designated as "High Segregation and Poverty", as defined by California's Tax Credit Allocation Committee (TCAC).

According to 2021 5-year ACS data, the median household income in California is $84,097. Located in one of the most affluent counties in the country, every Census Tract in San Mateo exceeds the state's median household income. However, there are three Census Tracts in the city that have a non-white population of greater than 60% and have a lower median income relative to the City's median income ($133,612)— Census Tract 6509.02 (65% non-white population, $87,049 median household income), Census Tract 6072 (61% non-white population, $108,886 median household income), and Census Tract 6062.02 (71% non-white population, $110,722 median household income). Although these tracts have lower median household incomes relative to the city, Census Tracts 6509.02 and 6072 are designated as "high resource" areas and Census Tract 6062.02 is designated as a "moderate resource" area. Census Tract 6062.02 is the only Census Tract in San Mateo that is designated as vulnerable to displacement.

Collectively, the Sites Inventory proposes 214 very low income units, 318 low income units, 321 moderate income units, and 1,319 above moderate income units in these Census Tracts. The majority of the proposed units within these three tracts are located in high resource areas — 94% of very low income units, 95% of low income units, 98% of moderate income units, and 91% of above moderate income households. In the context of Census Tracts with high non-white populations and relatively lower household incomes compared to the city at-large, the balance of units across income categories not only

allows for lower income households to access affordable housing options but also creates more opportunity for households of all incomes to access high resource areas.

Conversely, there are four Census Tracts in San Mateo that meet the definition of Racially Concentrated Areas of Affluence—Census Tract 6058, Census Tract 6064, Census Tract 6065, and Census Tract 6067. All four of these Census Tracts are located on the western side of the city. Collectively, the Sites Inventory proposes 432 units for these four Census Tracts—24 units for very low income households, 42 units for low income households, 28 units for moderate income households, and 338 units for above moderate income households. These units represent 1% of very low income units, 3% of low income units, 2% of moderate income units, and 6% of above moderate income units in the proposed Sites Inventory. While the units in these Census Tracts make up a relatively small proportion of the City's overall Sites Inventory (4% of the total), these units will provide greater access to the highest resource areas in the city.

8.4 Disparities in Access to Opportunity

Of the 19 Census Tracts in San Mateo with proposed RHNA sites, nine Census Tracts are designated as "moderate resource", seven Census Tracts are designated as "high resource", and three Census Tracts are designated as "highest resource" areas. The high and highest resource Census Tracts are primarily located in the western and southern areas of the city. The Sites Inventory proposes 356 units for very low income households, 403 units for low income households, 412 units for moderate income households, and 1,922 units for above moderate income households in the City's high and highest resource areas. Overall, these units account or 21% of very low income units, 30% of low income units, 34% of moderate income units, and 33% of above moderate income units in the City's proposed Sites Inventory. When the units for very low income and low income households are combined, 25% of these units are located in high or highest resource areas in San Mateo.

Through the lens of access to opportunity, the City's Sites Inventory makes a concerted effort to ensure that households across income categories have the opportunity to live in high and highest resource areas of the city. While the majority of lower income units are located in moderate resource areas in the city, no proposed sites in the City's Sites Inventory are located in low resource areas.

8.5 Disproportionate Housing Needs

Cost burden, or households paying more than 30% of the household income on housing costs, is a significant challenge currently facing San Mateo residents, particularly for renters. Of the 19 Census Tracts in San Mateo with proposed RHNA sites, seven Census Tracts have more than 50% of renter households experiencing cost burden. Additionally, at least 35% of renter households in every Census Tract experience cost burden.

The seven Census Tracts with more than half of their renter households experiencing cost burden include Census Tract 6078 (66% of renters are cost burdened), Census Tract 6509.02 (61%), Census Tract 6061 (57%), Census Tracts 6062.02, 6066, and 6072 (52%), and Census Tract 6074 (51%).

Within these seven Census Tracts, the Sites Inventory proposes 615 very low income units, 533 low income units, 568 moderate income units, and 2,340 above moderate income units. This accounts for 37% of very low income units, 39% of low income units, 44% of moderate income units, and 41% of above moderate income units. Collectively, these units make up 41% of the City's total Sites Inventory. Moreover, nearly 40% of all proposed lower income units (very low + low income) are located in these Census Tracts.

Two of the seven Census Tracts—Census Tract 6509.02 and Census Tract 6072—are designated as high resource areas. Of the proposed sites located within these seven Census Tracts, 33% of the very low income units, 57% of the low income units, 55% of the moderate income units, and 51% of the above moderate income units are located in high resource areas. The addition of these units should help provide more opportunities for low and moderate-income households to find affordable housing options and lessen the number of households experiencing cost burden.

In addition to cost burden, overcrowded households can signify a mismatch between the types of housing needed by residents and the types of housing available and affordable to those families. In 2021, 7% of the city's households were considered overcrowded, defined as more than one person per bedroom in a household. There are five Census Tracts in San Mateo where there are at least 50% more households experiencing overcrowding compared to the city overall. These Census Tracts include Census Tract 6061 (18% of households are overcrowded), Census Tract 6074 (14%), Census Tracts 6509.02 and 6060 (13%), and Census Tract 6062.02 (11%). The City's Sites Inventory proposes 158 very low income units, 102 low income units, 113 moderate income households, and 535 above moderate income households. Collectively, these units make up 9% of the City's proposed Sites Inventory. The addition of these units across income categories will create greater access to housing opportunities for overcrowded households.

As noted earlier, just one Census Tract in San Mateo is designated as "at risk of displacement". Census Tract 6062.02 has the greatest percentage of non-White resident (71%) of Census Tracts with proposed RHNA sites. Additionally, the Census Tract also has a lower median household income ($110,722) compared to the city, as well as high rates of renter cost burden (52%) and overcrowding (11%). The Sites Inventory proposes 9 very low income units, 16 low income units, 8 moderate income units, and 118 above moderate incomes, making up just 1.5% of the City's overall Sites Inventory. While most of the units for this Census Tract are targeted for above moderate income households, the relatively low proportion of units should not further exacerbate residents' risk of displacement.

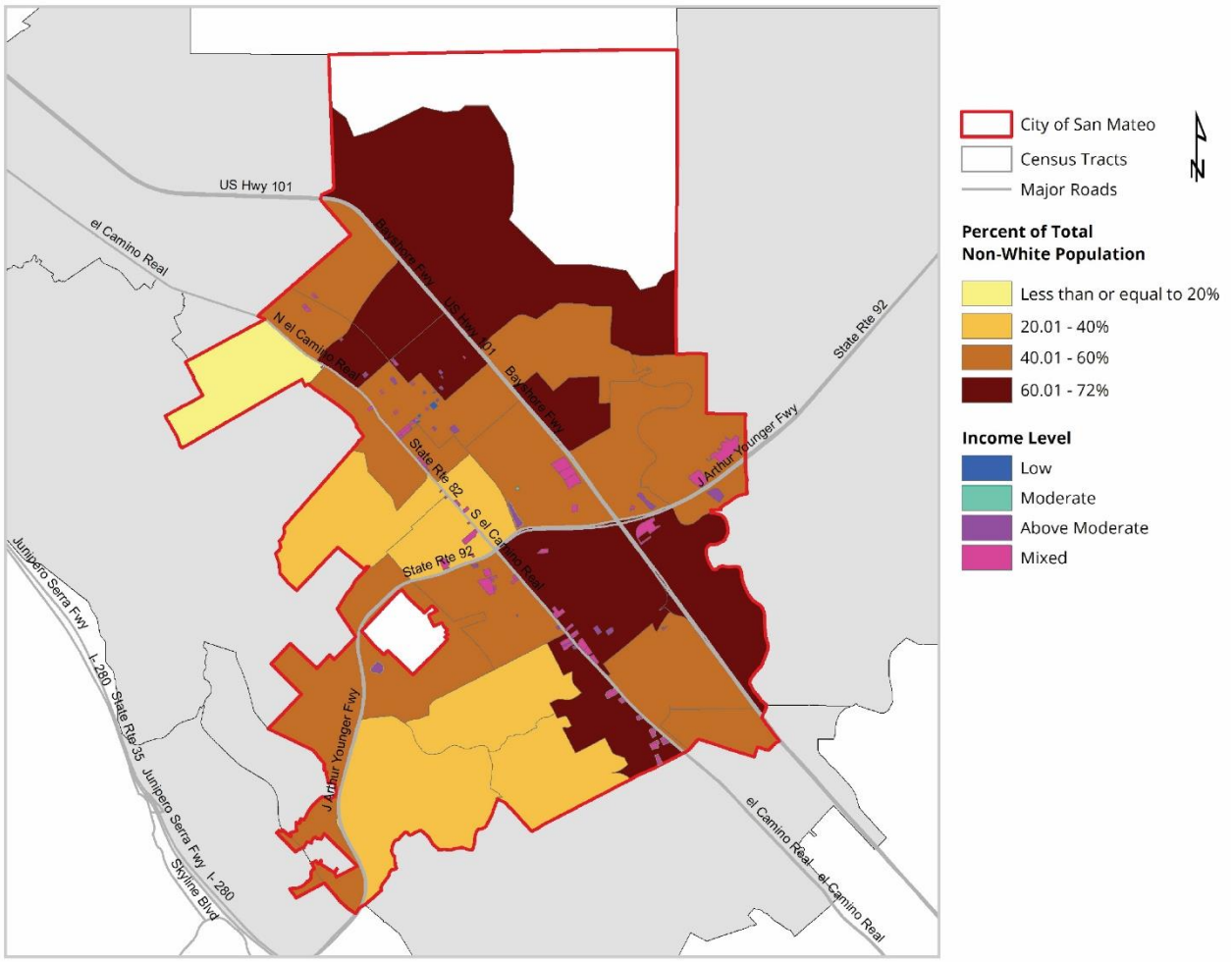


Figure 33: Proposed RHNA Sites by Percent of Non-White Population and Census Tract, 2021

Source: 2021 5-year ACS and Root Policy Research

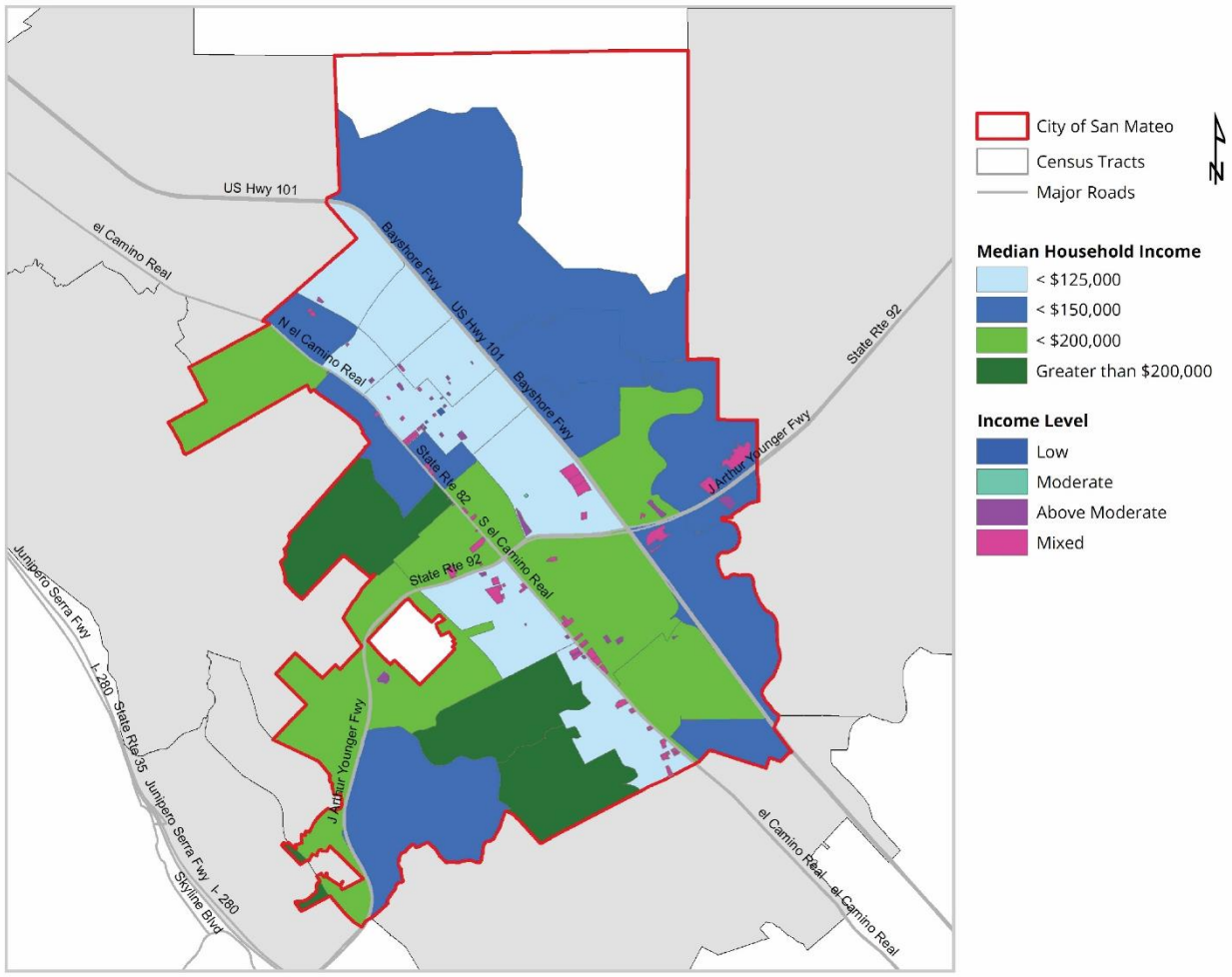


Figure 34: Proposed RHNA Sites by Median Household Income and Census Tract, 2021

Source: 2021 5-year ACS and Root Policy Research.

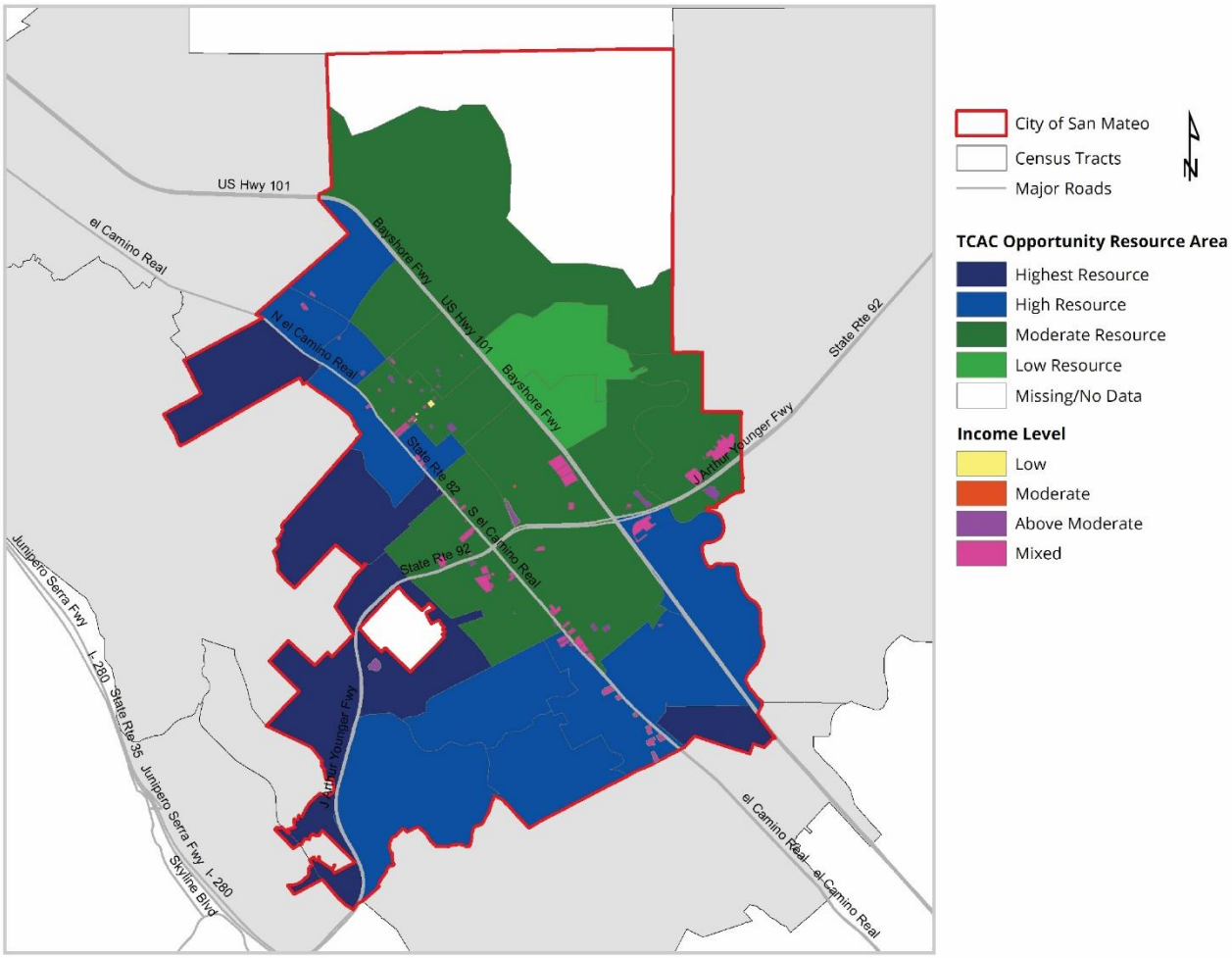


Figure 35: Proposed RHNA Sites by TCAC Opportunity Resource Area Designation and Census Tract, 2022

Source: HCD AFFH Data Viewer (California's Tax Credit Allocation Committee) and Root Policy Research.

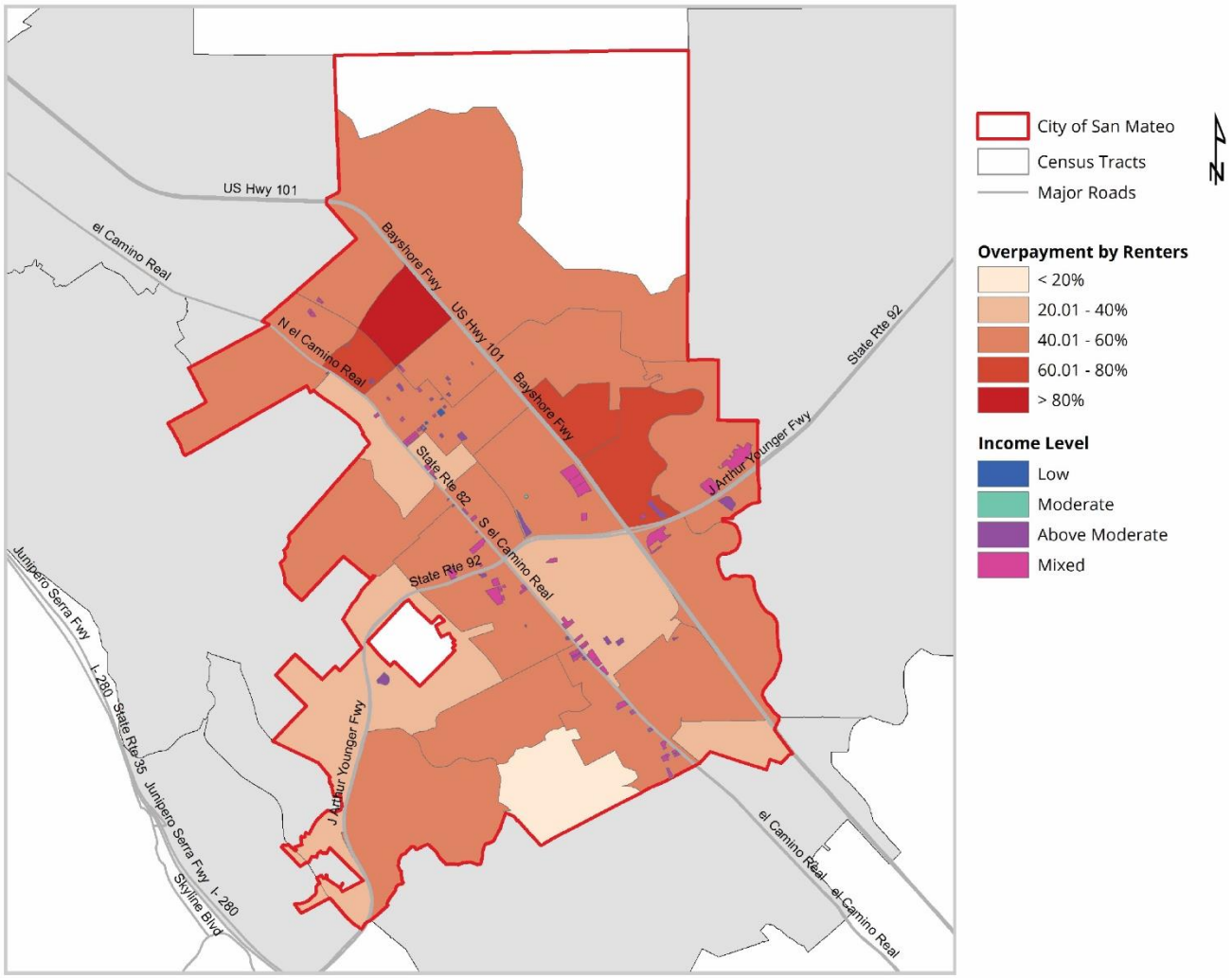


Figure 36: Proposed RHNA Sites by Percent of Renter Overpayment (Cost Burden) and Census Tract, 2021

Source: 2021 5-year ACS and Root Policy Research.

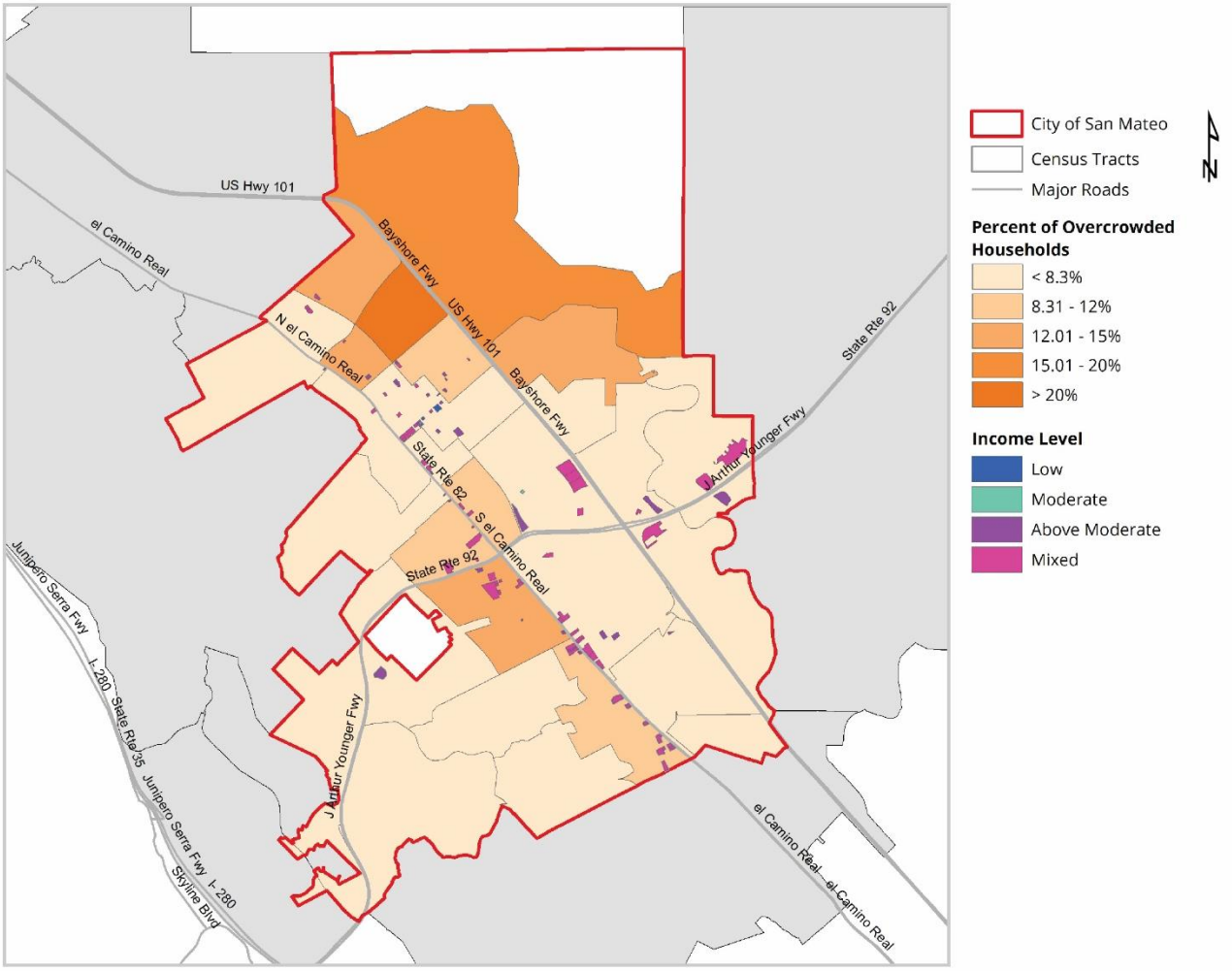


Figure 37: Proposed RHNA Sites by Percent of Overcrowded Households and Census Tract, 2021

Source: 2021 5-year ACS and Root Policy Research.

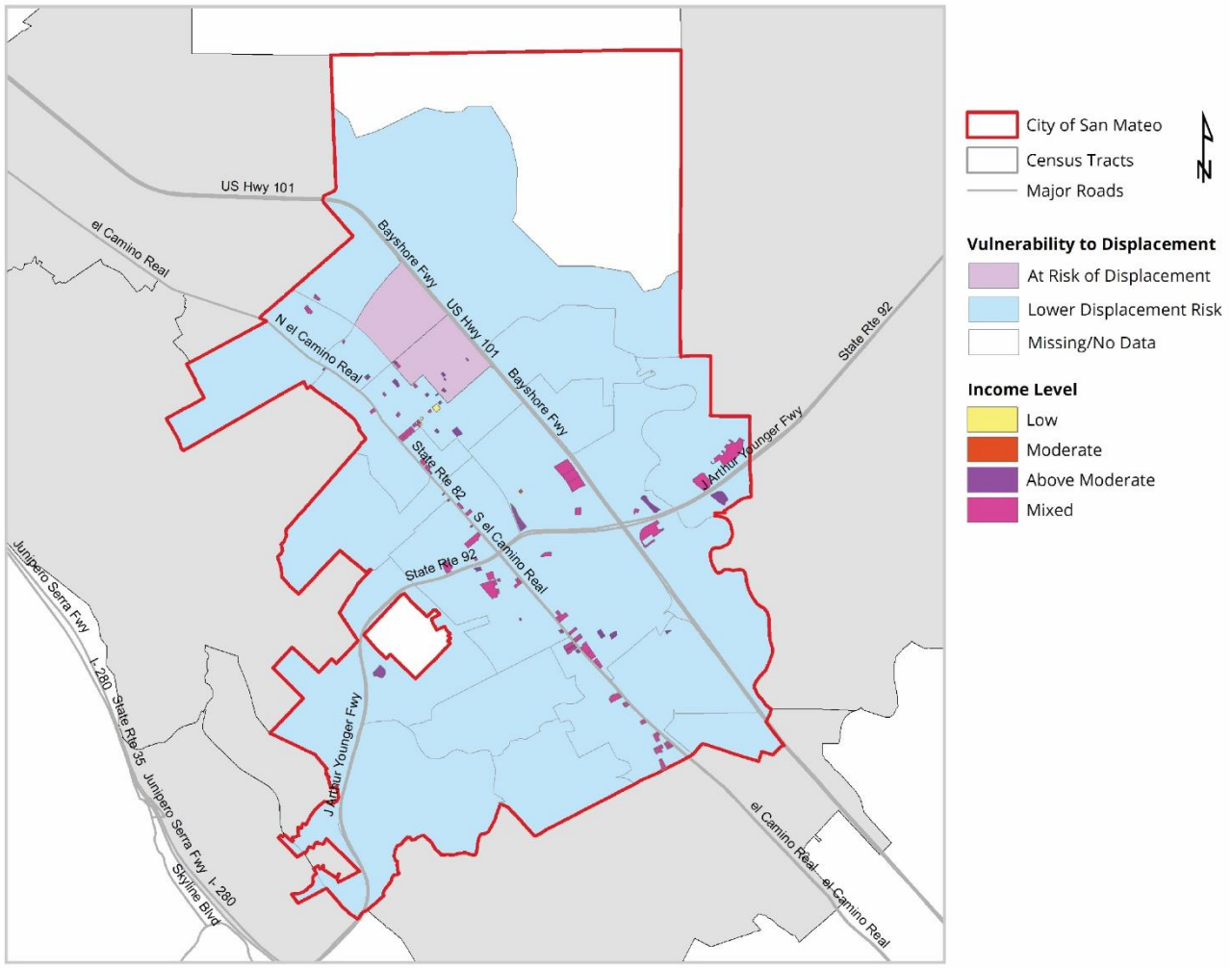


Figure 38: Proposed RHNA Sites by Vulnerability to Displacement and Census Tract, 2022

Source: HCD AFFH Data Viewer (Sensitive Communities UCB, Urban Displacement Project) and Root Policy Research.

9. CONTRIBUTING FACTORS AND FAIR HOUSING ACTION PLAN

Based on the research and analysis above, Attachment 1 – Fair Housing Action Plan contains the specific actions the City will take to address AFFH concerns throughout the community.

It should be noted that, in addition to the programs and policies specifically in response to the AFFH analysis, many of the general goals and policies of the Housing Element will also have positive impacts in addressing disparate housing needs, mobility concerns, housing choice, place-based strategies, and safeguards against displacement. The following includes, but is not limited to, those general policies with a beneficial impact on AFFH concerns:

Policy H1.2 - Utilize Public Funding and Properties for New Affordable Housing: provides funding for a variety of housing types, addressing the needs of lower-income households, including on sites owned by the City.

Policy H1.3 – Increase Affordable Housing Production: adopting an updated Density Bonus/Community Benefits program that provides additional incentives and/or streamlining options for housing projects that provide additional affordable units or the most needed unit types (including those with special needs) beyond minimum state requirements.

Policy H1.4 -- Incentivize Accessory Dwelling Unit Development: expands the resources available for homeowners to add ADUs, which provide an important source of affordable housing. Recent analysis of ADUs permitted indicates these are being developed in highest or high resource areas, providing additional mobility options within in San Mateo:

# of ADU/JADUs with Permits Issued 1/1/2017 to 12/31/2021

TCAC Area (2021)	# of Units	Percent
Highest Resource	30	15.7%
High Resource	83	43.5%
Moderate Resource*	78	40.8%
TOTAL	**191**	**100.0%**

**Includes Rapidly Changing*

Policy H1.5 -- Encourage Family Housing: prioritizes creation of housing that addresses the needs of large families, providing greater housing choice.

Policy H1.7 - Update Zoning Code Development Standards: includes an action to create an affordable housing overlay to support the development of affordable housing on religious or educational institutions'

sites, thereby increasing mobility into lower-density areas.

Policy H1.21 – Adopt San Mateo General Plan 2040: upon adoption, the plan would increase the capacity of additional housing of at least 10,000 units, creating substantial new opportunities for housing, including that which is affordable, throughout the City in locations that are near transit, goods, and services.

Policy H2.1 – Fund Housing Rehabilitation Efforts: providing funding to lower income households for rehabilitation and accessibility improvements helps prevent displacement because of poor housing conditions.

Policy H2.4 – Implement Capital Improvements in Lower-Resourced Neighborhoods: The City will continue to invest CDBG and other funding into lower resource neighborhoods, which include households shown to have disparate housing needs. This will include proactive outreach to the affect communities to ensure the most critical needs are addressed. See also excerpts from the Environmental Justice efforts, located below.

Policy H2.5 – Promote Housing Resilience: this specifically address climate change-related environmental issues in disadvantaged neighborhoods impacted by flooding in the North Shoreview neighborhood.

Policy H2.6 – Require Replacement Units: this would extend replacement requirements beyond the Housing Crisis Act sunset date of 2034, thereby helping to prevent potential displacement in the future.

Policy H3.2 – Investigate Fair Housing Cases: continue to fund fair housing service providers to address potential households facing displacement and/or fair housing challenges, who often have disparate needs in lower-income, poorly resourced areas.

Policy H3.3 – Expand Tenant Protections: this action would extend the measures found in AB1482 by requiring relocation payments to tenancy of less than one year, requiring right to return policies for tenants displaced by substantial renovations, and strengthening the enforcement penalty structure to further protect tenants.

Policy H3.5 – Study the Creation of Below Market Rate Set Asides: conduct a best practices review to determine the feasibility of prioritizing groups with special needs, including large families, single female heads of households, and others with disparate housing needs and implement as directed by City Council.

Policy H4.1 – Update the Housing Webpage: this would improve the City's webpage with comprehensive housing-related materials in multiple languages, with a specific effort to ensure that households with disproportionate housing needs are targeted with this information.

Policy H4.3 – Expand Community Education and Outreach: The City plans a robust and adaptive community engagement program with targeting to underrepresented groups, including those with special needs, disparate housing needs, and others.

Policy H4.4 – Enable Affirmative Marketing: This would require developers of affordable housing to create

a Marketing Plan during the final phase of construction on a project-by-project basis, focusing on outreach to special needs individuals and those least likely to apply based on racial make-up of neighborhood, including those with disparate housing needs.

9.1 Related Environmental Justice Activities

As noted previously, Policy H2.4 – Implement Capital Improvements in Lower-Resourced Neighborhoods directs substantial activities targeted to North Central and North Shoreview. The General Plan Update further articulates the City's commitment to environmental justice in these areas, and proposes a number of actions to improve conditions that address additional AFFH concerns in the Land Use Element, including, but not limited to:

Action LU 8.8 -- Streetscape and Safety Improvements. Work with residents in equity priority communities to identify sidewalk, lighting, landscaping, and roadway improvements needed to improve routes to parks, schools, recreation facilities, and other destinations within the community. Prioritize investments to address health disparities in equity priority communities in the annual Capital Improvement Program.

Action LU 8.9 -- Equity Priority Community Mapping. Regularly update the map identifying equity priority communities with data from CalEnviroScreen or other sources, including information from community members.

Action LU 8.10 -- Equity Priority Communities Plan. Prepare a plan for the equity priority communities that addresses the needs of each community, including health, safety, and improved circulation with community input. The plan shall seek to ensure the streets in each community are measurably safe, include ADA accessibility, and have adequate on-street parking. Changes included in the plan shall be developed and enacted with the express purposes of improving health, safety, and welfare for the members of each community.

Action LU 8.11 -- City Services. Work with residents in equity priority communities to identify services that the City or other partners could provide to improve safety, sanitation, and security in these neighborhoods.

Action LU 8.12 -- Neighborhood Beautification. Support and promote neighborhood clean-up and beautification initiatives in equity priority communities, including in partnership with neighborhood organizations.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Action	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
Action Area 1. Enhancing housing mobility strategies: consist of removing barriers to housing in areas of opportunity and strategically enhancing access.									
Action 1.1: Adjust the city's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased city support in exchange for affordable units in high resource areas or in areas of affluence that address the needs of residents with disproportionate housing needs (e.g., accessible/visitable units for persons with disabilities, child-friendly developments with day care on site for single parents, and 3-4 bedroom units for larger families).	Hispanic and single female parent households are concentrated in low opportunity census tracts. Persons with disabilities face a shortage of accessible, affordable housing.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunities	Provide incentives to developers of affordable housing for low income households and households with special needs	Land use resources	City of San Mateo	Expand the variety of housing units produced under the inclusionary housing program. Currently developments of 11 or more units require 15% affordable to moderate income families for ownership and 15% for low income families for renters.	Perform a feasibility analysis to redesign the program to allow a menu of options. Ensure analysis includes review of housing for households with disproportionate housing needs, along with income levels. This item is connected to Policy H 1.3, Policy H 1.5., Policy H 1.14, and Policy H 1.15. Geographic Targeting: Citywide Metrics: Increase affordable housing in high-resource areas or areas of affluence by 15%	Complete feasibility analysis by Fall 2023; Implement redesigned program by Spring 2024.
Action 1.2: Participate in a regional downpayment assistance program with affirmative marketing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	Hispanic households, single female parent households and persons with disabilities have disproportionate housing needs.	Historic discrimination and continued mortgage denials; Concentration in low opportunity census tracts; High housing costs and low wages	Disparities in access to opportunities	Promote equal housing opportunity	Financial resources	Regional Partnership with HEART (San Mateo County has program with them)	Improve accessibility to home mortgage loans for Hispanic households who have the highest loan denial rates, as well as single female parent households and people with disabilities. Provide wealth building through homeownership for moderate income households.	a) Affirmatively market downpayment assistance to ~~20~~ 1,000 households with disproportionate housing needs, including persons with disabilities, single parents and Hispanic households; b) Provide downpayment assistance to 30 total households; c) Provide homebuyer education to 200 households; d) Assist households in proportion to the demographic profile of the City. In addition, the City will work with other jurisdictions to conduct outreach and education. Ensure that programs target/affirmatively market to households in impacted neighborhoods, including North Central and North Shoreview, among others. This item is connected to Policy H 4.4. Geographic Targeting: North Central and North Shoreview Neighborhoods	Meet quantified objected by the end of the Housing Element period in 2031; Conduct homebuyer education quarterly in partnership with HEART
Action 1.3: Explore the potential to implement a loan program for ADU construction If a City-funded ADU loan program is determined to be infeasible. the City will support the design a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low income households for 15 years.	Hispanic and single female parent households are concentrated in low opportunity census tracts. Persons with disabilities face a shortage of accessible, affordable housing.	Lack of affordable housing in high opportunity areas/areas of affluence; Lack of accessible affordable units	Disparities in access to opportunities	Incentivize accessory dwelling units (ADUs)	Land use and financial resources	21 Elements/HEART	Increase opportunities for lower-income households to find housing that is affordable.	Explore the potential for a city ADU loan program. Work with 21 Elements collaborative to design a regional loan forgiveness program. Ensure that programs target/affirmatively market to households in impacted neighborhoods, including North Central and North Shoreview, among others. To enhance mobility in high resource/areas of affluence, additionally target to areas outside lower resource areas. Target those with	Explore City loan program Summer 2024. If joining regional collaborative, begin design in Summer 2025 and complete by winter 2026.

								disproportionate housing needs, with a goal to reach 5 households annually. Provide support to 21 Elements in the development of a countywide ADU forgivable loan program. Promote the use of Housing Choice Vouchers (HCVs) for ADUs to allow lower income households the opportunity to live in lower density neighborhoods. The goal is to reach 20% of households with HCVs annually. This item is connected to Policy H1.4. Geographic Targeting: Impacted neighborhoods, including North Central and North Shoreview.	
ADDITIONAL MOBILITY ACTIONS FROM THE GENERAL GOALS, POLICIES AND PROGRAMS Policy H1.4 – Support Increased Accessory Dwelling Unit Development: expands the resources available for homeowners to add ADUs, which provide an important source of affordable housing. Policy H1.7 - Update Zoning Code Development Standards: includes an action to create an affordable housing overlay to support the development of affordable housing on religious or educational institutions' sites, thereby increasing mobility into lower-density areas.									
Action Area 2. Encouraging new housing choices and affordability in high resource areas and areas of affluence: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty.									
Action 2.1: Add more city supported housing with affordability restrictions in moderate and high resource areas and areas of affluence. Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).	Hispanic and single female parent households are concentrated in low opportunity census tracts. Persons with disabilities face a shortage of accessible, affordable housing.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.	Disproportionate housing need for low income households and protected classes	Provide additional resources to facilitate the development of housing for low income households and households with special needs in higher opportunity/areas of affluence.	Financial resources	City of San Mateo	Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted identified neighborhoods).	Require developers to affirmatively market approximately 1,000 units to those with disproportionate housing needs over the eight year period (approximately 125 annually) by preparing and submitting and affirmative marketing plan to the City for review. The affirmative marketing plan shall include items, such as advertising (print, social media) and targeting community organizations that serve households with disproportionate housing needs. Ensure that programs target/affirmatively market to households with disproportionate housing needs. Of the 1,000 affordable units, approximately 15% will benefit special needs households. Continue to update the housing inventory and provide on the City's website so that developers can target housing in moderate and high opportunity areas, as well as areas of affluence. This item is connected to Policy H1.2. and Policy H4.4. Geographic Targeting: Areas of higher opportunities and affluence.	2031 (Annually); as development projects come in for approvals/financing

Action 2.2: Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments.	Persons with disabilities and persons of color have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disproportionate housing need for low income households and protected classes	Promote equal housing opportunity	Financial resources	City of San Mateo	Increase development of accessible units beyond minimum requirements	a. Update development agreements for projects with City subsidies to include additional accessible units. b. Update the City's Inclusionary Housing Policy to require projects that receive City subsidies to increase the percentage of units that meet accessibility requirements. This item is connected to Policy H1.3 c. The City will proactively outreach to developers throughout the planning period every two years, beginning in 2024. Geographic Targeting: Citywide Metrics: Approximately 10% of units within projects with City subsidies will be accessible.	a. 2023 - 2031 (ongoing) as development opportunities come available. b. 2026 Update Inclusionary Housing Policy c. Every two years, beginning in 2024
Action 2.3: Prioritize city funding proposals for city funded affordable housing that are committed to serving hard to serve residents (e.g., extremely low income, special needs, on site services)	Persons with disabilities and persons of color have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts.	Disparities in access to opportunity	Promote equal housing opportunity	Financial resources	City of San Mateo	Create more housing for hard to serve households.	Conduct a best practices review and develop a program to prioritize City funding for housing projects. This item is connected to Policy H1.5, Policy H1.14, and Policy H1.15. Geographic Targeting: Citywide, but will target impacted neighborhoods, including North Central and North Shoreview. Metrics: A minimum of 15% of City-funded affordable housing units will be committed to serving hard to serve residents.	2028 Conduct a review of best practices and develop a program for City Council adoption
Action Area 3. Improving place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing: involves approaches that are focused on conserving and improving assets in areas of lower opportunity and concentrated poverty. In addition to those described below, see Policy H Policy H2.4 – Implement Capital Improvements in Lower-Resourced Areas above, as well as excerpts from the General Plan Update's actions towards environmental justice, following this section.									
Action 3.1: As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.	Hispanic and single female parent households are concentrated in low opportunity census tracts.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units; Concentration of NOAH in low opportunity census tracts.	Segregation/ integration patterns; disparities in access to opportunities	Conserve and improve the existing affordable housing stock	Land use resources	City of San Mateo	Reduce overcrowding, improve health and safety, and improve mobility and access to services in impacted neighborhoods.	Prepare an area plan for North Shoreview and North Central neighborhoods. Geographic Targeting: North Shoreview and North Central neighborhoods. Metrics: Increase housing capacity in North Shoreview and North Central by a minimum of 15%.	2029 Create plan through the General Plan Update implementation process
Action 3.2: Continue to fund minor home repairs, infrastructure improvements and public services, implementing a preference for projects in low opportunity census tracts identified in the analysis.	Hispanic and single female parent households are concentrated in low opportunity census tracts. Persons with disabilities lack accessible, affordable housing.	Lack of affordable housing in high opportunity areas; Lack of accessible affordable units	Disparities in access to opportunity	Conserve and improve the existing affordable housing stock	Financial resources	City of San Mateo	Fund minor home repairs and accessibility improvements in order to help people with disabilities and elderly residents remain in their homes. Provide opportunity for home rehabilitation loans for low-income residents. Continue funding for service providers reaching households with disproportionate housing needs, Make additional infrastructure	Complete annual goals of 10 minor home repairs and 14 accessibility modifications through grants for low income residents. Provide home rehabiltation loans for low income homeowners and landlords making accessibility modifications. Fund service providers that target households with disproportionate housing needs, including services for seniors, youth, and fair housing. . Affirmatively market to Hispanic and single female heads of household biannually; ensure that programs target/affirmatively market to households in impacted neighborhoods, including North Central and North Shoreview, among others.	2023 (Fund annually; consistent with PolicyH2.1; outreach biannually in target neighborhoods)

							improvements in low resource areas.	This item is connected to Policy H2.1 and Policy H2.3. Geographic Targeting: Citywide, but will target impacted neighborhoods, including North Central and North Shoreview.	
Action 3.3: Monitor affordable housing projects that are at risk of conversion to market rate. Support regional and local efforts to examine displacement of affordable housing and lower income households. Assist with the retention of special needs housing that is at risk of expiring affordability requirements. Facilitate ownership transfer to nonprofit organizations.	Hispanic households, single parent households and persons with disabilities have disproportionate housing needs.	Historic discrimination and continued mortgage denials; Concentration in low opportunity census tracts; High housing costs and low wages	Outreach capacity and enforcement	Conserve and improve the existing affordable housing stock	Human resources	City of San Mateo	Monitor affordable units whose subsidies are set to expire within the planning period develop a plan for preservation of the units to keep them affordable long term.	Bridgepointe Condominiums affordability requirements for 59 affordable units expire in 2027, out of which 24 are very low- income units (35 are at 120% AMI). Belmont Building affordability requirements for 6 units expire in 2032. The rental property is owned by a for-profit entity, potential for loss of units is high. Proactively coordinate with owners to preserve the 24 very low- income units as affordable, including identifying potential funding sources, advertise conversion units to non-profits, provide conduct tenant outreach and education, add a displacement preference for new affordable housing for people displaced, including those displaced as a result of conversion. Outreach and negotiate with owners for affordability extensions beginning at least two years prior to the affordability expiration date. This item is connected to Policy H 2.2. Geographic Targeting: N/A, Bridgepoint Condominiums and Belmont Building.	a) 2027 (Bridgepointe Condominiums) b) 2032 (Belmont Building); Consistent with Policy H2.2
Action Area 4. Protecting existing residents from displacement: strategies that protects residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.									
Action 4.1: Establish tenant protections in local ordinance to extend measures of AB1482 related to relocation, documentation, and right to return policy in eviction cases.	Persons with disabilities and persons of color have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Historic discrimination and continued mortgage denials; High housing costs and low wages	Disparities in access to opportunity	Address governmental and non-governmental constraints	Human resources	City of San Mateo	Increase tenant protections to prevent displacement of those with disproportionate housing needs.	a) Extend AB1482 provisions to require tenant relocation payments for No Fault evictions for those with tenure less than one year. b) Make recommendations to the City Council for establishing tenant protection policies that include the requirement of documentation from landlords who use the substantial remodel exemption to evict tenants and a Right to Return policy for tenants displaced from homes due to demolition or substantial remodels. c) Amend the Code to strengthen enforcement penalty structure to aid in protecting tenants from unsafe or substandard units. This item is connected to Policy H 3.4. Geographic Targeting: Citywide.	a) 2024 b 2026 c) 2024; consistent with general Policy H 3.4

Action 4.2: Partner with Project Sentinel to perform fair housing training for landlords and tenants. Focus enforcement efforts on race–based discrimination and reasonable accommodations and source of income discrimination.	Persons with disabilities and persons of color have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	Project Sentinel	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide annual funding to Project Sentinel to provide training every two years in the Spring, targeting 200 landlords each training. Geographic Targeting: Citywide.	Annually as part of CDBG allocation in the spring (Annually by July 1)
Action 4.3: Create a webpage specific to fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act. The webpage will have accessibility features and a Spanish language version.	Persons with disabilities and persons of color have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Provide information on the City's website about housing discrimination, laws, and protections. Fair Housing resources will also be advertised on the City's eNewsletter, social media channels and various email listservs. Update the webpage every two years, along with other transparency updates. Geographic Targeting: Citywide Metrics will be used to focus outreach: Advertise Fair Housing resources to the community every six months. See H4.4 regarding partnering with community intermediaries to conduct outreach activities fair housing resources in priority communities. This item is connected to Policy H4.1. and H4.	2024 and bi-annually thereafter; consistent with Policy H3.4
Action 4.4: Ensure that all multifamily residential developments contain signage in both English and Spanish to explain the right to request reasonable accommodations for persons with disabilities. Make this information available and clearly transparent on the city's website and fund landlord training and outreach on reasonable accommodations.	Persons with disabilities and persons of color have disproportionate housing needs.	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of understanding of reasonable accommodation requirements by landlords and property owners.	Outreach capacity and enforcement	Promote equal housing opportunity	Human resources	City of San Mateo	Increase awareness of fair housing laws and tenants' rights to reduce unlawful discrimination and displacement.	Initially, create ongoing condition of approval to ensure both BMR and all-affordable developments contain this information. Explore options for recording against the property and/or including in the affordable housing agreement. Geographic Targeting: Citywide.	Create ongoing conditions of approval by fall 2024; conduct best practices review on options to record reasonable accommodation language by January 2025, and implement a program by January 2026
Action 4.5: Ensure that future improvements in disadvantaged communities will not produce a net loss of affordable housing or the displacement of residents and seek to increase the amount of affordable housing in disadvantaged communities.	Persons with disabilities and persons of color have disproportionate housing needs	Lack of accessible affordable units; Lack of access to economic opportunity; Concentration in low income and low opportunity census tracts; Lack of investment in older housing stock.	Disparities in access to opportunity	Promote equal housing opportunity	Human resources	City of San Mateo	Ensure that lower-income and protected class households are not displaced because of community improvements	In conjunction with Policies 5.3.1, and 5.3.2, when improvements are planned to be made to disadvantaged communities, conduct a review of existing housing units that may be impacted by such improvements. Consistent with H2.6, ensure units that may be lost are replaced. Geographic Targeting: Citywide., with a focus on disadvantaged community such as North Central and North Shoreview.	To be completed as part of the larger General Plan Update, with the expected date of completion by 2027. The development of a no-net loss of affordable housing policy will be completed by 2027.

APPENDIX D | Attachment 2 – AFFH Maps and Data

SECTION I. Fair Housing Enforcement and Outreach Capacity

Name	Service Area	Address	Phone	Website
Project Sentinel	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	https://www.housing.org/
Legal Aid Society of San Mateo County	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	https://www.legalaidsmc.org/housing-resources
Community Legal Services of East Palo Alto	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	https://clsepa.org/services/#housing

Figure I-1: Fair Housing Assistance Organizations, San Mateo County

Source: Organization Websites

	2017	2018	2019	2020	2021	2017-2021 Total	
						Cases	% of Total
Disability	8	9	3	9	3	32	56%
Race	3	5	2	1		11	19%
Familial Status	4	3			1	8	14%
National Origin	2				1	3	5%
Religion		1		1		2	4%
Sex					1	1	2%
Total cases	17	18	5	11	6	57	100%

Figure I-2: Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source: HUD

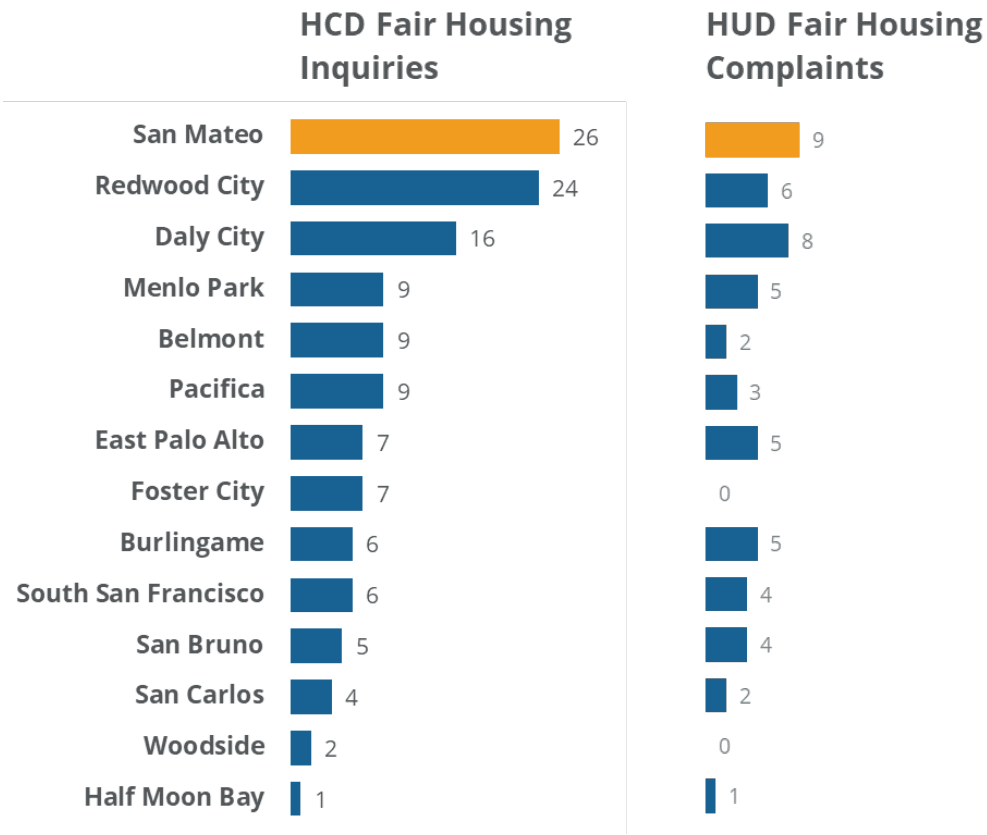


Figure I-3: HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)

Source: Organization Websites

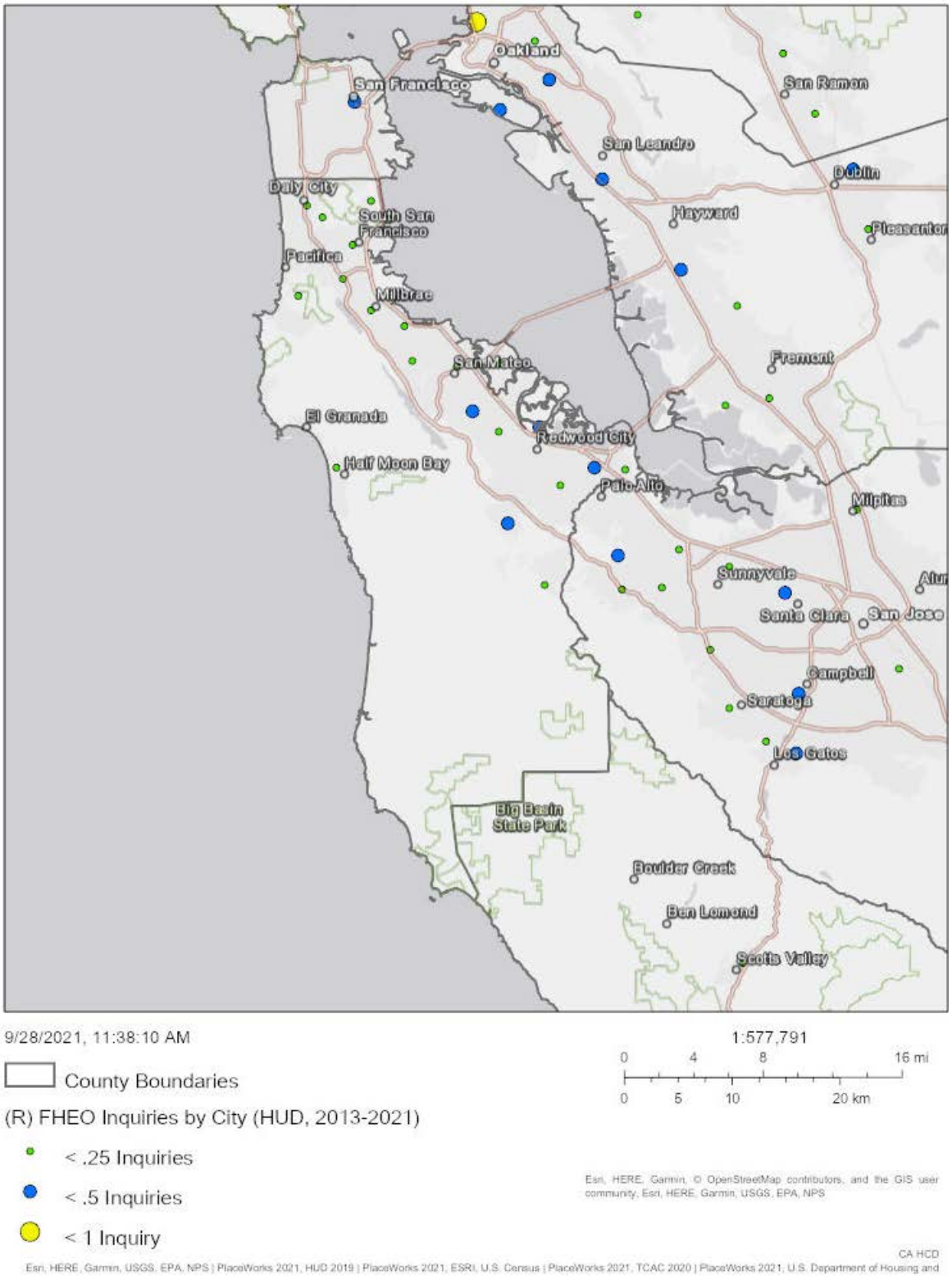


Figure I-4: FHEO Inquiries by City to HCD, San Mateo County, 2013-2021

Source: California Department of Housing and Community Development AFFH Data Viewer

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	None Cited	Total
Atherton	0	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	6	9
Brisbane	0	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	1	6
Colma	0	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	9	16
East Palo Alto	1	1	0	0	0	0	0	5	7
Foster City	4	0	0	0	0	0	0	3	7
Half Moon Bay	0	0	0	0	0	0	0	1	1
Hillsborough	0	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	5	9
Millbrae	0	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	4	9
Portola Valley	0	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	15	24
San Bruno	0	0	0	0	0	0	0	5	5
San Carlos	1	0	1	0	0	0	0	2	4
San Mateo	4	2	2	2	0	0	0	16	26
South San Francisco	0	0	0	1	0	0	0	5	6
Woodside	0	0	0	0	0	0	0	2	2

Figure I-5: HCD Fair Housing Inquiries by Bias, January 2013-March 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

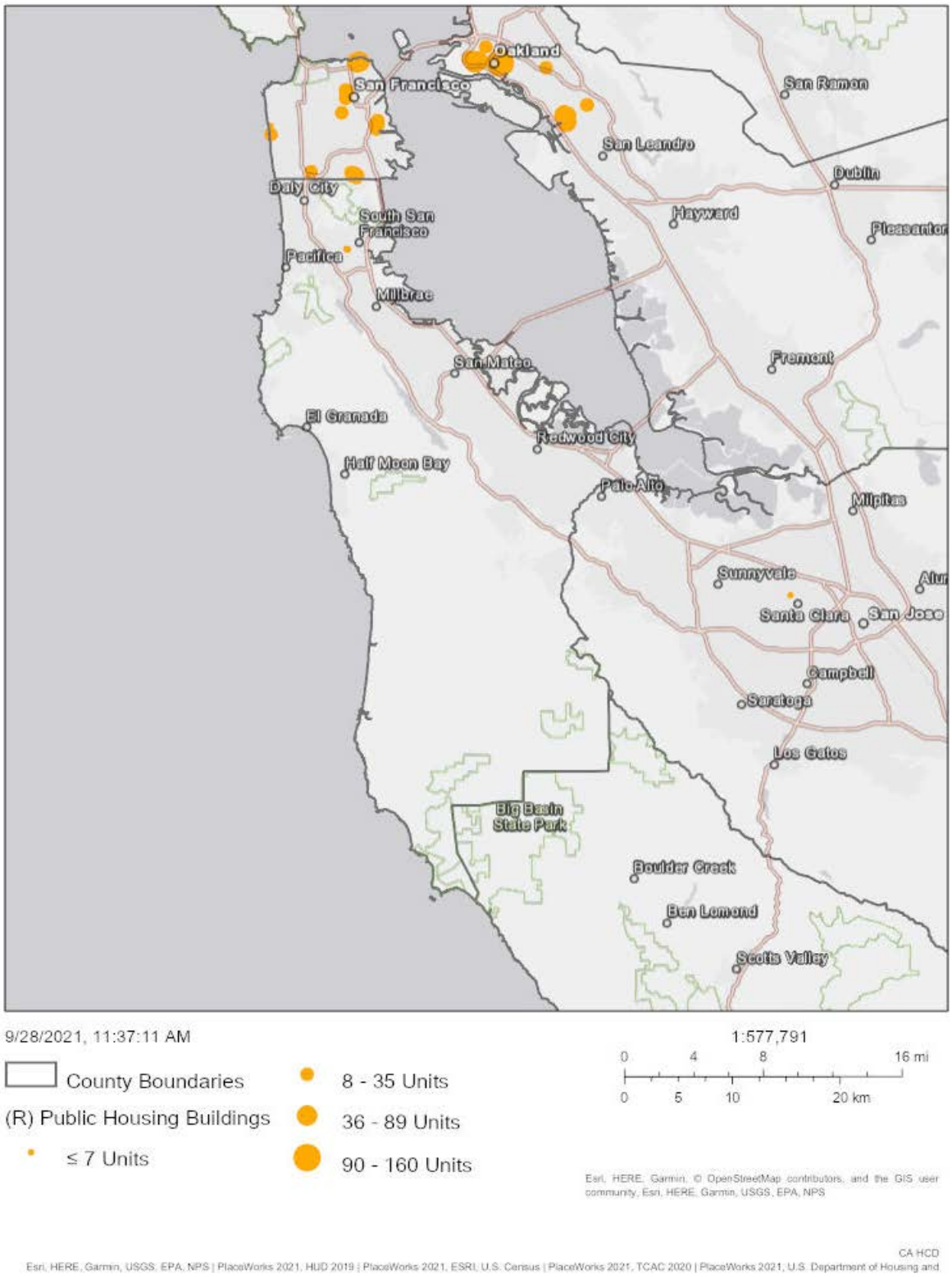


Figure I-6: Public Housing Buildings, San Mateo County

Source: California Department of Housing and Community Development AFFH Data Viewer

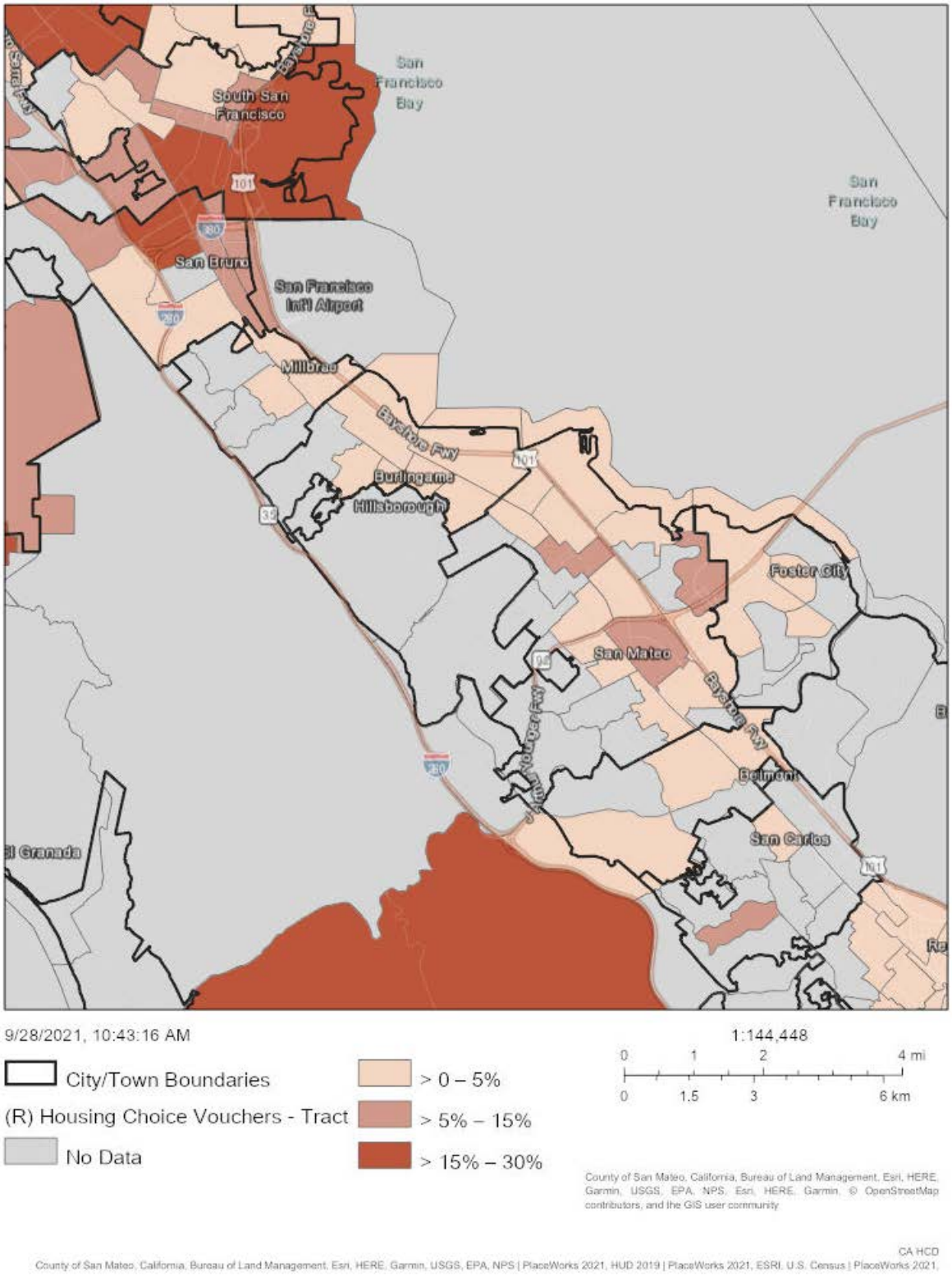


Figure I-7: Housing Choice Vouchers by Census Tract

Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

Race and ethnicity.

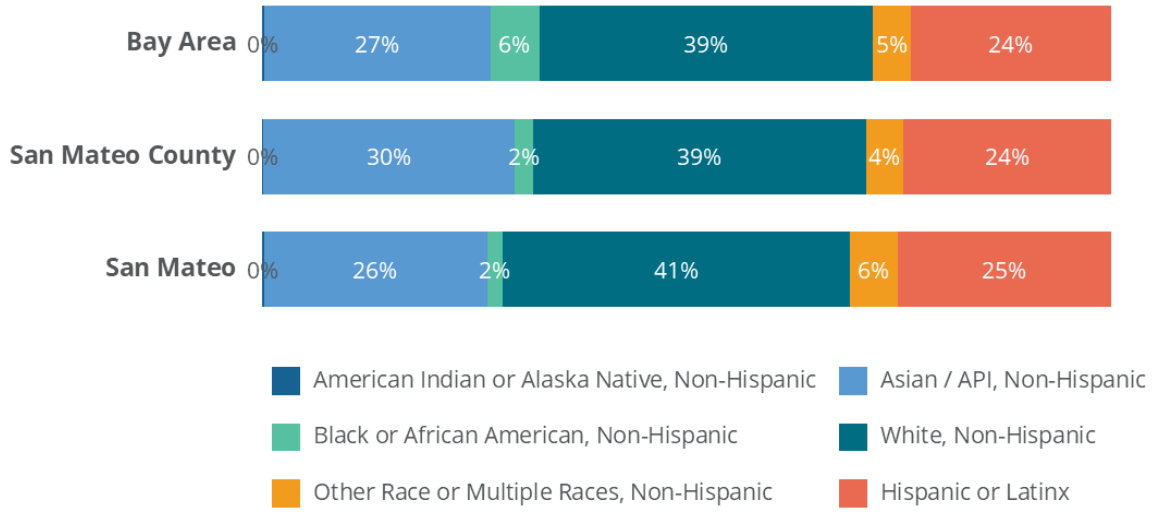


Figure II-1: Population by Race and Ethnicity, 2019

Source: ABAG Housing Needs Data Workbook

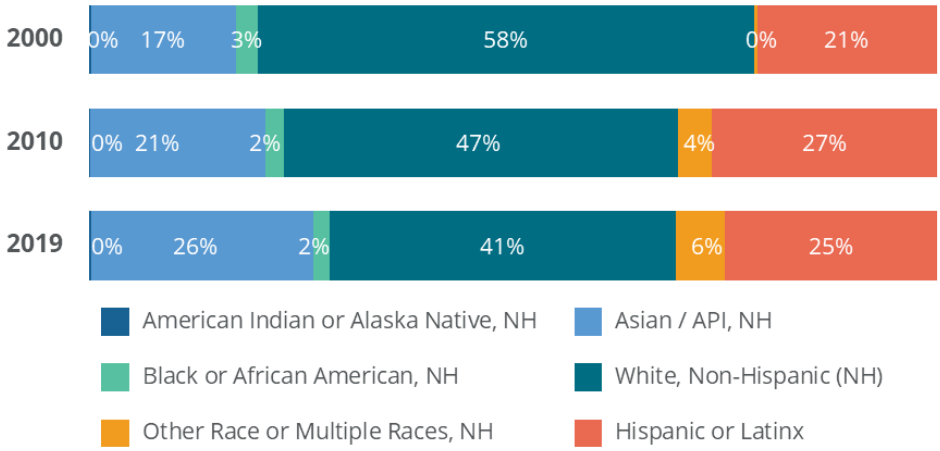


Figure II-2: Population by Race and Ethnicity, City of San Mateo, 2000-2019

Source: ABAG Housing Needs Data Workbook

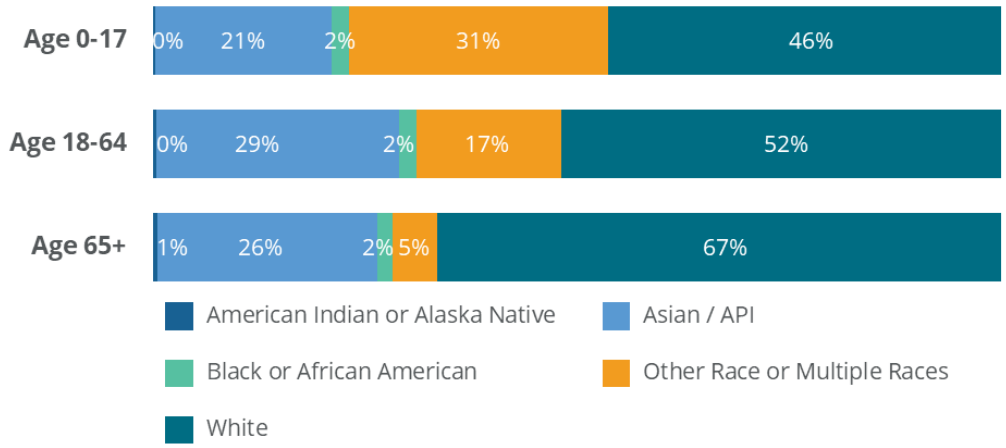


Figure II-3: Senior and Youth Population by Race, City of San Mateo, 2000-2019

Source: ABAG Housing Needs Data Workbook

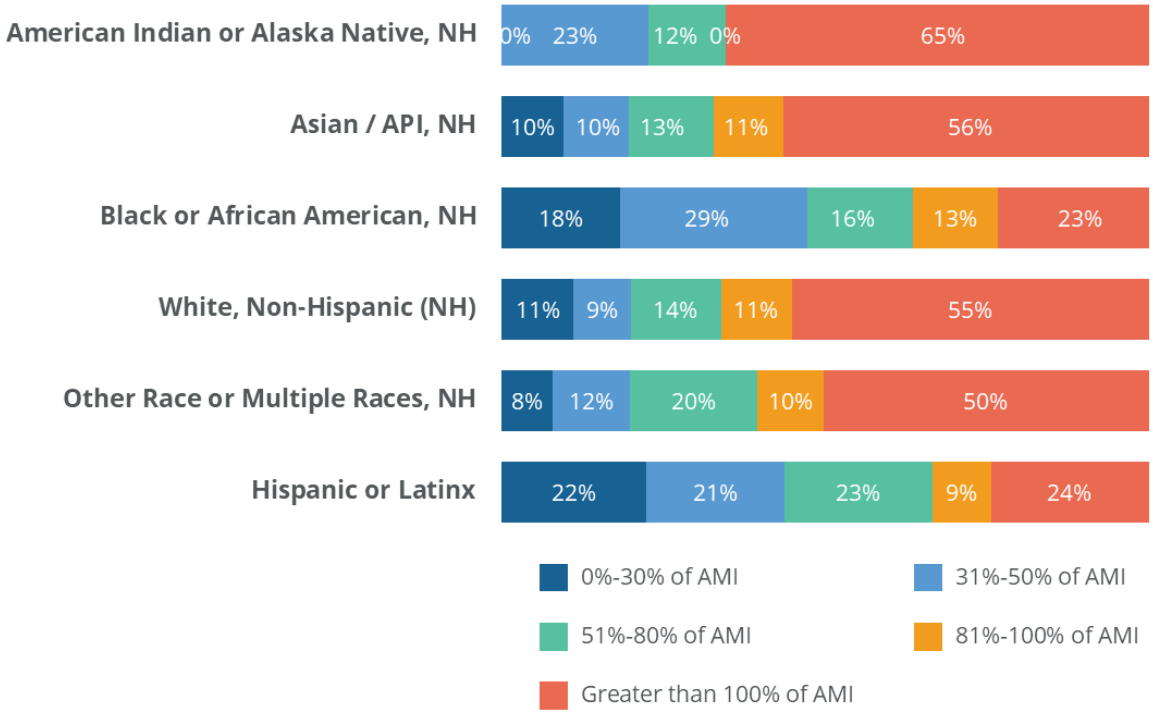


Figure II-4: Area Median Income by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

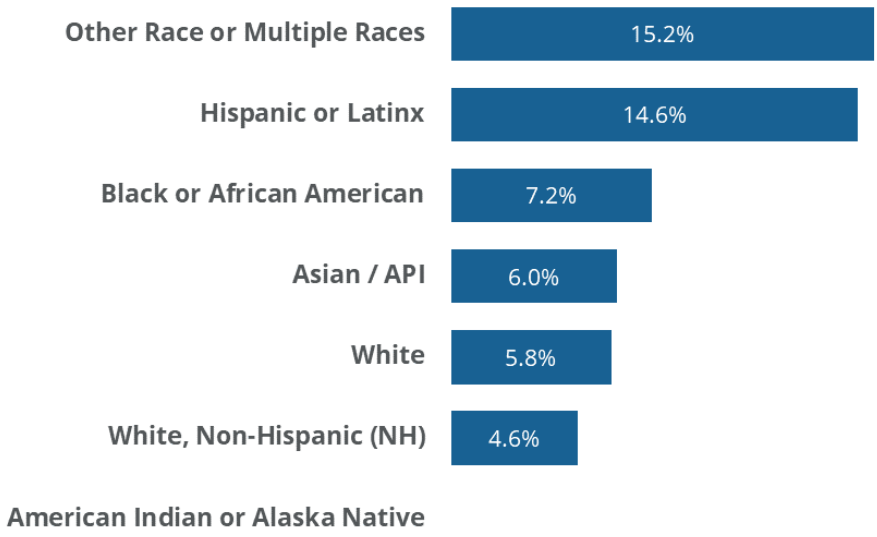


Figure II-5: Poverty Rate by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

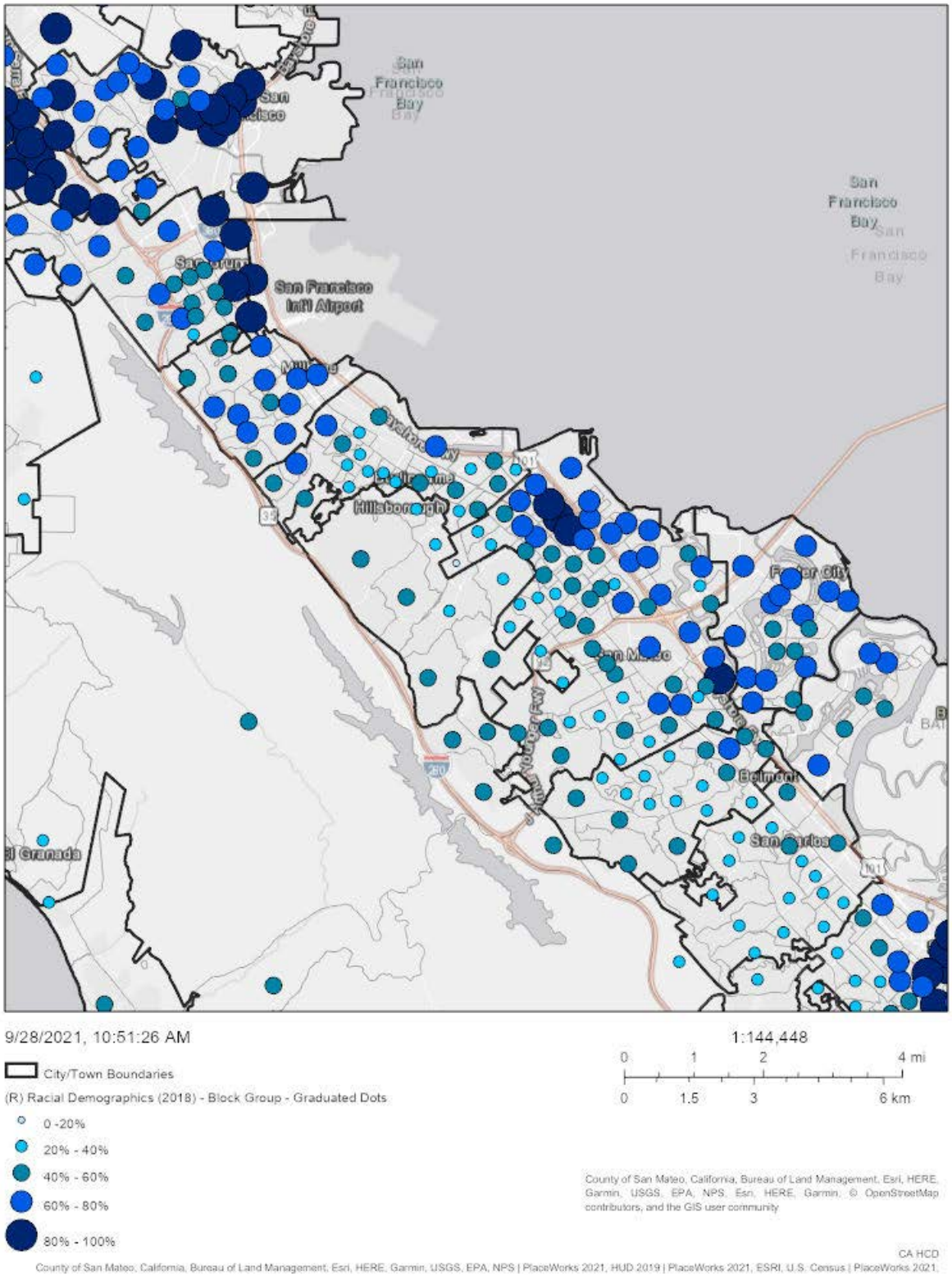


Figure II-6: % Non-White Population by Census Block Groups, 2018

Source: California Department of Housing and Community Development AFFH Data Viewer

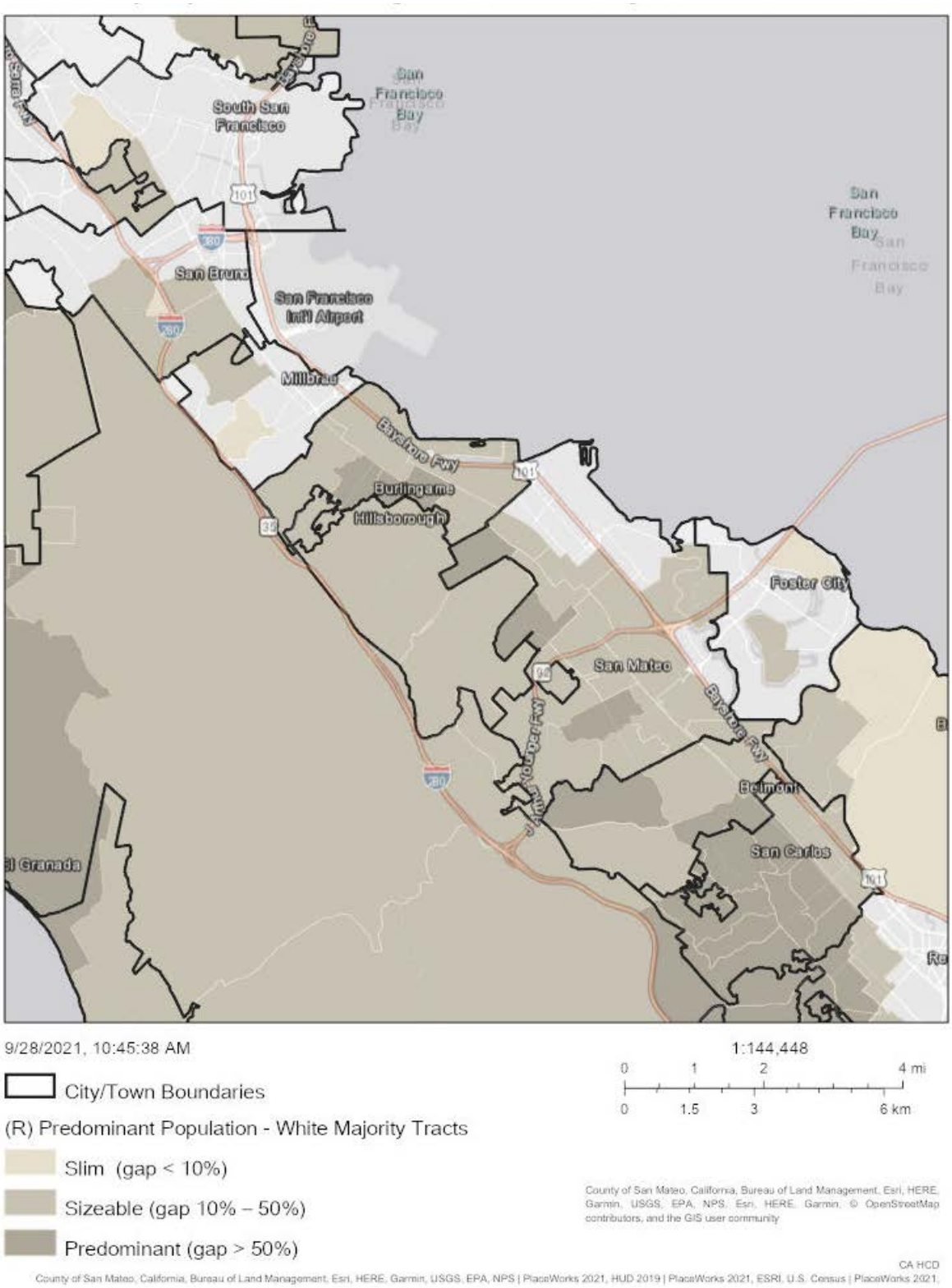


Figure II-7:White Majority Census Tracts

Source: California Department of Housing and Community Development AFFH Data Viewer

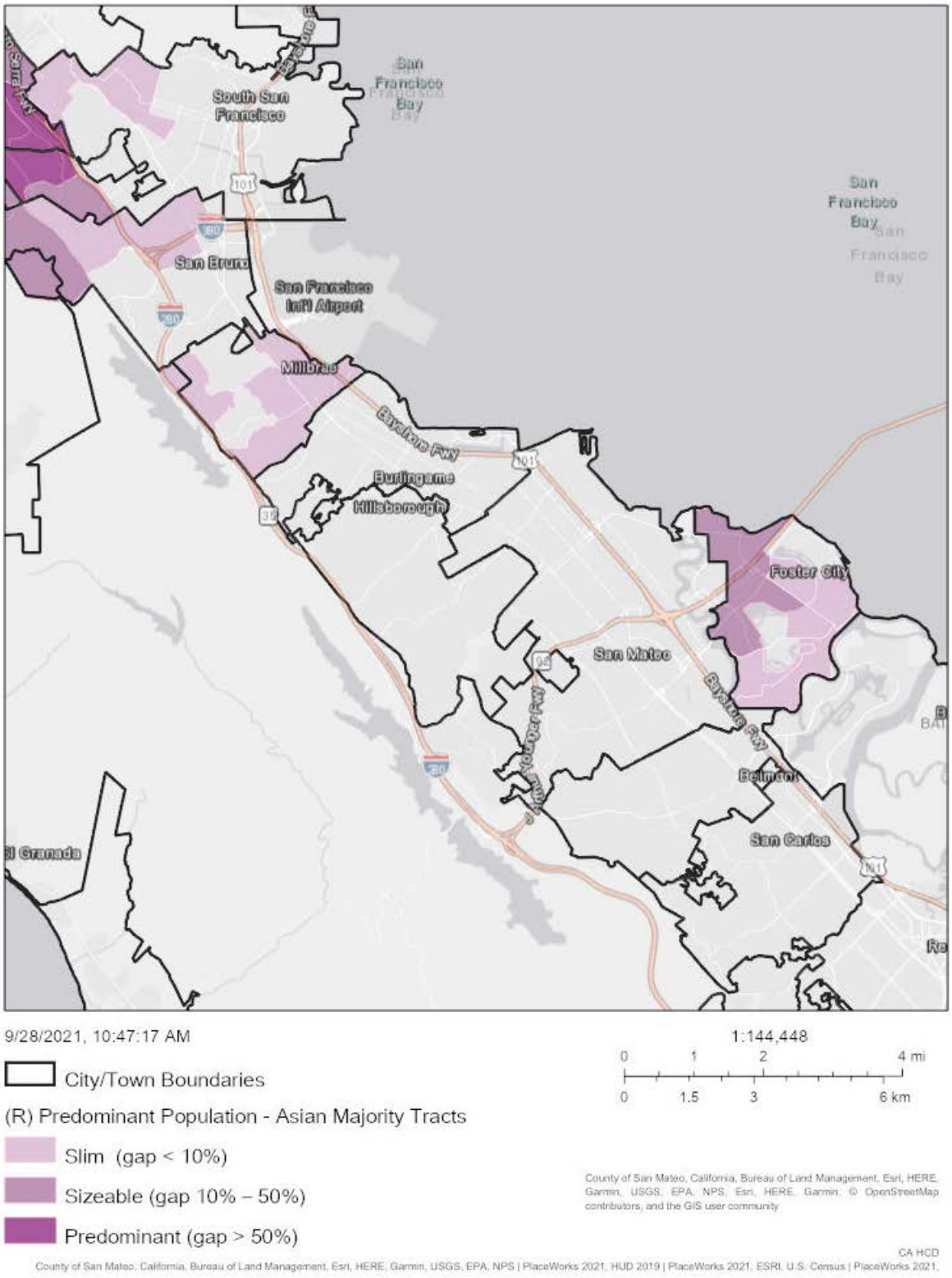


Figure II-8: Asian Majority Census Tracts

Source: California Department of Housing and Community Development AFFH Data Viewer

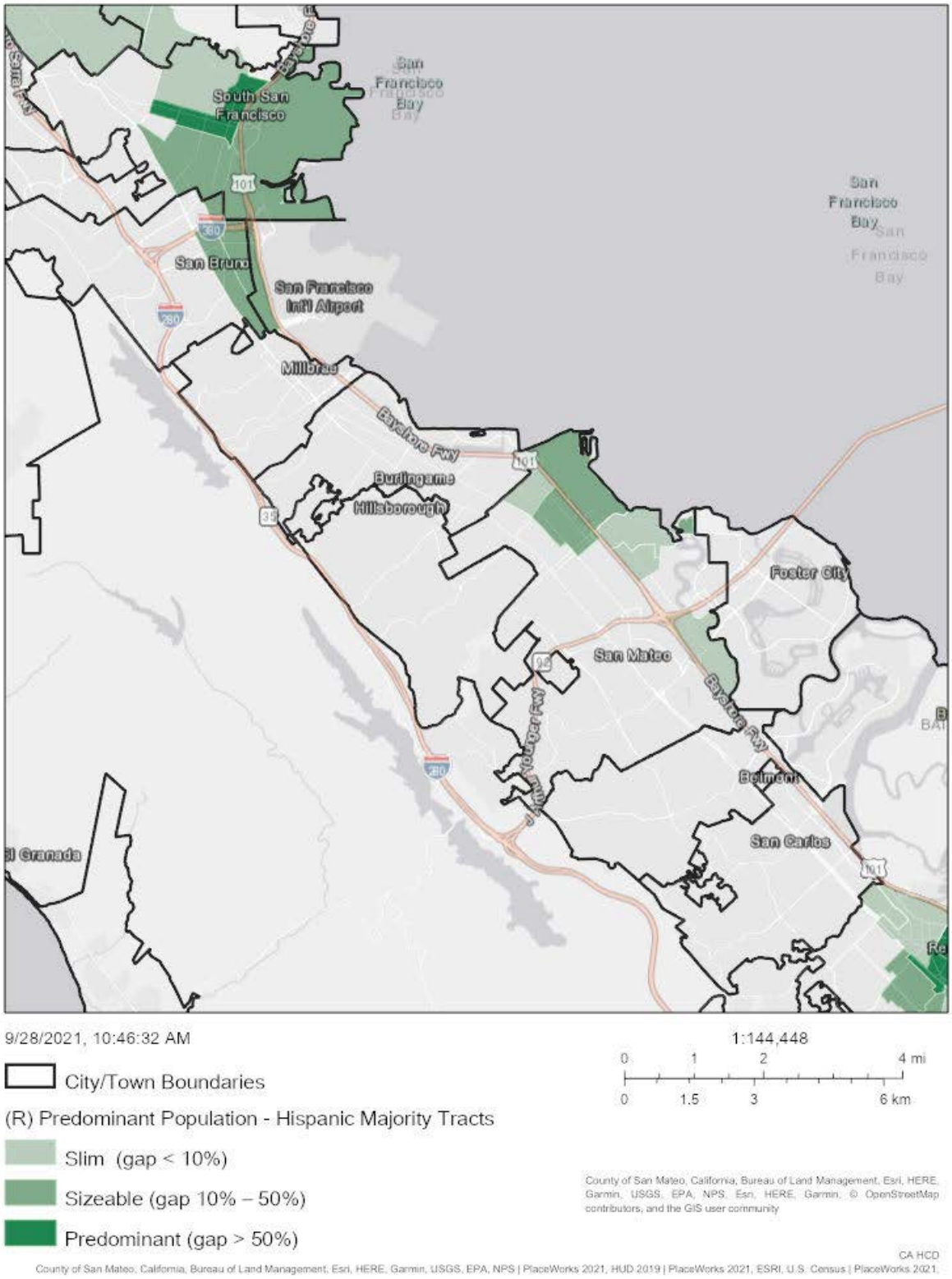


Figure II-9: Hispanic Majority Census Tracts

Source: California Department of Housing and Community Development AFFH Data Viewer

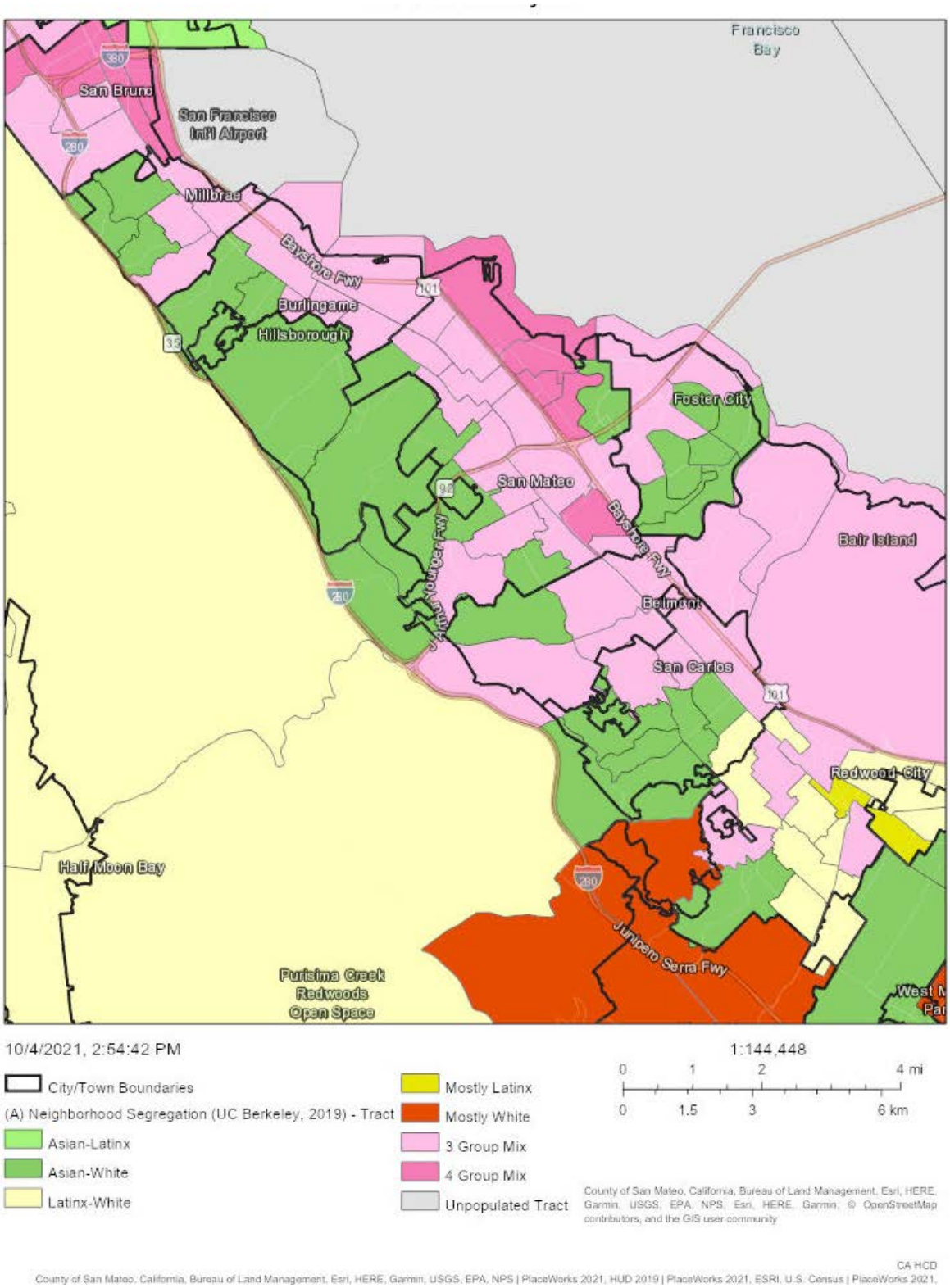


Figure II-10: Neighborhood Segregation by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

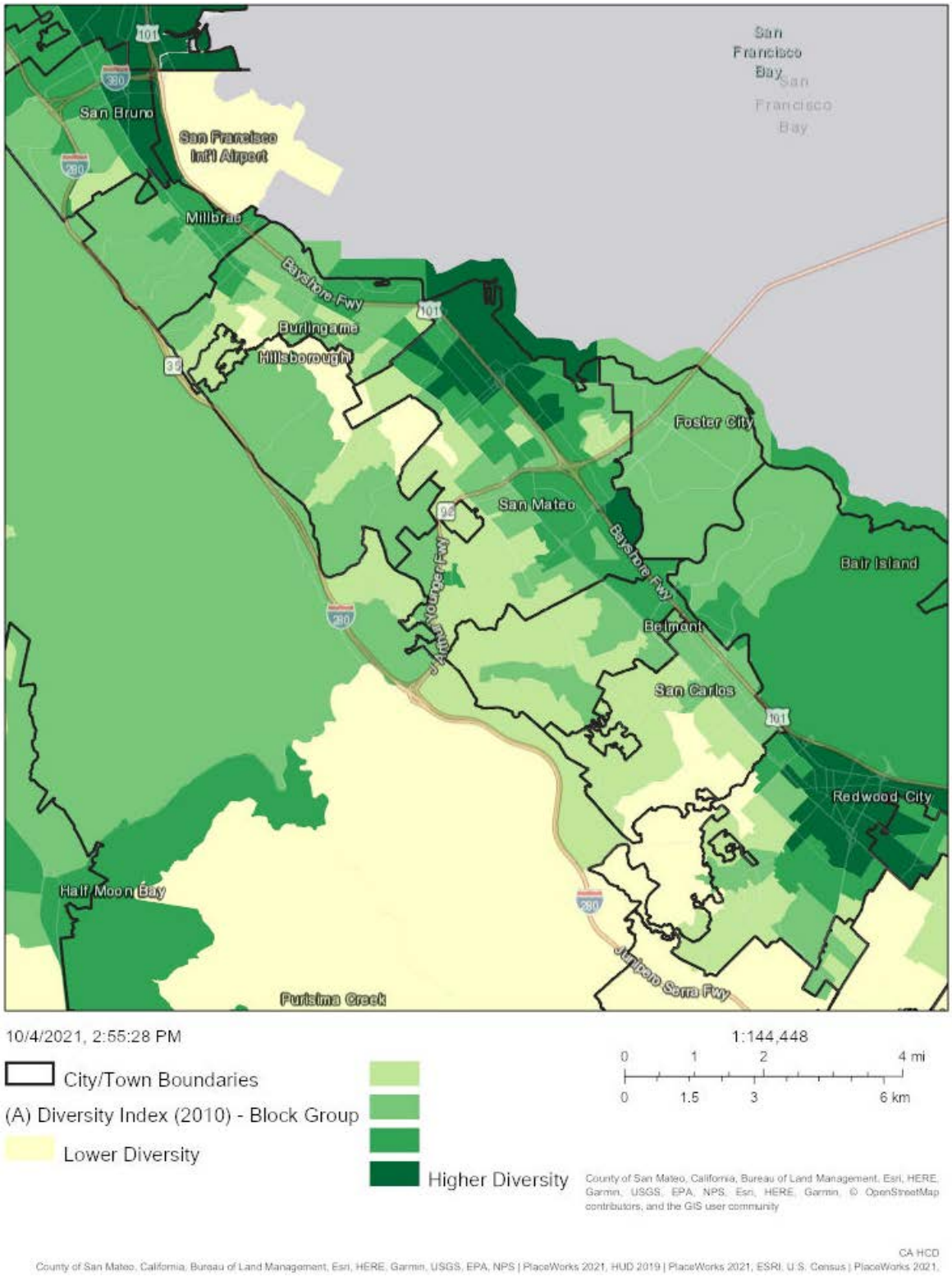


Figure II-11: Diversity Index by Block Group, 2010

Source: California Department of Housing and Community Development AFFH Data Viewer

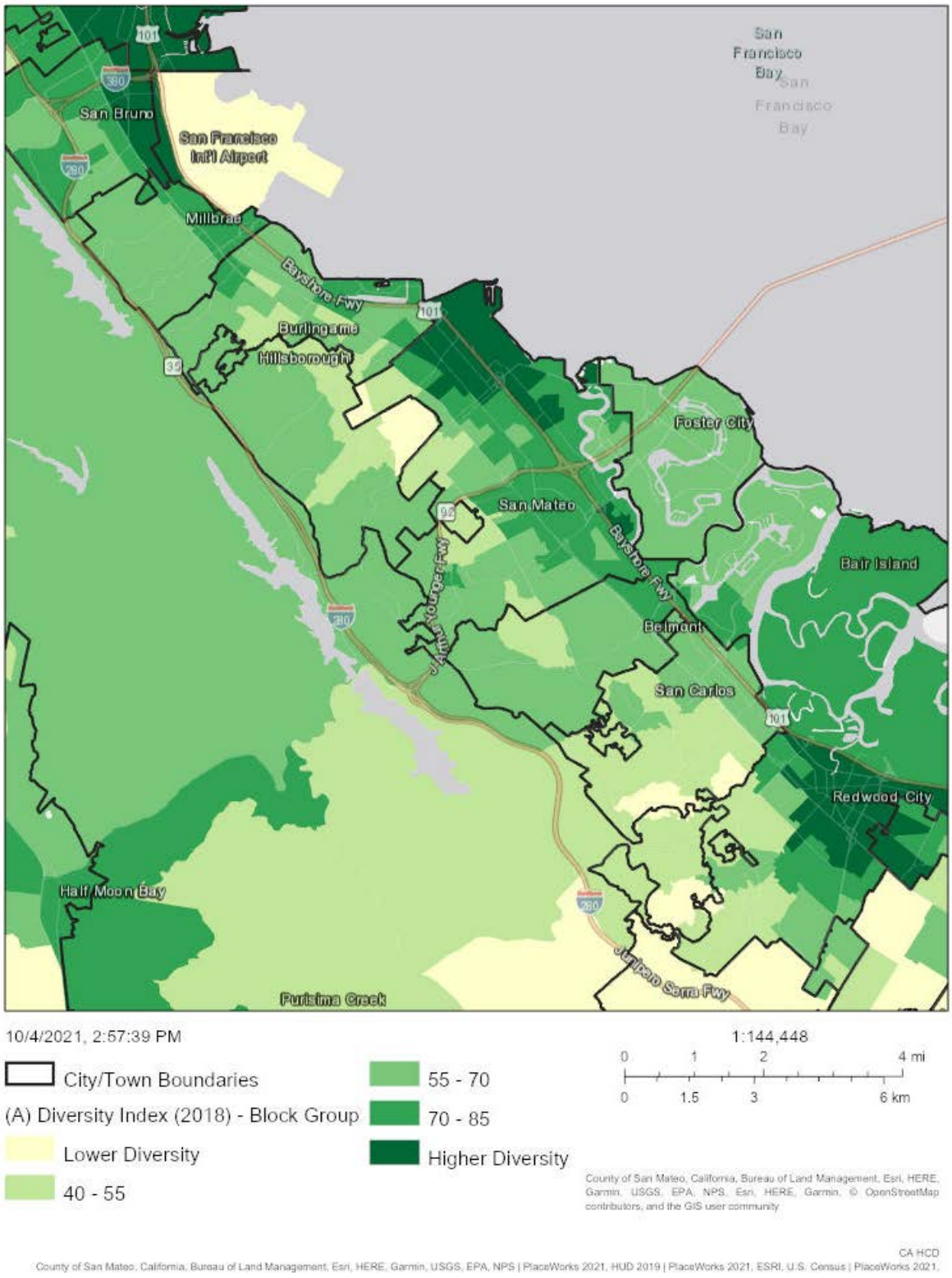


Figure II-12: Diversity Index by Block Group, 2018

Source: California Department of Housing and Community Development AFFH Data Viewer

Disability status.

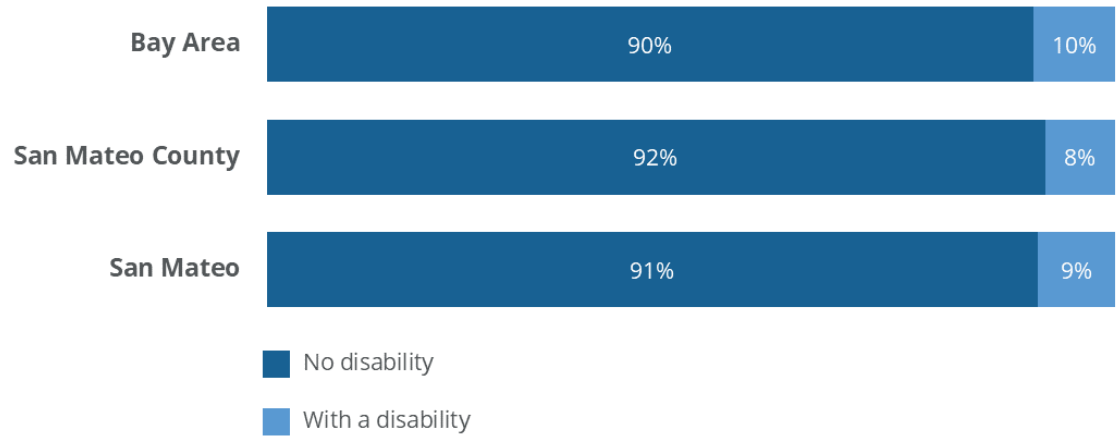


Figure II-13: Share of Population by Disability Status, 2019

Source: ABAG Housing Needs Data Workbook

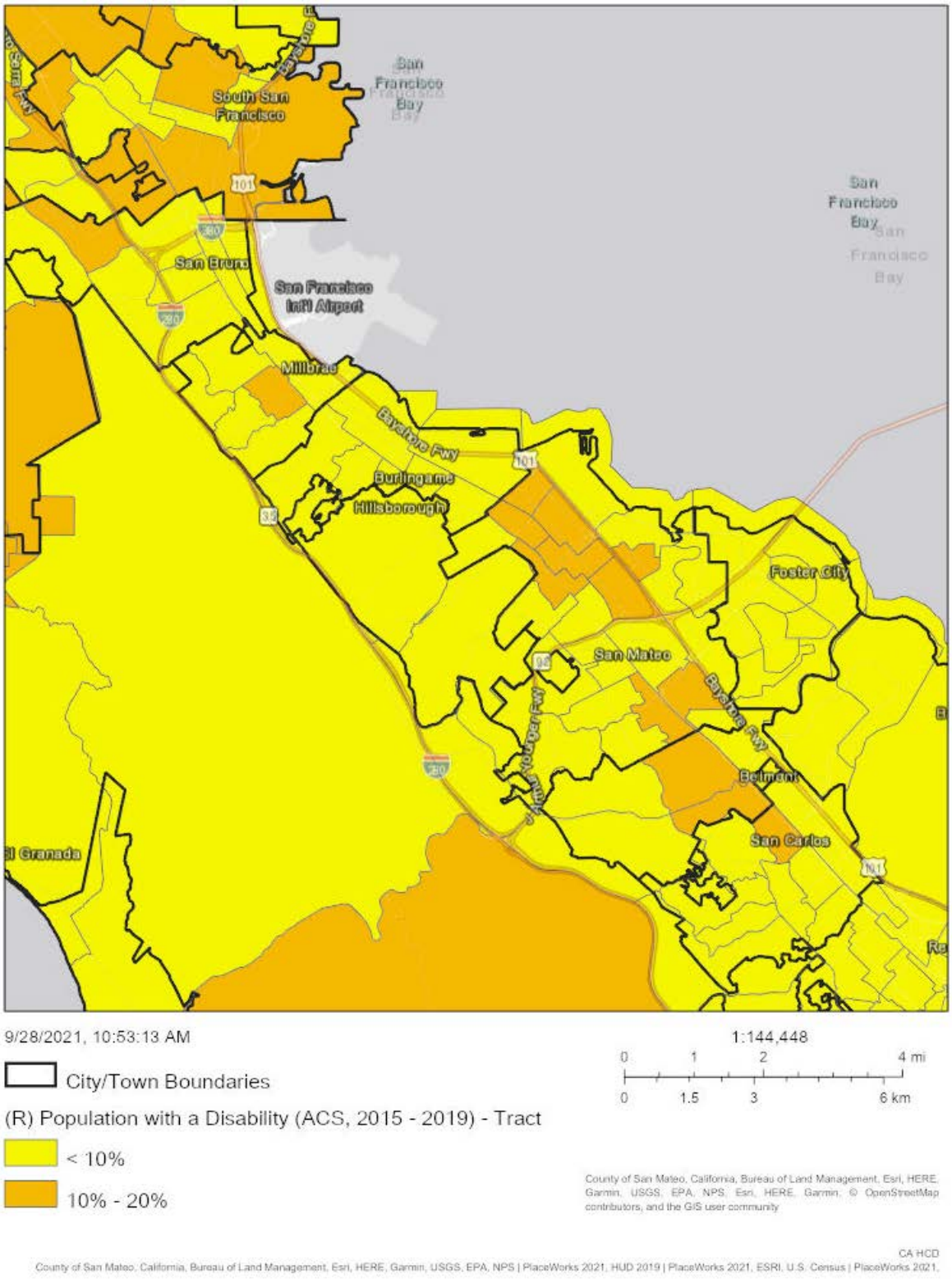


Figure II-14: % of Population with a Disability by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

Familial status.

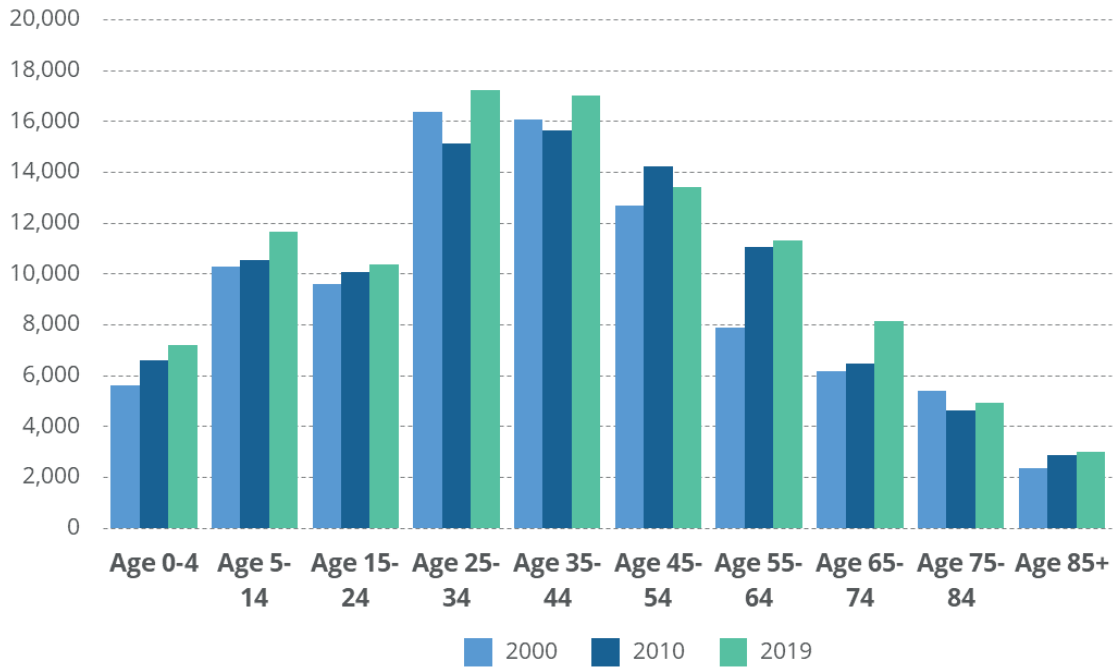


Figure II-15: Age Distribution, City of San Mateo, 2000-2019

Source: ABAG Housing Needs Data Workbook

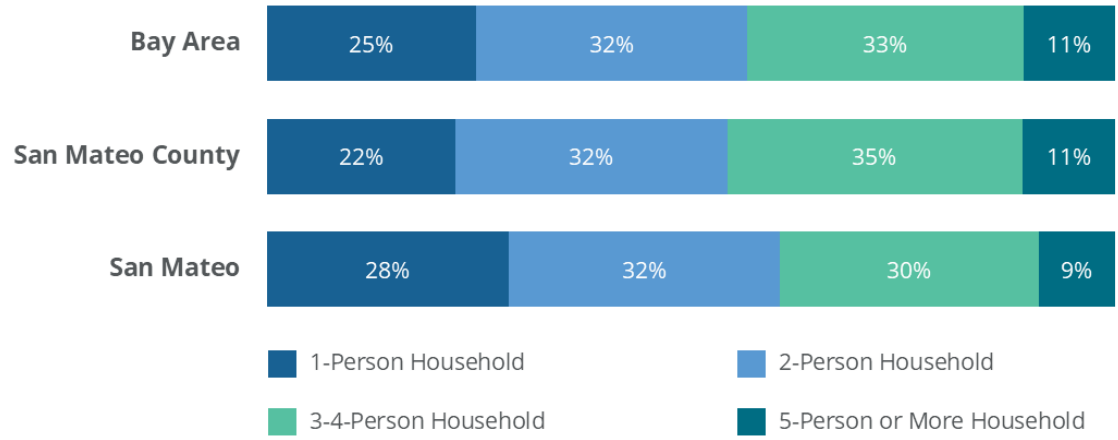


Figure II-16: Share of Households by Size, 2019

Source: ABAG Housing Needs Data Workbook

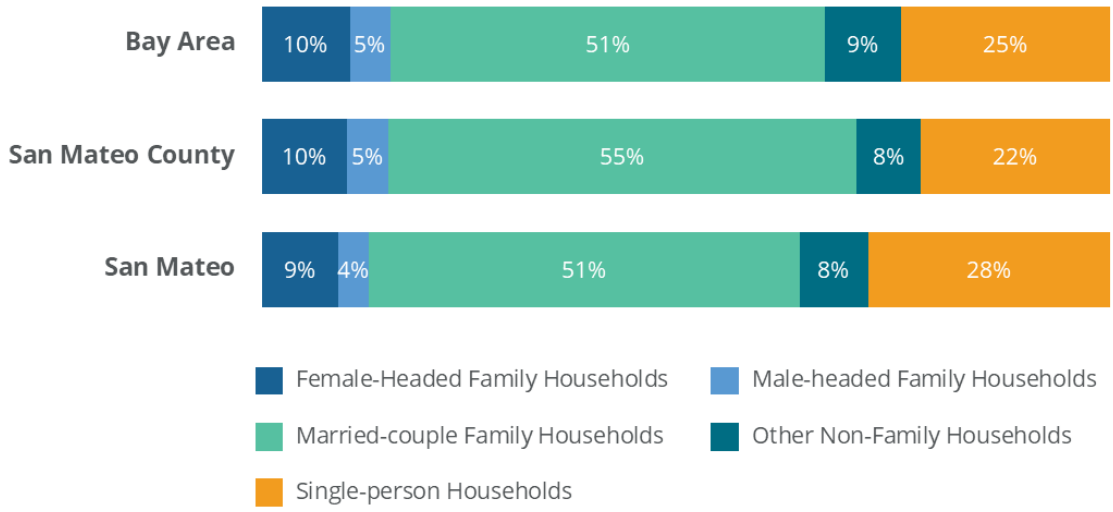


Figure II-17: Share of Households by Type, 2019

Source: ABAG Housing Needs Data Workbook

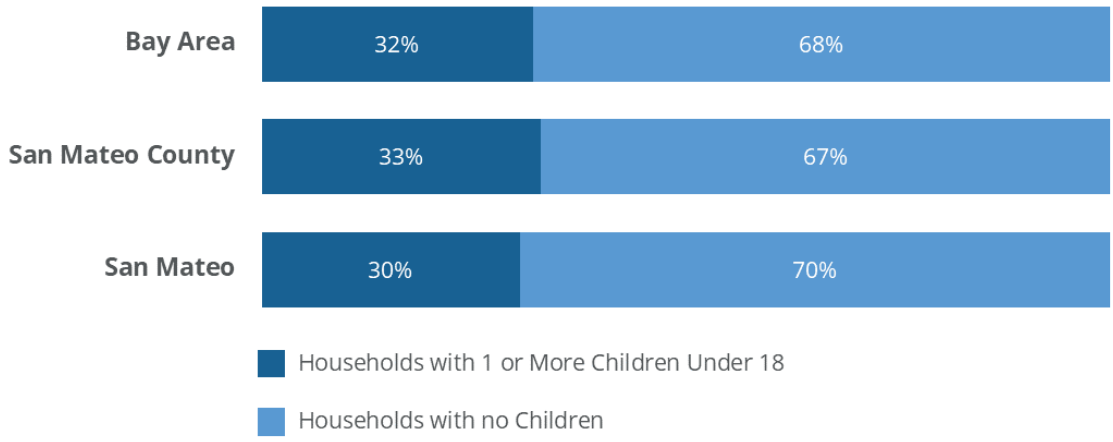


Figure II-18: Share of Households by Presence of Children (Less than 18 years old), 2019

Source: ABAG Housing Needs Data Workbook

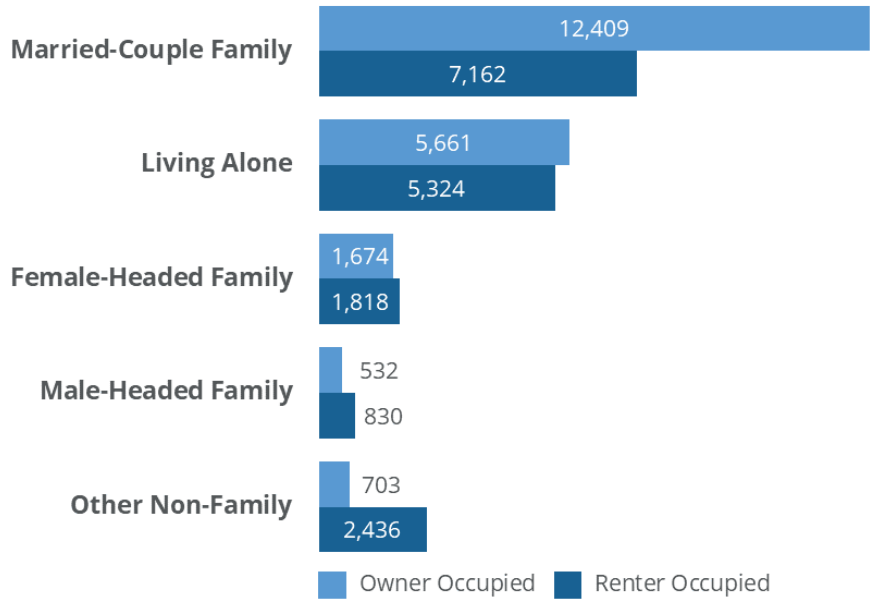


Figure II-19: Housing Type by Tenure, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

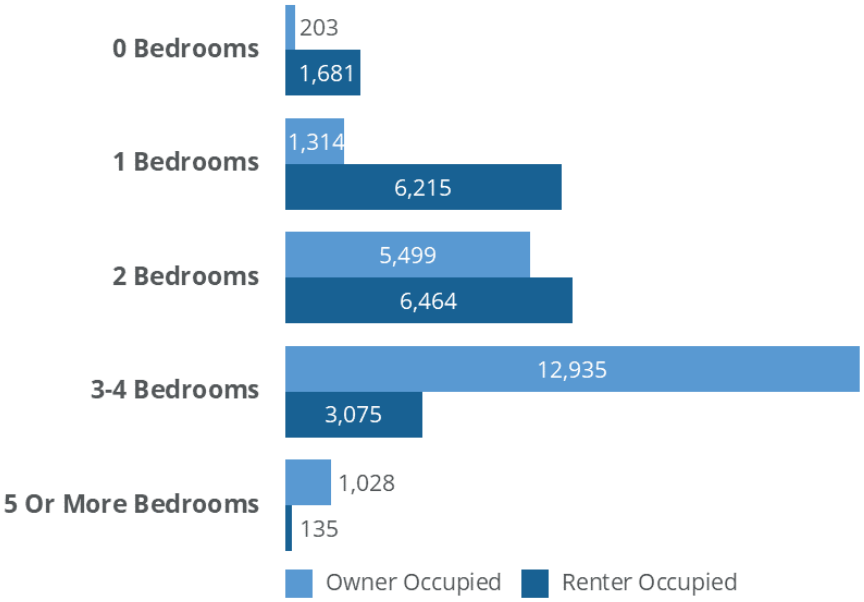


Figure II-20: Housing Units by Number of Bedrooms and Tenure, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

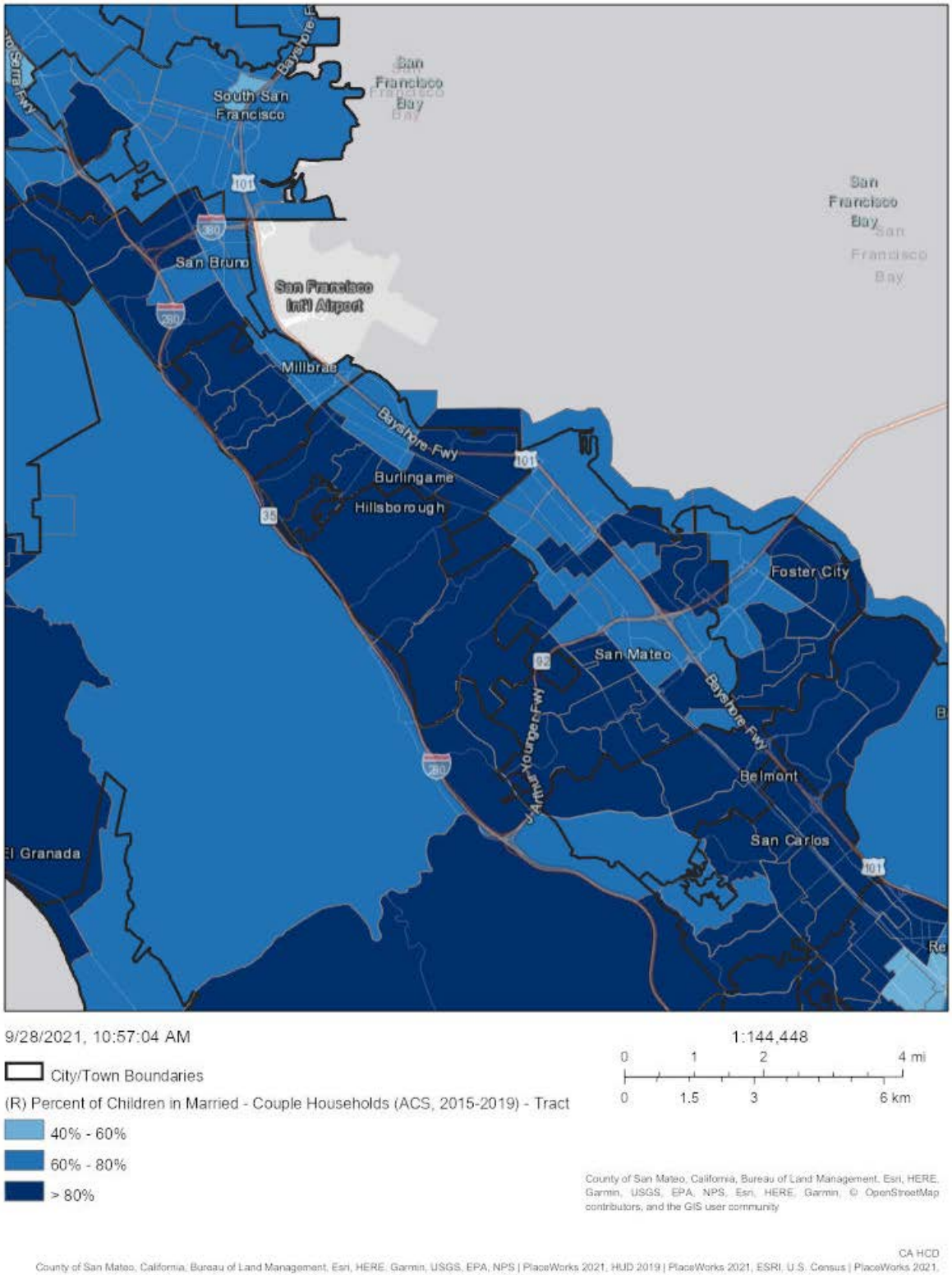


Figure II-21: % of Children in Married Couple Households by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

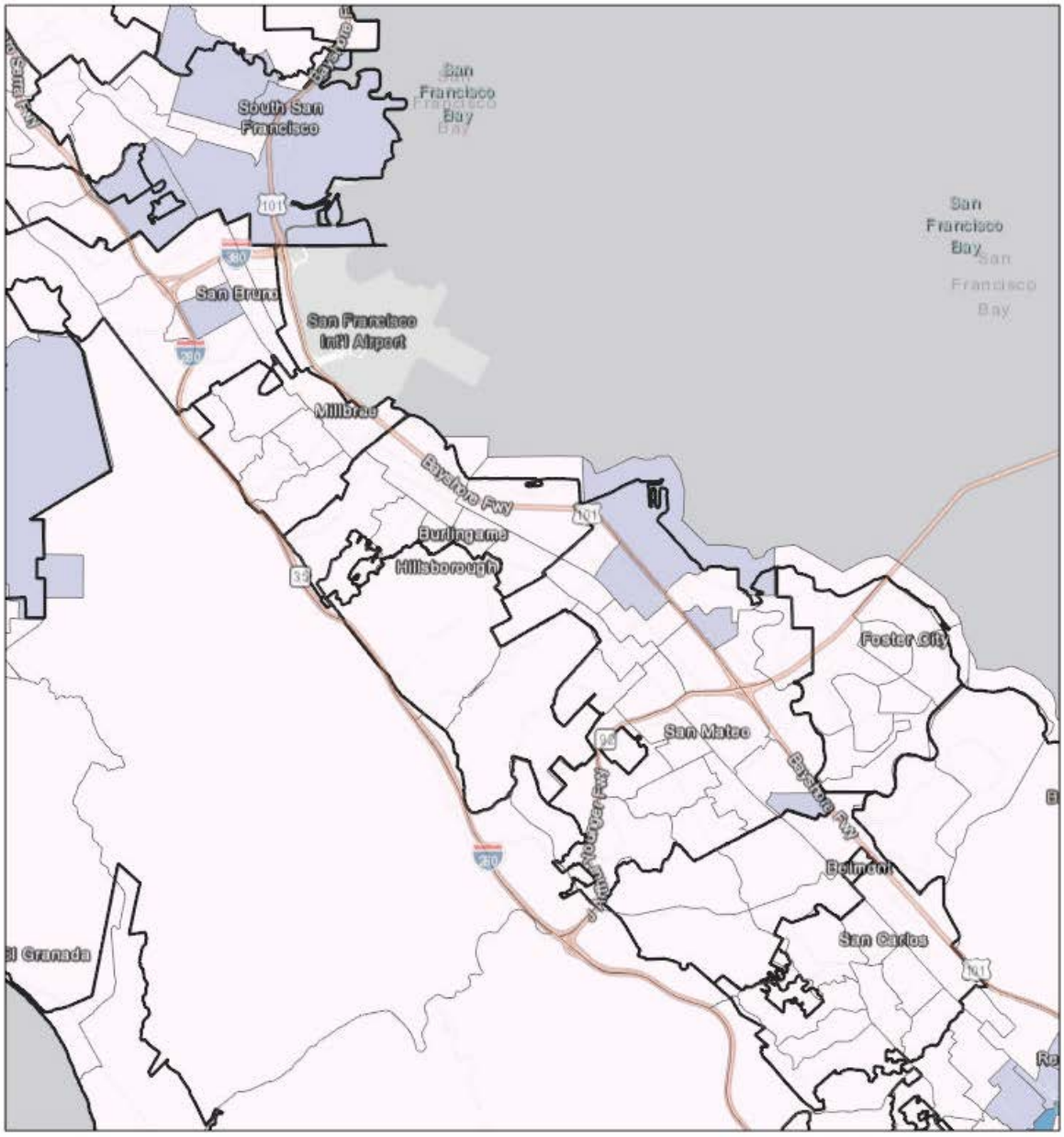


Figure II-22: % Households with Single Female with Children by Census Tract, 2019 [legend missing in HCD provided map]

Source: California Department of Housing and Community Development AFFH Data Viewer

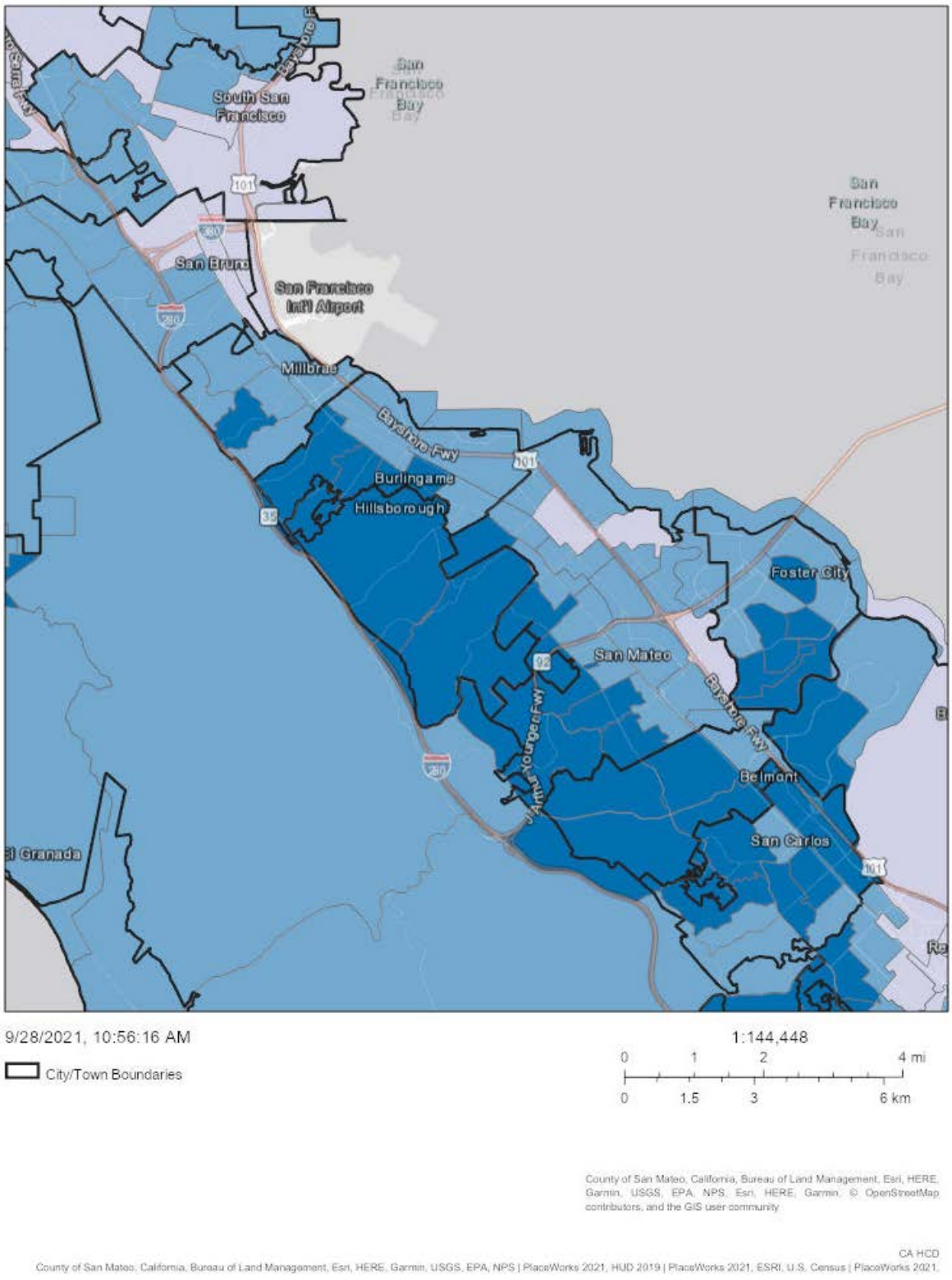


Figure II-23.: % of Married Couple Households by Census Tract, 2019 [legend missing in HCD provided map]

Source: California Department of Housing and Community Development AFFH Data Viewer

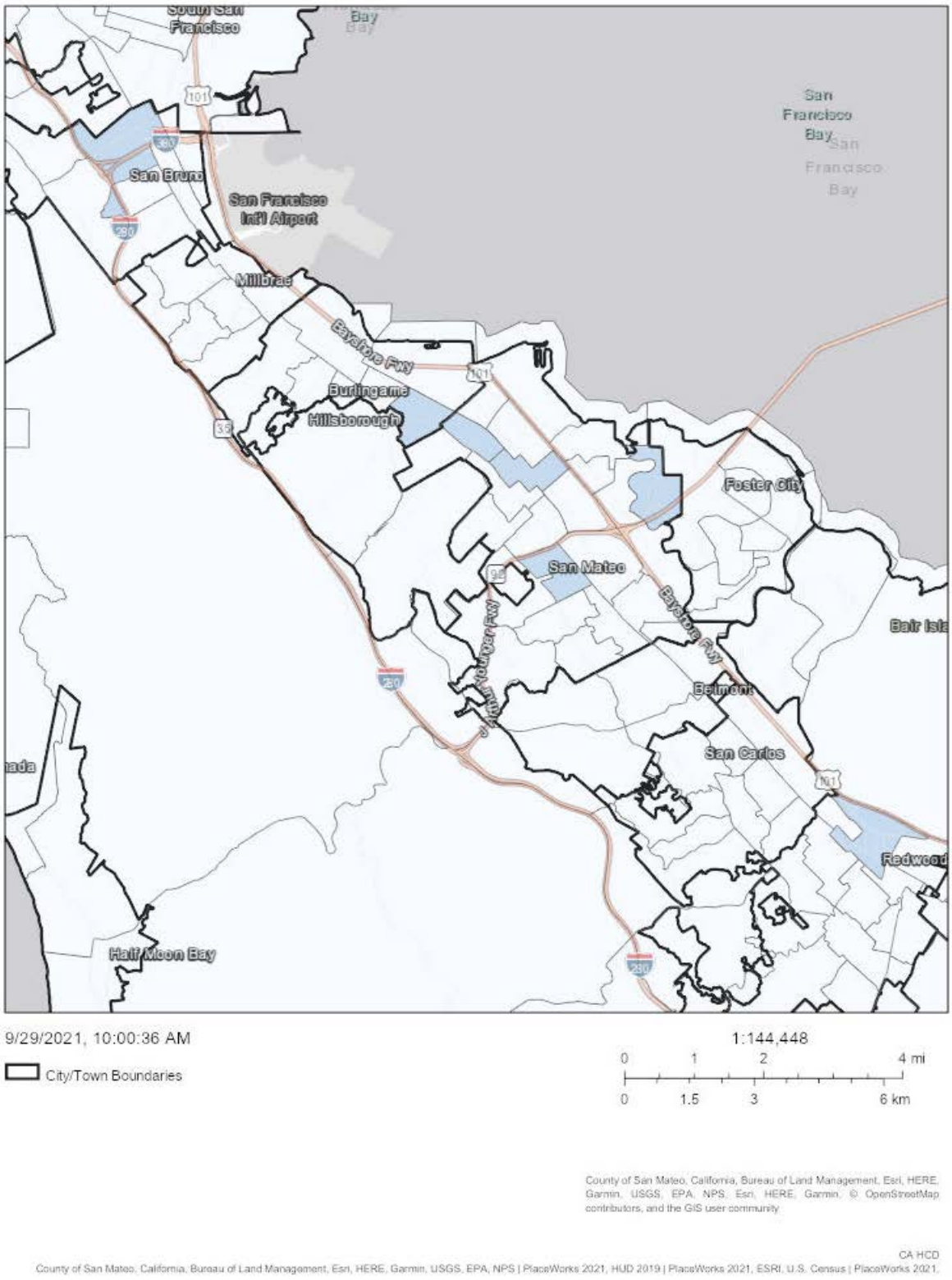


Figure II-24: % of Adults Living Alone by Census Tract, 2019 [legend missing in HCD provided map]

Source: California Department of Housing and Community Development AFFH Data Viewer

Household income.

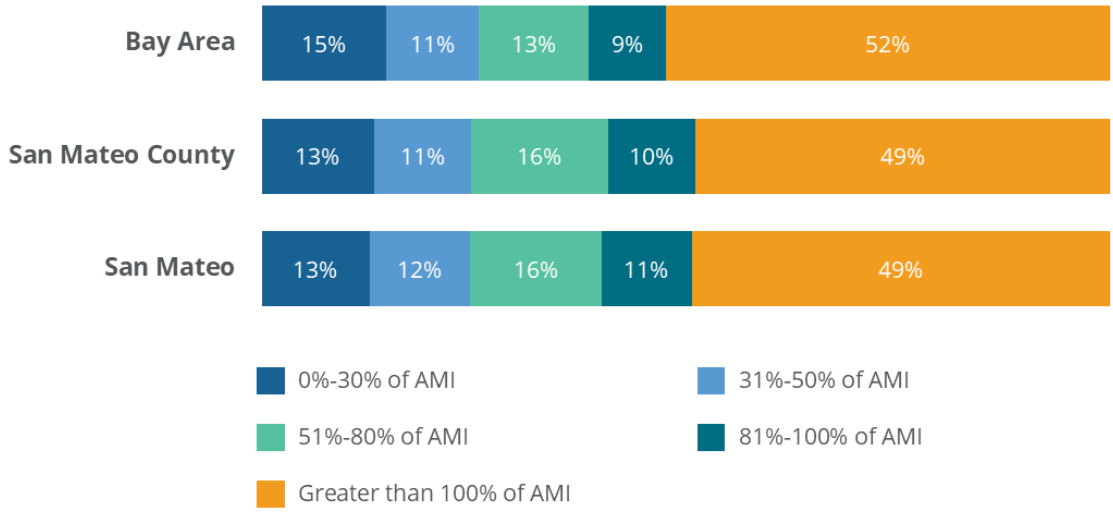


Figure II-25: Share of Households by Area Median Income (AMI), 2019

Source: ABAG Housing Needs Data Workbook

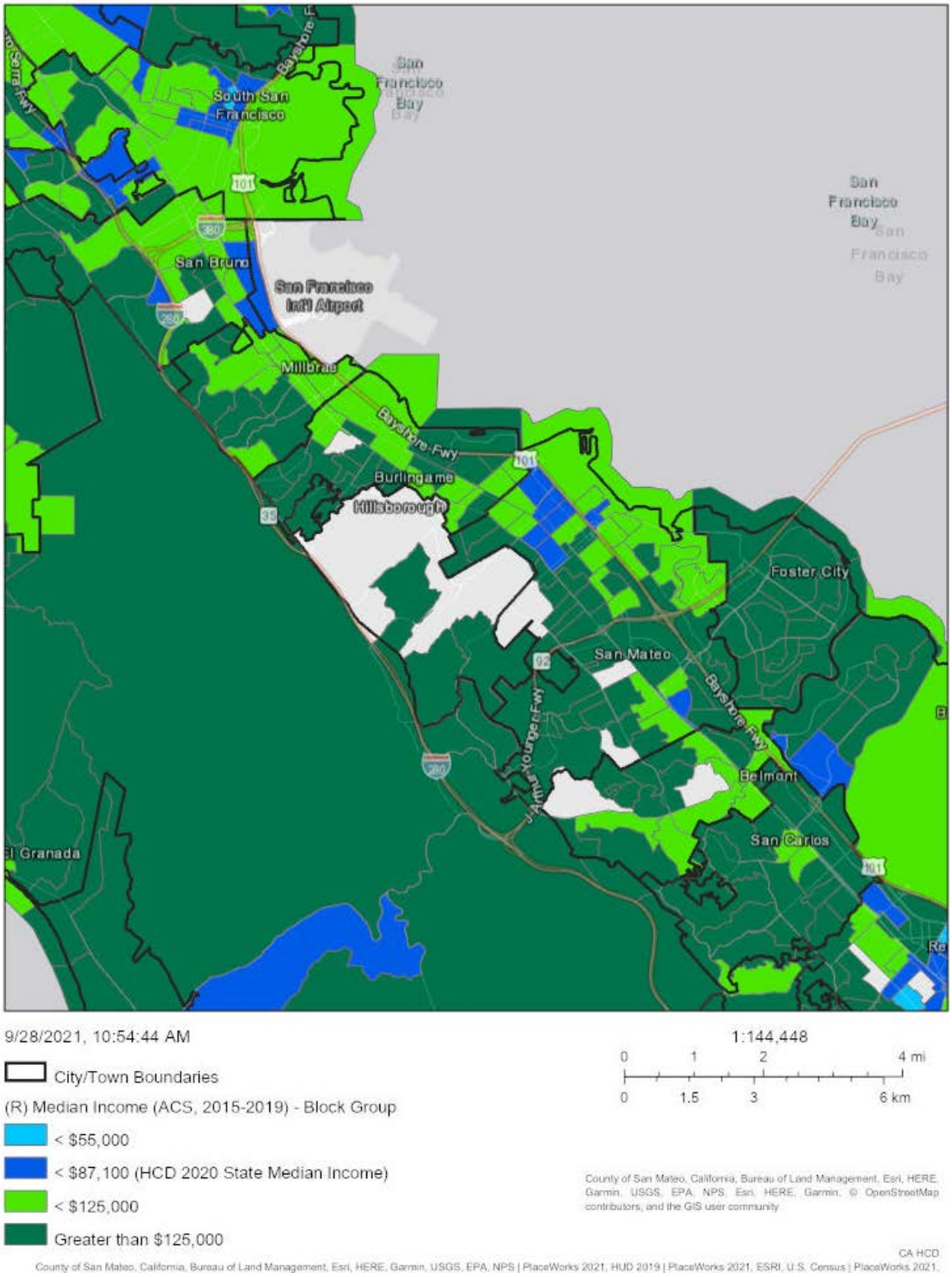


Figure II-26: Median Household Income by Block Group, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

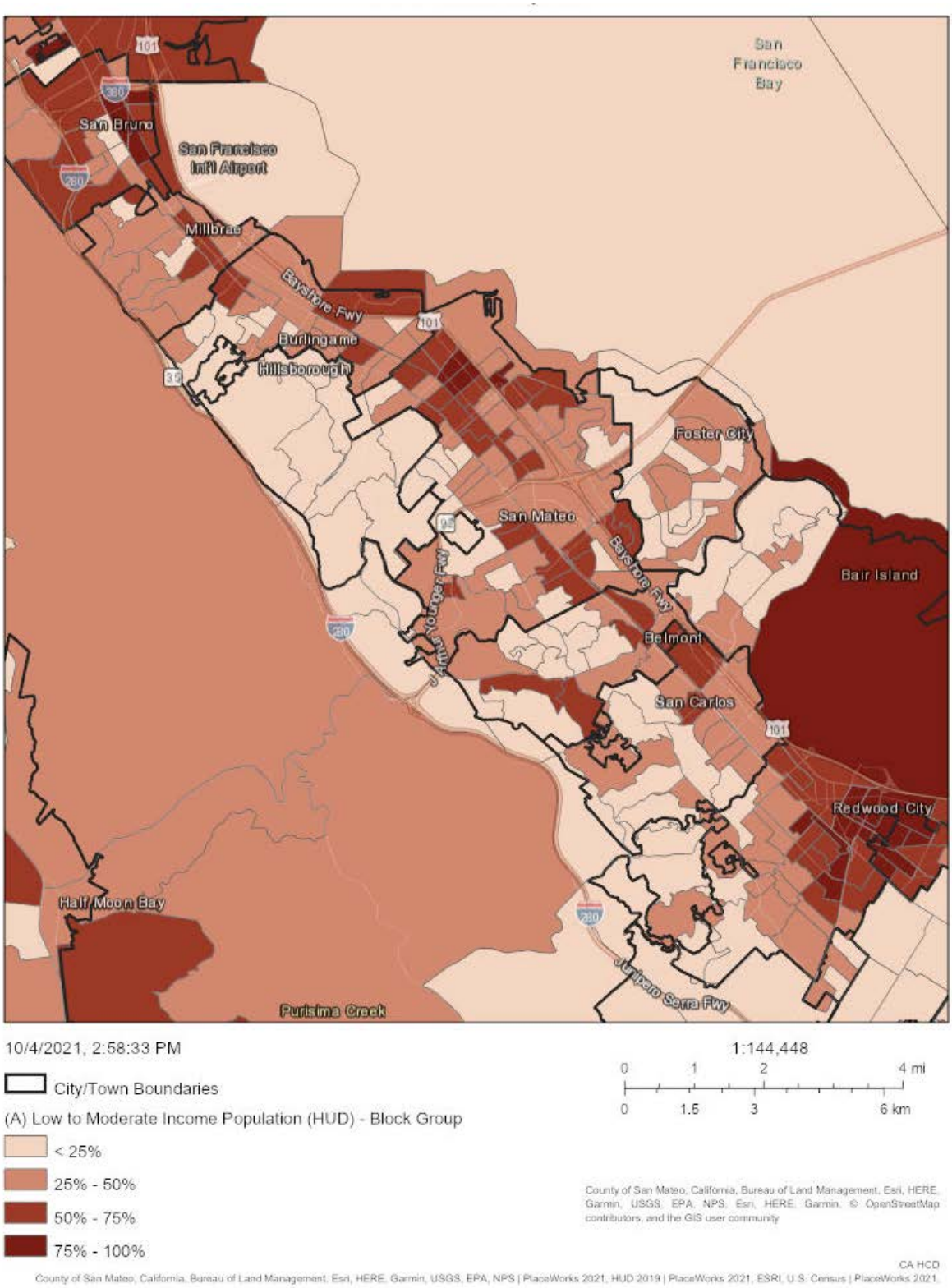


Figure II-27: Low to Moderate Income Population by Block Group

Source: California Department of Housing and Community Development AFFH Data Viewer

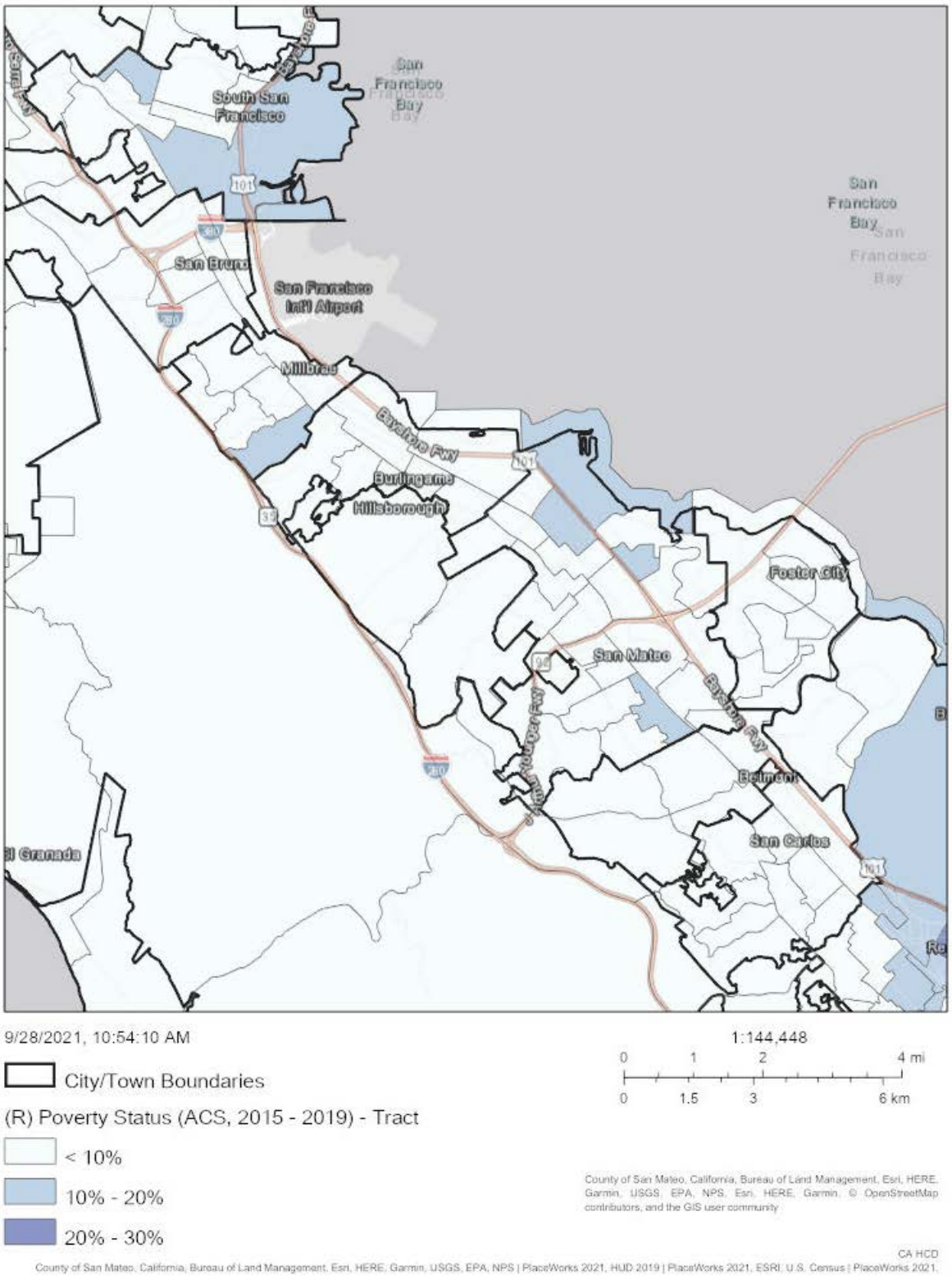


Figure II-28: Poverty Status by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer



Figure II-29: R/ECAPs, 2010

Source: 2010 and 2019 5-year ACS and Root Policy Research

Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010).



Figure II-30: R/ECAPs, 2019

Source: 2010 and 2019 5-year ACS and Root Policy Research

Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010).

SECTION III. Access to Opportunity

Education

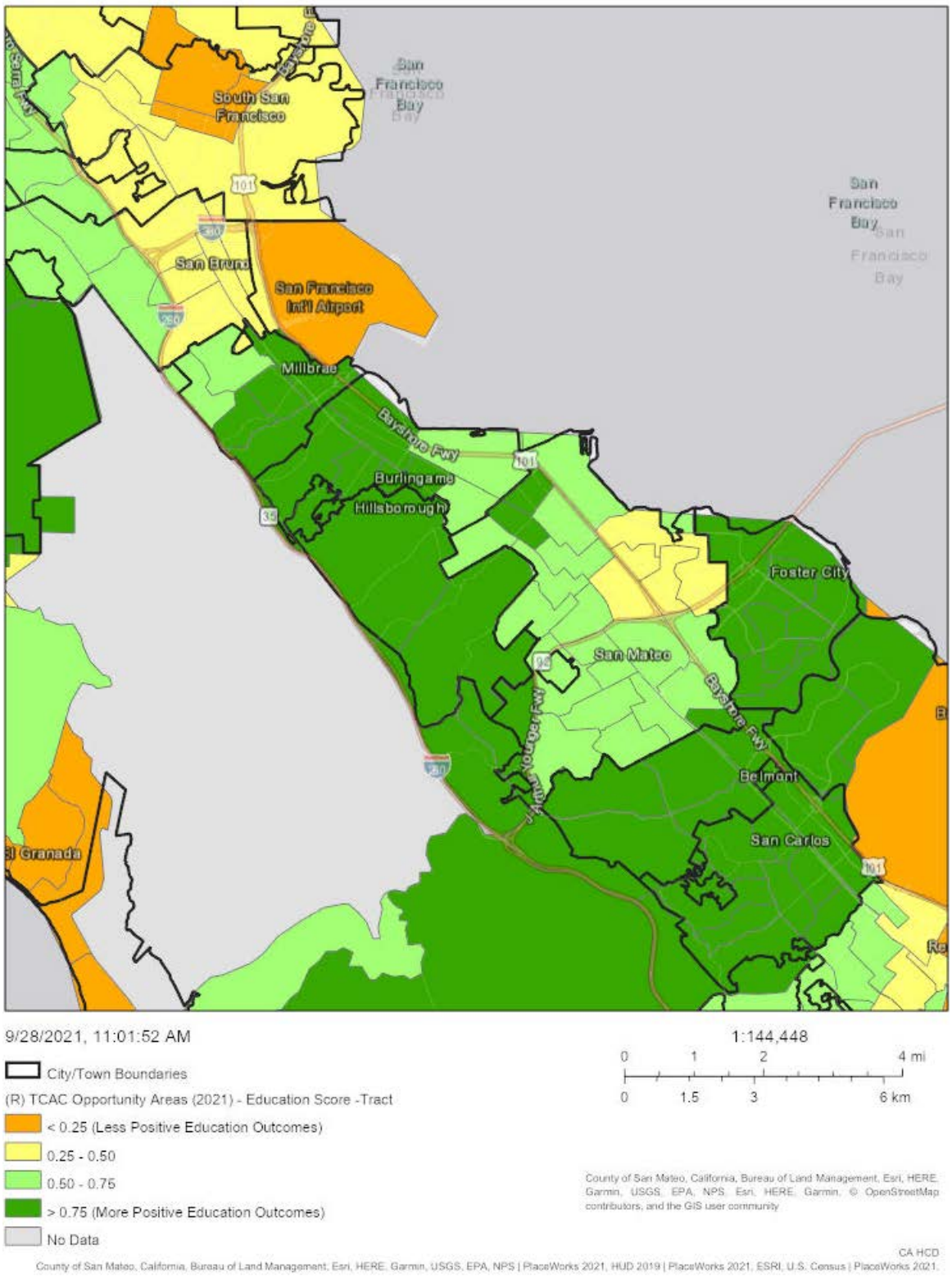


Figure III-1: TCAC Opportunity Areas Education Score by Census Tract, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

Employment

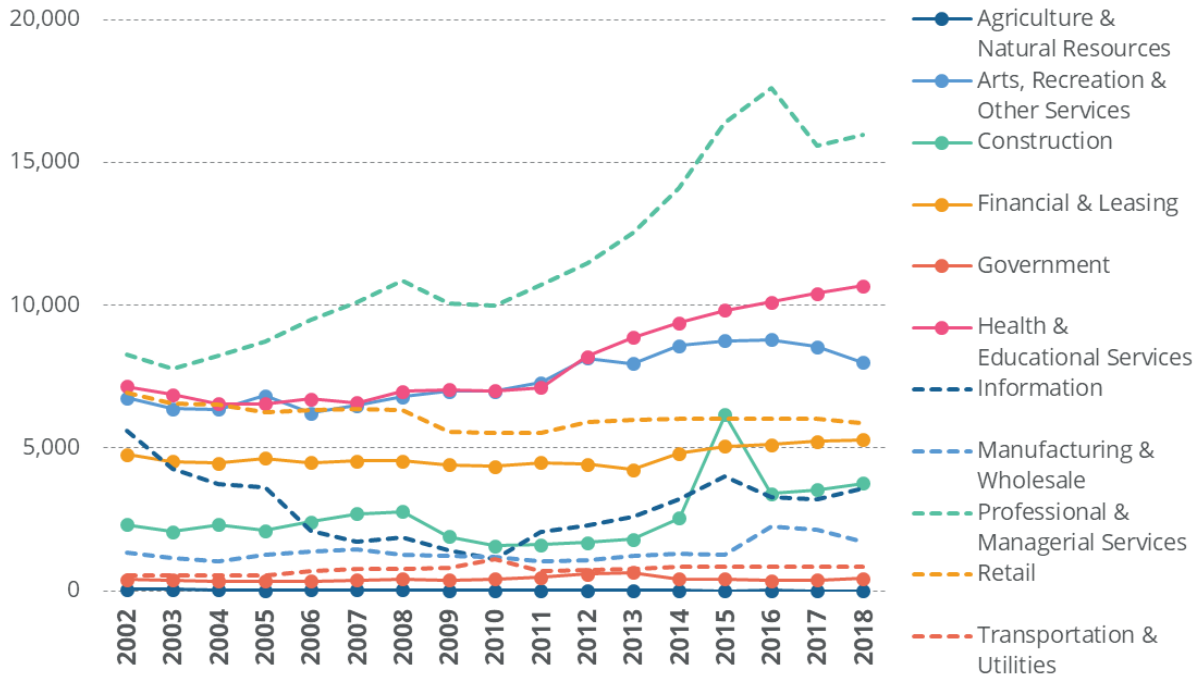


Figure III-2: Jobs by Industry, City of San Mateo, 2002-2018

Source: ABAG Housing Needs Data Workbook

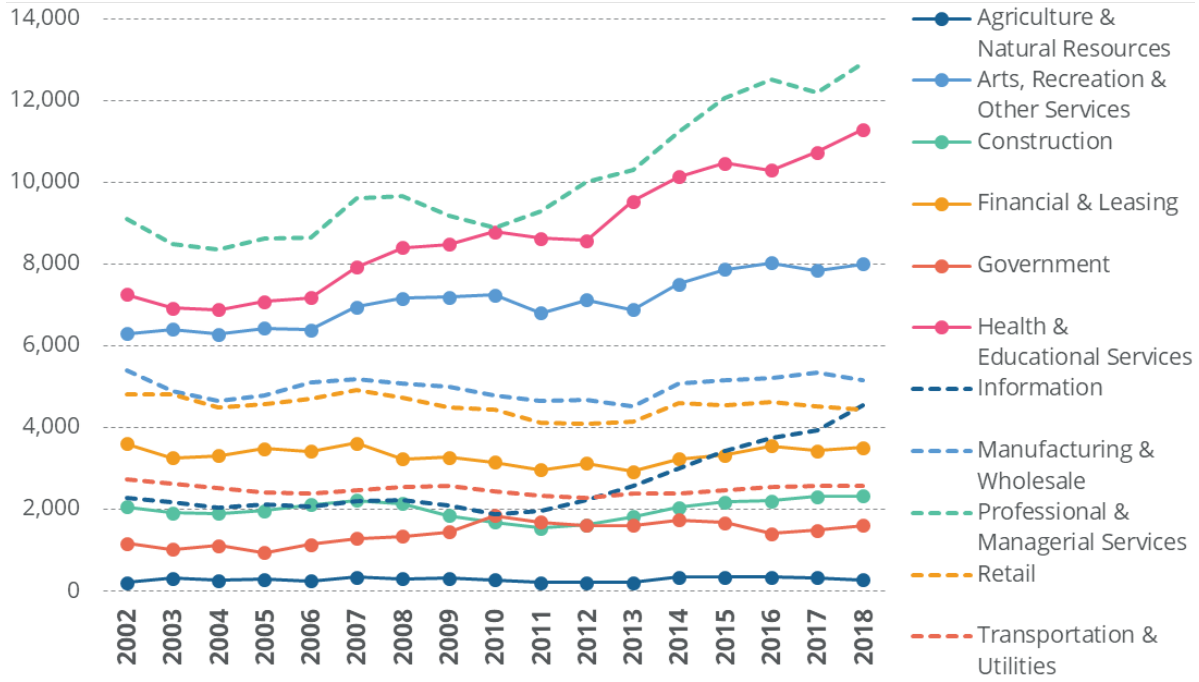


Figure III-3: Job Holders by Industry, City of San Mateo, 2002-2018

Source: ABAG Housing Needs Data Workbook

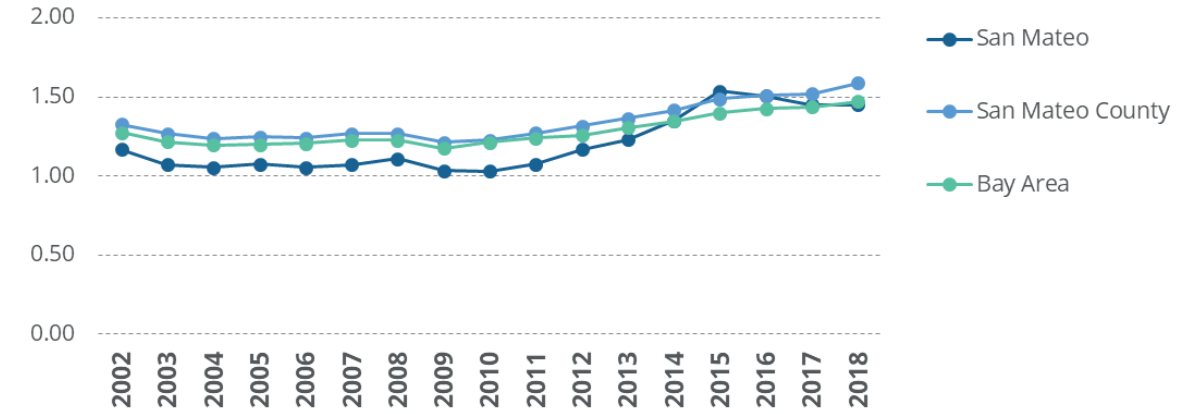


Figure III-4: Jobs to Household Ratio, City of San Mateo, 2002-2018

Source: ABAG Housing Needs Data Workbook

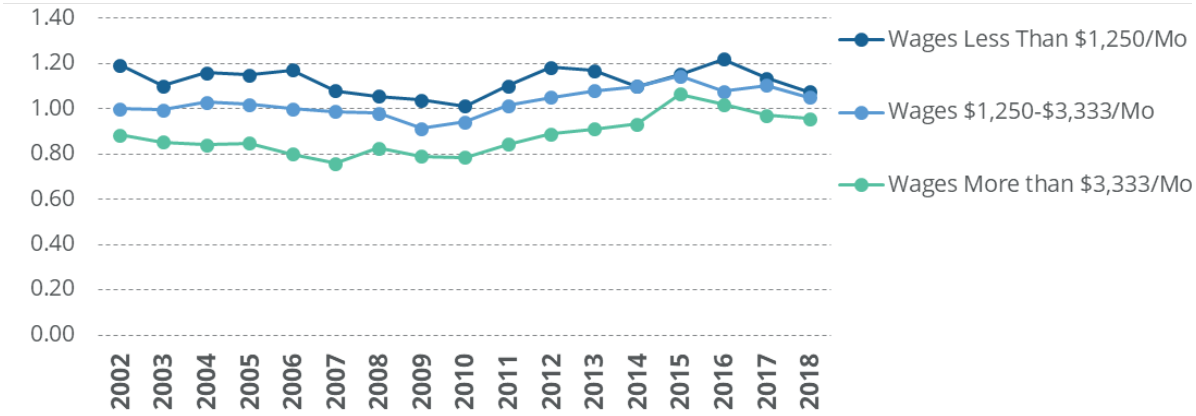


Figure III-5: Jobs to Worker Ratio by Wage, City of San Mateo, 2002-2018

Source: ABAG Housing Needs Data Workbook

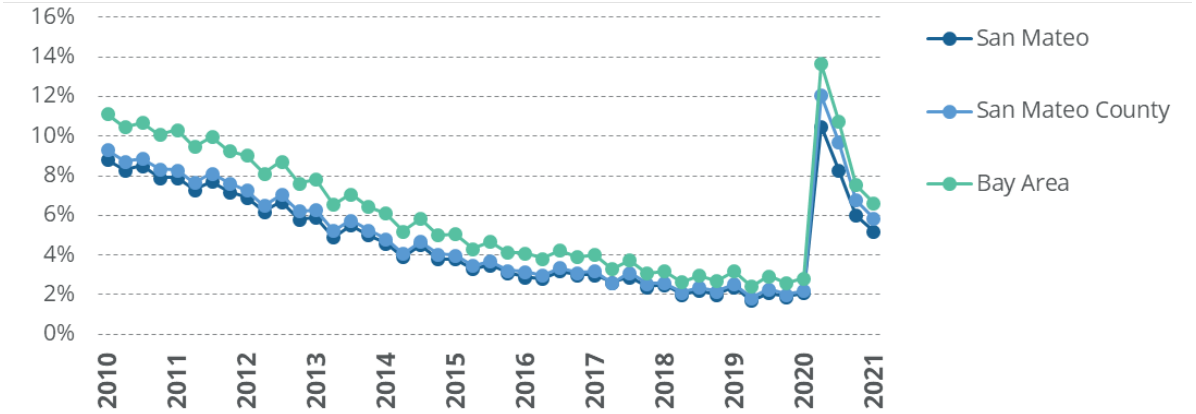


Figure III-6: Unemployment Rate, 2010-2021

Source: ABAG Housing Needs Data Workbook

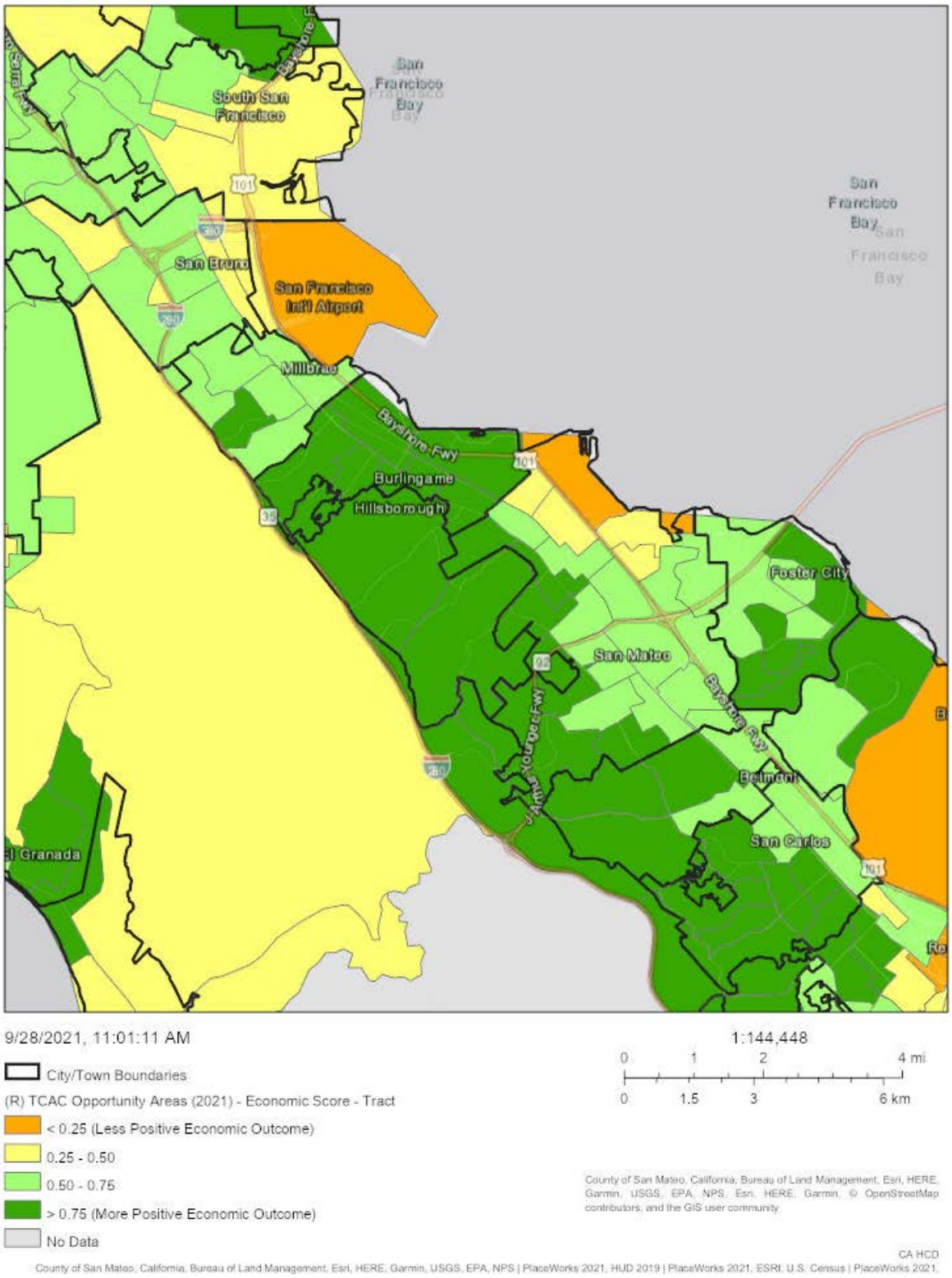


Figure III-7: TCAC Opportunity Areas Economic Score by Census Tract, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

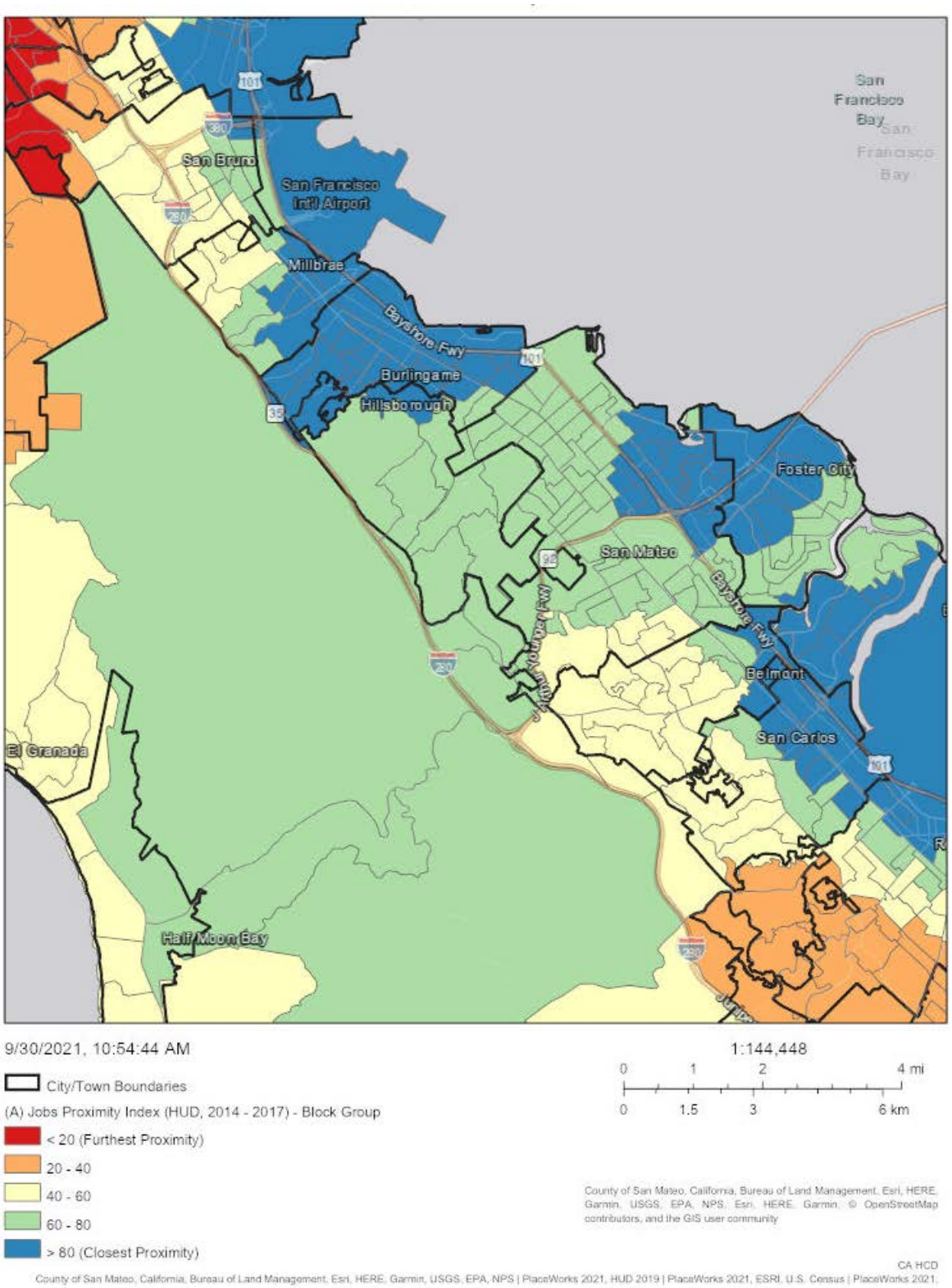


Figure III-8: Jobs Proximity Index by Block Group, 2017

Source: California Department of Housing and Community Development AFFH Data Viewer

Transportation

[TCAC's transportation opportunity score and maps were not available at the time of this report]

Environment

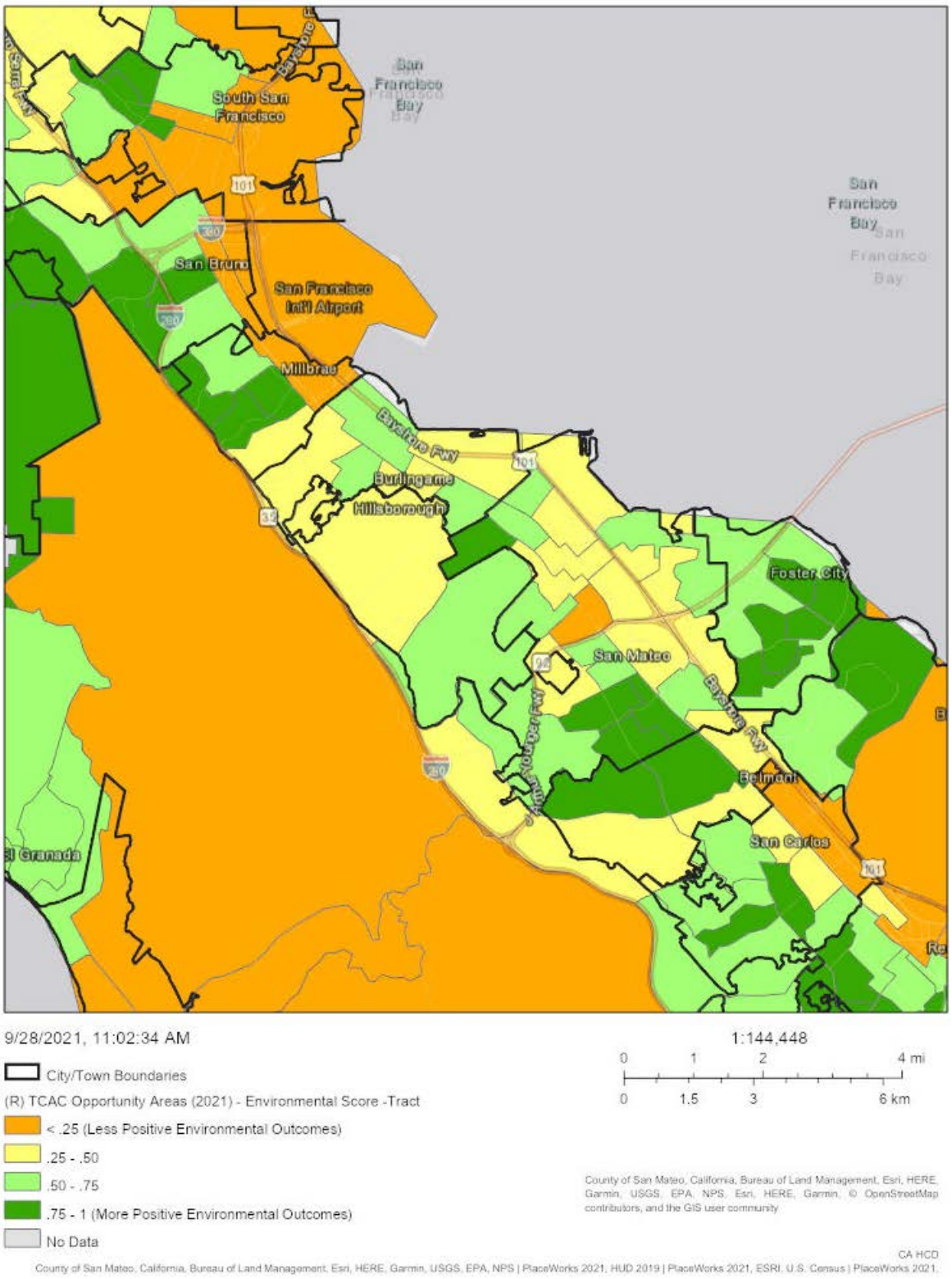


Figure III-9: TCAC Opportunity Areas Environmental Score by Census Tract, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

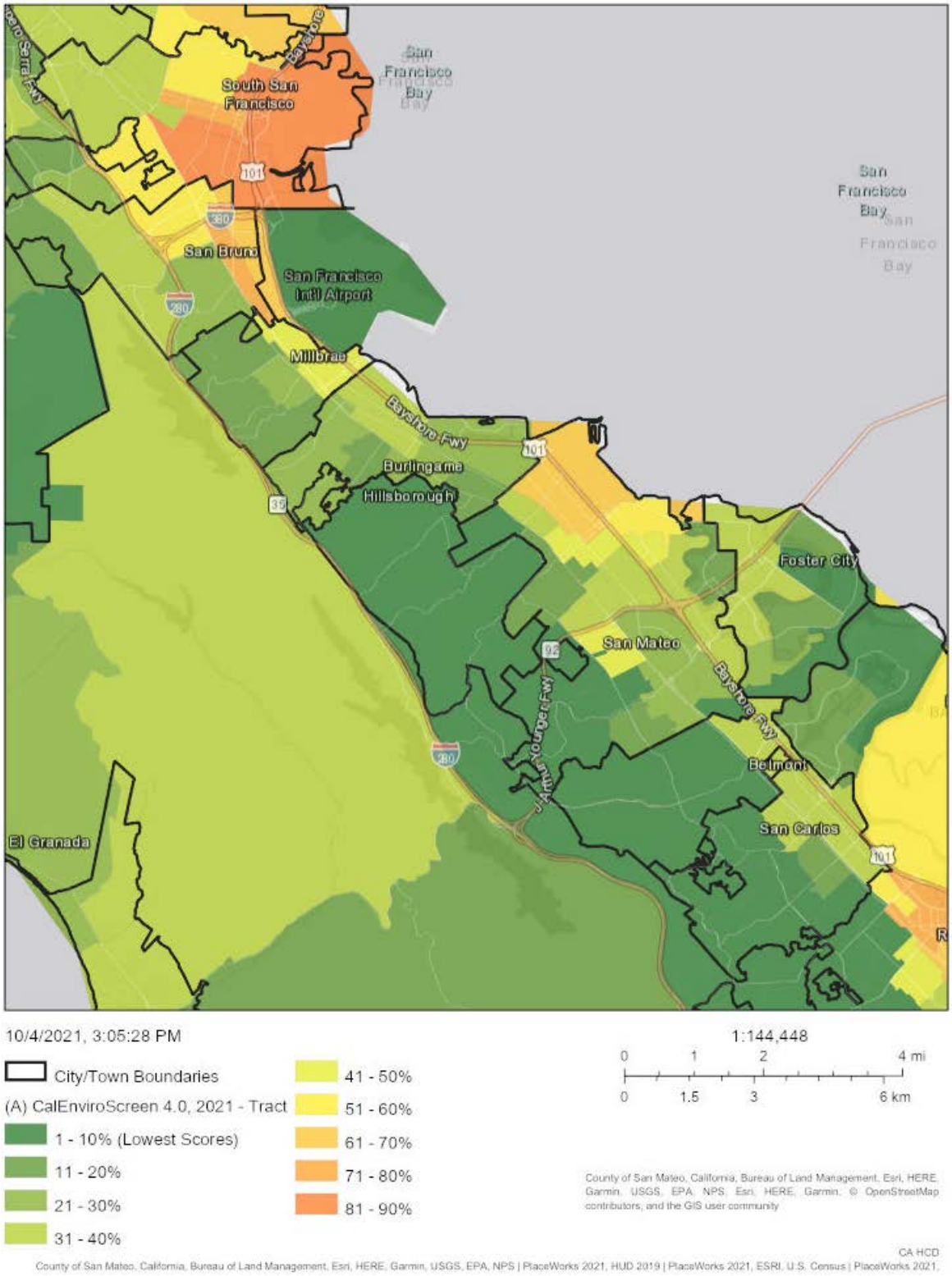


Figure III-10: CalEnviroScreen by Census Tract, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

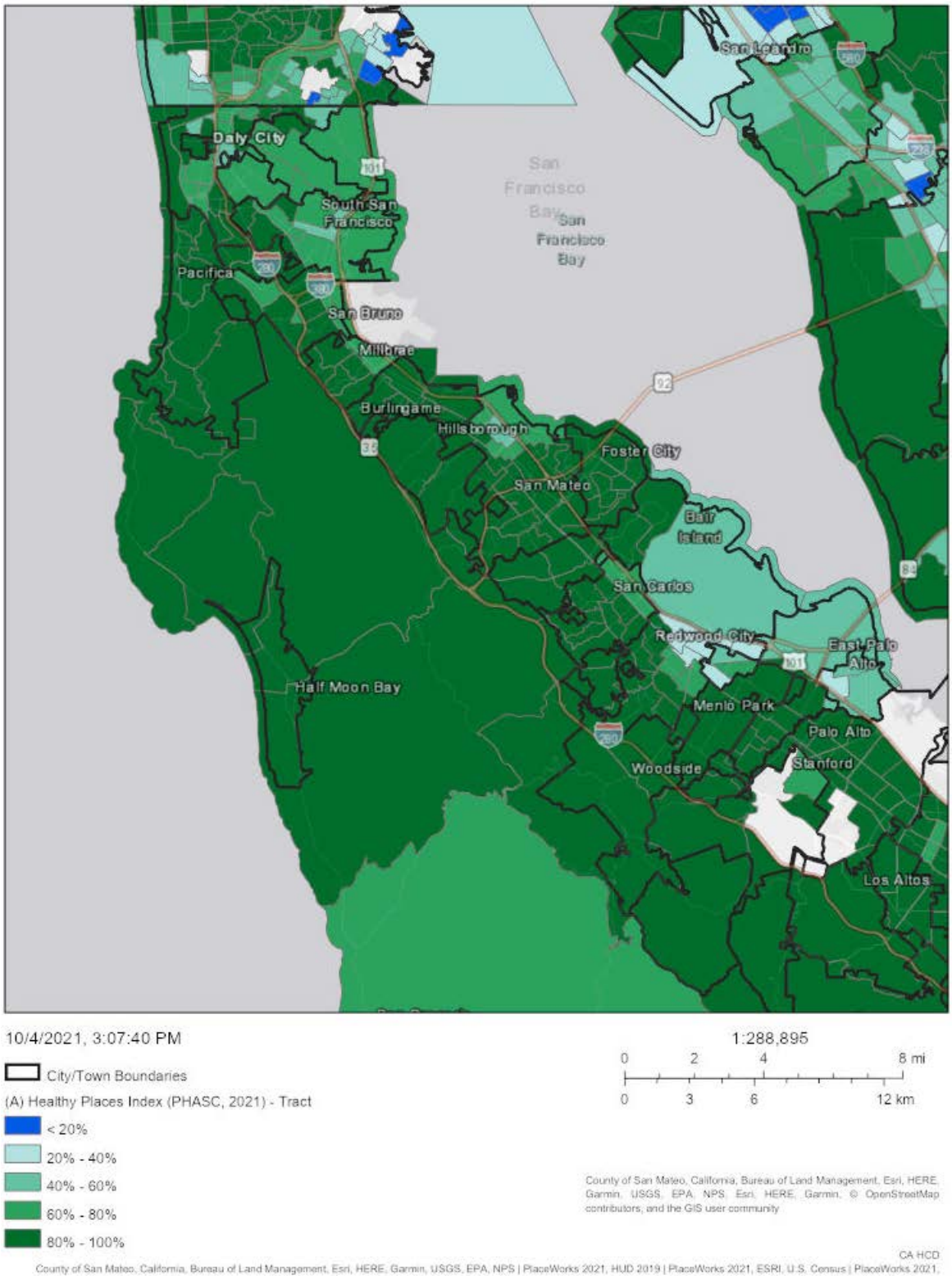


Figure III-11: Healthy Places Index by Census Tract, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

Patterns in disparities in access to opportunity.

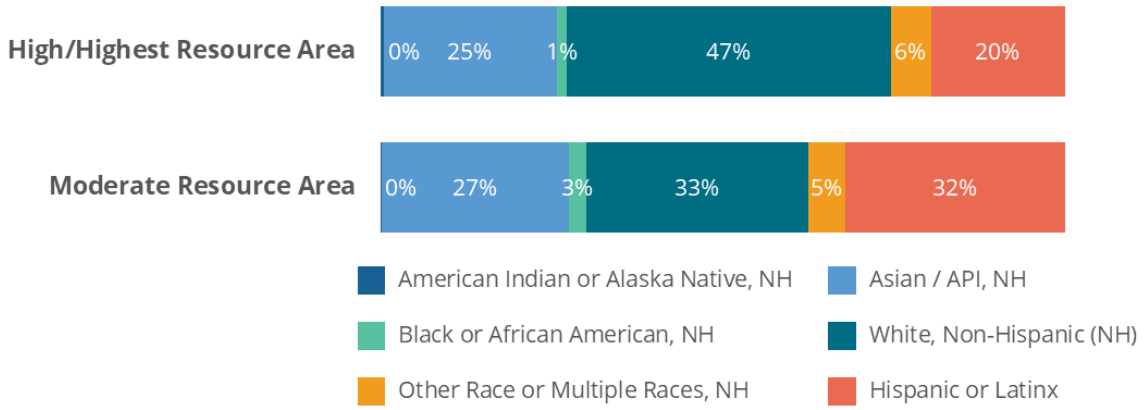


Figure III-12: Population Living in Moderate and High Resource Ares by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

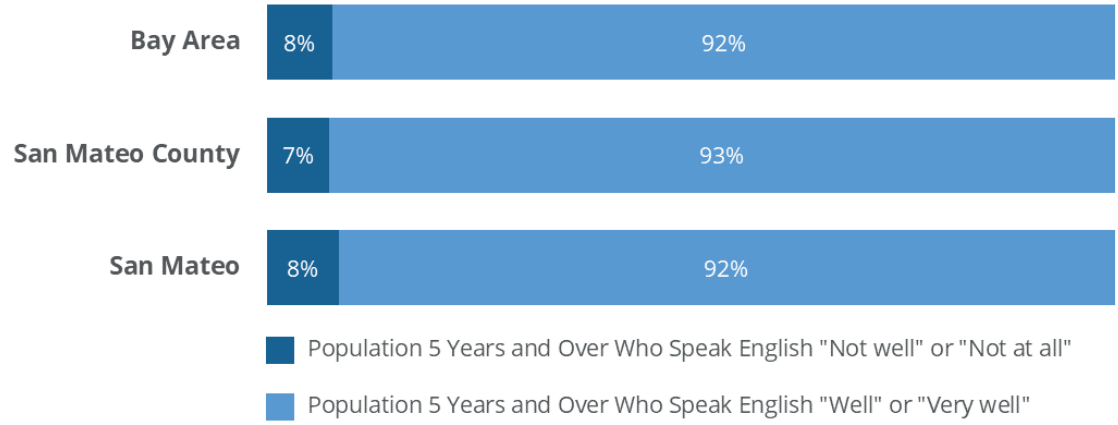


Figure III-13: Population with Limited English Proficiency, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

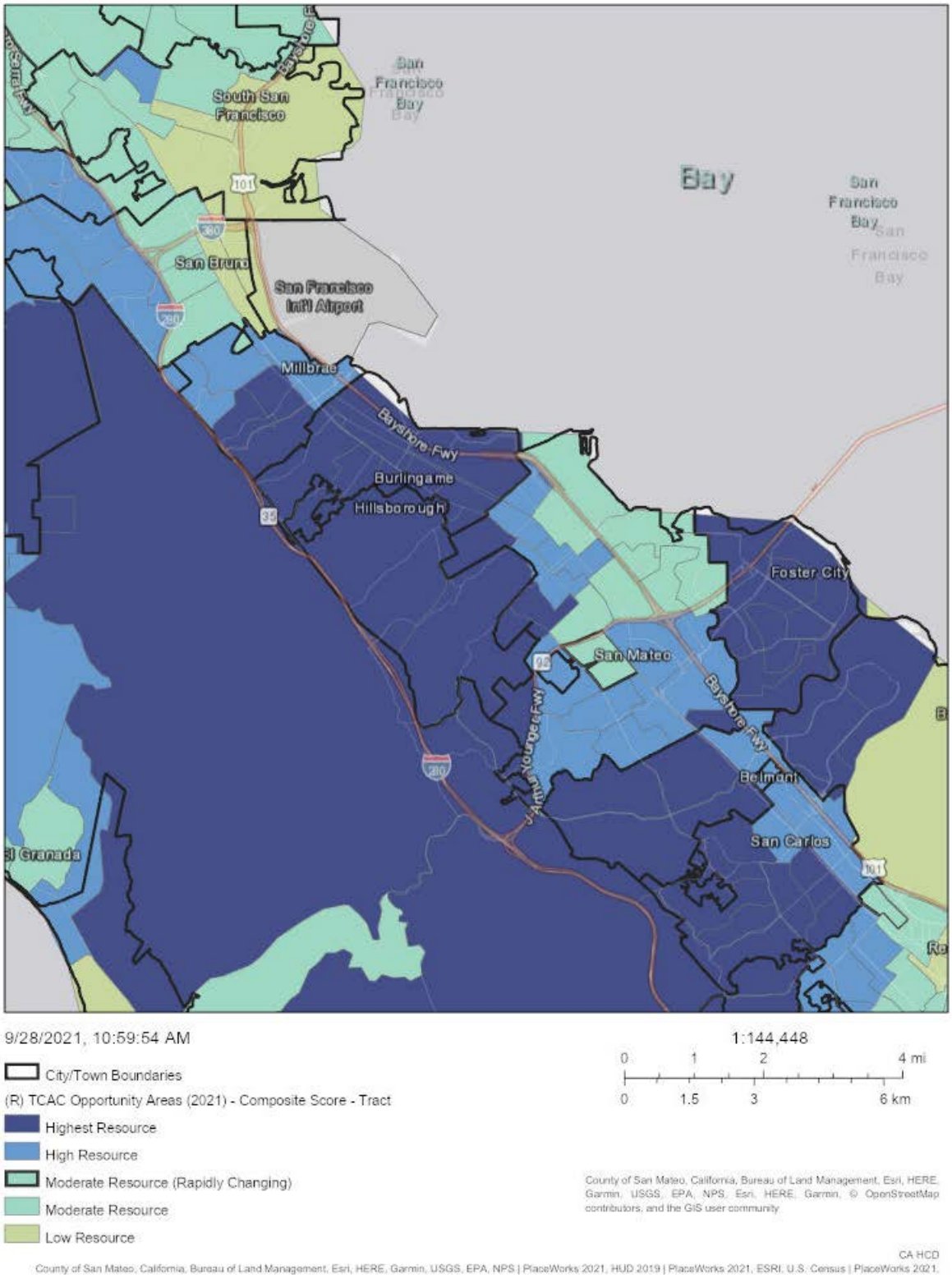


Figure III-14: TCAC Opportunity Areas Composite Score by Census Tract, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer

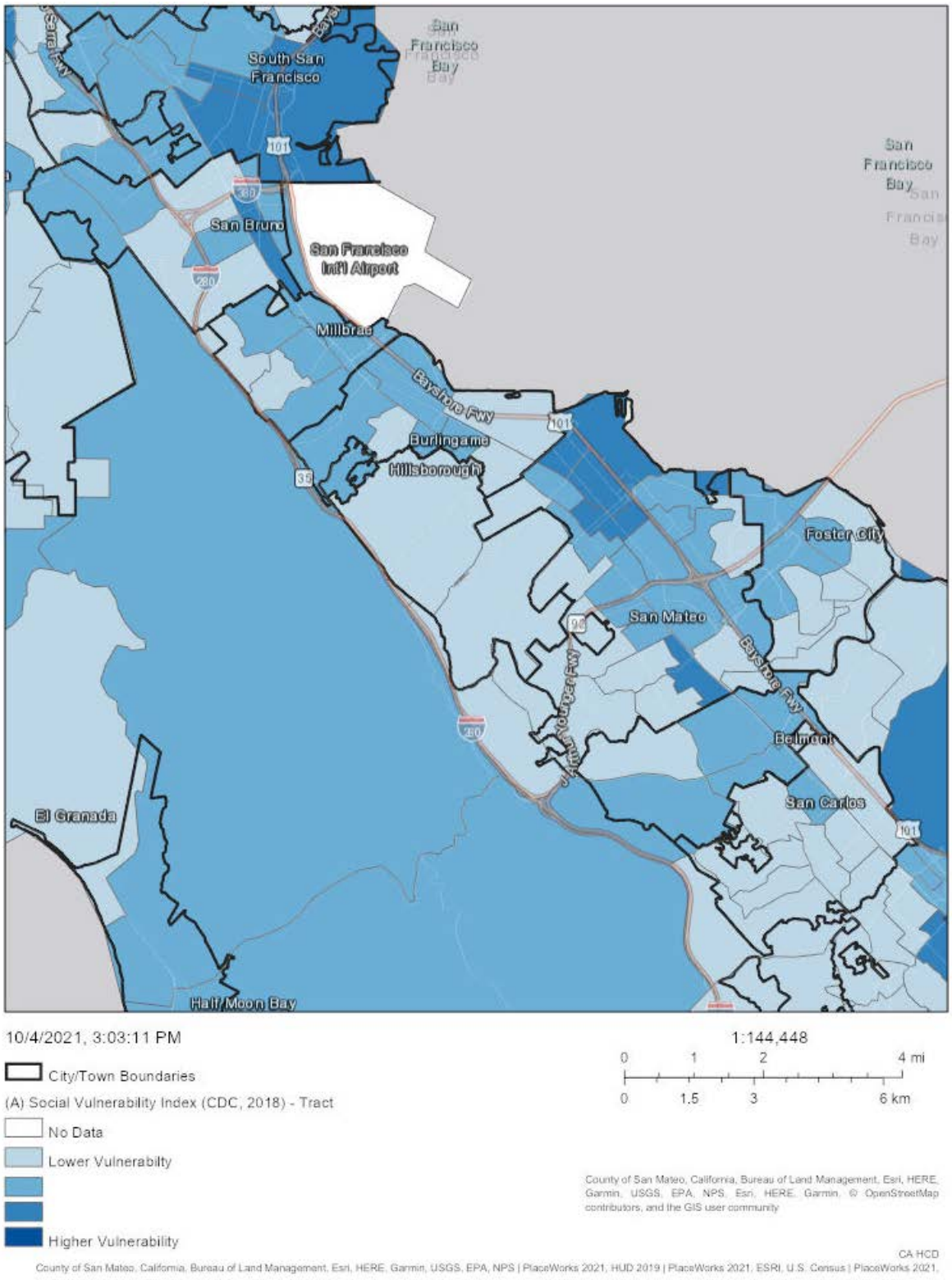


Figure III-15: Social Vulnerability Index by Census Tract, 2018

Source: California Department of Housing and Community Development AFFH Data Viewer

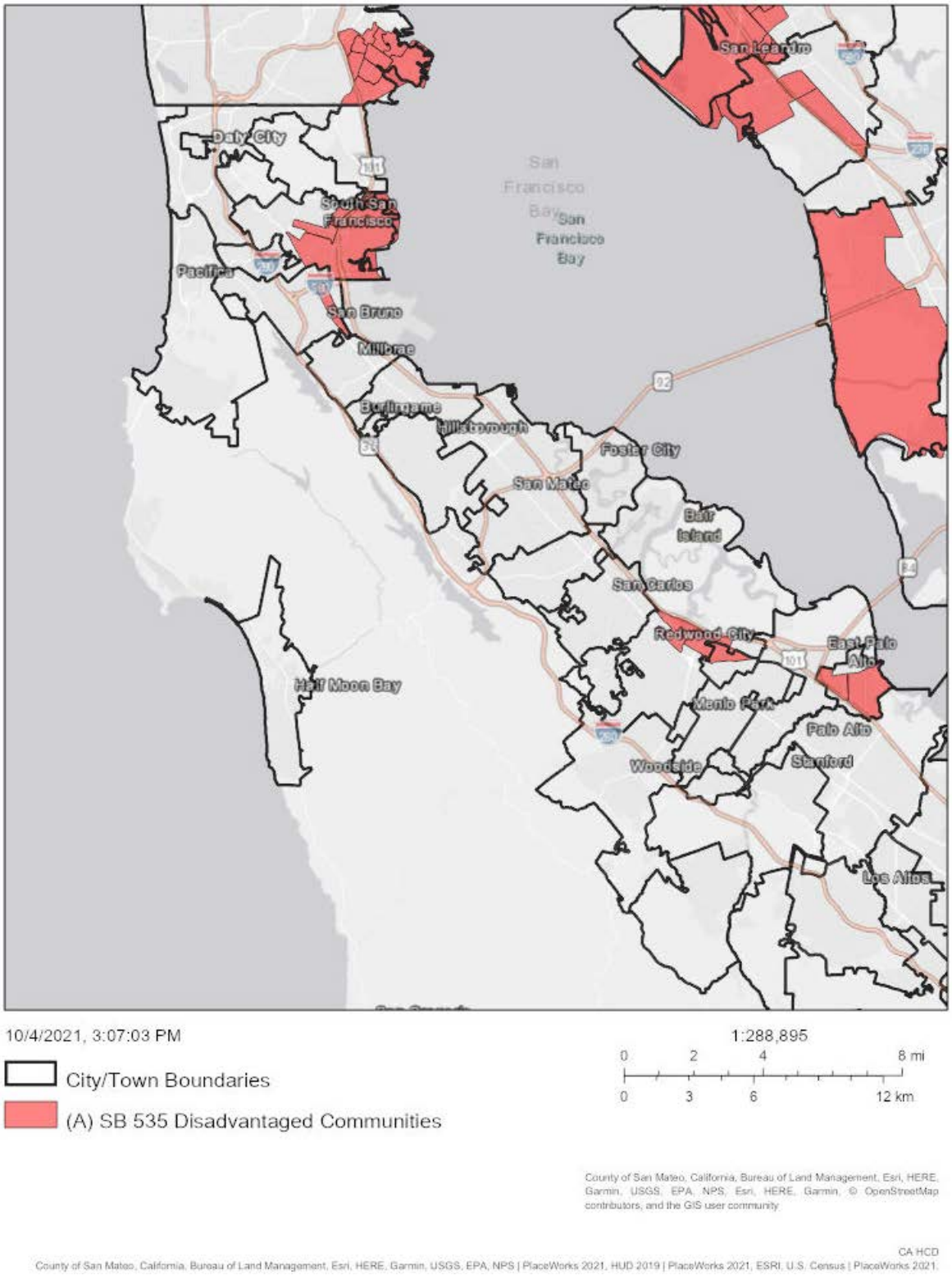


Figure III-16: SB 535 Disadvantaged Communities

Source: California Department of Housing and Community Development AFFH Data Viewer

Disparities in access to opportunity for persons with disabilities.

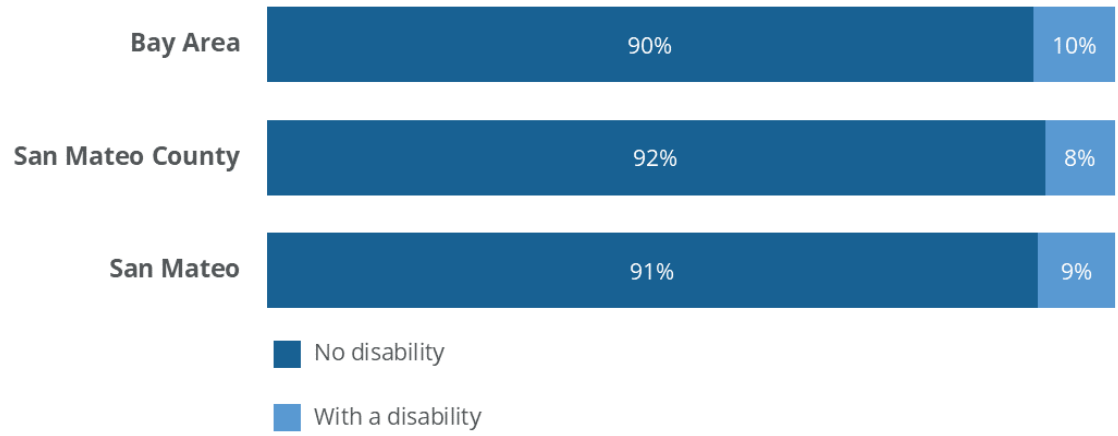


Figure III-17: Population by Disability Status, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

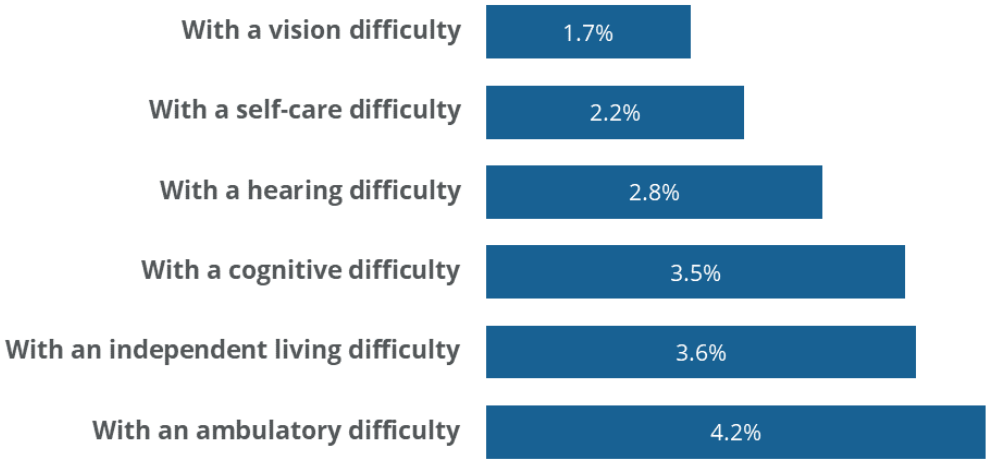


Figure III-18: Disability by Type for the Non-Institutionalized Population 18 Years and Over, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

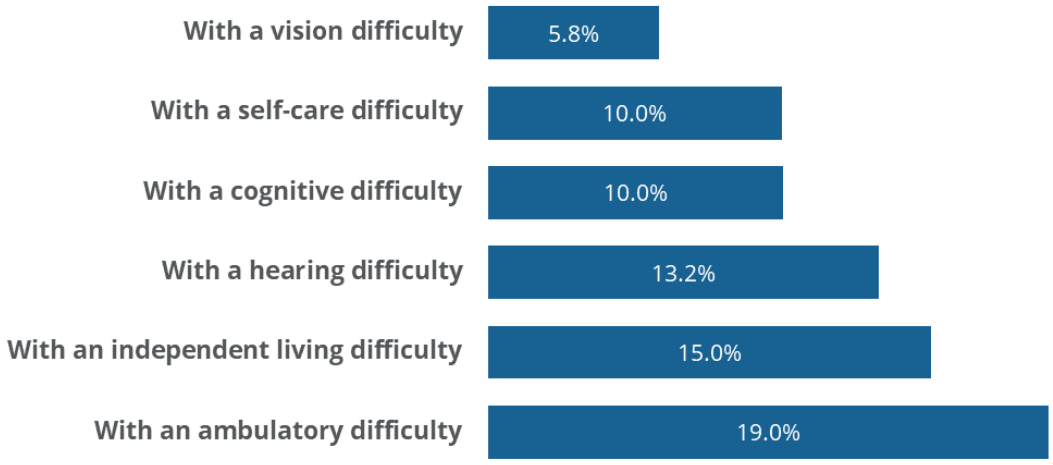


Figure III-19: Disability by Type for Seniors (65 years and over), City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

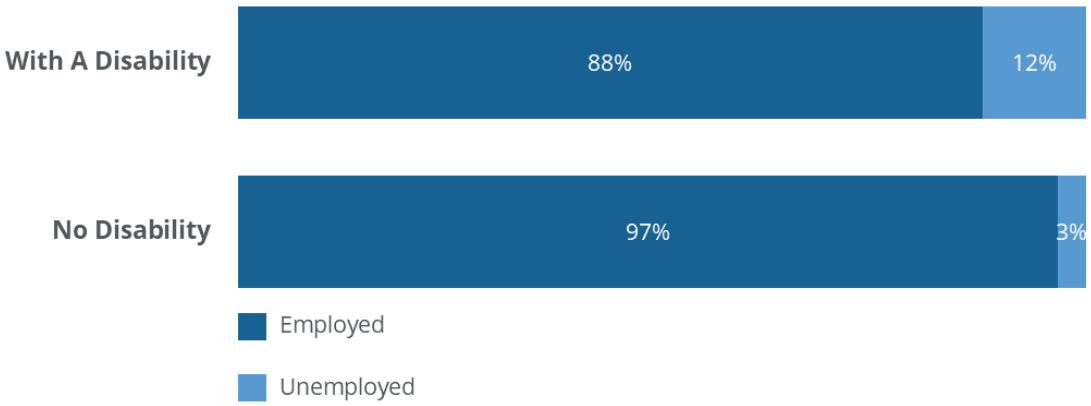


Figure III-20: Employment by Disability Status, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

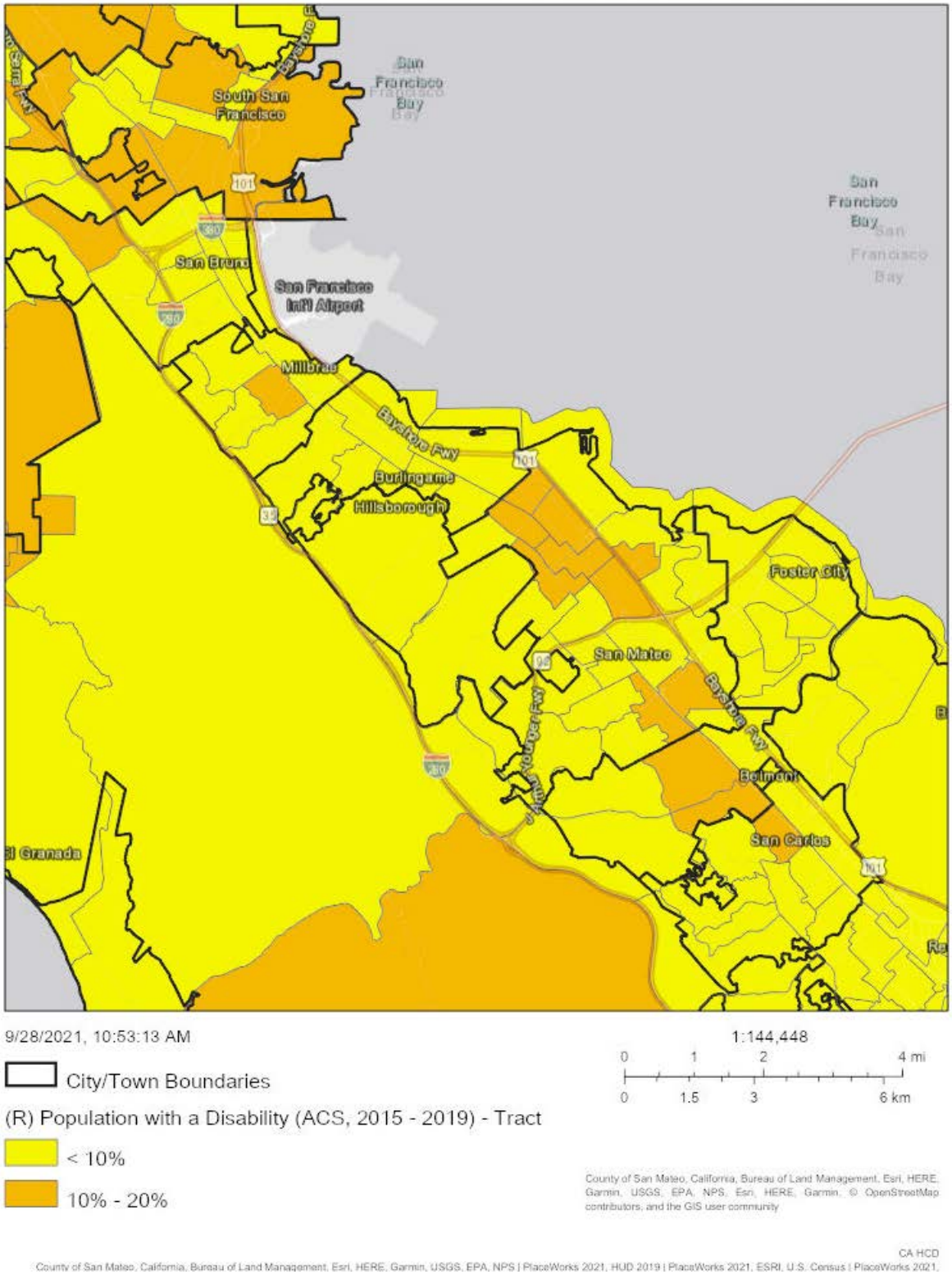


Figure III-21: Share of Population with a Disability by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

San Mateo County Housing Policies and Programs

Compiled by the Association of Bay Area Governments, February 2016 update; revised July 2016 by San Mateo County staff with updates from 21 Elements

Affordable Housing Policies and Programs	Atherton	Belmont	Brisbane	Burlingame	Colma	Daly City	East Palo Alto	Foster City	Half Moon Bay*	Hillsborough	Menlo Park	Millbrae*	Pacifica	Portola Valley*	Redwood City	San Bruno*	San Carlos	San Mateo	South San Francisco	Woodside	San Mateo County
Reduced Parking Requirements	N	UC	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	UC	Y	Y	Y	N	N
Streamlined Permitting Process	N	N	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N	N	Y	UC	N	N	Y	N	N
Graduated Density Bonus (parcel assembly)	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	N	Y	N	Y	N	N	N
Form-based codes	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	Y	N	Y	Y	N	N	N
Mixed Use Zoning	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
Housing Overlay Zone	N	N	N	Y	N	N	UC	N	N	N	Y	N	N	N	UC	N	N	Y	N	N	N
Density Bonus Ordinances	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	N	Y
Inclusionary/Below Market Rate Housing Policy	N	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y
Condominium Conversion Ordinance	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	N	N	N	N	N	Y	N	Y
Just Cause Evictions	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Rent Stabilization	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	N
Acquisition/Rehabilitation/ Conversion Program	N	Y	Y	N	N	Y	N	Y	N	N	N	N	N	N	Y	Y	Y	Y	N	N	N
Preservation of Mobile Homes (Rent Stabilization ordinances)	N	N	Y	N	N	N	Y	N	N	N	N	N	Y	N	N	N	N	N	N	N	Y
SRO Preservation Ordinances	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y	N	Y	N	N
Homeowner Rehabilitation program	N	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N	N	Y	Y	Y	N	Y	Y	Y
Other Anti-Displacement Strategies	N	N	N	N	N	N	Y	Y	Y	N	Y	Y	N	N	N	N	N	Y	N	N	Y
Reduced Fees or Waivers	N	N	Y	N	N	Y	UC	Y	N	Y	N	N	N	Y	Y	Y	N	N	Y	N	Y
General Fund Allocation Incl. former RDA "Boomerang" Funds	N	N	Y	N	N	N	Y	N	N	N	Y	N	N	N	N	N	UC	N	N	N	N
In-Lieu Fees (Inclusionary Zoning)	N	N	N	UC	N	Y	Y	N	N	N	Y	Y	Y	Y	Y	Y	Y	N	N	N	Y
Housing Development Impact Fee	N	UC	Y	UC	UC	Y	Y	N	N	N	Y	N	N	Y	Y	UC	Y	Y	N	N	Y
Commercial Development Impact Fee	N	UC	N	UC	N	N	Y	N	N	N	Y	N	N	N	Y	UC	UC	UC	UC	N	Y
Other taxes or fees dedicated to housing	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	Y	Y	N	N	N
Locally Funded Homebuyer Assistance Programs	N	Y	Y	N	N	N	UC	Y	N	N	Y	N	N	N	Y	N	N	N	N	N	N
Tenant-Based Assistance	N	N	N	N	N	Y	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N
Home sharing programs	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N	Y	N	Y	Y
Has Public Housing? (Y/N)	N	N	N	N	N/A	Y	N	N	N/A	N	N	N/A	N	N/A	N	N/A	N	N	N/A	N	Y
Has Group Homes? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	Y	Y	N/A	N	Y
Has a Second Unit Ordinance? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	Y
Has Emergency Shelters? (Y/N)	N	N	N	N	N/A	N	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	N	Y	N/A	N	Y
Has Affordable Housing Complexes? (Y/N)	N	N	Y	N	N/A	Y	Y	N	N/A	N	Y	N/A	Y	N/A	Y	N/A	Y	Y	N/A	N	Y

ABAG tracked thirty housing policy and program types that represent the most prevalent and important strategies for fostering development of both market rate and affordable housing units. ABAG Staff compiled a summary of policies adopted by each jurisdiction based on the jurisdiction's certified 2007-2014 housing element, and sent the summary to local staff for verification. We have indicated instances in which we were not able to verify or obtain information.

Legend:
Y: The policy or program is currently in effect in the jurisdiction
N: The policy or program is not in effect in the jurisdiction
UC: The policy or program is currently under consideration by the jurisdiction
N/A: Indicates information was unvailable for jurisdiction

Figure III-2: San Mateo County Housing Policies and Programs Analysis [PLACEHOLDER]

Source: ABAG

SECTION IV. Disproportionate Housing Needs

Housing needs.

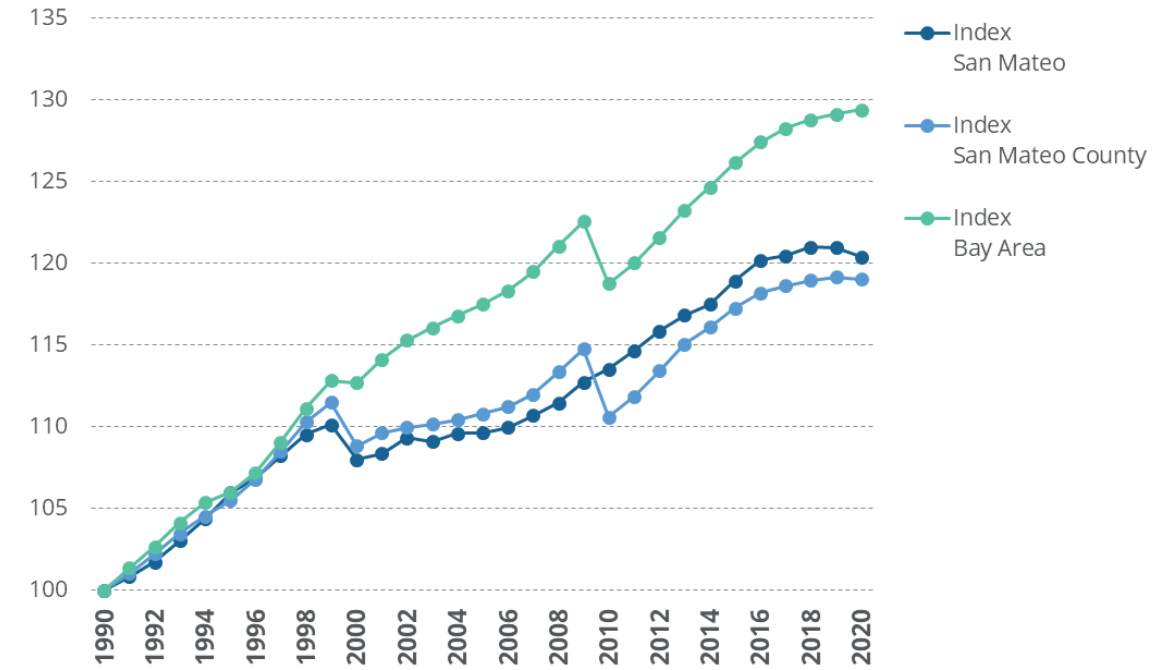


Figure IV-1: Population Indexed to 1990

Source: ABAG Housing Needs Data Workbook

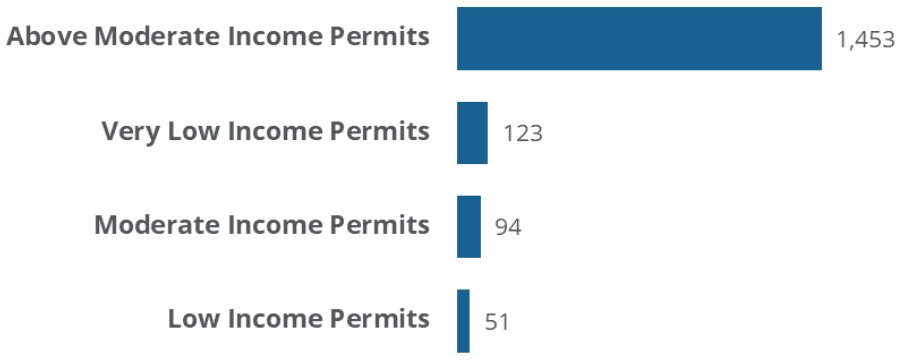


Figure IV-2: Housing Permits Issued by Income Group, City of San Mateo, 2015-2019

Source: ABAG Housing Needs Data Workbook

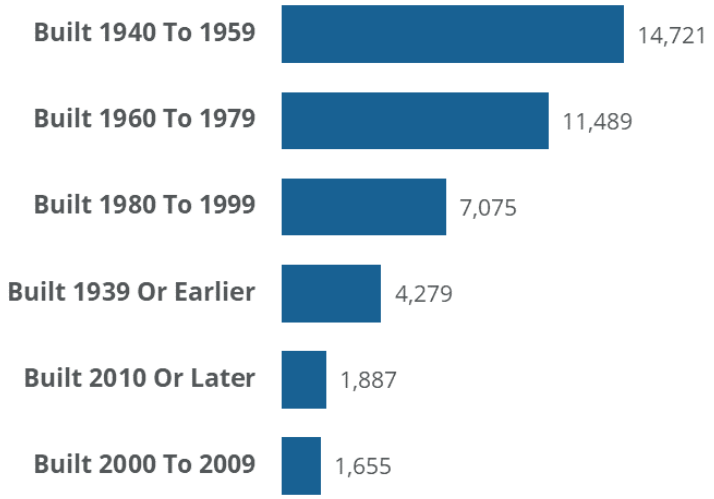


Figure IV-3: Housing Units by Year Built, City of San Mateo

Source: ABAG Housing Needs Data Workbook

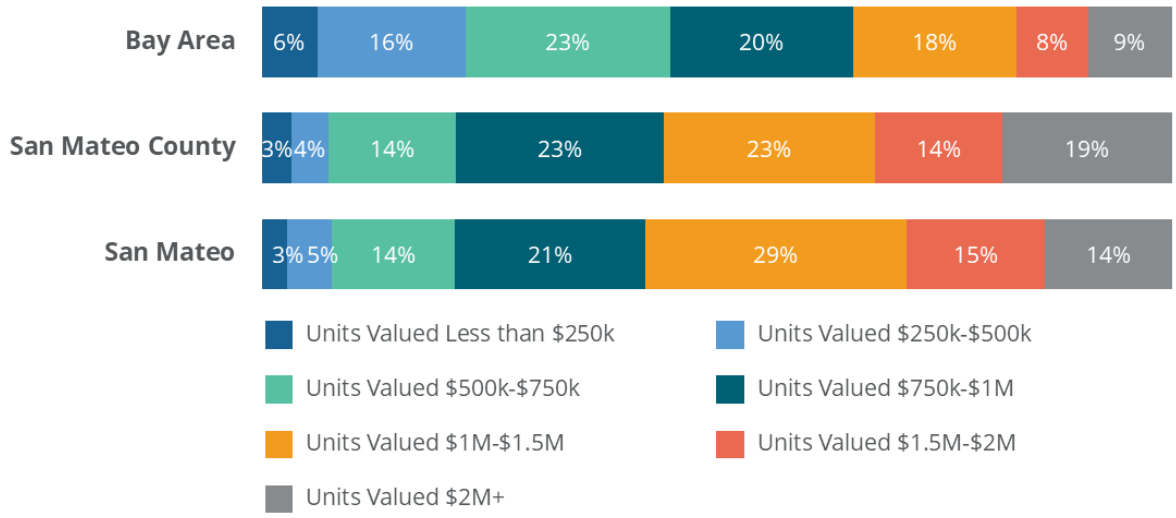


Figure IV-4: Distribution of Home Value for Owner Occupied Units, 2019

Source: ABAG Housing Needs Data Workbook

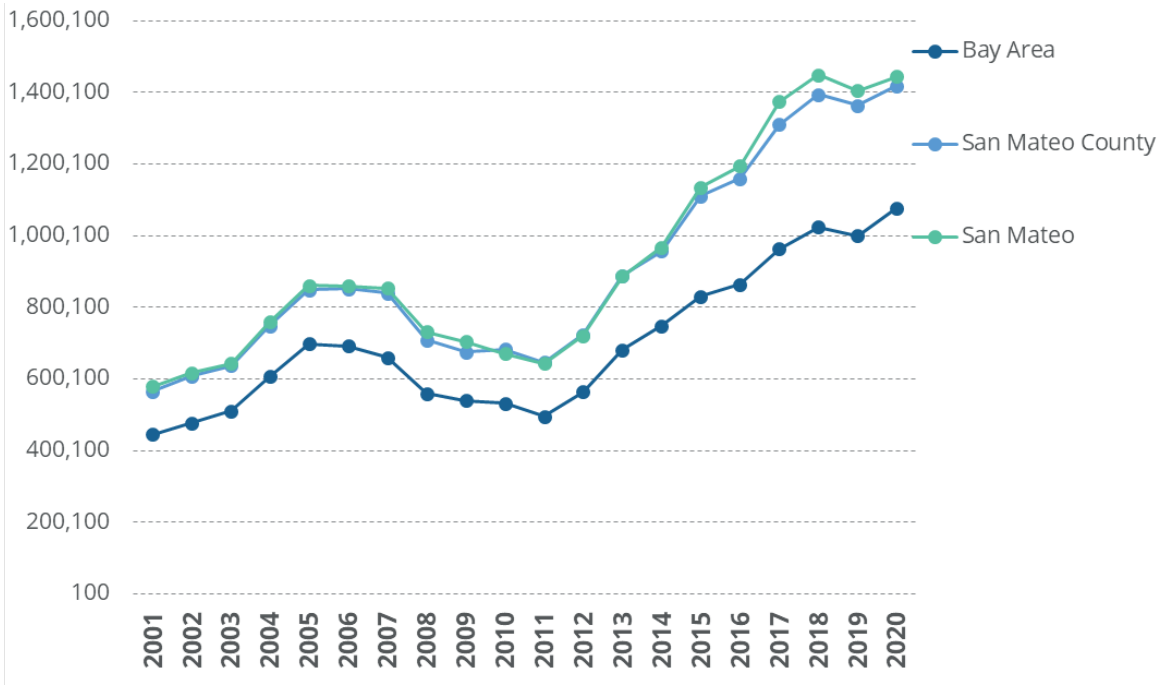


Figure IV-5: Zillow Home Value Index, 2001-2020

Source: ABAG Housing Needs Data Workbook

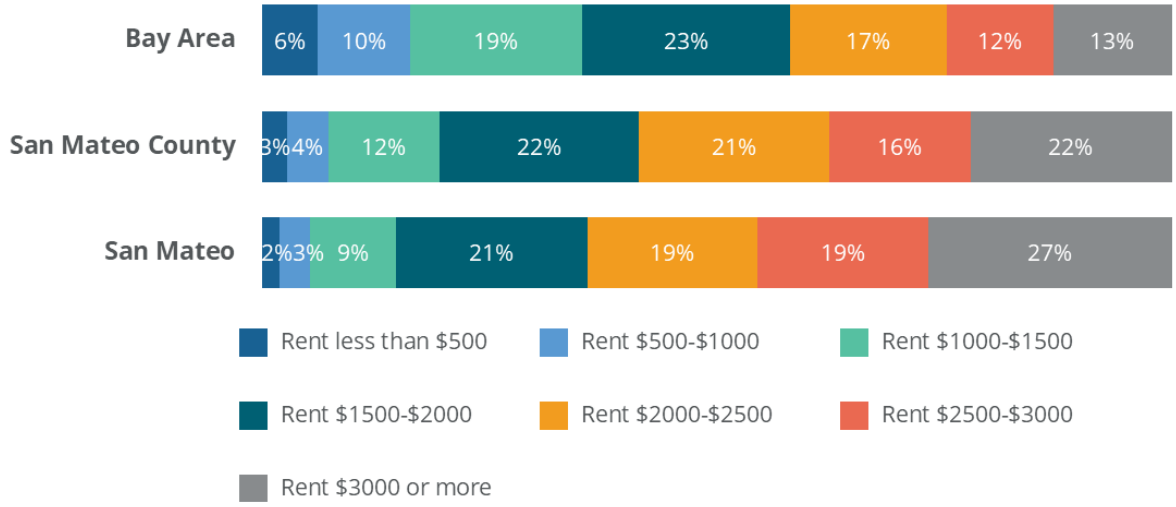


Figure IV-6: Distribution of Contract Rents for Renter Occupied Units, 2019

Source: ABAG Housing Needs Data Workbook

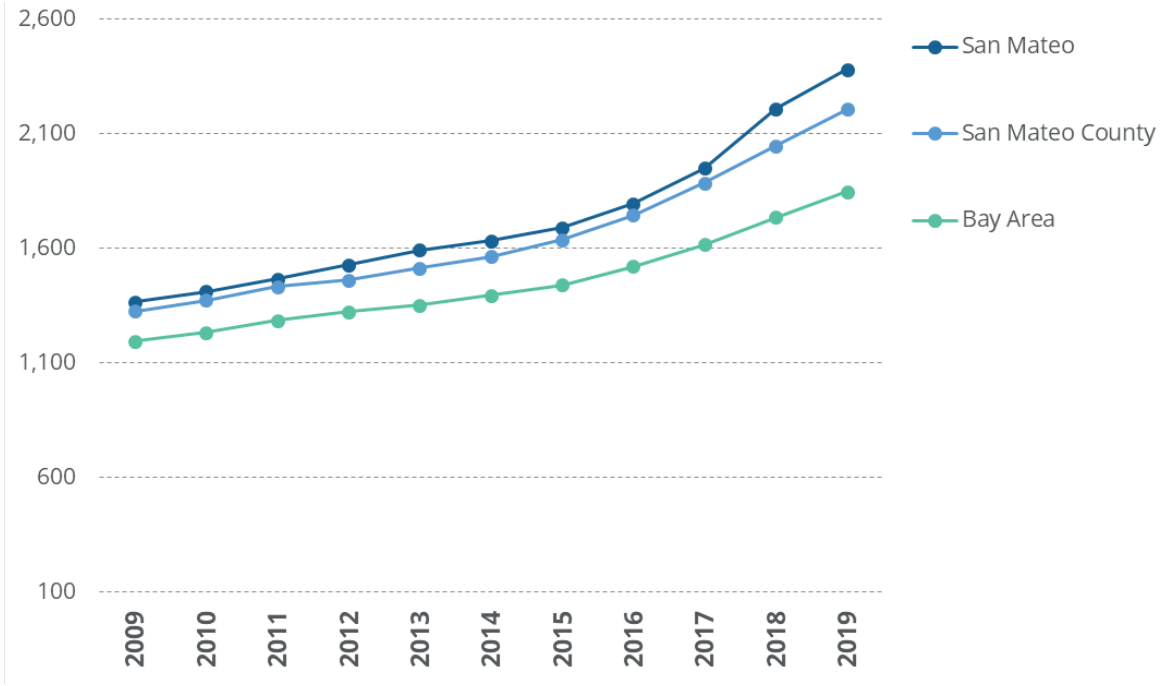


Figure IV-7: Median Contract Rent, 2009-2019

Source: ABAG Housing Needs Data Workbook

Cost burden and severe cost burden.

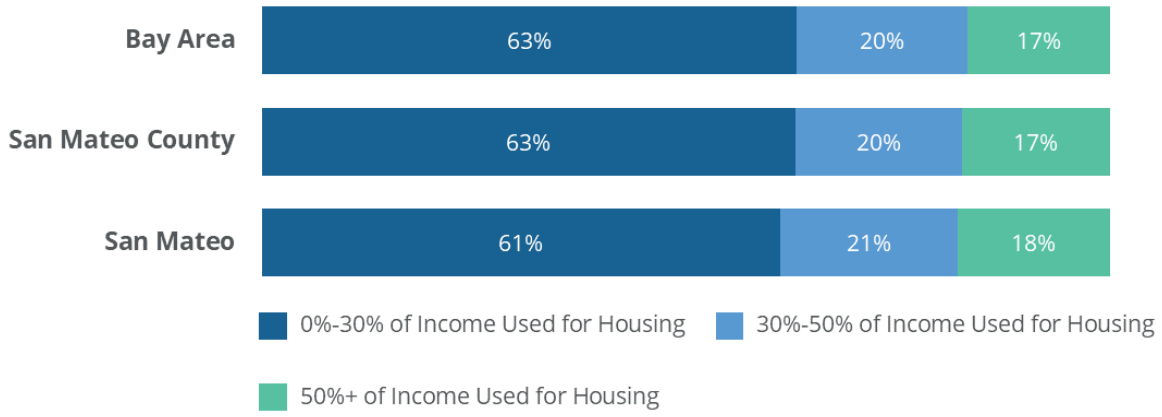


Figure IV-8: Overpayment (Cost Burden) by Jurisdiction, 2019

Source: ABAG Housing Needs Data Workbook

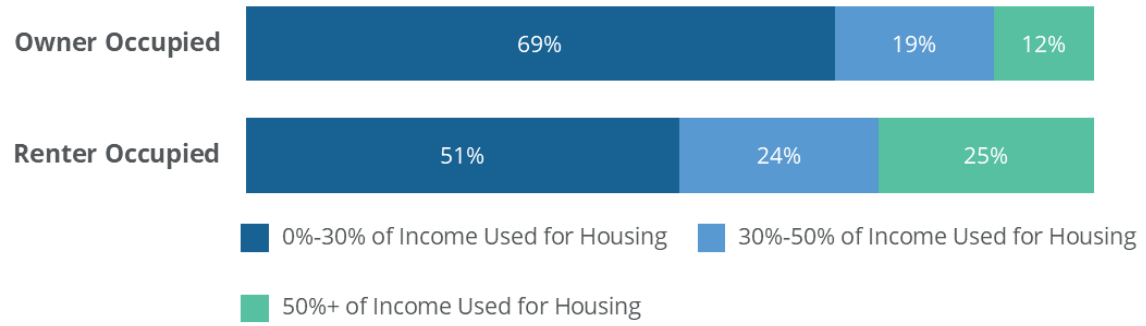


Figure IV-9: Overpayment (Cost Burden) by Tenure, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

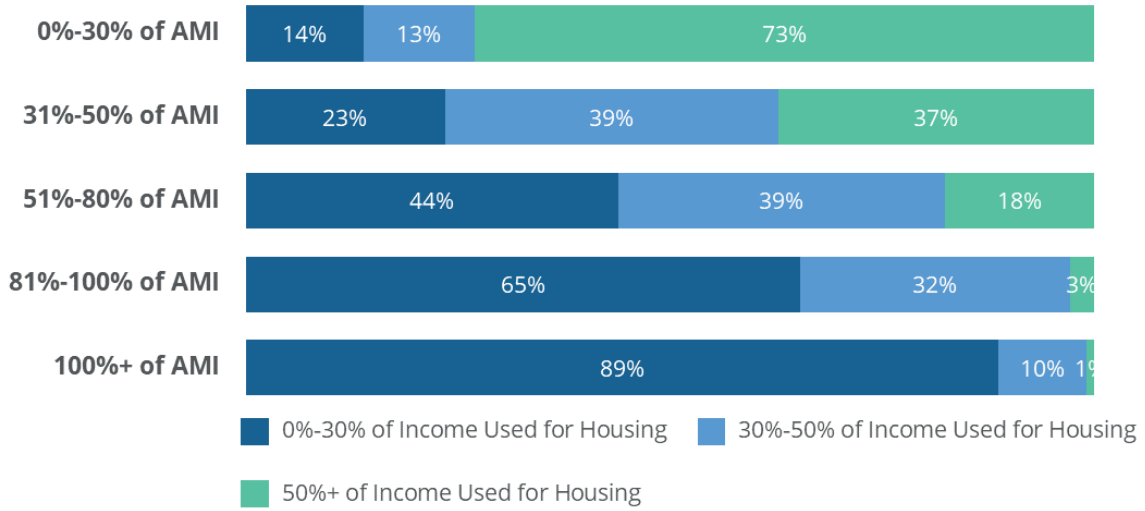


Figure IV-10: Overpayment (Cost Burden) by Area Median Income (AMI), City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

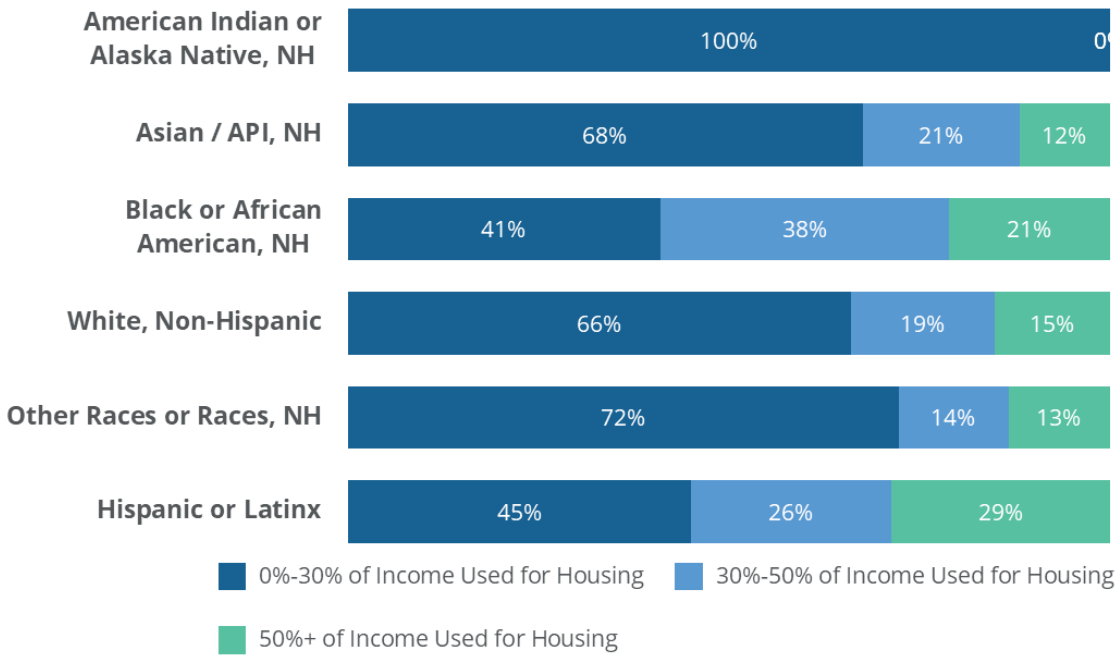


Figure IV-11: Overpayment (Cost Burden) by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

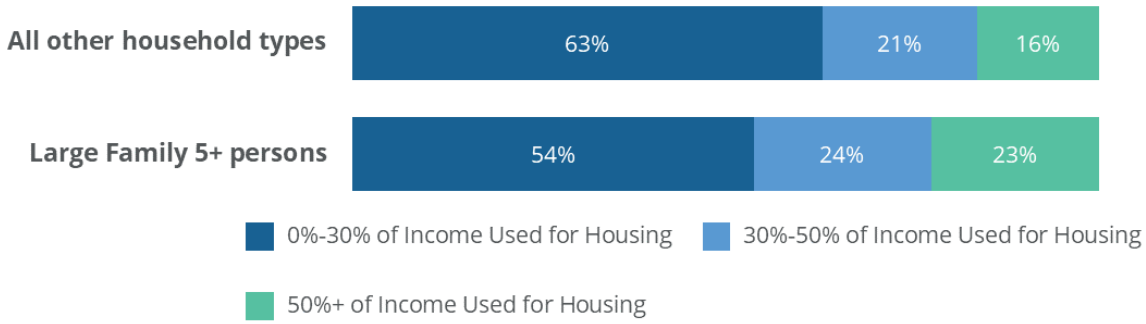


Figure IV-12: Overpayment (Cost Burden) by Family Size, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

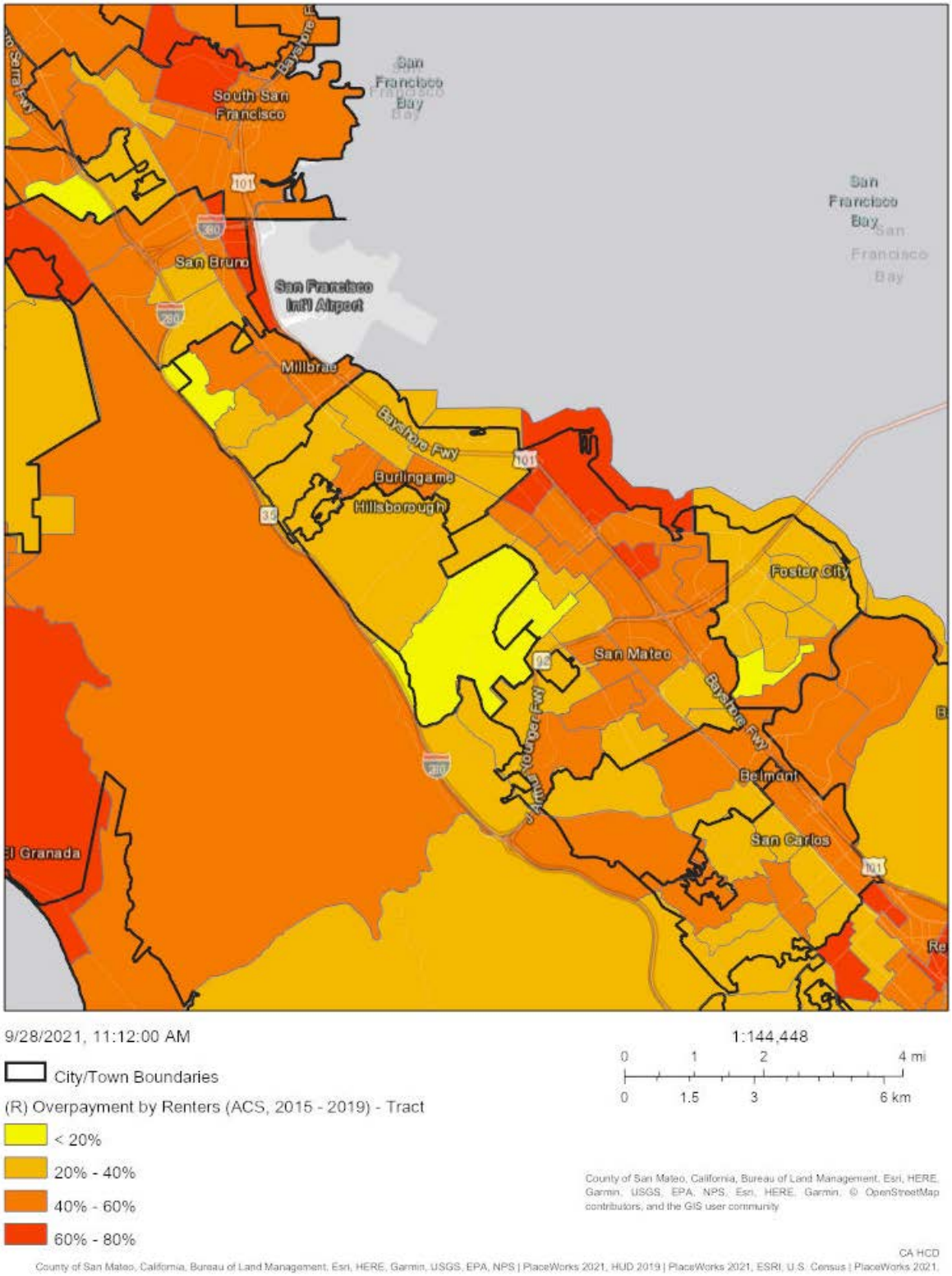


Figure IV-13: Overpayment (Cost Burden) for Renter Households by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

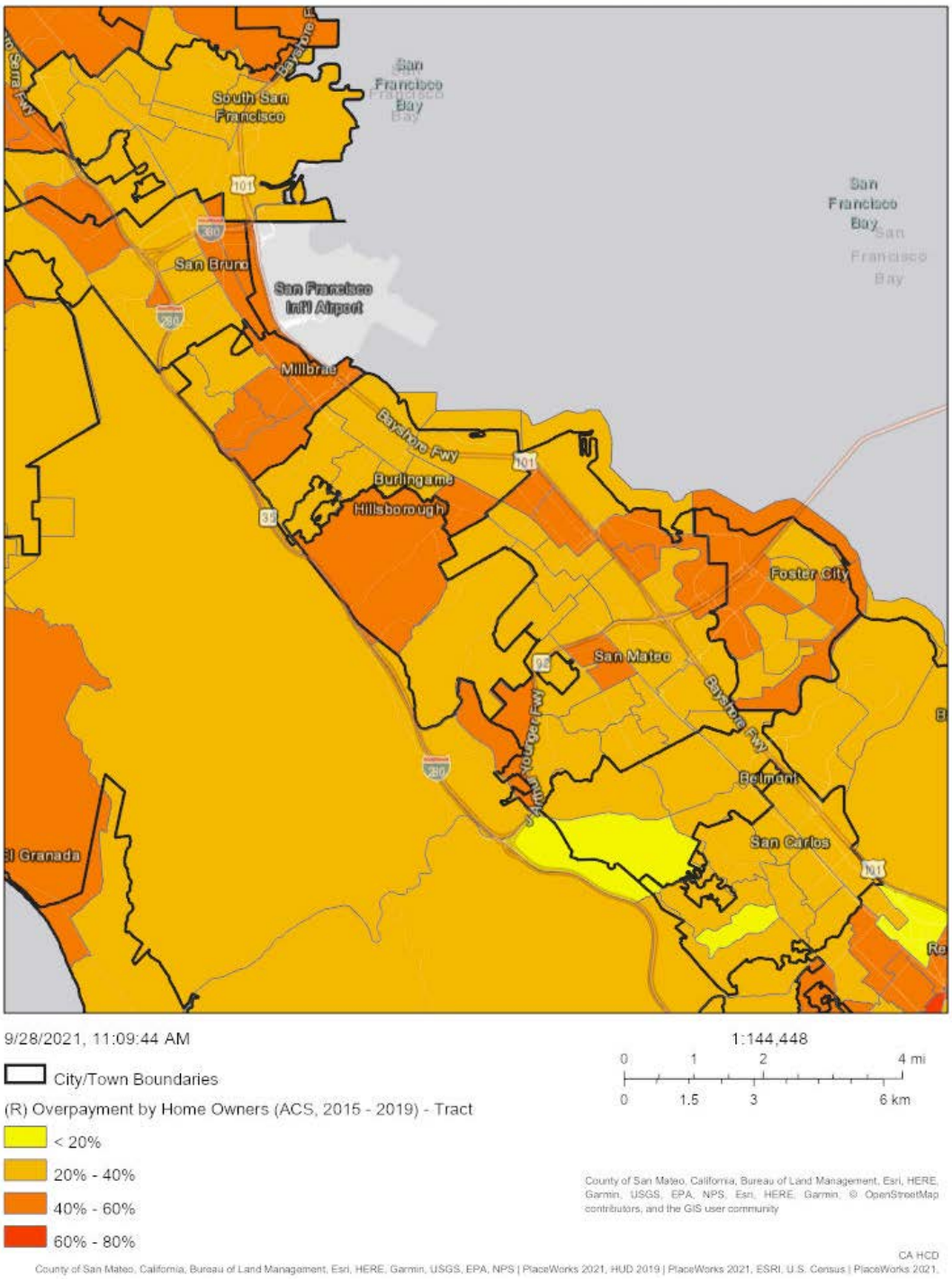


Figure IV-14: Overpayment (Cost Burden) for Owner Households by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

Overcrowding.

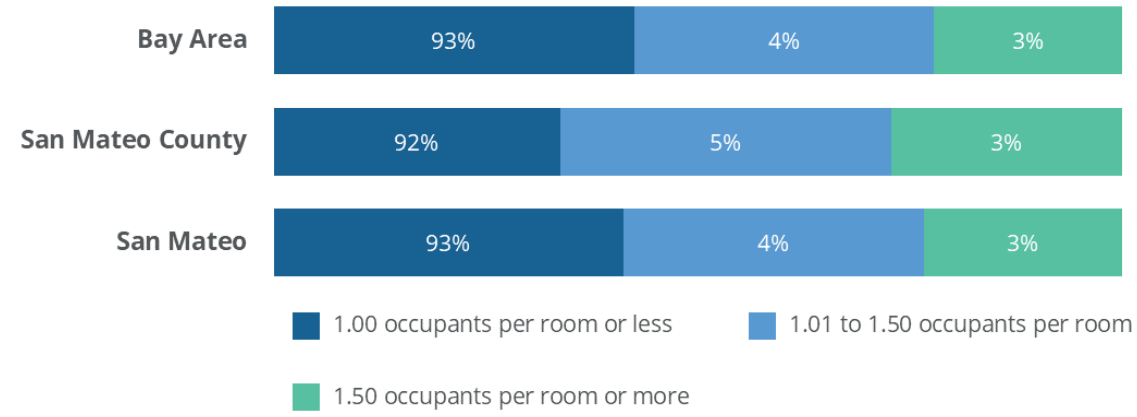


Figure IV-15: Occupants per Room by Jurisdiction, 2019

Source: ABAG Housing Needs Data Workbook

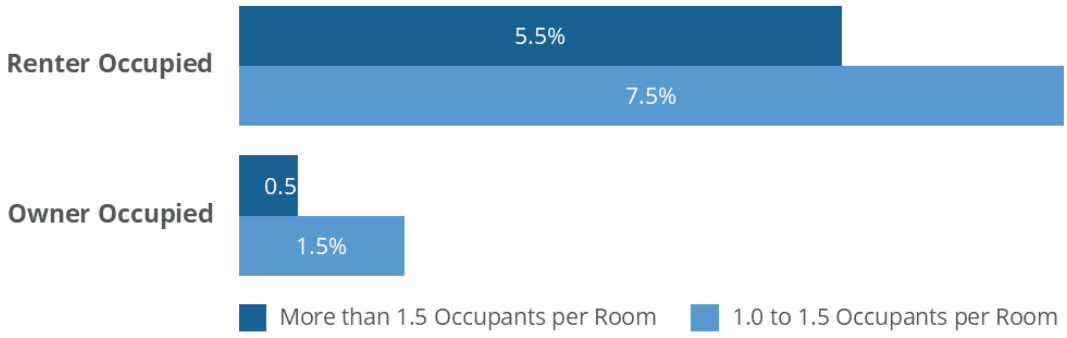


Figure IV-16: Occupants per Room by Tenure, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

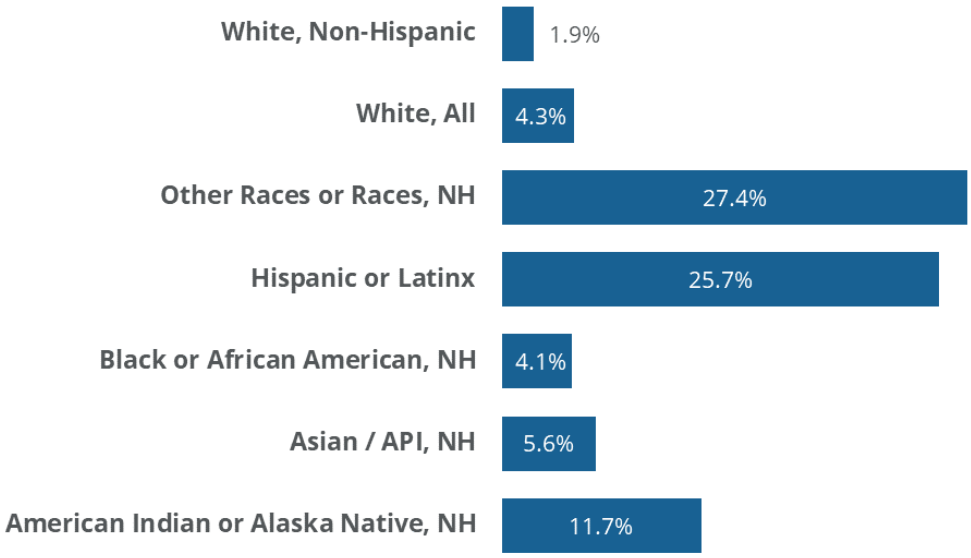


Figure IV-17: Overcrowding by Race and Ethnicity, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

Note: Overcrowding is indicated by more than 1 person per room.

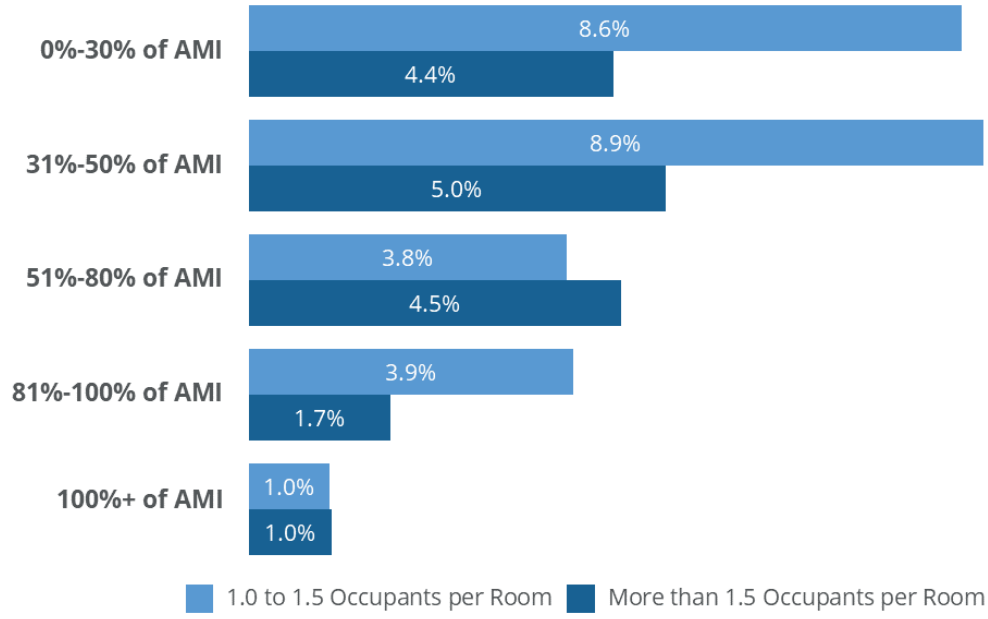


Figure IV-18: Occupants per Room by AMI, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

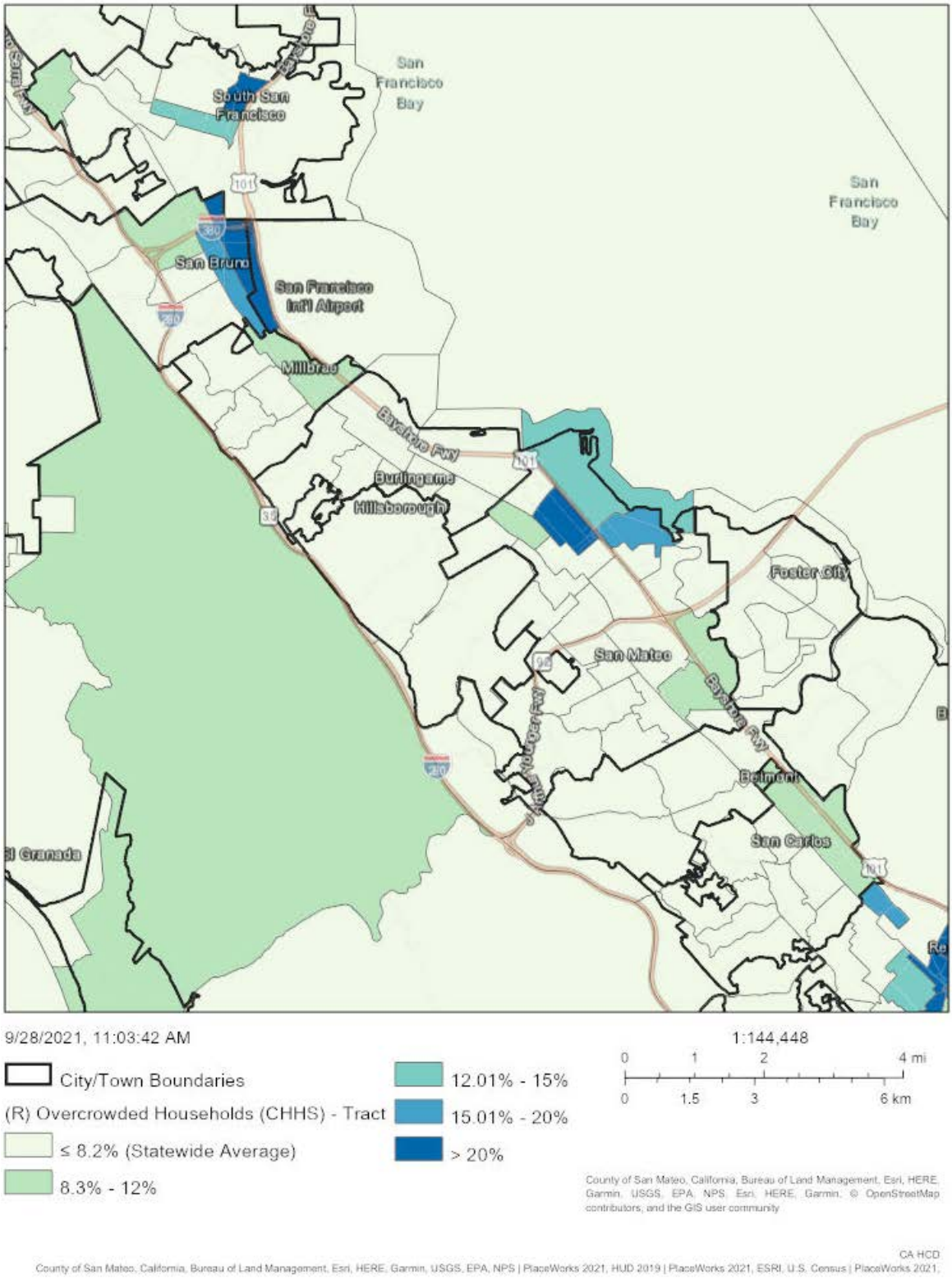


Figure IV-19: Overcrowded Households by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

Substandard housing.

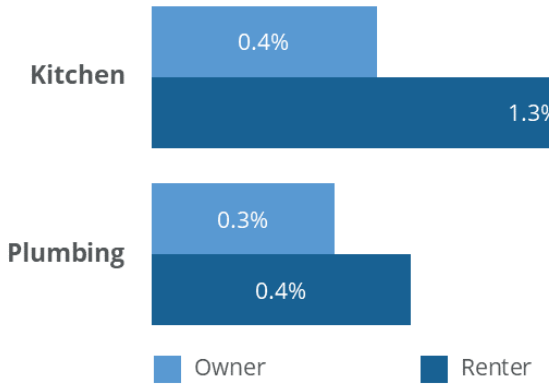


Figure IV-20: Percent of Units Lacking Complete Kitchen and Plumbing Facilities, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

Homelessness.

	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

Figure IV-21: Homelessness by Household Type and Shelter Status, San Mateo County, 2019

Source: ABAG Housing Needs Data Workbook

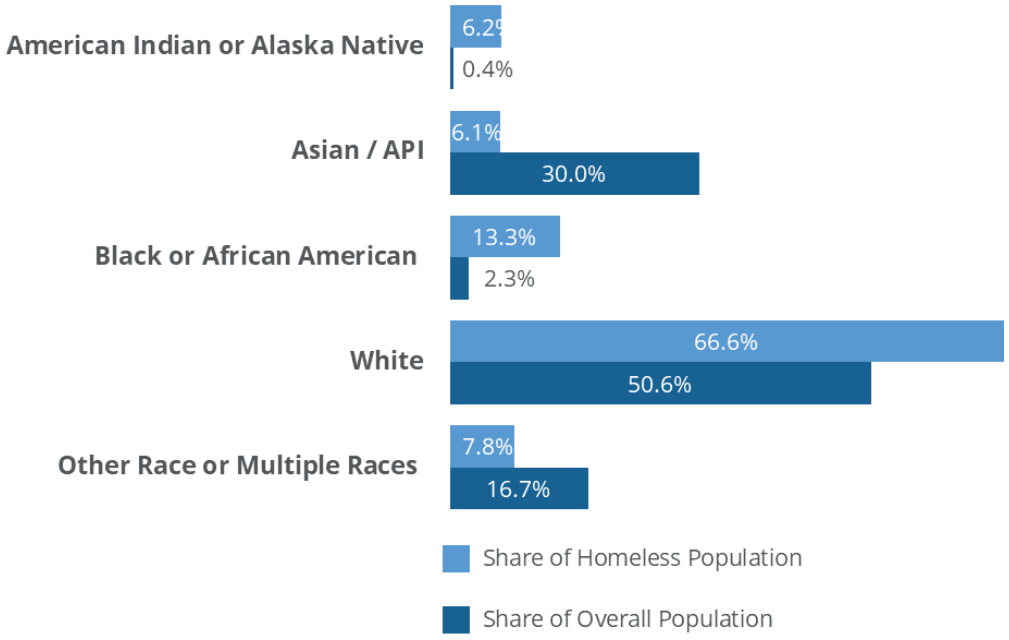


Figure IV-22: Share of General and Homeless Populations by Race, San Mateo County, 2019

Source: ABAG Housing Needs Data Workbook

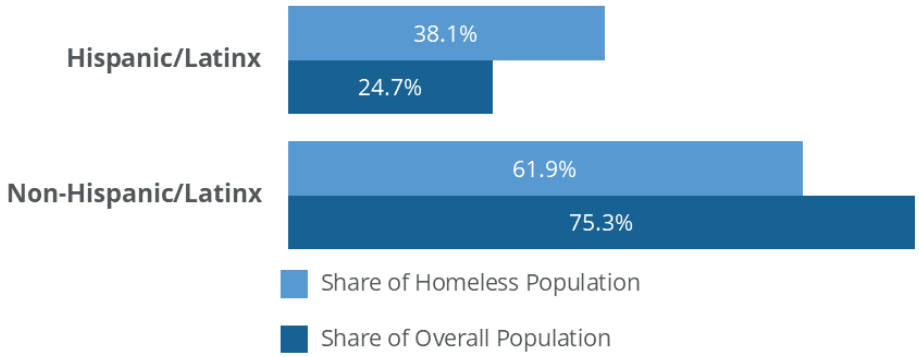


Figure IV-23: Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019

Source: ABAG Housing Needs Data Workbook

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Figure IV-24: Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019

Source: ABAG Housing Needs Data Workbook

Displacement.

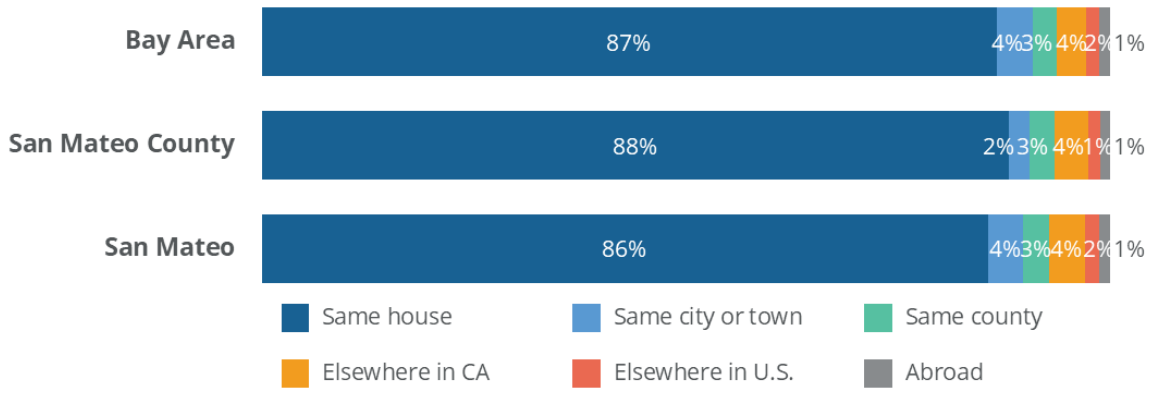


Figure IV-25: Location of Population One Year Ago, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

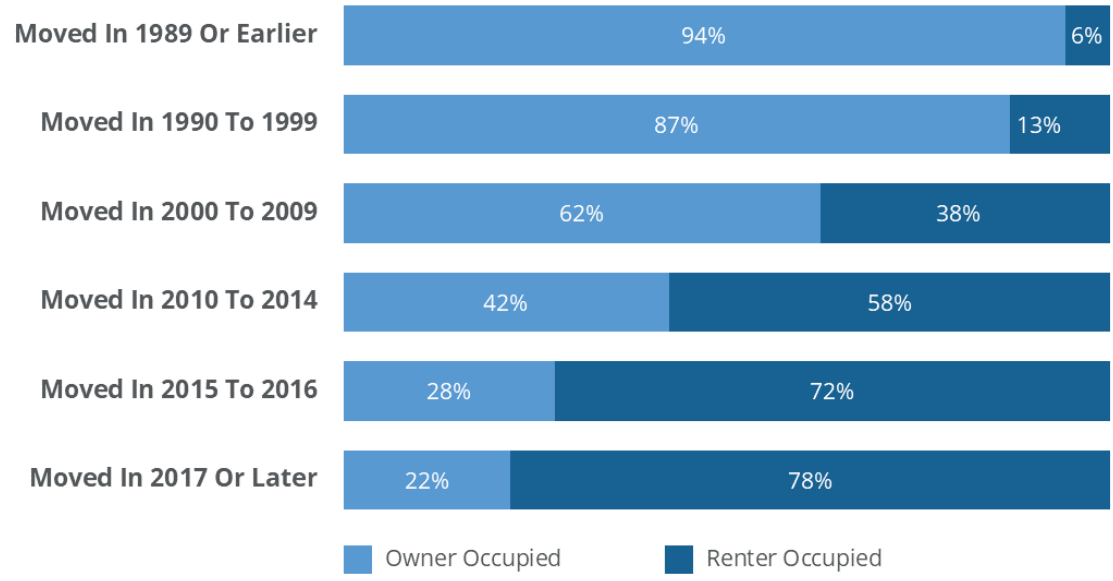


Figure IV-26: Tenure by Year Moved to Current Residence, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

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

Figure IV-27: Assisted Units at Risk of Conversion, City of San Mateo, 2019

Source: ABAG Housing Needs Data Workbook

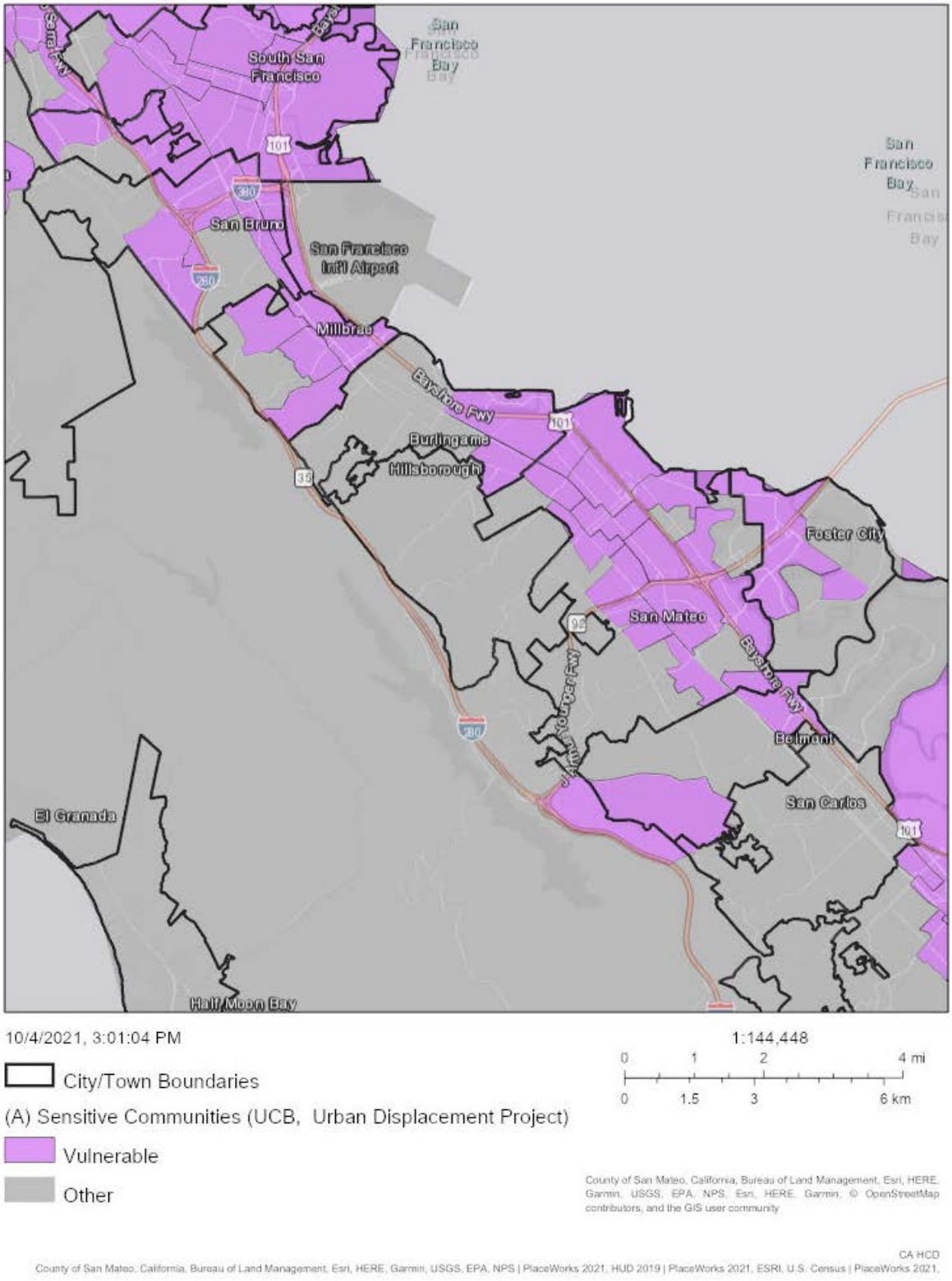


Figure IV-28: Census Tracts Vulnerable to Displacement

Source: California Department of Housing and Community Development AFFH Data Viewer

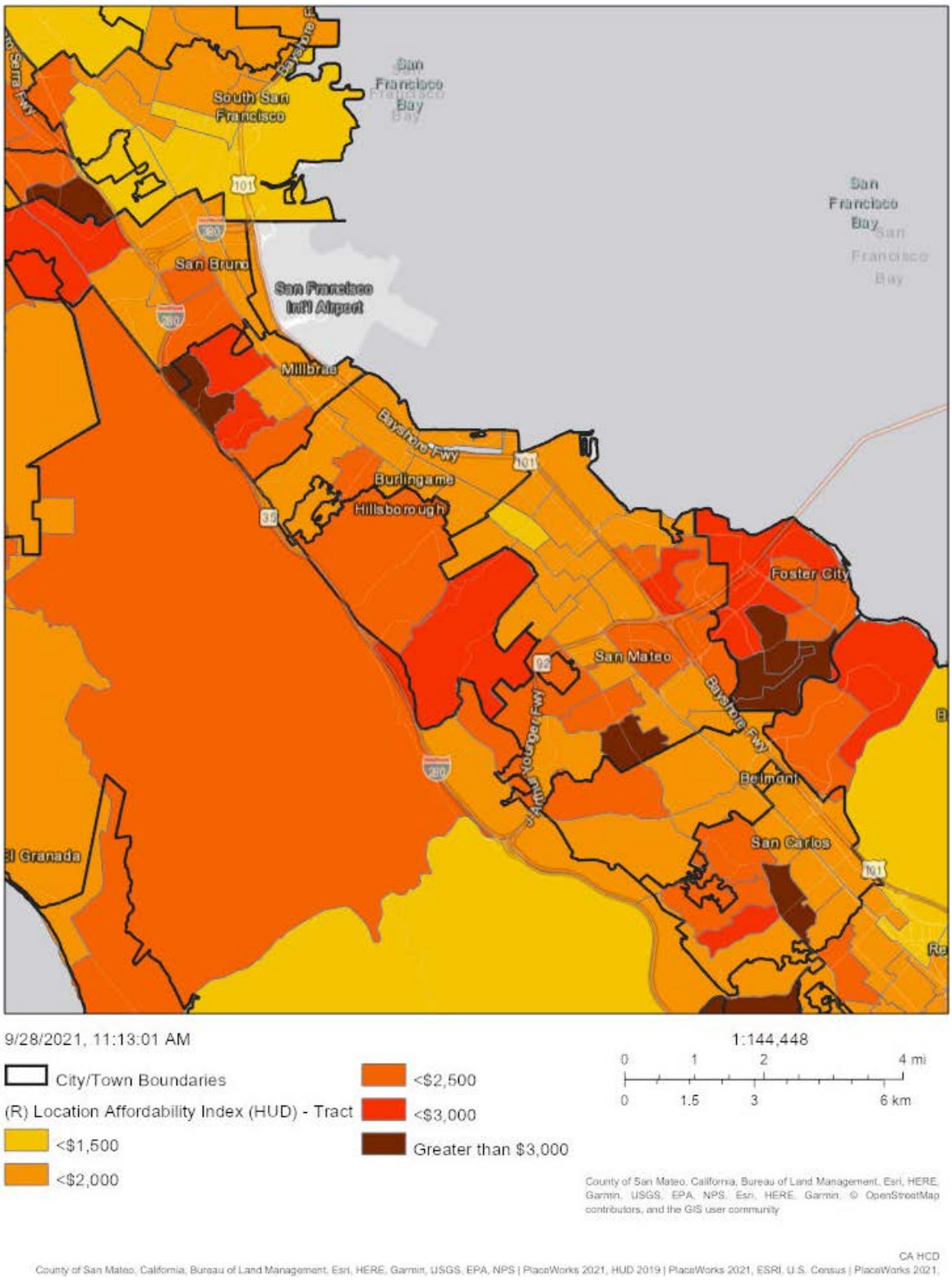


Figure IV-29: Location Affordability Index by Census Tract

Source: California Department of Housing and Community Development AFFH Data Viewer

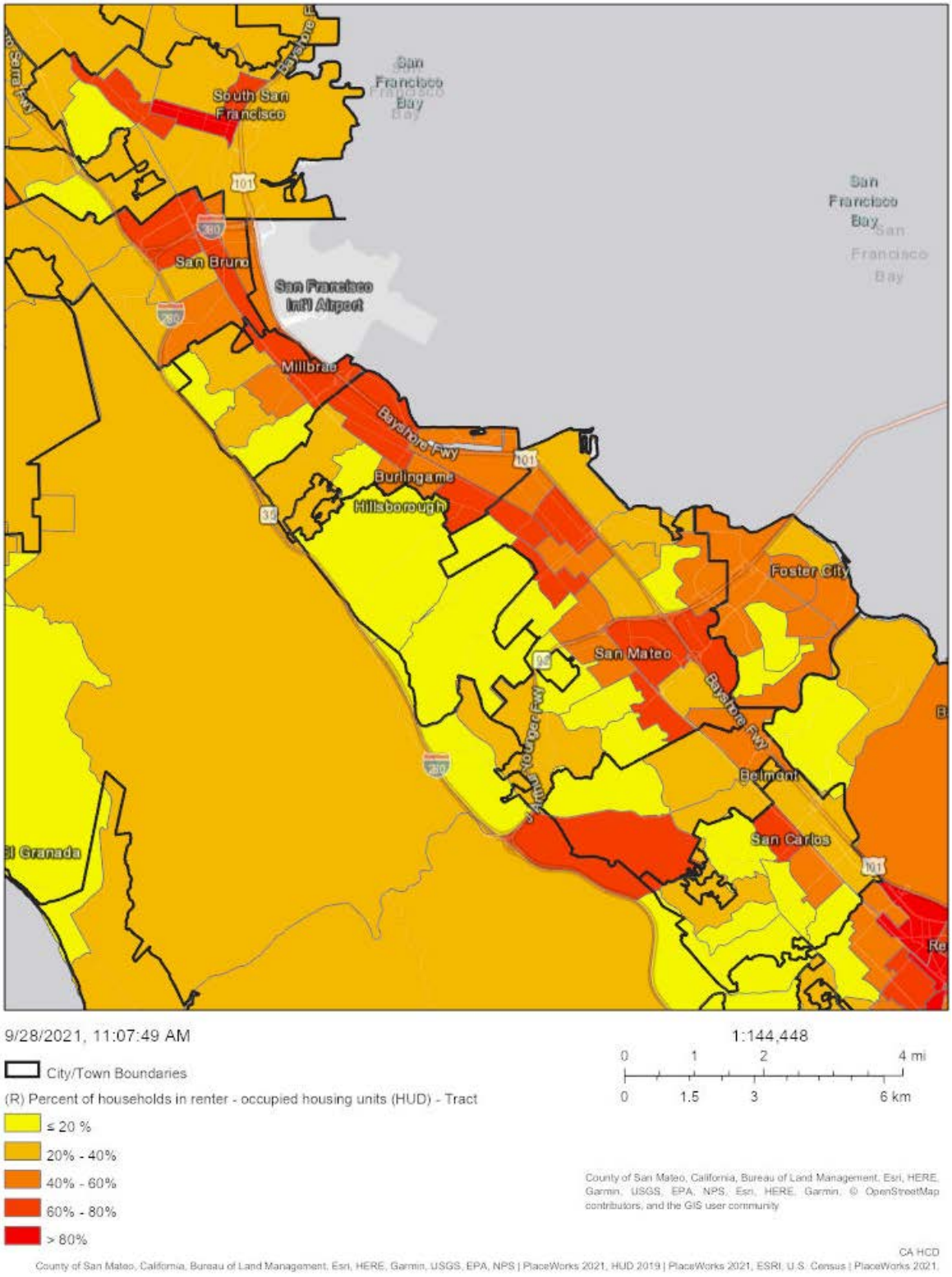


Figure IV-30: Share of Renter Occupied Households by Census Tract, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer

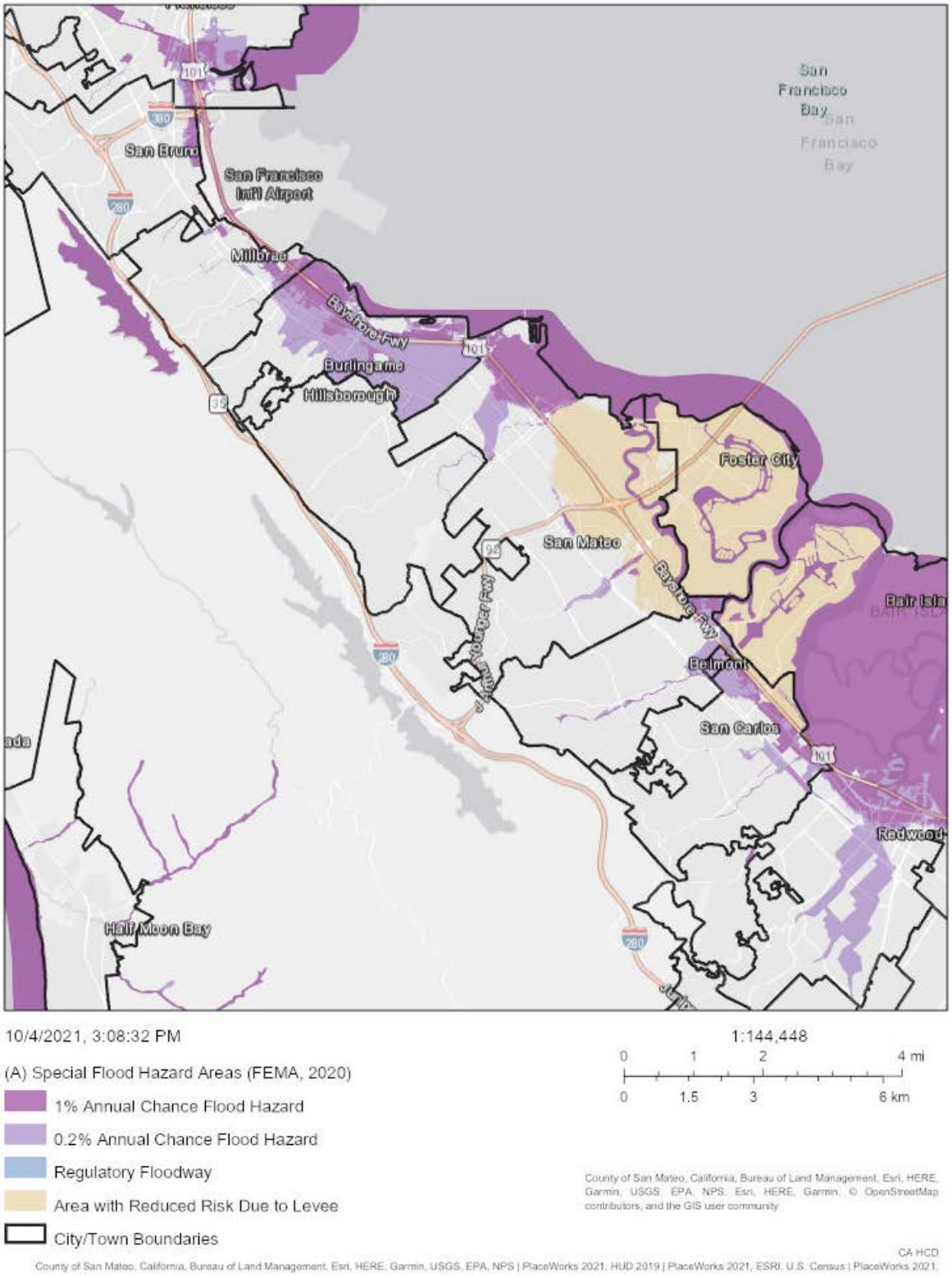


Figure IV-31: Special Flood Hazard Areas, 2000

Source: California Department of Housing and Community Development AFFH Data Viewer

Other considerations.

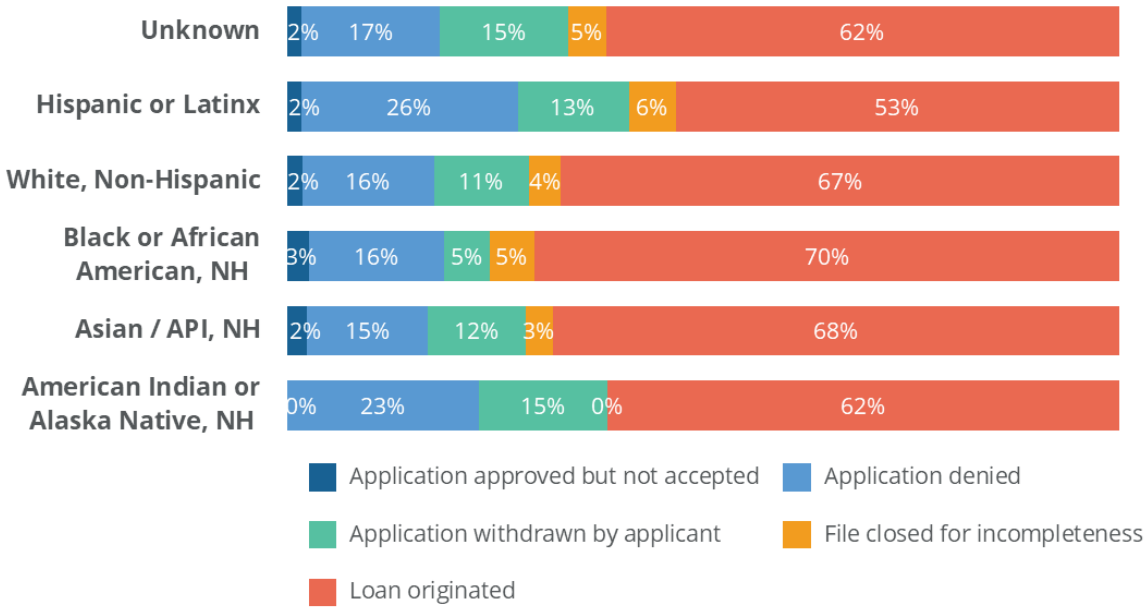


Figure IV-32: Mortgage Applications by Race and Ethnicity, City of San Mateo, 2018-2019

Source: ABAG Housing Needs Data Workbook

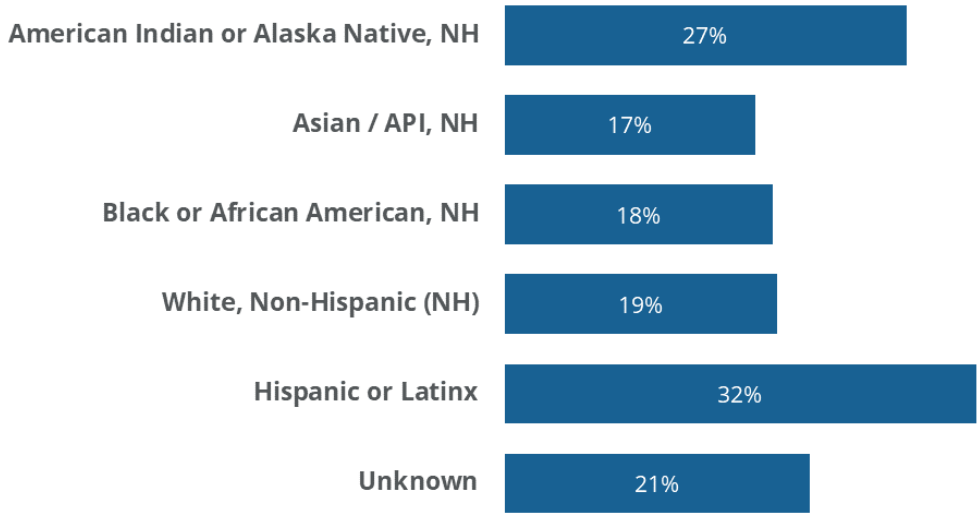


Figure IV-33: Mortgage Application Denial Rate by Race and Ethnicity, City of San Mateo, 2018-2019

Source: ABAG Housing Needs Data Workbook

APPENDIX D | Attachment 3 – Access to Educational Opportunities

This section examines the extent to which members of protected classes and those in poverty experience disparities in access to opportunity as measured by access to education. This section draws from data provided by the San Mateo Office of Education, the California Department of Education, and U.S. Census American Community Surveys (ACS). This section discusses the following topics:

- Changes in school enrollment during COVID-19 by race and ethnicity, and by groups with extenuating circumstances;[1]
- Achievement gaps by race and ethnicity and for groups with extenuating circumstances as measured by test scores, California State University or University of California admissions standards, and college-going rates;
- Barriers to success measured by chronic absenteeism, dropout rates, and suspension rates.

After describing this section's primary findings, we describe the county's school districts before launching into data measuring achievement gaps and barriers to success.

Primary Findings

Student racial and ethnic diversity is modestly increasing. Student bodies in San Mateo County have become increasingly racially and ethnically diverse.

- Hispanic students make up the largest ethnic group in the county's schools, representing 38% of students in the 2020-2021 academic school year. This a slight increase from the 2010-2011 school year, where Hispanic students made up 37% of the population.
- There has been a large increase in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011.
- Students identifying as White (26%) have decreased by 3 percentage points since 2010-2011.

Free and reduced lunch-qualifying students and English language learners are concentrated in a handful of schools. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch.

- The rate of reduced lunch qualification was highest in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch. Also in Ravenswood City Elementary, 30% of students are experiencing homelessness. This is a large outlier in the county, where overall just 2% are experiencing homelessness.
- Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero

[1] The term "extenuating circumstances" is used in this section to capture students whose socioeconomic situations and/or disability may make standard educational environments challenging.

Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

Enrollment is dropping. Public school enrollment reduced substantially in some areas during the pandemic. Total enrollment decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County, which was the largest decrease of the decade.

- Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively.
- Decreased enrollment was especially common among Pacific Islander students. Between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21), substantially higher than the 3% countywide average.
- Enrollment among migrant students decreased drastically by 16% over the same period (from 332 students to 279 students).

Learning proficiency is improving yet disparities exist. Across all racial and ethnic groups, the rate at which students met or exceeded English and mathematics testing standards has increased since the 2014-2015 school year. Students with extenuating circumstances (i.e., disability, facing homelessness, learning English) tend to score lower on English and mathematics tests than the overall student body.

- Proficiency gaps are especially pronounced among English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary, where students with extenuating circumstances met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.
- Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored far below the overall student body: In these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

Many students meet admissions standards for CSU or UC schools.

- Among the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.
- Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Most school districts in the county have a college-going rate at 70% or higher—yet there are wide gaps by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students—a 23 percentage point gap.

Students with extenuating circumstances are highly concentrated in a few schools and move schools often due to housing instability.

- Students with extenuating circumstances may need additional resources—e.g., onsite health care, free meals, tutoring—to be successful in school. When these students are concentrated into a few schools, the schools bear an unequal responsibility for providing needed resources. K-12 school funding in California has long been inadequate, and, although policymakers have recently allocated additional resources to schools with high proportions of low income children under a "concentration grant" system, funding gaps remain.
- The highest concentration of high needs students is found in Ravenswood City Elementary, where 30% of all students are experiencing homelessness and 83% qualify for free and reduced lunch.
- Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This can result in frequent changes in schools for low income children, raising their vulnerability to falling behind in school.

Absenteeism, dropout rates, and discipline rates are highest for students of color, students with disabilities, and students with other extenuating circumstances. While 10% of students were chronically absent during the 2018-2019 school year, chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity.

- For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%.
- Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%).
- In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body.

Dropout rates vary across the county:

- Dropout rates were highest in Sequoia Union High School District (10%) and South San Francisco Unified (9%).
- In all school districts in the county, dropout rates are higher for boys than for girls.
- Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups
- Students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

Discipline rates also vary by area and race and ethnicity.

- In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers.
- In most districts, Black/African American and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students.
- Asian and Filipino students were underrepresented in terms of suspension rates. White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero.

The demographics of faculty and staff are fairly similar to that of students.

- There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups.
- Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

Background

This section describes the school districts in San Mateo County, including their geographic boundaries and a brief history of the school districts' formation. This section also includes details on how districts' enrollments and student demographic have changed over time.

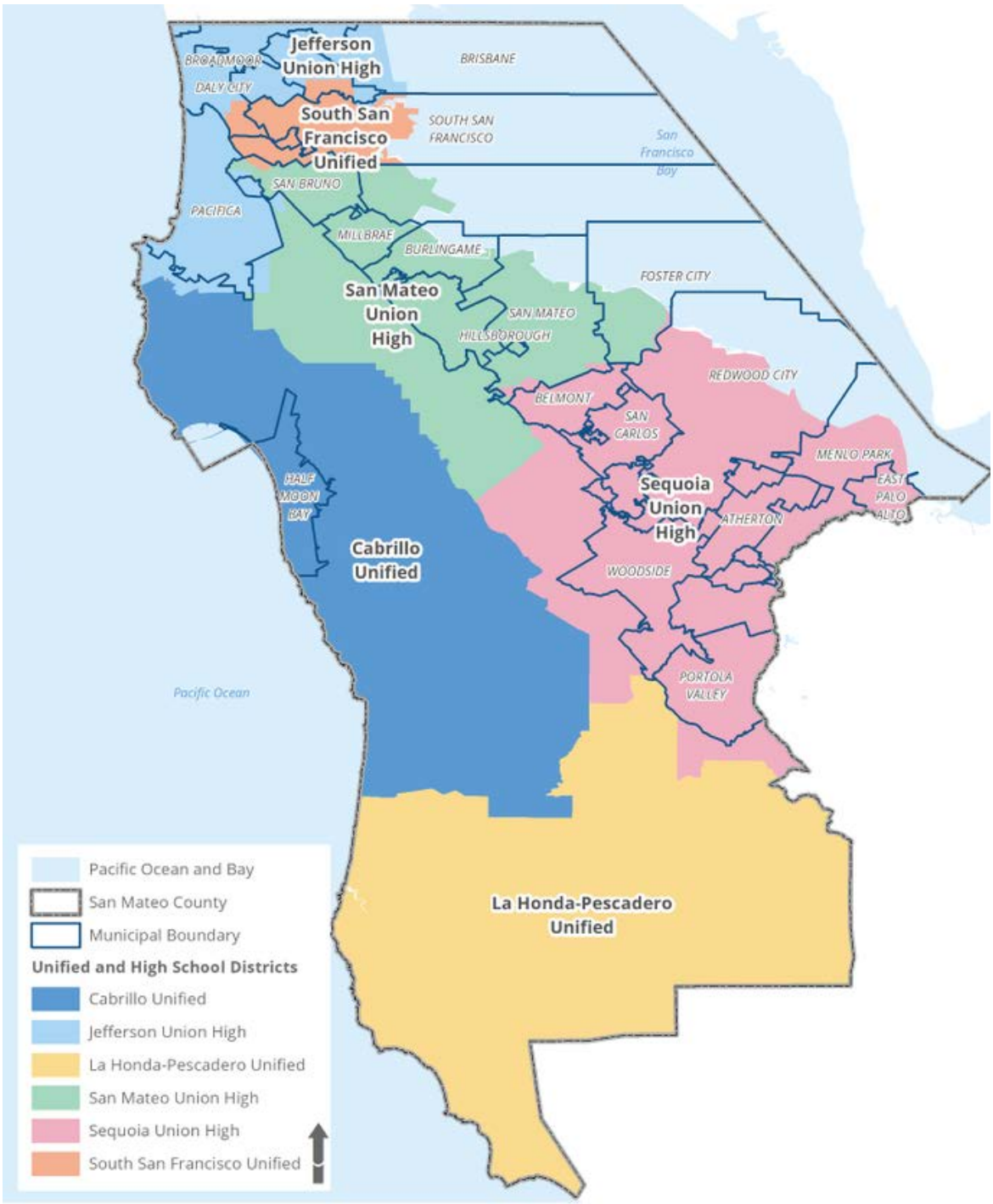
San Mateo County School Districts. There are three unified school districts in San Mateo County which include both elementary and high schools. These are **Cabrillo Unified School District, La Honda-Pescadero Unified School District**, and **South San Francisco Unified School District**.

In addition to the unified school districts, there are three high school districts, which include: **Jefferson Union High School District**, **San Mateo Union High School District**, and **Sequoia Union High School District**. The elementary schools covering these high schools' district boundaries areas are described below:

- In the **Jefferson Union High School District** geographic boundary, elementary school districts are the Bayshore Elementary School District, Brisbane School District, Jefferson Elementary School District, and Pacifica School District.
- Within the **San Mateo Union High School District** geographic boundary**,** elementary school districts include San Mateo-Foster City School District, Hillsborough City School District, Burlingame School District, San Bruno Park School District, and Millbrae School District.
- Within the **Sequoia Union High School District** geographic boundary, the elementary schools include Belmont-Redwood Shores School District, San Carlos School District, Redwood City School District, Ravenswood City School District, Menlo Park City School District, Woodside Elementary School District, Las Lomitas Elementary School District, and Portola Valley School District.

Geographic boundaries of school districts. Figure V-1 illustrates the geographic boundaries of the unified school districts as well as the three high school districts. Municipal boundaries are overlayed on the map.

Figure V-1.
Unified School Districts and High School Districts in San Mateo County



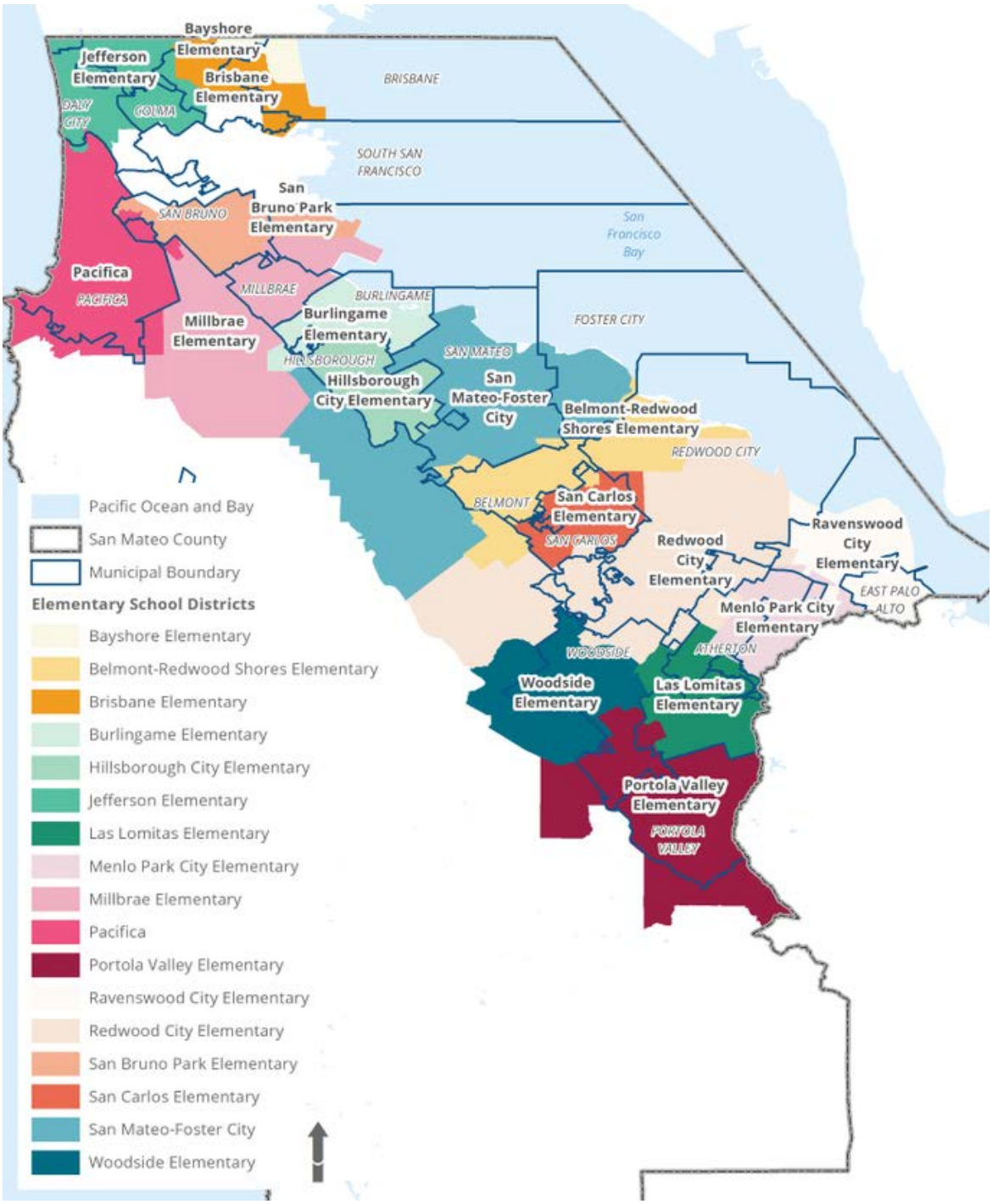
Source: San Mateo County Office of Education.

As illustrated in the map, Cabrillo Unified School District covers Half Moon Bay and some unincorporated areas of San Mateo County. South San Francisco Unified covers South San Francisco and a small portion of Daly City. La Honda-Pescadero Unified School District covers unincorporated areas of San Mateo County.

The other high school districts, Jefferson Union, San Mateo Union, and Sequoia Union, cover the remaining jurisdictions. Jefferson Union covers Brisbane, Colma, Daly City, and Pacifica. San Mateo Union covers Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo City, and Foster City. Sequoia Union covers Atherton, Belmont, Redwood City, East Palo Alto, Menlo Park, San Carlos, Portola Valley, and Woodside.

The county's elementary school districts cover the same areas as the three high school districts. Their geographic boundaries are illustrated in the map below.

Figure V-2.
Elementary School Districts in San Mateo County



Source: San Mateo County Office of Education.

Because the elementary school districts are much smaller, many jurisdictions have several elementary schools. The table blow shows each jurisdiction and their associated elementary school.

Figure V-3.
School Districts in San Mateo County's Jurisdictions

Jurisdiction	Unified or High School District	Elementary School District(s)
Atherton	Sequoia Union	Menlo Park City ; Las Lomitas Elementary; Redwood City
Belmont	Sequoia Union	Belmont-Redwood Shores
Brisbane	Jefferson Union	Brisbane; Bayshore Elementary
Burlingame	San Mateo Union	Burlingame
Colma	Jefferson Union	Jefferson Elementary
Daly City	Jefferson Union; South San Francisco Unifie	Jefferson Elementary
East Palo Alto	Sequoia Union	Ravenswood City
Foster City	San Mateo Union	San Mateo-Foster City
Half Moon Bay	Cabrillo Unified	(none, included in Cabrillo Unified)
Hillsborough	San Mateo Union	Hillsborough City
Menlo Park	Sequoia Union	Menlo Park City; Las Lomitas Elementary; Ravenswood City
Millbrae	San Mateo Union	Millbrae
Pacifica	Jefferson Union	Pacifica
Portola Valley	Sequoia Union	Portola Valley
Redwood City	Sequoia Union	Redwood City
San Bruno	San Mateo Union	San Bruno Park
San Carlos	Sequoia Union	San Carlos; Redwood City
San Mateo	San Mateo Union	San Mateo-Foster City
South San Francisco	South San Francisco Unified	(none, included in South San Francisco Unified)
Woodside	Sequoia Union	Woodside Elementary; Portola Valley; Las Lomitas; Redwood City

Source: San Mateo County Office of Education.

A brief history of district formation. San Mateo County's numerous school districts were formed over a century ago, when the county was more rural and scattered: communities needed elementary schools close to home, and only a few students were attending high school. As young people began going to high school, individual districts often found they had too few students and resources to support their own high schools, so separate high school districts,

covering the territories of two or more elementary districts, were established to meet the communities' needs.[2]

Once California's population grew and San Mateo County became more urbanized, "a jigsaw puzzle of overlapping districts evolved haphazardly." Since 1920, the state has been pushing elementary districts to unify with the high school districts that serve their communities, citing improved educational quality and equity of opportunity. However, there has been limited success and local voters in San Mateo County have consistently resisted unification.[3]

Early efforts at unification were more successful in the rural communities along the coast—for example, voters approved the new Cabrillo Unified district for the area around Half Moon Bay and the La Honda-Pescadero Unified district in a 1964 election. Unification was not supported by many suburban communities edging the Bay. The county's school district committee proposed to split each of the three high school districts and feeder schools into two or three smaller unified districts, but the State Board of Education rejected variations of those plans three times. The Board argued that the county committee's proposals would create districts with widely varying property tax bases and could contribute to racial segregation. The State Board instead devised a plan that would create a single unified district within each of the existing high school district boundaries. Voters turned down the state plans in all three districts in June 1966, and rejected a similar proposal again in 1972. In 1973, the Mid-Peninsula Task Force for Integrated Education petitioned the county committees to unify the elementary districts of Menlo Park, Las Lomitas, Portola Valley, Ravenswood and a portion of Sequoia Union High School District across county lines with Palo Alto Unified. Their goal was racial integration, but the county committee did not support the effort.[4]

Efforts against unification have persisted, leaving the county with several elementary school districts which feed into a high school, rather than a unified district. As a result, some elementary school districts have faced waning budgets and administrative hurtles. For instance, Brisbane and Bayshore elementary school districts, at the northern end of the county, serve a little more than 1,000 students and long have struggled with tight budgets. To rectify their budgetary concerns, the districts now share both a superintendent and a chief business officer. They also participate in a special education collaborative with the Jefferson elementary and high school districts.

According to the county's superintendent of schools Anne Campbell, other districts may find themselves pooling their resources in the future: local identification may be strong, she says, but

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[2] Watson, Aleta. "How Did We End Up With 54 School Districts in San Mateo and Santa Clara Counties?" Silicon Valley Community Foundation, 2012. https://www.siliconvalleycf.org/sites/default/files/report-edu.pdf

[3] Ibid.

[4] Ibid.

financial reality is hard to ignore: "As we move forward in time, I think it's going to be interesting to see what school districts are going to do, especially as budgets get more bleak."[5]

Enrollment changes. Total public school enrollment in the county has decreased slightly, by just 1%, from the 2010-2011 academic year to 2020-2021. Figure V-4 illustrates enrollment changes by district.

Bayshore Elementary, Ravenswood City, and Portola Valley school districts experienced the largest enrollment decreases (by at least 30%) between 2010-11 and 2020-21. School districts with the largest increases in enrollments were Burlingame (22%) and Belmont-Redwood Shores (30%).

[5] Ibid.

Figure V-4.
Enrollment changes by district, 2010-11 to 2020-2021

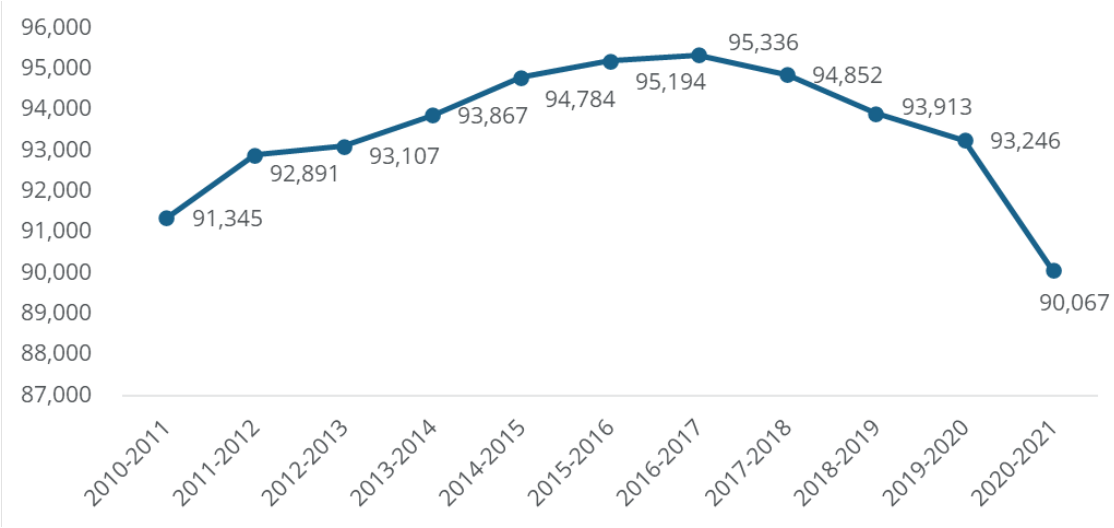
School District	2010-2011 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,352	2,934	-12%
La Honda-Pescadero	341	275	-19%
South San Francisco	9,312	8,182	-12%
High & Elementary School Districts			
Jefferson Union High School	4,960	4,705	-5%
Bayshore Elementary	543	361	-34%
Brisbane Elementary	545	474	-13%
Jefferson Elementary	6,998	6,653	-5%
Pacifica	3,164	3,006	-5%
San Mateo Union High School	8,406	9,760	16%
Burlingame Elementary	2,771	3,387	22%
Hillsborough City Elementary	1,512	1,268	-16%
Millbrae Elementary	2,222	2,238	1%
San Bruno Park Elementary	2,599	2,275	-12%
San Mateo-Foster City	10,904	10,969	1%
Sequoia Union High School	8,765	10,327	18%
Belmont-Redwood Shores	3,206	4,152	30%
Las Lomitas Elementary	1,336	1,116	-16%
Menlo Park City Elementary	2,629	2,781	6%
Portola Valley Elementary	711	491	-31%
Ravenswood City Elementary	4,285	2,993	-30%
Redwood City Elementary	9,119	8,086	-11%
San Carlos Elementary	3,212	3,265	2%
Woodside Elementary	453	369	-19%
Total Enrollment	91,345	90,067	-1%

Source: California Department of Education and Root Policy Research

However, it is important to note that many of these enrollment decreases were driven by the pandemic. In fact, total enrollment in these public schools decreased by 3% between 2019-2020

and 2020-2021 in San Mateo County: the largest decrease of the decade. As shown in Figure V-5, enrollments actually increased steadily from 2010-2011 to 2017-2018, then began decreasing afterwards.

Figure V-5.
Public School Enrollment Changes, 2010-2011 to 2020-2021



Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively. The only school district with increasing enrollments between the 2019-2020 to 2020-2021 school years was Sequoia Union High School District, with a modest 1% increase in enrollments.

Figure V-6.
Enrollment changes by district during COVID-19, 2019-20 to 2020-21

School District	2019-2020 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,136	2,934	-6%
La Honda-Pescadero	306	275	-10%
South San Francisco	8,438	8,182	-3%
High & Elementary School Districts			
Jefferson Union High School	4,811	4,705	-2%
Bayshore Elementary	381	361	-5%
Brisbane Elementary	476	474	0%
Jefferson Elementary	6,687	6,653	-1%
Pacifica	3,110	3,006	-3%
San Mateo Union High School	9,885	9,760	-1%
Burlingame Elementary	3,534	3,387	-4%
Hillsborough City Elementary	1,290	1,268	-2%
Millbrae Elementary	2,349	2,238	-5%
San Bruno Park Elementary	2,454	2,275	-7%
San Mateo-Foster City	11,576	10,969	-5%
Sequoia Union High School	10,238	10,327	1%
Belmont-Redwood Shores	4,314	4,152	-4%
Las Lomitas Elementary	1,208	1,116	-8%
Menlo Park City Elementary	2,922	2,781	-5%
Portola Valley Elementary	551	491	-11%
Ravenswood City Elementary	3,269	2,993	-8%
Redwood City Elementary	8,530	8,086	-5%
San Carlos Elementary	3,405	3,265	-4%
Woodside Elementary	376	369	-2%
Total Enrollment	93,246	90,067	-3%

Source: California Department of Education and Root Policy Research.

Declining enrollments in public schools have been common across the state and country during the COVID-19 pandemic, and enrollment declines in San Mateo County are on par with those

across the state. According to a study conducted by the Public Policy Institute of California, public K–12 enrollment declined by 3% in California from the 2019-2020 school year to the 2020-2021 school year. [6]

As funding is tied directly to the number of enrolled pupils, schools in San Mateo County could suffer fiscal consequences with continued declines. By law, districts are "held harmless" for declines for one year—that is, school budgets for 2020–2021 were unaffected, but continued enrollment declines could mean cuts in future years.[7] Reductions in enrollments, and consequently funding, could also worsen economic inequality in the long-term by reducing students' resources and access to opportunities.

Demographics: race & ethnicity. Over the last decade, San Mateo County's school districts have diversified in terms of students' race and ethnicity. Hispanic students make up the largest ethnic group in the county's schools: 38% of students identified as Hispanic in the 2020-2021 academic school year. This is just a one percentage point increase from 2010-2011. Many other students are White (26%), though this has decreased by 3 percentage points since 2010-2011, The largest increase was in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011. Other students identify as Filipino (8%), or bi- or multi-racial (8%). A small and decreasing percentage of students identify as Black/African American (1%) and Pacific Islander (2%).

[6] Lafortune, Julien & Prunty, Emmanuel. "Digging into Enrollment Drops at California Public Schools." Public Policy Institute of California. May 14, 2021. https://www.ppic.org/blog/digging-into-enrollment-drops-at-california-public-schools/

[7] Ibid.

Figure V-7.
Changes in Race and Ethnicity, 2010-2011 to 2020-2021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

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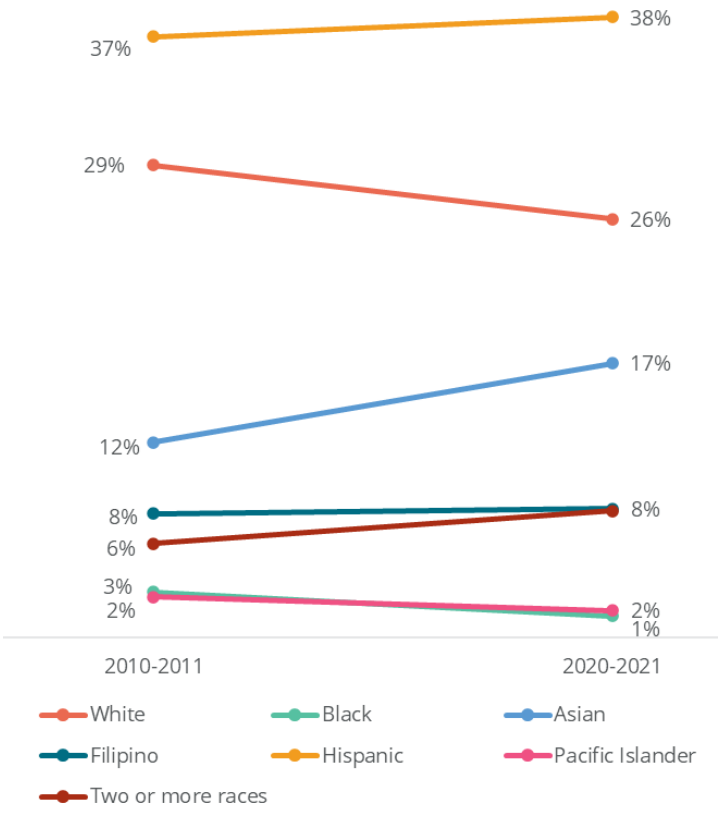


Figure V-8 shows the racial and ethnic distribution of students enrolled in public schools by jurisdiction in 2020-2021.

- Portola Valley Elementary School District (66%) and Woodside Elementary School District (64%) had the highest share of White students, making them among the least racially and ethnically diverse districts in the county.
- Ravenswood City Elementary School District and Redwood City Elementary School District had the highest share of Hispanic students, at 84% and 70%, respectively.
- Ravenswood City also had the highest proportion of Pacific Islander students (7%) and Black/African American students (5%) compared to other districts.
- Millbrae Elementary (46%), Hillsborough Elementary (32%), and Belmont-Redwood Shores Elementary (32%) had the highest share of Asian students.
- Jefferson Elementary School District and Jefferson Union High School District had the highest portion of Filipino students, at 25% and 29% respectively.

Figure V-8.
Student body by Race and Ethnicity, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White	Two or more races
Unified School Districts							
Cabrillo Unified	1%	0%	1%	52%	0%	40%	5%
La Honda-Pescadero	0%	0%	1%	63%	0%	35%	1%
South San Francisco	14%	1%	23%	48%	2%	6%	6%
High & Elementary School Districts							
Jefferson Union High School	15%	1%	29%	31%	1%	14%	7%
Bayshore Elementary	19%	3%	21%	41%	4%	3%	8%
Brisbane Elementary	20%	1%	12%	28%	0%	24%	11%
Jefferson Elementary	19%	2%	25%	36%	1%	11%	5%
Pacifica	8%	1%	9%	26%	0%	39%	16%
San Mateo Union High School	23%	1%	5%	32%	2%	28%	10%
Burlingame Elementary	27%	0%	3%	16%	0%	41%	9%
Hillsborough Elementary	32%	0%	2%	5%	0%	48%	12%
Millbrae Elementary	46%	1%	6%	20%	2%	16%	8%
San Bruno Park Elementary	16%	1%	10%	41%	5%	15%	1%
San Mateo-Foster City	26%	1%	3%	37%	2%	21%	9%
Sequoia Union High School	9%	2%	1%	45%	2%	35%	5%
Belmont-Redwood Shores	32%	1%	3%	12%	1%	34%	14%
Las Lomitas Elementary	18%	1%	1%	13%	0%	53%	14%
Menlo Park City Elementary	13%	1%	1%	17%	1%	55%	11%
Portola Valley Elementary	6%	0%	0%	14%	0%	66%	13%
Ravenswood City Elementary	0%	5%	0%	84%	7%	1%	2%
Redwood City Elementary	4%	1%	1%	70%	1%	19%	4%
San Carlos Elementary	18%	1%	1%	14%	0%	49%	13%
Woodside Elementary	4%	2%	0%	16%	1%	64%	11%
Total	17%	1%	8%	38%	2%	26%	8%

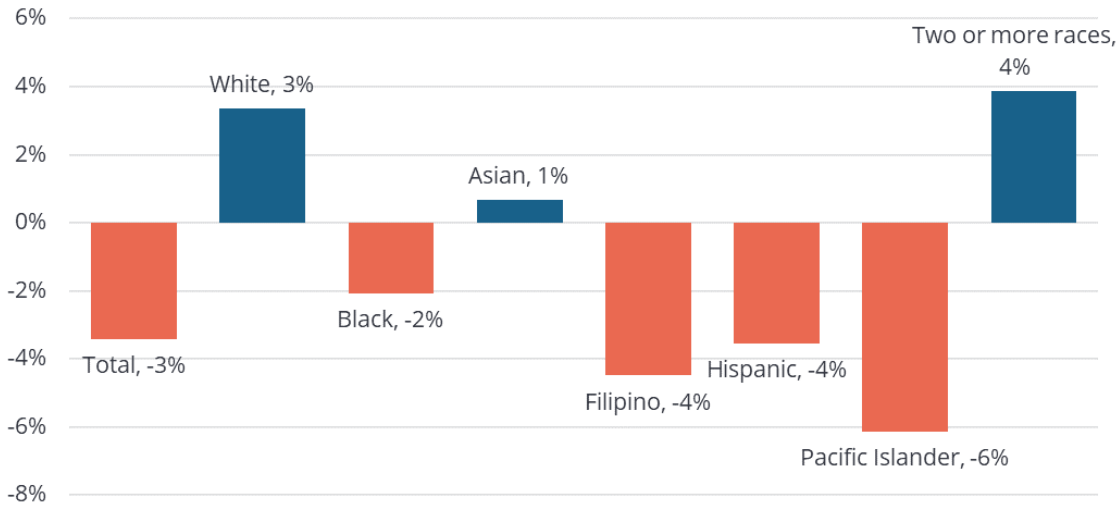
Note: In almost all school districts, less than 1% of students were Native American, so they are not included in this table.

Source: California Department of Education and Root Policy Research

Enrollment changes due to COVID-19 varied by race and ethnicity. For instance, between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21). This is substantially higher than the 3% countywide average. Enrollments among Filipino and Hispanic students decreased by 4% while enrollment among Black/African American students decreased by 2%. On the other end of the spectrum, there was

a 3% increase in enrollment among White students (from 22,308 students to 23,055 students) between 2019-20 and 2020-21. Similarly, there was a 1% increase in enrollment among Asian students and a 4% increase among students of two or more races.

Figure V-9.
Enrollment Changes by Race and Ethnicity, San Mateo County, 2019-20 to 2020-21



Source: California Department of Education and Root Policy Research

While many of their families may have simply moved out of San Mateo County during the pandemic, it is possible that Black/African American, Filipino, Hispanic, and Pacific Islander students are otherwise slipping through the cracks of the education system during this period.

Demographics: students with extenuating circumstances. Several students in the county's public schools are facing additional hurtles to educational ease. Many are English learners, qualify for reduced lunch, are foster children, are experiencing homelessness, have a disability, or are migrants. Students in these groups often have hindrances to excelling in school because of detrimental circumstances beyond their control. These include financial and social hardships as well as problems within students' families.

Qualification for free and reduced lunch is often used as a proxy for extenuating circumstances. Qualifications are determined based on household size and income. For instance, in the 2020-2021 academic year, students from a household of three making less than $40,182 annually qualified for reduced price meals, and those making less than $28,236 in a household of three qualified for free meals.[8]

[8] "Income Eligibility Scales for School Year 2020-2021." California Department of Education.

Free and reduced lunch disparities. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch. This rate was substantially lower in districts like Hillsborough Elementary, San Carlos Elementary, Portola Valley Elementary, Las Lomitas Elementary, Belmont-Redwood Shores, and Menlo Park City Elementary, where each had less than 10% of students qualify for free or reduced lunch.

The rate of reduced lunch qualification was far higher in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch.

Disparities in homelessness. In Ravenswood City Elementary, 30% of students are experiencing homelessness. This is an outlier in the county, where overall just 2% are experiencing homelessness. The school district has received media attention due to its astronomically high rate of students experiencing homelessness. Some have noted that rates of homelessness have increased due to escalating costs of living in an area surrounded by affluence.[9] Others have highlighted that "Having a roof over your head, having a safe place to sleep and study, is fundamental to absolutely everything," and have noted that students who experience homelessness have higher dropout rates and are more likely to experience homelessness as adults.[10]

School moves related to evictions. Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This means that precarious housing also means precarious schooling for many of the county's students. Frequent moves by students are closely related to lower educational proficiency.

In the City of San Francisco, a 2010 ordinance protects some students from being evicted during the school year; however, it only relates to owner/relative move-in evictions.[11] Children in families who are evicted for other reasons may need to move schools or districts when their housing is lost.

English language learners. Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, Jefferson Union High School, and Redwood City Elementary also have high rates of English learners, representing more than a third of students.

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[9] Bartley, Kaitlyn. "Homelessness: The shadow that hangs over students in this Bay Area school district." The Mercury News. December 2018.

[10] Jones, Carolyn. "California schools see big jump in homeless students." Palo Alto Online. October 2020.

[11] https://sfrb.org/new-amendment-prohibiting-owner-move-evictions-minor-children-during-school-year

Less than one percent of students in San Mateo County public school districts are foster youth or migrants. Cabrillo Unified School District had the highest rate of migrant students at 3%. La Honda-Pescadero had the highest rate of foster children at 2%.

School districts without large low income populations also tend to serve very few English language learners. For instance, in Hillsborough Elementary where 0% of students qualify for reduced lunch, only 1% of students are English language learners.

Figure V-10.
Students with Extenuating Circumstances, 2020-2021

School District	English Learners	Reduced Lunch	Foster Children	Homeless	Migrant
Unified School Districts					
Cabrillo Unified	20%	37%	0%	2%	3%
La Honda-Pescadero	38%	38%	2%	1%	1%
South San Francisco	21%	34%	0%	1%	1%
High & Elementary School Districts					
Jefferson Union High School	36%	44%	0%	0%	0%
Bayshore Elementary	30%	57%	0%	0%	0%
Brisbane Elementary	16%	19%	0%	0%	0%
Jefferson Elementary	14%	27%	0%	1%	0%
Pacifica	9%	18%	0%	1%	0%
San Mateo Union High School	10%	21%	0%	0%	0%
Burlingame Elementary	13%	11%	0%	0%	0%
Hillsborough Elementary	1%	0%	0%	0%	0%
Millbrae Elementary	19%	25%	0%	0%	0%
San Bruno Park Elementary	29%	18%	0%	0%	0%
San Mateo-Foster City	26%	28%	0%	2%	0%
Sequoia Union High School	15%	30%	0%	0%	0%
Belmont-Redwood Shores	10%	7%	0%	0%	0%
Las Lomitas Elementary	7%	6%	0%	0%	0%
Menlo Park City Elementary	6%	7%	0%	0%	0%
Portola Valley Elementary	4%	5%	0%	0%	0%
Ravenswood City Elementary	53%	83%	0%	30%	0%
Redwood City Elementary	38%	56%	0%	2%	1%
San Carlos Elementary	5%	6%	0%	0%	0%
Woodside Elementary	8%	10%	0%	0%	0%
Total	20%	29%	<1%	2%	<1%

Source: California Department of Education and Root Policy Research

The overall share of students in these groups has not changed drastically over time. As shown in Figure V-11, there have been slight decreases in the share of students who are English learners and the share of students who qualify for reduced lunch from 2016-2017 to 2020-2021. Around

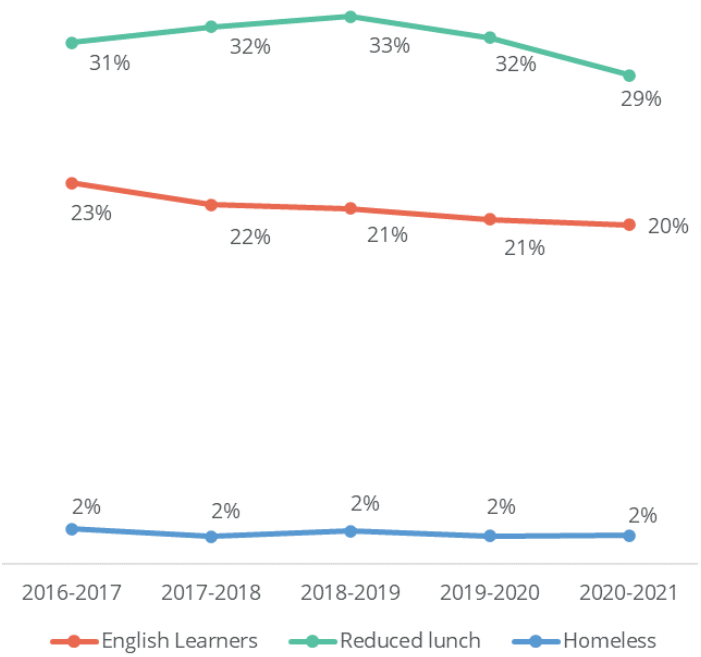
2% of students in the county are homeless and this has not changed between 2016-2017 and 2020-2021. Foster youth and migrant students are not shown in the figure, as both have hovered at less than 1% from year to year.

Figure V-11.
Changes in rates of English Leaners, Reduced Lunch, and Homelessness, 2016-2017 to 2020-2021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

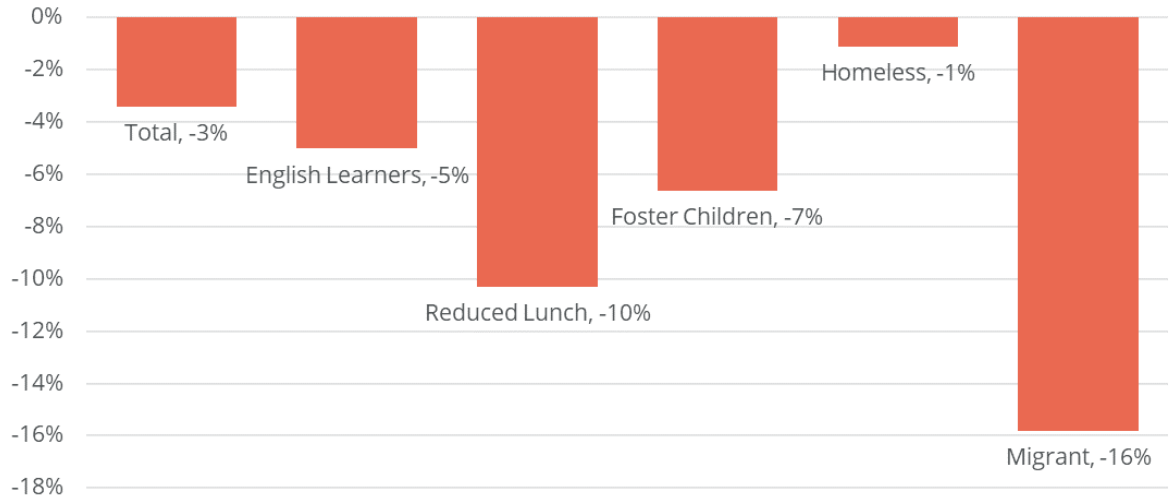
Source: California Department of Education and Root Policy Research

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During COVID-19, enrollments decreased by 3% between 2019-2020 and 2020-2021 school years, as families withdrew or did not reenroll their children from public schools. Enrollment among migrant students decreased much more drastically, by 16% (from 332 students to 279 students). Similarly, enrollment among students who qualify for reduced lunch declined at a higher rate (10%) than the overall student population. Foster children and English learners also experienced enrollment decreases at a rate higher than the total population, with 7% and 10% decreases in enrollment, respectively.

Figure V-12.
Enrollment Changes by Extenuating Circumstance, San Mateo County, 2019-2020 to 2020-2021



Source: California Department of Education and Root Policy Research

Achievement Gaps

This section details achievement gaps within school districts. Gaps are measured by test scores, meeting California State University or University of California admissions standards, and college-going rates.

Test scores. Figure V-13 indicates the percent of students who met or exceeded English and mathematics testing standards set by the California State Assessment of Student Performance and Progress. Overall, 62% of students in the county met or exceeded English testing standards and 52% met or exceeded mathematics testing standards.

Of all the districts with high schools, San Mateo Union High School District had the highest student pass rates: 70% of their students met or exceeded standards in English testing and 50% met or exceeded standards in mathematics testing.

Among elementary school districts, Portola Valley Elementary School District and Woodside Elementary School District had the highest rates of success in English, with 87% and 88% of students meeting or exceeding English testing standards, respectively. Woodside Elementary School District and Hillsborough Elementary School District had the highest rates of success in mathematics, with 84% and 85% meeting math testing standards, respectively.

In every school district, girls scored higher on English tests than boys. Overall, girls met or exceeded English testing at a rate of 67% while boys met or exceeded English testing at a rate of 57%. The largest gender gap was in Brisbane Elementary School District, where 72% of girls met or exceeded English testing standards and just 56% of boys did: a gap of 16 percentage points.

Gender gaps in mathematics were less pronounced, but largest gender gaps were in Cabrillo Unified School District and in La Honda Pescadero Unified School District. In Cabrillo Unified, girls passed mathematics at a rate 7% higher than boys, while in La Honda-Pescadero, boys passed at a rate 6% higher than girls.

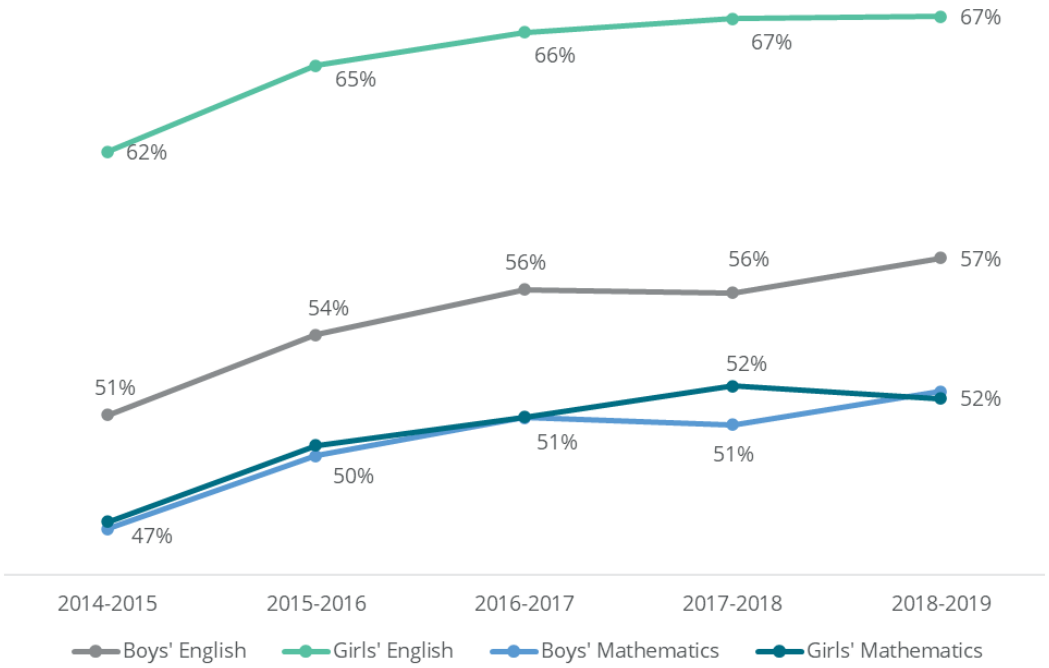
Figure V-14.
Students who Met or Exceeded Testing Standards, by Gender and District, 2018-2019

District	English Language Arts/Literacy			Mathematics		
	Total	Boys	Girls	Total	Boys	Girls
Unified School Districts						
Cabrillo Unified	48%	41%	55%	34%	31%	38%
La Honda-Pescadero	43%	36%	49%	31%	34%	28%
South San Francisco	52%	45%	60%	44%	42%	45%
High & Elementary School Districts						
Jefferson Union High School	57%	52%	63%	37%	38%	35%
Bayshore Elementary	27%	24%	31%	27%	27%	28%
Brisbane Elementary	64%	56%	72%	54%	56%	53%
Jefferson Elementary	48%	43%	54%	37%	39%	35%
Pacifica	60%	55%	65%	57%	57%	57%
San Mateo Union High School	70%	66%	76%	50%	50%	50%
Burlingame Elementary	80%	75%	84%	78%	78%	78%
Hillsborough Elementary	85%	81%	89%	85%	86%	84%
Millbrae Elementary	63%	57%	70%	58%	58%	58%
San Bruno Park Elementary	50%	47%	53%	41%	43%	38%
San Mateo-Foster City	62%	58%	67%	56%	56%	56%
Sequoia Union High School	68%	64%	72%	50%	50%	50%
Belmont-Redwood Shores	82%	78%	86%	79%	78%	80%
Las Lomitas Elementary	86%	84%	88%	82%	84%	80%
Menlo Park City Elementary	84%	81%	87%	83%	82%	83%
Portola Valley Elementary	87%	83%	91%	83%	84%	82%
Ravenswood City Elementary	22%	20%	23%	15%	16%	13%
Redwood City Elementary	54%	49%	59%	46%	46%	46%
San Carlos Elementary	80%	77%	83%	75%	76%	74%
Woodside Elementary	88%	85%	91%	84%	85%	83%
Total	62%	57%	67%	52%	52%	52%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

The gender gap in test scores has started to close in recent years, as indicated in Figure V-15. In 2014-2015 there was a 11 percentage point gap in girls' and boys' English testing pass rates, and by 2018-2019 this was just a 10 percentage point gap. The figure also indicates that there have been steady gains in the share of students meeting or exceeding testing standards in the county.

Figure V-15.
Students who Met or Exceeded Testing Standards, by Gender, 2014-2015 to 2018-2019



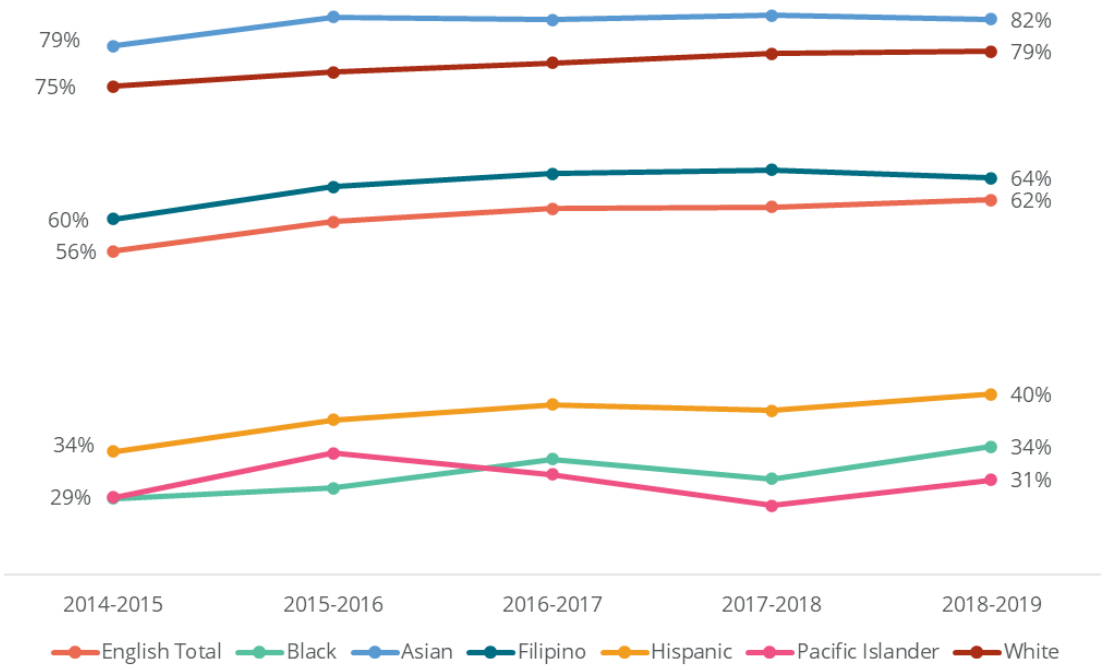
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Very large gaps in test scores by race and ethnicity exist among students in some areas. Figure V-16 illustrates the rate at which students of various racial and ethnic groups met or exceeded English testing standards.

For the past five years in San Mateo County, Asian, White, and Filipino students have met or exceeded English testing standards at rates higher than the overall student population. Hispanic, Black/African American, and Pacific Islander students, on the other hand, have been underserved in this realm and have consistently scored lower than the overall student body.

However, across all groups, the rate at which students met or exceed English testing standards has increased since the 2014-2015 school year. Hispanic students have made the largest percentage point gain: 34% met standards in 2014-2015 and 40% met standards in 2019-19, an increase of six percentage points.

Figure V-16.
Students who Met or Exceeded English Testing Standards, by Race and Ethnicity, 2014-2015 to 2018-2019

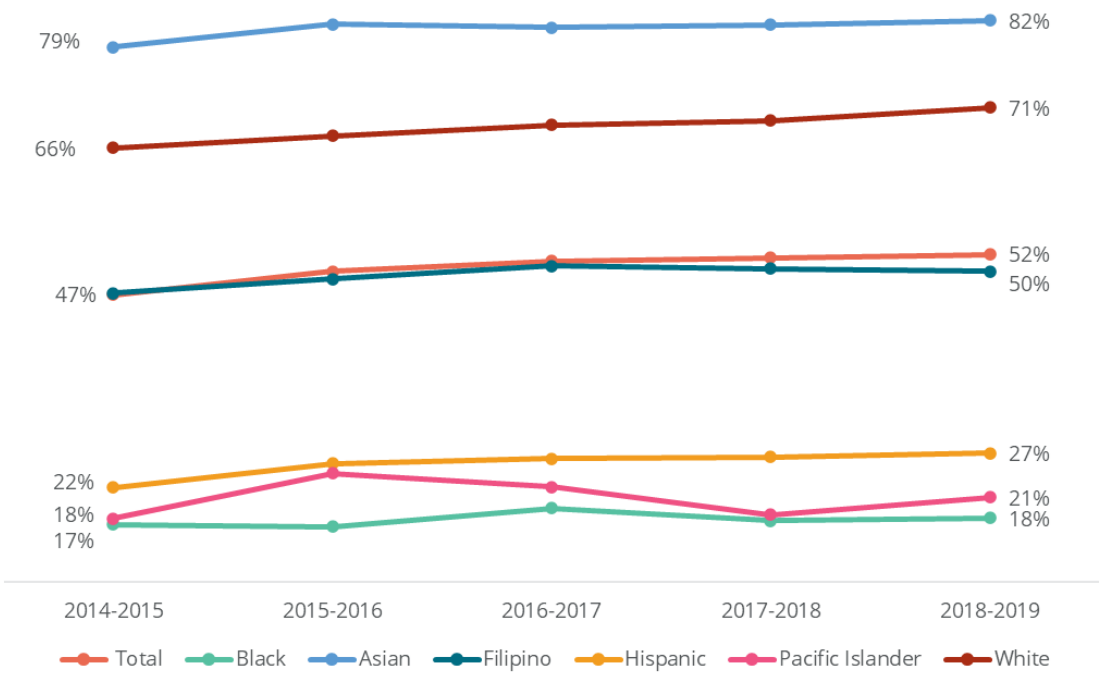


Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

A similar narrative holds in Math testing standards, where scores have improved among each racial and ethnic group from 2014-2015 to 2018-2019. Again, White and Asian students meet or exceed math testing standards at rates higher than the overall population while Hispanic, Pacific Islander, and Black/African American students scored lower.

White and Hispanic students have seen the biggest increases in rates of mathematics success: both have experienced a five percentage point increase in the percent of students who met or exceeded math testing standards.

Figure V-17.
Students who Met or Exceeded mathematics testing standards, by Race and Ethnicity, 2014-2015 to 2018-2019



Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Figure V-18 illustrates the rates at which students of various racial and ethnic groups met or exceeded mathematics testing standards by district.

There were several districts in which the gaps between the overall test pass rates and a specific racial groups' pass rates were especially wide. For instance, in San Carlos Elementary School District, 75% of the total student body met or exceeded math testing standards, but only 11% of Black/African American students met or exceeded math testing standards— a gap of 64 percentage points.

Other school districts with wide gaps between Black/African American and overall math testing success were Las Lomitas Elementary (46 percentage point gap), Menlo Park City Elementary (43 percentage point gap), and Belmont-Redwood Shores (42 percentage point gap).

Some school districts also had similar gaps in Pacific Islander students' math passing rates and overall passing rates. For instance, in Menlo Park City Elementary School District, 83% of the student body met or exceeded mathematics testing standards but just 35% of Pacific Islander students passed or exceeded mathematics testing standards—a gap of 48 percentage points. Millbrae Elementary School District also had a 47 percentage point gap between Pacific Islander students' and total students' math test rates.

Figure V-18.
Students who Met or Exceeded Mathematics Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	34%	65%	(no data)	38%	16%	(no data)	54%
La Honda-Pescadero	31%	(no data)	(no data)	(no data)	20%	(no data)	46%
South San Francisco	44%	75%	19%	60%	29%	33%	46%
High & Elementary School Districts							
Jefferson Union High School	37%	75%	(no data)	36%	17%	(no data)	42%
Bayshore Elementary	27%	44%	(no data)	38%	17%	14%	(no data)
Brisbane Elementary	54%	67%	(no data)	65%	38%	(no data)	60%
Jefferson Elementary	37%	61%	15%	42%	23%	20%	30%
Pacifica	57%	74%	38%	48%	38%	(no data)	66%
San Mateo Union High School	50%	84%	(no data)	46%	22%	20%	63%
Burlingame Elementary	78%	92%	53%	66%	50%	(no data)	81%
Hillsborough Elementary	85%	92%	(no data)	(no data)	76%	(no data)	82%
Millbrae Elementary	58%	75%	31%	63%	27%	11%	51%
San Bruno Park Elementary	41%	69%	23%	64%	25%	27%	50%
San Mateo-Foster City	56%	87%	30%	61%	23%	27%	69%
Sequoia Union High School	50%	81%	18%	53%	22%	11%	76%
Belmont-Redwood Shores	79%	92%	37%	77%	52%	43%	79%
Las Lomitas Elementary	82%	93%	36%	(no data)	44%	(no data)	87%
Menlo Park City Elementary	83%	94%	40%	(no data)	55%	35%	88%
Portola Valley Elementary	83%	89%	(no data)	(no data)	56%	(no data)	89%
Ravenswood City Elementary	15%	(no data)	9%	(no data)	15%	11%	(no data)
Redwood City Elementary	46%	92%	22%	76%	34%	44%	75%
San Carlos Elementary	75%	91%	11%	85%	51%	(no data)	78%
Woodside Elementary	84%	92%	(no data)	(no data)	52%	(no data)	89%
Total	52%	82%	18%	50%	27%	21%	71%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Although racial gaps in English testing were less pronounced, San Carlos Elementary School District also had a wide gap between the total student body and Black/African American students. Namely, 80% of the student body met or exceeded English testing standards, but only 19% of Black/African American students met or exceeded testing standards—a 61 percentage point gap.

Las Lomitas Elementary had a 41 percentage point gap between overall English testing success and Black/African American English testing success.

Other districts had large gaps between the total student body's English test scores and Pacific Islander students' test scores. Namely, in Menlo Park City Elementary School District 84% of students met or exceeded English testing standards, but only 40% of Pacific Islander students—a 44 percentage point gap.

Figure V-19.
Students who Met or Exceeded English Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	48%	78%	(no data)	54%	28%	(no data)	71%
La Honda-Pescadero	43%	(no data)	(no data)	(no data)	27%	(no data)	61%
South San Francisco	52%	76%	36%	66%	38%	44%	56%
High & Elementary School Districts							
Jefferson Union High School	57%	81%	(no data)	60%	43%	(no data)	59%
Bayshore Elementary	27%	49%	(no data)	33%	20%	14%	(no data)
Brisbane Elementary	64%	63%	(no data)	75%	51%	(no data)	79%
Jefferson Elementary	48%	62%	28%	59%	34%	33%	43%
Pacifica	60%	65%	32%	52%	45%	(no data)	68%
San Mateo Union High School	70%	88%	55%	79%	50%	34%	81%
Burlingame Elementary	80%	88%	61%	73%	55%	(no data)	83%
Hillsborough Elementary	85%	89%	(no data)	(no data)	77%	(no data)	83%
Millbrae Elementary	63%	74%	46%	68%	42%	23%	61%
San Bruno Park Elementary	50%	72%	39%	76%	36%	31%	56%
San Mateo-Foster City	62%	85%	41%	68%	34%	37%	77%
Sequoia Union High School	68%	87%	44%	92%	47%	31%	88%
Belmont-Redwood Shores	82%	91%	44%	81%	64%	61%	83%
Las Lomitas Elementary	86%	91%	45%	(no data)	65%	(no data)	89%
Menlo Park City Elementary	84%	92%	60%	(no data)	62%	40%	88%
Portola Valley Elementary	87%	92%	(no data)	(no data)	58%	(no data)	93%
Ravenswood City Elementary	22%	(no data)	24%	(no data)	21%	18%	(no data)
Redwood City Elementary	54%	91%	35%	73%	43%	47%	83%
San Carlos Elementary	80%	90%	19%	76%	60%	(no data)	83%
Woodside Elementary	88%	92%	(no data)	(no data)	58%	(no data)	92%
Total	62%	82%	34%	64%	40%	31%	79%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances across all districts met or exceeded testing standards at lower rates. However, some districts had especially wide disparities between overall test scores and test scores of students with extenuating circumstances.

For example, English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and Brisbane Elementary each met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district. English learning students in Las Lomitas Elementary (54%) had the highest mathematics pass rates, followed by those in Belmont-Redwood Shores (42%) and Burlingame Elementary (40%).

Students with disabilities scored especially high on mathematics tests in Hillsborough Elementary, where 48% met or exceeded standards. Others in Belmont-Redwood Shores (43%) and Woodside Elementary (41%) had high pass rates as well. Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored far below the overall student body: in these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

In Jefferson Elementary and Ravenswood Elementary students experiencing homelessness passed math tests at a rate similar to their housed peers. In other districts, however, students experiencing homelessness often scored substantially lower. School districts with the widest math testing gaps between the overall student body and students experiencing homelessness were San Mateo-Foster City and Millbrae Elementary, with a 41 percentage point gap and 42 percentage point gap, respectively.

Figure V-20.
Students who Met or Exceeded Math Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	34%	4%	5%	4%	9%
La Honda-Pescadero	31%	4%	(no data)	(no data)	2%
South San Francisco	44%	20%	25%	4%	18%
High & Elementary School Districts					
Jefferson Union High School	37%	5%	(no data)	(no data)	6%
Bayshore Elementary	27%	11%	(no data)	(no data)	9%
Brisbane Elementary	54%	4%	(no data)	(no data)	12%
Jefferson Elementary	37%	15%	36%	(no data)	11%
Pacifica	57%	22%	(no data)	(no data)	17%
San Mateo Union High School	50%	10%	(no data)	(no data)	13%
Burlingame Elementary	78%	40%	(no data)	(no data)	29%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	48%
Millbrae Elementary	58%	26%	16%	(no data)	25%
San Bruno Park Elementary	41%	12%	(no data)	(no data)	9%
San Mateo-Foster City	56%	11%	15%	(no data)	14%
Sequoia Union High School	50%	3%	33%	(no data)	9%
Belmont-Redwood Shores	79%	42%	(no data)	(no data)	43%
Las Lomitas Elementary	82%	54%	(no data)	(no data)	28%
Menlo Park City Elementary	83%	31%	(no data)	(no data)	38%
Portola Valley Elementary	83%	14%	(no data)	(no data)	39%
Ravenswood City Elementary	15%	5%	11%	(no data)	2%
Redwood City Elementary	46%	14%	(no data)	29%	14%
San Carlos Elementary	75%	24%	(no data)	(no data)	21%
Woodside Elementary	84%	27%	(no data)	(no data)	41%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances also consistently scored lower in English testing than the overall student body.

For instance, English learning students in San Mateo Union High School District, Hillsborough Elementary School District, Sequoia Union High School District, Menlo Park City Elementary School District, and Portola Valley Elementary School District met or exceeded English test standards at a rate at least 60 percentage points below the overall test rate in each district. Hillsborough Elementary had the largest gap at 85 percentage points. Las Lomitas Elementary had the highest success rate among English learners, where 50% met or exceeded English testing standards.

However, students with disabilities in Las Lomitas Elementary and San Carlos Elementary school districts met or exceeded English test standards at rate 55 and 51 percentage points below the overall test rate, respectively. These were the largest gaps in the county. Students with disabilities at Woodside Elementary did the best on English testing, where 56% passed or exceeded standards.

Among students experiencing homelessness, those at Sequoia Union High School were most likely to meet English testing standards, with 42% meeting or exceeding standards. The school district with the widest gap between overall English test scores and scores among students experiencing homelessness was Cabrillo Unified with a 34 percentage point gap.

Just three districts reported English testing scores among migrant students. Redwood City Elementary had the highest pass rate at 34% and Cabrillo Unified had the lowest at 16%.

Figure V-21.
Students who Met or Exceeded English Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	48%	9%	14%	16%	12%
La Honda-Pescadero	43%	9%	(no data)	(no data)	9%
South San Francisco	52%	21%	35%	20%	18%
High & Elementary School Districts					
Jefferson Union High School	57%	3%	(no data)	(no data)	19%
Bayshore Elementary	27%	3%	(no data)	(no data)	4%
Brisbane Elementary	64%	21%	(no data)	(no data)	16%
Jefferson Elementary	48%	16%	30%	(no data)	15%
Pacifica	60%	12%	(no data)	(no data)	15%
San Mateo Union High School	70%	11%	(no data)	(no data)	27%
Burlingame Elementary	80%	33%	(no data)	(no data)	33%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	47%
Millbrae Elementary	63%	19%	34%	(no data)	23%
San Bruno Park Elementary	50%	14%	(no data)	(no data)	12%
San Mateo-Foster City	62%	9%	33%	(no data)	15%
Sequoia Union High School	68%	8%	42%	(no data)	27%
Belmont-Redwood Shores	82%	31%	(no data)	(no data)	45%
Las Lomitas Elementary	86%	51%	(no data)	(no data)	31%
Menlo Park City Elementary	84%	21%	(no data)	(no data)	42%
Portola Valley Elementary	87%	17%	(no data)	(no data)	37%
Ravenswood City Elementary	22%	6%	16%	(no data)	5%
Redwood City Elementary	54%	13%	(no data)	34%	16%
San Carlos Elementary	80%	29%	(no data)	(no data)	28%
Woodside Elementary	88%	18%	(no data)	(no data)	56%

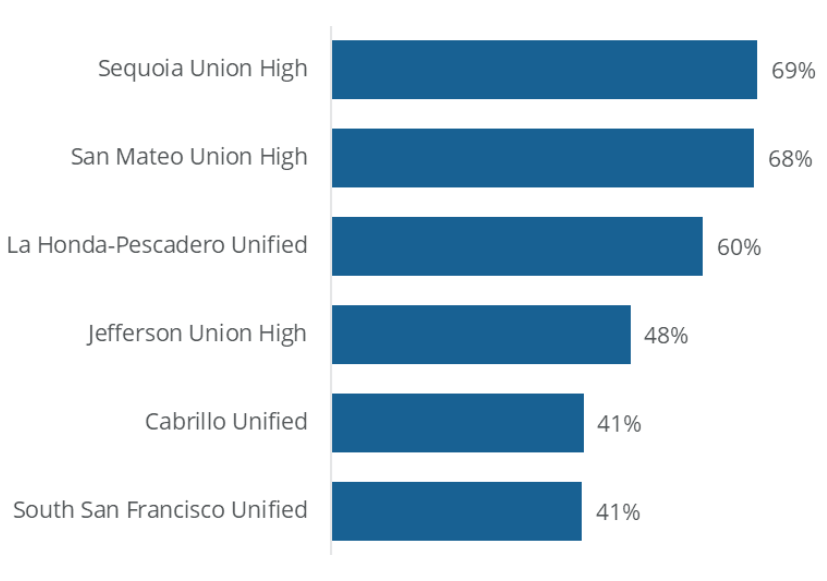
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students who met university requirements. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Figure V-22 illustrates the percentage of cohort graduates who met admission requirements for a CSU or UC school according to California Department of Education data.

Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.

Figure V-22. Students Meeting California University Admission Standards, 2019-2020

Source:
California Department of Education and Root Policy Research.



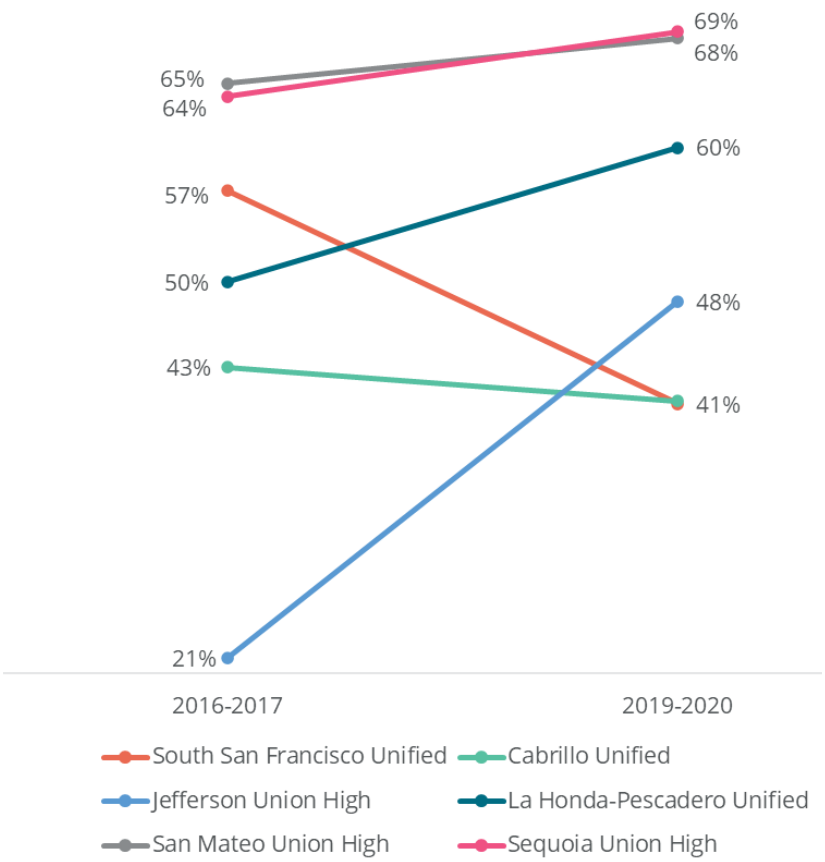
Cabrillo Unified and South San Francisco Unified have experienced a decrease in the share of graduates meeting CSU or UC admission standards in recent years. For instance, in 2016-2017, 57% of South San Francisco Unified graduates met these standards, but this decreased by 16 percentage points by 2019-2020. Cabrillo Unified experienced a less drastic decrease over the same period, but the rate still shrunk by two percentage points.

Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Sequoia Union and San Mateo Union experienced more modest increases, but remain the districts with the highest rates of students meeting CSU and UC standards.

Figure V-23. Students Meeting University Admission Standards, 2016-2017 and 2019-2020

Source:
California Department of Education and Root Policy Research.



Rates at which students met CSU or UC admissions standards varied substantially by race and ethnicity in 2019-2020. In all high school districts in San Mateo County, White and Asian students meet CSU and UC admissions standards at higher rates than the overall student population.

The largest gap is in South San Francisco Unified, where just 41% of students meet CSU or UC admissions standards, but 73% of Asian students meet those standards—a 32 percentage point gap.

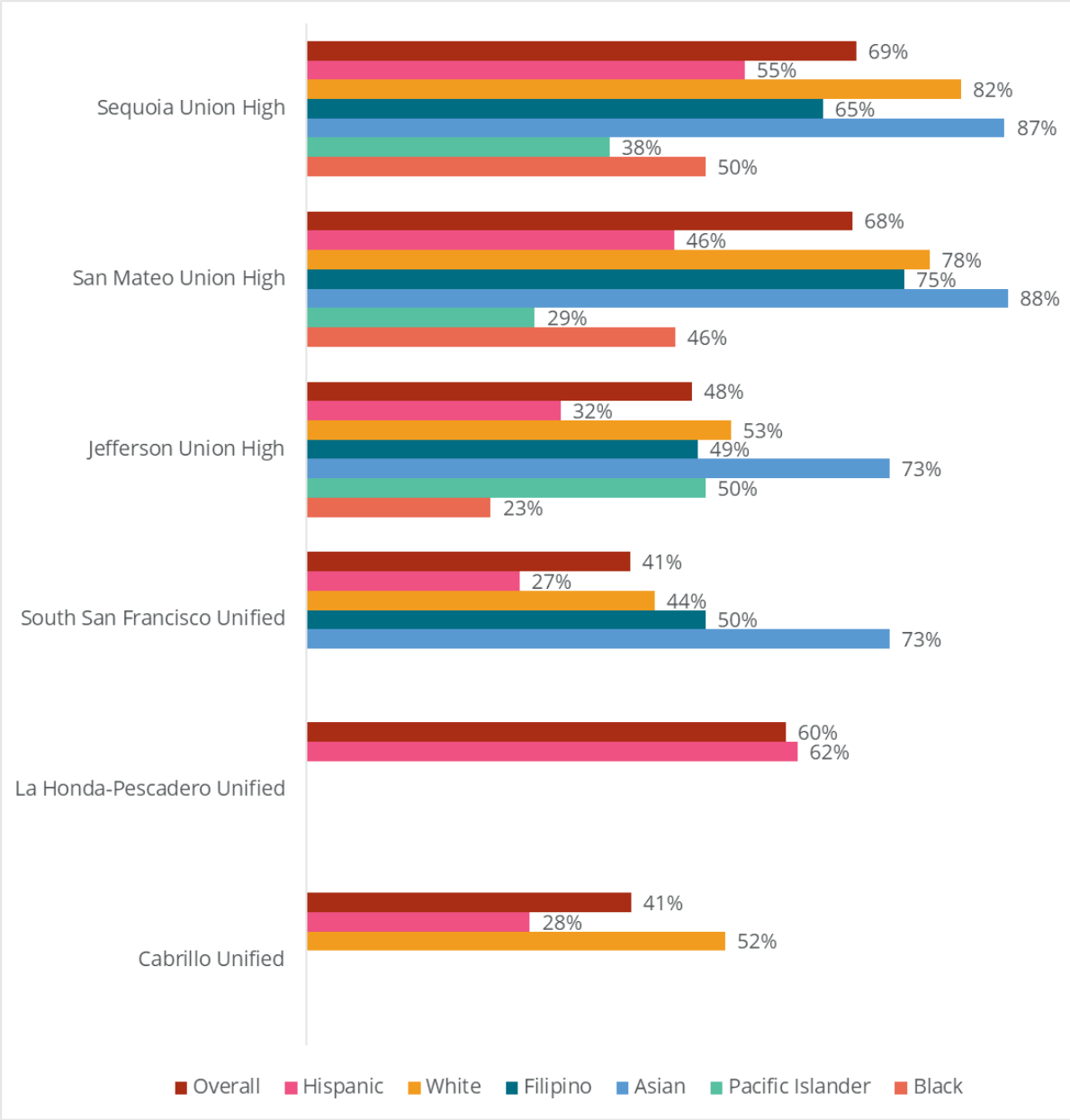
On the other end of the spectrum, Black/African American students typically met CSU or UC admissions standards at lower-than-average rates. The largest gap was in San Mateo Union, where just 29% of Black/African American students met CSU or UC standards compared to 68% of students in the district overall.

Filipino students typically met admissions standards at rates similar to the overall student body. For instance, in Jefferson Union, San Mateo Union, and South San Francisco Unified, Filipino students are slightly more likely to have meet CSU and UC standards than the overall student population. In Sequoia Union, they are slightly less likely to have met admission standards than the overall student population.

In La Honda-Pescadero, Hispanic students are slightly more likely to have met CSU or UC standards than the overall student body. However, in all other school districts, Hispanic students are less likely to have met CSU and UC standards than the overall student body. The largest disparity is in San Mateo Union, where just 46% of Hispanic students meet the university admissions standards compared to 68% of students overall.

Finally, Pacific Islander students in Jefferson Union were slightly more likely to have met California university admissions standards compared to the overall student body, but in Sequoia Union and San Mateo Union they were substantially less likely.

Figure V-24.
Students Meeting University Admission Standards, by Race and Ethnicity, 2019-2020



Source: California Department of Education and Root Policy Research

As expected, students with extenuating circumstances were less likely to meet CSU or UC admissions standards than students in the county overall. In all school districts where data are available, students with disabilities, students experiencing homelessness, English learners, foster youth, and migrant students met CSU or UC admission standards at lower rates than the overall student population.

English learners in Sequoia Union and San Mateo Regional met CSU or UC admission standards at higher rates than their peers in other school districts. However, compared to the overall student body within their own school districts, they had a larger gap than other districts. Namely, in Sequoia Union, 69% of students met admissions standards compared to just 32% of students learning English— a 37 percentage point gap.

Similarly, students with disabilities in Sequoia Union had the highest rate of meeting admissions standards (31%) compared to peers with disabilities in other districts, but also had the largest gap (38 percentage points) compared to the district's overall student body.

Migrant students met admission standards at the lowest rate in South San Francisco Unified (27%) and at the highest rate in Sequoia Union (45%). However, in Cabrillo Unified, their rates were only eight percentage points lower than that of the overall student body, the smallest gap in the county.

Approximately 36% of students experiencing homelessness in Sequoia Union met CSU or UC admission standards, which was higher than rates in San Mateo Union (21%) and Jefferson Union (21%).

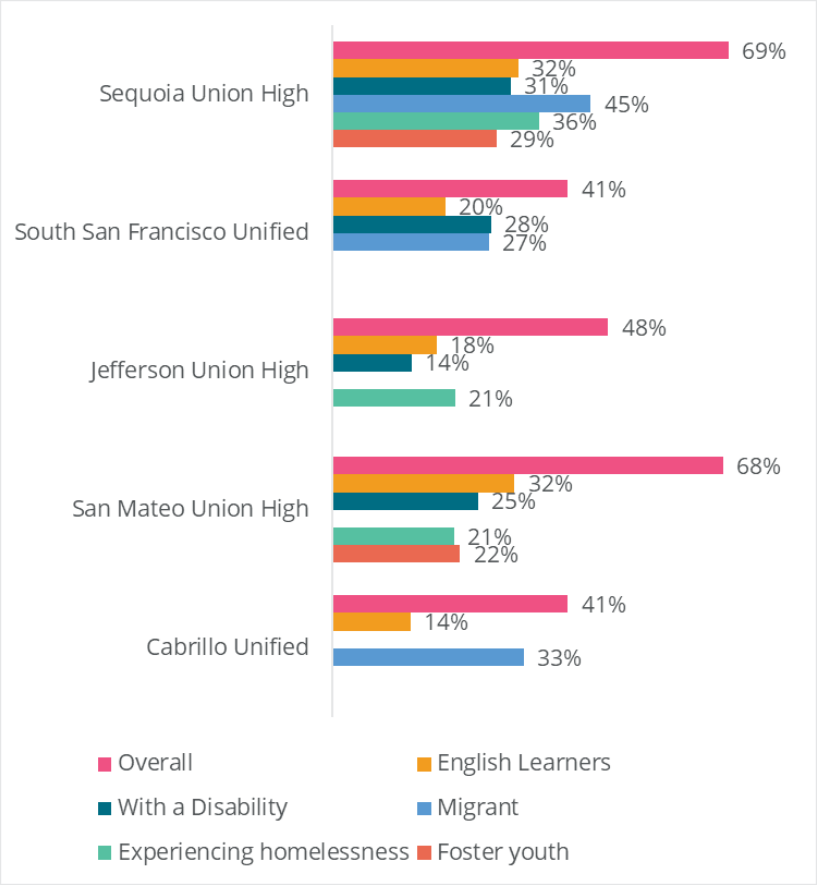
Just San Mateo Union and Sequoia Union had enough foster youth to report their rate of meeting CSU or UC admission standards. In Sequoia Union, 29% met admissions standards and 22% in San Mateo Union met admissions standards.

Figure V-25. Students Meeting University Admission Standards, 2019-2020

Source:

California Department of Education and Root Policy Research.

Notes; La-Honda Pescadero Unified is excluded from these data as they do not report admission standards data for these special groups, likely due to small sample size.

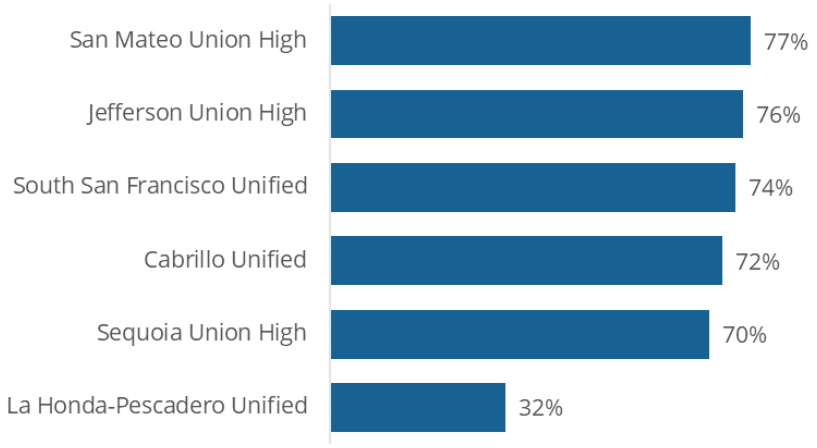


College-going rates. The college-going rate is defined as the percentage of public high school students who completed high school in a given year and subsequently enrolled in any public or private postsecondary institution (in-state or out-of-state) in the United States within 12 or 16 months of completing high school.

Most school districts in the county have a college-going rate at 70% or higher. San Mateo Union had the highest college-going rate at 77%. La Honda-Pescadero School District is the notable exception, with just 32% of graduates attending college within 12 or 16 months.

Figure V-26. College-Going Rates, 2017-2018

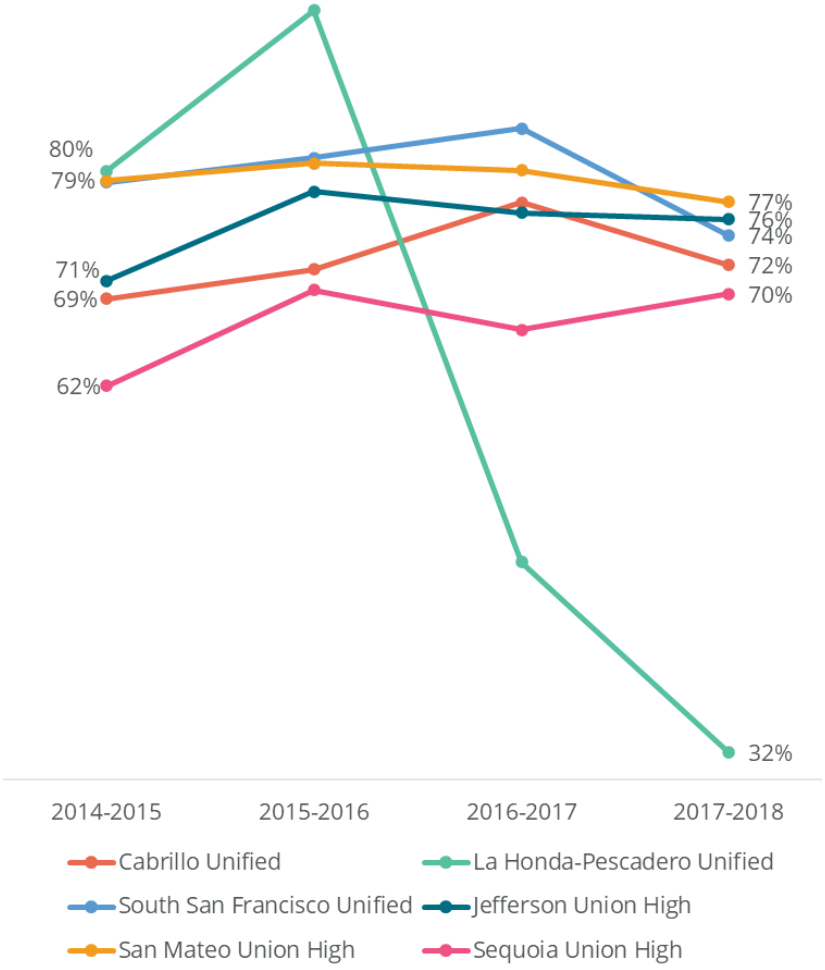
Source:
California Department of Education and Root Policy Research.



As shown in Figure V-27, La Honda-Pescadero School District previously had the highest college-going rate of all the county's high school districts, with an 80% college-going rate in 2014-2015 and a 93% college-going rate in 2015-2016. The district experienced a rapid decline in college-going rates, starting in 2016-2017. However, La Honda-Pescadero has especially small sample sizes. For instance, the district had just 26 twelfth-graders in the 2017-2018 school year, meaning that just a couple students going to college (or not) drastically alters the college-going rate in La Honda-Pescadero. All other high school districts in the county have maintained relatively consistent college-going rates.

Figure V-27. College-Going Rates, 2014-2015 to 2017-2018

Source:
California Department of Education and Root Policy Research.



Within each of the high school districts, college-going rates vary by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students, a 23 percentage point gap. Jefferson Union has the smallest gap between the two groups: 77% of White students go to college compared to 71% of Hispanic students.

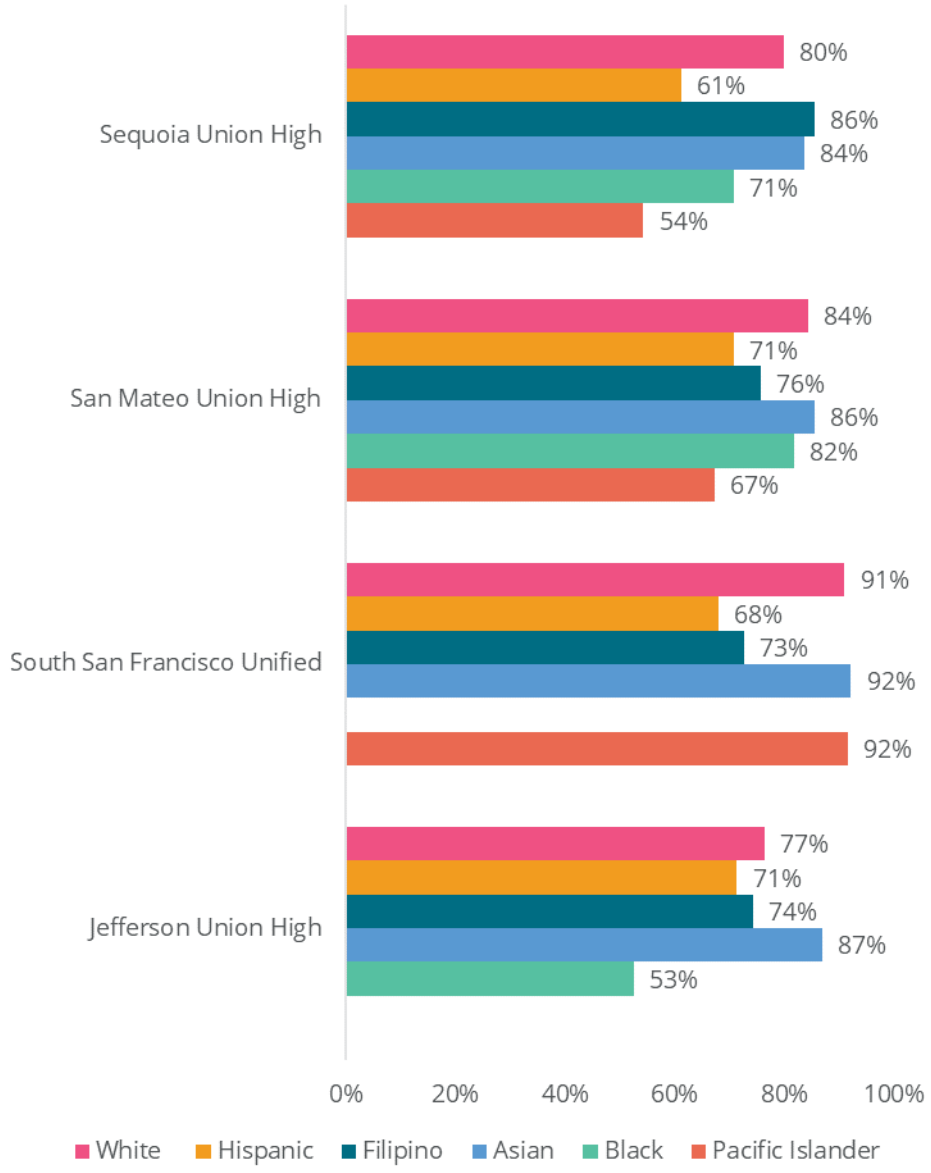
- Among Black/African American students, those at San Mateo Union have the highest college-going rate at 82%. Those at Jefferson Union have the lowest at just 53%, which is 24 percentage points lower than that of White students and 34 percentage points lower than that of Asian students.

- Overall, Asian students have among the highest college-going-rates in the county. The rate is especially high in South San Francisco Unified, where 92% go to college. The rate is lowest in Sequoia Union High School District, where 84% go to college.

- Filipino students also have generally high rates of college-going. The highest college-going rate among Filipino students is in Sequoia Union (86%) and the lowest is in South San Francisco Unified (73%).

- College-going rates for Pacific Islander students vary substantially by district. For instance, in Sequoia Union 54% go to college, but in South San Francisco Unified 92% go to college.

Figure V-28.
College-going Rates by Race and Ethnicity, 2017-18



Note: Cabrillo Unified and La Honda- Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source: California Department of Education and Root Policy Research

College-going rates are lower for students with disabilities and those learning English compared to the overall student population across the county.

- For instance, the largest gap between overall college-going rates and English learners' college-going rates is in South San Francisco Unified, where just 52% of English learning students go to college as opposed to 74% of the overall student population— a 22 percentage point gap. Among English learners, San Mateo Union High School District had the highest college-going rate, where 63% of English learners go to college.

- Among students with disabilities, South San Francisco Unified also had the largest gap, where 59% of students with disabilities went to college compared to 74% of the overall student population — a 15 percentage point gap. Jefferson Union, on the other hand, had a relatively high college-going rate among students with disabilities that was not very different from the district's overall college-going rate: 71% went to college which is just five percentage points lower than the district's overall student population.

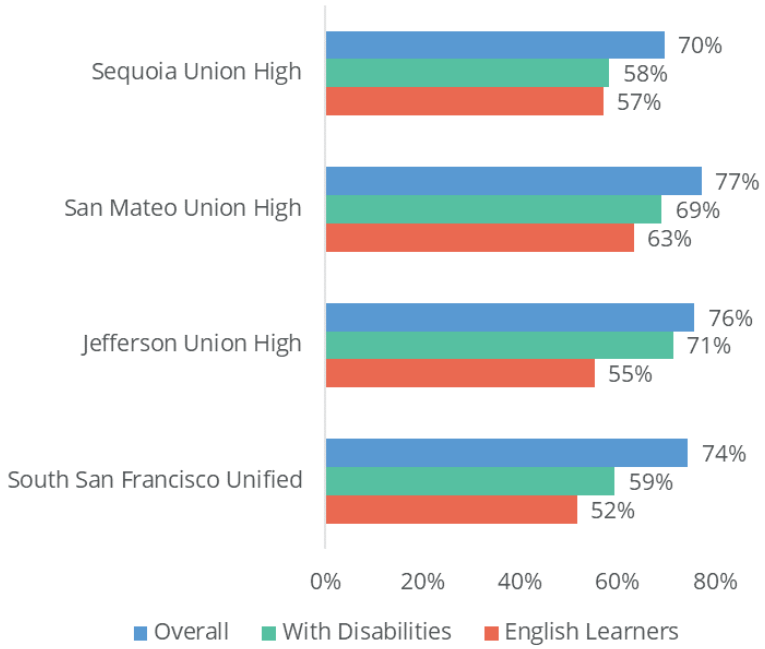
Figure V-29. College-going Rates for English Learners and Students with Disabilities, 2017-2018

Note:

Cabrillo Unified and La Honda-Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source:

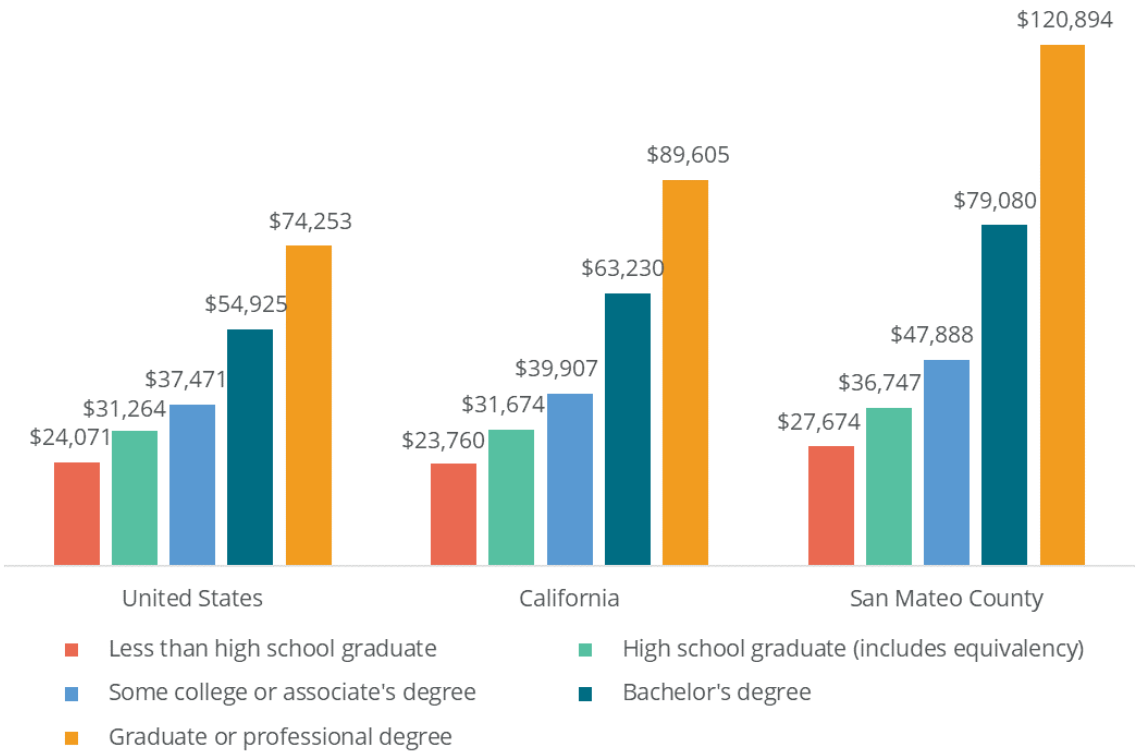
California Department of Education and Root Policy Research.



Gaps in college enrollment by race, ethnicity, disability status, or English learning have stark financial consequences for students in the long-term. Figure V-30 illustrates median annual earnings by educational attainment. College degrees are especially important in San Mateo County: those with a bachelor's degree in the county earn 115% more than those with a high school diploma. This gap is wider in San Mateo County than in other parts of California and nationwide. The differences between high-school graduate earnings and bachelor's degree earnings are around 100% in California and 76% in the US overall.

Figure V-30.

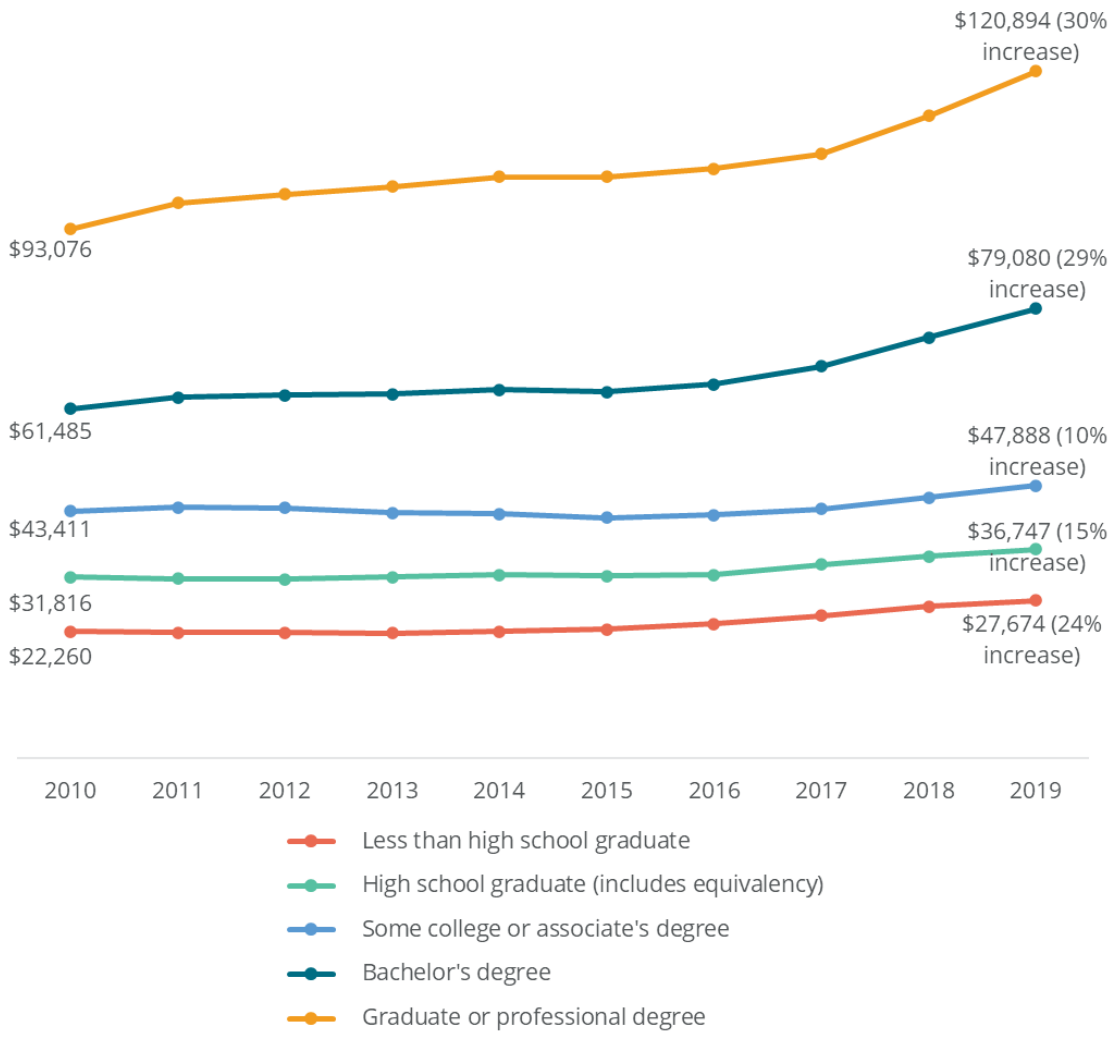
Median Annual Earnings by Educational Attainment, 2019



Source: 5-year 2019 American Community Surveys Data.

Unfortunately, the gap between high school graduates' and college graduates' earnings have been increasing in San Mateo County. As illustrated in Figure V-31, median earnings for high school graduates increased by just 15% over the last decade (from $31,816 to $36,747) while earnings for college graduates increased by 29% over the same period (from $61,485 to $79,080).

Figure V-31.
Median Annual Earnings by Educational Attainment in San Mateo County, 2010 to 2019



Source: 5-year American Community Surveys Data.

Because income disparities between college graduates and high school graduates have been increasing, it is increasingly important that school districts in San Mateo County address differences in college-going rates stratified by race, ethnicity, and extenuating circumstances.

Barriers to Success

Many students are unable to achieve academic success because of barriers in home and school. This section explores the available indicators of barriers to success, including chronic absenteeism and dropout rates. It also describes inequities in discipline rates by race and

ethnicity, which has been linked both to discrimination by education professionals as well as a major barrier to students' future success.

Chronic absenteeism. Academic studies have found that if a student is chronically absent, it reduces their math and reading achievement outcomes, educational engagement, and social engagement.[12] Chronic absenteeism also has spillover effects and negatively impacts students who themselves are not chronically absent. For instance, one study found that students suffer academically from having chronically absent classmates—as exhibited across both reading and math testing outcomes.[13]

Students are considered chronically absent if they were absent for 10% or more of the days during a school year. Note, however, students are exempt from chronic absenteeism calculations if they receive instruction through a home or hospital instructional setting, are attending community college full-time, or were not expected to attend more than 31 days.

In the county overall, 10% of students were chronically absent during the 2018-2019 school year.[14] This is a slight increase from the 2016-2017 school year, where just 9% of students overall were chronically absent.

Chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity. For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%. La Honda-Pescadero and Sequoia Union high school districts also had high rates of chronically absent students at 16% and 17%, respectively.

When disaggregating by race and ethnicity, just 3% of Asian students were chronically absent, and 7% of White and Filipino students were chronically absent. On the other end of the spectrum, Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%). Chronic absenteeism among Pacific Islander students has increased in recent years, as illustrated in Figure V-32.

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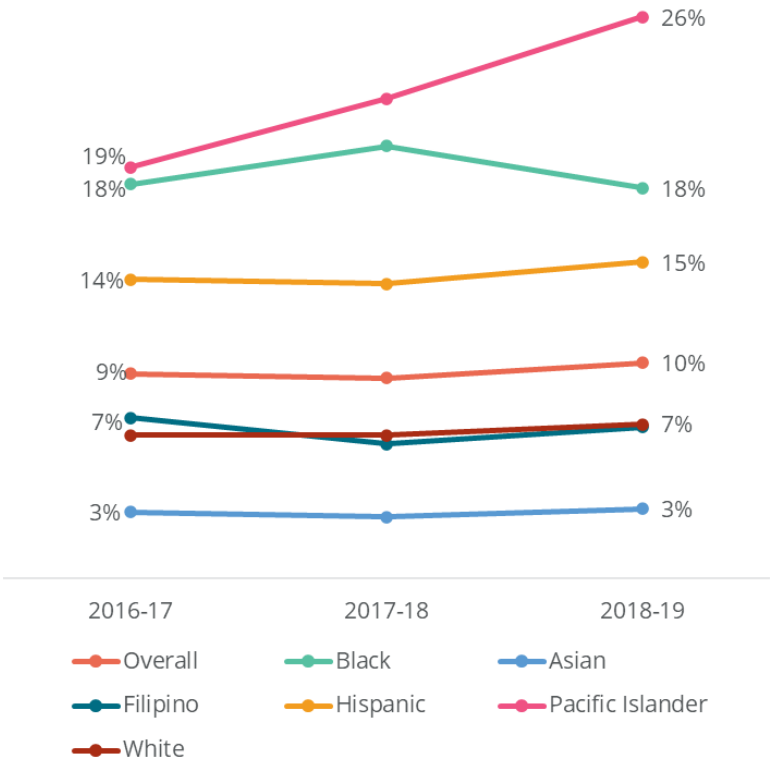
[12] Gottfried, Michael A. "Chronic absenteeism and its effects on students' academic and socioemotional outcomes." Journal of Education for Students Placed at Risk (JESPAR) 19.2 (2014): 53-75.

[13] Gottfried, Michael A. "Chronic absenteeism in the classroom context: Effects on achievement." Urban Education 54.1 (2019): 3-34.

[14] Because of the physical school closures during the COVID-19 pandemic, the California Department of Education determined that 2019–2020 absenteeism data are not valid, therefore, we present data from the 2018-2019 school year.

Figure V-32. Chronic Absenteeism by Race/Ethnicity, 2016-2017 to 2018-2019

Source: California Department of Education and Root Policy Research



Chronic absenteeism among Pacific Islander students was especially pronounced in San Mateo-Foster City school district where there was a 26 percentage point gap between chronic absenteeism rates for Pacific Islander students (32%) and the overall student body (6%). Other districts had similarly large gaps, including San Bruno Park Elementary (20 percentage points) and South San Francisco Unified (18 percentage points).

Some districts had larger gaps in absenteeism rates between Black/African American students and the overall population. For instance, in San Carlos Elementary, 4% of the overall student body is chronically absent compared to 27% of Black/African American students— a 23 percentage point gap. Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black/African American students (28%).

Among White students, Bayshore Elementary School District was a major outlier, where 46% of White students were chronically absent compared to just 12% of the total student population. However, it is important to note that this represents a very small sample of White students: just 3% of students at Bayshore Elementary are White, one of lowest in the county.

Figure V-33.
Chronic Absenteeism by District and Race/Ethnicity, 2018-2019

School District	Total	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	10%	5%	(no data)	5%	11%	(no data)	10%
La Honda-Pescadero	16%	(no data)	(no data)	(no data)	14%	(no data)	18%
South San Francisco	13%	4%	16%	7%	17%	31%	12%
High & Elementary School Districts							
Jefferson Union High School	15%	8%	22%	11%	22%	18%	15%
Bayshore Elementary	12%	5%	12%	0%	18%	19%	46%
Brisbane Elementary	12%	3%	(no data)	12%	17%	(no data)	17%
Jefferson Elementary	12%	5%	28%	6%	13%	25%	23%
Pacifica	7%	4%	12%	6%	9%	21%	7%
San Mateo Union High School	10%	3%	18%	4%	17%	21%	9%
Burlingame Elementary	5%	2%	15%	5%	10%	20%	5%
Hillsborough Elementary	4%	1%	(no data)	4%	4%	(no data)	6%
Millbrae Elementary	10%	3%	6%	17%	16%	26%	14%
San Bruno Park Elementary	12%	5%	10%	4%	14%	32%	9%
San Mateo-Foster City	6%	2%	9%	2%	10%	32%	4%
Sequoia Union High School	17%	6%	23%	8%	23%	33%	10%
Belmont-Redwood Shores	5%	3%	8%	5%	12%	17%	5%
Las Lomitas Elementary	4%	2%	0%	(no data)	7%	(no data)	3%
Menlo Park City Elementary	3%	1%	8%	7%	5%	14%	3%
Portola Valley Elementary	4%	0%	(no data)	(no data)	6%	(no data)	3%
Ravenswood City Elementary	16%	0%	20%	(no data)	15%	24%	21%
Redwood City Elementary	10%	2%	19%	3%	12%	18%	4%
San Carlos Elementary	4%	2%	27%	8%	7%	(no data)	3%
Woodside Elementary	8%	0%	0%	(no data)	12%	(no data)	7%
Total	10%	3%	18%	7%	15%	26%	7%

Source: California Department of Education and Root Policy Research

In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body. In all other districts, students with disabilities were more likely to be chronically absent than the overall student population. This was particularly true in Sequoia Union High School District, Jefferson Union High School District, and San Mateo Union High

School District, which had gaps between the overall absenteeism rate and the absenteeism rate among students with disabilities of 13, 12, and 11 percentage points, respectively.

Rates of chronic absenteeism were also higher among English learners than the general population in most districts (with the exception of Ravenswood City Elementary and Jefferson Elementary). Woodside Elementary and Sequoia Union High School districts both had 14 percentage point gaps between absenteeism rates of English learners and the overall student body.

In every school district where the data are available, foster youth had higher rates of chronic absenteeism than the overall population. This was especially true in Sequoia Union High School District, where 63% of foster youth were chronically absent compared to just 17% of the overall student body.

Similarly, in almost all districts with available data, students experiencing homelessness had higher rates of chronic absenteeism than the overall student body. The chronic absenteeism rate among students experiencing homelessness was highest in Burlingame Elementary at 64%.

Migrant students were chronically absent at rates similar to or lower than the total student body in all districts with reported data.

Figure V-34.
Chronic Absenteeism by District and Extenuating Circumstance, 2018-2019

School District	Total	English Learners	Experiencing homelessness	Migrant	Foster Youth	With Disabilities
Unified School Districts						
Cabrillo Unified	10%	12%	23%	9%	(no data)	18%
La Honda-Pescadero	16%	16%	(no data)	(no data)	(no data)	22%
South San Francisco	13%	14%	47%	13%	49%	18%
High & Elementary School Districts						
Jefferson Union High School	15%	27%	33%	(no data)	36%	28%
Bayshore Elementary	12%	19%	(no data)	(no data)	(no data)	11%
Brisbane Elementary	12%	18%	(no data)	(no data)	(no data)	18%
Jefferson Elementary	12%	10%	21%	(no data)	24%	16%
Pacifica	7%	11%	(no data)	(no data)	(no data)	14%
San Mateo Union High School	10%	21%	50%	(no data)	53%	21%
Burlingame Elementary	5%	8%	64%	(no data)	(no data)	12%
Hillsborough Elementary	4%	6%	(no data)	(no data)	(no data)	8%
Millbrae Elementary	10%	12%	5%	(no data)	(no data)	12%
San Bruno Park Elementary	12%	12%	(no data)	(no data)	18%	20%
San Mateo-Foster City	6%	8%	15%	(no data)	17%	13%
Sequoia Union High School	17%	31%	52%	16%	63%	29%
Belmont-Redwood Shores	5%	11%	(no data)	(no data)	(no data)	10%
Las Lomitas Elementary	4%	6%	(no data)	(no data)	(no data)	5%
Menlo Park City Elementary	3%	5%	(no data)	(no data)	(no data)	9%
Portola Valley Elementary	4%	3%	(no data)	(no data)	(no data)	9%
Ravenswood City Elementary	16%	16%	19%	17%	23%	21%
Redwood City Elementary	10%	12%	30%	6%	32%	16%
San Carlos Elementary	4%	8%	23%	(no data)	(no data)	11%
Woodside Elementary	8%	22%	(no data)	(no data)	(no data)	10%

Source: California Department of Education and Root Policy Research

Dropout rates. As previously indicated, workers without a high school degree have the lowest annual earnings compared to others at higher levels of educational attainment. In addition to the economic and housing precarity associated with low earnings, low earnings also often lead to increased incentives to participate in criminal activity. In fact, one study suggest that

high school dropouts are 3.5 times more likely than high school graduates to be imprisoned at some point during their lifetime.[15] Another study found that raising the high school completion rate by one percent for all men ages 20 through 60 would save the US $1.4 billion annually in crime related costs.[16] Dropping out of high school also has adverse health costs: for instance, research has shown that high school dropouts are more likely to smoke and have a marijuana disorder in adulthood.[17] For these reasons, reducing high school dropout rates in San Mateo County is pivotal to the health and economic prosperity of the community.

In this report, dropout rates shown for high school districts with available data and are defined as the percentage of cohort students who did not graduate with a regular high school diploma, did not complete high school, and are not still enrolled as a "fifth year senior".

In the 2019-2020 academic year, dropout rates were highest in Sequoia Union High School District, where 10% of students dropped out. This is similar to South San Francisco Unified, where 9% of students dropped out. In both these districts, and in Cabrillo Unified, dropout rates have increased since 2016-2017.

Dropout rates have decreased by one percentage point over the same period in San Mateo Union High School District, from 5% to 4%. Jefferson Union had the lowest dropout rate in the county at just 3%, which after slightly higher rates in 2017-18 and 2018-19, is the same as its 2016-2017 rate.

[15] Monrad, Maggie. "High School Dropout: A Quick Stats Fact Sheet." National High School Center (2007).

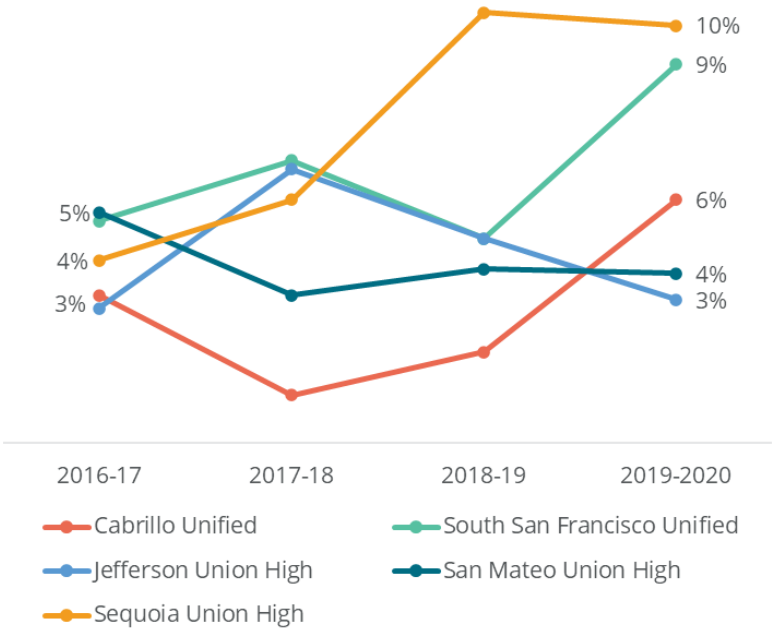
[16] U.S. Department of Justice, Bureau of Justice Statistics. (2002). Correctional populations in the United States, 1998 (NCJ-192929). Washington: U.S. Government Printing Office.

[17] Gonzalez, Jennifer M. Reingle, et al. "The long-term effects of school dropout and GED attainment on substance use disorders." Drug and alcohol dependence 158 (2016): 60-66.

Figure V-35. Dropout Rates by District, 2016-2017 to 2019-2020

Note: La Honda-Pescadero Unified School District is excluded from these data.

Source: California Department of Education and Root Policy Research

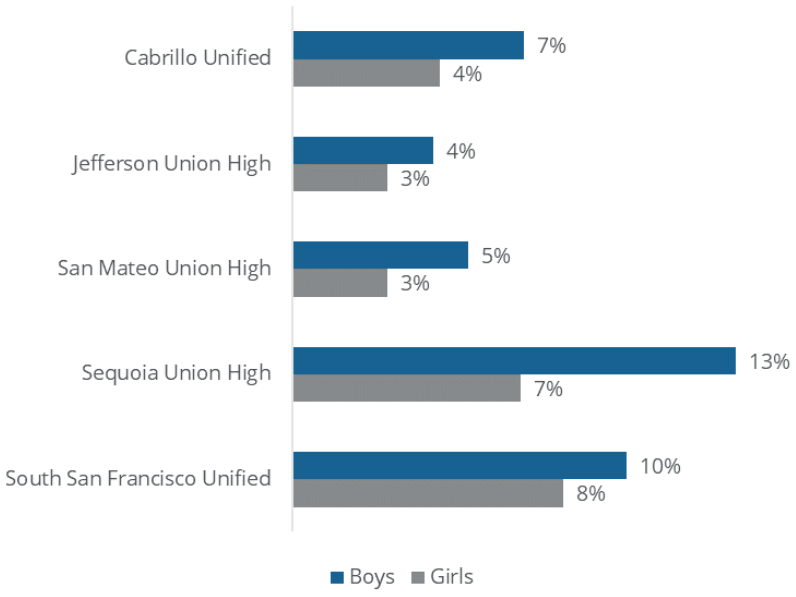


In all school districts in the county, dropout rates are higher for boys than for girls. Jefferson Union had the smallest gender gap, where 3% of girls dropped out and 4% of boys dropped out. Sequoia Union had the widest gender gap, where 13% of boys dropped out compared to just 7% of girls.

Figure V-36. Dropout Rates by Gender, 2019-2020

Note: La Honda-Pescadero Unified School District is excluded from these data.

Source: California Department of Education and Root Policy Research



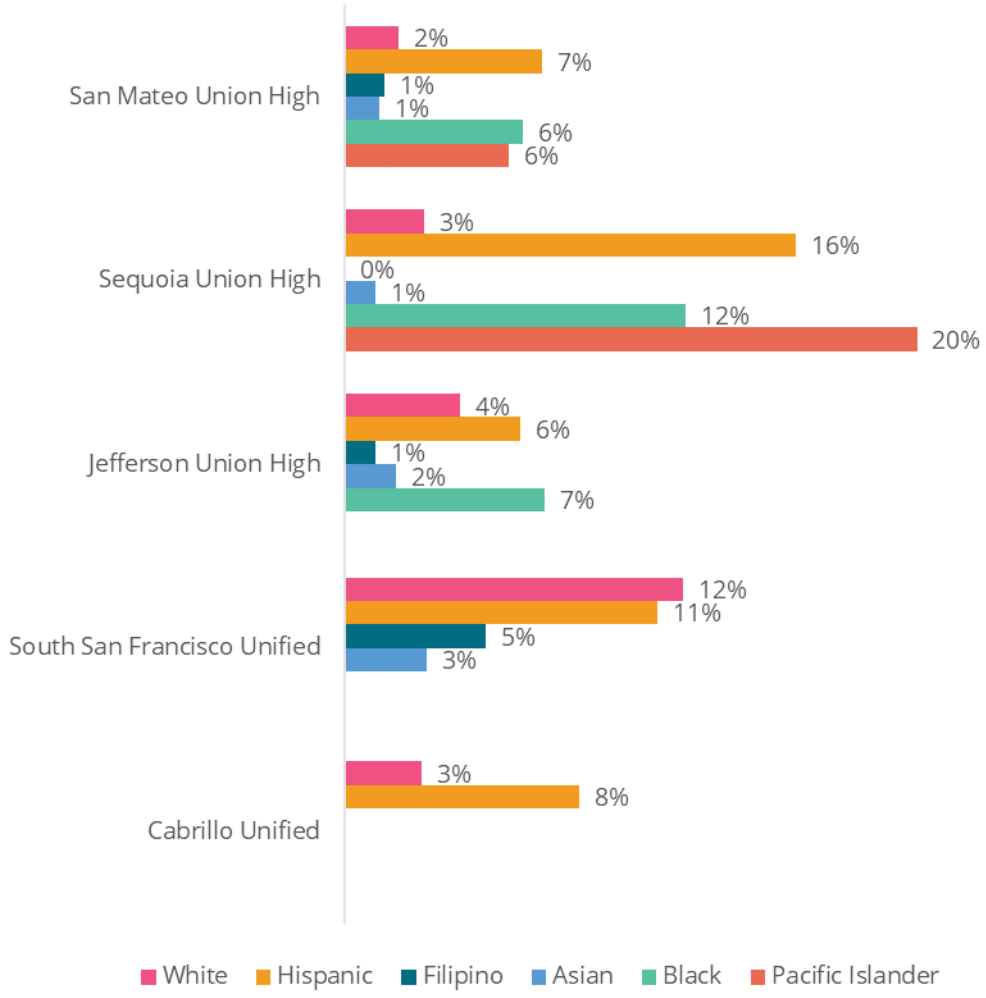
Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups.

- In Sequoia Union High School District, dropout rates were highest among Pacific Islander students, where 20% dropped out in the 2019-2020 academic year. Dropout rates were also especially high among Hispanic and Black/African American students in Sequoia Union, at 16% and 12% respectively.

- In districts with lower dropout rates, for instance, Jefferson Union, the highest dropout rates still found among Black/African American (7%) and Hispanic students (6%).

- Notably, however, in South San Francisco Unified, White students were more likely to drop out than any other racial or ethnic group. In fact, 12% of White students dropped out compared to 11% of Hispanic students, 5% of Filipino students, and 3% of Asian students. Data for Black/African American and Pacific Islander students were not available for South San Francisco Unified due to small sample sizes.

Figure V-37.
Dropout Rates by Race, 2019-2020

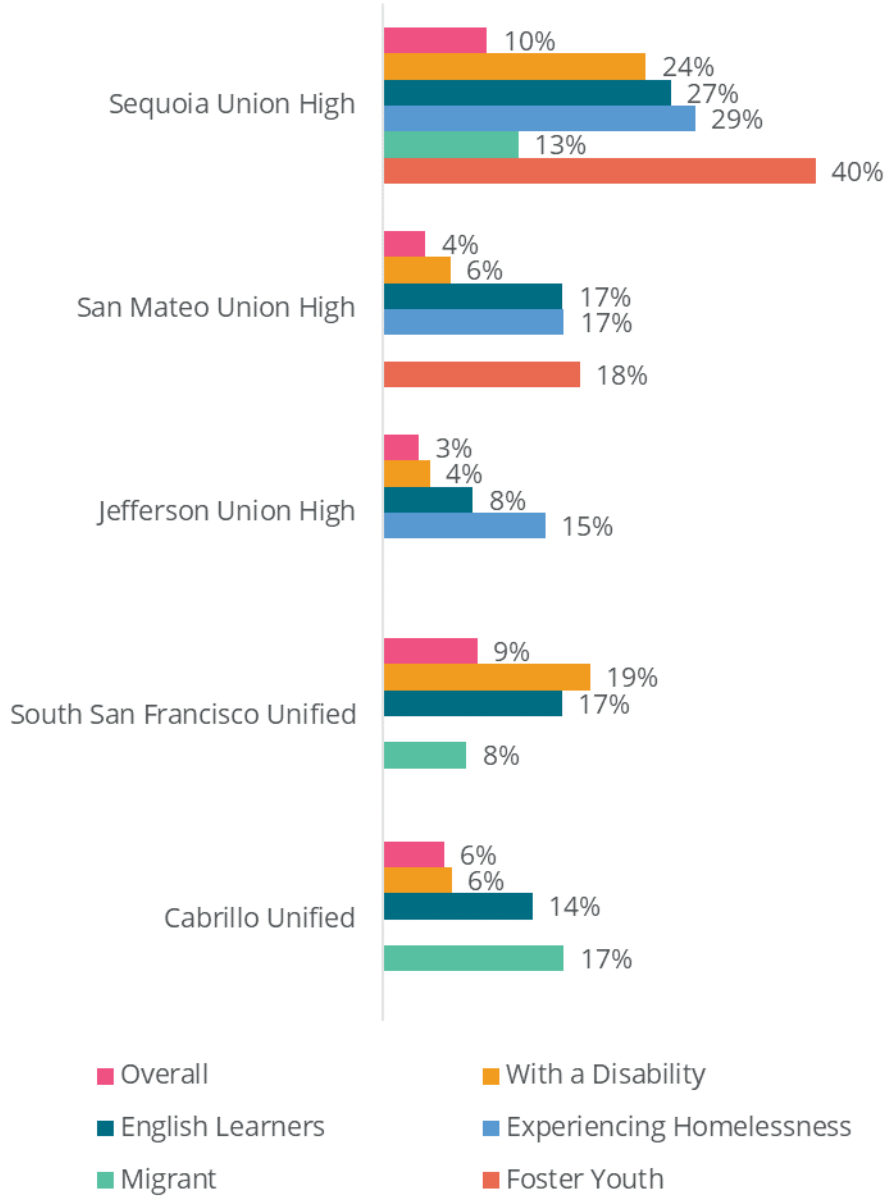


Source: California Department of Education and Root Policy Research

In all school districts in the county, students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

- Among students with disabilities, the highest dropout rate was in Sequoia Union, where 24% dropped out. The gap between overall dropout rates and dropout rates among students with disabilities was wide in Sequoia Union at 14 percentage points.
- Cabrillo Unified, on the other hand, had less than a one percentage point gap between the dropout rate of overall students (6%) and students with disabilities (6%).
- Among students learning English, Sequoia Union had the highest dropout rate at 27%, while Jefferson Union had the lowest dropout rate at 8%.
- Sequoia Union also had the highest rate of dropout among students experiencing homelessness at 29% while Jefferson Union, again, had the lowest at 15%.
- Foster Youth in Sequoia Union had an exceptionally high dropout rate a t 40%. San Mateo Union is the only other district in the county which reported these data in 2019-2020, and found only 18% of foster youth dropped out.
- Migrant students at South San Francisco Unified actually dropped out at a rate slightly lower than the general student body: just 8% of migrant students dropped out compared to 9% of the overall student body. However, those in Cabrillo Unified were 11 percentage points more likely than the total student body to dropout.

Figure V-38.
Dropout Rates by Extenuating Circumstance, 2019-2020



Source: California Department of Education and Root Policy Research

Disproportionate discipline rates. Strict discipline policies may stigmatize suspended students and expose them to the criminal justice system at a young age, setting them up for limited economic and social success down the line. Research has found that suspensions not only negatively affect the suspended students, but also their peers. Students in schools with higher

suspension rates are more likely to drop out or school and less likely to attend a four-year college.[18]

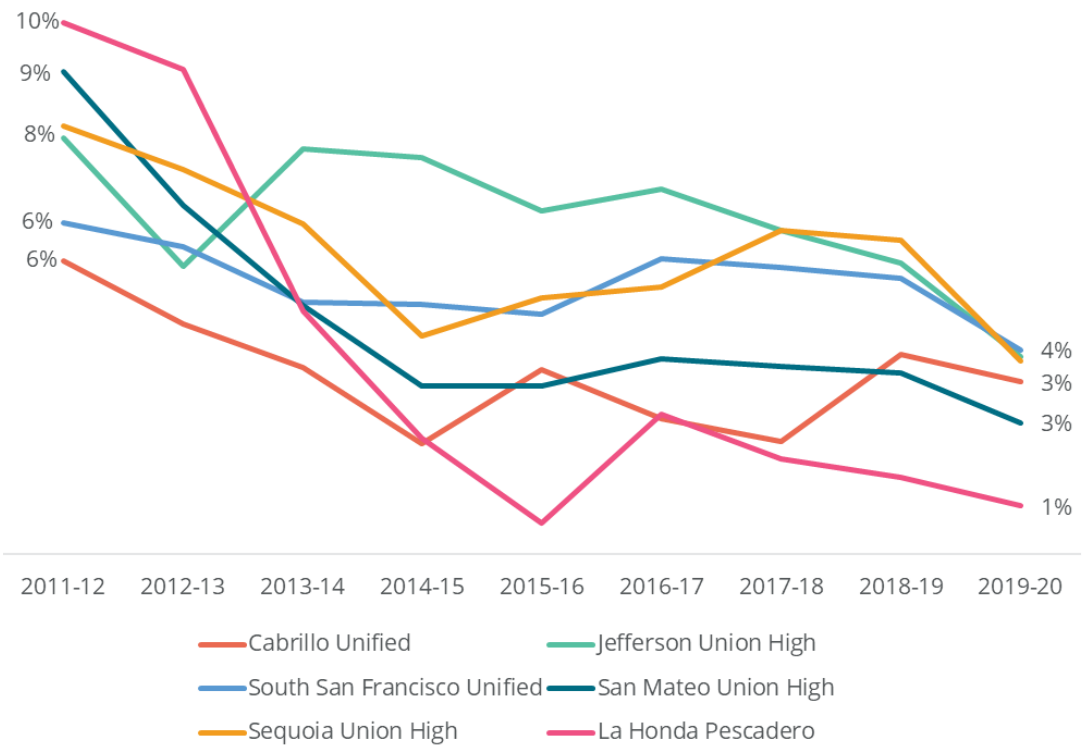
Other academic studies have found that students from African American and Latino families are more likely than their White peers to receive expulsion or out of school suspension as consequences for the same or similar problem behavior.[19] This means that Black/African American and Hispanic students suffer more of the economic and social consequences than their White peers for the same behaviors.

Luckily, in every high school district in San Mateo County, suspension rates have decreased since 2011-2012. La Honda-Pescadero School District experienced the largest decrease: it was the district with the highest suspension rate in 2011-2012 at 10%, but now has the lowest suspension rate at just 1% in 2019-2020. San Mateo Union also experienced a rapid decrease in suspension rates over the same period, with a rate of 9% in 2011-2012 to a rate of 3% in 2019-2020.

[18] Bacher-Hicks, Andrew, Stephen B. Billings, and David J. Deming. The school to prison pipeline: Long-run impacts of school suspensions on adult crime. No. w26257. National Bureau of Economic Research, 2019.

[19] Skiba, Russell J., et al. "Race is not neutral: A national investigation of African American and Latino disproportionality in school discipline." School Psychology Review 40.1 (2011): 85-107.

Figure V-39.
Suspension Rates, 2011-2012 to 2019-2020



Source: California Department of Education and Root Policy Research

In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers. Figure V-40 compares each racial/ethnic group's share of suspensions to their share of the overall student population.

- In all districts except for La Honda-Pescadero, Hispanic students make up a larger share of suspensions than their overall share of the student body. For instance, in San Mateo Union, 34% of students are Hispanic, but 66% of suspended students are Hispanic, making a 32 percentage point overrepresentation gap.

- In most districts, Black and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students. For instance, in Sequoia Union, just 2% of the student body identified as Pacific Islander but 8% of suspended students were Pacific Islander.

- Asian and Filipino students were *underrepresented* in terms of suspension rates. For example, in Jefferson Union High School District, 31% of students identified as Filipino but just 10% of suspended students were Filipino, a 21 percentage point gap. In San Mateo

Union High School, 22% of students identified as Asian but just 5% of suspended students were Asian, a 17 percentage point gap.

- White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero, where they were overrepresented by 30 percentage points. They were substantially underrepresented in Cabrillo Unified (with a gap of 21 percentage points) and Sequoia Union (18 percentage points).

Figure V-40.
Suspension Rates by Race and Ethnicity, 2019-2020

School District	Cabrillo Unified	Jefferson Union High	La Honda-Pescadero	San Mateo Union High	Sequoia Union High	South San Francisco Unified
Asian Students						
Share of Student Body	1%	14%		22%	9%	13%
Share of Suspensions	1%	7%		5%	1%	3%
Gap	0%	-7%		-17%	-8%	-10%
Black Students						
Share of Student Body		1%		1%	3%	1%
Share of Suspensions		5%		1%	6%	2%
Gap		4%		0%	3%	1%
Filipino Students						
Share of Student Body	1%	31%		6%	2%	23%
Share of Suspensions	0%	10%		2%	0%	9%
Gap	-1%	-21%		-4%	-2%	-14%
Hispanic Students						
Share of Student Body	52%	32%	61%	34%	41%	48%
Share of Suspensions	79%	46%	33%	66%	62%	69%
Gap	27%	14%	-28%	32%	21%	21%
Pacific Islander Students						
Share of Student Body		1%		2%	2%	2%
Share of Suspensions		4%		4%	8%	3%
Gap		3%		2%	6%	1%
White Students						
Share of Student Body	40%	14%	37%	26%	38%	7%
Share of Suspensions	19%	16%	67%	14%	20%	7%
Gap	-21%	2%	30%	-12%	-18%	0%

Notes: the percentage of suspensions and shares of racial groups do not sum to 100% because we exclude students with no reported race, with more than one reported race, where districts did not report racial/ethnic data due to small sample sizes. Gaps of 15 percentage points or more are highlighted.

Source: California Department of Education and Root Policy Research

Staff demographics. Diversity of school staff has been shown to improve outcomes for students of color. For instance, one recent study found that students are less likely to be removed from school as punishment when they and their teachers are the same race. This effect is driven almost entirely by black students, especially black boys, who are markedly less likely to be subjected to exclusionary discipline when taught by black teachers. There is little evidence of any benefit for white students of being matched with white teachers.[20] Other research in California has found that, when students have a teacher of their race, they are more likely to attend class, therefore reducing chronic absenteeism.[21] Even more studies have found that having a teacher of a student's own race substantially improves their math and reading achievement.[22]

In San Mateo County, the demographics of faculty and staff are fairly similar to that of its students. Figure V-41 illustrates the share of the county's faculty and staff who are Asian, Black/African American, Hispanic, Filipino, Pacific Islander, and White, and compares those shares to the racial/ethnic breakdown of the county's student body.

There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups. Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

[20] Lindsay, Constance A., and Cassandra MD Hart. "Teacher race and school discipline: Are students suspended less often when they have a teacher of the same race?." Education Next 17.1 (2017): 72-79.

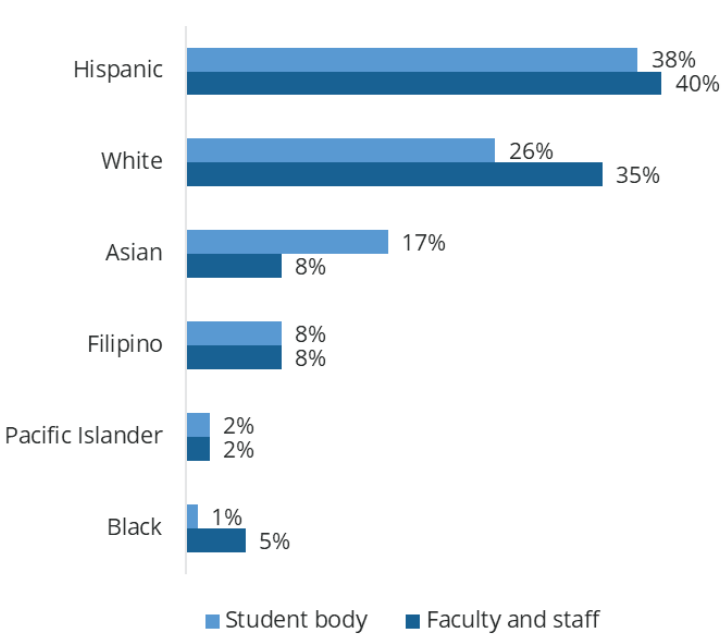
[21] Gottfried, Michael, J. Jacob Kirksey, and Tina L. Fletcher. "Do High School Students With a Same-Race Teacher Attend Class More Often?." Educational Evaluation and Policy Analysis (2021): 01623737211032241.

[22] Dee, T. S. (2004). Teachers, race, and student achievement in a randomized experiment. Review of economics and statistics, 86(1), 195-210.

Figure V-41. Staff and Student Demographics, 2020-2021

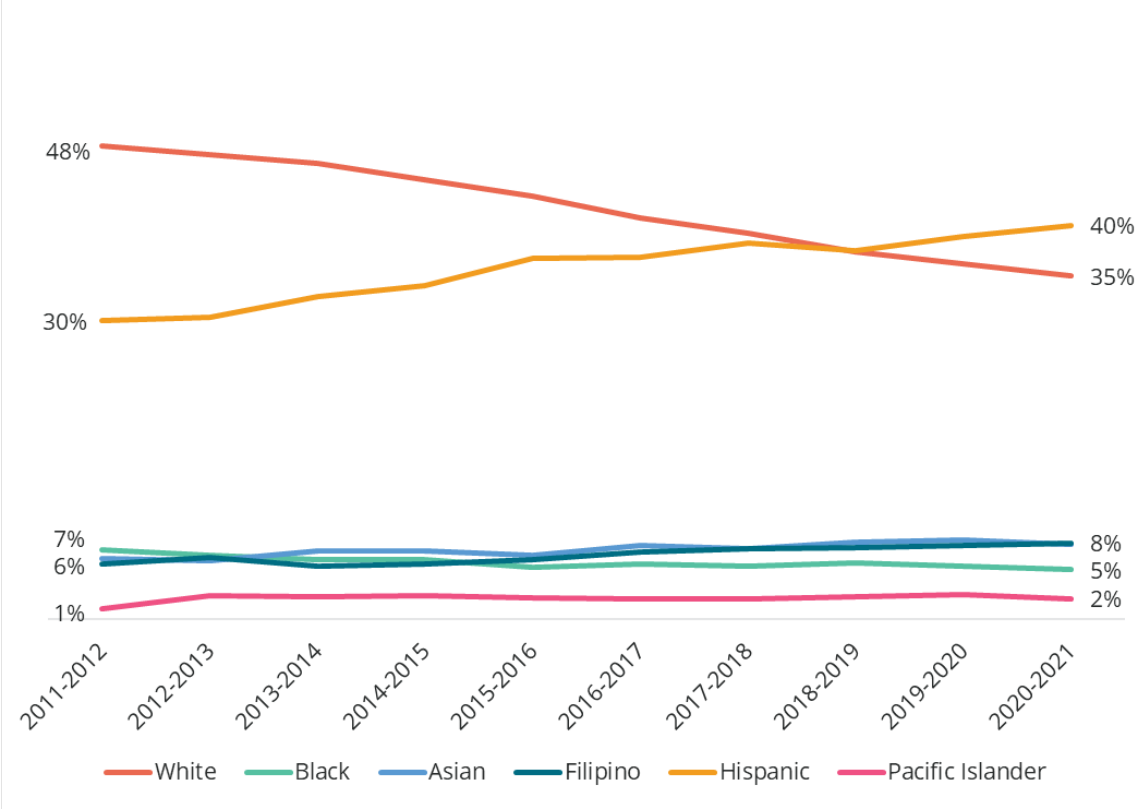
Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research



Since 2011-2012, the county's school districts have diversified in that there has been a 13 percentage point decrease in the share of White faculty and staff and a 10 percentage point increase in Hispanic faculty and staff. However, there has been a slight decrease (by two percentage points) in the share of faculty and staff who identify as Black/African American. There has been a two percentage point increase in the share of Asian and Filipino faculty and staff, and a one percent increase in the share of Pacific Islander faculty and staff.

Figure V-42.
Faculty and Staff Demographics, 2011-2012 to 2020-2021



Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-43 illustrates faculty and staff racial and ethnic diversity for the 2020-2021 school year by district.

- Portola Valley has the least diverse faculty and staff in the county, with 59% identifying as White.
- Ravenswood Elementary has the most diverse faculty and staff: the district has the highest share of Pacific Islander (5%), Black/African American (12%) and Hispanic (72%) faculty and staff.
- South San Francisco Unified School District has the highest share of Asian faculty and staff at 14%.
- Brisbane Elementary and Jefferson Elementary have the highest shares of Filipino faculty and staff at 28%.

Figure V-43.
Faculty and Staff Race/Ethnicity, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	0%	1%	1%	46%	0%	51%
La Honda-Pescadero	0%	5%	5%	39%	0%	51%
South San Francisco	14%	3%	16%	34%	2%	28%
High & Elementary School Districts						
Jefferson Union High School	3%	3%	13%	26%	1%	43%
Bayshore Elementary	13%	4%	17%	61%	0%	4%
Brisbane Elementary	7%	0%	28%	20%	4%	42%
Jefferson Elementary	13%	3%	28%	25%	0%	29%
Pacifica	7%	2%	8%	23%	2%	54%
San Mateo Union High School	11%	5%	6%	34%	3%	40%
Burlingame Elementary	8%	5%	11%	27%	3%	45%
Hillsborough Elementary	2%	1%	7%	20%	1%	55%
Millbrae Elementary	13%	3%	9%	25%	0%	48%
San Bruno Park Elementary	4%	2%	13%	26%	4%	48%
San Mateo-Foster City	13%	2%	7%	33%	3%	37%
Sequoia Union High School	2%	12%	2%	54%	4%	26%
Belmont-Redwood Shores	13%	2%	3%	39%	0%	42%
Las Lomitas Elementary	7%	7%	0%	42%	0%	42%
Menlo Park City Elementary	3%	1%	3%	28%	1%	40%
Portola Valley Elementary	4%	4%	0%	33%	0%	59%
Ravenswood City Elementary	2%	12%	1%	72%	5%	3%
Redwood City Elementary	4%	5%	2%	65%	1%	21%
San Carlos Elementary	8%	6%	3%	37%	1%	42%
Woodside Elementary	12%	8%	0%	30%	0%	49%
Total	8%	5%	8%	40%	2%	35%

Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-44 illustrates the gap between faculty/staff representation and the student body. For instance, at San Bruno Park Elementary, 15% of the students are White while 48% of the faculty/staff are White, leaving a 33 percentage point gap.

If schools are striving for a distribution of faculty/staff that reflects the racial and ethnic distribution of their student body, the closer to a 0 percentage point gap, the better. Schools like San Bruno Park Elementary fall short of meeting this goal, in that there is a large overrepresentation of White faculty/staff compared to the student body. Many other districts have a large overrepresentation of White faculty/staff, including Millbrae Elementary (32 percentage point gap), Jefferson Union High School District (29 percentage point gap), and South San Francisco Unified School District (22 percentage points). There are just a few school districts where the share of White students is higher than the share of White faculty, particularly Woodside Elementary and Menlo Park City Elementary, both with a 15 percentage point gap.

Across most school districts, the share of Asian students is larger than the share of Asian faculty/staff. This suggests that Asian students are less likely than their peers to interact with a same-race teacher or staff member. The largest disparity is in Millbrae Elementary, where just 13% of the faculty identify as Asian compared to 46% of the student body, a 33 percentage point gap.

In many school districts, there is a dearth of Hispanic faculty and staff. For instance, in La Honda-Pescadero, 63% of students are Hispanic compared to 39% of faculty, a 24 percentage point gap. In other districts, however, there is a larger share of Hispanic faculty/staff than students. In Las Lomitas Elementary, for instance, 13% of students are Hispanic and 42% of faculty/staff are Hispanic. Recall that Las Lomitas Elementary commonly has high-performing English language learnings students. This may be partly due to the district's large portion of Hispanic faculty/staff.

Though district wide there are approximately the same portions of Filipino students as there are faculty/staff, Jefferson Union High School stands out as a district where Filipino students are less likely to interact with a same-race teacher or staff member. In Jefferson Union, 29% of students are Filipino compared to just 13% of faculty/staff.

In all districts, there only very small gaps in the share of students that identify as Pacific Islander and the share of faculty/staff that identify as Pacific Islander. All in all, they are represented in approximately equal proportions.

Figure V-44.
Difference Between Staff and Student Populations, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	-1%	1%	0%	-6%	0%	11%
La Honda-Pescadero	0%	5%	4%	-24%	0%	16%
South San Francisco	0%	2%	-7%	-14%	0%	22%
High & Elementary School Districts						
Jefferson Union High School	-12%	2%	-16%	-5%	0%	29%
Bayshore Elementary	-6%	1%	-4%	20%	-4%	1%
Brisbane Elementary	-13%	-1%	16%	-8%	4%	18%
Jefferson Elementary	-6%	1%	3%	-11%	-1%	18%
Pacifica	-1%	1%	-1%	-3%	2%	15%
San Mateo Union High School	-12%	4%	1%	2%	1%	12%
Burlingame Elementary	-19%	5%	8%	11%	3%	4%
Hillsborough Elementary	-30%	1%	5%	15%	1%	7%
Millbrae Elementary	-33%	2%	3%	5%	-2%	32%
San Bruno Park Elementary	-12%	1%	3%	-15%	-1%	33%
San Mateo-Foster City	-13%	1%	4%	-4%	1%	16%
Sequoia Union High School	-7%	10%	1%	9%	2%	-9%
Belmont-Redwood Shores	-19%	1%	0%	27%	-1%	8%
Las Lomitas Elementary	-11%	6%	-1%	29%	0%	-11%
Menlo Park City Elementary	-10%	0%	2%	11%	0%	-15%
Portola Valley Elementary	-2%	4%	0%	19%	0%	-7%
Ravenswood City Elementary	2%	7%	1%	-12%	-2%	2%
Redwood City Elementary	0%	4%	1%	-5%	0%	2%
San Carlos Elementary	-10%	5%	2%	23%	1%	-7%
Woodside Elementary	8%	6%	0%	14%	-1%	-15%
Total	-9%	4%	0%	2%	0%	9%

Notes: The figure shows percentage point gaps in student representation versus faculty/staff representation (calculated as the share of faculty/staff minus the share of students).

Source: California Department of Education and Root Policy Research

APPENDIX D | Attachment 4 – UC Merced Segregation Report

UC Merced Urban Policy Lab and ABAG/MTC Staff

Version of Record: March 06, 15:56:53



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1 INTRODUCTION

The requirement to Affirmatively Further Fair Housing (AFFH) is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability.[1] The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity.[2][3] AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues. ABAG and UC Merced have prepared this report to assist Bay Area jurisdictions with the Assessment of Fair Housing section of the Housing Element.

Assessment of Fair Housing Components

The Assessment of Fair Housing includes five components, which are discussed in detail on pages 22-43 of HCD's AFFH Guidance Memo:

A: Summary of fair housing enforcement and outreach capacity

B: Integration and segregation patterns, and trends related to people with protected characteristics

C: Racially or ethnically concentrated areas of poverty

D: Disparities in access to opportunity

E: Disproportionate housing needs, including displacement risk

1.1 Purpose of this Report

This report describes racial and income segregation in Bay Area jurisdictions. Local jurisdiction staff can use the information in this report to help fulfill a portion of the second component of the Assessment of Fair Housing, which requires analysis of integration and segregation patterns and trends related to people with protected characteristics and lower incomes. Jurisdictions will still need to perform a similar analysis for familial status and populations with disability.

This report provides segregation measures for both the local jurisdiction and the region using several indices. For segregation between neighborhoods within a city (intra-city segregation), this report includes isolation indices, dissimilarity indices, and Theil's-H index. The isolation index measures

[1] https://www.justice.gov/crt/fair-housing-act-2
[2] HCD AFFH Guidance Memo
[3] The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.

segregation for a single group, while the dissimilarity index measures segregation between two groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once. HCD's AFFH guidelines require local jurisdictions to include isolation indices and dissimilarity indices in the Housing Element. Theil's H index is provided in addition to these required measures. For segregation between cities within the Bay Area (inter-city segregation), this report includes dissimilarity indices at the regional level as required by HCD's AFFH guidelines. HCD's AFFH guidelines also require jurisdictions to compare conditions at the local level to the rest of the region; and this report presents the difference in the racial and income composition of a jurisdiction relative to the region as a whole to satisfy the comparison requirement.

1.2 Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. This report examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

Neighborhood level segregation (*within* a jurisdiction, or *intra-city*): Segregation of race and income groups can occur from neighborhood to neighborhood *within* a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (*between* jurisdictions in a region, or *inter-city*): Race and income divides also occur *between* jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

1.3 Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, white residents and above moderate-income residents are significantly more segregated from other racial and income groups (see Appendix 2). The highest levels of racial segregation occur between the Black and white populations. The analysis completed for this report indicates that the amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that "[a]lthough 7

of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since."[4] However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation *between* Bay Area cities compared to other regions in the state.

1.4 Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).[5] ABAG/MTC plans to issue a separate report detailing the existing land use policies that influence segregation patterns in the Bay Area.

[4] For more information, see https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020.
[5] Using a household-weighted median of Bay Area county median household incomes, regional values were $61,050 for Black residents, $122,174 for Asian/Pacific Islander residents, $121,794 for white residents, and $76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.

Definition of Terms - Geographies

Neighborhood: In this report, "neighborhoods" are approximated by tracts.[6] Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.

Jurisdiction: Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this report also uses the term "city" interchangeably with "jurisdiction" in some places.

Region: The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

[6] Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.

2 RACIAL SEGREGATION IN CITY OF SAN MATEO

Definition of Terms - Racial/Ethnic Groups

The U.S. Census Bureau classifies racial groups (e.g. white or Black/African American) separately from Hispanic/Latino ethnicity.[7] This report combines U.S. Census Bureau definitions for race and ethnicity into the following racial groups:

White: Non-Hispanic white

Latinx: Hispanic or Latino of any race[8]

Black: Non-Hispanic Black/African American

Asian/Pacific Islander: Non-Hispanic Asian or Non-Hispanic Pacific Islander

People of Color: All who are not non-Hispanic white (including people who identify as "some other race" or "two or more races")[9]

2.1 Neighborhood Level Racial Segregation (*within* City of San Mateo)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of San Mateo in Figure 1 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

[7] More information about the Census Bureau's definitions of racial groups is available here: https://www.census.gov/topics/population/race/about.html.
[8] 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 to refer to this racial/ethnic group.
[9] Given the uncertainty in the data for population size estimates for racial and ethnic groups not included in the Latinx, Black, or Asian/Pacific Islander categories, this report only analyzes these racial groups in the aggregate People of Color category.

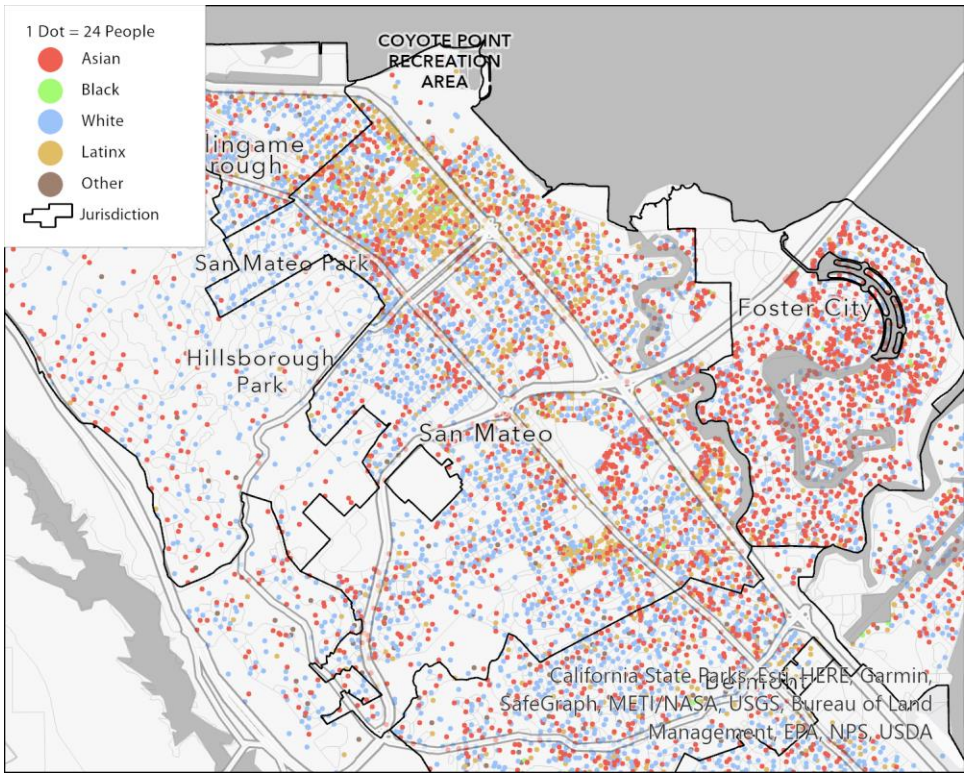


Figure 1: Racial Dot Map of San Mateo (2020)

Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: The plot shows the racial distribution at the census block level for City of San Mateo and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an **isolation index**:

- The isolation index compares each neighborhood's composition to the jurisdiction's demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within City of San Mateo the most isolated racial group is white residents. San Mateo's isolation index of 0.428 for white residents means that the average white resident lives in a neighborhood that is 42.8% white. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in San Mateo for the years 2000, 2010, and 2020 can be found in Table 1 below. Among all racial groups in this jurisdiction, the white population's isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

The "Bay Area Average" column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020.[10] The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

Table 1: Racial Isolation Index Values for Segregation within San Mateo

	San Mateo			Bay Area Average
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander	0.180	0.220	0.293	0.245
Black/African American	0.050	0.031	0.021	0.053
Latinx	0.313	0.354	0.333	0.251
White	0.627	0.527	0.428	0.491

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 2 below shows how racial isolation index values in San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in City of San Mateo, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for racial groups in their jurisdiction compare to other jurisdictions in the region.

[10] This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions' segregation measures in this report. The segregation measures in this report are calculated by comparing the demographics of a jurisdiction's census tracts to the jurisdiction's demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).

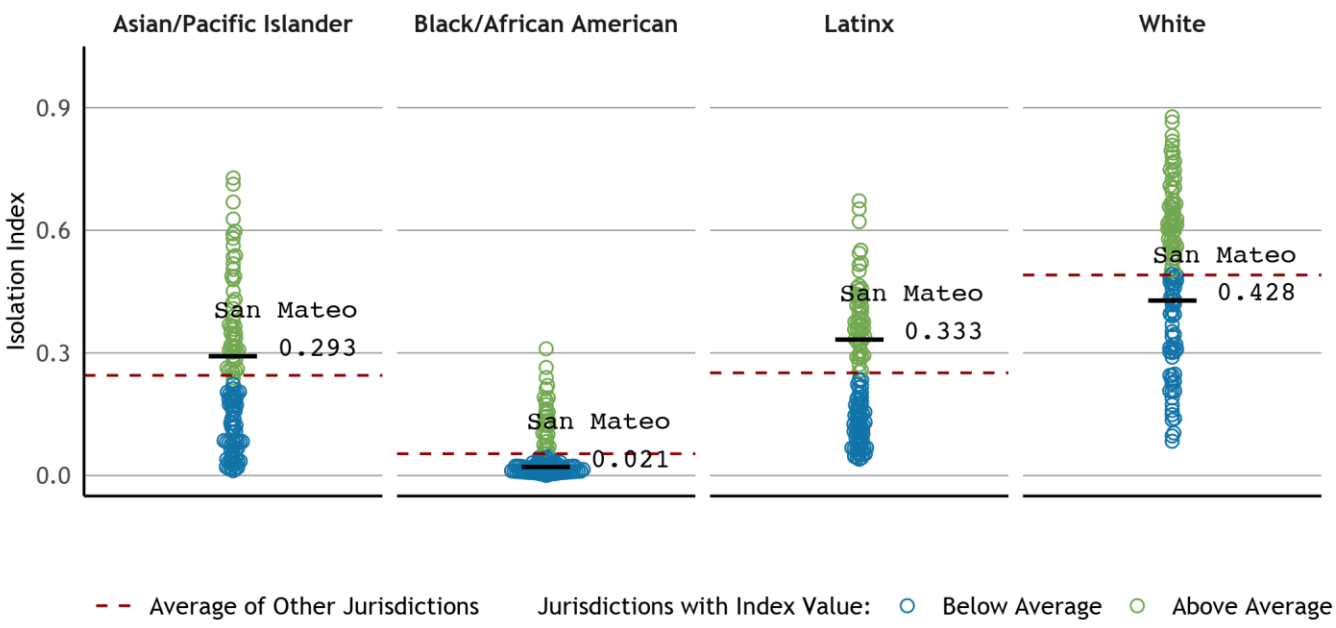


Figure 2: Racial Isolation Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Another way to measure segregation is by using a **dissimilarity index**:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).

Dissimilarity Index Guidance for Cities with Small Racial Group Populations

The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population.

HCD's AFFH guidance requires the Housing Element to include the dissimilarity index values for racial groups, but also offers flexibility in emphasizing the importance of various measures. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff use the isolation index or Thiel's H-Index to gain a more accurate understanding of their jurisdiction's neighborhood-level segregation patterns (*intra*-city segregation).

If a jurisdiction has a very small population of a racial group, this indicates that segregation between the jurisdiction and the region (*inter*-city segregation) is likely to be an important feature of the jurisdiction's segregation patterns.

In City of San Mateo, the Black/African American group is 1.6 percent of the population - so staff should be aware of this small population size when evaluating dissimilarity index values involving this group.

Table 2 below provides the dissimilarity index values indicating the level of segregation in San Mateo between white residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020).

In San Mateo the highest segregation is between Latinx and white residents (see Table 2). San Mateo's Latinx /white dissimilarity index of 0.345 means that 34.5% of Latinx (or white) residents would need to move to a different neighborhood to create perfect integration between Latinx residents and white residents.

The "Bay Area Average" column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from white residents in this jurisdiction.

For example, Table 2 indicates that the average Latinx/white dissimilarity index for a Bay Area jurisdiction is 0.207, so on average 20.7% of Latinx (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Latinx and white residents in that jurisdiction.

Table 2: Racial Dissimilarity Index Values for Segregation within San Mateo

	San Mateo			Bay Area Average
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander vs. White	0.218	0.202	0.168	0.185
Black/African American vs. White	0.417*	0.350*	0.307*	0.244
Latinx vs. White	0.389	0.363	0.345	0.207
People of Color vs. White	0.288	0.267	0.228	0.168

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.
Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Figure 3 below shows how dissimilarity index values in City of San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in San Mateo, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Similar to Figure 2, local staff can use this chart to contextualize how segregation levels between white residents and communities of color in their jurisdiction compare to the rest of the region. However, staff should be mindful of whether a racial group in their jurisdiction has a small population (approximately less than 5% of the jurisdiction's population), as the dissimilarity index value is less reliable for small populations.

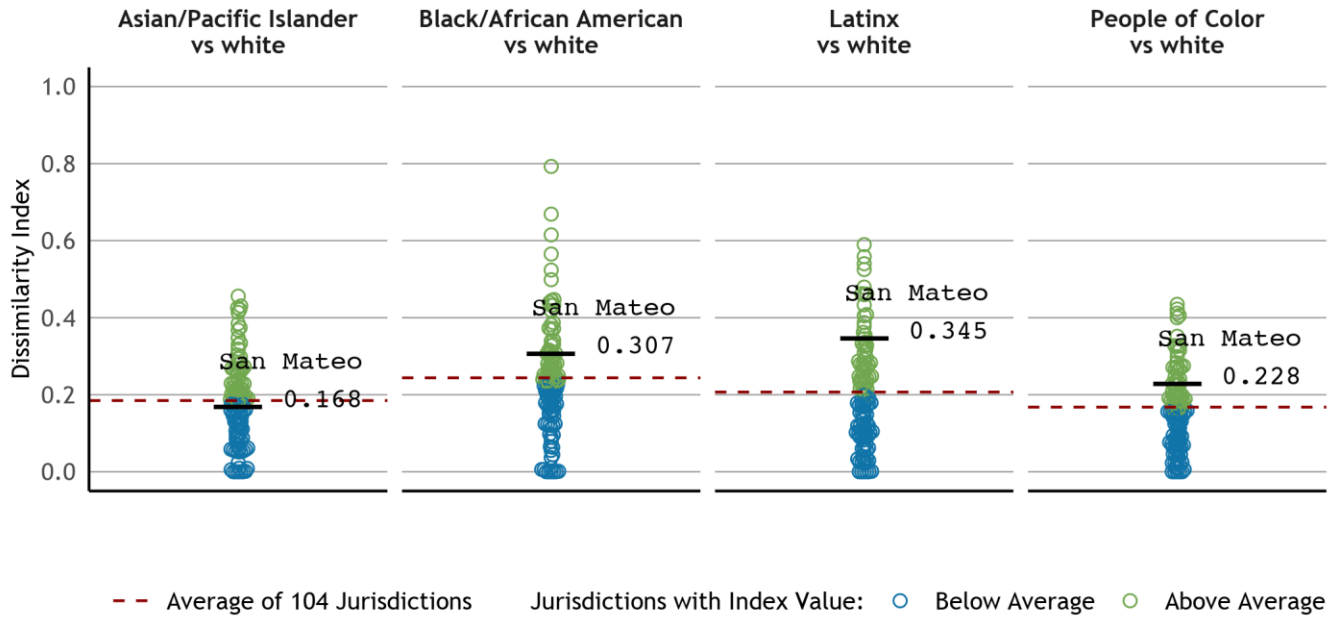


Figure 3: Racial Dissimilarity Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

The **Theil's H Index** can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil's H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil's H offers the clearest summary of overall segregation.

The Theil's H Index values for neighborhood racial segregation in San Mateo for the years 2000, 2010, and 2020 can be found in Table 3 below. The "Bay Area Average" column in the table provides the average Theil's H Index across Bay Area jurisdictions in 2020. Between 2010 and 2020, the Theil's H Index for racial segregation in San Mateo declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil's H Index for racial segregation in San

Mateo was higher than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in San Mateo is more than in the average Bay Area city.

Table 3: Theil's H Index Values for Racial Segregation within San Mateo

	San Mateo			Bay Area Average
Index	**2000**	**2010**	**2020**	**2020**
Theil's H Multi-racial	0.089	0.071	0.053	0.042

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 4 below shows how Theil's H index values for racial segregation in San Mateo compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for neighborhood racial segregation in San Mateo, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood racial segregation levels in their jurisdiction compare to other jurisdictions in the region.

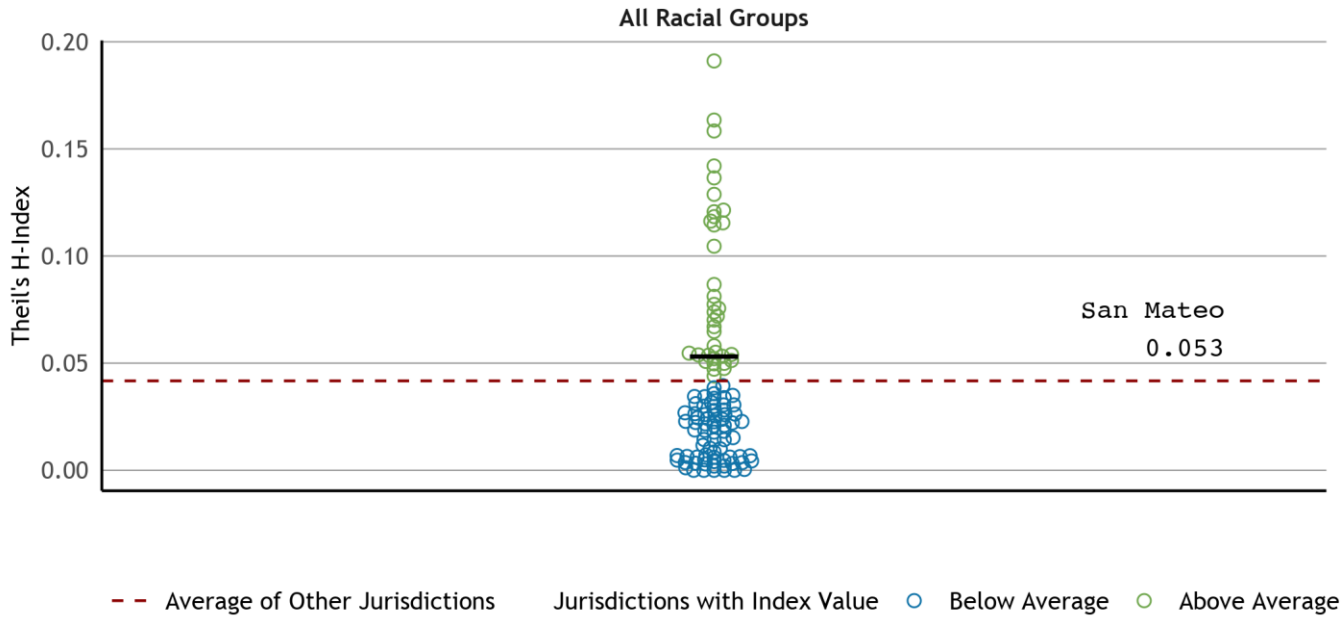


Figure 4: Theil's H Index Values for Racial Segregation in San Mateo Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

2.2 Regional Racial Segregation (*between* San Mateo and other jurisdictions)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. Racial dot maps are not only useful for examining neighborhood racial segregation within a jurisdiction, but these maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure 5 below presents a racial dot map showing the spatial distribution of racial groups in San Mateo as well as in nearby Bay Area cities.

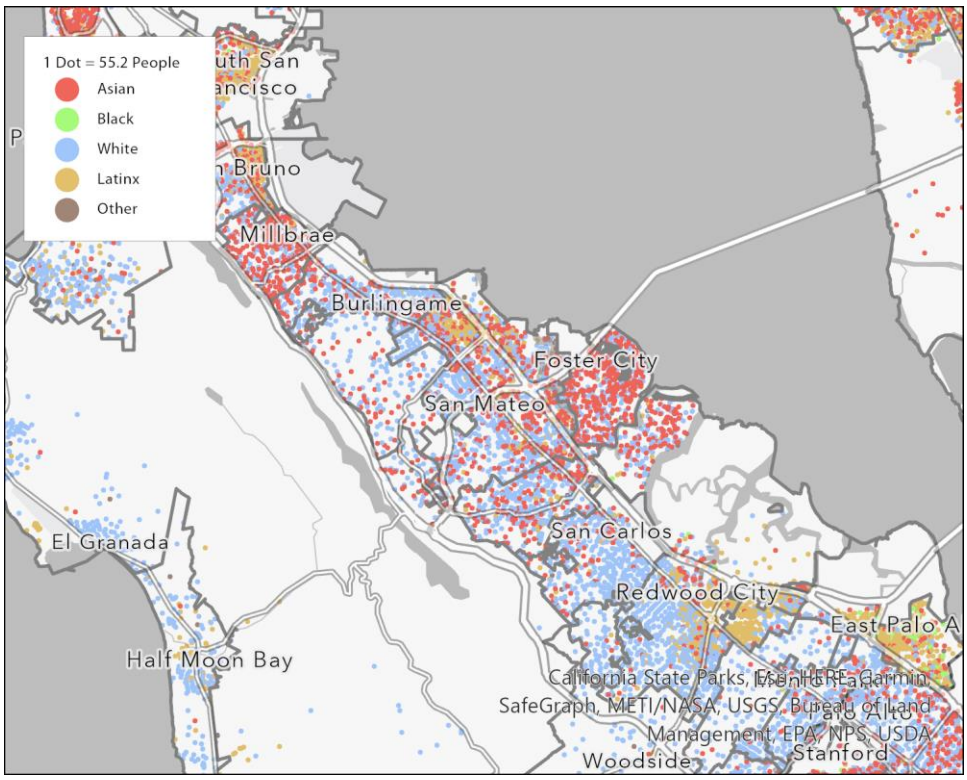


Figure 5: Racial Dot Map of San Mateo and Surrounding Areas (2020)

Universe: Population.
Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: The plot shows the racial distribution at the census block level for City of San Mateo and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

To understand how each city contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region as a whole. The racial demographics in San Mateo for the years 2000, 2010, and 2020 can be found in Table 4 below. The table also provides the racial composition of the nine-county Bay Area. As of 2020, San Mateo has a higher share of white residents than the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.

Table 4: Population by Racial Group, San Mateo and the Region

	San Mateo			Bay Area
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander	14.9%	20.7%	27.8%	28.2%
Black/African American	2.5%	2.2%	1.6%	5.6%
Latinx	20.5%	26.6%	25.7%	24.4%
Other or Multiple Races	5.6%	4.1%	6.5%	5.9%
White	56.5%	46.5%	38.3%	35.8%

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 6 below compares the racial demographics in San Mateo to those of all 109 Bay Area jurisdictions.[11] In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. Additionally, the black line within each racial group notes the percentage of the population of City of San Mateo represented by that group and how that percentage ranks among all 109 jurisdictions. Local staff can use this chart to compare the representation of different racial groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

[11] While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

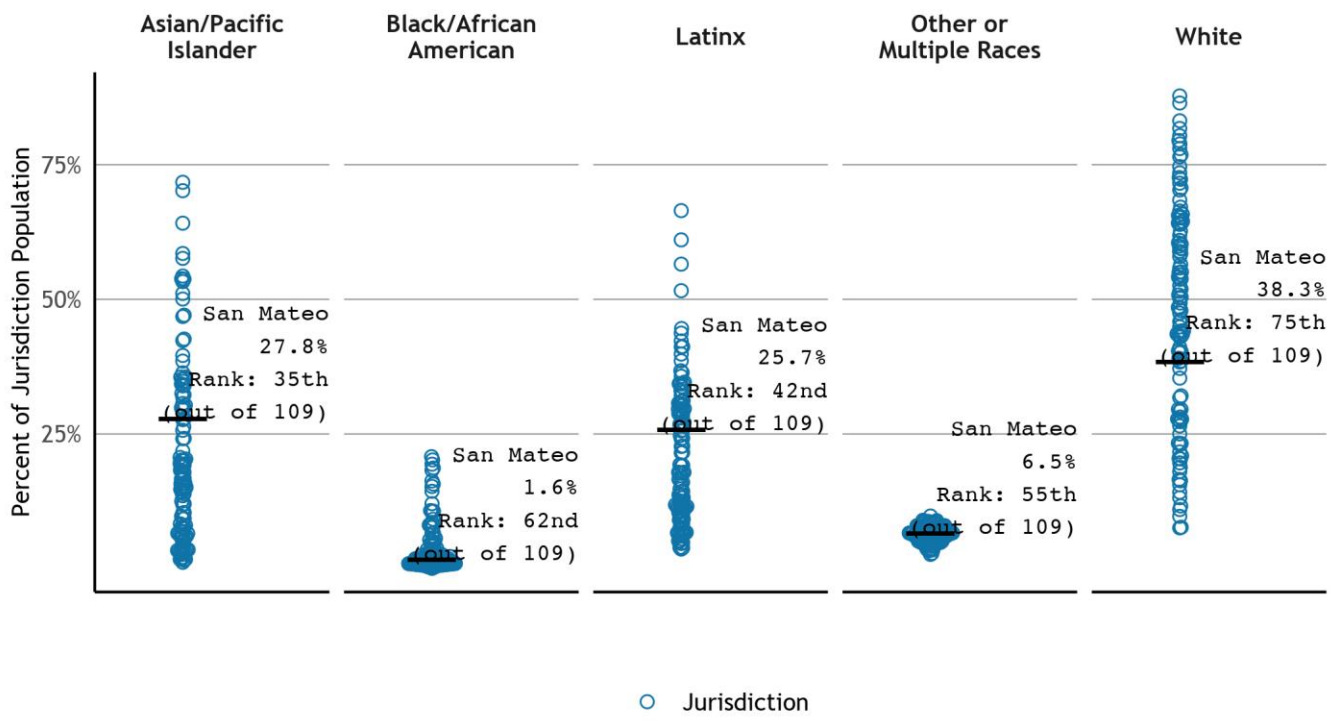


Figure 6: Racial Demographics of San Mateo Compared to All Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.
Source U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

The map in Figure 7 below also illustrates regional racial segregation between San Mateo and other jurisdictions. This map demonstrates how the percentage of people of color in San Mateo and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.

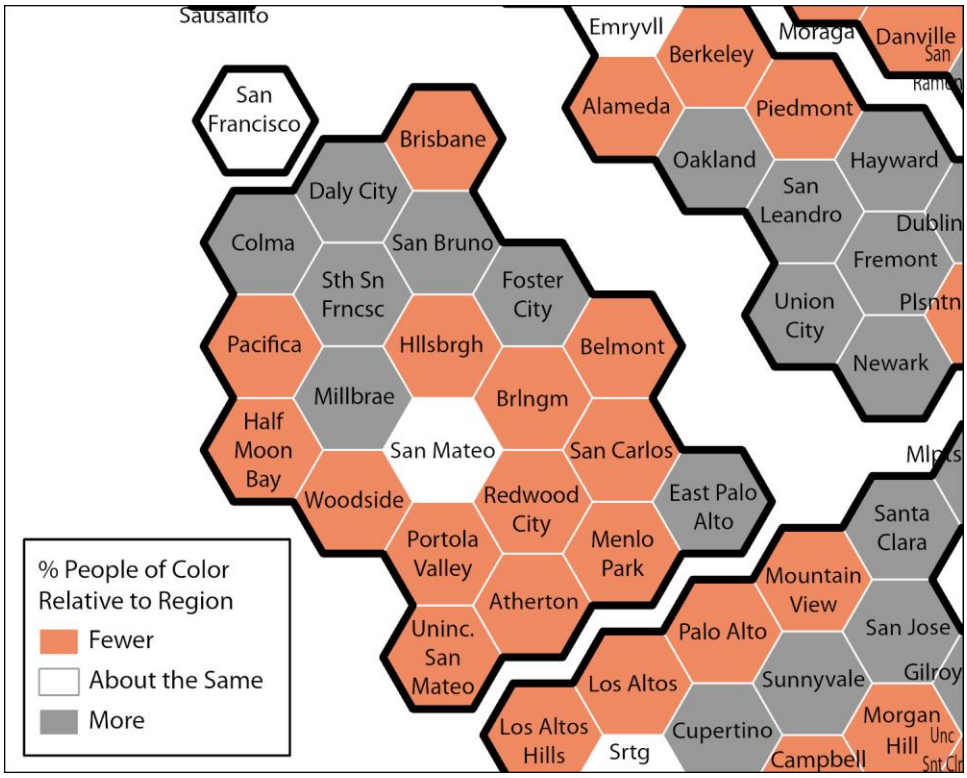


Figure 7: Comparing the Share of People of Color in San Mateo and Vicinity to the Bay Area (2020)

Universe: Population.
Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.
Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table 5 presents dissimilarity index, isolation index, and Theil's H index values for racial segregation for the entire nine-county Bay Area in 2010 and 2020. In the previous section of this report focused on neighborhood level racial segregation, these indices were calculated by comparing the racial demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 5, these measures are calculated by comparing the racial demographics of local jurisdictions to the region's racial makeup. For example, looking at the 2020 data, Table 5 shows the white isolation index value for the region is 0.429, meaning that on average white Bay Area residents live in a jurisdiction that is 42.9% white in 2020. An example of regional dissimilarity index values in Table 5 is the Black/white dissimilarity index value of 0.459, which means that across the region 45.9% of Black (or white) residents would need to move to a different jurisdiction to evenly distribute Black and white residents across Bay Area jurisdictions. The dissimilarity index values in Table 5 reflect recommendations made in HCD's AFFH guidance for calculating dissimilarity at the region level.[12] The regional value for the Theil's H index measures how

[12] For more information on HCD's recommendations regarding data considerations for analyzing integration and segregation patterns, see page 31 of the AFFH Guidance Memo.

diverse each Bay Area jurisdiction is compared to the racial diversity of the whole region. A Theil's H Index value of 0 would mean all *jurisdictions* within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for racial segregation decreased slightly between 2010 and 2020, meaning that racial groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 5: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

3 INCOME SEGREGATION IN CITY OF SAN MATEO

Definition of Terms - Income Groups

When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

Very low-income: individuals earning less than 50% of Area Median Income (AMI)

Low-income: individuals earning 50%-80% of AMI

Moderate-income: individuals earning 80%-120% of AMI

Above moderate-income: individuals earning 120% or more of AMI

Additionally, this report uses the term "lower-income" to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for 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 income categories used in this report are based on the AMI for the HUD metro area where this jurisdiction is located.

3.1 Neighborhood Level Income Segregation (*within* San Mateo)

Income segregation can be measured using similar indices as racial segregation. Income dot maps, similar to the racial dot maps shown in Figures 1 and 5, are useful for visualizing segregation between multiple income groups at the same time. The income dot map of San Mateo in Figure 8 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.

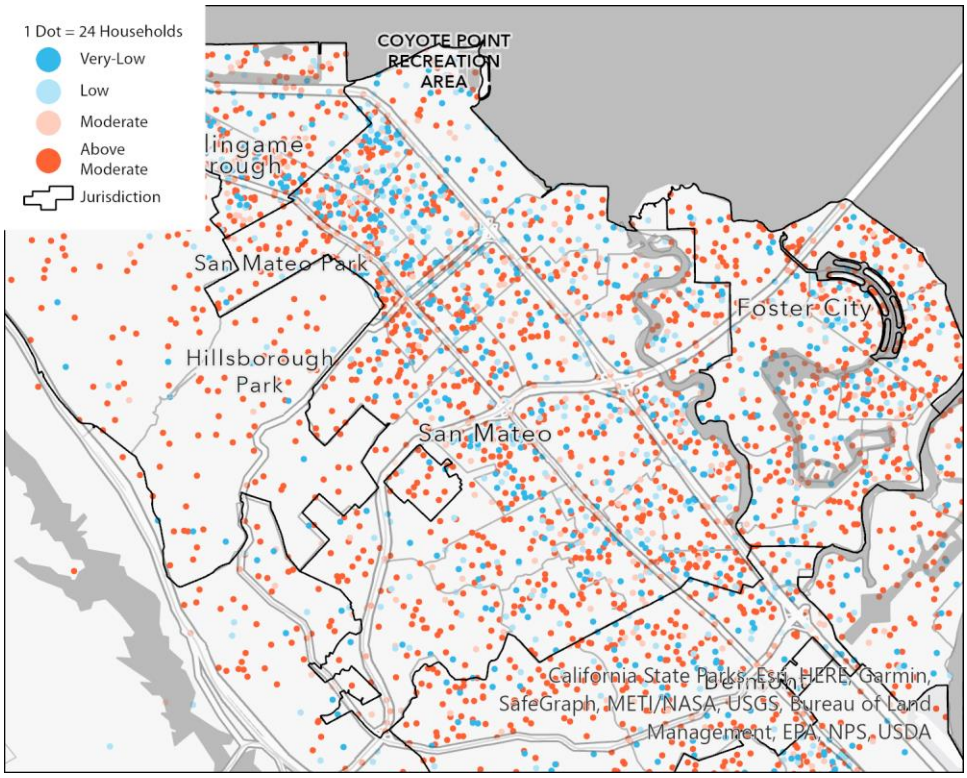


Figure 8: Income Dot Map of San Mateo (2015)

Universe: Population.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.
Note: The plot shows the income group distribution at the census block group level for City of San Mateo and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

The isolation index values for all income groups in San Mateo for the years 2010 and 2015 can be found in Table 6 below.[13] Above Moderate-income residents are the most isolated income group in San Mateo. San Mateo's isolation index of 0.420 for these residents means that the average Above Moderate-income resident in San Mateo lives in a neighborhood that is 42.0% Above Moderate-income. Among all income groups, the Very Low-income population's isolation index has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.

Similar to the tables presented earlier for neighborhood racial segregation, the "Bay Area Average" column in Table 6 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by income groups in this jurisdiction. For example, Table 6 indicates the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269,

[13] This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the data source recommended for income segregation calculations in HCD's AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD's recommendations for calculating income segregation, see page 32 of HCD's AFFH Guidelines.

meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

Table 6: Income Group Isolation Index Values for Segregation within San Mateo

	San Mateo		Bay Area Average
Income Group	**2010**	**2015**	**2015**
Very Low-Income (<50% AMI)	0.263	0.361	0.269
Low-Income (50%-80% AMI)	0.203	0.179	0.145
Moderate-Income (80%-120% AMI)	0.228	0.212	0.183
Above Moderate-Income (>120% AMI)	0.465	0.420	0.507

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 9 below shows how income group isolation index values in San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each income group notes the isolation index value for that group in San Mateo, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for income groups in their jurisdiction compare to the rest of the region.

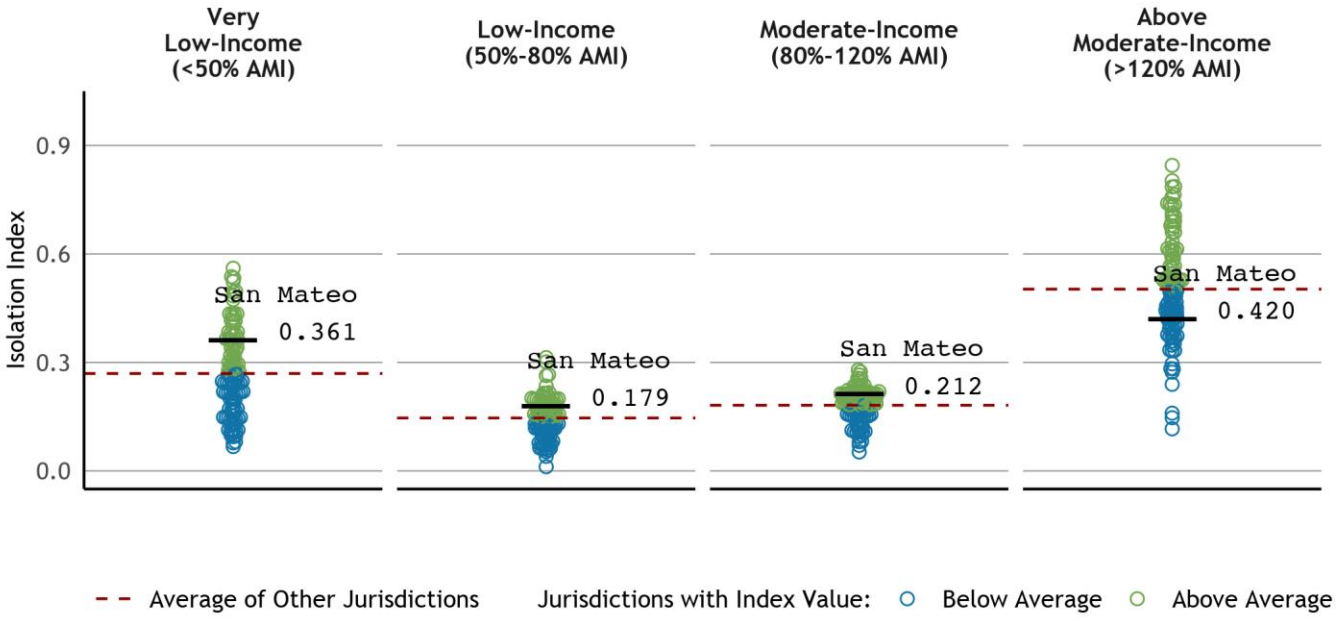


Figure 9: Income Group Isolation Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Table 7 below provides the dissimilarity index values indicating the level of segregation in San Mateo between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). This data aligns with the requirements described in HCD's AFFH Guidance Memo for identifying dissimilarity for lower-income households.[14] Segregation in San Mateo between lower-income residents and residents who are not lower-income has not substantively changed between 2010 and 2015. Additionally, Table 7 shows dissimilarity index values for the level of segregation in Albany between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction's lowest and highest income residents live in separate neighborhoods.

Similar to other tables in this report, the "Bay Area Average" column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 7 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

[14] For more information, see page 32 of HCD's AFFH Guidance Memo.

In 2015, the income segregation in San Mateo between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions (See Table 7). This means that the lower-income residents are more segregated from other residents within San Mateo compared to other Jurisdictions in the region.

Table 7: Income Group Dissimilarity Index Values for Segregation within San Mateo

	San Mateo		Bay Area Average
Income Group	**2010**	**2015**	**2015**
Below 80% AMI vs. Above 80% AMI	0.241	0.247	0.198
Below 50% AMI vs. Above 120% AMI	0.325	0.378	0.253

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 10 below shows how dissimilarity index values for income segregation in San Mateo compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each income group pairing notes the dissimilarity index value in San Mateo, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Local staff can use this chart to contextualize how segregation levels between lower-income residents and wealthier residents in their jurisdiction compared to the rest of the region.

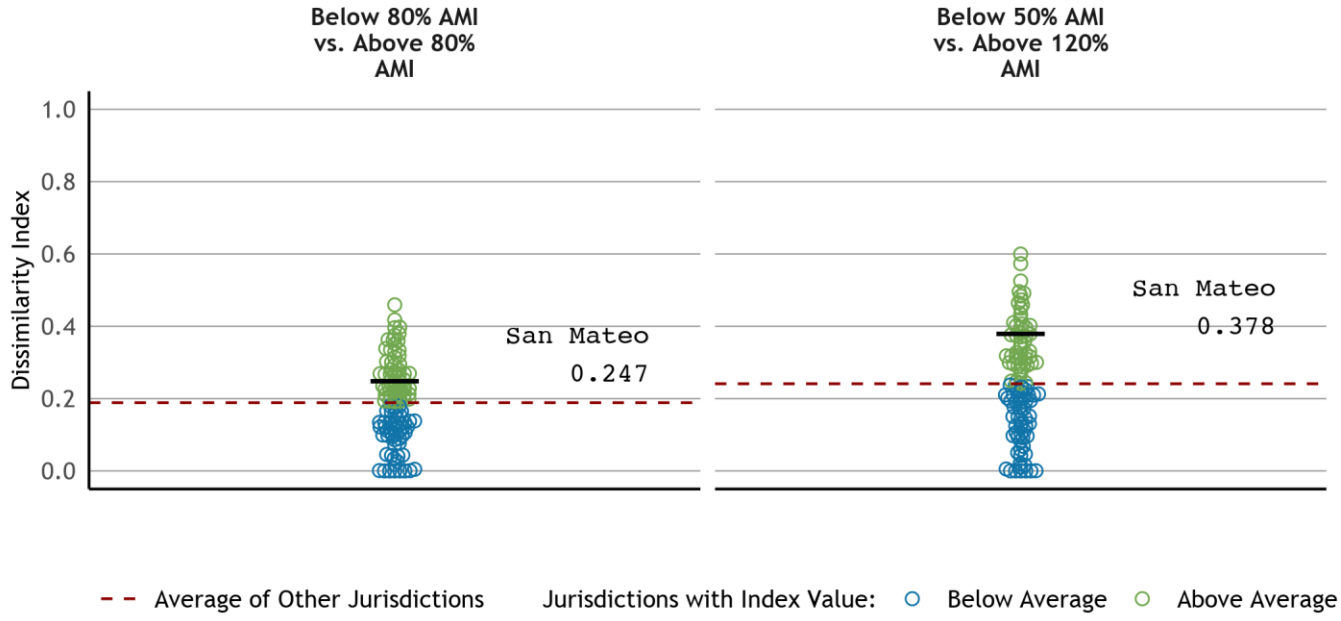


Figure 10: Income Group Dissimilarity Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

The Theil's H Index values for neighborhood income group segregation in San Mateo for the years 2010 and 2015 can be found in Table 8 below. The "Bay Area Average" column in this table provides the average Theil's H Index value across Bay Area jurisdictions for different income groups in 2015. By 2015, the Theil's H Index value for income segregation in San Mateo was about the same amount as it had been in 2010. In 2015, the Theil's H Index value for income group segregation in San Mateo was higher than the average value for Bay Area jurisdictions, indicating there is more neighborhood level income segregation in San Mateo than in the average Bay Area city.

Table 8: Theil's H Index Values for Income Segregation within San Mateo

	San Mateo		Bay Area Average
Index	**2010**	**2015**	**2015**
Theil's H Multi-income	0.059	0.066	0.043

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 11 below shows how Theil's H index values for income group segregation in San Mateo compare to values in other Bay Area jurisdictions in 2015. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for income group segregation in San Mateo, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood income group segregation levels in their jurisdiction compare to other jurisdictions in the region.



Figure 11: Income Group Theil's H Index Values for San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

3.2 Regional Income Segregation (*between* San Mateo and other jurisdictions)

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. Income dot maps are not only useful for examining neighborhood income segregation within a jurisdiction, but these maps can also be used to explore income demographic differences between jurisdictions in the region. Figure 12 below presents an income dot map showing the spatial distribution of income groups in San Mateo as well as in nearby Bay Area jurisdictions.

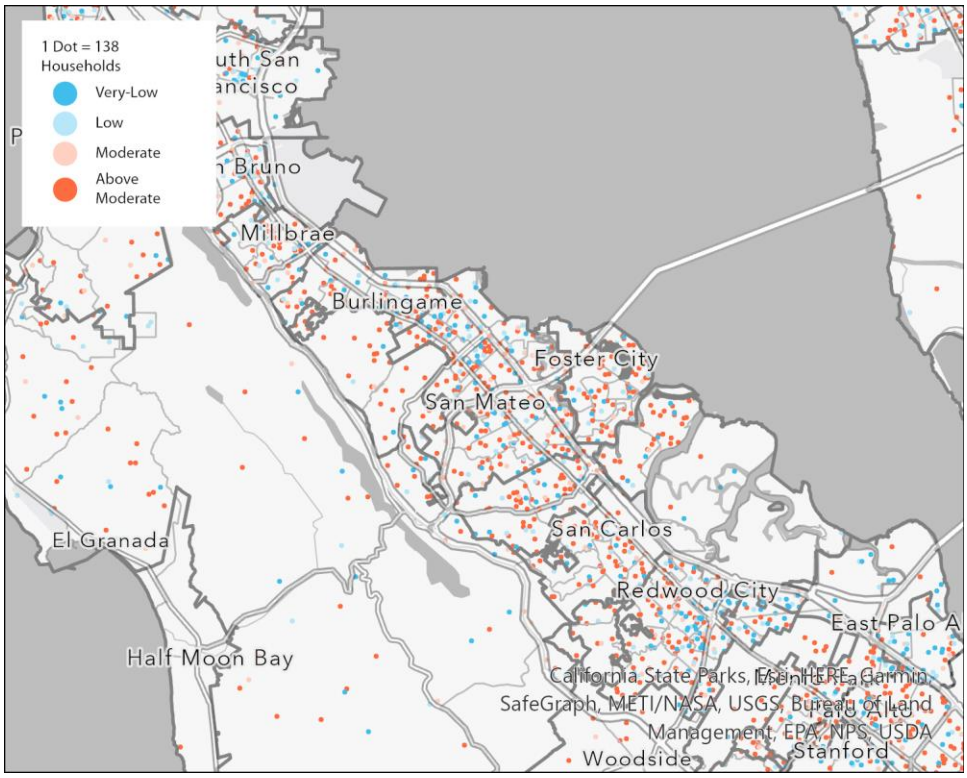


Figure 12: Income Dot Map of San Mateo and Surrounding Areas (2015)

Universe: Population.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.
Note: The plot shows the income group distribution at the census block group level for City of San Mateo and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

When looking at income segregation between jurisdictions in the Bay Area, one can examine how San Mateo differs from the region. The income demographics in San Mateo for the years 2010 and 2015 can be found in Table 9 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, San Mateo had a higher share of very low-income residents than the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

Table 9: Population by Income Group, San Mateo and the Region

	San Mateo		Bay Area
Income Group	**2010**	**2015**	**2015**
Very Low-Income (<50% AMI)	21.73%	30.26%	28.7%
Low-Income (50%-80% AMI)	18.48%	16.78%	14.3%
Moderate-Income (80%-120% AMI)	19.77%	19.51%	17.6%
Above Moderate-Income (>120% AMI)	40.01%	33.45%	39.4%

Universe: Population.
Source: Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 13 below compares the income demographics in San Mateo to other Bay Area jurisdictions.[15] Like the chart in Figure 3, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. The smallest range is among jurisdictions' moderate-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of San Mateo population represented by that group and how that percentage ranks among other jurisdictions. Local staff can use this chart to compare the representation of different income groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

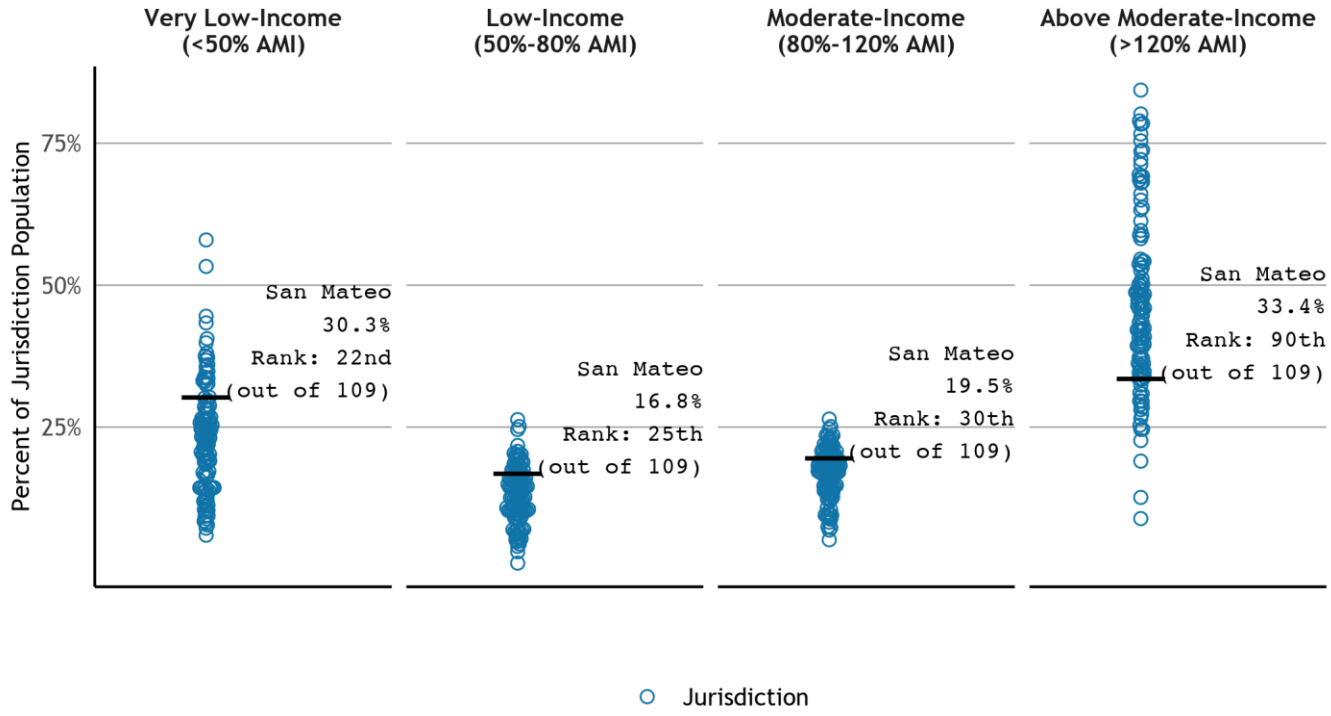


Figure 13: Income Demographics of San Mateo Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

[15] While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Similar to the regional racial segregation measures shown in Table 5, Table 10 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. In the previous section of this report focused on neighborhood level income segregation, segregation indices were calculated by comparing the income demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 10, these measures are calculated by comparing the income demographics of local jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table 10 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5% very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4% of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 10: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

4 APPENDIX 1: SUMMARY OF FINDINGS

4.1 Segregation in City of San Mateo

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, white residents are the most segregated compared to other racial groups in San Mateo, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within San Mateo the highest level of racial segregation is between Latinx and white residents.[16]
- According to the Theil's H-Index, neighborhood racial segregation in San Mateo declined between 2010 and 2020. Neighborhood income segregation stayed about the same between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in San Mateo. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Very Low-income population's segregation measure has changed the most over time, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has not substantively changed between 2010 and 2015. In 2015, the income segregation in San Mateo between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions.

4.2 Segregation Between City of San Mateo and Other jurisdictions in the Bay Area Region

- San Mateo has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a lower share of Asian/Pacific Islander residents.

[16] The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

- Regarding income groups, San Mateo has a higher share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

5 APPENDIX 2: SEGREGATION DATA

Appendix 2 combines tabular data presented throughout this report into a more condensed format. This data compilation is intended to enable local jurisdiction staff and their consultants to easily reference this data and re-use the data in the Housing Element or other relevant documents/analyses.

Table 11 in this appendix combines data from Table 1, Table 2, and Table 3 in the body of the report. Table 12 in this appendix combines data from Table 6, Table 7, and Table 8 in the body of the report. Table 13 represents a duplication of Table 5 in the body of the report; Table 14 represents a duplication of Table 10 in the body of the report; Table 15 in this appendix represents a duplication of Table 4 in the body of the report, while Table 16 represents a duplication of Table 9 in the body of the report.

Table 11: Neighborhood Racial Segregation Levels in San Mateo

		San Mateo			Bay Area Average
Index	**Race**	**2000**	**2010**	**2020**	**2020**
Isolation	Asian/Pacific Islander	0.180	0.220	0.293	0.245
	Black/African American	0.050	0.031	0.021	0.053
	Latinx	0.313	0.354	0.333	0.251
	White	0.627	0.527	0.428	0.491
Dissimilarity	Asian/Pacific Islander vs. White	0.218	0.202	0.168	0.185
	Black/African American vs. White	0.417*	0.350*	0.307*	0.244
	Latinx vs. White	0.389	0.363	0.345	0.207
	People of Color vs. White	0.288	0.267	0.228	0.168
Theil's H Multi-racial	All	0.089	0.071	0.053	0.042

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.
Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Table 12: Neighborhood Income Segregation Levels in San Mateo

		San Mateo		Bay Area Average
Index	**Income Group**	**2010**	**2015**	**2015**
Isolation	Very Low-Income (<50% AMI)	0.263	0.361	0.269
	Low-Income (50%-80% AMI)	0.203	0.179	0.145
	Moderate-Income (80%-120% AMI)	0.228	0.212	0.183
	Above Moderate-Income (>120% AMI)	0.465	0.420	0.507
Dissimilarity	Below 80% AMI vs. Above 80% AMI	0.241	0.247	0.198
	Below 50% AMI vs. Above 120% AMI	0.325	0.378	0.253
Theil's H Multi-racial	All	0.059	0.066	0.043

Universe: Population.
Source: Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 13: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

Table 14: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 15: Population by Racial Group, San Mateo and the Region

	San Mateo			Bay Area
Race	**2000**	**2010**	**2020**	**2020**
Asian/Pacific Islander	14.93%	20.67%	27.84%	35.8%
Black/African American	2.46%	2.16%	1.61%	5.6%
Latinx	20.52%	26.56%	25.74%	28.2%
Other or Multiple Races	5.58%	4.08%	6.46%	24.4%
White	56.51%	46.54%	38.35%	5.9%

Universe: Population.
Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Table 16: Population by Income Group, San Mateo and the Region

	San Mateo		Bay Area
Income Group	**2010**	**2015**	**2015**
Very Low-Income (<50% AMI)	21.73%	30.26%	28.7%
Low-Income (50%-80% AMI)	18.48%	16.78%	14.3%
Moderate-Income (80%-120% AMI)	19.77%	19.51%	17.6%
Above Moderate-Income (>120% AMI)	40.01%	33.45%	39.4%

Universe: Population.
Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

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APPENDIX D | Attachment 5 – Quotes and Narrative from Outreach

Value of Diversity:

- "We love that we have many kinds of neighbors, socio-economically. We hope that can continue"
- "We should all have housing"

Race:

- "San Mateo… has a regrettable history wrt equity and racial discrimination… it needs to acknowledge that history and make amends."

Children/families:

- "The cost of housing is a primary reason I haven't chosen to start a family here. Even buying a one-bedroom apartment is out of reach for dual-income couple with no kids."

Intergenerational connections (there are lots of comments about people's children or retired parents not being able to afford to stay in area):

- "My children want to be able to stay in San Mateo. They are college age but don't make lots of money. Housing in this area is too expensive for them to stay."
- "I am retired and I am going to have to move to Rosedale because I cannot afford to pay rent after 60 years of living in San Mateo."

Accessibility:

- "City needs more single level 2-3 BR condos targeted to active senior downsize market"
- "2 stories [second floor walkup apartments] are bad because my legs are hurt."

Geographic Segregation:

- "We need to distribute additional housing throughout the city to avoid ghettoization."

Anti-Renter Policy Environment:

- "I'm a renter and have come to peace knowing I can never afford to buy a house here in San Mateo. But I love the area so much. I cannot afford another rent hike. The next one will probably force me to move away. I want to stay but the high cost of living will eventually push me out. Please in your planning process, keep renters in mind."
- "Current home owners act as a rent seeking cartel, discouraging any change despite the negative externalities this imposes on everyone else. This is ethically dubious and should be discouraged or penalized."

Disparate Impact (extreme cost of market rate, and relatively high cost of affordable housing itself has discriminatory results):

- "It is too expensive to live here"
- "All of the new building projects thus far are ridiculously expensive and [does] nothing to help anyone except tech employees. Who else can afford$3000+ for a studio or one bedroom? Because the new places are so expensive, even the "affordable housing" is simply out of reach for the average person."

- "I have to move b/c its getting too expensive I will move away from county to an in law unit with relatives in Marin."

Othering of housing/urban/density

- "Single family home type zoning laws are a huge issue, especially for large lot sizes. Everyone who already owns a home thinks that a new neighbors home is a "development" (negative connotation), but not his/her existing home. We need to educate existing home owners about how the homelessness crisis is related to decrease in affordable housing which is caused by scarcity of housing in the area."
- "The jobs housing imbalance is due to bay area cities allowing lots of new office space to be built but rejecting new housing. High cost housing is fundamentally a supply problem. Nimby-ism has to stop. The Peninsula is now an urban area"
- "Some kind of legislation should be passed to limit landowners greed. These are people who inherited property - they are lucky"

Not exactly Fair Housing, but a handful of responses for allowing pets in housing:

- "[There is a] great need for 1–2-person small residences with allowed pets"

Other quotes not AFH:

- "I know there has been a log of pushback about duplexes/ADUs/multiple-unit housing in single-family zoned neighborhoods. I happen to think that this would be a helpful solution and would welcome it in my neighborhood."

Additional Communications:

- From: chad
  Sent: Friday, October 22, 2021 4:52 PM
    - Linda; thank you for your reply. i appreciate the clarification. since the project meets ordinances, i think this is probably irrelevant, but just want to note that i'm not sure that this is enough off-site parking for projects in this neighborhood. i'm aware of several rental units on this block that have 4-6 adults in a 2 bedroom unit - each with their own vehicles. i dont blame them, i cant afford rent anymore than them. but every time there is another project in our neighborhood that converts a single house to a multi-dwelling unit, it only exacerbates the difficult parking situation here. thats not so much a concern related to this particular project vs. questioning whether the ordinances/zoning for north central overall need to be updated/rethought; but at least wanted to make sure it got communicated.
- 10/9/21, Dia de los Muertos – LL, can reach out for quotes
    - Met a San Mateo resident born and raised near the King Community Center. She is now a proud homeowner in North Central but shared that it was a challenging process. She would like to see improvements in her community (North Central) for pedestrian safety, traffic and more housing resources.
- 10/27/21, Storytime in Central Park – LL & NV

- A participant shared that her mother received a 60-day notice in south city. She is looking for more affordable housing options such as senior housing to move her mother into. She plans to attend the 11/2 workshop.

- 11/8/2021, Phone Call
  - A landlord in San Mateo called into comment his frustration regarding the Housing Element process. He stated that he dislikes density and wants the City to push back on RHNA numbers as well as SB 9. He loves living single family neighborhood and wants there to be less ADUs. He believes that housing affordability is an impossible goal to ever fully attain and wants the city to consider lowering it as priority in order to preserve space for other uses such as the golf course.

- Todd
  - Hello Housing Division, I am a seven-year resident of San Mateo, and my wife was born and raised here. We have three kids in the public schools. We live in a single family home at XXX Drive. Your recent housing flyer says that the city "must ... prepare for future growth," but Bay Area growth has been happening for several years already and San Mateo is behind on the production of housing. We need new housing to support prior growth, not just future growth. I strongly support any and all forms of new housing, including apartment buildings. To preserve what little open spaces remain, it seems to me that building up and building densely is the way to go. The Bay Meadows development is a good start, and I appreciate its "smart growth" walkable layout and proximity to public transport (though I wish some of the new office buildings over there had been housing instead). San Mateo's approach to housing is a lot better than that of the smaller cities and towns on the Peninsula. Nevertheless, many people who work here cannot afford to live here, such as the vast majority of our children's teachers. Keep building!

- Laureen
  - Dear Committee, I am a property owner and have lived in the San Mateo area for over 45 years and have run a business for over 35 years. I have fond memories of my life here and I love this area. It has timely beauty, thus I too, am concerned about affordable housing. I am all for helping people find a place to live affordably and I am concerned with the well-being of all San Mateo residents. My question is this: along with other neighbors in close proximity to us from So. San Francisco to Redwood City who face the same dilemma, what do you do about the traffic, the noise, the parking and the pollution that severely impact an overcrowded small town? I am a native of San Francisco and have watched such a beautiful city become overbuilt and esthetically destroyed. No one wants to go there on a vacation or for example, downtown Market Street, because of the crime. You simply can't blame it all on COVID! Now the peninsula is being destroyed as well. Who is really benefiting from this but big league Contractors who bid on these projects. San Francisco esthetically looks atrocious. What a shame! Now they want to ruin San Mateo to line their pockets. How does that better serve the needs of our community and improve housing by destroying our lifestyle? It's a proven fact that overcrowded towns and cities experience more crime, unemployment, poor sanitation and the spread of disease. May I ask how these issues and concerns are being addressed?

APPENDIX D | Attachment 6 – State Fair Housing Laws

This appendix summarizes key State laws and regulations related to mitigating housing discrimination and expanding housing choice.

California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) is the State fair housing law that prohibits those engaged in the housing business—landlords, real estate agents, home sellers, builders, mortgage lenders, and others—from discriminating against tenants or homeowners.

California law protects individuals from illegal discrimination by housing providers based on:

- Race, color
- Ancestry, national origin
- Citizenship, immigration status
- Primary language
- Age
- Religion
- Disability, mental or physical
- Sex, gender
- Gender identity, gender expression
- Marital status
- Familial status
- Source of income
- Military or veteran status

Government Code section 65008. Covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the State because of membership in a protected class, the method of financing, and/or the intended occupancy.

- For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.
- Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing

Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the State, regardless of one's membership or perceived membership in a protected class.

Density Bonus Law (Gov. Code, section 65915) requires California jurisdictions to adopt ordinances that specify how density bonuses will be offered to incentivize affordable housing. The State law contains the minimum specifications for density bonuses.

Housing Accountability Act (Gov. Code, section 65589.5) prohibits local agencies from disapproving housing developments, including farmworker housing and emergency shelters, or requiring conditions that make such housing infeasible except under certain conditions specified in the law.

No-Net-Loss Law (Gov. Code, section 65863) is meant to ensure that development opportunities remain available throughout a jurisdiction's regional housing need allocation (RHNA) period, especially for low- and moderate-income households. It prohibits jurisdictions from lowering residential densities without substantial evidence.

Least Cost Zoning Law (Gov. Code, section 65913.1) requires jurisdictions to designate and zone sufficient vacant land for residential use with sufficient standards in relation to growth projections.

Excessive subdivision standards (Gov. Code, section 65913.2) prohibits jurisdictions from imposing design criteria that make residential development infeasible.

Limits on growth controls (Gov. Code, section 65302.8) describes how flood plains are used in comprehensive planning and zoning.

Housing Element Law (Gov. Code, section 65583, esp. subds. (c) (5), (c) (10) governs State-required Housing Elements.