


City of Brisbane

Planning Commission Agenda Report

TO: Planning Commission  For the Meeting of 3/13/14

FROM: Tim Tune, Special Assistant, via John Swiecki, Community Development Director

SUBJECT: Housing Element Update Study Session #2: Chapter II, "Community Characteristics & Housing Needs"

INTRODUCTION: The subject of this Housing Element Update Study Session is the Housing Needs Assessment. As recommended by the Department of Housing and Community Development (see attached excerpts from HCD's Building Blocks for Effective Housing Elements), we will be updating Chapter II, "Community Characteristics & Housing Needs," from the 2007-2014 Housing Element to incorporate currently available data regarding the City's population and employment trends, special housing needs, and housing stock characteristics. The chapter will also be updated to address changes in State law since the 2007-2014 Housing Element was adopted in January of 2011.

HOUSING NEEDS ASSESSMENT COMPONENTS: State law (California Government Code) requires that the Housing Needs Assessment include the following:

- A. Analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels, including extremely low income households (based upon either available census data or the presumption that 50 percent of the very low income households qualify as extremely low income households) [CGC 65583(a)(1)]
- B. Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition [CGC 65583(a)(2)]
- C. Analysis of any special housing needs, such as those of the elderly; persons with disabilities, including a developmental disability; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter annually and seasonally [CGC 65583(a)(7)]
- D. Analysis of opportunities for energy conservation, including weatherization and energy efficiency measures that encompass the building envelope, its heating and cooling systems, and its electrical system [CGC 65583(a)(8)]
This will be addressed in Chapter IV.
- E. Detailed analysis of existing assisted housing developments (multifamily rental housing receiving governmental assistance or that were developed pursuant to a local inclusionary housing program or used to qualify for a density bonus) that are eligible to change from

low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use [CGC 65583(a)(9)]

NEW REQUIREMENTS: Since the 2007-2014 Housing Element was adopted, Senate Bill 812 (Ashburn), effective January 2011, amended California Government Code Section 65583(a)(7) to include persons with developmental disabilities among those whose special housing needs must be analyzed in the Housing Element. Developmental disability, as defined in Welfare and Institutions Code Section 4512, means “a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual.” The term includes mental retardation, cerebral palsy, epilepsy and autism. According to HCD, the analysis should include an estimate of the number of persons with developmental disabilities, an assessment of the housing need, and a discussion of potential resources, including the development of affordable and accessible housing and access to various types of supported living services to allow persons with developmental disabilities to live as independently as possible.

ANALYSIS: The purpose of Chapter II (attached) is to analyze existing and projected housing needs, including the special housing needs of the elderly, persons with disabilities, large families, farmworkers, female-headed family households and the homeless, in order to adequately plan for the future.

General Population Trends

A number of population trends are apparent from the available data cited in the draft update of Chapter II. Although Brisbane’s population has increased, average household size has remained steady, while both single-parent households and large households have increased in number. The median age has continued to increase, but the changing age distribution indicates a new wave of “millennials” (ages 20-34) rising, which may influence future housing needs and preferences as significantly as the growing population of seniors (see 21 Element’s “Brisbane Key Findings” and Appendix D from ABAG’s “Jobs-Housing Connection Strategy,” attached). Brisbane has continued to become more ethnically diverse, with those of Asian and Hispanic/Latino ethnic/racial background making increasingly significant segments of the community.

Special Needs

Among those with special needs, seniors make up the largest percentage (11%) of the population. Almost 10% of Brisbane’s population have a disability. There were more than twice as many people between 18 and 64 years old with a disability than those with a disability over 64 years old. The most common disabilities were ambulatory or difficulty living independently. There were 22 persons in Brisbane in 2013 with developmental disabilities, almost a quarter of whom resided in independent/supportive living settings. Persons with disabilities often need specially designed housing, and, if unable to work, they may need affordable housing. Access to various types of supported living services is particularly critical for those with developmental disabilities to live as independently as possible.

Housing Stock

Trends in various characteristics of Brisbane’s housing stock can also be discerned. Since the adoption of the 2007-2014 Housing Element, the number of housing units in Brisbane has

continued to increase, although not at the previous rate. The majority of the new units have been single-family residences, mostly at the Ridge. The proportion of owner-occupied units has decreased to 63% of all occupied units. The vacancy rate exceeds 5% as of 2013. Single-family home sales prices have rebounded, but condominium sales prices have yet to fully recover. Median sales prices for single-family homes and condominiums are only affordable to above moderate income households. Almost half of current homeowners are paying more than 30% of their income on housing (“overpaying”). While Brisbane’s median monthly rents may be affordable to some existing tenants, over half are overpaying, with the highest proportion being among those making the least income. Average advertised rents for smaller vacant units may be affordable to low and moderate income households, but larger households will have difficulty in finding suitably-sized affordable units to rent.

Data Collection

A number of different sources of information were consulted to update this chapter. Baird + Driskell Community Planning consultants, as part of the countywide “21 Elements” Housing Element update collaboration project, compiled the data contained in its “Brisbane Demographics and Housing Needs” report, which is posted on the City’s website. Staff has relied upon 2010 U.S. Census data when available, unless a more recent snapshot of local conditions is appropriate. 2009-2011 & 2008-2012 American Community Surveys have been cited in some instances, but it must be recognized that these are based upon smaller sample data than that of the U.S. Census (note the margins of error listed with the estimates). For projections, staff has turned to the Association of Bay Area Governments. ABAG’s latest adopted forecast was Projections 2009, but a draft forecast for 2010-2040 was issued as part of the “Jobs-Housing Connections Strategy.” This was adopted by the ABAG Executive Board as the Preferred Land Use Scenario for Plan Bay Area in 2012 and approved by the Board and the Metropolitan Transportation Commission as part of Plan Bay Area in 2013. Projections 2009, though, has yet to be formally updated.

CONTINUING THE UPDATE PROCESS: As noted at the end of draft Chapter II, there are a few sections that may need to be updated further. The Department of Finance should be releasing its population and housing unit estimates for 2014 within the next few months. ABAG is in the process of updating its “Projections 2009” to reflect the recently adopted Plan Bay Area. City staff is currently collecting responses to its secondary dwelling unit rent survey, in an attempt to confirm the conclusions of 21 Elements’ draft report on “Affordability of Secondary Dwelling Units” (attached).

In coming study sessions, the Planning Commission will review Chapter V, “Meeting Housing Needs,” followed by Chapter IV, “Housing Constraints,” and Chapter I’s review of the current Housing Element. Finally, the study sessions will address Chapter III, “Land Inventory and Identification of Adequate Sites for Regional Housing Needs,” along with Chapter VI, “Housing Goals, Quantifiable Objectives, Policies and Programs.”

ATTACHMENTS:

HCD’s Building Blocks for Effective Housing Elements: Housing Needs
HCD’s 6/21/12 Memorandum Regarding Persons with Developmental Disabilities, SB

812 (Ashburn)

Draft Update of Chapter II, Community Characteristics & Housing Needs

21 Elements' "Brisbane Key Findings"

ABAG's "Jobs-Housing Connection Strategy"-- Appendix D, "Additional Conditions that Could Impact the U.S. Housing Market"

21 Elements' "Affordability of Secondary Dwelling Units" draft report

On City's Website:

21 Elements' "Brisbane Demographics and Housing Needs"

2010 U.S. Census: Profile of General Population and Housing Characteristics; Households and Families; General Housing Characteristics; Tenure, Household Size, and Age of Householder

2008-2012 American Community Survey 5-Year Estimates: Selected Housing Characteristics, Demographic and Housing Estimates, Financial Characteristics, Occupancy Characteristics, Physical Housing Characteristics for Occupied Housing Units, Disability Characteristics, Occupation...

Association of Bay Area Governments "Projections and Priorities 2009" (Excerpts)

Association of Bay Area Governments Jobs-Housing Connections Strategy (Excerpts)

HCD's State Income Limits for 2014



State of California
Department of
Housing and Community Development
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Housing Needs

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Last Updated 5/6/2010

Housing element law requires local governments to adequately plan to meet their existing and projected housing needs, including their share of the regional housing need. A complete analysis should include a quantification and a descriptive analysis of the specific needs and resources available to address identified needs.

EXISTING HOUSING NEEDS



SPECIAL HOUSING NEEDS



PROJECTED HOUSING NEEDS



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Existing Housing Needs

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An assessment of existing housing needs includes an analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels, including extremely low-income households, an analysis of household characteristics, overpayment, overcrowding, and housing stock conditions, and an analysis of units at-risk of conversion to market-rate.

Population, Employment, and Housing Characteristics



The element must include a description and analysis of current population trends and employment data including an identification of significant employers, industries and typical wages. In addition, it must also include an analysis of household characteristic such as tenure, growth rate, and trends. [Learn more.](#)

Overpayment and Overcrowding



The analysis of housing characteristics includes an estimate of the number of households and lower-income households, by tenure, paying more than 30 percent of their income on housing and identifies the number of households, by tenure, in overcrowded housing situations. [Learn more.](#)

Extremely-Low Income Housing Needs



Extremely low-income is a subset of the very low-income and is defined as 30 percent of area median and below. The element must quantify existing and projected extremely low-income households, analyze their housing needs, assess the kind of housing available and suitable for extremely low-income households. [Learn more.](#)

Housing Stock Characteristics



The analysis of housing characteristic must include an estimate of the number of substandard units in need of rehabilitation and/or replacement. This information will assist local governments in developing appropriate housing policies and prioritizing housing resources. [Learn more.](#)

Assisted Housing Developments "At Risk" of Conversion



The element must identify and analyze units at-risk of conversion from affordable to market-rate uses during the next ten years. If units are found to be at-risk, the element must estimate the total cost of replacing and preserving these units and include a list of entities with the capacity to acquire multifamily developments at-risk. The analysis should facilitate programs necessary to address the critical nature of preserving at-risk units. [Learn more.](#)

California Department of
Housing and Community Development

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Special Housing Needs

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Special housing needs are those associated with specific demographic or occupational groups which call for specific program responses, such as preservation of single-room occupancy hotels or the development of units with three or more bedroom. A thorough analysis of special needs helps a locality identify groups with the most serious housing needs in order to develop and prioritize responsive programs. The statute specifically requires analysis of the special housing needs of the elderly, the disabled, female-headed households, large families, farmworkers and homeless persons and families.

Persons with Disabilities



Many individuals with a disability live on a small fixed income, limiting their ability to pay for housing. Individuals with mental, physical, and developmental disabilities need affordable, conveniently-located housing which, where necessary, has been or can be specially adapted to address accessibility issues and with on- or off-site support services including outpatient/inpatient day treatment programs. [Learn more.](#)

Elderly



It is critical that individuals have access to housing which suits their varying needs during each stage of their lives. As people age, they often find themselves facing new or additional housing problems. Senior households often have special housing needs related to physical disabilities/limitations, fixed incomes and health care costs. [Learn more.](#)

Large Families and Female Headed Households



Due to the limited supply of adequately sized units to accommodate larger households, large families often face significant difficulty in locating adequately-sized, affordable housing. Female-headed households generally have lower-incomes and higher living expenses and may lack the resources needed for adequate child care or job training services, often making the search for affordable, decent and safe housing more difficult. [Learn more.](#)

Farmworkers



Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Farmworkers are generally considered to have special housing needs due to their limited income and the often unstable nature of their employment. In addition, farmworker households tend to have high rates of poverty; live disproportionately in housing which is in the poorest condition; have very high rates of overcrowding; have low homeownership rates; and are predominately members of minority groups. [Learn more.](#)

Families and Persons in Need of Emergency Shelters



Homelessness in California is a continuing and growing crisis affecting almost one in every 100 California residents. According to recent census figures, 26 percent of the nation's homeless individuals and families live in California even though the State is home to only 12 percent of the nation's total population. Homeless individuals and families are without permanent housing largely due to a lack of affordable housing and often compounded by a lack of job training and supportive services related to mental illness, substance abuse or domestic violence. [Learn more.](#)

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G.I.T.



Regional Housing Needs Assessment (RHNA)

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Last Updated 5/6/2010

The element shall contain an analysis of population and employment trends and documentation of projections and quantification of the locality's existing and projected housing needs for all income levels. These projected needs shall include the locality's share of the regional housing need in accordance with Section 65584 (Government Code Section 65583(a)(1)).

HCD is required to allocate the region's share of the statewide housing need to Councils of Governments (COG) based on Department of Finance population projections and regional population forecasts used in preparing regional transportation plans. The COG develops a Regional Housing Need Allocation Plan (RHNA-Plan) allocating the region's share of the statewide need to cities and counties within the region. The RHNA-Plan should promote the following objectives:

- increase the housing supply and the mix of housing types, tenure and affordability in all cities and counties within the region in an equitable manner;
- promote infill development and socioeconomic equity, the protection of environmental and agricultural resources, and the encouragement of efficient development patterns; and
- promote an improved intraregional relationship between jobs and housing.



Housing element law recognizes the most critical decisions regarding housing development occur at the local level within the context of the periodically updated general plan. The RHNA-Plan component of the general plan requires local governments to balance the need for growth, including the need for additional housing, against other competing local interests. The RHNA-Plan process of housing element law promotes the state's interest in encouraging open markets and providing opportunities for the private sector to address the State's housing demand, while leaving the ultimate decision about how and where to plan for growth at the regional and local levels. The process maintains local control over where and what type of development should occur in local communities while providing the opportunity for the private sector to meet market demand. While land-use planning is fundamentally a local issue, the availability of housing is a matter of statewide importance. The RHNA-Plan process requires local governments to be accountable for ensuring that projected housing needs can be accommodated and provides a benchmark for evaluating the adequacy of local zoning and regulatory actions to ensure each local government is providing sufficient appropriately designated land and opportunities for housing development to address population growth and job generation.

REQUISITE ANALYSIS

Regional Housing Needs Assessment

Housing element law requires a quantification of each jurisdiction's share of the regional housing need as established in the RHNA-Plan prepared by the COG.

The Regional Housing Need Assessment (RHNA) is a minimum projection of additional housing units needed to accommodate projected household growth of all income levels by the end of the housing element's statutory planning period. Each locality's RHNA is distributed among four income categories to address the required provision for planning for all income levels. The distributed RHNA should be addressed in the housing element as follows:

REGIONAL HOUSING NEED ALLOCATION

Income Category	New Construction Need
Very Low (0-50% of AMI)	
Low (51-80% of AMI)	
Moderate (81-120% of AMI)	
Above Moderate (over 120% of AMI)	
TOTAL UNITS	

Jurisdiction RHNA Credit for New Housing Units Since Start Date of RHNA Projection Period

The jurisdiction authorized to permit a particular residential development may take RHNA credit for new units approved, permitted, and/or built since the start date of the RHNA projection period. Information on the RHNA projection period for each region can be found at http://www.hcd.ca.gov/hpd/hrc/plan/he/he_time.htm

A jurisdiction may take RHNA credit for units built on sites controlled by an exempt State, Federal, or Tribal Nation entity (e.g. College/University, Military, recognized Tribe) when the local government is the appropriate jurisdiction to report the new units to State Department of Finance when annually completing DOF's housing unit survey. (See section: "Inventory of Land Suitable for Residential Development" under Site Suitability http://www.hcd.ca.gov/hpd/housing_element2/SLA_land.php)

To credit units affordable to very-low, low-, and moderate-income households toward the RHNA, a jurisdiction must demonstrate the units are affordable based on at least one of the following:

- subsidies, financing or other mechanisms that ensure affordability (e.g., MHP, HOME, or LIHTC financed projects, inclusionary units or RDA requirements);
- actual rents; and
- actual sales prices.

Densities of housing developments do not describe affordability for the purposes of crediting units against the jurisdiction's RHNA. For projects approved but not yet built, the jurisdiction must demonstrate the units can be built within the remaining planning period and demonstrate affordability to very low- or low-income households as follows:

G.1.8.

UNITS APPROVED, PERMITTED, AND/OR BUILT

Project Name	Status Approved/Permitted/Built	Total Units	Units by Income Level				Methodology of Affordability Determination (1) Sales price (2) Rent price (3) Type of Subsidy
			VL	L	M	AM	

REMAINING NEED BASED ON UNITS BUILT/UNDER CONSTRUCTION

Income Category	A	B	A-B
	New Construction Need	Units Built, Under Construction or Approved	Remaining Need
Very Low (0-50% of AMI)			
Low (51-80% of AMI)			
Moderate (81-120% of AMI)			
Above Moderate (over 120% of AMI)			
TOTAL UNITS			

SAMPLE ANALYSES

- [Highlighted Jurisdiction- City of Richmond](#)

LINKS

The following links can assist in the preparation of the housing element:

- [HCD: Housing Element Update Schedule](#)
- [HCD: Official State Income Limits](#)
- [Listing of Councils of Governments websites](#)
- [California Housing Finance Agency's Current Sales Price Limit Bulletins](#)

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G.1.9.


**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

1800 Third Street, Suite 430
P. O. Box 952053
Sacramento, CA 94252-2053
(916) 323-3177
FAX (916) 327-2643

**MEMORANDUM**

DATE: June 21, 2012

TO: Planning Directors
Interested Parties


FROM: Glen Campora, Acting Deputy Director
Division of Housing Policy Development

SUBJECT: **Persons with Developmental Disabilities
SB 812 (Ashburn), Chapter 507, Statutes of 2010**

Housing elements must include an analysis of the special housing needs of the disabled including persons with developmental disabilities. Special needs groups often spend a disproportionate amount of their income to secure safe and decent housing and are sometimes subject to discrimination based on their specific needs or circumstances. Chapter 507, Statutes of 2010 (SB 812), which took effect January 2011, amended State housing element law to require the analysis of the disabled to include an evaluation of the special housing needs of persons with developmental disabilities. This analysis should include an estimate of the number of persons with developmental disabilities, an assessment of the housing need, and a discussion of potential resources.

A "developmental disability" is defined as a disability that originates before an individual becomes 18 years old, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. This includes Mental Retardation, Cerebral Palsy, Epilepsy, and Autism. The US Census does not have specific information regarding persons with developmental disabilities. However, each nonprofit regional center contracted with the California Department of Developmental Services (DDS) maintains an accounting of the number of persons served by zip code or city. This information can be used to estimate the number of persons residing in the jurisdiction which have developmental disabilities.

The development of affordable and accessible homes is critical to expand opportunities for persons with developmental disabilities to live in integrated community settings. One of the biggest obstacles to living independently in the community is a lack of financial resources. Income is often limited and affordable housing where people can rent homes, apartments, duplexes, or mobile homes is crucial to the long term stability of a person with developmental disabilities. In addition, access to various types of supported living services is critical for persons with developmental disabilities to live as independently as possible.

G. I. 10.

Timing

In accordance with Government Code Section 65583(e), any draft housing element submitted to the Department after March 31, 2011 will be required to comply with SB 812.

Further Resources

Attachment 1 is the amended statutory language, Attachment 2 includes the definition of developmental disabilities, a list of organizational resources, and a bibliography of relevant publications, and Attachment 3 includes a sample analysis and programs. For more information on the Special Housing Needs requirements including sample analyses, see the Department's *Building Blocks*' website at http://www.hcd.ca.gov/hpd/housing_element2/HN_SHN_home.php.

A copy of the legislation can be found on the Department's website at www.hcd.ca.gov. Copies of published bills from the 2010 session can be obtained from the Senate's website: www.assembly.ca.gov or the Legislative Bill Room at (916) 445-2323. If you have any questions or would like additional information or technical assistance, please contact Melinda Coy, of our staff, at (916) 445-5307.

ATTACHMENT 1

Changes to State Housing Element Law SB 812 (Chapter 507, Statutes of 2010)

Changes to State Housing Element Law SB 812 (Chapter 507, Statutes of 2010)

(Excerpts, changes indicated in bold and underlines.)

65583. The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, mobilehomes, and emergency shelters, and shall make adequate provision for the existing and projected needs of all economic segments of the community. The element shall contain all of the following:

- (a) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory shall include all of the following:

(1-6) *Omitted – Chapter 507 did not have major changes to these subsections*

- (7) An analysis of any special housing needs, such as those of the elderly; persons with disabilities, **including a developmental disability, as defined in Section 4512 of the Welfare and Institutions Code**; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter. The need for emergency shelter shall be assessed based on annual and seasonal need. The need for emergency shelter may be reduced by the number of supportive housing units that are identified in an adopted 10-year plan to end chronic homelessness and that are either vacant or for which funding has been identified to allow construction during the planning period.

(8-9) *Omitted – Chapter 507 did not have major changes to this subsection.*

(b-h) *Omitted – Chapter 507 did not have major changes to these subsections*

ATTACHMENT 2

Resources

Definition of "Developmental Disability" from the Section 4512 of the Welfare and Institutions Code

4512. As used in this division:

- (a) "Developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. As defined by the Director of Developmental Services, in consultation with the Superintendent of Public Instruction, this term shall include mental retardation, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

List of Organizational Resources

California Department of Developmental Services

DDS is the agency through which the State of California provides services and supports to individuals with developmental disabilities.

P. O. Box 944202

Sacramento, CA 94244-2020

(916) 654-1690

<http://www.dds.ca.gov/>

(Web page includes a list of developmental and regional centers)

Community Placement Plan (CPP) funds

In collaboration with the regional center, DDS uses CPP funds to develop homes as an alternative for individuals with developmental disabilities to reside in the community instead of institutional settings. <http://www.dds.ca.gov/AH/CPP.cfm>

California Department of Rehabilitation

CDR works in partnership with consumers and stakeholders to provide services and advocacy resulting in employment, independent living and equality for individuals with disabilities.

P.O. Box 944222

2000 Evergreen Street

Sacramento, CA 95815

Phone: (916) 263-8981 (VOICE)

(916) 263-7477 (TTY)

www.dor.ca.gov

(Web page includes list of Independent Living Centers)

California State Department of Housing and Community Development
Housing Policy Division

SB 812, Chapter 507, Statutes of 2010

Disability Rights California

Disability Rights California provides advocacy help for Californians with disabilities.

Ms. Dara Schur
1330 Broadway, Suite 500
Oakland, CA 94612
Phone: (510) 267-1200
<http://www.disabilityrightsca.org>

Mental Health Association in California (MHAC)

Provides advocacy, education, information and other assistance necessary to ensure that all people who require mental health services are able to receive the mental health and other services that they need

1127 11th Street, Suite 830
Sacramento, CA 95814
Phone: (916) 557-1167
<http://www.mhac.org>

California Mental Health Directors Association (CMHDA)

Represents the mental health directors from each of California's counties
2030 'J' Street
Sacramento, CA 95814
Phone: (916) 556-3477
<http://www.cmhda.org>

Association of Regional Centers

Represents the autonomous regional centers
915 L Street, Suite 1440
Sacramento, CA 95814
phone: (916) 446-7961
<http://www.arcanet.org/>

Bibliography of Publications and Reports

The following is a bibliography of publications relating to housing for persons with developmental disabilities.

California State Council on Developmental Disabilities
STATE STRATEGIC PLAN 2011-2016
<http://69.93.208.24/documents/DraftSCDDStatePlan2011-2016.pdf>

California Kern County Regional Center for Developmental Disabilities
Hand in Hand Kern Regional Center Online
Homepage: <http://www.kernrc.org/>
Welcome page for Consumers & Families <http://www.kernrc.org/#/welcome/4509341943>

California Ventura County, Santa Barbara, and San Luis Obispo Tri-Counties Regional Center (TCRC):
Housing Plan

TRI-COUNTIES REGIONAL CENTER 5-YEAR HOUSING BUSINESS PLAN (2008)

The TCRC Housing Plan is a comprehensive roadmap that focuses on: (1) Supporting people with developmental disabilities in their housing requirements, and (2) Increasing the housing stock of affordable housing units within the jurisdiction.

<http://www.tri-counties.org/attachments/article/138/TCRC5YrPlan-final1.pdf>

Adult Residential Care: Regional Centers of California, Residents and Regional Center for the Developmentally Disabled

EDUCATION & UNDERSTANDING Online

http://www.arf35.com/arf_residents_regional_center.html

WEBSITE DATABASES:

Cornell University, Employment and Disability Institute

DISABILITY STATISTICS: ONLINE RESOURCE FOR U.S. DISABILITY STATISTICS

(Select a statistic below to access the disability statistics interactive search tool)

<http://www.ilr.cornell.edu/edi/disabilitystatistics/index.cfm>

OTHER STATES REPORTS:

Alaska State Health and Social Services Department

2010 Disability Policy Seminar – Fact Sheet

HOUSING FOR PEOPLE WITH DISABILITIES: THE CRISIS & THE OPPORTUNITY

http://www.hss.state.ak.us/gcdse/committees/legislative/pdf/2010_factsheet_housing.pdf

Maryland State Department of Housing and Community Development

CONSOLIDATED PLAN 2010-2015: Persons with Special Needs

<http://www.mdhousing.org/Website/About/PublicInfo/Publications/Documents/2010-2015specialneeds2.pdf>

Oregon State Department of Human Services, Seniors and People with Disabilities Division. Oregon Administrative Rules: Chapter 411, Division 315

DEVELOPMENTAL DISABILITIES HOUSING TRUST ACCOUNT

http://www.dhs.state.or.us/policy/spd/rules/411_315.pdf

Washington State Dept. of Social and Health Services, Aging & Disabilities Services Admin

Strategic Plan for Housing Needs Assessment & Trust Fund Utilization for People with Developmental Disabilities

STRATEGIC ELEMENTS FOR FISCAL YEAR 2010-2011 (Economic Considerations, p.6)

<http://www.dshs.wa.gov/pdf/adsa/ddd/2010-11%20Housing%20Strategic%20Plan.pdf>

LIBRARY REPORTS:

Judge David L. Bazelon Center for Mental Health Law

WHAT “FAIR HOUSING” MEANS FOR PEOPLE WITH DISABILITIES

(Revised edition 2011)

[http://www.bazelon.org/News-](http://www.bazelon.org/News-publications/Publications/List/1/CategoryID/17/Level/a/ProductID/19.aspx?SortField=ProductNumber%2cProductNumber)

[publications/Publications/List/1/CategoryID/17/Level/a/ProductID/19.aspx?SortField=ProductNumber%2cProductNumber](http://www.bazelon.org/News-publications/Publications/List/1/CategoryID/17/Level/a/ProductID/19.aspx?SortField=ProductNumber%2cProductNumber)

Call #: H58 4 W53 2011

California State Department of Housing and Community Development
Housing Policy Division

SB 812, Chapter 507, Statutes of 2010

Souza, Maria Teresa

WORST CASE HOUSING NEEDS OF PEOPLE WITH DISABILITIES (2011)

U.S. Dept. of Housing and Urban Development (HUD)

Available for viewing full text via the World Wide Web:

http://www.huduser.org/Publications/pdf/WorstCaseDisabilities03_2011.pdf

Call #: L74 4 R46d 2011

Turner, Margery A., [et al.]

DISCRIMINATION AGAINST PERSONS WITH DISABILITIES (2005)

Prepared for: Office of Policy Development and Research, U.S. Department of Housing and Urban Development

Available for viewing full text via the World Wide Web:

http://www.huduser.org/Publications/pdf/DDS_Barriers.pdf

Call #: H58 2 D57 2005

California. Senate Select Committee on Developmental Disabilities & Mental Health

IMPROVING THE QUALITY OF COMMUNITY-BASED SERVICES AND SUPPORTS IN CALIFORNIA FOR PERSONS WITH DEVELOPMENTAL DISABILITIES (1998)

Collins, Peggy, Editor

Call #: H59 1 I47 1998

FEDERAL DOCUMENTS:

United States House of Representatives; Report 111-678 (H.R. 476)

VETERANS, WOMEN, FAMILIES WITH CHILDREN, AND PERSONS WITH DISABILITIES HOUSING FAIRNESS ACT OF 2010

<http://democrats.financialservices.house.gov/FinancialSvcDemMedia/file/house%20reports/111-678.pdf>

United States, 111th Congress, 2nd Session – Senate (S. 1481)

FRANK MELVILLE SUPPORTIVE HOUSING INVESTMENT ACT OF 2010

(The law makes improvements to the Section 811 program and promotes integrated housing opportunities for people with disabilities)

<http://www.gpo.gov/fdsys/pkg/BILLS-111s1481enr/pdf/BILLS-111s1481enr.pdf>

ATTACHMENT 3

Sample Analysis

Sample Developmentally Disabled Analysis for the Housing Element

Developmentally Disabled

According to Section 4512 of the Welfare and Institutions Code a "Developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

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

The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The XXX Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The following information from the XXX Regional Center, charged by the State of California with the care of people with developmental disabilities, defined as those with severe, life-long disabilities attributable to mental and/or physical impairments provides a closer look at the disabled population.

Exhibit T: Developmentally Disabled Residents, by Age, for City XXX

Zip Code Area	0-14 Years	15-22 Years	23-54 Years	55-65 Years	65+ Years	Total
Total						

There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Approximately X percent of the City's affordable

housing units and X percent of the County's public housing units are reserved for seniors and disabled persons. Incorporating 'barrier-free' design in all, new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

In order to assist in the housing needs for persons with Developmental Disabilities, the City will implement programs to coordinate housing activities and outreach with the Regional Center and , encourage housing providers to designate a portion of new affordable housing developments for persons with disabilities, especially persons with developmental disabilities, and pursue funding sources designated for persons with special needs and disabilities.

Sample Programs:

Program Sample 1: Work with the XXX regional center to implement an outreach program that informs families within the City on housing and services available for persons with developmental disabilities. The program could include the development of an informational brochure, including information on services on the City's website, and providing housing-related training for individuals/families through workshops.

Responsibility: Community Development Department
Timing: Development of Outreach Program by June, 2014

Program Sample 2: Develop a program to provide rental assistance to fill the gap between income levels and the cost of housing for persons with Developmental Disabilities. The program will include the following steps:

Step One: Work with the regional center to identify the housing needs of the clients and assist in identifying available housing that meets those criteria.

Step Two: Identify the gaps that limit access to housing for persons with developmental disabilities (i.e. financial, accessibility).

Step Three: Develop Guidelines and market program

Responsibility: Community Development Department
Timing: Begin Program Development January, 2013.
Objective: Assist 10 persons with developmental disabilities.

Program Sample 3: Explore models to encourage the creation of housing for persons with developmental disabilities and implement a program by 2015. Such models could include assisting in housing development through the use of set-asides, scattered site acquisition, new construction, and pooled trusts; providing housing services that educate, advocate, inform, and assist people to locate and maintain housing; and models to assist in the maintenance and repair of housing for persons with developmental disabilities. The City shall also seek State and Federal monies for direct support of housing construction and rehabilitation specifically targeted for housing for persons with disabilities.

Responsibility: Community Development Department
California State Department of Housing and Community Development
Housing Policy Division
SB 812, Chapter 507, Statutes of 2010

II. COMMUNITY CHARACTERISTICS & HOUSING NEEDS

II.1 POPULATION CHARACTERISTICS

Brisbane is a city of 4,379 residents, according to California Department of Finance estimates for January 1, 2013, up from the 4,282 residents found by the 2010 U.S. Census. Reversing a declining trend since the 1970s, the city grew by 21.8% from 1990 to 2000, and by 19% within the past decade. In comparison, the County-wide growth rate was 2% from 2000 to 2010. While the rate of growth in Brisbane continues to be significant, its impact has been modulated by long-term efforts to assimilate newly-developed neighborhoods into the social fabric of the rest of the city. This planned growth has allowed Brisbane to maintain a manageable, fiscally-sufficient and socially integrated community. It continues to house seniors, single parents and working families despite the intense real estate market pressures of the Bay Area.

A number of population trends are apparent from the U.S. Census data. Although Brisbane's population has increased, average household size has remained steady, while both single-parent households and large households have increased in number. The median age has continued to increase, but the changing age distribution indicates a new wave of "millennials" (ages 20-34) rising, which may influence future housing needs and preferences as significantly as the growing population of seniors. Brisbane has continued to become more ethnically diverse, with those of Asian and Hispanic/Latino ethnic/racial background making increasingly significant segments of the community.

II.1.1 Total Population

According to the 2010 U.S. Census, Brisbane grew significantly during the preceding two decades, reversing a trend observed in 1980 and 1990. This growth was largely attributable to construction of The Ridge, a planned development of condominium flats, townhouses and detached single-family homes located in the Northeast Ridge subarea, the final phase of which is currently under construction.

Table 3.
Population Trends
(1970-2010)

	1970	1980	Change	1990	Change	2000	Change	2010	Change
Total Population	3,003	2,969	-1.1%	2,952	-0.6%	3,597	+21.8%	4,282	+19.0%
Total Households	1,133	1,362	+20.2%	1,300	-4.6%	1,620	+24.6%	1,821	+12.4%
Total Units	1,172	1,405	+19.9%	1,382	-1.6%	1,831	+32.5%	1,934	+5.6%

Source: 1970, 1980, 1990, 2000 & 2010 U.S. Census

Since the 2010 U.S. Census, the 2008-2012 American Community Survey had calculated an estimated total population of 4,266 for Brisbane in 2012. The California Department of Finance estimated the city's population to be 4,379 residents as of January 1, 2013

Projections for Brisbane's growth within the coming decades have been tempered by the recent economic downturn. The Association of Bay Area Governments (ABAG) in its Projections 2009 had expected Brisbane's population to grow in the coming decades at an even faster pace than it had in the past two. It projected a population of 7,000 in 2030, a 63% increase from 2010, with the number of households increasing by 77%. The Plan Bay Area projections approved in 2013, though, expect only a 13% increase in the number of housing units and 15% increase in the number of households from 2010 to 2040 (Table 4), and ABAG's Projections 2009 will be updated soon to be consistent with Plan Bay Area projections.

Table 4.

Household Projections

	2010	2015	2020	2025	2030	2035	2040
Projections 2009	1,730	2,040	2,330	2,690	3,070	3,410	
Plan Bay Area (2013)	1,820						2,090

Source: Association of Bay Area Governments' Projections 2009 & Plan Bay Area (2013)

II.1.2 Household Size and Type

Although Brisbane's total population has increased, average household size declined from 1990 to 2000 and has since remained relatively static. The average number of persons for all households (excluding group quarters) was 2.34 according to the 2010 U.S. Census and was 2.38 in 2013 according to the California Department of Finance. The average household size of owner-occupied units was 2.51 and of renter-occupied units was 2.04, according to the 2010 U.S. Census. According to the 2008-2012 American Community Survey 5-Year Estimates, one-person households are the most prevalent, followed by two-person households (Table 5); although, it should be noted that these results are subject to a wide margin of error (+/-3.8 to +/-7.0).

Table 5.
Household Size
(1970-2012)

	1970	1980	1990	2000	2010	2012
1 Person	280 (24.8%)	502 (36.9%)	438 (33.7%)	564 (34.8%)	554 (30.4%)	780 (41.4%)
2 Persons	379 (33.6%)	457 (33.5%)	450 (34.6%)	576 (35.6%)	626 (34.4%)	563 (29.9%)
3 Persons	189 (16.8%)	172 (12.6%)	200 (15.4%)	221 (13.6%)	302 (16.6%)	239 (12.7%)
4 Persons	133 (11.8%)	152 (11.2%)	140 (10.8%)	173 (10.7%)	222 (12/2%)	301 (16.0%)
5 Persons	71 (6.3%)	54 (4.0%)	40 (3.1%)	55 (3.4%)	71 (3.9%)	

6 or More	76 (6.7%)	25 (1.8%)	32 (2.5%)	31 (1.9%)	46 (2.5%)	
Total Households	1,128	1,362	1,300	1,620	1,821	1,883
Persons/Household*	2.66	2.18	2.27	2.20	2.34	N/A

Source: 1970, 1980, 1990, 2000 & 2010 U.S. Census, 2008-2012 American Community Survey

*Does not include Group Quarters population.

The percentage of households with children, which had decreased from 1970 through 2000, increased within the past decade (Table 6). The percentage, though, is still well below that found in San Mateo County (31%) and statewide (33%), according to the 2009-2011 American Community Survey.

Table 6.
Household Types
(1970-2000)

	1970	1980	1990	2000	2010
One-Person Households	25.1%	36.9%	33.7%	34.8%	30.4%
Married Couples Without Children Present	31.2%	22.8%	23.3%	23.9%	24.9%
Unrelated Housemates/ Nonfamily Households	3.9%	10.3%	12.7%	12.7%	11.2%
Relatives Except Spouses, Parents, Children	4.3%	4.0%	6.5%	5.6%	7.9%
Married Couples With Children Present	28.9%	17.8%	18.4%	16.4%	19.4%
Single Parents With Children	6.5%	8.3%	5.5%	6.6%	6.2%

Source: 1970, 1980, 1990, 2000 & 2010 U.S. Census

Notes: Offspring 18 years or older included as "children" only in 1990 U.S. Census. Same-sex-couple households with no relatives of the householder present are tabulated in "nonfamily households."

II.1.3 Single-parent Households

Families with one parent, often the sole provider, may need affordable housing or units designed to accommodate occasional or full-time dependent children. The number of single-parent households in Brisbane increased from 2000 to 2010 according to the U.S. Census. In 2000, there were 73 female-headed households with children under the age of 18 years and 34 male single-parent households with children. In 2010, there were 86 female-headed households with related children under 18 years and 41 households with a male single parent and his own children.

Female-headed households have special housing needs because female workers generally receive lower wages. To find affordable housing in 2014, for example, a single mother with one child in the low income group would need a 1-bedroom unit at a monthly rent of not more than \$1,810, according to Table 29. Based upon the limited data available, it appears that the average rent asked in 2013 for a 1-bedroom unit was an affordable \$1,550 (Table 26). It might also be noted that, according to the 2009-2011 American Community Survey, none of the female-headed households in Brisbane are below the poverty line.

II.1.4 Large and Overcrowded Households

There were 117 households in Brisbane with 5 or more persons, according to the 2010 U.S. Census, a significant increase from the 86 households found in 2000 (Table 5). As a percentage of the total, such large households increased from 5.3% to 6.4%. The needs of large households may be reflected in the degree of overcrowding, indicating a continuing need for large units to accommodate the needs of large households.

The 2008-2012 American Community Survey estimated that 2.5% of the 1,883 total occupied housing units had 1.01 or more occupants per room, which the United States Department of Housing and Urban Development (HUD) defines as being “overcrowded” (no extremely overcrowded units with more than 1.5 persons per room were found). Breaking these down by tenure, 3.5% of the owner-occupied housing units were overcrowded, while only 0.9% of the renter-occupied units were. The total 47 overcrowded units were fewer than the 96 units with 1.01 or more persons per room found in the 2000 U.S. Census.

To reduce overcrowding, it may not be sufficient to simply provide larger units. According to the 2008-2012 American Community Survey, while 16.0% of the households have 4 or more persons, 13.9% of the occupied housing units had 4 or more bedrooms. With the majority of the housing stock (including the larger units) being more expensive owner-occupied or for-sale units, it appeared that the cost, rather than the availability, of larger units was the likely cause of overcrowding.

II.1.5 Group Quarters

The 2010 U.S. Census identified Brisbane has having a “noninstitutional group quarters” population of 16 individuals (0.4% of the total population), down from 40 (1.1%) in 2000 and 42 (1.4%) in 1990. As defined by the Census, “noninstitutional group quarters” include “college or university dormitories, military barracks, group homes, shelters, missions, and flophouses.” These individuals are not included in household population figures and are not reflected in the persons per household calculation. Based upon 2000 U.S. Census block data, the communal living arrangements at 234 Santa Clara Street, 693 Sierra Point Road and 103 Ross Way and the alcohol and drug recovery group home formerly at 105 McLain Road appear to have been classified as “noninstitutional group quarters.” Also included in the 1990 U.S. Census “noninstitutional group quarters” population was the “homeless visible near streets,” but none were identified in the data released from either the 2010 or 2000 U.S. Censuses.

II.1.6 The Homeless

As noted above, the 2010 and 2000 U.S. Census did not identify any homeless in Brisbane; although, the 1990 U.S. Census had found 11 “homeless visible near streets.” The 2013 San Mateo County Homeless Census and Survey found no homeless within Brisbane.

According to the Brisbane Police Department (February 2014), typically the number of homeless in Brisbane at any one time does not exceed 1 or 2 individuals, usually single male transients along Bayshore Boulevard. Some appear to have substance abuse issues, and those that appear to be mentally ill are transported via the SMART (San Mateo County Mental Health Assessment and Referral Team) van to San Mateo County Medical Center for evaluation and medical assistance, if necessary. Those homeless who do not appear to be in need of medical evaluation are assisted with transportation to the Safe Harbor Shelter in South San Francisco.

Housing appropriate to meet the needs of the homeless may take a number of different forms. “Emergency shelters” provide “minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person” according to Health & Safety Code Section 50801(e). “Transitional housing” may be “configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months” per Health & Safety Code Section 50675.2(h). “Supportive housing” is defined by Health & Safety Code Sections 50675.14(b)(1) & (2) as “housing with no limit on length of stay, that is occupied

by ... persons with low incomes having one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health conditions, ... and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the house, improving his or health status, and maximizing his or her ability to live and, when possible, work in the community.” Another potential type of housing for the homeless and single extremely-to-very-low income individuals are “supportive housing single-room occupancy units.” A supportive single-room occupancy building would typically include very small private rooms for one individual that may include a small refrigerator and/or microwave, but no permanent cooking facilities. The units would share bathrooms, along with a living room and kitchen. Meeting rooms or offices would be included where various social support services could be provided on-site. While the number of such units in a building may vary, the term usually applies to facilities much larger than the typical group home.

Per 2007-2014 Housing Element Program H.B.3.i, the zoning regulations for the SCRO-1 Southwest Bayshore Commercial District were amended to allow emergency shelters as a permitted use. Given its number of vacant parcels, residential buildings and small convertible warehouses (see Appendix F), this district has the realistic capacity for development/reuse to accommodate at least 1 year-round emergency shelter, which should be sufficient to meet the need identified above. As evidenced by the City’s past approval of Use Permits for two group care homes (for alcohol and drug recovery, totaling a maximum capacity of 18 beds) in this district, emergency shelters would be compatible with other uses and would not be subject to environmental constraints that would preclude their development. This district is particularly appropriate, because Bayshore Boulevard is a transit corridor providing access to job centers and community services to the north and south.

Per 2007-2014 Housing Element Program H.B.3.h, the City of Brisbane cooperated with the County of San Mateo in developing programs to provide shelter and services for the homeless. For example, the City contributes each year from its housing fund to HIP (Human Investment Project) Housing’s transitional housing program for the homeless and extremely-low income households. The City joined all of the other jurisdictions in the County in adopting the ten-year HOPE Plan (Housing Our People Effectively: Ending Homelessness in San Mateo County), which seeks to move homeless people into permanent housing instead of shelters by increasing the stock of affordable and subsidized housing.

II.1.7 Age

The median age in Brisbane according to the 2008-2012 American Community Survey was 43.1 years old, continuing the rising trend from earlier decades (41.7 in 2010, 40.3 in 2000, 36.5 in 1990, 33.6 in 1980 and 29.4 in 1970). Available data (Table 7) indicated a further increase in the percentage of the population 55 years old and older, along with a decrease in the percentage of the population between 35 and 44 years of age. The largest segment of the population according to the 2010 U.S. Census was 35 to 64 years old; although estimates from the 2008-2012 American Community Survey appear to also indicate a rise in the “Millennial Generation” (ages 20 to 34).

Table 7.
Age Distribution
(1970-2012)

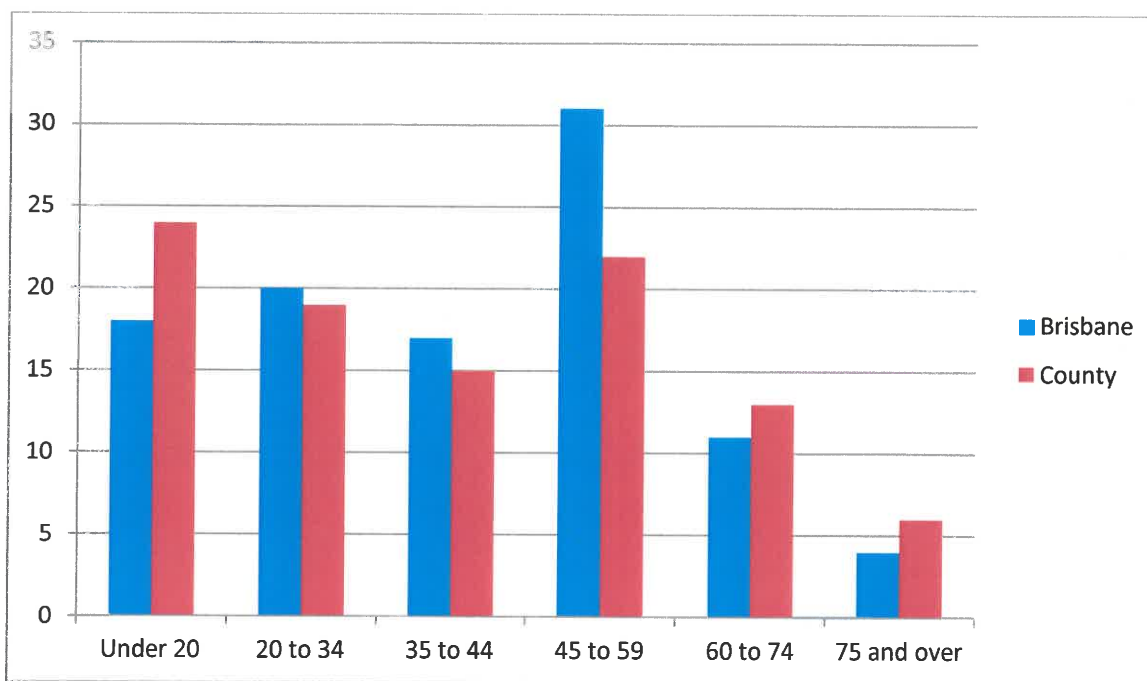
	0-4 Years Old	5-14 Years Old	15-24 Years Old	25-34 Years Old	35-44 Years Old	45-54 Years Old	55-64 Years Old	65-74 Years Old	75+ Years Old
2012	240 (5.6%)	322 (7.6%)	464 (10.8%)	604 (14.2%)	596 (14.0%)	775 (18.2%)	797 (18.7%)	323 (7.6%)	145 (3.4%)

2010	284 (6.6%)	433 (10.1%)	321 (7.5%)	581 (13.5%)	775 (18.1%)	764 (17.8%)	695 (16.2%)	271 (6.4%)	158 (3.7%)
2000	161 (4.5%)	371 (10.3%)	306 (8.5%)	553 (15.4%)	796 (22.1%)	759 (21.1%)	359 (10.0%)	179 (5.0%)	113 (3.2%)
1990	184 (6.3%)	293 (9.9%)	270 (9.1%)	600 (20.3%)	690 (23.4%)	393 (13.3%)	244 (8.2%)	190 (6.4%)	88 (3.0%)
1980	173 (5.8%)	313 (10.5%)	415 (14.0%)	675 (22.7%)	413 (13.9%)	319 (10.7%)	346 (11.7%)	221 (7.4%)	94 (3.2%)
1970	255 (8.5%)	508 (16.9%)	479 (16.0%)	509 (16.4%)	308 (10.3%)	377 (12.6%)	335 (11.2%)	165 (5.5%)	67 (2.2%)

Source: 2008-2012 American Community Survey; 2010, 2000, 1990, 1980 & 1970 U.S. Census

Brisbane's age distribution differs from that of San Mateo County as a whole. As was also seen in the 1990 and 2000 U.S. Censuses, Brisbane has a greater percentage of adults from 20 to 59 years of age, while the County has larger percentages of persons less than 20 years of age and more than 59 years of age (Table 8).

Table 8.
Age of Residents Compared to San Mateo County
(2011)



Source: 2007-2011 American Community Survey

II.1.8 Seniors

Persons over 65 years of age remain an important segment of Brisbane's citizenry—approximately 11% of the population, according to 2008-2012 data (Table 7), and the number and percentage of households containing persons 65 years or older increased from the 2000 Census to the 2010 Census (Table 9). Over 19% of all households in Brisbane contained one or more persons 65 or more years old, according to the 2000 U.S. Census, down from almost 17% in 1990. The number of persons 65 years or older living alone

and the percentage of such households increased from 2000 to 2010 (Table 10).

Table 9.
Households with Persons 65+ Years Old
(1980-2010)

	1980	1990	2000	2010
Number of Households	248 (18.2%)	220 (16.9%)	244 (15.1%)	348 (19.1%)

Source: 1980, 1990, 2000 & 2010 U.S. Census

Table 10.
One-Person Households with Persons 65+ Years Old
(1980-2010)

	1980	1990	2000	2010
Number of Households	118 (8.7%)	95 (7.3%)	102 (6.3%)	122 (6.7%)

Source: 1980, 1990, 2000 & 2010 U.S. Census

Many seniors have difficulty finding housing they can afford on fixed and often small incomes. Senior **householders** of owner-occupied homes (**totaling 220 households**, according to the **2010 U.S. Census**) can generally afford the relatively low costs of mortgages established many years ago (although maintenance costs may present a problem), but senior citizens facing the uncertain costs of rental units are not as fortunate. According to the **2010 Census**, there were **59** householders 65 years or older who were renting in Brisbane at that time.

To help meet these needs, the City, in conjunction with Bridge Housing Corporation, built a senior housing complex in the Central Brisbane subarea in 2000, close to services and shopping, providing 4 rental units affordable to very-low-income households, 2 rental units affordable to low-income households and 8 rental units affordable to moderate-income households. To accommodate a range of household options, 2 of the 14 units contained two bedrooms.

II.1.9 Persons With Disabilities, Including Developmental Disabilities

The 2008-2012 American Community Survey estimates that **423** persons (9.9% of the total population) in Brisbane have a disability, which the U.S. Census Bureau defines as “a long-lasting physical, mental or emotional condition [that] can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering.” Of these, 14 were under 18 years of age, 280 were from 18 to 64 years old, and 129 were over 64 years old. The most common disabilities were an ambulatory difficulty (226 persons) or an independent living difficulty (161), followed by a vision difficulty or a cognitive difficulty (105 each), hearing difficulty (90) or self-care difficulty (54). Among the population over 64 years old, 21% had an ambulatory difficulty, 14% had an independent living difficulty, and 12% had a hearing difficulty.

According to the Golden Gate Regional Center, there were 22 persons in Brisbane in 2013 with developmental disabilities, which the State defines as an individually substantial disability (such as mental retardation, cerebral palsy, epilepsy and autism) originating before an individual becomes 18 years old and expected to continue indefinitely (Welfare and Institutions Code Section 4512). Of these, 17 lived with parents or legal guardians and 5 resided in independent/supportive living settings.

Persons with disabilities often need specially designed housing. If unable to work, they may need affordable housing. Access to various types of supported living services is particularly critical for those with developmental disabilities to live as independently as possible. Much of the housing in Brisbane is on steep slopes which make provision of facilities accessible to persons with disabilities (ramps, parking spaces, elevators, etc.) difficult and expensive. To minimize governmental constraints upon the provision of accessible housing, in 2011 the City adopted new ministerial processes to approve exceptions to the Zoning Ordinance for reasonable accommodation for persons with disabilities. In addition, to help assure that supportive housing will be accommodated, the term was included in the zoning ordinance's definition of "dwelling." Under the development agreement for the Northeast Ridge project, up to 135 units were made adaptable so as to be available for handicapped residents for an additional price. In the senior housing complex in Central Brisbane, all 7 of the first-floor units have accessible bathrooms and handicapped-adaptable kitchens. The mixed-use project at 1 San Bruno Avenue was required to provide 1 unit designed to be accessible to persons with disabilities and 5 units designed to be adaptable. The California Building Code now requires that accessibility improvements be included in residential projects containing 3 or more units (4 or more if condominiums).

II.1.10 Race/Ethnicity

Historically, Brisbane has been fairly homogenous in racial make-up; although, those of Asian and Hispanic descent have made up an increasing proportion of the City's population (see Table 11). Due to changes in the format of the Census, it is not possible to directly compare the results of the 2010 U.S. Census with earlier ones, but it is apparent that Hispanics and Asians have increased in number and as a percentage of the total population since the 1980, 1990 and 2000 U.S. Censuses (see Tables 12 and 13).

Although limited data is available, no evidence has been found to show a disproportionate number of ethnic minority households within the lower income levels in Brisbane. The housing needs of ethnic minorities are addressed as a part of the City-wide need for affordable housing. Antidiscrimination laws prohibit unfair housing practices and are enforced to protect the housing rights of ethnic minorities, which the City has publicized through its website.

Table 11.
Race and Ethnicity
(2000-2010)

Race	2000		2010	
	Number	Percent	Number	Percent
White	2624	72.9%	2,578	60.2%
Black	38	1.1%	80	1.9%
Asian	524	14.6%	1,084	25.3%
Other Race	226	6.3%	244	5.8%
Multi-racial	185	5.1%	296	6.9%

Ethnicity	Number	Percent	Number	Percent
Hispanic	550	15.3%	712	16.6%
Not-Hispanic	3047	84.7%	3570	83.4%

Source: 2000 & 2010 US Census

Table 12.
Racial/Ethnic Background
(2000-2010)

	Race Alone or in Combination		Hispanic or Latino	
	2000	2010	2000	2010
White	2,780 (77.3%*)	2,824 (66.0%*)	Not applicable	413 (9.6%)
Black or African American	66 (1.8%*)	132 (3.1%*)	Not applicable	0 (0%)
American Indian and Alaska Native	52 (1.4%*)	55 (1.3%*)	Not applicable	11 (0.3%)
Asian	598 (16.6%*)	1,250 (29.2%*)	Not applicable	25 (0.6%)
Native Hawaiian and Other Pacific Islander	45 (1.3%*)	71 (1.7%*)	Not applicable	2 (0%)
Some Other Race	249 (6.9%*)	270 (6.3%*)	Not applicable	162 (3.8%)
Two or More Races	Not applicable	Not applicable	Not applicable	99 (2.3%)

* Total exceeds 100% because individuals may report more than one race.

Source: 2000 & 2010 U.S. Census

Table 13.
Racial/Ethnic Background
(1990-1980)

	White	Hispanic & Latino	Asian, Native Hawaiian & Other Pacific Islander	Black & African American	American Indian & Alaska Native	Other
1990	2,252 (76.3%)	415 (14.1%)	225 (7.6%)	45 (1.5%)	12 (0.4%)	3 (0.1%)
1980	2,441 (82.2%)	363 (12.3%)	93 (3.1%)	20 (0.7%)	15 (0.5%)	36 (1.2%)

Source: 1990 & 1980 U.S. Census

II.1.11 Employment and Education

According to the 2008-2012 American Community Survey, 2,432 Brisbane residents 16 years old or older

were employed (see Table 14). This compares to 2,097 in 2000, 1,172 in 1980 and 1,700 in 1990 (see Table 15). The occupational mix of Brisbane's labor force found in the 2008-2012 American Community Survey remained relatively unchanged from that identified in the 2000 U.S. Census (Tables 14 & 15). In 2012 as in 2000, 70% of the workers were in "white collar" jobs (management, business, science, arts, sales and office) up from 65% in 1990, 62% in 1980 and 47% in 1970. The proportion of "blue collar" workers (natural resources, construction, maintenance, production, transportation and material moving) continued to decrease from 37% in 1970, 27% in 1980, and 25% in 1990, and 18% in 2000 to 16% in 2012. Service workers made up the remainder of the employed population.

Table 14
Occupation of Employed Persons 16+ Years Old
(1970, 1980, 1990, 2000 & 2012)

Occupation	1970	1980	1990	2000	2012
Management, Business, Science, Arts, Sales and Office*	670 (49%)	1,060 (62%)	1,107 (65%)	1,466 (70%)	1,712 (70%)
Production, Transportation and Material Moving**	502 (37%)	460 (27%)	429 (25%)	382 (18%)	200 (8%)
Service***	178 (13%)	154 (9%)	164 (10%)	249 (12%)	337 (14%)
Natural Resources, Construction and Material Moving****	6 (0%)	38 (2%)	0 (0%)	0 (0%)	183 (8%)
Total Employed Persons	1,356	1,172	1,700	2,097	2,432

*2008-2012 American Community Survey split this category into "Management, Business, Science and Arts" (1,143 persons) and "Sales and Office" (569 persons); 2000 U.S. Census split this category into "Management, professional, and related occupations" (980 persons) and "Sales and office occupations" (486 persons); prior to that it was listed as "Administrative/Professional/Technical Sales/Clerical"

**2000 U.S. Census split this category into "Construction, extraction, and maintenance occupations" (194 persons) and "Production, transportation and material moving occupations" (188 persons); prior to that it was listed as "Production/Industrial/Transportation"

***Previously listed as "Food/Protective/Other Service"

****Previously listed as the more limited category "Farming/Forestry/Fishing"

Source: 1970, 1980, 1990 & 2000 U.S. Census, 2008-2012 American Community Survey

According to the Census Bureau's "On the Map" data (2011), Brisbane has 6,090 workers within its city limits. Over two-thirds of these have jobs that pay more than \$3,333 per month. Most employed Brisbane residents (90%) leave the city to work, while 97% of people employed in Brisbane do not live within the city. For more information regarding the workforce in Brisbane, refer to the following table.

Table 15
Age, Salary and Education of the Workforce in Brisbane
(2011)

		Percentage of the Workforce
Jobs by Worker Age	Age 29 or Younger	14%
	Age 30 to 54	68%
	Age 55 or Older	18%
Salaries Paid by Brisbane Employers	\$1,250 per Month or Less	7%
	\$1,251 to \$3,333 per Month	24%

	More than \$3,333 per Month	69%
Jobs by Worker Educational Attainment	Less than High School	10%
	High School or Equivalent, No College	14%
	Some College or Associate Degree	25%
	Bachelor's Degree or Advanced Degree	37%
	Educational Attainment Not Available*	14%
Total Workers	6,090	100%

Source: 2011 Census "On the Map" Data

*Not available for workers 29 years old and younger

The Association of Bay Area Governments, as part of Plan Bay Area (2013), forecasted that jobs would increase in Brisbane by 15% from 2010 to 2040. Previously, ABAG's Projections 2009 had expected local jobs to increase by 65% from 2010 to 2025. These were largely expected to be in the financial and professional services sector and the health, educational and recreational service job sector.

II.1.12 Farmworkers

According to the 2008-2012 American Community Survey, no persons in Brisbane identified their occupations being in farming. Given the location of Brisbane in an urban corridor, there is not a high demand for farmworkers in the area. The housing needs of farmworkers, particularly if they are seasonally employed, are for low cost rental housing. The 2010 U.S. Census identified no housing units for migratory workers.

II.1.13 Income Levels

Household income in Brisbane has increased since the 2000 U.S. Census, according to the 2008-2012 American Community Survey and the Association of Bay Area Governments.

Table 16.
Household Income
(2000-2013)

	2000		2012		2013	
	Number	Percent	Number	Percent	Number	Percent
Under \$25,000	279	17%	218	11.6%	146	8%
\$25,000 to \$34,999	86	5%	117	6.2%	91	5%
\$35,000 to \$49,999	257	16%	177	9.4%	164	9%
\$50,000 to \$74,999	281	18%	358	19%	419	23%
\$75,000 to \$99,999	199	12%	247	13.1%	200	11%
\$100,000+	498	31%	766	40.7%	783	43%

Source: 2000 U.S. Census, 2008-2012 American Community Survey, Association of Bay Area Governments (2013)

Median household income is that amount below which are half of the households and above which are half of the households. According to the Association of Bay Area Governments, the median household income in Brisbane in 2000 was estimated at \$85,973, and the median for San Mateo County was an estimated \$95,606, adjusted to 2013 dollars. In 2011, the median income for Brisbane was estimated to be \$84,668 and for the County, \$91,958. The 2008-2012 American Community Survey estimated the median household income for Brisbane to be \$79,171 and \$87,751 for the County (Table 17).

Table 17.
Median Household Income
(2000, 2011 & 2012)

Year	Brisbane	San Mateo County
2000	\$85,973	\$95,606
2011	\$84,668	\$91,958
2012	\$79,171	\$87,751

Source: Association of Bay Area Governments, 2008-2012 American Community Survey

Households can be categorized by income levels as extremely-low, very-low, low (or lower), moderate and above-moderate. These categories are set forth in the California Code of Regulations Section 6932 as used by the State Department of Housing and Community Development and are based largely upon the U.S. Department of Housing and Urban Development (HUD) income groupings to determine eligibility for the federal Section 8 housing assistance program. An extremely low income household has an income of up to 30% of the median income for the area for households of the same size (with a floor set by HUD based on minimum Supplemental Security Income). A very low income household has an income of 31 to 50% of the median (with various adjustments by HUD). A low income (or lower income) household has 51 to 80% of the median income (with some exceptions). A moderate income household has 81 to 120% of the median income. A household with an income greater than 120% of the median income is considered above-moderate. HUD may adjust these limits in some areas based on high housing cost levels relative to incomes. For 2014 income limits for San Mateo County, refer to Table 27.

It was estimated that half of Brisbane's households were above moderate income in 2010, 14% were moderate income, 17% were low income, 11% were very low income and 8% were extremely low income (Table 18). This distribution differs slightly from earlier estimates that, in particular, projected a higher percentage of extremely low income households.

Table 18.
Brisbane Households by Income Levels
(2008-2010)

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
2008	231-291 (14-18%)	60-194 (4-12%)	134-450+ (8-28%)	203+ (12+%)	≤691 (≤42%)	1,635
2010	130 (8%)	190 (11%)	295 (17%)	235 (14%)	840 (50%)	1,690*

Source: Claritas Demographic Snapshot, 2008; CHAS Data 2006-2010

*Cf. 2010 US Census total households

Many extremely low income households live in rental housing and most likely face overpayment and overcrowding. According to CHAS Data 2006-2010, 93% of the extremely low income households had a housing cost burden of more than 50%. Housing types suitable for extremely low income households include affordable rentals, secondary dwelling units, emergency shelters, supportive housing and transitional housing.

To project numbers of households by income level for the end of the planning period, one could turn to

ABAG's projections for some indication. ABAG's Projections 2009 had forecast a total of 2,330 households in 2020 and 2,690 in 2025 (note that these are higher than ABAG's more recent projections). If the percentages from 2010 remain constant, approximately 186-215 extremely low income households, for example, would be expected by 2020-2025 (Table 19).

Table 19.
Projected Brisbane Households by Income Levels
(2020-2025)

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income
2020	186 (8%)	256 (11%)	396 (17%)	326 (14%)	1,165 (50%)
2025	215 (8%)	296 (11%)	457 (17%)	377 (14%)	1,345 (50%)

Source: ABAG Projections 2009, CHAS Data 2006-2010

Another method of describing income is in terms of above or below the poverty level. The poverty level threshold is a relative term used by the Federal government, reflecting the ability to afford a nutritionally adequate diet. It varies with household size and number of children under 18 years of age. For example, for a four-person household, the poverty level in 2013 was an annual income of \$23,550. The poverty level is updated annually and applied on a national basis, with limited adjustments.

According to the Association of Bay Area Governments, the poverty rate in 2013 was 3.5% in Brisbane and 7.4% in San Mateo County. This was a decrease from the 5.7% rate (an estimated 21 families and 201 individuals) found by the 2000 U.S. Census (compared to San Mateo County's overall rate of 6.5%) and the estimated 8.6% rate found by the 1990 U.S. Census. Of those persons identified as being below the poverty level, the 2000 U.S. Census estimated that 19% were under 18 years of age, and approximately 12% were 65 years old or older.

The 2008-2012 American Community Survey estimated that 18 households in Brisbane had received public assistance income in the past 12 months. This compares to 39 households in 1999 and 45 households in 1989, according to the 2000 & 1990 US Censuses.

II.2 HOUSING CHARACTERISTICS

Since adoption of the 2007-2014 Housing Element, the number of housing units in Brisbane has continued to increase, although not at the previous rate. The majority of the new units have been single-family residences, mostly in the Northeast Ridge subarea. Detached single-family homes now make up 57% of the housing stock, and the proportion of owner-occupied units has decreased to 63% of all occupied units. The vacancy rate exceeds 5% as of 2013. Single-family home sales prices have rebounded, but condominium sales prices have yet to fully recover. Median sales prices for single-family homes and condominiums are only affordable to above moderate income households. Almost half of current homeowners are paying more than 30% of their income on housing ("overpaying"). While Brisbane's median monthly rents may be affordable to some existing tenants, over half are overpaying, with the highest proportion being among those making the least income. Average advertised rents for smaller vacant units may be affordable to low and moderate income households, but larger households will have difficulty in finding suitably-sized affordable units to rent.

II.2.1 Total Number of Units

According to the U.S. Census, there were 1,934 units in Brisbane in 2010. As of January 1, 2013, the California Department of Finance estimated that the total number of units in Brisbane had increased to 1,943.

Table 20.
Total Housing Units
(2000-2013)

Year	Total Housing Units
2000	1,831
2010	1,934
2013	1,943

Source: 2000 & 2010 U.S. Census; Department of Finance, 2013

II.2.2 Unit Type

According to the Department of Finance, approximately 57% of the units in Brisbane were detached single-family homes in 2013, up from 55% in 2000 (Table 21).

Table 21.
Housing Type
(1980-2013)

	1980	1990	2000	2013
Detached Single-Family	1,026 (73%)	904 (65.4%)	1,000 (55%)	1,111 (57%)
Multi-Family and Attached Single Family	324 (23.1%)	394 (28.5%)	775 (43%)	766 (39%)
Mobilehomes	55 (3.9%)	63 (4.6%)	43 ^A (2%)	66 (3%)
Other	0 (0%)	21 (1.5%)	0 (0%)	0 (0%)
Total	1,405	1,382	1,818^B	1,943

^A According to 2001 property survey, there were actually 62.

^B Data based on a sample; total is less than 1,831 units found in 100% count.

Source: 1980, 1990 & 2000 U.S. Census; California Department of Finance, 2013

Multi-family units make up 39% of the total housing stock. Of these, 374 are condominiums in the Northeast Ridge subarea. Of the remaining multi-family units, mostly located in the Central Brisbane subarea, over two-thirds are in complexes of nine or fewer units. Also included as multi-family units are residential units in mixed-use buildings, which number approximately 50, mostly on the upper-floors of commercial buildings along Visitacion and San Bruno Avenues.

II.2.3 Unit Size

The 2008-2012 American Community Survey found that the most prevalent units contained 6 or more rooms, excluding bathrooms, halls, utility rooms, or unfinished space (Table 22). The median number of rooms per unit was 4.8 (up from 4.4 per the 2000 U.S. Census).

Within the single-family unit category, there is a substantial range of unit sizes, from small eighty-year-old cottages to new four-story, 4,000 sq. ft. houses. A review of building permits for new single-family units built between April 1980 and April 1990 in the Central Brisbane subarea found the average gross house size (including garage) to be 2,303 sq. ft. within a range of from 1,033 to 4,547 gross sq. ft. A subsequent 1993-2000 study of the Central Brisbane, Brisbane Acres and Southwest Bayshore subareas found the average new house size to have increased to 3,221 gross sq. ft. within a range of 1,845-4,898 gross sq. ft. Within those same subareas, the average size of houses built from 2000 to 2008 was 2,786 sq. ft. with a range of 1,287-4,255 sq. ft. (excluding garages). The single-family residences built in the Northeast Ridge subarea since 2000 range from 1,413 to 3,440 gross sq. ft. (excluding garages).

New duplex units in the 1993-2000 study averaged 2,372.5 gross sq. ft. per unit. Unit sizes in the 3-to-5-unit buildings in the Northeast Ridge subarea averaged approximately 1,814 gross sq. ft., with a range of from 1,202 gross sq. ft. (2 bedrooms) to 2,381 gross sq. ft. (3 bedrooms). The 12-to-13-unit buildings averaged approximately 1,373 gross sq. ft. per unit, with a range of from 964 gross sq. ft. (1 bedroom) to 1,605 gross sq. ft. (3 bedrooms). From 2000 to 2008, the average duplex unit contained 2,210 sq. ft. and the average multi-family unit (not including those in the Northeast Ridge subarea) was 1,015 sq. ft.

Table 22.
Housing Unit Size by Number of Rooms
(1980-2012)

	1980	1990	2000	2012
1 Room	61 (4.3%)	66 (4.8%)	78 (4%)	86 (4.4%)
2 Rooms	104 (7.4%)	148 (10.7%)	168 (9%)	111 (5.7%)
3 Rooms	252 (17.9%)	225 (16.3%)	265 (15%)	228 (11.7%)
4 Rooms	341 (24.3%)	290 (21.0%)	468 (26%)	398 (20.4%)
5 Rooms	345 (24.6%)	273 (19.8%)	274 (15%)	548 (28.1%)
6+ Rooms	302 (21.5%)	380 (27.5%)	565 (31%)	580 (29.7%)
Total	1,405	1,382	1,818	1,951

Source: 1980, 1990 & 2000 U.S. Census, 2008-2012 American Community Survey

II.2.4 Tenancy

According to the 2008-2012 American Community Survey, 37% of the occupied units in Brisbane were rentals (Table 23), up from 33.3% in 2000.

Table 23.
Tenancy
(1980-2012)

	1980	1990	2000	2010	2012
Owner-Occupied Units	784 (58%)	784 (60.3%)	1,081 (66.7%)	1,169 (64.2%)	1,186 (63%)
Renter-Occupied Units	578 (42%)	516 (39.7%)	539 (33.3%)	652 (35.8%)	697 (37%)
Total Occupied Units	1,362 (100%)	1,300 (100%)	1,620 (100%)	1,821 (100%)	1,883 (100%)

Source: 1980, 1990 & 2000 U.S. Censuses

According to the 2008-2012 American Community Survey, the largest component of Brisbane's occupied rental housing stock consisted of detached single-family units (42.2%), with the next largest being complexes of 10 or more units (19.5%), followed by complexes of 5 to 9 units (14.2%).

II.2.5 Vacancy

Vacancy rate is a measure of the number of units available for occupancy, either specifically for rent or for sale. A minimum of five percent is considered an optimal vacancy rate for the San Francisco Bay Area. This would provide for normal turnover and would maintain an adequate choice of housing type, size and price range to fulfill a community's needs and reduce concerns about overcrowding.

According to the Department of Finance, Brisbane's vacancy rate was 5.8% in 2013, but this includes vacant housing unavailable for rent or sale. The 2010 U.S. Census found the homeowner vacancy rate to be 1.3% and the rental vacancy rate to be 5.5%. Past U.S. Census vacancy rates for units available for occupancy, either for rent or for sale, in Brisbane were 11.5% in 2000 (including newly constructed units in the Northeast Ridge subarea), 3.8% in 1990, 2.9% in 1985 and 3.1% in 1980.

II.2.6 Length of Occupancy

According to the 2008-2012 American Community Survey, 11.9% of householders had moved into their unit in 2010 or later, 58.7% had moved in 2000 to 2009, 15% moved in 1990 to 1999, 6.6% moved in 1980-1989, 3.1% moved in 1970 to 1979, and 4.6% moved in 1969 or earlier. This does not appear to be an unusual turnover rate, particularly given recent nationwide trends.

II.2.7 Housing Values and Costs

After dropping by at least 14%, the median sales price for a single-family home in Brisbane had rebounded, according to information available as of the third quarter of 2013 (Table 24). Condominiums suffered a greater loss in value, from which they had yet to recover as of the third quarter of 2013 (Table 25).

Table 24.
Median Single-Family Home Sales Prices
(2005-2013)

Year	Median Sales Price
2005	\$690,500

2010	\$532,500
2012	\$597,500
2013*	\$720,000

Source: San Mateo County Association of Realtors & MLS, Inc.

*As of third quarter

Table 25.
Median Condominium Sales Prices
(2005-2013)

Year	Median Sales Price
2005	\$660,000
2010	\$330,000
2012	\$417,322
2013*	\$508,000

Source: San Mateo County Association of Realtors & MLS, Inc.

*As of third quarter

According to the 2008-2012 American Community Survey, median monthly housing costs were reported at \$3,516 (compared to \$1,734 in 2000) for owner occupants with a home mortgage and \$600 (compared to \$307 in 2000) for those without a mortgage.

The 2008-2012 American Community Survey found a median monthly rent of \$1,378 (compared to \$975 in 2000). According to Baird + Driskell Community Planning, given the number of rental units in Brisbane, reliable rental market data is somewhat difficult to come by. Its limited survey of Craigslist data (Table 26), found the average advertised rent to be \$2,953. Data from the Zillow website in October of 2013 put the median rental list price at \$2,500.

Table 26.
Average Rents in Brisbane
(2013)

Unit Size	Rent	Survey Sample Size
Studio	n/a	0
One-Bedroom	\$1,550	2
Two-Bedroom	\$2,871	9
Three-Bedroom	\$4,133	3
Four-Bedroom	n/a	0
Average	\$2,953	14

Source: Craigslist Rental Survey conducted in June and July of 2013 by Baird + Driskell Community Planning

II.2.8 Housing Affordability

Affordability, or the ability of households to pay for their housing, is a function of household income and the cost of housing.

One means of measuring household income is in comparison to the median household income, that amount below which are half of the households and above which are half of the households. The California Department of Housing and Community Development estimated the median income for a four-

person household in San Mateo County in 2013 to be \$103,000. The median varies by household size (see Table 27), as reflected in the following examples:

- A single person making \$6,008/month or \$1,387/week or \$34.66/hour.
- A couple, each earning \$41,200/year or \$3,433/month or \$792/week or \$19.81/hour.
- A family with two children, one parent working full-full time and the other working half-time, each at \$33.01 an hour, for a combined monthly income of \$8,583.

Income levels to determine extremely-low, very-low-, low- and moderate-income limits in 2014 were also calculated for San Mateo County (Table 27) per California Code of Regulations Section 6932, based largely upon the U.S. Department of Housing and Urban Development (HUD) income groupings to determine eligibility for the federal Section 8 housing assistance program. An extremely low income household has an income of up to 30% of the median income for the area for households of the same size (with a floor set by HUD based on minimum Supplemental Security Income). A very low income household has an income of 31 to 50% of the median (with various adjustments by HUD). A low income (or lower income) household has 51 to 80% of the median income (with some exceptions). A moderate income household has 81 to 120% of the median income. A household with an income greater than 120% of the median income is considered above moderate. Note that the limits for unchanged from 2013.

Table 27.
Income Limits for San Mateo County
(2014)

Income Standard	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely-low	\$23,750	\$27,150	\$30,550	\$33,950	\$36,650	\$39,400	\$42,100	\$44,800
Very-low	\$39,600	\$45,250	\$50,900	\$56,550	\$61,050	\$65,600	\$70,100	\$74,650
Lower	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700	\$104,950	\$112,200	\$119,450
Median	\$72,100	\$82,400	\$92,700	\$103,000	\$111,250	\$119,500	\$127,700	\$135,950
Moderate	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500	\$143,400	\$153,250	\$163,150

Source: California Department of Housing and Community Development

The standard for affordability in housing is cost no more than 30% of a household's income. Table 28 shows affordability for home ownership for one-person and four-person households under typical conditions for 2013. The assumptions used in the table for home ownership were: (1) 4.5% 30-year mortgage; (2) 50% of yearly salary as a down payment; (3), 1% property tax; (4) PMI, 0.5% insurance rate and (5) 30% of gross income for principal, interest, taxes and insurance.

Table 28.
Home Ownership Affordability
Brisbane
(2013)

Household Size	Income Level	Annual Income	Maximum Affordable House Price	Affordability Gap for Single-Family Home*	Affordability Gap for Condominium**
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One Person	Extremely Low	\$23,750	\$97,114	-\$622,886	-\$410,886
	Very Low	\$39,600	\$161,925	-\$558,075	-\$346,075
	Low	\$63,350	\$259,039	-\$460,961	-\$248,961
	Median	\$72,100	\$294,818	-\$425,182	-\$213,182
	Moderate	\$86,500	\$353,699	-\$366,301	-\$154,301
Four Persons	Extremely Low	\$33,950	\$138,822	-\$581,178	-\$369,178
	Very Low	\$56,550	\$231,233	-\$488,767	-\$276,767
	Low	\$90,500	\$347,655	-\$372,345	-\$160,345
	Median	\$103,000	\$370,055	-\$349,945	-\$137,945
	Moderate	\$123,600	\$505,402	-\$214,598	-\$2,598

Source: Baird + Driskell Community Planning

*For median-priced single-family home at \$720,000 (Table 24)

**For median-priced condominium at \$508,000 (Table 25)

Table 28 illustrates a critical point: With the median sales price for a home in Brisbane having been \$720,000 in 2013, market-rate prices were far above what very-low-, low- and moderate-income households could afford. Although more affordable, the median price for a condominium (\$508,000) was still out of reach for all but above-moderate-income households.

Using 30% of gross income to establish maximum affordable rent based upon HUD's standard for the Section 8 program, Table 29 illustrates affordability for rental units at various income levels for one-person and four-person households based upon California Department of Housing and Community Development 2013 figures. The table indicates the maximum affordable rent payment by income category and unit size. It assumes that the maximum affordable rent is based on 30% of monthly income with all utilities paid by the landlord. It also assumes that one-bedroom units would be for 2-person households, and 3-bedroom units for 4-person households.

Table 29.
Rental Housing Affordability
Brisbane
(2013)

Household Size	Income Level	Annual Income	Maximum Affordable Monthly Rent	Affordability Gap*
Two Persons	Extremely Low	\$27,150	\$679	-\$871
	Very Low	\$42,250	\$1,056	-\$494
	Low	\$72,400	\$1,810	+\$260
	Median	\$82,400	\$2,060	+\$510
	Moderate	\$98,900	\$2,472	+\$922
Four Persons	Extremely Low	\$33,950	\$849	-\$3,284
	Very Low	\$56,550	\$1,414	-\$2,719
	Low	\$90,500	\$2,262	-\$1,871
	Median	\$103,000	\$2,575	-\$1,558
	Moderate	\$123,600	\$3,090	-\$1,043

Source: Baird + Driskell Community Planning

*For one-bedroom unit at the average rent of \$1,550 for two-person household, and for three-bedroom unit at the average rent of \$4,133 for four-person household (Table 26)

As noted above regarding Table 26, reliable rental market data for Brisbane is not readily available, and results differ depending upon the source. Based upon the limited survey of Craigslist data, rental units appear to be unaffordable to larger households; although, smaller units may be affordable to all but low, very low and extremely low income smaller households.

Recent data is available for a specific segment of the rental housing stock in Brisbane. A survey by mail of the 16 secondary dwelling units that have been built in Brisbane found that in 2014 _____ (Table 30). As can be drawn from Table 27, this range would _____ be affordable to a very low income two-person household that would typically occupy a 1-bedroom unit, assuming 30% of the monthly income goes toward rent. No rent was charged to _____ tenants, in which case \$0 rent would be considered affordable to extremely low income households. As for the _____ remaining units surveyed, the owners either occupied the units or declined to provide rent information. Thus, approximately _____% (_____ out of _____ units surveyed) of the secondary dwelling units were at least affordable to very low income households.

Table 30.
Secondary Dwelling Rent Survey Results
Brisbane
(2014)

Size	Number of Responses	Response	Affordability
Studio			
1-Bedroom			
2-Bedrooms			

The results of the City's survey are _____ supported by the report "Affordability of Second Units" by Baird + Driskell Community Planning (2013), which concluded that approximately 50% of the secondary dwelling units in San Mateo County were available at no rent and thus affordable at all income levels (a higher proportion was found in wealthier communities where many units were available free to household employees). Of the remaining units for which rent was charged, approximately 3% were affordable to extremely low income one- and two-person households, approximately 15% were affordable to very low income one- and two-person households, approximately 72% were affordable to low income one-person households and approximately 79% to low income two-person households, and approximately 90% were affordable to moderate income one-person households and approximately 95% to moderate income two-person households. The median rent for paid secondary dwelling units found in the survey was \$1,350.

Table 31 shows affordability for home ownership and rental for various occupations under typical conditions for 2013. This table is useful in illustrating the conditions under which typical residents would

or would not be able to afford to buy or rent a home at the median advertised price in Brisbane. The ability of a household to purchase a median-priced single-family home or condominium is shown in Table 31 based upon the income limits set by HCD (Table 27), the assumptions used for Table 28 and the median home prices in Tables 24 and 25. Affordable rent is determined similarly, using the average rents in Table 26.

Table 31.
Home Affordability by Occupation
(2013)

Occupation	Annual Salary	Affordable Purchase Price	Affordable Rent
Retail Salesperson	\$28,427	\$109,202	\$711
Cook	\$29,247	\$112,352	\$731
Elementary School Teacher	\$66,590	\$255,805	\$1,665
Median Income for 1-Person Household	\$72,100	\$294,818	\$1,802.50
Police Officer	\$97,487	\$374,495	\$2,437
Registered Nurse	\$112,137	\$430,774	\$2,804

Source: Baird + Driskell Community Planning

Of the occupations listed above, only a couple consisting of police officers and/or registered nurses would have been able to afford to purchase the median-sales-priced single-family home in Brisbane (Table 24). Two elementary school teachers together would have been able to afford the median-sales-priced condominium (Table 25). A one-bedroom apartment would have been just out of reach for a pair of retail salespersons and/or cooks (Table 26).

Another indicator of affordability is the percentage of households overpaying for housing. Generally, households are considered to be overpaying for housing when the cost burden exceeds 30% of their income. The cost burden for renters includes the rent paid by the tenant plus utilities. For homeowners, the cost burden includes mortgage payments, taxes, insurance and utilities. According to the **2008-2012 American Community Survey**, the number and percentage of households overpaying for housing have increased (Table 32), resulting in housing problems greater than overcrowding (see above) or the lack of complete kitchen or plumbing facilities (see below). An estimated that 48% of the homeowner households and 54% of the renter households were paying at least 30% of their income on housing. Overpaying was particularly pervasive at the lower income levels for renters (Table 33), for whom a higher proportion of total income being spent for housing means less discretionary funds available for other necessities, as well as at higher income levels for owners who may have overextended themselves on their mortgages.

Table 32.
Overpaying Households
(1990-2012)

	1990 U.S. Census	2000 U.S. Census	2008-2012 American Community Survey*
Overpaying Households	377/1,300 (32%)	573/1,620 (35+%)	950/1,883 (50%)
Overpaying Rental Households	193/516 (37%)	236/539 (44+%)	375/697 (54%)
Overpaying Owner	184/784	337/1,081	575/1,186

Households	(27%)	(31%)	(48%)
------------	-------	-------	-------

+ Rent as a percentage of household income was not calculated for 19 renter households

*Based upon gross rent for rental households and elected monthly owner costs for owner households

Table 33.
Overpaying Households by Income
(2012)

Annual Income	Overpaying Households	Overpaying Rental Households	Overpaying Owner Households
Less than \$35,000	16.6% of all households	25.2% of all renter households	11.5% of all owner households
\$35,000-\$74,999	15.1% of all households	19.5% of all renter households	12.4% of all owner households
\$75,000+	18.9% of all households	9% of all renter households	24.6% of all owner households

Source: 2008-2012 American Community Survey

Another potential indicator of housing affordability is the foreclosure rate. Although limited data is specifically available for Brisbane, Zillow.com estimated in March of 2014 that 10.5% of homeowners were “underwater” on their mortgages, owing more than their homes were worth. This is lower than the 27% figure calculated by Sfgate.com from Dataquick Information Systems between September 2007 and September 2008. Houses “under water” are more likely to foreclose. Mortgage delinquency is also an indicator of future foreclosure. Zillow.com found the percent of delinquent mortgages in Brisbane in March of 2014 to be 1.6%, which was lower than the national value of 8.0%. At that same time, there were 16 properties in some stage of foreclosure in Brisbane, according to RealtyTrac.com. Given the 850 housing units with mortgages in the city (2008-2012 American Community Survey), this would represent a foreclosure rate of approximately 2%. In January, the number of properties that received a foreclosure filing was 50% lower than the previous month and 50% lower than the same time last year.

II.2.9 Assisted Housing at Risk

Assisted housing developments at risk are multifamily rental housing complexes that receive government assistance under specific federal, state and/or local programs (including HUD Section 8 lower-income rental assistance project-based programs, federal Community Development Block Grant Programs, local in-lieu fees, local inclusionary housing programs, local density bonus units and directly assisted units) which are eligible to change from low-income housing uses to market-rate housing due to termination of a rent subsidy contract, mortgage prepayment or other expiring use restrictions within the next 10 years. As part of the Housing Element, these units must be inventoried; the total costs of preserving the assisted units at risk or producing new rental housing that is comparable in size and rent levels to replace the units must be analyzed; public and private nonprofit corporations that could acquire and manage the housing developments must be identified; and the use of all federal, state and local financing and subsidy programs to preserve the assisted housing units for lower-income households must be considered.

As of 2014, no such assisted housing developments existed in Brisbane. Although there are 22 households in Brisbane holding federal rental assistance (Section 8 Housing Choice) vouchers through the San Mateo County Housing Authority, which contracts with landlords to receive direct subsidy payments, there are no Section 8 project-based properties under contract. The Visitacion Garden Apartments senior housing complex was developed on land purchased by the City with Redevelopment Low and Moderate Income Housing Fund monies, and was built by and leased to the non-profit Bridge Housing Corporation

through loans from the net proceeds of Redevelopment Agency tax allocation bonds and from the San Mateo County HOME Program. The lease and loan agreements, executed in 1998, have 30-year terms. Thus, this assisted housing development is not at risk for conversion until 2028. This assisted housing is not really "at risk," because even if the lease were to expire and not be renewed, the land and improvements would revert to the **Brisbane Housing Authority**, which could operate them as affordable housing or lease them to another non-profit.

Brisbane Municipal Code Chapter 17.31, adopted via Ordinance No. 537 in 2009, requires that rental multifamily residential developments of 6 or more units include a specified number of units that are to remain affordable to low and very low income households for a minimum term of 55 years. No projects have yet to be approved under this ordinance. Prior to adoption of the City's inclusionary housing requirements, developers of two multifamily condominium projects agreed to include units affordable to low and moderate income households. Specifically, of the 30 units to be built at 3750-3780 Bayshore Boulevard, 2 units are to be allocated for low income households and 3 units allocated for moderate income households for not less than 45 years. Of the 15 units built at 1 San Bruno Avenue, 1 lower income affordable unit and 1 moderate income affordable unit were provided in perpetuity.

Units that have been purchased by moderate-income households through the first-time homebuyer program and mortgage credit certificate program are not specifically included in the analysis of "at risk" assisted multifamily rental housing. In 2008, one moderate income ownership unit reverted to market rate, because the 10 year affordability covenant had expired. Another one **expired** in 2009. The only way in which these could **have been** extended would be through the owner's voluntary agreement. This matter has since been addressed by the State through increasing the minimum length of the restriction from 10 years to 45 years.

II.2.10 Housing Quality

The age of housing, structural stability, and the presence or absence of complete kitchen or plumbing facilities are indicative of the physical quality of the housing stock.

Approximately **66%** of Brisbane's housing stock **was 35** years old or older in **2014**, while approximately **13% was** less than **15** years old (**built in 2000 or later**), **including the 42 units under construction in 2012-2013**, based upon the **2008-2012 American Community Survey**.

The **2008-2012 American Community Survey** found **11** units lacking complete plumbing facilities, **up** from the **9** found in the **2000** U.S. Census. No units were found lacking complete kitchen facilities in either **2012 or 2000**. This was a significant improvement over what the 1980 U.S. Census had found: 22 units lacking complete plumbing facilities and 38 units without complete kitchen facilities.

Update this windshield survey:

A 2009 City field survey of Brisbane's housing stock (excluding the Northeast Ridge subarea where most of the development is less than 10 years old) found 8 residential building (less than 1% of the total surveyed) with identifiable structural deficiencies and 8 structures sufficiently deteriorated to warrant replacement (see Table 33). This is comparable to the results of the previous survey conducted in 2001.

Update this table per the windshield survey:

Table 33.
Housing Conditions Based Upon Exterior Appearance

(1979-2014)

Structural Condition	1979	1990	2001	2009	2014
In need of replacement	40 (3%)	3 (<1%)	4 (<1%)	8 (<1%)	
Some structural deficiencies	147 (11%)	35 (3%)	20 (2%)	8 (<1%)	
Minor structural deficiencies	373 (28%)	31 (2%)	28 (3%)	39 (4%)	
Structurally sound	773 (58%)	1,306 (95%)	997 (95%)	1,046 (95%)	
Total number of structures in survey	1,333	1,375	1,049	1,101	

Source: 1979, 1990, 2001, 2009 & 2014 City field surveys

FURTHER UPDATING REQUIRED:

II.1 & II.1.1: Check to see if Department of Finance releases new population figures for 2014

II.1.1: Check on-line to see if ABAG releases new Projections

II.2.8: Complete the secondary dwelling unit survey and update Table 30 and the accompanying text before and after the table

II.2.10: Update the Housing Quality Windshield Survey

Note: II.1.6 contains a reference to “Appendix F”

Note: II.1.10 contains a reference to Housing Element Program H.A.1.a

Note: If local survey results support this, cite these percentages in projecting affordability of SDUs in Chapter III:

“Affordability of Second Units” by Baird + Driskell Community Planning (2013):

	No Rent	+	Rent Charged	=	Total
Extremely Low Income					
One-Person	50%		3% x 50%		51.5%
Two-Person	50%		3% x 50%		51.5%
Very Low Income					
One-Person	50%		15% x 50%		57.5%
Two-Person	50%		15% x 50%		57.5%
Low Income					
One-Person	50%		72% x 50%		86%
Two-Person	50%		79% x 50%		89.5%
Moderate Income					
One-Person	50%		90% x 50%		95%
Two-Person	50%		95% x 50%		97.5%

Brisbane Key Findings

Housing Trends

- **Rise of the Millennials.** The Millennial generation (ages 20-34) has a preference for dense, mixed-use, walk-able and bike-able communities. Many have speculated that Millennials may be a “generation of renters,” but as the economy improves and as Millennials age, this conclusion may change.
- **Growing senior population.** Over the next decade and a half, the number of seniors in San Mateo County will increase by 76 percent. Brisbane currently is home to approximately 1,097 seniors and has a higher median age (43) than the county as whole (39). Advanced planning will be necessary to ensure the opportunity for seniors to age safely in the communities where they reside.
- **Worsening workforce-housing shortage.** San Mateo County is projected to see notable job growth over the next decade, and about 40 percent of these jobs will pay lower income wages. San Mateo County already has a severe workforce housing shortage in general caused by years of rapid economic growth and slow housing growth. By 2025, the Department of Housing projects that the County’s housing supply will only meet 1/3-1/2 of the demand. ABAG predicts that Brisbane in particular will see very rapid job growth: a 92 percent increase between 2000 and 2025.
- **Increasing ethnic diversity.** According to 2010 U.S. Census data, San Mateo County is a “majority-minority” county — that is, no one racial group makes up over 50 percent of the population. The two racial groups growing the most rapidly in San Mateo County are Asians and Latinos. According to the regional Plan Bay Area, adopted on July 18, 2013, Latinos will emerge as the largest ethnic group, increasing from 23 percent to 35 percent of the total population in the Bay Area by 2040. Brisbane has seen a notable increase in its Asian population since 2000.

Housing Characteristics

- **As of January 2013, Brisbane had a total population of 4,379.** According to population projections by the Association of Bay Area Governments (ABAG), Brisbane’s population will grow relatively quickly over the next several decades, increasing by a third by 2020, and again by another third to reach a total of 7,000 in 2030.
- **Most homes in Brisbane single-family attached houses.** Brisbane has a total of 1,943 homes, a four percent increase since 2000. 58 percent of households in Brisbane

live in owner-occupied homes, and this percentage has declined by nine percent since 2000. In addition, Brisbane has very low vacancy rates.

- **More than a third of Brisbane's households are lower-income.** Brisbane's median household income is more than \$85,700 (in 2011), which is lower than the countywide median of \$92,000. 36 percent of Brisbane's households are lower income. Specifically, eight percent are extremely low income. Extremely low-income households in Brisbane are much more likely to have housing problems than the general population.
- **For-sale housing prices are rising, but have not yet approached pre-economic crisis levels.** As of October 2013, the median sales price was \$655,000. According to Zillow, home prices in Brisbane have increased by 20 percent over the past year. Despite having lower housing prices than found in many other jurisdictions in San Mateo County, single people and families earning a moderate income or below are unable to afford the median priced home in Brisbane.
- **Many households are overpaying for housing.** Most households earning less than \$75,000 annually are overpaying for housing in Brisbane. In particular, all renters earning less than \$35,000 are overpaying.



Jobs-Housing Connection Strategy

Revised: May 16, 2012

BayArea
Plan



ASSOCIATION OF BAY AREA GOVERNMENTS



METROPOLITAN
TRANSPORTATION
COMMISSION

Appendix D: Additional Conditions that Could Impact the U.S. Housing Market

Lingering effects of the housing bubble

The sub-prime mortgage crisis and the end of the housing bubble may have long-term repercussions for housing finance and affordability. The relative shortage of new demand (created by the vacuum of Generation X) to offset the increasing quantity of households leaving the housing market (created by seniors trying to sell their homes) could lead to an oversupply of large lot homes for sale.

Tightening credit standards affects homeownership

The impacts of the housing bubble also include the increased standards for mortgage lending, as mentioned earlier. With lenders requiring larger down payments and higher credit scores, many prospective homebuyers may no longer qualify to purchase homes, and hence the reason for the decline in the percentage of homeownership since 2004 cited earlier.

Lower median household incomes than a decade ago

Median household incomes for all age groups in each income category are likely to have ended the decade lower than where they began in 2000. According to Harvard University's analysis of Census Current Population Survey (CPS) data as last measured in March 2009, no group was spared from income declines. If incomes do not rebound quickly, Americans will have to consider whether to cut back on the size and features of their homes or allocate larger shares of their incomes to housing.

Energy costs

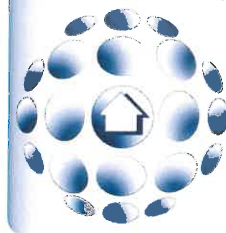
Climate change, fuel prices, and policies on climate change and energy all could have an impact on housing types. Future higher energy costs could act to reduce the preferred housing unit size and encourage more central locations that reduce the cost of transportation.

Homeownership may decline

The U.S. homeownership rate dropped to 66.9 percent (down 2.3 percent) since 2004, and continues to drop. Prudential Real Estate Investors project that by 2015 the homeownership rate will drop to 64 percent. Other factors affecting single-family home ownership rates include:

- **Changing rates of marriage:** Americans, especially those in Generation Y, are taking longer to marry, if they marry at all. The median age of first marriage is increasing. In 1970, the median age for a man was 23 and 21 for a woman; today those are 28 and 26, respectively. According to the Council on Contemporary Families, a Chicago-based research firm, for the first time in more than a century, more than half of those aged 25 to 34 have never been married. This trend is more pronounced among young adults with college educations that the Bay Area attracts. This will likely increase the demand for multifamily rentals in the future.

- **Changes in household size and composition:** the typical household is no longer a married couple with children. Less than a quarter of U.S. households in 2010 fit that description. Instead, the single-person household and couples without children will grow at an even faster rate in the future (Joint Center for Housing Studies). University of Southern California Professor Dowell Myers notes that the rapid rise in one-person households will likely continue for the next several decades. In 2000, 25.7 percent of all U.S. households were one-person households. Projections for 2030 indicate that single person households may grow to 33.8 percent, and up to 37.3 percent by 2050. In today's terms, each one percent represents 1.3 million U.S. households.



DRAFT Affordability of Secondary Dwelling Units

21 Elements

Executive Summary

Rents and Affordability

Based on a study conducted in 2013 as part of 21 Elements, the median rent for paid secondary units in San Mateo County is \$1,350, although many secondary units are available for free to family members or household employees. Overall, secondary units are an affordable option for lower income households. After reviewing all available data, this study makes the following conclusions:

- Approximately 50-75 percent of paid secondary units are affordable to Extremely Low Income households.
- Approximately 60-80 percent of secondary units are affordable to Very Low Income households.
- Approximately 85-90 percent of secondary units are affordable to Low Income households.
- Approximately 95-100 percent of secondary units are affordable to Moderate Income households.

The following table summarizes Housing Element affordability assumptions that are supported by the available data. The most significant determinant in secondary unit affordability is the percent of units available for free or at below market rents, which includes approximately 50 to 75 percent of all units.

The table below presents two options for assumptions about affordability. Jurisdictions are encouraged to choose the results most appropriate for their community. The left column is most applicable in wealthier communities because more secondary units are likely to be available to domestic help or family members at below market rates.

Affordability Assumptions for Secondary Units for Housing Elements

Income	Affordability Range for Communities with More Affordable Units	Affordability Range for Communities with More Market Rate Units
Extremely Low Income	60%	50%
Very Low Income	10%	--
Low Income	15%	20%
Moderate Income	10%	20%
Above Moderate Income	5%	10%
Total	100%	100%

An alternate methodology would be to estimate secondary unit affordability based on rents in a jurisdiction. Rents for secondary units listed on Craigslist were 20-40 percent below the overall rates for similarly sized apartments in San Mateo County.

Affordability of Secondary Dwelling Units Study

Secondary units are independent homes located on the same lot as a primary, larger dwelling unit. Secondary dwelling units are also known as accessory, in-law, converted garages or garden units. Often, secondary units are typically more affordable than other rentals.

This study assesses the affordability of secondary dwelling units throughout San Mateo County using rental data from Craigslist in June 2013 and December 2013, as well as Hillsborough's secondary dwelling unit surveys conducted in 2010, 2011 and 2012. We also reviewed older surveys from Portola Valley, Los Altos Hills, and Woodside, as well as research from Dr. Karen Chapple at University of California, Berkeley.

The data from Craigslist represents a more conservative estimate applicable to most jurisdictions in San Mateo County. However, for jurisdictions that are similar to Hillsborough in size and affordability, the Hillsborough data may be more applicable.

Defining Affordability

The U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) use household income categories to help standardize analysis of housing needs. The income categories are summarized below and are based on a household's percentage of San Mateo County's area median income.

HCD uses these categories, sometimes with minor adjustments, to establish the annual numerical income limits for San Mateo County, also listed below.

HUD defines an affordable unit as one where a household pays 30 percent or less of their annual pre-tax income on housing. The definition of affordable housing therefore shifts with income category and household size, as well as geography.

According to the HUD/HCD income limits and HUD's definition of affordability, the maximum affordable rents for lower income households in San Mateo County are as follows:

San Mateo County Affordability Definition and Limits 2013

Income Category	HUD Definition	Annual Income Limit		Maximum Affordable Monthly Rent	
		One Person Household	Two Person Household	One Person Household	Two Person Household
Extremely Low	Below 30% of area median income	\$23,750	\$27,150	\$594	\$679
Very Low	30%-50% of area median income	\$39,600	\$42,250	\$990	\$1,056
Low Income	50%-80% of area median income	\$63,350	\$72,400	\$1,584	\$1,810
Moderate Income	Above 120% of area median income	\$86,500	\$98,900	\$2,163	\$2,473

Source: HCD State Income Limits 2013

Secondary Unit Rentals on Craigslist

Based on a December 2013 Craigslist survey of 39 secondary dwelling units (see Appendix A for details), the median rent for paid secondary rental units in San Mateo County is \$1,350. Rents range from \$500 to \$2,650, and units vary in size from studios to two-bedroom units.

Craigslist only lists secondary units that charge rent, and not the estimated 50 or more percent of secondary units which are available at no rent. The following are conclusions based on the affordability of paid units and excluding units available with no rent or below market rents:

- Approximately 3 percent of paid secondary units in San Mateo County are affordable to Extremely Low Income one and two person households.
- Approximately 15 percent of paid secondary units in San Mateo County are affordable to Very Low Income one and two person households.
- Approximately 72 percent of paid secondary units in San Mateo County are affordable to Low Income one person households, and approximately

79 percent of secondary units are affordable to Low Income two person households.

- Approximately 90 percent of paid secondary units in San Mateo County are affordable to Moderate Income one person households, and approximately 95 percent of paid secondary units are affordable to Moderate Income two person households.

The number of units identified by the Craigslist study is small, and therefore the findings should be viewed in light of the sample size.

Unpaid Secondary Units

A significant number of secondary units are offered for free, or in exchange for in-kind work. Though it is difficult to determine exactly how many units are available for free, research by Karen Chapple and Jake Wegmann at U.C. Berkeley (2012) indicate that approximately half of all secondary dwelling units are unpaid.

Older surveys from Woodside (2000), Portola Valley (2001), Los Altos Hills (2002) also indicate that many secondary units are available for free or well below market rate rents. These surveys indicated between 62 and 74 percent of units are available to very low or extremely low income households.

San Rafael conducted a survey in 2008 which found that approximately 25 percent of secondary units were available for free and another 25 percent were available to very low income individuals.

Secondary Units in Hillsborough

Hillsborough annually surveys property owners who have approved secondary dwelling units. Hillsborough's 2010-2012 surveys found the median rent for paid secondary units to be in the \$883-\$1,470 range. Rent ranges rather than specific rents were reported, so only rough estimates of median rent and affordability can be calculated.

Rough affordability ratios for households based on this data, which include unpaid secondary dwelling units occupied by family members, caretakers, or household employees, are as follows:

- Approximately 74 percent of secondary units in Hillsborough are affordable to a one person Extremely Low Income household, and 76 percent of secondary units in Hillsborough are affordable to a two-person Extremely Low Income household.
- Approximately 82 percent of secondary dwelling units in Hillsborough are affordable to a one person Very Low Income household, and 85 percent of secondary units in Hillsborough are affordable to a two-person Very Low Income household.
- In total, 91 percent of the secondary dwelling units in Hillsborough are affordable to a Low Income one person household and 97 percent are affordable to a Low Income two person household.

For those units that charged rent, rent ranges were as follows:

Hillsborough Secondary Unit Rents (2010-2012)	
Rent Range	Number of Units
\$0-\$882	4
\$883-\$1,470	4
\$1,471-\$2,352	3
Total	11

Source: Hillsborough Second Unit Survey, 2010-2013

Additionally, Hillsborough found that 68 percent of secondary dwelling units are available at no rent. Out of 34 secondary units surveyed, 23 units were occupied by family, domestic help or caretakers who do not pay rent.

The above analysis should be seen as a starting point for other cities in San Mateo County for several reasons. First, the survey has a small sample size (34 units), so not all secondary dwelling units were included. Second, since Hillsborough is one of the wealthiest jurisdictions in San Mateo County, it is likely that homeowners will be less interested in maximizing rents, and may be more interested in assisting domestic help or family members. Consequently, we anticipate that more units will be available for free or at below market rents in communities like Hillsborough.

Affordability of Secondary Unit Rentals Compared to All Rentals

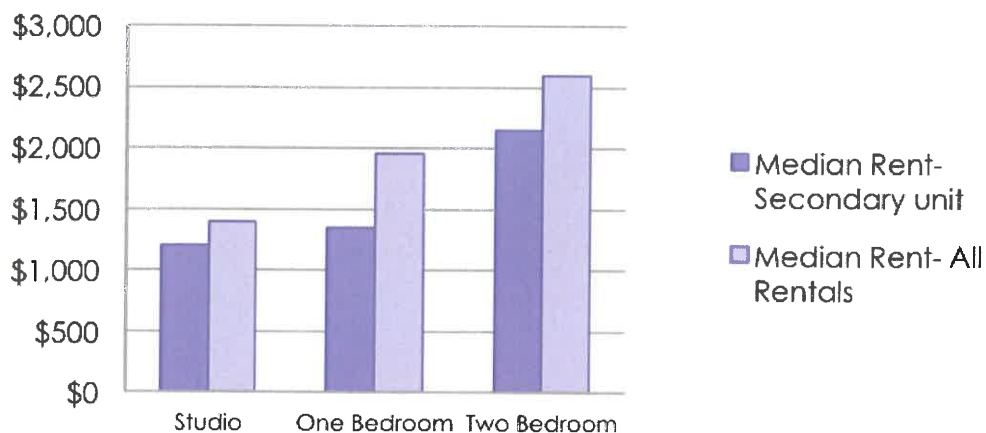
Two 2013 craigslist surveys, one including all units in June 2013 and one focused specifically on secondary units in December 2013, reveal that secondary dwelling units are less expensive than other available rental units with the same number of bedrooms.

The following table and graph compare average costs of secondary units to costs of other rental units of the same size:

Monthly Rent of Secondary Units Compared to All Rentals in San Mateo County			
Size of Unit	Median Rent Secondary unit	Median Rent All Rentals	Percent More Affordable
Studio	\$1,200	\$1,395	16%
One Bedroom	\$1,350	\$1,954	45%
Two Bedroom	\$2,150	\$2,598	21%

Source: Craigslist Survey, June 2013, December 2013

Monthly Rent of Secondary Units vs. All Rental Units



Source: Craigslist Survey, June 2013 and December 2013

The percent of secondary units affordable to lower income households is universally higher than the percent of all apartment rentals affordable to those households:

Affordability of Secondary Units Compared to All Rentals in San Mateo County

Income Category	Secondary Units		All Units	
	One Person	Two Persons	One Person	Two Persons
Extremely Low Income	3%	3%	0%	0%
Very Low Income	15%	15%	2%	1%
Low Income	72%	79%	21%	29%

Source: Craigslist data- June 2013, December 2013.

Secondary Units Rents Have Not Changed Significantly in Recent Years but Income Has Fallen

A Craigslist survey from 2008 found that secondary units rented for a median price of \$1,225, which is \$1,326 when adjusted for inflation to 2013 dollars. This is not significantly different than the \$1,350 median price that secondary units rented for in the 2013 Craigslist survey. In contrast, traditional apartment prices have increased since 2008.

However, incomes in San Mateo County fell from 2008 to 2013. According to HUD, the median income fell by almost 15 percent after adjusting for inflation.

Because affordability is affected by rents and income, secondary units were less affordable than in 2008. This fact is taken into consideration in the recommendations at the start of this report.

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http://www.co.sanmateo.ca.us/portal/site/housingdepartment/menuitem.6109920e9c1feaa53f5f1585d17332a0/?vgnextoid=1ed26739ee1aa110VgnVCM1000001d37230aRCRD&vgnnextchannel=fdd26739ee1aa110VgnVCM1000001d37230a__&vgnnextfmt=DivisionsLanding

San Rafael Secondary Unit Survey, 2008

Woodside Secondary Unit Survey, 2000

Appendix A: Secondary Units Listed on Craigslist (December 2013)

Secondary Units, San Mateo County December 2013

Price	City	Size
\$500	Daly City	studio
\$750	Menlo Park	studio
\$800	Daly City	1 br
\$850	Half Moon Bay	RV
\$850	Redwood City	-
\$900	Menlo Park	studio
\$1,110	Daly City	1br
\$1,199	Daly City	studio
\$1,200	San Mateo	1 br
\$1,200	Daly City	1br
\$1,200	Millbrae	1br
\$1,200	Burlingame	studio
\$1,200	Millbrae	studio
\$1,250	Daly City	1br
\$1,300	Daly City	1br
\$1,300	Pacifica	1br
\$1,300	Pacifica	studio
\$1,320	Pacifica	studio
\$1,350	Belmont	1br
\$1,350	Millbrae	1br
\$1,350	S San Francisco	1br
\$1,350	S San Francisco	1br
\$1,395	Burlingame	1br
\$1,500	Belmont	1br
\$1,500	Daly City	1br
\$1,500	Half Moon Bay	1br
\$1,500	Half Moon Bay	-
\$1,550	Daly City	-
\$1,600	Half Moon Bay	1br
\$1,700	Half Moon Bay	1br

\$1,750	Redwood City	1br
\$1,800	Pacifica	2br
\$2,000	Woodside	1br
\$2,150	Millbrae	2br
\$2,175	Atherton	studio
\$2,400	Atherton	1br
\$2,400	Atherton	1br
\$2,500	Woodside	-
\$2,650	San Carlos	2br

Source: Craigslist Survey, Dec 2013

This data is based on 39 Craigslist posts dated Dec 1-Dec 23 2013. The posts were selected from apartments for rent based on including the term "in-law," which is a clear, consistent indicator of a secondary unit.

Appendix B- Hillsborough Secondary Unit Survey 2010, 2011, 2012

Hillsborough Secondary Unit Survey, 2010-2012							
	2010		2011		2012		Total
	Number	Number Paid	Number	Number Paid	Number	Number Paid	
Family Member	2	0	13	3	6	2	21
Rental	3	3	2	2	0	0	5
Domestic Help	3	0	5	1	0	0	8
Total	8	3	20	6	6	2	34
Percent paid		38%		30%		33%	32%

Source: Hillsborough Secondary Unit Survey, 2010, 2011, 2012

This table is based on the responses to a survey of homeowners administered by the Department of Planning in Hillsborough, Ca. Not all secondary unit owners responded to this survey, and the sample size is small, so these numbers should be seen as a guide only. Hillsborough is one of the more expensive jurisdictions in San Mateo County, and it is likely that more affordable jurisdictions will have more affordable secondary unit options for lower income household