

2007 – 2014 Housing Element excerpts:

II.1.13 Income Levels

**Table 18.
Brisbane Households by Income Levels
(2008)**

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total
Annual Income Limit*	≤\$28,290	\$28,291- 47,150	\$47,151- 75,440	\$75,441- 113,160	>\$113,160	---
Total Households	231-291	60-194	134-450+	203+	≤691	1,635
Percent of Households	14-18%	4-12%	8-28%	12+%	≤42%	100%

Source: Claritas Demographic Snapshot, 2008

*Based upon California Housing and Community Development Department estimated San Mateo County median for all households.

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 2009 to be \$96,800. The median varies by household size (see Table 27), as reflected in the following examples:

- A single person making \$5,646/month or \$1,303/week or \$32.57/hour.
- A couple, each earning \$38,725/year or \$3,227/month or \$744/week or \$15.41/hour.
- A family with two children, one parent working full-full time and the other working half-time, each at \$31.03 an hour, for a combined monthly income of \$8,067.

Income levels to determine extremely-low, very-low-, low- and moderate-income limits in 2009 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. A very low income

household has an income of 31 to 50% of the median. A low income (or lower income) household has 51 to 80% of the median income. 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.

Table 27.
Income Limits for San Mateo County
(2009)

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	\$67,750	\$77,450	\$87,100	\$96,800	\$104,550	\$112,300	\$120,050	\$127,800
Moderate	\$81,300	\$92,900	\$104,550	\$116,150	\$125,450	\$134,750	\$144,050	\$153,300

Source: California Department of Housing and Community Development

Table 28 shows affordability for home ownership at various income levels for one-person, two-person and four-person households under typical conditions for 2009. The assumptions used in the table were: (1) 5% 30-year mortgage; (2) 10% down payment; and (3) 30% of gross income for principal and interest. Additional homeowner expenses would include taxes and insurance.

Table 28.
Home Ownership Affordability
San Mateo County
(2009)

Household Size	% of Median Income	Annual Income	Monthly Payment	Mortgage	10% Down Payment	Home Price
One Person	50%	\$39,600	\$990	\$184,418	\$20,491	\$204,909
	80%	\$63,350	\$1,584	\$295,070	\$32,786	\$327,856
	100%	\$67,750	\$1,694	\$315,561	\$35,062	\$350,623
	120%	\$81,300	\$2,033	\$378,710	\$42,079	\$420,789
Two Persons	50%	\$45,250	\$1,131	\$210,685	\$23,409	\$234,094
	80%	\$72,400	\$1,810	\$337,170	\$37,463	\$374,633
	100%	\$77,450	\$1,936	\$360,642	\$40,071	\$400,713
	120%	\$92,900	\$2,323	\$432,733	\$48,081	\$480,814
Four Persons	50%	\$56,550	\$1,414	\$263,403	\$29,267	\$292,670
	80%	\$90,500	\$2,263	\$431,556	\$47,951	\$479,507
	100%	\$96,800	\$2,420	\$450,802	\$50,089	\$500,891
	120%	\$116,150	\$2,904	\$540,962	\$60,107	\$601,069

The table illustrates a critical point: With the median sales price for a home in Brisbane having been \$614,000 in 2008, market-rate prices were far above what very-low-, low- and moderate-income households could afford. A gross annual income of \$118,659 would have been required to afford such a home, given the assumptions listed above.

Since thirty percent of gross income is used to establish maximum affordable rent based upon the standard used by HUD for the Section 8 program, the "Monthly Payment" column in Table 28 can also be used to show affordability for rental units at various income levels for one-person, two-person and four-person households based upon California Department of Housing and Community Development 2001 figures. Table 29 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 studios would be for 1-person households, 1-bedroom units for 2-person households, 2-bedroom units for 3-person households, 3-bedroom units for 4-person households.

Extrapolating from the data collected for Daly City by Real Facts (2008), as noted above, Brisbane's estimated average rents at the end of 2008 were approximately \$967 for studios, \$1,186 for 1-bedroom units, \$1,588 for 2-bedroom units, and \$2,034 for 3-bedroom units. Table 29 illustrates that these estimated average rental rates in Brisbane would have been affordable, except to very low and extremely low income households earning 50% or less of median income (very low income single-person households would have also found studios to be affordable).

**Table 29.
Maximum Affordable Rent Payment
San Mateo County
(2009)**

Income Category	Studio Unit	1-Bedroom Unit	2-Bedroom Unit	3-Bedroom Unit
Extremely-Low	\$594	\$679	\$764	\$849
Very-Low	\$990	\$1,131	\$1,272	\$1,414
Low	\$1,584	\$1,810	\$2,036	\$2,263
Median	\$1,694	\$1,936	\$2,177	\$2,420
Moderate	\$2,033	\$2,323	\$2,614	\$2,904

Table 34.
Summary of Housing Sites Inventory

Current Land Use Area (E) Zoning District)	Sites	Proposed Zoning of Specified Sites	Size (Acres)	V. Low Income Units	Low Income Units	Mod. Income Units	Above Mod. Income Units	Total Units	Notes
CURRENT ZONING									
Mixed Use									
Central Brisbane (NCRO-2)	Various sites	NA	0.81	2 ^B	2 ^B	-	13	17	Includes units permitted since 1/1/07.
Southwest Bayshore (SCRO-1); North End	3700, 3708 & 3710-3760 Bayshore Blvd.	NA	5.01	-	2 ^B	3	45	50	
Residential Only									
Northeast Ridge (PD)	Various sites	NA	17.66	-	-	-	77	77	Includes units permitted since 1/1/07.
Central Brisbane (R-1, R-2 and R-3)	Various sites	NA	8.95*	8	8	7	68	83	Includes permitted since 1/1/07. * SDU's based on trends, so acreage not included.
Brisbane Acres (R-BA)	Various sites	NA	See App. F	-	-	-	4	4	Based on trends.
Mixed Use									
Crocker Park (TC-1)	25 Park Place	NCRO-3 (24 units/acre min.)	1.25	23 ^B	23 ^B	-	-	23	2.5% dedication to public space.
	41-43 Park Place		1.11	20 ^B	20 ^B	-	-	20	(Subtotal for this area is: 23 + 20 + 82 = 125 potential units)
	125 Valley Drive		4.54	82 ^B	82 ^B	-	-	82	
Residential Only									
Southwest Bayshore (SCRO-1); South End	3832 to 4090 Bayshore Blvd (Includes all properties south of the mobilehome park).	R-SWB (20 units/acre min.)	7.03	93	93	-	-	93	Based on aggregation of commercial and vacant sites (See Appendix F, Table F.12). Redevelopment of existing residential is not included in the inventory for this plan period.
INVENTORY TOTALS				91	232 ^B	70 ^C	207	445	
RIINA-REQUIREMENTS				91	66	77	167	401	
ALSO CONSIDERED									
Mixed Use (Not included in totals)									
Crocker Park (TC-1)	280 Old County Road	NCRO-3 (20 units/acre min.)	1.46	22 ^{A,D}	22 ^{A,D}	-	-	22 ^D	2.5% dedication. Post Office location.
Residential Only (Not included in totals)									
Crocker Park (TC-1)	99 North Hill Drive	R-4 (20 units/acre min.)	1.69	34 ^D	34 ^D	-	-	34 ^D	Adjacent to Northeast Ridge.
	91 Park Lane	R-4 (20 units/acre min.)	1.85	38 ^D	38 ^D	-	-	38 ^D	
	105 Park Lane	R-4 (20 units/acre min.)	2.13	43 ^D	43 ^D	-	-	43 ^D	

NOTES: A: See also, Table 35 for further breakdown of the Current Zoning inventory, by New Permitted Units since January 1, 2007 and Potential Units; and Appendices F & G for the detailed Sites Inventory.
 B: Housing units in mixed use developments may count toward the lower income RIINA; however at least half of the very low and low income housing need must be designated for residential uses only.
 See Table 39, Footnote A.
 C: Housing units affordable to the very low and low income, as defined by the state, are also affordable to moderate income households.
 D: A number of other alternatives were considered for potential new housing units. Not all of these are shown here, but rather just the final group of sites that may be considered should the City determine that additional site(s) are needed. These units are not included in the totals.

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**Table 35.
Summary of Current Zoning Inventory
New Permitted Units versus Potential Units**

Area	Zoning	New Permitted Units (Permitted 1/1/07 - 6/30/09)					Potential Units (7/1/09 - 6/30/14)					Grand Totals	Notes
		Very Low Income	Low Income	Moderate Income	Above Moderate Income	Sub- Totals	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Sub- Totals		
Mixed Use Districts													
Central Brisbane	NCRO-2	-	-	2	2	2	2	-	11	15	17	Development potential is based on a combination of current planning applications and trends. Includes a RDA property, designated for 2 low and 2 very low income households.	
Southwest Bayshore (North Only ^D)	SCRO-1	-	-	-	0	0	2	3	45	50	50	Development potential is based on site specific analysis. Including 30 units (with 2 low and 3 moderate income) which have been approved for 3750 - 3780 Bayshore Blvd.	
Residential Districts													
Northeast Ridge	PD	-	-	-	6	6	-	-	71	71	77	71 units per modified Vesting Tentative Map.	
Central Brisbane	R-3	-	-	-	2	2	-	-	8 ^B	8	10	Development potential based on vacant sites and trends with current zoning.	
	R-2	-	-	-	0	0	-	1	4	5	5	Development potential based on vacant sites and trends with current zoning. Includes 1 unit on RDA property, designated for a moderate income household; see also RDA property in NCRO-2 district.	
	R-1	-	-	4 ^A	4	8	8 ^A	2 ^A	50	60	68	Secondary dwelling units account for all of the new and potential units shown in the very low, low and moderate income categories (see also notes below).	
Brisbane Acres	R-BA	-	-	-	0	0	-	-	4 ^C	4 ^C	4	Development potential is based on trends (see also notes below).	
Totals		0	0	4	14	18	14	6	193	213	231		

Notes:

This table provides a more detailed breakdown of the Current Zoning group of sites shown on Table 34 and summarizes data provided in Appendices E & F for existing inventory only without rezoning. Sites requiring a variance for development are not included.

A: The total inventory of sites in the R-1 district that theoretically may accommodate secondary dwelling units (SDU's) is 322 (Table F.2). However, the total number of SDU's included in this Housing Element is 14 (4 shown under "New Permitted Units" and 10 shown under "Potential Units"). Those shown under "Potential Units" are based on trends discussed in Table 38. Refer to page II-22 and Table 30 regarding the affordability of secondary dwelling units.

B: Includes two vacant standard lots (less than 5,000 sq. ft.) that can only be developed with single-family residences.

C: The sites inventory for the Brisbane Acres (Table F.2) shows that the lower Brisbane Acres (density transfer receiving sites) could theoretically accommodate up to 134 to 407 housing units. The high end of the range includes density transfers from the upper Brisbane Acres and SDU's are included in both the low and high ends of this theoretical range. However, the site constraints of steep topography and potential butterfly habitat limit the reasonable Housing Element potential. The potential shown on this table is based on trends discussed in Table 38.

D: The northern portion of Southwest Bayshore (north of the mobile home park) is to remain as currently zoned. SCRO-1

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