

SAN MATEO COUNTY 2023-2031 DRAFT HOUSING ELEMENT UPDATE

INTRODUCTION AND EXECUTIVE SUMMARY

Note: This section represents draft content from the updated 2023-2031 San Mateo County Housing Element. Any and all of the contents included may change prior to formal release of the Draft Housing Element.

INTRODUCTION

The 2023-2032 (Cycle 6) Housing Element of the San Mateo County General Plan constitutes an assessment of the County's current and future housing needs, and presents a housing plan with goals, policies, and specific programs to meet those needs over the next 8 years and beyond. The Housing Element is the document the County uses to:

- Analyze current and future housing needs for all areas, communities, and residents of the unincorporated County, for all types of housing
- Identify existing and potential housing constraints, resources, and opportunities
- Establish the County's housing objectives, and a housing plan including policies and programs to achieve them
- Identify sufficient developable housing sites to meet the County's estimated share of projected regional housing need over the next 8 years

Like other jurisdictions in San Mateo County, the larger region, and increasingly all parts of the state, the County continues to face severe housing pressures, rising housing costs, and housing shortages of all kinds, particularly for lower-income groups, special needs populations, and other residents who face distinct housing burdens. In addition, housing shortages in urbanized areas throughout the region have contributed to sprawling and inefficient development patterns, loss of open space and damage to natural resources, and increasingly long worker commutes with concomitant increased automobile traffic, greenhouse gas emissions, and contributions to climate change.

The overarching aim of the Housing Element is to address these conditions, by promoting the production of housing sufficient to meet the current and projected housing needs of the County's diverse communities, preserving and improving existing affordable housing, encouraging and facilitating development in locations near employment, services and infrastructure, and balancing the challenges of protecting the County's valuable resources and preserving the unique character of the County's communities, while helping provide sufficient, suitable housing for all residents. To that end, the Housing Element establishes the following broad goals, each implemented by more specific policies, and detailed programs with quantified objectives:

- Protect Existing Affordable Housing Stock
- Support New Housing for Extremely Low to Moderate-Income Households
- Promote Sustainable Communities through Regional Coordination Efforts and Locating Housing Near Employment, Transportation, and Services
- Promote Equal Housing Opportunities

- Promote Equity through Housing Policy and Investments
- Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing

The goals, policies and programs of the Housing Element are consistent with and advance the County’s adopted Shared Vision, which informs all of the County’s work:

Healthy and Safe Community. Our neighborhoods are safe and provide residents with access to quality health care and seamless services.

Prosperous Community. Our economic strategy fosters innovation in all sectors, creates jobs, builds community and educational opportunities for all residents.

Livable Community. Our growth occurs near transit, promotes affordable, livable connected communities.

Environmentally Conscious. Our natural resources are preserved through environmental stewardship, reducing our carbon emissions, and using energy, water and land more efficiently.

Collaborative Community. Our leaders forge partnerships, promote regional solutions, with informed and engaged residents, and approach issues with fiscal accountability and concern for future impacts.

ORGANIZATION OF THE HOUSING ELEMENT

The Housing Element is organized in the following sections:

1. Introduction and Executive Summary
2. Housing Plan: Goals, Policies and Programs
3. Regional Housing Needs Assessment and Adequate Sites Inventory
4. Background Appendices:
 - A. Demographics, Housing Conditions and Needs
 - B. Housing Constraints Analysis
 - C. Housing Resources
 - D. Assessment of Prior (2014-2022) Housing Element
 - E. Detailed Sites Inventory and Methodology
 - F. Public Outreach and Participation
 - G. Analysis of Fair Housing

EXECUTIVE SUMMARY

HOUSING PLAN: GOALS, POLICIES AND PROGRAMS

Section 1 of the Housing Element contains the County's Housing Plan, which presents the goals, policies and programs for addressing the County's housing needs, resources and constraints described in the Housing Element. The section is divided by six overarching housing goals:

- Protect Existing Affordable Housing Stock
- Support New Housing for Extremely Low to Moderate-Income Households
- Promote Sustainable Communities through Regional Coordination Efforts and Locating Housing Near Employment, Transportation, and Services
- Promote Equal Housing Opportunities
- Promote Equity through Housing Policy and Investments
- Require or Encourage Energy Efficiency, Resource Conservation, and Climate Resiliency Design in New and Existing Housing

The policies and implementing programs for each goal are presented in detail in Section 1, along with the department, agency, or other entity responsible for implementation, the timeframe for implementation, and specific implementation targets. A summary of key policies includes the following:

Support Conservation and Rehabilitation of Viable Deteriorating Housing by:

- Funding rehabilitation of lower-income, deed-restricted, multifamily rental properties.
- Supporting home repair programs operated by nonprofit agencies.
- Encouraging lead mitigation and energy, water, and resilience/weatherization retrofits in naturally occurring affordable housing stock.
- Incentivizing retrofits for energy, seismic upgrades, weatherization, and water efficiency appliances in existing affordable housing.

Continue to Prohibit Conversions of Rental Housing to Condominium Ownership.

Retain Existing Lower-Income Units, especially those at risk of conversion to market rate housing, by:

- Monitoring managing the County's stock of units with affordability restrictions to ensure units remain affordable.
- Responding to notices of intent to convert assisted affordable housing projects to market-rate housing.
- Studying extending affordability terms on County loans to 99 years.

Continue to Provide Rent Subsidies to Lower-Income Households.

Protect the County's Mobile Home Park Tenants, by:

- Regulating potential closure of parks and mitigating impacts on residents.
- Regulating mobile home rent increases.
- Monitoring park operations and rents to ensure compliance with County regulations, and improving data systems to support reporting required of mobile home park owners/operators.
- Creating a system to automate mobile-home complaint distribution and response.
- Studying policies and funding to preserve mobile home parks as affordable through conversion of ownership or control to resident organizations, nonprofit sponsors, land trusts, or local public entities.

Support Community Resources for Landlords and Tenants, by providing financial support to community-based organizations working to educate landlords and tenants about their rights and responsibilities and providing referrals, mediation and other assistance.

Minimize Displacements Due to Code Enforcement by coordinating all code enforcement actions that have the potential to result in displacement with the Housing Department.

Amend Zoning and General Plan Land Use Designations to Meet Future Housing Needs, including by:

- Implementing additional zoning updates in North Fair Oaks consistent with the Community Plan.
- Assessing implementation of the North Fair Oaks Community Plan and determining amendments to meet community needs and fair housing and equity goals.
- Rezoning one vacant residential parcel included in consecutive Housing Element Sites Inventories, to comply with state law.

- Monitoring housing production against the County's RHNA and adjusting implementation strategies and policies and programs as needed.

Encourage Residential Uses in Commercial and other Non-Residential Zones, by:

- Adding residential uses as ministerially permitted uses in specific commercial areas and zoning districts in North Fair Oaks.
- Exploring other County non-residential areas for rezoning to permit mixed use and residential development.
- Pursuing opportunities for acquisition and/or rehabilitation of sites for affordable housing development, including conversion of commercial and other properties.
- Investigating opportunities for affordable housing development on lands owned by school districts and faith-based organizations.

Encourage Residential Mixed-Use and Transit Oriented Development, by:

- Encouraging and facilitating infill development on vacant or redevelopable lots in already developed areas.
- Including policies and regulations encouraging transit-oriented development in revisions to area plans.

Support Development of Affordable and Special Needs Housing on Available Sites, by

- Refining GIS-based mapping applications to inform developers of housing sites.
- Continuing to expedite permit review and waive fees for projects providing housing affordable to lower-income households, including seniors, special needs populations, and persons with disabilities.
- Continuing to support infrastructure expansion and identify opportunities for County assistance with infrastructure improvements to support housing.
- Investigating and refining the list of County-owned parcels, including surplus and underutilized properties with potential for affordable housing, and working to make those parcels available for affordable housing development.

Continue to Apply the County's Local Density Bonus Ordinance to grant density bonuses to all eligible projects, and further amend the ordinance applicable in the Coastal Zone to incorporate California Coastal Commission direction.

Continue to Use Available Funds to Increase the Supply of Lower-Income Affordable Housing through support for site acquisition and new construction.

Continue to Use Available Funding to Support Affordable Housing and Supportive Services for Special Needs Populations, investigate new resources for these activities and adopt building design standards and permitting procedures to require and encourage units appropriate for special needs groups.

Increase Accessibility of Housing by encouraging and requiring developers to use Universal Design elements for new construction, and by adopting formal reasonable accommodation procedures.

Incentivize and Support Affordable Housing Opportunities for Large Family Households by funding affordable family housing for large families with lower incomes and encouraging housing developments assisted by the Housing Department to include larger units.

Support the Development of Housing for Farm Laborers, and Monitor the Quality and Safety of Farm Labor Housing Sites, by:

- Advocating for federal/state legislation and funding for programs to provide housing for farmworkers.
- Continuing to use local funding to support farm worker housing programs, and identifying additional local funding.
- Collaborating with housing developers to identify sites for affordable housing for farmworkers, and with local partners to assess opportunities to expand and/or renovate existing farm labor housing sites.
- Monitoring and inspecting farm labor housing sites to assess the health and safety of employees.
- Engaging with community organizations, regional groups, agricultural stakeholders, and regulatory agencies to identify barriers to new affordable farmworker housing.
- Completing a farmworker laborer demographics study to understand the composition and characteristics of the County's farmworker population.

Provide Affordable Housing Opportunities and Supportive Services to Homeless Individuals and Families, by:

- Continuing to use federal, state and local funds to support emergency, interim, and permanent housing.
- Continuing to require that at least 5% of units in affordable housing projects funded with local funds are set aside for homeless households, and prioritizing projects that set aside 20% or more of units for the homeless.

- Securing local, state and federal funding to acquire and operate interim and permanent supportive housing.
- Continuing to support community-based organizations that provide rapid rehousing, housing navigation services and other homelessness prevention efforts.
- Continuing to support the County’s Center on Homelessness by implementing housing strategies promulgated through the Ending Homelessness in San Mateo County report.

Assist and Support the Development of Housing for Extremely Low-Income Households of All Types, by promoting inclusion of rental and ownership housing priced for extremely low-income households in all possible housing developments and other new housing created, assisted, or incentivized by County policies, and providing targeted financial and other assistance for creation of housing for extremely low-income households as part of funding programs provided by the County.

Continue County Participation in and Facilitation of Inter-Jurisdictional and Cross-Sectoral Collaborations for housing planning and development.

Strengthen and Clarify County Inclusionary Housing Requirements, by considering adding inclusionary requirements for larger-scale single-family residential developments, modifying administrative guidelines for the Inclusionary Ordinance to provide clarity and flexibility, and exploring revisions to in-lieu fee, off-site, and land dedication options to ensure these are consistent with the intent to promote sufficient affordable housing.

Continue to Impose and Collect the County’s Existing Affordable Housing Impact Fee while undertaking a new nexus study determining current need and appropriate fee levels.

Encourage and Facilitate Accessory Dwelling Unit Development by:

- Implementing the County’s ADU ordinance.
- Implementing the County’s ADU amnesty program.
- Implementing an ADU permit streamlining program, which expedites permit processing for ADUs.
- Continuing to manage the “ADU One Stop Shop” pilot program.
- Administering the County-coordinated Second Unit Center, which offers technical assistance, guidance, best practices, and designs for residents interested in ADUs.
- Participating in HEART’s multijurisdictional effort to create pre-approved ADU design templates.

Continue to Provide Support for Affordable Homeownership Opportunities for lower-income residents, including providing technical assistance to HEART for its first-time homebuyer program.

Continue to Support Programs That Facilitate Co-Living as a way to use existing housing stock to fit diverse housing needs and help both existing homeowners and residents seeking affordable housing.

Minimize Permit Processing Fees, by continuing fee reductions and waivers for affordable housing, and reviewing and potentially revising fee policy and procedures to clarify and streamline the process.

Update Parking Standards to reflect the parking needs of different types of affordable housing and transit-oriented-development.

Promote Community Participation in Housing Plans, by providing education materials and outreach regarding housing needs, and supporting efforts by nonprofits and jurisdictions to promote diverse community participation in the development, implementation, and monitoring of housing plans.

Encourage Transit Oriented Development, Compact Housing, and Mixed-Use Development in appropriate area throughout the county, such as transit corridors and commercial areas.

Enforce Fair Housing Laws, by continuing to fund fair housing enforcement, education, and technical assistance.

Encourage the Development of Multi-Family Affordable Housing in High Opportunity Areas, as defined by the Department of Housing and California Department of Housing and Community Development.

Support Anti-Displacement and Preservation Efforts in Lower- Resourced Communities of Color by continuing to provide funding for preservation of existing affordable housing and creation of new affordable housing developments in Low Resource and High Segregation & Poverty Areas.

Promote the Hiring of Economically-Disadvantaged Workers and Certified Minority- and Women-Owned Business in the development or rehabilitation of affordable housing.

Promote Energy Conservation and Transition From Natural Gas to All-Electric Appliances In Existing Housing, by encouraging property owners and renters to access energy assessments, programs, and rebates, and promote solar roof systems and other passive solar devices in coordination with batteries in multifamily affordable housing.

SITES INVENTORY AND REGIONAL HOUSING NEEDS ASSESSMENT

A key component of the Housing Element is the identification of sufficient development capacity to meet the County’s housing need over the 8 years of the Housing Element planning period. State law requires that every jurisdiction’s Housing Element demonstrate that the jurisdiction has sufficient appropriately zoned developable or redevelopable land to accommodate the jurisdiction’s share of regional housing need, as determined by the California Department of Housing and Community Development (HCD) and the local Council of Governments (COG). In the Bay Area, the COG is the Association of Bay Area Governments (ABAG), which estimates housing need for the region, and apportions a share of projected need to every jurisdiction; a jurisdiction’s individual share of housing need is its Regional Housing Needs Allocation, or RHNA. The RHNA includes both total projected residential units needed to meet demand over the next 8 years, and a breakdown of housing units needed by income level.

The County’s RHNA shown below. The County will need 2,833 housing units in total, with 811 units for very low-income households, 468 for low-income households, 433 for moderate-income households, and the remainder for above moderate-income households.

San Mateo County RHNA, 2022 - 2031

Income Category	% of County Area Median Income (AMI)	Units	% of Units
Very Low	0-50%	811	29%
Low	51-80%	468	17%
Moderate	81-120%	433	15%
Above Moderate	120% +	1,121	40%
Total		2,833	100%

Appendix E includes the full Adequate Sites Inventory and methodology, including:

- A detailed inventory and description of developable and redevelopable sites, divided into vacant single-family zoned sites, vacant multifamily zoned sites, and non-vacant multifamily zoned sites;
- Projects already planned, approved, entitled, or otherwise underway;
- Projected future development of accessory dwelling units (ADUs), and;
- Projected development pursuant to the provisions of the recently adopted State law SB 9, which facilitates small-scale multifamily development on single-family zoned parcels;
- A map of all sites identified to meet the County’s RHNA.

The combination of these categories, shown below, demonstrates that the County has sufficient capacity to meet its 2022-2031 RHNA, in total and by income level.

RHNA vs DEVELOPMENT CAPACITY

Income Category	RHNA	Vacant SFR	Vacant MFR	Non-Vacant MFR	Pipeline (RHNA Credits)	ADUs	SB 9 Units	Total Units	Surplus/ (Deficit)
Very Low	811	0	42	381	303	107	0	834	23
Low	468	0	33	144	246	107	0	528	60
Moderate	433	0	34	214	44	107	88	482	54
Above Moderate	1,121	676	141	645	147	36	88	1,732	611
Total	2,833	676	250	1,384	740	355	176	3,581	748

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DEMOGRAPHICS, HOUSING CONDITIONS AND NEEDS

To help determine the amounts and types of housing needed in the unincorporated County, the Housing Element assesses demographics, housing supply and production trends, housing stock characteristics, housing costs, affordability, tenure, and other housing conditions, special needs populations, and various other factors that impact housing needs. This assessment is described in Appendix A. Key factors include:

Population. The unincorporated County's population has grown moderately over the last decade, largely keeping pace with the growth of the County overall. At 66,000 residents as of 2020, unincorporated population remains approximately 8% of total County population. However, while population growth in the unincorporated County did not change dramatically, it still outpaced housing production.

Age. The County's population is aging, with the greatest increase in the age groups over 55 years. However, there was also a significant increase in the 18 to 34-year-old age group, likely driven by an influx of younger workers. The aging of the County's population may indicate changes in the types of housing required for older residents.

Employment Growth. Job growth in the unincorporated County has been low compared to incorporated areas, but because employment growth creates regional housing pressures, overall job growth has increased demand and contributed to housing shortages in both incorporated and unincorporated areas.

Housing Tenure and Type. Most of the unincorporated County's housing, approximately 75%, is owner-occupied. However, younger residents, as well as black and Hispanic residents, are significantly more likely to be renters than other residents. In addition, most of the unincorporated County's housing is detached, single-family ownership housing, while the small amount of multifamily housing stock is primarily rental housing. There is a need for a greater variety of housing types, particularly more multifamily and rental housing, to serve the diverse needs of the County's residents.

Housing Affordability and Overpayment. Housing costs continue to be unaffordable to most County residents, and many households in the County, including a disproportionate number of renter households, as well as younger households, overpay for housing.

Overcrowding. Overcrowding is a problem in most unincorporated areas, and is particularly significant for renter households.

Farm Labor Housing. The unincorporated County's farm labor population has declined over the past decade, but there remains a shortage of farm labor housing, and farm laborers face significant housing affordability issues.

Housing for Disabled Persons. While the unincorporated County's disabled population did not significantly increase over the past decade, persons with disabilities face unique

affordability challenges and may require a variety of specific housing types, and housing affordable and accessible for persons with disabilities continues to be a distinct need.

Housing for the Homeless. Like almost every jurisdiction in the County, the unincorporated County's homeless population has increased, indicating a continued need for various types of housing for the homeless, as well as underscoring the significant, consistent need for affordable housing of all kinds.

CONSTRAINTS TO HOUSING PRODUCTION

Constraints to the development of housing include non-governmental constraints, including the cost of construction, environmental factors, and natural hazards, and governmental constraints over which the County may have control, including development regulations, approval processes, time, costs, and other factors.

Significant non-governmental constraints include the cost of housing production, including land and construction costs, as well as the availability of financing, particularly for affordable housing. These costs have all risen over the past decade, and in recent years have been particularly high, posing significant challenges for production of multifamily housing in particular.

The unincorporated County also has a diverse range of conditions, with varied geography, terrain, and infrastructure, including protected natural resource, open space and recreational areas, active and protected farmland, and areas served only by well water and septic systems. In addition, a variety of natural hazards, including seismic risk, flood, wildfire, tsunami, and other risks may impact development feasibility. However, while many of these factors may ultimately pose constraints to additional housing development, at present there remains sufficient unconstrained, developable land to meet the County's housing needs over the next 8 years.

The County made significant strides in reducing constraints to housing production during Housing Element Cycle 5 (2014-2022), including:

- Updated Accessory Dwelling Unit (ADU) regulations and permitting processes, reducing regulatory barriers to ADUs, expediting ADU processing, and streamlining and facilitating ADU production in all areas of the County.
- Updated Density Bonus Regulations to allow additional density and other development exceptions for projects providing affordable housing, consistent with state law.
- Full implementation of all newly-adopted state laws regarding housing production and streamlining, including the Housing Accountability Act, SB-35, and others

- Adoption and application of objective design standards for various kinds of development in most areas of the County, reducing the time and cost of review and approval.
- A blanket prohibition on the use of ADUs as short-term rentals, a prohibition on all short-term rentals outside the Coastal Zone, and strict regulations on short-term rentals in the County's Coastal Zone, helping preserve housing units for long-term occupancy.
- Streamlined farm labor housing permitting, and a pilot program funding new farm labor housing units.
- Permitting emergency shelters by-right in the Planned Colma District, and allowing shelters as a conditionally permitted use in multiple other areas.
- Adoption of new high-density residential zoning of up to 120 units/acre in proximity to transit in the North Fair Oaks community.
- A new entirely electronic Application and Permit Review Process, streamlining submittal, review, comment, and revisions of project applications, and issuance of permits.

However, there remain potential regulatory and other governmental constraints that may impact housing production, and the County will continue to take steps to encourage and facilitate housing production, streamline development processing, apply objective standards, and address other constraints within its control over the next eight years, as described in the policies and programs included in the Housing Plan in Section 1.

HOUSING RESOURCES

The County Department of Housing (DOH), made up of the Housing and Community Development Division and the County Housing Authority, is a primary provider and coordinator of housing resources. The Department collaborates with diverse stakeholders to facilitate the development and preservation of affordable housing through the provision of local, state, and federal funding to unincorporated areas and incorporated jurisdictions, along with the sharing of best practices and innovative policies. The Department also supports public service agencies, microenterprises, homeless and transitional shelters, core services, and fair housing organizations through grant funding and technical assistance. The Housing Authority also directly provides rental subsidies to low-income households, manages County-owned housing projects, and provides funding and support for preservation and development of affordable housing.

Federal Resources available in the County include various federal resources such the Community Development Block Grant Program (CDBG), HOME Investment Partnership (HOME) Program, Emergency Solutions Grants (ESG) Program, and the U.S.

Department of Housing and Urban Development's (HUD) Section 8 Rental Voucher Programs. DOH also helps manage a significant amount of emergency pandemic-related housing resources made available through the Coronavirus Aid, Relief, and Economic Security (CARES) Act and the Federal American Rescue Plan (ARP).

Local Resources include

- The County's Affordable Housing Fund (AF), initially funded by funds held by former redevelopment agencies and now supported on an ongoing basis by dedicated Measure K funds, derived from a countywide half-cent sales tax.
- The County's Inclusionary Housing Ordinance which requires all new multi-family developments creating five or more units to set aside a minimum of 20% of the total units for extremely low to moderate income households. The County also has an affordable housing fee applicable to most development not subject to the inclusionary requirement; the fees are collected in the AFH, and disbursed by the Housing Department.
- DOH coordinates the dedication of County-owned land for development of affordable housing, and the County Housing Authority manages County-operated affordable housing projects.
- The countywide housing trust fund, the Housing Endowment and Regional Trust (HEART), supports construction, rehabilitation, and purchase of affordable housing for low and middle-income workers and residents on fixed incomes.
- The County Human Services Agency's (HSA) Center on Homelessness is responsible for coordination of homeless services within County agencies, and also works with non-profits, other local governments, business and other parts of the community. HSA and DOH work in partnership to support housing and social services that address the needs of homeless and at-risk individuals and families.

State Resources managed by DOH to create and preserve affordable housing for low-income households, and for a variety of special needs populations, including farm labor housing, various supportive and transitional housing, housing for persons with disabilities, housing for the homeless or those at risk of homelessness, and various other populations, include the Local Housing Trust Fund Program (LHTF); Housing for a Healthy California Program (HHC); the Mental Health Services Act (MHSA) Housing Program No Place Like Home (NPLH) Permanent Local Housing Allocation (PHLA); the Homekey Program; the Multifamily Housing Program (MHP); Infill Infrastructure Grant Program (IIG); Veterans Housing and Homelessness Preventions Program (VHHP); Joe Serna, Jr. Farmworker Housing Grant (FWHG) Program; Affordable Housing and Sustainable Communities Program (AHSC); State Low Income Housing Tax Credits (State LIHTC); and Tax-Exempt Bond Financing.

Regional Resources. The County also participates in a variety of regional collaborations and partnerships focused on addressing regional housing issues and collectively planning for and funding housing needs, including intergovernmental collaborations, and collaborations across the public, private, and nonprofit sectors.

ASSESSMENT OF PRIOR HOUSING ELEMENT

Appendix D includes an assessment of the status, progress, and accomplishments of each of the policies and programs in the 2014-2022 Housing Element. Accomplishments during Housing Element Cycle 5 include:

- Significant strides to increase the production of accessory dwelling units.
- Expansion of health and safety inspections in multifamily residential structures.
- Development of new revenue sources for affordable housing.
- Streamlining of residential development approval processes.
- Contribution of significant funding and other resources for the production and preservation of affordable housing, direct assistance for low-income renters and homebuyers, and for fair housing enforcement assistance.
- Adoption new regulations protecting mobile home parks from conversion, and provided financing and other assistance for mobile home rehabilitation and replacement.
- Assistance for energy efficiency audits and upgrades in residential structures, and new requirements for solar installation and all-electric construction in residential and commercial buildings.
- Adoption of a number of new high-density residential zoning districts, allowing up to 120 units/acre in proximity to transit.

PUBLIC OUTREACH AND PARTICIPATION

Robust public engagement and participation is essential to the Housing Element update process. Public participation and input help to identify the housing issues faced by community and the policies and programs best suited to address those issues, as well as helping frame the County's overall approach to housing issues.

To engage community members in the Housing Element update process and solicit input on housing issues, needs, and strategies, the County participated in, co-facilitated, and/or held a number of forums, workshops, and hearings, as well as distributing a housing

survey, and receiving comment by other means. Outreach, input, and participation included:

With the Let's Talk Housing Countywide collaboration:

- Community Conversation: A Housing Element Update Countywide Forum and Workshop
- Four Housing Element Stakeholder Listening Sessions, with stakeholders in the following areas:
 - Fair Housing;
 - Housing Advocates;
 - Builders and Developers;
 - Service Providers
- Creating an Affordable Future Webinar Series, a series of presentations and discussion forums on the broad implications of housing policy:
 - Why Affordability Matters
 - Housing and Racial Equity;
 - Housing in a Climate of Change;
 - Putting it All Together for a Better Future
- All About RHNA webinar, a web-based training to help educate community members on the regional housing needs allocation process, the sites inventory requirement, and related issues.
- Informational Videos: 21 Elements/Let's Talk Housing helped produce two informational videos, to ensure that information on the Housing Element update was available and accessible in a short, comprehensible format.

Equity Advisory Group. The County, in collaboration with other jurisdictions, relied on guidance and input from an Equity Advisory Group (EAG), composed of various stakeholders, organizations and experts working on equity issues.

Unincorporated County-specific hearings and forums included:

- North Fair Oaks Community Council, July 15, 2021, September 15, 2021, and December 16, 2021
- Sustainable Pescadero, March 2, 2022 and April 6, 2022
- Midcoast Community Council, May 25, 2022
- San Mateo County Planning Commission, March 23, 2022
- San Mateo County Board of Supervisors, May 17, 2022

Websites. The County maintained a Housing Element update [website](#), with information on the update process, links to the housing survey, information on outreach efforts and public input, as well as a separate website through the Let's Talk Housing collaborative, with both San Mateo County-specific [information](#), and information on interjurisdictional Housing Element update efforts.

The County distributed a Housing Issues and Needs Survey, focused on unincorporated County housing issues, needs, and other input.

Consultants engaged through the 21 Elements collaborative to complete a fair housing assessment for every jurisdiction also conducted an Affirmatively Furthering Fair Housing resident survey focused on fair housing issues.

Summary and Key Themes of Input Received

Key themes in input from community members, stakeholders, workshop and forum participants, survey respondents, and others included:

- Housing costs are an almost universal concern.
- More housing supply is needed, although there is diversity of opinion on how and where to provide it.
- There is a need for greater diversity of housing stock, with more multifamily housing, more housing for special needs populations, supportive housing, and housing appropriate for different household types.
- Housing pressures are making it difficult or impossible for workers and families to stay in their communities.
- Housing costs, as well as pressures from new development, are driving gentrification and displacement.
- New development and increased density, including development driven by state mandates, may negatively impact traffic, parking, infrastructure, open space, and services, and there is an urgent need to comprehensively plan to address these impacts.
- The development process and the permitting process are too slow, too costly, too opaque, and too inefficient.
- Transportation, climate change, and access to jobs and educational opportunities are all issues that relate to housing, and should be addressed together.
- The County's Housing Element, as well as other County policies, should recognize housing inequities and the disparate impacts of housing issues across different communities, and explicitly consider and address equity and fair housing issues.

- The County should provide more resources for farm labor housing.
- There is a need for better information resources on housing issues and policies and on the availability of affordable housing.

All comments and other input received informed the drafting of the policies and programs in the Housing Element. After release of this Public Draft Updated Housing Element, additional outreach will solicit response to the findings and policies in this draft, and the draft will be updated to incorporate additional input.

FAIR HOUSING ASSESSMENT

Fair housing is the condition in which all residents, regardless of race, ethnicity, gender, income, class, sexual orientation, ability status, or other status have equal access to housing.

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

By law, all public agencies in the State must affirmatively further fair housing, and every jurisdiction’s Housing Element must incorporate an analysis of fair housing conditions, and policies and programs to address housing disparities and inequities.

The County’s AFFH assessment, findings, and policy recommendations are included in Appendix G. The analysis includes background on the history of segregation in the Bay Area and a timeline of major fair housing milestones; the remaining sections assess fair housing patterns and conditions in the unincorporated areas, and provide policy and programmatic guidance to address findings.

The analysis is divided in four sections. Section I, Fair Housing Enforcement and Outreach Capacity, reviews lawsuits/enforcement actions/complaints against the County; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education. Section II, Integration and Segregation, identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation. Section III, Access to Opportunity, examines

differences in access to education, transportation, economic development, and healthy environments. Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs including displacement risk.

The findings of the AFFH analysis include:

- No fair housing complaints were filed in unincorporated San Mateo County from 2017 to 2021.
- Racial and ethnic minority populations are disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness compared to the non-Hispanic White population in unincorporated San Mateo County. Additionally, racial and ethnic minorities are more likely to live in low resources areas and be denied for a home mortgage loan.
- North Fair Oaks is disproportionately impacted by high poverty, low education opportunity, low economic opportunity, high social vulnerability scores, concentrations of cost burdened households, overcrowding, and low resource scores.
- Many areas in the county have low environmental scores—which account for PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.
- Unincorporated San Mateo County has the same proportion of residents with a disability (8%) as the entire county (Figure III-17). Residents living with a disability in unincorporated areas are concentrated throughout the county. Additionally, the aging population is putting a strain on paratransit access countywide.
- Racial and ethnic minority students in unincorporated San Mateo County experience lower educational outcomes compared to other students.
- Over half of all renter households in unincorporated San Mateo County are cost burdened—spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). There are disparities in housing cost burden in unincorporated San Mateo County by race and ethnicity and family size.

Based on these findings the analysis includes a set of recommendations to address the identified disparities, shown in Appendix G-5. The recommended actions have been incorporated in the Policies and Programs in the Housing Plan in Section X, including policies to:

- Identify barriers for tenant-based voucher holders seeking housing in areas with greater access to resources and opportunities.

- Refine the ADU Amnesty and Loan Program to better provide ADU housing for low- or very low-income households.
- Implement additional higher density transit-oriented zoning in North Fair Oaks.
- Assess the status of implementation of the North Fair Oaks Community Plan, including a specific fair housing assessment to determine unmet needs of North Fair Oaks residents.
- Inventory publicly-owned properties and incorporate fair housing assessment in the prioritization of use of these properties for below-market rate housing.
- Prioritize housing funding to provide affordable housing and supportive services for elderly and/or disabled persons, and adopt universal design standards and reasonable accommodation procedures to ensure the provision of housing appropriate for these populations.
- Work with the Housing Endowment and Regional Trust to target mortgage assistance to communities experiencing high rates of mortgage denials.
- Encourage transit-oriented, high density development, and continue to participate in local and regional efforts to increase transit availability and accessibility, including for special needs populations.
- Continue to support fair housing enforcement, education, and technical assistance.
- Affirmatively market County-supported affordable housing to underrepresented communities.
- Prioritize affordable multifamily housing development in high opportunity areas, and creation and preservation of affordable housing in low resource areas.
- Promote hiring of economically-disadvantaged workers and certified minority- and women-owned business in housing development and rehabilitation.

PLANNING AREA FOR THE HOUSING ELEMENT

The County's Housing Element addresses housing needs, issues, goals, and policies for the unincorporated portions of San Mateo only; those areas not included within the legal boundaries of one of the 20 incorporated cities within the County. Each of the incorporated cities also has its own distinct Housing Element, which addresses its own housing plan.

The unincorporated county consists of approximately 309 square miles, with wide variety in the size, location, physical, economic and social characteristics of the various

unincorporated areas. Unlike most contiguous cities, the unincorporated County includes disparate geographically separated areas that vary distinctly in character, including extensive undeveloped rural areas, significant active and protected agriculture, low-intensity rural and/or coastal communities such as King's Mountain, La Honda, and Pescadero, more urbanized coastal communities such as El Granada, Montara and Moss Beach, low-density bayside communities including Ladera and Los Trancos Woods, suburban scale bayside communities such as Emerald Lake Hills and West Menlo Park, and denser urban communities, largely consisting of unincorporated areas wholly surrounded by incorporated cities, such as North Fair Oaks, unincorporated Colma, Broadmoor and Devonshire. Approximately half of San Mateo County's total land area, but only roughly 8% of the county's population, is located in the unincorporated County.

While the assessment of housing needs and the programs and policies in the Housing Element focus primarily on the unincorporated County, the Housing Element also recognizes that housing is a countywide and region-wide concern, and that housing issues and needs are shared across jurisdictional boundaries, and may require solutions similarly shared across jurisdictions. Where appropriate, the analysis and the policies and programs included in the Housing Element reflect this fact.

STATE HOUSING ELEMENT REQUIREMENTS

All cities and counties in California must adopt and periodically update a Housing Element, as a mandatory element of the jurisdictions' General Plan. Detailed requirements for preparing, revising, and adopting Housing Elements are contained in the California Government Code, and are summarized by the California Department of Housing and Community Development here: <https://www.hcd.ca.gov/housing-elements-hcd>.

The County's 2022-20031 Housing Element incorporates all of the substantive content required by State law, and the adoption and drafting process adheres to the procedural requirements of the law.

In order to take effect, the updated Housing Element must be certified by the California Department of Housing and Community Development as compliant with the requirements of state law, and must be adopted by the County Board of Supervisors. On certification and adoption, the updated Housing Element will replace the existing 2014-2022 Housing Element.

RELATIONSHIP OF THE HOUSING ELEMENT TO THE GENERAL PLAN AND OTHER LAND USE PLANS

The San Mateo County Housing Element is a mandatory element of the County's General Plan, required by state law. By law, it must also be consistent with the other elements of the General Plan, as well as other relevant adopted land use plans.

Consistency with the General Plan and Specific Area Plans

As an element of the General Plan, the Housing Element must be internally consistent with the other elements of the General Plan, including Vegetative, Water, Fish and Wildlife Resources; Soil Resources; Mineral Resources; Visual Quality; Historical and Archaeological Resources; Park and Recreation Resources; General Land Use; Urban Land Use; Rural Land Use; Water Supply; Wastewater; Transportation; Solid Waste; Housing; Natural and Man-made Hazards; Air Resources; and the Energy and Climate Change element. The updated Housing Element has been reviewed for consistency and is consistent with all other elements of the General Plan.

As part of the General Plan, the County has also adopted the following area plans for specific unincorporated communities: North Fair Oaks Community Plan, Emerald Lake Hills Community Plan, Montara-Moss Beach-El Granada Community Plan, San Bruno Mountain General Plan Amendment, Skyline Area General Plan Amendment and the Colma BART Station Area Plan. Each of these area plans contains land use, development, and housing-related policies that apply to the specific area. The Housing Element has been reviewed for consistency and is consistent with each of these area plans.

Consistency With Airport Land Use Compatibility Criteria

The unincorporated County includes three airports with adopted Airport Land Use Compatibility Plans: San Francisco International Airport, Half Moon Bay Airport, and San Carlos Airport. The Housing Element must be consistent with the Land Use plans adopted for these airports and their surrounding environs, and must be reviewed by the City/County Association of Governments (C/CAG) to confirm compatibility. The draft 2023-2031 Housing Element has been submitted to C/CAG for review.

Consistency with Local Coastal Program

San Mateo County has a coastal zone and an adopted Local Coastal Program (LCP) establishing land use policies for the coastal zone, with implementing zoning and other regulations that constitute the Implementation Plan for the LCP. The Housing Element does not alter any policies or regulations relating to the County's coastal zone, and has been reviewed and determined to be consistent with the LCP and all implementing regulations.