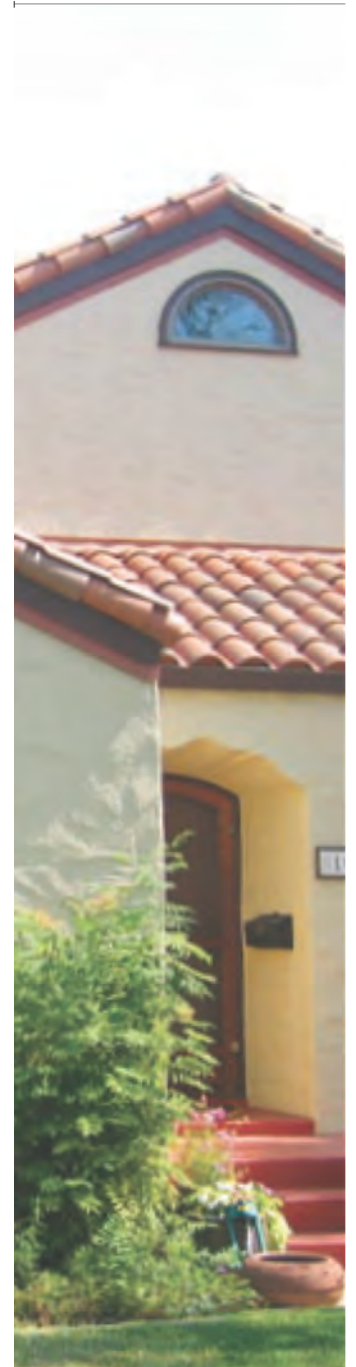
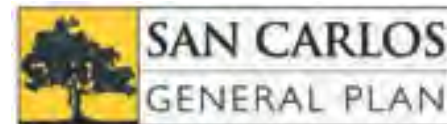


# San Carlos 2030 General Plan

## 2015-2023 HOUSING ELEMENT

# 4

Adopted May 11, 2015



# **Acknowledgments**

## **City Council**

Ron Collins, Mayor  
Cameron Johnson, Vice-Mayor  
Bob Grassilli  
Matt Grocott  
Mark Olbert

## **Planning Commission**

David Silberman, Chair  
Jesse Gutierrez, Vice-Chair  
Shannon Bergman  
Scot Marsters  
Angela Harper Pedersen

## **City Staff**

Lisa Porras, Project Manager and Principal Planner  
Al Savay, Community Development Director  
Sam Hughes, Economic Development Coordinator  
Laurie Cudworth, Administrative Assistant  
Jill Lewis, Associate Planner  
Jeff Maltbie, City Manager  
Greg Rubens, City Attorney

## **Consultant Assistance**

Jeffery Baird and Joshua Abrams, Baird + Driskell Community Planning

Review and recommendations also provided by the San Carlos Economic Development Advisory Commission. In addition, materials and outreach conducted as part of the 21 Elements process ([www.21elements.com](http://www.21elements.com)) has provided important outreach support, data and analysis that has been included in the Draft 2015-2023 Housing Element

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\* City of San Carlos City Hall  
600 Elm Street, San Carlos, CA, 94070



## Introduction

The purpose of the Housing Element is to promote the maintenance and development of housing to meet the needs of San Carlos residents. The Housing Element establishes policies and programs to meet these needs while maintaining and enhancing the existing character of the community.

### A Overview of the Housing Element



All California cities and counties are required to have a Housing Element included in their General Plan which establishes housing objectives, policies and programs in response to community housing conditions and needs. This Housing Element has been prepared to respond to current and near-term future housing needs in San Carlos and also provide a framework for the community's longer-term

approach to addressing its housing needs. The Housing Element contains goals, updated information and strategic directions (policies and implementing actions) that the City is committed to undertaking.

Housing affordability in San Mateo County and in the Bay Area as a whole is a critical issue. San Carlos's housing conditions are reflective of many area-wide and even nation-wide trends. Over the past thirty years, housing costs have skyrocketed out of proportion to many people's ability to pay. And, interest rates, construction costs and high land costs have all increased significantly. This has a number of implications as it becomes more difficult for employers to fill vacant jobs, roadways are clogged with

workers traveling longer distances into and out of San Carlos and surrounding areas, and many young people, families, longtime residents and people with specialized housing needs face relocating because they cannot find housing they can afford or that meets their needs otherwise (such as downsizing for seniors or rental housing for younger workers).

The Housing Element touches many aspects of community life. This Housing Element builds upon the goals, policies and implementing programs contained in the City's 2007-2014 Housing Element and other City policies and practices to address housing needs in the community. The overall focus of the Housing Element is to enhance community life, character and vitality through the provision of adequate housing opportunities for people at all income levels, while being sensitive to the small-town character of San Carlos that residents know and love.

## **B** State Law Requirements for Housing Elements



State law requires each city and county to adopt a General Plan containing at least seven elements, including a Housing Element. Regulations regarding Housing Elements are found in the California Government Code Sections 65580-65589. Although the Housing Element must follow State law, it is by its nature a local document. The focus of the San Carlos Housing Element is on the needs and desires of San Carlos residents as it relates to housing in


the community. Within these parameters, the intent of the Housing Element is to comply with all State law requirements.

Unlike the other mandatory General Plan elements, the Housing Element requires periodic updating and is subject to detailed statutory requirements and mandatory review by the State of California Department of Housing and Community Development — HCD. According to State law, the Housing Element must:

- Provide goals, policies, quantified objectives and scheduled programs to preserve, improve and develop housing.
- Identify and analyze existing and projected housing needs for all economic segments of the community.
- Identify adequate sites that will be zoned and available within the Housing Element planning period — between 2015 and 2023 — to meet the City’s share of regional housing needs at all income levels.
- Undertake HCD review of the Draft Housing Element and certification of the City’s adopted Housing Element in compliance with state law.

State law establishes detailed content requirements for Housing Elements and establishes a regional “fair share” approach to distributing housing needs throughout all communities in the Bay Area. The law recognizes that in order for the private sector and non-profit housing sponsors to address housing needs and demand, local governments must adopt land use plans and implementing regulations that provide opportunities for, and do not unduly constrain, housing development.

Housing Element Update



The San Carlos Housing Element is one of the sections (or elements) of the City of San Carlos General Plan. It contains background information assessing housing needs in your community and sets forth goals, policies and implementing programs to address community needs.


**Help Us Improve on the Successes of the San Carlos Housing Element**

During the 2007 to 2014 planning period, San Carlos was faced with several important housing issues: (1) providing housing affordable to all segments of the population; (2) preserving and improving the quality of the housing stock; (3) providing adequate residential sites to accommodate the City’s future housing needs; and, (4) achieving a balance between employment and housing opportunities.

The City has worked to address these issues through a series of goals, policies and practical programs, all consistent with the City’s General Plan, to provide and preserve needed housing.

The City of San Carlos’ Affordable Housing Program is intended to increase the housing supply for a broad range of households with varying income levels compared to the median income for San Mateo County. The City has also helped to provide Below Market Rate (BMR) housing units (primarily ownership but some rental units) for households of specific income levels, and new units will continue to be produced as a result of new development occurring throughout the City.

You can learn more by going to the City’s website at [cityofsan-carlos.org/housing/housing\\_element](http://cityofsan-carlos.org/housing/housing_element). For more information, please contact Lisa Porras at (650) 802-4264 or by email at [lporras@cityofsan-carlos.org](mailto:lporras@cityofsan-carlos.org).



*Please Mark Your Calendar!*

**Community Workshop**  
**Sept 3, 2014, 6:30-8:30 PM**  
**San Carlos Library (2nd Floor)**  
**610 Elm Street**

**Community Workshop**  
**Sept 10, 2014, 6:30-8:30 PM**  
**San Carlos Library (2nd Floor)**  
**610 Elm Street**

*Both workshops will cover the same topics and will include a presentation, opportunity for you to ask questions and get more information, and then an opportunity to provide your comments.*

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**San Carlos Planning Commission Meeting**  
**Oct 20, 2014, 7:00 PM**  
**City Hall Council Chambers**  
**600 Elm Street**

*Review of the Preliminary Draft Housing Element and Recommendations to the City Council.*

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**San Carlos City Council Meeting**  
**Oct 27, 2014, 7:00 PM (Tentative)**  
**City Hall Council Chambers**  
**600 Elm Street**

*Review of the Preliminary Draft Housing Element prior to being submitted to the State Office of Housing and Community Development (HCD) for review.*

The Housing Element must provide clear policies and direction for making decisions related to zoning, subdivision approval and capital improvements that relate to housing needs. The housing action programs are intended to: (1) identify adequate residential sites available for a variety of housing types for all income levels; (2) focus on the provision of adequate housing to meet the needs of lower and moderate income households; (3) address potential governmental constraints to the maintenance, improvement and development of housing; (4) conserve and improve the condition of the existing affordable housing stock; and, (5) promote housing opportunities for all persons. Also in accordance with State law, the Housing Element must be consistent and compatible with other elements (or sections) of the San Carlos 2030 General Plan.

## C Process for Preparing the Housing Element



Summary of Community Workshops and Outreach  
Comments Through September 2014

City of San Carlos Housing Element Update

Prepared September 2014

San Carlos's history of extensive community involvement in local decision-making makes the community outreach process for the Housing Element update not only essential and highly desirable, but also a critical component of the work effort. The approach for the Housing Element update described below is consistent with State law contained in Government Code 65583(c)(7) — "The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort."

The update effort has built upon the City's extensive outreach effort undertaken for the City's 2007-2014 Housing Element and the 2030 General Plan, which included over 30 workshops and meetings, with many involving a discussion of housing issues and

strategies. In addition, the City's participation in the current outreach efforts and activities for "21 Elements," which is a collaborative effort to assist all jurisdictions in San Mateo County with their housing element updates, has provided a significant amount of information about lower income and special needs populations in San Mateo County. The 21 Elements meetings included presentations and discussions with the Golden Gate Regional Center on developmental disabilities, housing developers (including affordable housing developers), advocates and funders of affordable housing and special housing needs advocates, other housing experts and organizations providing services to lower income and special needs groups throughout San Mateo County. The City also participated and coordinated with all the other jurisdictions in San Mateo County's sub-RHNA process.

Three outreach activities were scheduled in March and early September 2014 specifically for the City of San Carlos Housing Element update. The workshops provided a number of comments and suggestions from the community on housing issues, goals and possible strategies the City of San Carlos might use to be more effective in meeting community housing needs. The basic agenda for each of the San Carlos workshops was similar, and comment sheets were provided to participants and were available on the City's website and at various public locations to solicit comments. The process for the Housing Element update is illustrated in the graphic on the next page.

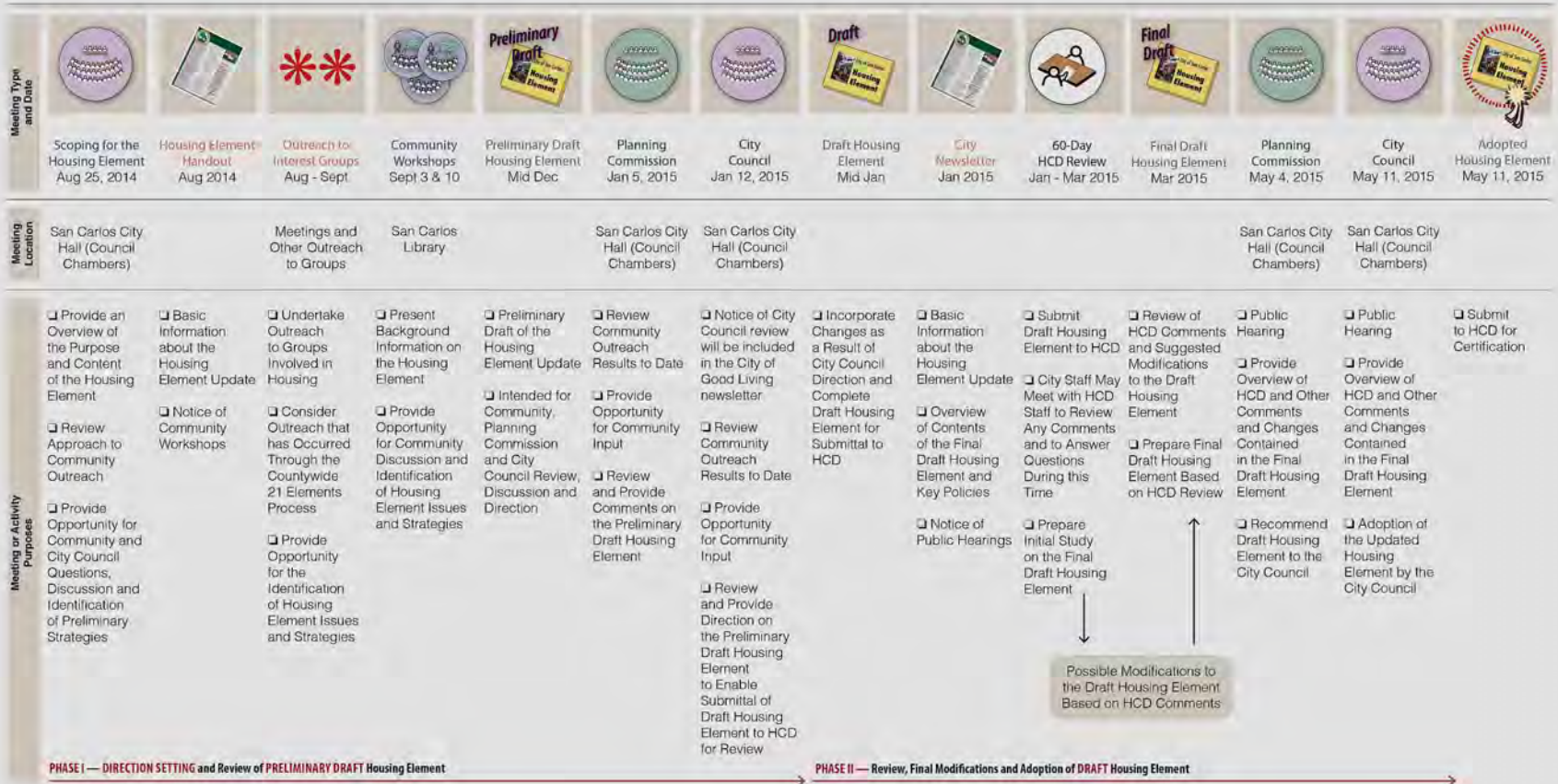




Prepared May 2015

## Schedule of Meetings and Other Activities

City of San Carlos Housing Element Update  
for the 2015-2023 Planning Period



PHASE I — DIRECTION SETTING and Review of PRELIMINARY DRAFT Housing Element

PHASE II — Review, Final Modifications and Adoption of DRAFT Housing Element

The process for the Housing Element update has also included the provision of information on the City's website; distribution of information through email; preparation of a Housing Element newsletter; noticing for community workshops; noticing and information for people signing up on the Housing Element list-serve; and other handouts. In addition, information has been provided in the City's quarterly newsletter that is sent to every household in the city.

The City has used a new community engagement tool called **Shape San Carlos**, which was developed by Berkeley-based Peak Democracy as Open Town Hall, to increase

transparency and encourage the community to participate more regularly in civic governance. As a bonus, a robust Cloud storage solution allows for the archiving of maps, plans and other large public documents related to a topic, making the online discourse even more dynamic. The initial question posed on **Shape San Carlos** in September 2014 was — What do you think is important for decision-makers to know about housing in San Carlos? A total of 98 people read about the topic and 9 responses were provided to supplement the comments made at the three community workshops and decision-maker study sessions.

Documentation of community comments (Summary of Community Comments Through September 2014) is available on the City's website at [http://cityofsancarlos.org/housing/housing\\_element/](http://cityofsancarlos.org/housing/housing_element/)



*You're Invited!*

*Your involvement in the Housing Element Update is important to help shape where and what kind of housing we have in San Carlos. Please come and participate!*

The City of San Carlos has begun a process to update of the City's Housing Element. As part of this process, we would like your help to identify (1) specific housing needs in San Carlos; (2) approaches and strategies we might use to address our housing needs; and (3) possible housing goals, policies and implementing programs that should be considered for inclusion in the City's updated Housing Element.

Materials and comment sheets will be provided at the workshop. You can also follow the City of San Carlos on Twitter [@cityofsancarlos](#) and connect to us on Facebook [f](#) to receive updates. In addition, the City of San Carlos maintains an electronic notification system, **e-Notify**; to sign up visit the City of San Carlos website [www.cityofsancarlos.org](http://www.cityofsancarlos.org), select e-Notify, sign up, and select "Housing".

**CITY OF SAN CARLOS**  
**Housing Element Update**

**Community Workshops**

- **WEDNESDAY, September 3, 2014 at the San Carlos Library (2nd Floor)** located at 610 Elm Street (6:30 — 8:30 pm)
- **WEDNESDAY, September 10, 2014 at the San Carlos Library (2nd Floor)** located at 610 Elm Street (6:30 — 8:30 pm)

Both workshops will cover the same topics and will include a presentation, opportunity for you to ask questions and get more information, and then an opportunity to provide your comments.

You can learn more by going to the City's website at [cityofsancarlos.org/housing/housing\\_element](http://cityofsancarlos.org/housing/housing_element). For more information, please contact Lisa Porras at (650) 802-4264 or by email at [lpurras@cityofsancarlos.org](mailto:lpurras@cityofsancarlos.org).

## **D** How Public Comments Were Considered



Comments from community workshops and correspondence received during the update process have helped to identify housing needs and issues of concern in the community and possible strategies for the City to pursue in addressing housing needs. Below is a summary of community comments.

### **Housing Related to Transit, Traffic, Impacts and Infrastructure Capacity**

Concern has been expressed about new housing adding to traffic congestion in the community and the need for expanded public transit. The location of much of the future development shown in the recently adopted General Plan, and as supported through the Housing Element, is to focus new development, including high density residential development and mixed use development, in the downtown and along El Camino Real where transit is available. Policies in the City's General Plan support efficient transit services and alternatives to the private automobile. The Land Use Element of the General Plan is consistent with the Circulation and Scenic Highways Element to make sure anticipated development is planned concurrently with adequate infrastructure.

### **Regional Housing Needs Allocation (RHNA) and Affordable Housing Need**

A concern expressed in general at workshops and in correspondence has been about the difficulty of building housing to address the City's RHNA, especially for extremely low, very low, low and moderate income households. In addition, concerns have been expressed about the potential displacement of current lower income residents as new development occurs within the City's designated Priority Development Area (PDA). The Housing Element includes a robust action program to address the need for housing at more affordable levels, especially since the Redevelopment Agency and redevelopment



funding for housing programs was eliminated by the State of California in 2012. Actions in the Housing Element include continuing support for home sharing and working with non-profit housing sponsors, as well as countywide coordination activities, such as the continued work of the “21 Elements” collaboration, to address housing issues impacting other jurisdictions in San Mateo County. A new action is included in the Housing Element to address issues related to the potential displacement of lower income residents.

### **San Carlos Transit Village**

Comments were expressed at meetings as to the total number of units and the number of affordable units that would be included in the San Carlos Transit Village project. The Transit Village received approval by the City Council of its Planned Development Plan for 202 units at a density of 32 units/acre. In November 2014, the project still received Design Review approval by the Planning Commission, and can now apply for Building Permits. However, this project is on SamTrans property and the final approval has not been executed by SamTrans to date. The Housing Element counts this project towards the City’s RHNA for the 2015-2023 planning period.

### **Land Use, Density, Requirements and the Location of New Housing**

Questions and comments at community meetings focused on where new housing would be located and how the City can maximize development potential by offering density bonuses on remaining housing sites to better address local housing needs, especially at levels affordable to very low, low and moderate income households. Support for building housing near shopping and transit was also expressed. Comments recommended identifying additional sites for housing, such as industrially zoned areas, where work-live units and artist lofts could be provided.

Support was also expressed that adding to the pedestrian activity along El Camino Real and in the downtown would benefit the community as a whole and local businesses. The Housing Element is consistent with and supports the zoning that has occurred as a



result of the recently updated General Plan. Program actions and incentives are included to promote housing that can address local housing needs. Many incentives, such as use of State Density Bonus Law for affordable housing, housing densities up to 50 units/acre, flexibility in development standards and the application of form-based design criteria and standards, support the goals of the Housing Element.

### **Strategies for Affordable Housing**

Possible strategies identified by the community to provide affordable housing, including housing for people living with special needs and seniors, include commercial and residential linkage fees, enactment of rent stabilization policies, anti-displacement policies and ways to maintain existing affordable housing. Many ideas are identified in the summary report prepared on the comments received (available at the City of San Carlos Planning Division). Comments received through the 21 Elements process included a number of strategies and ideas expressed by affordable housing advocates, developers and service providers. The Housing Element sets forth the City's best effort to address these issues, including a number of policies and actions supporting affordable housing and secondary dwelling units. For example, actions address the safety of non--permitted secondary dwelling units and include consideration of eliminating the impediment posed by the 400-foot distance required between new secondary dwelling units.

# Housing Element Goals, Policies and Implementing Actions

## A Why is Housing Important?



The discussion below provides summary information on key trends and issues facing the City of San Carlos as they relate to the Housing Element. Critical questions facing the community are:

- **What Kind of Housing Do We Need?** What kind of housing (size, type, and price) best fits our housing needs, including the needs of our workforce, our growing senior population, young families, etc., and their ability to pay for housing?
- **How Can We Effectively Help Special Needs Groups?** Where can specialized housing be located and what can be done to assist those households with special needs, including, but not limited to the elderly, homeless, people living with physical or emotional disabilities?
- **How Can We Effectively Work Together?** What can the City do — in collaboration with the community, local organizations, other agencies, non-profits and for-profit developers — to encourage the construction of needed workforce, affordable and special needs housing?
- **Where Can We Appropriately Put New Housing?** Where in our community should additional residential units be accommodated, especially those that can meet future housing needs?

SAN CARLOS SNAPSHOT	
San Carlos	County
Population (2013)	
28,931	735,678
Housing Units (2013)	
12,023	272,477
Vacancy Rate (2013)	
4.1%	4.9%
Persons Per Household (2013)	
2.50	2.80
Local Jobs (2010)	
15,870	345,200
Projected Local Jobs (2040)	
19,370	445,080
Projected Households (2040)	
13,390	315,090
Projected Housing Units (2040)	
13,800	326,070
Projected Population (2040)	
35,700	904,430

Source: California Department of Finance Estimates (January 2013) and Association of Bay Area Governments (ABAG) Projections 2013

### Senior Population Change



**76%**    2005 - 91,000  
2025 - 160,000

By 2030, one quarter of San Mateo County residents will be over 65 (Stanford Center on Poverty and Inequality, A Portrait of Poverty within California Counties and Demographic Groups, 2013)

**138,000**

Young adults in San Mateo County in 2015.

**158,000**

Young adults in San Mateo County in 2035.

**14%**

Increase in the young adult population from 2015-2035. In contrast, the population of those aged 35-59 will decrease. (ABAG)

Below are some of the key regional and national trends affecting San Carlos now and into the future. The intent of the Housing Element is to strive to respond to these trends as they affect housing choices in the community.

### Housing Trends

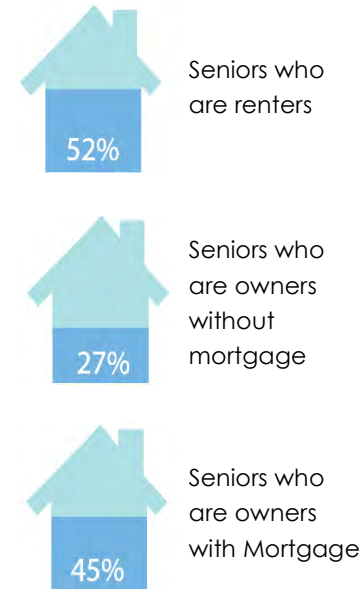
- **Rise of the Millennials.** The Millennial generation (ages 20-34) has a preference for dense, mixed-use, walk-able and bike-able communities. Many have speculated that Millennials may be a “generation of renters,” but as the economy improves and as Millennials age, this conclusion may change.
- **Growing senior population.** Over the next decade and a half, the number of seniors in San Mateo County will increase by 76 percent. San Carlos currently is home to approximately 2,508 seniors. The median age in San Carlos is 42, higher than the county median of 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 growth. By 2025, the Department of Housing projects that the County’s housing supply will only meet 1/3-1/2 of the demand.
- **Increasing ethnic diversity.** 2010 U.S. Census data show San Mateo County as 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. San Carlos currently has smaller Asian and Latino populations than the county as a whole.

## Housing Characteristics

- **As of January 2013, San Carlos had a total population of 28,931.** According to census data, San Carlos' population only grew by two percent from 2000 to 2010. However, the Association of Bay Area Governments (ABAG) predicts that San Carlos' growth will pick up over the next two decades, bringing the population to 32,700 by 2030.
- **More than two-thirds of the housing units in San Carlos are single-family detached homes.** San Carlos has a total of 12,023 homes, a three percent increase since 2000, and almost 75 percent of these homes are owner-occupied. Like elsewhere in San Mateo County, San Carlos has very low vacancy rates.
- **29 percent of San Carlos' households are lower-income.** San Carlos' median household income was \$131,000 (in 2011), which is significantly higher than the countywide median of \$92,000. Seven percent of San Carlos' households are extremely low income.
- **For-sale housing prices are high and unaffordable to many households.** As of October 2013, the median sales price for a single-family home in San Carlos was \$1,012,000 and the median sale price for a multi-family home was \$660,000. Households earning less than a moderate income cannot afford for-sale housing in San Carlos
- **Rents are rising in San Carlos.** Rents in San Carlos are currently affordable to households earning below a moderate income.
- **Many households are overpaying for housing.** Most households earning less than \$75,000 annually are overpaying for housing in San Carlos. In particular, almost all renters and three-quarters of homeowners earning less than \$35,000 are overpaying.

### Many seniors are house rich but cash poor

(Percent of Seniors Who Are Economically Insecure)



### New Jobs

40%

Of new jobs in the county will pay low income wages

## B Housing Element Guiding Principles



The Housing Element's intent with respect to housing needs in San Carlos is expressed in two ways. The first is in the form of goals sought by the community and guiding principles. A goal is an ideal to strive for — or the desired state of things at some point in the future. Objectives are defined steps toward a goal, which measure progress and should be expressed in quantified terms or targets. State law requires that the City's housing objectives establish the maximum number of

housing units that the City will strive to be constructed, rehabilitated or conserved between 2015-2023.

The second, and more specific aspect of the Housing Element, are policy statements and implementing actions. These describe the way citizens, local government and other involved agencies or organizations can achieve objectives, and move closer to the City's housing goals. Policies establish a recognized community position on a particular subject. Implementing programs are more detailed actions that the City, or another identified entity, will implement to achieve the City's goals and objectives.

### Housing Element Guiding Principles

- **Housing in San Carlos supports an economically and socially diverse population.**
- **Housing in San Carlos creates and supports vibrant neighborhoods and a cohesive sense of community.**
- **Housing in San Carlos promotes environmental sustainability and protection of natural resources.**

*Guiding Principles establish a framework for the basic intent of the Housing Element and provide a statement of key community values relating to housing in San Carlos.*



## C Housing Goals, Policies and Implementing Actions



### GOAL HOU-1 PROMOTE THE PRESERVATION AND IMPROVEMENT OF THE QUALITY OF EXISTING HOUSING AND NEIGHBORHOODS.

#### POLICIES

##### POLICY HOU-1.1

**Established Residential Neighborhoods.** Preserve and improve the existing character and livability of established residential neighborhoods through neighborhood improvements and rehabilitation programs.

##### POLICY HOU-1.2

**Lower Income Residents Displacement.** Minimize potential displacement of existing lower income residents due to increasing housing prices and rents.

#### ACTIONS

##### ACTION HOU-1.1

**Continue the Rental Inspection Program.** Continue the Rental Inspection Program as provided in San Carlos Municipal Code Chapter 15.34, as implemented by the Building Division.

## ACTION HOU-1.2

**Promote Home Repair Assistance.** Promote the availability of free or inexpensive home repair services for low-income households, including households with special needs, provided by the most suitable organizations. Organizations providing such services may include but are not limited to:

- North Peninsula Neighborhood Services Center, Inc.
- Community Action Agency of San Mateo County, Inc. (CAA)
- Center for the Independence of the Disabled (CID)
- Rebuilding Together Peninsula
- Generating Renewable Ideas for Development Alternatives (GRID Alternatives)

## ACTION HOU-1.3

**Identify and Implement Residential Improvement Programs.** Evaluate residential improvement programs that are or could be made available and consider re-establishing and expanding the City's Life Safety Home Repair Grant program.

## ACTION HOU-1.4

**Publicize Rehabilitation Loan Programs.** Promote the availability of any city, county, State or federal housing rehabilitation loan programs for San Carlos residents, including San Mateo County's Housing Rehabilitation Loan Programs. As part of this outreach program, the City will identify rehabilitation opportunities linked to improving seismic safety in older multi-family housing developments in San Carlos.

## ACTION HOU-1.5

**Require Replacement Housing.** Require the adoption of a minimum one-to-one replacement requirement of any housing units demolished due to public action.



## ACTION HOU-1.6

**Publicize Weatherization and Water Conservation Programs.** Promote low-income weatherization assistance and water reduction programs.

## ACTION HOU-1.7

**Undertake Actions to Reduce the Potential for Displacement of Lower Income Residents.** Quantify, develop and evaluate potential strategies to address displacement of lower income residents. Based on this evaluation, measures will be developed and the City will implement programs, as appropriate, to address the risk of displacement of existing lower income residents. Once actions are identified and actions taken by the City, the City will monitor such programs annually for effectiveness and make adjustments as necessary. If possible, the City will coordinate with other jurisdictions in San Mateo County, under the umbrella of work to be undertaken by 21 Elements.

**GOAL HOU-2****INCREASE THE ENERGY EFFICIENCY OF AND MINIMIZE ENVIRONMENTAL IMPACTS FROM HOUSING IN SAN CARLOS.****POLICIES**

## POLICY HOU-2.1

**Energy Efficient Devices and Materials.** Encourage the installation and use of energy-efficient devices and materials, such as solar panels and water-conserving fixtures, for new and existing housing.

## POLICY HOU-2.2

**Green Building Materials, Designs and Strategies.** Encourage the implementation and provision of high-quality green- building materials, designs and strategies for all new and remodeled housing above and beyond those mandated by the State’s building code.

## POLICY HOU-2.3

**Green Building in New Development Receiving City Assistance.** Require any housing development receiving land or financial assistance from the City that exceeds 7 percent of total development costs to be designed and built to green building standards substantially higher than legally mandated, especially with regard to energy efficiency, water conservation, and, where possible, renewable energy generation, unless the application of such standards can be demonstrated to make the project infeasible.

## ACTIONS

## ACTION HOU-2.1

**Implement the California Green Building Standards Code.** Implement and promote incentive programs that encourage the use of green-building techniques in the development of all new housing and remodels, especially in affordable housing. This includes implementation of the California Green Building Standards (CALGreen) Code for new residential buildings, additions or alterations.

## ACTION HOU-2.2

**Funding for Green Building.** Leverage federal, State and regional funding sources to subsidize incentive programs for green building.

**ACTION HOU-2.3**

**Implement Energy Conservation.** Continue to implement, suggest and promote up-to-date energy conservation policies, energy-efficient materials and devices as part of housing development projects and remodels of existing housing stock.

**GOAL HOU-3**

**ENCOURAGE HOUSING DEVELOPMENT LOCATED CLOSE TO TRANSIT, DOWNTOWN AND ALONG EL CAMINO REAL (SUB-AREAS 1, 2, AND 3) WITH HIGH QUALITY, HIGHER-DENSITY, MULTI-FAMILY HOUSING.**

**POLICIES****POLICY HOU-3.1**

**Quality Design.** Promote high quality multi-family housing and mixed-use projects in the Downtown area and along El Camino Real.

**POLICY HOU-3.2**

**Public Amenities.** Ensure that adequate public amenities and services are available for higher-density, multi-family housing in the Downtown area and along El Camino Real while being sensitive to surrounding uses.

**POLICY HOU-3.3**

**Transit-Oriented Development.** Seek federal, State and regional funding sources to leverage local private and public investment in Transit Oriented Development (TOD) projects and the infrastructure that supports such development.

## ACTIONS

### ACTION HOU-3.1

**Implement Complete Streets Policies and Programs.** Continue to implement the Complete Streets Policy of the City of San Carlos (Resolution 2012-066), including infrastructure up-grades such as streetscape improvements, and “Complete Streets” programs, to create a pedestrian-friendly environment and encourage private residential investment in Planning Areas 1, 2, and 3, including El Camino Real (Grand Boulevard Initiative)

### ACTION HOU-3.2

**Provide Incentives for Higher-Density, Mixed-Use Development That Include Affordable and Special Needs Units.** Reduce or waive development impact fees where necessary and appropriate to make infill higher-density, mixed-use development that includes affordable and special needs housing, including housing for extremely low income and persons living with disabilities (including persons with developmental disabilities) to be feasible in the Downtown area and along El Camino Real. The City will strive to incentivize development, such as allowing height limit bonuses, for projects that (1) exceed the affordability levels or number of BMR units required by the BMR Program, (2) accommodate BMR units for special needs households, or (3) include Single Room Occupancy units.

### ACTION HOU-3.3

**Develop Incentives for Lot Consolidation.** Develop a lot consolidation program for owners of small and odd-shaped lots in Planning Areas 1, 2, and 3. The program may include incentives for lot consolidation such as:

- Relaxed development standards
- Streamlined permitting process

- City financial contributions, as well as other density bonuses, incentives and concessions that are otherwise required by State density bonus law for the provision of higher levels of affordable housing.

The City will review the program on an annual basis to evaluate its effectiveness and revise as needed.

## **GOAL HOU-4 PROMOTE THE DEVELOPMENT OF SECOND UNITS TO INCREASE HOUSING OPPORTUNITIES.**

### **POLICIES**

#### **POLICY HOU-4.1**

**Approach to Secondary Dwelling Units.** Encourage second units as a form of affordable housing in compliance with the Secondary Dwelling Unit Ordinance as an important way to provide affordable housing in combination with primary residential uses on low-density lots.<sup>1</sup>

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<sup>1</sup> Studies conducted on secondary dwelling units as part of 21 Elements have concluded that many new secondary dwelling units will be affordable to lower income individuals, regardless of whether they are deed restricted. Some units are free of charge to employees or relatives, helping meet the need for extremely low-income households. In other cases, secondary dwelling units are often rented below the market price typically charged for larger apartments.

**POLICY HOU-4.2**

**Incentives Provided for Secondary Dwelling Units.** Encourage local agencies, districts and utility providers to reduce hook-up or other fees to facilitate the development of second units.

**POLICY HOU-4.3**

**Secondary Dwelling Unit Design and Approval.** Encourage the development of well-designed new secondary dwelling units in existing neighborhoods by implementing objective standards for the approval of a second unit and continuing to evaluate the Zoning Ordinance to create opportunities for new second units.

**ACTIONS****ACTION HOU-4.1**

**Develop Second Unit Information Materials.** Develop informational materials to educate the public on second units, including alternatives to the affordable housing impact fee as compared to the construction of a second unit.

**ACTION HOU-4.2**

**Modify Second Unit Development Standards.** Eliminate the 400-foot distance standard currently required between secondary dwelling units and continue to review the effectiveness of second unit development standards on a periodic basis.

**ACTION HOU-4.3**

**Identify Possible Sources of Funding for Secondary Dwelling Units.** Identify potential funding sources for remodels of existing homes to create an autonomous second unit within the existing structure.

**ACTION HOU-4.4**

**Legalize Existing Unpermitted Secondary Dwelling Units.** Extend and promote the amnesty program to legalize existing unpermitted second units. Encourage the legalization of unpermitted second units to better ensure that they are safe and habitable.

**ACTION HOU-4.5**

**Undertake Design Review of Secondary Dwelling Units.** Continue to evaluate the design of second unit applications through the minor design review process, which establishes objective standards for application review and approval of secondary dwelling units.

**ACTION HOU-4.6**

**Establish a Process and Standards to Allow the Conversion of Accessory Buildings and Structures to a Secondary Dwelling Unit.** Allow converted accessory buildings/structures that do not comply with the current secondary dwelling unit ordinance to be reviewed through a new process that establishes an allowance for one or more exceptions from the secondary dwelling unit development regulations. Modify the existing development regulations of accessory buildings/structures to more clearly distinguish how accessory buildings/structures can be used (such as modifying the regulations to prohibit living areas without main dwelling unit setbacks and/or the number of plumbing fixtures) and consider reduction or waiver of fees. Reevaluate the effectiveness of this program in producing secondary dwelling units and consider other options after one year from adoption of the ordinance.

**GOAL HOU-5****ASSIST IN THE DEVELOPMENT OF NEW HOUSING THAT IS AFFORDABLE AT ALL INCOME LEVELS.****POLICIES****POLICY HOU-5.1**

**Housing Choices.** Encourage a diversity of high-quality housing in various types, locations and price ranges for present and future residents.

**POLICY HOU-5.2**

**Workforce Housing.** Establish programs to provide direct financial and technical assistance to facilitate the development of affordable workforce housing.

**POLICY HOU-5.3**

**Home Ownership.** Encourage home ownership opportunities for households of all income levels.

**POLICY HOU-5.4**

**Rental and Owner Housing Mix.** Encourage a mixture of rental and ownership properties throughout the city.

**POLICY HOU-5.5**

**Income Distribution of Lower Income Affordable Housing.** Provide an adequate number of affordable housing units to extremely low, very low and low-income households, in proportion to the existing or projected need in the community as identified in the housing needs section of the Housing Element.



**POLICY HOU-5.6**

**Housing Preferences.** Provide that housing policies and programs give preferences, where allowable by law, to households with members who live or work in San Carlos or school and fire districts that serve San Carlos.

**POLICY HOU-5.7**

**Funding for Lower Income Housing.** Encourage the development of housing units for lower income housing by identifying and undertaking actions to obtain or assist in obtaining funding to address the needs of lower income households

**ACTIONS****ACTION HOU-5.1**

**Implement Below Market Rate (BMR) Requirements.** Continue to implement the City's Below Market Rate (BMR) Ordinance and revise the ordinance to change the length of time for very low and low-income unit affordability from 30 to 55 years, as is standard practice in most BMR ordinances.

**ACTION HOU-5.2**

**Implement First-time Homebuyer Programs.** Direct prospective first time homebuyers to County programs intended for first time homebuyers. Encourage the use of these programs through outreach and education.

**ACTION HOU-5.3**

**Encourage the Use of the HUD Section 8 and Other Rental Voucher Programs.** Encourage the use of federal, state and local rental housing programs and encourage nonprofit service providers to refer eligible clients, especially those with extremely low incomes, to the Section 8 program for assistance.

**ACTION HOU-5.4**

**Work with the San Mateo County Department of Housing to Publicize Available Rental Assistance and Other Programs.** Continue to publicize the availability of rental assistance and other assistance programs and work with the San Mateo County Department of Housing to implement the Section 8 Rental Assistance Programs effectively in San Carlos and, as appropriate, assist non-profit housing rental assistance efforts.

**ACTION HOU-5.5**

**Study and Consider Measures to Address Potential Discrimination Against Section 8 Voucher Recipients.** Conduct an evaluation to quantify, develop and evaluate potential strategies to address the potential for discrimination against Section 8 or other rental assistance voucher programs. Based on this evaluation, measures will be developed and the City may implement programs, as appropriate, to address this issue. If possible, the City will coordinate with other jurisdictions in San Mateo County, under the umbrella of work to be undertaken by 21 Elements.<sup>2</sup>

**ACTION HOU-5.6**

**Work with the Business Community to Address Workforce Housing Needs.** Publicize and promote affordable workforce housing programs to the business community and to City, school and other local government employees and recruits.

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<sup>2</sup> Under California law, it is unlawful for a landlord, managing agent, real estate broker or salesperson to discriminate against a person or harass a person because of the person's race, color, religion, sex (including pregnancy, childbirth or medical conditions related to them, as well as gender and perception of gender), sexual orientation, marital status, national origin, ancestry, source of income, familial status, or disability. They do, however, have the ability to choose not to accept Section 8 vouchers and thereby circumvent the law. Source of Income anti-discrimination laws make it illegal for landlords to discriminate against voucher recipients solely on the basis of their having a Section 8 voucher.

## ACTION HOU-5.7

**Explore Opportunities to Rehabilitate and Convert Existing Housing to Affordable Housing.** Explore partnerships with housing operators, non-profit organizations and developers to rehabilitate and convert existing market rate rental housing into affordable housing for extremely low, very low, low and moderate income households.

## ACTION HOU-5.8

**Establish Priority Processing Procedures.** Establish a process for granting priority permit processing status for approved housing projects that exceed the City's minimum BMR requirement.

## ACTION HOU-5.9

**Maintain an Inventory of Sites Eligible for LIHTC Funding.** Identify locations and encourage projects that will score well based on the criteria set forth for Low Income Housing Tax Credit funding.

## ACTION HOU-5.10

**Update for Consistency with State Density Bonus Law.** Update the Zoning Ordinance to be consistent with the latest changes to State Density Bonus Law, including modifications to comply with AB 2222, which requires replacement of pre-existing affordable units to be eligible for the bonuses, incentives and waivers provided under State Density Bonus Law.

## ACTION HOU-5.11

**Pursue Funding for Lower Income Housing.** Monitor and pursue funding for housing that meets the needs of lower income households. Monitoring of funding availability will be done on an ongoing basis through coordination with 21 Elements and by City staff. At least annually, the City will take actions to pursue specific funding sources for lower income housing either alone or in coordination with other jurisdictions or entities involved in the provision of lower income housing.

## GOAL HOU-6

### REMOVE AND/OR MITIGATE POTENTIAL GOVERNMENTAL CONSTRAINTS TO THE PROVISION OF ADEQUATE, AFFORDABLE HOUSING.

#### POLICIES

##### POLICY HOU-6.1

**Development Standards.** Ensure applicants and developers are aware of the City's flexible zoning standards intended to encourage the production of new affordable housing..

##### POLICY HOU-6.2

**Constraint Removal.** Regularly evaluate City regulations, ordinances and development fees to identify constraints to the development of affordable housing in San Carlos.

##### POLICY HOU-6.3

**General Plan Build-Out.** Utilize the build-out analysis in the General Plan Land Use Element and provisions in CEQA guidelines for affordable housing projects to provide a streamlined environmental review process for qualified affordable housing projects.

#### ACTIONS

##### ACTION HOU-6.1

**Evaluate Incentives for BMR Housing.** Periodically evaluate the density bonuses, incentives and concessions in the BMR Ordinance to determine whether they are adequate to make the production of affordable housing feasible.

**ACTION HOU-6.2**

**Adopt Priority Procedures for Providing Water and Sewer Service to Affordable Housing Developments.** Consistent with SB 1087 (Government Code Section 65589.7), the City will provide a copy of the adopted Housing Element to water and sewer providers immediately upon adoption and will work with water and sewer providers to adopt written policies and procedures that grant priority for service allocations to proposed developments that include housing units affordable to lower income households.

**GOAL HOU-7****PROVIDE ADEQUATE HOUSING FOR SPECIAL NEEDS POPULATIONS.****POLICIES****POLICY HOU-7.1**

**Housing for Special Needs Populations.** Promote the development and rehabilitation of housing to meet the needs of special needs groups, including seniors, persons with disabilities, the homeless, people with illnesses, people in need of mental health care, single parent families, large families, and others.

**POLICY HOU-7.2**

**Single-Room Occupancy and Efficiency Apartments.** Support the inclusion of Single Room Occupancy (SRO) units and efficiency apartments in multi-family and mixed use areas through standards established in the Zoning Ordinance

## POLICY HOU-7.3

**Homeless Care.** Support programs to provide for a continuum of care for the homeless including emergency shelters, transitional housing, supportive housing and permanent housing throughout San Mateo County.

## POLICY HOU-7.4

**Emergency Shelters, Supportive and Transitional Housing.** Implement standards contained in the Zoning Ordinance to accommodate the need for emergency shelters, supportive housing and transitional housing.

## POLICY HOU-7.5

**Universal Design.** Promote the use of universal design principles to develop housing that is accessible to households with special needs.

## POLICY HOU-7.6

**Need for Senior Housing.** Encourage the development of senior housing, including senior assisted-living projects, especially within walking distance of services and transit routes and in multi-family areas.

## POLICY HOU-7.7

**Housing Options for Seniors.** Provide for a variety of housing options and affordability levels for seniors, including independent living, assisted living and nursing home care facilities. Encourage senior housing that provides on-site recreational activities, medical care, and personal services that enhance the quality of life for residents.

## POLICY HOU-7.8

**Home Sharing.** Support home sharing as a viable option to make efficient use of existing housing and as an alternative to building more housing in some areas to will

help address the housing needs of seniors, people living with disabilities, people at risk of homelessness and homes with a female head of household.

## ACTIONS

### ACTION HOU-7.1

**Contribute to Special Needs Service Providers.** On an annual basis, provide financial contributions to non-profit organizations and outside agencies that serve the housing needs of special needs households in and around San Carlos. These organizations and agencies may include but are not limited to:

- The Center for Independence of the Disabled (CID)
- HIP Housing
- Shelter Network
- Samaritan House
- CALL Primrose
- San Mateo County Children's Fund
- HEART

### ACTION HOU-7.2

**Evaluate the Effectiveness of City Contributions to Special Needs Service Providers.** Evaluate City contributions to outside agencies to assess whether to continue funding and/or adjust funding amounts or to consider other agencies for funding, particularly those organizations and agencies that provide housing with support services for persons with disabilities.

### ACTION HOU-7.3

**Require Annual Reports from Special Needs Service Providers.** Require outside agencies receiving contributions from the City to submit annual reports detailing how funds have been used and how programs have benefited San Carlos residents.

## ACTION HOU-7.4

**Maintain an Inventory of Sites for Senior and Other Special Needs Housing.**

Identify locations and encourage senior housing, including assisted living facilities, in multi-family areas, and maintain an inventory of suitable sites for senior housing and for persons with disabilities or other special needs.

## ACTION HOU-7.5

**Provide Assistance to Projects for Persons with Special Needs Housing.** Offer financial and technical assistance for housing development projects for persons with special needs. Financial support may come in the form of re-development housing set-aside funds, Community Development Block Grant (CDBG) funds, and other State and federal sources that the City will continue to pursue in partnership with local developers and agencies. On an annual basis, contact developers and agencies to discuss the City's ability to support special needs housing development projects. Evaluate the effectiveness of this program twice within the planning period.

## ACTION HOU-7.6

**Facilitate Home Sharing and Tenant Matching Opportunities.** Work with non-profit groups (including HIP Housing — [hiphousing.org/programs/home-sharing-program](http://hiphousing.org/programs/home-sharing-program)) to create home sharing/matching opportunities for renters as a means of efficiently using the existing housing stock. Tasks would include:

- Assist in outreach in identifying potential owners, such as seniors who wish to remain in their home or new buyers who could afford single-family homes with the extra income potential.
- Assist in publicizing and helping to identify potential renters interested in home sharing opportunities.
- Consider opportunities for renters who do not have vehicles to be matched at locations that have limited parking available.



- Coordinate with HIP Housing and develop standards that would allow separate cooking facilities if tied to a home sharing program.

## GOAL HOU-8 ELIMINATE DISCRIMINATION IN THE PROVISION OF HOUSING.

### POLICIES

#### POLICY HOU-8.1

**Fair Housing.** Enforce fair housing laws to ensure that households seeking housing are not discriminated against on the basis of race, color, religion, sex, disability, age, marital status, family composition, national origin, sexual orientation or other arbitrary factors, consistent with the Fair Housing Act.

#### POLICY HOU-8.2

**Non-Discrimination.** Require non-discrimination clauses in rental agreements and deed restrictions for affordable housing.

#### POLICY HOU-8.3

**Agencies Providing Fair Housing Services.** Continue to support local agencies and organizations that provide fair housing services to San Carlos residents.

### ACTIONS

#### ACTION HOU-8.1

**Ensure Fair Housing in City Policies and Procedures.** Continue to review City policies and procedures to ensure that the City is promoting fair housing goals to the fullest extent possible.

## ACTION HOU-8.2

**Provide Public Handouts on Fair Housing.** Provide information to residents about service providers that assist with fair housing complaints and violations, including, but not limited to, providing materials at City Hall and the San Carlos Library, as well as links on the City's website.

## ACTION HOU-8.3

**Provide Education and Training on Fair Housing Laws.** Provide education and training on fair housing laws to City staff who interact with residents on housing matters.

## ACTION HOU-8.4

**Conduct Community Outreach on Fair Housing Laws.** Broaden public knowledge of fair housing laws through outreach efforts by including information in City newsletters and on the City's website. The City will also coordinate annually with other agencies and organizations, including 21 Elements, to identify other means of informing residents about fair housing laws. The City will also provide non-English language translation of all fair housing information provided to the public on an as-needed basis.

## ACTION HOU-8.5

**Refer Discrimination Complaints.** Refer discrimination complaints to the appropriate legal service, County or State agency.

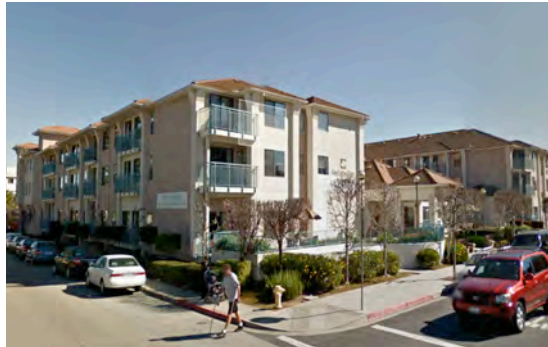
## ACTION HOU-8.6

**Provide Funding for Fair Housing Counseling Agencies.** Continue to provide funding to agencies that provide free counseling to San Carlos residents on issues relating to fair housing.

## ACTION HOU-8.7

**Implement Employee Housing Requirements.** On an ongoing basis, ensure that the City is in compliance with State Health and Safety Code Sections 17021.5, which concerns employee housing that serves six or fewer employees.

## D Implementation Summary Table



The San Carlos Housing Element is built around preserving and enhancing residential neighborhoods, sustaining the community's character and environmental resources, and fulfilling unmet housing needs. The implementing programs in the Housing Element, as described in the previous section, are intended to address these concerns. In reviewing the list of programs, it is important to recognize

several other concerns: (1) there is limited staffing and budget resources to undertake all of the programs listed immediately; and (2) some programs require other funding or actions to occur first.

This section covers all of the implementing programs described in the Housing Element, and represents the City's commitment to take an active leadership role in assuring the implementation of the programs described. It is also the City's intent to: (1) encourage public review and effective participation in all aspects of the planning process; and (2) assure annual review of the Housing Element in order to periodically revise and update this Action Plan as necessary to keep it effective.

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
<b>Goal HOU-1 Promote the preservation and improvement of the quality of existing housing and neighborhoods</b>					
HOU-1.1	Continue the Rental Inspection Program	Annually	Continue the Rental Inspection Program as implemented by the Building Division	BD	GF
HOU-1.2	Promote Home Repair Assistance	Annually	Promote the availability of free or inexpensive home repair services for low-income households, including households with special needs, provided by the most suitable organizations	BD, OA	GF, OF
HOU-1.3	Identify and Implement Residential Improvement Programs	2016	Evaluate residential improvement programs that are or could be made available and consider re-establishing and expanding the City's Life Safety Home Repair Grant program	BD	GF
HOU-1.4	Publicize Rehabilitation Loan Programs	Annually	Promote the availability of any city, county, State or federal housing rehabilitation loan programs for San Carlos residents, including San Mateo County's Housing Rehabilitation Loan Programs. As part of this outreach program, the City will identify rehabilitation opportunities linked to improving seismic safety in older multi-family housing developments in San Carlos.	HD, OA	GF, OF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
HOU-1.5	Require Replacement Housing	2016	Require the adoption of a minimum one-to-one replacement requirement of any housing units demolished due to public action	HD, CA, PC and CC	GF
HOU-1.6	Publicize Weatherization and Water Conservation Programs	Annually	Promote low-income weatherization assistance and water reduction programs	BD, OA	GF, OF
HOU-1.7	Undertake Actions to Reduce the Potential for Displacement of Lower Income Residents	2016	Quantify, develop and evaluate potential strategies to address displacement of lower income residents	HD, OA, PD, CA, PC and CC	GF, OF
<b>Goal HOU-2 Increase the energy efficiency of and minimize environmental impacts from housing in San Carlos</b>					
HOU-2.1	Implement the California Green Building Standards Code	Annually	Implement and promote incentive programs that encourage the use of green-building techniques in the development of all new housing and remodels, especially in affordable housing	BD, OA	GF, OF
HOU-2.2	Leverage Funding for Green Building	Ongoing	Leverage federal, State and regional funding sources to subsidize incentive programs for green building	CM	GF, OF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
HOU-2.3	Implement Energy Conservation	Ongoing	Continue to implement, suggest and promote up-to-date energy conservation policies, energy-efficient materials and devices as part of housing development projects and remodels of existing housing stock	BD	GF
<b>Goal HOU-3 Increase the energy efficiency of and minimize environmental impacts from housing in San Carlos</b>					
HOU-3.1	Implement Complete Streets Policies and Programs	Ongoing	Continue to implement the Complete Streets policy of the City of San Carlos	ED	GF, OF
HOU-3.2	Provide Incentives for Higher-Density, Mixed-Use Development That Include Affordable and Special Needs Units	Ongoing	Reduce or waive development impact fees where necessary and appropriate to make infill higher-density, mixed-use development that includes affordable and special needs housing, including housing for extremely low income and persons living with disabilities (including persons with developmental disabilities) to be feasible in the Downtown area and along El Camino Real.	PD, PC, CC	GF
HOU-3.3	Develop Incentives for Lot Consolidation	2016	Develop a lot consolidation program for owners of small and odd-shaped lots in	PD, CA, PC and CC	GF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
<b>GOAL HOU-4 Promote the development of second units to increase housing opportunities</b>					
HOU-4.1	Develop Second Unit Information Materials	2016	Develop informational materials to educate the public on second units, including alternatives to the affordable housing impact fee as compared to the construction of a second unit	PD	GF
HOU-4.2	Modify Second Unit Development Standards	2016	Eliminate the 400-foot distance standard currently required between secondary dwelling units and continue to review the effectiveness of second unit development standards on a periodic basis	PD, CA, PC and CC	GF
HOU-4.3	Identify Possible Sources of Funding for Secondary Dwelling Units	Annually	Research potential funding sources for remodels of existing homes to create an autonomous second unit within the existing structure	PD and HD	GF, OF
HOU-4.4	Legalize Existing Unpermitted Secondary Dwelling Units	Ongoing	Extend, continue and promote the amnesty program to legalize existing unpermitted second units. Encourage the legalization of unpermitted second units to better ensure that they are safe and habitable	PD, BD	GF, OF



San Carlos Housing Element Programs	Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
HOU-4.5 Undertake Design Review of Secondary Dwelling Units	Ongoing	Continue to evaluate the need for residential design review of second unit applications through the minor design review process, which establishes objective standards for application review and approval of secondary dwelling units	PD	GF
HOU-4.6 Establish a Process and Standards to Allow the Conversion of Accessory Buildings and Structures to a Secondary Dwelling Unit	2017	Allow converted accessory buildings/structures that do not comply with the current secondary dwelling unit ordinance to be reviewed through a new process that establishes an allowance for one or more exceptions from the secondary dwelling unit development regulations	PD, BD, CA, PC and CC	GF

#### Goal HOU-5 Assist in the development of new housing that is affordable at all income levels

HOU-5.1 Implement the Below Market Rate (BMR) Ordinance	Ongoing	Continue to implement the City's Below Market Rate (BMR) Ordinance and revise the ordinance to change the length of time for very low and low-income unit affordability from 30 to 55 years	PD, CA, PC and CC	GF
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San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
HOU-5.2	Implement First-time Homebuyer Programs	Ongoing	Direct prospective first time homebuyers to similar County programs intended for first time homebuyers. Encourage the use of these programs through improved outreach and education	HD, OA	OF
HOU-5.3	Encourage the Use of the HUD Section 8 and Other Rental Voucher Programs	Ongoing	Encourage the use of federal, state and local rental housing programs	HD, OA	OF
HOU-5.4	Work with the Department of Housing to Publicize Available Rental Assistance and Other Programs	Ongoing	Continue to publicize the availability of rental assistance and other assistance programs	HD, OA	OF
HOU-5.5	Study and Consider Measures to Address Potential Discrimination Against Section 8 Voucher Recipients	2016	Develop and evaluate potential strategies to address the potential for discrimination against Section 8 or other rental assistance voucher programs	HD, OA	GF, OF
HOU-5.6	Work with the Business Community to Address Workforce Housing Needs	Annually	Publicize and promote affordable workforce housing programs to the business community as well as and to City, school and other local government employees and recruits	HD	GF
HOU-5.7	Explore Opportunities to Rehabilitate and Convert Existing Housing to Affordable Housing	Annually	Explore partnerships with housing operators, non-profit organizations and developers to rehabilitate and convert existing market rate rental housing into affordable housing	HD	GF, OF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
HOU-5.8	Establish Priority Processing Procedures	2016	Establish a process for granting priority permit processing status for approved housing projects that exceed the City's minimum BMR requirement	PD, CA, PC and CC	GF
HOU-5.9	Maintain an Inventory of Sites Eligible for LIHTC Funding	Ongoing	Identify locations and encourage projects that will score well based on the criteria set forth for Low Income Housing Tax Credit funding	HD, OA	GF
HOU-5.10	Update for Consistency with State Density Bonus Law	2015	Update the Zoning Ordinance to be consistent with the latest changes to State Density Bonus Law, including modifications to comply with AB 2222, which requires replacement of pre-existing affordable units to be eligible for the bonuses, incentives and waivers provided under State Density Bonus Law	PD, CA, PC and CC	GF
HOU-5.11	Pursue Funding for Lower Income Housing	Annually	Monitor and pursue funding for housing that meets the needs of lower income households on an ongoing basis through coordination with 21 Elements and by City staff. At least annually, the City will take actions to pursue specific funding sources for lower income housing either alone or in coordination with other jurisdictions or entities	HD	GF, OF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
<b>Goal HOU-6 Remove and/or mitigate potential governmental constraints to the provision of adequate, affordable housing</b>					
HOU-6.1	Evaluate Incentives for BMR Housing	Every 3 years (2017, 2020, 2023)	Periodically evaluate the density bonuses, incentives and concessions in the BMR Ordinance to determine whether they are adequate to make the production of affordable housing feasible	PD, PC and CC	GF
HOU-6.2	Adopt Priority Procedures for Providing Water and Sewer Service to Affordable Housing Developments	2015	Consistent with SB 1087 (Government Code Section 65589.7), the City will provide a copy of the adopted Housing Element to water and sewer providers immediately upon adoption and will work with water and sewer providers to adopt written policies and procedures that grant priority for service allocations to proposed developments that include housing units affordable to lower income households.	PD, OA	GF
<b>Goal HOU-7 Provide adequate housing for special needs populations</b>					
HOU-7.1	Contribute to Special Needs Service Providers	Annually	On an annual basis, provide financial contributions to non-profit organizations and outside agencies that serve the housing needs of special needs households in and around San Carlos	F, CM, CC	GF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
HOU-7.2	Evaluate the Effectiveness of City Contributions to Special Needs Service Providers	Annually	Evaluate City contributions to outside agencies to assess whether to continue funding and/or adjust funding amounts or to consider other agencies for funding	HD, F, CM, CC	GF
HOU-7.3	Require Annual Reports from Special Needs Service Providers	Annually	Require outside agencies receiving contributions from the City to submit annual reports detailing how funds have been used and how programs have benefited San Carlos residents	HD, F	GF, OF
HOU-7.4	Maintain and Inventory of Sites for Senior and Other Special Needs Housing	Ongoing	Identify locations and encourage senior housing, including assisted living facilities, in multi-family areas, and maintain an inventory of suitable sites for senior housing and for persons with disabilities or other special needs	PD	GF
HOU-7.5	Provide Assistance to Projects for Persons with Special Needs Housing	Ongoing	Offer financial and technical assistance for housing development projects for persons with special needs	HD, F, CM and CC	GF, OF
HOU-7.6	Facilitate Home Sharing and Tenant Matching Opportunities	2015 and ongoing	Work with non-profit groups (including HIP Housing — <a href="http://hiphousing.org/programs/home-sharing-program">hiphousing.org/programs/home-sharing-program</a> ) to create home sharing/matching opportunities for renters as a means of efficiently using the existing housing stock	PD, OA	GF, OF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
<b>Goal HOU-8 Eliminate discrimination in the provision of housing</b>					
HOU-8.1	Implement Fair Housing in City Policies and Procedures	Ongoing	Review City policies and procedures to ensure that the City is promoting fair housing goals	HD	GF
HOU-8.2	Provide Public Handouts on Fair Housing	Annually	Provide information to residents about service providers that assist with fair housing complaints and violations, including, but not limited to, materials at City Hall and Library, as well as links on the City's website.	HD, OA	GF, OF
HOU-8.3	Provide Education and Training on Fair Housing Laws	Every two years (2016-2022)	Provide education and training on fair housing laws to City staff who interact with residents on housing matters	HD, OA	GF
HOU-8.4	Conduct Community Outreach on Fair Housing Laws	Every two years (2016, 2018, 2020, 2022)	Broaden public knowledge of fair housing laws through outreach in City newsletters and website. Coordinate annually with other agencies and organizations, including 21 Elements, to identify other means of informing residents about fair housing laws and will provide non-English language translation of all fair housing information provided to the public when needed	HD	GF

San Carlos Housing Element Programs		Time Frame	2015-2023 Housing Element Planning Period Target	Responsible Department or Agency	Source of Funding
HOU-8.5	Refer Discrimination Complaints	Ongoing	Refer discrimination complaints to the appropriate legal service, County or State agency	HD, OA	GF, OF
HOU-8.6	Provide Funding for Fair Housing Counseling Agencies	Annually	Continue to provide funding to agencies that provide free counseling to San Carlos residents on issues relating to fair housing	HD, OA	GF
HOU-8.7	Implement Employee Housing Requirements	Ongoing	Continue to provide funding to agencies that provide free counseling to San Carlos residents on issues relating to fair housing	HD, OA	GF

#### Legend for the Implementation Summary Table

CC	City Council	F	Finance
PC	Planning Commission	HD	Housing Division
CM	City Manager	BD	Building Division
CA	City Attorney	ED	Engineering Division
OA	Outside Agency or Organization	PD	Planning Division
GF	General Fund	POL	Police
OF	Outside Funding Source	FD	Fire District
COM	Other City Commissions		



## E Quantified Objectives



State law requires the Housing Element to include quantified objectives for the maximum number of units that the City will strive to be constructed, rehabilitated or conserved between 2015-2023. Policies and programs establish the strategies to achieve these objectives. The City's quantified objectives are described under each program, and represent the City's best

effort in implementing each of the programs. Assumptions are based on past program performance and funding availability, construction trends, land availability, and future programs that will enhance program effectiveness and achieve full implementation of the City's housing goals. The table below summarizes the City's quantified objectives for the 2015-2023 Housing Element planning period (units built, approved or in the pipeline are included in this table). The objectives below should be viewed in light of potential program resources, historical development trends and market conditions.

**San Carlos Quantified Objectives Summary (January 2013 through January 2023)**

Income Category	New Construction	Rehabilitation	Conservation and Preservation
Extremely Low Income	30	8	40
Very Low Income	60	8	50
Low Income	80	8	50
Moderate Income	120	10	20
Above Moderate Income	340	10	20
<b>Total</b>	<b>600</b>	<b>36</b>	<b>140</b>



## Housing Conditions and Trends

### A Overall Housing Needs



#### Income Categories

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 (AMI). HCD uses these categories, sometimes with minor adjustments, to establish the annual income limits for San Mateo County, as shown in the table on the next page.

#### Income Category Definitions

Extremely Low	Below 30% of area median income
Very Low	30%-50% of area median income
Low	50%-80% of area median income
Moderate	80%-120% of area median income
Above Moderate	Above 120% of area median income

**San Mateo County Income Limits (2013)**

Income Category	Number of Persons Per Household (Maximum Income)				
	1	2	3	4	5
Extremely Low	\$23,750	\$27,150	\$30,550	\$33,950	\$36,650
Very Low	\$39,600	\$42,250	\$50,900	\$56,550	\$61,050
Lower Income	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700
Median Income	\$72,100	\$82,400	\$92,700	\$103,000	\$111,250
Moderate Income	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500

Source: HCD State Income Limits 2013 and State CDBG and HOME Income Limits also available at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>

## General Demographics and Projections

According to California Department of Finance (DOF) estimates, San Carlos had a January 2013 population of 28,931 residents. The most recent census estimates are from July 2012, and show a population for San Carlos of 29,092 residents. According to census data, the population of San Carlos grew slowly from 2000 to 2010, increasing by two percent. The Association of Bay Area Governments (ABAG) predicts that San Carlos's growth will pick up over the next two decades, bringing the population to 32,700 by 2030.

Population projections provide a snapshot of future trends based on assumptions about development capacity, demographic changes and economic conditions. Population counts, estimates and projections are shown for the San Mateo County and the twenty-one jurisdictions in the county.

Following are tables also showing trends and projections for population, households and jobs. Two sources are used — recent Plan Bay Area projections from 2010 to 2040,

which provide broad level projections for housing units, households and local jobs (July 2013); and, ABAG Projections 2013, which provides a greater level of detail. The ABAG Projections 2013 are consistent with Plan Bay Area projections.

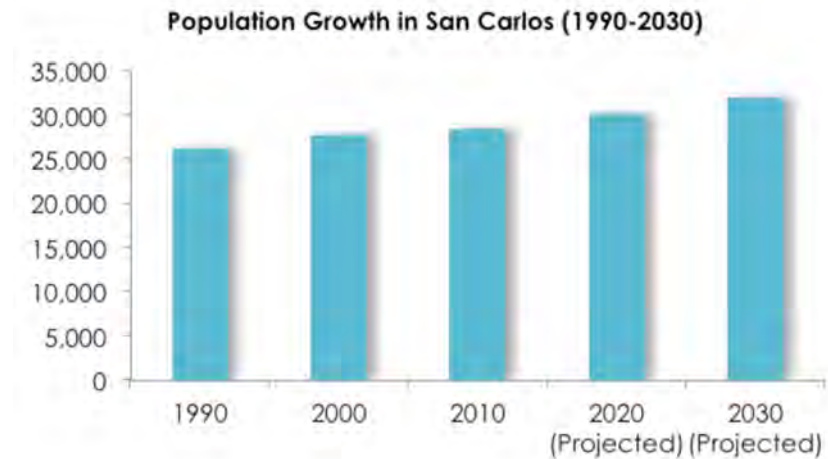
The tables and graph to the right and on the next several pages show population trends in San Carlos itself and in comparison to the rate of population growth in San Mateo County as a whole and throughout the State of California. San Carlos's projected population changes through 2030 are similar to the rate of population growth in the county as a whole in percent change.

The ABAG Projections 2013 are based on 2010 demographic data taken directly from the U.S. Census. The 2010 employment data are derived from (1) California County-Level Economic Forecast, 2011-2040, California Department of Transportation; (2) Bay Area Job Growth to 2040: Projections and Analysis, Center for Continuing Study of the California Economy; and, (3) 1989-2009 National Establishment Times-Series (NETS) Database, Walls & Associates using Dun and Bradstreet data; and labor force data from U.S. Bureau of Labor Statistics and the U.S. Census Bureau's 2005-2009 ACS.

#### Comparison of Population Growth Trends and Projections (1990-2030)

	Number			Percent Change		
	San Carlos	San Mateo County	State of California	San Carlos	San Mateo County	State of California
1990	26,167	649,623	29,760,021			
2000	27,718	707,163	33,871,648	6%	9%	14%
2010	28,406	718,451	37,253,956	2%	2%	10%
2020 (Projected)	30,100	775,100	40,643,643	6%	8%	9%
2030 (Projected)	31,900	836,100	44,279,354	6%	8%	9%

Source: Association of Bay Area Governments, Projections 2013; US Census SF1 1990-2010; California Department of Finance projections for California (January 2013), <http://www.dof.ca.gov/research/demographic/reports/projections/P-1/>



**ABAG/MTC Plan Bay Area Projections for Housing, Households and Jobs (2010-2040)**

	2010 Housing Units	2040 Housing Units	Percent Change	2010 Households	2040 Households	Percent Change	2010 Jobs	2040 Jobs	Percent Change
Atherton	2,530	2,750	+9%	2,330	2,580	+11%	2,610	3,160	+21%
Belmont	11,030	12,150	+10%	10,580	11,790	+11%	8,180	10,450	+28%
Brisbane	1,930	2,180	+13%	1,820	2,090	+15%	6,780	7,670	+13%
Burlingame	13,030	16,700	+28%	12,360	16,170	+31%	29,540	37,780	+28%
Colma	430	680	+58%	410	660	+61%	2,780	3,200	+15%
Daly City	32,590	36,900	+13%	31,090	35,770	+15%	20,760	26,580	+28%
East Palo Alto	7,820	8,670	+11%	6,940	8,340	+20%	2,670	3,680	+38%
Foster City	12,460	13,350	+7%	12,020	12,950	+8%	13,780	17,350	+26%
Half Moon Bay	4,400	4,660	+6%	4,150	4,410	+6%	5,030	6,020	+20%
Hillsborough	3,910	4,230	+8%	3,690	4,010	+9%	1,850	2,250	+22%
Menlo Park	13,090	15,090	+15%	12,350	14,520	+18%	28,890	34,980	+21%
Millbrae	8,370	11,400	+36%	7,990	11,050	+38%	6,870	9,300	+35%
Pacifica	14,520	15,130	+4%	13,970	14,650	+5%	5,870	7,100	+21%
Portola Valley	1,900	2,020	+6%	1,750	1,900	+9%	1,500	1,770	+18%
Redwood City	29,170	37,890	+30%	27,960	36,860	+32%	58,080	77,480	+33%
San Bruno	15,360	19,820	+29%	14,700	19,170	+30%	12,710	16,950	+33%
<b>San Carlos</b>	<b>12,020</b>	<b>13,800</b>	<b>+15%</b>	<b>11,520</b>	<b>13,390</b>	<b>+16%</b>	<b>15,870</b>	<b>19,370</b>	<b>+22%</b>
San Mateo	40,010	50,200	+25%	38,230	48,620	+27%	52,540	72,950	+39%
South San Francisco	21,810	28,470	+31%	20,940	27,900	+33%	43,550	53,790	+24%
Woodside	2,160	2,250	+4%	1,980	2,080	+5%	1,760	2,060	+17%
Unincorporated	22,510	27,470	+22%	21,070	26,170	+24%	23,570	31,180	+32%

To the left and on the next several pages are projections for the San Carlos Planning Area, which includes the City limits and the unincorporated Devonshire, Pulgas Ridge and Palomar Park areas.

**Projections for Population, Households and Jobs (2010-2040)**

Geographical Area	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
<b>Bay Area Regional Total</b>								
Population	7,150,739	7,461,400	7,786,800	8,134,000	8,496,800	8,889,000	9,299,100	<b>1,738,261</b>
Households	2,608,023	2,720,410	2,837,680	2,952,910	3,072,920	3,188,330	3,308,090	<b>580,307</b>
Persons Per Household	2.69	2.69	2.69	2.70	2.71	2.73	2.75	<b>0.06</b>
Employed Residents	3,268,680	3,547,310	3,849,790	3,949,620	4,052,020	4,198,400	4,350,070	<b>929,720</b>
Jobs	3,385,300	3,669,990	3,987,150	3,949,620	4,196,580	4,346,820	4,505,230	<b>961,520</b>
Jobs/Employed Residents	1.04	1.03	1.04	3,949,620	1.04	1.04	1.04	<b>0.00</b>
<b>San Mateo County County</b>								
Population	718,451	745,400	775,100	805,600	836,100	869,300	904,400	<b>150,849</b>
Households	257,837	267,150	277,200	286,790	296,280	305,390	315,100	<b>47,553</b>
Persons Per Household	2.75	2.76	2.76	2.77	2.79	2.81	2.83	<b>0.06</b>
Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	<b>83,770</b>
Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	<b>87,790</b>
Jobs/Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	<b>0.00</b>
Percent of Bay Area Population	10.0%	10.0%	10.0%	9.9%	9.8%	9.8%	9.7%	<b>-0.3%</b>
Percent of Bay Area Jobs	10.2%	10.2%	10.2%	10.5%	10.0%	10.0%	9.9%	<b>-0.3%</b>
<b>San Carlos Planning Area (City Limits and Sphere of Influence)</b>								
Population	30,015	30,800	31,700	32,600	33,600	34,600	35,700	<b>5,685</b>
Households	12,123	12,430	12,750	13,060	13,380	13,690	14,000	<b>1,877</b>
Persons Per Household	2.46	2.46	2.47	2.48	2.49	2.51	2.54	<b>0.08</b>
Employed Residents	14,150	15,120	16,170	16,350	16,550	16,940	17,340	<b>3,190</b>
Jobs	16,820	18,100	19,480	19,650	19,830	20,200	20,580	<b>3,760</b>
Jobs/Employed Residents	1.19	1.20	1.20	1.20	1.20	1.19	1.19	<b>0.00</b>
Percent of County Population	4.2%	4.1%	4.1%	4.0%	4.0%	4.0%	3.9%	<b>-0.2%</b>
Percent of County Jobs	4.9%	4.8%	4.8%	4.7%	4.7%	4.7%	4.6%	<b>-0.2%</b>

Source: ABAG Projections 2013

**Projections for Types of Jobs (2010-2040)**

<b>Geographical Area</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>2040</b>	<b>2010-2040 Change</b>
<b>Bay Area Regional Total</b>								
Agriculture and Natural Resources Jobs	24,640	25,180	25,690	24,800	23,940	23,330	22,750	-1,890
Mfg, Wholesale and Transportation Jobs	863,420	711,380	717,180	763,680	819,010	861,170	861,170	-2,250
Retail Jobs	402,670	367,180	347,400	370,880	399,950	453,870	453,870	51,200
Health, Educ. and Recreation Service Jobs	1,056,030	1,053,510	1,120,700	1,216,120	1,322,650	1,403,080	1,403,080	347,050
Financial and Professional Services Jobs	851,610	780,260	766,860	824,190	893,550	990,840	990,840	139,230
Other Jobs	555,260	513,240	499,180	534,850	580,460	645,670	645,670	90,410
Total Jobs	3,753,460	3,449,640	3,693,920	3,979,200	4,280,700	4,595,170	4,595,170	841,710
Total Employed Residents	3,452,117	3,225,100	3,410,300	3,633,700	3,962,800	4,264,600	4,264,600	812,483
<b>San Mateo County County</b>								
Agriculture and Natural Resources Jobs	2,220	2,270	2,330	2,170	2,050	1,920	1,810	-410
Mfg, Wholesale and Transportation Jobs	67,480	72,420	77,750	74,520	71,470	69,260	67,140	-340
Retail Jobs	35,350	36,680	38,060	38,210	38,340	38,760	39,180	3,830
Financial and Professional Services Jobs	86,150	93,920	102,400	106,780	111,300	116,930	122,770	36,620
Health, Educ. and Recreation Service Jobs	86,980	95,860	105,670	110,160	114,870	120,830	127,060	40,080
Other Jobs	67,010	73,790	81,340	82,400	83,470	85,280	87,110	20,100
Total Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	99,880
Total Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	96,710
Ratio of Jobs to Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
<b>San Carlos Planning Area (City Limits and Sphere of Influence)</b>								
Agriculture and Natural Resources Jobs	100	100	100	100	90	80	80	-20
Mfg, Wholesale and Transportation Jobs	4,360	4,630	4,930	4,680	4,450	4,260	4,070	-290
Retail Jobs	1,650	1,700	1,750	1,760	1,760	1,780	1,800	150
Financial and Professional Service Jobs	3,850	4,200	4,590	4,770	4,960	5,210	5,460	1,610
Health, Educ. and Recreation Service Jobs	3,710	4,060	4,430	4,600	4,780	5,010	5,240	1,530
Other Jobs	3,150	3,410	3,680	3,740	3,790	3,860	3,930	780
Total Jobs	16,820	18,100	19,480	19,650	19,830	20,200	20,580	3,760
Employed Residents	14,150	15,120	16,170	16,350	16,550	16,940	17,340	3,190
Ratio of Local Jobs to Employed Residents	1.19	1.20	1.20	1.20	1.20	1.19	1.19	1.18

Source: ABAG Projections 2013



According to the census, the vast majority, 81 percent, of San Carlos residents are white, though this percentage has decreased slightly over the past decade as the Asian population has grown. An additional eight percent of the population is Hispanic. Latino or Hispanic is not a separate racial category on the American Community Survey, and so all individuals who identify as Latino or Hispanic also belong to another racial category as well (i.e. black, white, other, etc.). Race and ethnicity are shown in the table below for San Carlos, San Mateo County and the State of California.

According to the census, the median age in San Carlos is relatively high, at 42. Approximately 23 percent of the residents are children under 19, and 19 percent are over the age of 60. San Carlos, like other cities in San Mateo County, can expect to see a dramatic increase in the number of seniors as the baby boomer generation ages. Looking out to the year 2030, the California Department of Finance (2013) projects that the number of people over the age of 75 in San Mateo County will increase from 6% of the population to 10% of the population, comprising 79,949 of the projected 803,288 people in San Mateo County in 2030. The table below shows the current distribution of the population in San Mateo County by age cohort.

#### Race and Ethnicity (2011)

	City of San Carlos	San Mateo County	State of California
White	81%	59%	62%
Black	1%	3%	6%
Asian	11%	25%	13%
Other	2%	8%	14%
More than one race	5%	5%	4%
Hispanic	8%	25%	38%
Not Hispanic	92%	75%	62%
Total population	28,469	720,143	37,330,448

Source: 2009-2011 American Community Survey

#### Age of Residents (2011)

	San Carlos in 2000	San Carlos in 2011	San Mateo County in 2011	State of California in 2011
Under 5 years	7%	6%	6%	7%
5 to 19 years	16%	19%	18%	21%
20 to 34 years	16%	14%	19%	22%
35 to 44 years	20%	17%	15%	14%
45 to 59 years	22%	24%	22%	20%
60 to 74 years	11%	12%	13%	11%
75 years and over	8%	7%	6%	5%
Median age	40	42	39	35
Total population	27,718	28,469	720,143	37,330,448

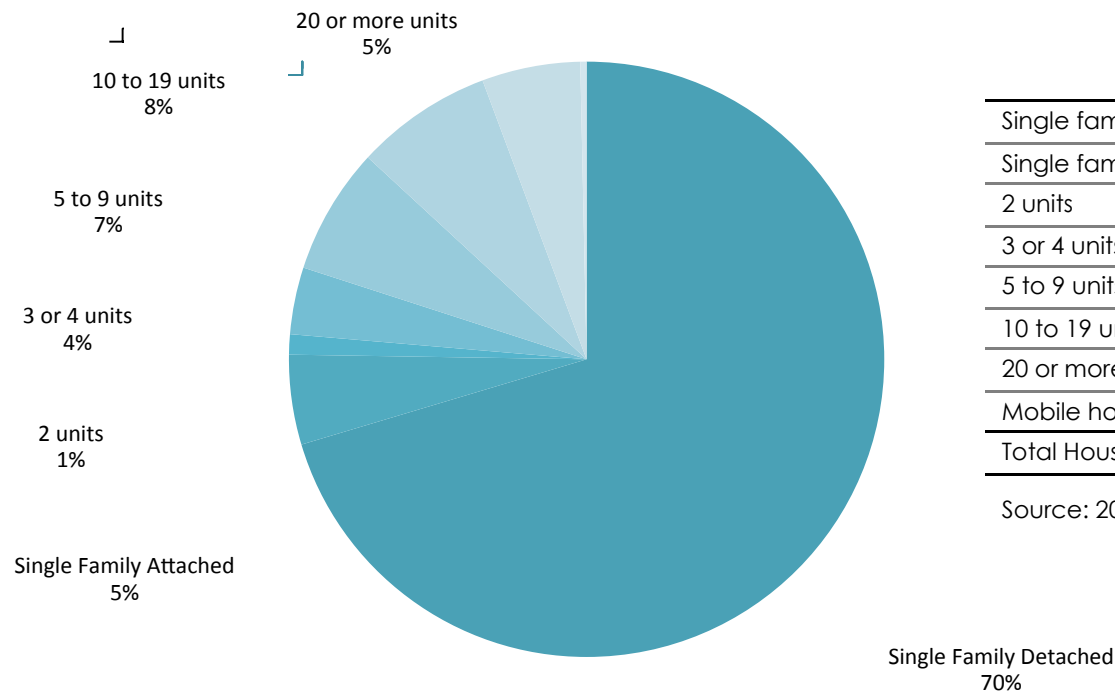
Source: 2000 US Census SF1, 2009-2011 American Community Survey

## Housing Characteristics

### Physical Characteristics

According to California Department of Finance (DOF) estimates, San Carlos had a total of 12,023 housing units as of January 2013, which is a three percent increase since 2000 when there were 11,691 housing units in San Carlos. A majority (70 percent) of homes in San Carlos are single-family detached buildings. Almost all the remaining homes are in moderate to large multi-unit buildings of five units or more. The pie chart and table show the distribution of housing units by building type in San Carlos.

**Residential Building Types in San Carlos (2011)**



**Residential Building Types Comparison (2011)**

	City of San Carlos	San Mateo County	State of California
Single family detached	70%	57%	58%
Single family attached	5%	9%	7%
2 units	1%	2%	3%
3 or 4 units	4%	5%	6%
5 to 9 units	7%	6%	6%
10 to 19 units	7%	6%	5%
20 or more units	5%	14%	11%
Mobile home or other	0%	1%	4%
Total Housing Units	11,470	271,140	13,688,351

Source: 2009-2011 American Community Survey



The table below shows housing units in San Carlos compared to San Mateo County as a whole and the State of California. The tables below are from the census and compare the distribution of building types and the number of bedrooms per unit between the City of San Carlos, San Mateo County as a whole and the State of California. More than two-thirds homes in San Carlos have two to three bedrooms, and 20 percent have more than three bedrooms.

**Total Housing Units (2000, 2010 and 2013)**

	City of San Carlos		San Mateo County		State of California	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2000	11,691	n/a	260,576	n/a	12,214,549	n/a
2010	11,470	3.2%	271,031	4.0%	13,670,304	11.9%
2013	12,023	2.3%	272,477	0.5%	13,785,797	0.8%

Source: 2000 US Census and California Department of Finance April 2010 and January 2013 Estimates — <http://www.dof.ca.gov/research/demographic/reports/estimates/e-5/2011-20/view.php>

### Occupancy Characteristics

Similar to the rest of San Mateo County and the Bay Area as a whole, the demand for both rental and ownership housing in San Carlos is strong. According to 2011 data from the American Community Survey, the vacancy rate for owner-occupied homes was just under one percent, and the rate for rentals was 4.7 percent. According to information from the California DOF, the overall vacancy rate in San Carlos was 4.1 percent as of January 2013, although this figure includes all housing, including vacant housing unavailable for rent or sale. A housing market with a vacancy rate under five percent is considered to be tight and contributes to concerns about overcrowding, housing availability and choice, and housing affordability. The recent increases in rents and construction of new rental housing in San Mateo County are indicative of the high demand for rental housing relative to the supply of available rental units.

**Number of Bedrooms Per Unit Comparison (2011)**

	City of San Carlos	San Mateo County	State of California
No bedroom	2%	4%	4%
1 bedroom	10%	16%	14%
2 bedrooms	25%	26%	28%
3 bedrooms	44%	34%	33%
4 bedrooms	17%	16%	16%
5 or more bedrooms	3%	5%	4%
Total	11,470	271,140	13,688,351+

Source: 2009-2011 American Community Survey

**Vacancy Rates (2000 and 2011)**

		City of San Carlos	San Mateo County	State of California
<b>2000</b>	Owner	0.3%	0.5%	1.4%
	Renter	2.0%	1.8%	3.7%
<b>2011</b>	Owner	0.5%	1.2%	2.2%
	Renter	4.7%	4.0%	5.5%

Source: 2009-2011 American Community Survey, 2000 US Census

The pie chart shows that almost three-quarters of the occupied housing units in San Carlos are owner-occupied (73 percent). By comparison, the occupied housing units in San Mateo County as a whole are 59 percent owner-occupied.

The table below compares the distribution of owner and renter housing in 2000 and 2011 with San Mateo County as a whole and the State of California.

**Tenure of Housing (2000 and 2011)**

		City of San Carlos	San Mateo County	State of California
<b>2000</b>	Percent Owners	73%	61%	57%
	Percent Renters	27%	39%	43%
<b>2011</b>	Percent Owners	73%	59%	56%
	Percent Renters	27%	41%	44%

Source: 2010 US Census SF1, 2009-2011 American Community Survey

#### Household Size and Owners Compared to Renters (2000 and 2011)

		City of San Carlos	San Mateo County	State of California
<b>2000</b>	Average Household Size	2.4	2.7	2.9
<b>2011</b>	Average Household Size	2.5	2.7	2.9
	Owners Average Household Size	2.7	2.8	3.0
	Renters Average Household Size	2.2	2.7	2.9

Source: 2010 US Census SF1, 2009-2011 American Community Survey

#### Households by Type (2011)

	City of San Carlos	San Mateo County	State of California
Single person	24%	25%	24%
Family no kids	38%	37%	35%
Family with kids	33%	31%	33%
Multi-person, nonfamily	5%	7%	7%
Total households	11,113	256,305	12,433,049

Source: 2009-2011 American Community Survey

San Carlos's average household size was 2.5 as of January 2013 (California Department of Finance), which is smaller than countywide averages. Based on the census, ownership households are slightly larger, while rental households are slightly smaller. Most of the households in San Carlos are family households (71 percent) — 33 percent with children and 38 percent without children. Almost a quarter of the households are comprised of a single person living alone. According to a United State Census Bureau report, nationwide over the last 60 years the number of single person households has increased dramatically — from 10% of all households in the United States in 1950, to 17% in 1970, and by 2012, the proportion of single-person households

increased to 27.4 percent of all households. The share of households that were married couples with children has halved since 1970, from 40 percent to 20 percent in 2012, according to the report. Households by type in 2011 are shown in the table below.

The median income in San Carlos in real dollars is approximately \$131,000, higher than the countywide median of \$92,000.

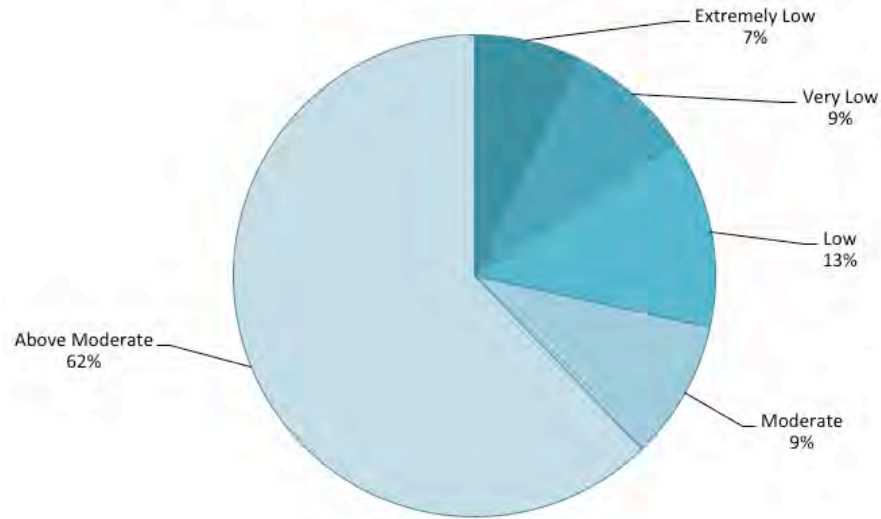
#### Household Income (2013)

	City of San Carlos	San Mateo County	State of California
Under \$25,000	6%	12%	21%
\$25,000 to \$34,999	6%	6%	9%
\$35,000 to \$49,999	9%	10%	13%
\$50,000 to \$74,999	12%	16%	17%
\$75,000 to \$99,999	13%	12%	12%
\$100,000+	55%	44%	28%
Poverty Rate	3.6%	7.4%	16%
Total	11,113	256,305	12,433,049
Median Income 2000	\$119,421	\$95,606	\$64,116
Median Income 2011	\$130,912	\$91,958	\$63,816

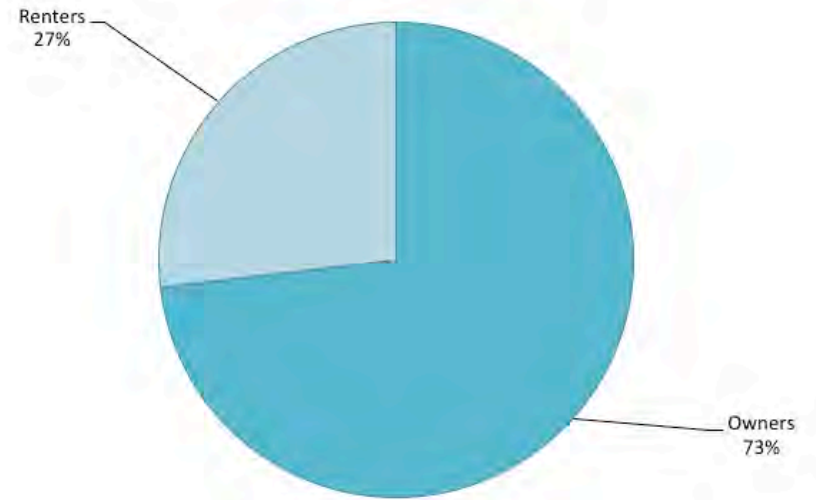
Source: Association of Bay Area Governments, adjusted to 2013 dollars

The graph below shows the distribution of households by income in San Carlos in 2011. The majority of households in San Carlos are earning more than a moderate income. There are some lower-income households in San Carlos, however: seven percent are extremely low income, nine percent are very low income, and thirteen percent are low income. San Carlos' poverty rate is approximately half the rate in the county at large.

Distribution of Households in San Carlos by Income (2010)



Tenure of Housing in San Carlos (2011)



Generally, renters are as likely as owners to be lower income. However, lower income renters are more likely to be impacted when rents increase due to their income and the limited availability of choices in the rental housing market.

City of San Carlos Households by Income Category and Housing Tenure (2010)

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income
Owners	56%	57%	55%	62%	83%
Renters	44%	43%	45%	38%	17%
Percent Total By Income	100%	100%	100%	100%	100%
Total Number By Income	805	980	1,440	1,055	7,065
Percent of Total Households	7%	9%	13%	9%	62%

Source: CHAS Data 2006-2010

### **Housing San Mateo County's Workforce**

Though San Mateo County has a robust economy, much of its workforce cannot afford to live within the county. Job growth has been strong, although cyclical, over the past 10 years, and is projected to continue. However, housing development has not kept up the pace with the growth in local jobs. According to the Department of Housing (Housing Needs Study, 2007), by 2025, San Mateo County's supply of housing will only meet one third to one half of the demand. Additionally, 40 percent of new jobs in the county will pay lower income wages.

A home meets the standard definition of affordability if it does not cost more than 30 percent of a household's income. A household that spends more than 30 percent of its gross income on housing is considered to be overpaying for housing. Housing that costs more than 30% of household income is a more acute problem for lower income households, since there is less discretionary money for other necessities.

While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low-income family in San Mateo County. A four-person family with one parent working fulltime as a cook and the other parent working in a retail position can afford a monthly rent of about \$1,400 and a home sales price of \$222,000. A single parent family with the adult working as a police officer would be considered moderate income, and can afford a monthly rent of about \$2,400 and a home costing \$374,000. Neither of these example households can afford San Mateo County's median condominium, costing \$579,418, or single-family home, which costs \$1,246,121 (SAMCAR), although the example single-parent family can afford the median county rent of \$2,234.

Other examples of affordable home sales and rents based on occupation are shown in the table below.

### Home Affordability by Occupation (2013)

Occupation	Annual Salary	Affordable Home	Affordable Rent
Elementary School Teacher	\$66,590	\$255,805	\$1,665
Police Officer	\$97,487	\$374,495	\$2,437
Cook	\$29,247	\$112,352	\$731
Retail Salesperson	\$28,427	\$109,202	\$711
Registered Nurse	\$112,137	\$430,774	\$2,804

Source: HCD State Income Limits 2013; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)  
Maximum Affordable House Price is based on the following assumptions:  
4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment;  
1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

The City of San Carlos is home to about 16,000 jobs, or approximately 1.14 jobs per employed resident. More than half the jobs in San Carlos pay more than \$3,333 monthly. According to the census, 91 percent of San Carlos residents leave the city to work, and workers from other jurisdictions fill 91 percent of the jobs in the city.

According to ABAG projections, the San Carlos planning area can expect to see its workforce increase from 16,820 jobs in 2010 by almost 17 percent by 2025, equating to a total of 2,830 new jobs. Much of this job growth will be coming from the financial and professional services sector (920 new jobs) and the health, educational and recreational service sector (890 new jobs). San Carlos is expected to lose more than a thousand manufacturing, wholesale, and transportation jobs during this same time frame.

The table below shows the distribution of the workforce in San Carlos and San Mateo County by age, salary and education.

**Workforce Age, Salary and Education (2011)**

	City of San Carlos	San Mateo County
<b>Jobs by Worker Age</b>		
Age 29 or Younger	21%	19%
Age 30 to 54	58%	61%
Age 55 or Older	21%	20%
<b>Salaries Paid by Jurisdiction Employers</b>		
\$1,250 per Month or Less	16%	14%
\$1,251 to \$3,333 per Month	32%	27%
More than \$3,333 per Month	52%	59%
<b>Jobs by Worker Educational Attainment</b>		
Less than High School	10%	9%
High school or Equivalent, No College	15%	13%
Some College or Associate Degree	24%	23%
Bachelor's Degree or Advanced Degree	30%	36%
Educational Attainment Not Available	21%	19%
<b>Total Workers</b>	<b>12,021</b>	<b>303,529</b>

Source: 2011 U.S. Census On The Map  
(Educational Attainment Not Available is for workers 29 and younger)

## Cost of Housing and Affordability

### Home Prices and Sales Housing Affordability

According to data from Zillow ([www.zillow.com](http://www.zillow.com)), in October 2013 the median sales price for a single-family home in San Carlos was \$1,012,000 and the median sale price for a



multi-family home was \$660,000. According to Zillow, home sale prices in San Carlos have increased by approximately three percent since last November.

For single people and families earning less than a moderate income, the median-priced home in San Carlos is unaffordable and rental housing provides the only option. A family of four earning a moderate income can just barely afford a home in a multi-family building. A lack of affordable housing can lead to overcrowding or overpayment for lower income households, and may mean that lower income people are forced to live elsewhere.

The tables to the right and on the next page are from the San Mateo County Association of Realtors (SAMCAR) and show median single family and condominium home price trends between 2005 and the third quarter of 2013. The average price of a single family home in San Mateo County increased between 2005 and 2013 by

### Median Single Family Home Sales Prices (2005, 2010, 2012 and 3<sup>rd</sup> Quarter 2013)

	2005	2010	2012	Third-Quarter of 2013	Actual Change (2005-2013)
Atherton	\$3,000,000	\$2,900,000	\$3,200,000	\$3,225,000	+\$225,000
Belmont	\$920,500	\$882,000	\$912,000	\$1,123,500	+\$203,000
Brisbane	\$690,500	\$532,500	\$597,500	\$720,000	+\$29,500
Burlingame	\$1,250,000	\$1,080,000	\$1,300,000	\$1,520,500	+\$270,500
Colma	\$792,500	\$462,500	\$432,500	\$400,000	-\$392,500
Daly City	\$730,000	\$520,000	\$485,000	\$630,767	-\$99,233
East Palo Alto	\$605,000	\$247,250	\$285,000	\$400,000	-\$205,000
Foster City	\$1,050,000	\$962,500	\$1,000,000	\$1,278,000	+\$228,000
Half Moon Bay	\$965,000	\$725,000	\$735,500	\$849,900	-\$115,100
Hillsborough	\$2,500,000	\$2,375,000	\$2,750,000	\$3,250,000	+\$750,000
Menlo Park	\$1,255,000	\$1,200,000	\$1,325,000	\$1,460,000	+\$205,000
Millbrae	\$976,500	\$870,000	\$910,000	\$1,205,000	+\$228,500
Pacifica	\$817,500	\$532,500	\$520,000	\$666,000	-\$151,100
Portola Valley	\$1,855,000	\$1,722,000	\$2,200,000	\$1,970,000	+\$115,000
Redwood City	\$835,000	\$1,017,500	\$999,999	\$949,950	+\$114,950
San Bruno	\$749,000	\$549,000	\$536,187	\$710,000	-\$39,000
<b>San Carlos</b>	<b>\$965,000</b>	<b>\$895,000</b>	<b>\$1,000,000</b>	<b>\$1,201,000</b>	<b>+\$236,000</b>
San Mateo	\$860,000	\$750,000	\$778,000	\$925,500	+\$65,500
South San Francisco	\$740,000	\$520,000	\$500,750	\$650,000	-\$90,000
Woodside	\$1,825,000	\$1,755,000	\$1,605,000	\$1,810,000	-\$15,000
San Mateo County Average Sales Price	\$1,095,951	\$934,680	\$976,787	\$1,246,121	+\$150,170

Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. — [http://www.samcar.org/index.cfm/sales\\_statistics.htm](http://www.samcar.org/index.cfm/sales_statistics.htm)


**Median Condominium Home Sales Prices (2005, 2010, 2012 and 3<sup>rd</sup> Quarter 2013)**

	2005	2010	2012	Third-Quarter of 2013	Actual Change (2005-2013)
Atherton	\$715,000	\$688,700	—	—	—
Belmont	\$527,000	\$410,000	\$525,000	\$804,000	+\$277,000
Brisbane	\$660,000	\$330,000	\$417,322	\$508,000	-\$152,000
Burlingame	\$650,000	\$539,250	\$648,000	\$685,000	+\$35,000
Colma	—	—	\$385,000	—	—
Daly City	\$485,000	\$277,500	\$261,000	\$417,500	-\$67,500
East Palo Alto	\$470,000	\$246,000	\$290,000	\$425,000	-\$45,000
Foster City	\$679,500	\$600,000	\$570,000	\$660,000	-\$19,500
Half Moon Bay	\$552,250	\$365,000	\$366,250	\$439,000	-\$113,250
Hillsborough	—	—	—	\$572,000	—
Menlo Park	\$830,000	\$816,000	\$895,000	\$864,000	+\$34,000
Millbrae	\$600,000	\$512,500	\$549,000	\$624,900	+\$24,900
Pacifica	\$573,281	\$360,000	\$311,250	\$452,250	-\$121,031
Portola Valley	—	—	—	—	—
Redwood City	\$539,500	\$438,500	\$490,000	\$592,500	+\$53,000
San Bruno	\$355,500	\$199,500	\$560,000	\$278,500	-\$77,000
<b>San Carlos</b>	<b>\$614,750</b>	<b>\$525,000</b>	<b>\$500,000</b>	<b>\$727,000</b>	<b>+\$112,250</b>
San Mateo	\$505,000	\$365,000	\$405,000	\$517,000	+\$12,000
South San Francisco	\$535,500	\$335,000	\$310,000	\$433,000	-\$102,500
Woodside	\$725,000	—	—	\$840,000	+\$115,000
San Mateo County Average Sales Price	\$586,034	\$449,467	\$457,835	\$579,418	-\$6,616

Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. — [http://www.samcar.org/index.cfm/sales\\_statistics.htm](http://www.samcar.org/index.cfm/sales_statistics.htm)

about \$150,000 (from \$1,095,951 in 2005 to \$1,246,121 in 2013). The average priced condominium decreased in price during that same time period by \$6,616 (from \$586,034 in 2005 to \$579,418 in 2013).

Following those two tables is a table showing the ability of a household to be able to purchase a median priced single family home or townhome/condominium. The annual income, or ability to pay, is based on the income limits established by HCD annually by household size.

### Ability to Pay for For-Sale Housing in San Carlos (2013)

	Annual Income	Maximum Affordable Home Price	Median Priced Single Family Detached Home	Affordability Gap for Single Family Home	Median Priced Townhome or Condominium	Affordability Gap for Townhome or Condominium
<b>Single Person Household</b>						
Extremely Low Income	\$23,750	\$97,114	\$1,084,188	-\$987,074	\$505,000	-\$407,886
Very Low Income	\$39,600	\$161,925	\$1,084,188	-\$922,263	\$505,000	-\$343,075
Low Income	\$63,350	\$259,039	\$1,084,188	-\$825,149	\$505,000	-\$245,961
Median Income	\$72,100	\$294,818	\$1,084,188	-\$789,370	\$505,000	-\$210,182
Moderate Income	\$86,500	\$353,699	\$1,084,188	-\$730,489	\$505,000	-\$151,301
<b>Four Person Household</b>						
Extremely Low Income	\$33,950	\$138,822	\$1,084,188	-\$945,366	\$505,000	-\$366,178
Very Low Income	\$56,550	\$231,233	\$1,084,188	-\$852,955	\$505,000	-\$273,767
Low Income	\$90,500	\$347,655	\$1,084,188	-\$736,533	\$505,000	-\$157,345
Median Income	\$103,000	\$370,055	\$1,084,188	-\$714,133	\$505,000	-\$134,945
Moderate Income	\$123,600	\$505,402	\$1,084,188	-\$578,786	\$505,000	\$402

Source: Baird + Driskell Community Planning; San Mateo County Association of Realtors; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html) (Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt)

### Rents and Rental Housing Affordability

The small number of rental homes in San Carlos makes an analysis of the rents difficult. The conclusions of this analysis are that: (1) Sales housing prices are significantly lower than seven years ago, but still only affordable to households making

more than a moderate income; (2) incomes have increased during this time in San Carlos, and so household purchasing power has increased as well. According to very limited Craigslist data, the average rent in San Carlos is \$2,873/month. Rents in San Carlos are generally higher than rents elsewhere in the county.

#### Summary of Rents (2013)

	City of San Carlos		San Mateo County	
	RealFacts	Craigslist	RealFacts	Craigslist
Studio	—	—	\$1,463	\$1,429
One Bedroom	—	\$1,903	\$2,004	\$1,990
Two Bedroom	—	\$3,055	\$2,285	\$2,660
Three Bedroom	—	\$3,977	\$3,400	\$3,758
Four Bedroom	—	\$5,400	—	\$6,418

Source: RealFacts Annual Trends Report, based on reporting from large apartment complexes, Craigslist Survey conducted in June and July 2013. County Craigslist information derived from average of municipal sampling.

Rents in San Mateo County have been generally rising since 2010, after seeing a dip during the recent housing and economic downturn. RealFacts' most recent report, prepared in October 16, 2013, concludes "Bay Area apartment rents slowed their march upward in the third quarter in a sign that the worst may be over in a region that has been slammed by two years of increases."

The ability of a household to be able to rent a median a home is shown in the table below. According to this data, single person and family households earning less than a moderate income cannot afford the median apartment in San Carlos. A single person making a moderate income, however, can afford a studio. The annual income, or ability to pay, is based on the income limits by household size established annually by HCD.

### Ability to Pay for Rental Housing in San Carlos (2013)

	Annual Income	Maximum Affordable Monthly Rent	2013 Market Rent	Affordability Gap
<b>Single Person</b>				
Extremely Low Income	\$23,750	\$594	\$1,903	-\$1,309
Very Low Income	\$39,600	\$990	\$1,903	-\$913
Low Income	\$63,350	\$1,584	\$1,903	-\$319
Median Income	\$72,100	\$1,803	\$1,903	-\$100
Moderate Income	\$86,500	\$2,163	\$1,903	\$260
<b>Four Person</b>				
Extremely Low Income	\$33,950	\$849	\$3,975	-\$3,126
Very Low Income	\$56,550	\$1,414	\$3,975	-\$2,561
Low Income	\$90,500	\$2,263	\$3,975	-\$1,712
Median Income	\$103,000	\$2,575	\$3,975	-\$1,400
Moderate Income	\$123,600	\$3,090	\$3,975	-\$885

Source: Baird + Driskell Community Planning; RealFacts (2013)

Note: Estimates based upon upper end of income bracket. Single person analysis based upon 1 bedroom 1 bath unit, four-person estimate is based on a 3 bedroom 2 bath unit. Ability to pay is based upon 30% of income devoted to housing.

### Average Rents in San Carlos (2013)

	City of San Carlos	Survey Size
Studio	—	—
One Bedroom	\$1,903	18
Two Bedroom	\$3,055	14
Three Bedroom	\$3,977	7
Four Bedroom	\$5,400	2
Average Square Footage	1,469	25
Average Number of Bedrooms	1.9	42
Average Rent	\$2,873	42
Average Rent per Sq. Foot	\$1.96	25

Source: Craigslist Rental Survey conducted in June and July of 2013

### Adjusting for Inflation

The tables below adjust sales prices and rents for inflation over the 2005 to 2013 time period (inflation rate of 19% over the eight year period). In 2013 dollars, average household income in San Carlos increased from \$ \$119,421 in 2000 to \$130,912 in 2011, or a 9.6 percent increase in purchasing power over that time period. In real purchasing power (constant 2013 dollars), home sales prices have gone down significantly in San Carlos since 2005.



### Median Home Sale Prices in 2013 Dollars — Adjusted for Inflation (2005-2012)

	Single Family			Multi-Family		
	City of San Carlos	San Mateo County	State of California	City of San Carlos	San Mateo County	State of California
2005	\$1,265,404	\$939,148	\$576,436	\$731,553	\$586,432	\$498,848
2006	\$1,253,783	\$961,170	\$636,410	\$701,500	\$625,140	\$534,980
2007	\$1,275,040	\$935,536	\$594,272	\$739,200	\$600,432	\$493,920
2008	\$1,158,298	\$865,512	\$485,784	\$612,360	\$554,364	\$412,776
2009	\$1,002,845	\$749,304	\$365,580	\$572,400	\$465,696	\$337,716
2010	\$1,028,513	\$762,910	\$359,948	\$561,750	\$449,507	\$333,733
2011	\$989,278	\$691,439	\$330,527	\$535,549	\$390,576	\$300,142
2012	\$1,084,188	\$660,944	\$305,727	\$505,000	\$360,065	\$271,185
<b>7-Year Change</b>	<b>-\$181,216</b>	<b>-\$278,204</b>	<b>-\$270,709</b>	<b>-\$226,553</b>	<b>-\$226,367</b>	<b>-\$227,663</b>
<b>7-Year Percent Change</b>	<b>-14.3%</b>	<b>-29.6%</b>	<b>-47.0%</b>	<b>-30.9%</b>	<b>-38.6%</b>	<b>-45.6%</b>

Source: San Mateo County Association of Realtors, based on actual sales of each year; State based on Zillow/MLS (adjusted for inflation to 2013 dollars)

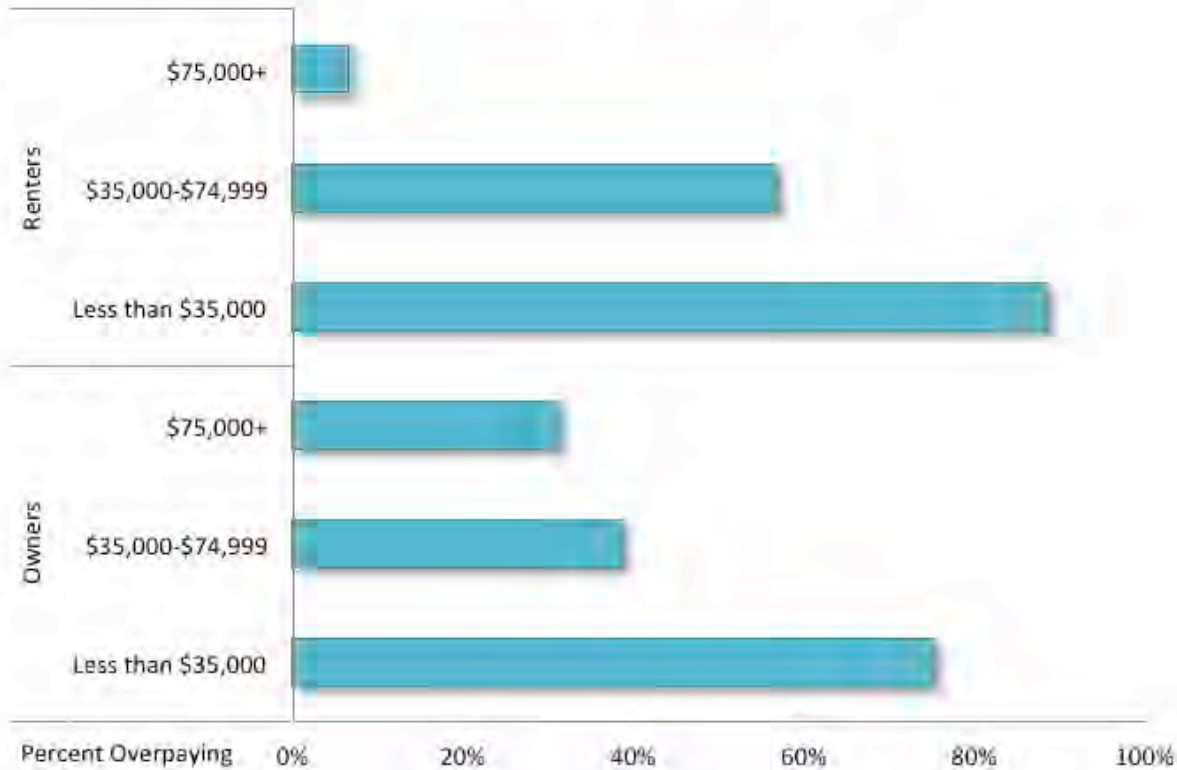
### Overpayment for Housing

Households are considered to be overpaying for housing if they spend more than 30 percent of their income on rent or mortgage payments.

More than half of San Carlos households making under \$75,000 annually are overpaying for housing. Almost all of the lowest income renters, those making under \$35,000, are overpaying for rent. Despite San Carlos' high housing prices, lower percentages of households are overpaying for housing than elsewhere in the county. This indicates that many households moved to San Carlos when housing prices were lower.

Without choices and the availability of affordable housing in San Carlos, lower-income people may choose to live elsewhere and commute into the city to work. Or, those households who live in San Carlos may live in overcrowded homes, and have limited money to dedicate towards other necessities such as food, transportation, and medical care.

**San Carlos Households Overpaying for Housing by Income (2011)**



### Households Overpaying for Housing (2011)

	Income	City of San Carlos		San Mateo County	State of California
		Number	Percent	Percent	Percent
<b>Owner-occupied</b>	Less than \$35,000	620	75%	68%	68%
	\$35,000-\$74,999	518	39%	53%	54%
	\$75,000+	1858	31%	33%	27%
<b>Renter-occupied</b>	Less than \$35,000	408	89%	95%	90%
	\$35,000-\$74,999	502	57%	61%	49%
	\$75,000+	100	7%	11%	9%

Source: 2009-2011 American Community Survey

Note: Excludes Households with no income or cash rent.

### Housing Overcrowding

According to the U.S. Census Bureau, a unit is considered overcrowded if it the unit is occupied by more than 1.01 persons per room (excluding bathrooms and kitchens). Homes with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households.

As shown on the next page, San Carlos has a very small number of overcrowded homes. Less than two percent of rental homes are overcrowded and none are extremely overcrowded. Only one owner-occupied home in San Carlos is overcrowded, and less than one percent of owner-occupied home are extremely overcrowded.



### Number of Overcrowded Units (2011)

		Number of Occupied Homes in San Carlos	City of San Carlos Percentage	San Mateo County Percentage	State of California Percentage
<b>Owners</b>	Not overcrowded	8,149	99%	96%	96%
	Overcrowded	1	0.0%	3%	3%
	Extremely overcrowded	42	0.5%	1%	1%
<b>Renters</b>	Not overcrowded	3,039	98%	86%	86%
	Overcrowded	48	1.6%	8%	8%
	Extremely overcrowded	0	0.0%	5%	6%

Source: 2009-2011 American Community Survey

Note: 0-1 people per room is not overcrowded, 1-1.5 people per room is overcrowded, more than 1.5 people per room is extremely overcrowded

## Other Housing Issues

In addition to issues with affordability and overcrowding, housing can have physical problems such as lack of facilities or deterioration due to age. One of the best ways to assess the condition of the housing stock is through a windshield survey. The census also provides useful information as to the conditions of the housing stock.

Over half of San Carlos' housing stock was built in the 1950s or earlier. Older housing can be more expensive to maintain and renovate. 85 percent of all homes were built before 1980. Only four percent of the homes have been built in the last decade.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities. Homes in San Carlos have a very small number of other housing problems. Approximately 100 homes are lacking complete kitchen facilities. The tables below show

the age of housing and the number of housing units with housing problems. The census uses the definition of a complete kitchen as including a sink with piped water, range or cook stove and a refrigerator.

#### Year Structure Built (2011)

	City of San Carlos	San Mateo County	State of California
Built in 2000 or more recently	4%	5.4%	12%
Built in 1990s	3%	6%	11%
Built in 1980s	8%	9%	15%
Built in 1970s	13%	17%	18%
Built in 1960s	16%	17%	14%
Built 1950s or Earlier	56%	45%	30%
Total	11,470	271,140	13,688,351

Source: 2009-2011 American Community Survey

#### Number of Potential Housing Problems (2011)

	City of San Carlos		San Mateo County	
	Number	Percent	Percent	Percent
Lacking complete plumbing facilities	0	0.0%	0.3%	0.6%
Lacking complete kitchen facilities	104	0.9%	0.9%	1.3%
No telephone service available	71	0.6%	1.2%	1.9%

Source: 2009-2011 American Community Survey

In March 2002, the Former Redevelopment Agency (“RDA”) purchased 817 Walnut Street. The 6-unit apartment building was acquired with RDA Housing Set-Aside Funds for the purpose of consolidating with the South Plaza parking lot to develop quality

affordable housing for San Carlos residents. In recent years the building has remained less than fully occupied to accommodate tenant relocation associated with the Wheeler Plaza development. Now that the Department of Finance has approved the transfer of RDA properties to the City, the renovating and stabilizing of the 817 Walnut Street building can occur.

The building was constructed in 1960 and is in need of major capital improvements and unit updating. Some of the items to be addressed include health and safety concerns as well as exterior paint, installation of new dual glaze vinyl windows, complete upgrade and renovation of all vacant units and repair and replacement of walls and flooring in common areas of the building. Upon completion, management will stabilize the building by leasing unoccupied units with income eligible tenants.

The total amount budgeted for the renovation work, associated project management and contingency of 817 Walnut Street is \$183,900. The cost of the project will be paid using replacement reserves currently held in trust with the City's property management company. As of September 30, 2014 replacement reserves held in trust total \$137,998 and as of June 30, 2014 Fund 31 balance totals \$1,670,821. The City anticipates drawing \$100,000 from existing replacement reserves and allocating \$83,900 from the Successor Agency Low and Moderate Income Housing Fund to cover cost of the renovation project.

## **B** Special Housing Needs



Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to employment and income, family characteristics, disability, and household characteristics.

In addition to overall housing needs, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several populations with special needs be addressed — homeless people, seniors, people who are living with a disability, large

families, female-headed households and farmworkers. This section provides a discussion of the housing needs facing each group.

### **Seniors**

Seniors face many housing challenges as they age, including the likelihood of a fixed budget, higher medical costs and greater likelihood of disabilities. According to census, there are approximately 3,941 seniors living in San Carlos.

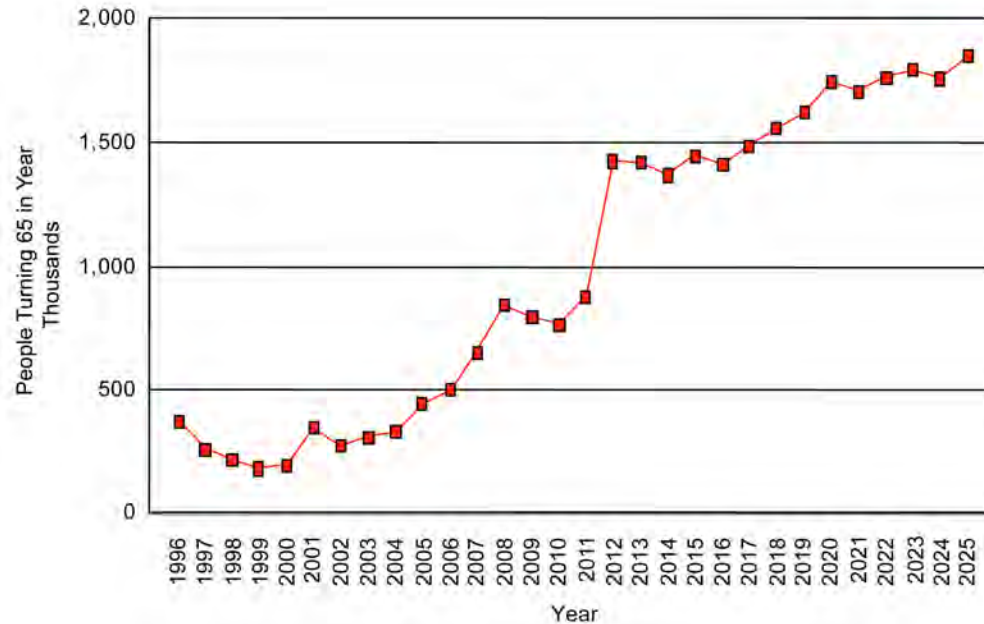
Seniors' income tends to decline as they age. Young seniors often have some retirement savings or employment income that can supplement social security. More than 42 percent of seniors in the 65-74 year age bracket worked in the past year, while only 10 percent of seniors age 75 or more worked. Older seniors are more likely to use up their savings and therefore are more likely to live in poverty.

Younger seniors tend to need less support. Most prefer to stay in their home for as long as they can. They may benefit from programs to help them rehabilitate their homes to

make them better for people to age in place. Older seniors often are unable to maintain a single family home and look to move to a smaller home or some type of senior living development. Senior renters are particularly at risk for displacement because their incomes are decreasing while their housing expenses are increasing.

The graph below shows the significant increase in the senior population in the United States, with a significant increase between 2011-2014 as baby boomers reach 65 years of age.

**Number of People Projected to Turn 65 Each Year in the United States (1996-2025)**



Source: Pew Research Center, 2010

### Senior Households by Income (2011)

	City of San Carlos	San Mateo County	State of California
Below Poverty Level	4%	6%	10%
Income under \$30,000	18%	28%	38%
\$30,000-\$49,000	26%	19%	20%
\$50,000-\$74,999	19%	16%	16%
\$75,000-\$99,999	15%	11%	9%
\$100,000+	23%	26%	17%
Total Seniors	2,508	55,093	2,474,879

Source and Notes: 2009-2011 American Community Survey, Seniors are age 65+



Almost one-quarter of the seniors in San Carlos earn over \$100,000 annually. Still, almost half the seniors in San Carlos make less than \$50,000 per year. The poverty rate among seniors in San Carlos is lower than the poverty rate for seniors in the county as a whole.

Seniors in San Carlos, like seniors in San Mateo County as a whole, are significantly more likely to be homeowners than renters. Thus, housing concerns for seniors in San Carlos might include retrofits to allow seniors to age in place (stay in their current home as they get older). Often, homeownership means greater housing security. According to the 2013 report, *Key Housing Trends in San Mateo*, 52 percent of seniors

who rent in San Mateo County are economically insecure while only 27 percent of seniors who own their own home without a mortgage are economically insecure.

As the large baby boomer generation ages, San Carlos, like the rest of San Mateo County, is expected to see a growing senior population. According to *Key Housing Trends in San Mateo County*, the county can expect to see a 76 percent increase in the number of seniors. A key challenge in the coming years will be how to accommodate the needs of aging residents. For more information about senior trends and preferences, see the 2013 *Key Housing Trends in San Mateo* report.

The table below shows a comparison of income and home ownership for seniors living in San Carlos and San Mateo County compared to the State of California.

### Senior Households by Tenure

		City of San Carlos	San Mateo County	State of California
<b>All Ages</b>	Owners	73%	60%	57%
	Renters	27%	40%	43%
	Total	11,279	256,423	12,433,172
<b>Age 65-74</b>	Owners	85%	79%	75%
	Renters	15%	21%	25%
	Total	1,114	27,053	1,265,873
<b>Age 75-84</b>	Owners	88%	81%	75%
	Renters	12%	19%	25%
	Total	831	18,014	823,750
<b>Age 85 +</b>	Owners	73%	75%	69%
	Renters	27%	25%	31%
	Total	571	9,136	342,029

Source and Notes: 2009-2011 American Community Survey, Seniors are age 65 +

## People Living with Disabilities

The Census Bureau defines disability as, “A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” Not surprisingly, people over 65 are much more likely to have a disability.



People with disabilities face many challenges when looking for housing. There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. Being near transit is important because many people with disabilities cannot drive. People with disabilities are also often extremely low income due to the challenge of securing long-term employment, and to higher medical bills. Additionally, because some people with disabilities, particularly developmental disabilities, have lived with their parents they often do not have rental or credit history. This makes it harder to compete for the limited housing that is available.

People with disabilities may have unique housing needs. Fair housing laws and subsequent federal and state legislation require all cities and counties to further housing opportunities by identifying and removing constraints to the development of housing for individuals with disabilities, including local land use and zoning barriers, and to also provide reasonable accommodation as one method of advancing equal access to housing.

The Fair Housing laws require that cities and counties provide flexibility or even waive certain requirements when it is necessary to eliminate barriers to housing opportunities for people with disabilities. An example of such a request might be to place a ramp in a front yard to provide access from the street to the front door. The State Attorney General, in a letter to the City of Los Angeles in May 2001, stated that local governments have an affirmative duty under fair housing laws to provide reasonable accommodation and “It is becoming increasingly important that a process be made available for handling such requests that operates promptly and efficiently.” He advised jurisdictions not to use existing variance or conditional use permit processes because they do not provide the correct standard for making fair housing determinations and because the public process used in making entitlement determinations fosters opposition to much needed housing for individuals with disabilities.



A fundamental characteristic of a fair housing reasonable accommodation procedure is the establishment of appropriate findings that reflect the intent and specific language of both the federal and state fair housing statutes. In this regard, it is somewhat different than traditional or typical zoning cases because here the focus of review is the need of the individual with disabilities to overcome barriers to housing, not on the topography of the site or the unique character of the lot. The focus here is solely on the special need of the individual to utilize his or her home or dwelling unit, which is directly related to the individual's disability. It is this reasoning that underlies the Attorney General's warning not to utilize variance criteria for such determinations.

### **People with Developmental Disabilities**

SB 812, signed into law in 2010, requires Housing Elements to include an analysis of the special housing needs of people with developmental disabilities. Additionally, SB 812 requires that individuals with disabilities receive public services in the least restrictive, most integrated setting appropriate to their needs

California defines developmentally disabled as a “severe and chronic disability that is attributable to a mental or physical impairment. The disability must begin before the person's 18th birthday, be expected to continue indefinitely, and present a substantial disability.” Some development disabilities cause mental retardation and some do not. Common developmental disabilities include Down's syndrome, autism, epilepsy and cerebral palsy.

People with developmental disabilities in San Mateo County have various diagnoses. The common ones are summarized below. Because people can have multiple diagnoses, the numbers total more than 100 percent. The information below has been provided by the Golden Gate Regional Center (GGRC), which covers the San Francisco Bay Area.

**Type of Developmental Disability in San Mateo County (2013)**

	San Mateo County Percent
Mild/Moderate Mental Retardation	50%
Autism	18%
Epilepsy	18%
Cerebral Palsy	17%
Severe/Profound Mental Retardation	11%

Source: Golden Gate Regional Center, 2013

People with developmental disabilities tend to be younger than the general population. There are several reasons for this: for some diagnoses there is a shorter life expectancy; more importantly, starting in the 1990s there was an “autism wave” with many more young people being diagnosed with the disorder, for reasons that are still not well understood. The racial demographics of the developmentally disabled population mirror that of the population of the Bay Area.

**Age of People with Development Disabilities in San Mateo County (2013)**

	San Mateo County Percent
0-5	19%
6-21	30%
22-51	36%
52+	15%
Total	100%

Source: Golden Gate Regional Center, 2013

Many people with developmental disabilities are unable to secure long-term employment. This results in many people relying on Supplemental Security Income (SSI) and many earn 10-20 percent of the Area Median Income (AMI).

People with developmental disabilities have various housing needs and housing situations. Most (72 percent) of San Carlos residents with developmental disabilities live with a parent or legal guardian. Approximately 11 percent of this population lives in community care facilities and 15 percent live independently or with some supportive services.

#### Living Arrangements of People with Developmental Disabilities (2013)

Lives with	Number		Percent	
	City of San Carlos	San Mateo County	City of San Carlos	San Mateo County
Parents/Legal Guardian	71	2,289	72%	66%
Community Care Facility (1-6 Beds)	6	532	6%	15%
Community Care Facility (7+ Beds)	5	73	5%	2%
Independent/Supportive Living	15	349	15%	10%
Intermediate Care Facility	0	191	0%	5%
All Others	1	60	1%	2%
Total	98	3,494	100%	100%

Source: Golden Gate Regional Center, 2013. Counts based on zip code and may include small areas outside of jurisdictional borders.

**Living Arrangements of People with Developmental Disabilities in San Mateo County (2014)**

Age	Home of Parent or Guardian	Own Home	Licensed Group Home	Licensed Health Care Facility	Foster-Type Care	Homeless	Subtotal of Autism Only	Total Number for All Diagnoses
0-3	609	0	0	0	11	0	**	620
4-12	930	0	11	0	1	1	329	943
15-29	908	47	113	17	13	2	212	1,100
30-44	294	103	135	35	12	0	34	579
45-59	156	109	245	71	11	1	52	593
60-74	35	53	122	91	6	0	10	307
75-89	3	5	20	17	0	0	0	45
90-104	0	0	4	1	0	0	0	5
Grand Total	2,935	317	650	232	54	4	637	4,192

\*\*No diagnosis yet

Source: Golden Gate Regional Center, February 2014

According to the Golden Gate Regional Center (GGRC), trends that are affecting people with developmental disabilities include California's moves to reduce institutionalization, ageing family caregivers not being able to continue providing in-house care and the growing wave of people with autism.

**Deinstitutionalization** – In 1977, California passed the Lanterman Developmentally Disabled Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and to allow them to live their lives as similar to non-disabled people as possible. To accomplish this end the State has been closing large institutional care facilities, resulting in more people with disabilities being

integrated into the community. However, this has increased the demand for community-based independent living options to serve the needs of the developmentally disabled.

### **Aging Baby Boomers Unable to Care for their Children with Developmental**

**Disabilities** – As displayed in the table below, almost three quarters of people with developmental disabilities live with a parent or caregiver, and many of these caregivers are baby boomers. As these caregivers age their ability to continue to care for their developmentally disabled children will decrease to the point where it is no longer possible. This trend is also going to be a factor in the increased need for community-based independent living options for the developmentally disabled. Many service delivery systems and communities are not prepared to meet the increasing need.

**Increasing Numbers of People with Autism** - A large number of people with developmental disabilities have autism. They have been brought up as independent members of the community and want to remain independent and involved in the community. There is a coming need to supply community-based independent living options for these individuals.

### **Other Disabilities**

People in San Carlos also have non-developmental disabilities, such as hearing disabilities or vision disabilities. Some residents have both developmental and non-developmental disabilities.

In San Carlos, 28 percent of the senior population has some kind of disability. Six percent of the total population in the city has some kind of disability. The most common disabilities in San Carlos are ambulatory disabilities (2.4 percent of the population), independent living disabilities (two percent), and hearing disabilities (two percent). San Carlos' population has a smaller proportion of disabilities than elsewhere in the county.

### Age and Type of Disability (2011)

	Number			Percent		
	City of San Carlos	San Mateo County	State of California	City of San Carlos	San Mateo County	State of California
Under 18 with Disability	108	3,270	280,649	1.6%	2%	3%
Age 18-64 with Disability	399	23,231	1,843,497	1.4%	5%	8%
Age 65 + with Disability	1,074	28,703	1,547,712	28%	31%	37%
Any Age with Any Disability	1,581	55,204	3,671,858	6%	8%	10%
Any Age With Hearing Disability	575	15,651	1,022,928	2.0%	2%	3%
With Vision Disability	219	8,199	685,600	0.8%	1%	2%
With Cognitive Disability	531	19,549	1,400,745	1.9%	3%	4%
With Ambulatory Disability	689	29,757	1,960,853	2.4%	4%	5%
With Self Care Disability	277	12,819	862,575	1.0%	2%	2%
With Independent Living Disability	572	22,735	1,438,328	2.0%	3%	4%

Source: 2009-2011 American Community Survey. Some people may have multiple disabilities

### Disability Policy Recommendations

The three major needs for people with disabilities are low cost (subsidized) rents, handicapped accessible homes, and buildings near public transportation. These needs are similar to other segments of the population. Policies that promote affordable housing generally are also good for the disabled community. Specific recommendations from the Golden Gate Regional Center include:

- Jurisdictions assisting with site identification for low income developments
- Policies to promote accessible homes
- Inclusionary zoning

- Second units
- Mixed use zoning

Additionally, some people with development disabilities need supportive housing that is affordable and located near public transit. In supportive housing, additional services are provided at the home.

## Female-Headed and Large Households

Households headed by a single parent can have special needs due to the economic limitation of earning only one income, and the challenges of childcare without a partner. Although gender equality has made strides over the past 50 years, women continue to earn lower incomes than men. Therefore, female-headed households in particular have specific housing needs that must be addressed. The special needs of female-headed households can include low cost housing, suitable for children and located near schools and childcare facilities.

Innovative, shared living arrangements, including congregate cooking and childcare, could also be appropriate.

Female-headed households make up just over 20 percent of the total households in San Carlos. The most vulnerable female-headed households can be those where women are living with children without a partner. San Carlos has 239

### Female Headed Households (2011)

	City of San Carlos		San Mateo County	State of California
	Number	Percent	Percent	Percent
Female living with own children, no partner	239	2%	4%	7%
Female living with other family members, no partner	538	5%	6%	6%
Female living alone	1,598	14%	15%	13%
Total Households	11,113	100%	256,305	12,433,049
Female Households Below Poverty Level	—	5%	8%	17%

Source: 2009-2011 American Community Survey



### Households with 5 or More Persons by Tenure and Housing Problems

		City of San Carlos		San Mateo County	State of California
		Number	Percent		Percent
<b>Owner-occupied</b>	Housing Problems	210	36%	59%	61%
	No Housing Problems	380	64%	41%	39%
<b>Renter-occupied</b>	Housing Problems	25	45%	84%	81%
	No Housing Problems	30	55%	16%	19%

Source: 2006-2010 CHAS Data

such households. An additional, approximately 2,100 households are headed by women living alone or with other family members. Female-headed households are slightly more likely to be living under the poverty line than other households in San Carlos: five percent of female-headed households are under the poverty line.

Large households are defined as households with five or more members

living in the same home. Large households are a special needs group because of the difficulty in finding adequate and affordable housing. Many jurisdictions have few large homes, and often these larger homes are significantly more expensive than smaller ones. Large households throughout San Mateo County are much more likely than smaller households to live in a home with some type of housing problem, such as high rent or cost, or problems with the physical condition of the home.

San Carlos has approximately 645 households with five or more members. These households are significantly more likely than smaller households to have housing problems.

### Extremely Low Income Households

Extremely Low Income (ELI) households earn 30 percent of the area median income or less. In San Mateo County this amounts to an annual income of \$33,950 or below for a family of four. Many ELI households live in rental housing and most likely facing overpayment, overcrowding or substandard housing conditions. Some ELI households are recipients of public assistance such as social security insurance or disability



insurance. Housing types available and suitable for ELI households include affordable rentals, secondary dwelling units, emergency shelters, supportive housing and transitional housing.

There are 800 ELI households in San Carlos according to 2010 CHAS data. Just under half of these households live in rental units, representing a higher percentage of renters than in San Carlos' general population. Most of San Carlos' ELI households face some kind of housing problem: 91 percent of all ELI renter households, and 83 percent of ELI owner households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

#### Housing Needs for Extremely Low Income (ELI) Households in San Carlos (2010)

Household Category	Renter Households	Owner Households	Total Households
Total households any income	3,055	8,275	11,330
Total ELI households	350	450	800
ELI households with housing problems	91%	83%	87%
ELI households with cost burden (paying 30% or more of income)	91%	82%	86%
ELI households with cost burden (paying 50% or more of income)	81%	64%	72%

Source: HUD Comprehensive Housing Affordability Strategy (2006-2010)

## Homeless Needs

All 21 jurisdictions within San Mateo County have adopted the ten-year HOPE Plan (Housing Our People Effectively: Ending Homelessness in San Mateo County), designed to end homelessness within ten years. The HOPE Plan adopts a Housing First policy, which seeks to move homeless people into permanent housing instead of shelters by increasing the stock of affordable and subsidized housing. Although the HOPE planners



recognized that there is a lack of needed resources throughout the housing continuum, including emergency and transitional housing, the greatest need and the most effective use of new and/or redirected resources is the creation and protection of quality affordable and supportive housing.

According to the January 2013 countywide homeless survey, there were 2,281 homeless people living in San Mateo County. Close to 90 percent of the homeless population was living in San Mateo County when they became homeless. The homeless in San Mateo County are both sheltered, meaning they live in emergency shelters, transitional housing, treatment centers or other similar institutions; and unsheltered, meaning they live on the street, in encampments or in a vehicle.

The number of homeless people living on the street in San Mateo County has decreased since 2007, while the number living in an RV, car or encampment, has risen dramatically to just over 40 percent of the total homeless population. The remaining 43 percent are considered sheltered homeless.

The vast majority of homeless people are single adults (who may be living with another adult, but no children). However, one-fifth of the sheltered homeless are families. Most homeless people are white (60%) and male (a range between 60-71 percent depending on sheltered and unsheltered). Notably, 72 percent of the unsheltered homeless population has an alcohol or drug problem, while only eight percent of the sheltered population has a similar problem.

### **Homelessness in San Mateo County and the City of San Carlos**

As of the 2013 San Mateo Homeless Census, one unsheltered homeless person lived in San Carlos. This number has vacillated between eleven and one since 2007. There are no sheltered homeless in San Carlos. The table below provides additional information on the homeless population from the San Mateo County January 2013 homeless count.

Emergency shelters are a permitted use in the MU-NB and MU-SB Mixed-Use districts, which are intended to transform the northern and southern portions of El Camino Real into a multi-modal, mixed use corridor. The physical form varies to reflect the urban character of the El Camino Real corridor and to transition to surrounding lower density districts. The two Mixed-Use districts allow a mix of residential development of up to 50 units per net acre and retail and commercial uses as well as hotels and other commercial uses oriented towards a regional market.

### Homeless Count in the City of San Carlos and San Mateo County (2013)

Year	City of San Carlos			San Mateo County		
	Unsheltered Homeless	Sheltered Homeless	Total Homeless	Unsheltered Homeless	Sheltered Homeless	Total Homeless
2007	9	0	9	1,094	970	2,064
2009	11	0	11	803	993	1,796
2011	9	0	9	1,162	987	2,149
2013	10	0	10	1,299	982	2,281
2007 - 2013 Actual Change	1	0	1	205	12	217
2007 - 2013 Percent Change	+11%	0%	+11%	+19%	+1%	+11%

Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness

## Farm Workers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. They have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). ABAG has determined that housing for farmworkers is not suitable in the urbanized portion of the Bay Area located far from agricultural areas. The Housing Element includes a program to ensure that the City is in compliance with State Health and Safety Code Sections 17021.5, which concerns employee housing that serves six or fewer employees, which would include farmworkers.

## C Assisted Housing “At Risk” of Conversion



Government Code Section 65583 requires each city and county to conduct an analysis and identify programs for preserving assisted housing developments. The analysis is required to identify any low-income units that are at risk of losing subsidies over the next 10 years (2014-2024). The termination of Federal mortgage and or rent subsidies to housing developments built by the private sector is a potential threat to affordable housing throughout the country. Communities with

low-income housing supported by federally subsidized housing are required to address the needs of residents who may become displaced. Approximately 334 affordable rental units that received subsidies have been developed in the City of San Carlos.

The table on the next page lists assisted affordable housing developments in San Carlos. The expiration dates below are based on discussions with the project sponsors and review of information maintained by the California Housing Partnership Corporation. At this time, there are no units at-risk of conversion to market rate prices over the next 15 years. The various service providers identified have the mission to provide affordable housing for lower income people. The waiting list for these projects varies from one to several years, illustrating the demand and need for affordable units in San Carlos. These units are rarely vacated once lower income households once they are occupied.

### Affordable Housing Developments in San Carlos (2014)

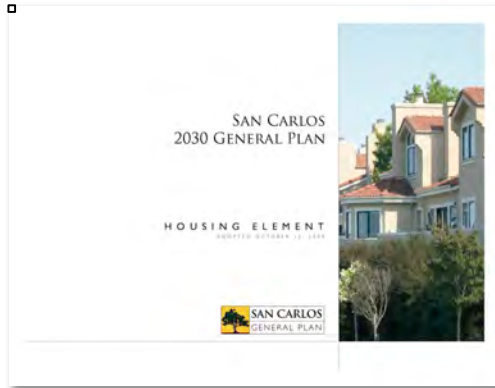
Name of Development	Address	Sponsor/Owner	Number of Units	Subsidy	Expiration	2013-2023 Conversion Potential
657 Walnut Street	657 Walnut Street	City of San Carlos	6	BMR	After 2025	None
817 Walnut Street	817 Walnut Street	City of San Carlos	6	BMR	After 2025	None
Cedar Street Group Home	727 Cedar Street	Parca	8	County CDBG deferred loan	After 2025	None
Cherry Street Apartments	1244 Cherry Street	Human Investment Project (HIP Housing)	6	BMR, HOME	After 2025	None
Laurel Theatre Apartments	1500 Laurel Street	City of San Carlos	4	BMR	After 2025	None
Laureola Oaks	907 East San Carlos Avenue	MidPen Housing	16	Tax Credits, HCD Funds	After 2025	None
Pacific Hacienda	1335-1395 San Carlos Avenue	Individual Ownership	13	BMR	After 2025	None
Robbins Nest	717 Cedar Street	HIP Housing	6	Section 8, CDBG, San Carlos RDA	After 2025	None
San Carlos Elms	707 Elm Street	San Carlos Development Corporation	17	San Carlos RDA, HUD, Bond	After 2025	None

Source: City of San Carlos, 2014

Financing of affordable housing often requires multiple funding sources that may have varying requirements. The developments shown in the table have been financed through a variety of sources, including Low Income Housing Tax Credits (LIHTC), Section 8, CDBG, HCD funding, City loans through the former Redevelopment Agency and units provided through the City's BMR program.

## Housing Opportunities

### **A** Review of the 2007-2014 Housing Element



The City's 2007-2014 Housing Element was adopted October 12, 2009 along with a comprehensive revision to the City's General Plan (2030 General Plan). The element was developed through an extensive process with the other parts of the General Plan that involved numerous community meetings and discussions of housing strategies.

The 2007-2014 Housing Element contains a comprehensive set of policies and

implementing programs intended to address effective implementation of the Housing Element, protection and enhancement of existing housing and neighborhoods, strategies to address special housing needs in the community and ways to provide an adequate supply of new housing, including housing affordable to very low, low and moderate income households, and housing appropriate for special needs populations.

### **Key Accomplishments of the 2007-2014 Housing Element**

A number of 2007-2014 Housing Element implementing actions were affected when the Redevelopment Agency and redevelopment funding for housing programs was eliminated by the State of California in 2012. Nevertheless, the City has continued active implementation of many programs.

### Zoning Ordinance Revision

The following items were accomplished as a result of the Zoning Ordinance revision:

- a. **Zoning for Emergency Shelter for the Homeless** — identifies the location to allow an emergency shelter for the homeless and includes standards consistent with State law as established in SB2. Emergency shelters are a permitted use in the MU-NB and MU-SB Mixed-Use districts, which are intended to transform the northern and southern portions of El Camino Real into a multi-modal, mixed use corridor. The physical form varies to reflect the urban character of the El Camino Real corridor and to transition to surrounding lower density districts. The two Mixed-Use districts allow a mix of residential development of up to 50 units per net acre and retail and commercial uses as well as hotels and other commercial uses oriented towards a regional market.
- b. **Transitional and Supportive Housing** — updates the definitions of transitional and supportive housing to be consistent with State law and assures these uses are subject only to those restrictions that apply to other residential uses of the same type in the same district as required by State law under SB2.
- c. **Reasonable Accommodation** — establishes procedures, criteria and findings for enabling individuals with disabilities to make improvements and overcome barriers to their housing.
- d. **Single Room Occupancy (SRO) Units** — establishes standards for the location, development and operation of SRO units/hotels, including incentives for their construction.
- e. **Residential Care Facilities** — reduces on-site parking requirements for residential care facilities and assures these uses are treated the same way as other residential uses.



- f. **Multi-Family Design Guidelines** — establishes criteria and findings for design review and obligates that design review may not impose requirements pertaining to use or that would require a reduction in the residential density or the floor area ratio (FAR) of a proposed project.
- g. **Secondary Dwelling Units** — establishes standards for secondary dwelling units consistent with State law and enables waivers to be allowed to setbacks and openings, including but not limited to windows and doors, for detached second dwelling units. Second units only require minor design review requiring the architectural design, exterior materials and colors, roof pitch and style, type of windows, and trim details of the second dwelling unit be substantially the same as and visually compatible with the primary dwelling.
- h. **Legalization of Unpermitted Second Units** — continues allowances for the legalization of unpermitted second units, with requirements that second units showing proof of construction prior to January 1, 2003, who wish to legalize such units without penalty, may obtain a certificate of legalization from the Building Official and that the second unit comply with all provisions of the municipal code in effect at the time of approval of the building permit for the second unit. The Planning Division has processed a number of applications to legalize second units.
- i. **Reduced Parking Requirements** — enables reduced on-site parking requirements for developments within Planning Areas 1, 2 and 3 with Planning Commission approval. Overall, parking requirements have been reduced in the Mixed-Use (MU) districts. For other areas, a reduction in parking requires Planning Commission approval.

### Achievements of Other Implementing Actions

Important accomplishments related to new and rehabilitated housing, energy conservation and implementing fair housing laws include:

- a. **Update of the BMR Ordinance** — updated the BMR ordinance in 2010 to incorporate all changes identified in the 2007-2014 Housing Element, including deed restrictions to include terms allowing BMR property owners to potentially gain equity through a formula developed to calculate Affordable Housing Price consistent with the California Government Code and minimum recording time of agreements. In addition, the Zoning Ordinance revision implemented requirements for the City to implement allowances for the application of State Density Bonus Law.
- b. **Continued Funding of Programs Through the General Fund** — the City continued to fund some programs through its General Fund. For example, the City currently funds the Center for the Independence of the Disabled. In total, the City authorized \$100,000 in funding grants issued to 7 different affordable housing organizations to assist in implementing the City's affordable housing programs and policies.
- c. **Adoption of the 2013 California Green Building Code** — The City adopted the California Green Building code at Tier 1. The City complies with the 2013 California Green Building Code (CGC) where new residential buildings shall be designed to include green building mandatory measures as specified. This also applies to additions or alterations of existing residential buildings.
- d. **Fair Housing Laws Training** — A training budget has been established and is drawn upon for training City staff on fair housing laws.

- e. **Wheeler Plaza Affordable Housing** — The City is actively pursuing affordable senior housing as part of the Wheeler Plaza redevelopment project.
- f. **Adoption of Complete Streets Policies** — The City Council adopted a Complete Streets policy in 2012. The City is currently implementing complete streets along El Camino Real (Grand Boulevard Initiative), and the East Side Connect and El Camino Real Landscape and Lighting projects.
- g. **Rehabilitation Efforts** — The City is in the process of rehabilitating a City-owned, affordable 6-unit apartment building located at 817 Walnut Street. In addition, MidPen Housing will soon complete rehabilitation of a 16-unit project located at 907 East San Carlos Avenue.

## Conclusion

Other than RDA related actions, the goals, policies and implementing actions contained in the City's 2007-2014 Housing Element are still valid and effective ways to address housing needs in San Carlos and comply with State law requirements. Below is a summary of past accomplishments as of December 2014.

Minor modifications to policies and programs are needed to assure they are up-to-date for the 2015-2023 planning period. In addition, the review of the 2007-2014 Housing Element programs (see Appendix A) has identified the following specific modifications for consideration:

- a. **Consider Modifications to the Second Unit Ordinance** — consider elimination of the 400-foot distance standard required between secondary dwelling units.
- b. **Publicize Legalization Program for Unpermitted Second Units** — City staff believes that a number of illegal second units remain in San Carlos. These units often feature substandard conditions that present health and safety risks to

residents and the general community. The second unit amnesty program ensures that these units meet all applicable health and safety codes. However, illegal second units do remain, and many could be legalized if the amnesty program is more actively promoted by increasing awareness of the benefits of the program within the community.

- c. **Continue Support for Infill Development** — the City should continue to support and provide incentives for infill residential development in San Carlos.
- d. **Continue Countywide Collaboration on Housing** — continue City participation in countywide housing efforts through coordination with the San Mateo County Department of Housing and continued participation in “21 Elements” housing activities.
- e. **Consider Modifications to the BMR Ordinance** — increase the minimum affordability time from 30 years to 55 years, which is a standard length of time in most affordable housing ordinances.
- f. **Focus Incentives on Affordable Housing** — ensure that incentives offered by the City during project review are tied to the provision of affordable housing.
- g. **Maintain a Mapping Inventory of Potential Sites for Housing** — the inventory would include potential sites for senior housing, including assisted living facilities, and sites that would score well under the Low Income Housing Tax Credit (LIHTC) funding criteria.

## **B** Consistency with the San Carlos 2030 General Plan



The San Carlos 2030 General Plan serves as the ‘constitution’ for development in the city. It is a long-range planning document that describes goals, policies and programs to guide decision-making. All development-related decisions must be consistent with the City of San Carlos General Plan, of which the Housing Element is but one part. If a development proposal is not consistent with a city’s general plan, it must be revised or the plan itself must be amended. State law requires a

community’s general plan to be internally consistent. This means that the Housing Element, although subject to special requirements and a different schedule of updates, must function as an integral part of the overall San Carlos 2030 General Plan, with consistency between it and the other General Plan elements.

The 2007-2014 Housing Element was updated as part of the San Carlos comprehensive General Plan Update. All policies and actions in other General Plan elements were prepared to be consistent with the Housing Element. Land Use designations and densities in the Land Use Element were prepared to be consistent with this Housing Element and to accommodate San Carlos’ housing need for the 2007-2014 planning period. In addition, population and housing characteristics in this Housing Element were used to help develop the City’s Land Use Map and goals and policies in other General Plan Elements.

The intent of the 2015-2023 Housing Element is to maintain the consistency of the Housing Element with the other General Plan Elements over time. Consistency modifications ensure that any potential impediments to implementation of the Housing Element are addressed in the other elements of the General Plan.

## C Regional Housing Needs Allocation (RHNA)



The Regional Housing Needs Allocation (RHNA) process addresses housing needs across income levels for each jurisdiction in California. All of the Bay Area's 101 cities and nine counties are given a share of the Bay Area's total regional housing need. The Bay Area's regional housing need is allocated by the California Department of Housing and Community Development (HCD), and finalized through negotiations with the Association of Bay Area Governments (ABAG). San Mateo County jurisdictions, through a unique process different from other Bay Area counties, collaboratively developed a formula to divide up San Mateo County's overall housing allocation among the 21 jurisdictions in the county.

To address the Bay Area's regional housing needs, the Association of Bay Area Governments (ABAG) has adopted a housing needs plan for the nine-county region, including all the cities within each of these counties. The purpose of the housing needs plan is to increase the housing supply and the mix of housing types, tenure, 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.

In February 2013 the City of San Carlos accepted its fair share of the region's housing need, which represents a total of 596 units (Resolution No. 2013-013). Of these 596 new units, a certain amount must be affordable to persons with income levels that are below the median income of San Mateo County (see table below). HCD uses these categories, sometimes with minor adjustments, to establish the annual income limits for San Mateo County, as shown in the table below.

### Regional Housing Needs Allocation (RHNA) 2014 - 2022

	Extremely Low Income Up to \$31,650	Very Low Income \$31,651-\$52,750	Low Income \$52,751-\$84,400	Moderate Income \$84,401-\$123,600	Above Moderate Income \$123,601+	Total
Atherton	17	18	26	29	3	93
Belmont	58	58	63	67	222	468
Brisbane	12	13	13	15	30	83
Burlingame	138	138	144	155	288	863
Colma	10	10	8	9	22	59
Daly City	200	200	188	221	541	1,350
East Palo Alto	32	32	54	83	266	467
Foster City	74	74	87	76	119	430
Half Moon Bay	26	26	31	36	121	240
Hillsborough	16	16	17	21	21	91
Menlo Park	116	117	129	143	150	655
Millbrae	96	97	101	112	257	663
Pacifica	60	61	68	70	154	413
Portola Valley	10	11	15	15	13	64
Redwood City	353	353	429	502	1,152	2,789
San Bruno	179	179	161	205	431	1,155
<b>San Carlos</b>	<b>97</b>	<b>98</b>	<b>107</b>	<b>111</b>	<b>183</b>	<b>596</b>
	<b>16%</b>	<b>16%</b>	<b>18%</b>	<b>19%</b>	<b>31%</b>	<b>100%</b>
San Mateo	429	430	469	530	1,242	3,100
South San Francisco	282	283	281	313	705	1,864
Woodside	11	12	13	15	11	62
Unincorporated San Mateo	76	77	103	102	555	913
County Total	2,292	2,303	2,507	2,830	6,486	16,418

Source: Association of Bay Area Governments, Final 2014-2022 Regional Housing Need Allocation by County. Yearly Income is based on a family of four.







It should be noted that a portion, typically half, of the very low number is targeted towards families with extremely low incomes, which is below 30% the area median income. San Carlos' median household income was \$131,000 (in 2011), which is significantly higher than the countywide median of \$92,000. Seven percent of San Carlos' households are extremely low income.




### San Mateo County (San Carlos) 2014 Household Income Limits

Family Size	Extremely Low Below 30%	Very Low Below 50%	Low Below 80%	Median 100%	Moderate Below 120%	Above Moderate
1	\$23,250	\$38,750	\$62,050	\$72,100	\$86,500	Above \$86,500
2	\$26,600	\$44,300	\$70,900	\$82,400	\$98,900	Above \$98,900
3	\$29,900	\$49,850	\$79,750	\$92,700	\$111,250	Above \$111,250
4	\$33,200	\$55,350	\$88,600	\$103,000	\$123,600	Above \$123,600
5	\$39,900	\$59,800	\$95,700	\$111,250	\$133,500	Above \$133,500
6	\$38,550	\$64,250	\$102,800	\$119,500	\$143,400	Above \$143,400

 Retail Clerk, Full Time, Single, No Children (\$28,421)	 Secretary, Single Mom, 2 Children (\$43,876)	 Police Officer, Married, Stay at Home Spouse, 1 Child (\$89,677)	 Professionals, Double Income, No Kids
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 Senior Living Alone on Fixed Income (\$20,000)	 (\$30,269)	 Elementary School Teacher (\$64,465)
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Source: Official State Income Limits for 2014 (San Mateo County) as determined by the U.S. Department of Housing and Urban Development (HUD), adjusted for family size; the 2014 Area Median Income is \$103,000. Examples for the 2014 salaries are from the California Employment Development Department for the counties of Marin, San Francisco and San Mateo (first quarter of 2014).

Based on the RHNA, San Carlos will need to ensure there is land available for a total of 596 new units between 2014 and 2022. Further, approximately 31 percent of those units will be for households making more than moderate income, 19 percent will be for households making moderate income, 18 percent for low-income, and almost 33 percent for very low income and extremely low income households. The total number of housing units and the distribution by income category requires the city to make sure there are adequate housing sites and programs to address a variety of housing choices, types and densities.

Since January 2013, building permits have been issued to construct 17 new housing units in San Carlos. In total, 91 units have either been built or received approval since January 2013 and 373 additional units are in various stages of receiving planning approvals, as shown in the table below.



### New Housing Units (January 2013 – November 2014)

<u>Built or Approved</u>	<u>Units Approved</u>
777 Walnut Street	20
Cherry/Chestnut Condominiums	34
Miscellaneous New Units	22
New Second Units	1
934 Laurel Street	3
436 Laurel Street	5
San Carlos Transit Village	202
17 Cranfield	3
1673 Laurel Street	6
<b>Subtotal Units Built or Approved</b>	<b>96</b>
 <u>In Planning Process</u>	 <u>Units Expected</u>
Wheeler Plaza	108
545 Walnut Street	9
520 El Camino Real	10
530 Walnut Street	9
1525 San Carlos Avenue	18
1501 San Carlos Avenue	6
977 Laurel Street	8
<b>Subtotal Units in Planning Process</b>	<b>168</b>
 <b>Grand Total Units Built, Approved or in Planning Process</b>	 <b>464</b>

Source: City of San Carlos, November 2014

It should be noted the Transit Village has received approval by the City Council of its Planned Development Plan and recently was approved by the Planning Commission for Design Review. The project can now apply for Building Permits. However, this project is on SamTrans property and the final approval has not been executed by SamTrans to

date. In addition, ten units affordable to low income and moderate income households have been approved as part of the Transit Village.

Based on the foregoing table, San Carlos must ensure there is enough land with the appropriate zoning to accommodate at least the remainder of the total units needed under the City's RHNA through the end of the Housing Element planning period (2023). In addition, the City must demonstrate the land capacity and program actions to address the remaining extremely low, very low, low and moderate income housing need allocation. The City's continued leadership role in annually reviewing the effectiveness of Housing Element programs and continuing to implement actions identified in the Housing Element on a timely basis are critical aspects to achieving housing goals.

Given the City's recent efforts in updating the zoning ordinance to allow for a mix of residential and office/retail in and around the downtown at up to 50 units per acre, San Carlos is expected to be able meet its fair share of housing without difficulty. Current trends show development proposed on a number of vacant parcels, and more parcels are being redeveloped with even more units under mixed-use or multi-family building types and in the new zoning designations. In addition, based on a study conducted by 21 Elements, secondary units are also a very affordable option for lower income households, largely because many secondary units are available for free to family members or domestic workers. The assumptions used in this Housing Element for secondary unit affordability, based conservatively on the 21 Elements study, are that 25% of the new second units are affordable to extremely low income households, 25% for very low income households, 20% for low income households, 20% for moderate income households and 10% for above moderate income households.

The table to the right shows the City's ability to meet its total RHNA and the need for housing at various income levels. The table includes units from projects that have been built or approved since January 2013 and units from projects that are in the planning process. In addition, units anticipated through implementation of the actions contained in the Housing Element are included in the table.

### City of San Carlos Ability to Address Its Regional Housing Needs Allocation (RHNA) for the 2015-2023 Planning Period

Units Built/Approved or In the Planning Process (in the Pipeline) Since January 1, 2013 and Units Provided Through Housing Element Programs or Existing Zoning

Category	Very Low Income	Low Income	Lower Income SUBTOTAL*	Moderate Income	Above Moderate Income	Total
<b>2015-2023 Planning Period RHNA</b>	<b>195</b>	<b>107</b>	<b>302</b>	<b>111</b>	<b>183</b>	<b>596</b>
<b>Units Built or In the Pipeline as of November 1, 2014**</b>						
700 Cherry/1525 Chestnut Condominiums	3	1	4	0	30	34
777 Walnut Street	1	2	3	0	17	20
San Carlos Transit Village	0	10	10	10	182	202
Wheeler Plaza	0	0	0	0	108	108
934 Laurel Street	0	0	0	0	3	3
436 Laurel Street	0	0	0	0	5	5
1673 Laurel Street	0	0	0	0	6	6
545 Walnut Street	0	0	0	0	9	9
17 Cranfield	0	0	0	0	3	3
520 El Camino Real	0	0	0	0	10	10
530 Walnut Street	0	0	0	0	9	9
1525 San Carlos Avenue	0	0	0	0	18	18
1501 San Carlos Avenue	0	0	0	0	6	6
977 Laurel Street	1	0	1	0	7	8
Scattered Site Units	0	0	0	0	22	22
New Second Units	1	0	1	0	0	1
<b>Subtotal</b>	<b>6</b>	<b>13</b>	<b>19</b>	<b>10</b>	<b>435</b>	<b>464</b>
<b>Remaining 2015-2023 RHNA Need</b>	<b>189</b>	<b>94</b>	<b>283</b>	<b>101</b>	<b>-252</b>	<b>132</b>
<b>New Units Potential Under the 2015-2023 Housing Element</b>						
Underutilized Sites Zoned (30+ Units/Acre)	0	0	1,121	0	0	1,121
Underutilized Sites Zoned (Less than 30 Units/Acre)	0	0	0	40	116	156
Vacant Mixed Use Sites (Less than 30 units/acre)	0	0	0	0	109	109
Vacant Mixed Use Sites (30+ units/acre)	0	0	0	5	0	5
New Second Units (40 total over 9 years)	20	8	28	8	4	40
Conversions and Legalized Second Units (20 total)	10	4	14	4	2	20
<b>Subtotal</b>	<b>30</b>	<b>12</b>	<b>1,163</b>	<b>57</b>	<b>231</b>	<b>1,451</b>
<b>Remaining RHNA</b>	<b>159</b>	<b>82</b>	<b>-880</b>	<b>44</b>	<b>-483</b>	<b>-1,319</b>

\*The "Lower Income SUBTOTAL" adds together the very low and low income units required under RHNA

\*\*"Units in the Pipeline" include units approved (permits issued or entitlements completed) and in the planning process with estimated project affordability

\*\*\*Lower income units can be considered affordable for Moderate Income households

## **D** Summary of Available Land for Housing



This section demonstrates San Carlos' ability to meet its remaining housing need for this planning period through available vacant sites, underutilized sites and second units. Before presenting the sites inventory, this section begins with background information on affordability assumptions and the methodology to identify realistic development capacity.

### **Affordability Assumptions**

This Housing Element allocates units by income level using “default density” standards established by the California Department of Housing and Community Development (HCD). The default density standard for San Carlos is 30 dwelling units per acre. This means that if a site permits residential densities of 30 dwelling units per acre or more, the housing development capacity on the site is appropriate for accommodating San Carlos' housing need for “lower-income” households. If a site does not allow a residential density of 30 dwelling units per acre, it is assumed to be affordable moderate and above moderate income households.

### **Realistic Development Capacity**

The RHNA table on the preceding page identifies the realistic capacity for underutilized and vacant sites based on the City's recent track record in approving projects and the more detailed analysis listing individual sites as contained in Appendix B. The maps that follow show the location of vacant and underutilized sites and sites zoned at more than

and less than 30 units per acre in San Carlos. Overall, the realistic development capacity during the Housing Element planning period (to 2023) is as follows:

- a. **Underutilized Sites** — 1,293 units on underutilized sites zoned at 30 or more units per acre (maximum capacity of 2,255 units); 156 units on underutilized sites zoned at less than 30 units per acre (maximum capacity of 425 units).
- b. **Vacant Sites** — 5 units on vacant sites zoned at 30 or more units per acre (maximum capacity of 10 units); 109 units on vacant sites zoned at less than 30 units per acre (maximum capacity of 109 units).

The assumptions for site development are consistent with the build-out analysis used for the recently updated General Plan Land Use Element. The assumptions also consider the probability that a site will develop under applicable development standards and limitations on residential densities created by ground floor commercial uses in mixed use projects. Appendix B provides a detailed listing of sites for residential use in San Carlos.

Assumptions upon which the realistic development potential for residential units of underutilized sites are based on the analysis undertaken as part of the City's General Plan update and the 2007-2014 Housing Element, as updated for the 2015 for the 2015-2023 Housing Element. The update included site reconnaissance and an examination of project approvals or other modifications to property conditions. Assumptions for these sites are consistent with the build-out analysis contained in the Land Use Element, which considers the probability that a site will redevelop within the timeframe of the Housing Element. In addition, applicable development standards on residential densities with ground floor commercial uses was considered.

Below is a listing of the conditions on larger sites of one acre or more in size that are included in the underutilized residential sites inventory contained in Appendix B. Each of the sites below has an allowable density of between 50-59 units per acre, with a realistic



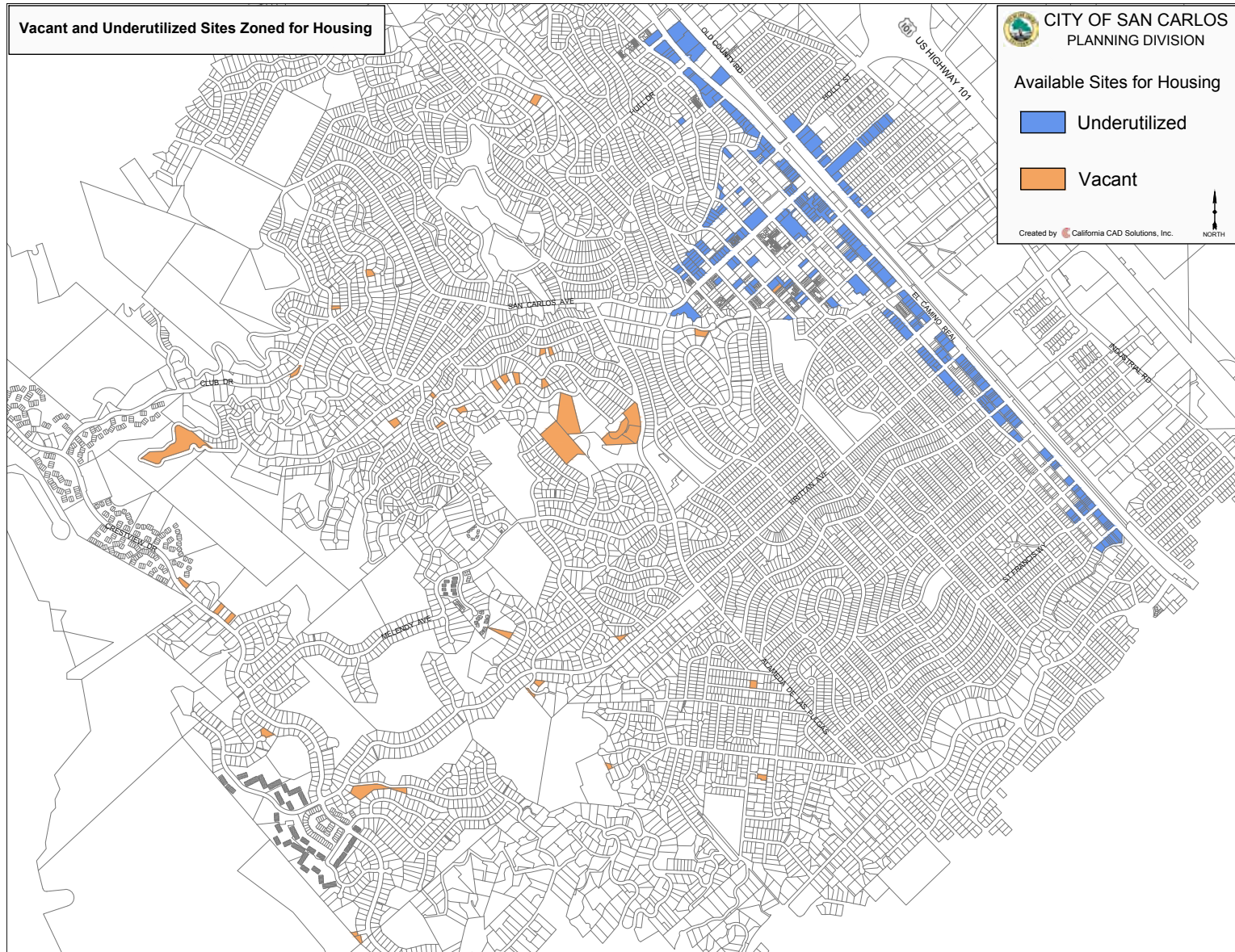
development potential of 30 or more units per acre. Recent trends show that projects are being proposed above the realistic development capacity shown in the Housing Element. Since the sites below all have a realistic development capacity over 30 units per acre, they can be counted towards the City's remaining Regional Housing Needs Allocation (RHNA) for lower income housing, as shown in the table on page 105 of the Housing Element.

- a. 11 El Camino Real (33 unit realistic development potential). This site is a 1.1-acre parcel with Planned Development zoning. The General Plan Land Use designation is for Mixed Use Medium Density residential at 21-50 units/acre. The existing use is a large surface parking lot, and there have been current inquiries from developers about redeveloping this site with residential uses. The site has a realistic development potential for 33 housing units during the Housing Element planning period.
- b. 21-69 El Camino Real (39 unit realistic development potential). This site is a 1.3-acre parcel with Planned Development zoning. The General Plan Land Use designation is for Mixed Use Medium Density residential at 21-50 units/acre. The existing use is a strip-mall shopping center (age unknown) with a surface parking lot. The site has a realistic development potential for 39 housing units during the Housing Element planning period.
- c. 1324 San Carlos Avenue (39 unit realistic development potential). This site is a 1.3-acre parcel with a Mixed Use San Carlos zoning. The General Plan Land Use designation is for Mixed Use, Medium High Density residential at 21-50 units/acre. The existing use is an older shopping center that was built in 1960. The site has a realistic development potential for 39 housing units during the Housing Element planning period.

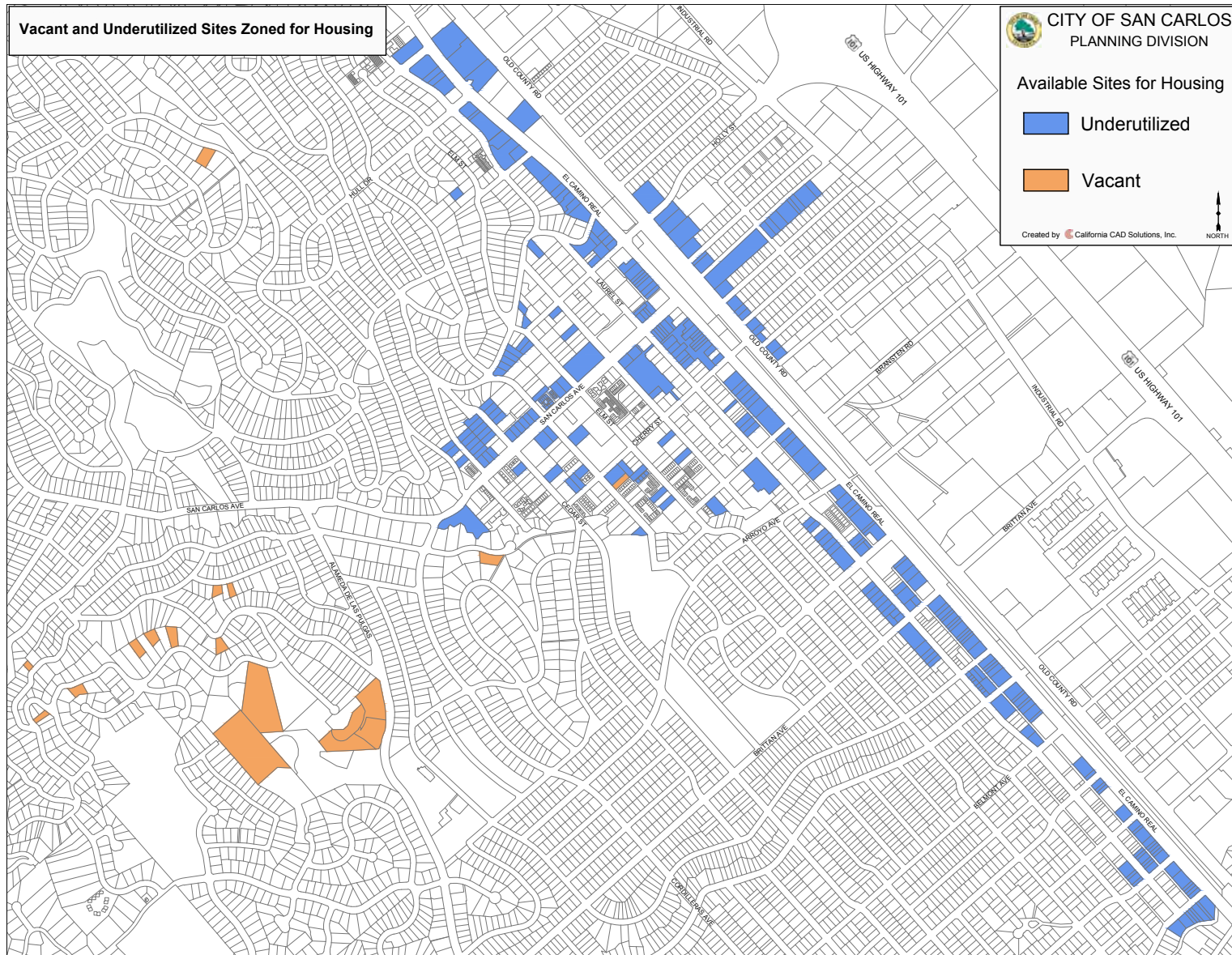


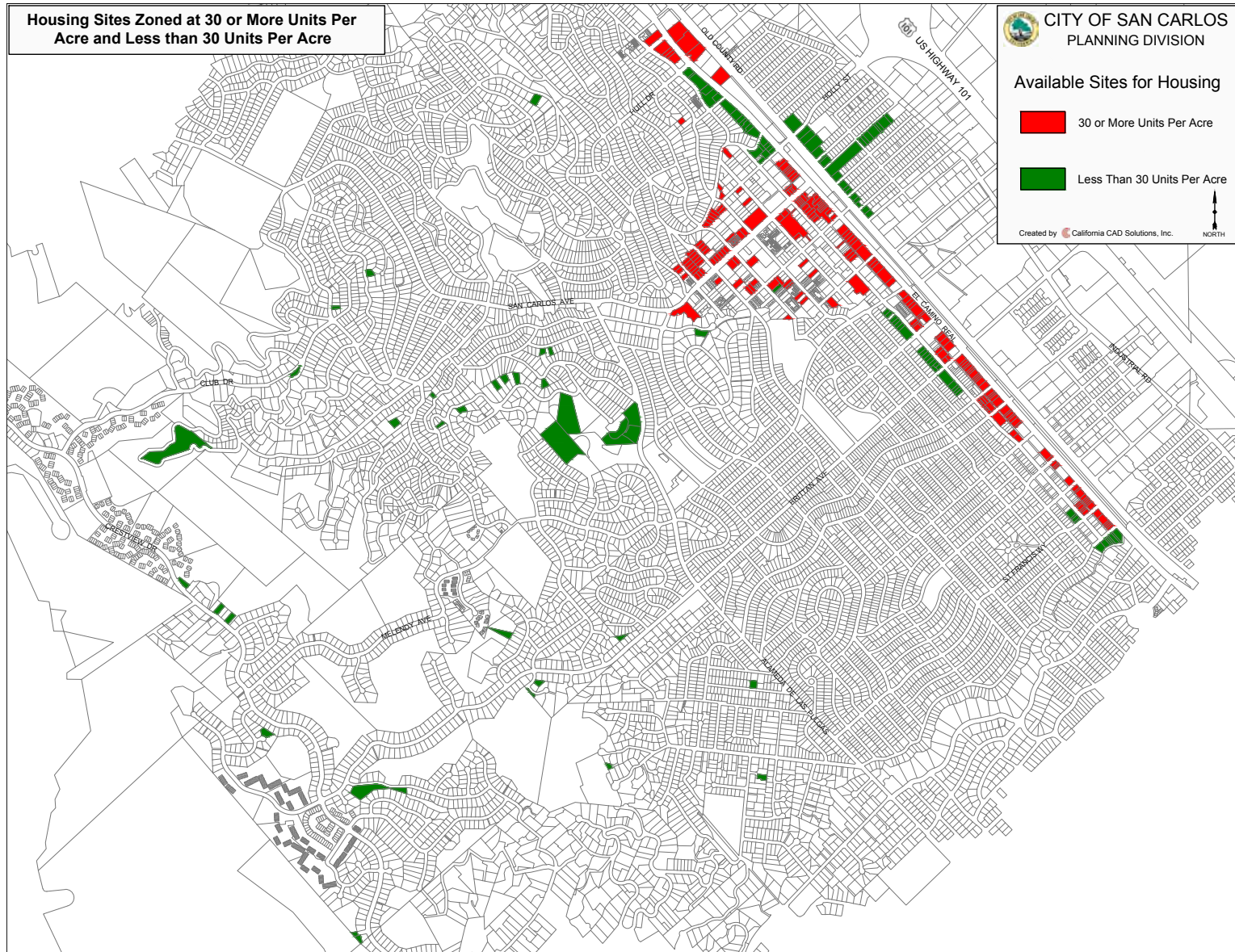
- d. 1785 San Carlos Avenue (38 unit realistic development potential). This site is a 1.1 acre parcel with RM-59 zoning. The General Plan Land Use designation is for Multiple Family, Medium Density residential at 21-59 units/acre. The existing use is a professional office building that was built in 1967. The site has a realistic development potential for 38 housing units during the Housing Element planning period.
- e. Wheeler Plaza (86 unit realistic development potential). This site is a 1.7-acre parcel with Mixed Use Downtown Core zoning. The General Plan Land Use designation is for Mixed Use Medium Density residential, 21-50 units/acre. The existing use is a surface parking lot. The City has received a development application to construct 109 new units.
- f. 810 Laurel Street (33 unit realistic development potential). This site is a 1.1-acre parcel with Mixed Use Downtown Core zoning. The General Plan Land Use designation is for Mixed Use Medium Density residential, 21-50 units/acre. The existing use is an older grocery store that was built in 1968. The site has a realistic development potential for 33 housing units during the Housing Element planning period.

Recent project approvals demonstrate that the City's development standards and requirements are not a constraint to the development of housing to meet the City's RHNA through 2023. For example, both 934 Laurel Street and 1673 Laurel Street were both approved at the maximum number of units allowed under existing zoning. In addition, 777 Walnut Street was approved at over the maximum density by using State Density Bonus law. Both 1673 Laurel Street and 777 Walnut Street are zoned at a maximum of 50 units per acre. In addition, current proposals under review as of November 2014 (545 Walnut Street, 520 El Camino Real, 977 Laurel Street and 1525 San Carlos Avenue) are all zoned at 50 to 59 units per acre and have been submitted at the maximum density allowed under current zoning.

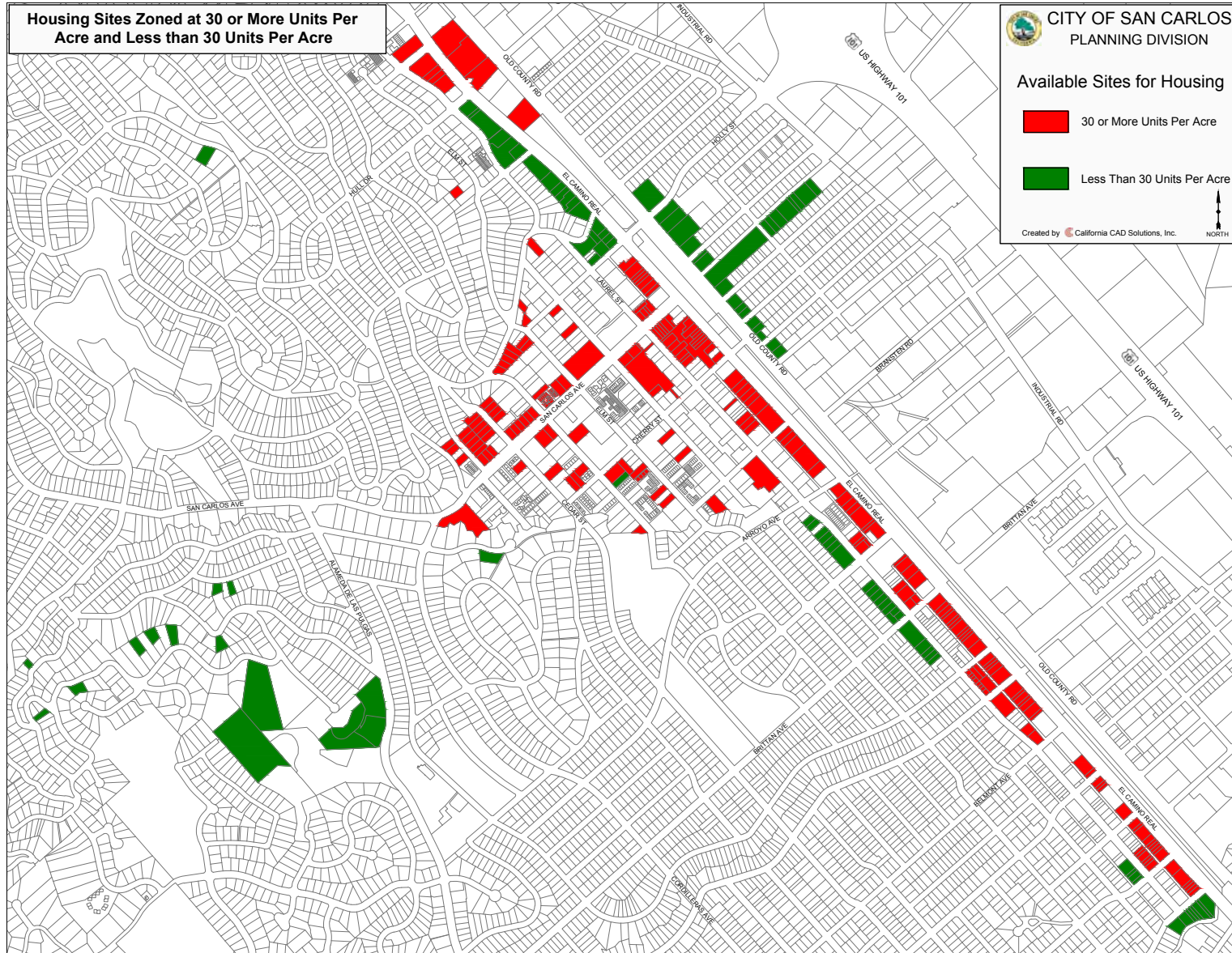












## **E** Potential Environmental Constraints to Housing



In San Carlos, environmental constraints primarily relate to biological resources, cultural resources, hazardous materials, flooding and noise. As discussed below, these constraints are not expected to limit development capacity of identified sites in Downtown San Carlos and along El Camino Real.

### **Biological Resources**

Biological resources in San Carlos include open space, special status plant and animal species, riparian habitat and wetlands. Most of the Downtown area and the El Camino Real corridor are fully developed with limited biological

resources. Development of these sites would not be constrained by biological resources in these areas.

Important biological resources could be located in vacant residentially zoned parcels in western portions of San Carlos. It is possible that these resources will constrain residential development in these areas. However, these areas provide sites that are suitable only for above moderate-income units. As San Carlos has already accommodated its housing need for above moderate-income households, these constraints will not interfere with San Carlos to meet its housing need for all income levels.

### **Cultural Resources**

Cultural resources in San Carlos include archaeological and historic resources as discussed in the General Plan Land Use Element. None of these cultural resources

are located within a site included in the sites inventory. However, many of the underutilized sites contain structures that are more than 50 years old. It is possible that CEQA review for the development of these sites will identify additional significant resources that would be adversely impacted. Due to the large number of underutilized sites in San Carlos this possibility represents a minor and limited constraint to the development of housing in San Carlos. Furthermore, this potential constraint was incorporated into development capacity assumptions, assuming development at about 50 percent of the maximum density permitted by the Zoning Code.

### **Hazardous Materials**

A number of sites in San Carlos are listed as having used hazardous materials (RCRA sites) or as having historical or current environmental contamination in the General Plan. The majority of these sites are in industrial areas in East San Carlos. A number of contaminated sites are also located along El Camino Real, however, all of these sites contain hazardous materials that can be remediated through the redevelopment process and thus would not preclude the possibility of redevelopment. The presence of hazardous materials on a site can increase the cost of site development. This constraint is relatively minor and has been incorporated into development capacity assumptions.

### **Flooding**

Some of the underutilized sites on El Camino Real are within the 100-year floodplain, as illustrated in Figure 8-5 in the Community Safety and Services Element of the City's General Plan. Parcels located near to Pulgas, Brittan and Cordilleras Creeks have experienced occasional flooding during winter months. All of these parcels are zoned for mixed-use, so it is assumed that new housing would be developed above ground floor retail. City codes do not restrict the development of housing above ground floor retail within the 100-year floodplain. Flooding hazards therefore will not constrain the development of housing in San Carlos.

### Noise

Underutilized sites along El Camino Real and Old County Road are within close proximity to the Caltrain tracks, a major source of noise in San Carlos. However, the City requires that new residential development in this area be designed so that noise will not negatively impact new residences. Noise is therefore not an environmental constraint that will interfere with the development of housing in San Carlos.

### Infrastructure Capacity

Sufficient water and sewer capacity is available to accommodate San Carlos' RHNA. Drinking water in San Carlos is provided by Cal-Water. According to Cal-Water staff during preparation of the City's General Plan, Cal-Water will have sufficient water supply to meet the water demand for San Carlos' General Plan projections. This demand would be accommodated through a combination of water from wells, and purchased from the San Francisco Public Utilities Commission. Wastewater originating in San Carlos is treated by the South Bayside System Authority (SBSA), which has sufficient wastewater treatment capacity for San Carlos.

## F Potential Governmental Constraints



Market forces and public regulations and policies affect housing development. State law requires that Housing Elements include an analysis of governmental and nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels. Governmental constraints include land use controls, building codes and their enforcement, fees and exactions, and permitting procedures.










## 2030 General Plan

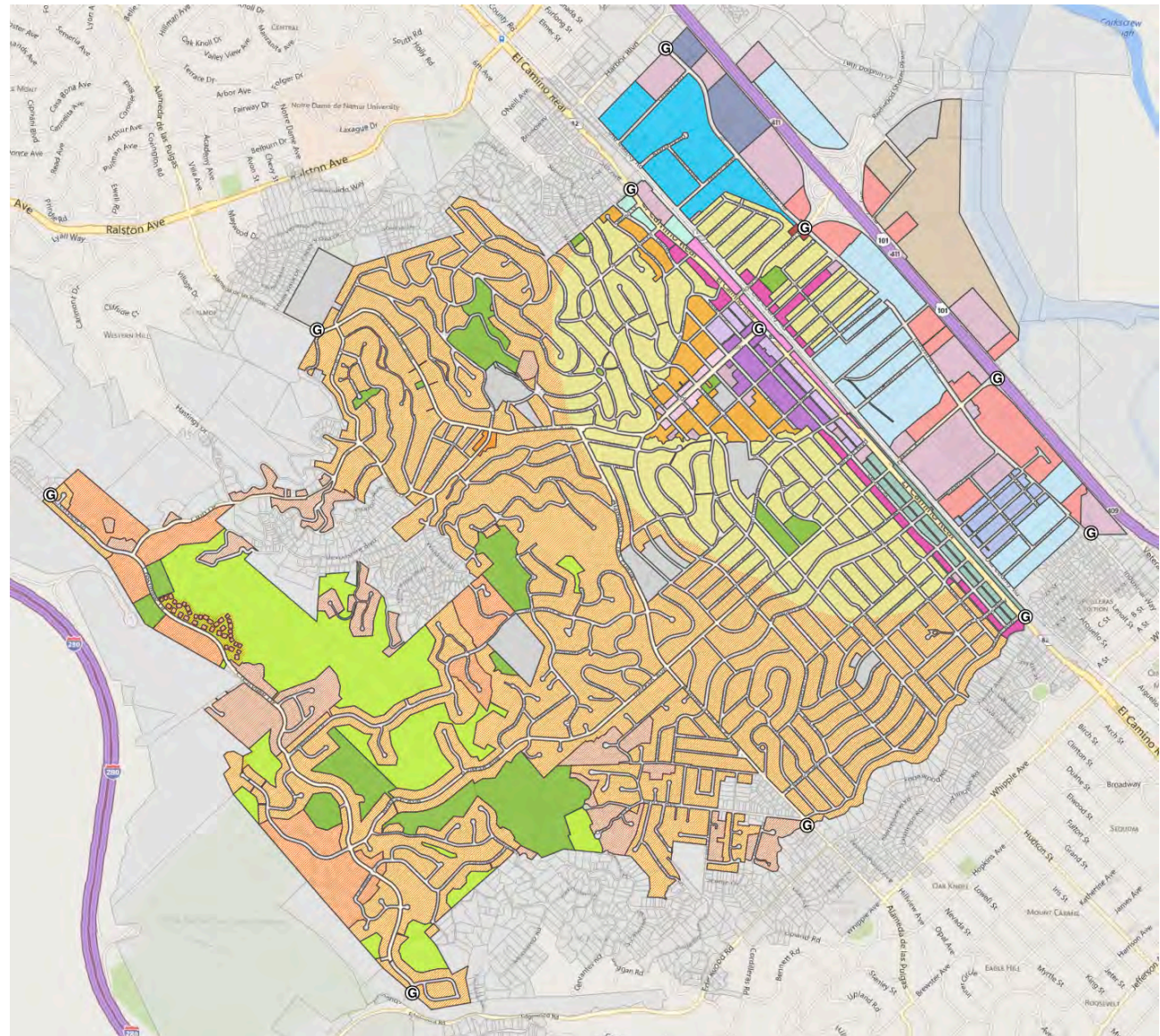
The San Carlos General Plan regulates residential development densities by number of dwelling units per acre. The General Plan Land Use Element provides for four residential designations allowing residential densities of three to 59 dwelling units per acre. The Land Use Element also provides for four mixed-use designations allowing residential densities of 10 to 59 dwelling units per acre. Elements within the General Plan include numerous policies and actions relating to development of housing in San Carlos. Following adoption of the 2030 General Plan, the City undertook a comprehensive revision of the City's Zoning Ordinance to be consistent with the General Plan and resulting in adoption of a form based zoning code effective January 1, 2012 addressing many implementing programs contained in the 2007-2014 Housing Element.

## Zoning Ordinance

The San Carlos Zoning Ordinance implements the General Plan by establishing standards and regulations for all development in San Carlos. The table to the right and the map on the next page identify the residential zoning designations in San Carlos and their location. The table flowing the map shows allowed uses within the various districts. The colors used on the map and in the tables correspond to one another.

### City of San Carlos Zoning Map and Residential Zoning Categories

	RS-3 Single-Family, Low Density — 3 units/net acre
	RS-6 Single-Family — 6 units per net acre
	RM-20 Multiple-Family, Low Density — up to 20 units per net acre
	RM-59 Multiple-Family, Medium Density — up to 59 units per net acre
	MU-DC Mixed-Use Downtown Core — up to 50 units per net acre
	MU-D Mixed-Use Downtown — up to 50 units per net acre
	MU-SA Mixed-Use Station Area — up to 50 units per net acre
	MU-SC Mixed-Use San Carlos Avenue — up to 59 units per net acre
	MU-NB Mixed-Use North Boulevard — up to 50 units per net acre
	MU-SB Mixed-Use South Boulevard — up to 50 units per net acre
	MU-N Neighborhood Mixed-Use — up to 20 units per net acre





**City of San Carlos Residential Land Use Regulations Summary Table**

Residential Use	RS-3	RS-6	RM-20	RM-59	MU-DC	MU-D	MU-SA	MU-SC	MU-NB MU-SB	MU-N
Single-Unit Dwelling	P	P	—	—	—	—	—	—	—	—
Small Lot Single-Unit Development	—	C	P	C	—	—	—	—	—	—
Bungalow Court	—	C	P	C	—	—	—	—	—	—
Second Dwelling Unit	P	P	P	—	—	—	—	—	—	—
Duplex	—	C	P	—	—	—	—	—	—	—
Townhouse Development	—	C	P	P	—	—	—	—	—	—
Multi-Unit Residential	—	—	P	P	P	P	P	P	P	P
Elderly & Long-Term Care	—	—	—	C	—	—	—	C	—	—
Group Residential	—	—	—	P	—	—	—	—	—	—
<i>Residential Care Facilities</i>										
<i>General</i>	—	—	M	M	—	M	—	M	—	—
<i>Limited</i>	P	P	P	P	P	P	P	P	P	P
<i>Senior</i>	—	—	M	M	—	M	—	M	—	—
Single Room Occupancy	—	—	C	C	C	C	C	C	C	C
Supportive Housing	P	P	P	P	P	P	P	P	P	P
Transitional Housing	P	P	P	P	P	P	P	P	P	P
Emergency Shelter	—	—	—	—	—	—	—	—	P	—

“P” Permitted use

“M” Minor Use Permit (Zoning Administrator)

“C” Conditional Use Permit (Planning Commission)

“—” Use is not permitted

The Zoning Code provides for four residential zoning districts in San Carlos. Commercial zoning districts in San Carlos also permit residential uses as part of mixed-use projects with housing above ground floor commercial uses or as stand-alone residential projects with some limitations on key streets.

The specific purposes of the residential districts are to: (1) preserve, protect, and enhance the character of the City's residential neighborhoods; (2) ensure adequate light, air, and open space for each dwelling; (3) ensure that the scale and design of new development and alterations to existing structures are compatible with surrounding homes and appropriate to the physical characteristics of the site and the area where the project is proposed; and, (4) provide sites for public and semi-public land uses, such as parks and public safety facilities, that will serve City residents and will complement surrounding residential development.

The following are residential zoning districts in San Carlos (tables showing development standards follow):

- a. **RS-3 Single-Family, Low Density.** This district is intended for residential densities up to three units per net acre. Dwelling types may include detached single-unit housing and second units. In addition to single-unit homes, this district provides for uses such as small family day care, park and recreation facilities, and community gardens that may be appropriate in a single-family residential neighborhood.
- b. **RS-6 Single-Family.** This district is intended for residential densities up to six units per net acre. Dwelling types may include detached single-unit housing, small lot single-unit development, duplexes, townhomes, and second units. This district also allows for uses such as family day care, park and recreation facilities, and civic and institutional uses such as schools and places for community assembly that may be appropriate in a single-family residential neighborhood.

- c. **RM-20 Multiple-Family, Low Density.** This district is intended for residential densities of up to twenty units per net acre developed at a scale and form that is appropriate to its neighborhood context and adjacent uses. Dwelling types include small lot single-unit development, bungalow courts, front or rear loaded townhomes, and multi-unit buildings. This district also allows for limited uses such as family day care, park and recreation facilities, and civic and institutional uses such as schools and places for community assembly that are appropriate in a low density multifamily residential environment.
- d. **RM-59 Multiple-Family, Medium Density.** This district is intended for residential development at densities up to fifty-nine units per net acre. This density range accommodates townhomes and multi-unit buildings developed at a scale and form that is appropriate to its neighborhood context and adjacent single-family residential uses and forms. Small lot single-unit and bungalow court development is allowed where site conditions exist rendering the development type equal to or better than multi-unit or townhome development. In addition to residential uses, this district allows for a limited number of public and semi-public uses such as day care centers, public safety facilities, and residential care facilities that are appropriate in a medium density multifamily residential environment.

The following are mixed-use zoning districts in San Carlos. The specific purposes of the mixed-use districts are to: (1) provide for the orderly, well-planned, and balanced development of mixed-use districts; (2) encourage a mix of uses that promotes convenience, economic vitality, fiscal stability, and a pleasant quality of life; (3) promote pedestrian- and transit-oriented, mixed-use commercial centers at appropriate locations; (4) establish design standards that improve the visual quality of development and create a unified, distinctive, and attractive character along mixed-use streets; and, (5) provide appropriate buffers and transition standards between commercial and residential uses to preserve both commercial and mixed-use feasibility and residential quality.

- a. **MU-DC Mixed-Use Downtown Core.** This district is intended to maintain the pedestrian-oriented environment in the heart of San Carlos' downtown, with a focus on ground-level active storefronts and pedestrian- and transit-oriented development that encourages pedestrian activity and supports multi-modal transportation. Physical form is regulated to reflect the urban character of the downtown core. Allowable uses include retail, commercial, and office uses, as well as residential development of up to fifty units per net acre.
- b. **MU-D Mixed-Use Downtown.** This district is intended to maintain the pedestrian-oriented environment around the downtown core and connect surrounding districts. Physical form is regulated to provide shopfront buildings that frame the street and support pedestrian- and transit-oriented development that encourages pedestrian activity and supports multi-modal transportation. Allowable uses include retail, commercial, and office uses, as well as residential development of up to fifty units per net acre.
- c. **MU-SA Mixed-Use Station Area.** This district is intended to provide for transit-oriented development to support vitality around transit centers and the historic San Carlos Train Depot and provide linkages to the downtown core and neighborhoods adjacent to Old County Road. Allowable uses include retail, commercial, and office uses, as well as residential development of up to fifty units per net acre.
- d. **MU-SC Mixed-Use San Carlos Avenue.** This district is intended to allow one or more of a variety of residential and nonresidential uses to encourage a greater mix and intensity of uses in a pedestrian-scaled environment at a scale and form that is appropriate to its neighborhood context and adjacent residential uses and forms. This district is also intended to provide transit-oriented development that

supports multi-modal transportation. Allowable uses include commercial and office uses, as well as residential development up to fifty-nine units per net acre.

- e. **MU-NB Mixed-Use North Boulevard.** This district is intended to facilitate the transformation of the northern portion of El Camino Real into a multi-modal, mixed-use corridor. The physical form varies to reflect the urban character of the El Camino Real corridor and to transition to surrounding, lower-density districts. This district allows a mix of residential development of up to fifty units per net acre and retail and commercial uses, as well as hotels and other commercial uses oriented toward a regional market.
- f. **MU-SB Mixed-Use South Boulevard.** This district is intended to facilitate the transformation of the southern portion of El Camino Real into a multi-modal, mixed-use corridor. The physical form varies to reflect the urban character of the El Camino Real corridor and to transition to surrounding, lower-density districts. This district allows a mix of residential development of up to fifty units per net acre and retail and commercial uses, as well as hotels and other commercial uses oriented toward a regional market.
- g. **MU-N Neighborhood Mixed-Use.** This district is intended to provide an appropriate transition from mixed-use areas into the residential neighborhoods. This district allows a mix of residential and commercial development appropriately scaled to ensure a residential physical form to relate to adjacent single-family residential neighborhoods. Allowable uses include retail, commercial, and office uses, as well as residential development of up to twenty units per net acre.

The Zoning Ordinance also has a Planned Development (PD) District, which allows either permitted or conditionally permitted uses provided they are consistent with the

General Plan Land Use designation. Planned Developments require a development plan and standards to be approved by the Planning Commission and City Council.

### Development Standards

Development standards for residential and mixed-use districts, where residential uses are allowed, are shown in the table on the next page. The standards are not considered constraints to development based on a comparison with other communities in the county, review of the justification for the standards and review of the City's recent track record in approving new projects.

### Parking Requirements

San Carlos' parking requirements are not considered a significant constraint on housing development in the city. Similar to most cities and towns in San Mateo County, San Carlos requires two covered parking spaces per single-family home and an additional uncovered parking space for single-family homes with second units. San Carlos also requires four covered parking spaces for each duplex, which is a common parking requirement for San Mateo County jurisdictions. Most jurisdictions in San Mateo County also require between one to three covered parking spaces for apartments. In multi-family apartment zones, San Carlos requires one to two spaces per unit depending on the number of bedrooms.

Housing developers may also pay an in-lieu fee to a parking exception fund for projects within an established parking assessment district. In addition, reduced parking requirements may be considered by any of the City's five parking reduction provisions, as outlined in Chapter 18.20.050 of the Municipal Zoning Code. These reduction provisions include:

- a. **Transportation Demand Management** — requires a 20% reduction for projects of a certain size.



## Generalized Summary of City of San Carlos Residential Zoning Standards

Zoning District	Building Site			Required Setbacks				Maximum Floor Area Ratio (FAR)	Maximum Building Height	Maximum Density (Units/Net Acre)	Minimum Off-Street Parking Requirements
	Minimum Lot Area	Minimum Lot Width	Maximum Coverage	Front	Rear	Interior (Side)	Street Side				
RS-3	10,000 sf	75'	25%	20'	20'	10' 1st Story; 14' 2nd Story	10' 1st Story; 14' 2nd Story	n/a	28'	3	2 covered spaces
RS-6	5,000 sf	40'	50%	15' 1st Story; 19' Second Story	15'	5' 1st Story; 9' 2nd Story	7.5' 1st Story; 11.5' 2nd Story	n/a	28'	6	2 covered spaces
RM-20	6,000 sf	60'	65%	15'	15'	5' 1st/2nd Story; 10' thereafter	10'	0.75	35'	20	Studios 1 space; 1 and 2 bedroom units 1.5 spaces/unit; 3+ bedroom units 2 spaces/unit; and 1 additional guest space for every 2 units
RM-59	10,000 sf	100'	75%	15'	15'	5' 1st/2nd Story; 10' thereafter	10'	2.00	50'	59	
MU-DC	5,000 sf	50'	n/a	Generally varies from 5' to 15' depending on street frontage (residential uses are subject to the setback requirements of the RM-59 District)				2.50	50'	50	For mixed use projects the parking requirements vary depending on the size of the unit: studio/1-bedroom, 1 covered space; 2 or more bedrooms, 1.5 covered spaces per unit; additional guest space for every 4 units for projects greater than 10 units
MU-D	5,000 sf	50'	n/a					2.50	50'	50	
MU-SA	5,000 sf	50'	n/a					2.50	50'	50	
MU-SC	5,000 sf	50'	n/a					3.00	50'	59	
MU-NB	5,000 sf	50'	n/a					2.50	50'	50	
MU-SB	5,000 sf	50'	n/a					2.50	50'	50	
MU-N	5,000 sf	50'	n/a					2.00	50'	20	

- b. **Transit Accessibility** — allowing for a 20% reduction for projects within ¼ mile of a regularly serviced transit stop.
- c. **Motorcycle Parking** — can substitute up to 5% of the required amount of parking.
- d. **Shared Parking** — where a shared parking facility serving more than one use will be provided and the total number of required parking spaces may be reduced up to 40% with Planning Commission approval of a conditional use permit.
- e. **Parking Demand Study** — a reduction in parking may be granted by the Planning Commission following consideration of a Parking Demand Study. The Parking District is intended to maintain the pedestrian-oriented environment around the downtown core and connect surrounding districts. Physical form is regulated to provide shop-front buildings that frame the street and support pedestrian- and transit-oriented development that encourages pedestrian activity and supports multi-modal transportation. Allowable uses include retail, commercial, and office uses, as well as residential development of up to fifty units per net acre.

### **Below Market Rate (BMR) Housing Program**

To encourage the development of affordable housing, San Carlos adopted the Below Market Rate (BMR) Housing Program (San Carlos Municipal Code Chapter 18.16). The BMR Program is an inclusionary housing ordinance, which requires a specified share of new residential construction be affordable at the low-and moderate-income levels.

San Carlos' BMR Program requires that all residential ownership developments containing seven or more units include at least 15 percent affordable units for low and moderate-income households. Rental development requires payment of an affordable housing impact fee. However, there are alternatives for both ownership and rental



residential projects. For ownership projects, a builder can choose to provide less BMR units if: (a) there is an increase in the number of bedrooms in larger BMR units (as an incentive for family units); or, (b) provide greater levels of affordability, such as an extremely low income or very low income BMR unit. Ownership BMR units may also be provided off-site, but only if there are 10% more BMR units than otherwise required and if the units are located in an area of need (such as near jobs). Finally, in-lieu fees may be paid if the builder can demonstrate that it is economically infeasible to construct below market rate units. Alternatives for rental projects include construction of at least 15% of the total units as BMR units, with 5% for low and 10% for very low income households in exchange for incentives such as a City density bonus, modified development standards calculations and flexible parking standards and setbacks.

Section 18.17 of the San Carlos Municipal Code sets forth Affordable Housing Incentives. A City density bonus allows builders that develop one or more affordable units at or below the low income category to become eligible to develop an additional unit for each unit on-site that is affordable to those at or below the low-income category. Partial unit in-lieu fees are collected for fractional units and projects with less than 7 units. These funds are used to preserve and produce affordable housing.

In 2009 San Carlos began a review of its previous BMR Program. In February 2010, the City Council adopted a series of modifications to the BMR Ordinance. Shortly thereafter, in April 2010, the City Council adopted resolutions amending the housing in-lieu fees and establishing an affordable housing impact fee. Revisions were needed to:

- a. Distinguish between rental and for-sale units.
- b. Allow for in-lieu fees, which could provide greater flexibility for developers.

- c. Codify the formula and assumptions for determining affordable price levels for for-sale BMR units, to provide more clarity for developers to estimate the feasibility of projects and to propose potential alternatives.

In the 2007-2014 Housing Element, adopted in 2009, the City committed to revise its BMR Program to better reflect best practices and be more responsive to current housing market economics. As a result of these modifications, and based on the City's recent track record in reviewing and approving recent projects, it can be concluded that the City BMR Program is not a constrain to housing development in San Carlos. While income levels for the affordable units have not yet been determined, the site at 1244 Cherry Street is a topic of ongoing discussions for a 31-unit affordable housing project that would replace 6 existing affordable units for a new increase of 25 new affordable units. The Wheeler Plaza project (which is on the RHNA table) would include a total of 8 affordable units, but would replace 6 existing, for a net increase of two new affordable units.

### Permitting Fees

Housing development is subject to permit processing and impact fees. Processing fees cover the City's actual processing costs while impact fees assure that new development pays its fair share portion of the cost of associated with public improvements and services required to be provided by the City or other public agencies.

The table to the left shows example fees for a typical single family home (2,400 square foot home with a 500 square foot garage, two stories and three bedrooms) and, as an example, a 96-unit condominium development. The tables on the following pages compare San Carlos' fees to other jurisdictions in San Mateo County for single family and multiple family developments.

Based on this analysis, San Carlos' fees are similar to other jurisdictions in San Mateo County and, also based on the City's recent track record in approving projects, do not represent a constraint to development.

The City collects impact fees following building permit submittal and prior to permit issuance. Fees are re-evaluated every fiscal year to cover the changing costs of providing services. While permit fees increase the cost of construction and thus can constrain the production of housing, particularly affordable multi-family housing projects, the City applies policies and actions intended to increase the financial feasibility of affordable housing projects. For example, the City can reduce or waive development impact fees where necessary and appropriate to make infill higher-density, mixed-use development feasible in the Downtown area and along El Camino Real.

## Permitting and Approval Process

Residential uses are permitted in all zoning districts in San Carlos except for the commercial, industrial, parks and open space and airport districts. The table on allowed uses in Zoning Ordinance (page 113) shows permitted uses in the various residential zones. A permitted residential use as identified in Table 4-35 may require City approval of multiple permits, such as a Design Review Permit and a Conditional Use Permit.

### City of San Carlos Example Development Fees (2014)

	<i>Typical Single Family Home</i>	<i>96-Unit Condominium Development</i>
<b>Project Assumptions</b>		
Assumed Project Size (units)	1	96
Bedrooms Per Unit	3	2 to 3
Living Area per Unit (sq. ft.)	2,400	1,250 to 1,750
Parking Area per Unit (sq. ft.)	500	500
<b>Planning and Building Fees</b>		
Design Review	\$4,006	\$5,661
Conditional Use Permit	-	\$6,968
Lot Split (Major — 5 or more lots)	-	\$13,937
Building Permit Fee	\$4,477	\$161,742
Building Plan Check Fee	\$3,357	\$121,307
Grading**	\$5,000	\$35,790
Dirt Haul	\$0	\$10,310
New Multi-Family Residential	\$0	\$17,542
GEO	\$500	\$0
Recycling Deposit	\$1,000	\$1,000
Environmental Review (Negative Declaration estimate)	\$0	\$8,000
Other Building Division Fees	\$2,083	\$22,685
Sewer Connection (City and SBSA)	\$4,499	\$431,999
<b>Impact Fees</b>		
Traffic Impact Fee	\$2,271	\$218,016
Affordable Housing Impact Fee*	\$6,792	\$411,765
Park In-Lieu Fee	\$7,548	\$490,620
<b>Total Fees</b>	<b>\$41,533</b>	<b>\$1,957,342</b>
<b>Total Fees Per Unit</b>	<b>\$41,533</b>	<b>\$20,389</b>

\*Alternately, the builder may construct a secondary dwelling unit (single family homes only)

\*\*Single family requires \$5,000 grading bond

**Single Family Development Fee Survey By Jurisdiction**

City	Entitlement Fees	Construction Fees	Impact Fees	Total
Atherton	-	\$9,078	-	\$9,078
Brisbane	-	\$4,211	\$11,111	\$15,322
Burlingame	\$1,806	\$32,400	\$9,062	\$43,268
Colma	-	\$6,760	\$7,680	\$14,439
Daly City	-	\$15,998	\$5,074	\$21,072
Foster City	\$2,000	\$18,682	-	\$20,682
Half Moon Bay	\$12,055	\$3,312	\$25,032	\$40,399
Hillsborough	\$2,901	\$10,699	\$4,980	\$15,679
Portola Valley	\$3,640	\$19,772	\$7,860	\$31,092
Redwood City	\$620	\$6,384	\$21,531	\$28,535
San Carlos	\$4,006	\$20,916	\$16,611	\$41,533
San Mateo	\$3,500	\$26,107	\$20,844	\$50,451
South San Francisco	\$670	\$9,996	\$6,312	\$16,978
Woodside	\$4,380	\$16,484	\$4,350	\$25,214

Source: 21 Elements Fee Survey, 2014

**Multi-Family Development Fee Survey By Jurisdiction**

City	Entitlement Fees	Construction Fees	Impact Fees	CEQA Fees	Total	Per unit cost
Brisbane	\$33,543	\$191,358	\$302,252	\$2,218	\$529,371	\$5,514
Burlingame	\$58,076	\$1,431,000	\$531,552	\$273,234	\$2,020,628	\$21,048
Daly City	\$18,041	\$530,861	\$487,104	\$2,995	\$1,036,006	\$10,791
Foster City	\$50,000	\$560,875	\$1,920,000	-	\$2,530,875	\$26,363
San Mateo	\$75,000	\$841,502	\$1,463,652	\$25,000	\$2,405,154	\$25,053
San Carlos	\$26,566	\$802,375	\$1,120,401	\$8,000	\$1,957,342	\$20,389
Redwood City	\$12,500	\$689,712	\$1,537,620	\$5,000*	-	-

Source: 21 Elements Fee Survey, 2014

Below is a discussion of permits required and the approval process for housing in single-family, multi-family, commercial and planned community zoning districts.

### **Single-Family Districts**

Single-family homes proposed in the RS-3 and RS-6 districts are subject to the discretionary review authority of the Residential Design Review Committee (RDRC). Projects that are less than 3,000 square feet of floor area (including garages) and do not exceed Design Review FAR thresholds may be approved by the Planning Director. Projects that result in greater than 3,000 square feet and exceed FAR thresholds require RDRC approval.

To approve a single-family home, the Design Review authority (Planning Director, RDRC, Planning Commission or City Council) must find that the project is consistent with the Zoning Ordinance, General Plan, parcel map, use permit, variance and the applicable design review criteria that is codified in the Zoning Ordinance.

Applications for a single-family home must include a site plan, floor plans, elevations, color samples of structures and landscape treatments, and proof of neighborhood outreach. For projects reviewed by the RDRC, a notice of the application is mailed 10 days prior to a RDRC decision to properties within 150 feet of the proposed project. The typical time frame for review and approval of a single-family home is eight to ten weeks for Planning Director or RDRC approval. Approval of building permits generally takes an additional three to six weeks.

### **Multi-Family and Mixed Use Districts**

A Design Review Permit is required to construct or modify a residential structure within any multi-family or mixed-use zoning district. The Planning Director may approve Design Review Permits for projects that do not require RDRC review, and may refer items directly to the Planning Commission or Residential Design Review Committee when in the Planning Director's opinion the public interest would be better served by

having the Planning Commission or Residential Design Review Committee conduct design review.

The review authority may only approve a design review application if it finds that the application is consistent with the following (SCMC 18.29.070):

- a. Title 18, Zoning, of the San Carlos Municipal Code;
- b. The General Plan and any applicable specific plans the City Council has adopted;
- c. Any applicable design guidelines adopted by the City Council;
- d. Any approved tentative map, use permit, variance, or other planning or zoning approval that the project required; and
- e. Design review criteria (see below).

The Zoning Code identifies a number of design review criteria that are used as a basis for making the findings identified above (SCMC 18.29.060). Design review criteria include the following:

- a. The overall design of the project including its scale, massing, site plan, exterior design, and landscaping will enhance the appearance and features of the project site and surrounding natural and built environment.
- b. The project design is appropriate to the function of the project and will provide an attractive and comfortable environment for occupants, visitors, and the general community.
- c. Project details, materials, signage and landscaping are internally consistent, fully integrated with one another, and used in a manner that is visually consistent with the proposed architectural design.

- d. The project has been designed to be compatible with neighboring development by avoiding big differences in building scale and character between developments on adjoining lots in the same zoning district and providing a harmonious transition in scale and character between different districts.
- e. The project contributes to the creation of an attractive and visually interesting built environment that includes a variety of building styles and designs with well-articulated structures that present varied building facades, roof lines, and building heights within a unifying context that encourages increased pedestrian activity and promotes compatibility among neighboring land uses within the same or different districts.
- f. The design of streetscapes, including street trees, lighting, and pedestrian furniture, is consistent with the character of activity centers, commercial districts and nearby residential neighborhoods.
- g. The proposed design is compatible with the historical or visual character of any area recognized by the City as having such unified character.
- h. The project design preserves major public views and vistas from major public streets and open spaces and enhances them by providing areas to stroll, benches to rest and enjoy views, and similar amenities.
- i. Parking areas are designed and developed to buffer surrounding land uses; complement pedestrian-oriented development; enhance the environmental quality of the site, including minimizing stormwater run-off and the heat-island effect; and achieve a safe, efficient, and harmonious development.
- j. Lighting and lighting fixtures are designed to complement buildings, be of appropriate scale, provide adequate light over walkways and parking areas to create a sense of pedestrian safety, and avoid creating glare.

- k. The proposed building design and landscaping supports public safety and security by allowing for surveillance of the street by people inside buildings and elsewhere on the site.
- l. Landscaping is designed to be compatible with and enhance the architectural character and features of the buildings on site, and help relate the building to the surrounding landscape. Proposed planting materials avoid conflicts with views, lighting, infrastructure, utilities, and signage.

Design Review Permit applications must include, at a minimum, a site plan of proposed buildings or structures with elevations which show appearance and materials of exterior walls, lighting, signage, landscaping, walls or fences used for screening or separation, design of ingress and egress and off-street parking, or loading facilities and color and construction material samples. Certain types of residential projects in single family, multi family and mixed-use districts require Planning Commission approval of a Conditional Use Permit. Proposed projects requiring a Conditional Use Permit must submit additional information describing in detail the nature of the proposed use. To approve a Conditional Use Permit, the Planning Commission must find that:

- a. The proposed use is allowed within the applicable zoning district and complies with all other applicable provisions of this title and all other titles of the municipal code;
- b. The proposed use is consistent with the General Plan and any applicable specific plan;
- c. The proposed use will not be adverse to the public health, safety, or general welfare of the community, nor detrimental to surrounding properties or improvements;



- d. The proposed use complies with any design or development standards applicable to the zoning district or the use in question unless waived or modified pursuant to the provisions of this title;
- e. The design, location, size, and operating characteristics of the proposed activity are compatible with the existing and reasonably foreseeable future land uses in the vicinity; and
- f. The site is physically suitable for the type, density, and intensity of use being proposed, including access, utilities, and the absence of physical constraints.

The Planning Commission reviews proposed Design Review/Conditional Use Permits for certain projects at a noticed public hearing. Notices are mailed to properties within 300 feet of the proposed project no less than 10 days prior to the hearing date. Planning Commission approval of a Design Review/Conditional Use Permit for a new multi-family or mixed-use development typically takes six to eight months, and potentially longer for controversial projects. Approval of building permits for a mixed-use or multi-family development generally takes an additional three to six weeks.

The subdivision of land for a residential development project requires City approval of a Tentative and Final Map. San Carlos' Subdivision Ordinance, Title 17 of the Municipal Code, follows the statutory requirements of the State Subdivision Map Act, which ensures that local jurisdictions adhere to a reasonable time schedule when acting on subdivision applications. According to the Subdivision Map Act, local jurisdictions must approve or deny a subdivision application within one year if an EIR is required and within six months if a negative declaration or automatic approval is possible.

The City's current track record of approving projects indicates that development standards and processing times are not a constraint to new development. Nevertheless, the City recognizes that a lengthy project approval process can render a proposed affordable housing project financially infeasible. To address this potential constraint,

the Housing Element has established a process for granting priority permit processing status for approved housing projects that exceed the City's minimum BMR requirement.

### **Building Codes and Code Enforcement**

Building Codes and Code Enforcement establish health and safety standards for structures and encourage rehabilitation of substandard buildings to improve conditions and quality of life. The City has adopted the 2013 California Building Code Series and the 2012 International Property Maintenance Code. The City has not adopted any amendments to these Codes that significantly increase housing costs.

The City's Building Division regularly inspects development projects to ensure compliance with all applicable Building Codes, as does the San Carlos Fire Department. Residents may report code violations to the Building Division for follow-up by our shared services agreement with San Mateo County Code Enforcement. Additionally, the City's Apartment Inspection Program ensures proper maintenance and life-safety for occupants of all rental units within City limits.

### **On-and Off-Site Improvement Standards**

Due to the built-out character of San Carlos, the City typically requires only minimal on-and off-site improvements as a condition of approval for new residential development. Most new housing development occurs on existing lots that are already served by necessary infrastructure. The City of San Carlos requires that developers complete certain minimum site improvements in conjunction with new housing development. Required on-site improvements include grading and installation of water, sewer, storm drainage, storm drainage retention, gas, electricity and cable utilities. Required off-site improvements include curbs, gutters, sidewalks, sewer lateral, drainage structures, full street sections, and street lighting. The City also requires that developers install landscaping and irrigation systems when necessary.

## **Housing for Persons with Disabilities**

State law requires the Housing Element to include an analysis of governmental constraints upon the maintenance, improvement or development of housing for persons with disabilities. Housing elements also must include actions to remove these constraints to the extent possible and to provide reasonable accommodations for housing designed for and occupied by persons with disabilities. Constraints, if present, are typically related to zoning provisions, definition of “family,” reasonable accommodation procedures, and the building code.

### **Zoning Provisions**

The City’s Zoning Ordinance treats residential care facilities, transitional and supportive housing uses similar to other residential uses in the same zone. In addition, emergency shelter uses are permitted as a use “by-right” in the MU-NB and MU-SB located along El Camino Real. Within that area there are sufficient underutilized sites to create the opportunity for an emergency shelter for the homeless to be located in these areas.

The San Carlos zoning code permits shared housing as-of-right in single-family zoning districts. Group residential uses, including large residential care facilities (over six residents) are permitted as-of-right in all multi-family residential zones. There are no distance or concentration requirements for group residential uses. In addition, the City complies with State Health and Safety Code Sections 17021.5, which concerns employee housing that serves six or fewer employees, which would include farmworkers.

### **Definition of Family**

The San Carlos zoning code defines a family as “one or more persons occupying premises and living as a single housekeeping unit, as distinguished from a group occupying a hotel, club, fraternity, or sorority house.” This definition does not limit the ability for unrelated persons with disabilities to occupy a dwelling as a household, or constrain the development of housing for persons with disabilities.

## **G** Potential Non-Governmental Constraints



Non-governmental constraints are primarily market-driven and include land costs, construction costs and the availability of financing. Market forces and environmental constraints restrict the development of housing often by adding to the cost of housing. The identification and analysis of these potential constraints to achieving the community's housing goals will help to identify measures that address these concerns and reduce their impacts on the production of housing.

Non-governmental constraints are generated by the economic and social environment which are beyond the control of local governments. Some of the impacts of non-governmental constraints can be offset to a minimal extent by local governmental actions, but usually the effects are localized and have little influence on the housing need within the jurisdiction or market area. Non-governmental constraints to affordable housing in San Carlos consist of three major factors: (1) availability and cost of financing, (2) price of land, and (3) cost of construction.

Regional demand has a direct impact on the cost of land. The local government can either limit or provide an adequate supply of entitled land for development in order to meet the regional demand. The availability of financing is affected by factors that the local government cannot control, including capital levels of banks and investors, credit worthiness of borrowers, and the willingness of investors to supply capital for real estate. Construction cost is affected by a variety of factors, including the national demand for materials and commodities, and the supply of local construction labor.

## Environmental Constraints

The City of San Carlos is bounded by San Francisco Bay to the east and the coastal range foothills. The hillside areas of San Carlos are subject to special seismic and structural engineering issues, which can raise the cost of housing in those areas. Most of the East Side and Downtown are in a floodplain or have a high water table, which can hinder development, particularly if underground parking is being considered.

San Carlos is a “built-out” city with scarce land available for development. Belmont and Redwood City are located to the north and south respectively, which constrains land availability for housing. In addition, minimal streetscape and pedestrian amenities along El Camino Real limits the appeal of the corridor as a location for infill housing development. However, major new development projects on El Camino Real are helping to change this perception. The City also recognizes that public action is needed to “prime the pump” for additional redevelopment on the corridor. The City of San Carlos has pursued a public investment strategy to create a pedestrian-friendly environment and encourage private residential investment on El Camino Real (the City’s designated Priority Development Area — PDA) and other priority infill development areas.

## Land and Construction Costs

The cost of land represents an ever-increasing proportion of the total housing development cost. Since the mid-1960’s, unimproved land has cost significantly more in California than in the rest of the U.S. Land cost in San Carlos, however are considered more than the majority of California cities. In the last decade, land and construction cost have significantly increased in San Mateo County primarily because of the significant increase in demand for commercial and residential buildings. Because San Mateo County remains a desirable place to live with scarce land resources, land cost continue to be high. The price of land for a single family lot averages around \$1,000,000 depending on property location. The price of land for a multifamily development is

approximately \$3,000,000 per acre. Approximately 15 to 20 percent of the total cost for a multi-family development is the price of land.

Considering San Carlos is a “built-out” city, most of the areas to develop multifamily affordable units have existing structures on the land, that only add to the cost to acquire and assemble land for development.

Construction cost, including both hard cost (i.e. labor and materials) and soft cost (i.e. development fees, architectural and engineering services, and insurance) are high countywide. For multi-family homes in San Mateo County, hard cost account for 60 to 65 percent of building cost, while soft costs account for approximately 15 to 20 percent. Land accounts for the remaining cost. For single-family homes, hard costs account for about 40 percent of the building cost, while soft costs account for 20 percent. Different construction types and the use of prevailing wage labor in San Carlos impact the total cost of construction.

High land and construction cost in San Carlos continue to act as a constraint on the production of affordable housing. This Housing Element includes a number of policies and actions to increase the financial feasibility of affordable housing projects.

It is anticipated that land costs within the City’s Priority Development Area will increase over time as new development replaces existing, older property uses, infrastructure improvements take place and the desirability of living closer to transit and amenities increases. As a result, potential increases in land values and increased market rents as an area becomes more desirable may occur. This may impact housing costs, housing overpayment, overcrowding, housing conditions (with lower income households disproportionately having to locate in substandard conditions), and displacement might be direct effect, caused by the redevelopment of sites with existing residential properties, or indirect, caused by increasing rents.

The Housing Element includes a number of programs to address the issue of displacement of lower income residents, including requirements for replacement housing that will strive to minimize displacement of lower income residents and publicity efforts related to the Section 8 voucher program. Since the issue of the potential displacement of lower income residents is a countywide and Bay Area concern, it is recommended that a new program be included in the Housing Element to coordinate with other jurisdictions in San Mateo County, under the umbrella of work to be undertaken by 21 Elements, to quantify, develop and evaluate potential strategies to address displacement of lower income residents. Based on this evaluation, measures will be developed and the City will implement programs, as appropriate, to address the risk of displacement of existing lower income residents. It is recognized as part of this program action that displacement might be direct, caused by the redevelopment of sites with existing residential properties, or indirect, caused by increased market rents as an area becomes more desirable. Once actions are identified and action taken by the City, the City will monitor such programs annually for effectiveness and make adjustments as necessary.

### **Availability and Cost of Home Financing**

One of the most significant factors related to the provision of adequate housing for all segments of the population is the availability of financing. The average annual mortgage interest rates for the years 2005 through the fourth quarter of 2014 can be found in the table below. The rates fell by over a percent between 2013 and 2005. In July of 2006 interest rates peaked and housing prices saw some of the highest year over year median price increases as financing seemed to be readily available for all segments of the home buying population. Since 2008, interest rates have dropped to as low as 3.35 percent.

Generally speaking, households can afford to spend 30 percent of their monthly income on housing. This figure assumes that the household does not have an already high debt to income ratio, or other high monthly expenses. A four-person household that makes



the median annual income of \$103,000 in San Mateo County could theoretically afford a monthly housing payment of \$2574. With a 10% down payment a family could afford a home of about \$553,000 and while this seems at first glance to provide significant purchase power, the median home price in San Mateo County is \$1,085,000 and in San Carlos is \$1,205,000. And while assistance is available through the San Mateo County down payment assistance program this leaves little room for new homebuyers to find quality affordably priced single family residential housing in San Carlos.

#### Average Rate and Points on 30-Year Fixed-Rate Mortgages

	2014		2013		2012		2011		2010	
	Rate	Pts.	Rate	Pts.	Rate	Pts.	Rate	Pts.	Rate	Pts.
January	4.43	0.7	3.41	0.7	3.92	0.8	4.76	0.8	5.03	0.7
February	4.30	0.7	3.53	0.8	3.89	0.8	4.95	0.7	4.99	0.7
March	4.34	0.6	3.57	0.8	3.95	0.8	4.84	0.7	4.97	0.7
April	4.34	0.7	3.45	0.8	3.91	0.7	4.84	0.7	5.10	0.7
May	4.19	0.6	3.54	0.7	3.80	0.8	4.64	0.7	4.89	0.7
June	4.16	0.6	4.07	0.8	3.68	0.7	4.51	0.7	4.74	0.7
July	4.13	0.6	4.37	0.8	3.55	0.7	4.55	0.7	4.56	0.7
August	4.12	0.6	4.46	0.7	3.60	0.6	4.27	0.7	4.43	0.7
September			4.49	0.7	3.50	0.6	4.11	0.7	4.35	0.7
October			4.19	0.7	3.38	0.7	4.07	0.8	4.23	0.8
November			4.26	0.7	3.35	0.7	3.99	0.7	4.30	0.8
December			4.46	0.7	3.35	0.7	3.96	0.7	4.71	0.7
<b>Annual Average</b>			<b>3.98</b>	<b>0.7</b>	<b>3.66</b>	<b>0.7</b>	<b>4.45</b>	<b>0.7</b>	<b>4.69</b>	<b>0.7</b>

(Continued next page)

### Average Monthly Rate and Points on 30-Year Fixed-Rate Mortgages (continued)

	2009		2008		2007		2006		2005	
	Rate	Pts.	Rate	Pts.	Rate	Pts.	Rate	Pts.	Rate	Pts.
January	5.05	0.7	5.76	0.4	6.22	0.4	6.15	0.5	5.71	0.7
February	5.13	0.7	5.92	0.5	6.29	0.4	6.25	0.6	5.63	0.7
March	5.00	0.7	5.97	0.5	6.16	0.4	6.32	0.6	5.93	0.7
April	4.81	0.7	5.92	0.4	6.18	0.5	6.51	0.6	5.86	0.6
May	4.86	0.7	6.04	0.5	6.26	0.4	6.60	0.5	5.72	0.6
June	5.42	0.7	6.32	0.7	6.66	0.4	6.68	0.5	5.58	0.6
July	5.22	0.7	6.43	0.6	6.70	0.4	6.76	0.5	5.70	0.5
August	5.19	0.7	6.48	0.7	6.57	0.4	6.52	0.4	5.82	0.5
September	5.06	0.7	6.04	0.7	6.38	0.5	6.40	0.5	5.77	0.6
October	4.95	0.7	6.20	0.6	6.38	0.5	6.36	0.4	6.07	0.5
November	4.88	0.7	6.09	0.7	6.21	0.4	6.24	0.5	6.33	0.6
December	4.93	0.7	5.29	0.7	6.10	0.5	6.14	0.4	6.27	0.5
<b>Annual Average</b>	<b>5.04</b>	<b>0.7</b>	<b>6.03</b>	<b>0.6</b>	<b>6.34</b>	<b>0.4</b>	<b>6.41</b>	<b>0.5</b>	<b>5.87</b>	<b>0.6</b>

Source: Freddie Mac, Monthly Average Commitment Rate and points on 30-Year Fixed- Rate Mortgage

### Availability of Construction Financing

Construction loans for new housing are difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger investments by the builder.

Due to Federal and state budget cuts, affordable housing developers have had a much harder time securing funding. Since 2009, the Federal Government has cut programs such as Community Development Block Grants, HOME, and HOPE VI funding by 27-50

percent (ABAG). Traditionally, these programs have been a large source of affordable housing funds. In addition to Federal cuts, the State dissolved Redevelopment agencies in 2012, leaving San Mateo County with a loss of \$25.5 million in funds for affordable housing. However, Low Income Housing Tax Credits still provide an important source of funding, so it is important for jurisdictions to consider which sites are eligible for affordable housing development. MidPen Housing has agreed to help jurisdictions identify appropriate sites.

## **H** Opportunities for Energy Conservation



Energy costs have increased significantly over the past several decades, and climate change concerns have increased the need and desire for further energy conservation and related “green building” programs. Buildings use significant energy in their design, construction and operation. The use of “green building” techniques and materials can reduce the resources that go into new construction and can make

buildings operate much more efficiently. One common definition of “green building” is “design and construction practices that significantly reduce or eliminate the negative impacts of buildings on the environment through energy efficiency and renewable energy, conservation of materials and resources, water efficiency, site planning and indoor environmental quality.”

## State of California

The State of California is a nationwide leader in sustainable building practices. Written into the State Building Code are several sets of requirements and guidelines to facilitate the production of more environmentally friendly buildings. Part 6 of Title 24 of the California Code of Regulations sets forth mandatory energy standards for new development, and requires adoption of an “energy budget.” In turn, the home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations. In 2011, California added the California Green Building Standards Code (CALGreen) to the state’s official building code. CALGreen is a new set of building codes, some mandatory, and some voluntary, for all new buildings and renovations. It is the first state level “green” building code to be implemented in the US. Minimum energy conservation standards implemented through CALGreen may slightly increase initial construction costs, but reduce operating expenses and expenditure of natural resources over the long run.

## Pacific Gas & Electric (PG&E)

Pacific Gas & Electric (PG&E) provides power for all jurisdictions in San Mateo County. PG&E offers variety of energy conservation services for residents that help save money while moving towards greater sustainability, including energy assistance programs for lower income households, which help qualified homeowners and renters, conserve energy and control electricity costs. By publicizing these programs, jurisdictions can help residents make their homes more energy efficient.

PG&E provides customers with information about their energy usage through programs like the Home and Business Area Network (HAN) and the Smart-Rate Add-on. These programs are designed to identify peak energy use times and unnecessarily energy-consuming appliances, to assist consumers in making energy-saving and money-saving decisions. Through Energy Upgrade California, PG&E also offers homeowners up to \$4,500 in rebates for implementing energy-saving home improvements. PG&E also has



launched the Zero Net Energy Pilot Program (ZNE) to move towards all new residential construction be zero net energy by 2020, and all commercial construction by 2030.

PG&E also participates in several other energy assistance programs for lower income households, which help qualified homeowners and renters, conserve energy and control electricity costs. These include the California Alternate Rates for Energy (CARE) Program and the Relief for Energy Assistance through Community Help (REACH) Program. The CARE provides a 15 percent monthly discount on gas and electric rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities. The REACH Program provides one-time energy assistance to customers who have no other way to pay their energy bill. The intent of REACH is to assist low-income customers, particularly the elderly, disabled, sick, working poor, and the unemployed, who experience severe hardships and are unable to pay for their necessary energy needs.

### **City of San Carlos Climate Action Plan**

As part of San Carlos' 2009 General Plan Update, the City prepared a Climate Action Plan (CAP) that identified specific measures to increase residential energy conservation and reduce greenhouse gas emissions. The CAP identifies the sources of greenhouse gas emissions released in San Carlos and estimates how these emissions may change over time. Measures in the CAP are expected to evolve over time as scientific knowledge and financial resources relating to climate change increase. Housing Element policies and actions relating to energy conservation have therefore been designed to avoid potential conflicts with the CAP as it is revised over time.

## APPENDIX A

### Matrix Review of 2007-2014 Housing Element Programs

The matrix on the following pages examines each program contained in the City's 2007-2014 Housing Element. It includes an identification of each program by name, objectives, accomplishments and recommendations for the 2015-2023 Housing Element. Additional discussion is provided in the Housing Opportunities section — subsection Section A.

**Appendix A**  
**Matrix Review of San Carlos 2007-2014 Housing Element Implementing Programs**

Housing Element Program Name/Number		Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
<b>Goal HOU-1 Promote the preservation and improvement of the quality of existing housing.</b>				
1.1	Continue the Rental Inspection Program	Continue the Rental Inspection Program as provided in San Carlos Municipal Code Chapter 15.34.	This program is active and ongoing. The Building Division oversees and implements this program.	Continue program and clarify that it is implemented by the Building Division.
1.2	Promote Home Repair Assistance	Promote the availability of free or inexpensive home repair services for low income households provided by organizations such as North Peninsula Neighborhood Services Center, Community Action Agency of San Mateo County, Center for the Independence of the Disabled, Rebuilding Together Peninsula, Generating Renewable Ideas for Development Alternatives (GRID Alternatives), and others.	Ongoing (the City currently funds the Center for the Independence of the Disabled).	Continue program and assure that outreach is also undertaken with special needs populations as well as lower income households.
1.3	Implement Residential Improvement Programs	By 2010, evaluate residential improvement programs that are or could be made available to San Carlos and consider the need for reestablishing and expanding the City's Life Safety Home Repair Grant program.	2010 evaluation undertaken. The program is ongoing.	Continue program.
1.4	Publicize Rehabilitation Loan Programs	Promote the availability of city, county, State and federal housing rehabilitation loan programs, including the County's Housing Rehabilitation Loan Programs.	Ongoing	Continue program.
1.5	Require Replacement Housing	By 2010, adopt a minimum one-to-one replacement requirement for any housing units demolished due to public action.	This program has not been implemented.	Continue program.
1.6	Publicize Weatherization and Water Conservation Programs	Promote low income weatherization assistance and water reduction programs.	Ongoing	Continue program.
<b>Goal HOU-2 Increase the energy efficiency of and minimize the environmental impacts from housing in San Carlos.</b>				
2.1	Implement California Green Building Standards Code	Implement and promote incentive programs that encourage the use of green-building techniques in the development of all new housing and remodels, especially in affordable housing.	City adopted California Green Building code at Tier 1. The City complies with the 2013 California Green Building Code (CGC) where new residential buildings shall be designed to include green building mandatory measures as specified. This also applies to additions or alterations of existing residential buildings.	Continue program and clarify that the program also applies to additions or alterations of existing residential buildings.
2.2	Leverage Funding for Green Building	Leverage federal, State, and regional funding sources to subsidize incentive programs for green building.	Ongoing as opportunities are available.	Continue program.
2.3	Implement Energy Conservation	Continue to implement, suggest and promote energy conservation policies, building materials and devices as part of housing development and remodeling projects.	In effect and ongoing.	Continue program.
<b>Goal HOU-3 Encourage housing development located close to transit, Downtown and along El Camino Real (Planning Areas 1, 2, and 3) with high quality, higher density, multi-family housing.</b>				
3.1	Implement Complete Streets Policies and Programs	By 2014, develop a public investment strategy, including infrastructure upgrades such as streetscape improvements and "Complete Streets" programs, to create a pedestrian-friendly environment and encourage private residential investment in Planning Areas 1, 2 and 3.	The City Council adopted a Complete Streets policy in 2012. The City is currently implementing complete streets along El Camino Real (Grand Boulevard Initiative), and the East Side Connect and El Camino Real Landscape and Lighting projects.	Continue program.
3.2	Provide Incentives for Higher Density, Mixed Use Development	By 2012, consider reducing or waiving development impact fees where necessary and appropriate to make higher density, mixed-use, infill development feasible in the Downtown area and along El Camino Real. The City will grant heightened consideration for projects that exceed the affordability levels required by the BMR Program, accommodate special needs households or include Single Room Occupancy units.	The City has not had projects that exceed affordability levels and, accordingly, has not reduced nor waived development impact fees.	Continue program.



**Appendix A**  
**Matrix Review of San Carlos 2007-2014 Housing Element Implementing Programs**

Housing Element Program Name/Number		Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
3.3	Develop Incentives for Lot Consolidation	By 2011, develop and implement a lot consolidation program with incentives - such as relaxed development standards, streamlined permit processing, additional density bonuses, financial contributions, and more - for owners of small and odd-shaped lots in Planning Areas 1, 2 and 3.	This program has not been implemented.	Continue program.
3.4	Consider Using Redevelopment Funds to Encourage Affordable BMR Units in Mixed-Use, Multi-Family Housing	By 2010, consider using Redevelopment Low and Moderate Income Funds for development of mixed-use, higher density multi-family housing that contains a higher percentage of BMR units or deeper affordability than otherwise required.	RDA dissolved thus no RDA low and moderate income funds are available. However, use of other housing funding is evaluated when mixed use projects are proposed.	Eliminate program. Consider new program to explore other housing funding opportunities when mixed use and affordable housing projects are proposed.

**Goal HOU-4 Promote the development of second units to increase housing opportunities.**

4.1	Develop Second Unit Information Materials	By 2010, develop informational materials to educate the public on second units.	In effect and ongoing.	Continue program.
4.2	Modify Second Unit Development Standards	Review the effectiveness of second unit development standards on a periodic basis.	The Zoning Ordinance was updated in 2011; the Planning Division continues to review the Zoning Ordinance to further reduce any constraints to the development of second units.	Consider elimination of the 400-foot distance standard required between secondary dwelling units.
4.3	Identify Possible Sources of Funding for Secondary Dwelling Units	By 2011, research potential funding sources for remodeling existing homes to create an autonomous second unit.	Ongoing	Continue program.
4.4	Legalize Existing Unpermitted Secondary Dwelling Units	Extend, continue and promote the amnesty program to legalize existing unpermitted second units. Encourage the legalization of unpermitted second units to better ensure that they are safe and habitable.	Ongoing and in effect. The Planning Division has processed a number of applications to legalize second units.	Extend legalization process.
4.5	Undertake Design Review of Secondary Dwelling Units	By 2011, evaluate the need for residential design review for second unit additions.	Form based zoning code effective and implemented beginning January 1, 2012. Second units require minor design review.	Continue program and clarify that second units only require minor design review.

**Goal HOU-5 Assist in the development of new housing that is affordable at all income levels.**

5.1	Implement Below Market Rate (BMR) Ordinance	Continue to implement the City's Below Market Rate (BMR) Ordinance. By 2010, revise the Ordinance to comply with California Redevelopment and Density Bonus law. In addition, consider other changes including providing for varying levels of density bonuses, incentives and concessions for increasing percentage levels of BMR units; differentiating the affordability level requirements for for-sale versus rental units; creating standards for determining the affordable price for for-sale units; adopting policies that allow for BMR unit owners to potentially build some home equity, while preserving the long-term affordability of the BMR units; and adopting policies to use Redevelopment Agency funds to ensure that Homeownership Association (HOA) dues remain affordable for BMR condominium owners.	BMR ordinance was updated in 2010 to incorporate all changes noted. Deed restrictions updated to include terms allowing BMR property owners to potentially gain equity, formula developed to calculate Affordable Housing Price consistent with CA Government code and minimum recording time of agreements.	Continue program.
5.2	Provide Redevelopment Agency Funds to Increase the Affordability of BMR Units	Provide Redevelopment Agency Housing Set- Aside Funds for the provision of affordable housing above the levels required by the BMR Ordinance. Consistent with the Redevelopment Agency Five-Year Implementation Plan, consider the use of \$1,500,000 of RDA Housing Funds to increase the affordability of currently proposed and potential developments.	RDA dissolved thus no RDA low and moderate income funds are available. However, use of other housing funding is evaluated when mixed use projects are proposed.	Eliminate program. Consider new program to explore other housing funding opportunities when mixed use and affordable housing projects are proposed.

**Appendix A**  
**Matrix Review of San Carlos 2007-2014 Housing Element Implementing Programs**

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
5.3	Use Redevelopment Agency Funds to Purchase Land or Buildings for Affordable Housing	Use RDA Housing Funds for strategic opportunities to purchase land or buildings to convert or develop into future affordable housing, consistent with the guidelines and restrictions of redevelopment law. Consistent with the Redevelopment Agency Five-Year Implementation Plan, the City will utilize up to \$5,750,000 of Housing Funds to purchase affordability restrictions for multi-family units; acquire smaller multi-family properties for conversion to affordable income-restricted units (to be sold to nonprofit housing providers with 45- or 55-year affordable housing covenants); and acquire land to assist developers with the construction of affordable units.	RDA dissolved thus no RDA low and moderate income funds are available. However, use of other housing funding is evaluated when mixed use projects are proposed.
5.4	Implement First Time Homebuyer Loan Programs	By 2010, evaluate the need to continue the City's Downpayment Assistance Loan (DAL) program or to direct prospective first time homebuyers to similar County programs. Encourage the use of these programs through improved outreach and education.	The Downpayment Assistance Loan program is not longer in effect. Similar programs are offered through the County of San Mateo.
5.5	Encourage the Use of Section 8 and Other Rental Voucher Programs	Promote the use of HUD Section 8 Rental Voucher Program. Encourage nonprofit service providers to refer eligible clients, especially those with extremely low incomes, to the Section 8 program for assistance.	Ongoing
5.6	Work with the Business Community to Address Workforce Housing Programs	Promote affordable workforce housing programs to the business community as well as to City, school and other local government employees and recruits.	Ongoing
5.7	Explore Opportunities to Rehabilitate and Convert Existing Housing to Affordable Housing	Explore partnerships with housing organizations and developers to rehabilitate and convert existing market rate rental housing into affordable housing for extremely low, very low, low and moderate income households.	\$100,000 in funding grants issued to 7 different affordable housing organizations to assist in implementing the City's affordable housing programs and policies.
5.8	Establish Priority Processing Procedures	By 2012, establish a process for granting priority permit processing status for approved housing projects that exceed the City's minimum BMR requirement.	The Planning Division works with applicants who propose affordable housing at deeper levels for fast tracking.

**Goal HOU-6 Remove and/or mitigate potential governmental constraints to the provision of adequate, affordable housing.**

6.1	Consider Allowing Smaller Condominium Units	By 2012, consider reducing the minimum size allowed for condominium units.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
6.2	Consider Allowing Alternative Single Family Housing Designs	By 2012, study allowing different housing types such as small lot single family development (e.g. "bungalow courts") in areas designated for single family residential land use.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
6.3	Remove Constraints to the Development of Affordable Housing	Regularly evaluate all applicable City regulations, ordinances, fees, and Zoning Code requirements to identify constraints to the development of affordable housing in San Carlos, and amend as deemed appropriate to remove unreasonable constraints.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes. Zoning Ordinance review and clean up underway.	Eliminate program and consider a new program to identify additional incentives for BMR housing..
6.4	Reduce Parking Requirements in Planning Areas 1, 2, and 3	Within two years of Housing Element adoption (and by 2011), amend the Zoning Code to allow, with Planning Commission approval, reduced on-site parking requirements within Planning Areas 1, 2 and 3.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
6.5	Update Multi-Family Design Review Guidelines	Within two years of adopting the Housing Element (and by 2011), review the design review guidelines for multi-family development as part of a comprehensive update to the Zoning Code, and revise the guidelines as needed to increase clarity and reduce ambiguities.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.

**Goal HOU-7 Provide adequate housing for special needs populations.**

7.1	Contribute to Special Needs Service Providers	On an annual basis, contribute funds to nonprofit organizations and outside agencies that serve the needs of special needs households in and around San Carlos.	\$100,000 in funding grants issued to 7 different affordable housing organizations to assist in implementing the City's affordable housing programs and policies.	Continue program.
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**Appendix A**  
**Matrix Review of San Carlos 2007-2014 Housing Element Implementing Programs**

Housing Element Program Name/Number		Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
7.2	Evaluate the Effectiveness of City Contributions to Special Needs Service Providers	Evaluate City contributions to outside agencies to assess whether to continue funding and/or adjust funding amounts or to consider other agencies for funding, particularly those organizations and agencies that provide housing and support services for persons with disabilities.	Ongoing	Continue program.
7.3	Require Annual Reports from Special Needs Service Providers	Require outside agencies receiving City contributions to submit annual reports detailing how funds have been used and how programs have benefited San Carlos residents.	Currently being implemented.	Continue program.
7.4	Promote the Downpayment Assistance Loan Program	Regularly review the existing parameters of and participation levels in the Downpayment Assistance Loan (DAL) program and continue to promote greater participation.	Downpayment Assistance Loan program ended with the dissolution of the RDA. Similar programs are offered through the County of San Mateo.	Continue program but direct people to County programs available for DAL assistance.
7.5	Maintain an Inventory of Sites for Senior and Other Special Needs Housing	Identify and maintain an inventory of suitable sites for senior housing and for persons with disabilities or other special needs.	Ongoing. The City is actively pursuing affordable senior housing as part of the Wheeler Plaza redevelopment project.	Continue program.
7.6	Provide Assistance to Projects for Projects with Special Needs Housing	Offer financial and technical assistance for housing development projects for persons with special needs. Financial support may come in the form of redevelopment housing set-aside funds, Community Development Block Grant (CDBG) funds, and other State and federal sources. On an annual basis, contact developers and agencies about available support for special needs housing development. Evaluate the effectiveness of this program twice within the planning period.	Ongoing as opportunities are available.	Continue program.
7.7	Amend Regulations to Permit Emergency Shelters By-Right	Within one year of adopting this Housing Element, amend Title 18 of the Municipal Code to allow emergency shelters as-of-right in at least one zoning district subject only to the same standards applicable to residential and commercial development in the district. Shelters must be accommodated in an amount necessary to at least accommodate San Carlos' identified need for such shelters, consistent with State law. Potential zoning districts include the C-4 and CS districts.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
7.8	Amend Regulations to Permit Transitional and Supportive Housing	By 2010, amend Title 18 of the Municipal Code to allow transitional and supportive housing in all zoning districts that permit residential uses, consistent with State law.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
7.9	Amend Regulations to Conditionally Permit Single Room Occupancy Units	By 2010, amend Title 18 of the Municipal Code to allow single room occupancy (SRO) units as a conditionally permitted use in all zoning districts that allow multi-family uses, consistent with State law.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
7.10	Amend Regulations to Allow Reasonable Accommodation in Housing for People with Disabilities	By 2010, amend the Municipal Code to provide individuals with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. This provision would allow for exceptions to zoning regulations to make development of housing for disabled persons feasible.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
7.11	Consider Incorporating Universal Design Code Elements into the Building Code	By 2011, consider adopting elements of the model Universal Design Code established by the California Department of Housing and Community Development as a voluntary component of the City Building Code.	State Code adoption is currently in effect.	Eliminate program.
7.12	Encourage the Development of Single Room Occupancy Units	By 2010, adopt an incentive program to encourage the development of SRO units. Incentives may include relaxed development standards, reduced or waived permitting and impact fees, streamlined permitting process and contribution of RDA funds.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.
7.13	Reduce Residential Care Facility Parking Requirements	By 2010, amend Title 18 of the Municipal Code to reduce the on-site parking requirement for residential care facilities.	Form based zoning code effective and implemented beginning January 1, 2012 addressing these changes.	Eliminate program.

**Goal HOU-8 Eliminate discrimination in the provision of housing.**

8.1	Implement Fair Housing in City Policies and Procedures	Continue to review City policies and procedures to ensure that the City is promoting fair housing goals to the fullest extent possible.	Ongoing	Continue program.
8.2	Provide Public Handouts on Fair Housing	Provide information to residents about service providers that assist with fair housing complaints and violations.	Ongoing	Continue program.

**Appendix A**  
**Matrix Review of San Carlos 2007-2014 Housing Element Implementing Programs**

Housing Element Program Name/Number		Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation
8.3	Provide Education and Training on Fair Housing Laws	Provide education and training on fair housing laws to City staff who interact with residents on housing matters.	A training budget has been established and is drawn upon for training purposes.	Continue program.
8.4	Conduct Community Outreach on Fair Housing Laws	Broaden public knowledge of fair housing laws through outreach efforts. Provide non-English language translation of all fair housing information provided to the public on an as- needed basis.	City staff members are fluent in Spanish and Mandarin and assist as needed.	Continue program.
8.5	Refer Discrimination Complaints	Refer discrimination complaints to the appropriate legal service, County or state agency.	Ongoing	Continue program.
8.6	Provide Funding for Fair Housing Counseling Agencies	Continue to provide funding to agencies that provide free counseling to San Carlos residents on fair housing issues.	Ongoing contribution included in the City's budget.	Continue program.

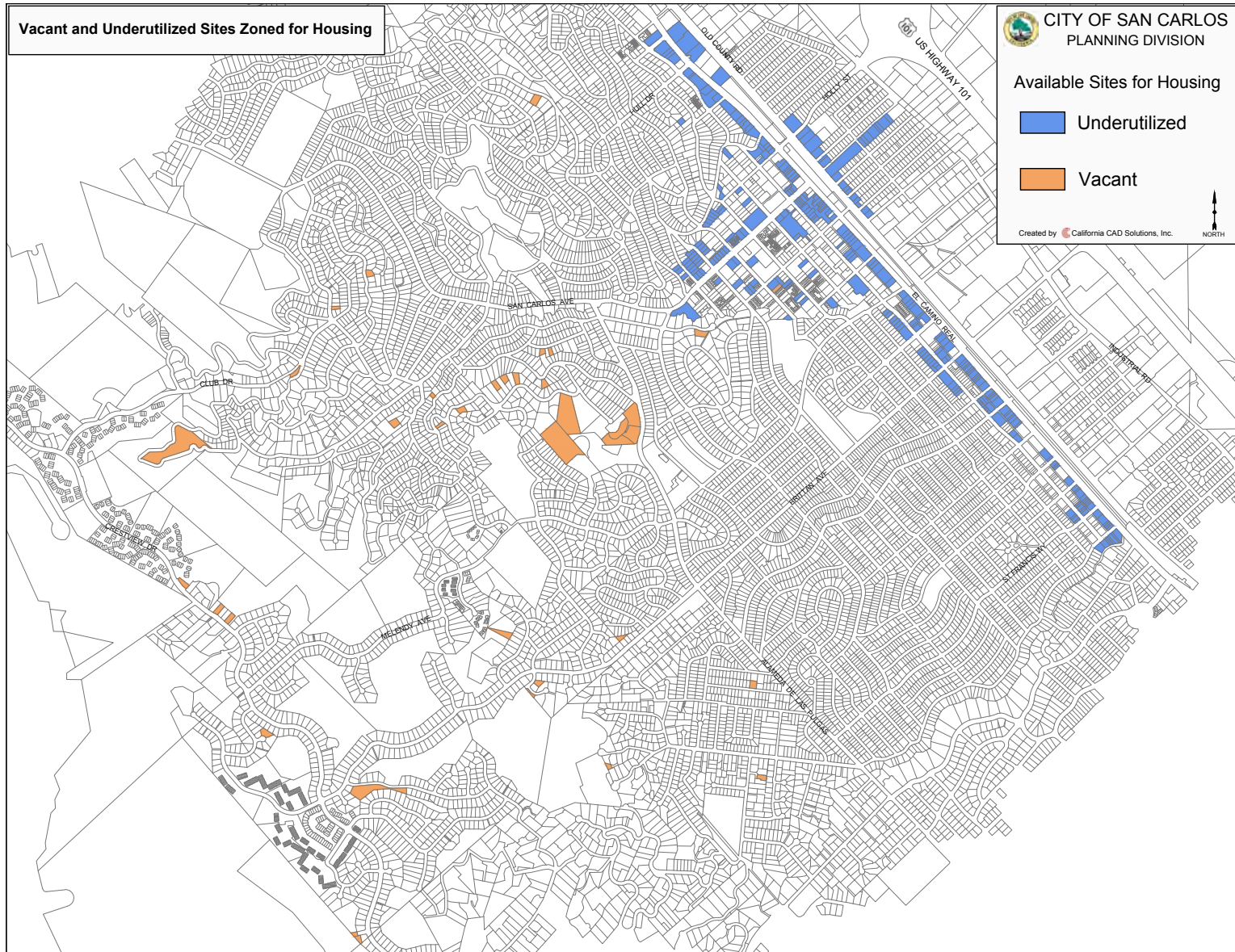
## APPENDIX B

### Available Land Inventory

The Available Land Inventory used for the 2015-2023 Housing Element is consistent with the land use designations in the 2030 General Plan and the designations and development standards contained in the City's Zoning Ordinance. The inventory includes three categories of sites: vacant residentially zone sites; vacant sites that allow commercial and residential use; and, underutilized sites. San Carlos can accommodate the majority of its remaining housing need for this planning period on underutilized sites located in the downtown and along El Camino Real (Planning Areas 1, 2 and 3). Below is a general description of the categories, followed by maps and tables listing sites individually.

**Vacant Residentially Zoned Sites:** Vacant residentially zoned sites in San Carlos can accommodate 114 units. All except for one of these sites (a 7,500 square foot parcel located between 701 and 731 Chestnut Street that can yield 5 units based on the RM-59 zoning) only permit single-family homes and secondary dwelling units (second units are not included in the inventory of sites but are included towards the City's RHNA for the 2015-2023 planning period as described in the Housing Element). Most of the 114 units will be affordable at the above-moderate income level.

**Underutilized Sites:** San Carlos can accommodate the majority of its remaining housing need for this planning period on underutilized sites located in the downtown and along El Camino Real. A total of 1,293 units can be accommodated on these sites. Of this total, 1,121 units (based on realistic development capacity) can be developed at 30 or more units per acre.



<b>Vacant RESIDENTIAL SITES</b>					
<b>APN</b>	<b>Address</b>	<b>Parcel Area (Sq Ft)</b>	<b>General Plan Land Use Designation</b>	<b>Zoning</b>	<b>Development Capacity</b>
050 151 170	Parcel is between 701 and 731 Chestnut Street	7,500	Multiple Family, Medium Density	RM-59	5
045 231 090	Between 460 and 480 Erlin Drive	15,224	Single-Family	RS-6	2
049 131 290	Parcel is between 7 Gaslight Lane and 136 Windsor Court	12,622	Single-Family	RS-6	2
049 133 460	Parcel is between 60 Fay Avenue and 45 Willow Glen Way	3,544	Single-Family	RS-6	0
049 135 030	Parcel is between 42 and 48 Roslyn Avenue	5,415	Single-Family	RS-6	1
049 156 250	Parcel is between 151 and 181 Coronado Avenue	9,772	Single-Family	RS-6	1
049 221 130	Parcel is south of 95 Club Drive	5,103	Single-Family	RS-6	1
049 341 160	Parcel is between 133 and 136 Madera Avenue	9,635	Single-Family	RS-6	1
049 341 390	Southern lot line of parcel is shared with 68 Coronado Avenue	10,249	Single-Family	RS-6	1
049 341 410	Southern lot line of parcel is shared with 76 Coronado Avenue	10,648	Single-Family	RS-6	1
049 341 470	Parcel is between 52 and 62 Coronado Avenue	12,743	Single-Family	RS-6	2
049 342 050	Parcel is between 153 and 167 Dale Avenue	6,767	Single-Family	RS-6	1
049 360 040	Parcel is between 31 Coronado Avenue and 160 Vista Del Grande	133,904	Single-Family	RS-6	18
049 373 020	Parcel is between 135 and 153 Dale Avenue	5,892	Single-Family	RS-6	1
050 103 140	Parcel is between 1827 and 1865 Carmelita Drive	15,003	Single-Family	RS-6	2
050 263 150	West border of parcel shared with 2721 San Miguel Way	6,808	Single-Family	RS-6	1
050 621 010	175 Vista Del Grande	44,816	Single-Family	RS-6	6
050 621 020	195 Vista Del Grande	41,816	Single-Family	RS-6	6
050 621 030	Southern boundary of parcel shared with 195 Vista Del Grande	56,764	Single-Family	RS-6	8
050 621 040	180 Vista Del Grande	34,448	Single-Family	RS-6	5
051 143 240	Parcel is between 338 and 358 Hill Way	10,473	Single-Family	RS-6	1
049 040 560	Southern boundary of parcel shared with 703 Crestview Drive	9,983	Single-Family, Low Density	RS-3	1
049 080 290	Easternmost tip of Oakley Ave and Devonshire	163,201	Single Family, Low Density	RS-6	22



049 101 080	Western boundary shared with 205 Club Dr	8,129	Single-Family, Low Density	RS-3	1
049 234 160	Parcel is between 65 and 75 Bayview Dr	9,447	Single-Family, Low Density	RS-6	1
049 360 060	North border of parcel shared with 13 Coronado Ave	173,730	Single-Family, Low Density	RS-6	12
049 430 020	735 Crestview Dr	11,220	Single-Family, Low Density	RS-3	1
049 430 050	747 Crestview Dr	10,892	Single-Family, Low Density	RS-3	1
050 204 210	Southern boundary of parcel shared with 2915 Appian Way	3,516	Single-Family, Low Density	RS-3	0
050 204 290	Parcel is next to 2905 Tramanto Dr	8,012	Single-Family, Low Density	RS-6	1
050 211 250	Northern border of parcel shared with 1027 Porto Marino Dr	18,118	Single-Family, Low Density	RS-6	1
050 431 030	Western border of parcel shared with 3	70,379	Single-Family, Low Density	RS-6	5
050 512 050	Parcel is between 908 and 915 Leslie Ct	14,100	Single-Family, Low Density	RS-6	1
050 551 250	Parcel is between 1364 and 1404 Crestview Dr	4,352	Single-Family, Low Density	RS-6	0
050 551 260	Eastern border of parcel is shared with	6,719	Single-Family, Low Density	RS-6	0
051 061 170	Parcel is between 2985 Easton Ave and	5,106	Single-Family, Low Density	RS-3	0
051 160 460	Parcel is between 2713 and 2721 Clifford Dr	9,348	Single-Family, Low Density	RS-3	1

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Underutilized RESIDENTIAL SITES									
APN	Address	Parcel Area (Acres)	Planning Area	General Plan Land Use	Zoning	Allowable Density (du/acre)	Existng Land Use (SF / Units )	Realistic Develop. Capacity	
050 045 540	262 Elm St	0.16	2	Multi Family, Medium Density	RM-59	59	Multiple Family	9	9
045 315 160	66 El Camino Real	0.36	2	Mixed Use, North Boulevard	MU-NB	50	3,143 Commercial	9	18
045 315 180	58 El Camino Real	0.16	2	Mixed Use, North Boulevard	MU-NB	50	5,571 Commercial	4	8
045 315 190	50 El Camino Real	0.19	2	Mixed Use, North Boulevard	MU-NB	50	5,571 Commercial	4	10
045 315 200	40 El Camino Real	0.61	2	Mixed Use, North Boulevard	MU-NB	50	13,465 Commercial	15	31
045 316 050	129 Laurel St	0.07	2	Neighborhood Mixed Use	MU-N	20	8,774 Commercial	0	1
045 316 060	180 El Camino Real	0.69	2	Neighborhood Mixed Use	MU-N	20	5,008 Commercial	6	14
045 316 080	100 El Camino Real	0.27	2	Neighborhood Mixed Use	MU-N	20	8,774 Office	2	5
045 316 130	240 El Camino Real	0.36	2	Neighborhood Mixed Use	MU-N	20	6,093 Commercial	3	7
045 316 140	260 El Camino Real	0.73	2	Neighborhood Mixed Use	MU-N	20	12,483 Commercial	7	15
045 318 020	26 El Camino Real	0.62	2	Mixed Use, North Boulevard	MU-NB	50	16,836 Commercial	15	31
045 320 200	81 El Camino Real	0.82	2	Mixed Use, Medium Density	PD	50	21,651 Commercial	20	41
045 320 220	111 El Camino Real	1.14	2	Mixed Use, Medium Density	PD	50	0 Commercial	33	57
045 320 230	21- 69 El Camino Real	1.34	2	Mixed Use, Medium Density	PD	50	12,530 Commercial	39	67
045 320 240	259 El Camino Real	0.9	2	Mixed Use, North Boulevard	MU-NB	50	2,037 Commercial	22	45
046 111 250	495 Old County Road	0.86	2	Neighborhood Mixed Use	MU-N	20	Commercial	8	17
046 112 260	555 Old County Rd	0.38	2	Neighborhood Mixed Use	MU-N	20	Industrial	3	8
046 112 950	501 Old County Rd	0.5	2	Neighborhood Mixed Use	MU-N	20	Industrial	5	10
046 112 530	531 - 535 Old County Rd	0.83	2	Neighborhood Mixed Use	MU-N	20	Industrial	8	17
046 112 960	1065 Holly Street	0.38	2	Neighborhood Mixed Use	MU-N	20	Commercial	3	8
046 114 100	575 Old County Rd	0.31	2	Neighborhood Mixed Use	MU-N	20	Commercial	3	6

046 114 110	1059 McClue Ave	0.09	2	Neighborhood Mixed Use	MU-N	20	Industrial	0	2
046 121 170	997 E San Carlos Ave	0.17	2	Neighborhood Mixed Use	MU-N	20	9,089 Industrial	1	3
046 121 180	993 E San Carlos Ave	0.17	2	Neighborhood Mixed Use	MU-N	20	9,089 Industrial	1	3
046 121 190	985 E San Carlos Ave	0.29	2	Neighborhood Mixed Use	MU-N	20	7,912 Industrial	2	6
046 121 200	973 E San Carlos Ave	0.44	2	Neighborhood Mixed Use	MU-N	20	7,912 Industrial	4	9
046 121 210	969 E San Carlos Ave	0.1	2	Neighborhood Mixed Use	MU-N	20	28,069 Industrial	1	2
046 121 220	965 E San Carlos Ave	0.17	2	Neighborhood Mixed Use	MU-N	20	28,069 Office	1	3
046 121 230	955 E San Carlos Ave	0.45	2	Neighborhood Mixed Use	MU-N	20	28,069 Industrial	4	9
046 121 240	931 E San Carlos Ave	0.19	2	Neighborhood Mixed Use	MU-N	20	2,542 Industrial	1	4
046 122 140	1031 E San Carlos Ave	1.55	2	Neighborhood Mixed Use	MU-N	20	39,763 Industrial	15	31
046 122 150	615-621 Old County Rd	0.29	2	Neighborhood Mixed Use	MU-N	20	Industrial	2	6
046 124 110	1064 Cherry St	0.12	2	Neighborhood Mixed Use	MU-N	20	Industrial	1	2
046 124 280	663-665 Old County Rd	0.22	2	Neighborhood Mixed Use	MU-N	20	Industrial	2	4
046 124 290	681 Old County Rd	0.11	2	Neighborhood Mixed Use	MU-N	20	Commercial	1	2
046 126 290	701 Old County Rd	0.17	2	Neighborhood Mixed Use	MU-N	20	Commercial	1	3
046 126 300	1070 Hall St	0.09	2	Neighborhood Mixed Use	MU-N	20	Single Family	0	2
046 126 320	713 Old County Rd	0.12	2	Neighborhood Mixed Use	MU-N	20	Industrial	1	2
046 128 240	749 Old County Rd	0.17	2	Neighborhood Mixed Use	MU-N	20	Commercial	1	3
046 128 280	Old County Rd and Hall St	0.18	2	Neighborhood Mixed Use	MU-N	20	Commercial	1	4
050 033 130	521-525 Sycamore St	0.13	1	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 033 140	529 Sycamore St	0.13	1	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 033 160	560 Prospect St	0.14	1	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 034 010	502 Cedar St	0.14	1	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8

050 034 020	518 Cedar St	0.15	1	Multiple Family, Medium Density	RM-59	59	1 Single Family	5	9
050 034 030	530 Cedar St	0.15	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 034 040	546 Cedar St	0.14	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	9
050 034 050	578 Cedar St	0.15	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 034 080	1620 San Carlos Ave	0.11	1	Mixed Use San Carlos Ave	MU-SC	59	0 Office	3	7
050 034 090	1622 San Carlos Ave	0.11	1	Mixed Use San Carlos Ave	MU-SC	59	0 Office	3	7
050 034 120	575 Prospect	0.12	1	Multiple Family, Medium Density	RM-59	59	0 Office	4	7
050 034 130	565 Prospect St	0.15	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 034 140	557 Prospect St	0.14	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	9
050 034 150	549 Prospect St	0.15	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 034 160	543 Prospect St	0.15	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 034 230	1660 San Carlos Ave	0.13	1	Mixed Use San Carlos Ave	MU-SC	59	0 Office	3	8
050 053 100	280 El Camino Real	0.24	2	Neighborhood Mixed Use	MU-N	20	12,483 Commercial	2	5
050 054 030	336 El Camino Real	0.35	2	Neighborhood Mixed Use	MU-N	20	3,734 Office	3	7
050 054 040	342 El Camino Real	0.18	2	Neighborhood Mixed Use	MU-N	20	5,041 Commercial	1	4
050 054 290	380 El Camino Real	0.38	2	Neighborhood Mixed Use	MU-N	20	1,565 Commercial	3	8
050 054 310	376-378 El Camino Real	0.19	2	Neighborhood Mixed Use	MU-N	20	2,972 Commercial	1	4
050 054 320	366 El Camino Real	0.22	2	Neighborhood Mixed Use	MU-N	20	2,146 Commercial	2	4
050 054 330	356 El Camino Real	0.15	2	Neighborhood Mixed Use	MU-N	20	5,041 Office	1	3
050 054 370	300 El Camino Real	0.55	2	Neighborhood Mixed Use	MU-N	20	4,228 Office	5	11
050 061 110	580 Chestnut St	0.13	1	Mixed Use San Carlos Ave	MU-SC	59	0 Institutional	3	3
050 061 120	1508-1512 San Carlos Ave	0.11	1	Mixed Use San Carlos Ave	MU-SC	59	0 Office	3	7
050 061 130	1524 San Carlos Ave	0.11	1	Mixed Use San Carlos Ave	MU-SC	59	4 Multiple Family	3	7

050 061 140	1536 San Carlos Ave	0.11	I	Mixed Use San Carlos Ave	MU-SC	59	4 Multiple Family	3	7
050 061 150	1560 San Carlos Ave	0.11	I	Mixed Use San Carlos Ave	MU-SC	59	7 Multiple Family	3	7
050 061 160	587 Cedar St	0.13	I	Mixed Use San Carlos Ave	MU-SC	59	2 Multiple Family	3	8
050 061 180	537 Cedar St	0.13	I	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 061 190	529 Cedar St	0.13	I	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 061 200	517 Cedar St	0.13	I	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 061 210	501 Cedar St	0.13	I	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 062 010	501 Chestnut St	0.12	I	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	7
050 062 020	1455 Magnolia Ave	0.12	I	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	7
050 062 030	1451 Magnolia Ave	0.13	I	Multiple Family, Medium Density	RM-59	59	1 Single Family	4	8
050 062 040	1431 Magnolia Ave	0.14	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	8
050 062 050	1421 Magnolia Ave	0.17	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	10
050 062 070	508 Elm St	0.13	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	8
050 062 090	510 Elm St	0.12	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	7
050 062 140	1400 San Carlos Ave	0.19	I	Mixed Use San Carlos Ave	MU-SC	59	15 Multiple Family	5	12
050 062 150	1414 San Carlos Ave	0.21	I	Mixed Use San Carlos Ave	MU-SC	59	17 Multiple Family	6	12
050 062 180	575 Chestnut St	0.14	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	8
050 063 020	1341 Magnolia Ave	0.1	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	3	6
050 063 100	1360 Holly St	0.12	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	7
050 064 040	500 Walnut St	0.12	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	4	7
050 064 070	530 Walnut St	0.19	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	11
050 064 290	1324 San Carlos Ave	1.25	I	Mixed Use San Carlos Ave	MU-SC	59	20,028 Commercial	39	74
050 071 020	1257 Magnolia Ave	0.22	I	Multiple Family, Medium Density	RM-59	59	1 Single-Family	7	13

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050 073 020	1139 Bush St	0.12	2	Neighborhood Mixed Use	MU-N	20	2,794 Commercial	1	2
050 073 080	430 El Camino Real	0.11	2	Neighborhood Mixed Use	MU-N	20	5,106 Commercial	1	2
050 073 100	1150-1152 Holly St	0.24	2	Neighborhood Mixed Use	MU-N	20	7,852 Commercial	2	5
050 073 110	491 Laurel St	0.12	2	Neighborhood Mixed Use	MU-N	20	7,852 Commercial	1	2
050 073 150	400 El Camino Real	0.21	2	Neighborhood Mixed Use	MU-N	20	2,411 Commercial	2	4
050 073 160	406-408 El Camino Real	0.11	2	Neighborhood Mixed Use	MU-N	20	5,106 Commercial	1	2
050 073 170	564 El Camino Real	0.11	2	Neighborhood Mixed Use	MU-N	20	1,531 Commercial	1	2
050 073 180	1159 Bush St	0.38	2	Neighborhood Mixed Use	MU-N	20	3,825 Commercial	3	8
050 074 020	520 El Camino Real	0.2	2	Mixed Use Downtown	MU-D	50	0 Vacant	5	10
050 074 050	538-540 El Camino Real	0.08	2	Mixed Use Downtown	MU-D	50	3,401 Commercial	2	4
050 074 060	542 El Camino Real	0.09	2	Mixed Use Downtown	MU-D	50	3,401 Commercial	2	5
050 074 070	548 El Camino Real	0.08	2	Mixed Use Downtown	MU-D	50	3,401 Commercial	2	4
050 074 080	552 El Camino Real	0.16	2	Mixed Use Downtown	MU-D	50	2,759 Commercial	4	8
050 074 090	560 El Camino Real	0.16	2	Mixed Use Downtown	MU-D	50	2,759 Commercial	4	8
050 074 100	568 El Camino Real	0.1	2	Mixed Use Downtown	MU-D	50	0 Vacant	2	5
050 074 130	1148-1152 San Carlos Ave	0.11	2	Mixed Use Downtown Core	MU-DC	50	0 Commercial	2	6
050 074 140	1156 San Carlos Ave	0.05	2	Mixed Use Downtown Core	MU-DC	50	3,085 Commercial	1	3
050 074 150	1178-1180 San Carlos Ave	0.07	2	Mixed Use Downtown Core	MU-DC	50	3,085 Commercial	1	4
050 074 160	1188 San Carlos Ave	0.08	2	Mixed Use Downtown Core	MU-DC	50	3,085 Commercial	2	4
050 074 170	577 Laurel St	0.09	2	Mixed Use Downtown Core	MU-DC	50	4 Multiple Family	2	5
050 074 220	530 El Camino Real	0.25	2	Mixed Use Downtown	MU-D	50	4,142 Commercial	6	13
050 121 100	1785 San Carlos Ave	1.1	1	Multiple Family, Medium Density	RM-59	59	0 Office	38	65
050 122 060	606 Cedar St	0.17	1	Mixed Use San Carlos Ave	MU-SC	59	1 Single Family	5	10

050 123 010	1501 San Carlos Ave	0.17	1	Mixed Use San Carlos Ave	MU-SC	59	3 Multiple Family	5	10
050 123 070	664 Chestnut St	0.17	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	10
050 123 090	1524 Cherry St	0.16	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 123 100	1536 Cherry St	0.16	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 123 130	641 Cedar St	0.26	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	9	15
050 123 170	1525 San Carlos Ave	0.3	1	Mixed Use San Carlos Ave	MU-SC	59	5 Multiple Family	8	18
050 124 080	621 Chestnut St	0.35	1	Multiple Family, Medium Density	RM-59	59	16 Multiple Family	12	21
050 132 140	657 Walnut St	0.13	2	Mixed Use Downtown Core	MU-DC	50	Multiple Family	7	7
050 132 170	1249 San Carlos Ave	0.19	2	Mixed Use Downtown Core	MU-DC	50	Retail	10	10
050 132 260	Wheeler Plaza	1.71	2	Mixed Use Downtown Core	MU-DC	50	Surface Parking	86	86
050 133 010	1187 San Carlos Ave	0.08	2	Mixed Use Downtown Core	MU-DC	50	3,642 Commercial	2	4
050 133 020	1179 San Carlos Ave	0.07	2	Mixed Use Downtown Core	MU-DC	50	3,642 Commercial	1	4
050 133 030	1171 San Carlos Ave	0.07	2	Mixed Use Downtown Core	MU-DC	50	2,643 Commercial	1	4
050 133 040	1163 San Carlos Ave	0.07	2	Mixed Use Downtown Core	MU-DC	50	11,172 Commercial	1	4
050 133 050	1143-1147 San Carlos Ave	0.14	2	Mixed Use Downtown Core	MU-DC	50	4,064 Commercial	3	7
050 133 170	648 El Camino Real	0.08	2	Mixed Use Downtown	MU-D	50	2,129 Commercial	2	4
050 133 280	633 Laurel St	0.16	2	Mixed Use Downtown Core	MU-DC	50	3,946 Commercial	4	8
050 133 310	616-620 El Camino Real	0.13	2	Mixed Use Downtown	MU-D	50	3,982 Commercial	3	7
050 133 320	630 El Camino Real	0.06	2	Mixed Use Downtown	MU-D	50	5,568 Commercial	1	3
050 133 330	1171 San Carlos Ave	0.05	2	Mixed Use Downtown Core	MU-DC	50	1,261 Commercial	1	3
050 133 350	676 El Camino Real	0.11	2	Mixed Use Downtown	MU-D	50	0 Commercial	2	6
050 133 360	653 Laurel St	0.13	2	Mixed Use Downtown Core	MU-DC	50	1,991 Commercial	3	7



050 133 370	649 Laurel St	0.06	2	Mixed Use Downtown Core	MU-DC	50	3,985 Commercial	1	3
050 133 380	641-643 Laurel St	0.12	2	Mixed Use Downtown Core	MU-DC	50	6,274 Commercial	3	6
055 133 390	625-629 Laurel St	0.12	2	Mixed Use Downtown Core	MU-DC	50	7,625 Commercial	3	6
050 133 400	617-621 Laurel St	0.17	2	Mixed Use Downtown Core	MU-DC	50	7,625 Commercial	4	9
050 133 410	656 El Camino Real	0.11	2	Mixed Use Downtown	MU-D	50	2,218 Office	2	6
050 133 420	628 El Camino Real	0.16	2	Mixed Use Downtown	MU-D	50	3,982 Commercial	4	8
050 133 440	640 El Camino Real	0.08	2	Mixed Use Downtown	MU-D	50	8 Multiple Family	2	4
050 133 450	638 El Camino Real	0.08	2	Mixed Use Downtown	MU-D	50	2,041 Commercial	2	4
050 133 460	Williams Plaza	0.98	2	Mixed Use Downtown	MU-D	50	3,982 Commercial	24	49
050 133 470	Between 11075 and 1143 S	0.1	2	Mixed Use Downtown Core	MU-DC	50	5,869 Commercial	2	5
050 141 290	774 Chestnut St	0.11	1	Multiple Family, Medium Density	RM-59	59	1 Single Family	3	6
050 151 030	722 Elm St	0.18	1	Multiple Family, Medium Density	RM-59	59	1 Single Family	6	11
010 151 060	768 Elm St	0.18	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	11
050 151 360	701 Chestnut St	0.35	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	21
050 151 200	782 Elm St	0.16	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	5	9
050 151 260	1427 Cherry St	0.17	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	10
050 151 320	726 Elm St	0.02	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	0	1
050 151 330	726 Elm St	0.02	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	0	1
050 151 340	726 Elm St	0.02	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	0	1
050 151 350	726 Elm St	0.02	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	0	1
050 152 060	720 Walnut St	0.18	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	11
050 152 100	750 Walnut St	0.19	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	6	11
050 154 020	718 El Camino Real	0.33	2	Mixed Use Downtown	MU-D	50	6,084 Office	8	17

050 154 030	732 El Camino Real	0.17	2	Mixed Use Downtown	MU-D	50	6,084 Commercial	4	9
050 154 040	740-742 El Camino Real	0.17	2	Mixed Use Downtown	MU-D	50	2,778 Commercial	4	9
050 154 050	750 El Camino Real	0.17	2	Mixed Use Downtown	MU-D	50	2,778 Commercial	4	9
050 154 060	760 El Camino Real	0.17	2	Mixed Use Downtown	MU-D	50	2,778 Commercial	4	9
050 154 070	770-774 El Camino Real	0.33	2	Mixed Use Downtown	MU-D	50	7,235 Commercial	8	17
050 154 120	785 Laurel St	0.16	2	Mixed Use Downtown Core	MU-DC	50	5,619 Commercial	4	8
050 154 130	777 Laurel St	0.16	2	Mixed Use Downtown Core	MU-DC	50	6,639 Commercial	4	8
050 154 140	769-773 Laurel St	0.16	2	Mixed Use Downtown Core	MU-DC	50	6,639 Commercial	4	8
050 154 190	745 Laurel St	0.08	2	Mixed Use Downtown Core	MU-DC	50	5,913 Commercial	2	4
050 154 280	796 El Camino Real	0.67	2	Mixed Use Downtown	MU-D	50	7,235 Commercial	16	33
050 163 050	1341 Olive St	0.35	1	Multiple Family, Medium Density	RM-59	59	1 Single-Family	12	21
050 163 450	810 Laurel St	1.08	2	Mixed Use Downtown Core	MU-DC	50	20,309 Commercial	33	54
050 164 010	800 El Camino Real	0.17	2	Mixed Use Downtown	MU-D	50	2,491 Commercial	4	9
050 164 020	806 El Camino Real	0.17	2	Mixed Use Downtown	MU-D	50	3,951 Commercial	4	9
050 164 030	820 El Camino Real	0.33	2	Mixed Use Downtown	MU-D	50	0 Vacant	8	17
050 164 060	880 El Camino Real	0.25	2	Mixed Use Downtown	MU-D	50	3,415 Commercial	6	13
050 164 350	850 El Camino Real	0.64	2	Mixed Use Downtown	MU-D	50	14,835 Commercial	15	32
051 334 010	1365 Laurel St	0.17	3	Mixed Use, South Boulevard	MU-SB	50	11,108 Commercial	4	9
051 334 090	1310 El Camino Real	0.29	3	Mixed Use, South Boulevard	MU-SB	50	8,737 Commercial	7	15
051 334 100	1316 El Camino Real	0.08	3	Mixed Use, South Boulevard	MU-SB	50	8,737 Commercial	2	4
051 334 110	1324 El Camino Real	0.15	3	Mixed Use, South Boulevard	MU-SB	50	2,808 Commercial	3	8
051 334 120	1328 El Camino Real	0.08	3	Mixed Use, South Boulevard	MU-SB	50	2,808 Commercial	2	4
051 334 130	1336 El Camino Real	0.16	3	Mixed Use, South Boulevard	MU-SB	50	10,215 Commercial	4	8

051 334 140	1340 El Camino Real	0.23	3	Mixed Use, South Boulevard	MU-SB	50	10,215 Commercial	5	12
051 334 150	1352 El Camino Real	0.07	3	Mixed Use, South Boulevard	MU-SB	50	10,215 Commercial	1	4
051 334 200	1313 Laurel St	0.5	3	Mixed Use, South Boulevard	MU-SB	50	13,901 Commercial	12	25
051 336 010	1293 Laurel St	0.04	3	Mixed Use, South Boulevard	MU-SB	50	4,276 Office	1	2
051 336 020	1271 Laurel St	0.03	3	Mixed Use, South Boulevard	MU-SB	50	4,276 Commercial	0	2
051 336 030	1267 Laurel St	0.02	3	Mixed Use, South Boulevard	MU-SB	50	4,276 Commercial	0	1
051 336 040	1243 Laurel St	0.03	3	Mixed Use, South Boulevard	MU-SB	50	4,276 Commercial	0	2
051 336 050	1239 Laurel St	0.04	3	Mixed Use, South Boulevard	MU-SB	50	4,872 Commercial	1	2
051 336 060	1225 Laurel St	0.02	3	Mixed Use, South Boulevard	MU-SB	50	4,872 Commercial	0	1
051 336 070	1217 Laurel St	0.02	3	Mixed Use, South Boulevard	MU-SB	50	4,872 Commercial	0	1
051 336 080	1201 Laurel St	0.03	3	Mixed Use, South Boulevard	MU-SB	50	4,872 Commercial	0	2
051 336 090	1175 Greenwood Ave	0.12	3	Mixed Use, South Boulevard	MU-SB	50	5,235 Office	3	6
051 336 100	1151 Greenwood Ave	0.11	3	Mixed Use, South Boulevard	MU-SB	50	5,235 Industrial	2	6
051 336 110	1200 El Camino Real	0.17	3	Mixed Use, South Boulevard	MU-SB	50	2,720 Commercial	4	9
051 336 120	1216 El Camino Real	0.08	3	Mixed Use, South Boulevard	MU-SB	50	4,978 Commercial	2	4
051 336 130	1224 El Camino Real	0.08	3	Mixed Use, South Boulevard	MU-SB	50	4,978 Commercial	2	4
051 336 140	1240 El Camino Real	0.16	3	Mixed Use, South Boulevard	MU-SB	50	4,978 Commercial	4	8
051 336 200	1264-1272 El Camino Real	0.32	3	Mixed Use, South Boulevard	MU-SB	50	6,437 Commercial	8	16
051 336 210	1150 Howard Ave	0.23	3	Mixed Use, South Boulevard	MU-SB	50	2,474 Commercial	5	12
051 343 130	1100 Laurel Street	0.56	3	Neighborhood Mixed Use	MU-N	20	13,897 Office	5	28
051 343 140	1140 Laurel St	0.22	3	Neighborhood Mixed Use	MU-N	20	1,191 Office	2	11
051 343 150	1158 Laurel St	0.11	3	Neighborhood Mixed Use	MU-N	20	1,191 Commercial	1	6

051 343 160	Btwn. 1158 and 1176 Laurel	0.11	3	Neighborhood Mixed Use	MU-N	20	0 Vacant	1	6
051 343 170	1176 Laurel St	0.11	3	Neighborhood Mixed Use	MU-N	20	1,402 Commercial	1	6
051 344 230	1100 El Camino Real	0.11	3	Neighborhood Mixed Use	MU-N	50	418 Commercial	2	6
051 344 240	1100 El Camino Real	0.12	3	Mixed Use South Boulevard	MU-SB	50	0 Commercial	3	6
051 344 250	1124 El Camino Real	0.08	3	Mixed Use South Boulevard	MU-SB	50	26,723 Commercial	2	4
051 344 260	1128 El Camino Real	0.15	3	Mixed Use South Boulevard	MU-SB	50	26,723 Commercial	3	8
051 344 270	1136 El Camino Real	0.08	3	Mixed Use South Boulevard	MU-SB	50	26,723 Commercial	2	4
051 344 280	1140 El Camino Real	0.08	3	Mixed Use South Boulevard	MU-SB	50	26,723 Industrial	2	4
051 344 320	1156 El Camino Real	0.08	3	Mixed Use South Boulevard	MU-SB	50	26,723 Commercial	2	4
051 344 330	1160 El Camino Real	0.07	3	Mixed Use South Boulevard	MU-SB	50	26,723 Commercial	1	4
051 344 340	1164 El Camino Real	0.08	3	Mixed Use South Boulevard	MU-SB	50	26,723 Office	2	4
051 344 350	1168 El Camino Real	0.23	3	Mixed Use South Boulevard	MU-SB	50	26,723 Commercial	5	12
051 344 430	Btwn 1140 and 1156 El Cam	0.23	3	Mixed Use South Boulevard	MU-SB	50	26,723 Commercial	5	12
051 344 440	1100 El Camino Real	0.26	3	Mixed Use South Boulevard	MU-SB	50	418 Commercial	6	13
051 344 480	1188 El Camino Real	0.27	3	Mixed Use South Boulevard	MU-SB	50	0 Commercial	6	14
051 347 080	1036 Laurel St	0.14	3	Neighborhood Mixed Use	MU-N	20	1,541 Office	1	3
051 347 090	1040 Laurel St	0.14	3	Neighborhood Mixed Use	MU-N	20	1 Single-Family	1	3
051 347 100	1052 Laurel St	0.14	3	Neighborhood Mixed Use	MU-N	20	1 Single-Family	1	3
051 347 110	1058 Laurel St	0.14	3	Neighborhood Mixed Use	MU-N	20	1 Single-Family	1	3
051 347 120	1064 Laurel St	0.14	3	Neighborhood Mixed Use	MU-N	20	1 Single-Family	1	3
051 347 130	1074 Laurel St	0.09	3	Neighborhood Mixed Use	MU-N	20	1 Single-Family	0	2
051 347 140	1200 Brittan Ave	0.08	3	Neighborhood Mixed Use	MU-N	20	1,892 Office	0	2
051 347 150	1236 Brittan Ave	0.11	3	Neighborhood Mixed Use	MU-N	20	5 Multiple Family	1	2

051 348 010	1178 Brittan Ave	0.12	3	Mixed Use South Boulevard	MU-SB	50	2,860 Office	3	6
051 348 050	1055 Laurel St	0.14	3	Mixed Use South Boulevard	MU-SB	50	1,401 Office	3	7
051 348 150	1060 El Camino Real	0.31	3	Mixed Use South Boulevard	MU-SB	50	17,709 Commercial	7	16
051 348 190	Brittan Ave and Laurel St	0.09	3	Mixed Use South Boulevard	MU-SB	50	2,860 Office	2	5
051 348 260	Laurel St, Btwn 1055 and 1100	0.28	3	Mixed Use South Boulevard	MU-SB	50	70 Commercial	7	14
051 348 270	1050 El Camino Real	0.24	3	Mixed Use South Boulevard	MU-SB	50	17,709 Commercial	6	12
051 348 280	1030 El Camino Real	0.24	3	Mixed Use South Boulevard	MU-SB	50	2,352 Commercial	6	12
051 353 070	1028 Laurel St	0.14	3	Neighborhood Mixed Use	MU-N	20	1 Single-Family	1	3
051 354 100	1022 El Camino Real	0.08	3	Mixed Use South Boulevard	MU-SB	50	1,914 Commercial	2	4
051 357 160	920 Laurel St	0.12	2	Neighborhood Mixed Use	MU-N	20	1 Single-Family	1	2
051 357 170	926 Laurel St	0.12	2	Neighborhood Mixed Use	MU-N	20	1 Single-Family	1	2
051 357 180	934 Laurel St	0.13	2	Neighborhood Mixed Use	MU-N	20	0 Vacant	1	3
051 357 190	940 Laurel St	0.14	2	Neighborhood Mixed Use	MU-N	20	2 Multiple Family	1	3
051 357 200	948 Laurel St	0.14	2	Neighborhood Mixed Use	MU-N	20	2 Multiple Family	1	3
051 357 210	956 Laurel St	0.14	2	Neighborhood Mixed Use	MU-N	20	2 Multiple Family	1	3
051 357 220	948 Laurel St	0.14	2	Neighborhood Mixed Use	MU-N	20	2 Multiple Family	1	3
051 357 280	990 Laurel St	0.49	2	Neighborhood Mixed Use	MU-N	20	7,934 Office	4	10
051 358 020	987 Laurel St	0.07	2	Mixed Use Downtown	MU-D	50	1,914 Office	1	4
051 358 150	900 El Camino Real	0.22	2	Mixed Use Downtown	MU-D	50	1,709 Commercial	5	11
051 358 160	920 El Camino Real	0.22	2	Mixed Use Downtown	MU-D	50	2,512 Commercial	5	11
051 358 170	926 El Camino Real	0.15	2	Mixed Use Downtown	MU-D	50	2,512 Commercial	3	8
051 358 180	930 El Camino Real	0.14	2	Mixed Use Downtown	MU-D	50	6,530 Commercial	3	7
051 358 190	950 El Camino Real	0.46	2	Mixed Use Downtown	MU-D	50	6,530 Commercial	11	23

051 358 200	964 El Camino Real	0.08	2	Mixed Use Downtown	MU-D	50	1,137 Office	2	4
051 358 240	1150 Morse Blvd	0.05	2	Mixed Use Downtown	MU-D	50	1,021 Office	1	3
051 358 270	977 Laurel St	0.15	2	Mixed Use Downtown	MU-D	50	3,549 Commercial	3	8
051 358 290	993 Laurel St	0.17	2	Mixed Use Downtown	MU-D	50	1,227 Commercial	4	9
051 358 310	980 El Camino Real	0.29	2	Mixed Use Downtown	MU-D	50	0 Vacant	7	15
051 361 050	1383 Laurel St	0.2	3	Mixed Use South Boulevard	MU-SB	50	4,547 Commercial	8	10
051 364 060	1494 El Camino Real	0.07	3	Mixed Use South Boulevard	MU-SB	50	1,643 Commercial	1	4
051 364 170	1482 El Camino Real	0.34	3	Mixed Use South Boulevard	MU-SB	50	7,737 Commercial	8	17
051 368 010	1500 El Camino Real	0.11	3	Mixed Use South Boulevard	MU-SB	50	0 Vacant	2	6
051 368 020	1410 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	0 Vacant	1	3
051 268 030	1524 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	15,294 Commercial	1	3
051 368 050	1580 El Camino Real	0.25	3	Mixed Use South Boulevard	MU-SB	50	15,294 Commercial	6	13
051 372 010	1600 El Camino Real	0.13	3	Mixed Use South Boulevard	MU-SB	50	6,432 Commercial	3	7
051 372 020	1616 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	2,239 Commercial	1	3
051 372 070	1652 El Camino Real	0.11	3	Mixed Use South Boulevard	MU-SB	50	9,900 Commercial	2	6
051 372 080	1668 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	9,900 Commercial	1	3
051 372 090	1670 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	9,900 Commercial	1	3
051 372 110	1692 El Camino Real	0.17	3	Mixed Use South Boulevard	MU-SB	50	0 Institutional	4	9
051 372 120	NE corner Laurel St and St.	0.11	3	Mixed Use South Boulevard	MU-SB	50	0 Commercial	2	6
051 372 130	1689 Laurel St	0.06	3	Mixed Use South Boulevard	MU-SB	50	1,899 Office	1	3
051 372 140	1683-1685 Laurel St	0.06	3	Mixed Use South Boulevard	MU-SB	50	1,899 Commercial	1	3
051 372 170	1665 Laurel St	0.06	3	Mixed Use South Boulevard	MU-SB	50	7,974 Commercial	1	3
051 372 180	1659 Laurel St	0.06	3	Mixed Use South Boulevard	MU-SB	50	7,974 Commercial	1	3

051 372 260	Btwn 1665 and 1683 Laurel	0.12	3	Mixed Use South Boulevard	MU-SB	50	1,899 Commercial	3	6
051 372 270	1620 El Camino Real	0.24	3	Mixed Use South Boulevard	MU-SB	50	2,237 Office	6	12
051 372 280	Btwn 1670 and 1682 El Cam	0.06	3	Mixed Use South Boulevard	MU-SB	50	9,900 Commercial	1	3
051 372 290	1682 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	5,641 Commercial	1	3
051 373 080	1660 Laurel St	0.23	3	Neighborhood Mixed Use	MU-N	20	863 Commercial	2	5
051 373 090	1682 Laurel St	0.06	3	Neighborhood Mixed Use	MU-N	20	893 Office	0	1
051 373 100	Btwn 1682 and 1696 Laurel	0.12	3	Neighborhood Mixed Use	MU-N	20	0 Vacant	1	2
051 373 110	1696 Laurel St	0.06	3	Neighborhood Mixed Use	MU-N	20	2,589 Commercial	0	1
051 375 010	1700 El Camino Real	0.22	3	Mixed Use South Boulevard	MU-SB	50	4,453 Commercial	5	11
051 375 020	1748 El Camino Real	0.29	3	Mixed Use South Boulevard	MU-SB	50	2,429 Office	7	15
051 375 030	1768 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	3,279 Commercial	1	3
051 375 040	1776 El Camino Real	0.06	3	Mixed Use South Boulevard	MU-SB	50	3,279 Commercial	1	3
051 375 050	1784 El Camino Real	0.07	3	Mixed Use South Boulevard	MU-SB	50	979 Office	1	4
051 375 060	1792 El Camino Real	0.08	3	Mixed Use South Boulevard	MU-SB	50	979 Commercial	2	4
051 379 010	1800 El Camino Real	0.29	3	Neighborhood Mixed Use	MU-N	20	3,122 Commercial	2	6
051 379 020	El Camino Real and Eaton Ave	0.11	3	Neighborhood Mixed Use	MU-N	20	0 Vacant	1	2
051 379 030	El Camino Real and Eaton Ave	0.2	3	Neighborhood Mixed Use	MU-N	20	0 Vacant	2	4
051 379 040	El Camino Real and Eaton Ave	0.08	3	Neighborhood Mixed Use	MU-N	20	0 Vacant	0	2
051 379 050	1131 Eaton Ave	0.07	3	Neighborhood Mixed Use	MU-N	20	1,296 Office	0	2
051 379 060	Between 1131 and 1209 Eaton Ave	0.07	3	Neighborhood Mixed Use	MU-N	20	1,296 Office	0	2
051 379 100	1209 Eaton Ave	0.27	3	Neighborhood Mixed Use	MU-N	20	6,125 Office	2	5



051 379 220	Between 1131 and 1209 Eaton Ave	0.19	3	Neighborhood Mixed Use	MU-N	20	0 Office	1	4
110 890 110	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 020	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 030	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 040	1456 San Carlos Ave	0.02	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 050	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 060	1456 San Carlos Ave	0.02	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 070	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 080	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 090	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 100	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 110	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 120	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 130	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 140	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
110 890 150	1456 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
112 760 010	1432 San Carlos Ave	0.02	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
112 760 020	1432 San Carlos Ave	0.01	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
112 760 030	1432 San Carlos Ave	0	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
112 760 040	1432 San Carlos Ave	0	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
112 760 050	1432 San Carlos Ave	0	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1
112 760 060	1432 San Carlos Ave	0	1	Mixed Use San Carlos Ave	MU-SC	59	Multiple Family	0	1

1,293 2,674

## APPENDIX C

### Definitions of Key Housing Terms

In the context of Housing Elements, “Affordable Housing” generally focuses on housing for extremely low, very low, low and moderate-income households. Generally, housing that costs no more than 30% of household income is considered affordable to these income groups. The definitions below are used throughout this Housing Element. The analysis of housing needs in the Background section of the Housing Element provides baseline information about who needs housing in San Carlos.

#### Definitions

- ❑ **Above Moderate Income Households:** Defined by California Housing Element law as households earning over 120% of the median household income. As of 2013, a family of four earning more than \$123,600 per year in San Mateo County is considered above moderate income.
- ❑ **Accessible Housing:** Defined by HCD as units accessible and adaptable to the needs of the physically disabled.
- ❑ **Affordable Housing:** Affordable housing, for the purposes of the Housing Element, refers to housing that is affordable to extremely low income, very low income, low income and moderate income households.
- ❑ **Emergency Shelter:** Defined by Health and Safety Code Section 50800-50806.5 as housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.



- ❑ **Extremely Low Income Households:** Defined by Government Code Section 65583(a) to require local Housing Elements to provide “documentation of projections and a quantification of the locality’s existing and projected housing needs for all income levels, including extremely low income households (GC 65583 (a)(1)).” Extremely low income is a subset of the very low-income regional housing need and is defined as households earning less than 30% of the median household income — which, for a family of four as of 2013, would be to earn less than \$33,950 per year in San Mateo County.
- ❑ **Housing Affordability:** The generally accepted measure for determining whether a person can afford housing means spending no more than 30% of one’s gross household income on housing costs, including utilities, principal and interest. In the Bay Area, people can pay closer to 50% of their income for housing due to the high costs of housing. The two graphics below illustrate housing affordability in San Carlos.
- ❑ **Housing Density:** The number of dwelling units per acre of land. Gross density includes the land within the boundaries of a particular area and excludes nothing. Net density excludes certain areas such as streets, open space, easements, water areas, etc.
- ❑ **Housing First:** “Housing First” is an approach that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a “Housing First” approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. This approach has the benefit of being consistent with what most people experiencing homelessness want and seek help to achieve. The “Housing First” model offers an alternative to emergency shelter or transitional housing for homeless individuals, but does not eliminate the City’s need to zone for such uses.

- ❑ **Income Limits:** Income limits are updated annually for San Mateo County by the U.S. Department of Housing and Urban Development (HUD), State of California HCD and the County of San Mateo. The “30% of Median,” “Very Low Income” and “Low Income” schedules are published by HUD, as shown below, for 2013. The “Median Income” schedule shown below is based on the 2013 median family income of \$103,000 for a four-person household, with adjustments for smaller and larger household sizes. The “Moderate Income” schedule shown below represents up to 120% of median income. For additional information, see the HUD website at [www.huduser.org/datasets/il.html](http://www.huduser.org/datasets/il.html) and San Mateo County Department of Housing website at <http://www.co.sanmateo.ca.us/portal/site/housingdepartment/>. For many State and local programs, State Department of Housing and Community Development (HCD) income eligibility limits are used. HCD income limits regulations are similar to those used by HUD.
- ❑ **Jobs/Housing Relationship:** The relationship of the number and types of jobs in a community with the availability and affordability of housing. In simplistic terms, an appropriate balance is commonly thought to be between 1.0-1.5 jobs for every 1 housing unit. However, the issue is more complex when a community strives to reduce in commuting and provide a better match of local jobs to employed residents working in those jobs. Other factors include the types of jobs and the salaries paid, number of employed people in the community, affordability of housing relative to the income of people working in local jobs, and household size and income. Affordable housing strategies strive to create opportunities for local workers, especially those employed in service and retail jobs, to have a choice in finding local housing to fit their household needs in terms of type, affordability, amenities and location.
- ❑ **Low Income Households:** Defined by California Health and Safety Code Section 50079.5, which establishes the low-income limits set by the U.S. Department of Housing and Urban Development (HUD) as the state limit for low-income households. HUD limits for low-income household are generally households earning



50-80% of the median household income, adjusted for family size, with some adjustment for areas with unusually high or low incomes relative to housing costs. As of 2013, a family of four earning between \$56,550 and \$90,500 per year in San Mateo County was considered low income.

- ❑ **Median Household Income:** The middle point at which half of the City's households earn more and half earn less. Income limits are updated annually by the U.S. Department of Housing and Urban Development (HUD) for San Mateo County. The 2013 median household income for a family of four in San Mateo County as used for San Carlos is \$103,000.
- ❑ **Moderate Income Households:** Defined by Section 50093 of the California Health and Safety Code as households earning 80-120% of the median household income. A family of four earning \$90,500 to \$123,600 per year in 2013 in San Mateo County is considered moderate income.
- ❑ **Overlay Zoning or Zone:** Overlay zoning is a regulatory tool that that is placed over an existing base zone(s), and which identifies special provisions, in addition to those in the underlying base zone. The overlay district can share common boundaries with the base zone or cut across base zone boundaries. Regulations or incentives are attached to the overlay district to protect a specific resource or guide development within a special area. Examples include the City's Affordable Housing Overlay and Emergency Shelter Overlay zoning.
- ❑ **Persons per Household:** Average number of persons in each household.
- ❑ **Regional Housing Needs Allocation (2014-2022):** The RHNA for the 5th cycle of housing element updates in the Bay Area identifies the number of housing units needed at various income levels for the 2014-2022 timeframe. Housing elements in the Bay Area are required to be updated by January 2015 and then again by January 2023. For this reason, the planning period for the housing element is from

2015-2023 and all references in the document related to RHNA or the Housing Element Planning Period are for the 2015-2023 timeframe.

- ❑ **Residential Care Facilities:** There are a variety of residential care facilities that address the needs of special segments of the population, including special care for the chronically ill, seniors, special need adults or youths, etc. The California Department of Social Services, Community Care Licensing Division, issues licenses for residential facilities that provide 24-hour non-medical care for children, adults and the elderly.
- ❑ **Secondary Dwelling Unit:** Defined in the San Carlos Municipal Code as a dwelling unit on a residential lot that provides independent living facilities for one (1) or more persons and includes permanent provisions for living, sleeping, cooking and sanitation independent of the main dwelling on the residential lot.
- ❑ **Senior Housing:** Defined by California Housing Element law as projects developed for, and put to use as, housing for senior citizens. Senior housing is based on: (1) if the U.S. Department of Housing and Urban Development (HUD) has determined that the dwelling is specifically designed for and occupied by elderly persons under a Federal, State or local government program; (2) it is occupied solely by persons who are 62 or older; or (3) or it houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates intent to house persons who are 55 or older. Under Federal law, housing that satisfies the legal definition of senior housing or housing for older persons described above, can legally exclude families with children.
- ❑ **Special Needs Housing:** Defined by California housing element law (65583(a)(6)) as populations with special needs that must be addressed in a housing element — these include homeless people, seniors, people living with disabilities, persons with developmental disabilities, large families and female-headed households.

- ❑ **Supportive Housing:** Defined by California Housing Element law as housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.
- ❑ **Target Population:** Defined by California Housing Element law as persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people.
- ❑ **Transitional Housing:** Defined by California Housing Element law as buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance.
- ❑ **Very Low Income Households:** Defined by California Health and Safety Code Section 50079.5, which establishes very low income limits set by the U.S. Department of Housing and Urban Development (HUD) as the state limit for very low income households, which are households earning less than 50% of the median household income, with some adjustment for areas with unusually high or low incomes relative to housing costs. A family of four earning less than \$56,550 per year in 2013 in San Mateo County is considered very low income.



- ❑ **Workforce Affordable Housing:** Housing that is affordable to the workforce in the community.

## Acronyms

AARP	American Association of Retired Persons
ABAG	Association of Bay Area Governments
BMR	Below Market Rate housing
CHAS	Comprehensive Housing Affordability Strategy
CCRH	California Coalition for Rural Housing
CAP	Climate Action Plan
DOF	California Department of Finance
DOH	San Mateo County Department of Housing
ECHO	Eden Council for Hope and Opportunity
ELI	Extremely Low Income households
GGRC	Golden Gate Regional Center
HCD	California Department of Housing and Community Development
HEART	The Housing Endowment and Regional Trust
HIP	Human Investment Project
HOPE	Housing Our People Effectively: Ending Homelessness in San Mateo County
HUD	U.S. Department of Housing and Urban Development
LIHTC	Low Income Housing Tax Credit Program

LTIRC	Landlord and Tenant Information and Referral Collaborative
NPH	Non-Profit Housing of Northern California
PCRC	Peninsula Conflict Resolution Center
RHNA	Regional Housing Needs Allocation
SRO	Single-Room Occupancy unit