

Table 1
Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	% Affordable				Exemptions	Affordable Unit Attributes		
		Total	Very Low 30-50% AMI	Low 50-80% AMI	Moderate 80-120% AMI		Workforce 120%+ AMI	Unit Mix	Unit size
Atherton	No policy								
Belmont	No policy								
Brisbane [1]	Inclusionary, no ordinance	15%	5%	10%					
Burlingame	Inclusionary, 4-12 units	1 unit				Projects < 4 units	Same as market rate	Studio > 500 sq. ft., 1 BR > 650 sq. ft., 2 BR > 800 sq. ft.	Same as market rate
	Inclusionary, 13+ units	10%				Projects < 4 units	Same as market rate	Studio > 500 sq. ft., 1 BR > 650 sq. ft., 2 BR > 800 sq. ft.	Same as market rate
Colma	Inclusionary	20%	8%[2]	4%[3]		Projects < 5 units or reconstruction of any unit or development projects destroyed by fire or natural catastrophe.	Same as market rate	Same as market rate	Same as market rate
Daly City	Inclusionary, Very Low Income Rental	10%	10% at <50% AMI			Projects < 5 units	Same as market rate	May be smaller in aggregate size, but must have the same number of bedrooms as market rate.	Same as market rate
	Inclusionary, Low Income Rental	20%		20% at <60% AMI		Projects < 5 units	Same as market rate	May be smaller in aggregate size, but must have the same number of bedrooms as market rate.	Same as market rate
	Inclusionary, Low Income Ownership	10%		10% at <60% AMI		Projects < 5 units	Same as market rate	May be smaller in aggregate size, but must have the same number of bedrooms as market rate.	Same as market rate
	Inclusionary, Moderate Income Ownership	20%			20% at <100% AMI	Projects < 5 units	Same as market rate	May be smaller in aggregate size, but must have the same number of bedrooms as market rate.	Same as market rate

Table 1
Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	% Affordable					Exemptions	Affordable Unit Attributes		
		Total	Very Low 30-50% AMI	Low 50-80% AMI	Moderate 80-120% AMI	Workforce 120%+ AMI		Unit Mix	Unit size	Tenure
East Palo Alto	Inclusionary, Multifamily housing	20%	5% at < 35% AMI, 10% at < 50% AMI	5% at < 60% AMI				Same as market rate	Same as market rate	Can substitute rental instead of for-sale units, but they must be comparable in size and amenities to for-sale units. If not, then the deficiency will be compensated for with additional units for lower income households.
	Inclusionary, single-family detached housing	20%		5% at < 60% AMI, 10% at < 80% AMI	5% at < 90% AMI			Same as market rate	Same as market rate	Can substitute rental instead of for-sale units, but they must be comparable in size and amenities to for-sale units. If not, then the deficiency will be compensated for with additional units for lower income households.
	Inclusionary, single-family attached housing	20%	5% at < 50% AMI	10% at < 60% AMI, 5% at < 70% AMI				Same as market rate	Same as market rate	Can substitute rental instead of for-sale units, but they must be comparable in size and amenities to for-sale units. If not, then the deficiency will be compensated for with additional units for lower income households.
Foster City	Inclusionary	20%					Projects < 10 units	Same as market rate	Same as market rate	
Half Moon Bay	Inclusionary	20%	6%	7%	7%		Projects < 10 units			
Hillsborough	No policy									
Menlo Park	Inclusionary, residential 5-9 units	1 unit			1 unit at < 110% AMI		Projects < 5 units	Same as market rate	Same as market rate	
	Inclusionary, residential 10-19 units	10%		Rental units in redevelopment area: 10% at < 60% AMI, Rental units everywhere else: 10% at < 80%	For sale units: 10% at < 110% AMI		Projects < 5 units	Same as market rate	Same as market rate	
	Inclusionary, residential 20+ units	15%		Rental units in redevelopment area: 15% at < 60% AMI, Rental units everywhere else: 15% at < 80%	For sale units: 15% at < 110% AMI		Projects < 5 units	Same as market rate	Same as market rate	

Table 1
Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	% Affordable				Exemptions	Affordable Unit Attributes		
		Total	Very Low 30-50% AMI	Low 50-80% AMI	Moderate 80-120% AMI		Workforce 120%+ AMI	Unit Mix	Unit size
Millbrae	No policy								
Pacifica	Inclusionary	15%	6%	4.5%	4.5%	Projects < 8 units	Same as market rate	Generally of comparable same to market rate units, but may be reduced if project is in a very of high density zone.	
Portola Valley	Inclusionary	15%							
Redwood City	No policy								
San Bruno [1]	Inclusionary, no ordinance	15%		6% shared between very-low and low income	9%	Projects < 10 units	Same as market rate	Same as market rate	Same as market rate
San Carlos	Inclusionary	15%	7%	7%	1%	Projects > 7 units, residential development of a legal second dwelling unit, residential remodels that don't increase total floor area, or single-family residential additions increasing floor area by < 25%	Same as market rate	Same as market rate	Same as market rate
San Mateo	Inclusionary, ownership units	10%			10%	Projects < 11 units	Same as market rate	Studio > 460 sq. ft., 1 BR > 550 sq. ft., 2 BR > 800 sq. ft., 3 BR > 1080 sq. ft.	Same as market rate
	Inclusionary, rental units	10%		10%		Projects < 11 units	Same as market rate	Studio > 460 sq. ft., 1 BR > 550 sq. ft., 2 BR > 800 sq. ft., 3 BR > 1080 sq. ft.	Same as market rate
San Mateo County	Inclusionary, ownership units	20%		10%	10%	Projects < 5	Same as market rate	Same as market rate	
	Inclusionary, rental units	20%	10%	10%		Projects < 5	Same as market rate	Same as market rate	
South San Francisco	Inclusionary	20%		8% total, one-third at < 60%, one-third at < 70%, one-third at < 80%	12% total, one-third at < 90%, one-third at < 100%, one-third at < 110%	Projects < 4 units	A mix based on the City's affordable housing demand priorities	A mix based on the City's affordable housing demand priorities	Same as market rate
Woodside	No policy								

Source: Respective City and County Planning Departments

Notes:

- [1] These jurisdictions are currently in the process of developing an inclusionary housing ordinance.
- [2,3] The income targets of the remaining 8% of the affordable units is at the developer's discretion.

Table 2
Alternatives Included in the Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	In-lieu Fee		Off-Site Option	Resale Restrictions	Incentives
		Application	Amount			
Atherton	No policy					
Belmont	No policy					
Brisbane [1]	Inclusionary, no ordinance	No in lieu fee can be paid		None	Affordable in perpetuity.	
	Inclusionary, 4-12 units	No in lieu fee can be paid		None	Initial sales price increased or decreased at the same rate as median income. 10 year affordability agreement or can enter in to 30 year agreement.	May use two of the following: (1) height >= 46 ft without a conditional use permit, (2) reduction of rear common space of up to 50% or 200 sq. ft, whichever is more, without necessity of a variance, (3) If more than 10 on-site parking spaces required, allowance of up to 50% of the required parking as compact stalls without necessity of variance. Additional reduction in parking requirement if developers enter in to 30 year affordability agreement.
Burlingame	Inclusionary, 13+ units	No in lieu fee can be paid		None	Initial sales price increased or decreased at the same rate as median income. 10 year affordability agreement or can enter in to 30 year agreement.	May use two of the following: (1) height >= 46 ft without a conditional use permit, (2) reduction of rear common space of up to 50% or 200 sq. ft, whichever is more, without necessity of a variance, (3) If more than 10 on-site parking spaces required, allowance of up to 50% of the required parking as compact stalls without necessity of variance. Additional reduction in parking requirement if developers enter in to 30 year affordability agreement.

Table 2
Alternatives Included in the Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	In-lieu Fee		Off-Site Option	Resale Restrictions	Incentives
		Application	Amount			
Colma	Inclusionary	Pay for fractional units or projects with < 12 units	Difference between the amount received from sale or rental of BMR unit and the cost of its construction.	If the need for BMR housing is greater in the off-site location than in the area of the proposed development.	Lowest of following amounts: (1) fair market value, (2) seller's purchase price increased by the lessor of the rate of increase of AMI for the duration of ownership or the rate at which the CPI increased during the seller's ownership. 45 year affordability agreement.	Parking reduction, expedited review process, and fee reductions
	Inclusionary, Very Low Income Rental	Pay for fractional units or projects with 5-10 units	15 percent times the published per unit in-lieu fee times the total number of units in the development	If the City Manager finds that off-site units will have equivalent or greater benefit to the City.	55 year affordability agreement	
Daly City	Inclusionary, Low Income Rental	Pay for fractional units or projects with 5-10 units	15 percent times the published per unit in-lieu fee times the total number of units in the development	If the City Manager finds that off-site units will have equivalent or greater benefit to the City.	55 year affordability agreement	
	Inclusionary, Low Income Ownership	Pay for fractional units or projects with 5-20 units	15 percent times the published per unit in-lieu fee times the total number of units in the development	If the City Manager finds that off-site units will have equivalent or greater benefit to the City.	55 year affordability agreement to be renewed upon each resale. The maximum resale price shall be the lower of fair market value or current affordable purchase price based on current income limits.	
	Inclusionary, Moderate Income Ownership	Pay for fractional units or projects with 5-20 units	15 percent times the published per unit in-lieu fee times the total number of units in the development	If the City Manager finds that off-site units will have equivalent or greater benefit to the City.	55 year affordability agreement to be renewed upon each resale. The maximum resale price shall be the lower of fair market value or current affordable purchase price based on current income limits.	

Table 2
Alternatives Included in the Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	In-lieu Fee		Off-Site Option	Resale Restrictions	Incentives
		Application	Amount			
East Palo Alto	Inclusionary, multi-family housing	Projects with four or fewer units	Per square foot fee, established by the Master Fee Schedule, applied to the aggregate building area of all the market-rate homes. If fee has not been adopted, fee will be \$10.60/sq. ft.	None	Lowest of the following amounts: (1) maximum permitted affordable housing cost for household of the maximum income level permitted at initial sale, (2) seller's purchase price increased at one-third the rate of increase in CPI for duration of ownership, (3) fair market value, (4) seller's purchase price plus reasonable cost of sales and value of capital improvements	
	Inclusionary, single-family detached housing	Projects with four or fewer units	Per square foot fee, established by the Master Fee Schedule, applied to the aggregate building area of all the market-rate homes. If fee has not been adopted, fee will be \$10.60/sq. ft.	None	Lowest of the following amounts: (1) maximum permitted affordable housing cost for household of the maximum income level permitted at initial sale, (2) seller's purchase price increased at one-third the rate of increase in CPI for duration of ownership, (3) fair market value, (4) seller's purchase price plus reasonable cost of sales and value of capital improvements	
	Inclusionary, single-family attached housing	Projects with four or fewer units	Per square foot fee, established by the Master Fee Schedule, applied to the aggregate building area of all the market-rate homes. If fee has not been adopted, fee will be \$10.60/sq. ft.	None	Lowest of the following amounts: (1) maximum permitted affordable housing cost for household of the maximum income level permitted at initial sale, (2) seller's purchase price increased at one-third the rate of increase in CPI for duration of ownership, (3) fair market value, (4) seller's purchase price plus reasonable cost of sales and value of capital improvements	
Foster City	Inclusionary	No in lieu fee can be paid		Only if developer can prove on-site affordable units are infeasible.	The City has first right of refusal, upon the sale of the unit and 35 year affordability agreement.	Rent subsidies, density bonus, expedited permit processing, design flexibility, fee reduction, assistance in securing public financing, and flexible parking standards.
Half Moon Bay	Inclusionary	Pay fee on fractional units or if developer can prove that constructing affordable units is infeasible.		Only if developer can prove on-site affordable units are infeasible.	Can be resold at any time on the open market to a qualified buyer. Deed restrictions recorded against the property.	

Table 2
Alternatives Included in the Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	In-lieu Fee		Off-Site Option	Resale Restrictions	Incentives
		Application	Amount			
Hillsborough	No policy					
Menlo Park	Inclusionary, residential 5-9 units	Only if developer can prove that constructing affordable units is infeasible	Units 1, 2, and 3: 1% of sales price; Units 4, 5, and 6: 2% of sales price; Units 7, 8, 9: 3% of sales price	If authorized by the City. Can be new or existing units and must be provided on or before completion of proposed development.	Lesser of appraised market value or City established price based on original sale price, depreciated value of substantial improvements, and one-third of the increase in the cost of living index for the Bay Area.	Density Bonus < 15%
	Inclusionary, residential 10-19 units	Only if developer can prove that constructing affordable units is infeasible	3% of the actual sales price of each unit sold	If authorized by the City. Can be new or existing units and must be provided on or before completion of proposed development.	Lesser of appraised market value or City established price based on original sale price, depreciated value of substantial improvements, and one-third of the increase in the cost of living index for the Bay Area.	Density Bonus < 15%
	Inclusionary, residential 20+ units	Only if developer can prove that constructing affordable units is infeasible	3% of the actual sales price of each unit sold	If authorized by the City. Can be new or existing units and must be provided on or before completion of proposed development.	Lesser of appraised market value or City established price based on original sale price, depreciated value of substantial improvements, and one-third of the increase in the cost of living index for the Bay Area.	Density Bonus < 15%
Millbrae	No policy					
Pacifica	Inclusionary	May opt to pay an in-lieu fee for development not located in the Redevelopment Area	Depends on the cost of producing the affordable units	Only if developer can prove on-site affordable units are infeasible. Developer may also propose to dedicate land to the City for the development of BMR units, provided that the land have equal or greater development potential.	Resale value is the lesser of (1) original purchase price, plus the percentage increase in AMI from the date of original purchase, plus cost of any capital improvements, minus costs necessary to meet City Building Regulations or (2) fair market value. For-sale BMR units shall remain affordable for 45 years. Rental BMR units shall remain affordable for 55 years.	
Portola Valley	Inclusionary	Pay fee on fractional units.		If authorized by the City.	None	Density Bonus < 10%
Redwood City	No policy					

Table 2
Alternatives Included in the Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	In-lieu Fee		Off-Site Option	Resale Restrictions	Incentives
		Application	Amount			
San Bruno [1]	Inclusionary, no ordinance	May opt to pay an in-lieu fee	Depends on the cost of producing the affordable units	May opt to develop affordable units off-site	55 year affordability agreement	
San Carlos	Inclusionary	Pay fee on fractional units.	One percent of the valuation for the development of one unit. For 2-6 units, or the development of units that trigger a decimal fraction less than one-half, the fee is based on 2 percent of the valuation of the portion of the units that trigger the decimal fraction of less than one-half.	Possible if off-site construction results in 10% more BMR units than required or if there is more need for affordable housing in off-site location	Remains affordable for the useful life of the buildings.	Density bonus, modified development standard calculations, flexible parking standards, permit streamlining, and financial assistance
San Mateo	Inclusionary, ownership units	No in lieu fee can be paid		Only if on-site affordable units are determined to be infeasible.	Resale only to eligible moderate or lower-income households. 45 year affordability agreement to be reapplied and recorded upon each resale	Density Bonus
	Inclusionary, rental units	No in lieu fee can be paid		Only if on-site affordable units are determined to be infeasible.	Resale only to eligible moderate or lower-income households. 45 year affordability agreement to be reapplied and recorded upon each resale	Density Bonus
San Mateo County	Inclusionary, ownership units	Projects between 5 - 9 units	A percentage of the estimated cost to construct all the inclusionary units that would otherwise be required.	A developer developing more than one project can transfer the obligation from one site to another if the transferred units target the same goals that they would have had to meet if they were built on-site.	Resale price determined by either the original purchase price plus the percentage increase defined in the original deed or fair market value, whichever is less. 55 year affordability agreement.	Fee reduction or deferral, priority processing, and density bonus
	Inclusionary, rental units	Projects between 5 - 9 units	A percentage of the estimated cost to construct all the inclusionary units that would otherwise be required.	A developer developing more than one project can transfer the obligation from one site to another if the transferred units target the same goals that they would have had to meet if they were built on-site.	Resale price determined by either the original purchase price plus the percentage increase defined in the original deed or fair market value, whichever is less. 55 year affordability agreement.	Fee reduction or deferral, priority processing, and density bonus

Table 2
Alternatives Included in the Inclusionary Housing Policies: San Mateo County
San Mateo Housing, EPS# 16078

Jurisdiction	Option	In-lieu Fee		Off-Site Option	Resale Restrictions	Incentives
		Application	Amount			
South San Francisco	Inclusionary	Projects between 4 - 9 units	Developer's fractional costs of constructing a market rate unit in the project, including land and improvements	Only if doing so would better serve the City's housing element as determined by the city council	Initial sales price increased or decreased at the same rate as median income for the duration of ownership. 55 year affordability agreement.	
Woodside	No policy					

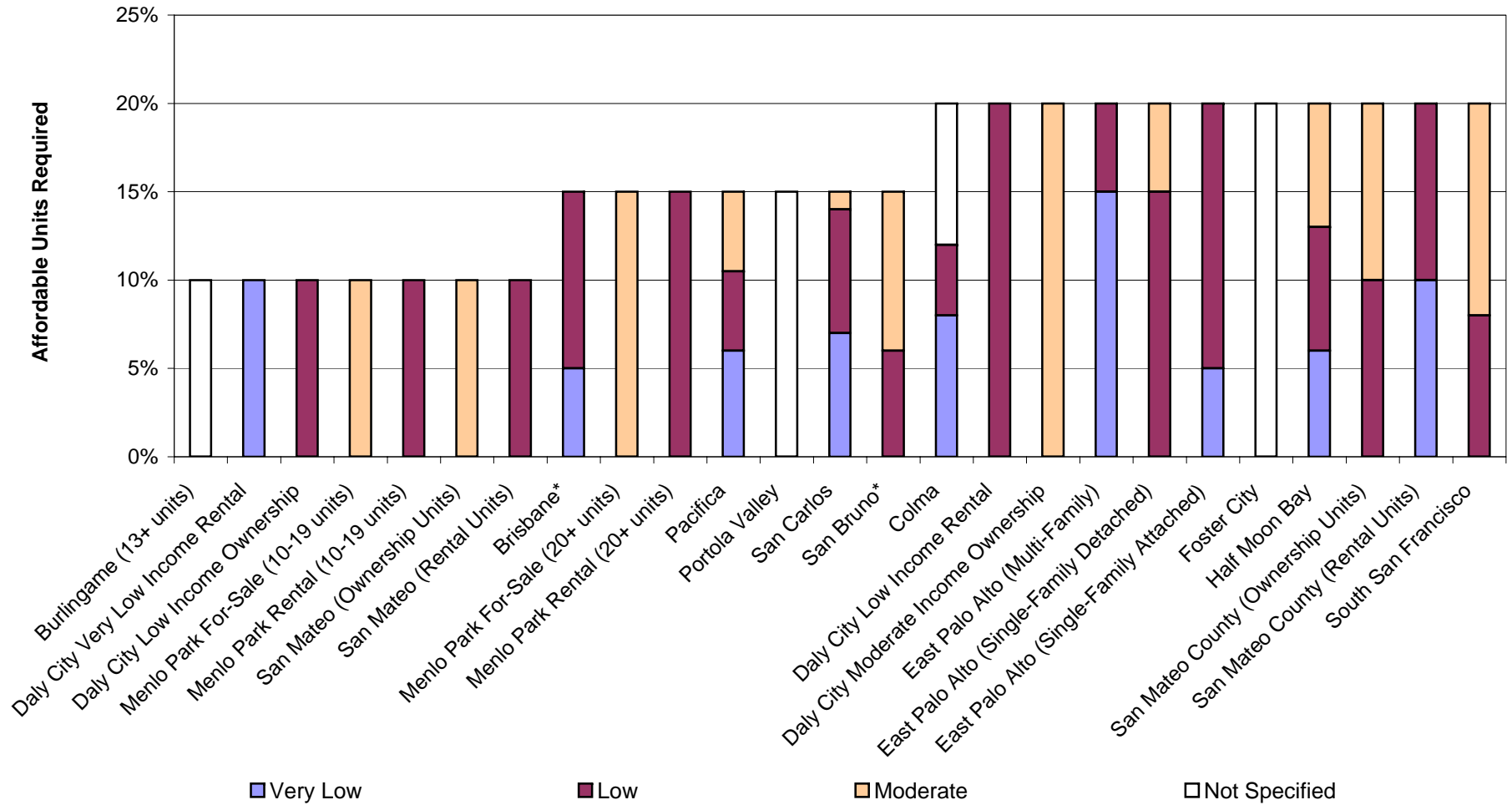
Source: Respective City and County Planning Departments

Notes:

[1] These jurisdictions are currently in the process of developing an inclusionary housing ordinance.

Figure 1 Comparison of Inclusionary Housing Policies in San Mateo County

Source: Respective City and County Planning Departments; Economic & Planning Systems, Inc.



*Inclusionary policy, but no ordinance