

TECHNICAL MEMORANDUM

To: Duane Bay, Janet Stone, and Maryam Hariri; San Mateo County
Department of Housing
Richard Napier; City/County Association of Governments of
San Mateo County

From: Teifion Rice-Evans, Shane Melnitzer, and Walter Kieser

Subject: 2008 San Mateo County Housing Needs Study; EPS #18038

Date: August 15, 2008

This memorandum describes the 2008 San Mateo County Housing Needs Study (2008 Housing Needs Study) conducted by Economic & Planning Systems, Inc. (EPS) for the City/County Association of Governments of San Mateo County (C/CAG) and the County Department of Housing. The 2008 Housing Needs Study represents an update to the prior 1998 and 2006 Housing Needs Studies. The 2008 study provides additional information on housing need to each of the San Mateo County cities and the County as they prepare their respective Housing Elements. As described below, this study is not a replacement or alternative to the official Regional Housing Needs Allocation (RHNA) housing needs estimates. Rather, it is intended as a complement, providing a distinct economic development-based housing needs estimate for each jurisdiction.

This memorandum is divided into three sections. The first describes the background to this 2008 Housing Needs Study and describes the difference between this 2008 study and both the prior 2006 Housing Needs Study as well as the current RHNA allocations. The second summarizes the results of the 2008 Housing Needs Study and the third describes the methodology behind the 2008 Housing Needs Study.

BACKGROUND

2008 STUDY UPDATE

In 1998, EPS prepared a San Mateo County Housing Needs Study for C/CAG as an adjunct to the San Mateo County Countywide Transportation Plan Alternatives report. The Countywide Transportation Plan report found that increases in local housing supply could reduce congestion on the County's freeways and major arterials. The 1998 Housing Needs Study evaluated the link between County job projections and housing need, considered the ability of current land use designations to fulfill this housing need,

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and evaluated the potential impacts of a housing shortage on County transportation patterns and employment growth.

In 2006, EPS published an updated San Mateo County Housing Needs Study for the C/CAG, the San Mateo County Department of Housing, and the Housing Endowment and Regional Trust (HEART). The 2006 study estimated countywide housing need between 2005 and 2025 based on the Association of Bay Area Governments' (ABAG's) 2005 job projections. The results of the study were also summarized in the "Housing Our Future" document published by the County Department of Housing.

Between 2006 and 2008, ABAG published a revised set of job projections in their 2007 ABAG projections report. In addition, the prior studies, both 1998 and 2006, only evaluated housing need at the countywide level. As a result, C/CAG and the County Department of Housing commissioned EPS to refine and update the 2006 study to make it more applicable to the Housing Element updates currently underway in all cities and towns in San Mateo County. Specifically, EPS was asked to develop new housing needs estimates based on the latest job projections (ABAG Projections 2007) for the Housing Element period 2007 to 2014 with separate estimates for each of the 21 jurisdictions. The methodology used in the 2006 and 2008 studies is the same, the only difference being the more current ABAG job projections. Key differences between the results for the 2006 and 2008 housing need estimates are described below:

- **Job Projections.** The 2008 Housing Needs Study focuses on the Housing Element period of 2007 to 2014. ABAG Projections 2007 estimated a job increase of about 38,500 jobs over this period, about 5,500 jobs each year. The 2006 housing needs study focused on the 2005 to 2025 period and, based on ABAG Projections 2005, had a higher projection of job growth in San Mateo County with an estimated job increase of about 133,300 jobs or about 6,700 jobs each year.
- **Overall Housing Need.** The 2008 Housing Needs Study estimates a total Countywide housing need of 20,400 housing units between 2007 and 2014, an average of about 2,900 units each year. The 2006 Housing Needs Study estimated a total housing need of 72,900 units between 2005 and 2025, an average housing need of about 3,600 units each year. The lower annual housing need under the 2008 study is a direct result of the lower ABAG average annual employment projection in 2007 than in 2005.

RHNA CONTEXT

The RHNA allocations prepared by ABAG through a State-mandated process overseen by the State's Housing and Community Development Department are distinct and different from the Housing Needs Studies conducted by EPS for the County. ABAG's RHNA allocation process was developed with input from Bay Area jurisdictions and is intended to represent a blended estimate of existing and future housing need. ABAG's current RHNA process is described in its "San Francisco Bay Area Housing Needs Plan, 2007 to 2014." The methodology used for this allocation estimates housing need based

on a number of steps and a broad range of factors. To develop regional housing need, this methodology considers State Department of Finance and ABAG regional population growth projections, ratios between housing units and population, and an allocation for existing housing need based on vacancy rate assumptions. This regional housing need is then distributed between jurisdictions based on a weighted combination of ABAG housing projections, ABAG job projections, existing job counts, and transit-oriented development capacity for each jurisdiction. Housing need is separated by income group based on 2000 income distributions and certain adjustments are made based on differences in individual jurisdictions' income distributions from the relevant countywide average.

San Mateo County is unique in the Bay Area in that it chose to form a housing needs allocation subregion which gave it more control over its housing allocations to the cities and the unincorporated County. The overall approach taken by the County and its jurisdictions was similar to that used by ABAG, though it included a number of mutually agreed upon adjustments in the RHNA housing needs allocation. On May 15, 2008, ABAG published its adopted RHNA allocations by Bay Area jurisdiction for 2007 to 2014, including all cities and counties. The RHNA allocations include total housing need by jurisdiction and a breakdown of housing need into four income categories: very low, low, moderate, and above-moderate.

As discussed in more detail below, the housing needs estimates in the 2006 Countywide Housing Needs Study and this revised 2008 city-level housing needs analysis project housing need based on projected job growth. Under this approach, the estimated housing need in San Mateo County and in each City is linked directly to projected job growth, associated new worker household formation, expected commute patterns, and estimates of non-worker household formation. The housing needs study does not take account of housing development capacity under current land use designation in the County or the Cities. The distribution of housing need by income group is based on worker incomes and household formation patterns. The results of the 2008 housing needs analysis do not represent an alternative to the RHNA allocations, but rather represent a different housing need estimate from a different perspective and provide a useful point of comparison.

The key differences in the results between the RHNA allocation process and the 2008 housing needs study are described below and shown in **Table 1** and **Figure 1**:

- **Countywide Housing Need.** The total housing need under the RHNA allocation for San Mateo County is 15,738 units. The 2008 job-based housing needs estimate total about 20,400 units, a difference of over 4,600 units or about 30 percent (see **Table 1**).
- **City Comparison.** Most jurisdictions in San Mateo County show higher housing needs estimates under the 2008 Housing Needs Study than under the RHNA allocation. Jurisdictions where the RHNA allocation is significantly higher than the 2008 housing need study estimates include the cities of San Mateo, East Palo Alto, and Half Moon Bay (see **Table 1**).

- **Income Level Distribution.** The 2008 housing needs study and RHNA allocations have somewhat different housing need allocations by income group. Both estimates show similar, but varying, allocations by jurisdiction. Taking the County as a whole, as shown in **Figure 1**, the RHNA allocations show a lower percentage of housing need at the very low and low levels and a higher percentage at the moderate and above moderate levels than the 2008 housing needs analysis.

2008 HOUSING NEEDS STUDY FINDINGS

Key findings of the 2008 housing needs analysis include the following:

- **Between 2007 and 2014, San Mateo County is expected to add about 38,500 jobs based on ABAG 2007 projections.** This job growth represents an average annual increase of 5,500 jobs and an average annual job growth rate of 1.5 percent (see **Table 2**).
- **Job growth is expected to occur in a number of industry sectors.** The professional and managerial sector is projected to experience the largest absolute growth of around 7,400 jobs, or about 20 percent of new job growth, with the health and educational services sector adding the next most at about 6,200 jobs or about 15 percent of job growth (see **Figure 2**).
- **This job growth is expected to result in the formation of 19,500 new worker households, with a net increase of 13,700 new worker households in San Mateo County.** The difference between the overall worker household formation and the net new worker household in San Mateo County is due to the projected increase in net in-commuting in the County (see **Figure 3**).
- **In addition to the new worker households, an additional 6,300 in non-worker households are expected to be formed, likely driven by the retirement of current workers.** This estimate of new non-worker households is based on historic ratios between worker and non-worker households and may, therefore, be conservative given that the impending retirement of the baby boom generation is likely exceed historic rates of retirement.
- **The total new housing need in San Mateo County between 2007 and 2014 is estimated at about 20,400 housing units.** This includes the total new household formation in San Mateo County of about 20,000 households adjusted by the current vacancy rate to estimate housing need in units.
- **The Countywide housing need is estimated to include 15 percent extremely low, 12 percent very low, and 20 percent low income households.** This division is based on the 2000 income distribution adjusted by the consumer price index and the current HUD housing income limits for San Mateo County.

- **The housing need estimates by local jurisdiction are shown in Tables 3 through 7.** The estimates vary based on the ABAG job projections for 2007 to 2014. The estimates are by City boundaries with all job growth outside of city limits included together in the unincorporated housing need estimate (see **Figure 4**).

2008 HOUSING NEEDS STUDY METHODOLOGY

The methodology used in this 2008 housing needs analysis employs the same methodology as the 2006 Countywide Housing Needs Analysis. The primary differences are the use of the latest 2007 ABAG job projections, the focus on the Housing Element period of 2007 to 2014, and the applications of the housing needs model at the City level. The first part of this section describes the Countywide housing model. The second part describes its application to individual cities.

COUNTYWIDE MODEL

The housing needs model includes estimates of new worker households by income group associated with new job growth and estimates of new non-worker households based on past relationships between worker and non-worker households. The key steps in housing needs model include the following:

- EPS used ABAG 2007 job projections to estimate 2007 to 2014 job growth. ABAG reports job projections for 2005, 2010, and 2015. The 2007 and 2014 job projections were derived as proportions of the job estimates for these years. The ABAG job projections are shown in **Table A-1** with a total projected job growth of about 38,500 jobs for San Mateo County.
- In order to convert ABAG job projections by industry into Census industry groupings, EPS developed a matrix detailing the correspondences between ABAG and Census industries (see **Table A-2**). The resulting job distribution by Census industry category is shown in **Table A-3**.
- **Table A-4** shows the distribution of jobs by industry into occupational categories. These relationships were derived from the 2000 Census data for San Mateo County. Applying this distribution to the job projections results in the distribution of jobs by industry and occupation shown in **Table A-5**.
- The conversion between new jobs and new worker household formation is determined based on the propensity of workers in different industry/occupation groupings to represent the head of household/householder. The head of household is defined as the person in whose name the house is owned or rented. There is only one head of household per household. **Table A-6** shows the proportions of workers in each industry/occupation that represent the head of household. Applying these proportions to the job projections results in the

distribution of head of households shown in **Table A-7**. As shown, a total of about 19,500 new households are associated with the new job growth in the County.

- The 2000 Census provided information on household income distributions for heads of households in different industry/occupation groupings. It is assumed that household incomes in San Mateo County increased at the rate of inflation as measured by the consumer price index. This inflated income distribution data was then compared to the current HUD affordable housing categories for San Mateo County to determine the current household income distribution for these income groups. The HUD income groups include extremely low, very low, and low for 3-person households as well as median income and moderate income (estimated at 120 percent of median). **Table A-8** shows the household income distribution.
- **Table A-9** shows the results of applying the household income distribution to the head of worker household formation estimates. The overall worker household income distribution results in 7 percent workers households in the extremely low income group, 11 percent in the very low income group, and 20 percent in the low income group. Of the remainder, 19 percent are forecast to earn less than 120 percent of median income and 43 percent more than this income level.
- As of 2000, the numbers of County in-commuters and out-commuters were relatively balanced. In other words, the number of housing units occupied in San Mateo County by individuals working outside of the county approximately equaled the amount of housing provided by other counties for San Mateo County workers. This is expected to change in the future, with the Metropolitan Transportation Commission (MTC) projecting a significantly increased level of net in-commuting into San Mateo County. Based on MTC's projections, considering both new job growth in San Mateo County and elsewhere, other counties are expected to cover, in net terms, about 29.5 percent of San Mateo County's job-related housing needs. As a result the new household formation projections were discounted by this percentage to arrive at estimates of net new worker household formation in San Mateo County. **Table A-10** shows the resulting estimate of net new worker households in San Mateo County, about 13,700 new households.
- To develop estimates of total housing need, EPS estimated the ratio of worker households relative to non-worker households in San Mateo County in 2000 by income group, as shown in **Table A-11**. This same ratio was assumed to continue through the 2007 to 2014 period. Given the large number of persons close to retirement, the estimate of non-worker households may be conservative.
- **Table A-12** shows the estimates of total new housing need in San Mateo County for the 2007 to 2014 period. This estimate is based on the application of the worker to non-worker household ratios to the estimates of worker households and then the incorporation of a vacancy estimate to convert from new household

formation to number of housing units needed. As shown the total estimate is about 20,400 housing units. These units include 15 percent for extremely low income households, 12 percent for very low income households, and 20 percent for low income households.

JURISDICTIONAL MODEL APPLICATION

The Countywide housing needs model was applied to each of the 20 cities in San Mateo County in addition to the unincorporated County. Key components of the model application include:

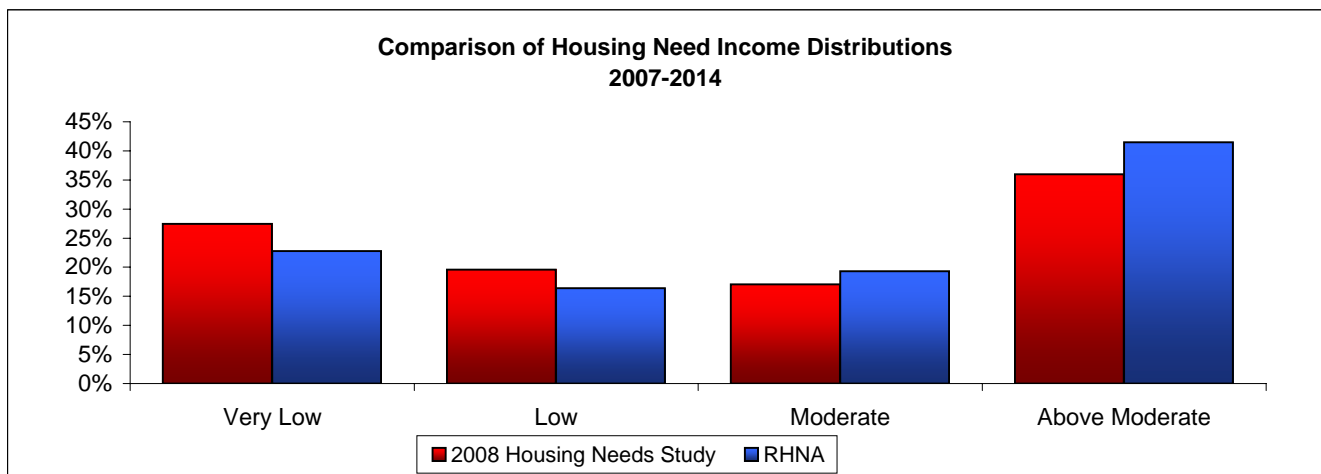
- ABAG 2007 projections for the 2007 to 2014 period by industry were evaluated for each jurisdiction.
- Key relationships were assumed to be the same for the cities as for the County, including relationships between industry and occupation, household incomes by industry/occupation group, and ratios between worker and non-worker households.
- The same core model is applied to determine the specific estimates of new housing need by income group for each of the jurisdictions.
- The core tables of the model for the City of San Mateo, as an example, are shown in **Tables B-1 through B-5**. Overall results by City were summarized in **Tables 3 through 7** above.

Table 1
Comparison of 2008 Housing Needs Study and RHNA Housing Needs Estimates, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

City	2008 Housing Needs Study	RHNA	Difference (2008 Housing Needs Study-RHNA)
Atherton	79	83	-4
Belmont	608	399	209
Brisbane	1,316	401	915
Burlingame	975	650	325
Colma	210	65	145
Daly City	1,457	1,207	250
East Palo Alto	456	630	-174
Foster City	938	486	452
Half Moon Bay	123	276	-153
Hillsborough	46	86	-40
Menlo Park	1,697	993	704
Millbrae	1,296	452	844
Pacifica	258	275	-17
Portola Valley	31	74	-43
Redwood City	2,569	1,832	737
San Bruno	1,064	973	91
San Carlos	1,036	599	437
San Mateo	2,733	3,051	-318
South San Francisco	1,595	1,635	-40
Woodside	58	65	-7
Subtotal	18,546	14,232	4,314
Unincorporated County	1,864	1,506	358
Total	20,410	15,738	4,672

Sources: ABAG/RHNA; Economic & Planning Systems, Inc.

Figure 1
Comparison of San Mateo County Housing Need Income Distributions, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038



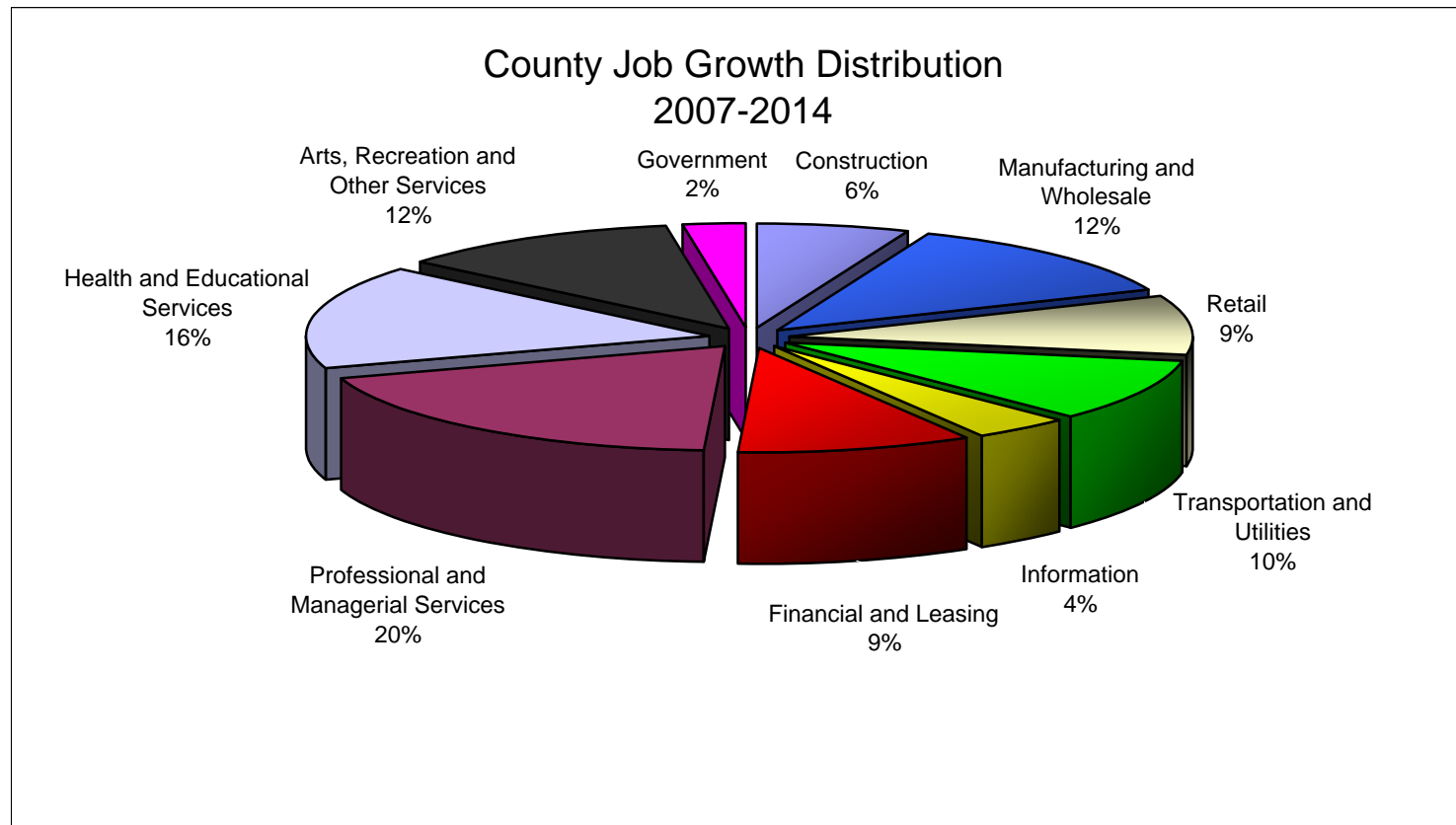
Sources: ABAG/RHNA, Economic & Planning Systems, Inc.

Table 2
Job Projections
San Mateo County Housing Needs Assessment; EPS #18038

City	2007	2014	Change
Atherton	2,596	2,760	164
Belmont	7,160	8,332	1,172
Brisbane	8,712	11,030	2,318
Burlingame	22,990	24,878	1,888
Colma	3,256	3,690	434
Daly City	18,070	21,058	2,988
East Palo Alto	2,318	3,210	892
Foster City	14,554	16,280	1,726
Half Moon Bay	5,208	5,450	242
Hillsborough	1,680	1,774	94
Menlo Park	26,504	29,648	3,144
Millbrae	7,072	9,630	2,558
Pacifica	6,372	6,892	520
Portola Valley	1,760	1,822	62
Redwood City	51,624	56,448	4,824
San Bruno	14,192	16,242	2,050
San Carlos	16,096	18,004	1,908
San Mateo	45,716	51,012	5,296
South San Francisco	43,204	46,122	2,918
Woodside	2,526	2,640	114
Sub- Total	301,610	336,922	35,312
Unincorporated County	46,024	49,218	3,194
Total	347,634	386,140	38,506

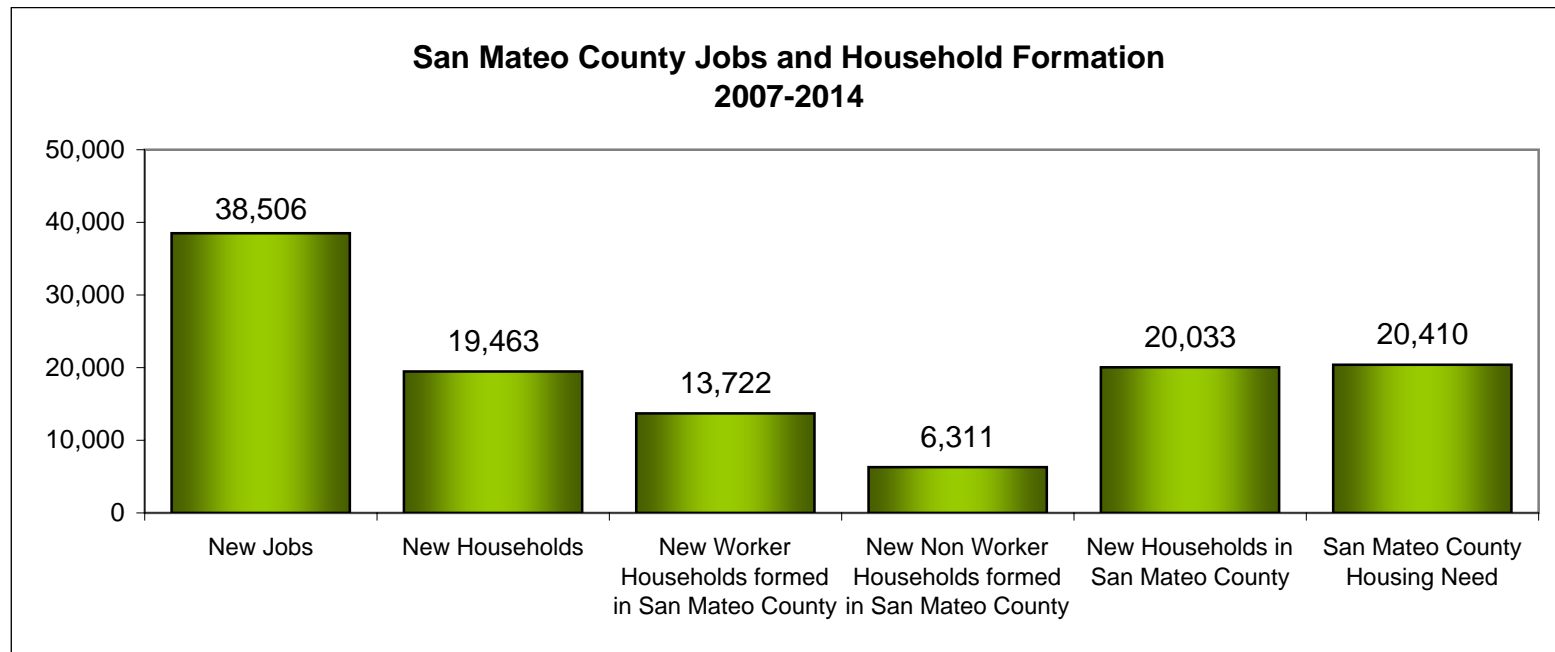
Sources: ABAG 2007; Economic & Planning Systems, Inc.

Figure 2
San Mateo County Housing Need Job Growth Distribution, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038



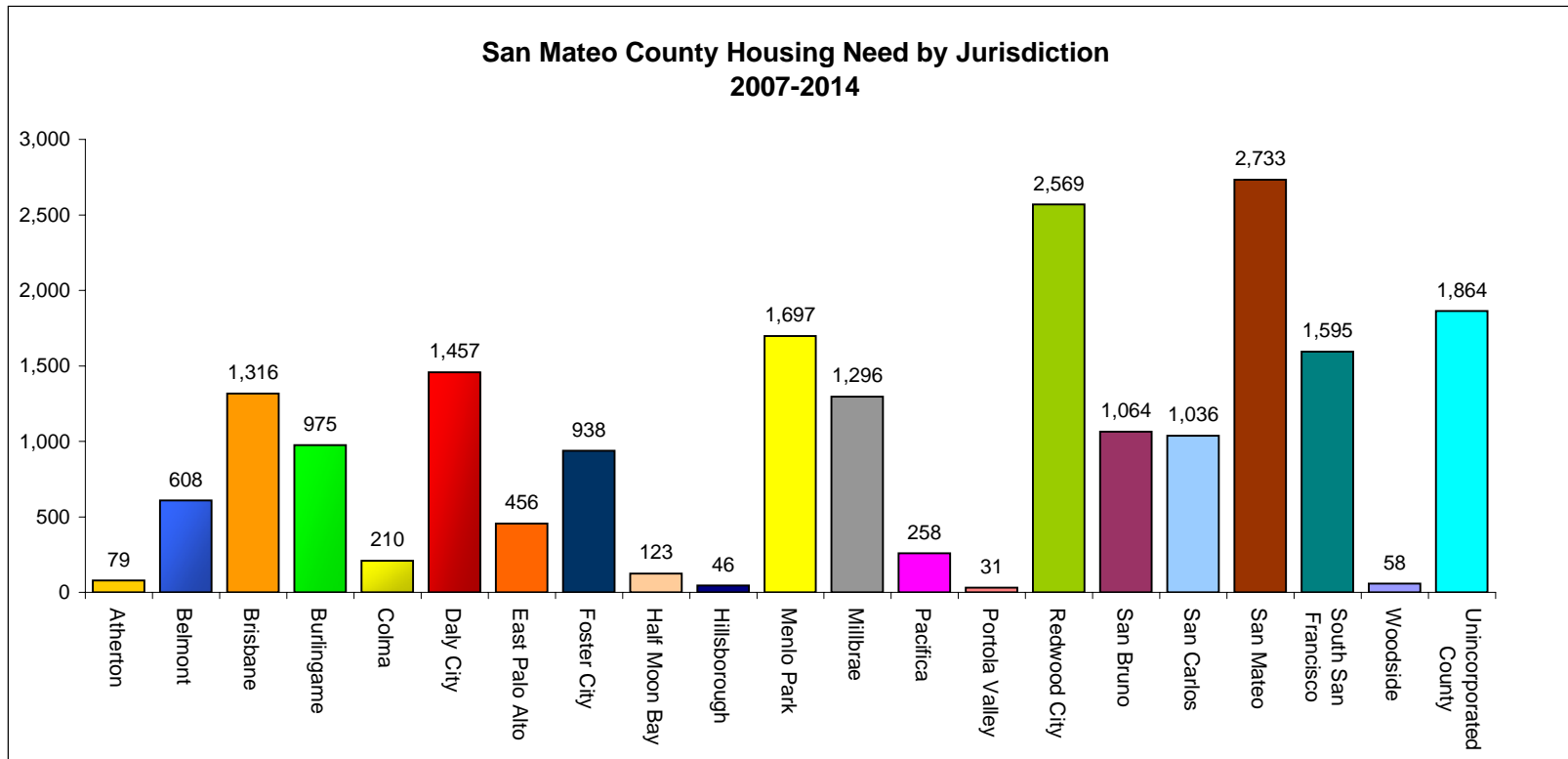
Sources: ABAG 2007 Projections; Economic & Planning Systems, Inc.

Figure 3
San Mateo County Jobs and Household Formation, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038



Sources: ABAG 2007 Projections; 2000 Census; Economic & Planning Systems, Inc.

Figure 4
San Mateo County Housing Need by Jurisdiction, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038



Source: Economic & Planning Systems, Inc.

Table 3
County Housing Need by Sub-Region (Number of Units)
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	North County	Mid County	South County	Coastal and Unincorporated County Areas	County Total
Extremely Low	1,093	940	721	295	3,049
Very Low	907	781	600	249	2,536
Low	1,416	1,225	946	401	3,987
Moderate (Below Avg.)	522	454	351	148	1,474
Moderate (Above Avg.)	699	618	479	197	1,993
Above Moderate	2,542	2,305	1,783	693	7,323
Other (2)	17	15	12	4	47
Total	7,196	6,337	4,890	1,987	20,410

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table 4
North County Housing Need by Jurisdiction (Number of Units)
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	North County							North County Total
	Brisbane	Colma	Daly City	Millbrae	Pacifica	San Bruno	South San Francisco	
Extremely Low	195	33	227	198	40	161	238	1,093
Very Low	166	27	185	162	32	135	199	907
Low	265	41	283	252	50	209	316	1,416
Moderate (Below Avg.)	98	15	104	93	18	77	117	522
Moderate (Above Avg.)	130	20	140	125	25	103	156	699
Above Moderate	459	72	514	462	93	376	566	2,542
Other (2)	3	1	3	3	1	2	3	17
Total	1,316	210	1,457	1,296	258	1,064	1,595	7,196

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table 5
Mid County Housing Need (Number of Units)
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	Mid County						Mid County Total
	Belmont	Burlingame	Foster City	Hillsborough	San Carlos	San Mateo	
Extremely Low	92	147	134	7	154	405	940
Very Low	76	121	113	6	129	336	781
Low	118	189	180	9	204	525	1,225
Moderate (Below Avg.)	44	70	67	3	75	194	454
Moderate (Above Avg.)	59	95	92	4	102	266	618
Above Moderate	217	351	350	17	370	1,000	2,305
Other (2)	1	2	2	0	2	7	15
Total	608	975	938	46	1,036	2,733	6,337

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table 6
South County Housing Need (Number of Units)
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	South County						South County Total
	Atherton	East Palo Alto	Menlo Park	Portola Valley	Redwood City	Woodside	
Extremely Low	12	70	247	5	378	9	721
Very Low	10	57	206	4	315	7	600
Low	15	89	327	6	497	11	946
Moderate (Below Avg.)	6	33	122	2	184	4	351
Moderate (Above Avg.)	8	44	166	3	252	6	479
Above Moderate	28	161	624	11	936	21	1,783
Other (2)	0	1	4	0	6	0	12
Total	79	456	1,697	31	2,569	58	4,890

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table 7
Coastal and Unincorporated County Areas Housing Need (Number of Units)
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	Coastal and Unincorporated County Areas		Coastal and Unincorporated County Areas Total
	Half Moon Bay	Unincorporated County	
Extremely Low	19	276	295
Very Low	15	234	249
Low	24	377	401
Moderate (Below Avg.)	9	139	148
Moderate (Above Avg.)	12	185	197
Above Moderate	45	648	693
Other (2)	0	4	4
Total	123	1,864	1,987

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table A-1
Job Projections
San Mateo County Housing Needs Assessment; EPS #18038

Item	2007 (1)	2014 (2)	Total Change	Avg. Change
Agriculture and Natural Resource Jobs	1,888	1,908	20	1
Manufacturing, Wholesale, and Transportation Jobs	73,482	81,924	8,442	422
Retail Jobs	36,412	39,960	3,548	177
Financial and Professional Service Jobs	92,646	103,654	11,008	550
Health Educational and Recreational Service Jobs	88,956	99,566	10,610	531
Other Jobs	<u>54,250</u>	<u>59,128</u>	<u>4,878</u>	<u>244</u>
Total Jobs	347,634	386,140	38,506	1,925

(1) 2007 data was derived by adding 40% of the difference between 2005 and 2010 estimates to ABAG's 2005 estimate.

(2) 2014 data was derived by adding 80% of the difference between 2010 and 2015 estimates to ABAG's 2010 estimate.

Sources: ABAG 2007, Economic & Planning Systems, Inc.

Table A-2
ABAG Census Correspondence
San Mateo County Housing Needs Assessment; EPS #18038

ABAG Industry	Census Industry	%of Total Jobs in ABAG Industry
Agriculture& Natural Resources		
	Agriculture, Forestry, Fishing, Hunting, Mining	<u>100%</u>
	Subtotal	100%
Manufacturing, Wholesale, & Transportation		
	Manufacturing and Wholesale	56%
	Transportation, Warehousing, and Utilities	<u>44%</u>
	Subtotal	100%
Retail		
	Retail	<u>100%</u>
	Subtotal	100%
Financial & Professional Services		
	Finance, Insurance, Real Estate, Rental, and Leasing	33%
	Professional, Scientific, Management, Administrative, and Waste Management	<u>67%</u>
	Subtotal	100%
Health, Education, Recreation		
	Educational, Health, and Social Services	58%
	Arts, Entertainment, Accommodation, Food Services, Other Services (except Public Administration)	<u>42%</u>
	Subtotal	100%
Other		
	Construction	49%
	Information	32%
	Public Administration and Armed Forces	<u>19%</u>
		100%

Table A-3
San Mateo County Employment Projections by Census Industry
San Mateo County Housing Needs Assessment; EPS #18038

Industry	2007	2014	Increase
Agriculture and Natural Resources	1,888	1,908	20
Construction	26,592	28,983	2,391
Manufacturing and Wholesale	41,469	46,233	4,764
Retail	36,412	39,960	3,548
Transportation and Utilities	32,013	35,691	3,678
Information	17,389	18,953	1,564
Financial and Leasing	30,572	34,204	3,632
Professional and Managerial Services	62,074	69,450	7,376
Health and Educational Services	51,801	57,980	6,178
Arts, Recreation and Other Services	37,155	41,586	4,432
Government	<u>10,269</u>	<u>11,193</u>	<u>923</u>
Total	347,634	386,140	38,506

Sources: ABAG (2007); Economic and Planning Systems, Inc.

Table A-4
Percent of Jobs By Occupation in San Mateo County Industries, 2000
San Mateo County Housing Needs Assessment; EPS #18038

Industry	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (1)	Armed Forces	Total
Agriculture, Forestry, Fishing, Hunting, Mining	25%	6%	4%	56%	0%	10%	0%	100%
Construction	22%	0%	7%	0%	64%	6%	0%	100%
Manufacturing and Wholesale	44%	1%	25%	1%	1%	29%	0%	100%
Retail	25%	3%	61%	0%	0%	11%	0%	100%
Transportation, Warehousing, and Utilities	16%	10%	32%	0%	1%	40%	0%	100%
Information	68%	1%	24%	0%	0%	7%	0%	100%
Finance, Insurance, Real Estate, Rental, and Leasing	48%	1%	46%	0%	1%	4%	0%	100%
Professional, Scientific, Management, Administrative, and Waste Management	67%	12%	16%	0%	0%	4%	0%	100%
Educational, Health, and Social Services	67%	19%	12%	0%	0%	1%	0%	100%
Arts, Entertainment, Accommodation, Food Services, Other Services (except Public Administration)	18%	52%	15%	0%	0%	15%	0%	100%
Public Administration and Armed Forces	40%	32%	23%	0%	1%	3%	1%	100%
Total	43%	13%	26%	0%	5%	13%	0%	100%

(1) Category includes Installation, Maintenance, Repair, Production, Transportation and Material Moving.

Sources: Beyond 20/20, Economic and Planning Systems, Inc.

Table A-5
Distribution of San Mateo County Jobs By Industry and Occupation, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Industry	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (1)	Armed Forces	Total
Agriculture, Forestry, Fishing, Hunting, Mining	5	1	1	11	0	2	0	20
Construction	514	11	173	0	1,541	152	0	2,391
Manufacturing and Wholesale	2,085	50	1,175	43	50	1,361	0	4,764
Retail	897	91	2,155	2	12	391	0	3,548
Transportation, Warehousing, and Utilities	594	376	1,193	0	46	1,468	0	3,678
Information	1,070	9	381	0	1	102	0	1,564
Finance, Insurance, Real Estate, Rental, and Leasing	1,759	52	1,668	0	21	132	0	3,632
Professional, Scientific, Management, Administrative, and Waste Management	4,913	911	1,216	0	35	300	0	7,376
Educational, Health, and Social Services	4,138	1,169	764	0	14	92	0	6,178
Arts, Entertainment, Accommodation, Food Services, Other Services (except Public Administration)	805	2,298	650	0	14	665	0	4,432
Public Administration and Armed Forces	<u>367</u>	<u>293</u>	<u>213</u>	<u>0</u>	<u>11</u>	<u>29</u>	<u>10</u>	<u>923</u>
Total	17,148	5,262	9,591	56	1,745	4,695	10	38,506

(1) Category includes Installation, Maintenance, Repair, Production, Transportation and Material Moving.

Table A-6
Percent Head of Household Jobs by Occupation in San Mateo County Industries, 2000
San Mateo County Housing Needs Assessment; EPS #18038

Industry	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (1)	Armed Forces	All Occupations
Agriculture, Forestry, Fishing, Hunting, Mining	67%	41%	27%	32%	0%	84%	0%	46%
Construction	70%	74%	42%	0%	60%	61%	0%	61%
Manufacturing and Wholesale	65%	41%	49%	23%	69%	49%	0%	56%
Retail	58%	32%	37%	0%	92%	48%	0%	44%
Transportation, Warehousing, and Utilities	68%	46%	48%	0%	68%	65%	0%	58%
Information	57%	49%	44%	0%	0%	44%	0%	53%
Finance, Insurance, Real Estate, Rental, and Leasing	61%	36%	43%	0%	81%	52%	0%	52%
Professional, Scientific, Management, Administrative, and Waste Management	62%	43%	40%	0%	58%	45%	0%	55%
Educational, Health, and Social Services	46%	31%	37%	0%	75%	60%	0%	42%
Arts, Entertainment, Accommodation, Food Services, Other Services (except Public Administration)	55%	32%	34%	0%	75%	52%	0%	39%
Public Administration and Armed Forces	60%	67%	43%	0%	78%	68%	75%	59%
All Industries	58%	37%	41%	29%	62%	54%	75%	51%

(1) Category includes Installation, Maintenance, Repair, Production, Transportation and Material Moving.

Sources: Beyond 20/20; Economic and Planning Systems, Inc.

Table A-7
San Mateo County Head of Household Jobs by Industry and Occupation, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Industry	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (1)	Armed Forces	Total
Agriculture, Forestry, Fishing, Hunting, Mining	3	0	0	4	0	2	0	9
Construction	360	8	72	0	931	93	0	1,465
Manufacturing and Wholesale	1,349	20	571	10	34	666	0	2,651
Retail	525	30	795	0	11	188	0	1,548
Transportation, Warehousing, and Utilities	404	174	571	0	31	948	0	2,128
Information	607	5	168	0	0	45	0	824
Finance, Insurance, Real Estate, Rental, and Leasing	1,068	19	719	0	17	68	0	1,890
Professional, Scientific, Management, Administrative, and Waste Management	3,030	393	490	0	20	134	0	4,069
Educational, Health, and Social Services	1,885	363	284	0	11	56	0	2,598
Arts, Entertainment, Accommodation, Food Services, Other Services (except Public Administration)	441	726	221	0	10	342	0	1,741
Public Administration and Armed Forces	<u>218</u>	<u>195</u>	<u>91</u>	<u>0</u>	<u>9</u>	<u>20</u>	<u>8</u>	<u>540</u>
Total	9,891	1,934	3,982	14	1,074	2,561	8	19,510

(1) Category includes Installation, Maintenance, Repair, Production, Transportation and Material Moving.

Sources: Beyond 20/20; Economic and Planning Systems, Inc.

Table A-8
Income Distribution of Heads of Household Jobs By Industry and Occupation, 2005
San Mateo County Housing Needs Assessment; EPS #18038

Industry/ Income Category (1)	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (2)	Armed Forces	Total
Agriculture								
Extremely Low	11%	0%	0%	12%	0%	0%	0%	9%
Very Low	14%	48%	0%	34%	0%	13%	0%	23%
Low	17%	14%	0%	38%	0%	32%	0%	27%
Moderate (Below Avg.)	8%	0%	4%	10%	0%	15%	0%	9%
Moderate (Above Avg.)	24%	0%	61%	0%	0%	11%	0%	12%
Above Moderate	22%	38%	35%	7%	0%	29%	0%	19%
Other (3)	4%	0%	0%	0%	0%	0%	0%	1%
Total	100%	100%	100%	100%	0%	100%	0%	100%
Construction								
Extremely Low	3%	10%	6%	0%	8%	11%	0%	7%
Very Low	5%	12%	14%	0%	10%	13%	0%	9%
Low	14%	20%	27%	0%	23%	27%	0%	21%
Moderate (Below Avg.)	7%	7%	12%	0%	10%	11%	0%	9%
Moderate (Above Avg.)	14%	22%	12%	0%	13%	11%	0%	13%
Above Moderate	58%	29%	29%	0%	36%	26%	0%	41%
Other (3)	0%	0%	0%	0%	1%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	0%	100%
Manufacturing								
Extremely Low	2%	11%	7%	16%	0%	9%	0%	5%
Very Low	5%	12%	15%	38%	25%	15%	0%	10%
Low	13%	24%	22%	29%	20%	25%	0%	18%
Moderate (Below Avg.)	6%	11%	8%	6%	6%	9%	0%	7%
Moderate (Above Avg.)	12%	18%	10%	0%	16%	12%	0%	12%
Above Moderate	62%	25%	37%	12%	29%	29%	0%	48%
Other (3)	0%	0%	1%	0%	5%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	0%	100%
Retail								
Extremely Low	4%	1%	11%	0%	18%	9%	0%	8%
Very Low	7%	17%	14%	0%	23%	9%	0%	11%
Low	11%	29%	21%	0%	15%	25%	0%	18%
Moderate (Below Avg.)	5%	8%	8%	0%	6%	11%	0%	7%
Moderate (Above Avg.)	11%	13%	9%	0%	15%	17%	0%	11%
Above Moderate	62%	31%	36%	0%	22%	27%	0%	43%
Other (3)	0%	0%	1%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	0%	100%

Table A-8
Income Distribution of Heads of Household Jobs By Industry and Occupation, 2005
San Mateo County Housing Needs Assessment; EPS #18038

Industry/ Income Category (1)	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (2)	Armed Forces	Total
Transportation								
Extremely Low	3%	10%	4%	0%	0%	6%	0%	5%
Very Low	5%	13%	18%	0%	11%	8%	0%	10%
Low	22%	34%	29%	0%	42%	24%	0%	26%
Moderate (Below Avg.)	11%	13%	11%	0%	17%	10%	0%	11%
Moderate (Above Avg.)	12%	9%	12%	0%	3%	12%	0%	12%
Above Moderate	48%	21%	27%	0%	27%	40%	0%	36%
Other (3)	1%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	0%	100%
Information								
Extremely Low	4%	29%	7%	0%	0%	9%	0%	5%
Very Low	7%	3%	9%	0%	0%	4%	0%	7%
Low	15%	0%	13%	0%	0%	23%	0%	15%
Moderate (Below Avg.)	7%	2%	5%	0%	0%	11%	0%	7%
Moderate (Above Avg.)	11%	29%	7%	0%	0%	23%	0%	11%
Above Moderate	55%	38%	56%	0%	0%	30%	0%	54%
Other (3)	0%	0%	2%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	0%	100%	0%	100%
Finance								
Extremely Low	2%	10%	7%	0%	0%	9%	0%	4%
Very Low	5%	14%	13%	0%	48%	18%	0%	9%
Low	13%	20%	19%	0%	34%	35%	0%	16%
Moderate (Below Avg.)	6%	5%	7%	0%	9%	14%	0%	7%
Moderate (Above Avg.)	11%	0%	8%	0%	0%	2%	0%	9%
Above Moderate	63%	51%	46%	0%	10%	21%	0%	54%
Other (3)	0%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	0%	1
Professional								
Extremely Low	4%	21%	11%	0%	14%	7%	0%	7%
Very Low	6%	18%	14%	0%	13%	12%	0%	8%
Low	14%	27%	22%	0%	3%	29%	0%	16%
Moderate (Below Avg.)	6%	9%	8%	0%	1%	11%	0%	7%
Moderate (Above Avg.)	11%	6%	7%	0%	13%	9%	0%	10%
Above Moderate	59%	18%	38%	0%	56%	32%	0%	52%
Other (3)	0%	1%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	0%	100%

Table A-8
Income Distribution of Heads of Household Jobs By Industry and Occupation, 2005
San Mateo County Housing Needs Assessment; EPS #18038

Industry/ Income Category (1)	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (2)	Armed Forces	Total
Education								
Extremely Low	7%	19%	18%	0%	0%	3%	0%	10%
Very Low	10%	28%	26%	0%	30%	22%	0%	15%
Low	23%	23%	24%	0%	9%	35%	0%	23%
Moderate (Below Avg.)	10%	7%	8%	0%	3%	15%	0%	9%
Moderate (Above Avg.)	11%	8%	7%	0%	37%	10%	0%	10%
Above Moderate	39%	14%	18%	0%	21%	15%	0%	32%
Other (3)	0%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	0%	100%
Arts								
Extremely Low	9%	21%	16%	0%	18%	12%	0%	16%
Very Low	12%	22%	18%	0%	54%	17%	0%	18%
Low	18%	24%	26%	0%	25%	29%	0%	24%
Moderate (Below Avg.)	7%	8%	9%	0%	3%	11%	0%	9%
Moderate (Above Avg.)	13%	8%	9%	0%	0%	9%	0%	9%
Above Moderate	40%	17%	21%	0%	0%	21%	0%	24%
Other (3)	1%	0%	1%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	0%	100%
Public Administration								
Extremely Low	3%	0%	11%	0%	21%	4%	0%	3%
Very Low	5%	7%	16%	0%	20%	1%	21%	8%
Low	19%	22%	25%	0%	15%	36%	31%	22%
Moderate (Below Avg.)	8%	9%	10%	0%	6%	17%	12%	9%
Moderate (Above Avg.)	11%	12%	16%	0%	0%	11%	23%	12%
Above Moderate	54%	50%	23%	0%	38%	31%	13%	45%
Other (3)	0%	0%	0%	0%	0%	0%	0%	0%
Total	100%	100%	100%	0%	100%	100%	100%	100%
Total								
Extremely Low	4%	16%	9%	13%	8%	8%	0%	7%
Very Low	7%	19%	15%	35%	12%	12%	21%	11%
Low	16%	25%	22%	35%	23%	26%	31%	20%
Moderate (Below Avg.)	7%	9%	8%	9%	9%	10%	12%	8%
Moderate (Above Avg.)	11%	8%	9%	0%	12%	12%	23%	11%
Above Moderate	55%	22%	35%	8%	35%	31%	13%	43%
Other (3)	0%	0%	1%	0%	1%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%	100%	100%

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Category includes Installation, Maintenance, Repair, Production, Transportation and Material Moving.

(3) Households that are in group quarters.

Table A-9
New Head of Household Jobs By Income and Occupation in San Mateo County Industries, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Industry/ Income Category (1)	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (2)	Armed Forces	Total
Agriculture								
Extremely Low	0	0	0	0	0	0	0	1
Very Low	0	0	0	1	0	0	0	2
Low	1	0	0	1	0	1	0	2
Moderate (Below Avg.)	0	0	0	0	0	0	0	1
Moderate (Above Avg.)	1	0	0	0	0	0	0	1
Above Moderate	1	0	0	0	0	0	0	2
Other (3)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total	3	0	0	4	0	2	0	9
Construction								
Extremely Low	10	1	4	0	73	11	0	98
Very Low	18	1	10	0	91	12	0	133
Low	50	2	19	0	218	25	0	315
Moderate (Below Avg.)	24	1	8	0	89	10	0	133
Moderate (Above Avg.)	49	2	9	0	118	10	0	188
Above Moderate	210	2	21	0	336	24	0	594
Other (3)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>0</u>	<u>0</u>	<u>6</u>
Total	360	8	72	0	931	93	0	1,465
Manufacturing								
Extremely Low	24	2	37	2	0	61	0	126
Very Low	64	2	84	4	9	101	0	263
Low	177	5	126	3	7	165	0	482
Moderate (Below Avg.)	82	2	48	1	2	62	0	198
Moderate (Above Avg.)	158	4	57	0	6	83	0	307
Above Moderate	841	5	212	1	10	194	0	1,263
Other (3)	<u>4</u>	<u>0</u>	<u>6</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>11</u>
Total	1,349	20	571	10	34	666	0	2,651
Retail								
Extremely Low	21	0	88	0	2	18	0	129
Very Low	36	5	115	0	2	18	0	176
Low	59	8	164	0	2	47	0	280
Moderate (Below Avg.)	26	2	62	0	1	22	0	113
Moderate (Above Avg.)	60	4	75	0	2	32	0	173
Above Moderate	323	9	286	0	2	52	0	672
Other (3)	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>
Total	525	30	795	0	11	188	0	1,548

Table A-9
New Head of Household Jobs By Income and Occupation in San Mateo County Industries, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Industry/ Income Category (1)	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (2)	Armed Forces	Total
Transportation								
Extremely Low	10	18	22	0	0	53	0	103
Very Low	19	22	102	0	3	72	0	219
Low	89	59	165	0	13	227	0	552
Moderate (Below Avg.)	43	23	62	0	5	96	0	229
Moderate (Above Avg.)	47	16	66	0	1	117	0	247
Above Moderate	193	36	155	0	9	383	0	775
Other (3)	<u>3</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>
Total	404	174	571	0	31	948	0	2,128
Information								
Extremely Low	26	1	12	0	0	4	0	43
Very Low	44	0	15	0	0	2	0	62
Low	93	0	22	0	0	10	0	126
Moderate (Below Avg.)	42	0	9	0	0	5	0	55
Moderate (Above Avg.)	66	1	12	0	0	10	0	90
Above Moderate	336	2	94	0	0	13	0	445
Other (3)	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>3</u>
Total	607	5	168	0	0	45	0	824
Finance								
Extremely Low	18	2	48	0	0	6	0	74
Very Low	53	3	92	0	8	13	0	168
Low	141	4	136	0	6	24	0	311
Moderate (Below Avg.)	66	1	54	0	1	10	0	132
Moderate (Above Avg.)	115	0	55	0	0	2	0	171
Above Moderate	672	10	331	0	2	14	0	1,028
Other (3)	<u>4</u>	<u>0</u>	<u>3</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>7</u>
Total	1,068	19	719	0	17	68	0	1,890
Professional								
Extremely Low	127	84	53	0	3	10	0	277
Very Low	184	72	67	0	3	16	0	342
Low	411	104	108	0	1	38	0	663
Moderate (Below Avg.)	184	35	41	0	0	15	0	275
Moderate (Above Avg.)	320	23	37	0	3	13	0	395
Above Moderate	1,791	70	185	0	11	44	0	2,100
Other (3)	<u>12</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>17</u>
Total	3,030	393	490	0	20	134	0	4,069

Table A-9
New Head of Household Jobs By Income and Occupation in San Mateo County Industries, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Industry/ Income Category (1)	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (2)	Armed Forces	Total
Education								
Extremely Low	139	69	51	0	0	2	0	262
Very Low	193	102	73	0	3	12	0	383
Low	429	84	67	0	1	20	0	601
Moderate (Below Avg.)	180	27	22	0	0	8	0	238
Moderate (Above Avg.)	206	29	20	0	4	6	0	264
Above Moderate	729	52	51	0	2	8	0	842
Other (3)	8	0	0	0	0	0	0	8
Total	1,885	363	284	0	11	56	0	2,598
Arts								
Extremely Low	41	150	34	0	2	43	0	270
Very Low	53	163	40	0	6	59	0	319
Low	79	172	58	0	3	99	0	411
Moderate (Below Avg.)	32	61	20	0	0	37	0	151
Moderate (Above Avg.)	55	55	21	0	0	32	0	163
Above Moderate	178	124	45	0	0	72	0	420
Other (3)	3	2	3	0	0	0	0	7
Total	441	726	221	0	10	342	0	1,741
Public Administration								
Extremely Low	6	0	10	0	2	1	0	19
Very Low	12	13	14	0	2	0	2	43
Low	41	43	23	0	1	7	2	118
Moderate (Below Avg.)	19	18	9	0	0	3	1	51
Moderate (Above Avg.)	23	24	14	0	0	2	2	66
Above Moderate	117	97	20	0	3	6	1	245
Other (3)	0	0	0	0	0	0	0	0
Total	218	195	91	0	9	20	8	540
Total								
Extremely Low	410	314	359	2	82	211	0	1,376
Very Low	666	373	607	5	126	306	2	2,084
Low	1,546	478	884	5	251	661	2	3,827
Moderate (Below Avg.)	690	171	334	1	100	268	1	1,565
Moderate (Above Avg.)	1,109	162	373	0	133	311	2	2,091
Above Moderate	5,437	431	1,406	1	375	803	1	8,455
Other (3)	32	6	20	0	8	0	0	66
Total	9,891	1,934	3,982	14	1,074	2,561	8	19,463

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Category includes Installation, Maintenance, Repair, Production, Transportation and Material Moving.

(3) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table A-10
Net New Worker Households in San Mateo County, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	New Worker Households	Net New Worker Households in San Mateo County (2)
Extremely Low	1,376	970
Very Low	2,084	1,469
Low	3,827	2,698
Moderate (Below Avg.)	1,565	1,103
Moderate (Above Avg.)	2,091	1,474
Above Moderate	8,455	5,960
Other (3)	66	47
Total	19,463	13,722

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Numbers are decreased by 29.5% to account for the net provision of housing by other counties.

(3) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table A-11
San Mateo County Income Distribution of Worker and Non-Worker Households, 2000
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	Households	Worker Households	Non-Worker Households	Non-Worker to Worker Household Ratio
Extremely Low	38,602	12,516	26,086	2.08
Very Low	36,716	21,671	15,046	0.69
Low	54,199	37,361	16,838	0.45
Moderate (Below Avg.)	6,603	5,034	1,570	0.31
Moderate (Above Avg.)	22,922	17,272	5,649	0.33
Above Moderate	95,176	78,928	16,248	0.21
Total	254,219	172,782	81,437	0.47

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

Sources: HUD; U.S. Census (2000); Economic & Planning Systems, Inc.

Table A-12**Total Housing Needs By Income and Occupation in San Mateo County Industries, 2007-2014**
San Mateo County Housing Needs Assessment; EPS #18038

Income Category (1)	Net New Worker Households in San Mateo County (2)	Non Worker Household Formation (3)	Total Household Formation	Total Housing Need (4)
Extremely Low	970	2,022	2,992	3,049
Very Low	1,469	1,020	2,489	2,536
Low	2,698	1,216	3,914	3,987
Moderate (Below Avg.)	1,103	344	1,447	1,474
Moderate (Above Avg.)	1,474	482	1,956	1,993
Above Moderate	5,960	1,227	7,188	7,323
Other (5)	<u>47</u>	<u>0</u>	<u>47</u>	<u>47</u>
Total	13,722	6,311	20,033	20,410

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Numbers are decreased by 29.5% to account for the net provision of housing by other counties.

(3) Net New Worker Households in San Mateo County plus Non Worker Household Formation.

(4) Adjusted to account for DOF's 2008 San Mateo County Vacancy Rate of 1.88%.

(5) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table B-1
Projected Job Growth
San Mateo County Housing Needs Assessment; EPS #18038

Item	2007 (1)	2014 (2)	Increase	Ann. Increase
Agriculture and Natural Resource Jobs	146	153	8	1
Manufacturing, Wholesale, and Transportation Jobs	3,236	3,613	377	54
Retail Jobs	6,265	6,850	585	84
Financial and Professional Service Jobs	15,188	17,127	1,938	277
Health, Educational, and Recreational Service Jobs	13,783	15,507	1,724	246
<u>Other Jobs</u>	<u>7,097</u>	<u>7,762</u>	<u>665</u>	<u>95</u>
Total	45,716	51,012	5,296	757

(1) 2007 data was derived by adding 40% of the difference between 2005 and 2010 estimates to ABAG's 2005 estimate.

(2) 2014 data was derived by adding 80% of the difference between 2010 and 2015 estimates to ABAG's 2010 estimate.

Sources: ABAG 2007; Economic and Planning Systems, Inc.

Table B-2
Job Growth by Census Industry Category
San Mateo County Housing Needs Assessment; EPS #18038

Industry	2007	2014	Increase
Agriculture and Natural Resources	146	153	8
Construction	3,479	3,805	326
Manufacturing and Wholesale	1,826	2,039	212
Retail	6,265	6,850	585
Transportation and Utilities	1,410	1,574	164
Information	2,275	2,488	213
Financial and Leasing	5,012	5,652	640
Professional and Managerial Services	10,176	11,475	1,299
Health and Educational Services	8,026	9,030	1,004
Arts, Recreation and Other Services	5,757	6,477	720
Government	<u>1,344</u>	<u>1,469</u>	<u>126</u>
Total	45,716	51,012	5,296

Sources: ABAG 2007; Economic and Planning Systems, Inc.

Table B-3
Household Formation by Income Category for Head of Household by Income and Occupation, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Industry/ Household Income (1)	Management	Service	Sales and Office	Farming, Fishing, & Forestry	Construction & Extraction	Production (2)	Armed Forces	Total
Extremely Low	59	47	47	0	11	19	0	183
Very Low	96	56	80	1	17	27	0	276
Low	223	72	116	1	33	58	0	503
Moderate (Below Avg.)	100	26	44	0	13	24	0	206
Moderate (Above Avg.)	160	24	49	0	18	27	0	279
Above Moderate	785	65	184	0	50	71	0	1,155
Other (3)	<u>5</u>	<u>1</u>	<u>3</u>	<u>0</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>9</u>
Total	1,427	292	522	2	143	225	1	2,612

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Category includes Installation, Maintenance, Repair, Production, Transportation and Material Moving.

(3) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table B-4
Workers Household Formation and Refinements for Net Commute Patterns, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Household Income (1)	New Worker Households	Net New Worker Households (2)
Extremely Low	183	129
Very Low	276	195
Low	503	355
Moderate (Below Avg.)	206	145
Moderate (Above Avg.)	279	197
Above Moderate	1,155	814
Other (3)	<u>9</u>	<u>6</u>
Total	2,612	1,841

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Numbers are decreased by 29.5% to account for the net provision of housing by other counties.

(3) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.

Table B-5
Total Housing Needs By Income and Occupation in Colma Industries, 2007-2014
San Mateo County Housing Needs Assessment; EPS #18038

Household Income (1)	Net New Worker Households (2)	Non Worker Households (3)	Total New Household Formation	Total New Housing Need (4)
Extremely Low	129	269	398	405
Very Low	195	135	330	336
Low	355	160	515	525
Moderate (Below Avg.)	145	45	191	194
Moderate (Above Avg.)	197	64	261	266
Above Moderate	814	168	982	1,000
Other (5)	<u>6</u>	<u>0</u>	<u>6</u>	<u>7</u>
Total	1,841	841	2,683	2,733

(1) The income categories correspond to current HUD definitions for three-person households in San Mateo County.

(2) Numbers are decreased by 29.5% to account for the net provision of housing by other counties.

(3) Net New Worker Households in San Mateo County plus Non Worker Household Formation.

(4) Adjusted to account for DOF's 2008 San Mateo County Vacancy Rate of 1.88%.

(5) Households that are in group quarters.

Sources: Beyond 20/20; HUD; Economic & Planning Systems, Inc.