



DRAFT

**City of South San Francisco
General Plan
Housing Element**

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Executive Summary

Introduction

Over the course of its 101-year history as an incorporated City, South San Francisco has experienced a significant evolution from its traditional role as a hub for heavy industry and warehousing to its current status as a major center for biotechnology, high-technology and other uses at the cutting edge of economic innovation. South San Francisco is also a City of strong residential neighborhoods, a traditional downtown center and thriving commercial corridors. Looking to the future, the City seeks to enhance its community character while also promoting new infill development, mixed-use development, and careful land use planning to capitalize on the City's significant transportation and transit infrastructure. Within this context, this Housing Element update provides South San Francisco with an opportunity to reexamine its residential land use policies and ensure an adequate supply of housing to meet its long-term needs.

The Housing Element is one of the ten elements that make up South San Francisco's General Plan and is the City's single most important housing planning and policy document. Last revised in 2002, this current update covers the 2007 to 2014 planning period as required by State Law and pursuant to rules and regulations promulgated by the State Housing and Community Development Agency (HCD). The Housing Element contains an analysis of the community's housing needs, resources, constraints, and opportunities. It also contains goals, policies, and programs for housing and an action plan which details the actions to be taken by the City to respond to the community's evolving housing needs. The Housing Element has been drafted to ensure consistency with related planning efforts such as the El Camino Real/Chestnut Specific Plan and the Zoning Ordinance update.

As part of this plan, the Housing Element must identify sites for housing development that are adequate to accommodate the City's share of the regional housing need for the current planning period, as determined by the Association of Bay Area Governments (ABAG) and the City /County Association of Governments of San Mateo (C/CAG). Out of a total of 1,635 units determined by ABAG to be the City's share of the regional housing needs allocation (RHNA) for 2007 to 2014, 830 have already been approved by the City and are either completed or under construction. The balance of the City's RHNA can be accommodated by identifying properly zoned sites which are appropriate for residential development during the remainder of the planning period.

Update Process and Public Participation

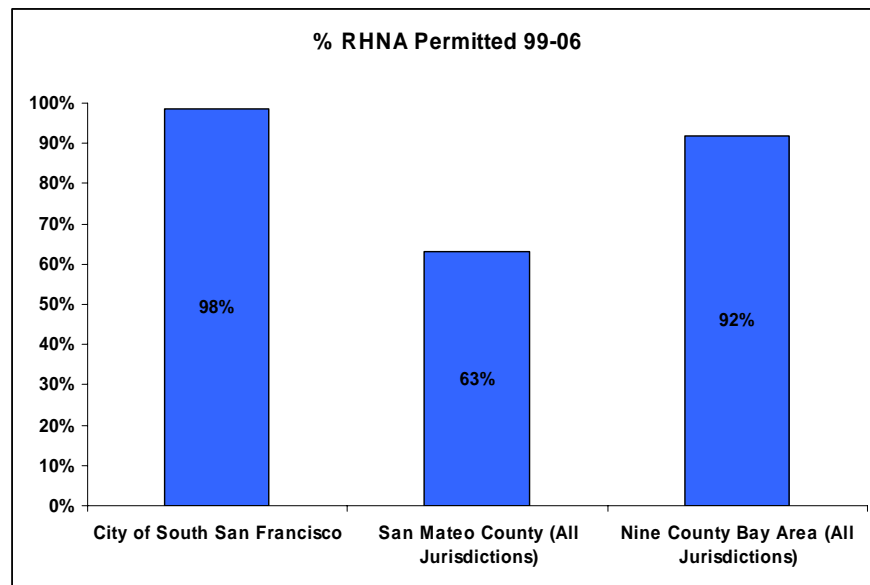
This Housing Element has been developed with extensive participation from members of the South San Francisco Community, as well as housing advocates, developers, employer representatives and other interested parties. In addition to individual interviews with key stakeholders, the City convened a public workshop to solicit input from the public on the City's housing needs, and to provide the public with an opportunity to shape the City's housing goals, policies, and objectives. This workshop was publicized in the local print media, on the "21elements.com" website, as well

as on the Housing Element website created specifically for this effort (www.ssfhousingelement.com). City staff mailed over 260 notices of the workshop to, housing developers, non-profit service providers, ethnic and cultural organizations, and a variety of other groups, agencies, and individuals. In conducting outreach for the workshop, care was taken to recruit potential participants who would reflect the City's full ethnic and economic diversity.

Following this extensive update process, the Housing Element will be presented to the Planning Commission and City Council for review and adoption before being forwarded to HCD in June 2009. After a mandatory 60 day review period, HCD will provide the City with comments and recommendations on the Housing Element which will be considered and incorporated as necessary by the City to ensure that HCD certifies the Housing Element as being consistent with State Law.

Housing Accomplishments 1999 to 2006

Compared with many jurisdictions across San Mateo County and the Bay Area region as whole, *South San Francisco stands out as a leader in promoting housing development for all segments of the community.* From 1999 to 2006, the City permitted 98% of the housing need identified in its RHNA, including a greater percentage of units for very-low, low- and moderate-income households than in the County as a whole



What is Affordable Housing?

Throughout this document, reference will be made to affordable housing and housing affordability. These terms can sometimes seem confusing, but for the purposes of this document, the definitions are very clear. In the most basic and simple sense, housing is considered affordable if a family or single-person household pays no more than 30 to 35% of its gross income towards total housing costs.

Obviously, the exact rent or home mortgage affordable to different households varies substantially by household size and income. To deal with this, the convention in California is to classify households as extremely low-income, very low-income, low-income, moderate-income, or above moderate-income based on percentages of the Area Median Income (AMI) established by HCD and adjusted by household size. The median household income in San Mateo County for a family of four in 2008 was roughly \$95,000. The graphic below provides some concrete examples of how housing affordability plays out for a few different types of households assuming that they pay no more than 30 to 35% of income towards housing costs.



Moderate-Income Family Profile:

Dad works as an elementary school teacher, mom works as a secretary; they have two children.
Estimated annual income: \$104,000.
Maximum Affordable Home Purchase Price: \$360,000
Maximum Affordable Monthly Rent: \$2,450



Low-Income Family Profile:

Dad works as a security officer, mom works as a customer service representative; they have one child.
Estimated annual income: \$71,000.
Maximum Affordable Home Purchase Price: \$245,000
Maximum Affordable Monthly Rent: \$1,650



Very-Low-Income Family Profile:

Mom works as a retail clerk and is the only source of financial support in her family; she has one child.
Estimated annual income: \$29,000.
Maximum Affordable Monthly Rent: \$600



Extremely-Low-Income Family Profile:

A grandparent living alone on Social Security.
Estimated annual income: \$13,000
Maximum Affordable Monthly Rent: \$200

Note: Above figure is based on material presented in *The Face of Inclusionary Housing*, a report prepared by the Nonprofit Housing Association of North California.

Wages are the average wage per occupation in San Francisco, San Mateo, and Marin Counties as of August 2008.

Social Security income is based on the national average retiree benefit as of August 2008.

Maximum affordable home prices are calculated assuming 30 percent of income available toward total housing costs and using standard assumptions regarding mortgage terms, taxes, insurance, and utility costs.

Sources: NPH, 2007; California EDD and BLS Occupational Employment Statistics Survey, 2008; Social Security Administration, 2008; BAE, 2008.

Housing Needs and Market Conditions

The purpose of the Housing Needs Assessment is to describe housing, economic, and demographic conditions in South San Francisco, assess the demand for housing from households at all income-levels, and document the demand for housing to serve various special needs populations. The Housing Needs Assessment is intended to assist South San Francisco in developing housing goals and formulating policies and programs that address local housing needs. Key findings from the Needs Assessment are summarized below.

Population and Household Trends. South San Francisco is the fourth largest City in San Mateo County and one of the communities that has experienced the steadiest growth in recent years. Between 2000 and 2008, the population of South San Francisco grew from 60,552 to 63,744, outpacing growth in San Mateo County as a whole but slightly lagging population increase in the Bay Area region. Looking to the future, ABAG predicts that South San Francisco will reach a population of nearly 70,000 by 2020.

The South San Francisco community is made up of a diverse range of households from single individuals to extended family units. On average, South San Francisco households tend to be larger and have slightly lower incomes than in the County or the region as whole. Reflecting the stability of many of the City's residential neighborhoods, South San Francisco also has a higher percentage of family and owner households.

Economic Trends. South San Francisco is the heart of the Bay Area's biotechnology and life-science industry, including the headquarter location for Genentech, one of the world's largest biotech firms. Genentech and other biotech and pharmaceutical companies account for an important share of local jobs and offer well-paying careers for persons with advanced scientific, business, and technical training. Proximate to the San Francisco International Airport, South San Francisco is also home to an important cluster of "blue collar" jobs, including important logistics and shipping operations and an important manufacturing cluster that includes various food processors.

South San Francisco is a "jobs rich" city with substantial in-commuting from other jurisdictions. According to the State Employment Development Department (EDD), there are approximately 30,000 employed residents in the City compared to 50,000 jobs, a ratio of 1.7 jobs per every working resident. By comparison, San Mateo County as whole has 370,000 employed residents and 340,000 jobs, a ratio of 0.9 jobs per every working resident of the County.

Housing Stock Characteristics. More than half of the City's housing stock was built before 1960 and a majority of housing units in South San Francisco are single-family detached homes (58 percent in 2008). Overall, South San Francisco's housing stock is well-maintained, but there are pockets of older homes and multi-family complexes which require rehabilitation to deal with aging and maintenance needs.

Building permit data collected for this Housing Element update shows that the composition of the

City's housing stock is changing over time in tandem with the City's emphasis on infill and transit-oriented development. Since 1999, multi-family (apartment and condominium) development has outpaced single-family housing development nearly two to one.

Housing Market Trends and Affordability. As in most communities across the Bay Area and throughout California, the housing market in South San Francisco has been undergoing a period of significant fluctuation. The median sale price for a single-family home in South San Francisco was \$575,000 in 2008 compared to an average high of \$745,000 in 2006 when the for-sale housing market was at its peak. Furthermore, according to DataQuick, an on-line provider of homes sales data, current sales trends indicate that the median home sale price in South San Francisco for all types of units including condominiums fell from \$670,000 in 2007 to \$530,000 in 2008. This compares to a decline in the average sale price in San Mateo County as whole from \$800,000 to \$670,000 during the same period. As conditions in the credit markets have worsened, the volume of sales of both single-family homes and condominiums has declined in South San Francisco, San Mateo County and across the broader Bay Area region.

As the for-sale market weakened over the past year, the rental market tightened. Although average occupancy rates in large apartment complexes are down from their peak, rental rates for all types of apartments are up sharply. At the City's large professionally-managed complexes rents were up 37.8 percent between first quarter 2007 and first quarter 2009. Looking more broadly at the rental market as a whole, asking rents were \$1,410 per month for one-bedroom units, \$1,803 for two-bedroom units, \$2,630 for three-bedroom units, and \$3,087 for four-bedroom units.

Even with the recent economic downturn, housing in South San Francisco is out of reach for many households earning less than 120 percent of the Area Median Income. As described above, the Department of Housing and Urban Development (HUD) establishes that a household is "cost-burdened" (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. A "severe housing cost burden" occurs when a household pays more than 50 percent of its income on housing costs. The prevalence of overpayment varies significantly by income, tenure, household type, and household size. HUD data analyzed for this Housing Element show that renter households in South San Francisco are much more likely to be overpaying than owners. According to these data, 46 percent of extremely low-income, 42 percent of very low-income, and 44 percent of low-income homeowners are cost-burdened. At the same time, 77 percent of extremely low-income, 81 percent of very low-income, and 40 percent of low-income renter households are cost burdened.

Special Needs Populations. Populations with special housing needs in South San Francisco include large families, single-parent families, the disabled, seniors, and persons or families in need of emergency or transitional housing. Of these groups, large families make up a particularly large percentage of the South San Francisco population, and face unique challenges in securing adequate and affordable housing.

- *Large Families* - South San Francisco has a greater proportion of large households (defined

as five or more persons) than San Mateo County. Approximately 18 percent of South San Francisco's households had five or more persons in 2000, versus 13 percent in San Mateo County. Large households are more common among renters than owners in South San Francisco; 17 percent of homeowner households had five or more persons compared to 19 percent of renter households.

- *Single-Parent Households* - Single female-headed households with children tend to have a higher need for affordable housing than family households in general. In addition, such households are more likely to need childcare since the mother is often the sole source of income and the sole caregiver for children within the household. In 2008, there were 1,120 single female householders with children in South San Francisco. As a proportion of all families, such households represented six percent of all households in South San Francisco and seven percent of family households in the City. San Mateo County contained a similar proportion of these households, totaling 12,017 households in 2008, which represented six percent of all households present in the county. In addition, both South San Francisco and San Mateo County contained a significantly smaller proportion of male householders with children; this household type made up two percent of both the City and the County.
- *Seniors* - Elderly households (those with one member who is 65 years of age or older) tend to pay a larger portion of their income for housing costs. Elderly renters in South San Francisco are particularly affected by this trend. In 2000, among elderly renters in South San Francisco, 60 percent overpaid and 30 percent severely overpaid for housing. In comparison, among elderly homeowners, only 20 percent overpaid and nine percent severely overpaid for housing. Extremely low-income elderly renters had the highest rates of overpayment, with 46 percent directing more than 50 percent of income towards housing. At the same time, 41 percent of very low-income elderly renters and 21 percent of low-income elderly renters overpaid for housing.
- *Persons with Disabilities* - Persons with physical and mental disabilities face significant barriers to finding decent and affordable housing in the marketplace due to physical or structural obstacles. Within the population of civilian, non-institutionalized residents over the age of five, 18 percent of all persons had a disability in South San Francisco compared to 16 percent in San Mateo County.
- *Individuals or Families in Need of Emergency Shelter or Transitional Housing* – According to the 2007 San Mateo County Homeless Census and Survey, there were 2,064 homeless people reported in San Mateo County on the night of January 30, 2007. This point-in-time study counted 1,094 homeless people living either on the street or in vehicles, a population referred to as “unsheltered”. An additional 970 homeless people were staying in shelters, transitional housing, jails, hospitals, or treatment facilities or were using a voucher to stay in a motel, a population referred to as “sheltered”. Among those persons counted in the survey, 188 homeless individuals were counted in South San Francisco, including 97 unsheltered persons and 91 sheltered persons. To serve South San Francisco

residents who are homeless or at-risk of homelessness, the City provides funding to a variety of San Mateo County service agencies, including most importantly Samaritan House, which operates a 90-bed year round shelter for the homeless in South San Francisco. The City also supports the not-for-profit Community Overcoming Relationship Abuse (CORA), which provides emergency shelter for battered women and their children.

Regional Housing Needs Allocation

Pursuant to California Government Code Section 65584, the State, regional councils of government (in this case, ABAG) and local governments must collectively determine each locality's share of regional housing need. In conjunction with the State-mandated Housing Element update cycle that requires Bay Area jurisdictions to update their Housing Elements by June 30, 2009, ABAG allocated housing unit production needs for each county within the Bay Area and, with the exception of San Mateo County, also allocated housing unit production need to the City level. These allocations set housing production goals for the planning period that runs from January 1, 2007 through June 30, 2014.

In the case of San Mateo County, the County, in partnership with all twenty cities in the county, formed a subregion, for the purposes of conducting the RHNA, as allowed by state law. The San Mateo subregion designated the City /County Association of Governments (C/CAG) as the entity responsible for coordinating and implementing the subregional RHNA process. Their process paralleled, but was separate from, regional RHNA process. San Mateo County created its own methodology, issued draft allocations, and handled the revision and appeal processes. They also issued final allocations to members of the subregion. Although the subregion worked independently of the regional RHNA process, the final allocation methodology was ultimately similar to ABAG's methodology.

Shown below, the countywide RHNA process determined a need for 1,635 housing units in South San Francisco between January 1, 2007 and June 30, 2014. This need is divided among income categories with 23 percent of the need identified for very-low income households, 16 percent for low income households, 19 percent for moderate income households and the remaining 42 percent for above-moderate income households.

<u>Income Category</u>	<u>Projected Need</u>	<u>Percent of Total</u>
Very Low (0-50% of AMI)	373	23%
Low (51-80% AMI)	268	16%
Moderate (81-120% of AMI)	315	19%
Above Moderate (over 120% of AMI)	<u>679</u>	<u>42%</u>
Total Units	1,635	100%

Sources: ABAG, 2008; BAE, 2008.

Between January 2007 and June 2009, there was a substantial amount of housing built or rehabilitated in South San Francisco. Pursuant to State law, the City is allowed to count this production toward its progress in meeting the determined need for the 2007 to 2014 planning period. As shown in Table 25, there were 815 units built in the City between January 1, 2007 and June 30, 2009. These include 50 very low income units, 64 low income units, 74 moderate income units and 627 above moderate income units. In addition there were 15 housing units that were substantially rehabilitated and converted from market rate to affordable housing, including 6 very low income units and 9 low income units. Consequently, the City has a remaining balance of 805 units which it must plan for during the remainder of the planning period, including 317 very low income units, 195 low income units, 241 moderate income units, and 52 above-moderate income units.

New Construction	Affordability				Total
	Very Low	Low	Moderate	Above	
Archstone South (Solaire)	0	29	43	288	360
Grand Oaks	43	0	0	0	43
90 Oak Ave.	0	1	1	11	13
South City Lights	0	26	26	228	280
440 Commercial Ave.	4	0	0	0	4
Park Station	3	8	4	84	99
Stonegate Estates	0	0	0	16	16
Total New Construction	50	64	74	627	815
Rehabilitation (a)					
317 - 321 Commercial Ave.	6	9	0	0	15
Total Rehabilitation Units	6	9	0	0	15
Calculation of Remaining Need					
2007-2014 RHNA	373	268	315	679	1,635
Total Credits (New & Rehab) (b)	56	73	74	627	830
Balance of RHNA	317	195	241	52	805

Note:

(a) These units were acquired by the RDA, rehabilitated, and converted to income-restricted affordable housing units.

(b) Sum of units constructed or rehabilitated between June 2007 and June 2009.

Sources: BAE, 2009; City of South San Francisco, 2009.

Housing Constraints & Resources

A key component of the Housing Element is a description and analysis of governmental and non-governmental constraints to the preservation and provision of housing. Along with this, the Housing Element contains a description and analysis of housing resources, including most importantly an inventory of sites for housing production. These constraints and resources are described below.

Government Constraints. South San Francisco has worked systematically to address constraints to housing production as reflected in the City's land use and development policies, infrastructure planning and funding of affordable housing projects. In general, South San Francisco's development fees are consistent with or lower than in neighboring jurisdictions, and planning and permitting processing times also tend to be consistent with regional norms.

Non-Governmental Constraints. High development costs constitute a significant constraint to the production of housing in South San Francisco, as in communities throughout the San Francisco Bay Area region. In particular, land and construction costs have risen steeply in recent years, and continue to pose an obstacle for developers of all types of housing. Developers of both market-rate and affordable housing have also experienced increased obstacles to obtaining debt and equity financing as a result of the ongoing financial crisis. Currently, when investors or lenders are willing to provide financing for new development projects, it is on much less favorable terms than in the recent past.

Resources. Consistent with the City's long-term commitment to supporting high-quality residential development, South San Francisco continues to make resources available for housing production. Major financial resources for housing in South San Francisco include a variety of Federal, State and local programs such as the HOME Investment Partnership Act Program, the Community Development Block Grant Program (CDBG), City Redevelopment Set-Aside Funds, Federal and State Low Income Housing Tax Credits (LIHTC), Section 8 Housing Assistance and the Housing Endowment and Regional Trust of San Mateo County. Beyond these important resources, South San Francisco provides technical support to housing developers and, perhaps most importantly, works through its land use and zoning powers to ensure an adequate supply of sites for new residential development.

Housing Plan

South San Francisco has been successful at promoting housing development consistent with the goals and objectives outlined in the prior Housing Element. At the same time, South San Francisco community members recognize that the changing patterns of land use and development in the City demand a new and comprehensive approach to promoting medium- and high-density housing development on infill sites. In addition, as the City's built-out, single- and multi-family residential areas mature, new policies and programs must be established to assist with housing maintenance and preservation to ensure the continued high-quality of the City's residential neighborhoods.

Taking into account the needs, constraints and resources identified in this Housing Element, South San Francisco has developed a Housing Plan in consideration of its own local priorities, as well as its obligations under State Housing Element law. The Housing Plan is structured as a series of goals and related implementing policies. Accompanying implementing policies are programs that the City will implement over the 2007 to 2014 planning period. The goals listed below form the core of the City's vision for the preservation and development of residential areas.

- 1) Promote the provision of housing by the private, public and non-profit sectors for all income groups in the community.
- 2) Take necessary steps to remove government and public infrastructure constraints to housing development through administrative support, intergovernmental cooperation, public-private partnerships, and permit streamlining.
- 3) Strive to maintain and preserve existing housing resources, including both affordable and market-rate units.
- 4) Maintain and improve the quality of life, safety and historic integrity of existing neighborhoods as a high priority for the City.
- 5) Support the development of an adequate supply of safe, decent, and affordable housing for groups with special housing needs.
- 6) Ensure that all households have equal access to the City's housing resources.
- 7) Promote energy efficiency in residential development within the City, including reduction of energy use through better design and construction in individual homes, and also through energy efficient urban design.

A summary Housing Plan, including goals, policies, and programs is presented on the following pages.

South San Francisco Housing Plan

<u>Guiding Principle/Implementing Policy</u>	<u>Program</u>	<u>Implementing Agency</u>	<u>Funding Source</u>	<u>Time Frame</u>
New Housing Development				
Goal 1. Promote the Provision of Housing by both the Private and Public Sectors for All Income Groups				
Policy 1-1: Monitor Available Land Supply to Assure Adequate Sites for Affordable Housing Program 1-1A	Vacant and Underutilized Land Inventory	Dept. of Economic and Community Development	City Funds	Annually
Policy 1-2: Continue to Implement the Inclusionary Housing Ordinance Program 1-2A	Inclusionary Housing Ordinance	Dept. of Economic and Community Development, City Council	NA	Ongoing
Policy 1-3: Investigate New Funding Sources for Affordable Housing Programs Program 1-3A	Investigate Commercial Linkage Fee	Dept. of Economic and Community Development & City Council	City Funds	FY 2009-2010
Policy 1-4: Consolidate Infill Parcels Designated for Multifamily Residential Development Program 1-4A	Affordable Housing Site Assembly	Dept. of Economic and Community Development, SSF RDA, Housing and Redevelopment Division	20% Housing Set-Aside Fund	2007-2014
Policy 1-5: Incentivize Construction of Lower Cost Units Program 1-5A	Complete Revision of Zoning Ordinance	Dept. Economic and Community Development, Planning Division, Planning Commission, City Council	City Funds	Dec. 2009.
Policy 1-6: Implement the Density Bonus Ordinance Program 1-6A	Implement Density Bonus Ordinance	Dept. of Economic and Community Development, Planning Division, Planning Commission, City Council	NA	Dec. 2009
Policy 1-7: Encourage Downtown Development Program 1-7A	Increase Residential Density in the Downtown Area			
Policy 1-8: Support Development of Second Units Program 1-8A	Continue to Support Development of Secondary Dwelling Units	Economic and Community Development, Planning Division, Planning Commission, City Council	City Funds	Dec. 2009
Program 1-8B	Second Dwelling Unit Community Education	Dept. of Economic and Community Development, Planning Division	City Funds	Ongoing
Policy 1-9: Maximize Residential Development through Infill and Redevelopment Program 1-9A	Identify Opportunities for Infill Development	Dept. of Economic and Community Development, Planning Division	City Funds	Ongoing

South San Francisco Housing Plan (continued)

<u>Guiding Principle/Implementing Policy</u>	<u>Program</u>	<u>Implementing Agency</u>	<u>Funding Source</u>	<u>Time Frame</u>
Remove Constraints				
Goal 2. Remove Government and Public Infrastructure Housing Constraints				
Policy 2-1: Continue to Operate "One Stop Permit Center"				
Program 2-1A	Expedite Permit Review	Dept. of Economic and Community Development, Planning Division, Building Division and Housing and Redevelopment Division	City Funds	Ongoing
Policy 2-2: Ensure Availability of Adequate Public Facilities				
Policy 2-3: Cooperatively Seek Solutions to Regional Housing Problems				
Program 2-3A	Mortgage Credit Certificate Program	Dept. of Economic and Community Development, HCD	CA Debt Limit Allocation Committee	Ongoing
Program 2-3B	Support County Housing Trust Fund	Dept. of Economic and Community Development, HCD	City Funds	Ongoing
Policy 2-4: Ensure Quality Design in New Development				
Program 2-4A	Implement Design Guidelines	Dept. of Economic and Community Development, HCD	City Funds	Dec. 2009
Program 2-4B:	Utilize Design Review and CEQA Processes	Dept. of Economic and Community Development, HCD	City Funds	Ongoing
Policy 2-6: Increase Public Awareness of Housing Programs				
Program 2-6A	Disseminate Information on Affordable Housing Programs	Dept. of Economic and Community Development	City Funds	Ongoing

South San Francisco Housing Plan (continued)

<u>Guiding Principle/Implementing Policy</u>	<u>Program</u>	<u>Implementing Agency</u>	<u>Funding Source</u>	<u>Time Frame</u>
Housing and Neighborhood Conservation				
Goal 3: Maintain and Preserve both Affordable and Market-Rate Housing				
Policy 3-1: Encourage Private Reinvestment in Older Neighborhoods				
Policy 3-2: Use State and Federal Funding to Rehabilitate Housing				
Program 3-2A	Housing Rehabilitation Program	Dept. of Economic and Community Development, Housing and Redevelopment Division	City Funds	Ongoing
Policy 3-3: Prioritize Federal, State and RDA Funds for Older Housing Stock and Low-Income Households				
Policy 3-4: Maintain and Improve Neighborhoods through Code Enforcement				
Program 3-4A	Housing, Building and Safety Codes	City Attorney, Fire Dept., Building Division	City Funds	Ongoing
Program 3-4B	Eliminate Blight	City Attorney, Fire Dept., Building Division	City Funds	Ongoing
Policy 3-5: Existing Neighborhood Revitalization				
Program 3-5A	Capital Improvement Program for Older Neighborhoods	Dept. of Economic and Community Development	General Fund	Ongoing
Policy 3-6: Promote Quality Design through Rehabilitation				
Policy 3-7: Maintain Multi-Family Housing Stock				
Program 3-7A	Low Interest Loans for Housing Rehabilitation	Dept. of Economic and Community Development	CDBG	Ongoing
Program 3-7B	Support SSF Public Housing Authority	SSF Housing Authority	HUD funds and return on rents	Ongoing
Policy 3-8: Preserve and Improve Boarding Houses and SRO's				
Program 3-8A	Financial Assistance for SROs	Dept. of Economic and Community Development, SSF RDA	20% RDA Housing Set-aside Fund	2007-2014
Policy 3-9: Limit Apartment -Condominium Conversions				
Program 3-9A	Set Condominium Conversion Limitations	Dept. of Economic and Community Development, Planning Division	NA	Ongoing
Policy 3-10: Preserve Subsidized Housing Units				

South San Francisco Housing Plan (continued)

<u>Guiding Principle/Implementing Policy</u>	<u>Program</u>	<u>Implementing Agency</u>	<u>Funding Source</u>	<u>Time Frame</u>
Quality of Life				
Goal 4: Maintain and Improve Quality of Life, Safety, and Historic Integrity of Neighborhoods				
Policy 4-1: Prohibit Development in Hazardous Areas				
Policy 4-2: Require Building Security Standards				
Program 4-2A	Minimum Building Security Standards	Police Dept.	General Fund	Ongoing
Policy 4-3: Abatement of Unsafe Structures				
Program 4-3A	Environmental Review	Dept. of Economic and Community Development, Planning Division	General Fund	Ongoing
Policy 4-4: Residential Compliance with Aircraft Noise/Land Use Compatibility Standards				
Program 4-4A	Review Compliance with Airport Land Use Plan	Dept. of Economic and Community Development, Planning Division	General Fund	Ongoing
Program 4-4B	Support the Airport Noise Insulation Program	Dept. of Public Works	NA	2007-2014
Special Housing Needs				
Goal 5. Support Development of Adequate Supply of Safe, Decent, and Affordable Housing for Special Needs Groups				
Policy 5-1: Direct Attention to Special Needs Populations				
<u>Senior Housing</u>				
Policy 5-2: Encourage Construction of Senior Housing				
Policy 5-3: Encourage Non-Profit Groups to Construct Senior Housing Near Transportation				
Program 5-3A	Density Bonus for Senior Housing	Dept. of Economic and Community Development, Planning Division, HCD	NA	Ongoing
Program 5-3B	Minor Housing Repair Program for Seniors	Dept. of Economic and Community Development, Planning Division, HCD	CDBG	Ongoing
Policy 5-4: Encourage Range of Senior Housing Types				
Program 5-4A	Reduce Parking Requirement for Care Facilities	Dept. of Economic and Community Development, Planning Division, HCD	NA	Ongoing
<u>Housing for the Disabled</u>				
Policy 5-5: Require Handicapped-Accessible Units in all Housing Projects				
Program 5-5A	Ensure Consistency with State Accessibility Laws	Fire Dept., Fire Prevention/Building Division	NA	Ongoing
Program 5-5B	Revise Zoning Ordinance to Facilitate Housing for the Disabled	Dept. of Economic and Community Development, Planning Division	City Funds	Dec. 2009
Policy 5-6: Support Programs Extending Service to Disabled				
Program 5-6A	Provide Funds to Make Units Accessible to Disabled	Dept. Economic and Community Development, HCD	CDBG	Ongoing
Policy 5-7: Provide a Process For Disabled Individuals to Request Accommodation				
Program 5-7A	Amend Municipal Code to Allow Access to Housing	Dept. of Economic and Community Development	City Funds	Ongoing
Program 5-7B	Provide Information Brochure & Website information for Handicapped-Accessible Accommodation	Dept. of Economic and Community Development	City Funds	Ongoing

South San Francisco Housing Plan (continued)

<u>Guiding Principle/Implementing Policy</u>	<u>Program</u>	<u>Implementing Agency</u>	<u>Funding Source</u>	<u>Time Frame</u>
<u>Housing for Large Families</u>				
Policy 5-8: Encourage Affordable Housing for Large Families				
<u>Housing and Emergency Shelter for the Homeless</u>				
Policy 5-9: Assist the Homeless and Those At Risk of Homelessness				
Policy 5-10: Actively Participate in County of San Mateo "Continuum of Care" Planning Process Program 5-10A Program 5-10B Program 5-10C Program 5-10D Program 5-10E	At least 1 Emergency Shelter Will Remain Available in SSF			
	Support Continuum of Care Planning	Dept. of Economic and Community Development, Planning Division	CDBG & 20% Redevelopment Housing	Ongoing
	Support Housing Non-Profits	Dept. of Economic and Community Development	CDBG & 20% Redevelopment Housing	Ongoing
	Transitional Housing	Dept. of Economic and Community Development	CDBG & 20% Redevelopment Housing	Ongoing
	Support Year-Round 90-Bed Emergency Shelter in SSF	Dept. of Economic and Community Development	CDBG, RDA Set-Aside Funds.	Ongoing
	Support Family Social Service Organizations	Dept. of Economic and Community Development	CDBG	Ongoing

Equal Opportunity and Fair Housing

Goal 6. Ensure Equal Access to the City's Housing Resources

Policy 6-1: Eliminate unlawful discrimination in housing
 Policy 6-2: Provide Information and Referrals Regarding Fair Housing

Program 6-2A	Legal Counsel and Advocacy Assistance	Dept. of Economic and Community Development, HCD	CDBG	Ongoing
Program 6-2B	Provide Funding to Fair Housing Organizations	Dept. of Economic and Community Development, HCD	CDBG	Ongoing
Program 6-2C	Update Analysis of Impediments to Fair Housing in San Mateo County Report	Dept. of Economic and Community Development, HCD	CDBG	Ongoing

South San Francisco Housing Plan (continued)

<u>Guiding Principle/Implementing Policy</u>	<u>Program</u>	<u>Implementing Agency</u>	<u>Funding Source</u>	<u>Time Frame</u>
Energy Conservation				
Goal 7. Promote Energy Efficiency in Residential Development				
<hr/>				
Policy 7-1: Continue to Promote Energy Conservation Features in New Residential Development				
Program 7-1A	Assist with Energy and Water Conservation Features in Existing Residential Projects	Dept. of Economic and Community Development, HCD, Fire Dept., Fire Prevention/Building Division	CDBG	Ongoing
Program 7-1B	Complete Green Building Ordinance	Dept. of Economic and Community Development, Building Division, City Council		
Policy 7-2 Encourage Tie Between New Development and Existing Climatic Conditions				
Program 7-2A	Provide Information on Energy-Efficient Standards. Promote Solar Systems.	Dept. Economic and Community Development, Building Division	City Funds	Ongoing
Policy 7-3: Promote Weatherization Programs, Especially in Lower-Income Households				
Policy 7-4: Encourage Energy Efficiency in all Projects				
Program 7-4A	(Title 24) Continue to Enforce State Energy Conservation Requirements	Fire Dept., Fire Prevention/ Building Division	City Funds	Ongoing

Sources: City of South San Francisco, 2009; BAE, 2009.

Introduction

Housing is of critical importance to the City of South San Francisco. The long-term vitality of the South San Francisco community and local economy depend on a full range of housing types to meet the needs of all segments of the City's population. As South San Francisco looks towards the future, the increasing range and diversity of housing options will be an integral aspect of the City's growth and development. Consistent with South San Francisco's long-term commitment to providing suitable, decent and affordable housing for its residents, this plan sets forth a vision for guiding future residential development, as well as for preserving and enhancing existing residential areas.

Role and Content of Housing Element

The purpose of this Housing Element is to adopt a comprehensive, long-term plan to address the housing needs of the City of South San Francisco. The State mandates seven elements be included in all General Plans, one of which is the Housing Element. The Housing Element is South San Francisco's primary policy document regarding the development, rehabilitation, and preservation of housing for all economic segments of the population within the City's boundaries. Accordingly, this Housing Element identifies and analyzes the existing and projected housing needs of the City and states goals, policies, quantified objectives and implementation programs for the preservation, improvement, and development of housing, including a discussion of available financial resources.

The Housing Element must also identify sites for housing development that are adequate to accommodate the City's allocation of the regional housing need. South San Francisco intends to implement a set of programs and projects to meet the goals, policies, and objectives included herein. The City will also coordinate its housing efforts with those occurring within the other areas of San Mateo County and the broader Bay Area region.

Authority

All California localities are required by Article 10.6 of the Government Code (Sections 65580-65590) to adopt Housing Elements as part of their general plans, and submit draft and adopted elements to the Department of Housing and Community Development (HCD) for review with compliance with State law. HCD is required to review Housing Elements and report its written findings within 60 days for a draft-Housing Element (Government Code Section 65585(b)) and within 90 days for an adopted element (Government Code Section 65585(h)). In addition, Government Code Section 65585(c) requires HCD to consider written comments from any group, individual or public agency regarding the Housing Element under review.

Status

This document is an update to the Housing Element of the City of South San Francisco General Plan. The current Housing Element was adopted by the City Council and certified by the State in 2002, and the General Plan was most recently amended by the City Council on October 13, 1999. This updated Housing Element focuses on housing needs from January 1, 2007 through June 30,

2014 in accordance with the Housing Element planning period for San Francisco Bay Area jurisdictions established by State law.

Relationship with General Plan

State Law requires that a General Plan and its constituent elements “comprise an integrated, internally consistent and compatible statement of policies.” This implies that all elements have equal legal status and no one element is subordinate to any other element. The Housing Element must be consistent with land use goals and policies set forth in the Land Use Element, and closely coordinated with the Circulation Element of the General Plan. The Housing Element must also be consistent with area Specific Plans including those currently being developed in South San Francisco. As part of the implementation process for this Housing Element, the City of South San Francisco will initiate and complete amendments to the City’s General Plan as necessary to achieve internal consistency.

Related Planning Efforts

El Camino Real / Chestnut Specific Plan

The purpose of the Specific Plan is to create an implementable development vision for the area around the intersection of El Camino Real and Chestnut Avenue. The gross planning area is approximately 65-acres. It is within one mile of the South San Francisco BART station and located one and a half miles west of Downtown. The anticipated completion date for the Specific Plan is Fall/Winter, 2009.

South El Camino Real General Plan Update

The current land use designation for much of southern portion of El Camino Real is “Community Commercial”. Community Commercial designation does not allow for residential or mixed-use development. The proposed/drafted General Plan Amendment (GPA) allows for mixed-use development throughout the southern portion of the corridor. The height limits have been increased to allow for 80 feet as of right, and up to 120 feet with additional review and approval. This is up from the existing 50 foot height limit that currently exists for most of the properties on South El Camino Real. Finally, the permitted Residential Density has been set at 60 units per acre, with increases possible through the CUP process. The anticipated completion date for the South El Camino Real General Plan Update is Summer, 2009.

Zoning Ordinance Update

The South San Francisco Zoning Ordinance Update is underway to ensure that current standards and guidelines support the implementation of the General Plan, including the Housing Element. The update is structured into four “modules”. Staff, the City’s consultant and the City’s Planning Commission are currently working through modules 2 and 3. The anticipated completion date for the update is Fall/Winter, 2009.

Other City Efforts

Downtown Strategy

The City's Downtown Strategy is a Visioning and Planning exercise being used by Elected Officials and Staff to intensify development and redevelop under-used parcels in South San Francisco. Council reviewed the downtown strategy on February 6, 2009 and expressed their support; however, there was no formal adoption. At the recommendation of Council, the Downtown Strategy was subsequently reviewed by local community groups, such as the Downtown Subcommittee and Chamber of Commerce.

Green Building Ordinance

The City's Building Division is currently drafting a Green Building Ordinance which is considering the "Build-it Green" point system for residential construction. The Build-it Green point system requires energy savings above Title 24 regulations found in the California Building Code. The anticipated adoption date for the Green Building Ordinance is Summer, 2009.

Public Participation

This Draft Housing Element has been developed with extensive participation from members of the South San Francisco Community, as well as housing advocates, developers, employer representatives and other interested parties. In addition to individual interviews with key stakeholders, the City convened a public workshop to solicit input from the public on the City's housing needs, and to provide the public with an opportunity to shape the City's housing goals, policies and objectives. This workshop was publicized in the local print media, on the "21elements.com" website, as well as on the Housing Element website created specifically for this effort (www.ssfhousingelement.com). City staff mailed over 260 notices of the workshop to housing developers, non-profit service providers, ethnic and cultural organizations, and a variety of other groups, agencies and individuals. In conducting outreach for the workshop, care was taken to recruit potential participants who would reflect the City's full ethnic and economic diversity.

Organization of Housing Element

Following this introduction, the Housing Element includes the following major components:

- A review of the prior Housing Element, including an analysis of housing production over the previous ABAG fair share period.
- An analysis of the City's current and future housing needs.
- An analysis of governmental and non-governmental constraints to housing production.
- An inventory and analysis of housing resources.
- A housing plan setting forth goals, policies, programs and quantified objectives to address the City's housing needs.

Review of Housing Element Past Performance

A key component of each Housing Element update is a review of performance under the previous Housing Element, including a quantitative and qualitative description of outcomes, a comparison of outcomes against stated goals, and an evaluation of the continued appropriateness of existing goals, objectives, policies and programs.

Accordingly, the following section reviews progress under the previous Housing Element, which covered the period from July 1, 1999 to June 30, 2006, and is organized around the six overriding goals of the element, as follows:

- New Residential Construction
- Maintenance of Existing Affordable Housing Stock
- Special Needs
- Equal Opportunity
- Neighborhood Safety
- Energy Conservation

Summarized below are key findings of this review of past performance. A more detailed review of each of the 65 policies adopted under the previous Housing Element is included in Appendix A.

New Residential Construction

The first goal of the previous Housing Element was to promote the provision of housing by both the private and public sectors for all income groups in the community, a goal which the City actively pursued during the previous Housing Element cycle through substantial contributions of City funds and staff time. Most notably, the City's Redevelopment Agency, provided \$2.7 million in funding to Bridge Housing to develop the Chestnut Creek Senior Housing development, which provides a home to 40 low-income senior households, and provided \$940,000 in funding to Mid-Peninsula Housing to develop the Greenridge Housing development, which provides a home to an additional 33 low-income households.

Other key actions by the City, included the expansion of its transit village zoning district which allows for medium- to high-density residential development; streamlining the approvals process for accessory dwelling units; continuing to operate a "one stop" permit center combining planning, building, and engineering functions under one roof; implementing density bonus and inclusionary housing ordinances; and upgrading technology to allow online access to permit data.

The following section evaluates the City's progress in accommodating its "fair share" of the region wide need for additional housing, also referred to as the Regional Housing Needs Allocation (RHNA), including an examination of new residential permit and construction activity.

As shown in Table 1, ABAG determined a need for 1,331 additional housing units in South San Francisco during the prior Housing Element cycle from July 1, 1999 and June 30, 2006, including a need for 768 units for very low, low, and moderate income households.

Table 1: Regional Housing Needs Allocation, July 1, 1999 to June 30, 2006

<u>Income Category</u>	<u>RHNA '99 to '06</u>	<u>Percent of Total</u>
Very Low Income	277	20.8%
Low Income	131	9.8%
Moderate Income	360	27.0%
Above Moderate	<u>563</u>	<u>42.3%</u>
Total	1,331	100.0%

Source: ABAG, 1999; BAE, 2009.

Measured in terms of total housing permit issuance, the City was successful in creating a supportive regulatory environment to allow housing development. As shown in Table 2, overall the City issued 1,310 permits during the previous Housing Element cycle, representing 98 percent of its RHNA. The City did very well in permitting housing in the above moderate income category, exceeding its RHNA by 80 percent. Because of the high cost of land and development costs, the City was only able to issue approximately 296 permits for very low, low, and moderate income housing units compared against a RHNA of approximately 768 units (38 percent of its RHNA in these income levels). As shown in Appendix B, despite the difficulty in meeting its full RHNA for affordable units, the City of South San Francisco was among the top third of jurisdictions in San Mateo County providing affordable housing, permitting a greater share of its RHNA for all incomes compared to the County as a whole.

Table 2: Housing Permit Issuance by Income Level, July 1, 1999 to June 30, 2006

<u>Income Category</u>	<u>RHNA '99 to '06</u>	<u>Housing Permitted (a)</u>	
		<u>No. of Units</u>	<u>% of RHNA</u>
Very Low Income	277	121	44%
Low Income	131	71	54%
Moderate Income	360	104	29%
Above Moderate	<u>563</u>	<u>1,014</u>	<u>180%</u>
Total	1,331	1,310	98%

Notes:

(a) Data are as reported to ABAG and published in their report, *A Place to Call Home*, June 2007.

Sources: City of South San Francisco, 2009; ABAG, 2007; BAE, 2009.

While housing permit issuance was approximately equal to the RHNA, actual production fell short of forecast demand because of the lag between the issuance of permits and actual construction.

Between 1996 and 2006, 899 units were constructed in the City, representing approximately two-thirds of the RHNA. The lag between permit issuance and housing production had a disproportionate affect on the production of affordable housing units across all income categories such that only 157 very low, low, and moderate income housing units were constructed, or approximately 20 percent of the determined need in these categories. For above moderate income units, production was stronger, with 742 units built or 132 percent of the RHNA for this category.

Accounting for much of the discrepancy between permit issuance and housing production during the prior Housing Element cycle was the timing of the construction of three large multifamily projects totaling 685 units, including 185 low and moderate income units. These projects were permitted during the latter years of the previous Housing Element cycle, but not completed until 2007 and 2008. With the opening of these projects, the City has seen through the completion of all large-scale residential developments permitted during the previous Housing Element cycle.

Table 3: Housing Production by Income Level, 1999 to 2006

<u>Income Category</u>	<u>RHNA</u>	<u>Housing Produced (a)</u>	
	<u>'99 to '06</u>	<u>No. of Units</u>	<u>% of RHNA</u>
Very Low Income	277	74	27%
Low Income	131	34	26%
Moderate Income	360	49	14%
Above Moderate	<u>563</u>	<u>742</u>	<u>132%</u>
Total	1,331	899	68%

Notes:

(a) Total housing production is based on data reported to the Department of Finance.

-1/1/1999 housing counts from E-8 Historical Population and Housing Estimates (revised per 2000 census).

-1/1/2006 housing counts from E-5 City / County Population and Housing Estimates, 2008

-Mid-year data were not available, hence housing production data are for the January to January period.

Overall as measured by permit issuance and construction activity the City made substantial progress toward producing its “fair share” of housing during the previous Housing Element cycle, meeting its RHNA in terms of the number of permits issued and realizing the construction of all large scale projects permitted during the previous Housing Element cycle by the end of 2008.

Maintenance of Existing Affordable Housing Stock

The second goal of the prior Housing Element was maintenance of the existing affordable housing stock. Related to this goal, the City operates a rehabilitation loan program, which assists approximately four low-income home-owners annually with larger home repair needs by providing low-interest or deferred loans. For smaller home-repairs, the City partners with the North Peninsula Neighborhood Service Center and Rebuilding Together Peninsula, which provided free home repairs for approximately 321 low-income households in South San Francisco during the previous Housing Element cycle. In addition, La Raza Centro Legal provided counseling and advocacy to 87 low-income residents in reporting and resolving code violations in their dwelling

units. All three programs allow low-income owners to remain in safe, affordable living situations.

In addition to its rehabilitation and repair programs the City has been active in the acquisition and conversion of existing housing units into deed-restricted affordable housing. The City partnered with Mid-Peninsula housing to acquire, rehabilitate, and add affordable housing deed restrictions to 36 rental residential units in the Willow Gardens neighborhood, contributing approximately \$5.2 million in public monies to this effort.¹ Additionally, the City acquired, rehabilitated, and added affordability restrictions to seven units along Miller Avenue, utilizing \$1.3 million in Redevelopment Agency funds.

Special Needs Populations

The third goal of the previous Housing Element was to provide housing for people with special needs. Through its policies and programs the City has worked to address the needs of special needs populations in the City, particularly large families with children, seniors, persons with disabilities, and people who are homeless or in need of transitional housing. The City accomplishes its goal of serving special needs populations in several ways.

As described before, the City has partnered with non-profit housing developers to build additional units for special needs populations, including the 40 senior housing units at the Chestnut Creek development.

To serve South San Francisco residents who are homeless or at-risk of homelessness, the City provides funding to a variety of San Mateo County service agencies, including most importantly Samaritan House, which operates a 90-bed year round shelter for the homeless in South San Francisco. The City also supports the not-for-profit Community Overcoming Relationship Abuse (CORA), which provides emergency shelter for battered women and two agencies which provide housing referral and counseling services: the Shelter Network and the Human Investment Project.

Equal Opportunity

The fourth goal of the previous Housing Element is to promote equal opportunity to secure safe, sanitary, and affordable housing for everyone in the community regardless of age, race, gender, religion, marital status, national origin, disability, sexual orientation, and other arbitrary factors.

To support equal housing opportunities in South San Francisco, the City contracts with Project Sentinel to address fair housing complaints and resolve landlord/tenant disputes in the City. In addition, City staff provide referrals regarding fair housing to appropriate agencies and advocacy groups. During the previous Housing Element cycle, Project Sentinel provided case management services for more than 70 City residents.

¹ Monies used included \$3.65 million in Redevelopment Agency funds, \$1.05 million in HOME funds, and \$500,000 in other HUD funding.

Neighborhood Safety and Energy Conservation

The final goals under the previous Housing Element related to neighborhood safety and energy conservation. The City has adopted policies to prohibit residential development in areas with major environmental hazards and to abate existing hazards, to better weatherize the homes of low-income residents, and to mitigate airport noise for residents. These policies continue to be implemented through the CEQA process as well as the housing rehabilitation loan program, minor home repair program, and airport noise insulation program. As described before, the rehabilitation and repair programs have benefited numerous low-income households. In addition, more than 15,000 households have benefited to date through the airport noise insulation program at a cost of \$120 million.

Housing Element Changes

As presented above, the City of South San Francisco has been successful at promoting housing development consistent with the goals and objectives outlined in the prior Housing Element. The changing patterns of land use and development in the City, however, demand a new and comprehensive approach to promoting medium- and high-density housing development on infill sites. In South San Francisco these sites will be located mainly in mixed-use zones near transit, providing the City with the opportunity to promote high-quality transit and pedestrian-oriented neighborhoods which include a full range of housing types and affordability levels.

For the 2007 to 2014 Housing Element planning period, the Housing Plan has been reorganized to complement the City's planning efforts in medium-density, high-density and mixed-use zones, particularly along El Camino Real. In addition, the guiding policy framework has been simplified by consolidating and eliminating redundancies wherever possible, ultimately resulting in a more efficient and straightforward plan to encourage high-quality residential development, as well as to ensure a full range of affordable housing.

To establish benchmarks to assess the progress toward achieving the City's housing goals, this updated Housing Element also presents a five-year action plan along with quantified objectives for the construction, rehabilitation and preservation of housing. The proposed Goals, Policies and Programs contained in this Housing Element Update have been modified from the prior Housing Element in light of the findings discussed above, and also based on the Housing Needs Assessment, Constraints Analysis, and Housing Resources inventory contained within the document.

Housing Needs Assessment

The purpose of the Housing Needs Assessment is to describe housing, economic, and demographic conditions in South San Francisco, assess the demand for housing for households at all income-levels, and document the demand for housing to serve various special needs populations. The Housing Needs Assessment is intended to assist South San Francisco in developing housing goals and formulating policies and programs that address local housing needs.

To facilitate an understanding of how the characteristics of South San Francisco are similar to, or different from the larger area in which it is situated, this Housing Needs Assessment presents data for South San Francisco alongside comparable data for all of San Mateo County and, where appropriate, for the San Francisco Bay Area and the state of California.

This Needs Assessment incorporates data from numerous sources, including the United States Census; the Association of Bay Area Governments; the State of California, Department of Finance; and Claritas, Inc., a private demographic data vendor.

Regional Context

Located in northern San Mateo County on the San Francisco Peninsula, the City of South San Francisco is known as the birth place of the biotechnology industry. The City measures 9.6 square miles and was incorporated in 1908. Its population has tripled since the Second World War, but population growth has moderated in recent years, as the community has become increasingly developed. The City is served by Highway 101, Interstate 280, Interstate 380, and Caltrain, as well as a BART station, which opened in June 2003. In addition, the City is adjacent to the San Francisco International Airport and is anticipating the construction of a Ferry Terminal during the current Housing Element planning period. South San Francisco is adjacent to the cities of Brisbane, Colma, Daly City, Pacifica, and San Bruno, as well as portions of unincorporated San Mateo County. The City is home to a collection of compact neighborhoods including an active and walkable downtown. East of Highway 101 is an office and industrial area, where many of the City's biotechnology businesses are located as well as the Oyster Point Marina, situated on the San Francisco Bay.

Population and Household Trends

Population

With a population of nearly 64,000 residents, South San Francisco is the fourth largest City in San Mateo County. As shown in Table 4, between 1990 and 2000, the City's population grew at a rate that was similar to the region, averaging an increase of 1.09 percent per year. Since 2000, growth in the City has slowed substantially, reflecting its increasingly developed character. Between 2000 and 2008, average annual population growth in the City was just 0.64 percent, still faster than the population growth rate for San Mateo County (0.56 percent), but substantially slower than the region-wide population growth rate of 0.92 percent per year. Consistent with these data, the City has continued to account for a somewhat outsized share of population growth within the County. Between 2000 and 2008, South San Francisco accounted for 9.9 percent of countywide population growth, although it accounts for only 8.6 percent of total countywide population.

Households

According to the California Department of Finance, there were 20,487 households in South San Francisco in 2008, a total increase of approximately 810 households since 2000 or approximately 100 households per year.¹ Consistent with population growth trends, since 2000 the City has added new households at a slightly faster rate than the County – 0.51 percent per year compared to 0.44 percent per year – but at a much slower rate than the region as a whole, which registered a 0.87 percent average annual increase in households since 2000.

Average Household Size and Type

Average household size is a function of the number of people living in households divided by the number of occupied housing units in the area. In South San Francisco, the average household size in 2008 was 3.0 persons per household, indicating significantly larger households compared to countywide and regional averages of 2.7 to 2.6, respectively.

Consistent with a larger average household size, the City of South San Francisco has a high proportion of family households. As of 2000, 74 percent of South San Francisco households contained related individuals, compared to 67 countywide and 65 percent region wide.

Household Tenure

Households in South San Francisco have a relative high homeownership rate compared to the County and region. Approximately 63 percent of households living in the City owned their own homes in 2000, compared to 61 percent countywide and 58 percent region-wide.

¹ A household is defined as a person or group of persons living in a housing unit, as opposed to persons living in group quarters, such as dormitories, convalescent homes, or prisons.

Table 4: Population and Household Trends, 1990 to 2008

				Avg. Annual % Change 1990-2000	Avg. Annual % Change 2000-2008
South San Francisco	1990	2000	2008 (a)		
Population	54,312	60,552	63,744	1.09%	0.64%
Households	18,519	19,677	20,487	0.61%	0.51%
Average Household Size	2.9	3.1	3.1		
Household Type					
Families	74%	74%			
Non-Families	26%	26%			
Tenure					
Owner	61%	63%			
Renter	39%	37%			
San Mateo County					
Population	649,623	707,161	739,469	0.85%	0.56%
Households	241,914	254,103	263,252	0.49%	0.44%
Average Household Size	2.6	2.7	2.8		
Household Type					
Families	67%	67%			
Non-Families	33%	33%			
Tenure					
Owner	60%	61%			
Renter	40%	39%			
Bay Area (b)					
Population	6,023,577	6,783,760	7,301,080	1.20%	0.92%
Households	2,246,242	2,466,019	2,643,390	0.94%	0.87%
Average Household Size	2.6	2.7	2.7		
Household Type					
Families	65%	65%			
Non-Families	35%	35%			
Tenure					
Owner	56%	58%			
Renter	44%	42%			

Note:

(a) Estimate from California Department of Finance.

(b) Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

Sources: 1990 & 2000 US Census H-1, H-3; California Department of Finance, 2008; BAE 2008.

Age Distribution

Table 5 presents the age distribution and median age of South San Francisco, San Mateo County, and the Bay Area. As shown, all three geographies have a similar median age, ranging from a low of 38.1 years for the region to a high of 39.9 years for the County. South San Francisco has a median age of 38.7 years. Similarities are also considerable in the age distribution of these jurisdictions. Persons under the age of 18 years account for 23 to 24 percent of the population for each geography, with persons age 18 to 24 years accounting for eight to nine percent of each. Adults age 25 to 44 years and those age 45 to 64 years, account for a similar share of the population in each geography ranging from 27 to 29 percent. Seniors, age 65 years and older, account for between 12 to 14 percent of the population in each geography.

Table 5: Age Distribution, 2008

Age Cohort	South San Francisco		San Mateo County		Bay Area (a)	
	Number	Percent	Number	Percent	Number	Percent
Under 18	15,093	24.0%	168,138	23.4%	1,644,471	23.2%
18 to 24	5,394	8.6%	56,979	7.9%	610,013	8.6%
25 to 44	17,305	27.5%	194,514	27.1%	2,070,662	29.2%
45 to 64	16,685	26.5%	203,136	28.3%	1,914,305	27.0%
65 +	8,470	13.5%	95,537	13.3%	852,580	12.0%
Total	62,947	100.0%	718,304	100.0%	7,092,031	100.0%
Median Age	38.7		39.9		38.1	

Note:

(a) Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

(b) Population totals do not match Table 1, due to use of different data sources.

Source: Claritas, 2008; BAE 2008.

Household Income

As shown in Table 6, South San Francisco households tend to be less affluent than households living elsewhere in the County and Bay Area. As of 2008, the median household income in South San Francisco was \$72,820, slightly below the regional median of \$74,256, and substantially below the countywide median of \$82,373. Similarly, per capita incomes for South San Francisco residents were lower. In 2008, the per capita income in South San Francisco was \$27,689, compared to \$40,224 at the county-level and \$36,322 throughout the Bay Area. On a per capita basis, South San Francisco residents earned approximately 31.2 percent less than the average County resident and 23.8 percent less than the average Bay Area resident.

Despite lower median and per capita incomes, South San Francisco had a relatively high proportion of households earning in the middle income range. The majority (57 percent) of South San Francisco households were estimated to earn between \$50,000 and \$150,000 in 2008, compared to 51 percent in the County and 50 percent within the Bay Area. By comparison, South San Francisco households were less likely to earn over \$150,000 compared with San Mateo County and the

greater Bay Area; only 10.6 percent of City households earned more than \$150,000, compared to 20.2 percent of County households and 16.8 percent of Bay Area households.

Table 6: Household Income Distribution, 2008

Household Income	South San Francisco		San Mateo County		Bay Area (a)	
	Number	Percent	Number	Percent	Number	Percent
Less than \$15,000	1,270	6.3%	15,184	6.0%	208,322	8.1%
\$15,000 to \$24,999	1,249	6.2%	14,104	5.5%	163,949	6.4%
\$25,000 to \$34,999	1,410	7.0%	15,541	6.1%	177,443	6.9%
\$35,000 to \$49,999	2,568	12.8%	28,036	11.0%	291,229	11.4%
\$50,000 to \$74,999	3,867	19.3%	43,466	17.1%	450,515	17.6%
\$75,000 to \$99,999	3,498	17.4%	37,377	14.7%	362,903	14.2%
\$100,000 to \$149,999	4,080	20.3%	49,644	19.5%	474,017	18.5%
\$150,000 to \$249,999	1,800	9.0%	32,545	12.8%	292,620	11.4%
\$250,000 to \$499,999	230	1.1%	11,427	4.5%	89,355	3.5%
\$500,000 and over	105	0.5%	7,384	2.9%	46,437	1.8%
Total	20,077	100.0%	254,708	100.0%	2,556,790	100.0%
Median Household Income	\$72,820		\$82,373		\$74,256	
Average Per Capita Income	\$27,689		\$40,224		\$36,322	

Note:

(a) Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

(b) Population totals do not match Table 1, due to use of different data sources.

Source: Claritas, 2008; BAE 2008.

Employment Trends

South San Francisco is the heart of the Bay Area's biotechnology and life science industry, including the headquarters location for Genentech, one of the world's largest biotech firms. Genentech and other biotech and pharmaceutical companies account for an important share of local jobs and offer well-paying careers for persons with advanced scientific, business, and technical training. Proximate to the San Francisco International Airport, the City is also home to an important cluster of "blue collar" jobs, including important logistics and shipping operations and an important manufacturing cluster that includes various food processors.

Jobs by Sector

Table 7 presents a distribution of employment in South San Francisco by broad industrial classifications. As shown, Manufacturing, including pharmaceutical and food manufacturing, accounts for the largest share of jobs (24 percent) followed by Professional, Scientific, and Technical Services (11 percent), Transportation and Warehousing (10 percent), Administrative and Waste Services (8 percent), Wholesale Trade (7 percent) and Retail Trade (7 percent). Rounding out the top 10 categories are Health Care and Social Assistance, Construction, Accommodation and Food Services, and Government employment, which includes public school educators as well as other federal, state, and local government employees.

Table 7: Jobs by Sector, 2003 to 2007

Industry Sector	South San Francisco					San Mateo County				
	Q3 2003 (b)		Q3 2007 (c)		% Change 2003-2007	Q3 2003 (b)		Q3 2007 (c)		% Change 2003-2007
	Jobs	% Total	Jobs	% Total		Jobs	% Total	Jobs	% Total	
Manufacturing	8,154	20%	12,053	24%	48%	28,641	9%	30,844	9%	8%
Professional, Scientific, and Technical Services	4,440	11%	5,371	11%	21%	30,785	10%	38,931	11%	26%
Transportation and Warehousing	4,349	11%	4,893	10%	13%	25,550	8%	26,010	8%	2%
Administrative and Waste Services	2,664	7%	3,775	8%	42%	17,213	5%	19,774	6%	15%
Wholesale Trade	3,510	9%	3,733	7%	6%	12,058	4%	12,213	4%	1%
Retail Trade	3,525	9%	3,627	7%	3%	35,896	11%	35,876	11%	0%
Health Care and Social Assistance	3,187	8%	3,294	7%	3%	25,797	8%	26,848	8%	4%
Construction	2,075	5%	3,048	6%	47%	18,174	6%	19,279	6%	6%
Accommodation and Food Services	1,766	4%	2,841	6%	61%	25,281	8%	29,596	9%	17%
Government (e)	1,754	4%	2,112	4%	20%	26,176	8%	28,823	8%	10%
Other Services, except Public Administration	1,582	4%	1,706	3%	8%	13,535	4%	14,089	4%	4%
Management of Companies and Enterprises (d)	936	2%	1,037	2%	11%	6,360	2%	5,401	2%	-15%
Real Estate and Rental and Leasing	646	2%	916	2%	42%	6,876	2%	6,503	2%	-5%
Information	761	2%	886	2%	16%	22,536	7%	17,731	5%	-21%
Finance and Insurance	788	2%	599	1%	-24%	14,094	4%	15,088	4%	7%
Arts, Entertainment, and Recreation	146	0%	233	0%	59%	4,739	1%	6,009	2%	27%
Educational Services (d)	135	0%	168	0%	24%	4,341	1%	4,845	1%	12%
Natural Resources, Mining, Unclassified	47	0%	33	0%	-29%	2,596	1%	2,088	1%	-20%
Utilities (e)	0	0%	0	0%	0%	640	0%	787	0%	23%
Total	40,464	100%	50,324	100%	24%	321,288	100%	340,735	100%	6%

Notes:

(a) Based on the Quarterly Census of Employment and Wages (QCEW). Includes all employment covered by unemployment insurance.

Does not include the self-employed workers and may exclude certain government workers.

(b) Represents employment for third quarter, 2003.

(c) Represents employment for third quarter, 2007.

(d) City-specific employment data in the sectors of both the Agriculture, Forestry, and Fishing sector, and the Mining Sector.

The employment data for these two sectors has been combined to protect employer's confidentiality.

(e) There is no employment in the Utilities sector at the city-level (employment only at the county level).

(f) Government employment includes workers in various local, state and Federal sectors, not just public administration. For example, public school staff are in the Government category.

Sources: Quarterly Census of Employment and Wages (QCEW), California Employment Development Department, 2008; BAE, 2008.

Major Employers

Table 8 lists major employers in the City of South San Francisco. These include biotech and medical device companies such as Genentech, Elan Pharmaceuticals, and Sieger Engineering; airport-related businesses, such as United Airlines, and a range of other companies including a retailer, food manufacturers, a janitorial service company, and a publishing company.

Table 8: Major Employers, South San Francisco, 2008

<u>Name of Employer</u>	<u>Type of Business</u>	<u>Number of Employees</u>
United Airlines	Airline	9,000
Genentech	Biotechnology	9,000
Kaiser Medical Center	Medical Center	1,100
Aeroground	Freight Handling	800
Amgen	Biotechnology	675
Exelixis	Biotechnology	550
Costco	Retail	800
Entenmann's- Orowheat	Food Manufacturing	500
Cooper Companies	Medical Device	400
Cell Genesys	Biotechnology	375
Elan Pharmaceuticals	Biotechnology	350
Actuate Corp	Biotechnology	300
Sieger Engineering	Medical Device	300
Sugen	Biotechnology	300
San Mateo County Transit District	Transportation	300
See's Candies	Food Manufacturing	300
Trinity Building Services	Janitorial	275
Future Us	Publishing	250
Theravance	Biotechnology	250

Sources: City of South San Francisco, 2008; CA Employment Development Department, 2008; Dunn & Bradstreet, 2008; BAE, 2009.

Employed Residents

Table 9 presents recent trends in employment for the City of South San Francisco and San Mateo County. South San Francisco is a “jobs rich” City with substantial in-commuting from other jurisdictions. As shown, there are approximately 30,000 employed residents in the City compared to 50,000 jobs, a ratio of 1.7 jobs per every working resident of the City. By comparison, San Mateo County has a much closer balance between the number of employed residents and total jobs with approximately 370,000 employed residents and 340,000 jobs, a ratio of 0.9 jobs per every working resident of the County. Since 2003, job growth in South San Francisco has been particularly fast, increasing at an average annual rate of 5.6 percent, adding substantially to a need to provide additional housing opportunities to support a fast-growing economy.

Table 9: Employment Trends, 2003 to 2007 (a)

	South San Francisco			San Mateo County		
	Q3 2003	Q3 2007	Avg. Annual Rate of Change	Q3 2003	Q3 2007	Avg. Annual Rate of Change
			2003-2007			2003-2007
Employed Residents (a)	28,500	30,233	1.5%	345,333	366,067	1.5%
Total Jobs (b)	40,464	50,324	5.6%	321,288	340,735	1.5%
Total Jobs/Employed Residents	1.4	1.7		0.9	0.9	
Unemployment Rate	7.5%	4.9%		6.0%	4.0%	

Notes:

(a) Per EDD Labor Force Estimates.

(b) Per the Quarterly Census of Employment and Wages (QCEW).

Sources: California Employment Development Department, 2008; BAE, 2008.

Population and Employment Projections

The Association of Bay Area Governments (ABAG) projects South San Francisco's population to increase from 61,700 to 76,200 between 2005 and 2035, a 23.5 percent increase over 30 years. Household growth is expected to be slightly greater, rising from 20,130 households to 25,050, a gain of 24.4 percent. These projections reflect the growing need for residential development in South San Francisco. Although the City's growth outpaces the County, this growth is expected to fall slightly short of Bay Area-wide projections. Whereas San Mateo County's population is expected to grow at 19.4 percent over this 30 year period, the Bay Area will increase by more than 30 percent, and is expected to contain just over nine million residents in 2035, as demonstrated in Table 10.

As illustrated in Table 10, South San Francisco will continue to contain more jobs than households over this 30 year period, deepening its reputation as a "jobs-rich" community. Whereas in 2005 South San Francisco maintained a 2:1 Jobs-Housing Ratio, this imbalance will increase to 2.44 jobs per household in 2035. Compared with San Mateo County and Bay Area figures, South San Francisco's Jobs-Housing imbalance is disproportional; 2035 estimates for both the County and the Region hover around 1.6 Jobs per Household.

Table 10: Population, Household, and Job Projections, 2005 to 2035

								Total Change 2005-2035	% Change 2005 - 2035
South San Francisco	2005	2010	2015	2020	2025	2030	2035		
Population	61,700	63,400	66,600	69,200	71,500	73,900	76,200	14,500	23.5%
Households	20,130	20,720	21,660	22,530	23,380	24,240	25,050	4,920	24.4%
Jobs	42,240	44,650	46,490	50,130	53,540	56,720	61,160	18,920	44.8%
Jobs - Housing Ratio	2.10	2.15	2.15	2.23	2.29	2.34	2.44		
San Mateo County									
Population	721,900	741,000	772,300	800,700	823,400	842,600	861,600	139,700	19.4%
Households	260,070	267,230	277,090	287,470	296,870	304,660	312,030	51,960	20.0%
Jobs	337,350	363,060	391,910	423,100	454,170	487,420	522,000	184,650	54.7%
Jobs - Housing Ratio	1.30	1.36	1.41	1.47	1.53	1.60	1.67		
Bay Area (a)									
Population	6,936,450	7,246,950	7,730,000	8,069,700	8,592,150	8,712,800	9,031,500	2,095,050	30.2%
Households	2,583,080	2,696,580	2,819,030	2,941,760	3,059,130	3,161,770	3,292,530	709,450	27.5%
Jobs	3,449,640	3,693,920	3,979,200	4,280,700	4,595,170	4,921,680	5,247,780	1,798,140	52.1%
Jobs - Housing Ratio	1.34	1.37	1.41	1.46	1.50	1.56	1.59		

Note:

(a) Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

Sources: ABAG, E-5 2008; Claritas, 2008; BAE 2008.

Housing Characteristics

Housing Stock Conditions

The age of South San Francisco's housing stock is similar to that of San Mateo County. As shown in Table 11, the largest proportion of homes (30.0 percent) was built between 1950 and 1959 in South San Francisco. According to the 2000 Census, half (50 percent) of the City's housing stock was built before 1960, indicating a relatively old housing inventory. Unless carefully maintained, older housing stock can create health, safety, and welfare problems for occupants. Even with normal maintenance, dwellings over 40 years of age can deteriorate, requiring significant rehabilitation.

Despite the presence of older homes in South San Francisco, virtually all housing units contain complete plumbing and kitchen facilities. As shown in Table 12, less than one percent of homes lack these facilities.

Table 11: Housing Structures, Year Built, 2000 (a)

Year Built	South San Francisco		San Mateo County	
	Number	Percentage	Number	Percentage
1939 or earlier	1,275	6%	24,472	9%
1940 to 1949	2,815	14%	32,708	13%
1950 to 1959	6,008	30%	64,205	25%
1960 to 1969	3,467	17%	51,676	20%
1970 to 1979	3,496	17%	45,968	18%
1980 to 1989	1,734	9%	24,422	9%
1990 to 1994	416	2%	7,865	3%
1995 to 1998	606	3%	6,609	3%
1999 to March 2000	344	2%	2,651	1%
Total	20,161	100%	260,576	100%

Note:

(a) Data is from the 2000 Census. It does not include units built after March 2000.

Source: US Census, SF3-H34, 2000; BAE, 2008.

Table 12: Housing Conditions, South San Francisco, 2000

Plumbing Facilities	Number	Percentage
<i>Owners</i>		
Complete plumbing facilities	12,298	99.8%
Lacking complete plumbing facilities	24	0.2%
Total Owners	12,322	100.0%
<i>Renters</i>		
Complete plumbing facilities	7,294	99.0%
Lacking complete plumbing facilities	75	1.0%
Total Renters	7,369	100.0%
Kitchen Facilities		
<i>Owners</i>		
Complete kitchen facilities	12,273	99.6%
Lacking complete kitchen facilities	49	0.4%
Total Owners	12,322	100.0%
<i>Renters</i>		
Complete kitchen facilities	7,292	99.0%
Lacking complete kitchen facilities	77	1.0%
Total Renters	7,369	100.0%

Source: US Census, SF3, H48 and H51; BAE, 2008.

Distribution of Units by Structure Type

As shown in Table 13, a majority of housing units in South San Francisco are single-family detached homes; 58 percent of homes were single-family detached dwelling units in 2008. Both South San Francisco and San Mateo County maintained a constant share of single-family detached units since 2000, when the City and County's shares made up 59 and 58 percent of the overall housing stock, respectively.

Large multifamily housing units (defined as units in structures containing five or more dwellings) represent the second largest housing category in South San Francisco and have experienced the most rapid growth between 2000 and 2008. The number of large multifamily housing units grew by 11 percent while single family detached dwellings grew by only two percent between 2000 and 2008. But at 20 percent in 2008, South San Francisco still has a smaller proportion of large multifamily housing units compared to San Mateo County, where over a quarter (26 percent) of all housing was in large multifamily structures.

Single-family attached homes comprised the third largest housing category in South San Francisco at 12 percent in 2008, a higher figure than the nine percent of all homes in San Mateo County. The remaining housing categories, small multifamily homes (defined as units in structures containing 2 to 4 dwellings) and mobile homes represented relatively small proportions of South San Francisco's housing stock in 2008 and have experienced little or no growth since 2000.

Table 13: Housing Units by Type, 2000 to 2008 (a)

	2000		2008		% Change
	Number of Units	% Total	Number of Units	% Total	2000-2008
South San Francisco					
Single Family Detached	11,815	59%	12,020	58%	2%
Single Family Attached	2,485	12%	2,551	12%	3%
Multifamily 2 to 4 Units	1,668	8%	1,686	8%	1%
Multifamily 5+Units	3,761	19%	4,160	20%	11%
Mobile Home	409	2%	409	2%	0%
Total	20,138	100%	20,826	100%	3%
					% Change
	Number of Units	% Total	Number of Units	% Total	2000-2008
San Mateo County					
Single Family Detached	150,286	58%	153,583	57%	2%
Single Family Attached	22,702	9%	22,937	9%	1%
Multifamily 2 to 4 Units	18,252	7%	18,575	7%	2%
Multifamily 5+Units	65,854	25%	69,607	26%	6%
Mobile Home	3,484	1%	3,599	1%	3%
Total	260,578	100%	268,301	100%	3%
					% Change
	Number of Units	% Total	Number of Units	% Total	2000-2008
Bay Area (b)					
Single Family Detached	1,376,861	54%	1,466,501	54%	7%
Single Family Attached	224,824	9%	233,612	9%	4%
Multifamily 2 to 4 Units	266,320	10%	272,843	10%	2%
Multifamily 5+Units	623,388	24%	699,127	26%	12%
Mobile Home	61,011	2%	61,328	2%	1%
Total	2,552,404	100%	2,733,411	100%	7%

Notes:

(a) Housing estimates for January 1, 2001 through January 1, 2007 and provisional population and housing estimates for January 1, 2008 for California, San Mateo County and the city of South San Francisco.

(b) Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

Source: CA Department of Finance, 2008; BAE, 2008.

Building Permit Trends

Building permit trends in South San Francisco support the evident growth in multifamily units experienced between 2000 and 2008. Since 1999, large multifamily units have made up the majority of new development. Since 1999, South San Francisco issued 748 building permits for these larger complexes, while only 354 permits were issued for new single family development, leading to a relatively small increase in the City's single-family housing stock (see Table 14).

Table 14: Units Permitted by Building Type, South San Francisco, 1999 to 2008 (a)

Building Type	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008 (b)	Total
Single Family	240	155	65	71	126	18	6	30	12	1	484
2 Units	0	0	0	0	3	2	0	0	0	2	7
3 & 4 Units	0	0	0	0	0	0	0	0	0	0	0
5 or More Units	<u>80</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>360</u>	<u>96</u>	<u>192</u>	<u>99</u>	<u>0</u>	748
Total	320	155	65	71	130	380	102	222	111	3	1,239

Note:

(a) US Bureau of the Census provides construction statistics by permit-issuing place and by county on new privately-owned residential housing units authorized by building permits. Data updated monthly.

(b) Includes January 2008 - June 2008 only.

Source: U.S. Bureau of the Census, Building Permit Estimate 2008; BAE, 2008.

Overcrowding

Overcrowding refers to a household with an average of 1.01 or more persons per room, with those rooms being bedrooms and dining rooms but excluding bathrooms and kitchens. Units with more than 1.5 persons per room are considered to be severely overcrowded. As shown in Table 15, South San Francisco households were more likely to be overcrowded than San Mateo households in 2000. Of all households in South San Francisco, 16 percent of households were overcrowded or severely overcrowded versus 12 percent in San Mateo County. Overcrowding was much more common in South San Francisco's renter-occupied households, with 29 percent overcrowded, while only eight percent of owner-occupied households in South San Francisco were overcrowded.

Table 15: Overcrowded Households, 2000 (a)

	South San Francisco					
	Owners		Renters		Total	
Persons per Room	HH's	Percent	HH's	Percent	HH's	Percent
1.51 or more (Severely Overcrowded)	124	1%	1246	17%	1370	7%
1.01 to 1.50 (Overcrowded)	818	7%	898	12%	1716	9%
1.00 or less	10,971	92%	5,225	71%	16,196	84%
Total	11,913	100%	7,369	100%	19,282	100%
% Overcrowded by Tenure	8%		29%		16%	

	San Mateo County					
	Owners		Renters		Total	
Persons per Room	HH's	Percent	HH's	Percent	HH's	Percent
1.51 or more (Severely Overcrowded)	5,136	3.3%	13,770	14.1%	18,906	7.4%
1.01 to 1.50 (Overcrowded)	5,335	3.4%	6,891	7.0%	12,226	4.8%
1.00 or less	145,793	93.3%	77,178	78.9%	222,971	87.7%
Total	156,264	100.0%	97,839	100.0%	254,103	100.0%
% Overcrowded by Tenure	7%		21%		12%	

Note:

(a) The U.S. Census defines overcrowded an unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units with more than 1.5 persons per room are considered severely overcrowded.

Source: U.S. Census, SF3-H20, 2000; BAE, 2008.

Inventory of Existing Affordable Units

As presented in Table 16, the City of South San Francisco is home to 815 income-restricted affordable housing units, including 471 family units and 344 senior units.

Units at Risk of Conversion During Next Ten Years

The California Housing Partnership Corporation identifies only one affordable housing development in South San Francisco as at risk for conversion to market rate housing during the next 10 years. The Fairway Apartments development is owned by a private, for-profit entity; was financed using Section 221(d)(4) funds with project-based Section 8; and affordability restrictions will expire in December 2010.

Options for retaining this affordable housing resource in the community include preserving the units by working with nonprofit and other public agencies, or replacing them. An analysis of these two options follows.

Table 16: Inventory of Income-Restricted, Affordable Housing Units, 2009

Name of Development	Location	Number of Affordable Units
<i>Family</i>		
260 Hillside Blvd.	260 Hillside Blvd.	1
310, 312 Miller Ave.	310, 312 Miller Ave.	7
317 - 321 Commercial Ave.	317 - 321 Commercial Ave.	15
339 - 341 Commercial Ave.	339 - 341 Commercial Ave.	4
440 Commercial Ave.	440 Commercial Ave.	4
714 Linden Ave.	714 Linden Ave.	3
90 Oak Ave.	90 Oak Ave.	2
Archstone South (Solaire)	101 McLellan Dr.	72
Bronstein's	Grand Ave.	6
206 Grand Ave.	206 Grand Ave.	6
Fairway Apartments	77 Westborough Blvd.	74
Grand Hotel	731 Airport Blvd.	16
Grand Oaks	99 Oak Ave.	43
Greenridge Housing	1565 El Camino Real	34
Metropolitan Hotel	220 Linden Ave.	62
Oak Farms	Oak and Grand Aves.	5
Park Station	1488 El Camino Real	15
Schrier	350 Grand Ave.	3
South City Lights	Gellert & Westborough Blvds.	52
Sundial Apartments	215 4th Ln.	11
Willow Gardens	Willow Gardens	36
<i>Senior Housing</i>		
Chestnut Creek Senior Apartments	65 Chestnut Ave.	40
Magnolia Plaza	630 Baden Ave.	125
Rotary Plaza	433 Alida Way.	179
Total Affordable Housing Units		815

Note:

Sources: City of South San Francisco, 2009; BAE, 2009.

Preserve Affordability

In Project-Based Section 8 properties, such as the Fairview Apartments, the owner of the building receives rent from each unit equal to the HUD established Fair Market Rent (FMR) for the area.² Where the FMR is less than actual market rents, the owner realizes less income from the property than he or she would without affordability restrictions. Hence, in order to incentivize a property owner to continue to contract out his or her buildings as a Project-Based Section 8 property once mortgage restrictions expire, an ongoing subsidy is required to make up for the gap between FMR and actual market rent. As shown in Table 17, there is a gap of approximately \$390 per unit per

² FMRs are defined by HUD as the 40th percentile rent drawn from the distribution of rents of all units occupied by recent movers.

month between FMR and actual market rent in South San Francisco. Hence, for a 74-unit development, the average monthly gap is \$29,000. If the property owner were willing to enter into a rental subsidy agreement with the City or some other entity that would subsidize the rents on behalf of the lower-income renters, this would require an ongoing annual payment of approximately \$348,000. In previous years, the Department of Housing and Urban Development has worked with the owner of the Fairview Apartments to extend the affordability period. Another option would be for the City to work with a nonprofit housing provider to negotiate the purchase of the building.

Replace Affordable Units

As an alternative to providing ongoing monthly rent subsidies, the City or another entity could attempt to purchase or develop replacement housing units that could be rented to the displaced lower-income households at similar rents. In order to make this possible, it would be necessary to provide a subsidy for the purchase or construction of the replacement units that would be the equivalent of \$348,000 per year in current dollars. The initial investment in existing or new housing units that would be necessary to allow a \$348,000 reduction in annual rent can be estimated by calculating the net present value of mortgage payments equal to \$29,000 per month on the theory that if the owner (e.g., a non-profit housing organization) can reduce its required mortgage payments by \$29,000 per month, then it could reduce the rents that it needs to charge its tenants by a similar amount. Hence, as shown in Table 17, based on a 30-year mortgage term at 7.5 percent interest, it would take an initial investment of approximately \$4.1 million to reduce the monthly debt service by \$29,000 per month.

This analysis likely understates the true cost of preserving or replacing the units, as it would be quite difficult to assemble an appropriate combination of subsidies to acquire the property or develop a similar project with the same mix of unit sizes and affordability levels.

Table 17: At-Risk Housing Preservation Analysis, Fairview Apartments

# Units	Monthly			Total Gap (d)
	FMR (a)	Market Rent (b)	Per Unit Gap (c)	
74	\$1,658	\$2,050	\$392	\$29,008
Annual Preservation Cost (e)				\$348,096
Total Replacement Cost (f)				\$4,148,655

Notes:

- (a) 2009 Fair Market Rent for 2-bedroom apartment in San Mateo County as established by HUD
- (b) Prevailing market rent for 2-bedroom apartment in South San Francisco per RealFacts
- (c) Difference between FMR and market rent per unit
- (d) Total difference between FMR and market rent if all units were rented at market rents
- (e) Annual rent subsidy needed preserve current affordability levels in current 2009 dollars, equals total monthly gap multiplied by 12.
- (f) Net present value of the annual rent subsidy based on a 30-year mortgage at an interest rate of 7.5 percent.

Financial Resources Available to the City to Assist in Preservation

Clearly, the costs are substantial to preserve or replace housing units that currently rent below market rates, yet the City has access to a range of different funds that could potentially assist in a preservation effort including the following:

- CDBG Entitlement Funds
- Redevelopment Agency Low-Mod Housing Funds
- Mortgage Revenue Bonds
- State Grant Programs
- Federal Grant Programs
- Low Income Housing Tax Credits (LIHTC)
- HUD Section 8 “Mark to Market” Program

Where units such as the Fairview Apartments are at risk of conversion, it is the City’s policy to work to preserve them, if possible. Key potential partners in this effort include HUD as well as a range of affordable housing developers and property managers who have expressed an interest in working with local communities on preservation of affordable housing projects, including such well-known affordable housing providers as Mercy Housing, Inc., EAH, Inc., BRIDGE Housing Corporation, the Mid-Peninsula Housing Coalition, and Eden Housing. Numerous other organizations working to preserve affordable housing units are listed in a database maintained by the State Department of Housing and Community Development.

Market Conditions

This section of the needs assessment provides information on market conditions for housing in South San Francisco and San Mateo County. This information is important, because it reveals the extent to which the private housing market is providing for the needs of various economic segments of the local population. The information on housing market condition is combined with local demographic and employment information to identify those segments of the population that face difficulties in securing housing in South San Francisco at costs that do not place them under excessive housing cost burden.

Rental Market Overview

A review of rental market trends in South San Francisco was conducted for this Housing Element by reviewing data from Real Facts, a commercial database service that tracks rental apartment occupancy statistics and rents within South San Francisco and other California cities³. Data from Real Facts focuses on large, professionally-managed apartment complexes with 50 units or more. With approximately 7,500 renter-occupied housing units in the City, Real Fact data describes approximately 11 percent of the total rental market. As shown in Table 18, Real Facts reports rents for studio units averaging \$1,068 per month, one-bedroom, one-bath units averaging \$1,875 per

month, two-bedroom, two-bath units averaging \$2,562 per month, and three bedroom townhouses averaging \$2,295.

Table 18: Rental Market Trends at Large Apartment Complexes, South San Francisco

Current Market Data, 1Q 2009					
Unit Type	Number	Percent of Mix	Avg. Sq. Ft.	Avg. Rent	Avg. Rent/Sq. Ft.
Studio	55.0	6.5%	400.0	\$1,068	\$2.67
1 BR/1 BA	327.0	38.5%	792.0	\$1,875	\$2.37
1 BR Townhouse	10.0	1.2%	1112.0	\$2,445	\$2.20
2 BR/1 BA	90.0	10.6%	814.0	\$1,778	\$2.18
2BR/1.5 BA	12.0	1.4%	920.0	\$1,600	\$1.74
2 BR/2 BA	188.0	22.1%	1134.0	\$2,562	\$2.26
2 BR Townhouse	144.0	16.9%	883.0	\$1,730	\$1.96
3 BR Townhouse	24.0	2.8%	1100.0	\$2,295	\$2.09
Totals	850.0	100.0%	874.0	\$1,955	\$2.24
Average Rent History					
Unit Type	1Q 2007	1Q 2008	2007-2008 % Change	1Q 2009	2007-2009 % Change
Studio	\$919	\$1,075	17.0%	\$1,068	16.2%
1BR/1BA	\$1,349	\$1,790	32.7%	\$1,875	39.0%
2BR/1BA	\$1,546	\$1,791	15.8%	\$1,778	15.0%
2BR/2BA	\$1,990	\$2,427	22.0%	\$2,562	28.7%
2BR Townhouse	\$1,441	\$1,596	10.8%	\$1,730	20.1%
3 BR Townhouse	\$1,961	\$2,295	17.0%	\$2,295	17.0%
Average Annual Rent:	\$1,419	\$1,867	31.6%	\$1,955	37.8%
Occupancy Rate					
Year	Average Annual				
2005	96.3%				
2006	97.4%				
2007	87.1%				
2008	86.8%				
1Q 2009	92.7%				

Note:

(a) Represents only housing complexes with 50 units or more.

Sources: RealFacts, Inc., 2009; BAE, 2009.

Consistent with trends elsewhere in the Peninsula and in San Francisco, Real Facts reports rental rates rose sharply during 2007 followed by a more modest increase in 2008. Overall rents were up 37.8 percent between the first quarter of 2007 and the first quarter of 2009. One-bedroom, one-bathroom units registered a particularly steep increase during this period, with monthly rents jumping from \$1,349 to \$1,875, a 39.0 percent increase. Interestingly, Real Facts reported a relatively high vacancy rate of approximately 13 percent among large apartment complexes in the City during 2007 and 2008, a marked increase over previous years, indicating prices may have

gone up somewhat faster than the market would bear. With rent increases beginning to moderate, for the first quarter 2009 vacancy rate stood at approximately seven percent.

As Real Facts focuses on large apartment complexes, BAE also reviewed online listings for all rental units posted to Craigslist during May of 2009. These data show average asking rates that are substantially lower than for just the subset of large, professionally-managed complexes. Among all units listed for rent in the City during this period, average asking rents were \$1,410 per month for one-bedroom units, \$1,803 for two-bedroom units, \$2,630 for three-bedroom units, and \$3,087 for four-bedroom units.

Table 19: Average Asking Rents, South San Francisco, May 2009

Unit Type	Number	Percent of Mix	Avg. Ask. Rent
1 Bedroom	15	19%	\$1,410
2 Bedroom	34	42%	\$1,803
3 Bedroom	16	20%	\$2,630
4 Bedroom	<u>16</u>	<u>20%</u>	\$3,087
	81	100%	

Sources: Craigslist Apartment Listings, May 2009; BAE, 2009.

Ownership Market Overview

A review of for-sale housing market conditions in South San Francisco was also conducted for this Housing Element by reviewing data from Data Quick, a commercial database service that tracks sales statistics in South San Francisco and other California cities. As shown in Table 20, the median sale price of a single-family home was \$575,000 as of 2008. This was off substantially from a peak of \$745,000 in 2006, but nonetheless represents a more than doubling of price since 1990. For condominiums, the median sale price stood at \$408,000 in 2008, down from a high of \$555,000 in 2006, but still more than double the price in 1990.

Examining the for-sale residential market as a whole, including condominiums and single-family homes, Data Quick reported a median home sale price of \$530,000 in South San Francisco during 2008, well below the countywide median of \$680,000.⁴

Consistent with the recent drop in prices has been a notable decline in sales. During 2007, only 329 homes sold in South San Francisco, the lowest level in approximately 20 years. Similar, with only 78 sold during 2007, condominium sales volumes were also near a 20 year low.

As will be described in the following section, while sale prices have dropped from their 2006 peak, they nonetheless have escalated much faster than wages across the past 20 years, meaning that finding affordable housing remains a pressing challenge for many South San Francisco households.

⁴ Source: *California Home Sale Activity by City Recorded in the Year 2008*, DataQuick.

Table 20: Units Sold and Median Price, South San Francisco, 1990 – 2008

Year	Condos		Single Family Homes	
	# Units Sold	Median Price	# Units Sold	Median Price
1990	154	\$185,500	465	\$262,500
1991	111	\$181,000	438	\$250,000
1992	104	\$175,000	422	\$237,500
1993	63	\$165,750	409	\$230,000
1994	89	\$158,500	444	\$232,500
1995	96	\$169,000	402	\$233,000
1996	101	\$155,000	458	\$230,000
1997	171	\$171,000	660	\$260,000
1998	145	\$185,500	838	\$302,750
1999	189	\$225,000	815	\$354,750
2000	136	\$285,000	734	\$445,000
2001	132	\$339,000	542	\$450,000
2002	179	\$349,000	730	\$485,000
2003	182	\$370,000	805	\$535,000
2004	197	\$415,000	815	\$630,000
2005	194	\$535,000	618	\$723,500
2006	163	\$555,000	513	\$745,000
2007	78	\$495,000	329	\$713,500
YTD 2008 (a)	58	\$408,000	168	\$575,000
Annual Avg. Rate of Change 1990 - 2000		4.4%	5.4%	
Annual Avg. Rate of Change 2000 - 2006		11.7%	9.0%	
Annual Avg. Rate of Change 2006 - 2008		-14.3%	-12.1%	

Note:

(a) 2008 Year to Date data from January 1, 2008 through July 15, 2008.

Source: DataQuick Information Systems, Custom Market Report 2008; BAE, 2008.

Housing Affordability

According to the federal government, housing is considered “affordable” if it costs no more than 30 percent of the household’s gross income. Often, affordable housing is discussed in the context of affordability to households with different income levels. Households are categorized as very low income, low income, moderate income, or above moderate income based on percentages of the Area Median Income (AMI) established annually by the California Department of Housing and Community Development (HCD). Income limits vary by household size. Table 21 provides the maximum income limits for households ranging from one to four people in size in San Mateo County in 2008. Very-low- and low income households are eligible for federal, state, and local affordable housing programs. Moderate income households are eligible for some state and local housing programs. These income categories are also used by the Association of Bay Area Governments in their Regional Housing Needs Allocation.

Table 21: Household Income Limits, San Mateo County, 2008

State Income Limit		Number of Persons in Household			
Income Category	Definition	1	2	3	4
Extremely Low Income	0% to 30%	\$23,750	\$27,150	\$30,550	\$33,950
Very Low Income	31% to 50%	\$39,600	\$45,250	\$50,900	\$56,550
Low Income	51% to 80%	\$63,350	\$72,400	\$81,450	\$90,500
Median	81% to 100%	\$66,500	\$76,000	\$85,500	\$95,000
Moderate	101% to 120%	\$79,800	\$91,200	\$102,600	\$114,000

Sources: California Department of Housing and Community Development, 2008; BAE, 2008.

Incomes by Occupation

As a way to illustrate the types of jobs available in South San Francisco and the typical wage paid by each, Table 22 presents average wages for the top 20 occupations for the Census Metropolitan Division comprised of San Francisco, San Mateo, and Marin Counties. As shown, the top 20 occupations include a range of well-paid jobs in the fields of management, engineering, health, and business as well as lower-paid jobs as security guards, clerks, cashiers, and janitors.

Table 22: Wages for 20 Most Common Occupations, San Mateo County, 2008

Top 20 Occupations (a)	Average Annual Wage
General and Operations Managers	\$130,045
Computer Software Engineers, Applications	\$103,829
Registered Nurses	\$92,477
Business Operations Specialists	\$82,406
Accountants and Auditors	\$76,058
Carpenters	\$60,555
First-Line Supervisors/Managers of Office/Admin Support Workers	\$58,438
Executive Secretaries and Administrative Assistants	\$52,072
Bookkeeping, Accounting, and Auditing Clerks	\$43,243
Customer Service Representatives	\$40,597
Office Clerks, General	\$32,831
Security Guards	\$29,921
Laborers and Freight, Stock, and Material Movers, Hand	\$29,771
Retail Salespersons	\$29,049
Stock Clerks and Order Fillers	\$27,661
Maids and Housekeeping Cleaners	\$27,400
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	\$26,919
Cashiers	\$25,738
Food Preparation and Serving Workers, Including Fast Food	\$22,267
Counter Attendants, Cafeteria, Food Concession, and Coffee Shop	\$20,391

(a) Listed above are the top 20 occupations by number of persons employed.

Sources: California EDD and BLS Occupation Employment Statistics Survey, 2008; BAE, 2008.

Based on these wage data, Figure 1 shows representative households, with hypothetical jobs and family compositions.

Figure 1: Representative Households for San Mateo County, 2008



Moderate-Income Family Profile:

Dad works as a carpenter, mom works as a bookkeeping clerk; they have two children.
Estimated annual income: \$104,000



Low-Income Family Profile:

Dad works as a security guard, mom works as a customer service representative; they have one child.
Estimated annual income: \$71,000



Very-Low-Income Family Profile:

Mom works as a retail sales person and is the only source of financial support in her family; she has one child.
Estimated annual income: \$29,000



Extremely-Low-Income Family Profile:

A grandparent living alone on Social Security.
Estimated annual income: \$13,000

Note: Above figure is based on a figure presented in *The Face of Inclusionary Housing*, a report prepared by the Nonprofit Housing Association of Northern California.

Wages are the average wage per occupation in San Francisco, San Mateo, and Marin Counties as of August 2008.

Social Security income is based on the national average retiree benefit as of August 2008.

Sources: NPH, 2007; California EDD and BLS Occupational Employment Statistics Survey, 2008; Social Security Administration, 2008; BAE, 2008.

Ability to Purchase/Rent Homes

Table 23 shows affordability scenarios for four-person households with very low-, low-, and moderate-incomes. The analysis compares the maximum affordable sales price for each of these households to the market rate prices in South San Francisco between January 1, 2008 and August 1, 2008. The maximum affordable sales price was calculated using household income limits published by HCD, conventional financing terms, and assuming that households spend 30 percent of gross income on mortgage payments, taxes, and insurance. Appendix C shows the detailed calculations used to derive the maximum affordable sales price. Home sale data was obtained from DataQuick Information Systems.

As shown in Table 20, the median sales price for three bedroom and larger single-family homes in South San Francisco was \$582,000 during the sample period. By comparison, the highest cost residence that a moderate-income family could afford is \$394,000. Less than two percent of

single-family homes sold between January 1, 2008 and August 1, 2008 fell within this price range. This analysis indicates that for all but above moderate-income households, current market prices present a serious obstacle to single-family homeownership.

Although, they sold at a slightly lower median sale price during the same period, condominiums were also out of reach for low- and moderate- income households. Three bedroom and larger condominiums sold for a median price of \$456,000 during the first seven months of 2008 with none selling below \$394,000, a price that would be affordable to low- and moderate-income households.

Table 23 also presents a comparison between the maximum affordable monthly rents for a four-person household with market rate rents for three-bedroom rental units. Maximum affordable monthly rents assumed that households pay 30 percent of their gross income on rent and utilities. According to RealFacts, the average monthly rent for a three-bedroom unit in South San Francisco in the second quarter of 2008 was \$2,295. This analysis suggests that very low- and low-income renters must pay in excess of 30 percent of their incomes to compete in the current market without some form of rental subsidy. The gap is especially large for very low-income households who have to pay over 50 percent of their income to afford the average market rent. Only moderate-income households can afford the average monthly rent in South San Francisco.

Table 23: Affordability of Market Rate Housing in South San Francisco, 2008

For-Sale			
	<u>Max. Affordable Sale Price (a)</u>	<u>Percent of SFRs on Market within Price Range (b)</u>	<u>Percent of Condos on Market within Price Range (b)</u>
Very Low-Income (Up to 50% AMI)	\$195,418	0.00%	0.00%
Low-Income (Up to 80% AMI)	\$312,739	1.45%	0.00%
Moderate-Income (Up to 120% AMI)	\$393,947	1.45%	0.00%
		<u>Single-Family Residence (c)</u>	<u>Condominiums (c)</u>
Median Sale Price		\$582,000	\$456,000
Rental			
	<u>Max. Affordable Monthly Rent (a,d)</u>	<u>Average Market Rent (e)</u>	
Very Low-Income (Up to 50% AMI)	\$1,278	\$2,295	
Low-Income (Up to 80% AMI)	\$2,127	\$2,295	
Moderate-Income (Up to 120% AMI)	\$2,714	\$2,295	

Notes:

(a) Maximum Affordable Sale Price and Maximum Affordable Rent based on a Four-Person Household Income, as defined by CA HCD for San Mateo County. Calculation of Maximum Affordable Sale Price is shown in Appendix.

(b) Indicates the percentage of 3+ Bedroom units sold between 1/1/08 and 8/1/08 that sold for less than the Maximum Affordable Sale Price.

(c) Based on all verified sales of 3 + Bedroom units in South San Francisco, CA between 1/1/08 and 8/1/08

(d) Assumes 30 percent of household income spent on rent and utilities, based on San Mateo County Housing Authority utility allowance.

(e) Average Market Rent includes all reporting 3 Bedroom rental units in South San Francisco 2Q 2008, per RealFacts.

Only 3 BR Townhouses are included in this data because no other rental type had more than 2BR rental data available.

Sources: Data Quick, 2008; RealFacts, 2008; San Mateo County Housing Authority, 2008; CA HCD, 2008; BAE, 2008.

Overpayment

The Department of Housing and Urban Development (HUD) establishes that a household is “cost-burdened” (i.e., overpaying for housing) if it spends more than 30 percent of gross income on housing-related costs. A “severe housing cost burden” occurs when a household pays more than 50 percent of its income on housing costs. The prevalence of overpayment varies significantly by income, tenure, household type, and household size. The Comprehensive Housing Affordability Strategy (CHAS) data provides detailed information in this regard for different types of households.

In general, overpayment disproportionately affects lower-income households. Figures 2 and 3 show the relationship between low-income households and the varying degrees of cost burden. The data show that renter households are much more likely to be overpaying than owners. The 2000 Census provides the most recent data on overpayment by tenure for South San Francisco. According to these data, 46 percent of extremely low-income, 42 percent of very low-income, and 44 percent of low-income homeowners were cost-burdened. At the same time, 77 percent of extremely low-income, 81 percent of very low-income, and 40 percent of low-income renter households were cost burdened.

Figure 2: Housing Cost Burden for Renters, South San Francisco, 2000

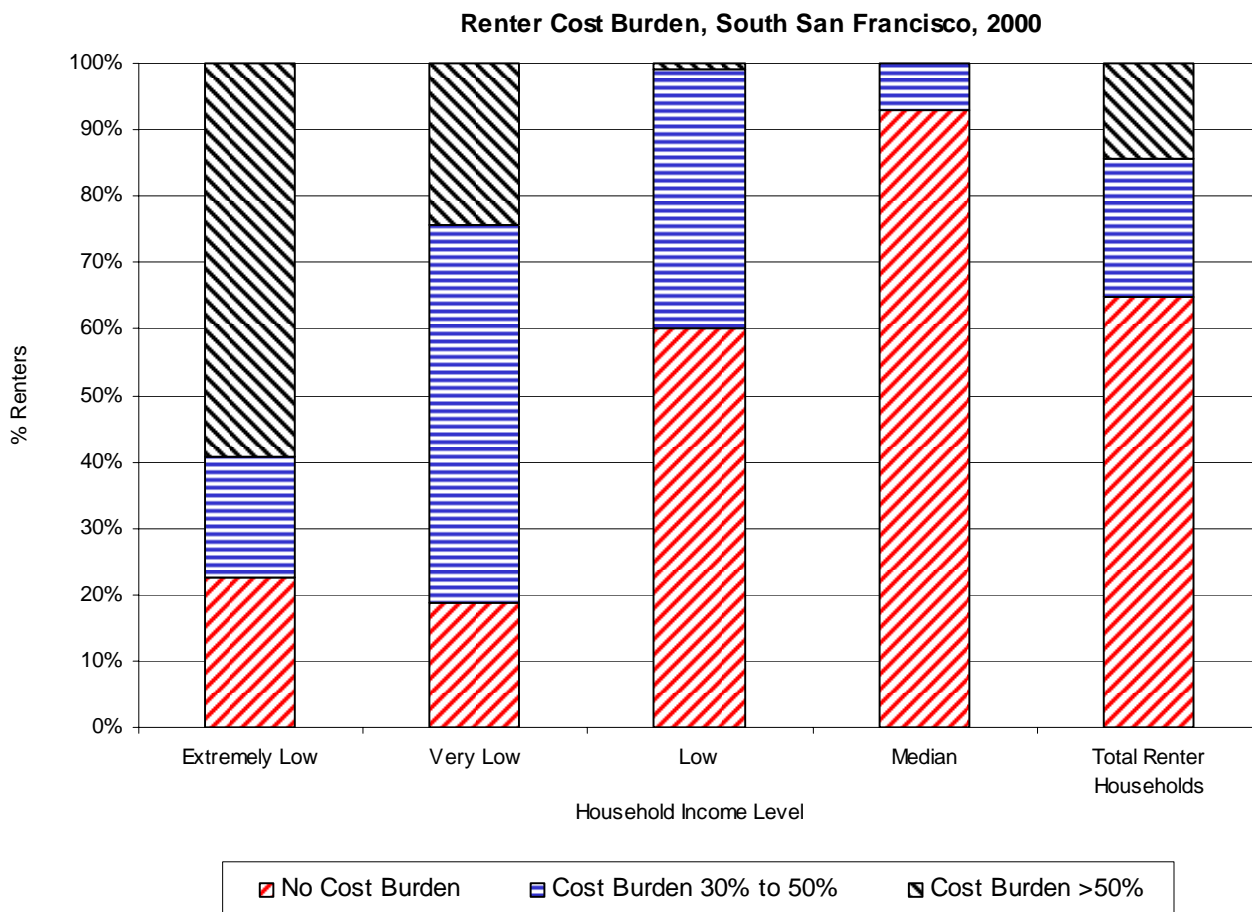
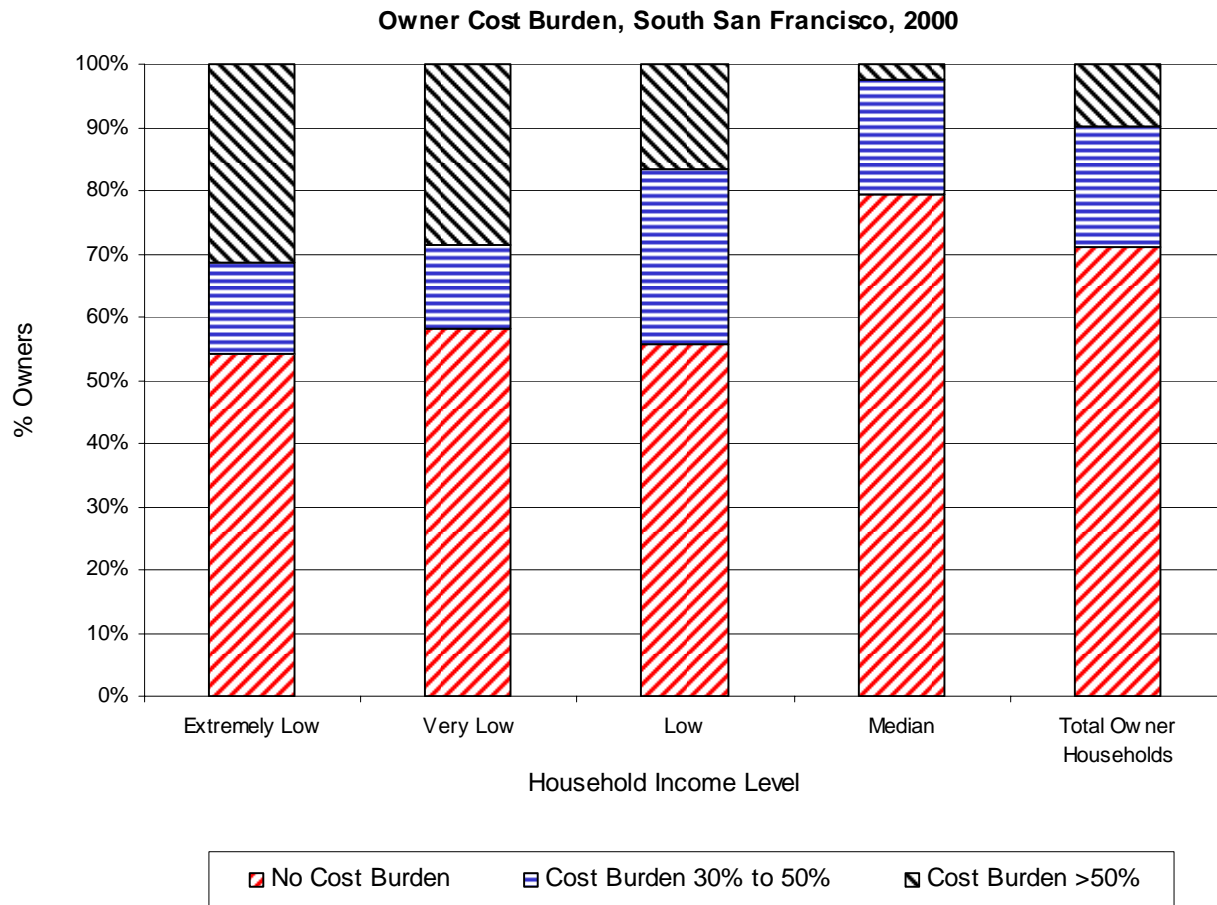


Figure 3: Housing Cost Burden for Owners, South San Francisco, 2000



Projected Housing Needs

Regional Housing Needs Allocation

Pursuant to California Government Code Section 65584, the State, regional councils of government (in this case, ABAG) and local governments must collectively determine each locality's share of regional housing need. In conjunction with the State-mandated Housing Element update cycle that requires Bay Area jurisdictions to update their Housing Elements by June 30, 2009, ABAG allocated housing unit production needs for each county within the Bay Area and, with the exception of San Mateo County, also allocated housing unit production need to the city level. These allocations set housing production goals for the planning period that runs from January 1, 2007 through June 30, 2014.

In the case of San Mateo County, the County, in partnership with all twenty cities in the county, formed a subregion, for the purposes of conducting the RHNA, as allowed by state law. The San Mateo subregion designated the City/County Association of Governments (C/CAG) as the entity responsible for coordinating and implementing the subregional RHNA process. Their process paralleled, but was separate from, the Bay Area's RHNA process. San Mateo County created its own methodology, issued draft allocations, and handled the revision and appeal processes. They also issued final allocations to members of the subregion. Although the subregion worked independently of the regional RHNA process, the final allocation methodology was ultimately similar to ABAG's methodology.

Shown below, the RHNA process determined a need for 1,635 housing units in South San Francisco between January 1, 2007 and June 30, 2014. This need is divided among income categories with 23 percent of the need identified for very-low income households, 16 percent for low income households, 19 percent for moderate income households and the remaining 42 percent for above-moderate income households.

Table 24: Regional Housing Needs Allocation, January 1, 2007 to June 30, 2014

Income Category	Projected Need	Percent of Total
Very Low (0-50% of AMI)	373	23%
Low (51-80% AMI)	268	16%
Moderate (81-120% of AMI)	315	19%
Above Moderate (over 120% of AMI)	<u>679</u>	<u>42%</u>
Total Units	1,635	100%

Sources: ABAG, 2008; BAE, 2008.

Between January 2007 and June 2009, there was a substantial amount of housing built or rehabilitated in South San Francisco. Pursuant to State law, the City is allowed to count this production toward its progress in meeting the determined need for the 2007 to 2014 planning period. As shown in Table 25, there were 815 units built in the City between January 1, 2007 and June 30, 2009. These include 50 very low income units, 64 low income units, 74 moderate income units and 627 above moderate income units. In addition there were 15 housing units that were substantially rehabilitated and converted from market rate to affordable housing, including 6 very low income units and 9 low income units. Consequently, the City has a remaining balance of 805 units which it must plan for during the remainder of the planning period, including 317 very low income units, 195 low income units, 241 moderate income units, and 52 above-moderate income units.

Table 25: Housing Units Completed / Rehabilitated, January 1, 2007 to June 30, 2009

New Construction	Affordability				Total
	Very Low	Low	Moderate	Above	
Archstone South (Solaire)	0	29	43	288	360
Grand Oaks	43	0	0	0	43
90 Oak Ave.	0	1	1	11	13
South City Lights	0	26	26	228	280
440 Commercial Ave.	4	0	0	0	4
Park Station	3	8	4	84	99
Stonegate Estates	0	0	0	16	16
Total New Construction	50	64	74	627	815
Rehabilitation (a)					
317 - 321 Commercial Ave.	6	9	0	0	15
Total Rehabilitation Units	6	9	0	0	15
Calculation of Remaining Need					
2007-2014 RHNA	373	268	315	679	1,635
Total Credits (New & Rehab) (b)	56	73	74	627	830
Balance of RHNA	317	195	241	52	805

Note:

(a) These units were acquired by the RDA, rehabilitated, and converted to income-restricted affordable housing units.

(b) Sum of units constructed or rehabilitated between June 2007 and June 2009.

Sources: BAE, 2009; City of South San Francisco, 2009.

Special Housing Needs

This section of the needs assessment profiles populations with special housing needs, including large families, single parent families, extremely low income households, persons with disabilities, elderly households, farm workers, and homeless persons and families.

Large Households

In 2000, South San Francisco contained a substantially greater proportion of large households (defined as five or more persons) than San Mateo County as a whole. As shown in Table 26, 17.9 percent of South San Francisco's households contained five or more persons in 2000, versus San Mateo County's 12.9 percent. Large households were only slightly more common among renters than owners in South San Francisco; 19.0 percent of renter households had five or more persons compared to 17.2 percent of homeowner households.

Table 26: Household Size by Tenure, 2000

	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
South San Francisco						
1-4 persons	10,204	82.8%	5,969	81.0%	16,173	82.1%
5+ Persons	2,118	17.2%	1,400	19.0%	3,518	17.9%
Total	12,322	100.0%	7,369	100.0%	19,691	100.0%
San Mateo County						
1-4 persons	135,981	87.0%	85,396	87.3%	221,377	87.1%
5+ Persons	20,283	13.0%	12,443	12.7%	32,726	12.9%
Total	156,264	100.0%	97,839	100.0%	254,103	100.0%

Source: US Census, 2000, SF-3, H17; BAE, 2008.

While the prevalence of large households was relatively similar between renters and owners, as shown in Table 27, renters were much less likely to live in housing units with four or more bedrooms. Only four percent of South San Francisco renter households lived in units with four or more bedrooms, despite the fact that 19 percent of renter households had five or more members. By comparison, 22 percent of owner households lived in units with four or more bedrooms, while 17 percent of owner households had five or more members. Overall, these data point the need for additional rental housing opportunities for large households in South San Francisco.

Table 27: Existing Housing Stock by Number of Bedrooms by Tenure, 2000

	Owner Households		Renter Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
South San Francisco						
Studio	268	2%	920	12%	1,188	6%
1 bedroom	771	6%	2,509	34%	3,280	17%
2 bedrooms	2,583	21%	2,421	33%	5,004	25%
3 bedrooms	6,042	49%	1,195	16%	7,237	37%
4 bedrooms	2,200	18%	288	4%	2,488	13%
5 or more bedrooms	458	4%	36	0%	494	3%
Total	12,322	100%	7,369	100%	19,691	100%
San Mateo County						
Studio	2,187	1%	14,413	15%	16,600	7%
1 bedroom	9,824	6%	36,475	37%	46,299	18%
2 bedrooms	33,546	21%	30,707	31%	64,253	25%
3 bedrooms	69,940	45%	12,661	13%	82,601	33%
4 bedrooms	31,835	20%	2,918	3%	34,753	14%
5 or more bedrooms	8,932	6%	665	1%	9,597	4%
Total	156,264	100%	97,839	100%	254,103	100%

Source: US Census, SF3-H42, 2000; BAE, 2008.

Female-Headed Households

Single female-headed households with children tend to have a higher need for affordable housing than family households in general. In addition, such households are more likely to need childcare since the mother is often the sole source of income and the sole caregiver for children within the household.

Table 28 shows that in 2008, there were 1,120 single female householders with children in South San Francisco. As a proportion of all families, such households represented six percent of all households in South San Francisco and seven percent of family households in the City.

San Mateo County contained a similar proportion of these households, totaling 12,017 households in 2008, which represented six percent of all households present in the county. In addition, both South San Francisco and San Mateo County contained a significantly smaller proportion of male householders with children; this household type made up two percent of both the city and the county. At the city level, there were 158 single female headed households with children living in poverty in South San Francisco in 2008.

Table 28: Family Characteristics, 2000

Household Type	South San Francisco		San Mateo County		Bay Area (a)	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
<i>1-person household:</i>	3,913	19%	62,267	26%	660,906	24%
Male householder	1,642	8%	26,626	12%	299,035	10%
Female householder	2,271	11%	35,641	14%	361,871	14%
<i>2 or more person household:</i>	16,164	81%	192,441	74%	1,895,884	76%
<i>Family households:</i>	14,958	75%	171,616	65%	1,656,885	67%
Married-couple family:	11,209	56%	134,938	49%	1,264,782	53%
With own children under 18 years	5,567	28%	62,797	24%	610,289	25%
Other family:	3,749	19%	36,678	15%	392,103	14%
Male householder, no wife present:	704	4%	6,463	3%	64,577	3%
With own children under 18 years	396	2%	4,493	2%	50,631	2%
Female householder, no husband present	1,529	8%	13,705	5%	131,504	5%
With own children under 18 years	1,120	6%	12,017	6%	145,391	5%
<i>Non- Family households:</i>	1,206	6%	20,825	9%	238,999	8%
Female Householder	528	3%	11,596	5%	136,967	5%
Male householder	678	3%	9,229	4%	102,032	4%
Total Households	20,077	100%	254,708	100%	2,556,790	100%
Total Households Under Poverty Level	527	100%	6,515	100%	99,904	100%
Female-Headed Households Under Poverty Level	158	30%	2,044	31%	38,577	39%

Note:

(a) Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma Counties.

Source: Claritas, 2008; BAE, 2008.

Extremely Low Income Households

Extremely low income households are defined as households earning less than 30 percent of area median income (AMI). These households may require specific housing solutions such as deeper income targeting for subsidies, housing with supportive services, single-room occupancy units, or rent subsidies or vouchers.

In 2000, 2,055 South San Francisco households earned less than 30 percent of AMI. Extremely low income (ELI) households represented 18 percent of all renter households and six percent of all owner households in the city. A majority of extremely low income households were severely overpaying for housing; 59 percent of renters and 31 percent of homeowners paid more than 50 percent of their gross income on housing.

Table 29: Housing Needs of Extremely Low-Income Households, South San Francisco, 2000

	<u>Renters</u>	<u>Owners</u>	<u>Total</u>
Total Number of ELI Households	1,295	760	2,055
Percent with Any Housing Problems	82%	48%	69%
Percent with Cost Burden (30% of income)	77%	46%	66%
Percent with Severe Cost Burden (50% of income)	59%	31%	49%
<hr/>			
Total Number of Households	7,338	12,335	19,673
Percent ELI Households	18%	6%	10%

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) Special Tabulations from Census 2000; BAE, 2008.

Seniors

Generally, senior households tend to have higher rates of homeownership than other households, but also tend to earn less and in many instances face a significant housing cost burden.¹ Shown in Table 30, 77 percent of senior-headed households in South San Francisco owned their own home, compared to 58 percent of younger households.

¹ Refers to a household whose householder identified him/herself to the US Census Bureau as being 65 or older.

Table 30: Households by Age and Tenure, 2000

	South San Francisco		San Mateo County	
	Number	Percent	Number	Percent
Householder 15- 64 years				
Owner	8,819	58.3%	114,382	57.0%
Renter	6,298	41.7%	86,138	43.0%
Total	15,117	100.0%	200,520	100.0%
Householder 65 years and over				
Owner	3,503	76.6%	41,882	78.2%
Renter	1,071	23.4%	11,701	21.8%
Total	4,574	100.0%	53,583	100.0%
Total Households	19,691		254,103	
Percent Householders 65 plus years	23.2%		21.1%	

Source: US Census 2000, SF3-H14; BAE, 2008.

Among elderly households, most earn well below the county Median Family Income (MFI). Shown in Table 31, only 11 percent of elderly renter households and 33 percent of elderly owner households earn 80 percent of MFI or more.²

Table 31: Household Income of Elderly Households, South San Francisco, 2000 (a)

Elderly Renter Households (b)	Number	Percent
30% MFI or Less	478	45%
30% to 50% MFI	209	20%
50% to 80% MFI	264	25%
80% MFI or Greater	120	11%
Total	1,071	100%
Elderly Owner Households	Number	Percent
30% MFI or Less	438	14%
30% to 50% MFI	834	26%
50% to 80% MFI	908	28%
80% MFI or Greater	1,058	33%
Total	3,238	100%
Total Elderly Households	Number	Percent
30% MFI or Less	916	21%
30% to 50% MFI	1,043	24%
50% to 80% MFI	1,172	27%
80% MFI or Greater	1,178	27%
Total	4,309	100%

Notes:

(a) Data are based on the HUD-published CHAS 2000 data series.

(b) Median Family Income for San Mateo County.

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2008

² As distinguished from a senior-headed households (age 65 or older), an “elderly household” as defined by

For elderly residents, homeownership provides some level of security against increasing housing costs. Shown in Table 32, approximately 20 percent of elderly homeowners paid 30 percent or more of their income toward housing costs. This compares to 29 percent of homeowners in South San Francisco overall. While elderly homeowners are less likely than younger homeowners to face a cost burden, elderly renters are much more likely to overpay for housing. Overall, 60 percent of elderly households paid 30 percent or more of their income toward housing, compared to 40 percent of renters citywide.

Table 32: Housing Cost Burden of Elderly, South San Francisco, 2000 (a)

	<u>Extr. Low</u>	<u>Very Low</u>	<u>Low</u>	<u>Median +</u>	<u>All Elderly Households</u>
Elderly Renter Households	478	209	264	120	1,071
% with any housing problems	72.8%	78.9%	48.9%	20.8%	62.3%
% Cost Burden >30%	72.0%	78.9%	41.3%	20.8%	60.0%
% Cost Burden >50%	45.8%	19.1%	0.0%	0.0%	24.2%
Elderly Owner Households	438	834	908	1,058	3,238
% with any housing problems	31.5%	28.7%	18.5%	10.2%	20.2%
% Cost Burden >30%	31.5%	28.2%	18.1%	9.5%	19.7%
% Cost Burden >50%	13.5%	16.8%	9.3%	0.9%	9.0%
Total Elderly Households	916	1,043	1,172	1,178	4,309
% with any housing problems	53.1%	38.8%	25.3%	11.3%	30.6%
% Cost Burden >30%	52.6%	38.4%	23.3%	10.7%	29.7%
% Cost Burden >50%	30.4%	17.3%	7.2%	0.8%	12.8%

Notes:

(a) Figures reported above are based on the HUD-published CHAS 2000 data series.

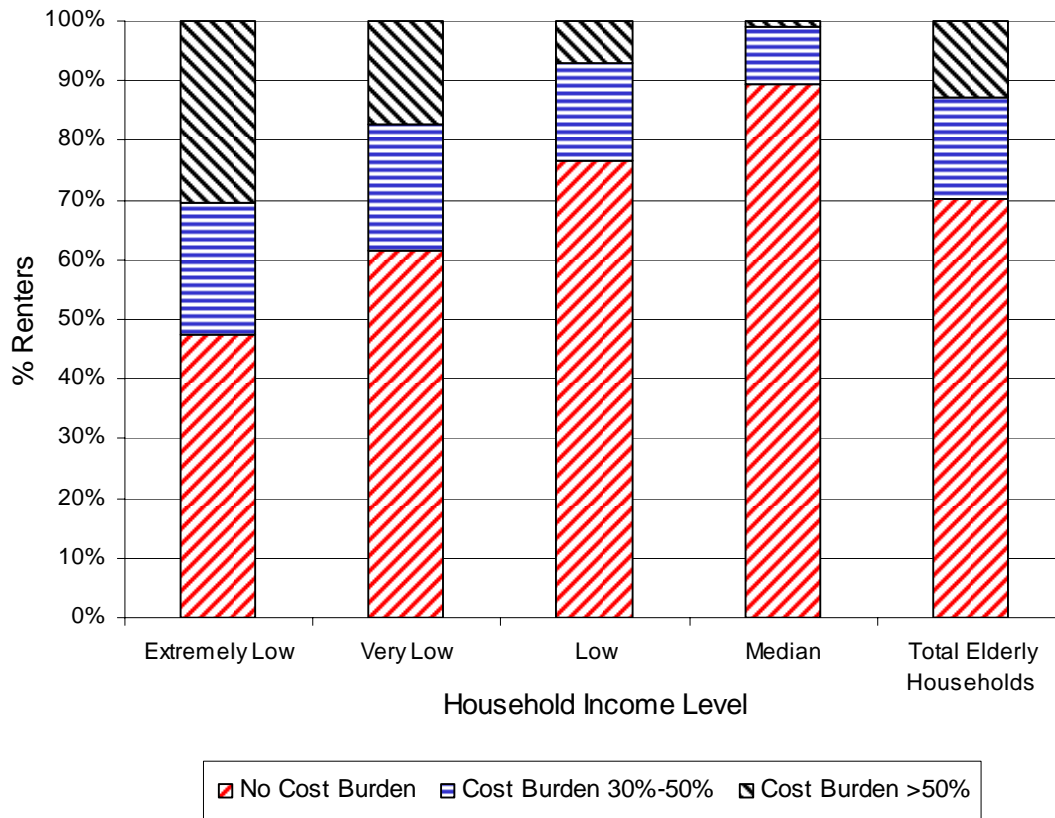
Definitions:

- Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.
- Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Sources: HUD, State of the Cities Data System: Comprehensive Housing Affordability Strategy (CHAS) special tabulations from Census 2000; BAE, 2008

HUD is a household with one or more member who is 62 years of age or older.

Figure 4: Housing Cost Burden, Elderly Households, South San Francisco, 2000



Persons with Disability

Persons with a disability generally have lower incomes and often face barriers to finding employment or adequate housing due to physical or structural obstacles. Based on the 2000 Census, approximately 18 percent of South San Francisco residents were affected by one or more disability, compared to 16 percent of people countywide.³

As shown in Table 34, among the adult population with a disability, there was a much higher likelihood of not having a job than among the general population. This high rate of joblessness remains a contributing factor affecting the ability to find affordable housing.⁴

³ Per the Census definition, a person is counted as disabled if one of the following applies: 1) they were five years old and over and reported a long-lasting sensory, physical, mental or self-care disability; 2) they were 16 years old and over and reported difficulty going outside the home because of a physical, mental, or emotional condition lasting six months or more; or 3) they were 16 to 64 years old and reported difficulty working at a job or business because of a physical, mental, or emotional condition lasting six months or more.

⁴ It should be noted that the percentage of people who are not employed is not the same as the unemployment rate. The unemployment rate, refers to the percentage of people actively seeking employment who are not currently employed. Where people are not actively seeking employment (e.g., full-time students or persons

Table 33: Persons with Disability by Age, 2000

	South San Francisco			San Mateo County		
	Population with Disability	Total Population	Percent with Disability	Population with Disability	Total Population	Percent with Disability
Age 5 to 15	364	9,195	4.0%	3,769	100,129	3.8%
Age 16 to 20	362	3,981	9.1%	5,229	39,596	13.2%
Age 21 to 64	6,043	35,689	16.9%	68,045	431,768	15.8%
Age 65 to 74	1,550	4,527	34.2%	12,059	44,849	26.9%
Age 75 and Over	<u>1,725</u>	<u>3,169</u>	<u>54.4%</u>	<u>18,338</u>	<u>39,883</u>	<u>46.0%</u>
Total Over Age 5	10,044	56,561	17.8%	107,440	656,225	16.4%

Source: U.S.Census, SF3-P42, 2000; BAE 2008.

Table 34: Persons with Disability by Employment Status, 2000

	South San Francisco		San Mateo County	
	Number	% Total Population	Number	% Total Population
Working Age Population with Disability (a)				
Employed	3,884	64%	43,868	64%
Not Employed (b)	<u>2,159</u>	<u>36%</u>	<u>24,177</u>	<u>36%</u>
Total	6,043	100%	68,045	100%
Working Age Population with No Disability				
Employed	23,091	78%	286,973	79%
Not Employed (b)	<u>6,555</u>	<u>22%</u>	<u>76,750</u>	<u>21%</u>
Total	29,646	100%	363,723	100%
Percent of Working Age Population with Disability		17%		16%

Note:

(a) Working age population here refers to persons age 20 to 64.

(b) Not employed persons include persons not currently part of the active labor force (e.g., full-time students, stay-at-home parents, other people not currently seeking employment). The unemployment rate is calculated based on the active labor force and would be a lower number than presented above.

Source: U.S. Census, SF3-P42, 2000; BAE 2008.

Table 35 provides an inventory of the licensed community care facilities in South San Francisco that serve some of the City's special needs groups. Residential Care Facilities for the Elderly (RCFE), also known as "assisted living" or "board and care" facilities, provide assistance with some activities of daily living while still allowing residents to be more independent than in most nursing homes. Skilled nursing facilities, also known as nursing homes, offer a higher level of care, with registered nurses on staff 24 hours a day. Adult residential facilities offer 24 hour non-medical care for adults, ages 18 to 59 years old, who are unable to provide for their daily needs due to physical or mental disabilities. Group homes, such as small residential facilities that serve children or adults with chronic disabilities, provide 24 hour care by trained professionals.

unable to work due to a disability), they are not considered to be part of the labor force and are not counted in the unemployment rate.

Table 35: Community Care Facilities in South San Francisco, 2008

Residential Care Facilities for the Elderly	Location	Capacity
Aegis Assisted Living Of San Francisco	2280 Gellert Blvd.	100
Alhambra Home	498 Alhambra Road	6
Alta Mesa Care Home	306 Alta Mesa Drive	6
Araville Residential Care Home	744 Palm Avenue	6
Araville Residential Care Home II	106 Sycamore Ave.	6
Bautista Board And Care I	708 Circle Court	6
Bel Amor III	608 Theresa Drive	6
Bel Amor III	169 San Felipe Avenue	6
Bel Amor IV	648 Joaquin Drive	6
Chad Corner Assisted Living	2901 Shannon Dr.	6
Chester's Home	2315 Tipperary Ave.	6
Damenik's Home	851Baden Avenue	15
Delia's Retirement Home	52 Arlington Drive	6
Double Happiness Care Home	859 Camarita Circle	6
Elizabeth's Care Home	2530 Olympic Drive	6
Elizabeth's Care Home VII	2530 Wentworth Drive	6
Ellen's Board And Care	1242 Mission Road	5
Family Affair Care Home	264 Southcliff Avenue	6
Fook Hong Care Home	117 Arroyo Drive	6
Friendly Neighbors Residential Care	2675 Shannon Drive	6
Garrison Care Home	7 Hermosa Lane	6
Gentry Home	2725 Shannon Drive	6
Harrison Care Home	706 Palm Avenue	6
Heirloom Gardens	2305 Tipperary Avenue	6
House of Love Care Home (Pending)	675 Shannon Drive	6
J B A Residential Care Home	2585 Ardee Lane	6
Lilies Care Home	2535 Shannon Drive	6
Lilies Care Home	2505 Tipperary Ave	6
Manalo's Board & Care III	853 Newman Drive	6
Manalo's Board & Care IV	840 Camaritas Circle	6
Manalo's Board And Care	807 Byron Drive	6
Manalo's Board And Care V	840 Alta Loma Drive	6
Mccaffrey's Care Home	2381 Olympic Drive	6
Nobis Care Home	505 Palm Avenue	6
Noralyn's Care Home	2780 Tipperary Ave	6
Oikos Care Home	2311 Tipperary Avenue	6
Olympic Residential Care Home	2470 Olympic Drive	6
Savali's Residential Care Home	419 Hazelwood Drive	6
St. Catherine Home	2530 Ardee Lane	6
Sta Ines Care Home	779 Parkway Street	6
Sunvill Board And Care Home	409 Holly Avenue	6
Sunvill Board And Care II	771 Camaritas Avenue	6
Victoria	1252 Crestwood Drive	5
Westborough Royale	89 Westborough Blvd	99
Winston Manor Home	20 Elkwood Drive	6
Adult Residential Facilities		
Albright Home	2501 Albright Way	6
Care Plus Residential Care Facility	34 Capay Circle	6
Chester's Home	2315 Tipperary Ave.	6
Gentry Home	2725 Sahnnon Drive	6
Healthy Lifestyles- Sherwood Way	108 Sherwood Way	6
Lexy's Adult Residential Facility	108 Greenwood Drive	4
Rainbow Bright Adult Residential Facility	29 Duval Drive	6
Group Homes		
Mac's Children and Family Services, Inc.	403 West Orange Ave	6
Tipperary Home	2465 Tipperary Ave.	6

Sources: California Department of Social Services, 2008; California Heathcare Foundation, 2008; BAE, 2009.

Families and Individuals in Need of Emergency Shelters or Transitional Housing

According to the 2007 San Mateo County Homeless Census and Survey, there were 2,064 homeless people reported in San Mateo County on the night of January 30, 2007. This point-in-time study counted 1,094 homeless people living either on the street or in vehicles, a population referred to as “unsheltered”. An additional 970 homeless people were staying in shelters, transitional housing, jails, hospitals, or treatment facilities or were using a voucher to stay in a motel, a population referred to as “sheltered”. Using an annualization formula, the survey estimated 6,646 homeless people in San Mateo County on an annual basis.

Within this dataset, 188 homeless individuals were counted in South San Francisco, including 97 unsheltered persons and 91 sheltered persons. With a total population of approximately 60,400 residents as of 2007, South San Francisco contained approximately 8.5 percent of the San Mateo County population. By comparison, it was home to 8.9 percent of the County’s unsheltered persons and 9.4 percent of the sheltered population.

Government Code Section 65583(a) requires that each City must include sufficient capacity to accommodate the need for emergency shelters. According to an inventory of shelter capacity in the County, there are 168 emergency beds.⁵ Accordingly, the Safe Harbor Shelter in South San Francisco, which provided 90 beds, accounts for 53 percent of emergency shelter capacity countywide, far exceeding the City’s share of countywide general and homeless populations. Hence the City goes well beyond its obligation to provide for a share of the countywide emergency shelter facilities. Nonetheless, as part of the ongoing Zoning Ordinance update the City will be identifying a zoning district where an additional emergency shelter would be permitted by right.

In addition, the City provides financial support for the not-for-profit organization, Community Overcoming Relationship Abuse (CORA), which provides emergency shelter for battered women and two agencies which provide housing referral and counseling services: the Shelter Network and the Human Investment Project.

⁵ *Shelter and Safety Net Service Report*. County of San Mateo Human Services Agency. January 2009.

Table 36: Homeless Population, San Mateo County, January 30, 2007 (a)

Homeless Population	San Mateo County		South San Francisco	
	Number	Percentage	Number	Percentage
Sheltered (b)	970	47.0%	91	48.4%
Unsheltered	<u>1,094</u>	<u>53.0%</u>	<u>97</u>	<u>51.6%</u>
Total Homeless Population	2,064	100.0%	188	100.0%
Homeless Households	San Mateo County		South San Francisco	
	Number	Percentage	Number	Percentage
Without Dependent Children	1,649	92.9%		
With Dependent Children	126	7.1%		
Total Homeless Households	1,775	100.0%		
Demographics				
<i>Age</i>				
Ages 18-21	3.0%			
Ages 21-60	92.0%			
Ages 60+	5.0%			
<i>Gender</i>				
Male	66.0%			
Female	34.0%			
<i>Presence of Children</i>				
With Children	41.0%			
Children Present < 18 years	68.0%			
Children in Foster Care	29.0%			
<i>Disability</i>				
Depression	57.0%			
Mental Illness	35.0%			
Physical Disability	35.0%			
Drug Abuse	33.0%			
Alcohol Abuse	31.0%			
Chronic Health Problems	28.0%			
Post-Traumatic Stress Disorder	26.0%			
Developmental Disability	12.0%			
HIV/AIDS	2.0%			

Notes:

(a) This point-in-time survey was conducted on the night of January 30, 2007.

(b) Because the sheltered homeless population is defined by the shelter location, rather than physical presence of homeless persons within geographic boundary, this dataset is skewed.

Sources: 2007 San Mateo County Homeless Census and Survey, HOPE, May 2007; BAE 2008.

Housing Constraints

Section 65583(a)(4) of the California Government Code states that the Housing Element must analyze “*potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures.*” Where constraints are identified, the City is required to take action to mitigate or remove them.

In addition to government constraints, this section assesses other factors that may constrain the production of affordable housing in South San Francisco. These include infrastructure availability, environmental features, economic and financing constraints, and public opinion regarding affordable housing development.

Government Constraints

Government regulations affect housing costs, setting standards and allowable densities for development, and exacting fees for the use of land or the construction of homes. With respect to the housing market, the increased costs associated with such requirements are often passed on to consumers in the form of higher home prices and rents. Potential regulatory constraints include local land use policies (as defined in a community’s general plan), zoning regulations and their accompanying development standards, subdivision regulations, urban limit lines, and development impact and building permit fees. Lengthy approval and processing times also may be regulatory constraints.

General Plan

The South San Francisco General Plan was last comprehensively updated in 1999 and has been amended since to incorporate the 2001 Transit Village Specific Plan and the 2002 Housing Element Update. Currently, the General Plan is being amended in the South El Camino Real area to allow residential land-use through mixed-use development.

As required by State Law, the General Plan includes a land use map indicating the allowable uses and densities at various locations in the City. Listed below are the primary residential land use designations in addition to commercial land use designations that allow residential development. Under existing designations the City permits the construction of a range of housing types, including opportunities for higher density housing up to 50 dwelling units per acre. With the adoption of the South El Camino Real General Plan update, additional designations are expected to be added allowing housing development up to 60 dwelling units per acre.

Table 37: Land Use Designation, South San Francisco General Plan, 2008

Land Use Designation	Maximum Allowable Density
Residential Low Density	8 du/acre
Residential Medium Density	18 du/acre
Residential High Density	30 du/acre
Downtown Residential Low Density	15 du/acre
Downtown Residential Medium Density	25 du/acre
Downtown Residential High Density	40 du/acre
Downtown Commercial	No Maximum/Residential Allowed on Upper Floors
Transit Village Residential Medium Density	30 du/acre
Transit Village Residential High Density	50 du/acre
Transit Village Commercial	30 du/acre
Transit Village Retail	50 du/acre
South El Camino Real (Proposed)	60 du/acre (performance standards to allow greater density being contemplated)

Sources: South San Francisco General Plan, 1999; BAE, 2009;

The General Plan includes a range of policies to encourage and support a variety of housing opportunities in the City. Several key policies are discussed below.

In order to balance community interests and assure continued support for medium- and high-density housing in South San Francisco, the City established Policy 2-G-1, which calls for the preservation of “the scale and character of established neighborhoods” and the protection of “residents from changes in non-residential areas”. Consistent with this policy, the General Plan Land Use map designates medium-and high-density residential areas along major transit corridors and in the downtown area to avoid conflicts within existing neighborhoods. The City’s political leadership credits this policy with facilitating recent multifamily housing development with minimal opposition from neighborhood or other interest groups.

Policy 2-G-6 calls for the maximization of “opportunities for residential development, including through infill and redevelopment, without impacting existing neighborhoods or creating conflicts with industrial operations”. Policy 2-G-7 calls for the encouragement of “mixed-use residential, retail, and office development in centers where they would support transit, in locations where they would provide increased access to neighborhoods that currently lack such facilities, and in corridors where such developments can help to foster identity and vitality”. The City has worked to realize these policies in recent years with several key developments along El Camino Real in the Transit Village area.

The General Plan contains very few policies addressing the siting or design of housing. Those policies that do exist include Policy 2-I-2, which establishes height limits within the downtown and along major commercial corridors. These height limits range from 50 to 80 feet and are hence consistent with residential development of 30 dwelling units per acre and higher and are not

considered an impediment to housing development. Policy 2-I-19 limits the allowable density of housing development on steep slopes by up to 50 percent compared to existing land use designations to prevent excessive grading. While this policy does work to limit the amount of housing development, it applies to a relatively small area of the City (only parcels with a slope greater than 20 percent) and provides some certainty as the minimum amount of housing development that will be allowed on steep sites, consistent with the General Plan. Finally, Policy 2-1-18, specifically allows for senior housing development in the City to be at a density of up to 50 dwelling units per acre regardless of underlying land use designations and allows for reduced parking standards to be applied to this type of development.

Based on a review of the General Plan and discussion with key stakeholders, including developers, the General Plan is not an obstacle to housing development and is supportive of the development of a range of housing types, including substantial opportunities for medium- and-high density residential development.

Zoning Ordinance

The City is currently updating the Zoning Ordinance to ensure that current standards and guidelines support the implementation of the General Plan, including the Housing Element. The plan is currently in the public review process with an anticipated completion date for the update in Fall/Winter 2009.

As it currently stands, a number of stakeholders identified the Zoning Ordinance as an obstacle to housing development, pointing to an inconsistency between allowable densities under the General Plan and the Zoning Ordinance and high parking requirements imposed under the Zoning Ordinance. Completion of the Zoning Ordinance update is a key priority for the City and is identified as a goal of the Housing Element. When the update is complete the Zoning Ordinance will be consistent with the General Plan, providing developers with a desired level of certainty regarding allowed types of housing development. Moreover, the City is exploring parking standards and anticipates reduced parking requirements for certain types of housing units, including studio and one-bedroom apartments.

Shown below is a list of existing districts which allow housing development, along with existing development standards.

Table 38: Zoning and Development Standards, City of South San Francisco, 2008

District	Height and Bulk			Setbacks				Lot Size	
	Maximum Building Height (ft)	Maximum Lot Coverage (%)	Maximum Residential FAR	Minimum Front Yard (ft)	Minimum Side Yard (ft)	Minimum Rear Yard (ft)	Minimum Lot Area (sq ft)	Minimum Lot Width (ft)	Maximum Density (Units per Acre)
C-1	35	50		15	0-10	0	5,000	50	21.8-30
P-C	50	50		20	0-10	0	5,000	50	21.8-30
D-C	50	100	3.0	0	0-5	0	5,000	50	21.8-30
R-1	35	50	0.5	15	5-10	20	5,000	50	8
R-2	35	50	1.0	15	5-10	20	5,000	50	18
R-3	50	65		15	5-10	10-11.5	5,000	50	30
R-E	30		0.5	20	10	20	32,600	120	1.3
TV-C	25-55	100		0-15	0	6	10,000		30
TV-R	55	100		0-15	0	6	5,000		50
TV-RM	25-35	75		0-15	5-10	6	5,000		30
TV-RH	45-55	75		0-15	5-10	6	5,000		50
O-S	30	25		20	10	0-15	500		1 per 20 acres

Sources: City of South San Francisco, 2008; BAE, 2009.

The City's main residential districts are the R-1, Single Family District, the R-2 Medium Density Residential District, and the R-3 Multiple Family Residential District. Residential development is also allowed the Transit Village (TV) districts and Downtown Commercial District (D-C) as well as portions of the Retail Commercial District (C-1), and Planned Commercial District (P-C). The Rural Estates (R-E) and Open Space (O-S) districts cover a very small portion of the City, and are intended for the preservation of open-space and/or the rural character of certain unincorporated areas, allowing only very low-density residential development.

As shown above, allowable densities in the R-1, R-2, and R-3 districts range from eight to 30 dwelling units per acre, while the commercial (C-1, P-C, and D-C) and TV districts allow densities between 21.8 to 50 dwelling units per acre. Based on a review of applicable development standards, including building heights, lot coverage standards, maximum FARs and setbacks, it is feasible for developers to achieve maximum allowable residential densities within each district, while complying with other applicable development standards.

Listed below are various types of residential uses permitted in the City and a description of which districts in which they are allowed.

Single Family Residential. The Zoning Ordinance allows single family residential development by right in R-1, R-2, R-3, and R-E districts and subject to a conditional use permit in commercial districts.

Multi-Family Residential. The Zoning Ordinance allows multi-family residential development by right in R-3 and TV district and subject to a conditional use permit in commercial districts.

Residential Second Units. The Zoning Ordinance allows accessory or second dwelling units by right in the R-1, R-2, and R-3 districts. Applicable development standards are the same as for other types of development in each district.

Special Residential Care Facility. The Zoning Ordinance defines a Special Residential Care Facility as a “State authorized, certified, or licensed family care home, foster home, or group home serving six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children, when such home provides care on a twenty-four-hour a day basis.” Consistent with State Law, these small residential care facilities are permitted by right in all single family zones as well as the R-2 and R-3 zones.

Group Care. The Zoning Ordinance defines Group Care facilities as those that provide services “in residential facilities licensed by the Director of the state Department of Social Services to serve seven or more persons.” These facilities are permitted with a conditional use permit in all multi-family residential districts, including the R-2, R-3 and TV districts and are not subject to any minimum distance requirements in relationship to other special needs housing nor subject to any other special land use requirements.

Emergency Shelter. Government Code Section 65583(a)(4) requires the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The City is already home to the 90-bed Safe Harbor homeless shelter which provides more than 50 percent of countywide emergency shelter capacity. In addition to this, the City is making provisions through its Zoning Ordinance Update to identify a zoning district where an additional emergency shelter would be permitted by right.

Single-Room Occupancy. The Zoning Ordinance allows single-room occupancy uses with a conditional use permit in the in C-1, P-1, and D-C districts as well as TV-C, TV-R, and TV-RH districts.

Transitional and Supportive Housing. Section 50675.2 of the State Health and Safety Code defines Transitional Housing as rental housing for stays of at least six months but where the units are re-circulated to another program recipient after a set period. Transitional Housing may be designated for homeless individuals or families and can take the form of group housing or multi-family units and may include supportive services. Section 50675.14 defines Supportive Housing as housing that is linked to onsite or offsite services, and is occupied by a target population such as

low-income persons with mental disabilities, persons with AIDS, persons with substance abuse problems, or persons with disabilities originating before the age of 18. Services provided typically include assistance designed to help the target population retain housing, improve health, and may include mental health treatment or life skill training programs. Pursuant to SB 2, the City must explicitly permit transitional and supportive housing as described above and treat these uses identically to other residential uses in the same zone. For example, a multi-family transitional housing use in a multi-family zone should be treated the same as any other multi-family use proposed in the zone.

Currently the Zoning Ordinance does not explicitly define the terms transitional and supportive housing, although in many instances such uses would be permitted as Group Residential, Group Care, or Special Residential Care Facilities. The Zoning Ordinance Update will explicitly address transitional and supportive housing to assure it is allowed subject only to those restrictions that apply to other residential uses of the same type in the same zone.

Manufactured Housing. The Zoning Ordinance requires that all new houses, including manufactured homes on residential lots, be subject to design review. Manufactured housing in South San Francisco is treated the same as other types of residential development in all aspects of the entitlement process.

Farmworker Housing. The Zoning Ordinance does not contain any specific provisions related to farmworker housing, although the Zoning Ordinance allows for Group Residential uses occupied by persons not defined as a family on a weekly or longer basis. Due to the high cost of land, lack of significant agricultural activity in the area, and lack of a significant farmworker population in the area, there is little need seen to more specifically address farmworker housing in the Zoning Ordinance and no expectation of any future proposals for this type of housing in the City is foreseen.

Parking

Developers and other key stakeholders identified the City's multi-family parking standard as an obstacle to housing development. The Zoning Ordinance currently requires 2.25 off-site parking spaces per multi-family residential projects with four or more units, regardless of unit size or number of bedrooms. The Zoning Ordinance does allow for the use of tandem parking assigned to a single dwelling unit to satisfy parking requirements, which is viewed as an important way to lessen the burden of parking requirements. Also, the Zoning Ordinance allows for a reduced parking requirement for Senior Residential facilities (between 0.5 and 1.25 spaces per unit) and for residential projects within the Transit Village zoning district (1.0 to 2.0 spaces per unit). As part of the Zoning Ordinance Update, the City is exploring lowered parking requirements.

Fees and Exactions

The City charges residential developers fees for planning and building services performed by the City. These fees are listed in Table 39. Within the City, developers of new residential projects also

pay various impact fees to finance improvements to infrastructure and public facilities needed to serve new housing.

In order to determine fees charged by the City of South San Francisco and other jurisdiction in San Mateo County, the 21 Elements Working Group conducted a survey of all jurisdictions in the County, asking that each provide fee information for the two developments described below:

- A single-family unit with three-bedrooms, 2,400 square feet in size, on a 10,000 square foot lot, with a 400 square foot garage at density of four units per acre and construction cost of \$500,000 and an estimated sale price \$800,000.
- A 10 unit condominium development consisting of 1,200 square foot, two-bedroom units on a half-acre site, with a construction cost of \$400,000 per unit and a sale price of \$500,000 per unit.

Fees for the City for each of these hypothetical developments are listed below in Table 39. As shown, planning and building fees would be approximately \$9,000 per unit for a single family unit as described above and approximately \$51,000 for a 10-unit condominium development. Impact fees would be approximately \$5,300 for a single family unit and \$24,000 for a 10-unit condominium development.

Based on results of this survey, South San Francisco's fees were found to be quite low compared to other jurisdictions in San Mateo County and are found not to pose a significant constraint to housing development in the City.

Shown in Figure 5 are charts showing a comparison of planning and building fees and impact fees for those jurisdictions participating in the survey. As shown, South San Francisco charges among the lowest fees of any jurisdiction in the County.

Table 39: Planning/Building and Impact Fees, South San Francisco, 2008

Planning and Building Fees	SFR Unit (a)	10-Unit MFR (b)
Design Review	\$400	\$1,000
Building Permit	\$2,876	\$13,100
Plan Check	\$1,870	\$8,520
Title 24 Energy Fee	\$288	\$1,310
Seismic Tax	\$50	\$400
Engineering Plan Check	\$0	\$660
Engineering Site Inspection	\$144	\$790
Planning plan Check	\$173	\$0
Plumbing	\$251	\$700
Electrical	\$317	\$1,060
Mechanical (Including fire systems)	\$84	\$220
General Plan Surcharge	\$750	\$6,000
Data Base Management Fee	\$10	\$10
Sewer Connection Fee (Not Impact Fee)	\$1,683	\$16,830
Other	<u>\$144</u>	<u>\$660</u>
Planning and Building Total	\$9,040	\$51,260
Impact Fees		
Fire	\$3,234	\$5,130
School	\$1,979	\$18,510
Other	<u>\$100</u>	<u>\$100</u>
Impact Total	\$5,313	\$23,740
Total Fees	\$14,353	\$75,000

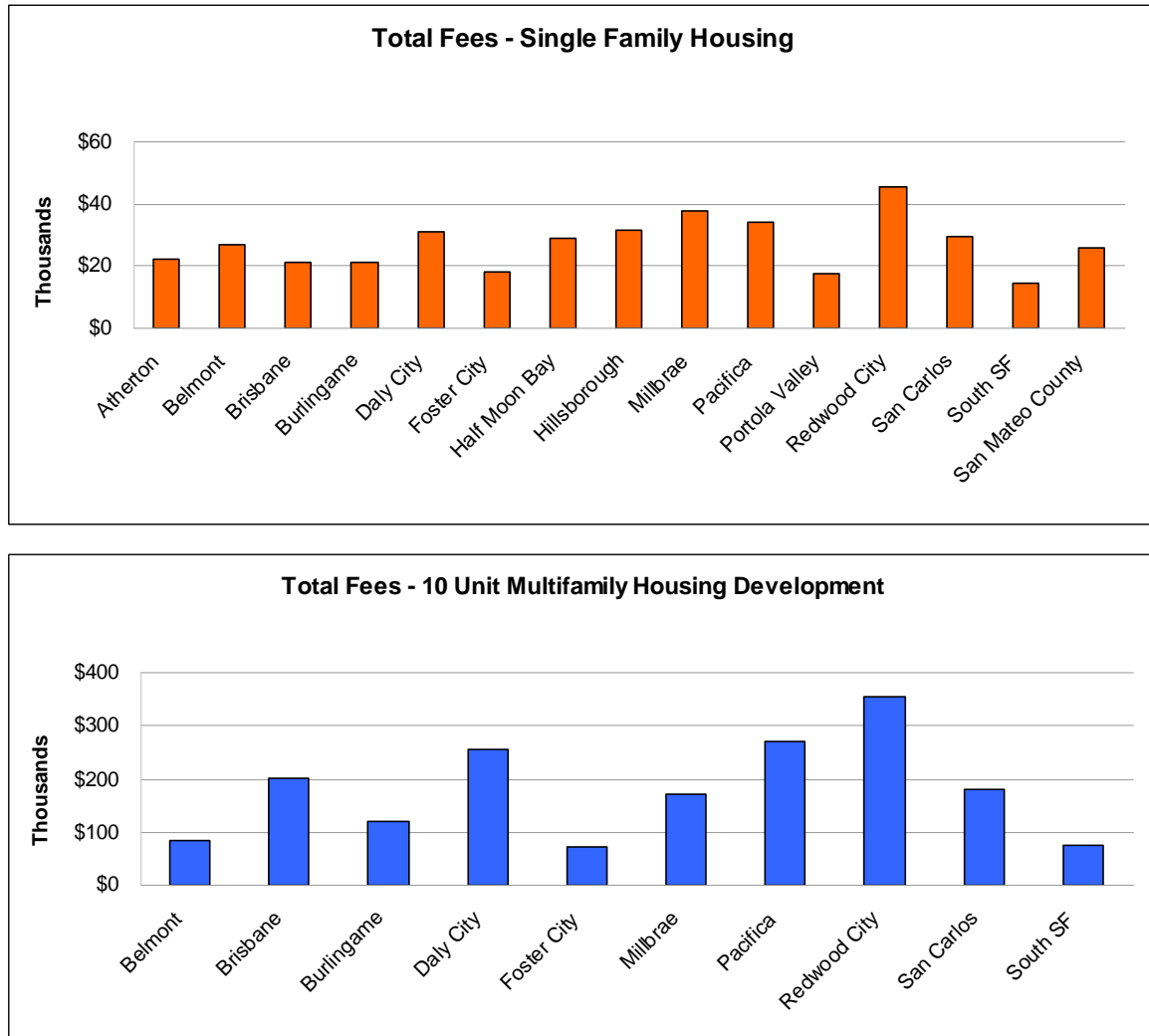
Notes:

(a) Based on a single-family unit with three-bedrooms, 2,400 square feet in size, on a 10,000 square foot lot, with a 400 square foot garage at density of four units per acre and construction cost of \$500,000 and an estimated sale price \$800,000.

(b) Based on a 10 unit condominium development consisting of 1,200 square foot, two-bedroom units on a half-acre site, with a construction cost of \$400,000 per unit and a sale price of \$500,000 per unit.

Source: City of South San Francisco, 2008; BAE, 2008.

Figure 5: Comparison of Planning/Building and Impact Fees, San Mateo Jurisdictions, 2008



Source: 21 Elements Working Group, 2008.

Inclusionary Housing

In December 2001, the City adopted an Inclusionary Housing Requirement (Chapter 20.125) as part of its Zoning Ordinance. Developers wanting to build four or more housing units are required to set aside and build 20 percent of the units affordable to and available to low and moderate income households, including 12 percent for households earning between 81 to 120 percent of Area Median Income and 8 percent for households earning between 50 and 80 percent of Area Median Income.

Although concerns exist that inclusionary housing may constrain production of market rate homes,

studies have shown evidence to the contrary. One school of thought is that the cost of an inclusionary housing requirement must ultimately be borne by either (1) developers through a lower return, (2) landowners through decreased land values, or (3) other homeowners through higher market rate sale prices. Another significant body of research and analysis suggests that in fact the cost of inclusionary housing and any other development fee “will always be split between all players in the development process.”¹ Some academics have pointed out that, over the long term, it is probable that landowners will bear most of the costs of inclusionary housing, not other homeowners or the developer (Mallach 1984, Hagman 1982, Ellickson 1985).

The most definitive empirical study on inclusionary housing was completed in 2008 by the Furman Center of New York University working for the Center for Housing Policy of the National Housing Conference. Entitled “The Effects of Inclusionary Zoning on Local Housing Markets: Lessons from the San Francisco, Washington DC and Suburban Boston Areas,” this study measured the impact of inclusionary housing ordinances on median homes sale prices and residential development activity in these three regions. While findings for the DC and Boston regions were mixed, the study found definitive evidence that inclusionary ordinances do not lead to higher home prices or a decrease in building activity in the Bay Area. This is attributed in large part to the more flexible nature of the ordinances in the Bay Area region and to the number of options that developers have to meet inclusionary requirements.

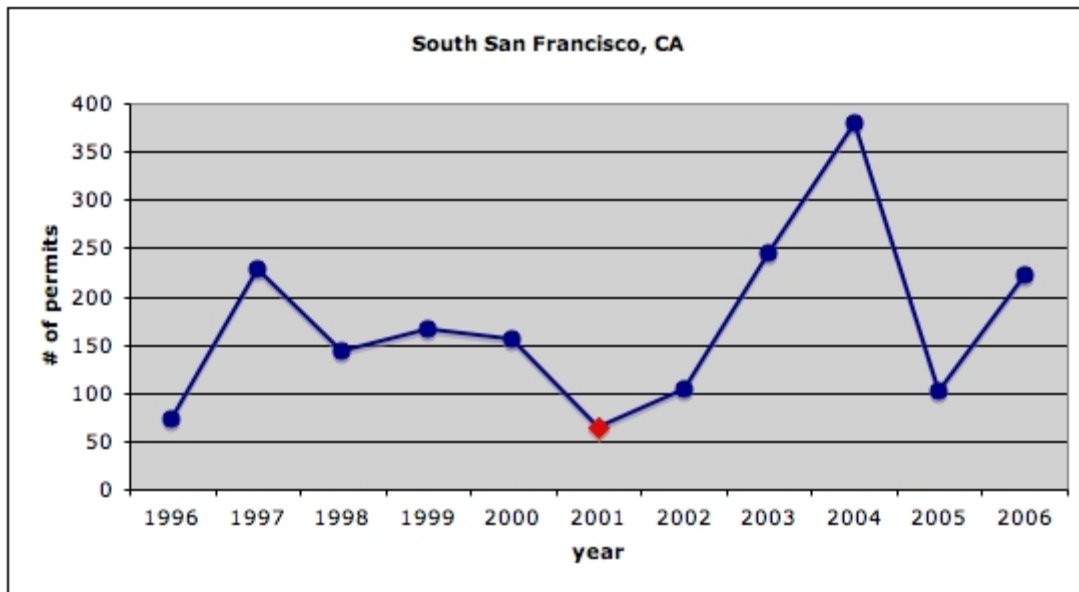
In addition to this study, a 2004 study on housing starts between 1981 and 2001 in communities throughout California with and without inclusionary housing programs evidences that inclusionary housing programs do not lead to a decline in housing production. In fact, the study found that housing production actually increased after passage of local inclusionary housing ordinances in cities as diverse as San Diego, Carlsbad, and Sacramento.²

Included below is a chart of residential building permit activity five years before and after adoption of the inclusionary housing ordinance in South San Francisco. As shown, housing production was at its lowest level during 2001. However, following the adoption of the Ordinance in December 2001, housing production increased in each of the next three years. While this affect is largely attributable to the start of the housing boom, it is consistent with the findings of the studies referred to above, that housing production is not negatively impacted by passage of inclusionary housing ordinances.

¹ W.A. Watkins. "Impact of Land Development Charges." *Land Economics* 75(3). 1999.

² David Rosen. "Inclusionary Housing and Its Impact on Housing and Land Markets." *NHC Affordable Housing Policy Review* 1(3). 2004

Figure 6: Residential Building Permit Activity, 1996 to 2006



Note: Inclusionary Zoning Ordinance was adopted in December 2001 and took affect in 2002.

Source: California Inclusionary Housing Policy Database, CCRH, 2007.

In keeping with the Furman Center study findings cited above, the City of South San Francisco recognizes the need for a financially feasible program that does not constrain production. As such, the City's ordinance allows flexibility to allow developers to satisfy their inclusionary housing requirement through payment of an in-lieu fee, land donation, partnering with nonprofit housing developers or off-site construction. The City also offers a series of developer incentives, per State Density Bonus Law, that help offset the added cost of the inclusionary units. Finally, the City's Inclusionary Housing Ordinance allows for developers to seek modification of the requirements due to undue hardship. These policies are in line with recommendations in *On Common Ground: Joint Principles on Inclusionary Housing Policies*, published by the Non-Profit Housing Association of Northern California (NPH) and the Home Builders Association of Northern California (HBA) in 2005. The report points to the need for flexible inclusionary housing requirements, such as those established by South San Francisco, to allow for financially feasible residential development.

Processing and Permit Procedures

The entitlement process can impact housing production costs, with lengthy processing of development applications adding to financing costs, in particular.

Subdivision Approval. The City's subdivision process 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.

Design Review. Title 20.85 of the Zoning Ordinance requires Design Review for most types of new development in the City including new single- and multi-family residential development. Design Review may address any of the following topics: exterior design, materials, textures, colors, means of illumination, landscaping, irrigation, height, shadow patterns, parking, access, security, safety, and other usual on-site development elements.

Design review is typically completed within four weeks for simple projects and can take up to twelve weeks if plans require revision. The submittal requirements are clearly delineated in an application check list with some latitude given to the Planning Division to waive certain requirements for small projects or to add additional requirements such as a shadow study where taller development will be located adjacent to single-story residential uses.

Building Permit. Plan check and actual building permit issuance takes approximately three weeks after submittal of plans with planning approval. An additional two weeks may be required if the plans require revision. Once a building permit is issued, construction may commence immediately.

South San Francisco's processing and permit procedures are reasonable and comparable to those in other San Mateo County communities. The permit process only increases in complexity and duration when the circumstances of individual projects warrant extra consideration on the part of local staff and officials. This is especially true of the environmental review component of the process. However, the City has little flexibility to change this, since the California Environmental Quality Act specifies procedures that local jurisdictions must observe in reviewing the impacts of development projects.

Codes and Enforcement and On/Off Site Improvement Standards

New construction in South San Francisco must comply with the California Building Code (2007). Thus, there are no extraordinary building regulations that would adversely affect the ability to construct housing in the City.

The City 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, gas, electricity, and cable utilities. Required off-site improvements include curbs, gutters, sidewalks, full street sections, and street lighting.

Based on conversations with local developers, these site improvement standards are typical of many communities, and do not adversely affect housing production in the City.

Housing for Persons with Disabilities

Consistent with State Law, the following section analyzes governmental constraints to housing for persons with disabilities and describes ongoing and needed future actions to remove constraints or provide reasonable accommodations for such housing.

Standards and Processes

Analyzed below are City standards and processes within several categories identified by HCD as potential sources of constraints to housing for persons with disabilities.

Reasonable Accommodations. Both the Federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on cities and counties to make reasonable accommodations in their zoning and land use policies when such accommodations are necessary to provide equal access to housing for persons with disabilities. Reasonable accommodations refer to modifications or exemptions to particular policies that facilitate equal access to housing. Examples include exemptions to setbacks for wheelchair access structures or reductions to parking requirements.

Many jurisdictions do not have a specific process specifically designed for people with disabilities to make a reasonable accommodations request. Rather, cities provide disabled residents relief from the strict terms of their Zoning Ordinances through existing variance or conditional use permit processes. South San Francisco is one of these jurisdictions. Currently the City addresses reasonable accommodations on an ad hoc basis through variance and conditional use procedures. The City does not, however, have a formalized policy regarding reasonable accommodation procedures for persons with disabilities.

In a May 15, 2001 letter, the California Attorney General recommended that cities adopt formal procedures for handling reasonable accommodations requests. While addressing reasonable accommodations requests through variances and conditional use permits does not violate fair housing laws, it does increase the risk of wrongfully denying a disabled applicant's request for relief and incurring liability for monetary damages and penalties. Furthermore, reliance on variances and use permits may encourage, in some circumstances, community opposition to projects involving much needed housing for persons with disabilities. For these reasons, the Attorney General encouraged jurisdictions to amend their Zoning Ordinances to include a written procedure for handling reasonable accommodations requests.

The City of South San Francisco will explore a written administrative procedure for addressing reasonable accommodation requests as part of the Zoning Ordinance update.

Zoning and Land Use

Below is a discussion of existing zoning and land use policies in the City affecting the development of housing for persons with disabilities.

Provision for Group Homes. Consistent with State Law, the City allows for Special Residential Care Facilities, which serve six persons or fewer, in all residential zoning districts without a special use permit and not subject to any special restrictions.³ These facilities are also conditionally permitted in the Open Space (O-S), Downtown Commercial (D-C), Retail Commercial (C-1), and Planned Commercial (P-C) Districts. The City also allows for Group Care Facilities serving seven or more persons, subject to a conditional use permit in all multi-family residential districts, including the R-2, R-3 and TV districts. These are not subject to any minimum distance requirements in relationship to other special needs housing nor subject to any other special land use requirements.

Broad Definition of Family. Consistent with State Law, the City's Zoning Ordinance provides for a broad definition of family as "one or more persons occupying a premises and living as a single housekeeping unit" (Section 20.06.100). Families are distinguished from groups occupying a hotel, club, or fraternity or sorority house. This definition of family does not limit the number of people living together in a household and does not require them to be related.

Alternative Residential Parking Requirements. The Zoning Ordinance establishes off-street parking standards for different residential uses. The ordinance allows reduced parking requirements for senior housing, residential care facilities for the elderly, and for group residential units.

Encroachment. The City's Zoning Ordinance facilitates the development of housing accessible to persons with disabilities by allowing wheelchair access structures to encroach into required front, side, and rear yards. Section 20.71.050 establishes that encroachment into required setback areas is allowed with the approval of a minor use permit.

Building Code and Permitting

Uniform Building Code. In 2004, the City of South San Francisco adopted the 1997 Universal Administrative Code and the 2001 California Building Code published by the International Conference of Building Officials. In addition, the City adopted and implements the 1997 Uniform Housing Code, which provides requirements for the conservation and rehabilitation of housing. The City's Building Code does not include any amendments to the Universal Administrative Code, California Building Code, or Uniform Housing Code that might diminish the ability to accommodate persons with disabilities.⁴

Site and Building Accessibility. The City complies with all State and Federal standards and laws pertaining to the accessibility of sites and buildings for disabled persons.

³ A Special Residential Care Facility is a State authorized, certified, or licensed family care home, foster home, or group home providing twenty-four hour care for six or fewer mentally disordered or otherwise handicapped persons or dependent and neglected children (South San Francisco Municipal Code Section 20.06.230).

⁴ As a practical matter the City is following the 2007 California Building Code in evaluating projects and expects to formally adopt this code during 2009.

Permitting. The City does not require special permitting that could impede the development of group homes for six people or fewer. As discussed above, Special Residential Care Facilities are permitted uses in all residential zoning districts. Furthermore, there are no siting requirements or minimum distances between facilities that apply to Special Residential Care Facilities of Group Care Facilities.

Efforts to Remove Constraints

As described above, current regulation standards and procedures in the City reflect several efforts to accommodate housing for persons with disabilities including the following:

- Provision for small group homes in all residential zones by right;
- Use of a broad definition of family;
- Provisions to allow encroachment into required setbacks for wheelchair access structures;
- Provision of alternative parking requirements for special needs housing; and
- Implementation of the Uniform Building Code.

Nonetheless, as addressed in the Housing Objectives, Policies, and Programs section of this Housing Element, it is recommended that the City adopt a formal reasonable accommodation policy.

Non-Governmental Constraints

In addition to governmental constraints, there may be non-governmental factors which may constrain the production of new housing. These could include market-related conditions such as land and construction costs as well as public opinion toward new development.

Decline in Housing Market and Availability of Financing

Local residential developers reported that the decline in the housing market and current economic downturn represent a constraint to new housing production. As of 2008, home values in South San Francisco were approximately 25 percent lower than in 2006. Moreover, sales volumes have continued to decrease in each of the last five years. As a result of local, state, and national housing and economic trends, local developers predict that far fewer housing units will be produced over the next several years.

A major short-term constraint to housing development is the lack of available financing due to “tight” credit markets. Local developers report that there is very little private financing available for both construction and permanent loans. Credit is available in rare cases because of the capacity of a development group or the unusual success of a project. However, developers suggest lenders are currently offering loans up to 50 percent of the building value, compared to 70 to 90 percent historically. This tight credit market continues to lead to a significantly lowered pace of housing development throughout the Bay Area and nationally.

Land Costs

Land costs in South San Francisco are generally high due to the high demand and limited supply of available land resulting from the developed nature of the City and surrounding communities. Local developers indicated that land prices are slowly adjusting during this economic downturn. However, developers generally reported that the market is not efficient and land owners' expectations of what their land is worth declines slowly. Unless land owners are compelled to sell their property, many will wait for the market to recover.

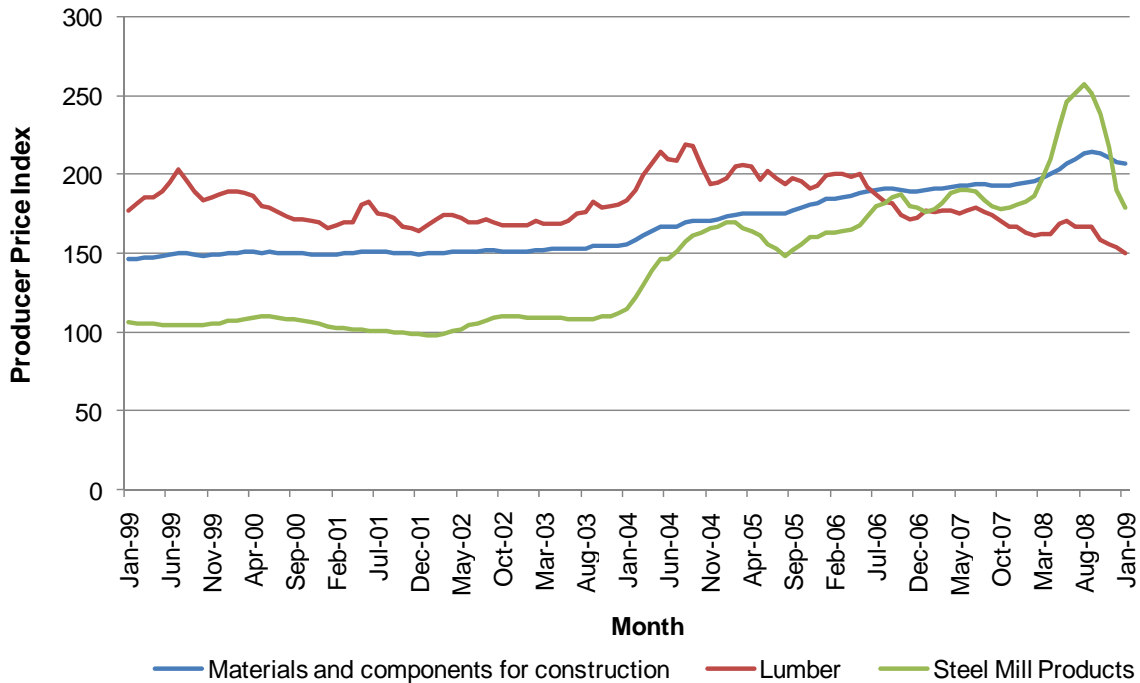
Construction Costs

According to *2009 R.S. Means, Square Foot Costs*, hard construction costs for a two-story, wood-frame, single-family home range from \$105 to \$140 per square foot. Construction costs, however, vary significantly depending on building materials and quality of finishes. Parking structures for multi-family developments represent another major variable in the development cost. In general, below-grade parking raises costs significantly. Soft costs (architectural and other professional fees, land carrying costs, transaction costs, construction period interest, etc.) comprise an additional 10 to 15 percent of the construction and land costs. Owner-occupied multifamily units have higher soft costs than renter-occupied units due to the increased need for construction defect liability insurance. Permanent debt financing, site preparation, off-site infrastructure, impact fees, and developer profit add to the total development cost of a project.

In recent months, key construction costs have fallen nationally in conjunction with the residential real estate market. Figure 7 illustrates construction cost trends for key materials based on the Producer Price Index, a series of indices published by the U.S. Department of Labor Bureau of Labor Statistics that measures the sales price for specific commodities and products. Lumber prices have declined by 19 percent between 2004 and 2008. As shown in Figure 7, steel prices have fallen sharply since August 2008. Local developers have confirmed that construction costs, including labor, have fallen by approximately 10 percent in tandem with the weak housing market.

However, it is important to note that although land cost and construction costs have waned, developers report that they have not fallen enough to offset the decrease in sales prices.

Figure 7: Producer Price Index for Key Construction Costs



Base year: 1982 = 100
Sources: U.S. Dept. of Labor, Bureau of Labor Statistics, 2009; BAE, 2009

Public Opinion

In some communities, public opinion is a significant constraint to the production of higher density and affordable housing. To date, housing developers, City staff, and elected officials do not report significant public opposition to recent multi-family housing developments. Key to this success, elected officials stress the need to continue to work with neighbors to address concerns and the importance of the City's policies to protect single-family neighborhoods from significant change, while finding opportunities for multi-family housing development along key transit corridors and in the downtown area.

Environmental & Infrastructure Constraints

South San Francisco is a largely developed community with sufficient infrastructure in place to accommodate anticipated levels of development on most sites. A more detailed analysis of specific sites is included in the review of Housing Opportunity sites. The City Engineer reports that there are no significant issues related to the capacity of water, stormwater, or sewer systems that would preclude future housing development as anticipated by the General Plan.

As a largely urbanized community, most housing sites in South San Francisco are infill in nature and present few environmental issues. In recent years, developers of multi-family housing have submitted Negative Declarations rather than EIRs for their projects, e.g., Park Station Lofts development.

Looking forward, certain sites in the downtown area are thought to have some level of environmental contamination. Overall, such sites represent a small portion of the land available for development in the City. These sites are discussed in more detail in the Housing Opportunity sites section of this document.

Opportunities for Energy Conservation

Planning to maximize energy efficiency and the incorporation of energy conservation and green building features can contribute to reduced housing costs for homeowners and renters. In addition, these efforts promote sustainable community design, reduced dependence on vehicles, and can significantly contribute to reducing green house gases.

All new buildings in California must meet the standards contained in Title 24, Part 6 of the California Code of Regulations (Energy Efficiency Standards for Residential and Nonresidential Buildings). These regulations were established in 1978 and most recently updated in 2005 with amended standards going into effect in 2009. Energy efficiency requirements are enforced by local governments through the building permit process. All new construction must comply with the standards in effect on the date a building permit application is made.

The City's proposed Green Building Ordinance is tentatively scheduled to go to Council for adoption in May or June 2009. The Draft Ordinance includes Build-it Green's Green Point rating for residential construction and LEED (Leadership in Energy and Environmental Design) for non-residential construction.

Housing Resources

Available Sites for Housing

The purpose of the adequate sites analysis is to demonstrate that the City of South San Francisco has a sufficient amount of land to accommodate its fair share of the region's housing needs during the planning period (January 1, 2007 – June 30, 2014). The State Government Code requires that the Housing Element include an “inventory of land suitable for residential development, including vacant sites and sites having the potential for redevelopment” (Section 65583(a)(3)). It further requires that the Element analyze zoning and infrastructure on these sites to ensure housing development is feasible during the planning period.

While many of the housing opportunity sites identified in this analysis are vacant, some sites are occupied by existing uses. For these sites, the analysis considers the extent to which they are underutilized and, therefore, potentially attractive from a private real estate market perspective for redevelopment with housing. Based on a methodology used in the *California Statewide Infill Study*, a statewide analysis of the potential for infill housing development in California's cities, this analysis uses the ratio of the assessed value of structural improvements to the assessed value of land as a measure of underutilization (I/L ratio).¹ Where commercial properties have an I/L ratio of less than 1.0, they are considered underutilized and potentially appropriate for redevelopment. For all housing opportunity sites identified below, they are either vacant or have an I/L ratio that is substantially less than 1.0.

Demonstrating an adequate supply of vacant or underutilized land is only part of the task of the adequate sites analysis. The City must also show that this supply is capable of supporting housing demand from all economic segments of the community and for various housing types, including multifamily rental, manufactured housing, group housing, and transitional housing. High land costs in the Bay Area make it difficult to meet the demand for affordable housing on sites that are designated for low densities. The State has generally held that the most appropriate way to demonstrate adequate capacity for low and very low income units is to provide land zoned for multiple-family housing with an allowed density of 30 dwelling units per acre or more. Hence this analysis focuses on the identification of sites that could accommodate this level of density, in order to accommodate the need for lower-income housing units.

For the purposes of this analysis, housing sites in South San Francisco have been grouped into three geographic areas. Each of these areas is described below, with accompanying maps and tables to identify sites and quantify development potential. Because more than a quarter of the 7.5-year planning period has already passed, the analysis also accounts for housing that has been

¹ Landis, J., et. al. *California Statewide Infill Study*. Prepared for California Business, Transportation, and Housing Agency. Published by the Institute of Urban and Regional Development at the University of California Berkeley, September 2005. This study defines infill housing as housing that is built on vacant or underutilized sites within existing neighborhoods.

constructed since January 1, 2007.

The following analysis of sites in South San Francisco indicates the potential to develop 1,244 units of new housing during the current planning period. Nearly all opportunity sites would support housing densities of 30 units per acre or greater, providing favorable prospects for affordable units. Compared against the RHNA, the City's housing opportunity sites offer a development capacity that exceeds the needs determination by more than 50 percent. As discussed before, the City has a determined need of 1,635 units during the 2007 to 2014 planning period. A total of 830 units have already been approved, constructed, or rehabilitated in the City since the start of the current planning period in January 2007 and prior to the adoption of this Housing Element update. Hence, there is a remaining need for 805 units, compared against an available capacity for 1,244 units on identified sites.

Table 40: Summary of Housing Opportunity Sites Development Capacity

Area	Acreage	Assumed Avg. Density	Unit Capacity
Transit Village	18.0	35	622
South El Camino Real	8.5	56	474
Downtown	4.3	34	149
Total Capacity	30.8	40	1,244
Balance of 2007 - 2014 RHNA (a)			805
Capacity as a Percentage of Remaining RHNA Balance			155%

Note:

(a) See Table 25. Equals RHNA minus units built/rehabilitated between January 2007 and June 2009.

Sources: City of South San Francisco, 2009; BAE, 2009.

The available sites inventory conducted for the Housing Element focuses on sites with the potential for 10 or more units. It also focuses on sites with near-term development potential, where the site is currently vacant, highly underutilized, or where developers have come forward with plans to redevelop existing uses. There may be additional sites in South San Francisco with housing potential, including individual vacant lots and developed sites with marginally viable existing uses.

Approximately 50 percent of the City's near-term residential development potential is in the Transit Village area, which is already zoned for medium (30 dwelling units per acre) to high (50 dwelling units per acre) density residential development. An additional 38 percent of near-term residential development potential is in the South El Camino Real area where existing zoning allows densities of up to 30 dwelling units per acre, and where the City is currently amending the General Plan and updating the zoning to facilitate mixed-use and high-density residential development. Finally, 12 percent of near-term residential development potential is in the Downtown area, which is currently zoned for mixed-use residential development up to 30 dwelling units per acre and where the General Plan allows for higher densities

Transit Village Sites

With the adoption of the BART Transit Village Plan in 2001, the City of South San Francisco established zoning standards and design guidelines that promote a vibrant mixed-use district consistent with the area's role as an important transit hub. A key element of the plan was to upzone various parcels to allow for more intensive residential development. Since its adoption, the City has realized more than 450 units of residential development within the Transit Village, including a 361-unit apartment development, which includes 70 units deed restricted for low- and moderate-income households, and a 99-unit condominium development with 20 percent of the units deed restricted for low and moderate income households. Built at densities of approximately 50 dwelling units per acre, these properties are consistent with the City's vision for higher density, mixed use development in the area.

Looking ahead there are several vacant or underutilized parcels in and around the Transit Village area that present an excellent opportunity for housing development. Listed in Table 41 and shown in Figure 8, these parcels contain 18 acres of land with a combined capacity for 622 units of housing.

Making these sites good candidates for housing development during the planning period, each opportunity site is owned by a single entity, including Sites 4 and 7, which were recently acquired by the Redevelopment Agency. Moreover, all are either vacant or underutilized as measured in terms of I/L ratios.

- **Sites 1, 4, 6, and 7** are entirely vacant.
- **Site 2** is highly underutilized and contains only a vacant single family residence with no other permanent structures. The site is currently listed for sale by a commercial broker and the City has engaged in pre-development discussions with a developer interested in pursuing housing development on the site.
- **Site 3** consists of three parcels in common ownership. One parcel (010-292-130) contains a vacant motel use whose parking lot is currently used as overflow parking for the adjacent hospital. Per current San Mateo County Assessor's records, the value of improvements on the site is only one-tenth the value of the land. The next parcel (010-292-280) is vacant. The final parcel (010-292-270) is leased to a lumber yard and has minimal built improvements which are valued at less than one-tenth the value of land.
- **Site 5** contains a small Cal Water pumping station but is otherwise vacant.

Table 41: Housing Opportunity Sites in Transit Village Area

<u>Site</u>	<u>APN</u>	<u>Acres</u>	<u>Existing Use</u>	<u>Adjacent Uses</u>	<u>Existing Zoning/GP</u>	<u>Allowable DU/Acre (a)</u>	<u>Estimated Actual</u>		<u>I/L Ratio (b)</u>
							<u>DU/Acre</u>	<u>Units</u>	
1	010-213-070	<u>0.5</u>	Vacant	MFR, BART, Retail	TV-C/TV-RM	30	30	<u>14</u>	<u>0.0</u>
Site 1		0.5					30	14	0.0
2	011-171-500	0.1	Vacant SFR	SFR, MFR	TV-RM	30	30	3	1.0
2	011-171-330	<u>1.5</u>	Vacant	BART	TV-RM	30	30	<u>44</u>	<u>0.5</u>
Site 2		1.6					30	47	0.7
3	010-292-130	1.3	Vacant Motel	Hospital, MFR	TV-C	30	30	38	0.1
3	010-292-280	1.3	Vacant		TV-RH	50	50	63	0.0
3	010-292-270	<u>3.1</u>	Lumber Yard		TV-RH	50	50	<u>156</u>	<u>0.0</u>
Site 3		5.6						257	0.0
4	NA	<u>7.6</u>	Vacant	MFR, Colma Creek	TV-RM/P-C-L	30	30	<u>228</u>	<u>0.0</u>
Site 4		7.6					30	228	0.0
5	011-327-050	<u>0.3</u>	Utility	MFR	R-3-L	30	23	<u>7</u>	<u>0.0</u>
Site 5		0.3					23	7	0.0
6	011-312-090	<u>0.5</u>	Vacant	SFR, MFR	R-3-L	30	24	<u>12</u>	<u>0.0</u>
Site 6		0.5					24	12	0.0
7	NA	1.5	Vacant	Colma Creek	P-C-L	30	30	45	0.0
7	NA	<u>0.4</u>	Vacant	Hospital	P-C-L	30	30	<u>12</u>	<u>0.0</u>
Site 7		1.9					30	57	0.0
TOTAL		18.0					35	622	
Sites Estimated									
30 DU/Acre +		17.2						603	

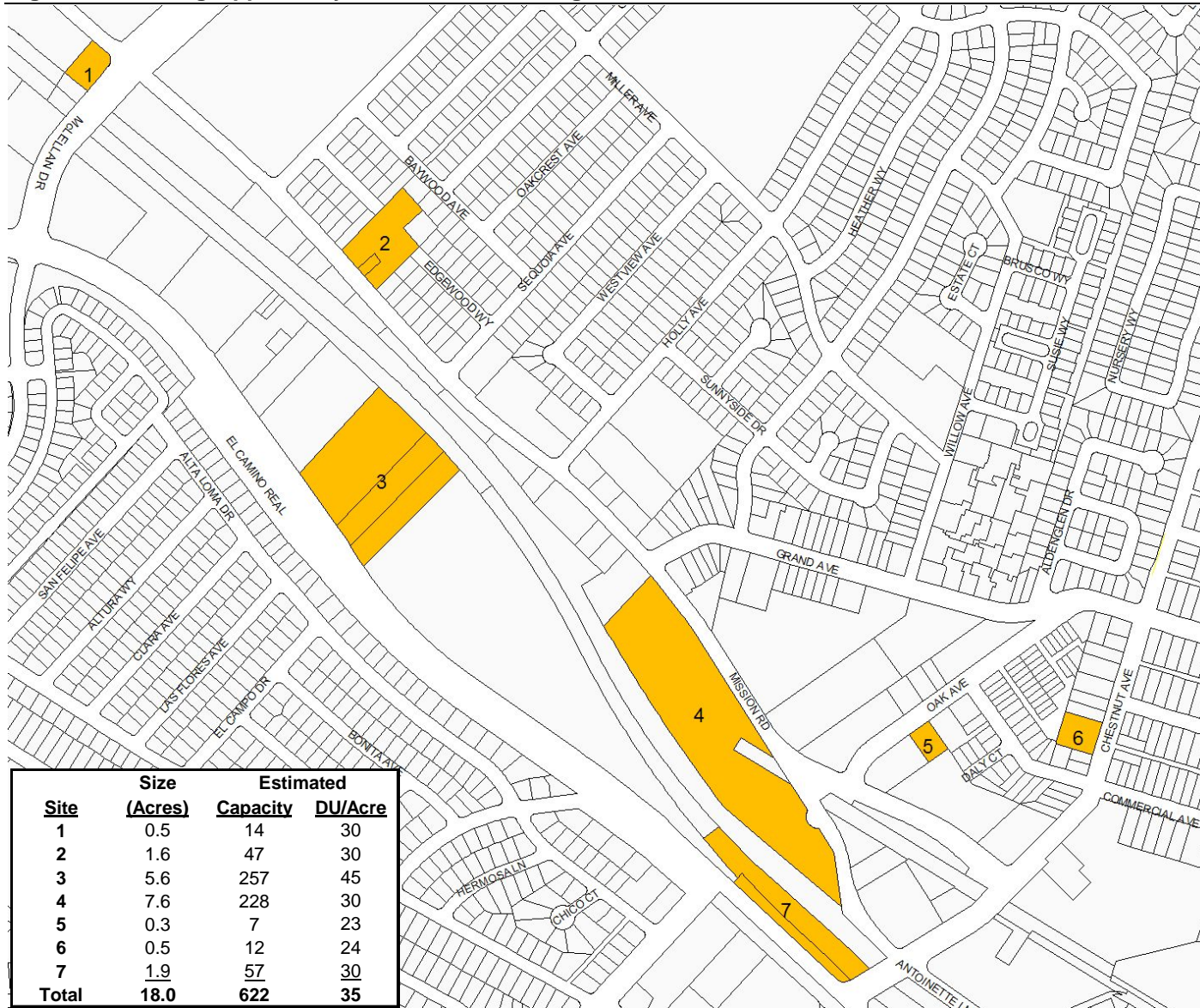
Note:

(a) Allowable density is based on existing, adopted zoning standards.

(b) Ratio of Improvement (or Building) Value to Land Value.

Sources: City of South San Francisco, 2009; BAE, 2009.

Figure 8: Housing Opportunity Sites in Transit Village Area



Source: City of South San Francisco, 2009; BAE, 2009.

Capacity Analysis

Below is an analysis of the realistic development capacity of housing opportunity sites in the Transit Village area. This analysis considers factors including recent development trends, lot size, physical constraints, and infrastructure.

Small Sites. Site 1 is small, approximately one-half acre in size. Nonetheless, located in the heart of the Transit Village, adjacent to BART and other multifamily residential development, it is expected to develop with relatively dense multifamily development. Approximately one quarter of the site is zoned TV-C, which allows multifamily residential above commercial with a density of up to 30 dwelling units per acre, while the remaining three-quarters is zoned as TV-RM, which also allows residential development up to 30 dwelling units per acre. Based on the following development standards for the site, it could comfortably accommodate approximately 14 dwelling units (i.e., 30 dwelling units per acre):

- Lot Size = 20,875 square feet
- Minimum Setback Requirement = 0 to 10 feet
- Maximum FAR = 2.0
- Maximum Building Size = 41,750 square feet (FAR x Lot Size)
- Gross Residential Square Footage = 30,000 square feet (assume approx. 70 percent residential)
- Net Residential Square Footage = 25,000 square feet (assume 15 percent for common areas)
- Average Unit Size = 1,200 square feet (typical for two-bedroom unit)
- Expected Number of Units = 14 units

Site 5 and 6 are located adjacent to existing multifamily housing developments and are located in an R-3-L zone, which allows residential development up to 30 dwelling units per acre. Both sites are less than an acre in size. Site 5 currently houses a Cal Water pumping station that occupies approximately 1,500 square feet of the site, while the remainder of the site is vacant. Site 6 is entirely vacant. Allowing for the Cal Water pumping station to remain, Site 4 has approximately 12,150 square feet of area available for residential development. Site 6 is approximately 22,000 square feet in size.

The City's most recent experience with small scale residential development in the R-3-L zone is a Habitat for Humanity development at 440 Commercial Avenue. This development was built within a single-family neighborhood at a density of 25 dwelling units per acre. Assuming a similar intensity of development, Site 4 would accommodate approximately seven units, while Site 5 would accommodate approximately 12 units.

Other Sites. Sites 2, 3, 4 and 7 are larger, measuring between 1.6 and 7.6 acres in size and are zoned to allow densities of between 30 to 50 dwelling unit per acre, not including the available affordable housing density bonus allowed under local ordinance and state law. With other recent multifamily development in the Transit Village area, having recently been completed at the

maximum density as allowed under existing zoning, 50 dwelling units per acre, it is assumed development on these sites will be able to achieve the maximum densities as allowed under current zoning. Hence, sites zoned for TV-RM are assumed to be able to accommodate development of 30 dwelling units per acre, while sites zoned for TV-RH are assumed to be able to accommodate development of 50 dwelling units per acre. Sites 4 and 7 are part of the ongoing El Camino Real / Chestnut Specific Plan process, which may ultimately allow higher density development on these sites. Based on these density assumptions, the larger sites in the Transit Village area could accommodate 588 housing units.

Environmental and Infrastructure Analysis

There are no known environmental issues that would limit development of the identified sites in the Transit Village Area. Recent residential developments in the area, including the 99-unit Park Station project completed in 2008, have submitted negative declarations. Moreover, no sites in the area are listed with the State as having known or potential contamination.¹

The City Engineer has confirmed that infrastructure in the area is sufficient to support identified levels of development, including the capacity of sewer, water, and waste water treatment facilities. As is common practice in the City, developers may be required to pay for intersection or other infrastructure improvements to offset project-specific impacts.

South El Camino Real Sites

The City is currently amending the General Plan policies that pertain to South El Camino Real area updating the Zoning Ordinance. The City expects both of these planning projects to be completed in 2009. The South El Camino Real General Plan update is intended to help transform an area with a concentration of aging strip retail, into a more vibrant, transit corridor, including substantial mixed use high-density (60 du/acre) residential development.

For purposes of this analysis, the City has identified three sites along the South El Camino Real corridor with near-term redevelopment potential for multifamily housing. While numerous other sites along the corridor are also ultimately expected to support residential development, due to existing developer interest and/or a high degree of underutilization, these three present the most significant and realistic opportunity for housing development within the current Housing Element cycle, ending in 2014.

Listed in Table 42 and shown in Figure 9 are the near-term housing opportunity sites in the South El Camino Real corridor. These sites total 21.3 acres and could accommodate approximately 475 housing units.

¹ Source: Department of Toxic Control Substances, March 2009.

Table 42: Housing Opportunity Sites in South El Camino Real Area

<u>Site</u>	<u>APN</u>	<u>Acres</u>	<u>Existing Use</u>	<u>Adjacent Uses</u>	<u>Existing</u>		<u>Proposed</u>		<u>Estimated</u>		<u>Owner</u>	<u>I/L Ratio (a)</u>
					<u>GP</u>	<u>Max Density</u>	<u>GP</u>	<u>Max Density</u>	<u>Actual Density</u>	<u>Units</u>		
8	014160040	<u>2.0</u>	Mobile Home Park	High School, SFR, Retail	MDR	30 DU/Acre	Mixed Use	60 DU/Acre	50 DU/Acre	<u>100</u>	A	<u>0.02</u>
Site 8		2.0							(Less 12 existing residential units on site)	88		0.02
9	014183110	<u>14.8</u>	Retail	Retail, Office	MDR	30 DU/Acre	Mixed Use	60 DU/Acre	60 Du/Acre on 1/3 of Site	<u>295</u>	B	<u>0.41</u>
Site 9		14.8								295		0.41
10	014183220	0.6	Parking		Commercial	30 DU/Acre	Mixed Use	60 DU/Acre	60 Du/Acre on 1/3 of Site	13	C	0.00
10	014183230	0.5	Parking		Commercial	30 DU/Acre	Mixed Use	60 DU/Acre		10	C	0.32
10	014183270	<u>3.4</u>	Vacant Cinema	Retail, Office	Commercial	30 DU/Acre	Mixed Use	60 DU/Acre		<u>68</u>	C	<u>1.49</u>
Site 10		4.5								91		1.16
TOTAL		21.3								474		
AVAILABLE FOR HOUSING DEVELOPMENT (b)		8.5										

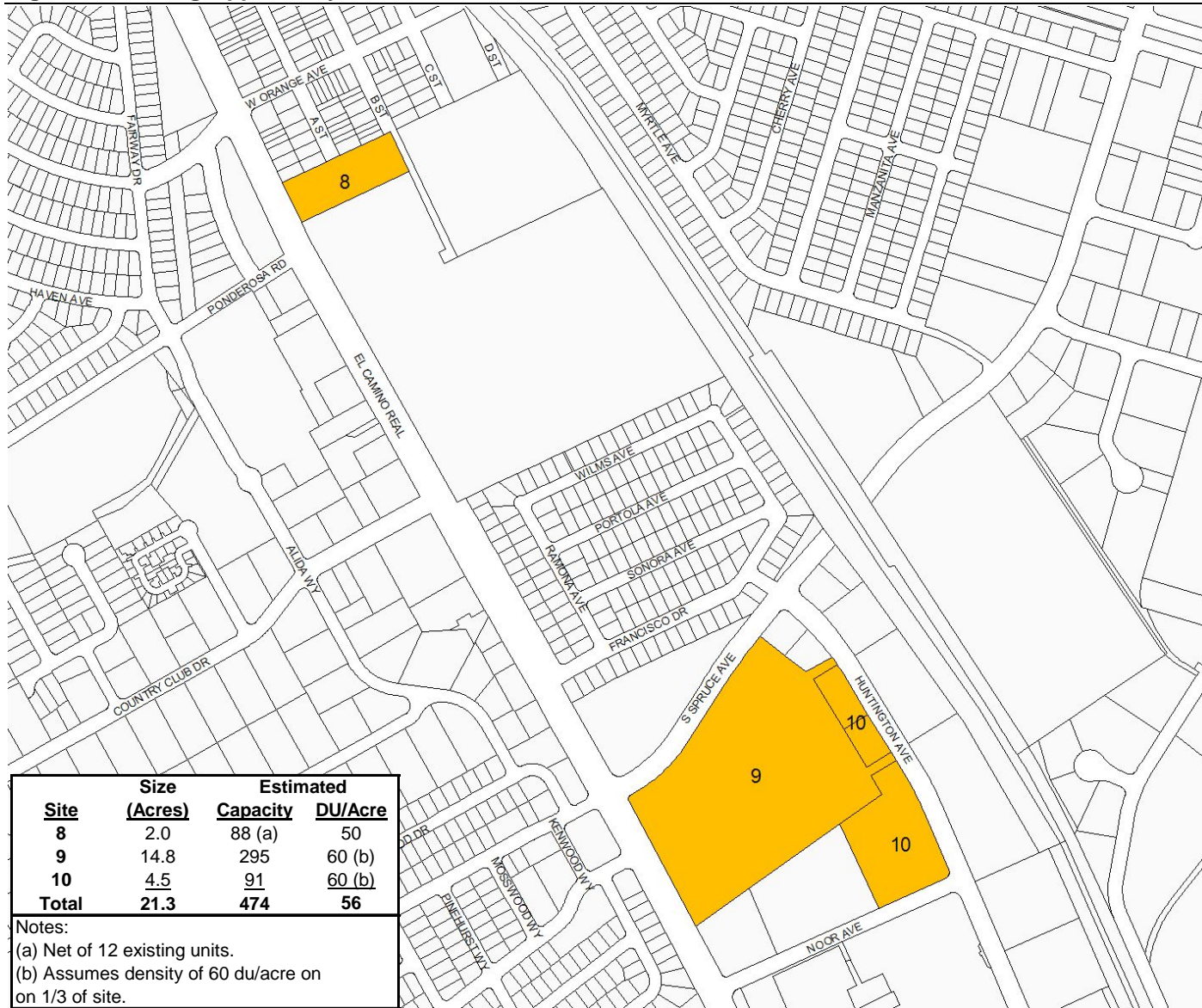
Note:

(a) Ratio of Improvement (or Building) Value to Land Value.

(b) Assumes 1/3 of Site 8 and 1/3 of Site 9 will be developed as housing, consistent with assumptions used for the ongoing South El Camino Real General Plan Update.

Sources: City of South San Francisco, 2009; BAE, 2009.

Figure 9: Housing Opportunity Sites in South El Camino Real Area



Source: City of South San Francisco, 2009; BAE, 2009.

Capacity Analysis

Below is an analysis of the development capacity of housing opportunity sites in the South El Camino Real area. This analysis considers factors including recent development trends, lot size, physical constraints, and infrastructure. All sites described below will be covered by the South El Camino Real General Plan update and are expected to be zoned for mixed-use development, accommodating up to 60 dwelling units per acre.

Site 8 is currently home to a mobile home park containing 12 housing units. The redevelopment agency has provided a predevelopment and acquisition loan to Mid-Peninsula Housing for the purpose of building an affordable housing development on the site. Mid-Peninsula is currently in the design phase for the development and anticipates a building with approximately 100 units of housing at a density of approximately 50 dwelling units per acre, slightly less than the maximum density of 60 dwelling units per acre currently under consideration as part of the South El Camino Real General Plan amendment. Net of existing units on the site, the Mid-Peninsula project is expected to realize approximately 88 net new units on the site. The Redevelopment Agency has developed a comprehensive relocation plan for existing residents on the site, including the option for them to move into the new development.

Site 9 is currently home to an aging retail center anchored by Safeway and consists of a single parcel measuring 14.8 acres in size. The City has held predevelopment discussions with the property owner who has expressed an interest in redeveloping the site as a mixed use retail and residential development. Under current scenarios, approximately one third of the site would be occupied by residential buildings, while the remainder of the site would remain for commercial uses. Assuming a density of 60 dwelling units per acre for this third of the site, consistent with densities currently under consideration as part of the South El Camino Real General Plan amendment, the site could accommodate 295 units. If a larger portion of the site were developed with residential uses, the site could accommodate a substantially greater number of units.¹

Immediately adjacent, Site 10, consists of three parcels owned by a single entity. Existing uses include parking areas and a vacant movie theater, which has since been replaced by a large Cineplex, located approximately one block away within a separate retail complex. While there are no known development plans for the site, the General Plan update is expected to allow mixed-use development on the site including residential development of 60 dwelling units per acre or higher. Assuming a density of 60 dwelling units per acre for this third of the site, it could accommodate approximately 90 dwelling units.

¹ As anticipated by the proposed South El Camino Real General Plan amendments, over the long term the South El Camino Real corridor is expected to transition from lower density commercial development, to mixed use development, including residential uses. The above housing opportunity analysis recognizes that this transition will be an incremental process and hence assumes that only a portion (one-third) of the selected commercial sites would transition to residential use during the 2007 to 2014 planning period. As described above, these sites enjoy good prospects for near term redevelopment as they are the subject of active developer interest, in the case of Site 9, and home to a vacant use, in the case of Site 10.

Environmental and Infrastructure Analysis

The South El Camino Real Corridor is located approximately two miles from the San Francisco International Airport and is situated directly below one of the principal flight paths. Consequently, the corridor is subject to airport-related height limitations ranging from 161 to 361 feet. In addition, new construction of residential development in the area must be insulated such that normal aircraft operations will not result in indoor noise levels greater than 65 dB CNEL.

Whereas current height limits, as set by the General Plan, are substantially less than would be permissible under the airport-related height restrictions and whereas substantial residential development exists in the vicinity of the South El Camino Real Corridor that has been sufficiently insulated to meet noise standards, proximity to the airport is not expected to be a binding constraint that would prevent medium to high density residential development in the South El Camino Real Corridor. Nonetheless, proximity to the airport will necessitate an additional item for consideration as developers conceive housing developments in this area of the City.

Notwithstanding the area's proximity to the airport, there are no known environmental issues that would limit development of the identified sites in the South El Camino Real Corridor. Furthermore, the City is currently preparing a mitigated negative declaration for its General Plan amendment that will lay the ground work for future high-density residential development in the area.

As with the Transit Village area, the City Engineer has confirmed that the existing infrastructure in the South El Camino Real area is sufficient to support identified levels of development, including the capacity of sewer, water, and waste water treatment facilities. As is common practice in the City, developers may be required to pay for intersection and other infrastructure improvements to offset project-specific impacts.

Downtown Sites

The City's historic downtown area encompasses a range of underutilized publicly- and privately-owned parcels which are suitable for mixed-use residential development. Through the ongoing comprehensive zoning ordinance update and related efforts, the City has already paved the way for housing on key parcels in the downtown area in keeping with the long-term goal of creating a vibrant and sustainable urban center. For this Housing Element, the City has identified nine key sites in the downtown area with near-term redevelopment potential. Listed below in Table 43 and shown in Figure 10, eight of these sites are owned by the City/RDA and one is privately owned. In total, they represent 4.3 acres with a combined development capacity for 143 units.

Table 43: Housing Opportunity Sites in Downtown Area

<u>Site</u>	<u>APN</u>	<u>Acres</u>	<u>Existing Use</u>	<u>Adjacent Uses</u>	<u>Existing</u>		<u>Estimated Actual</u>		<u>Ownership</u>	<u>I/L Ratio (a)</u>
					<u>Zoning</u>	<u>Max Density</u>	<u>Density</u>	<u>Units</u>		
11	012102050	<u>1.4</u>	Light Industrial	MFR, Gas Station, Utility	C-1-L	30 DU/Acre	30	43	Private	0.50
Site 11		1.4						43		0.50
12	012145370	<u>0.3</u>	Vacant	SFR, MFR, Commercial	C-1-L	30 DU/Acre	30	10	RDA	NA
Site 12		0.3						10		
13	012174300	<u>0.3</u>	Parking	SFR, MFR, Commercial	DHDR	40 DU/Acre	72	24	RDA	NA
Site 13		0.3						24		
14	012314010	<u>0.3</u>	Vacant	SFR, MFR, Commercial	C-1-L	30 DU/Acre	30	10	City	NA
Site 14		0.3						10		
15	012311330	<u>0.3</u>	Parking Lot	Hotel, MFR, Public	D-C-L	30 DU/Acre	30	10	City	NA
Site 15		0.3						10		
16	012311260	<u>0.3</u>	Parking Lot	Hotel, MFR, Public	D-C-L	30 DU/Acre	30	10	RDA	NA
Site 16		0.3						10		
17	012334130	<u>0.3</u>	Office Building	Commercial	D-C-L	30 DU/Acre	30	10	RDA	NA
17	012334160	<u>0.2</u>	Parking Lot		C-1-L	30 DU/Acre	30	5	RDA	NA
17	012334030	<u>0.1</u>	Office Building		C-1-L	30 DU/Acre	30	2	RDA	NA
17	012334040	<u>0.2</u>	Retail		C-1-L	30 DU/Acre	30	5	RDA	NA
Site 17		0.7						22		
18	012316100	<u>0.1</u>	Vacant	Commercial	D-C-L	30 DU/Acre	30	2	RDA	NA
18	012316110	<u>0.1</u>	Vacant		D-C-L	30 DU/Acre	30	4	RDA	NA
Site 18		0.2						7		
19	012335100	<u>0.2</u>	Vacant Fire Station	Commercial	D-C-L	30 DU/Acre	30	5	City	NA
19	012335110	<u>0.3</u>	Parking Lot		D-C-L	30 DU/Acre	30	10	City	NA
Site 19		0.3						14		
TOTAL		4.3						149		

Note:

(a) Ratio of Improvement (or Building) Value to Land Value.

Sources: City of South San Francisco, 2009; BAE, 2009.

Figure 10: Housing Opportunity Sites in Downtown Area



Source: City of South San Francisco, 2009; BAE, 2009.

Capacity Analysis

Currently, the Downtown Area is covered primarily by two zoning districts: the Retail Commercial (C-1) Zone and the Downtown Commercial (D-C) Zone. Both districts allow multifamily residential construction up to 30 dwelling units per acre. Within the Retail Commercial Zone the main development standards controlling the building envelope are a maximum 50 percent lot coverage and a maximum building height of 35 feet. For the Downtown Commercial Zone development standards are less restrictive, allowing a 100 percent lot coverage and a maximum height of 50 feet. For both districts, required setbacks are relatively small, between zero and 15 feet. Consistent with these development standards, sites in the downtown area could comfortably accommodate a density of 30 dwelling units per acre.¹

One site that has been slated for higher density residential development is Site 14. The RDA controls this site and plans to take it through the entitlement process including seeking a General Plan and zoning amendment to allow for a residential density of approximately 72 dwelling units per acre. The RDA is currently working with an architect on a plan for 24 units on the site and expects to move forward with the entitlement process during 2009.

Publicly-Owned. Among the best near-term opportunities for housing development in South San Francisco are various publicly-owned sites in the downtown area. Through its Downtown Strategy planning process the City has established a redevelopment vision for these sites that would transform vacant and underutilized sites into multifamily residential and mixed use developments, contributing to the vitality of downtown. These sites fall into three categories:

- Vacant sites (Sites 12 and 14);
- Underutilized public parking lots (Sites 13, 15, 16, and 18); and
- Surplus City facilities, including a municipal office building (Site 17) and a closed firehouse (Site 19).

In all cases, these sites have been identified for future housing and mixed-use development through the Downtown Strategy with the City expressing an intention and willingness to sell them in order to realize residential mixed use development on the sites. In total these sites measure 2.8 acres with a capacity for 106 dwelling units.

Privately-Owned. In addition to these publicly-owned sites, there is at least one privately-owned site in the Downtown Area with good near-term potential for housing development. Site 11, a large site at the north end of downtown held in a single ownership. Situated in the downtown area

¹ Calculation of maximum density based on Downtown Commercial Zone development standards.

- One acre = 43,560 square feet
- 43,560 x 50 percent maximum lot coverage = 21,780 square feet (maximum building footprint)
- 21,780 x 2 stories of residential = 43,560 gross square feet of residential development
- Net residential square feet = 37,026 square feet (assume 15 percent for common areas)
- Average unit size = 1,200 square feet (typical for two bedroom unit)
- Maximum density = 30.9 du/acre (37,026 square feet / 1,200 feet)

and occupied by a low intensity light industrial use with an assessed value of improvements that is only half the value of land, this site is relatively underutilized from a development perspective. Consistent with current zoning, this site could accommodate a density of 30 dwelling units per acre or 43 housing units.

Environmental and Infrastructure Analysis

Certain sites within the Downtown Area have suspected of environmental contamination, which may require clean up, in order to facilitate housing development. These include Site 11, 12, 13, and 18. As of March 2009, Phase II Environmental Site Assessments were not available for any of these sites.

As with the Transit Village area, the City Engineer indicated that infrastructure in the downtown area is sufficient to support identified levels of development, including the capacity of sewer, water, and waste water treatment facilities.

One obstacle to development of public parking lots is the need to first develop a replacement garage. As of March 2009, the City/RDA has fully funded such a project, the Miller Avenue Garage, and was accepting bids for work. The City anticipates the project will break ground in 2009, creating the potential for the redevelopment of City-owned parking lots during 2010.

Analysis of Ability to Accommodate Various Housing Types

As described, housing opportunity sites in the Transit Village, South El Camino Real, and Downtown area are able to accommodate a range of housing types.

- **Lower Income Multifamily Residential.** Nearly all sites identified can realistically accommodate densities of 30 dwelling units to the acre or greater, a level of density, which the State acknowledges is consistent with allowing for lower-income multifamily housing.
- **Special Residential Care Facilities.** This housing type would be permitted on the two housing opportunity sites identified in the Transit Village area as being in the R-3 zone.
- **Group Care Facilities.** These facilities would be permitted with a conditional use permit on housing opportunity sites in the Transit Village area located in R-3 and TV districts.
- **Transitional Housing.** As part of the Zoning Ordinance Update, the City will explicitly address transitional and supportive housing to assure it is allowed subject only to those restrictions that apply to other residential uses of the same type in the same zone. Hence transitional housing will be a permitted or conditionally-permitted use on all identified housing opportunity sites.
- **Group Residential.** Consistent with the existing Zoning Ordinance, Group Residential uses would be permitted on those housing opportunity sites located in the R-3, D-C, and C-1 districts. Group Residential is a broad category encompassing housing that is occupied by persons not defined as a family on a weekly or longer basis.

While none of the sites identified above would accommodate an Emergency Shelter based on existing zoning, the City already has an existing emergency shelter facility that is sufficient to

accommodate local demand. Moreover, as part of the Zoning Ordinance Update, the City will be identifying at least one district in the City where an emergency shelter can be built by right

Financial Resources

The City of South San Francisco has access to a variety of existing and potential funding sources available for affordable housing activities. These include programs from federal, state, local and private resources.

Community Development Block Grant Program Funds

Through the Community Development Block Grant (CDBG) program, the Federal Department of Housing and Urban Development (HUD) provides funds to local governments for a wide range of housing and community development activities for low-income persons.

Based on previous allocations, South San Francisco expects to receive approximately \$3.0 million in CDBG funds during the remaining 2009 to 2014 period. In accordance with the policies established by the City Council, South San Francisco is committed to increasing and maintaining affordable housing in the City. CDBG funds are used for site acquisition, rehabilitation, first-time homebuyer assistance, development of emergency and transitional shelters and fair housing/housing counseling activities. Additional activities in support of the new construction of affordable housing include site clearance and the financing of related infrastructure and public facility improvements.

Redevelopment Set-Aside Funds

In accordance with State law, the South San Francisco Redevelopment Agency (RDA) sets aside 20 percent of all tax increment revenue generated from its redevelopment project areas to fund projects that increase, improve or preserve the supply of affordable housing. Housing developed with these set-aside funds must be deed restricted and affordable to low- and moderate-income households. Between 2009 and 2014, the Agency expects to receive approximately \$40 million in set-aside funds.

HOME Investment Partnership Act Funds

The HOME Investment Partnership Act authorized by Congress in 1991 under the National Affordable Housing Act provides a source of federal financing for a variety of affordable housing projects. The City of South San Francisco is a participating jurisdiction in the San Mateo County HOME Consortium and is eligible to apply for funding from the Consortiums annual grant allocation. Funds are distributed on a competitive basis through a request for proposals process administered by San Mateo County. HOME funds may be used by the City for direct expenditure or may be issued as low-interest loans to a private or not-for-profit developer to jointly undertake the production of housing units that will be affordable to low-income residents. Under the program, 30-year rent regulatory restrictions are recorded with the property to ensure future affordability.

HEART

South San Francisco is a member of the Housing Endowment and Regional Trust (HEART), which raises funds from public and private sources to meet critical housing needs in San Mateo County. Formed in 2003 as a public/private partnership among the cities, the county, and the business, nonprofit, education, and labor communities, to date, HEART has received over \$8 million in funding gifts and pledges to meet critical housing needs in San Mateo County. HEART has pledged \$1,000,000 of funding toward an affordable housing development proposed by Mid-Peninsula housing on South El Camino Real Avenue.

Low Income Housing Tax Credits (LIHTC)

Created by the 1986 Tax Reform Act, the LIHTC program has been used in combination with City and other resources to encourage the construction and rehabilitation of rental housing for lower-income households. The program allows investors an annual tax credit over a ten-year period, provided that the housing meets the following minimum low-income occupancy requirements: 20 percent of the units must be affordable to households at 50 percent of area median income (AMI) or 40 percent of the units must be affordable to those at 60 percent of AMI. The total credit over the ten-year period has a present value equal to 70 percent of the qualified construction and rehabilitation expenditure. The tax credit is typically sold to large investors at a syndication value.

Section 8 Assistance

The Section 8 program is a federal program that provides rental assistance to very-low income persons in need of affordable housing. This program offers a voucher that pays the difference between the current fair market rent and what a tenant can afford to pay (e.g. 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard but the tenant must pay the extra cost. This program is administered by the San Mateo County Housing Authority.

Opportunities for Energy Conservation

With respect to residential construction, opportunities primarily take the form of construction of new homes using energy efficient designs, materials, fixtures, and appliances, or retro-fitting existing homes to be more energy efficient (e.g., weather stripping, upgrading insulation, upgrading to more energy efficient fixtures and appliances). At a minimum, new housing construction in South San Francisco must comply with the State of California Title 24 energy efficiency standards. The City's Building Division is currently drafting a Green Building Ordinance, which will likely require new homes or substantial remodels to achieve a set number of "Build-it Green" points. Staff expects the Green Building Ordinance to be adopted by City Council in the Summer of 2009. These requirements are and would be enforced through the building plan check process.

In addition to the design and construction of individual buildings, the development industry is becoming increasingly aware of opportunities for energy conservation at the site planning level and even at the community planning level. New developments are increasingly being planned so that building orientations will take advantage of passive solar energy benefits. Larger scale land use

planning is increasingly considering benefits of compact urban form (i.e., higher densities) as a means to reduce auto dependency for transportation, and the benefits of mixed-use land use patterns to make neighborhoods more self-contained so that residents can walk or bicycle to places of work, shopping, or other services. Compact urban development patterns are also necessary to improve the effectiveness of buses and other forms of public transit. If effective public transit is available and convenient, energy will be conserved through reduced auto use. In the future, the City will consider incorporating these and/or other sustainable development principles into new developments that are planned within South San Francisco.

Summary

Consistent with the City's long-term commitment to supporting high-quality residential development, South San Francisco continues to make resources available for housing production. These include primarily sites for housing development, and a variety of funding sources, as summarized below:

- South San Francisco has an adequate number of sites to accommodate its share of the regional housing need between 2007 and 2014. There is sufficient land to support the production of more than 1,195 new housing units.
- Nearly 100 percent of the City's development capacity consists of higher density housing sites (densities exceeding 30 units per acre) all of which are located within developed areas already served with needed infrastructure, including sewer, water, stormwater, and transportation facilities.
- The City's housing capacity is found primarily in three areas: the Transit Village, South El Camino Real, and the Downtown area.
- South San Francisco has a variety of financial resources to support affordable housing production, including most importantly HOME funds and Redevelopment Housing Set Aside funds as well as access to HEART funds.

Housing Plan

Based on the needs, constraints and resources identified above, the following section of the Housing Element sets forth South San Francisco's housing plan for the 2007 to 2014 planning period. The City has established this plan in consideration of its own local needs and priorities, as well as its obligations under State Housing Element law.

The Housing Plan is structured as a series of goals and related implementing policies. Accompanying each implementing policy are one or more programs that the City will implement over the 2007 to 2014 planning period. These programs are summarized in a seven-year Action Plan which presents the programs together with implementing agencies, funding sources and time-frames for implementation. Finally, the Housing Plan sets forth quantified objectives for housing construction, rehabilitation and conservation for the Housing Element planning period.

The following definitions describe the nature of the statements of goals, policies, implementation programs, and quantified objectives as they are used in the Housing Element.

Goal: Ultimate purpose of an effort stated in a way that is general in nature.

Implementing Policies: Specific statement guiding action and implying clear commitment.

Program: An action, procedure, program, or technique that carries out policy. Implementation programs also specify primary responsibility for carrying out the action and an estimated time frame for its accomplishment. The time frame indicates the calendar year in which the activity is scheduled to be completed. These time frames are general guidelines and may be adjusted based on City staffing and budgetary considerations. Quantified objectives (where applicable to individual implementation programs) are the number of housing units that the City expects to be constructed, conserved, or rehabilitated.

Quantified Objective: The number of housing units that the City expects to be constructed, conserved, or rehabilitated, and the number of households the City expects will be assisted through Housing Element programs based on general market conditions during the timeframe of the Housing Element.

Promote New Housing Development

Goal 1. Promote the provision of housing by both the private and public sectors for all income groups in the community (Existing Goal 1)

Implementing Policies

Policy 1-1: The City shall implement zoning to ensure there is an adequate supply of land to meet its 2007 to 2014 ABAG Regional Housing Needs Allocation (RHNA) of 373 very low income units, 268 low income units, 315 moderate income units, and 679 above moderate units. (Existing Policy 1-1)

Program 1-1A - Vacant and Underutilized Land Inventory: The City shall annually update its inventory of vacant and underutilized parcels identified in this Housing Element. The City shall also conduct an annual review of the composition of the housing stock, the types of dwelling units under construction or expected to be constructed during the following year, and the anticipated mix, based on development proposals approved or under review by the City, of the housing to be developed during the remainder of the period covered by the Housing Element. This analysis will be compared to the City's remaining 2007 to 2014 Regional Housing Needs Allocation (RHNA) to determine if any changes in land use policy are warranted (Existing Program 1-1A).

Responsibility: Department of Economic and Community Development

Time Frame: Annually

Funding Source: City funds

Quantified Objective: NQ

Policy 1-2: The City shall continue to implement the Inclusionary Housing Ordinance. (Existing Policy 1-2)

Program 1-2A – Inclusionary Housing Ordinance: The City shall continue to implement the Inclusionary Housing Ordinance requiring new residential development over four units to provide a minimum of twenty (20) percent low- and moderate-income housing. (Existing Program 1-2A)

Responsibility of: Department of Economic and Community Development;
City Council

Time Frame: Ongoing

Funding Source: NA

Quantified Objective: 40 low-income units and 60 moderate-income by 2014.
units

Policy 1-3: As feasible, the City will investigate new sources of funding for the City's affordable housing programs. (Existing Policy 1-3)

Program 1-3A – Investigate Commercial Linkage Fee. The City will investigate the feasibility of a commercial linkage fee to support affordable housing. (Revised Program 1-3A)

Responsibility: Department of Economic and Community Development,
Planning Division; City Council

Time Frame: FY 2009-2010

Funding Source: City funds

Quantified Objective: NQ

Policy 1-4: *The City shall work with for-profit and non-profit developers in consolidating infill parcels designated for multi-family residential development when it facilitates efficient development of the parcels. (Existing Policy 1-4)*

Program 1-4A - Site Assembly: The Redevelopment Agency shall acquire or work with nonprofit housing developers to acquire sites that are either vacant or were developed with underutilized, blighted, and/or nonconforming uses and will make the sites available for developing affordable housing. (New Program).

Responsibility: Department of Economic and Community Development,
South San Francisco Redevelopment Agency and the Housing and
Redevelopment Division

Time Frame: 2007-2014

Funding Source: 20 percent Redevelopment Housing Set-aside Fund

Quantified Objective: Acquire land sufficient for 60 units by 2014.

Policy 1-5: *The City shall promote the construction of lower cost units by providing incentives and encouraging mixed use projects, second units, density bonuses, loft-style units, and manufactured housing. (Existing Policy 1-5)*

Program 1-5A – Complete Revision of Zoning Ordinance: The City shall complete the ongoing revision of its Zoning Ordinance to assure that it has the tools and flexibility needed to encourage a variety of unit sizes and mix of housing types including single family homes, duplexes, condominiums, apartments, townhomes, lofts, mobile homes, senior projects, residential second units and manufactured housing. The Zoning Ordinance revision will include the following:

- a) Revised residential parking standards
- b) Reduced discretionary review of housing development
- c) More specific design standards
- d) Consistency between the Zoning Ordinance and the General Plan
- e) Identification of a zoning district where an emergency shelter is permitted by right
- f) Allowance for transitional and supportive housing subject only to those restrictions that apply to other residential uses of the same type in the same zone.

(Revised Existing Program 1-5A)

Responsibility: Economic and Community Development,
Planning Division; Planning Commission; City Council

Time Frame: Complete review and amendments by December 2009.

Funding Source: City funds

Quantified Objective: NQ

Policy 1-6: *The City shall review and continue to implement the Density Bonus Ordinance (Existing Policy 1-6A)*

Program 1-6A – Review Density Bonus Ordinance: In conjunction with the overall update of the City’s Zoning Ordinance, the City shall review the Density Bonus Ordinance for projects that include affordable housing in over 20 percent of the project. The ordinance will be modified to be consistent with State law as necessary. (Existing Program 1-6A)

Responsibility of: Department of Economic and Community Development,
Planning Division; Planning Commission; City Council

Time Frame: December, 2009

Funding Source: NA

Quantified Objective: 50 units by 2014.

Policy 1-7: *The City shall encourage a mix of residential, commercial and office uses in the areas designated as Downtown Commercial, mixed Community Commercial and High Density Residential, mixed Business Commercial and High Density Residential, mixed Business Commercial and Medium Density Residential in the General Plan and in the South San Francisco BART Transit Village Zoning District. (Existing Policy 1-7)*

Program 1-7A - Increased Residential Densities in the Downtown Area. Explore increased residential densities and modified development standards for parcels in the downtown area to support the objectives of the Downtown Strategy and General Plan policies.

Policy 1-8: *The City shall support and facilitate the development of second units on single-family designated and zoned parcels. (Existing Policy 1-8)*

Program 1-8A - Continue to support the development of secondary dwelling units.

Responsibility: Department of Economic and Community Development,
Planning Division; Planning Commission; City Council

Time Frame: December, 2009

Funding Source: City funds

Quantified Objective: 20 second units by 2014.

Program 1-8B - Second Dwelling Unit Community Education: Actively promote community education on second units by posting information regarding second units on the

City's website and providing brochures at the public counter in the One Stop Permit Center.

Responsibility: Department of Economic and Community Development,
Planning Division

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Policy 1-9: *The City shall maximize opportunities for residential development, through infill and redevelopment of underutilized sites, without impacting existing neighborhoods or creating conflicts with industrial operations.*

Program 1-9A - Through the Zoning Ordinance update, South El Camino Real General Plan update, the El Camino Real / Chestnut Specific Plan, the City will identify opportunities for residential development through infill and redevelopment of underutilized sites.

Responsibility: Department of Economic and Community Development,
Planning Division

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Remove Constraints to Housing Development

Goal 2. The City of South San Francisco will take necessary steps to remove government and public infrastructure constraints to housing development through administrative support, intergovernmental cooperation, public-private partnerships and permit streamlining. (New Goal)

Implementing Policies

Policy 2-1: The City shall continue to operate the “One Stop Permit Center” in order to provide assistance from all divisions, departments, and levels of City government, within the bounds of local ordinances and policies, to stimulate private housing development consistent with local needs. (Revised Existing Policy 1-11)

Program 2-1A - Expedite Permit Review: To support private market construction, the City shall work with property owners, project sponsors, and developers to expedite the permit review process; design housing projects that meet the goals, objectives and policies of this Housing Element; provide timely assistance and advice on permits, fees, environmental review requirements, and affordable housing agreements to avoid costly delays in project approval; and interface with community groups and local residents to ensure public support of major new housing developments. (Existing Program 1-11A).

Responsibility of: Department of Economic and Community Development,
Planning Division, Building Division and Housing and Redevelopment Division

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Policy 2-2: The City shall ensure the availability of adequate public facilities, including streets, water, sewerage, and drainage, throughout the residential areas of the city. Residential development will be encouraged, as designated on the General Plan Land Use Map, where public services and facilities are adequate to support added population or where the needed improvements are already committed. All dwelling units will have adequate public or private access to public rights-of-way. (Existing Policy 1-13)

Policy 2-3: The City shall continue to cooperate with other governmental agencies and take an active interest in seeking solutions to area-wide housing problems. The City supports efforts such as the San Mateo County Sub RHNA effort which seek to bring the 21 jurisdictions of San Mateo County together to address common housing and planning needs. (Existing Policy 1-14)

Program 2-3A - MCC Program. The City shall participate with San Mateo County in its Housing Revenue Bond and Mortgage Credit Certificate programs.

Responsibility: Department of Economic and Community Development,

Housing and Community Development Division

Time Frame: Ongoing

Funding Source: California Debt Limit Allocation Committee

Quantified Objective: Assist 20 moderate income households with home purchases

Policy 2-4: *The City shall ensure that new development promotes quality design and harmonizes with existing neighborhood surroundings. (Existing Policy 1-15)*

Program 2-4A - City will implement design guidelines under consideration as part of the Zoning Ordinance update.

Responsibility: Department of Economic and Community Development,
Planning Division

Time Frame: 2009/2010

Funding Source: City funds

Quantified Objective: NQ

Policy 2-5: *The City shall support excellence in design through the continued use of the design review board and/or staff and adherence to CEQA while ensuring that this process is carried out expeditiously. (Existing Policy 1-16)*

Policy 2-6: *The City shall ensure that developers and city residents are made aware of key housing programs and development opportunities. (Existing Policy 1-18)*

Program 2-6A: Disseminate Information on Affordable Housing Programs. To widen the availability of information to interested residents, the City shall update its website to include information on affordable housing, housing programs, and inclusionary units. (Revised Existing Program 1-18A)

Responsibility of: Department of Economic and Community Development

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Conserve Existing Housing & Neighborhoods

Goal 3: *South San Francisco will strive to maintain and preserve existing housing resources, including both affordable and market-rate units (Formerly Goal 2).*

Implementing Policies

Policy 3-1: *Encourage Private Reinvestment in older residential neighborhoods and the private rehabilitation of housing. (Existing Policy 2-1)*

Policy 3-2: *As appropriate, the City shall use State and Federal funding assistance to the fullest extent these subsidies exist to rehabilitate housing. The City shall continue to give housing rehabilitation efforts high priority in the use of Community Development Block Grant (CDBG) funds. (Existing Policy 2-2)*

Program 3-2A - Housing Rehabilitation Program: The City will provide funds to assist very low- and low-income owner and renter households to undertake repairs to their homes to bring them into a good state of repair and maintain them as viable units in the local housing stock.

Policy 3-3: *The City shall prioritize Federal, State and Redevelopment Agency funds for the acquisition and rehabilitation of housing in older residential neighborhoods. The City will target funds in order to preserve the older housing stock that exists in older neighborhoods and for low income families earning less than 80 percent of the Area Median Income (AMI). (Existing Policy 2-3)*

Policy 3-4: *The City shall maintain and improve neighborhoods through the use of systematic code enforcement, regulatory measures, cooperative neighborhood improvement programs and other available incentives. The City shall focus on properties in older neighborhoods such as Village Way, Willow Gardens, Town of Baden, Downtown (or Old Town), Irish Town, and Peck's Lots. (Existing Policy 2-4)*

Program 3-4A - Enforce Housing, Building and Safety Codes: The City shall continue to aggressively enforce uniform housing, building, and safety codes. (Existing Program 2-4A)

Responsibility: City Attorney; Fire Department, Building Division

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Program 3-4B - Eliminate Blight: The City shall seek to eliminate incompatible land uses or blighting influences from residential neighborhoods through targeted code enforcement and other available regulatory measures. (Existing Policy 2-4B)

Responsibility: City Attorney; Fire Department, Building Division

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Policy 3-5: *The City shall continue to support the revitalization of older neighborhoods by keeping streets, sidewalks, and other municipal systems in good repair. The City shall continue to work cooperatively with other agencies and utilities concerning the maintenance of their properties and equipment in South San Francisco. (Existing Policy 2-6)*

Program 3-5A -Capital Improvement Program for Older Neighborhoods: As appropriate, the City shall create a capital improvement program to upgrade housing in older neighborhoods such as Village Way, Willow Gardens, Town of Baden, Downtown (or Old Town), Irish Town, and Peck's Lots. (Existing Program 2-6A)

Responsibility: Department of Economic and Community Development

Time Frame: Ongoing

Funding Source: General Fund

Quantified Objective: NQ

Policy 3-6: *The City shall ensure that rehabilitation efforts promote quality design and harmonize with existing neighborhood surroundings. (Existing Policy 2-7)*

Policy 3-7: *The City shall strive to maintain its existing single- and multi-family housing stock. (Existing Policy 2-9)*

Program 3-7A - Low Interest Loans for Housing Rehabilitation: The City shall provide low-interest loans for rehabilitation of single-family and multi-family housing by supporting the Housing Rehabilitation Program with continued CDBG funding. The City shall give priority to homes in the Downtown Target Area. (Existing Program 2-9A)

Responsibility: Department of Economic and Community Development, Housing and Community Development Division

Time Frame: Ongoing

Funding Source: CDBG

Quantified Objective: 40 Units by 2014.

Program 3-7B - Support SSF PHA. The City shall support the South San Francisco Housing Authority in the continued operation and rental of 80 units of public housing. (Existing Program 2-9B)

Responsibility: South San Francisco Housing Authority

Time Frame: On-going

Funding Source: HUD funds and return on rents

Quantified Objective: Preserve 80 units.

Policy 3-8: *The City shall strive to preserve and/or improve existing boarding houses and Single Room Occupancy (SRO) developments. (Existing Policy 2-10)*

Program 3-8A – Financial Assistance for SROs. The City shall provide financial assistance for physical improvements to existing boarding rooms and Single Room Occupancies in the Downtown area. (Existing Program 2-10A)

Responsibility: Department of Economic and Community Development,
South San Francisco Redevelopment Agency

Time Frame: 2007-2014

Funding Source: 20 percent Redevelopment Housing Set-aside Fund

Quantified Objective: NQ

Policy 3-9: *The City shall strive to limit the conversion of apartment units to condominiums. (Existing Policy 2-11)*

Program 3-9A – Condominium Conversion Limitations. The City shall continue to enforce limits on the conversion of apartment units to condominiums. As specified in Chapter 19.80 of the Municipal Code, condominium conversions are allowed only if they meet the following general criteria:

- a. A multiple-family vacancy rate of at least five percent exists;
- b. The conversion has an overall positive effect on the City's available housing stock;
- c. Adequate provisions are made for maintaining and managing the resulting condominium projects;
- d. The project meets all building, fire, zoning, and other applicable codes in force at the time of conversion; and
- e. The conversion is consistent with all applicable policies of the General Plan.

(Existing Program 2-11A)

Responsibility: Department of Economic and Community Development,
Planning Division

Time Frame: Ongoing

Funding Source: NA

Quantified Objective: NQ

Policy 3-10: *The City shall use its best efforts to insure the preservation of subsidized housing units at risk of converting to market rate housing. (Existing Policy 2-13)*

Maintain and Improve Quality of Life

Goal 4: The maintenance and improvement of the quality of life, safety and historic integrity of existing neighborhoods is a high priority for the City of South San Francisco (Formerly Goal 5)

Implementing Policies

Policy 4-1: The City shall prohibit new residential development in areas containing major environmental hazards (such as floods, and seismic and safety problems) unless adequate mitigation measures are taken. (Existing Policy 5-1)

Policy 4-2: The City shall require the design of new housing and neighborhoods to comply with adopted building security standards that decrease burglary and other property-related crimes. (Existing Policy 5-2)

Program 4-2A - Administer Minimum Building Security Standards. The City shall continue to administer Chapter 15.48, Minimum Building Security Standards, of the Municipal Code. (Existing Program 5-3B)

Responsibility: Police Department

Time Frame: On-going

Funding Source: General Fund

Quantified Objective: All new residential units shall comply with City standards.

Policy 4-3: As appropriate and required by law, the City shall continue the abatement of unsafe structures. (Existing Policy 5-3)

Program 4-3A - Review Projects for Major Environmental Hazards during the Environmental Review Process. The City shall review residential projects for major environmental hazards during the environmental review process. The City shall not approve the projects unless the hazards are adequately mitigated. (Existing Program 5-3A)

Responsibility of: Department of Economic and Community Development, Planning Division

Time Frame: On-going

Funding Source: General Fund

Quantified Objective: All residential projects.

Policy 4-4 - The City shall require new residential developments to comply with the Aircraft Noise/Land Use Compatibility Standards for the San Francisco International Airport Plan Area, as contained in the San Mateo County Airport Land Use Plan. (Existing Policy 5-4)

Program 4-4A - Review all new residential development for compliance with the County Airport Land Use Plan. Any incompatible residential use will either be eliminated or mitigation measures will be taken to reduce interior noise levels within the acceptable range in accordance with the Noise Element. (Existing Program 5-4A)

Responsibility: Department of Economic and Community Development, Planning Division

Time Frame: On-going

Funding Source: General Fund

Quantified Objective: All new residential projects.

Program 4-4B - Support the Airport Noise Insulation Program. Assist homeowners in insulating units adversely affected by airport noise, pursuant to the Aviation Safety and Noise Abatement Act of 1979 (Section 49 USC 2101 et seq.). This is a broad-based project to reduce aircraft-associated noise inside residences. This program is available regardless of income level. (Existing Policy 5-4B)

Responsibility: Department of Public Works

Time Frame: 2007-2014

Funding Source: NA

Quantified Objective: To insulate existing homes within the 65 CNEL zone.

Support Development of Special Housing Needs

Goal 5. Support the development of an adequate supply of safe, decent and affordable housing for groups with special housing needs (revised existing goal 3)

Implementing Policies

Policy 5-1: *The City shall continue to give special attention in housing programs to the needs of special groups, including the disabled, large families, the elderly, and families with low incomes. (Existing Policy 3-1)*

Senior Housing

Policy 5-2: *The City shall encourage the development of housing for elderly. (Existing Policy 3-2)*

Policy 5-3: *The City shall encourage non-profit groups to provide housing for the elderly citizens of South San Francisco. The City should encourage the development of senior housing in higher density areas close to shopping and transportation. (Existing Policy 3-3)*

Program 5-3A – Density Bonus for Senior Housing. The City shall continue to grant density bonuses for senior housing projects. The City shall allow up to 50 units per acre for senior housing projects and permit reduced parking standards. (Existing Program 3-3A)

Responsibility of: Department of Economic and Community Development,
Planning Division and Housing and Community Development Division

Time Frame: Ongoing

Funding Source: NA

Quantified Objective: 10 senior housing units between 2007 and 2014.

Program 5-3B – Minor Housing Repair Program for Seniors. The City shall continue to provide funding for minor repairs of homes owned and occupied by low-income senior citizens. Eligible repairs include plumbing, electrical, painting, carpentry, roof repairs, and masonry work. (Existing Program 3-3B)

Responsibility: Department of Economic and Community Development,
Housing and Community Development Division

Time Frame: Ongoing

Funding Source: CDBG funds

Quantified Objective: 100 units from 2007 to 2014

Policy 5-4: *The City shall encourage the establishment of a range of housing types for seniors including residential board and care facilities for the elderly in the community. (Existing Policy 3-4)*

Program 5-4A -Reduced Parking Requirement for Board and Care Facilities.

The City shall continue to allow reduced parking requirements for residential board and care facilities. (Existing Program 3-4A)

Responsibility of: Department of Economic and Community Development,
Planning Division

Time Frame: Ongoing

Funding Source: NA

Quantified Objective: NQ

Housing for the Disabled

Policy 5-5: *Consistent with State law, the City shall require the inclusion of handicapped accessible units in all housing projects. In all new apartment projects with five or more units, State law requires that five percent of the units constructed be fully accessible to the physically disabled. (Existing Policy 3-5)*

Program 5-5A - Ensure Consistency with State Accessibility Laws. The City shall review development plans to assure consistency with state handicap and accessibility laws and require modifications for accessibility. (Existing Program 3-5A)

Responsibility: Fire Department, Fire Prevention/Building Division

Time Frame: Ongoing

Funding Source: NA

Quantified Objective: Enforcement of applicable State and federal standards.

Program 5-5B – Revise Zoning Ordinance to Facilitate Housing for the Disabled. The City shall complete a review of its Zoning Ordinance and other development procedures to ensure compliance with fair housing laws and ensure that these regulations do not create a hardship for persons with disabilities. The City shall amend its Zoning Ordinance and change its permit processing procedures, as needed, to facilitate accessibility for disabled persons. (Revised Existing Program 3-5B)

Responsibility: Department of Economic and Community Development,
Planning Division

Timeframe: December, 2009

Funding Source: City funds

Quantified Objective: NQ

Policy 5-6: *The City shall continue to support programs to modify existing units to better serve the needs of disabled citizens. (Existing Policy 3-6)*

Program 5-6A- The City shall continue to provide funds to make housing units accessible to the disabled. (Existing Program 3-6A)

Responsibility: Department Economic and Community Development, Housing and Community Development Division

Time Frame: Ongoing

Funding Source: CDBG funds

Quantified Objective: 125 units from 2007-2014

Policy 5-7: *The City shall provide reasonable accommodation for individuals with disabilities to ensure equal access to housing. The purpose of this is to provide a process for individuals with disabilities to make requests for reasonable accommodation in regard to relief from the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City.(Existing Policy 3-7)*

Program 5-7A - The City shall amend its Municipal Code as necessary to provide individuals with disabilities reasonable accommodation in rules, policies, practices, and procedures that may be necessary to ensure equal access to housing. (Existing Policy 3-7A).

Responsibility: Department of Economic and Community Development

Timeframe: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Program 5-7B - The City shall create a public information brochure on reasonable accommodation for disabled persons and provide that information on the City's website.

Responsibility: Department of Economic and Community Development

Timeframe: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Housing for Large Families

Policy 5-8: *The City shall encourage provision of adequate affordable housing suitable for large families. (Existing Policy 3-8)*

Housing and Emergency Shelter for the Homeless

Policy 5-9: *The City shall assist the homeless and those at risk of becoming homeless. At least one site shall remain available in the City for the operation of an Emergency shelter. (Revised Existing Policy 3-9)*

Policy 5-10: *The City shall be an active participant in the County of San Mateo "Continuum of Care" planning process that supports emergency shelters, temporary housing, transitional programs, and general housing assistance for the homeless. (Existing Policy 3-10)*

Program 5-10A – Support Continuum of Care Planning. The City shall continue to be an active participant in the Continuum of Care planning process with the appropriate homeless agencies in its efforts to address the needs of South San Francisco residents in need of emergency shelter or temporary housing. (Existing Program 3-10A)

Responsibility of: Department of Economic and Community Development,
Planning Division

Time Frame: Ongoing

Funding Source: CDBG & 20 percent Redevelopment Housing
Set-Aside Fund

Quantified Objective: NQ

Program 5-10B - The City shall support non-profits that offer housing solutions and services for homeless. The City shall continue to provide funds to non-profit organizations that offer creative solutions to solving homeless and/or provide housing related services for the homeless or at-risk homeless. (Existing Program 3-10C)

Responsibility of: Department of Economic and Community Development

Time Frame: On-going

Funding Source: CDBG & 20 percent Redevelopment Housing Set-aside Fund

Quantified Objective: NQ

Program 5-10C – Transitional Housing. The City shall continue to provide funds to organizations that provide transitional housing. (Revised Program 3-10C)

Responsibility of: Department of Economic and Community Development

Time Frame: On-going

Funding Source: CDBG & 20 percent Redevelopment Housing Set-Aside
Fund

Quantified Objective: 200 placements of families and/or individuals
between 2007 and 2014

Program 5-10D- Support Ongoing Operation of 90-Bed Emergency Shelter in South San Francisco. The City shall continue to support the operation of a 90-bed year round homeless shelter within the city limits. (Revised Existing Program 3-10D)

Responsibility of: Department of Economic and Community
Development

Time Frame: Ongoing

Funding Source: CDBG, RDA Housing & Set Aside Funds.

Quantified Objective: NQ.

Program 5-10E - The City shall continue to provide financial assistance to organizations helping families with social services including case management and referrals for housing and homeless prevention. (Existing Program 3-10E)

Responsibility of: Department of Economic and Community Development

Time Frame: Ongoing

Funding Source: CDBG

Quantified Objective: Case management and referrals for 500 individuals and families per year from 2007 to 2014.

Assure Equal Access to Housing

Goal 6. South San Francisco values diversity and strives to ensure that all households have equal access to the City's housing resources. (existing goal 4)

Implementing Policies

Policy 6-1: *The City will work to eliminate on a citywide basis all unlawful discrimination in housing with respect to age, race, sex, sexual orientation, marital or familial status, ethnic background, medical condition, or other arbitrary factors, so that all persons can obtain decent housing.* (Revised Existing Policy 4-1)

Policy 6-2: *The City shall provide information and referrals regarding fair housing complaints, tenant-landlord conflicts, habitability, and other general housing assistance. (Existing Policy 4-2)*

Program 6-2A-Legal Counsel and Advocacy Assistance. The City shall provide access to legal counseling and advocacy concerning fair housing laws, rights, and remedies to those who believe they have been discriminated against. Persons requesting information or assistance related to housing discrimination are referred to one or more fair housing groups for legal services. (Existing Program 4-2A)

Responsibility of: Department of Economic and Community Development,
Housing and Community Development Division

Time Frame: On-going

Funding Source: CDBG

Quantified Objective: 5 discrimination cases and 10 tenant-landlord cases pursued each year between 2007 and 2014.

Program 6-2B - The City shall provide funding assistance to organizations that provide counseling and tenant-landlord issues, habitability and other general housing assistance.
(Existing Program 4-2B)

Responsibility of: Department of Economic and Community Development,
Housing and Community Development Division

Time Frame: On-going

Funding Source: CDBG

Quantified Objective: 100 habitability cases pursued each year between 2007 and 2014.

Program 6-2C - The City shall participate with other jurisdiction in San Mateo County to periodically update the Analysis of Impediments to Fair Housing in San Mateo County report which helps jurisdictions identify impediments to fair housing and develop solutions.

Responsibility of: Department of Economic and Community Development,
Housing and Community Development Division

Time Frame: On-going

Funding Source: CDBG

Quantified Objective: NQ

Energy Conservation

Goal 7. The City of South San Francisco will promote energy efficiency in residential development within the City, including reduction of energy use through better design and construction in individual homes, and also through energy efficient urban design. (existing goal 6)

Implementing Policies

Policy 7-1: The City shall continue to promote the use of energy conservation features in all new residential structures. (Existing Policy 6-1)

Program 7-1A - The City shall assist with energy and water conserving modifications/features in existing residential rehabilitation projects. (Existing Program 6-1A)

Responsibility: Department of Economic and Community Development, Housing and Community Development Division; Fire Department, Fire Prevention/ Building Division

Time Frame: Ongoing

Funding Source: CDBG funds

Quantified Objective: 10 units annually.

Program 7-1B – Complete Green Building Ordinance: The City shall complete the ongoing Green Building Ordinance to assure that new dwelling units and significant remodels incorporate green building practices and materials into the design.

Responsibility: Department of Economic and Community Development, Building Division; City Council

Time Frame: Complete review and amendments by Summer 2009.

Funding Source: City funds

Quantified Objective: NQ

Policy 7-2: When feasible, the City should encourage new developments to be sited to respond to climatic conditions, such as solar orientation, wind, and shadow patterns. (Revised Existing Policy 6-5)

Program 7-2A- The City shall continue to provide information on energy-efficient standards for residential buildings (e.g., brochures and other information). The City shall promote the use of passive and active solar systems in new and existing residential buildings to ensure that State residential energy conservation building standards are met. (Existing Program 6-5A)

Responsibility of : Department of Economic and Community Development,
Building Division

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: State standards enforced in all new construction.

Policy 7-3: *The City shall promote the use of weatherization programs for existing residential units especially among low-income households. (Existing Policy 6-6)*

Policy 7-4: *The City shall encourage the use of energy efficient and energy conserving design and construction techniques in all types of projects (including new construction and remodeled and rehabilitated structures). (Existing Policy 6-7)*

Program 7-4A - Title 24. The City shall continue to enforce State requirements, including Title 24 requirements, for energy conservation in residential development and encourage residential developers to consider employing additional energy conservation measures with respect to the following:

1. Street and driveway design
2. Lot pattern and configuration
3. Siting of buildings
4. Landscaping
5. Solar access

(Existing Program 6-7A)

Responsibility: Fire Department, Fire Prevention/ Building Division

Time Frame: Ongoing

Funding Source: City funds

Quantified Objective: NQ

Quantified Objectives

The following table summarizes quantified objectives for the construction, rehabilitation, and conservation of housing in the City of South San Francisco for this Housing Element.

Table 44: Summary of Quantified Objectives

	Affordability				Total
	Very Low	Low	Moderate	Above Moderate	
Determined Need -- RHNA (2007-2014)	373	268	315	679	1,635
New Construction					
Constructed / Approvals (Prior to July 2009)	50	64	74	627	815
Additional Market Rate Construction (July 2009 to June 2014) (a)	0	0	0	500	500
Program 1-2A - Inclusionary Housing Ordinance	0	40	60	0	100
Program 1-4A - Affordable Housing Site Assembly	40	60	0	0	100
Program 1-6A - Density Bonus Ordinance	0	25	25	0	50
Program 1-8A - Promote Second Units	0	0	10	10	20
Program 2-3A - Mortgage Credit Certificate Program	0	0	20	0	20
Program 5-3A - Density Bonuses for Senior Housing	6	4	0	0	10
Total New Construction	96	193	189	1,137	1,615
Rehabilitation					
Units Rehabilitated Prior to July 2009	6	9	0	0	15
Program 3-7A - Low Interest Rehabilitation Loans	20	20	0	0	40
Program 5-3B - Minor Housing Repair Program for Seniors	95	5	0	0	100
Program 5-6A - Funds to Make Units Accessible to Disabled	120	5	0	0	125
Total Rehabilitation	241	39	0	0	280
Preservation / Conservation					
Program 3-7B Support SSF Public Housing Authority	40	40	0	0	80
Total Preservation/Conservation	40	40	0	0	80

(a) Assumes 80 additional market rate units per year, consistent with construction trends during previous housing element cycle.

Source: City of South San Francisco, 2009; BAE, 2009

Means to Achieve Consistency with Remainder of General Plan

The City of South San Francisco has conducted a review of the proposed Housing Element Update and determined that the proposed Update will not create any inconsistencies with the City's other General Plan elements. As the proposed Housing Element Update proceeds through the revision process toward adoption of a final Housing Element Update, the City will continue to review the proposed document for consistency. Should any inconsistencies result from future changes to the proposed Housing Element Update, the City will determine the most appropriate means to achieve overall General Plan consistency, which would likely involve amending other parts of the General Plan as necessary to achieve consistency with the proposed Housing Element Update.

Related Plans & Policy Documents

City of South San Francisco Consolidated Plan

The Consolidated Plan outlines the City's objectives and strategy for meeting its housing and community development needs using CDBG funds.

San Mateo County Continuum of Care Plan

The San Mateo County Continuum of Care Plan identifies priorities and strategies for meeting the housing and service needs of homeless and at-risk populations for the County generally, including the City of South San Francisco. The Plan addresses service shortfalls in existing facilities and programs for homeless households and discusses strategies to expand capacity in the following areas: homelessness prevention, outreach and assessment, emergency shelter, transitional housing and permanent housing affordable to extremely low-income and homeless households.

Redevelopment and Housing Implementation Plan

The Redevelopment and Housing Implementation Plan describes the South San Francisco Redevelopment Agency's strategy for use of Agency tax increment funds, including the 20 percent housing set-aside funds. The Plan details the Agency's strategy in meeting the affordable housing obligations (inclusionary and replacement) in City redevelopment project areas.

Appendix A: Housing Accomplishments, 1999 to 2006

Appendix A: South San Francisco Housing Element Accomplishments 1996 to 2006

Goal / Policy / Program	Quantified Objective	Accomplishments
Goal 1: New Residential Construction		
Availability of Sites for New Construction		
Policy 1-1: Maintain an Adequate Supply of Land to Meet 1999-2006 ABAG RHND Requirements. Program 1A: Update inventory of vacant and underutilized land and conducting annual review of current housing stock and construction activity. Compare this current inventory with RHND requirements to determine necessary changes in land use policy.	NA	City updates inventory of available land as construction activity occurs and prepares construction activity reports annually as required by HUD. Program was not fully implemented due to a lack of staff resources.
Policy 1-2: Implementation of the Inclusionary Housing Ordinance Program 1-2A: Adopt and implement the Inclusionary Housing Ordinance requiring new residential development to provide a minimum of 20% low- and moderate-income housing. Program 1-2B: Prepare Annual Report summarizing number of units developed in Inclusionary Housing Ordinance.	278 Total Units: 111 Low-Income Units and 167 Moderate-Income Units.	The City adopted an Inclusionary Housing Ordinance in December 2001 and realized the construction of 45 low income units and 63 moderate income units through May 2006. RDA prepares annual reports for HUD & HCD which detail construction activity.
Policy 1-3: Investigate other Methods for Providing Affordable Units Program 1-3A: Determine the feasibility of establishing a commercial linkage fee.	NA	City conducted an informal assessment and decided a commercial linkage fee would not be appropriate given current market conditions. During the previous housing element cycle, the City did negotiate an affordable housing fee and receive a land dedication from the Centennial Towers office developer with a combined value of \$2.4 million.
Policy 1-4: Work with For-Profit and Non-Profit Developers in Evaluating and Consolidating Infill Parcels for Multifamily Development Program 1-4A: Acquire land by RDA for non-profit developers.	60 Total Units: 40 Very-Low and 20 Low-Income Households.	City partnered with various nonprofit developers to exceed its production goal for this program: Bridge Housing, Chestnut Creek Senior Housing (40 low-income units) and Mid Pen Housing, Green Ridge (33 low-income units).
Policy 1-5: Promote Construction of Lower-Cost Units by Providing Incentives for Mixed-Use and Second-Use projects, Density Bonuses, Loft-style and Manufactured Housing Units. Program 1-5A: Review City's Zoning Ordinance to assure possession of the tools necessary to build a variety of unit sizes and mix of housing types.	NA	The City is currently revising its zoning ordinance. This process is expected to result in revised parking standards, reduced discretionary review of housing development, more specific design standards, and consistency between the zoning ordinance and General Plan.
Policy 1-6: Implement the Density Bonus Ordinance Program 1-6A: Adopt Density Bonus for projects that include affordable housing in over 20% of the project.	50 units between 1999 and 2006: 25 Low, and 25 Moderate Income Units.	City adopted a Density Bonus Ordinance in December 2001, but has not realized any additional units under the ordinance.
Policy 1-7: Encourage a Mix of Residential and Commercial Uses in the Downtown, Community Commercial, Business Commercial, and Transit Village Districts	NA	The City currently allows mixed use development in these districts and expanded the Transit Village district by .79 acres in 2006. Ordinance #1367-2006.
Policy 1-8: Support and Facilitate the Development of Second Units on Single-Family Designated and Zoned Parcels Program 1-8A: Revise Zoning Ordinance to remove constraints to the development of second units. Program 1-8B: Actively promote community education on second units by posting information on City's website and in the Department of Economic and Community Development.	20 Second Units: 10 Low and 10 Moderate-Income.	The Zoning Ordinance allows for second units in residentially zoned districts. Residential Second Unit Regulations adopted in 1983. In 2003, the Residential Second Unit Ordinance was revised to allow residential second units in all residentially zoned district, subject to a non-discretionary review. The previous ordinance only permitted 2nd units with a CUP. Ordinance #1323-2003
Policy 1-9: Maximize Residential Development Opportunities through Infill and Redevelopment of Underutilized Sites without impacting existing neighborhoods or conflicting with industrial operations	NA	As the City is close to build-out, most new development has occurred through processes of infill and redevelopment, including construction of approximately 900 housing units between 1999 and 2006.
Policy 1-10: Encourage Consolidation of Parcels Designated for Multifamily When this Encourages Efficient Development of Parcels		

Appendix A: South San Francisco Housing Element Accomplishments 1996 to 2006

Goal / Policy / Program	Quantified Objective	Accomplishments
Program 1-10A: Establish development standards in the Municipal Code to determine lot-size requirements for sites designated NA as "High Density Residential" to promote consolidation of parcels.		Program was not implemented due to concerns about property rights. Instead, the RDA continues to engage in site assembly activity to promote residential development (e.g., along Miller Avenue).
Administrative Support, Housing Funding, and Permit Streamlining		
Policy 1-11: Continue to Operate the "One Stop Permit Center" to Stimulate Private Housing Development Consistent with Local Needs		
Program 1-11A: Work with property owners, project sponsors, and developers to expedite the permit review process.	NA	The City continues to operate a "one-stop permit center" combining planning, building, and engineering functions under one roof. The City has expedited the permit review process, including through the upgrading of technology to allow community members to access permit data online and at a computer kiosk at the planning department.
Policy 1-12: Support Efforts to Generate Affordable Housing		
Program 1-12A: Allocate redevelopment funds to nonprofit housing agencies that assist in providing low-income housing.	60 Units by 2006.	City partnered with various nonprofit developers to exceed its production goal for this program: Bridge Housing, Chestnut Creek Senior Housing (40 low-income units) and Mid Pen Housing, Green Ridge (33 low-income units).
Program 1-12B: Negotiate with South San Francisco Unified School District to reduce school impact fees.	NA	Program was determined to be infeasible.
Policy 1-13: Ensure the Availability of Adequate Public Facilities, including Streets, Water, Sewerage, and Drainage, throughout the residential areas of the City.	NA	Key infrastructure is in place to serve residential development in residentially zoned areas of the City. The City continues to evaluate the adequacy of infrastructure through its CIP and various planning processes.
Policy 1-14: Cooperate with Other Governmental Agencies to Seek Solutions to Area-wide Housing Problems to Support New Development.		
Program 1-14A: Participate with San Mateo County in Housing Revenue Bond and Mortgage Credit Certificate Programs. Program 14-B: Continue participation in the San Mateo County Housing Investment Project (CHIP).	Assist 20 Moderate Income Households with Home Purchases.	Along with other San Mateo County jurisdictions the City continues to participate in the Mortgage Credit Certificate program. The City participated in the CHIP program which has now ended.
Policy 1-15: Ensure that New Development Promotes Quality Design and Harmonizes with Existing Neighborhood Surroundings.	NA	The Design Review Board addresses these issues during their review process. The City is currently working to strengthen design regulations as part of the zoning update.
Policy 1-16: Support Excellence in Design through the Continued Use of Design Review Board and Staff and Adherence to CEQA, while ensuring policy is carried out expeditiously	NA	Ongoing. The City is working to streamline the design review process through the zoning update process.
Policy 1-17: Ensure the Objectives of this Housing Element are Carried Out Within Its Time Frame (1999-2006)		
Program 1-17A: Continue to maintain Housing Element and the Element's programs. Program 1-17B: Maintain and regularly update a list of major agencies and organizations participating in housing-related activities	NA	The City maintains a stakeholder list and maintains a list of overall housing accomplishments at the following website: http://www.ssf.net/news/displaynews.asp?NewsID=3000 .
Policy 1-18: Ensure Developers and Residents are Made Aware of New Housing Programs and Development Opportunities		
Program 1-18A: Widen the availability of information to interested residents and update website with affordable housing, programs and inclusionary units.	NA	This has been done at the following website: http://www.ssf.net/depts/ecd/housing/housing.asp
Goal 2: Maintenance of Existing Affordable Housing Stock		
Policy 2-1: Encourage Private Reinvestment in Older Residential Neighborhoods and Private Rehabilitation of Housing.	NA	This is achieved through the Historic Preservation Commission (HPC) and CDBG Grant Programs and through loan programs. Ongoing RDA programs.
Policy 2-2: Use State and Federal Funding to Rehabilitate Housing Where Appropriate. Continue Housing Rehabilitation as High Priority in CDBG Funds.	NA	City operates a Housing Rehab Loan program. Funds have been used to rehab a residential care facility for disabled and to rehab four owner-occupied low-income residences. Funds are also used for minor home repairs through the North Peninsula Neighborhood Services Center (NPNSC) -- approx. 300 households between '99 and '06.

Appendix A: South San Francisco Housing Element Accomplishments 1996 to 2006

Goal / Policy / Program	Quantified Objective	Accomplishments
Policy 2-3: Prioritize Federal, State, and RDA Funds for Acquisition and Rehabilitation of Housing in Older Residential Neighborhoods.	NA	-RDA worked with Mid-Pen to rehab 44 units at Willow Gardens and add low-income deed restrictions. -RDA Purchased and rehabilitated 7 units on Miller Avenue. -City negotiated with several property owners to purchase housing in or near downtown and successfully purchased a vacant parcel at 440 Commercial for conversion to low-income housing.
Policy 2-4: Maintain and Improve Neighborhoods Through Code Enforcement, Regulatory Measures, Cooperative Improvement Programs and Other Available Incentives.		
Program 2-4A: Continue to aggressively enforce uniform housing, building and safety codes.	NA	The Code Enforcement officers and Building inspectors enforce these codes.
Program 2-4B: Seek to eliminate incompatible land uses influences from residential neighborhoods through all available regulatory measures.	NA	Land use incompatibility issues are addressed through Nonconforming Uses and Structures regulations (Section 20.97).
Policy 2-5: Ensure All Rental Properties in the Community are Well-Maintained and Enforce Health and Safety Code Regulations.	NA	The Fire Department inspects rental properties for health and safety code compliance.
Policy 2-6: Support Revitalization of Older Neighborhoods with Low Income Housing - Village Way, Willow Gardens, Town of Baden, Downtown (Old Town), Irish Town, and Peck's Lots.		
Program 2-6A: Create a capital improvement program and housing rehab program to upgrade housing in older neighborhoods with low-income housing.	NA	See accomplishments for Policy 2-2.
Policy 2-7: Ensure that Rehabilitation Efforts Promote Quality Design and Harmonize with Existing Community.	NA	This is accomplished via the Design Review Board
Policy 2-8: Use City and Redevelopment Agency Rehabilitation and Other Programs as Appropriate to Arrest Deterioration in Beginning Stages, Before Repair Costs Become Extensive.	NA	City operates a Housing Rehab Loan program. Funds have been used to rehab a residential care facility for disabled and to rehab four owner-occupied low-income residences. Funds are also used for minor home repairs through the North Peninsula Neighborhood Services Center (NPNSC) -- 32 households between '03 and '06.
Policy 2-9: Strive to Maintain Existing Multifamily Housing Stock		
Program 2-9 A: Provide low-interest loans for rehabilitation of owner-occupied single-family homes by supporting Housing Rehab Program with continued CDBG Funding, prioritizing homes in Downtown Area.	40 Total Units: 20 Very-low and 20 Low-Income.	City operates a Housing Rehab Loan program. Funds have been used to rehab a residential care facility for disabled and to rehab four owner-occupied low-income residences. Funds are also used for minor home repairs through the North Peninsula Neighborhood Services Center (NPNSC) -- approx. 300 households between '99 and '06.
Program 2-9B: Support the SSF Housing Authority in the operation and renting of 80 units of public housing.	Preserve 80 units: 40 Very Low and 40 Low Income.	The Housing and Community Development Office (HCD). Works alongside the Housing Authority office to disseminate information concerning openings for available housing. There are 80 very low and low income units owned by the SSFHA at this location.
Policy 2-10: Strive to Preserve Existing Boarding Rooms and Single Room Occupancies.		
Program 2-10A: Provide financial assistance for physical improvements to existing boarding rooms and SRO's in Downtown Area.	Upgrade 20 SRO's between 1999 and 2006.	RDA provided financial assistance to the Metro Hotel and Grand Hotel projects which created 84 SRO units in early 1999. The agency continues to monitor the loan it provided which is contingent on maintenance of affordability and habitability of units.
Policy 2-11: Strive to Limit the Conversion of Apartment Units to Condos.		
Program 2-11A: Continue enforcing limits on converting apartments into condos.	NA	Chapter 19.80 of the Municipal Code limits the conversion of rental housing units to condominiums and is enforced as applications for conversion come forward.
Policy 2-12: Support State and Federal Legislation to Make Housing More Affordable for Owners and Renters.	NA	Ongoing
Policy 2-13: Insure Preservation of Subsidized Housing Units at Risk of	NA	Ongoing. Affordability restrictions were extended on two projects

Appendix A: South San Francisco Housing Element Accomplishments 1996 to 2006

Goal / Policy / Program	Quantified Objective	Accomplishments
Converting to Market-Rate Housing.		during the previous housing element cycle: Skyline View Gardens (Section 236) and Fairway (Section 221).
Policy 2-14: Track Affordability Levels in the City by Monitoring Changes in Housing Sales Prices and Rental Rates.		
Program 2-14 A: Regularly monitor housing sales price trends of existing units and new units to determine housing affordability levels.	NA	The City's Housing and Community Development Department monitors this information on a regular basis.
Program 2-14B: Regularly monitor rental rates to document any trends of unwarranted and unreasonable rent increases.	NA	
Program 3-5B: Review Zoning Ordinance and other development procedures to ensure compliance with fair housing laws.	NA	Ongoing. This is being addressed through the Zoning Ordinance Update.

Goal 3: Special Needs

Policy 3-1: Give Special Attention to Needs of Special Groups, Including the Disabled, Large Families, Elderly, and Families with Low Incomes.	NA	RDA continues to partnered with non-profit housing developers to build housing for low-income families and seniors, including 38 2- and 3- bedroom family units at the Grand Oaks Apartments and 40 senior units at the Chestnut Creek Apartments.
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Senior Programs

Policy 3-2: Encourage the Development of Housing for the Elderly		
Program 3-2A: Monitor the demand for senior housing to ensure that their needs are being met on an ongoing basis.	NA	HCD regularly monitors vacancy rates of senior housing facilities.
Policy 3-3: Encourage Non-Profit Groups to Provide Housing for the Elderly Citizens of South San Francisco. Encourage Development in Higher Density Areas Near Shopping and Transportation.,		
Program 3-3A: Continue to grant density bonuses for senior housing projects.	100 senior housing units between 1999 and 2006: 60 Very-Low, 40 Low Income)	While the City did realize the development of the Chestnut Creek Senior housing development, no additional units were approved through the density bonus ordinance.
Program 3-3B: Continue to provide funding for minor repairs of homes occupied by low-income senior citizens.	100 units from 1999-2006: 95 Very-low, and 5 Low Income	Ongoing. The City continues to budget approximately \$40,000 annually toward its minor home repair program, with the majority of households assisted being families with children and elderly, female heads-of-households.
Policy 3-4: Encourage the Establishment of a Range of Housing Types for Seniors Including Residential Board and Care Facilities for Elderly in Community.		
Program 3-4 A: Allow reduced parking requirements for residential board and care facilities.	NA	The zoning ordinance and GP allow reduced parking rates for senior citizen residential and residential care facilities for the elderly.

Disabled Programs

Policy 3-5: Consistent with State Law, Require Inclusion of Handicapped Accessible Units in All Housing Projects.		
Program 3-5A: Review development plans to assure consistency with state laws.	NA	Ongoing
Program 3-5B: Review City Zoning Ordinance and other procedures to ensure that these procedures do not create a hardship for persons with disabilities	NA	Ongoing. This is being addressed through the Zoning Ordinance Update.
Policy 3-6: Support Programs to Modify Existing Units to Better Serve Needs of Disabled Citizens.		
Program 3-6A: Continue to provide funds to make housing units accessible to the disabled.	125 units from 1999-2006: 120 Very low, and 5 Low.	The City provides financial assistance to the Center for Independence of the Disabled to equip homes for disabled access: 154 very low income and 46 low income.
Policy 3-7: Accommodation for Individuals with Disabilities to Ensure Equal Housing Access.		
Program 3-7A: Amend Municipal Code to provide reasonable accommodation in relief from land-use, zoning, or building laws, rules, policies, practices and or procedures,	NA	Ongoing. This is being addressed through the Zoning Ordinance Update. City already allows handicapped ramps with the issuance of a Minor Use Permit.
Program 3-7B: Create a public information brochure on reasonable accommodation for disabled persons on city's website.	NA	City provides links to relevant advocacy and disability resource organizations, including CID.

Large Families Programs:

Appendix A: South San Francisco Housing Element Accomplishments 1996 to 2006

Goal / Policy / Program	Quantified Objective	Accomplishments
Policy 3-8: Provide Adequate Affordable Housing Suitable for Large Families.	NA	RDA partnered in the creation of the Grand Oaks affordable housing development which provides a total of 17 three- and four-bedroom units.
Homeless Programs		
Policy 3-9: Assist Homeless and Those at Risk of Becoming Homeless.	NA	There is currently a Homeless Shelter in the City City uses CDBG and RDA Funds to assist homeless and at risk populations, through partnerships with non-profits including the Human Investment Project and Shelter Network.
Policy 3-10: Actively Participate in San Mateo's "Continuum of Care" Planning Process with Appropriate Homeless Agencies.		
Program 3-10A: Participate in the Continuum of Care Planning process with appropriate homeless agencies to address needs of residents in need of emergency shelter or temporary housing..	NA	Ongoing. City Planning Division continues to actively participate in process.
Program 3-10 B: Support nonprofits, such as the human investment project, Inc. (HIP) in the placement of low-income individuals and small households needing housing with individuals who have excess space in their homes and who are willing to share that space.	350 placements between 1999 and 2006:235 Very low, 70 Low, and 45 Moderate Income	City provides financial support to HIP, which served 718 City residents between 1999 and 2006. The income breakdown is as follows: 445 very low income, 171 low income, 81 moderate income.
Program 3-10C: Provide funds to organizations that provide transitional housing.	210 placements of families and/or individuals between 1999 and 2006.	City provides financial assistance to three organizations that provide this service (CORA, Samaritan, Shelter Network) served at total of 799 residents during 1999-2006.
Program 3-10D: Sponsor the construction and operation of a 90-bed year round homeless shelter with city limits. Once this is operational, the city shall provide ongoing support to ensure the continued operation of the shelter.	90- bed year-round homeless shelter.	The city provides financial support to the Samaritan House organization to run the Safe Harbor Shelter within city limits. The shelter has 90 beds.
Program 3-10E: Provide financial assistance to organizations helping families with social services including case management and referral for housing and homeless prevention.	Case management and referrals for 500 individuals and families per year from 1999-2006.	In total, the above listed organizations provided assistance to 24,754 residents between 1999 and 2006 with financial assistance from the City.
Goal 4: Equal Opportunity		
Policy 4-1- Promote Unbiased Housing Opportunities for All Persons.	NA	To support equal housing opportunities in South San Francisco, the City contracts with Project Sentinel to address fair housing complaints and resolve landlord/tenant dispute in the City. Project Sentinel provided case management services for more than a ten South San Francisco residents annually and responds to more than 100 phone inquiries per year.
Policy 4-2- Provide Information and Referrals Regarding Fair Housing Complaints, Tenant-Landlord Conflicts, Habitability, and other General Housing Assistance.		
Program 4-2A: Provide access to legal counseling and advocacy concerning fair housing laws, rights, and remedies to those who feel discriminated against. Referral to a more fair housing group.	5 discrimination cases and 10 tenant-landlords cases pursued each year between 1999 and 2006.	Do not have the breakdown of specific habitability vs. discrimination cases but our two agencies that manage these issues - Project Sentinel - served 1,139 residents between 1999 and 2006.
Program 4-2B: Funding assistance to organizations that provide counseling and tenant-landlord issues, habitability and other general housing assistance.	100 habitability cases pursued each year between 1999 and 2006.	To support equal housing opportunities in South San Francisco, the City contracts with Project Sentinel to address fair housing complaints and resolve landlord/tenant dispute in the City. Project Sentinel provided case management services for more than a ten South San Francisco residents annually and responds to more than 100 phone inquiries per year.
Goal 5: Neighborhood Safety		
Policy 5-1: Prohibit New Residential Development in Areas Containing Major Environmental Hazards, Unless Adequate Measures Have Been Taken.	NA	Ongoing. City implements policy through the CEQA (environmental review) process.
Policy 5-2: Require the Design of New Housing and Neighborhoods to Comply with Adopted Building Standards that Decrease Burglary and Other Property-related Crimes.	NA	This is addressed during the Design Review Board process. The Police Department has standard conditions of approval that apply to security.
Policy 5-3: As appropriate, Continue the Abatement of Unsafe Structures.		
Program 5-3A: Review residential projects for major environmental hazards during the environmental review process. Unless hazards mitigated, the project will not be approved.	NA	Environmental reviews are completed on all rehabilitation projects.
Program 5-3B: Administer Chapter 15.48, Minimum Building Security Standards.	NA	The City's Police and Building Departments enforce the Building Security Standards.

Appendix A: South San Francisco Housing Element Accomplishments 1996 to 2006

Goal / Policy / Program	Quantified Objective	Accomplishments
Policy 5-4: Require New Residential Developments to Comply with Aircraft Noise/ Land Use Compatibility Standards for SFO Plan Area, as Contained in San Mateo Airport Land Use Plan.		
Program 5-4A: Review residential development for compliance with County Airport Land Use Plan. Incompatible use will be eliminated, or mitigation measures will be taken to reduce noise levels.	All residential new projects.	This is addressed through the entitlement process for new projects.
Program 5-4B: Investigate the feasibility of pursuing additional funding to support the Airport Noise Insulation Program to assist homeowners, regardless of income level.	Insulate Homes Within the 65 CNEL Zone.	Program has provided noise abatement to approximately 15,000 homes to date at a cost of \$120 million. Approximately \$5.0 million in funds remain, with the program expected to serve an additional 150 households over the next 3 to five years.
Goal 6: Energy Conservation		
Policy 6-1: Promote Use of Energy Conservation Features in All New Residential Structures.		
Program 6-1A: Assist with energy and water conserving modification features in existing residential rehab efforts.	10 units annually	Service is provided through grants to the North Peninsula Neighborhood Services Center (NPNSC) which provided minor home repairs for approx. 300 households between '99 and '06.
Policy 6-5: When Feasible, Encourage New Developments to be Sites to Respond to Climatic Conditions.		
Program 6-5A: Provide information on energy-efficient standards for residential buildings (brochures). Promote use of solar systems in new and existing residential buildings to ensure residential energy conservation standards are met.	NA	It is a City priority to promote the use of solar panels. Solar panels were installed at the Grand Oak Apartments.
Policy 6-6: Promote the Use of Weatherization Programs for Existing Units, Especially Among Low-Income Households.		
	NA	Service is provided through grants to the North Peninsula Neighborhood Services Center (NPNSC) which provided minor home repairs for approx. 300 households between '99 and '06.
Policy 6-7: Encourage the Use of Energy-Efficient and Conserving Design and Construction Techniques in All Project Types.		
Program 6-7A:- Enforce State requirements, including Title 24 requirements, for energy conservation in residential development and encourage residential developers to consider employing additional energy conservation measures with respect to street and driveway design, lot configuration, siting of buildings, landscaping, and solar access.	NA	The Building Division enforces the State's Title 24 requirements. Staff is working on the development of a Green Building Ordinance. The City is currently updating one of its residential properties to be a "green" model .

Appendix B: Comparison of Housing Permit Issuance by Jurisdiction

Appendix B: Comparison of Housing Permit Issuance by Jurisdiction, 1996 to 2006

San Mateo County Jurisdictions	RHNA Allocation					Permits Issued					Percent Permitted					Rank within County (21 Jurisdictions)				
	Very Low	Low	Mod	Above Mod	Total	Very Low	Low	Mod	Above Mod	Total	Very Low	Low	Mod	Above Mod	Total	Very Low	Low	Mod	Above Mod	Total
Atherton	22	10	27	107	166	0	0	0	5	5	0%	0%	0%	5%	3%	12	14	13	21	21
Belmont	57	30	80	150	317	24	20	10	287	341	42%	67%	13%	191%	108%	5	6	6	5	6
Brisbane	107	43	112	164	426	7	1	7	93	108	7%	2%	6%	57%	25%	10	13	8	15	17
Burlingame	110	56	157	242	565	0	0	72	32	104	0%	0%	46%	13%	18%	12	14	2	20	19
Colma	17	8	21	28	74	0	73	0	14	87	0%	913%	0%	50%	118%	12	1	13	17	5
Daly City	282	139	392	578	1,391	11	22	0	383	416	4%	16%	0%	66%	30%	11	12	13	14	15
East Palo Alto	358	148	349	427	1,282	57	155	15	492	719	16%	105%	4%	115%	56%	7	5	10	9	14
Foster City	96	53	166	375	690	88	0	44	401	533	92%	0%	27%	107%	77%	3	14	4	12	9
Half Moon Bay	86	42	104	226	458	0	106	0	250	356	0%	252%	0%	111%	78%	12	4	13	11	8
Hillsborough	11	5	14	54	84	0	15	19	109	143	0%	300%	136%	202%	170%	12	3	1	4	3
Menlo Park	184	90	245	463	982	0	0	11	204	215	0%	0%	4%	44%	22%	12	14	9	18	18
Millbrae	67	32	90	154	343	0	0	0	262	262	0%	0%	0%	170%	76%	12	14	13	7	10
Pacifica	120	60	181	305	666	0	10	0	169	179	0%	17%	0%	55%	27%	12	11	13	16	16
Portola Valley	13	5	13	51	82	12	3	2	44	61	92%	60%	15%	86%	74%	2	7	5	13	11
Redwood City	534	256	660	1,094	2,544	36	70	18	341	465	7%	27%	3%	31%	18%	9	10	11	19	20
San Bruno	72	39	110	157	378	138	187	0	542	867	192%	479%	0%	345%	229%	1	2	13	2	2
San Carlos	65	32	89	182	368	0	0	1	207	208	0%	0%	1%	114%	57%	12	14	12	10	13
San Mateo	479	239	673	1,046	2,437	125	85	50	1,511	1,771	26%	36%	7%	144%	73%	6	9	7	8	12
So. San Francisco	277	131	360	563	1,331	121	71	104	1,014	1,310	44%	54%	29%	180%	98%	4	8	3	6	7
Woodside	5	3	8	25	41	0	0	0	126	126	0%	0%	0%	504%	307%	12	14	13	1	1
Unincorporated	<u>252</u>	<u>146</u>	<u>454</u>	<u>828</u>	<u>1,680</u>	<u>31</u>	<u>0</u>	<u>0</u>	<u>1,982</u>	<u>2,013</u>	<u>12%</u>	<u>0%</u>	<u>0%</u>	<u>239%</u>	<u>120%</u>	8	14	13	3	4
County Total	3,214	1,567	4,305	7,219	16,305	650	818	353	8,468	10,289	20%	52%	8%	117%	63%					
Bay Area Total	47,128	25,085	60,982	97,548	230,743	20,595	18,918	22,783	149,663	211,959	44%	75%	37%	153%	92%					

Sources: *A Place to Call Home*, ABAG, 2007; BAE, 2009.

Appendix C: Home Price Affordability Calculations by Income Level

Appendix C: Mortgage Affordability Calculator, South San Francisco, 2008

	Household Income (a)	Sale Price	Down Payment (b)	Total Mortgage (b)	Monthly Mortgage	Monthly Property Tax (c)	Mortgage Insurance (d)	Homeowner's Insurance (e)	Total Monthly PITI (f)
Extremely Low Income (30% AMI)									
4 Person HH	\$33,950	\$117,320	\$11,732	\$105,588	\$674.35	\$100.96	\$44.00	\$29.44	\$848.75
Very Low Income (50% AMI)									
4 Person HH	\$56,550	\$195,418	\$19,542	\$175,877	\$1,123.25	\$168.17	\$73.28	\$49.04	\$1,413.75
Low Income (80% AMI)									
4 Person HH	\$90,500	\$312,739	\$31,274	\$281,465	\$1,797.60	\$269.14	\$117.28	\$78.49	\$2,262.50
Median Income (100% AMI)									
4 Person HH	\$95,000	\$328,289	\$32,829	\$295,460	\$1,886.98	\$282.52	\$123.11	\$82.39	\$2,375.00
Moderate (120% AMI)									
4 Person HH	\$114,000	\$393,947	\$39,395	\$354,552	\$2,264.38	\$339.02	\$147.73	\$98.87	\$2,850.00

Notes:

(a) Published by California Tax Credit Allocation Committee and HUD. Income limits for San Mateo County. <<http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k8.pdf>>

(b) Mortgage terms:

Annual Interest Rate (Fixed) 6.60% 10-year historical monthly average per Freddie Mac's Primary Mortgage Market Survey.

Term of mortgage (Years) 30

Percent of sale price as down payment 10.0%

(c) Initial property tax (annual) 1.03% South San Francisco Property Tax Rate, as of August 20, 2008. County Assessor.

(d) Mortgage Insurance as percent of loan amount 0.50% PMI- Private Mortgage Insurance Website (<http://www.pmi-us.com/>)

(e) Annual homeowner's insurance rate as percent of sale price 0.30% CA Dept. of Insurance website, based on average of all quotes, assuming \$350K coverage, determined by calculating 75% Structure Value of Median SFR 3+BR Sales Price of

(f) PITI = Principal, Interest, Taxes, and Insurance 30.0% \$560,000 in South San Francisco (YTD 2008, per DataQuick).

Sources: CA HCD 2008; Freddie Mac 2008; CA Department of Insurance, 2008; BAE 2008.

Appendix D: Glossary of Housing Terms

Household: All persons occupying a single dwelling unit.

Family Household: Two or more related persons occupying a dwelling unit.

Non-Family Household: A single person living alone, or two or more unrelated persons sharing a dwelling unit.

Large Family: A family of five (5) or more persons.

Elderly: Persons 65 years of age or older.

Disabled: Persons determined to have a physical impairment or mental disorder which is expected to be of long continued or indefinite duration and is of such a nature that the person's ability to live independently could be improved by more suitable housing conditions.

Very Low-Income Household: A household whose income, with adjustments for household size, does not exceed 50 percent of the County median household income, as published annually by the State of California, Department of Housing and Community Development.

Low-Income Household: A household whose income, with adjustments for household size, does not exceed 80 percent of the County median household income, as published annually by the State of California, Department of Housing and Community Development.

Moderate-Income Household: A household whose income, with adjustment for household size, falls between 80 percent and 120 percent of the County median household income, as published annually by the State of California, Department of Housing and Community Development.

Above Moderate-Income Household: A household whose income, with adjustment for household size, is greater than 120 percent of the County median household income, as published annually by the State of California, Department of Housing and Community Development.

Dwelling Unit: The place or customary abode of a person or household which is either considered to be real property under State law or cannot be easily moved.

Affordable Housing: Housing South San Francisco households can buy or rent without paying over 30 percent of their income.