



HOUSING ELEMENT



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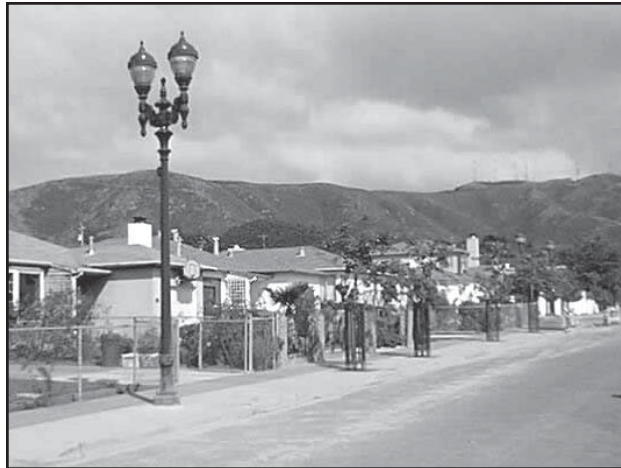
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San Bruno Mountain provides the backdrop to much of Colma's housing (top).

Colma's neighborhoods have an established character (middle and bottom).



HOUSING ELEMENT

5.05.000 INTRODUCTION

5.05.010 PURPOSE AND KEY HOUSING ELEMENT DATA

This Housing Element is intended to update the 1999 Colma Housing Element. The State of California requires housing elements to be updated at regularly designated time periods or when a city makes a change in its policies, zoning and land use designations. California state law mandates that all cities in the San Francisco Bay

Area must submit an adopted housing element by the June 2004 with the new housing need assessment numbers from ABAG and the data available from the 2000 Census. To meet this requirement, the 1999 Housing Element policies were reviewed, projected housing needs of all economic segments of Colma evaluated, and new policies and programs aimed at the preservation, improvement and promotion of housing have been developed after a review by the Colma City Council in 2003.

TABLE H-1: KEY HOUSING ELEMENT DATA

DEFINITION	DATA	LOCATION IN TEXT
Population and Households		
Population – Total Persons (2000 Census)	1,191	Sections 5.05.040; 5.05.110; 5.05.711; Tables H-1; A-1; A-2
Total Number of Housing Units (Census 2000)	342	Sections 5.05.040; 5.05.132; 5.05.731; Tables H-1; H-6; A-11; A-12
Additional Housing Units Needed between January 1, 1999 and June 30, 2006 (ABAG Regional Housing Needs Determination, adopted 2001)	74	Sections 5.05.210; 5.05.313; 5.05.420; 5.05.500; & 5.05.510; Tables H-1; H-7; H-12
Persons/Household (Census 2000)	3.47	Section 5.05.131; 5.05.731; Table H-1
Income		
Median Household Income (Calif. Dept. of Housing and Community Development, 2003 – San Mateo County)	\$91,500	Sections 5.05.131; 5.05.140; 5.05.736 Tables H-6; A-19
Housing Needs by Income Category (ABAG, Regional Housing Needs Determination, adopted April 2001)	Number of units in each category	Sections 5.05.020; 5.05.140; 5.05.331; 5.05.411; 5.05.413; 5.05.430 Tables H-6; H-11; H-12
Very Low	17	
Low	8	
Moderate	21	
Above Moderate	28	
Potential New Housing Sites – estimated number of units	72	Sections 5.05.210; 5.05.313; 5.05.411; 5.05.421-.422; 5.05.428; 5.05.430; 5.05.500; 5.05.510 Tables H-7; H-8; H-11; H-12 Exhibits H-1; H-2 Programs 1.1; 2.1; 2.2; 2.4; 2.6; 3.1; 4.1; 5.5 (listed in Section 5.05.500)
Sterling Park - Single Family units	18	
Colma BART/Mission - Higher density units	20	
Bocci Monument/Mission St. – Higher density units	18	
Old Mission Road. - Higher density units	16	

The contents of this update include an analysis of housing needs, statements of goals and policies, a schedule of programs and actions and an estimate of the number of housing units the Town expects to be developed, improved and maintained in the local housing stock. Programs and policies in the existing Housing Element were evaluated and modified, where necessary, to reflect changing market conditions and policy priorities. Key data in the Housing Element is summarized on Table H-1.

5.05.020 DEFINITION OF INCOME CATEGORIES

Since the determination of housing need is often discussed in terms of income categories, the 2003 household income categories prepared by the California Housing and Community Development (HCD) Department and the U.S. Department of Housing and Urban Development (HUD) have been used in this element. The income categories are based on the 2000 Census and are adjusted for family size and local fair market rents as determined by HUD.

The income distribution categories are used to assign what portion of future housing units are made available to each income group as shown on Tables H-7, H-11 and H-12. The income categories for Colma are based on proportions of San Mateo County's 2003 median family income of \$91,500 as summarized below, and indicated by household size in Table H-2:

Very Low Income	Below 50% of Median
Low Income	50-80% of Median
Median Income	100% of Median
Moderate Income	80-120% of Median
Above Moderate Income	Above 120% of Median

5.05.030 RELATION TO OTHER GENERAL PLAN ELEMENTS

The Housing Element is closely related to the Land Use, Open Space and Circulation Elements. In the Housing Element, residential land use is translated into types of household units to be accommodated in the future. Lands that are designated for residential use are identified in the Land Use Element; the location, site area and terrain suitable for housing is related to both open space and land use; and the capability of serving residential neighborhoods by an efficient circulation system is discussed in the Circulation Element.

5.05.040 INFORMATION SOURCES FOR THE HOUSING ELEMENT

Data from the 2000 and 1990 Census formed the basis of the 2003 update of the Housing Element. The only data available from the 2000 Census was total population, race and a general profile of the Town, including: housing units, vacancy rates, ownership versus rental housing, age data, and number of persons per household. The 2003 Housing Element is also based on this information. Some of the data in the 2003 Element was based on the 1990 Census, and when possible, updated information was collected from other sources. The 1990 Census data for Colma had some errors regarding the total population and housing unit types. These errors are explained in Appendix B, as an excerpt from the 1999 Housing Element.

**TABLE H-2
SAN MATEO COUNTY INCOME LIMITS BY HOUSEHOLD SIZE –
JANUARY 2003**

Income Category	Number of Persons in Family							
	1	2	3	4	5	6	7	8
Very Low	\$39,600	\$45,250	\$50,900	\$56,550	\$61,050	\$65,600	\$70,100	\$74,650
Low	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
Median	64,050	73,200	82,350	91,500	98,800	106,150	113,450	120,800
Moderate	76,850	87,850	98,800	109,800	118,600	127,350	136,150	144,950

Source: HUD & HCD, San Mateo County Income Limits, 2003 For the purpose of comparison, the 4 -person family was used when appropriate in this Housing Element.

Since Colma is a very small community, population of 1,191, a very detailed analysis of population characteristics is not possible without jeopardizing confidentiality. Consequently, this data was withheld from publication in the census tables to avoid disclosing confidential information about the population. Census data from 2000 and 1990 was supplemented with information collected from numerous sources such as the California Department of Housing and Community Development (HCD), California Department of Finance (DOF), Association of Bay Area Governments (ABAG) and self-conducted Town Housing Surveys. Confidential information from these surveys was excluded from the Housing Element. Where possible, key indicators such as income estimates, housing prices and rents have been updated using the best available information from the DOF, the U.S. Department of Housing and Urban Development, local and state realtor associations, publications by ABAG, and other sources.

5.05.100 POPULATION, HOUSING, AND EMPLOYMENT TRENDS

The 1999 Housing Element contained background information on population and employment characteristics, including historic population growth, age and income characteristics, and the condition of the housing stock. A majority of this information was obtained from the 1990 Census. The 2003 Housing Element has been updated using the total population, race and the general profile data from the 2000 Census, the 1990 Census and other sources. This background data is included as Appendix A (Section 5.05.700) of this document.

5.05.110 POPULATION CHARACTERISTICS

Historically, the population of Colma has fluctuated above and below the initial 500 person level that was established in 1924 when the Town was incorporated. The total population in the 2000 Census for Colma was 1,191.

According to the DOF, the population of Colma increased by 88 people in the last decade, an annual growth rate of 0.8 percent. For purposes

of comparison, the ABAG publication *Projections* to 1,191 persons, or an annual growth rate of 2.75%. ABAG estimates that Colma's population will grow 11.7 percent between 2000 and 2005, to 1,330 persons, or 2.34% per year. However, by using the DOF's estimated annual growth rate of 0.8 percent, the revised year 2005 projected population for Colma is 1,239 persons.

In 2000, approximately 24.7 percent of the population consisted of children under 18 years old, while in 1990 the children under 18 population was about 28 percent. In 2000,



Historic Mission Road Homes.

approximately 59.8 percent of the population was between the ages of 18 and 64, and 3.3 percent was over age 64. Colma's population over the age of 18 has increased 15 percent in the last decade. It can be expected that the percentage of persons in Colma over age 64 will continue to increase as California's population is aging rapidly. It is reported that by 2030 one out of every three people in California will be over the age of 50. This huge increase in the older population is due to the aging of the baby-boomer population and to a lower mortality rate. In 1990, disabled persons made up approximately 5 percent of the population and were located primarily in the Sterling Park neighborhood. By contrast, the 2000 Census indicated that 238 persons over the age of 16 were disabled. The major increase in the number of disabled population can be explained by the change in the questions and methodology used by the Census. The 2000 questions varied significantly from the 1990 questions. New 2000 questions cover the major life activities of seeing and hearing and the ability to perform physical and mental tasks. In addition, it is possible that

There were forty-six households in Town which would be classified as large households having five or more members. In 2000, the number of female-headed households dropped to 39 units or 11.4 percent, which is down from 15.9 percent, or 50 households in 1990.

The social profile of Colma residents presented in the 2000 Census reveals continued growth of ethnic diversity. The 2000 Census identified the population's race with new classifications; such as those who are one race and those who are two or more races. In Colma, 93.2 percent of the population was of one race and the remaining 6.8 percent was of two or more races, as compared to the County, which had only 3.9 percent of the population as two or more races.

Colma residents who identified themselves as being of one race in the 2000 Census revealed that 48.4 percent of the population was White, 23.7 percent was Asian, 0.3 percent was Native Hawaiian and other Pacific Islander, 1.4 percent was Black or African American, 19.5 percent was some other race (most respondents were Hispanic), 0 percent was American Indian, and 6.8 percent were of two or more races.* About forty-four percent of Colma residents described themselves as Hispanic or Latino, of any race.** Colma's multi-ethnic population reflects a regional trend which is expected to continue. The number of Colma residents who indicated their multiple races on the 2000 Census are shown in the Appendix, Table A-5A.

*Note: The 2000 Census numbers for Colma's total population by race adds to a total of 100.1%, which is simply due to "rounding" of numbers.

**The Census uses the term "Hispanic or Latino" to indicate a self-described ethnicity, rather than a race. People were put into this category if they indicated that they were: Mexican, Mexican American, Chicano, Puerto Rican, Cuban, or "Other Spanish/Hispanic/Latino".

5.05.120 EMPLOYMENT TRENDS

The 2000 Census reported that Colma residents were employed primarily in professional or managerial, sales and service jobs. ABAG *Projections 2003* reported that Colma residents were primarily employed in retail and "other jobs" and to a lesser extent in manufacturing, wholesale and service jobs. Employment locations, as shown in the 2000 Census, were predominantly in San Francisco and San Mateo Counties. In 2000, the labor force consisted 59 percent men and 41 percent women, with unemployment at 4.8 percent for men and 0.9 percent for women. As of October 2003, the unemployment rate in San Mateo County was 4.6 percent.

Since 1980, the Town has encouraged regional commercial facilities to develop in the core commercial area centered along Serramonte Boulevard, Junipero Serra Boulevard and Colma Boulevard. These facilities have provided employment opportunities, goods and services benefitting the surrounding region. The Town will continue to promote infill of this commercial core area and anticipates that local employment opportunities will increase with further commercial development. Table H-3 shows the estimated increases in employment for Colma residents.



*Colma's principal residential neighborhood:
Sterling Park*

**TABLE H-3
EMPLOYMENT PROJECTIONS FOR COLMA (1990-2025)**

Year	Total Jobs (Employed Residents at Place of Work)	Incremental Growth
1990*	1,140	
1995	1,290	+150
2000	2,510	+1,220
2005	2,530	+20
2010	2,720	+ 190
2015	3,130	+410
2020	3,440	+310
2025	3,610	+170
2030	3,930	+320

Source: *ABAG, *Projections 2002*.
ABAG, *Projections 2003*.

5.05.130 HOUSING AND HOUSEHOLD CHARACTERISTICS

5.05.131 Household Trends

In the 2000 Census, the median household income for Colma was \$58,750, roughly 32 percent lower than the median household income in 2003 for San Mateo County of \$95,100 as stated by the California Department of Housing and Community Development. One of the reasons for the disparity in incomes between Colma residents and the County median is that the County has more households with higher incomes, which raises the County's average income level.

The Town's average household size has grown from 2.69 in 1990 to 3.47 as reported in the 2000 Census. For purposes of analysis in the 2003 Housing Element, a household size of 3.47 (rounded to 3.5 when family income is discussed) is used. The average household size for owner occupied units in 2000 was 3.62 percent and it was 3.32 for rental units.

5.05.132 Housing Characteristics

According to the 2000 Census there were 342 housing units in Colma. Based on the Town's building records, 43 new housing units were actually built between 1990 and 2000 for a ten year average of 4.3 units per year. These new housing units consisted of the following housing types: 4 second units; 1 apartment unit; 20 units in duplex buildings; and an 18-unit senior housing complex.

In 1990, more than half of Colma's housing units were reported as 68 years of age or older and of these, 27 percent were 60 to 100 years old. Although a majority of Colma's residential structures may be of an age that seems to suggest needed rehabilitation, in most cases, their condition is good. A 2001 windshield survey by Town staff indicated that 8.5 percent needed minor rehabilitation and 0.2 percent required major rehabilitation. This represents a slight increase from the last survey conducted in 1998. At that time, only 6 percent of the Town's housing units required minor rehabilitation, which may indicate that residents have less disposable income to maintain their homes. However, the number of homes which have been recently improved has increased from 5.1 percent in 1998 to 6.7 percent in 2001. In addition, no homes in 2001 required major rehabilitation while in 1998, 0.2 percent did. Recent housing construction has improved the Town's housing stock; however, ongoing rehabilitation is necessary to ensure that the housing stock remains in good condition. The Town's Minor Housing Repair Grant Program, established in 2002 for a one-year trial period, has provided an avenue for very-low to low income homeowners to rehabilitate their homes.

Overcrowded conditions in Colma have been on the rise. In 1980, there were only three overcrowded units, and in 1990 there were 56 overcrowded units (17.7% of the Town's occupied housing stock). The 2000 Census also indicated that Colma had large numbers of people living in each housing unit. Colma

averaged 3.5 persons per household, as compared to the County which had 2.74. The continued increase in the number of overcrowded units in Colma may indicate that existing units in Town are either too small, or that more people are sharing households to reduce costs.

In 2000, 52 percent of the homes in Colma were owner occupied, which is up from 48 percent in 1990. In the County as a whole, 61.4 percent of the homes are owner occupied. The median value of a house in Colma, as recorded by the 2000 Census, was \$312,000 with a median mortgage payment of \$1892. In November 2003, the San Mateo County Association of Realtors (SAMCAR) provided the Town with completed sales statistics for cities in San Mateo County (Table H-4) and prepared a table indicating the average home purchase prices during the first half of 2003 for cities in San Mateo County (Table H-5). Although Colma is not included in these statistics, the average of the surrounding North County cities would be representative of values in Colma. The North County average ranged from \$384,500 for a condominium/townhouse, up from \$152,500 in 1997; to \$524,800 for a single family home, up from \$254,000 in 1997. A 3-bedroom/2-bath home for sale in Colma in 2003 was listed at \$660,000.

In 1990, the median monthly rents in Colma were reported at \$647. The cost of rental units has risen dramatically in the past 12 years due to the ongoing long term shortage of rental units and the high demand for them. According to the San Mateo County Office of Housing, the average rent in San Mateo County was \$1,505 for a two-bedroom apartment, as of June 2003. A similar survey in 1998 reported the following rental rates: \$1,350 per month for a two-bedroom apartment, \$1,800 per month for a two-bedroom home, and \$1,400 for a two-bedroom condominium. Census 2000 indicates the median rent paid in Colma is \$1,003.

According to the San Mateo County Housing Element, 119 households in Colma are overpaying for housing. Overpayment is defined as extremely low, very low, low and moderate income households who pay more than 30 percent of their income for housing. The National Low Income Housing Coalition reported that in September 2000, fifty-eight percent of renters in



the County could not afford fair market rents for a 2-bedroom unit. The gap between rental housing costs and what those with very low to moderate income can pay is increasing.

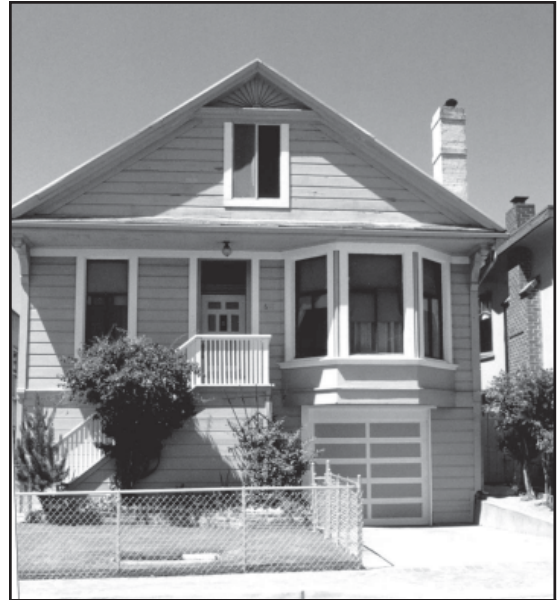
Government Code Section 85583 requires local jurisdictions to address the potential conversion of multi-family rental housing that receives governmental assistance under federal programs, state and local multi-family revenue bond programs, local density bonus programs to no-low income housing use. There are no locally subsidized units at risk in Colma, as the Town has not issued mortgage revenue bonds, has not approved any density bonus units with financial assistance, does not have an in-lieu fee program, and has not assisted multi-family housing with redevelopment or CDBG funds. The 2001 *List of Assisted Rental/Owner Housing in San Mateo County* prepared by the County of San Mateo, Office of Housing, does not list any such units within the Town of Colma. Accordingly, no policy modifications are necessary. According to the San Mateo County Office of Housing, there are no housing units in Colma receiving any form of assistance, except for four households that

are currently receiving Section 8 rent subsidies. There is one senior household that is subsidized by the Town of Colma. The Town built the Senior Housing Complex with monies from the general fund. The rents collected from these housing units go back into the general fund. The Town "subsidizes" one senior housing unit by charging below-market rate rent, which means that it will take longer for the Town to be reimbursed for the cost to build this one unit.

5.05.140 INCOME TO HOUSING COST CORRELATION

Estimates of the 1990 maximum affordable housing cost by income category for a four person household and the number of Colma households in 1990, which fell into each category is shown on Table H-6. In 1990, a large percentage of the households in Colma (43 percent), were very low and low-income households. When comparing the "maximum monthly housing affordability" column in Table H-6 to the area's 1990 median rent of \$769 it is evident that none of the 102 very low-income households, and only some of the low-income households could afford the rental costs. The area's 1990 average mortgage costs of \$1,374 was not affordable for all of Colma's very low, low, and moderate-income households, which includes 210 households. Even some of Colma's above moderate-income households could not afford the area's mortgage costs. These figures suggest that a serious affordability problem might exist in the area.

Analysis of the 1990 Census figures suggests that 29 percent of Colma's household in 1990 were spending more than the standard 30 percent of their income on housing. Of Colma's 90 households that were overpaying in 1990, 34 were owner occupied and 56 were rental units. A significant number of the lower income households, 51 percent, were overpaying for housing. Approximately 67 percent of the lower income households that were renting were overpaying and approximately 27 percent of lower income households in owner occupied units were overpaying. Some of Colma's housing units may be more affordable because the residents had purchased their homes prior to the rapid escalation of housing prices in the 1980's or they may occupy an overcrowded unit to either reduce costs by having a smaller unit



A Colma residence.

or because they are share housing costs with another person or group of people. This premise is supported by the 1990 Census, which indicates that 35 percent of all households have occupied their homes since 1979, and that the number of overcrowded units had increased substantially between 1980 and 1990.

A comparison of 2001 housing costs to Colma's 2001 income levels is not possible due to insufficient data. However, the 2001 analysis described below covers the issues of current housing costs, needs and affordability for all of San Mateo County. According to the *San Mateo County Housing Need Analysis* prepared in January 1998, the equation used to determine what income level was required to meet current housing cost was 20.3 percent of the home's value. In the 1998 study, an income of \$51,540 was needed to afford a single family home valued at \$254,000, or 20.3 percent of the price of the home. Therefore, it could be projected that the income level needed to afford a \$487,100 single family home or a \$303,000 condominium in Colma in 2001, would be \$98,900 and \$61,500 respectively. It is important to note that having a certain income does not automatically mean that the household can afford to purchase a home, have money set aside for a down payment (5-20%), and still have

TABLE H-4 2002 HOUSING VALUES IN SAN MATEO COUNTY JURISDICTIONS (In Dollars)				
City	Condominium		Single Family	
	6/02	12/02	6/02	12/02
Atherton	N.A.	N.A.	2,600,000	2,275,000
Belmont	N.A.	431,500	675,000	675,000
Brisbane	443,500	491,000	492,500	482,000
Burlingame	465,000	490,000	801,500	855,000
Daly City*	294,000	325,000	476,000	505,000
East Palo Alto	N.A.	N.A.	391,450	399,000
El Granada	N.A.	N.A.	599,500	59,000
Foster City	468,000	480,750	741,500	783,000
Half Moon Bay	385,000	402,500	750,000	685,000
Hillsborough	N.A.	N.A.	2,005,000	2,062,500
Menlo Park	615,000	535,000	880,000	810,000
Millbrae	N.A.	N.A.	675,000	745,000
Montara	N.A.	N.A.	572,500	525,000
Moss Beach	N.A.	N.A.	561,816	593,500
Pacifica	35,000	375,000	485,000	485,000
Pescadero	N.A.	N.A.	590,000	45,000
Portola Valley	N.A.	N.A.	1,600,000	1,290,000
Redwood City	396,000	455,000	613,750	616,800
Redwood Shores	482,500	512,000	818,000	794,000
San Bruno*	210,000	223,000	488,000	520,000
San Carlos	470,000	432,500	690,500	700,000
San Mateo	350,000	365,000	610,500	629,000
S. San Francisco*	359,888	351,500	469,000	488,500
Woodside	N.A.	N.A.	1,500,000	1,352,750

Source: San Mateo County Association of Realtors (SAMCAR) 1st and 2nd Quarter 2002

TABLE H-5 FIRST QUARTER OF 2003 HOUSING PURCHASE PRICES IN SAN MATEO COUNTY CITIES (In Dollars)		
City/Area	Townhouses/ Condominiums ¹	Single-Family ¹
Atherton	N.A.	2,100,000
Belmont	465,000	700,000
Brisbane	467,000	564,750
Burlingame	525,000	900,000
Colma ^{2 & 3}	N.A.	N.A.
Daly City ³	312,000	509,000
East Palo Alto	N.A.	410,000
El Granada	N.A.	592,000
Foster City	470,000	768,000
Half Moon Bay	365,000	735,000
Hillsborough	N.A.	1,850,000
Menlo Park	595,200	804,000
Millbrae	N.A.	720,000
Montara	N.A.	640,000
Moss Beach	N.A.	614,500
Pacifica	390,000	505,000
Pescadero	N.A.	690,000
Portola Valley	N.A.	1,485,000
Redwood City	429,000	650,000
Redwood Shores	482,000	740,750
San Bruno ³	230,000	353,000
San Carlos	452,400	695,000
San Mateo	370,000	636,000
South San Francisco ³	369,000	520,500
Woodside	N.A.	1,750,000
San Mateo County Median Price ⁴	\$ 395,000	\$ 644,000

Source: San Mateo County Association of Realtors (SAMCAR) 1st Quarter 2003 Completed Sales.

Notes: 1. Average price for home sales in January, February, and March 2003.

2. Colma statistics included in Daly City, according to SAMCAR.

3. North County Cities.

4. Not all Cities in San Mateo County are shown in this table.

money for other related costs of purchasing and maintaining a home.

As rents and purchase prices rise, household incomes must also rise. For example, a household with a monthly housing cost of \$2,000 must have an annual income of \$80,000 if they are to stay under the standard 30% threshold.

Renters and recent home purchasers, as well as prospective home buyers, face affordability problems in the existing Colma housing market and in all of San Mateo County. Due to housing shortages in San Mateo and Santa Clara Counties, most of the inexpensive rental housing stock has been taken over by higher income people who need housing and can pay more. Affordability of housing is an issue in the entire Bay Area. The Bay Area Council's 1997 report entitled, *Bay Area Futures: Where Will We Live and Work?*, indicated that high housing prices close to work centers has forced low- and moderate-income workers to find housing in the outer suburbs. This report also stated that to live in 70 percent of the cities in the Bay Area, residents had to spend over 30 percent of their income for housing costs.

5.05.150 BELOW-MARKET-RATE HOUSING

Units offered at rents or sale prices below that which they would command on the open market

are known as "below-market rate." Typically, below-market rate units have been produced almost exclusively as a result of direct federal subsidies. With drastic cutbacks in such programs, it has been left to local governments to find new ways of increasing the supply of housing affordable to very low, low, and moderate-income households. According to the 2000 Census and HCD, approximately 65 percent of Colma households are considered low or very low income.

Historically, affordable housing in Colma has been provided by private efforts including rental units, caretaker housing, and Farm Labor Camps. Currently there are approximately 12 below-market-rate households in Colma. These households include: 6 caretaker units, 4 HUD Section 8 rental certificates and one privately subsidized rental unit at the Town-owned Senior Housing Complex.

5.05.151 Preserving Below-Market Rate Housing

Legislation passed in 1989 amended California Government Code Section 65583(a) to require an analysis of the potential loss of existing below-market-rate housing due to conversions

**TABLE H-6
2000 EXISTING INCOME CATEGORIES AND HOUSING AFFORDABILITY OF
SAN MATEO COUNTY RESIDENTS**

2000 Colma Household Income			2003 San Mateo County Gross Income Limits		
Income Category	Number ¹	Percent Of Households ¹	Annual Income ²	Monthly Income	Maximum Monthly Housing Affordability ³
Very Low	83	26.1%	<\$56,550	\$4,713	<\$1,273
Low	41	12.8%	\$56,550-90,500	\$4,713 - \$7,542	\$1,414 - \$2,262
Moderate	154	48.5%	\$90,500 - \$109,800	\$7,542 - \$9,150	\$2,263 - \$2,745
Above Moderate	40	12.6%	>\$109,800	>\$8,608	>\$2,582
Total	318	100%			

Notes:

1. Calculated by the Census 2000, based on 2003 HUD/HCD median income for San Mateo County.
2. Based on the HUD/HCD income limits for a four-person family. The average family size in Colma is 3.5.
3. Calculated on the basis of the generally accepted standard that 30 percent of monthly income should be spent on housing.



New Residential Development at Villa Hoffman

or expired federal contracts. Since there are no federally assisted housing projects that were built in Colma, this issue does not need to be assessed.

5.05.200 HOUSING NEEDS

5.05.210 DETERMINATION OF HOUSING NEEDS

A Housing Element is required to identify sites to accommodate the total projected housing need for the time period covered by the Element. This Housing Element estimates that there is a potential for 74 new housing units in Town as determined by sites that are currently available. Recently, the State funded ABAG to determine the projected housing need for each jurisdiction in the San Francisco Bay Area. The *1999-2006 Regional Housing Needs Determination* study prepared by ABAG was approved in April 2001. Colma's share of household growth, as determined by ABAG, for the period between January 1, 1999 to June 30, 2006 is 74 units. The study also assigned the new housing units into the four income categories: very low, low, moderate and above moderate as shown in Table H-7. The percentage of units in each income category assigned to Colma is similar to the income distribution of the Town in the 1990 Census. (The 2000 Census income distribution data is not yet available.)

Colma's local projected housing growth estimates are also shown on Table H-7. These local quantified objectives are based on the actual number of housing units built between

1999 and May 2001, and on ABAG's *1999 - 2006 Regional Housing Needs Determination, and Projections 2000*. ABAG has projected that there should be an addition of 74 households in Colma between January 1, 1999 and June 30, 2006. Due to recent construction, Colma has a total projected need for 71 additional housing units by June 30, 2006, as shown on Table H-7. The Town's historic average growth rate for the last decade was 4.3 units per year. The 74 units required over the next 7.5 years by ABAG averages 9.86 units per year.

The housing policies and programs set forth in this document are intended to reach the local housing objective of 74 units within the 1999 to 2006 planning period. An evaluation of the effectiveness of the policies and programs outlined in the 1999 Housing Element is included in Section 5.05.600 of this document.

5.05.220 SPECIAL HOUSING NEEDS

5.05.221 Senior Residents

In 2000, the percentage of elderly in Colma was 15.5 percent, which is up from 12.3 percent in 1990. The sixty-three households occupied by seniors in 1990 included twenty-six rental units and thirty-seven owner occupied homes. It is expected that with the aging of the baby-boomer generation and a lower mortality rate, that the number of elderly residents will significantly increase between 2001 and 2006. Housing for the elderly should include units with easy access and affordable cost. In 1993, an assisted care facility was built in Colma. According to the 2000



Colma Senior Housing Complex, built 1990.

Census there were 49 residents in this “grouped quarters” institutional facility. These residents are counted as part of the Town’s total population; Element stated that overcrowded conditions were recorded in 119 units, or 35% of the total housing stock. Overcrowding is defined as more than 1.01 persons per room. According to ABAG, the dramatic rise in household size results from more births, increasing number of immigrant families living with extended family, and multiple families occupying single-family housing for affordability concerns. Large families often live in overcrowded conditions due to the lack of larger units. Future housing developments in Colma should include some larger units to accommodate the demands of larger households. Census 2000 indicates that Colma has a larger household size than the County, 3.5 versus 2.74 respectively.

5.05.223 Female-Headed Households

The 2000 Census showed 39 female-headed households, comprising approximately 3.3 percent of the population. The special housing needs of this group include low-cost housing with amenities suitable for children (outdoor play space or proximity to parks preferred), and located near schools and child care facilities. Innovative shared living arrangements that may include congregate cooking and child care facilities would also be suitable. Nearly 100% of Colma residents are within walking distance of a City park.



Triplex building on B Street at El Camino Real.

5.05.224 Disabled Persons

Disabled persons over age 16 comprised approximately 23.3 percent of Colma's population in 2000. Although not all persons with work disabilities require special housing, those with severe mobility constraints need specially designed housing, located near transportation, shopping and services. Potential higher density residential sites are located near the Colma BART Station and to bus lines.

5.05.225 Farm Workers

No Farm Labor Camps currently operate in Colma. However, there is one worker who for security purposes lives in a trailer on land leased from a cemetery. ABAG has projected that agricultural jobs in Colma will remain at 10 from 1990 to 2015. These jobs are related to vegetable and flower growing activities on land held in reserve by various cemeteries in Colma.

5.05.226 Homeless

In 2003, the San Mateo County Human Services Agency prepared a county-wide estimate of the homeless, drawing on information from the Federal Department of Housing and Urban Development (HUD) and statistics from temporary shelters. That study found 1,402 homeless persons in 2003, up from 1,368 in 2002. In 1998, the San Mateo County Human Services Agency prepared a county-wide estimate of the homeless, drawing on information from 16 agencies that provide homeless services. That study found 4,545 undocumented homeless men, women and children (of which 851 were children). It did not count those who did not seek services, who did not provide Social Security numbers or birth dates or whose serving agency would not release data. It is important to point out that this estimate represents the number of people who find themselves homeless at some point within a given year. The number of people who are actually homeless on any particular day will be substantially lower, since many homeless people do not remain homeless all year long, which explains the difference between the two studies.

TABLE H-7: COLMA'S PROJECTED HOUSING NEED

DOCUMENT SOURCE	1999 - 2006 NUMBER OF ADDITIONAL HOUSING UNITS NEEDED AS REQUIRED BY ABAG HOUSING NEED DETERMINATION, APPROVED APRIL 2001	CENSUS 2000 NUMBER OF HOUSING UNITS IN COLMA	2000 TO MAY 2001 NUMBER OF NEW HOUSING UNITS	HOUSING NEED AS OF JUNE 1, 2001	2001 POTENTIAL NUMBER OF HOUSING UNITS	JUNE 30, 2006 PROJECTED NUMBER OF HOUSING UNITS IN COLMA	NEW HOUSING UNIT OBJECTIVES BY INCOME LEVEL ³			
							ABOVE MODERATE-	Moderate-	LOW	VERY LOW
1999 - 2006 ABAG HOUSING NEED DETERMINATION	74 ¹	--	3	71	--	--	28 (38.2%)	21 (28.3%)	8 (10.7%)	17 (22.8%)
ABAG PROJECTIONS 2000	--	--	--	71	--	386	--	--	--	--
2001 COLMA HOUSING ELEMENT	74	342 ²	3 ⁴	71 ⁵	123 ⁶	413 ⁷	28 (38.2%)	21 (28.3%)	8 (10.7%)	17 (22.8%)

¹ ABAG, 1999 - 2006 REGIONAL HOUSING NEEDS DETERMINATION, approved in April 2001.

² U.S. Census 2000.

³ Income percentages calculated by California Department of Housing and Community Development and ABAG's Regional Housing Needs Determination (2001 San Mateo County Median Income for four person family is \$80,100).

⁴ Colma Building Permit Records, January 1, 2000 to May 2001.

⁵ Figure calculated by subtracting 3 new housing units, built since 2000, from ABAG's housing need of 74 units.

⁶ 2001 Colma Housing Element, potential housing sites, Section 5.05.313.

⁷ Figure calculated by adding the number of housing units in Census 2000 (342 units), with the number of units that should be built between 1/1/1999 and 6/30/2006 (74 units).

⁸ Only 25 units remain for the Above Moderate category, as 3 units were built in 2001.

Based on the 2000 Census, Colma has 0.20 percent of the County's total population. Assuming that the Town's share of the County's homeless population is the same as its overall percentage, and applying the 0.20 percent figure to the county-wide homeless estimate of 4,545, theoretically, Colma would have an expected homeless population of nine persons per year.

5.05.227 Quantification of Available Homeless Assistance Resources

Shelters and homeless assistance programs are the main resources available to homeless residents of San Mateo County. The Town of Colma meets the needs of its homeless residents by providing support to many of the local homeless assistance programs. Information about these programs is available to Colma residents at the Colma Planning Department (650-985-2590) and at the Daly City Community Services Center (650- 991-8007). Shelter Network of San Mateo County served an estimated 1,400 people (104 beds total) in 1998. Other shelters provide a total of 251 transitional beds for single individuals. In addition, the Rotating Church Shelter Program provides accommodations for 500 people per year. There are also several specialized shelters for persons with substance abuse problems and mental illnesses, victims of domestic violence and youth. In 1998, the Shelter Network expanded their services to include two new 24-hour, year-round programs: Maple Street Shelter for homeless single adults and First Step for Families for homeless families. Maple Street serves approximately 600 people per year while First Step serves about 100 families per year. Finally, the County's only winter shelter, Safe Harbor, served 600 people between December 2000 to March 2001. The Salvation Army and the County's Human Services Agency provide motel vouchers to hundreds of homeless families each year.

5.05.228 Determination of Unmet Homeless Needs in Colma

Due to Colma's small population size, there is estimated to be a homeless population of no more than nine persons per year. The needs of these individuals for food, shelter, and other assistance can be effectively met by the existing social service programs that the Town supports. Information on existing community crisis services

is available for the needy population by the Colma Planning Department. A list of all social service providers in the area is available at Colma Town Hall, as shown in Appendix C: Homeless Assistance Resources. In most instances, homeless people are referred to the Community Service Center in Daly City. The Center is a clearinghouse providing motel vouchers, bus tickets and referrals to the County transitional shelters. In addition, this facility provides a Home Sharing service which keeps track of those with living quarters to share. Although Colma's homeless individuals may be adequately and most cost effectively served by the existing County programs on a temporary basis, more permanent solutions are needed to fully resolve their shelter needs.

State law provides that any group or similar housing involving six or fewer unrelated persons shall be allowed in all residential zones. Proposed homeless shelters and transitional housing with 6 or less persons are allowed in Colma without any special permits. Transitional housing falls under the same regulations as group homes or day car facilities. In order to facilitate the development of permanent low-income housing to meet the Town's identified need, a housing policy will also allow the development of group homes of six or fewer persons on commercially zoned sites identified as locations suitable for future residential development on Exhibits H-1 and H-2 (Housing Maps).

5.05.300 ABILITY TO MEET HOUSING NEEDS

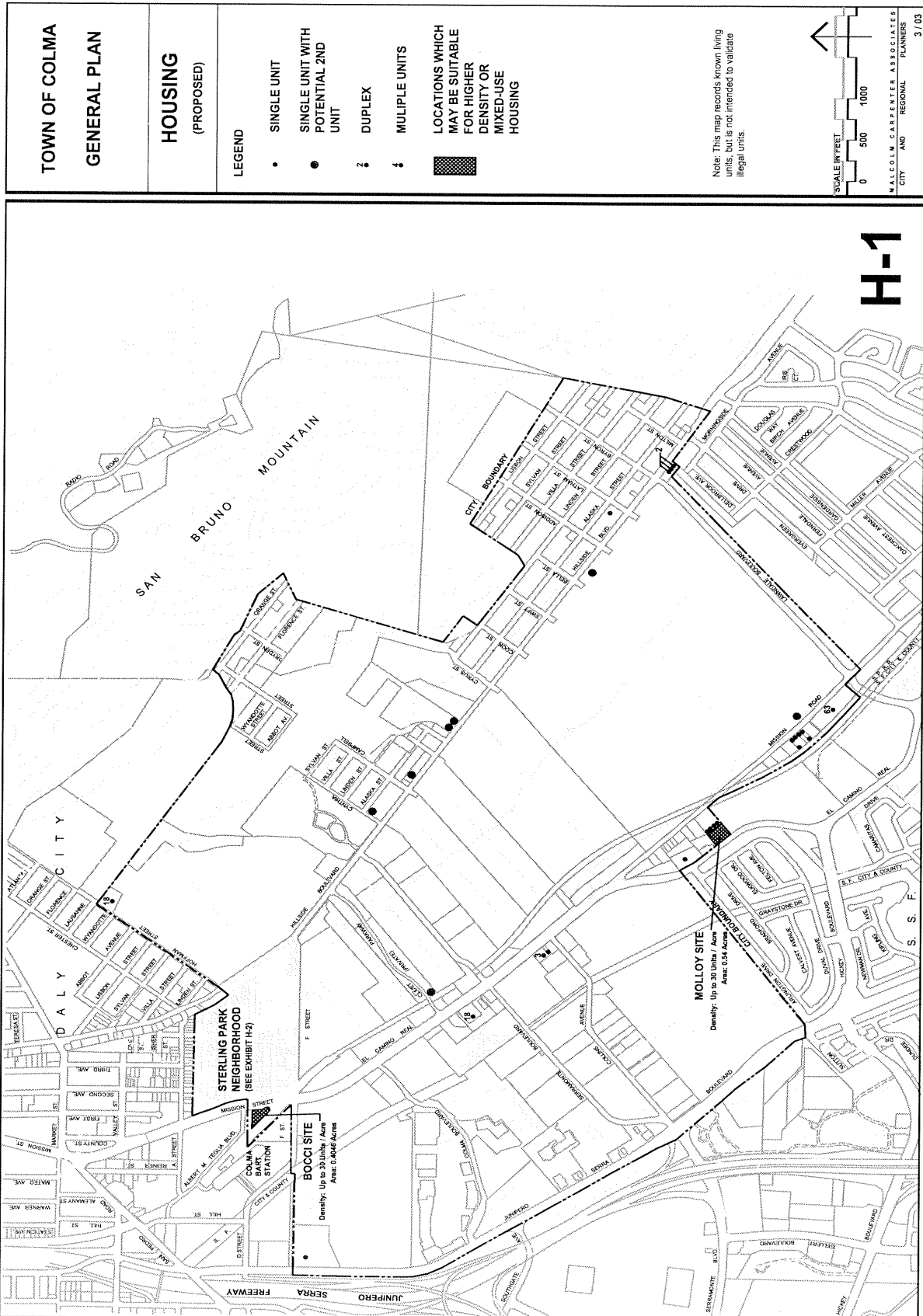
5.05.310 RESIDENTIAL LAND INVENTORY

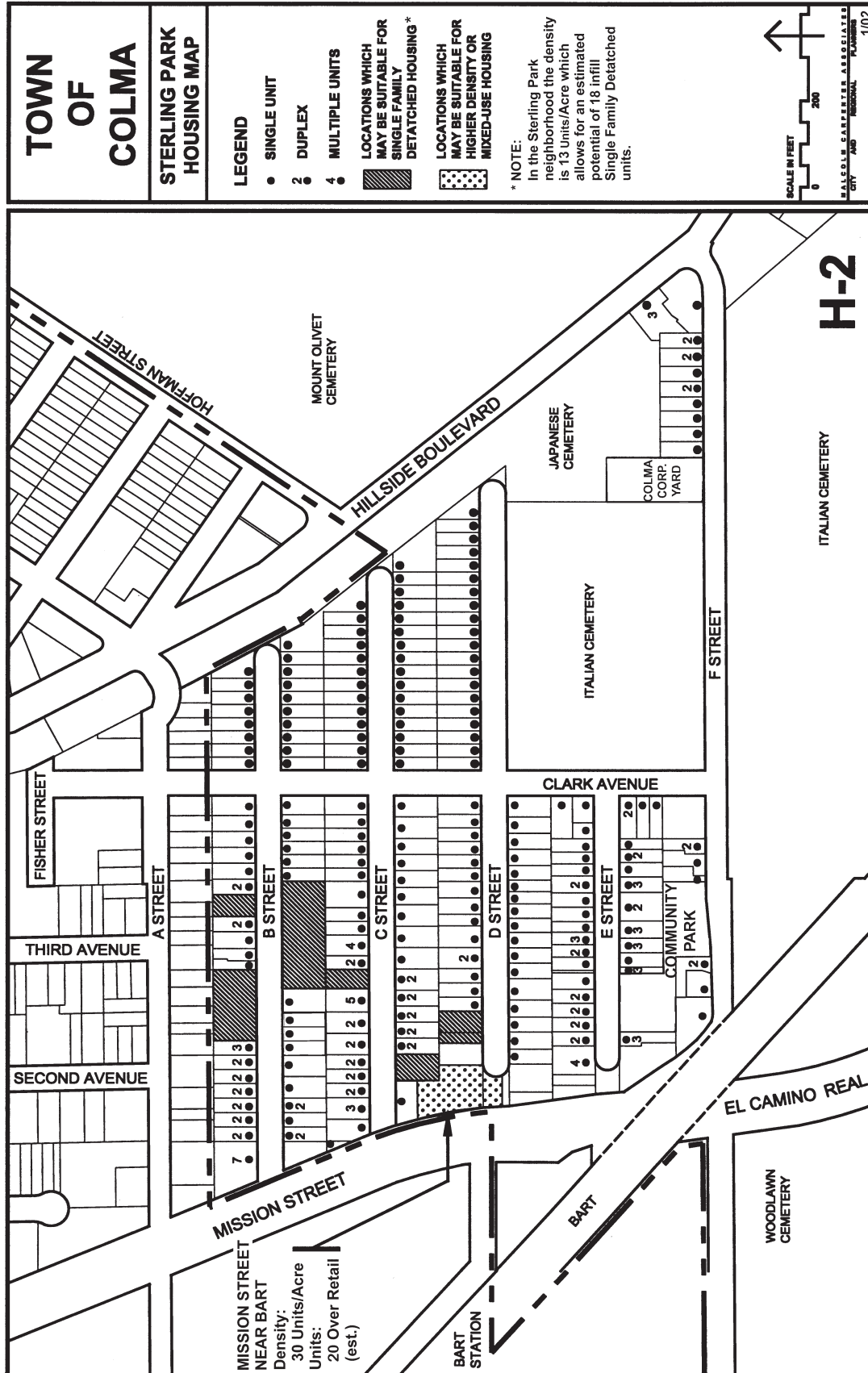
5.05.311 Existing Residential Development

Housing units are inventoried by location and size on Exhibits H-1 and H-2. These maps include all dwelling units constructed prior to June 1, 2001. Forty-three units were constructed between January 1990 and December 31, 1999. Three more were completed between January 1, 2000 and May 1, 2001.

5.05.312 Approved Residential Development

The Housing Maps, Exhibits H-1 and H-2, show locations of sites suitable for housing. One 18-unit townhouse project and one 63-unit





NOTE:
This map records known living units but is not intended to validate illegal units.

condominium development have been approved by the City Council, and as of February 2003 is under construction.

5.05.313 Vacant and Under-Utilized Sites

In the Sterling Park neighborhood, a limited number of new residential lots could be created by the redevelopment of lots currently used for flower shed and warehouse uses and the re-subdivision of large vacant lots (Exhibit H-2). These properties are easily served with utilities and could be used for housing with no General Plan or Zoning changes. The fact that 18 permits were approved and permits have been conditionally issued for new dwelling units in this neighborhood between 1990 and 2000 is indicative of Sterling Park's potential for new housing development.

The frontage along the east side of El Camino Real, between "B" Street on the north and "E" on the south, comprises some older commercial facilities and under-utilized sites that could be redeveloped with new multiple unit residential buildings. The frontage on the west side of El Camino Real, between "D" and "E" Streets, is comprised of an under-utilized monument site that could be redeveloped by preserving the historic office building for commercial or retail use and building residential units on the remainder of the site. Both of these sites are adjacent to the Colma BART Station on the west side of El Camino Real (outside of Colma's Town Limits). The presence of the Colma BART Station is expected to stimulate development of multiple unit residential buildings and mixed use developments in this area. These potential housing sites within Colma could be suitable for high density residential development if their entrances and main orientation are to El Camino Real. Care would have to be taken with building design and access orientation so as not to adversely affect the scale and intensity of the existing Sterling Park neighborhood that is immediately to the east. Buffering will be aided, in part, by the fact that these sites are at a lower elevation than the Sterling Park neighborhood which sits atop a bluff. The County adopted the Colma BART Station Area Plan which provides incentives for higher density development and density bonuses for affordable housing on unincorporated land near the BART Station.

Land on Mission Road adjacent to the South San



Francisco BART Station is a prime location for high density housing. A 63-unit condominium development for this site is under construction in 2003. Other sites on Mission Road are presently under-utilized and are suitable for infill or redevelopment (refer to Exhibits H-1 and H-2).

With the sites identified above and their potential to add 76 units, the Town can accommodate the 74 additional dwelling units required by the ABAG 1999 - 2006 *Regional Housing Needs Determination* report (Table H-7). In terms of affordability, 45 of the 71 potential residential units are zoned to accommodate multifamily unit buildings and some should include units affordable to very low, low and moderate-income residents (see Tables H-7, 8, & 11). Therefore, the sites which have been identified are sufficient to meet ABAG's estimate of very low, low and moderate-income housing needs for Colma as well as its overall housing needs estimate for the Town. Moreover, public services and facilities have been determined to be sufficient to accommodate the development of these parcels.

5.05.320 GOVERNMENT CONSTRAINTS

As of January 2002, Section 65008 of the Government Code was amended. As a result, housing element law now requires localities to include the following in the preparation and adoption of the housing element: 1) an analysis of potential and actual constraints upon housing for persons with disabilities; 2) demonstration of efforts to remove governmental constraints; and 3) inclusion of various programs or a means of

reasonable accommodations for housing designed for persons with disabilities.

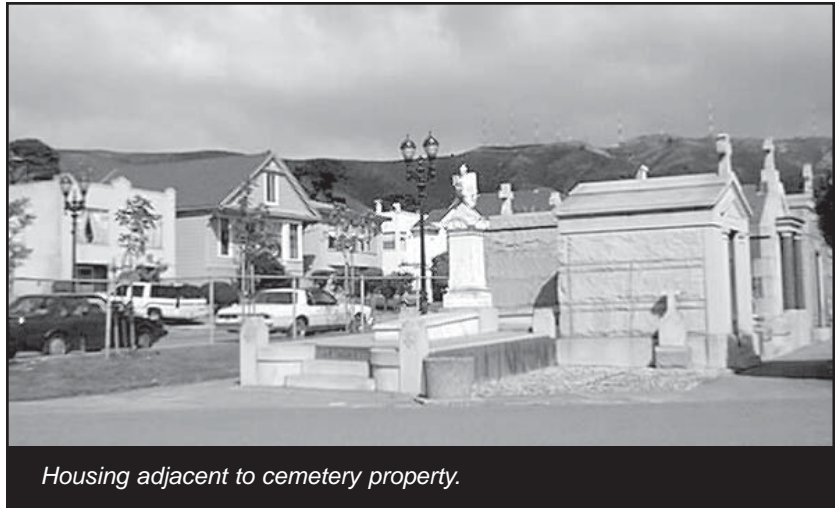
As part of the Housing Element process, the City analyzed its Zoning Code, permitting processes, development standards, and building codes to identify potential constraints for the development of housing. Where impediments are found, the Housing Objectives and Implementation Programs Section of the Housing Element proposes specific actions and implementation schedules to remove such impediments.

5.05.321 Land Use Constraints

State and Federal housing laws encourage an inclusive living environment, where persons of all walks of life have the opportunity to find housing suited to their needs.

The Town of Colma was incorporated for the purpose of protecting Memorial Park Land Uses. Cemetery and related uses have historically been the primary and most extensive land use zones in the Town, with residential and commercial uses being the second major function. By absorbing the regional need for cemetery land, Colma has made more land available throughout the Peninsula for housing development. Approximately 76 percent of the Town's land areas are designated and zoned for uses associated with memorial parks, including funeral

homes, burial sites, crematoriums and florists. Essential to this primary use are features such as well groomed rolling hills and lawns, manicured landscaping and natural vegetation, quiet and scenic areas for public meditation, and tranquil paths for strolling. Naturally, these



Housing adjacent to cemetery property.

features pose a variety of constraints to the development of high intensity uses adjacent to, or within, Memorial Park Lands.

Cemeteries tend to suffer from vandalism when residential uses are built nearby. Furthermore, the extent to which certain cultural groups will avoid living near a cemetery is an additional constraint to the marketing of such sites that cannot be easily quantified. In the present case, the northern part of San Mateo County has recently experienced a growth of Southeast Asian immigrants, yet it is known that many will

**TABLE H-8
VACANT AND UNDER-UTILIZED OR REDEVELOPABLE SITES IN COLMA –
APRIL 2004**

Site/Location	Acres ¹	Zoning	# Units ¹	Type of Suitable Housing
Sterling Park	1.537 ⁵	Residential	18	Single Family
Colma BART/Mission Street	0.671	Commercial	20	Multiple/Special Needs
Bocci Monument/Mission Street ³	0.405	Commercial	12	Multiple/Special Needs
Total Dwelling Unit Capacity			50	

NOTES:

- 1) Unit estimates based on maximum allowable density under existing zoning (See Table H-9)
- 2) This site has an approved development plan for 18 units;
- 3) This site could be redeveloped with housing while preserving the historic office for commercial or retail use;
- 4) This site has been approved for a 63-unit residential development.
- 5) This area includes 7 separate parcels and all have a minimum lot frontage requirement of 33.33 feet.

avoid living near cemeteries. Despite these constraints there are areas in the Town which are sufficiently removed or buffered from the Memorial Parks to allow for the development of high density residential uses and a variety of housing types. These areas are identified in Table H-8. Specifically, those areas include the mixed use areas identified along Mission Street and Mission Road, and the existing Sterling Park neighborhood which is suitable for infill single family detached development.

5.05.322 General Plan and Zoning

Colma's General Plan and Zoning Ordinance provide for a wide range of allowable residential densities in both residential and commercial districts. General Plan densities, shown in Table H-9, typically determine the maximum number of dwelling units allowed on a specific site. The Zoning Ordinance is consistent with the General Plan. In 1998, the Town's General Plan and Zoning Ordinance were amended to allow just single-family detached units in the existing Sterling Park neighborhood. Findings were made regarding potential effects on the regional housing needs. Potential second units that might have been built in this area can be accommodated in other areas of the Town as shown on Exhibits H-1 and H-2 and indicated on Table H-8. Additionally, the Town has a Planned Development designation which permits relaxation of zoning standards.

Development standards in Colma such as setbacks, building height and off-street parking are similar to or less restrictive than those in surrounding communities and would not be considered undue development constraints. For

example, the minimum side yard (10 percent of lot width) can be as narrow as 3.33 feet, which is much smaller than the 10 foot setback required by many San Mateo County jurisdictions. Unlike many cities, Colma allows a minimum lot size of 3,333 square feet. Colma is also less restrictive in terms of allowing residential development on commercially zoned parcels. Up to 30 units per acre are permitted in certain areas (see Table H-9). Most of San Mateo County communities, by contrast, allow only mixed use development of commercial parcels. Standards may be varied for Planned Development projects and density bonuses are offered, particularly where housing for those with special needs is proposed.

Although development standards and densities are generally less restrictive than those found in other Peninsula communities, Colma's high proportion of open space land use, which is related to the large number of cemetery uses discussed in the preceding section, must be viewed as a constraint to the development of housing in the Town. This constraint is not, however, insurmountable in view of the availability of sites identified in Section 5.05.313.

In consideration of the unusual character of land use in Colma, certain amendments to the General Plan and Zoning Code that would simplify the permit process for residential development serving residents with special needs would clarify existing policies on fair housing and could comply with State and Federal

**TABLE H-9
GENERAL PLAN RESIDENTIAL DENSITIES**

Location	Maximum Dwelling Units Per Net Acre
Sterling Park	13
Mission Street (near Colma BART)	30
Bocci Monument/Mission Street	30
Mission Road/Molloy's property (near South San Francisco BART)	30

fair housing law.

5.05.323 Building Codes

The 1998 State Building Code is used in Colma. This code will be replaced with the 2000 code as soon as it is approved by the State. The Town's Building Inspector verifies that new residences, additions, auxiliary structures, etc., meet all of the latest construction and safety standards. Building permits are required for any construction work.

5.05.324 Permit Processing, Procedures and Fees

Building permits must be secured before commencement of any construction, reconstruction, conversion, alteration or addition. Approval of permit applications is based on conformity with the Zoning Ordinance, although the City Council has the power to grant variances from the terms of the Ordinance within the limitations provided by law. Permit processing in Colma is very efficient and timely. Building permits generally are processed in a few days, Variance and Use Permit requests usually take only one to two months to process. Because Colma has no Planning Commission, decision-making is unusually streamlined. Colma is in conformance with State Law effective January 1, 1983, requiring that a

simplified handout describing application procedures be available for public distribution.

Amendments and reclassifications to the Ordinance can be made by the City Council subject to applicable provisions of the State Laws and when initiated by citizen petition. Procedures for amendments and reclassifications are stated in the Zoning Ordinance and in guidelines County area the average November 2000 sales prices for housing per SAMCAR ranged from \$303,000 for a condominium/townhouse to \$487,100 for a single family home. Comparative figures for 2000 and 2001 home prices in San Mateo County are presented in Tables H-4 and H-5 in Section 5.132. According to the San Mateo County Consolidated Housing and Community Development Plan (1998), the anticipated shortages of the housing supply will impact housing costs. The housing deficit will continue to drive up the cost of housing, especially units which are more affordable to low-income households.

In addition to the problem of affordable housing supply is the inability of lower-income renters to accumulate the first and last month's rent plus

**TABLE H-10
PARTIAL FEE SCHEDULE**

Item No.	Planning	Fee
2.060	Variance to Zoning Regulation	\$ 390
2.070	Zoning Reclassification	\$ 690
2.080	General Plan Amendment	\$1,080
2.130	Lot Line Adjustment	\$ 840
2.140	Parcel Map	\$ 840
2.150	Subdivision Map	\$1,005 plus \$50/lot
2.260	Planned Development Plan	\$1,530 plus \$50/lot
	Public Works and Engineering	
3.050	Improvement Plan Checking contracts of \$10,000 or less	5% of contract cost, \$100 minimum
3.060	Improvement Plan Checking contracts of \$10,000 - \$100,000	\$500 plus 3.5% of contract cost
3.070	Improvement Plan Checking contracts more than \$100,000	\$3,650 plus 2% of contract cost
3.090	Lot Line adjustment by deed	\$ 400
3.100	Parcel Map adjusting lot line	\$200 plus recording cost
3.110	Parcel of Final Map Subdividing Property	\$600 plus recording cost

Source: Town of Colma, Master Fee Schedule, September 2001.

security deposit, and the inability of prospective lower-income owner's to accumulate the required down payment and closing costs. The comparison between household income and housing cost gives a distorted view of a household's ability to pay, since the initial cost of acquiring a rental or owner unit is not reflected.

Affordability of rental properties in the Colma area is declining because the demand for housing has increased but no new rentals have been constructed. The low vacancy rate (1.8%) in the County, and 0.6 percent in Colma, indicates how tight the rental housing market is. As rents for a two-bedroom unit have risen to over \$1,500 per month, these units are no longer affordable to households with very low-incomes (\$50,900 or less), low-incomes (\$50,901 to \$81,450), and most moderate-incomes (\$81,451 to \$103,300).

5.05.332 Financing Availability

The primary barrier concerning the availability of housing is the difficulty of accumulating a down payment of 5 to 20 percent for a condominium priced at a County average of \$357,000 or the average single family residence priced at \$465,000 (the North County average). Financing is, however, generally available for those who possess both the necessary down payment and the minimum qualifying income. Interest rates in the vicinity of Colma are similar to those found in surrounding areas and there does not appear to be any mortgage deficient areas in the community (Figure H-2). It appears, therefore, that while financing availability is a constraint to affordable housing, the problem is no more acute in Colma than in other portions of the Bay Area.

5.05.333 Land and Construction Costs

The cost of land and construction is a constraint to the production of new affordable housing. Vacant land in Colma is selling for approximately \$40 per square foot and the 2001 cost to build a single family wood frame residence is approximately \$150 per square foot. Using these figures, the land and construction costs for a 1200 square foot home in Colma on a 3,333 square foot lot would total about \$313,320. The average selling price of new homes in North County cities is \$465,000 (February 2003). This is comparable to the overall Bay Area sales prices which are plotted in Figure H-1 and listed on Tables H-4 and H-5. Even at a selling price of \$345,000 (allowing a 10% profit to the builder),

a Colma household with the median income could not afford to purchase it.

The slow rate of housing construction in Colma in the past has been due to owners unwilling to sell or redevelop their properties. This is a result of economic forces which are well beyond the capacity of the local government to influence or control without establishing a Redevelopment Agency. These conditions combined with the reduced levels of State and Federal support discussed in the previous section, make it extremely difficult to provide affordable housing. Rising housing costs, as indicated by Figure H-1, pose additional nongovernmental constraints to meeting the Town's identified housing need for all income groups.

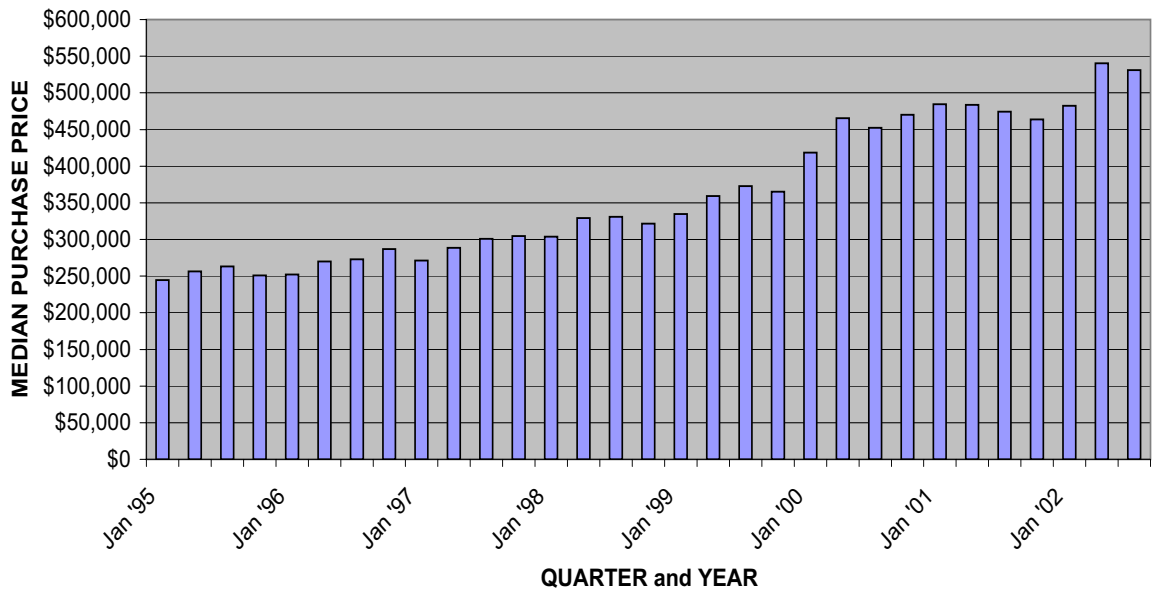
5.05.334 Imbalance of New Jobs and Housing Units

The trend has been that the number of new jobs in San Mateo County has outpaced the number of new housing units thereby increasing the market demand on the existing housing stock. Between 1990 and 1998 the County population



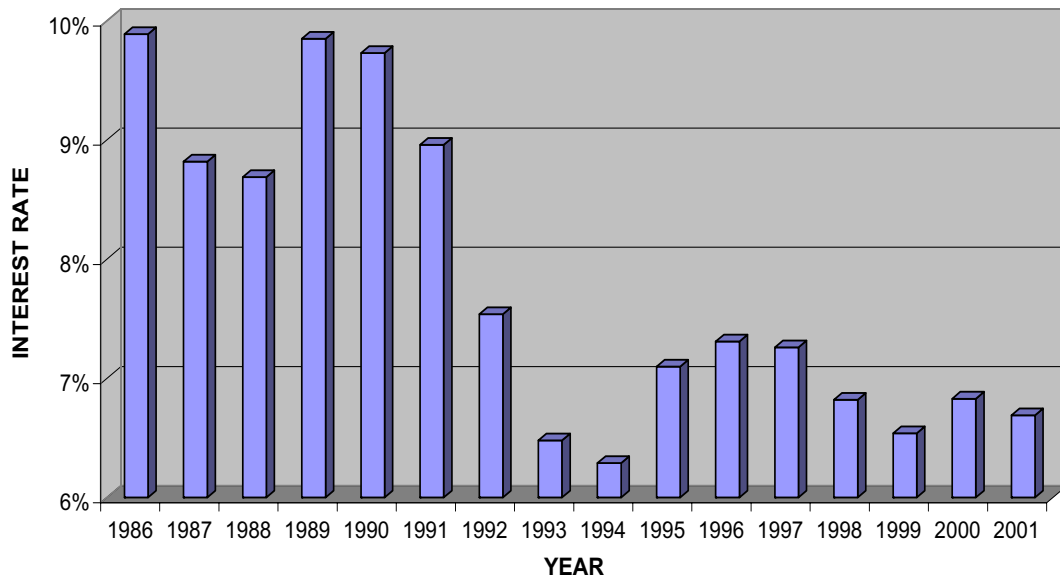
Residential properties are in short supply, thereby driving up the purchase price. Homes are selling for premium prices.

FIGURE H-1
MEDIAN HOME PRICES IN THE SAN FRANCISCO BAY AREA



Source: California Association of Realtors; Median Home Prices in San Francisco Bay Area 1995 - 2002
www.car.org/newsstand/news/index.html

FIGURE H-2
CONVENTIONAL HOME MORTGAGE INTEREST RATES IN THE SAN FRANCISCO BAY AREA



Source: Federal Housing Finance Board, Table 8 - Terms of conventional single family mortgage by selected large metropolitan area
www.FhFb.gov/MIRS/mirs_t8.xls

increased 10 percent, jobs increased 14 percent and new housing units only increased by 4 percent. This gap between jobs and housing is expected to continue according to the *San Mateo County Countywide Transit Plan 2010*, approved January 2001. During this time period, the study projected a housing deficit in the County of 15,600 to 24,600 units as the County generates 31,000 new jobs. This shortage will continue to force housing costs to rise as demand exceeds the supply. The shortfall will be greater in rental properties than ownership units.

5.05.335 Environmental Conditions

Residential development is not significantly constrained by local environmental conditions. Geotechnical hazards, noise level incompatibility, and flooding considerations are graphically presented in Exhibit H-3, the Environmental Constraints Map, and are described in more detail below. Land Use incompatibility between housing and cemeteries is discussed in Section 5.05.321.

5.05.335.1 Noise Incompatibility.

Residential areas subjected to exterior noise levels of 60 dB or higher are less desirable than quieter living environments. No portions of Colma are subject to continuous, extremely high level noise sources. The higher noise levels are associated with vehicular travel along major arterials and collector streets in Colma which reach 80 dB at the roadside. Most affected would be the El Camino Real, Mission Road and the Sterling Park residential areas. Noise effects can be mitigated by noise barriers, building orientation and the use of insulative construction materials. In order to minimize noise impacts, the Town worked closely with BART engineers to ensure that the extension of BART's turn back track and rail line was built below grade through Colma.

5.05.335.2 Geologic Seismic Safety Constraints.

The extent of constraint due to geologic factors is very small in Colma. The Town of Colma is situated in the Colma Valley associated with the Colma Creek drainage. Recent coarse-grained alluvial deposits are found along the main drainage paralleling El Camino Real, and older coarse-grained alluvial deposits extend back several thousand feet from the drainage toward the Town boundaries. The easterly Town

boundary follows the lower slopes of San Bruno Mountain where limited serpentine and greenstone outcrops have been mapped. Slopes are flatter than 30 percent throughout the Town, with few exceptions. Where artificial cuts have been made in the alluvium there is minor landslide potential. This could affect the westerly edge of the Sterling Park area, which is on a bluff above Mission Street. The recent alluvial materials closest to the Colma Creek drainage corridor have a minor potential for lateral spreading during seismic shaking. Two inactive fault traces, the San Bruno Fault and the Hillside Fault, are mapped through Colma. Very strong shaking would be expected from a seismic event along the active San Andreas Fault, located one mile west from the Town's westerly boundary, or the San Gregorio Fault, which runs along the San Mateo coast.

5.05.335.3 Flood Hazard.

Land subject to flooding is concentrated along Colma Creek, which generally parallels El Camino Real as indicated in Exhibit H-3. Frequent flooding problems near F Street where the channel is constrained and near the wye with Mission Road where runoff accumulates were resolved in 2000. Box culverts were installed at both F Street and at the Mission Road wye to remove peak flow from the existing channel. The box culvert daylights into the open creek channel just south of the future South San Francisco BART Station where the creek capacity has already been increased.

Other locations along the Creek may be subject to minor flooding during a major storm. This constraint could affect new development adjacent to the creek. Mitigation can be accomplished in two ways. All new construction is required to provide on-site stormwater detention to reduce peak runoff to the creek; and, new construction must show that the ground floor elevation is above the 100-year flood level.

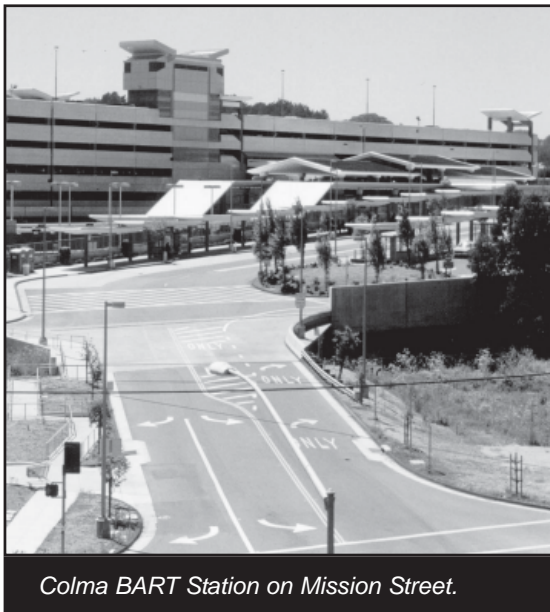
5.05.336 Public Transportation

Regional transportation is easily accessible from the major residential area of Colma, at the new Colma BART Station at the north end of Town and the South San Francisco BART Station at the south end of town. The Colma BART Station, located off of El Camino Real and across from the Sterling Park residential area, is expected to encourage private development of higher density residential and mixed uses along El Camino Real. The South San Francisco BART Station is expected to stimulate development of higher density residential and mixed uses on Mission Road.

5.05.400 HOUSING OBJECTIVES AND IMPLEMENTATION PROGRAMS

5.05.410 HOUSING PROGRAM STRATEGY

Emphasis in the Colma Housing Element is focused on stabilizing the Sterling Park residential neighborhood while also establishing planning procedures and incentives necessary



to guide potential future residential growth in all of the residential areas in Town. To guide future residential growth, the Town has identified sites in Exhibits H-1 and H-2 which are appropriate for a variety of housing types for all income levels (Tables H-11 and H-12). The Town has also ensured that the zoning and development

standards will allow development of housing to meet the 1999-2006 housing needs for an additional 74 units. The various approaches which will be employed by the Town in an effort to reach the housing production goals specified in Section 5.05.420 are summarized in Table H-12. A brief discussion of each of these strategies is provided below..

5.05.411 Private Construction

The majority of new housing to be built over the next 7.5 years is expected to be a result of private construction activity. With the presence of two BART Stations it is anticipated that there will be an increase in development interest in Colma. This activity makes it likely that the subsidized housing project goals set forth in Table H-12 can be reached.

5.05.412 Second Units

The Town presently allows second dwelling units on all residential lots except in the Sterling Park neighborhood. Sites for potential second units are on existing single family lots scattered throughout the Town, as shown on Exhibits H-1 and H-2.

5.05.413 Subsidized Units

There are a few subsidized units in Town which receive rental assistance, including HUD Section 8 certificates and vouchers, and a unit that is owned by the Town which charges a below-market rate rent and is described in more detail below. The Town recently approved a 63-unit townhouse development on Mission Road. As a condition of approval, the Town required the developer to make one of the units affordable to low-income households for 40 years.

The San Mateo Housing Authority administers the U.S. Department of Housing and Urban Development's (HUD) Section 8 certificates and voucher programs. For both programs, tenants must be very low-income. As of March 2001, County records showed that there were four tenants in Colma receiving rental assistance. In 1998 there were 3 Colma residents who were receiving rental vouchers. A unit at the Senior Housing Complex that was built by the town is charged a below-market rate rent. The Town paid for the construction of this facility with funds from its General Fund. There are no subsidized multi-family rental units at risk in Colma that receive governmental assistance under any of the applicable federal, state and local programs.

TOWN OF COLMA
GENERAL PLAN

CONSTRAINTS

APPROXIMATE LOCATION OF AN INACTIVE FAULT

MODERATE TO LOW LIQUEFACTION POTENTIAL

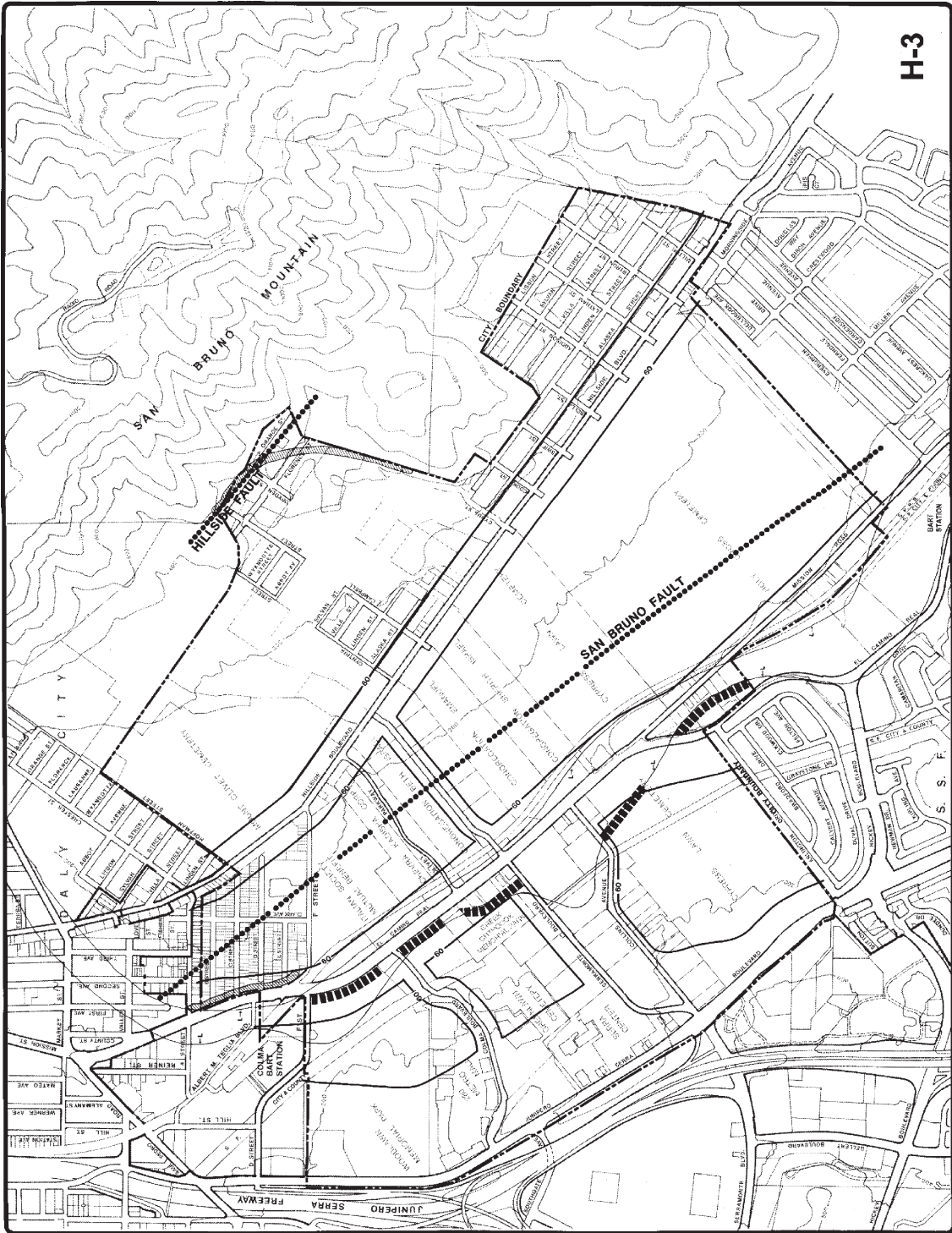
MINOR LANDSLIDE POTENTIAL

Ldn CONTOURS

OPEN PORTION OF COLMA CREEK
(REQUIRES 50 FOOT SETBACK FROM TOP OF BANK ON EACH SIDE OF CREEK.)

SCALE IN FEET
0 400 800 1200
NORTH

MALCOLM CARPENTER ASSOCIATES
CITY AND REGIONAL PLANNERS
501



5.05.414 Home Sharing

One method of providing affordable housing is home sharing. Home sharing can be facilitated through the provision of information, referral and matching services. It is estimated that up to two low-income accommodations may be facilitated between 1999 and 2006, using this approach. Home sharing is promoted through Colma's Senior Citizen Association and with occasional announcements in the Town's monthly newsletter. The Daly City Community Service Center also has a Home sharing program.

5.05.415 Density Bonuses

For a number of years State law has permitted the allowance of density bonuses to facilitate the provision of affordable dwelling units. To date this program has been ineffective in Colma. In an effort to increase its use, information will be made available to all who inquire about building in Colma.

Density bonus incentives that may be offered to Colma developers include reduced parking requirements, reduced development standards, or a waiver of the sewer user fee. By increasing builder awareness of the availability of density bonuses, it is anticipated that two additional units can be privately built by 2006. The Density bonus allowance can be used in all areas of Town except in the Sterling Park neighborhood.

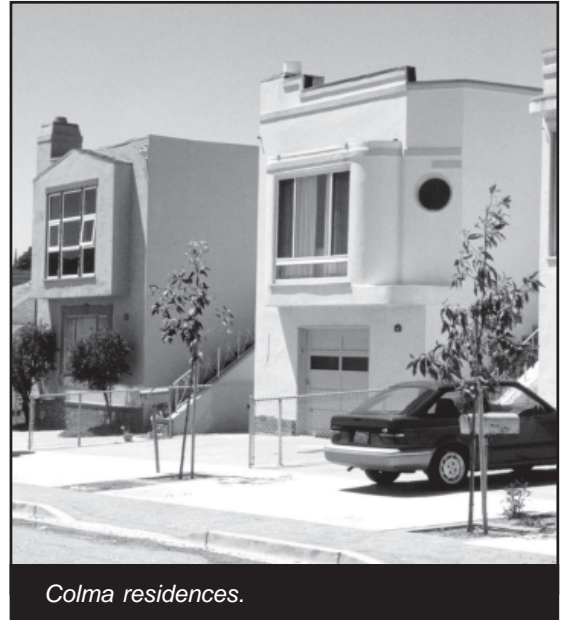
5.05.416 Rehabilitation and Conservation

The Town promotes rehabilitation and conservation of residential properties through several mechanisms such as:

- 1) Provision of a low-cost rehabilitation loan program;
- 2) Participation in the "Rebuilding Together with Christmas in April";
- 3) Promotion of a roommate referral program for the elderly; and
- 4) Dissemination of information about the San Mateo County Housing Authority's program for rent subsidies.

The R-S residential zoning district, applicable to the Sterling Park neighborhood, serves to conserve the homes in the Town's only residential neighborhood. This ordinance and recent street improvements including the undergrounding of

of utilities and street beautification, as described in the 1991 Housing Objectives, Program 7.2 found in Section 5.05.600, has encouraged private property improvements in the neighborhood. In 2002, the Town enlarged the Sterling Park recreation facility to include more active and passive recreation areas, further



enhancing the neighborhood.

5.05.417 Housing Repair Grant Program

In October, 2002, the City adopted the Minor Housing Repair Grant Program, which provides grants of up to \$1,000 per dwelling unit for minor home repairs such as repair of unsafe walkways and porches; installation of insulation and dual-pane windows; and landscaping. The intention of the program is to assist those earning less than the median income in San Mateo County (see Table H-1) to conduct repairs on their homes, and perhaps negating the need for more major repairs in the future.

In order to provide funds to conduct major repairs, the Housing Element proposes establishment of a low-interest low-income

housing rehabilitation program.

5.05.418 Special Needs Housing

In order to comply with the amendments of Section 65008 of the California Government Code (Housing Element Law), the Town must demonstrate efforts to remove governmental constraints on development of housing for persons with disabilities. In addition, the housing law requires the inclusion of various programs or means of reasonable accommodation for housing designed for persons with disabilities.

The Town of Colma facilitates and encourages the provision of housing services for its special needs population, including the disabled. However, in order to meet the requirements of State law, the Zoning Code should be amended to further accommodate those with disabilities and to remove existing governmental constraints. Amendments would include allowing licensed community care facilities as defined in State law, serving six or fewer persons, to be established by right in all residential zoning districts, eliminating the definition of “family” in the Zoning Code and developing standards to facilitate the development of larger community care facilities and transitional housing. Currently, only small family day care centers for six or fewer children are allowed in residential districts.

The 2003 Housing Element also proposes conducting a formal analysis of current codes, processes and regulations by 2004 to identify potential constraints to the development of housing for the disabled. Changes would then be made to promote fair housing.

5.05.419 Inclusionary Housing

Inclusionary zoning is a tool that can be used to integrate affordable units within market-rate residential developments. To address affordable housing needs, numerous communities in California have adopted inclusionary housing ordinances that require an established percentage of units within a market-rate development to be price-restricted as affordable units for very low, low, and moderate-income households. Colma residents should have access to decent housing at a range of prices they can afford. All current evidence indicates that the shortage of housing inventory increases as income declines. The shortage is particularly

acute at the lowest levels of affordability in both the ownership and rental housing stock.

In order to address the affordability issues, the Town will evaluate the adoption and implementation of an inclusionary housing ordinance to require a given percentage of units within new market-rate developments be price-restricted units for very low, low, and/or moderate-income households (typically between 10-25%). Should the Town adopt a local inclusionary ordinance, only where on-site provision of affordable units is deemed economically infeasible will the provision of units off-site or payment of an in-lieu fee be permitted. The amount of the in-lieu fee would be based on the amount of subsidy that would be necessary to develop the required inclusionary housing units at levels affordable to lower and moderate-income households (referred to as the “affordability gap”). Fees collected will be placed in a housing trust fund to support affordable housing activities.

By 2006, the Town will conduct a nexus study to evaluate the adoption of an inclusionary housing ordinance. The nexus study will encompass an analysis of incentive-based alternative strategies, and will evaluate the financial impacts of the inclusionary requirement on development. Should the Town move forward with adoption of an ordinance, the affordability requirements and in-lieu fee amount will be structured to not unduly burden development.

5.05.500 HOUSING GOALS, POLICIES, AND OBJECTIVES

This section describes the housing policies and programs, and quantifies the objectives intended to guide housing development in Colma until the year 2006. Many of the following programs are carried over from the 1999 Housing Element.

5.05.510 CITIZEN INVOLVEMENT

Citizen involvement in the preparation of the Colma Housing Element was accomplished through the process of the Town Council hearings, as Colma does not have a Planning Commission. All economic segments of the Town's residents were encouraged to participate in the update of the Housing Element by direct mailing and by notice of meetings.

5.05.511 Goal

Promote the availability of affordable housing in Colma for all income groups.

5.05.512 Goal

Realize the construction of approximately 74 new housing units in Colma from January 1, 1999 to June 30, 2006.

5.05.513 Goal

Increase the available housing stock for the various household income levels by the amounts shown in Table H-11 over the seven and one half year period between January 1, 1999 and June 30, 2006.

5.05.514 Goal

Promote the improvement, maintenance and enhancement of the existing housing stock

through ongoing private and public rehabilitation and conservation efforts.

5.05.515 Goal

Promote the development of a wide variety of housing types and designs in new housing.

5.05.516 Goal

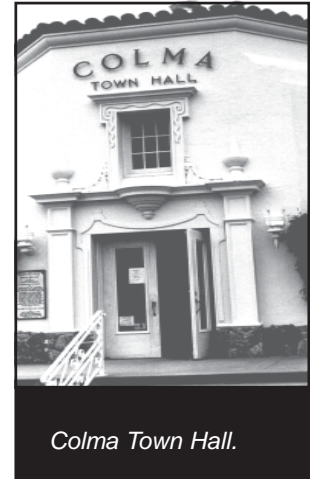
Give special consideration to the expansion of housing opportunities for elderly, handicapped, very low, low and moderate-income persons, female-headed families, large households, and displaced residents.

5.05.517 Goal

Promote housing opportunities for all persons regardless of race, sex, marital status, ancestry, national origin or color.

5.05.520 HOUSING POLICIES

Overall guiding policies for purposes of implementing the Housing Element are listed below. Detailed implementation measures are in the body of the Housing Element text.



Colma Town Hall.

TABLE H-11 NEW HOUSEHOLDS BY 2003 INCOME LEVELS			
Income Level	2003 Income(\$) ¹	# Units	Percentage of Need ²
Above Moderate	<\$109,800	28	38.2%
Moderate	\$90,501 - \$109,800	21	28.3%
Low	\$56,551 - \$90,500	8	10.7%
Very Low	>\$56,500	17	22.8%
TOTAL		74	

Sources:

¹2003 Income Limits, San Mateo County, California Department of Housing and Community Development & HUD;

²1999-2006 Housing Need Determination, ABAG, adopted April 2001.

5.05.520 HOUSING POLICIES

Overall guiding policies for purposes of implementing the Housing Element are listed below. Detailed implementation measures are in the body of the Housing Element text.

REFERENCE NUMBER	POLICY	CROSS REFERENCES WITH OTHER GENERAL PLAN ELEMENTS
5.05.521	Colma should work with other public agencies and with private developers to promote equal housing opportunity and to help guide the private housing market toward providing a wide variety of housing types and sizes capable of accommodating a broad range of income groups, age groups, and "special needs" groups.	
5.05.522	Colma should encourage stabilization and infill of the Sterling Park residential neighborhood with single family detached homes.	Land Use 5.05.320
5.05.523	Colma should encourage innovative zoning proposals which are aimed at reducing housing prices	
5.05.524	Colma should encourage semi-public and non-profit groups to provide housing for elderly and handicapped "special needs" citizens.	
5.05.525	Colma should encourage the development and expansion of housing opportunities of the elderly through techniques such as smaller unit sizes, parking reduction, common dining facilities and fewer but adequate amenities.	
5.05.526	Colma should encourage the private provision of second unit dwellings in all areas designated for residential use except the Sterling Park neighborhood.	
5.05.527	Colma should enforce the Uniform Building Code regulations regarding provision of handicapped access in multiple residential structures.	
5.05.528	Colma should encourage development of higher density residential uses, mixed uses and small group living facilities near the Colma BART Station and the future South San Francisco BART Station.	Land Use 5.02.335 Open Space/ Conservation 5.04.315
5.05.529	Colma should encourage the development of affordable housing units for all households with special attention for households with incomes less than 80% of the County median.	
5.05.530	Colma should maintain housing records and review housing conditions periodically on an ongoing basis to facilitate housing development and improvement.	
5.05.531	Colma should actively support housing opportunities for all persons regardless of race, sex, marital status, ancestry, national origin or color.	

5.05.530 1999-2006 OBJECTIVES AND PROGRAM PRIORITIES

The following section of this element sets forth the specific actions that Colma has undertaken to satisfy the Town's stated housing goals. It is anticipated that the listed programs may be used in various combinations, depending on the situation; therefore, the number of units stated in the goals may be higher than those listed in Table H-12.



2 0 0 3 O B J E C T I V E	PROGRAM	PROGRAM STATUS	GOAL
1 Encourage construction of single family detached homes in the Sterling Park and conserve the existing neighborhood.	<i>Program 1.1 Mobile Home and Manufactured Housing Design Standards Ordinance.</i> By this program, the Zoning Ordinance requires a pitched roof with overhang configuration and wooden exterior sheathing to the ground for any mobile home or manufactured housing unit installed on a permanent foundation of a residential lot in the Sterling Park neighborhood pursuant to Government Code Section 65852.7. This program provides for mobile homes and manufactured housing units while preserving a consistent visual character for housing in the area.	Ongoing <u>Responsible Agency:</u> Colma Planning Department	2 new units
	<i>Program 1.2 Second Unit Ordinance.</i> <i>In accordance with State Law adopted in 2002, the Town will be establishing development standards for the development of second units.</i>	June 2003 <u>Responsible Agency:</u> Colma Planning Department	To promote second unit development in appropriate areas.
2 Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.	<i>Program 2.1 Mixed Use District.</i> This program is designed to encourage residential uses in conjunction with commercial uses in the Commercial zones identified by General Plan policy. .	Ongoing <u>Responsible Agency:</u> Planning Department, City Council	20 - 30 units
	<i>Program 2.2 Sewer User Fee Waiver.</i> This housing program is designed to encourage the development of housing units by the Town paying ongoing sewer usage fees for the residents.	Ongoing <u>Responsible Agency:</u> Colma Planning Department, Public Works	All new housing

continued

2003 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL
2 (cont'd) Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.	<i>Program 2.3 Adopt Density Bonus Provisions for Affordable Housing.</i> This program involves revising the Zoning Ordinance general provisions to recognize Government Code Section 65915 requiring local governments to grant density bonuses to developers who set aside at least: <ul style="list-style-type: none"> • 20 percent of the total units in a development of five or more units are affordable to low income persons or families; • or 10% of units are affordable to very low income persons or families; • or 50% of the units are affordable to senior citizens or the disabled, qualifying residents as defined in Section 51.3 of the California Civil Code. A density bonus of 25 percent will be provided for all qualifying residential projects whether accomplished by conventional subdivision or by planned development. Additional incentives may include, but are not limited to: reduced parking standards, reduced development standards such as setbacks or public improvements, waiver of sewer fees or permit fees. The programs will be implemented through the adoption of an inclusionary zoning ordinance as an amendment to the Colma Municipal Code.	Proposed (Target date July 2004) <u>Responsible Agency:</u> Colma Planning Department, City Council	

continued



Colma's Senior Housing Complex on El Camino Real.

2003 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL
2 (cont'd) Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities	<p><i>Program 2.4 High-Density Housing Near Colma and South San Francisco BART Stations.</i></p> <p>The Council in 1999 amended the General Plan residential density policy applicable to property fronting on Mission Street between B, C and D Streets and to two large vacant properties fronting onto the west side of Mission Road immediately adjacent to the future South San Francisco BART Station to encourage high density residential facilities in the vicinity of the Colma and South San Francisco BART Stations.</p> <p>At the Colma BART Station, policies suggest that rooflines exhibit a pitched roof treatment and that the east facade of all structures not exceed two stories above the adjacent R-S Zoning District..</p>	<p>Ongoing</p> <p>63 townhouse units approved near SSF BART station.</p> <p><u>Responsible Agency:</u> Colma Planning Department, City Council</p>	<p>22 units at area of Colma BART Station and 63 units at area of South San Francisco BART Station</p>
3 Provide housing accessible to persons with special needs and the elderly.	<p><i>Program 3.1 Evaluate and revise, as necessary, existing policies for housing accessible to persons with disabilities.</i></p> <p>Analyze and determine whether there are constraints on the development, maintenance and improvement of housing intended for persons with disabilities, consistent with California State Senate Bill 520 enacted January 1, 2002. The analysis will include an evaluation of existing land use controls, permit and processing procedures, fees and exactions and building codes. If any constraints are found in these areas, the City will initiate actions to address these constraints, including removing the constraints and providing reasonable accommodation for housing intended for persons with disabilities.</p>	<p>The City will conduct an evaluation by June 2004 and if any constraints are found, the City will take subsequent actions by December 2004.</p>	<p>To analyze current policies and regulations and take steps to remove limitations.</p>

continued

2003 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL
3 (cont'd) Provide housing accessible to persons with special needs and the elderly.	<i>Program 3.2 Parking Variance Relaxation for Elderly and Special Needs Housing.</i> The City Council has adopted a policy encouraging variances to relax off-street parking requirements for multiple-unit projects devoted exclusively to elderly and disabled residents. Reduced parking is particularly applicable to projects that include subsidized units. The City Council will continue to support the Federal Section 202 and 811 Programs (or their replacement), through the County of San Mateo so as to facilitate a non-profit sponsor's federal approval process.	Ongoing <u>Responsible Agency:</u> Colma Planning Department, City Council	5 units
4 Encourage higher density clustered development on vacant parcels large enough to accommodate a Planned Development concept.	<i>Program 4.1 Allow Planned Development Zoning Provisions for Use with Larger Lot Development Proposals.</i> The Town's Planned Development Ordinance provides for residential development proposals that would not be possible under the available conventional zoning.	Ongoing <u>Responsible Agency:</u> Colma Planning Department	20 new units

continued



Possible mixed-use building type with residential above retail.



A new residential building.

2003 OBJECTIVE		PROGRAM	PROGRAM STATUS	GOAL
5	Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and Fair Housing.	<p>Program 5.1 Provide Knowledgeable Housing Referral.</p> <p>The Colma Planning Department will retain a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state and federal offices providing project funding and individual assistance. In particular, persons requesting information or assistance relative to Fair Housing discrimination complaints shall be referred to the County Community Services Department and provided with State and Federal printed information concerning Fair Housing Law and rights. Local fair housing policies will be posted for public review at the Town Hall, Colma Community Center, and Senior Housing Complex.</p>	Ongoing	Assist in locating affordable housing
		<p>Program 5.2 Continue support of the Human Investment Project (HIP).</p> <p>The Town supports the Human Investment Project (HIP), which provides affordable housing opportunities to residents of San Mateo County such as a Homesharing Program for the elderly and roommate referral. Information about HIP is periodically printed in the Town's monthly newsletter.</p>	Ongoing	Assist and promote organization s that provide affordable housing options.
		<p>Program 5.3 Section 8 Rental Assistance.</p> <p>By this program, the Town will actively encourage very-low income households to apply to the San Mateo Housing Authority for rent subsidies. Information on application dates and contacts will be disbursed to the community by the Colma Planning Department, in addition to the Housing Authority's local advertisement. The Town's existing newsletter, mailed to all households, is also utilized to distribute information.</p>	Ongoing	Continue to have 4 subsidized households; with the addition of 2 more
		<p>Program 5.4 Senior Housing Complex.</p> <p>Through this program the Town maintains and manages their 18-unit Senior Housing Complex on El Camino Real and will set a rental structure appropriate to the individual tenant's income.</p>	Ongoing	Maintain full occupancy of all 18 units and fund a resident-manager position.

2003 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL
5 Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and Fair Housing. (cont'd)	Program 5.5 Maintain Up-to-Date Housing Records. Through this program a master list of total housing units and the estimated population will be maintained by the City Planner and updated annually using building records.	Ongoing <u>Responsible Agency:</u> Colma Planning Department and City Council	Keep track of housing
	Program 5.6 Planner Responsibility to Promote Affordable Housing and Mixed-Use. At the time first contact is made with Town staff, developers will be alerted by the City Planner to the Town's desire to provide a wide range of housing, including units affordable to lower income households. The Planner will inform prospective developers of the numerous alternatives for financing the construction of affordable housing units and provide them with a list of vacant and underutilized properties in Colma.	Ongoing <u>Responsible Agency:</u> Colma Planning Department and City Council	Facilitate affordable housing
	Program 5.7 Town Responsibility to Promote Emergency and Transitional Shelter. By this program the Town will maintain a list of homeless assistance resources, as in Appendix C, and maintain communication with Daly City Community Services Center (Telephone: 991-8007) in order to better facilitate the provision of adequate emergency and transitional housing to Colma residents. The Town will also continue to support the Shelter Network of San Mateo County that provides emergency shelter and transitional housing, the Daly City Emergency Food Pantry, and the North County Emergency Shelter Project.	Ongoing <u>Responsible Agency:</u> <u>Colma Planning Dept.,</u> Daly City Community Services Ctr., Daly City Emergency Food Pantry, County Family Hsg. & Homeless Trust Fund	Facilitate emergency and transitional shelter for those needing these services
6 Recommend and promote energy conservation in existing and new housing.	Program 6.1 Educate Homeowners and Builders to Incorporate Energy Conservation Features in their Remodeling and New Construction. Colma Planning Department will maintain and distribute Federal and State printed information on passive and active solar design, insulation techniques, utility bill savings, interest free utility loans, and tax advantages of energy conservation techniques.	Ongoing <u>Responsible Agency:</u> Colma Planning Department	Facilitate energy efficient housing
	Program 6.2 Maintain Up-to-Date Information on Energy Conservation and Solar Design Standards and Techniques. The City Planner will encourage builders and remodelers to incorporate solar energy design and energy conservation components into new construction during the initial design review phases of development applications.	Ongoing <u>Responsible Agency:</u> Colma Planning Department	Facilitate energy efficient housing

2003 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL
7 Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowners.	Program 7.1 Maintain and expand financing opportunities for housing rehabilitation and conservation. The City Council will continue their agreement with the County of San Mateo to offer information on various rehabilitation loan programs. These programs are designed to assist low and very-low income homeowners in rehabilitating their existing residences, or property owners to rehabilitate rental housing.	Ongoing <u>Responsible Agency:</u> Colma Planning Department, City Council	4 improved properties
	Program 7.2 Establishment of single-family residential zoning in Sterling Park neighborhood. Through the establishment of the R-S zoning district, the Town has stabilized and conserved housing in Sterling Park, the Town's only residential neighborhood. This ordinance protects the characteristics that attract residents to the Sterling Park neighborhood by regulating elements such as the lot size, building height, building setback and design components.	Ongoing <u>Responsible Agency:</u> Colma Planning Department, Colma City Council	
	Program 7.3 Active Participation in "Rebuilding Together Peninsula". In addition, the Town annually participates in the "Rebuilding Together Peninsula" (formerly "Rebuilding Together with Christmas in April") program organized by the Mid-Peninsula Housing Coalition. Through this program Colma citizens volunteer to rehabilitate a residence in the area, so their neighbors can live in warmth, safety and independence.	Ongoing on an annual basis	5 improved properties.



2003 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL
7 Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowners. (cont'd)	Program 7.4 Expand and enhance the Minor Housing Repair Grant Program. The Minor Housing Repair Grant Program provides grant for repair of minor items such as unsafe walkways and porches, installation of insulation and dual-pane windows and energy-efficient appliances. The grants may also be used for major repairs such as new roofs or foundation work. Unless extended by the City Council, the program is set to expire in December 2003.	Program set to expire December 2003, unless extended. <u>Responsible Agency:</u> Colma Planning Department	25 improved properties
	Program 7.5 Establish a low-interest loan program for very-low, low, and moderate income homeowners. The Town will work to establish a low-interest loan program for rehabilitation of residential properties owned by those with very-low, low, and moderate income.	Loan Program: 2005/2006 <u>Responsible Agency:</u> Colma Planning Department	Improve 20 properties per year
	Program 7.6 Underground Utilities in the Mission Road Corridor to improve Community Commitment to Neighborhood Pride. The Town will work with P.G. & E. to fund the undergrounding of utilities in the Mission Road corridor. It is hoped that this program will encourage private property improvement through the beautification of the neighborhood.	Proposed (Target Date: 2006-2015) <u>Responsible Agency:</u> Colma Planning Department, Public Works	Volunteer improvement of two properties per year
	Program 7.7 Use Nuisance Abatement and Property Maintenance process to Improve Individual Properties and Neighborhood Pride. The Town will actively pursue compliance by property owners on laws related to property maintenance, compliance with permit conditions and compliance with construction and zoning codes in order to correct conditions of visual blight and to protect property values.		

5.05.600 EVALUATION OF EXISTING 1999 HOUSING PROGRAMS

The 1999 Housing Element identified a number of programs designed to facilitate affordable housing and quantified the number of units to be achieved through the various programs.

The eight-year housing need between 1998 and 2005 presented in the 1999 Housing Element called for 42 new units, or 5.26 per year. However, Town records show that during the period of 1998 through 2000, only 3 new units were built -- an average of one unit per year. There are several factors which influenced the Town's ability to reach its goal of 5.26 new housing units per year: a moratorium on second units, the loss of larger vacant parcels to other uses, the lack of developer interest or follow through, and the infeasibility of building in this area. In 1998, the Town placed a moratorium, and later a zoning restriction, on second units in the Sterling Park neighborhood to preserve the scale and character of the area. In addition, some of the larger parcels in the neighborhood were dedicated to a new community park and City Corporation Yard, which

reduced the number of parcels that were more economically attractive for development. Other parcels in Sterling Park have physical site constraints or require redevelopment, which may discourage development. Also, developer interest for the smaller vacant lots in Sterling Park may be minimal due to marginal profit margins. An area with lower housing values and high land costs as found in Colma typically has a slower rate of construction. However, there has been some interest in a few of the larger parcels found in the Town. One of these sites has an approved master plan for 18 townhomes, but a building permit application has not been submitted. Another site with 63 proposed condominiums has recently been approved by the City Council. A building permit application is being prepared but has not been submitted. A third site has had some developer interest but no action has been taken to date.

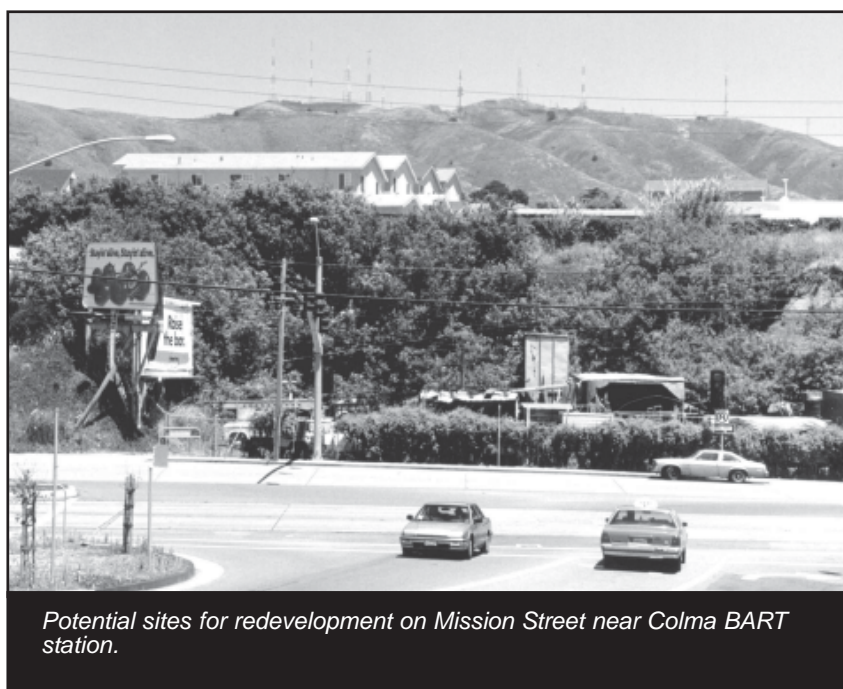
Each of the policies in the 1999 Housing Element are evaluated below. The original goal and the actual result is shown.

1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
1 Encourage construction of single family detached homes in the Sterling Park neighborhood and conserve the existing neighborhood.	<i>Program 1.1 Mobile Home and Manufactured Housing Design Standards Ordinance.</i> This program as defined by the Zoning Ordinance requires a pitched roof with an overhang configuration and wooden exterior sheathing to the ground for any mobile home or manufactured housing unit installed on a permanent foundation of a residential lot in the Sterling Park neighborhood pursuant to Government Code Section 65852.3. This program provides for mobile homes and manufactured housing units while preserving a consistent visual character for housing in the area.	Ongoing. Adopted in 1983	2 new units	0 new mobile home units in Sterling Park neighborhood; new mobile home for nursery caretaker. Most builders are intent on building new structures rather than using mobile homes and manufactured housing

continued

1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
2 Provide incentives that encourage affordable high-density affordable residential uses near the major regional transportation facilities, and provide housing accessible to persons with special needs.	Program 2.1 Parking Variance Relaxation for Elderly and Handicapped Housing. The City Council has adopted a policy encouraging variances to relax off-street parking requirements for the multiple-unit projects devoted exclusively to elderly and handicapped residents. Reduced parking is particularly applicable to projects that include subsidized units. The City Council will continue to support the Federal Section 202 and 811 Programs (or their replacements), through the County of San Mateo in order to facilitate a non-profit sponsors federal approval process.	Ongoing. Enacted in 1984	2 units	1 affordable unit in a townhouse development on Mission Road by SSF BART.
	Program 2.2 Mixed Use District. This program is designed to encourage residential units in conjunction with commercial uses in the Commercial zones identified by the General Plan policy. Stand-alone residential development may be allowed on properties targeted for mixed-use in the areas of Colma and South San Francisco BART Stations.	Ongoing. Enacted in 1987.	10 to 20 units	63 townhouse units approved near SSF BART Station on Mission Road.

continued



1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
2 Provide incentives that encourage affordable high-density residential uses near the major regional transportation facilities, and provide housing accessible to persons with special needs.	<i>Program 2.3 Sewer Usage Fee Waiver.</i> This housing program is designed to encourage the development of rental housing units in the areas designated for mixed use commercial. For all future renter-occupied multiple family residential development projects, containing more than five units with densities exceeding 15 units per acre, located within this area, the Town will pay sewer usage fees for residents. At this time all new units in Sterling Park automatically get this fee waiver.	Ongoing. Enacted in 1984	2 Housing Units in areas other than Sterling Park to achieve housing objectives.	3, in 2001, newly constructed units in Sterling Park neighborhood
	<i>Program 2.4 Adopt Density Bonus Provisions for Affordable Housing.</i> This program involves revising the Zoning Ordinance general provisions to recognize Government Code Section 65915 requiring local governments to grant density bonuses to developers who set aside at least: <ul style="list-style-type: none"> • 20 % of the total units in a development of five or more units for persons or families with low income; • or 10% of units set aside for persons or families of Very Low Income; • or 50% of the units for senior citizens, without an income level requirement. A density bonus of 25 percent will be provided for all qualifying residential projects whether accomplished by conventional subdivision or by planned development.	Not adopted yet	2 bonus units	0
	<i>Program 2.5 Senior Housing Project.</i> Through this program the Town maintains and manages their Senior Housing Complex on El Camino Real.	On-going. Built in 1993; maintenance and management of units.	Maintain full occupancy of all 18 units and continue to subsidize one unit.	All 18 Senior units are occupied, and one continues to be subsidized.

continued



Home Sweet Home: a residential care facility.

1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
2 Provide incentives that encourage affordable high-density residential uses near the major regional transportation facilities, and provide housing accessible to persons with special needs.	<p>Program 2.6 High Density Near Colma BART Station.</p> <p>The Council amended the General Plan residential density policy applicable to property fronting on Mission Street between B, C and D Streets and to two large vacant properties fronting onto the west side of Mission Road immediately adjacent to the future South San Francisco BART Station to encourage high-density residential facilities in the vicinity of the Colma and South San Francisco BART Stations. General Plan policy facilitates very low income housing by tying high density directly to the extent to which a project includes very low-income units. Maximum density is set at 30 units per acre. Incentives for development of these sites may include the allowance of stand-alone residential development, relaxation of parking standards, waiver of sewer usage fees, and/or relaxation of development standards. At the Colma BART Station, the regulations require that vehicular access be oriented to Mission Street; that the roofline exhibit a pitched roof treatment and that the east façade of all structures not exceed two stories aboveground. This policy should facilitate Program 2.4 (Density Bonus Provisions).</p>	General Plan update was adopted in 1999.	20 units at Colma BART area and 76 units at area of future South San Francisco BART Station.	63 high-density townhomes developed at a site next to the South San Francisco BART Station. There has been some developer interest in a site near Colma BART Station, but no action has yet been taken.

continued



Colma BART Station (left) and an example of housing with a pitched roof.

1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
3 Encourage medium density clustered development on vacant parcels large enough to accommodate a Planned Development concept.	<i>Program 3.1 Adopt Planned Development Zoning Provisions for Use with Large Lot Development Proposals.</i> A new Planned Development Ordinance was adopted in 1982 to provide for residential development proposals that would not be possible under the available conventional zoning.	Ongoing. Amended in 1987; adopted in 1982	20 new units	63 units developed on Mission Road; and 18 units developed on Hoffman Street.
4 Provide Incentives that Encourage Lower Cost Owner Units	<i>Program 4.1 Allow the Development of Condominiums and Condominium Conversion.</i>	<u>PROGRAM DELETED.</u>	0 units	0 units converted.
5 Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and Fair Housing.	<i>Program 5.1 Provide Knowledgeable Housing Referral.</i> The Colma Planning Department will retain a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state and federal offices providing project funding and individual assistance. In particular, persons requesting information or assistance relative to Fair Housing discrimination complaints shall be referred to the County Community Services Department and provided with State and Federal printed information concerning Fair Housing Law and rights. Local fair housing policies will be posted for public review at Town Hall. The Town supports the Human Investment Project (HIP) which provides affordable housing opportunities to residents of San Mateo County.	Ongoing. Implemented in 1982-83	Assist in locating affordable housing	Ongoing
	<i>Program 5.2 Section 8 Rental Assistance.</i> By this program the Town will actively encourage very-low income households to apply to the San Mateo Housing Authority for rent subsidies. Information on application dates and contacts will be disbursed to the community by the Colma Planning Department, in addition to the San Mateo Housing Authority's local advertisement. The Town's existing newsletter, mailed to all households, is also utilized to distribute information.	Ongoing	Continue to have 4 subsidized households; with an addition of 2 more.	4 units receiving Section 8 rent subsidies (2001)

continued

1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
5 Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and Fair Housing.	<i>Program 5.3 Maintain Roommate Referral for Elderly.</i> The Colma Planning Department will work with the officers of the local senior organization to inform them about homesharing and encourage them to keep a listing of residents who indicate an interest in sharing excess space in their homes with an elderly person. The program will involve working with local senior groups and ongoing publicity through the Town's newsletter to keep the program going. In addition, the Town has 3 bulletin boards (Town Hall, Clark Avenue Park, and Town Community Center) where notices can be posted. The Town also supports the Human Investment Project which provides, among other services, a program for Homesharing Help and Information. The Town also works with the Daly City Community Service Center, which has a roommate referral service.	Ongoing. Implemented in 1982-83	2 placements	Ongoing. 2003 update modifies program and separates Human Investment Project into separate objective.
	<i>Program 5.4 Maintain Up-to-Date Housing Records.</i> By this program a master list of total housing units and estimated population Town-wide will be maintained by the City Planner and updated annually using building records. The City Planner also maintains the list of housing needs, taken from the General Plan Housing Element, and provide up-to-date record of needs attainment for use by the City Council in reviewing new development proposals. The City Planner will request information on anticipated rent schedules and sales prices from project proponents to facilitate the needs attainment determination.	Ongoing. Implemented in 1982	Keep track of housing	Ongoing. 2003 Update revises this program.
	<i>Program 5.5 Planner Responsibility to Promote Affordable Housing.</i> At the time a developer first contacts Town staff, the City Planner will alert the developer of the Town's desire to provide a wide range of housing costs, including units affordable to very low and lower income households. The Planner may inform prospective developers of the numerous alternatives for financing the construction of affordable housing units.	Ongoing. Implemented in 1982	Facilitate affordable housing	Ongoing. 2003 Update revises this program.

continued

1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
5 Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and Fair Housing.	<p><i>Program 5.6 Town Responsibility to Provide Emergency and Transitional Shelter.</i></p> <p>By this program, the Town will improve communication with the Daly City Community Service Center (telephone 991-8007) in order to better facilitate the provision of adequate emergency and transitional housing to Colma residents. The Town also will continue to support the Shelter Network of San Mateo County, which provides emergency shelter and transitional housing.</p>	Ongoing.	Facilitate emergency and transitional shelter for those needing services.	Ongoing – Program has been updated to reflect new/revised assistance organizations
6 Recommend and promote energy conservation in existing and new housing.	<p><i>Program 6.1 Educate Homeowners and Builders to Incorporate Energy Conservation Features in their Remodeling and New Construction.</i></p> <p>Colma Planning Department will maintain and distribute Federal and State printed information on passive and active solar design, insulation techniques, utility bill savings, interest free utility loans, and tax advantages of energy conservation techniques.</p>	Ongoing. Implemented in 1983	Facilitate energy efficient housing	Ongoing
	<p><i>Program 6.2 Maintain Up-to-Date Information on Energy Conservation and Solar Design Standards and Techniques.</i></p> <p>The City Planner will encourage builders and remodelers to incorporate solar energy design and energy conservation components into new construction during the initial design review phases of development applications.</p>	Ongoing. Implemented in 1983	Facilitate energy efficient housing	Ongoing

1999 OBJECTIVE	PROGRAM	PROGRAM STATUS	GOAL	RESULTS
7 Promote the conservation and improvement of the condition of existing housing stock, and encourage remodeling and expansion efforts by homeowner.	<i>Program 7.1 Home Repair and Rehabilitation.</i> This program is designed to assist very low and lower income homeowners in rehabilitating their existing residences. The City Council will continue their agreement with the County of San Mateo to offer long term three percent rehabilitation loans through the County HCD Housing Rehabilitation Services program and appropriate as appropriate direct mobile home owners to the County's Pilot Mobile Home Rehabilitation Program. In addition, the Town annually participates in the Christmas in April program organized by the Mid-Peninsula Housing Coalition. Through this program Colma citizens volunteer to rehabilitate a needy residence in the area.	Ongoing	4 improved properties	30 homes improved with Minor Housing Repair Grants between 2001 and 2003.
	<i>Program 7.2 Underground Utilities in the Mission Road Neighborhood to Improve Community Commitment to Neighborhood Pride.</i> The Town will work with P.G.& E. to fund the undergrounding of utilities in the Mission Road corridor. It is hoped that this program will encourage private property improvement through the beautification of the neighborhood.	Proposed target date is 2006-2015	Volunteer improvement of two properties per year, after the project is in place	Old Mission Road Specific Plan will address timing of undergrounding – draft completed in early 2004
	<i>Program 7.3 Selected Use of Revenue and Taxation Code Section 17274.</i> Utilize tax code provisions as a last resort to ensure proper maintenance of housing stock. Income tax deductions to owners of substandard rental property can be denied if health and safety hazards persist.	Only to be pursued as a last resort		Neighborhood Improvement process will reduce the need to use this provision, so program has been removed in 2003 Update.

5.05.700 HOUSING ELEMENT

APPENDIX A: POPULATION, EMPLOYMENT AND HOUSING CHARACTERISTICS

5.05.710 POPULATION CHARACTERISTICS

5.05.711 Population Trends

At the time of incorporation in 1924, Colma had a population of 500 people. By 1950, the number of people in the town had decreased to approximately 300. The population again reached 500 in 1960, and continued growing from 1960 to 1970, when it reached a peak of 537 residents. In the 1970's, the Town experienced a second population decline to approximately 400 residents. In 1981 and 1982 the Town annexed additional residential parcels in the Sterling Park area, raising the population to 736. The 1990 adjusted Census indicated that the Town population had grown to 844 and the 2000 Census shows that the population was

1,191 (Table A-1).

The Town has gained roughly 43 new dwelling units and a 57 person group health care facility between 1990 and 2000. Larger household sizes and a very low vacancy rate have resulted in an approximate increase of 347 in the Colma population, or 41 percent. This compares to a county-wide population increase of 8.9 percent and an overall increase in the Bay Area of roughly 12 percent between 1990 and 2000. Table A-1 shows the growth of the Colma population while Table A-2 shows the population changes in the local and regional populations. Table A-12 shows the general distribution of the 2000 Colma population by census tract as reported in Tables A-1 and A-2.

**TABLE A-1
HISTORIC POPULATION TRENDS**

Year	Population	Source
1924	500	1
1950	297	U.S. Census
1960	500	U.S. Census
1970	537	U.S. Census
1980	736	U.S. Census
1983	736	Department of Finance
1984	732	City Survey
1985	729	Department of Finance
1990	844 ²	U.S. Census
2000	1,191	U.S. Census

¹South from San Francisco, Frank M. Stanger, San Mateo County, Historical Society, 1963.

²1990 Census figures were adjusted for an incorrect count of housing units.

**TABLE A-2
RECENT TRENDS IN LOCAL AND REGIONAL POPULATION**

	TOWN OF COLMA			SAN MATEO COUNTY			SAN FRANCISCO BAY AREA ⁴		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Total Population	395	844	1,191	588,164	649,623	707,161	4,547,792	5,181,689	5,806,325

Sources: ¹U.S. Census, 1980.

²U.S. Census, 1990, STF3 (Aug. '92) & STF1A (May '91).

³U.S. Census, 2000.

⁴Includes Alameda, Contra Costa, Marin, San Francisco, San Mateo and Santa Clara Counties.

**TABLE A-3
AGE CHARACTERISTICS**

Age Groups	1980 ¹		1990 ²		2000 ³	
	Colma (%)	San Mateo County (%)	Colma (%)	San Mateo County (%)	Colma (%)	San Mateo County (%)
Total Population						
Persons under 18	22.7	23.6	29.7	22.9	25	23
Persons Age 19-64	63.4	65.9	57.8	64.5	59.5	64.5
Persons Age 65 & over	11.2	10.5	12.3	12.2	15.5	12.4
Median Age	34.0	32.9	32.0	35.0	36.9	36.8

¹U.S. Census, 1980

²U.S. Census, 1990, STF3 (Aug. '92), and STF3 (May '92)

³U.S. Census, 2000

5.05.712 Age Characteristics

The 2000 Census data indicates that the median age of Colma's population was 36.9, which is up from 32 in 1990. A higher birth rate and larger household size has contributed to an increase in the number of children 18 and younger, and a lower mortality rate and aging of the baby-boomer generation has led to an increase in the number of elderly (Table A-3).

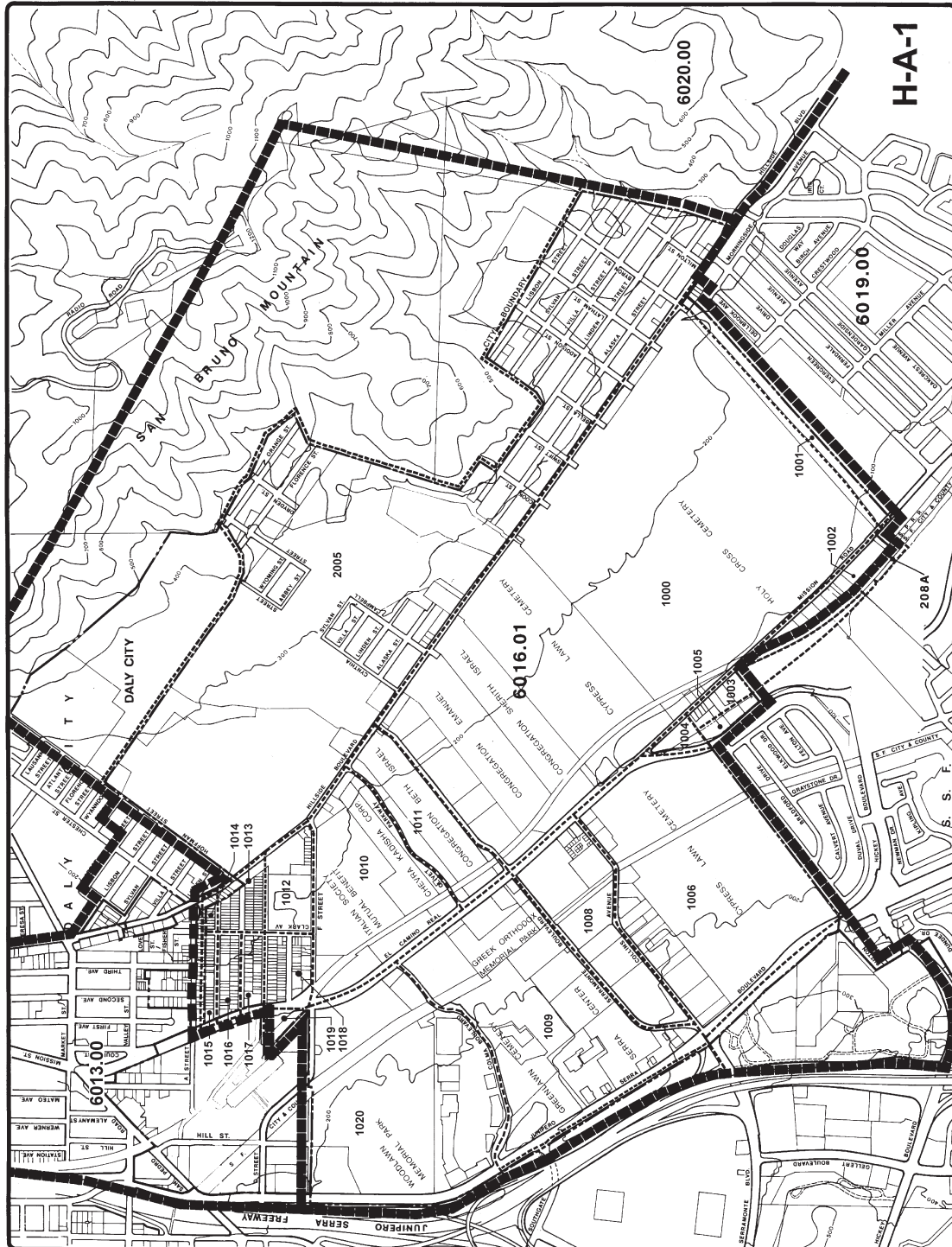
An analysis of age groups indicates that the elderly population, as a percentage of the total population, has steadily risen since 1980 from 11.2 percent to 15.5 percent in 2000. In the 1990's, senior citizens in Colma primarily resided in the Sterling Park residential areas (Table A-4), although the Senior Housing Complex (18 units) and Home Sweet Home (a residential care facility for 57 persons) are both located on El Camino Real.

**TABLE A-4
1990 LOCATION OF COLMA SENIOR CITIZEN POPULATION**

Residential Neighborhood	Census Tract	Percentage of City-wide Total
Part of Sterling Park	6013.00	9.4%
Mission Road and El Camino Real	6016.01	3.1%
Other	6019.00	0%

U.S. Census, 1990

TOWN OF COLMA	
2000 CENSUS MAP	
LEGEND ■ 2000 CENSUS TRACTS - - - 2000 CENSUS BLOCKS - - - 1992 CITY BOUNDARY	
SCALE IN FEET 0 400 800 1200	MALCOLM CARPENTER ASSOCIATES CITY AND REGIONAL PLANNERS 501



5.05.713 Ethnic and Racial Characteristics

The 2000 Census confirms that the community is ethnically and racially mixed (Table A-5). The Census also shows that the ethnic diversity of Colma has continued to increase since the 1980 Census. In the 2000 Census, Colma residents who indicated that they were of one race (Table A-5) were: 1.4 percent Black or African American, 23.7 percent Asian; and 0.3 percent Native Hawaiian and other Pacific Islander; 19.5 percent were of some other race (mostly Hispanic), and 6.8 percent were of two or more races.* The profile for Colma residents who were of more than one race is shown in Table A-5A. These numbers will added up to more than 100 percent because one person can appear in more than one category.

In 2000, the number of Colma residents whom were Hispanic or Latino, of any race, was 43.9 percent. Those who were not Hispanic or Latino made up 56.1 percent of the Town's population. Table A-5B shows the breakdown of the population by race of those who were not Hispanic or Latino.

*Note: The 2000 Census numbers for Colma's total population by race adds to a total of 100.1%, which is simply due to "rounding" of numbers.

**TABLE A-5
2000 CENSUS PERSONS BY ONE RACE**

Race	Colma ¹ 2000		San Mateo County ² 2000	
	#	(%) ⁴	#	(%) ⁴
White	576	48.4	420,683	59.5
Black or African American	17	1.4	24,840	3.5
American Indian & Alaska Native	0	0.0	3,140	0.4
Asian	282	23.7	141,684	20.0
Native Hawaiian or other Pacific Islander	3	0.3	9,403	1.3
Some Other Race	232	19.5	71,910	10.2
Two or more races	81	6.8	35,501	5.0
TOTAL	1,191		707,161	

Sources:

¹2000 U.S. Census, QT-PL. Race, Hispanic or Latino, and Age, Town of Colma, California.

²2000 U.S. Census, QT-PL Race, Hispanic or Latino, and Age, San Mateo County, California.

³The 2000 Census calculates race as the first five categories above, plus "some other race" and "two or more races".

⁴The 2000 Census percentages do not total 100 percent due to "rounding" of numbers.

Note: Information on the number of people who are of Hispanic or Latino origin is provided on Tables A-5B.

**TABLE A-5A:
COLMA RACE OR
MULTIPLE RACES OF COLMA POPULATION IN 2000**

RACE	NUMBER
Total:	1,191
Population of one race:	1,110
White alone	576
Black or African American alone	17
Asian alone	282
Native Hawaiian and Other Pacific Islander alone	3
Some other race alone	232
Population of two or more races:	81
Population of two races:	76
White; American Indian and Alaska Native	2
White; Asian	14
White; Some other race	35
Black or African American; American Indian and Alaska Native	1
Black or African American; Asian	1
Black or African American; Some other race	2
American Indian and Alaska Native; Asian	7
Asian; Native Hawaiian and Other Pacific Islander	6
Asian; Some other race	8
Population of three races:	5
White; American Indian and Alaska Native; Asian	1
White; Asian; Some other race	3
Asian; Native Hawaiian and Other Pacific Islander; Some other race	1

Source: Census 2000 PL1, Race [71] – Universe: Total Population.

Data Set: Redistricting Data (Public Law 94-171) Summary File.

**TABLE A-5B:
COLMA PERSONS BY RACE AND HISPANIC OR
LATINO ORIGIN IN 2000**

RACE	NUMBER
Total:	1,191
Hispanic or Latino	523
Not Hispanic or Latino	668
Population of one race:	625
White alone	330
Black or African American alone	11
Asian alone	280
Native Hawaiian and Other Pacific Islander alone	3
Some other race alone	1
Population of two or more races:	43
Population of two races	40
White; American Indian and Alaska Native	2
White; Asian	13
White; Some other race	16
Black or African American; American Indian and Alaska Native	1
Black or African American; Asian	1
Asian; Native Hawaiian and Other Pacific Islander	6
Asian; Some other race	1
Population of three races:	3
White; Asian; Some other race	2
Asian; Native Hawaiian and Other Pacific Islander; Some other race	1

Source: Census 2000 PL1, Race [71] – Universe: Total population.

Data Set: Redistricting Data (Public Law 94-171) Summary File.

5.05.714 Large Households, Female-Headed Households and Special Needs Household

In 1990, approximately 14.6 percent of Colma's households were large households with 5 or more members. In 2000, 39 female-headed households in Colma comprised 11.9 percent of the Town's 342 households, as indicated in Table A-6.

Disabled persons with motor limitations represent about 2.6 percent of the population, as indicated in Table A-7.

TABLE A-6 1990 AND 2000 LARGE HOUSEHOLDS AND FAMILIES WITH FEMALE HEADS						
Year	Total # of Persons	Total # of Households	# of Households with 5 or More Members		# of Households with Female Heads of Households	
			#	%	#	%
1990	844	314	46	14.6	50	15.9
2000	1,191	342	N.A.	N.A.	39	11.4

Source: U.S. Census 1990 and 2000.

TABLE A-7 1990 AND 2000 NON-INSTITUTIONAL DISABLED PERSONS OVER 16 YEARS OF AGE			
Census Date	Total Number of Persons in Colma	Persons with Public Transit (Mobility) Limitation	
		#	%
1990	844	22	2.6
2000	1,191	30	2.5

Sources: 1990 U.S. Census, STF3 (Aug.'92); and Section 5.05.040 of this report.
2000 U.S. Census, STF3, Table P151.

5.05.720 EMPLOYMENT CHARACTERISTICS

5.05.721 Employment Pattern

The 2000 Census data shows that women comprised about 41 percent of the entire labor force, an increase of 7 percent since 1990 (Table A-8). The increase in the population of small children in Colma may have resulted in fewer women in the labor force choosing the option staying home to care for their children. The percentage of working-age males belonging to the labor force rose slightly to 84 percent in 1990,

which is up from 80 percent in 1980. Men comprised 52 percent of the entire labor force in 1990. The rate of unemployment for men increased from 2.3 percent to 4.8 percent, and yet for women, the rate declined from 2.5 percent in 1989 to 0.9 percent in 2000.

**TABLE A-8
2000 EMPLOYMENT PICTURE**

	Persons 16 Years Old and Over	Number in Labor Force	Number Employed	Number Unemployed	Percent of Labor Force Unemployed
Males	454	313	298	15	4.8%
Females	465	221	219	2	0.9%

Source: 2000 U.S. Census, STF3 Table DP-3; and Section 5.05.040 of this report.

5.05.722 Type and Location of Employment

The most frequent occupations given by Colma residents in 2000 were professional, service, manufacturing and retail jobs. The one job category which showed the highest local increase over the past decade was Managerial and Professional Specialty (Table A-9). Significant declines as a percentage of total jobs were shown in the "blue collar" categories of

service occupations, including farm laborers and craftsmen.

Over half of Colma's residents (54 percent) are employed in San Mateo County in the year 2000, with nearly 6 percent of those employed within Colma. About 40 percent of those employed work outside of the County or State, as shown in Table A-10.

**TABLE A-9
2000 CIVILIAN EMPLOYMENT BY OCCUPATION**

Occupation Types	2000 Number Employed	2000 Percent Employed
Managerial & Professional Specialty	97	18.7%
Sales and Office	179	34.6%
Service Occupation	96	18.6%
Farming, Forestry & Fishing	3	0.5%
Construction, Extraction, Maintenance	54	10.4%
Production, Transportation	88	17.0%
TOTAL	517	100.0%

Source: 2000 U.S. Census, SF3 Table DP-3; and Section 5.05.040 of this report.

**TABLE A-10
2000 PLACE OF WORK FOR COLMA RESIDENTS**

Place Where Employed	Percent of Workers
Colma	5.8%
San Mateo County	54.1%
Another County	38.5%
Outside of State	1.6%

U.S. Census, SF3 Table QT-P25

5.05.730 HOUSING AND HOUSEHOLD CHARACTERISTICS

5.05.731 Housing Units and Mix

A total of 342 housing units were counted in Census 2000, which is up from 314 units in the adjusted 1990 Census. The 2000 Census showed that Colma had an average household size of 3.5 persons. The average household size of an owner occupied unit is 3.61 persons, and a rental unit is 3.32 persons. The average household size for Whites alone is 2.79 persons; for Asians alone is 4.53 persons; for Hispanics alone is 4.47 persons; and for African-Americans alone is 2.38 persons. The household size has steadily grown since the 1990 Census, when Colma's household size was 2.69. The 1990 Census also indicated that the predominant housing types in Colma (Table A-11), are single

family homes (81.8 percent) followed by duplexes (12.1 percent). The 2000 homeowner vacancy rate was reported by the Census as 0.5 percent in San Mateo County and as 0 percent in Colma. The rental vacancy rate in the 2000 Census for San Mateo County was 1.8 percent and in Colma it was 0.6 percent, which is extremely low.

The principal residential neighborhood in Colma, Sterling Park, is located on the northern boundary of the Town immediately east of Mission Street and includes "B", "C", "D", "E", "F" and Clark Streets. The 2000 Census shows that over 80 percent of the housing units in Colma are located in the Sterling Park residential area (Table A-12 and Exhibit H-A-1). The rest of the households are distributed outside of the Sterling Park neighborhood.

**TABLE A-11
HOUSEHOLD SIZE BY TYPE OF RESIDENCE – 2000 CENSUS**

Housing Unit Size	#	All Units %	Vacant %	Total Occupied #
Single Family	247	72.2	0	247
Duplex	39	11.4	0	39
Three to Four Units	32	9.3	0	32
Five + Units	22	6.4	0	22
Mobile Home or Trailer	0	0	0	0
Other	2	0.6	0.5	0
TOTAL	342	100%	0.5%	340

*Source: 2000 U.S. Census, SF3 (QT-H10).

**TABLE A-12
POPULATION AND DWELLING UNIT LOCATION – 2000 CENSUS**

Census Block	Population	Number of Housing Units	Percent of Total Units
Sterling Park			
1012	50	16	4.7%
1013	182	59	17.3%
1014	26	8	2.3%
1015	115	31	9.1%
1016	194	57	16.7%
1017	151	35	10.2%
1018	303	81	23.7%
Subtotal	1,021	287	84.0%
Other Parts of Town			
1000	34	13*	3.8%
1001	0	0	0%
1002	21	6	1.7%
1003	0	0*	0%
1004	0	0	0%
1005	22	5*	1.4%
1006	0	1	0.3%
1008	57	2*	0.6%
1009	26	17	5.0%
1010	2	1*	0.3%
1011	0	0*	0%
1019	0	0	0%
1020	0	0*	0%
2005	8	10*	2.9%
Subtotal	170	55	16%
TOTAL	1,191	342	100%

* Incorrect number of units per Town records. The Census Bureau has been notified of these discrepancies.

5.05.732 Housing Tenure

The 2000 Census, as shown on Table A-13, indicates that approximately 44 percent of the units in Colma were occupied by their “current” residents for less than five years and that less than ten percent of the total households have lived at their present location for less than three

years. Short-term tenancy is likely related in part to the high proportion of rental units in the Town. Census data from 2000 indicated a rate of 48 percent ownership to 52 percent rentership. In 1990, the percentage of homeowners was 53% and rentership increased to 47%.

**TABLE A-13
HOUSING TENURE(Rental and Ownership) – 2000 CENSUS**

The Year Residency Began at Present Address						
	1999-2000	1995-1998	1990-1994	1980-1989	1970-1979	1969 or Earlier
Percent of Total Units	9.7	34.7	13.5	16.8	8.2	14.1

Source: 2000 U.S. Census, SF3 (Table QT-H7).

5.05.733 Housing Condition

Based on the 2000 Census, the median age of residential structures in Colma is 44 years (Table A-14). There was not any significant construction of housing during the 1970's and 1980's. The largest growth period of residential construction occurred in the 1950's when close to 35 percent of Colma's current housing units were built. It should be noted, however, that Colma's only residential neighborhood, Sterling Park, was annexed by the Town of Colma in the early 1980's. The 1990's saw a lot of multiple-unit buildings constructed (43 units, excluding the 57 rooms at Home Sweet Home, a residential care facility).

Although the median age of residential structures in Colma was 44 years in 2000, their condition in most cases was well-maintained, according to the Town's 2001 Windshield Housing Survey.

Close to 92 percent of the units are in "good" condition versus 70 percent in 1980. The number of homes requiring some minor repairs or a new coat of paint has declined since 1998; 6.7 percent "need rehabilitation", and none require major rehabilitation or "replacement." Units requiring rehabilitation are distributed throughout Colma, but are generally most numerous in the Sterling Park neighborhood where the majority of homes are located. A significant amount of rehabilitation and replacement of the older housing stock has occurred in the Sterling Park area since the 1980's.

5.05.734 Overcrowding

The 2000 Census revealed that over 23 percent of the households in Colma were overcrowded, which is up by 5.5 percent from 1990 (Table A-15), when 17.7 percent of the households were considered overcrowded.

**TABLE A-14
AGE OF HOUSING UNITS – 2000 CENSUS**

Year Structure Built	After 1999	1990-99	1980-89	1970-79	1960-69	1950-59	1940-49	Prior to 1939
Number of Units	0	24	40	15	45	119	25	51
Years Old in 2000	1	2-10	11-20	21-30	31-40	41-50	51-60	Over 60
Percent of Total Units	0	6.8	12.5	4.7	14.1	37.3	7.8	16.0

Source: 2000 U.S. Census, SF3 (Table QT-H7).

**TABLE A-15
OVERCROWDING – 2000 CENSUS**

Persons Per Room	Total # Units	Percent of total (%)	Overcrowded Units (>1.01 persons per room)
1.0 or fewer	261	76.8	0
1.01 – 1.50	36	10.6	36
1.51 +	43	12.6	43
TOTAL	340	100	79

Source: 2000 U.S. Census, SF3 (Table DP-4).

5.05.735 Housing Cost

The 2000 Census listed the median price for a single-family residence is \$312,000 in Colma, compared with the San Mateo County median price of \$469,200. Fifty-eight percent of homeowners with mortgages paid over \$1,000 a month for their mortgage payment (Table A-16). From this data, it can be estimated that the average home ownership price has increased 26 percent from the 1990 median sales price of \$231,300. The median monthly rent has increased approximately 120 percent from \$295 in 1980 to \$647 in 1990 (Table A-17). The median rental price of \$647 in 1990 has increased to an average cost in 2001 of \$2,000. Rental cost increased 209 percent between 1990 and 2001.

When more than thirty percent of a household's income is spent on housing costs, it is spending more than the Industry Standard. In 1990, there were ninety Colma households overpaying for housing, as shown on Table A-18, and most of

these households were in the lower income categories. Since the trend of low vacancy rates and high housing costs have continued to escalate, and Colma's average number of persons per household has grown to 3.5, it is safe to assume that in 2001 an even greater number of Colma residents are overpaying for housing.

Coldwell Banker's *Home Value Survey* of San Mateo County in November 2000 recorded an average cost of \$284,300 for a condominium and \$412,700 for a 3-bedroom house in the North County cities. The San Mateo County Association of Realtors (SAMCAR) Survey of Completed Sales in the First Quarter of 2001 listed an average purchase price in Colma of \$303,000 for a condominium and \$487,100 for a single family home. The SAMCAR Survey had a 2001 County average of \$446,578 for condominiums and \$908,593 for single family homes (Table H-5). The average purchase price

TABLE A-16
2000 MONTHLY HOUSING COST FOR OWNER-OCCUPIED UNITS
BY MORTGAGE STATUS AND SELECTED MONTHLY OWNER COST

Cost in Dollars	With Mortgage		Cost in Dollars	Without Mortgage	
	#	%		#	%
Less than \$200	0	0.0%	Less than \$100	0	0.0%
\$200 - \$299	0	0.0%	\$100 to \$149	8	14.0%
\$300 - \$399	2	2.2%	\$150 to \$199	9	15.8%
\$400 - \$499	0	0.0%	\$200 to \$249	18	31.6%
\$500 - \$599	0	0.0%	\$250 to \$299	8	14.0%
\$600 - \$699	0	0.0%	\$300 to \$399	3	5.3%
\$700 - \$799	0	0.0%	\$400 to \$499	5	8.8%
\$800 - \$899	1	1.1%	\$500 to \$699	5	8.8%
\$900 - \$999	3	3.2%	\$700 or more	1	1.8%
\$1,000 - \$1,499	12	12.9%			
\$1,500 - \$1,999	35	37.6%			
\$2,000 - \$2,499	24	25.8%			
\$2,500 or More	16	17.2%			
TOTAL	93	62.0%		57	38.0%
Median	\$1892		Median	\$232	

Source: 2000 Census SF3 (Table QT-H15).

for single family homes in the North County cities are increasing as indicated by a comparison of the average sales price in 2000 with the first quarter in 2001. In 2000, the average single family home in the North County sold for \$391,627. By the first quarter of 2001 the sales

price increased 24.4 percent to \$487,100.

The 1990 Census median rent was \$647 while the Town's 2001 survey of local realtors and classified advertisements found that typical rental costs for a 2-bedroom/2-bath unit was \$2000. The shortage of rental units (0.6 percent vacancy rate) has driven up the cost of rental units.

TABLE A-17
1990 AND 2000 MONTHLY HOUSING COSTS FOR RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT

Cost in Dollars	1990 Number of Units	2000 Number of Units
Less than \$200	5	6
\$200 - \$299	16	0
\$300 - \$499	13	2
\$500 - \$749	44	33
\$750 - \$999	53	42
\$1000 - \$1499	4 **	76
\$1500 or more	0	8
No Cash Rent	0	3
Median Gross Rent	\$647	\$1003

* Number of Units in 1990 U.S. Census SF3 (Table DP-4).

** 1990 category was "\$1000 or more".

TABLE A-18
2000 HOUSEHOLDS OVERPAYING FOR HOUSING

Percentage of Household Income	Renters	Owners	Total
30 to 34 percent	7	19	26
35 to 39 percent	15	34*	49
40 to 49 percent	10	n/a	10
50 percent or more	28	n/a	28
TOTAL	60	53	113

This table shows households paying more than 30% of their incomes towards housing costs. Census data for homeowners classified as "35 percent and above".

Source: Census 2000 SF4: QT-H13 and QT-H15.

5.05.736 Household Incomes

In the 2000 Census, the mean annual income for Colma residents was \$58,750 and the mean income for families was \$60,556, as shown in Table A-19. In the 1990 Census, the median income in 1990 for households was \$39,028 and

for families it was \$43,967. The HCD reported that the median income for a family of four in San Mateo County in 2003 was \$95,100 (Table H-2).

**TABLE A-19
ANNUAL HOUSEHOLD AND FAMILY INCOME IN 1999***

	2000 Census Households		Families	
	#	%	#	%
TOTAL	318¹	100%	238	100.0%
Less than \$10,000	12	3.8%	4	1.7%
\$10,000 - \$14,999	7	2.2%	7	2.9%
\$15,000 - \$24,999	30	9.4%	23	9.7%
\$25,000 - \$34,999	34	10.7%	15	6.3%
\$35,000 - \$49,999	41	12.9%	42	17.6%
\$50,000 - \$74,999	88	27.7%	53	22.3%
\$75,000 - \$99,000	66	20.8%	54	22.7%
\$100,000 - \$149,999	22	6.9%	31	13.0%
\$150,000 - \$199,999	13	4.1%	4	1.7%
\$200,000 or More	5	1.6%	5	2.1%
Median Income		\$58,750		\$60,556

*SOURCE: Census 2000.

**5.05.900 HOUSING ELEMENT APPENDIX B:
HOMELESS ASSISTANCE RESOURCES**

5.05.910 SOCIAL SERVICES FOR HOMELESS RESIDENTS

**5.05.911 Social Services for Homeless
Residents**

Colma has had homeless individuals and families reporting to some of the numerous homeless organizations in the North County area. San Mateo County's Center on Homelessness coordinates the provision of services for the homeless throughout the County. The Daly City Community Service Center is responsible for homeless residents of Colma, Daly City and Broadmoor.

The Daly City Community Service Center provides the following services:

1. Comprehensive needs assessment;
2. Crisis intervention;
3. Emergency food, shelter and transportation;
4. Short-term counseling;
5. Advocacy;
6. Outreach;
7. Translation;
8. Employment information and job board;
9. Business clothes closet
10. Housing assistance
11. Case management;
12. Holiday help program;
13. Mobile Health Clinic.