

# Filling in the Gaps

How Cities in San Mateo County Can Promote Infill Housing



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## Introduction

### **SAN MATEO COUNTY IS A HIGHLY DESIRABLE PLACE**

to live and work. Our strong economy, natural beauty, and richly diverse communities continue to attract new residents. The 2006 San Mateo County Housing Needs Study estimates that the county will add as many as 71,000 new households by 2025.

### **WHERE WILL ALL THESE PEOPLE LIVE?**

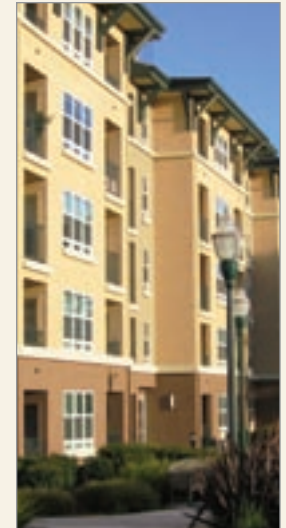
Vacant developable land is limited, as we have sensibly set aside three quarters of the county as open space in order to preserve our natural resources. We also want to protect established, single-family residential neighborhoods. However, if we don't find space for future residents, housing will become even less affordable, more people will commute longer distances to work in the county, and employment and economic opportunities will suffer.

### **PLANNING EXPERTS AND A GROWING NUMBER**

of residents believe that infill housing and mixed-use development—built on vacant or underutilized sites within already developed areas—is an important solution to our housing crunch. Fortunately, San Mateo County has many suitable infill sites, especially in downtowns and along transit corridors. The challenge is that infill development faces a number of barriers to implementation.

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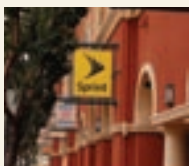


**THIS REPORT EXPLAINS THE BENEFITS OF INFILL,** challenges some common myths, and highlights a few successful examples of infill housing in San Mateo County. Most importantly, it describes the local regulatory barriers and obstacles to infill development and suggests actions that the county and its cities can take to make infill housing easier to build. Our community stands to gain significant benefits—outlined on the following page—if local policymakers and community leaders embrace infill development.



# Benefits Of Infill Housing

Infill housing, especially if built in downtowns and near transit, could bring a number of significant benefits to San Mateo County. **Among its benefits, infill ...**



## **Revitalizes neighborhoods**

By providing homes for new residents, infill supports shops, restaurants, and services.

Vacant or underused sites undermine neighborhood vibrancy and reduce the value of surrounding properties.

## **Increases the local tax base**

Vacant sites and underperforming properties mean foregone revenue from property and sales taxes. New homes on those sites represent new sources of revenue for city services.

## **Protects residential neighborhoods and open space**

By accommodating growth in downtowns and along transit corridors like El Camino Real, infill reduces development pressure on single-family neighborhoods in San Mateo County and on open space throughout the Bay Area.

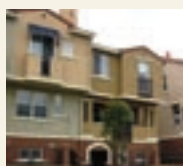
## **Creates healthier communities and environments**

Living close to jobs, services, and transit encourages people to drive less and to walk, bike, and use public transportation more. This reduces energy consumption and pollution (including emissions of greenhouse gases). It also promotes healthier, more active lifestyles and greater community interaction.



## **Provides more housing opportunities**

Residents of townhouses, condominiums, apartments, and mixed-use developments with retail benefit from the greater diversity of housing types and the convenience of being closer to services and transit.



## **Reduces pressure on housing costs**

By accommodating the demand for housing, infill keeps costs from escalating for both renters and would-be homeowners.

## **Keeps infrastructure costs in check**

Infill is typically cheaper to service than conventional development because it is compact and takes advantage of the infrastructure that already exists in developed areas.



# Myths About Infill Housing

**There is no disputing** that infill development alters the existing community to some extent. However, concerns about infill often reflect popular misconceptions. Below are the truths and facts behind some of the most common myths about infill.

**Myth** ► *Infill worsens traffic congestion and air pollution.*

**Truth** Infill eases regional traffic by reducing the distance between homes, jobs, and other destinations. This enables people to drive less and to walk, bike, and use transit more. It is true that new developments can increase traffic nearby. However, localized congestion can be addressed by redesigning intersections, retiming traffic lights, and similar proven strategies.



## Facts

- Bay Area residents who live within half mile of transit are four times as likely to use transit, are twice as likely to walk, and drive fewer than half as many miles.<sup>1</sup>
- Residents of condos and townhouses make 44% fewer car trips per day than people who live in low-density areas.<sup>2</sup>

**Myth** ► *Infill will ruin my single-family neighborhood.*

**Truth** Infill housing relieves development pressure on single-family neighborhoods by directing growth to more appropriate locations. In San Mateo County, infill housing is generally appropriate for downtowns, areas near Caltrain and BART stations, and designated transit corridors, not for single-family neighborhoods.

<sup>1</sup> New Places, New Choices: Transit-Oriented Development in the San Francisco Bay Area (MTC et al, 2006), pp 8-9.

<sup>2</sup> National Personal Transportation Survey, as reported in The Great Communities Toolkit (Great Communities Collaborative, undated), p 2.3.



***“It’s time to take a fresh look at San Mateo County’s cities and towns and see all the opportunities we have to add new homes, jobs, and shops close to transit.”***

Michele Beasley, South Bay Field Representative, Greenbelt Alliance

### **Myth** ► *Infill means ugly, dense high-rises that nobody wants to live in.*

**Truth** Higher density typically means townhouses and garden-apartment buildings of 2-4 stories and mid-rise condo and apartment buildings of 5-8 stories. Infill housing is usually marketed to young professionals, empty-nesters, retirees, and others who cannot afford or do not want to live in detached houses.



### **Facts**

- The number of Bay Area households looking to rent or buy housing within a half-mile of transit stations is expected to more than double—to almost one million—from 2000 to 2025.<sup>3</sup>
- Fifty-seven percent of “echo boomers” (people aged 24-34) prefer small-lot housing and for 53% of them “an easy walk to stores was an extremely important determinant in housing and neighborhood choice.”<sup>4</sup>

3 Hidden in Plain Sight: Capturing The Demand For Housing Near Transit (The Center for Transit-Oriented Development, 2004), p 24.

4 Federal Highway Administration (2001), as reported in Hidden in Plain Sight, p 12.

5 National Multi Housing Council (2000), as reported in Myths and Facts About Affordable and High-Density Housing (California Planning Roundtable et al, 2002), p 4.

6 U.S. Office of Technology Assessment (1995), as reported in Creating Great Neighborhoods: Density in Your Community (Local Government Commission et al, 2003), p 7.

### **Myth** ► *Infill housing will overcrowd schools and strain other public services.*

**Truth** Households in infill developments tend to include fewer children than households in single-family homes. Also, the nature of infill makes it more efficient to provide public services, such as garbage collection or fire protection. Lastly, infill generates more tax revenue for cities than vacant lots or low-density development which can then be used to expand services and infrastructure for everyone.



### **Facts**

- The number of school-aged children per household is 2-3 times higher for single-family homes than for apartments and condominiums.<sup>5</sup>
- A 1995 study found that it cost a typical Western U.S. city approximately \$10,000 more per housing unit to provide infrastructure to a lower-density suburban development than to a more-compact urban neighborhood.<sup>6</sup> That is more than \$14,000 when adjusted for inflation.



## Barriers to Implementation

### WELL-DESIGNED INFILL DEVELOPMENT

shares many of the characteristics that people admire in established urban neighborhoods: buildings situated close to each other and to the street; an attractive variety of building heights and styles; unobtrusive parking; and a dense mix



of shops, offices, and homes. However, there are barriers that make it difficult, if not impossible, to build these types of development today.

Some of these barriers are outside the control of local jurisdictions but many important ones can be addressed in our own communities. This report examines how local regulations might be discouraging infill housing in San Mateo County and suggests ways cities can make their regulations more supportive of infill. The report begins by looking at land use regula-



tions—which typically operate at the district and parcel levels—before focusing on site, building, and parking regulations.

## Land Use Regulations

### A primary objective of most zoning

regulations is to separate residential, commercial, industrial, and other land uses from each other. When zoning was first conceived in the early 20th century, this segregation of land uses made sense. Back then, it was a way to protect people from polluting or noxious activities. With advances in sanitation and the de-industrialization of our cities, those concerns have become much less pressing.

**WHILE WELL-INTENTIONED**, the segregation of activities has made for less interesting neighborhoods and causes people to drive more. It also makes it difficult to build infill housing because many sites suitable for infill are in areas zoned for commercial activities. Now that the strict separation of land uses is less necessary, cities are rediscovering some old planning principles and experimenting with new ideas to allow more homes to be built in more locations. Cities in San Mateo County could benefit by borrowing some of these ideas:

- At the parcel level, **rezone individual commercial parcels**—particularly in downtowns and near transit—to multi-family residential or mixed-use with residential.



- On a broader scale, **designate mixed-use zoning districts** where a combination of homes and compatible activities is allowed—even in the same building (vertical mixed use).

- **Prepare detailed plans** for downtown areas, commercial corridors, and districts around transit stations. The plans should relax land use and other regulations in those areas to encourage compact, mixed-use development. Locally, South San Francisco and the County of San Mateo have adopted such plans for BART stations; Redwood City adopted a “precise plan” for its downtown in 2007 (see below).

- **Demonstrate commitment** to areas targeted for infill development by focusing investment in public services and infrastructure on those areas; public investment will attract residents and private development.

## Case Study

## The Redwood City Downtown Precise Plan

**THE REDWOOD CITY DOWNTOWN PRECISE PLAN**, adopted in March 2007 along with a Program Environmental Impact Report (EIR), is a local example of new thinking on infill development. The plan incorporates a number of provisions to promote higher-density housing, commercial, and civic uses in the city’s historic center:

- Permits a mixture of residential and other activities in most of the plan area, generally on both upper and ground floors.
- Allows buildings of 8-12 stories (but of only 4-5 stories, with “step-backs,” across the street from single-family homes).

- Allows zero front, side, and rear setbacks in most of the plan area and requires only 5-15 feet on a few streets.
- Requires only 0.75-1.5 parking spaces per unit (depending on unit size) and provides incentives for shared parking.



# Site and Building Regulations

In addition to regulating land use, municipal zoning codes typically also regulate the design of development sites and buildings. Regulated aspects include the size and shape of lots, the density of development, the distance between buildings, the height of structures, their “setback” from the street, and the size and location of yards.

**THESE TYPES OF REGULATIONS** were generally adopted to relieve overcrowding in cities. Nowadays, they can impede infill housing by preventing compact development.

Zoning regulations still have important goals to fulfill, such as protecting community character. However, outdated or misdirected regulations make it difficult to create lively pedestrian-oriented neighborhoods. Recognizing this, cities are opting for more flexible and less restrictive regulations. Following are ways in which cities can update their zoning regulations to encourage infill.



- **Reduce required lot sizes.** Cities typically require minimum lot sizes of around 5,000 sq ft. However, infill lots are often much smaller than that and it can be very difficult to assemble them into larger parcels. To make more infill projects financially feasible, minimum required lot sizes should be reduced to 2,500 sq ft or even less. Alternatively, cities

should consider lots “of record” to be conforming even if they do not meet current standards.

- **Relax requirements for lot coverage and floor-area ratio (FAR).** By limiting development intensity, these requirements work directly against the infill goals of densifying and intensifying land use. Lot coverage requirements may be eliminated for infill projects that meet design guidelines, as long as there is sufficient park space nearby. FAR requirements should be increased to at least 2.0-3.0 or may be replaced in favor of height limits.
- **Reduce front and side setback requirements.** Shallow or no front and side setbacks create a pleasant sense of enclosure for pedestrians. In addition, especially on small lots, setbacks might not leave enough land area to make an infill project financially feasible. In infill locations, front and side setbacks should be limited to no more than 10-15 feet rather than required. Zero-lot-line construction should be allowed if it meets other design guidelines.





- ♦ **Increase height limits in downtowns and near transit.** Where land is scarce and expensive, taller buildings make efficient use of land; they also contribute to a vibrant urban feel. Height limits in infill locations should be at least 4-5 stories, or about 50-60 feet. Three-story limits (about 35-40 feet) can make infill projects financially infeasible due to the high cost of accommodating underground or first-floor (“podium”) parking.

- ♦ **Let infill developers meet open space and park-land requirements by paying “in-lieu” fees.** Infill projects, which are often sited on small or oddly shaped lots, have an especially difficult time meeting these requirements economically. In-lieu fees could be pooled by a city from various projects and then used to build public parks or other open space.



- ♦ **Encourage secondary living units** (also known as in-law units, accessory units, or “granny flats”). This strategy is appropriate for many single-family neighborhoods and is a good complement to infill strategies for higher-density areas.

## Case Study

## Downtown Living

### IN SAN MATEO, THE CITY WANTS TO CREATE

a more thriving downtown while developers want to tap into the growing market for downtown living. A result is the **Metropolitan Apartments**, an attractive, high-density residential project in a desirable central location. The complex, covering two city blocks, is within easy walking distance of downtown’s commercial and employment district, Caltrain station, and two city parks.

- ♦ 218 one- to three-bedroom apartments (including 22 for lower-income households) ■ Density: 61 units/acre
- ♦ Height: 4–5 stories above underground parking
- ♦ 422 parking spaces (including 24 tandem) ■ Parking ratio: 1.95 spaces/unit
- ♦ Year completed: 2003 ■ Developer: Prometheus Real Estate Group



# Land Assembly and Small-Parcel Development

## ASSEMBLING LARGE PARCELS FOR DEVELOPMENT IS

a major challenge to infill. While limited in what they can do in this regard, cities can help developers by assembling the land themselves and reselling it for development; making surplus city land available for development; and using their redevelopment powers to negotiate with property owners in blighted areas.

When land assembly is not feasible, an alternative is incremental densification through the development of small parcels. This has several advantages: high densities are more palatable at that scale; projects are easier to weave into the existing urban “fabric;” and development often results in a diversity of building types, which are more aesthetically pleasing.

The San Mateo County Transit-Oriented Development Opportunity Study, prepared for SamTrans in 2007, found that small-parcel development could yield densities of 70-139 units per acre. The study determined that residential development was financially feasible on a parcel as small as 25 ft x 100 ft (2,500 sq ft); that residential/retail was achievable on a 50 x 100 ft parcel; but that development with underground parking required a 100 ft x 100 ft parcel. The study concluded that for small-scale infill to be feasible, parking requirements must be 1.3 spaces per unit or lower.

## Case Study

## Housing Off the Boulevard

**VILLAGE AT THE CROSSING, AN AFFORDABLE** rental community for seniors, exemplifies several principles of good infill. It is located off El Camino Real, across the street from the Tanforan shopping center, and near the San Bruno BART station; it reuses the site of a former U.S. Navy facility; and it is part of a mixed-use development that will ultimately include more than 1,000 housing units and 20,000 square feet of retail.

- ♦ 228 one- and two-bedroom apartments ■ Density: 119 units/acre
- ♦ Height: 4-5 stories above underground parking
- ♦ 198 parking spaces ■ Parking ratio: under 0.9 spaces/unit
- ♦ Year completed: 2006 ■ Developers: KDF Communities and Citizens Housing Corporation





# A Word About Density

Density is almost always characterized as a negative. However, density generates customers for local businesses and riders for transit, encourages walking, enhances community interaction, and improves public safety by increasing “eyes on the street.” If well designed, moderate to high density means attractive infill townhouses, garden apartments, and condo buildings several stories tall.

Typical residential density limits—4 to 30 dwelling units per acre (du/ac)—are too low to create compact, pedestrian-oriented districts. Cities in San Mateo County could increase density limits to at least 50-80 du/ac in their downtowns, along El Camino Real, and near BART and Caltrain stations. Raising density limits would encourage infill housing by allowing developers to build more units to recoup their costs; it would also create incentives to redevelop the many parking lots in our cities (see diagrams on page 11).

Very few people know what a given density level looks like. Also, more often than not, it is project design that people are concerned about. For these reasons, some cities have abandoned density limits and are choosing to regulate development through height, bulk, setback, parking, and other regulations that address project impacts more directly. In San Mateo County, Redwood City has chosen this approach for its downtown.

## Case Study

## A New Neighbor

**LANDMARK PLAZA, A MIXED-USE DEVELOPMENT IN** Daly City, dovetails with the city’s efforts to beautify and revitalize its “Top of the Hill” neighborhood. The first phase consists of 95 condos, storefronts wrapped around the parking structure, a public plaza, and parking for an adjacent community center. A proposed second phase would include additional retail space and 66,000 square feet of office. Flexible zoning made it financially feasible for the developer to build on the narrow, steep site.



- 95 condos (including 14 below market rate) ■  
Residential density: 69 units/acre
- Height: 2-6 stories (4-6 for housing), seven stories for office
- 394 parking spaces (all uses combined)
- Year completed: 2008-09 ■ Developer: CHS Development Group

# Parking Regulations

**Most parking requirements** in use today were developed for low-density, car-dependent development. Also, the requirements are sized for times of peak demand; that means that most parking is underused most of the time.

**WHILE WELL-INTENTIONED**, parking requirements carry a steep price. First, they set in motion a cycle that makes cities more car-oriented: they increase the amount of land devoted to storing and moving cars; increase the distance between activities; and encourage driving while discouraging other modes of transportation. Parking lots take up valuable land that could be used for housing and impede the creation of attractive, pedestrian-friendly districts.

Second, each required space makes it more expensive to develop new housing by increasing construction and land costs and by reducing the amount of land available. A single underground parking space in San Mateo County typically costs \$40,000-\$50,000 to build and requires at least 300 square feet of space (for the stall and circulation areas). The number of required parking spaces is one of the strongest determinants of the number of housing units that can be accommodated and how much each will cost.



**Much of the land in San Mateo County cities is taken up by parking, even in downtowns and around transit stations. Above, in blue, are parking areas in downtown Burlingame (left) and around the Colma BART station (right; images courtesy of Dan Ionescu Architects & Planners, 2004).**

The San Mateo County Transit-Oriented Development Opportunity Study concluded that excessive parking requirements are one of the biggest deterrents to infill. Greater flexibility in how cities regulate parking would go a long way in making infill housing more feasible:

- Most importantly, **set appropriately lower parking requirements for infill.** Compared to their suburban counterparts, residents of infill projects typically depend more on transit and walking and own fewer (or no) cars. San Mateo County cities typically require 1.5 to 2.5 parking spaces per housing unit. This should be lowered to no more than 1.3 to 1.5 spaces per unit in infill locations.



- Allow adjacent activities that are busy at different times of the day to **share parking facilities**. Shared parking reduces the number of spaces that each development has to provide while still meeting the needs of drivers. Shared parking would be appropriate, for example, between an apartment building and a school or between an office building and a movie theater.
- **Let developers meet parking requirements by paying in-lieu fees.** Pooled fees from various projects can then be used to build public lots or garages to serve the demand generated by those projects.
- **Allow housing developers to “unbundle” parking**—that is, to sell or rent spaces separately from the units themselves. Unbundling parking reduces the demand for it and lowers the cost of housing by as much as \$40,000–\$70,000 per unit. San Francisco now requires unbundled parking in all downtown projects of 10 units or more.
- **Allow tandem parking**, in which one car parks directly in front of another. This does not reduce the total number of spaces but does reduce the amount of land needed for movement of cars.
- **Allow underground garages to extend under the sidewalk.** This makes sense since development projects usually rebuild the surrounding sidewalks anyway.
- **Count underused on-street parking spaces** toward the required parking for a development, particularly if it includes retail or other commercial space.

## Case Study

## Density Near Transit

**WHEN THE SOUTH SAN FRANCISCO BART STATION** opened in 2002, the city rezoned the land around the station to allow extra height and density. **Park Station** is one of the projects built so far under the relaxed zoning standards. The project caters to residents looking for convenience: it is located across the street from the BART station and within one block of a grocery store, coffee shop, and other neighborhood-serving retail.



- 99 one- and two-bedroom condos (including 20 below market rate) ■ Density: 49 units/acre
- Height: four stories above underground parking
- 115 parking spaces ■ Parking ratio: under 1.2 spaces/unit
- Year completed: 2008 ■ Developer: SummerHill Homes

# Approval Process

The business of development is fraught with uncertainty, much of it related to the regulatory approval process. This is especially true for infill development, which by its nature tends to be more visible and attract more scrutiny.

**ONE OF THE MOST POWERFUL WAYS** in which cities can encourage infill housing is to make the approval process less complex, costly, and time-consuming, and—most importantly—more transparent and predictable for both developers and the broader community. Facilitating project approvals in a way that accomplishes stated community goals means planning proactively and adopting more efficient practices:

- **Develop specific or precise plans for target infill areas**, outlining detailed development standards. Since plans are almost never implemented in full, consider incorporating extra housing units and higher densities to compensate.
- To reduce neighborhood concerns about the design of projects and to provide direction to developers, **adopt detailed, yet flexible, design guidelines for infill projects**.



**“In order to meet our need for housing, we need flexible tools** such as precise plans, increased density, and reduced parking standards so that infill development **can work.”** Susan Moeller, Redevelopment Manager, City of Redwood City

- **Adopt program or master environmental impact reports** for these area plans in order to streamline the environmental review of subsequent projects.
- **Expand the use of “by right” approvals** for projects that meet all zoning regulations and design standards, rather than subject them to special, discretionary reviews.
- **Establish reasonable and objective impact fees**, mitigation fees, and other approval exactions.
- **Set time limits for city decisions** and reasonable limits on the number of project hearings.



# Conclusion

Building infill housing, despite its many benefits to the community, remains a challenging task for developers. While some of the barriers to implementation are outside the control of local jurisdictions, there are many steps that cities can take to make infill housing easier to develop.

Cities interested in encouraging infill housing should begin by reviewing their zoning code and other local development-related regulations with an eye toward identifying provisions that impede infill. Solicit input from housing advocates and

developers; those parties have likely been frustrated by regulatory obstacles so they are probably a good source of information. Before revising practices and regulations, explore how other jurisdictions have addressed similar issues.

Throughout this process, it is important to be creative and flexible. Cities that are open to new ways of thinking stand to reap the many benefits of infill housing. These include more vibrant and healthy neighborhoods, a stronger tax base, and more housing opportunities for residents of the community.

## Summary of Key Recommended Actions

### LAND USE

- Rezone individual parcels to multi-family residential or mixed use or designate entire mixed-use zoning districts.
- Prepare specific/precise plans for areas targeted for infill that relax land use, site, building, and parking regulations.

### SITE AND BUILDING DESIGN

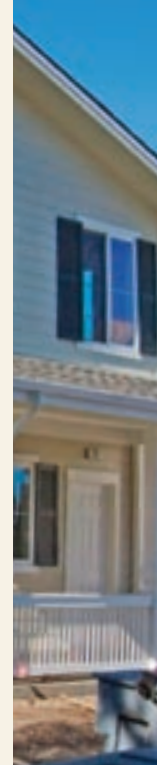
- Reduce required lot sizes to 2,500 sq ft (or even less).
- Relax requirements for lot coverage, floor area ratio, and front and side setbacks to allow more compact development.
- Increase height limits to at least 4-5 stories, or 50-60 feet.
- Let developers meet open space, and parking requirements by paying in-lieu fees.
- Encourage secondary units in designated areas.

### PARKING

- Require no more than 1.3 to 1.5 parking spaces per unit in infill locations.
- Allow shared parking between adjacent activities that are busy at different times.
- Allow housing developers to “unbundle” parking—that is, to sell or rent spaces separately from the units.

### APPROVAL PROCESS

- Adopt development and design standards and expand the use of by-right approvals for projects that meet them.
- Establish reasonable and objective approval exactions.
- Set time limits for city decisions and limits on the number of project hearings.





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**For additional copies of this booklet,**  
contact the San Mateo County Department  
of Housing at (650) 802-5050. Electronic copies  
are available at [www.smchousing.org](http://www.smchousing.org).

## Resources

- ▶ **The Grand Boulevard Initiative** ([grandboulevard.net](http://grandboulevard.net))  
is a collaboration of 19 cities, San Mateo and Santa Clara counties, and local and regional agencies to help El Camino Real achieve its full potential as a place for residents to work, live, shop, and play
- ▶ **San Mateo County Transit-Oriented Development Opportunity Study** (San Mateo County Transit District, 2007);  
[www.grandboulevard.net/library/GrandBoulevard/TOD\\_Final\\_Report\\_073107.pdf](http://www.grandboulevard.net/library/GrandBoulevard/TOD_Final_Report_073107.pdf)
- ▶ **A Place to Call Home: Housing in the San Francisco Bay Area, 2007** (Association of Bay Area Governments);  
[www.abag.ca.gov/planning/housingneeds/pdf/resources/A\\_Place\\_to\\_Call\\_Home\\_2007.pdf](http://www.abag.ca.gov/planning/housingneeds/pdf/resources/A_Place_to_Call_Home_2007.pdf)
- ▶ **Greenbelt Alliance** ([greenbelt.org](http://greenbelt.org))
- ▶ **Smart Growth Network** ([smartgrowth.org](http://smartgrowth.org))
- ▶ **Local Government Commission** ([lgc.org](http://lgc.org))
- ▶ **Smart Growth America** ([smartgrowthamerica.org](http://smartgrowthamerica.org))
- ▶ **Great Communities Collaborative**  
([greatcommunities.org](http://greatcommunities.org))
- ▶ **Congress for the New Urbanism** ([cnu.org](http://cnu.org))