**DRAFT Town of Hillsborough**

Housing Needs Assessment

Income Categories

The U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) use household income categories to help standardize analysis of housing needs. The income categories are summarized below and are based on a household’s percentage of San Mateo County’s Area Median Income (AMI).

|  |  |
| --- | --- |
| **Income Category Definitions** |  |
| Extremely Low | Below 30% of area median income  |
| Very Low | 30%-50% of area median income |
| Low | 50%-80% of area median income |
| Moderate | 80%-120% of area median income |
| Above Moderate | Above 120% of area median income |

HCD uses these categories, sometimes with minor adjustments, to establish the annual income limits for San Mateo County, as shown in the table below.

|  |  |  |
| --- | --- | --- |
| **San Mateo County Income Limits (2013)** |   |   |
|  | **(****Number of Persons Per Household**(Maximum Income) |
| **Income Category**  | **1** | **2** | **3** | **4** | **5** |
| Extremely Low | $23,750 | $27,150 | $30,550 | $33,950 | $36,650 |
| Very Low | $39,600 | $42,250 | $50,900 | $56,550 | $61,050 |
| Lower Income | $63,350 | $72,400 | $81,450 | $90,500 | $97,700 |
| Median Income | $72,100 | $82,400 | $92,700 | $103,000 | $111,250 |
| Moderate Income | $86,500 | $98,900 | $111,250 | $123,600 | $133,500 |
| Source: HCD State Income Limits 2013 and State CDBG and HOME Income Limits also available at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html> |

General Demographics and Projections

According to California Department of Finance (DOF) estimates, Hillsborough had a January 2013 population of 11,115 residents. The most recent census estimates are from July 2012, and show a population for Hillsborough of 11,144 residents. According to census data, Hillsborough did not grow at all from 2000 to 2010, and in fact has grown very little since 1990. The Association of Bay Area Governments (ABAG) predicts Hillsborough’s growth will accelerate over the next two decades, bringing the population total up to 13,000 in 2030. Population projections provide a snapshot of future trends based on assumptions about development capacity, demographic changes and economic conditions. Population counts, estimates and projections are shown in the table below.[[1]](#footnote-1)

|  |  |  |
| --- | --- | --- |
| **San Mateo County and Cities Population Change (2000-2030)** |   |   |
|  | **2000** | **2010** | **Estimated Population 2013**  | **Projected Population 2030** | **Projected Percent Change 2010-2030** |
| Atherton | 7,194 | 6,914 | 6,893 | 7,500 | 8% |
| Belmont | 25,123 | 25,835 | 26,316 | 28,200 | 9% |
| Brisbane | 3,597 | 4,282 | 4,379 | 4,800 | 12% |
| Burlingame | 28,158 | 28,806 | 29,426 | 34,800 | 21% |
| Colma | 1,187 | 1,454 | 1,458 | 2,000 | 38% |
| Daly City | 103,625 | 101,072 | 103,347 | 113,700 | 12% |
| East Palo Alto | 29,506 | 28,155 | 28,675 | 33,200 | 18% |
| Foster City | 28,803 | 30,567 | 31,120 | 32,700 | 7% |
| Half Moon Bay | 11,842 | 11,324 | 11,581 | 12,200 | 8% |
| **Hillsborough** | **10,825** | **10,825** | **11,115** | **11,600** | **7%** |
| Menlo Park | 30,785 | 32,026 | 32,679 | 35,800 | 12% |
| Millbrae | 20,718 | 21,532 | 22,228 | 27,100 | 26% |
| Pacifica | 38,390 | 37,234 | 37,948 | 39,200 | 5% |
| Portola Valley | 4,462 | 4,353 | 4,448 | 4,700 | 8% |
| Redwood City | 75,402 | 76,815 | 79,074 | 91,900 | 20% |
| San Bruno | 40,165 | 41,114 | 42,828 | 51,100 | 24% |
| San Carlos | 27,718 | 28,406 | 28,931 | 31,900 | 12% |
| San Mateo  | 92,482 | 97,207 | 99,061 | 115,400 | 19% |
| South San Francisco | 60,552 | 63,632 | 65,127 | 78,800 | 24% |
| Woodside | 5,352 | 5,287 | 5,441 | 5,600 | 6% |
| Unincorporated | 61,277 | 61,611 | 63,603 | 73,900 | 20% |
| San Mateo County Total | 707,163 | 718,451 | 735,678 | 836,100 | 16% |
| Source: U.S. Census (2000 and 2010); CA Department of Finance (2013); and, Association of Bay Area Governments, Projections 2013 |

The graph below and the table that follows, show population trends in Hillsborough itself and in comparison to the rate of population growth in San Mateo County as a whole and throughout the State of California.

Source: U.S. Census (1990, 2000 and 2010); Association of Bay Area Governments, Projections 2013 for the years 2020 and 2030

|  |
| --- |
| **Comparison of Population Growth Trends and Projections (1990-2030)** |
|  | **Number** | **Percent Change** |
|  | Hillsborough | San Mateo County | State of California | Hillsborough | San Mateo County | State of California |
| 1990 | 10,667 | 649,623 | 29,760,021 |  |  |  |
| 2000 | 10,825 | 707,163 | 33,871,648 | 1% | 9% | 14% |
| 2010 | 10,825 | 718,451 | 37,253,956 | 0% | 2% | 10% |
| 2020 (Projected) | 11,200 | 775,100 | 40,643,643 | 3% | 8% | 9% |
| 2030 (Projected) | 11,600 | 836,100 | 44,279,354 | 4% | 8% | 9% |
| Source: Association of Bay Area Governments, Projections 2013; US Census SF1 1990-2010; California Department of Finance projections for California (January 2013), <http://www.dof.ca.gov/research/demographic/reports/projections/P-1/> |

The table below shows Plan Bay Area projections (approved July 2013) for housing units, households and local jobs. The following tables are ABAG Projections 2013, which provide more detailed information on household characteristics, types of jobs, etc. ABAG Projections 2013 provide an indicator of trends and conditions in San Mateo County and its jurisdictions.

ABAG Projections 2013 are based on 2010 demographic data taken directly from the U.S. Census. The 2010 employment data are derived from (1) California County-Level Economic Forecast, 2011-2040, California Department of Transportation; (2) Bay Area Job Growth to 2040: Projections and Analysis, Center for Continuing Study of the California Economy; and, (3) 1989-2009 National Establishment Times-Series (NETS) Database, Walls & Associates using Dun and Bradstreet data; and labor force data from U.S. Bureau of Labor Statistics and the U.S. Census Bureau's 2005-2009 ACS.

|  |
| --- |
| ABAG/MTC Plan Bay Area Projections for Housing, Households and Jobs (2010-2040) |
|  | **2010****Housing Units** | **2040 Housing Units** | **Percent Change** | **2010 Households** | **2040****Households** | **Percent Change** | **2010****Jobs** | **2040****Jobs** | **Percent Change** |
| Atherton | 2,530 | 2,750 | +9% | 2,330 | 2,580 | +11% | 2,610 | 3,160 | +21% |
| Belmont | 11,030 | 12,150 | +10% | 10,580 | 11,790 | +11% | 8,180 | 10,450 | +28% |
| Brisbane | 1,930 | 2,180 | +13% | 1,820 | 2,090 | +15% | 6,780 | 7,670 | +13% |
| Burlingame | 13,030 | 16,700 | +28% | 12,360 | 16,170 | +31% | 29,540 | 37,780 | +28% |
| Colma | 430 | 680 | +58% | 410 | 660 | +61% | 2,780 | 3,200 | +15% |
| Daly City | 32,590 | 36,900 | +13% | 31,090 | 35,770 | +15% | 20,760 | 26,580 | +28% |
| East Palo Alto | 7,820 | 8,670 | +11% | 6,940 | 8,340 | +20% | 2,670 | 3,680 | +38% |
| Foster City | 12,460 | 13,350 | +7% | 12,020 | 12,950 | +8% | 13,780 | 17,350 | +26% |
| Half Moon Bay | 4,400 | 4,660 | +6% | 4,150 | 4,410 | +6% | 5,030 | 6,020 | +20% |
| **Hillsborough** | **3,910** | **4,230** | **+8%** | **3,690** | **4,010** | **+9%** | **1,850** | **2,250** | **+22%** |
| Menlo Park | 13,090 | 15,090 | +15% | 12,350 | 14,520 | +18% | 28,890 | 34,980 | +21% |
| Millbrae | 8,370 | 11,400 | +36% | 7,990 | 11,050 | +38% | 6,870 | 9,300 | +35% |
| Pacifica | 14,520 | 15,130 | +4% | 13,970 | 14,650 | +5% | 5,870 | 7,100 | +21% |
| Portola Valley | 1,900 | 2,020 | +6% | 1,750 | 1,900 | +9% | 1,500 | 1,770 | +18% |
| Redwood City | 29,170 | 37,890 | +30% | 27,960 | 36,860 | +32% | 58,080 | 77,480 | +33% |
| San Bruno | 15,360 | 19,820 | +29% | 14,700 | 19,170 | +30% | 12,710 | 16,950 | +33% |
| San Carlos | 12,020 | 13,800 | +15% | 11,520 | 13,390 | +16% | 15,870 | 19,370 | +22% |
| San Mateo  | 40,010 | 50,200 | +25% | 38,230 | 48,620 | +27% | 52,540 | 72,950 | +39% |
| South San Francisco | 21,810 | 28,470 | +31% | 20,940 | 27,900 | +33% | 43,550 | 53,790 | +24% |
| Woodside | 2,160 | 2,250 | +4% | 1,980 | 2,080 | +5% | 1,760 | 2,060 | +17% |
| Unincorporated | 22,510 | 27,470 | +22% | 21,070 | 26,170 | +24% | 23,570 | 31,180 | +32% |
| **County Total** | **271,030** | **326,070** | **+20%** | **257,840** | **315,090** | **+22%** | **345,200** | **445,080** | **+29%** |
| **San Mateo County Change (2010-2040)** |  | **+55,040** |  |  | **+57,240** |  |  | **+99,880** |  |
| Source: Draft Plan Bay Area, Final Forecast of Jobs, Population and Housing, July 2013 <http://onebayarea.org/pdf/final_supplemental_reports/FINAL_PBA_Forecast_of_Jobs_Population_and_Housing.pdf>  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Projections for Population, Households and Total Jobs (2010-2040)** |   |   |   |   |   |
| **Geographical Area** | **2010** | **2015** | **2020** | **2025** | **2030** | **2035** | **2035** | **2010-2040 Change** |
|  |  |  |  |  |  |  |  |  |
| **Bay Area Regional Total** |  |  |  |  |  |  |  |  |
| Population | 7,150,739 | 7,461,400 | 7,786,800 | 8,134,000 | 8,496,800 | 8,889,000 | 9,299,100 | **1,738,261** |
| Households | 2,608,023 | 2,720,410 | 2,837,680 | 2,952,910 | 3,072,920 | 3,188,330 | 3,308,090 | **580,307** |
| Persons Per Household | 2.69 | 2.69 | 2.69 | 2.70 | 2.71 | 2.73 | 2.75 | **0.06** |
| Employed Residents | 3,268,680 | 3,547,310 | 3,849,790 | 3,949,620 | 4,052,020 | 4,198,400 | 4,350,070 | **929,720** |
| Jobs | 3,385,300 | 3,669,990 | 3,987,150 | 3,949,620 | 4,196,580 | 4,346,820 | 4,505,230 | **961,520** |
| Jobs/Employed Residents | 1.04 | 1.03 | 1.04 | 3,949,620 | 1.04 | 1.04 | 1.04 | **0.00** |
|  |  |  |  |  |  |  |  |  |
| **San Mateo County** |  |  |  |  |  |  |  |  |
| Population | 718,451 | 745,400 | 775,100 | 805,600 | 836,100 | 869,300 | 904,400 | **150,849** |
| Households | 257,837 | 267,150 | 277,200 | 286,790 | 296,280 | 305,390 | 315,100 | **47,553** |
| Persons Per Household | 2.75 | 2.76 | 2.76 | 2.77 | 2.79 | 2.81 | 2.83 | **0.06** |
| Employed Residents | 342,060 | 368,790 | 398,220 | 406,310 | 413,740 | 425,830 | 438,770 | **83,770** |
| Jobs | 345,190 | 374,940 | 407,550 | 414,240 | 421,500 | 432,980 | 445,070 | **87,790** |
| Jobs/Employed Residents | 1.01 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.01 | **0.00** |
| Percent of Bay Area Population | 10.0% | 10.0% | 10.0% | 9.9% | 9.8% | 9.8% | 9.7% | **-0.3%** |
| Percent of Bay Area Jobs | 10.2% | 10.2% | 10.2% | 10.5% | 10.0% | 10.0% | 9.9% | **-0.3%** |
|  |  |  |  |  |  |  |  |  |
| **Hillsborough Planning Area (Town Limits)** |  |  |  |  |  |  |  |
| Population | 10,825 | 11,000 | 11,200 | 11,400 | 11,600 | 11,900 | 12,100 | **1,075** |
| Households | 3,693 | 3,750 | 3,800 | 3,850 | 3,900 | 3,960 | 4,010 | **267** |
| Persons Per Household | 2.93 | 2.93 | 2.95 | 2.96 | 2.97 | 3.01 | 3.02 | **0.07** |
| Employed Residents | 4,020 | 4,240 | 4,480 | 4,470 | 4,470 | 4,530 | 4,590 | **510** |
| Jobs | 1,850 | 1,950 | 2,040 | 2,080 | 2,130 | 2,200 | 2,250 | **350** |
| Jobs/Employed Residents | 0.46 | 0.46 | 0.46 | 0.47 | 0.48 | 0.49 | 0.49 | **0.00** |
| Percent of County Population | 1.5% | 1.5% | 1.4% | 1.4% | 1.4% | 1.4% | 1.3% | **-0.1%** |
| Percent of County Jobs | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | 0.5% | **0.0%** |
|  |  |  |  |  |  |  |  |  |
| Source: ABAG Projections 2013  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Projections for Types of Jobs (2010-2040)** |   |   |   |   |   |   |   |  |
| **Geographical Area** | **2010** | **2015** | **2020** | **2025** | **2030** | **2035** | **2040** | **2010-2040 Change** |
|  |  |  |  |  |  |  |  |  |
| **Bay Area Regional Total** |  |  |  |  |  |  |  |  |
| Agriculture and Natural Resources Jobs | 24,640 | 25,180 | 25,690 | 24,800 | 23,940 | 23,330 | 22,750 | **-1,890** |
| Mfg, Wholesale and Transportation Jobs | 863,420 | 711,380 | 717,180 | 763,680 | 819,010 | 861,170 | 861,170 | **-2,250** |
| Retail Jobs | 402,670 | 367,180 | 347,400 | 370,880 | 399,950 | 453,870 | 453,870 | **51,200** |
| Health, Educ. and Recreation Service Jobs | 1,056,030 | 1,053,510 | 1,120,700 | 1,216,120 | 1,322,650 | 1,403,080 | 1,403,080 | **347,050** |
| Financial and Professional Services Jobs | 851,610 | 780,260 | 766,860 | 824,190 | 893,550 | 990,840 | 990,840 | **139,230** |
| Other Jobs | 555,260 | 513,240 | 499,180 | 534,850 | 580,460 | 645,670 | 645,670 | **90,410** |
| Total Jobs | 3,753,460 | 3,449,640 | 3,693,920 | 3,979,200 | 4,280,700 | 4,595,170 | 4,595,170 | **841,710** |
| Total Employed Residents | 3,452,117 | 3,225,100 | 3,410,300 | 3,633,700 | 3,962,800 | 4,264,600 | 4,264,600 | **812,483** |
|  |  |  |  |  |  |  |  |  |
| **San Mateo County County** |  |  |  |  |  |  |  |  |
| Agriculture and Natural Resources Jobs | 2,220 | 2,270 | 2,330 | 2,170 | 2,050 | 1,920 | 1,810 | **-410** |
| Mfg, Wholesale and Transportation Jobs | 67,480 | 72,420 | 77,750 | 74,520 | 71,470 | 69,260 | 67,140 | **-340** |
| Retail Jobs | 35,350 | 36,680 | 38,060 | 38,210 | 38,340 | 38,760 | 39,180 | **3,830** |
| Financial and Professional Services Jobs | 86,150 | 93,920 | 102,400 | 106,780 | 111,300 | 116,930 | 122,770 | **36,620** |
| Health, Educ. and Recreation Service Jobs | 86,980 | 95,860 | 105,670 | 110,160 | 114,870 | 120,830 | 127,060 | **40,080** |
| Other Jobs | 67,010 | 73,790 | 81,340 | 82,400 | 83,470 | 85,280 | 87,110 | **20,100** |
| Total Jobs | 345,190 | 374,940 | 407,550 | 414,240 | 421,500 | 432,980 | 445,070 | **99,880** |
| Total Employed Residents | 342,060 | 368,790 | 398,220 | 406,310 | 413,740 | 425,830 | 438,770 | **96,710** |
| Ratio of Jobs to Employed Residents | 1.01 | 1.02 | 1.02 | 1.02 | 1.02 | 1.02 | 1.01 | **0.00** |
|  |  |  |  |  |  |  |  |  |
| **Hillsborough Planning Area (Town Limits)** |  |  |  |  |  |  |  |  |
| Agriculture and Natural Resources Jobs | 10 | 10 | 10 | 10 | 10 | 10 | 10 | **0** |
| Mfg, Wholesale and Transportation Jobs | 70 | 70 | 70 | 70 | 60 | 60 | 50 | **-20** |
| Retail Jobs | 30 | 40 | 40 | 40 | 40 | 50 | 50 | **20** |
| Financial and Professional Service Jobs | 760 | 770 | 800 | 810 | 830 | 850 | 860 | **100** |
| Health, Educ. and Recreation Service Jobs | 570 | 630 | 680 | 710 | 740 | 780 | 820 | **250** |
| Other Jobs | 410 | 430 | 440 | 440 | 450 | 450 | 460 | **50** |
| Total Jobs | 1,850 | 1,950 | 2,040 | 2,080 | 2,130 | 2,200 | 2,250 | **400** |
| Employed Residents | 4,020 | 4,240 | 4,480 | 4,470 | 4,470 | 4,530 | 4,590 | **570** |
| Ratio of Local Jobs to Employed Residents  | 0.46 | 0.46 | 0.46 | 0.47 | 0.48 | 0.49 | 0.49 | **0.70** |
|  |  |  |  |  |  |  |  |  |
| Source: ABAG Projections 2013 |

Hillsborough is primarily (68 percent) white. Asian people comprise the next largest segment of the population, at about a quarter. Hillsborough also has a small number of black and Hispanic residents. Latino or Hispanic and is not a separate racial category on the American Community Survey (ACS), so all individuals who identify themselves as Latino or Hispanic also belong to another racial category as well (black, white, other, etc.) Race and ethnicity are shown in the table below for Hillsborough, San Mateo County and the State of California.

|  |
| --- |
| **Race and Ethnicity (2011)** |
|   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| White | 68% | 59% | 62% |
| Black | 1% | 3% | 6% |
| Asian | 26% | 25% | 13% |
| Other | 1% | 8% | 14% |
| More than one race | 5% | 5% | 4% |
| Hispanic | 2% | 25% | 38% |
| Not Hispanic | 98% | 75% | 62% |
| Total population | 10,748 | 720,143 | 37,330,448 |
| Source: 2007-2011 American Community Survey |

According to the census, the median age in Hillsborough is 47, which is significantly older than the countywide median of 39. Despite the older average age of the population, Hillsborough has a significant number of younger people- a quarter of the population is between the ages of 5 and 19, and an additional four percent are under five. Hillsborough, like other cities in San Mateo County, can expect to see a dramatic increase in the number of seniors as the baby boomer generation ages. Looking out to the year 2030, the California Department of Finance (2013) projects that the number of people over the age of 75 in San Mateo County will increase from 6% of the population to 10% of the population, comprising 79,949 of the projected 803,288 people in San Mateo County in 2030. The table below shows the current distribution of the population in San Mateo County by age cohort.

|  |
| --- |
| **Age of Residents (2011)** |
|  |  |  |
|  | Hillsborough in **2000** | Hillsborough in **2011** | San Mateo County in **2011** | State of California in **2011** |
| Under 5 years | 5% | 4% | 6% | 7% |
| 5 to 19 years | 22% | 26% | 18% | 21% |
| 20 to 34 years | 9% | 7% | 19% | 22% |
| 35 to 44 years | 14% | 10% | 15% | 14% |
| 45 to 59 years | 26% | 28% | 22% | 20% |
| 60 to 74 years | 16% | 17% | 13% | 11% |
| 75 years and over | 8% | 9% | 6% | 5% |
| Median age | 46 | 47 | 39 | 35 |
| Total population | 10,825 | 10,748 | 720,143 | 37,330,448 |
| Source: 2000 US Census SF1, 2007-2011 American Community Survey |

Housing Characteristics

**Physical Characteristics**

According to California Department of Finance (DOF) estimates, Hillsborough had a total of 3,945 housing units as of January 2013, which is a 3.8 percent increase since 2000 when there were 3,804 housing units in Hillsborough. Almost all homes in Hillsborough are single-family detached, as per the zoning code. The schools have been specially zoned to provide on-site worker housing, however, and there are some second units. Hillsborough has no apartment buildings.

The table below shows housing units in Hillsborough compared to San Mateo County as a whole and the State of California. The pie chart that follows shows the distribution of housing units by residential building type in Hillsborough.

|  |
| --- |
| **Total Housing Units (2000, 2010 and 2013)** |
|  | **Town of Hillsborough** | **San Mateo County** | **State of California** |
|   | Number | Percent Change | Number | Percent Change | Number | Percent Change |
| 2000 | 3,804 | — | 260,576 | — | 12,214,549 | — |
| 2010 | 3,801 | -0.1% | 271,031 | 4.0% | 13,670,304 | 11.9% |
| 2013 | 3,945 | 3.8% | 272,477 | 0.5% | 13,785,797 | 0.8% |
| Source: 2000 US Census and California Department of Finance April 2010 and January 2013 Estimates — <http://www.dof.ca.gov/research/demographic/reports/estimates/e-5/2011-20/view.php> |

Source: 2007-2011 American Community Survey

The tables below are from the census and compare the distribution of building types and the number of bedrooms per unit between Hillsborough, San Mateo County as a whole and the State of California. Houses in Hillsborough are quite large: almost half the homes have four bedrooms, and another third have five or more bedrooms.

|  |
| --- |
| **Residential Building Types Comparison (2011)** |
|   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| Single family detached | 98% | 57% | 58% |
| Single family attached | 2% | 9% | 7% |
| 2 units | 0% | 2% | 3% |
| 3 or 4 units | 0% | 5% | 6% |
| 5 to 9 units | 0% | 6% | 6% |
| 10 to 19 units | 0% | 6% | 5% |
| 20 or more units | 0% | 14% | 11% |
| Mobile home or other | 0% | 1% | 4% |
| Total Housing Units | 3,801 | 271,140 | 13,688,351 |
| Source: 2007-2011 American Community Survey |

|  |
| --- |
| **Number of Bedrooms Per Unit Comparison (2011)** |
|   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| No bedroom | 0% | 4% | 4% |
| 1 bedroom | 0% | 16% | 14% |
| 2 bedrooms | 2% | 26% | 28% |
| 3 bedrooms | 18% | 34% | 33% |
| 4 bedrooms | 48% | 16% | 16% |
| 5 or more bedrooms | 32% | 5% | 4% |
| Total | 3,801 | 271,140 | 13,688,351 |
| *Source: 2007-2011 American Community Survey* |

**Occupancy Characteristics**

Similar to the rest of San Mateo County and the Bay Area as a whole, the demand for both rental and ownership housing in Hillsborough is strong. Hillsborough’s vacancy rate for owner-occupied homes was non-existent according to data from the ACS in 2011, although there are probably some vacant homes waiting to be sold. Hillsborough has a much higher vacancy rate, 29 percent, for its few rental homes. This vacancy rate has increased from four percent in 2000. According to information from the California DOF, the overall vacancy rate in Hillsborough was 5.6% as of January 2013, although this figure includes all housing, including vacant housing unavailable for rent or sale. A housing market with a vacancy rate under five percent is considered to be tight and contributes to concerns about overcrowding, housing availability and choice, and housing affordability. The recent increases in rents and construction of new rental housing in San Mateo County are indicative of the high demand for rental housing relative to the supply of available rental units.

|  |
| --- |
| **Vacancy Rates (2000 and 2011)** |
|   |   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| **2000** | Owner | 0.4% | 0.5% | 1.4% |
|   | Renter | 4.2% | 1.8% | 3.7% |
| **2011** | Owner | 0.0% | 1.2% | 2.2% |
|   | Renter | 28.7% | 4.0% | 5.5% |
| Source: 2007-2011 American Community Survey, 2000 US Census  |

The pie chart below shows that almost all the homes (96 percent) in Hillsborough are owner-occupied. There are only approximately 150 rental homes in the city.

By comparison, the occupied housing units in San Mateo County as a whole are 59 percent owner-occupied.

Source: 2007-2011 American Community Survey

The table below compares the distribution of owner and renter housing in 2000 and 2011 with San Mateo County as a whole and the State of California.

|  |
| --- |
| **Tenure of Housing (2000 and 2011)** |
|   |   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| **2000** | Percent Owners | 96% | 61% | 57% |
|  | Percent Renters | 4% | 39% | 43% |
| **2011** | Percent Owners | 96% | 59% | 56% |
|   | Percent Renters | 4% | 41% | 44% |
| Source: 2010 US Census SF1, 2007-2011 American Community Survey |  |

Hillsborough’s average household size was three as of January 2013 (California Department of Finance). Based on the census, ownership households are slightly smaller, while rental households are slightly larger.

|  |
| --- |
| **Average Household Size of Owners Compared to Renters (2000 and 2011)** |
|   |   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| **2000** | Average Household Size | 2.9 | 2.7 | 2.9 |
| **2011** | Average Household Size | 3.1 | 2.7 | 2.9 |
|  | Owners Average Household Size | 3.1 | 2.8 | 3.0 |
|  | Renters Average Household Size | 3.3 | 2.7 | 2.9 |
| Source: 2010 US Census SF1, 2007-2011 American Community Survey |

Most of the households in Hillsborough are family households (86 percent) — 42 percent with children and 48 percent without children. Only eight percent of the households are occupied by a single person living alone, a much lower number than in the county as a whole.

According to a United State Census Bureau report, nationwide over the last 60 years the number of single person households has increased dramatically — from 10% of all households in the United States in 1950, to 17 percent in 1970, and by 2012, the proportion of single-person households increased to 27.4 percent of all households. The share of households that were married couples with children has halved since 1970, from 40 percent to 20 percent in 2012, according to the report. Households by type in 2011 are shown in the table below.

|  |
| --- |
| **Households by Type (2011)** |
|   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| Single person | 8% | 25% | 24% |
| Family no kids | 48% | 37% | 35% |
| Family with kids | 42% | 31% | 33% |
| Multi-person, nonfamily | 2% | 7% | 7% |
| Total households | 3,512 | 256,305 | 12,433,049 |
| Source: 2007-2011 American Community Survey |

The median household income in Hillsborough in real dollars is approximately $237,000, more than twice the countywide average of $92,000. The graph below shows the distribution of households by income in Hillsborough in 2011. Despite the high median income, some of Hillsborough households are lower income. Four percent of the population is considered extremely low income, four percent are very low income, and eight percent are low income.

Source: CHAS Data 2006-2010

|  |
| --- |
| **Household Income (2013)** |
|   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| Under $25,000 | 4% | 12% | 21% |
| $25,000 to $34,999 | 2% | 6% | 9% |
| $35,000 to $49,999 | 2% | 10% | 13% |
| $50,000 to $74,999 | 6% | 16% | 17% |
| $75,000 to $99,999 | 4% | 12% | 12% |
| $100,000+ | 82% | 44% | 28% |
| Poverty Rate | 2.7% | 7.4% | 16% |
| Total | 3,512 | 256,305 | 12,433,049 |
| Median Income 2000 | $260,762  | $95,606  | $64,116  |
| Median Income 2011 | $237,680  | $91,958  | $63,816  |
| Source: Association of Bay Area Governments, adjusted to 2013 dollars |

Generally, renters are as likely as owners to be lower income. However, lower income renters are more likely to be impacted when rents increase due to their income and the limited availability of choices in the rental housing market.

|  |
| --- |
| **Town of Hillsborough Households by Income Category and Housing Tenure (2010)**  |
|  | **Extremely Low****Income** | **Very Low****Income** | **Low****Income** | **Moderate****Income** | **Above Moderate****Income** |
| Owners | 100% | 100% | 87% | 100% | 97% |
| Renters | 0% | 0% | 13% | 0% | 3% |
| Total Number | 135 | 150 | 275 | 110 | 2,980 |
| Percent of all households | 4% | 4% | 8% | 3% | 82% |
| Source: CHAS Data 2006-2010 |

Housing San Mateo County’s Workforce

Though San Mateo County has a robust economy, much of its workforce cannot afford to live within the county. Job growth has been strong, although cyclical, over the past 10 years, and is projected to continue. However, housing development has not kept up the pace with the growth in local jobs. According to the Department of Housing (Housing Needs Study, 2007), by 2025, San Mateo County’s supply of housing will only meet one third to one half of the demand. Additionally, 40 percent of new jobs in the county will pay lower income wages.

A home meets the standard definition of affordability if it does not cost more than 30 percent of a household’s income. A household that spends more than 30 percent of its gross income on housing is considered to be overpaying for housing. Housing that costs more than 30% of household income is a more acute problem for lower income households, since there is less discretionary money for other necessities.

While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low income family in San Mateo County. A four-person family with one parent working fulltime as a cook and the other parent working in retail, can afford a monthly rent of about $1,400 and a home sales price of $222,000. A single parent family with the adult working as a police officer would be considered moderate income, and can afford a monthly rent of about $2,400 and a home costing $374,000. Neither of these example households can afford San Mateo County’s median condominium, costing $579,418, or single-family home, which costs $1,246,121 (SAMCAR), although the example single-parent family can afford the median county rent of $2,234.

Other examples of affordable home sales and rents based on occupation are shown in the table below.

|  |
| --- |
| **Home Affordability by Occupation (2013)** |
| **Occupation** | **Annual Salary** | **Affordable Home** | **Affordable** **Rent** |
| Elementary School Teacher | $66,590 | $255,805 | $1,665 |
| Police Officer | $97,487 | $374,495 | $2,437 |
| Cook | $29,247 | $112,352 | $731 |
| Retail Salesperson | $28,427 | $109,202 | $711 |
| Registered Nurse | $112,137 | $430,774 | $2,804 |
| Source: HCD State Income Limits 2013; www.hsh.com/calc-howmuch.html |
| Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt. |

There are a small number of jobs in Hillsborough, 1,180 jobs or approximately ten residents for every one job. Just over half of these jobs pay more than $3,333 per month, and a quarter pay less than $1,250 per month. According to census data, 91 percent of people who work in Hillsborough live elsewhere, and only nine percent of Hillsborough employed residents work within the city.

According to ABAG projections, Hillsborough can expect to lose three percent of its jobs, or 70 jobs, between 2000 and 2025. The table below shows the distribution of the workforce in Belmont and San Mateo County by age, salary and education.

|  |
| --- |
| **Workforce Age, Salary and Education (2011)** |
|  | **Town of Hillsborough** | **San Mateo County** |
| **Jobs by Worker Age** |   |   |
| Age 29 or Younger | 20% | 19% |
| Age 30 to 54 | 52% | 61% |
| Age 55 or Older | 28% | 20% |
| **Salaries Paid by Jurisdiction Employers** |   |   |
| $1,250 per Month or Less | 26% | 14% |
| $1,251 to $3,333 per Month | 22% | 27% |
| More than $3,333 per Month | 52% | 59% |
| **Jobs by Worker Educational Attainment** |   |   |
| Less than High School | 9% | 9% |
| High school or Equivalent, No College | 13% | 13% |
| Some College or Associate Degree | 20% | 23% |
| Bachelor's Degree or Advanced Degree | 38% | 36% |
| Educational Attainment Not Available | 20% | 19% |
| **Total Workers** | **1,180** | **303,529** |
| Source: 2011 U.S. Census On The Map |
| (Educational Attainment Not Available is for workers 29 and younger) |

Home Prices and Sales Housing Affordability

According to Zillow data from October 2013, the median sale price for a single-family home in Hillsborough was $3,436,200. According to Zillow, home prices in Hillsborough have increased by more than a fifth in the past year. Hillsborough housing prices are more than four times as expensive as countywide averages.

As a result of these extremely high housing prices, even families earning a moderate income are still millions of dollars short of being able to afford a home in Hillsborough. A household would need to earn close to $700,000 annually in order to afford the median-priced home. A lack of affordable housing can lead to overcrowding or overpayment for lower income households.

The tables below are from the San Mateo County Association of Realtors (SAMCAR) and show median single family home price trends between 2005 and the third quarter of 2013. The average price of a single family home in San Mateo County increased between 2005 and 2013 by about $150,000 (from $1,095,951 in 2005 to $1,246,121 in 2013).

|  |  |
| --- | --- |
|  Median Single Family Home Sales Prices (2005, 2010, 2012 and 3rd Quarter 2013) |  |
|  | **2005** | **2010** | **2012** | **Third-Quarter of 2013** | **Actual Change (2005-2013)** |
| Atherton | $3,000,000 | $2,900,000 | $3,200,000 | $3,225,000 | +$225,000 |
| Belmont | $920,500 | $882,000 | $912,000 | $1,123,500 | +$203,000 |
| Brisbane | $690,500 | $532,500 | $597,500 | $720,000 | +$29,500 |
| Burlingame | $1,250,000 | $1,080,000 | $1,300,000 | $1,520,500 | +$270,500 |
| Colma | $792,500 | $462,500 | $432,500 | $400,000 | -$392,500 |
| Daly City | $730,000 | $520,000 | $485,000 | $630,767 | -$99,233 |
| East Palo Alto | $605,000 | $247,250 | $285,000 | $400,000 | -$205,000 |
| Foster City | $1,050,000 | $962,500 | $1,000,000 | $1,278,000 | +$228,000 |
| Half Moon Bay | $965,000 | $725,000 | $735,500 | $849,900 | -$115,100 |
| **Hillsborough** | **$2,500,000** | **$2,375,000** | **$2,750,000** | **$3,250,000** | **+$750,000** |
| Menlo Park | $1,255,000 | $1,200,000 | $1,325,000 | $1,460,000 | +$205,000 |
| Millbrae | $976,500 | $870,000 | $910,000 | $1,205,000 | +$228,500 |
| Pacifica | $817,500 | $532,500 | $520,000 | $666,000 | -$151,100 |
| Portola Valley | $1,855,000 | $1,722,000 | $2,200,000 | $1,970,000 | +$115,000 |
| Redwood City | $835,000 | $1,017,500 | $999,999 | $949,950 | +$114,950 |
| San Bruno | $749,000 | $549,000 | $536,187 | $710,000 | -$39,000 |
| San Carlos | $965,000 | $895,000 | $1,000,000 | $1,201,000 | +$236,000 |
| San Mateo | $860,000 | $750,000 | $778,000 | $925,500 | +$65,500 |
| South San Francisco | $740,000 | $520,000 | $500,750 | $650,000 | -$90,000 |
| Woodside | $1,825,000 | $1,755,000 | $1,605,000 | $1,810,000 | -$15,000 |
| San Mateo County Average Sales Price | $1,095,951 | $934,680 | $976,787 | $1,246,121 | +$150,170 |
| Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. — <http://www.samcar.org/index.cfm/sales_statistics.htm> |  |

The ability of a household to be able to purchase a median priced single family home is shown in the table below. The annual income, or ability to pay, is based on Hillsborough’s median household income.

|  |
| --- |
| **Ability to Pay for For-Sale Housing in Hillsborough (2011)** |
|  | **Annual Income** | **Maximum Affordable Home Price** | **Median Priced Single Family Detached Home** | **Affordability Gap for Single Family Home** |
| Hillsborough Median Household income | $237,680  | $913,046 | $2,894,098 | -$1,981,052 |
| *Source: Baird + Driskell Community Planning; San Mateo County Association of Realtors; www.hsh.com/calc-howmuch.html* |
| *Note: Maximum Affordable House Price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.* |

Rents and Rental Housing Affordability

The very small number of rental homes in Hillsborough makes an analysis of the rents difficult. According to very limited Craigslist data, the average rent in Hillsborough is $9,528/month, much higher than countywide averages. Similar to home prices, rental prices in Hillsborough are unaffordable unaffordable for households earning a moderate income or below.

|  |
| --- |
| **Average Rents in Hillsborough (2013)** |
|   | **Hillsborough** | **Survey Size** |
| Studio | — | 0 |
| One Bedroom | $2,595 | 1 |
| Two Bedroom | — | 0 |
| Three Bedroom | $11,000 | 2 |
| Four Bedroom | $6,700 | 2 |
| Average Square Footage | 3,183 | 7 |
| Average Number of Bedrooms | 4.2 | 10 |
| Average Rent | $9,528 | 10 |
| Average Rent per Square Foot | $2.99 | 7 |
| Source: Craigslist Rental Survey conducted in June and July of 2013 |

Adjusting for Inflation

The tables below adjust sales prices and rents for inflation over the 2005 to 2013 time period (inflation rate of 19 percent over the eight year period). In 2013 dollars, average household income in Hillsborough decreased from $260,762 in 2000 to $237,680 in 2011, or a nine percent decrease in purchasing power over that time period. In real purchasing power (constant 2013 dollars), home sales prices have gone down significantly in San Mateo County since 2005.

The conclusions of this analysis are that: (1) Sales housing prices are significantly

lower than seven years ago, but still only affordable to households earning far above a moderate income; and (2) incomes have declined, and so household purchasing power has decreased as well. This analysis underscores the challenges of availability and affordability of market rate rental and sales housing in San Mateo County.

|  |
| --- |
| **Median Home Sale Prices in 2013 Dollars — Adjusted for Inflation (2005-2012)** |
|  | **Single Family** | **Multi-Family** |
|   | San Mateo County | State of California | San Mateo County | State of California |
| 2005 | $939,148  | $576,436  | $586,432  | $498,848  |
| 2006 | $961,170  | $636,410  | $625,140  | $534,980  |
| 2007 | $935,536  | $594,272  | $600,432  | $493,920  |
| 2008 | $865,512  | $485,784  | $554,364  | $412,776  |
| 2009 | $749,304  | $365,580  | $465,696  | $337,716  |
| 2010 | $762,910  | $359,948  | $449,507  | $333,733  |
| 2011 | $691,439  | $330,527  | $390,576  | $300,142  |
| 2012 | $660,944  | $305,727  | $360,065  | $271,185  |
| **7-YearChange** | **-$278,204** | **-$270,709** | **-$226,367** | **-$227,663** |
| **7-Year Percent Change** | **-29.6%** | **-47.0%** | **-38.6%** | **-45.6%** |
| Source: San Mateo County Association of Realtors, based on actual sales of each year; State based on Zillow/MLS (adjusted for inflation to 2013 dollars) |

Overpayment for Housing

Using the 30 percent of income threshold, a significant number of households are overpaying for housing in Hillsborough. However, there is a smaller number of lower income households in Hillsborough who are overpaying for owner-occupied homes than elsewhere in the county.

A household is overpaying for housing if they spend more than 30 percent of their income on rent or mortgage payments. All of the households earning less than $35,000 annually are overpaying for housing in Hillsborough, and almost all (86 percent) the households earning between $35,000- $75,000 are overpaying as well. Of the remaining population of Hillsborough, those who earn more than $75,000 annually, 38 percent are overpaying for housing.

Without choices and the availability of affordable housing in Hillsborough, lower-income people may choose to live elsewhere and commute into the city to work. Or, those households who live in Hillsborough may live in overcrowded homes, and have limited money to dedicate towards other necessities such as food, transportation, and medical care.

Source: 2007-2011 American Community Survey

|  |
| --- |
| **Households Overpaying for Housing (2011)** |
|  |  | **Town of Hillsborough** | **San Mateo County** | **State of California** |
|  | **Income**  | Number | Percent | Percent | Percent |
| **Owner-occupied** | Less than $35,000 | 189 | 100% | 68% | 68% |
|  | $35,000-$74,999 | 230 | 86% | 53% | 54% |
|   | $75,000+ | 1087 | 38% | 33% | 27% |
| **Renter-occupied** | Less than $35,000 | — | — | 95% | 90% |
|  | $35,000-$74,999 | — | — | 61% | 49% |
|   | $75,000+ | — | — | 11% | 9% |
| Source: 2007-2011 American Community Survey |
| Note: Excludes Households with no income or cash rent. |

**Housing Overcrowding**

According to the U.S. Census Bureau, a unit is considered overcrowded if it the unit is occupied by more than 1.01 persons per room (excluding bathrooms and kitchens). Homes with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households.

Hillsborough has almost negligible rates of overcrowding, due in part to the very large size of housing. Only seven owner-occupied homes in the entire city (or .2% of the households) are considered overcrowded.

|  |
| --- |
| **Number of Overcrowded Units (2011)** |
|  |  | **Number of Occupied Homes in Hillsborough** | **Town of Hillsborough****Percentage** | **San Mateo County****Percentage** | **State of California****Percentage** |
| **Owners** | Not overcrowded | 3,358 | 100% | 96% | 96% |
| Overcrowded | 7 | 0.2% | 3% | 3% |
| Extremely overcrowded | 0 | 0.0% | 1% | 1% |
|  | Not overcrowded | 147 | 100% | 86% | 86% |
| **Renters** | Overcrowded | 0 | 0.0% | 8% | 8% |
|   | Extremely overcrowded | 0 | 0.0% | 5% | 6% |
| Source: 2007-2011 American Community Survey |
| Note: 0-1 people per room is not overcrowded, 1-1.5 people per room is overcrowded, more than 1.5 people per room is extremely overcrowded  |

Other Housing Issues

In addition to issues with affordability and overcrowding, housing can have physical problems such as lack of facilities or deterioration due to age. One of the best ways to assess the condition of the housing stock is through a windshield survey. The census also provides useful information as to the conditions of the housing stock.

Almost all of Hillsborough’s housing was built before 1980, and almost half was built before 1970. Often older homes can be more expensive to maintain and rehabilitate, though Hillsborough’s high housing prices indicate that the age of housing here is a selling point instead of a burden.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities. However, no homes in Hillsborough are lacking facilities such as plumbing or kitchen facilities.

|  |
| --- |
| **Year Structure Built (2011)** |
|   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| Built in 2000 or more recently | 5% | 5.4% | 12% |
| Built in 1990s | 5% | 6% | 11% |
| Built in 1980s | 9% | 9% | 15% |
| Build in 1970s | 24% | 17% | 18% |
| Built in 1960s | 13% | 17% | 14% |
| Built 1950s or Earlier | 45% | 45% | 30% |
| Total | 3,801 | 271,140 | 13,688,351 |
| Source: 2007-2011 American Community Survey |

|  |
| --- |
| **Number of Potential Housing Problems (2011)** |
|  | **Town of Hillsborough** | **San Mateo****County** |
|   | Number | Percent | Percent | Percent |
| Lacking complete plumbing facilities | 0 | 0.0% | 0.3% | 0.6% |
| Lacking complete kitchen facilities | 155 | 1.9% | 0.9% | 1.3% |
| No telephone service available | 44 | 0.6% | 1.2% | 1.9% |
| Source: 2007-2011 American Community Survey |

Regional Housing Needs Allocation (RHNA)

The Regional Housing Needs Allocation (RHNA) process addresses housing needs across income levels for each jurisdiction in California. All of the Bay Area’s 101 cities and nine counties are given a share of the Bay Area’s total regional housing need. The Bay Area's regional housing need is allocated by the California Department of Housing and Community Development (HCD), and finalized though negotiations with the Association of Bay Area Governments (ABAG). San Mateo County jurisdictions, through a unique process different from other Bay Area counties, collaboratively developed a formula to divide up San Mateo County’s overall housing allocation among the 21 jurisdictions in the county.

Hillsborough’s RHNA requires the city to ensure there is land available for a total of 91 new units between 2014 and 2022. Approximately 23 percent of those units will be for households making more than moderate income, 23 percent will be for households making moderate income, 19 percent for low-income, and 18 percent for very low income and extremely low income households each.

The total number of housing units and the distribution by income category requires the city to make sure there are adequate housing sites and programs to address a variety of housing choices, types and densities.

|  |
| --- |
|  Regional Housing Needs Allocation (2014 – 2022) |
|  | **Extremely** **Low** **Income**Up to $31,650 | **Very** **Low** **Income**$31,651-$52,750 | **Low** **Income**$52,751-$84,400 | **Moderate Income**$84,401-$123,600 | **Above** **Moderate** **Income**$123,601+ | **Total** |
|  |
| Atherton | 17 | 18 | 26 | 29 | 3 | 93 |
| Belmont | 58 | 58 | 63 | 67 | 222 | 468 |
| Brisbane | 12 | 13 | 13 | 15 | 30 | 83 |
| Burlingame | 138 | 138 | 144 | 155 | 288 | 863 |
| Colma | 10 | 10 | 8 | 9 | 22 | 59 |
| Daly City | 200 | 200 | 188 | 221 | 541 | 1,350 |
| East Palo Alto | 32 | 32 | 54 | 83 | 266 | 467 |
| Foster City | 74 | 74 | 87 | 76 | 119 | 430 |
| Half Moon Bay | 26 | 26 | 31 | 36 | 121 | 240 |
| **Hillsborough** | **16** | **16** | **17** | **21** | **21** | **91** |
| Menlo Park | 116 | 117 | 129 | 143 | 150 | 655 |
| Hillsborough | 96 | 97 | 101 | 112 | 257 | 663 |
| Pacifica | 60 | 61 | 68 | 70 | 154 | 413 |
| Portola Valley | 10 | 11 | 15 | 15 | 13 | 64 |
| Redwood City | 353 | 353 | 429 | 502 | 1,152 | 2,789 |
| San Bruno | 179 | 179 | 161 | 205 | 431 | 1,155 |
| San Carlos | 97 | 98 | 107 | 111 | 183 | 596 |
| San Mateo  | 429 | 430 | 469 | 530 | 1,242 | 3,100 |
| South San Francisco | 282 | 283 | 281 | 313 | 705 | 1,864 |
| Woodside | 11 | 12 | 13 | 15 | 11 | 62 |
| Unincorporated | 76 | 77 | 103 | 102 | 555 | 913 |
| San Mateo County Total | 2,292 | 2,303 | 2,507 | 2,830 | 6,486 | 16,418 |
| Source: Association of Bay Area Governments, Final 2014-2022 Regional Housing Need Allocation by County. Yearly Income is based on a family of four. |
|  |

Special Housing Needs

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to employment and income, family characteristics, disability, and household characteristics.

In addition to overall housing needs, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several populations with special needs be addressed — homeless people, seniors, people who are living with a disability, large families, female‑headed households and farmworkers. This section provides a discussion of the housing needs facing each group.

**Seniors**

Seniors face many housing challenges as they age, including the likelihood of a fixed budget, higher medical costs and greater likelihood of disabilities. According to the census, there are currently approximately 2,300 seniors living in Hillsborough. There are approximately 1,974 seniors living in Hillsborough.

Seniors’ income tends to decline as they age. Young seniors often have some retirement savings or employment income that can supplement social security. More than 42 percent of seniors in the 65-74 year age bracket worked in the past year, while only 10 percent of seniors age 75 or more worked. Older seniors are more likely to use up their savings and therefore are more likely to live in poverty.

Younger seniors tend to need less support. Most prefer to stay in their home for as long as they can. They may benefit from programs to help them rehabilitate their homes to make them better for people to age in place. Older seniors often are unable to maintain a single family home and look to move to a smaller home or some type of senior living development. Senior renters are particularly at risk for displacement because their incomes are decreasing while their housing expenses are increasing.

The graph below shows the significant increase in the senior population in the United States, with a significant increase between 2011-2014 as baby boomers reach 65 years of age.

**Number of People Projected to Turn 65 Each Year in the United States (1996-2025)**



Source: Pew Research Center, 2010

Almost three-quarters of the seniors in Hillsborough make more than $100,000 annually; while18 percent make less than $50,000. The poverty rate among seniors in Hillsborough is half the poverty rate for seniors in the county as a whole.

Seniors in Hillsborough, like seniors in San Mateo County as a whole, are significantly more likely to be homeowners than renters. Thus, housing concerns for seniors in Hillsborough might include retrofits to allow seniors to age in place (stay in their current home as they get older). Often, homeownership means greater housing security. According to the 2013 report, *Key Housing Trends in San Mateo,* 52 percent of seniors who rent in San Mateo County are economically insecure while only 27 percent of seniors who own their own home without a mortgage are economically insecure.

As the large baby boomer generation ages, Hillsborough, like the rest of San Mateo County, is expected to see a growing senior population. According to *Key Housing Trends in San Mateo County*, the county can expect to see a 76 percent increase in the number of seniors. A key challenge in the coming years will be how to accommodate the needs of aging residents. For more information about senior trends and preferences, see the 2013 *Key Housing Trends in San Mateo* report.

The tables below show a comparison of income and home ownership for seniors living in Hillsborough and San Mateo County compared to the State of California.

|  |
| --- |
| **Senior Households by Income (2011)** |
|  | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| Below Poverty Level | 3% | 6% | 10% |
| Income under $30,000 | 8% | 28% | 38% |
| $30000-$49,000 | 6% | 19% | 20% |
| $50,000-$74,999 | 8% | 16% | 16% |
| $75,000-$99,999 | 7% | 11% | 9% |
| $100,000+ | 71% | 26% | 17% |
| Total Seniors | 1,097 | 55,093 | 2,474,879 |
| Source and Notes: 2007-2011 American Community Survey, Seniors are age 65+ |

|  |
| --- |
| **Senior Households by Tenure (2011)** |
|   |   | **Town of Hillsborough** | **San Mateo County** | **State of California** |
| **All Ages** | Owners | 96% | 60% | 57% |
|  | Renters | 4% | 40% | 43% |
|  | Total | 3,512 | 256,423 | 12,433,172 |
| **Age 65-74** | Owners | 98% | 79% | 75% |
|  | Renters | 2% | 21% | 25% |
|  | Total | 527 |  27,053  |  1,265,873  |
| **Age 75-84** | Owners | 98% | 81% | 75% |
|  | Renters | 2% | 19% | 25% |
|  | Total | 454 |  18,014  |  823,750  |
| **Age 85 +** | Owners | 100% | 75% | 69% |
|  | Renters | 0% | 25% | 31% |
|   | Total | 116 | 9,136 |  342,029  |
| Source and Notes: 2007-2011 American Community Survey, Seniors are age 65 +  |

**People Living with Disabilities**

The Census Bureau defines disability as, “A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” Not surprisingly, people over 65 are much more likely to have a disability.

People with disabilities face many challenges when looking for housing. There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. Being near transit is important because many people with disabilities cannot drive. People with disabilities are also often extremely low income due to the challenge of securing long-term employment, and to higher medical bills. Additionally, because some people with disabilities, particularly developmental disabilities, have lived with their parents they often do not have rental or credit history. This makes it harder to compete for the limited housing that is available.

People with disabilities may have unique housing needs. Fair housing laws and subsequent federal and state legislation require all cities and counties to further housing opportunities by identifying and removing constraints to the development of housing for individuals with disabilities, including local land use and zoning barriers, and to also provide reasonable accommodation as one method of advancing equal access to housing.

The Fair Housing laws require that cities and counties provide flexibility or even waive certain requirements when it is necessary to eliminate barriers to housing opportunities for people with disabilities. An example of such a request might be to place a ramp in a front yard to provide access from the street to the front door. The State Attorney General, in a letter to the City of Los Angeles in May 2001, stated that local governments have an affirmative duty under fair housing laws to provide reasonable accommodation and “It is becoming increasingly important that a process be made available for handling such requests that operates promptly and efficiently.” He advised jurisdictions not to use existing variance or conditional use permit processes because they do not provide the correct standard for making fair housing determinations and because the public process used in making entitlement determinations fosters opposition to much needed housing for individuals with disabilities.

A fundamental characteristic of a fair housing reasonable accommodation procedure is the establishment of appropriate findings that reflect the intent and specific language of both the federal and state fair housing statutes. In this regard, it is somewhat different than traditional or typical zoning cases because here the focus of review is the need of the individual with disabilities to overcome barriers to housing, not on the topography of the site or the unique character of the lot. The focus here is solely on the special need of the individual to utilize his or her home or dwelling unit, which is directly related to the individual’s disability. It is this reasoning that underlies the Attorney General’s warning not to utilize variance criteria for such determinations.

**People with Developmental Disabilities**

SB 812, signed into law in 2010, requires Housing Elements to include an analysis of the special housing needs of people with developmental disabilities. Additionally, SB 812 requires that individuals with disabilities receive public services in the least restrictive, most integrated setting appropriate to their needs

California defines developmentally disabled as a “severe and chronic disability that is attributable to a mental or physical impairment. The disability must begin before the person’s 18th birthday, be expected to continue indefinitely, and present a substantial disability.” Some development disabilities cause mental retardation and some do not. Common developmental disabilities include Down’s syndrome, autism, epilepsy and cerebral palsy.

People with developmental disabilities in San Mateo County have various diagnoses. The common ones are summarized below. Because people can have multiple diagnoses, the numbers total more than 100 percent. The information below has been provided by the Golden Gate Regional Center (GGRC), which covers the San Francisco Bay Area.

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| **Type of Developmental Disability in San Mateo County (2013)** |
|  | **San Mateo** **County Percent** |
| Mild/Moderate Mental Retardation | 50% |
| Autism |  18% |
| Epilepsy |  18% |
| Cerebral Palsy | 17% |
| Severe/Profound Mental Retardation | 11% |
| Source: Golden Gate Regional Center, 2013 |
|   |

People with developmental disabilities tend to be younger than the general population. There are several reasons for this: for some diagnoses there is a shorter life expectancy; more importantly, starting in the 1990s there was an “autism wave” with many more young people being diagnosed with the disorder, for reasons that are still not well understood. The racial demographics of the developmentally disabled population mirror that of the population of the Bay Area.

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| **Age of People with Development Disabilities in San Mateo County (2013)** |
|  | **San Mateo** **County Percent** |
| 0-5 | 19% |
| 6-21 |  30% |
| 22-51 |  36% |
| 52+  |  15% |
| Total |  100% |
| Source: Golden Gate Regional Center, 2013 |

Many people with developmental disabilities are unable to secure long-term employment. This results in many people relying on Supplemental Security Income (SSI) and many earn 10-20 percent of the Area Median Income (AMI).

People with developmental disabilities have various housing needs and housing situations. Almost all (76 percent) of Hillsborough residents with disabilities live with a parent or legal guardian. An additional 13 percent live in small community care facilities,[[2]](#footnote-2) while eight percent live independently or with some supportive assistance.

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| **Living Arrangements of People with Developmental Disabilities (2013)** |
|  | **Number** | **Percent** |
| **Lives with** | Town of Hillsborough | San Mateo County | Town of Hillsborough | San Mateo County |
| Parents/Legal Guardian | 105 |  2,289  | 76% | 66% |
| Community Care Facility (1-6 Beds) | 18 |  532  | 13% | 15% |
| Community Care Facility (7+ Beds) | 0 |  73  | 0% | 2% |
| Independent/Supportive Living | 12 |  349  | 9% | 10% |
| Intermediate Care Facility | 0 |  191  | 0% | 5% |
| All Others | 3 |  60  | 2% | 2% |
| Total | 138 |  3,494  | 100% | 100% |
| Source: Golden Gate Regional Center, 2013. Counts based on zip code and may include small areas outside of jurisdictional borders. |

According to the Golden Gate Regional Center (GGRC), trends that are affecting people with developmental disabilities include California’s moves to reduce institutionalization, ageing family caregivers not being able to continue providing in-house care and the growing wave of people with autism.

**Deinstitutionalization –** In 1977, California passed the Lanterman Developmentally Disabled Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and to allow them to live their lives as similar to non-disabled people as possible. To accomplish this end the State has been closing large institutional care facilities, resulting in more people with disabilities being integrated into the community. However, this has increased the demand for community-based independent living options to serve the needs of the developmentally disabled.

**Aging Baby Boomers Unable to Care for their Children with Developmental Disabilities** – As displayed in the table below, almost three quarters of people with developmental disabilities live with a parent or caregiver, and many of these caregivers are baby boomers. As these caregivers age their ability to continue to care for their developmentally disabled children will decrease to the point where it is no longer possible. This trend is also going to be a factor in the increased need for community-based independent living options for the developmentally disabled. Many service delivery systems and communities are not prepared to meet the increasing need.

**Increasing Numbers of People with Autism -** A large number of people with developmental disabilities have autism. They have been brought up as independent members of the community and want to remain independent and involved in the community. There is a coming need to supply community-based independent living options for these individuals.

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| **Living Arrangements of People with Developmental Disabilities in San Mateo County (2014)** |
|  | **Home of Parent or Guardian** | **Own Home** | **Licensed Group Home** | **Licensed Health Care Facility** | **Foster-Type Care** | **Homeless** | *Subtotal of Autism Only* | **Total Number for All Diagnoses** |
| **Age** |
| 0-3 | 609 | 0 | 0 | 0 | 11 | 0 | *\*\** | 620 |
| 4-12 | 930 | 0 | 11 | 0 | 1 | 1 | *329* | 943 |
| 15-29 | 908 | 47 | 113 | 17 | 13 | 2 | *212* | 1,100 |
| 30-44 | 294 | 103 | 135 | 35 | 12 | 0 | *34* | 579 |
| 45-59 | 156 | 109 | 245 | 71 | 11 | 1 | *52* | 593 |
| 60-74 | 35 | 53 | 122 | 91 | 6 | 0 | *10* | 307 |
| 75-89 | 3 | 5 | 20 | 17 | 0 | 0 | *0* | 45 |
| 90-104 | 0 | 0 | 4 | 1 | 0 | 0 | *0* | 5 |
| Grand Total | 2,935 | 317 | 650 | 232 | 54 | 4 | *637* | 4,192 |
|   |   |   |   |   |   |   |
| \*\*No diagnosis yet |  |
| Source: Golden Gate Regional Center, February 2014 |

**Other Disabilities**

People in Hillsborough also have non-developmental disabilities, such as hearing disabilities or vision disabilities. Some residents have both developmental and non-developmental disabilities.

In San Mateo County, almost a third of the senior population has some kind of disability. Eight percent of the total population in the county has some kind of disability. The most common disabilities in the county are ambulatory disabilities (four percent of the population) and independent living disabilities (three percent). The census does not have numbers specifically for Hillsborough because it is too small, but the percentages are likely similar to the countywide figures.

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| **Age and Type of Disability (2011)** |
|  | **Number** | **Percent** |
|   | San Mateo County | State of California | San Mateo County | State of California |
| Under 18 with Disability |  3,270  |  280,649  | 2.1% | 3.0% |
| Age 18-64 with Disability |  23,231  |  1,843,497  | 5.0% | 7.9% |
| Age 65 + with Disability |  28,703  |  1,547,712  | 31% | 37% |
| Any Age with Any Disability |  55,204  |  3,671,858  | 8% | 10% |
| Any Age With Hearing Disability |  15,651  |  1,022,928  | 2.2% | 2.8% |
| With Vision Disability |  8,199  |  685,600  | 1.1% | 1.9% |
| With Cognitive Disability |  19,549  |  1,400,745  | 2.7% | 3.8% |
| With Ambulatory Disability |  29,757  |  1,960,853  | 4.2% | 5.3% |
| With Self Care Disability |  12,819  |  862,575  | 1.8% | 2.3% |
| With Independent Living Disability |  22,735  |  1,438,328  | 3.2% | 3.9% |
| Source: 2007-2011 American Community Survey. Some people may have multiple disabilities |

**Disability Policy Recommendations**

The three major needs for people with disabilities are low cost (subsidized) rents, handicapped accessible homes, and buildings near public transportation. These needs are very similar to the desires of other segments of the population. Policies that promote affordable housing generally are also good for the disabled community. Specific recommendations from the Golden Gate Regional Center include:

* Jurisdictions assisting with site identification for low income developments
* Policies to promote accessible homes
* Inclusionary zoning
* Second units
* Mixed use zoning

Additionally, some people with development disabilities need supportive housing that is affordable and located near public transit. In supportive housing, additional services are provided at the home.

**Female-Headed and Large Households**

Households headed by a single parent can have special needs due to the economic limitation of earning only one income, and the challenges of childcare without a partner. Although gender equality has made strides over the past 50 years, women continue to earn lower incomes than men. Therefore, female-headed households in particular have specific housing needs that must be addressed. The special needs of female-headed households can include low cost housing, suitable for children and located near schools and childcare facilities. Innovative, shared living arrangements, including congregate cooking and childcare, could also be appropriate

Female-headed households make up approximately nine percent of the total households in Hillsborough. The most vulnerable female-headed households can be those where women are living with children without a partner. Hillsborough has 92 such households. An additional 213 households are headed by women who are either living alone or with other family members. Female-headed households in Hillsborough are equally likely as the general Hillsborough population to be below the poverty line.

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| **Female Headed Households (2011)** |
|  | **Town of Hillsborough** | **San Mateo County** | **State of California** |
|  | Number | Percent | Percent | Percent |
| Female living with own children, no partner | 92 | 3% | 4% | 7% |
| Female living with other family members, no partner | 59 | 2% | 6% | 6% |
| Female living alone | 154 | 4% | 15% | 13% |
| Total Households | 3,512 | 100% | 256,305 | 12,433,049 |
| Female Households Below Poverty Level | 109 | 3% | 8% | 17% |
| Source: 2007-2011 American Community Survey |

Large households are defined as households with five or more members living in the same home. Large households are a special needs group because of the difficulty in finding adequate and affordable housing. Many jurisdictions have few large homes, and often these larger homes are significantly more expensive than smaller ones. Large households throughout San Mateo County are much more likely than smaller households to live in a home with some type of housing problem, such as high rent or cost, or problems with the physical condition of the home.

Hillsborough has 480 households with five or more members. These households are significantly more likely than smaller households to have housing problems: 43 percent of owner-occupied large households contend with a housing problem such as overpayment or overcrowding.

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| **Households with 5 or More Persons by Tenure and Housing Problems (2011)** |
|  |  | **Town of Hillsborough** | **San Mateo County** | **State of California****Percent** |
|   |  | Number  | Percent |  |  |
| **Owner-occupied** | Housing Problems | 195 | 43% | 59% | 61% |
|  | No Housing Problems | 260 | 57% | 41% | 39% |
| **Renter-occupied** | Housing Problems | 0 | 0% | 84% | 81% |
|   | No Housing Problems | 25 | 100% | 16% | 19% |
| Source: 2006-2010 CHAS Data |

**Extremely Low Income Households**

Extremely Low Income (ELI) households earn 30 percent of the area median income or less. In San Mateo County this amounts to an annual income of $33,950 or below for a family of four. Many ELI households live in rental housing and most likely facing overpayment, overcrowding or substandard housing conditions. Some ELI households are recipients of public assistance such as social security insurance or disability insurance. Housing types available and suitable for ELI households include affordable rentals, secondary dwelling units, emergency shelters, supportive housing and transitional housing.

There are 135 ELI households in Hillsborough according to 2010 CHAS data, all of which are owner households. Most of Hillsborough’s ELI households face some kind of housing problem: 93 percent are overpaying for housing.

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| **Housing Needs of Extremely Low Income (ELI) Households in Hillsborough (2010)** |
| **Household Category** | **Renter Households** | **Owner Households** | **Total Households** |
| Total households any income | 125 | 3525 | 3650 |
| Total ELI households | 0 | 135 | 135 |
| ELI households with housing problems | 0 | 93% | 93% |
| ELI households with cost burden (paying 30% or more of income) | 0 | 93% | 93% |
| ELI households with cost burden (paying 50% or more of income) | 0 | 93% | 93% |
| Source: HUD Comprehensive Housing Affordability Strategy (2006-2010) |

**Homeless Needs**

All 21 jurisdictions within San Mateo County have adopted the ten-year HOPE Plan (Housing Our People Effectively: Ending Homelessness in San Mateo County), designed to end homelessness within ten years. The HOPE Plan adopts a Housing First policy, which seeks to move homeless people into permanent housing instead of shelters by increasing the stock of affordable and subsidized housing. Although the HOPE planners recognized that there is a lack of needed resources throughout the housing continuum, including emergency and transitional housing, the greatest need and the most effective use of new and/or redirected resources is the creation and protection of quality affordable and supportive housing.

According to the January 2013 countywide homeless survey, there are 2,281 homeless people living in San Mateo County. Close to 90 percent of the homeless population was living in San Mateo County when they became homeless,

The homeless in San Mateo County are both sheltered, meaning they live in emergency shelters, transitional housing, treatment centers or other similar institutions; and unsheltered, meaning they live on the street, in encampments or in a vehicle.

The number of homeless people living on the street in San Mateo County has decreased since 2007, while the number living in an RV, car or encampment, has risen dramatically to just over 40 percent of the total homeless population. The remaining 43 percent are considered sheltered homeless.

The vast majority of homeless people are single adults (who may be living with another adult, but no children). However, one-fifth of the sheltered homeless are families. Most homeless people are white (60%) and male (a range between 60-71 percent depending on sheltered and unsheltered). Notably, 72 percent of the unsheltered homeless population has an alcohol or drug problem, while only eight percent of the sheltered population has a similar problem.

**Homelessness in San Mateo County and the Town of Hillsborough**

As of the 2013 San Mateo Homeless Census, there are no homeless people living in Hillsborough. The tables below provide additional information on the homeless and are from the San Mateo County January 2013 homeless count.

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| **Homeless Count** |
|  | **Hillsborough** | **County** |
| **Year** | Unsheltered Homeless | Sheltered Homeless | Total | Unsheltered Homeless | Sheltered Homeless | Total |
| 2009 | 0 | 0 | 0 | 803 | 993 | 1,796 |
| 2011 | 0 | 0 | 0 | 1,162 | 987 | 2,149 |
| 2013 | 0 | 0 | 0 | 1,299 | 982 | 2,281 |
| 2009 - 2013 Change | 0 | 0 | 0 | 205 | 12 | 217 |
| 2009 - 2013 % Change | 0% | 0% | 0% | +19% | +1% | +11% |
| *Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness* |

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| **Demographics of the Homeless Population in San Mateo County (2013)** |
|  | **San Mateo County 2013****Homeless Count** |
|   | Unsheltered Homeless | Sheltered Homeless |
| Single Adult or Living w/Another Adult | 94% | 79% |
| Family | 6% | 21% |
| Male | 71% | 60% |
| Female | 29% | 40% |
| White | 60% | — |
| Latino | 19% | — |
| African American | 13% | — |
| Other Races | 10% | — |
| Non-Veteran | 89% | 76% |
| Veteran | 11% | 24% |
| Alcohol / Drug Problems | 72% | 8% |
| Physical Disability | 52% | — |
| Chronic Health Problem | 47% | — |
| Mental Illness | 37% | 10% |
| Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness. May not total 100% due to rounding |

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| **Location When Homelessness Occurred (2013)** |
|   | **San Mateo County Count** |
| Living in San Mateo County when became homeless | 87% |
| Hometown in San Mateo County | 69% |
| Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness |

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| **Location of the Homeless Population in San Mateo County (2007-2013)** |
|  | **2007** | **2013** | **Percent Change** |
| On the Street | 29% | 15% | -41% |
| In Car, R.V., or Encampment | 24% | 41% | 90% |
| In Emergency Shelter | 14% | 11% | -18% |
| In Motel with Motel Voucher | 5% | 1% | -73% |
| In Transitional Housing  | 15% | 19% | 41% |
| In Institution | 13% | 12% | 7% |
| Total: | 2,064 | 2,281 | 217 |
| Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness |

**Farm Workers**

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. They have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). ABAG has determined that housing for farmworkers is not suitable in the urbanized portion of the Bay Area located far from agricultural areas.

**Sources Referenced**

“How Much House Can I Afford?” Mortgage calculator. www.hsh.com/calc-howmuch.html

Notes: Maximum affordable house price is based on the following assumptions: 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

2007-2011 American Community Survey 3- year estimates and 2007-2011 American Community Survey 5-year estimates. www.census.gov/acs

Notes: The American Community Survey is conducted by the US Census. While data from the ACS is actually the result of a three-year or five-year running average, it has been referred to as 2011 data for simplicity’s sake throughout this report. Most data in this report are from the American Community Survey.

Association of Bay Area Governments: Projections 2009.

Notes: The Association of Bay Area Governments provides the most accurate population and employment data for cities in the nine county Bay Area. These projections are based on theoretical models and can run high.

Association of Bay Area Governments. 2014-2022 Regional Housing Needs Allocation.

Notes: The Regional Housing Needs Allocation (RHNA) addresses housing demand across income levels and coordinates housing policy throughout California. Each jurisdiction in the Bay Area (101 cities, nine counties) is given a share of the anticipated regional housing need. The Bay Area's regional housing need is generally allocated by the California State Department of Housing and Community Development (HCD), and finalized though negotiations with the Association of Bay Area Governments (ABAG).

California Department of Finance demographic reports available at <http://www.dof.ca.gov/research/demographic/reports/view.php>

California Department of Housing and Community Development. State Income Limits for 2013. http://www.hcd.ca.gov/hpd/hrc/rep/state/inc2k13.pdf

Notes: The California Department of Housing and Community Development sets income limits annually based on data on the median family income. These limits are used to determine eligibility for government-sponsored low income housing, but are also useful categories for discussing broader affordability concerns.

California State Board of Pharmacy. Care of Children & Adults with Developmental Disabilities. 2001.

Final Report, San Mateo County Housing Needs Study, prepared by Economic Planning Systems, Inc., July 2007 for City/County Council of Governments San Mateo County, San Mateo County Department of Housing, and Housing Endowment and Regional Trust (HEART) <http://www.ccag.ca.gov/pdf/documents/archive/Final%20Housing%20Needs%20Study%20July%202007.pdf>

Craigslist, June-July 2013. www.craigslist.com.

Notes: Craigslist is a very popular rental listing website. To gather average rental data for various jurisdictions, listings were compiled from Craigslist during June 2013 and July 2013.

Personal communication from Gabriel Rogin Supervisor, Community Resource Development, Golden Gate Regional Center, May 14th, 2013.

RealFacts Annual Trends repot 2005-2013.

Notes: Based on reporting from large apartment complexes (50 or more units).

San Mateo County Association of Realtors. San Mateo County Home Sale Statistics: Single Family Residences and Common Interest Development. Annual Reports 2005-2012. http://www.samcar.org/index.cfm/sales\_statistics.htm.

San Mateo Human Services Agency, Center on Homelessness: San Mateo County Homeless Census and Survey. 2007-2013.

US Census, 1990-2012. www.census.gov

US Department of Health and Human Services. The Developmental Disabilities Assistance and Bill of Right Act. 2000.

US Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy (CHAS) Data, 2006-2009. http://www.huduser.org/portal/datasets/cp.html

Notes: CHAS data is provided to the US Department of Housing and Urban Development by the US census to provide a fuller picture of affordable housing concerns across the country.

Zillow, www.zillow.com.

Notes: Zillow is a real estate website which provides both information on for-sale homes and apartment rentals, but also proprietary information on real estate market trends.

1. The town of Hillsborough is in contact with Plan Bay Area and ABAG about the projections, which are unrealistic giving Hillsborough’s current zoning and character. [↑](#footnote-ref-1)
2. The town of Hillsborough has no community care facilities within its boundaries, however, GGRC bases their data on zip codes, and so some areas outside of Hillsborough might be included here. [↑](#footnote-ref-2)