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## 3.000 HOUSING ELEMENT (2023-2031 UPDATE)

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### 3.100 INTRODUCTION

#### 3.110 Purpose of the Housing Element

The State of California Government Code<sup>1</sup> requires that all cities within the San Francisco Bay Area update the Housing Element of their General Plan by January 1, 2023. The purpose of this document is to meet this requirement by evaluating the existing and projected housing needs of all economic segments of Atherton, evaluating existing policies and programs aimed at the preservation, improvement and development of housing and where appropriate, identifying new priorities.

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

Atherton is a residential community of approximately 7,200 residents with a land area of approximately six square miles. The Town is bordered by Menlo Park, Woodside, Redwood City and unincorporated San Mateo County. Founded in the early 1920's, Atherton is characterized by large lot residential land use, where minimum lot size is 1/3 to 1 acre throughout the Town. There is no commercial or industrial land use in Atherton. There are eight schools in Town, three of which are private.

#### 3.120 Definition of Income Categories

Since the determination of housing need is often discussed in terms of income categories, it is important to define the categories used in this update at the outset. The California Department of Housing and Community Development (HCD) has established household income categories based on a proportion of the area's median family income as summarized below:

**TABLE HE-1: HCD INCOME CATEGORIES DEFINED**

Income Category Definitions	
Acutely Low	0 – 15% of area median income
Extremely Low	15% - 30% of area median income
Very Low	30%-50% of area median income

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<sup>1</sup> § 65588(e)(2)



Lower <sup>2</sup>	50%-80% of area median income
Moderate	80%-120% of area median income
Above Moderate	Above 120% of area median income

The income limits established by HCD for San Mateo County in 2021 are presented in Table HE-2.

**TABLE HE-2: ANNUAL INCOME LIMITS BY HOUSEHOLD SIZE - 2021(US\$)**

<b>San Mateo County Income Limits (2021)</b>					
<b>Income Category</b>	<b>Number of Persons Per Household</b>				
	<b>(Maximum Income)</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Extremely Low	\$38,400	\$43,850	\$49,350	\$54,800	\$59,200
Very Low	\$63,950	\$73,100	\$82,250	\$91,350	\$98,700
Low Income	\$102,450	\$117,100	\$131,750	\$146,350	\$158,100
Median Income	\$104,700	\$119,700	\$134,650	\$149,600	\$161,550
Moderate Income	\$125,650	\$143,600	\$161,550	\$179,500	\$193,850

Source: HCD State Income Limits 2021 and State CDBG and HOME Income Limits.

**TABLE HE-3: MONTHLY MAXIMUM AFFORDABLE HOUSING COST BY HOUSEHOLD SIZE – 2021 (US\$)**

<b>San Mateo County Income Limits (2021)</b>					
<b>Income Category</b>	<b>Number of Persons Per Household</b>				
	<b>(Maximum Income)</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Extremely Low	\$960	\$1,096	\$1,234	\$1,370	\$1,480
Very Low	\$1,599	\$1,828	\$2,056	\$2,284	\$2,468
Low Income	\$2,561	\$2,928	\$3,294	\$3,659	\$3,953
Median Income	\$2,618	\$2,993	\$3,366	\$3,740	\$4,039
Moderate Income	\$3,141	\$3,590	\$4,039	\$4,388	\$4,846

[Source: HCD State Income Limits 2013 and State CDBG and HOME Income Limits.](#)

<sup>2</sup> Term may also be used to mean 0% - 80% of AMI  
Town of Atherton 2023-2031 Housing Element – DRAFT  
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### **3.130 RHNA (Regional Housing Needs Allocation) 2023 - 2031 (6th Cycle)**

The Regional Housing Needs Allocation in the Bay Area is a process managed by ABAG (Association of Bay Area Governments) and MTC (Metropolitan Transportation Commission), whereby the housing needs for the Bay Area are distributed to the various County and city jurisdictions. The 2023 - 2031 period is the 6th RHNA cycle since the beginning of the process. The Town of Atherton has been assigned the allocations by income category, listed below for this cycle:

Very Low Income	94 dwelling units
Low Income	54 dwelling units
Moderate Income	56 dwelling units
Above Moderate Income	144 dwelling units

### **3.140 Relation to Other Elements (including General Plan Consistency Analysis)**

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

State law requires that all elements of the general plan be consistent with each other. The General Plan was reviewed to ensure that the goals and policies of this Housing Element are consistent with the other elements of the Town's General Plan

## 3.200

## ASSESSMENT OF HOUSING NEEDS

### 3.210 Housing Needs Detailed Analysis

See Appendix for detailed Housing Needs Analysis.

### 3.211 Summary of Key Facts

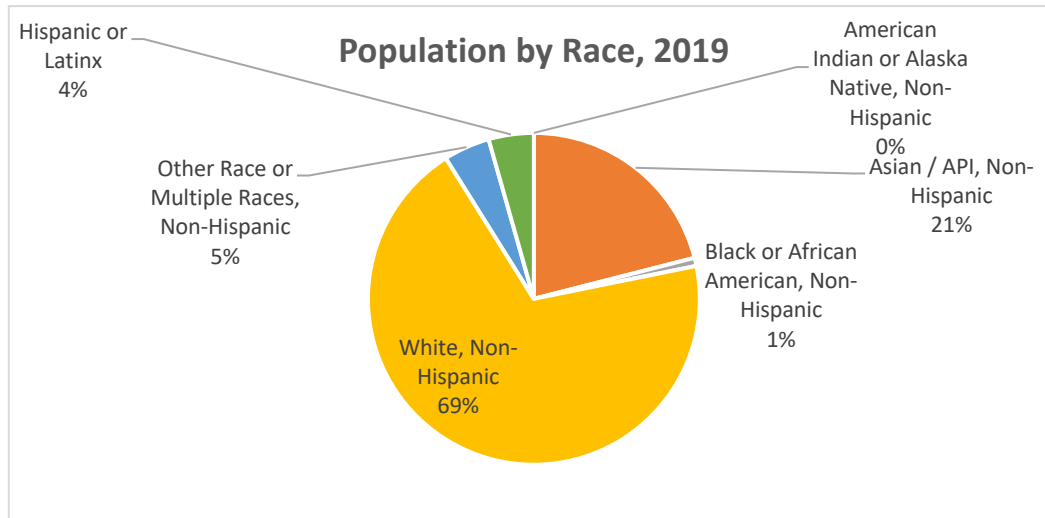
#### People

- **Population** – Unlike the rest of the Bay Area, Atherton's population has been declining. The Town's population decreased by 2.3% from 2000-2020, while both the county and the Bay Area's populations have increased (by 9% and 15% respectively). In Atherton, this has been the result of almost complete buildout of the Town in accordance with the General Plan, aging population, and policies that restrict land use to low density residential and minimum lot sizes to 1 acre or ½ acre. This increase throughout the region is mostly due to natural growth (births minus deaths) and a strong economy drawing new residents to the region.
- **Income** – Atherton has a lower percentage of lower income households than the rest of the county and region, with 17% of households earning less than 80% of the Area Median Income (AMI)<sup>3</sup> compared to 40% of households in San Mateo County and 39% of households in the Bay Area as a whole. Of those that are considered lower income in Atherton, approximately 6% are considered very low-income (earning less than 50% of AMI) and 6.5% are considered extremely low income (earning less than 30% of AMI).
- **Age** – Community members in Atherton are overall older than they were in the past. The median age has increased from 45.2 in 2000 to 47 in 2019. In 2019, 22.3% of the population was under 18 and 22.4% was over 65.
- **Race/Ethnicity** – Atherton is less diverse than the Bay Area as a whole. In 2019, 69% of the population was White, 21% was Asian, 4.4% was Latinx, and 0.8% was African American (see chart).
- **Poverty** – Currently, people of color in San Mateo County are more likely to experience poverty. The group with the highest poverty rate in Atherton is

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<sup>3</sup> The Area Median Income is the middle spot between the lowest and highest incomes earned. The AMI for the county is \$104,700 for a single person, \$119,700 for a household of two and \$149,600 for a family of four.

Asian/Pacific Islander residents (5.3%). White (Hispanic and Non-Hispanic) residents have the lowest poverty rate (3.5%).<sup>4</sup>



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002.

## Jobs

- **Employment** – Generally, having a similar number of jobs and employed residents produces more benefits for a community, such as reducing traffic and climate impacts, and allowing people who work in the community to also live there. San Mateo County is job rich, meaning it has more jobs than employed residents.

In contrast, Atherton is job poor. Based on ABAG/MTC data, of 7,200 residents there are 2,870 employed residents and 2,726 jobs<sup>5</sup> in Atherton, resulting in a jobs-to-resident-workers ratio of 0.95. However, the estimation of jobs likely includes commercial enterprises within the nearby County-unincorporated area as the Town has no commercial land use. **The Town believes that a more accurate number for jobs in Atherton is far less and has advised ABAG/MTC of this concern during each Plan Bay Area review.** Actual jobs with physical locations in Atherton are limited to Town employees, public and private school employees, country club employees and CalWater employees. There are, however, a number of service industry jobs that are located in Atherton, such as construction, delivery, and household. Unfortunately there is no data readily available to more accurately represent local jobs.

<sup>4</sup>Some demographic groups do not have reported poverty rates or may have over/underestimated rates as a result of having a limited sample for the particular group.

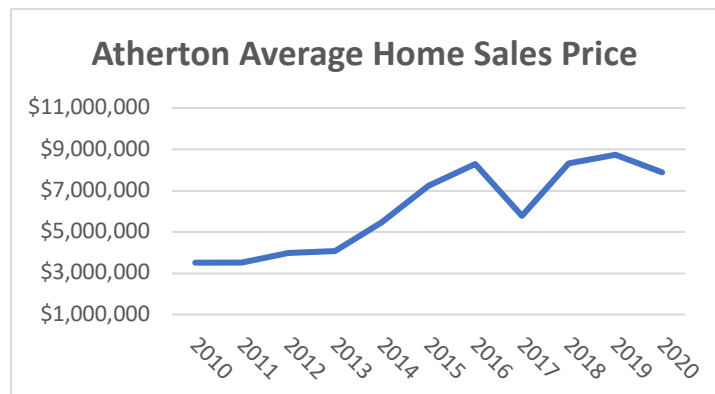
<sup>5</sup> Employed *residents* in a jurisdiction are counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere).

- **Unemployment** – Jurisdictions throughout the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020. As of January 2021, Atherton's unemployment rate was 6.1%, which was slightly lower than the regional unemployment rate of 6.6% and much lower than its pandemic-related high rate of 14.6% in April 2020. Atherton's pre-pandemic unemployment rate was 2.8% (January 2020). (Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021).

## Housing and Households

- **New Homes Built** – The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes constructed in Atherton decreased 1% from 2010 to 2020, which is below the growth rate for San Mateo County and below the housing growth rate of the region's housing stock during this period (4% and 5% respectively).

- **Home Prices and Rents** – Housing prices in Atherton are not seen as affordable to most residents and workers in the region. Given high job growth and low housing growth in the county, the cost of housing in Atherton has increased significantly in the past decade:



- **Sales Price** – In 2020, the average sales price of a single-family home in Atherton was approximately \$7,897,800. Home prices increased by 196% from 2010 to 2020.<sup>6</sup>
- **Rental Prices** – Rental prices increased by 60% from 2009 to 2019. The median rent in 2019 was \$3,200. To rent a typical apartment without cost burden, a household would need to make \$128,320 per year.<sup>7</sup>

<sup>6</sup> San Mateo Association of REALTORS Annual Reports 2010-2020

<sup>7</sup> Note that contract rents may differ significantly from, and often being lower than, current listing prices.

- **Housing Type** – In 2020, 98% of homes in Atherton were single family detached, 2% were single family attached, 0.2% were small multifamily (2-4 units), and 0% were medium or large multifamily (5+ units). Atherton's housing consists of more detached single-family homes than the region as a whole (98% as compared to 52% in the Bay Area).
- **Housing for Large Families** - Large families are generally served by homes with 3 or more bedrooms, of which there are 2,093 units in Atherton (94% of the housing). Among these 3+ bedroom units, 6% are renter-occupied and 94% are owner-occupied.
- **Cost Burden** – The U.S. Department of Housing and Urban Development (HUD) considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs. Those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” In Atherton, 14% of households are cost burdened, while an additional 18% of households are severely cost burdened.
- **Neighborhood Equity** – Some neighborhoods are identified as “Highest Resource” or “High Resource” by the State of California based on a range of indicators such as access to community resources—quality schools, proximity to jobs and economic opportunities, low pollution levels, and other factors.<sup>8</sup> Neighborhoods do not always receive an equitable share of these community resources and may be designated as “Low Resource” if they lack these amenities. Approximately 40% of residents in Atherton live in neighborhoods identified as “Highest Resource” or “High Resource”, while no residents live in areas identified by this research as “Low Resource”.
- **Displacement & Gentrification** – Displacement, or the inability of residents to afford to remain in their homes, is a major concern in the Bay Area due to increasing housing prices. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they lose their support network. A related concern is the impact of gentrification or exclusion—when neighborhoods have limited or no housing opportunities for low- and moderate-income residents.

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<sup>8</sup> For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>.

Low-income households are excluded from virtually all of Atherton's neighborhoods due to the high cost of land. The notable exception to this is accessory dwelling units (ADUs) and junior ADUs (JADUs) throughout town. The Town supports and encourages an active and successful home-sharing program through HIP Housing. Lastly, Menlo College provides extensive dormitory use for students that would otherwise be housed and renting affordable units off campus. By supporting multi-family housing on campus, the Town is able to assist in opening up scarce affordable housing resources throughout the region.

- **Special Housing Needs** – Some population groups may have special housing needs such as mobility and accessibility barriers. For instance, individuals with disabilities are often unable to work and live off of a fixed income, such as Supplemental Security Income. They also may require accessibly designed housing to accommodate needs related to their specific disabilities. In Atherton, 7.8% of residents have a disability of any kind. While there are not any housing units in the Town that are specifically tailored to the needs of individuals with disabilities, such as supportive housing or assisted living facilities, the data appears to indicate that Town residents with disabilities are housed, typically with family members who are able to provide for their needs. While there is no data on this topic, certain housing needs of these individuals may still be unmet, such as accessibility features in existing units that would improve quality of life or new housing with supportive services that would provide these individuals with greater independence.

Seniors (individuals 64 years of age or older) are another segment of the population with special housing needs. As previously mentioned, 22.4% of Atherton's population, or 1,596 individuals, were seniors in 2019. Currently, there are no senior housing units in Atherton. However, as the population of the Town continues to age, there may be a greater need for more senior housing (i.e. smaller, multifamily units, or accessible units), spurred by a growing trend by many to age-in-place or downsize to remain in their communities. Additionally, 13% of Atherton households are larger households with five or more people, who likely need larger housing units of three bedrooms or more. Since 0% of the large households in the Town are considered very low-income and 94% of the units in the Town are three or more bedrooms, the high cost of housing in the Town has not prevented a majority of these large families from securing adequate housing.

Finally, 5.4% of households in the Town are female-headed families, which are often at greater risk of housing insecurity, or of losing their home. In the

Town, 7.8% of female-headed households with children and 0% of female-headed households without children, or a total of 11 households, fall below the Federal Poverty line. Development of deed-restricted affordable units may help to ensure these households are able to remain in the Town.



### 3.300

## ATHERTON FAIR HOUSING ASSESSMENT

### 3.310 Introduction – What is Fair Housing?

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state affirmatively further fair housing (AFFH) beginning January 1, 2019. Public agencies receiving funding from the U.S. Department of Housing and Urban Development (HUD) are also required to demonstrate their commitment to AFFH. The federal obligation stems from the fair housing component of the federal Civil Rights Act mandating federal fund recipients to take "meaningful actions" to address segregation and related barriers to fair housing choice. The Town does not receive HUD funding.

AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation"<sup>9</sup>

AB 686 also makes changes to Housing Element Law to incorporate requirements to AFFH as part of the housing element and general plan to include an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and current fair housing practices.

#### Affirmatively Furthering Fair Housing

**"Affirmatively furthering fair housing"** means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

<sup>9</sup> California Department of Housing and Community Development Guidance, 2021, page 9.  
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**History of segregation in the region.** The United States' oldest cities have a history of mandating segregated living patterns—and Northern California cities are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as “structural inequities” in society, and “self-segregation” (i.e., preferences to live near similar people). **The narrative below applies regionally and is not solely specific to the Town of Atherton.**

Researcher Richard Rothstein's 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America* chronicles how the public sector contributed to the segregation that exists today. Rothstein highlights several significant developments in the Bay Area region that played a large role in where the region's non-White residents settled.

Pre-civil rights San Mateo County faced resistance to racial integration, yet it was reportedly less direct than in some Northern California communities, taking the form of “blockbusting” and “steering” or intervention by public officials. These local discriminatory practices were exacerbated by actions of the Federal Housing Administration which excluded low-income neighborhoods, where the majority of people of color lived, from its mortgage loan program.

According to the San Mateo County Historical Association. San Mateo County's early African Americans worked in a variety of industries, from logging, to agriculture, to restaurants and entertainment. Expansion of jobs, particularly related to shipbuilding during and after World War II attracted many new residents to the Peninsula, including the first sizable migration of African Americans. Enforcement of racial covenants after the war forced the migration of the county's African Americans into neighborhoods where they were allowed to occupy housing. Typically, this housing was segregated into less desirable areas, such as next to highways, and concentrated in public housing and urban renewal developments.

**This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.**

The private sector contributed to segregation through activities that discouraged (blockbusting) or prohibited (restrictive covenants) integrated neighborhoods. The segregatory effect of blockbusting activities in the County is most well-documented in East Palo Alto. In 1954, after a white family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare white families into selling their homes ("for fear of declining property values") to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with "whites only" neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by white buyers residing in East Palo Alto.

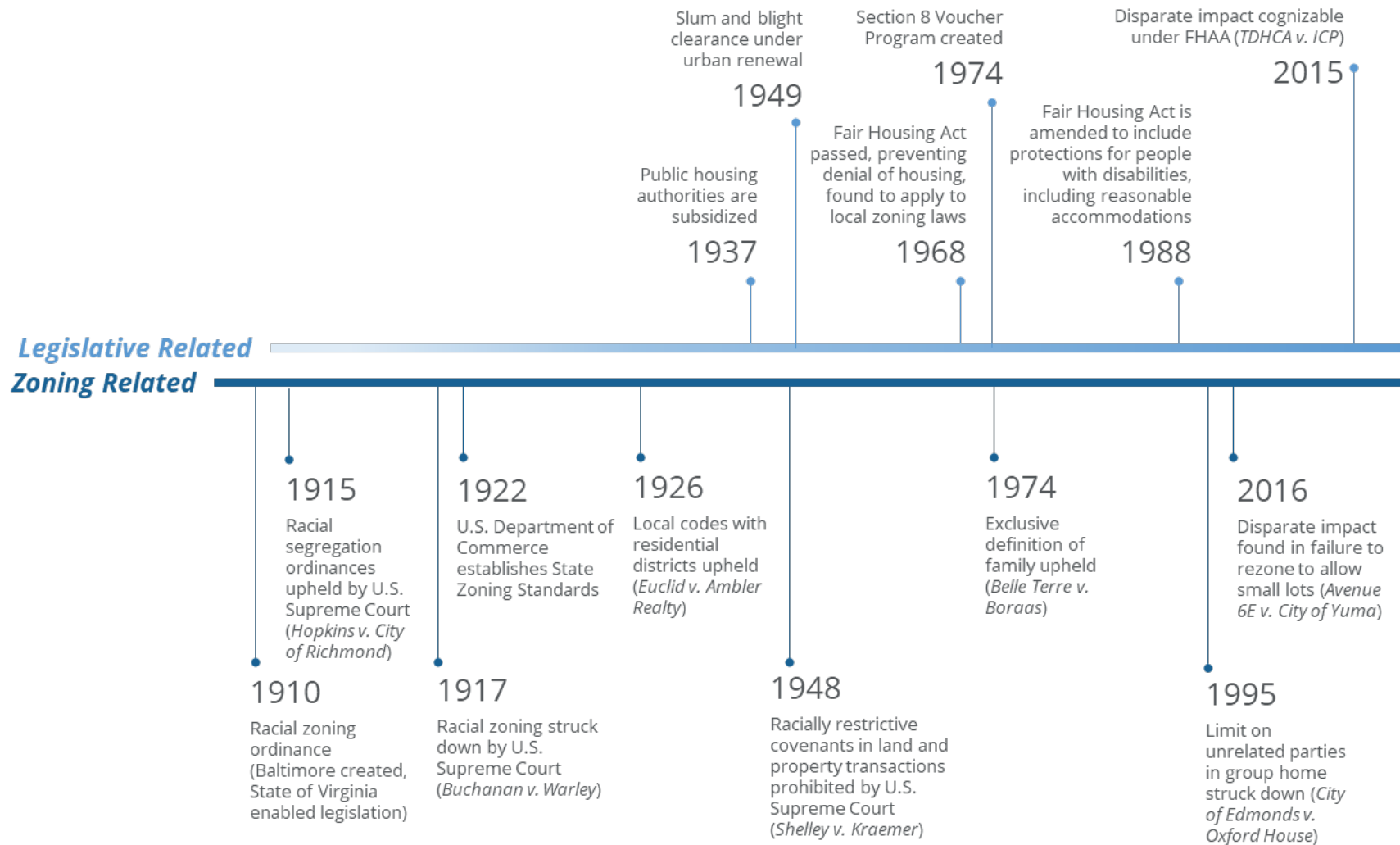
Throughout the county, neighborhood associations and city leaders attempted to thwart integration of communities. Although some neighborhood residents supported integration, most did not, and it was not unusual for neighborhood associations to require acceptance of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were rezoned by planning councils, required very large minimum lot sizes, and/or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure.

The timeline of major federal acts and court decisions related to fair housing choice and zoning and land use appears on the following page.

As shown in the timeline, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory and allowed those that would be considered today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Ambler Realty Co.* (272 U.S. 365) supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods. At that time, multifamily apartments were the only realistic housing options for people of color, including immigrants.

The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low-income housing toward locally-tailored approaches (block grants) and market-oriented choice (Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available.

## Major Public and Legal Actions that Influence Fair Access to Housing



### **3.320 Section Content and Organization**

This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

**Section 3.330. Fair Housing Enforcement and Outreach Capacity** reviews lawsuits, enforcement actions, and complaints against the jurisdiction; compliance with state fair housing laws and regulations; and jurisdictional capacity to conduct fair housing outreach and education.

**Section 3.340. Integration and Segregation** identifies areas of concentrated segregation, degrees of segregation, and the groups that experience the highest levels of segregation

**Section 3.350. Access to Opportunity** examines differences in access to education, transportation, economic development, and healthy environments.

**Section 3.360. Disparate Housing Needs** identifies which groups have disproportionate housing needs including displacement risk.

**Section 3.370. Site Inventory Analysis** provides an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing.

**Section 3.380. Contributing Factors and Fair Housing Action Plan** identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity.

#### **Fair Housing Appendices**

- Resident survey results—findings from a survey of San Mateo County residents on their experience finding and remaining in housing
- Disparate Access to Educational Opportunities—findings from a countywide analysis of access to education and educational outcomes by protected class.
- State Fair Housing Laws and Regulations—summary of key state laws and regulations related to mitigating housing discrimination and expanding housing choice
- Fair Housing Organizations in San Mateo County—mission, services, and contact information

### 3.321 Primary Findings

This section summarizes the primary findings from the Fair Housing Assessment for Atherton including the following sections: fair housing enforcement and outreach capacity, integration and segregation, access to opportunity, disparate housing needs, and contributing factors and the town's fair housing action plan.

- From 2017 to 2021, 57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD)—**there were no complaints identified for Atherton**. Compared to nearby Redwood City and Menlo Park, Atherton does not appear to have any housing stock currently used by renters with housing vouchers. The Town does not have an inventory of income assisted rental units and to our knowledge, no one has requested the use of vouchers.
- Atherton stands out for the income level of its residents and high ownership rates.
- Racial and ethnic minorities living in Atherton are wealthier compared to the county. However, in general:
  - Households of other or multiple races experience higher rates of cost burden—56% are extremely cost burdened, compared to 16% in Atherton overall (Figure IV-11). Lower income households are also more likely to experience housing cost burden. One out of seven households with income below 80% AMI are severely cost burdened (Figure IV-10).
  - Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Other races (21% of households), and Hispanic households (19%), experience the highest rates of overcrowding (Figure IV-17).
  - Disparities by race and ethnicity are prevalent for home mortgage applications, particularly in denial rates. Hispanic (60% denial rate) and Asian/API (29%) have the highest denial rates for mortgage loan applications in 2018 and 2019, compared to non-Hispanic White households (18%) (Figure IV-33).
- Population growth in Atherton since 2010 has been slower than the County's and the town has not reached the population level it had prior to the late 1900's (Figure IV-1). Despite the low population growth, home values accelerated since 2014 (Figure IV-5). Atherton is part of Silicon Valley and home prices have been driven by the regional economy that has generated significant value. Atherton is one of

the region's most expensive communities. Though it is separately incorporated, its economy and home prices are largely due to regional growth and demand.

- However, growth in home prices has not translated to more building activity. According to the ABAG Housing Data Workbook, the majority of the housing inventory in Atherton was constructed from 1940 to 1959, with 1,087 units built between 1940 to 1959 compared to 180 units built in 2010 or later (Figure IV-3). However, actual Town building permit records reflect that from 2010 forward more than 320 new single-family home building permits were issued.
- Atherton has relatively the same share of residents with a disability compared to the county (Figure III-17). In general, residents living with a disability are more likely to be unemployed and an aging population is putting a strain on paratransit access countywide.
  - Regionally, unemployment is disproportionately high among residents living with a disability at 11% compared to 5% for residents without a disability in Atherton—particularly when compared to the county (Figure III-20).
- Atherton is served by the Menlo Park City, Redwood City, and Las Lomitas Elementary School Districts. The Town is split into thirds amongst these districts.
- Countywide 27% of Hispanic students met or exceeded mathematics testing standards and 40% met or exceeded English testing standards. Hispanic students in Menlo Park City Elementary, Las Lomitas Elementary, and Redwood City Elementary, which includes Atherton's Adelante Selby Spanish Immersion School, performed better compared to the county (55%, 44%, and 34% respectively in mathematics and 62%, 65%, and 43% in English).
- Overall, 29% of public-school students in San Mateo County qualify for reduced lunch. This was substantially higher in Redwood City Elementary School District, where 56% of students qualify for reduced lunch which includes Atherton's Adelante Selby Spanish Immersion School. County-wide, 20% of public-school students are English learners. Again, this rate is higher at Redwood City Elementary, where 38% of students are English learners. In contrast, the share of students who qualify for reduced lunch, are experiencing homelessness, or are English learners is lower and significantly lower at Menlo Park City Elementary and Las Lomitas Elementary, respectively, than the countywide share (Disparate Access to Educational Opportunities Appendix).

- At the high school level, Sequoia Union district has the highest dropout rate in the County (10%), with dropout rates among Pacific Islander (20%), Hispanic (16%), and Black (12%) students are being higher than amongst their peers of other races and/or ethnicities (Disparate Access to Educational Opportunities Appendix).

### **3.330 Fair Housing Enforcement and Outreach Capacity**

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity.

**Fair housing legal cases and inquiries.** California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income (including federal housing assistance vouchers).

The California Department of Fair Employment in Housing (DFEH) was established in 1980 and is now the largest civil rights agency in the United States. According to their website, the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act".<sup>10</sup>

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH's website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.<sup>11</sup> Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of local enforcement organizations including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services in East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County.

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<sup>10</sup> <https://www.dfeh.ca.gov/aboutdfeh/>

<sup>11</sup> <https://www.dfeh.ca.gov/complaintprocess/>



From 2017 to 2021, 57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD)—**none of the complaints were in Atherton. The data below reflects complaint data submitted for the region.**

Countywide, most complaints cited disability status as the bias (56%) followed by race (19%), and familial status (14%). No cause determination was found in 27 complaints followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were submitted primarily from the City of San Mateo, Redwood City, Daly City, and Menlo Park.

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021.

Nationally, the National Fair Housing Alliance (NFHA) reported a “negligible” decrease in the number of complaints filed between 2019 and 2020. The primary bases for complaints nationally were nearly identical to San Mateo County’s: disability (55%) and race (17%). Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

- First, fair lending cases referred to the Department of Justice from federal banking regulators have been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.
- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.
- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.<sup>12</sup>

There were no complaints filed against the Town. Residents in Atherton are either not confronted by housing discrimination, or, if they are, have the financial power to overcome it without filing a complaint. There are affordable housing opportunities at Menlo College for students, staff, faculty, and their families; as well as accessory

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<sup>12</sup> <https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/>

dwelling units throughout Town rented at affordable rates. There too, there have not been any housing complaints filed.

In preparing this AFFH, the San Mateo County jurisdictions participating in 21 Elements participated in a discussion with the local fair housing organizations Legal Aid of San Mateo County and Project Sentinel to learn about fair housing trends and concerns, as well as to discuss best practices in AFFH. Following this discussion, the consultant team contacted local fair housing organizations to obtain local data on fair housing complaints and lawsuits beyond what was available in HCD and HUD datasets. Consultants also obtained and analyzed data from HUD. These datasets were compared for duplicate cases and analyzed and appear in the graphics and tables in this section.

**Outreach and capacity.** The Town of Atherton has posted its Draft Housing Element for 2023-2031 and advertised to residents an ADU survey, held multiple special meetings and study sessions with the City Council, and held community forums in January to gain input on the final Housing Element. The outreach was conducted via direct mailers to each property owner, use of social media, e-blasts to the Town's registered email list and emails to housing organizations requesting notification.

Atherton has and will improve the accessibility of fair housing information on its website and resources for residents experiencing housing discrimination. Information on housing resources has already been expanded on the town's website as well as information or resources for residents experiencing discrimination in housing or the Fair Housing Act. This includes providing contact information for local fair housing organizations, legal assistance, and general information about the Fair Housing Act and discrimination.

## Fair Housing Complaints and Inquiries

### Fair Housing Complaints, by Basis, San Mateo County, 2017-2021



	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%
<b>Total cases</b>	<b>57</b>	<b>100%</b>

### HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



	HCD Fair Housing Inquiries	HUD Fair Housing Complaints
San Mateo	26	9
Redwood City	24	6
Daly City	16	8
Menlo Park	9	5
Belmont	9	2
Pacifica	9	3
East Palo Alto	7	5
Foster City	7	0
Burlingame	6	5
South San Francisco	6	4
San Bruno	5	4
San Carlos	4	2
Woodside	2	0
Half Moon Bay	1	1

**Housing specific policies enacted locally.** Atherton identified the following local policies that contribute to the regulatory environment for affordable housing development in the town.

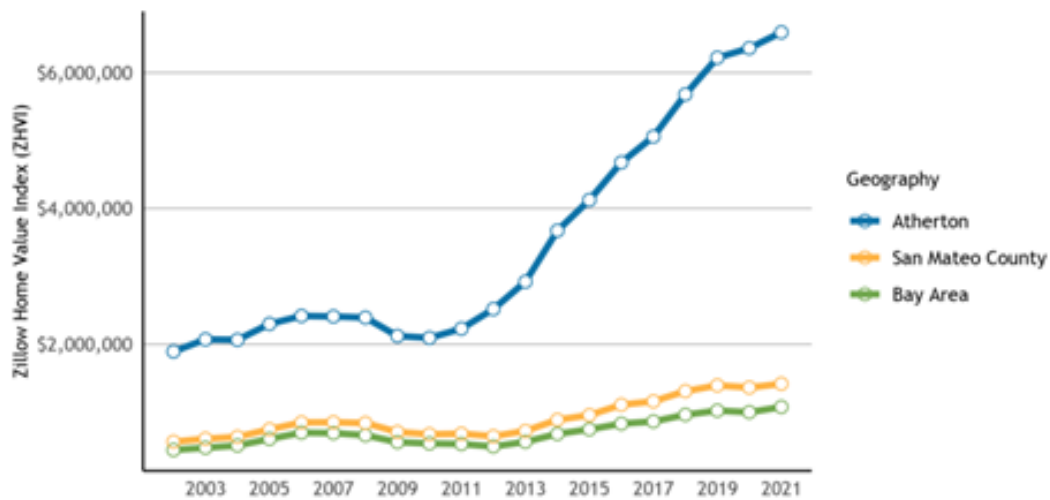
***Local policies in place to encourage housing development.***

- Density bonuses for affordable housing per State Density Bonus Law
- Exempt floor area for ADU and JADU construction
- Local Ordinance implementing SB9
- Support for school and faculty housing solutions throughout Town and on campuses

***Local policies that are NOT in place but have Council interest for further exploration.***

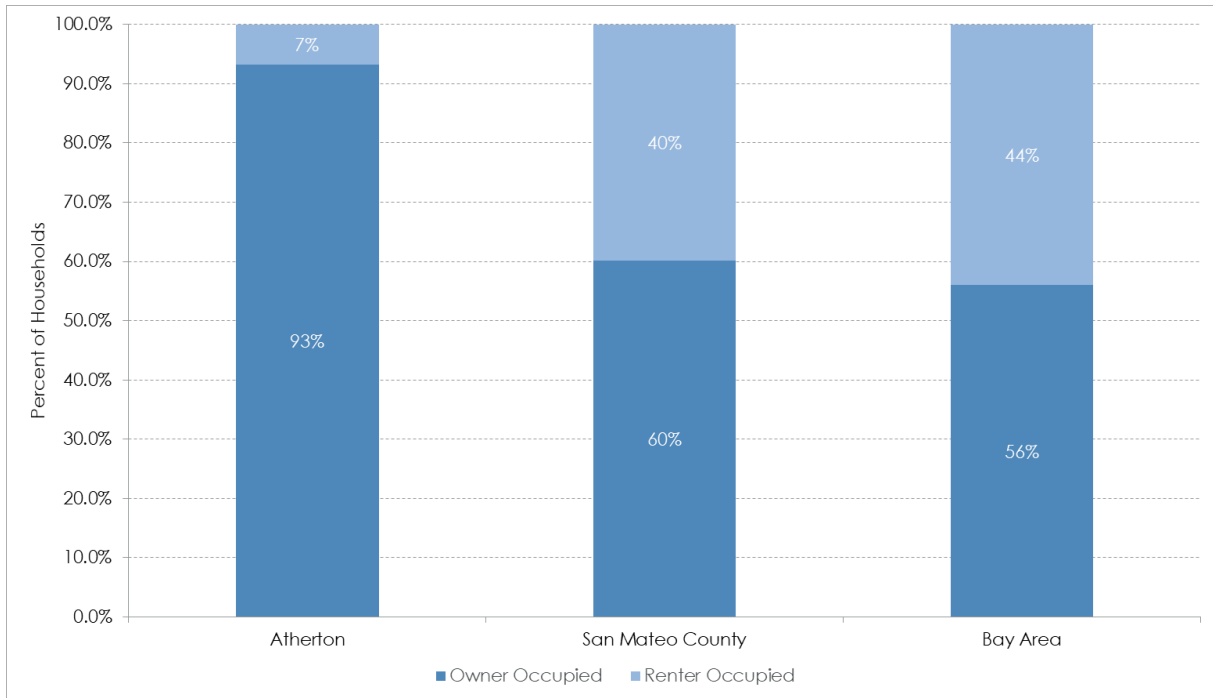
- Expanded ADU development and rental programs as well as incentives, to include reduction in fees
- Expanding support for school and faculty housing solutions
- Support for multiple single-family ADU rentals on single-family zoned parcels
- Support for new multifamily housing
- Fair housing legal service referrals
- Housing counseling subsidy referrals

The greatest barrier to construction of affordable housing in Atherton is the high cost of land. Property values in Atherton greatly outpace average land cost in other jurisdictions in San Mateo County. The current average cost of an acre is \$7-8 million. The Town believes that the high cost of land deters development opportunities for large-scale affordable housing projects. The Town believes that a distributed approach through the use of an ADU and JADU development and rental program mitigates the high cost of land and will ultimately be more successful. The Town has also identified several properties for rezoning to permit multifamily housing. The graph below shows the radical difference in home values in Atherton that reflect the high cost of land as compared to other jurisdictions in San Mateo County and throughout the Bay Area.



According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), Atherton does not have public housing buildings. Atherton also does not have a significant share of households using housing vouchers.

Compared to nearby Redwood City and Menlo Park, to the Town's knowledge, the Town does not have housing stock being utilized by renters with housing vouchers. The lack of presence of housing voucher users could indicate limited or no rental supply to house these residents.



Bay Area policies are interconnected; Atherton's land use policies that limit the parcel size and restrict multifamily development contribute to housing shortages in other areas of the county. Due to the high cost of housing, town employees and service workers are forced to other areas in search of affordable housing that is not found in the town in which they work. However, the Town does support the expansion of multifamily housing for students, staff and faculty at its local school sites that opens up affordable housing found in other communities by housing these individuals locally.

The figure above shows Atherton lacks renter-occupied housing compared to San Mateo County and the Bay Area. 40% of San Mateo County households are renters compared to only 7% in Atherton. This suggests that workers who cannot afford Atherton must rent elsewhere in the county, given the very limited numbers of rental units in Atherton. There are only 150 renter households in Atherton compared to 2,065 owner-occupied households. These statistics do not include multifamily rental opportunities at school sites. Both numbers have stayed relatively stagnant since 2000. Renters in Atherton are young: 74% of those aged 15-24 and 88% of those aged 25-34 are renters. Unless they benefit from familial wealth, these renters must leave the town to purchase homes. Data is from ACS 5-year data (2015-2019).

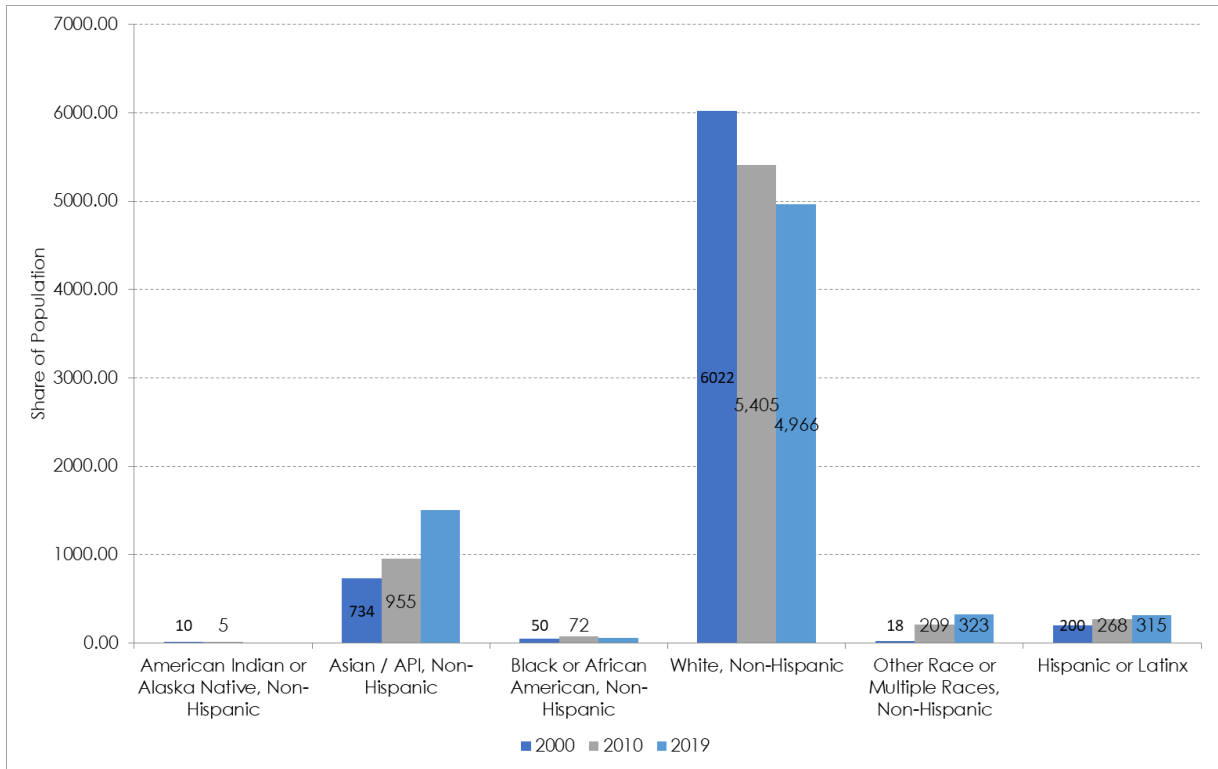
According to ACS data, there are no multi-family homes, boats, RVs, vans or other types of housing in Atherton. 93% (2,021) of detached single-family homes are owner-occupied and 7% (150) are renter-occupied—providing the only rental stock in Atherton. All attached single-family homes (38) and mobile homes (6) are owner-

occupied. Attached single-family homes have grown by only 30 homes and single family detached homes have lost 61 units in the past decade. The California Department of Finance counts six multi family homes with two to four units built in 2020.

**Local Data and Knowledge.** The demographics seen today are rooted in the region's history. In the 1960s, continued disinvestment and urban renewal in areas surrounding Atherton, such as East Palo Alto, exacerbated housing and education inequality. Frustrated families in East Palo Alto petitioned for redistricting to address their concerns about education. The lines were drawn and redrawn, and eventually many Black students were bussed to Menlo-Atherton high school. Entrenched housing segregation translated to tension within the school. Black students felt unwelcome and white students felt unsafe in what developed as a microcosm of the exclusionary housing debate formed outside the school walls. The District Board of Trustees representing Menlo-Atherton High responded by limiting the policy to include only students living two miles or more from the school, strategically excluding Black neighborhoods as white students mostly had their own transportation. Protests and fighting ensued.<sup>13</sup> Housing and educational boundaries go hand in hand. Over the years, overt tension has abated, but the effects of District policies and land use decision-making can still be seen. The zoning code in Atherton limits parcel size to primarily 1-acre parcels. This land use policy impacts student demographics (1) by limiting the overall number of students and (2) by skewing upward the household income level of those students due to the extremely high land cost. The zoning code in Atherton has almost exclusively permitted 1-acre parcels and single-family developments. The population charts below show how Atherton's history is reflected in the demographics today. Data is from ACS.

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<sup>13</sup> <https://www.machronicle.com/menlo-athertons-race-riots/>  
Town of Atherton 2023-2031 Housing Element – DRAFT  
January 2023



### 3.340 Integration and Segregation

This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status.

#### Integration and Segregation

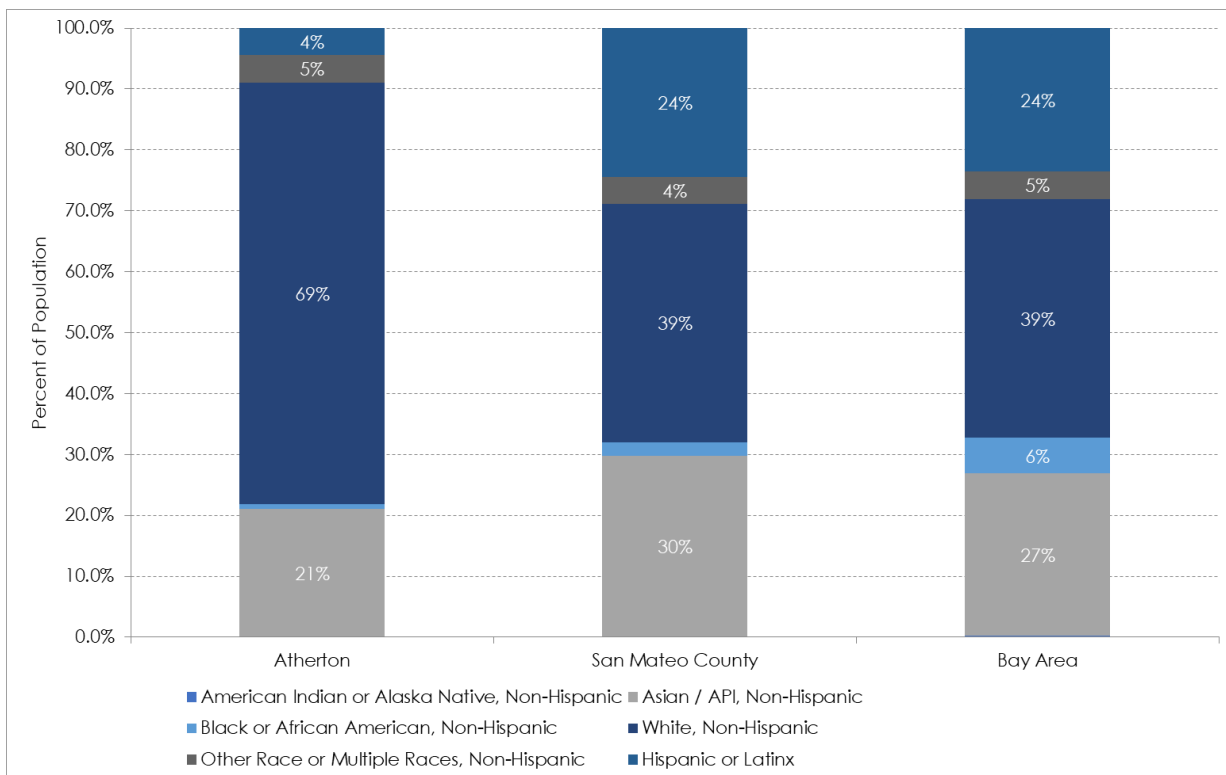
**“Integration** generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

**Segregation** generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area.”

**Race and ethnicity.** Atherton is a less diverse community compared to the county. The largest proportion of the population is non-Hispanic White (69% v. 39% countywide), followed by Asian/API (21% v. 30% countywide). Residents of other or multiple races make up 5% of the population, Hispanic residents make up 4% of the population, and



Black or African American residents make up 1%.<sup>14</sup> The chart below, informed by ACS 2019 5-year data, shows the differences in racial makeup between Atherton, San Mateo County, and the Bay Area. Note that diversity by age cohort varies—older residents are less diverse with 89% of the population older than 65 years identifying as White compared to 61% of the population for children under the age of 18 years old.



The Dissimilarity Index, or DI, is a common tool that measures segregation in a community. The DI is an index that measures the degree to which two distinct groups are evenly distributed across a geographic area. The DI represents the percentage of a group's population that would have to move for each area in the county to have the same percentage of that group as the county overall.

DI values range from 0 to 100—where 0 is perfect integration and 100 is complete segregation. Dissimilarity index values between 0 and 39 generally indicate low segregation, values between 40 and 54 generally indicate moderate segregation, and values between 55 and 100 generally indicate a high level of segregation.

<sup>14</sup> The share of the population that identifies as American Indian or Alaska Native is less than 1%.

The isolation index is interpreted as the probability that a randomly drawn minority resident shares an area with a member of the same minority, it ranges from 0 to 100 and higher values of isolation tend to indicate higher levels of segregation.

**Disability status.** The share of the population living with at least one disability is 8% in Atherton, which is the same as in San Mateo County. This has changed little over time, as the population was 7% in 2012. The three most common types of disabilities among those Atherton residents who indicated they were disabled are ambulatory difficulties (4.5%), cognitive difficulties (3.0%) and hearing difficulties (3.0%). no census tracts in the town with a share of the population living with a disability above 10%. Geographic concentrations of people living with a disability may indicate the area has ample access to services, amenities, and transportation that support this population.

In addition, there are an estimated 18 individuals in Atherton with developmental disabilities, which include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Of those in Atherton with a developmental disability, 27.8% are children under the age of 18 and 72.2% are adults. The most common living situation for individuals with developmental disabilities in Atherton is the home of a parent, family member or guardian; the second most common is independent or supported living facilities.

**Familial Status.** Atherton is home to more married-couple families and families with children than the county with 74% households being married-couple families compared to only 55% in the County. The town is home to fewer single-person households (13% v. 22% countywide v. 25% for the Bay Area). This is up from 61.7% of married-couple families in Atherton in 2010. The large, expensive homes in the area may draw prosperous couples in while also making it necessary to have incomes of two people to be able to afford the cost of living. Atherton has a similar share of families with children as both the county and the region (35% v. 33% countywide v. 32% for the Bay Area). It would appear that the greater concentration of large, single-family homes in Atherton compared to the region has little impact on the presence of children in a household.

The vast majority of households in Atherton are homeowners (93%). The number of housing units available by number of bedrooms and tenure is consistent with the familial status of the households that live in Atherton.

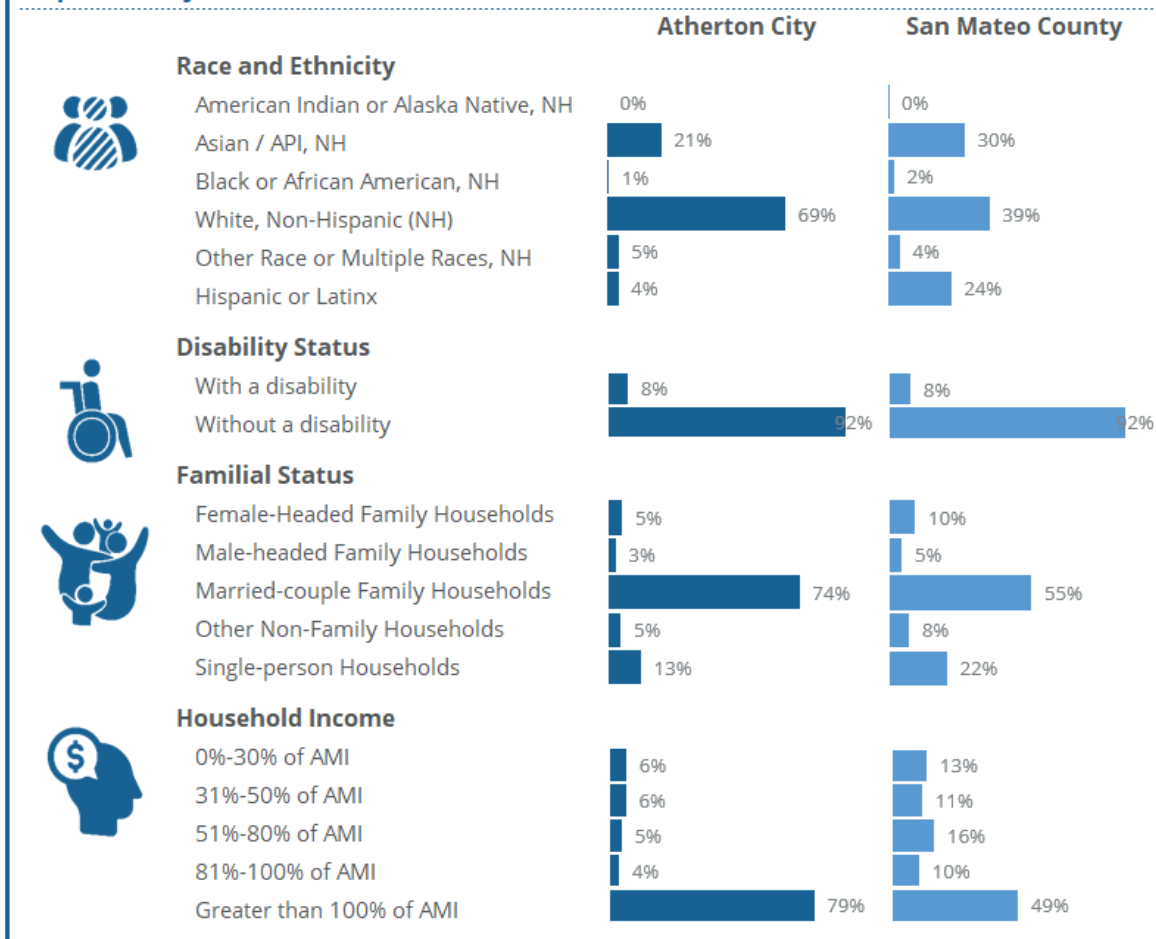
**Household income.** The household income distribution by percent of area median income (AMI) in Atherton is much more concentrated at above 100% AMI compared

to the county (79% v. 49% countywide). There are no census tracts in the town with concentrations of poverty rates over 10%. . The Town has fewer extremely low-income and very low-income households, both at 6%, than the County as a whole, at 13% and 11%, respectively .

Throughout the region, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. In Atherton, however, the largest proportion of both renters and homeowners fall within the “greater than 100% of AMI” income group. Zoning exclusively for single family home development can drive up the area median income.

## Segregation and Integration

### Population by Protected Class



### 3.3550 Racially or ethnically concentrated areas of poverty and affluence

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly white neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs

argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.<sup>15</sup>

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

**R/ECAPs**

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Source: California Department of Housing and Community Development Guidance, 2021.

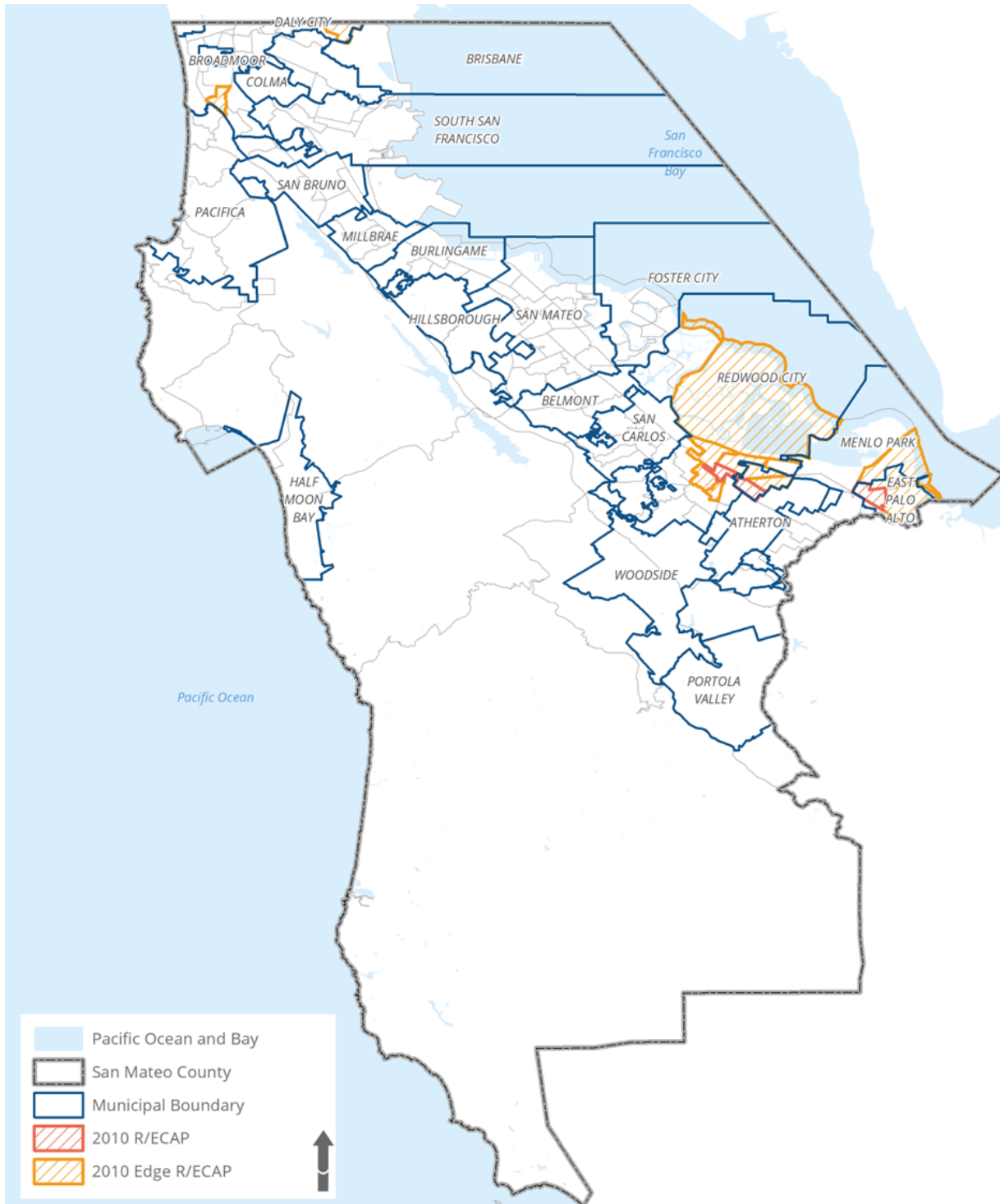
For this study, the poverty threshold used was three times the average tract poverty rate for the County—or 19.1%. In addition to R/ECAPs that meet the HUD threshold, this study includes edge or emerging R/ECAPs which hit two thirds of the HUD defined threshold for poverty—emerging R/ECAPs in San Mateo County have 2 times the average tract poverty rate for the county (12.8%).

In 2010 there were three census tracts that qualify as R/ECAPs (19.4% poverty rate) in the county and 11 that qualify as edge R/ECAPs (13% poverty rate). None of the R/ECAPs were located in Atherton in 2010.

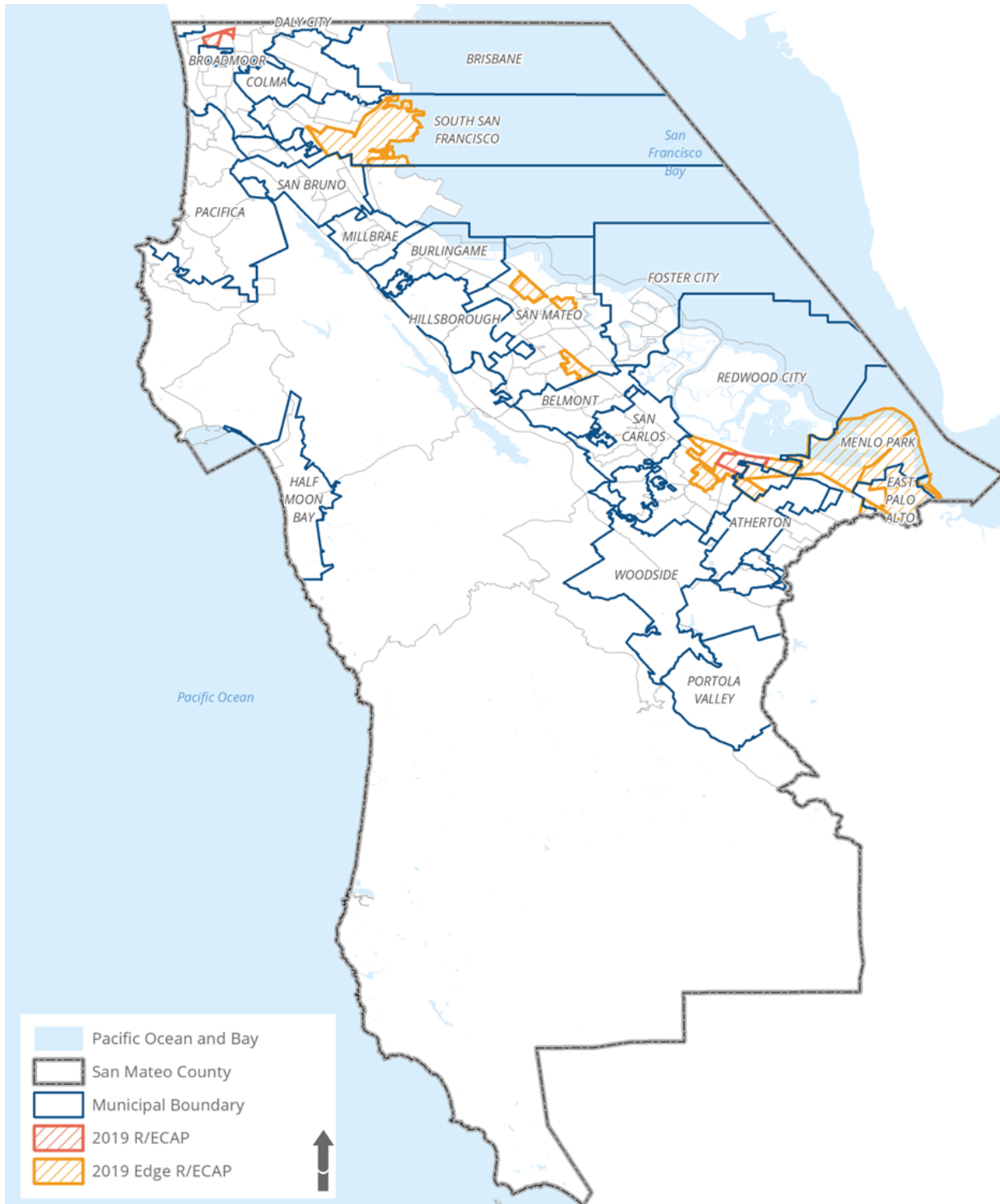
In 2019 there are two census tracts that qualify as R/ECAPs (19.1% poverty rate) in the county and 14 that qualify as edge R/ECAPs (12.8% poverty rate). None of the 2019 R/ECAPs or edge R/ECAPs are located in Atherton. Below is the map for R/ECAPS in 2010.

<sup>15</sup> Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. *Cityscape: A Journal of Policy Development and Research*, 21(1), 99–124

There are two R/ECAPs bordering Atherton in the Redwood City area and several more edge R/ECAPs. The cluster of R/ECAPs on the border of Atherton is significant, because it shows that 1) minority census tracts tend not to access resources west of Redwood City, including Atherton; and 2) there are stronger minority communities that choose to live outside of the affluent, neighborhoods in Atherton. Both of these options inform each other.



In 2019, there remains a cluster of R/ECAPs and edge R/ECAPS on the border of Atherton. The only change in the maps regionally is the expansion of the East Palo Alto/ Menlo Park area as an edge R/ECAP.

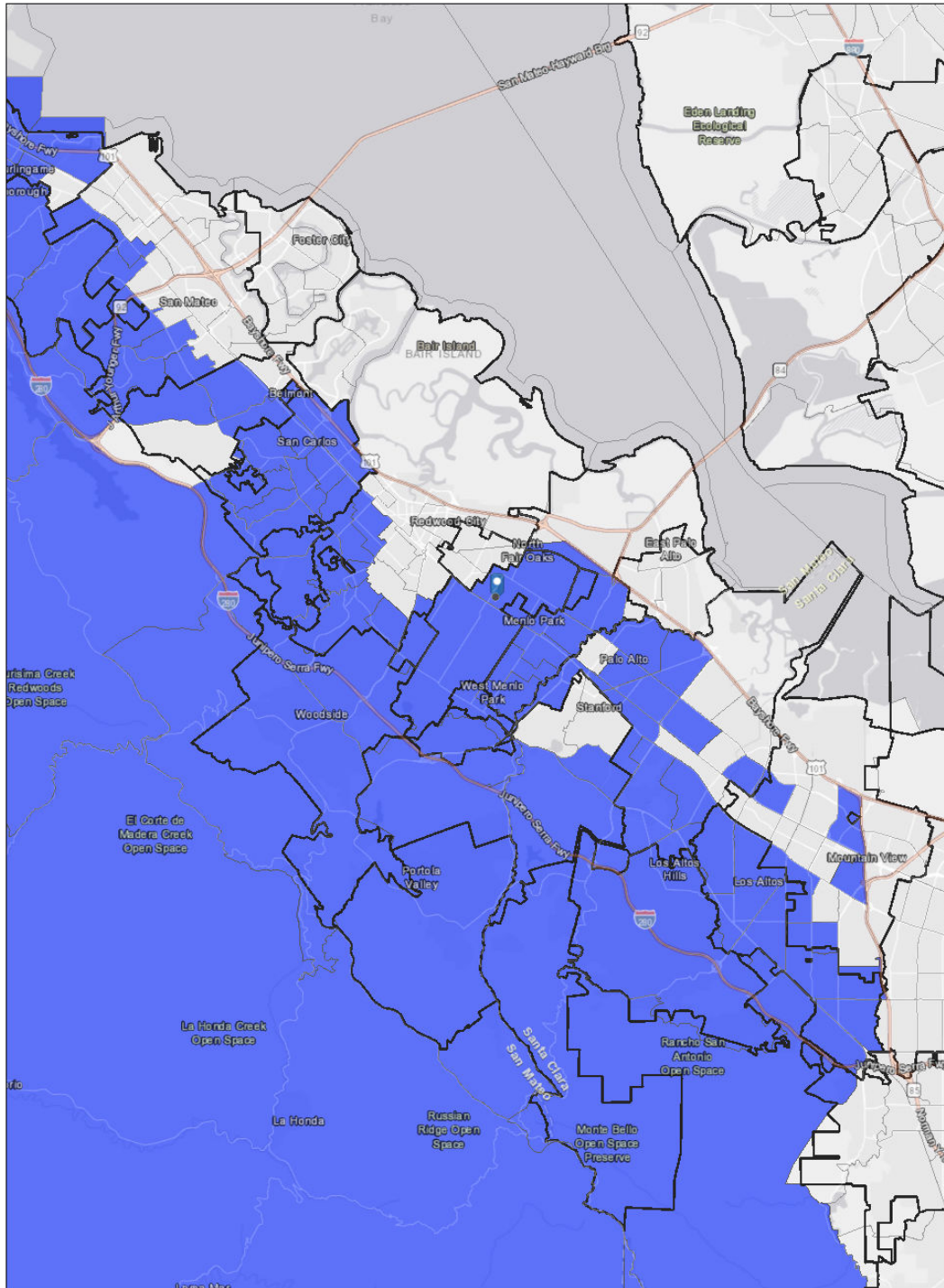


**RCAAs.** HCD's definition of a Racially Concentrated Area of Affluence is:



- A census tract that has a percentage of total white population that is 1.25 times higher than the average percentage of total white population in the given COG region, and a median income that was 2 times higher than the COG AMI.

Atherton is considered an RCAA (based on 2019 data) because its total white population is 67% while that of the Association of Bay Area Governments (ABAG) is 40%. The map below shows Atherton's proximity to other RCAAs. Atherton is largely surrounded by communities that are also RCAAs. These include portions of Menlo Park, Woodside, Portola Valley, Palo Alto, and Redwood City. As one travels West on El Camino Real towards Redwood City, there are fewer RCAAs. Although maps are not available through time, analysis shows that the white population has remained the majority demographic throughout Atherton's history. Atherton has consistently had high home prices compared to San Mateo County and the Bay Area, suggesting that high income people are drawn to the area and are willing to pay a high price for large homes in the residential town. The Stanford area has more racial and income diversity from its student body and staff. The Palo Alto area is still expensive, and many employees of the University likely bypass Atherton and Menlo Park for cheaper housing in Sunnyvale and Redwood City.



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City/Town Boundaries

(R) Racially Concentrated Areas of Affluence "RCAA" (ACS, 2015 -2019) - Tract

0 - Not a RCAA

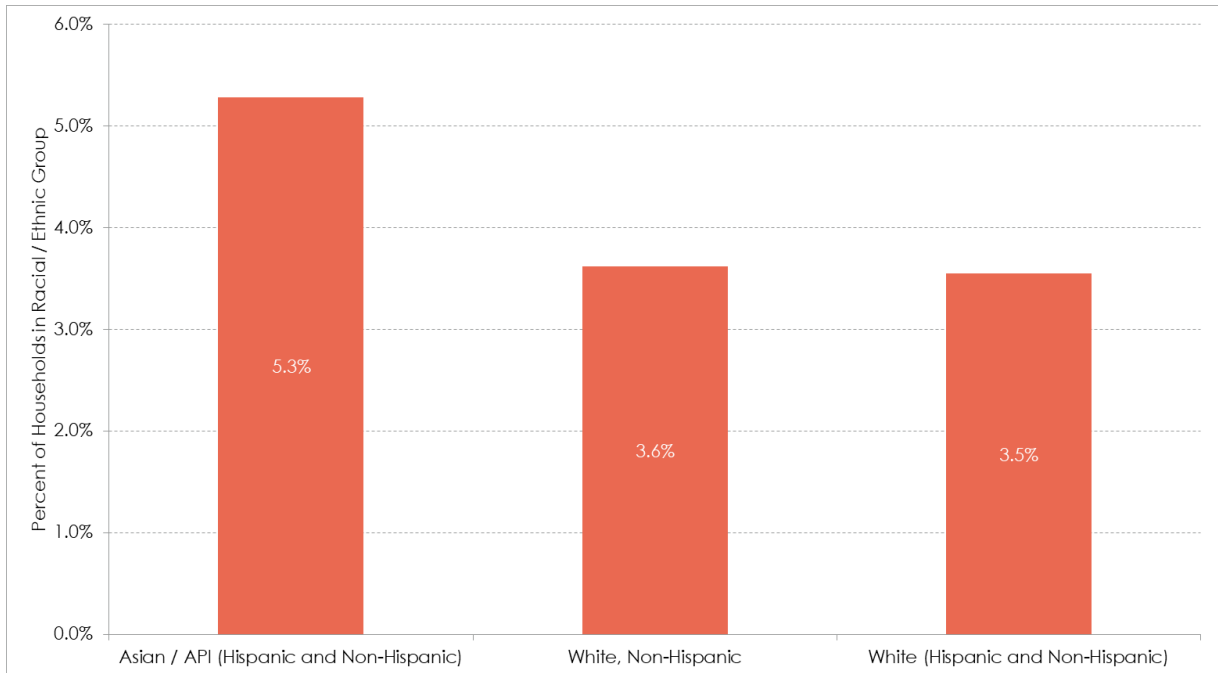
1 - RCAA

1:144,448

0 1.25 2.5 5 mi  
0 2 4 8 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS  
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD



Although poverty rates within Atherton are very low, there are still minor disparities by race. For example, 5.3% of Asian and Asian Pacific Islanders are in poverty compared to 3.5% of white households. While the percentage is zero, Black, American Indian and Alaska Native populations may also face poverty in Atherton, but this should be interpreted with caution as the sample is far too small to draw conclusions. This chart shows that, although the area is considered a RCAA, within Atherton's small Black Indigenous and People of Color (BIPOC) population there are variations of experience.

### 3.360 Access to Opportunity

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.

#### Access to Opportunity

“**Access to opportunity** is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to ‘high resource’ neighborhoods<sup>16</sup>. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy

<sup>16</sup> Neighborhoods with the greatest access to public parks, transit, schools, grocery stores, and health facilities.

environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low-income residents—particularly children.

The opportunity maps highlight areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource and high segregation and poverty. TCAC provides opportunity maps for access to opportunity in quality education, employment, transportation, and environment. Opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes.

**Education.** TCAC's education score is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC's educational opportunity map, census tracts in Atherton score between 0.25 and 0.75—opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes. The census tract scoring between 0.25 and 0.50 is located west of El Camino Real and the census tract to the east scores between 0.50 and 0.75.

Patterns within San Mateo County reveal that over the last decade, schools have become increasingly more diverse, with Hispanic students making up 38% of enrollments. Ravenswood and Redwood City, to the West and Northeast of Atherton respectively, have the highest number of Hispanic students in the County at 84% and 70%. In Redwood City Elementary, which includes Adelante Selby Spanish Immersion School in Atherton, more than one-third of students are English learners. Ravenswood serves the census tract that scored between 0.25 and 0.50. Therefore, the significant number of English learner students could be skewing down the educational outcomes in that census tract compared to schools with more proficient English speakers

An astounding 30% of students at Ravenswood Elementary are experiencing homelessness compared to the county-rate of 2%. Without a stable place to complete schoolwork and, most importantly, feel safe and secure, students are unable to reach their full potential and thus have lower education scores. There are limited affordable

housing options in Atherton and other jurisdictions surrounding Ravenswood for families to access once they are displaced.

Atherton is served by the Menlo Park City, Redwood City, and Las Lomas Elementary School Districts; and the Sequoia Union Unified High School District.

Menlo Park City Elementary experienced an increase in enrollment of 6% from 2010 to 2020, while enrollment in Redwood City Elementary and Las Lomas Elementary decreased 11% and 16% respectively. This represents a much larger decrease than the one percent decrease experienced in the county.

Enrollment in Sequoia Union Unified High School District increased by 18% from 2010 to 2020. **Enrollment at Menlo Atherton High School is approximately 2,400 students, with 5% of those students residing in Atherton.**

Enrollment composition by race and ethnicity varies by district. Menlo Park City Elementary and Las Lomas Elementary have a higher share of White students than San Mateo County (55%, and 53% respectively, v. 26%). Redwood City Elementary has a much higher share of Hispanic students than San Mateo County (70% v. 38%). The enrollment composition in Sequoia Union High School District is similar to the countywide distribution.

Atherton has received an average of 18 short-term enrollments of migrant student workers per year according to California Department of Education data. This is significantly fewer than the county level, which sees an average of 416 per year.

Overall, 29% of public-school students in San Mateo County qualify for reduced lunch. This number was substantially higher in Redwood City Elementary School District (which includes Atherton's Adelante Selby Spanish Immersion School), where 56% of students qualify for reduced lunch.. County-wide, 20% of public-school students are English learners. Again, this rate is higher at Redwood City Elementary, where 38% of students are English learners.

In contrast, the share of students who qualify for reduced lunch, are experiencing homelessness, or are English learners is lower in Menlo Park City Elementary and is significantly lower in Las Lomas Elementary than the countywide share.

Countywide 27% of Hispanic students met or exceeded mathematics testing standards and 40% met or exceeded English testing standards. Hispanic students in Menlo Park City Elementary, Las Lomas Elementary, and Redwood City Elementary, which includes Atherton's Adelante Selby Spanish Immersion School, performed better

compared to the county (55%, 44%, and 34% respectively in mathematics and 62%, 65%, and 43% in English).

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards at 69% followed by San Mateo Union High with 68%. Pacific Islander, Hispanic, and Black students in the Sequoia Union district were less likely than their peers of other races and ethnicities to meet the admission standards with rates of 38%, 55%, and 50%, respectively.

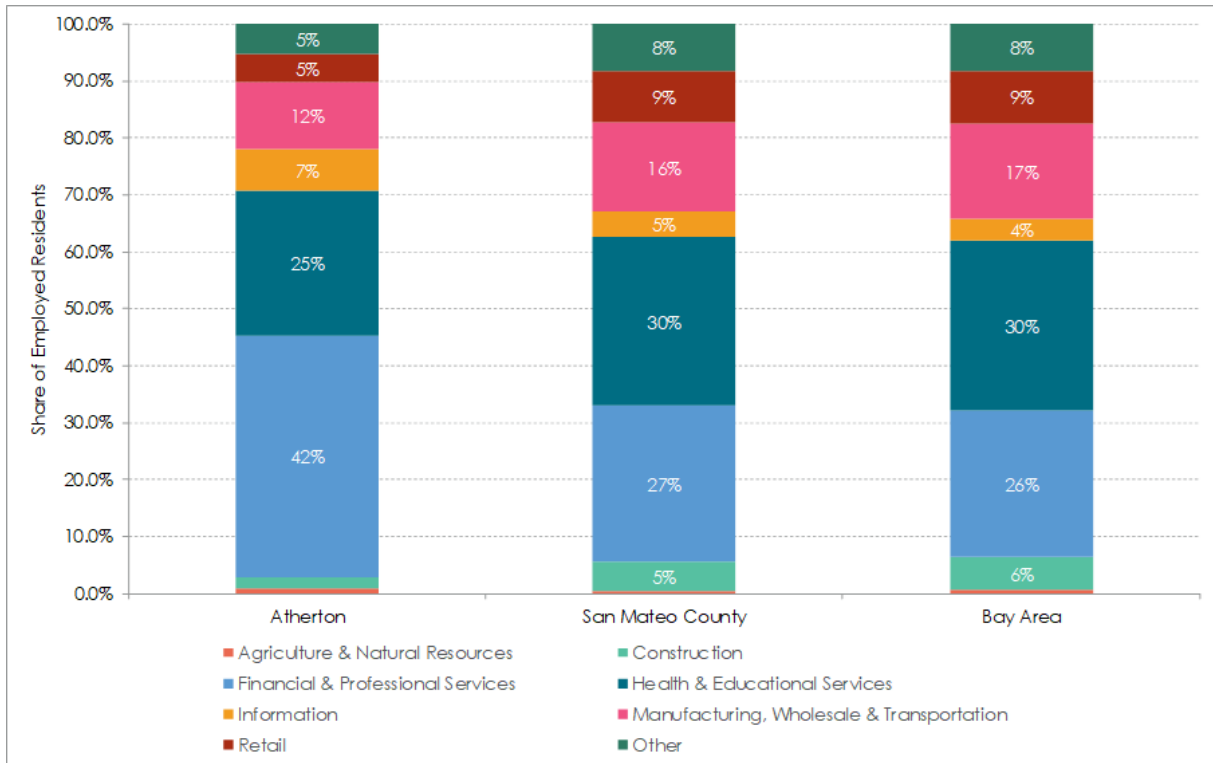
Despite the high share of students meeting college admission standards, Sequoia Union has the second to lowest college going rate in the County, at 70%. The highest rate was 77% in San Mateo Union High.

In addition, Sequoia Union district has the highest dropout rate in the County (10%) and dropout rates among Pacific Islander (20%), Hispanic (16%), and Black (12%) students are much higher. Students with disabilities and those learning English dropped out at the highest rate at 24% and 27%, respectively. This is a sign that the district does not offer adequate support for students facing barriers because of their race, language skill, and disability. However, there are promising increases in diversity of school staff that serve as an advantage to a diverse student body.

Another possible reason can be traced to chronic absenteeism, which means students miss more than 10% of school days. 17% of students in the Sequoia Union High School District struggle with chronic absenteeism, which drastically lowers test scores and social engagement with peers and mentors. Black and Hispanic students were more likely to be chronically absent. Schools with more homeless students also saw more chronic absenteeism, illuminating a connection between school performance and stable housing.

Menlo College has a student population of more than 825. Demographics of the College are 29% White, 6% Black, 22% Hispanic, 10% Asian, 1% American Indian/Alaskan, 2% Hawaiian/Pacific Islander, 8% Two or More races, 14% International and 9% Race Unknown.

**Employment.** According to ACS data, the top three industries by number of jobs in Atherton include professional and managerial services, health and educational services, and arts and recreation services. In the terms of job holders, the top industries are professional and managerial services, and health and educational services. The chart below shows employment by industry and region.



Atherton has a lower job to household ratio at 1.14 when compared to the county at 1.59. The town has a slightly higher unemployment rate than the county, but saw a sharp incline in the unemployment rate in 2020 that has yet to return to pre pandemic levels.

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. The entire town area scores more than 0.75 for economic opportunity—highest economic outcome.

HUD's job proximity index shows the eastern part of the town in relatively close proximity to jobs (score between 60 to 80) while the western part scores between 40 and 60—on a scale from zero to 100 where 100 is the closest proximity to jobs.

There are several barriers to high paying jobs for protected classes, most of which can be traced back to educational opportunities and outcomes. As highlighted in the previous education section, Black, Hispanic, and English language learners have the highest school absenteeism and drop out rate in the school district covering Atherton. The majority of employment in Atherton is in the financial and professional service sector and the health and educational services sector. Most of these jobs likely require education beyond high school. Because Black and Hispanic students are more likely

to drop out, employment options that will provide adequate pay to financially qualify for housing in Atherton are drastically reduced.

In general, new jobs continue to outpace new homes, and especially new affordable homes, in the county. Since 2010, the county has added 100,000 jobs but only 10,000 new homes. Jobs are expected to increase 22 percent between 2020 and 2050. So while residents in the county may technically have more employment opportunities, the lack of affordable housing near these jobs will continue to act as a barrier to accessing these employment opportunities

**Transportation.** This section provides a summary of the transportation system that serves Atherton and the broader region including emerging trends and data relevant to transportation access in the town. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail. SamTrans provides bus services in San Mateo County, including Redi-Wheels paratransit service.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services in San Mateo and the county overall. Below is a summary of comments relevant to San Mateo County. There were no comments specific to Atherton.

*“San Mateo’s PCC and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes.*

*While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other*



*comments called for the increased accessibility and affordability of these services in the meantime.”<sup>17</sup>*

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project's overall goal is to, “stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system– the agencies in the region local to the San Francisco Bay, served by MTC.”<sup>18</sup>

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said, “it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation.”

The San Mateo County Transit District updated their Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the county's senior population is expected to grow more than 70% over the next 20 years and the district is experiencing unprecedented increases in paratransit ridership. The plan is targeted at developing effective mobility programs for residents with disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.<sup>19</sup>

MTC also launched Clipper START—an 18-month pilot project—in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.<sup>20</sup> Homeowners in the County are more likely to report that they cannot access public transit easily or safely. In 2020, Caltrain voted to close Atherton's station due to low ridership. There were some residents that thought this would be harmful to those who do not have access to a car or cannot drive, such as the elderly and disabled community; however, there were alternative resources identified such as the nearby Menlo Park Train Station and associated bus lines on El Camino Real and Middlefield Road.<sup>21</sup>

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<sup>17</sup> [https://mtc.ca.gov/sites/default/files/MTC\\_Coordinated\\_Plan.pdf](https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf)

<sup>18</sup> <https://wid.org/transportation-accessibility/>

<sup>19</sup> [https://www.samtrans.com/Planning/Planning\\_and\\_Research/Mobility\\_Plan\\_for\\_Older\\_Adults\\_and\\_People\\_with\\_Disabilities.html](https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html)

<sup>20</sup> <https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm>

<sup>21</sup> [https://www.smdailyjournal.com/news/local/residents-react-to-plan-to-close-atherton-s-caltrain-stop/article\\_3070cdd2-d539-11ea-ad6b-4b3eeab63a6c.html](https://www.smdailyjournal.com/news/local/residents-react-to-plan-to-close-atherton-s-caltrain-stop/article_3070cdd2-d539-11ea-ad6b-4b3eeab63a6c.html)

**Environment.** TCAC's opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators, which identify areas disproportionately vulnerable to pollution sources such as ozone, PM2.5, diesel PM, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

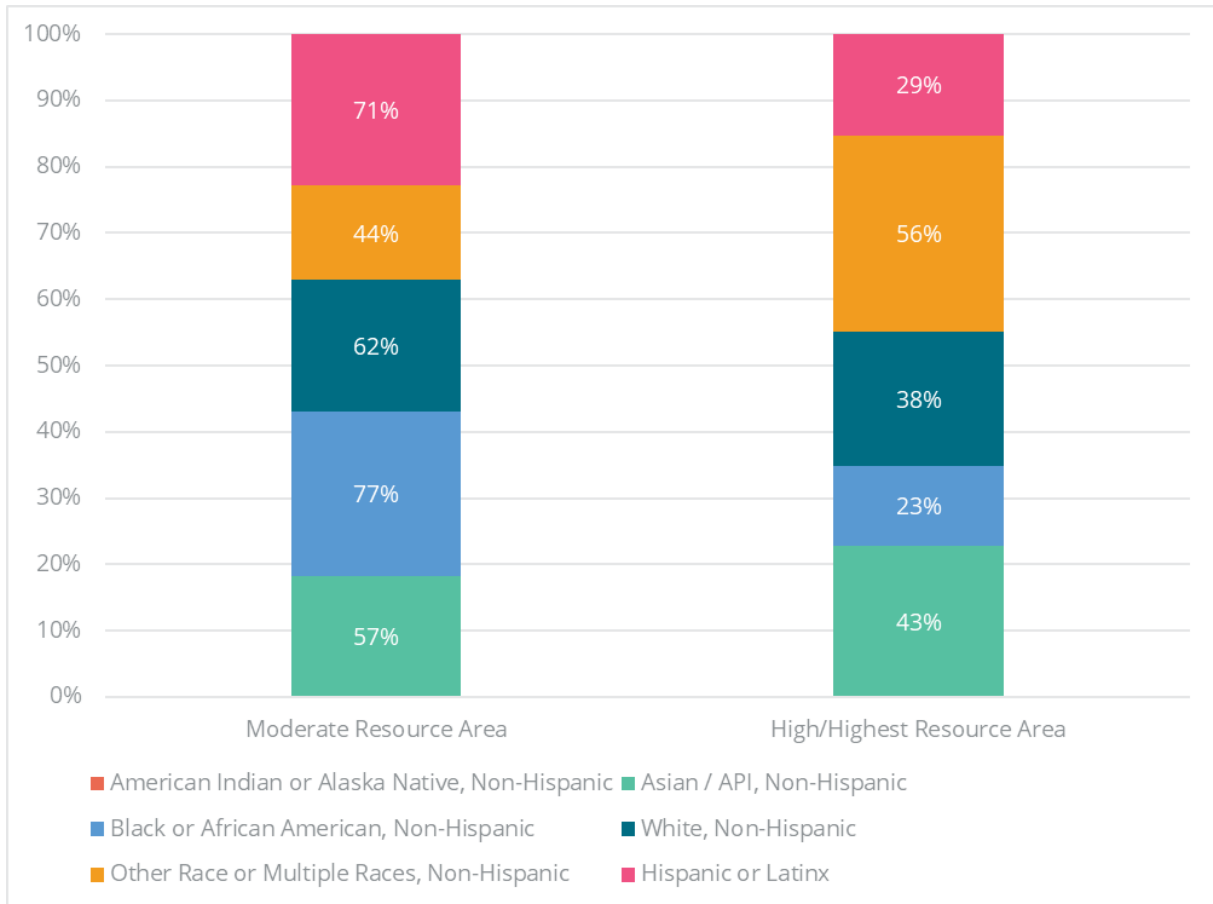
According to TCAC's opportunity map, census tracts in Atherton score between 0.25 and 0.75—opportunity scores are presented on a scale from zero to one and the higher the number, the more positive the outcomes. The census tract scoring between 0.25 and 0.50 is located west of El Camino Real and the census tract to the east scores between 0.50 and 0.75. The town scores the highest on the California Healthy Places Index (HPI) developed by the Public Health Alliance of Southern California (PHASC).

The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare.<sup>22</sup>

**Disparities in access to opportunity.** Racial and ethnic minorities are more likely to live in moderate resource areas compared to non-Hispanic White residents. The chart below details the percentage of households by race living in resource areas. Note that there are no households in Atherton living in a low resource area. 71% of Hispanic households live in moderate resource areas compared with 29% in high resource areas. Similarly, 77% of Black households live in moderate resource areas and 23% live in high resource areas. Non-hispanic, multiple race households have the highest population in high resource areas, however this population is relatively small with 323 households compared with 4,966 white households. **Racial and ethnic minorities living in Atherton are wealthier compared to the county and Atherton is home to a disproportionately small share of residents with limited English proficiency (1% compared to 7% countywide).**

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<sup>22</sup> <https://healthyplacesindex.org/about/>



TCAC's composite opportunity score for Atherton shows census tracts west of El Camino Real fall within moderate resource areas while the rest is within high resource areas.

The Social Vulnerability Index (SVI) provided by the CDC—ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. The index shows Atherton as a low vulnerability area.

Atherton does not have any disadvantaged communities as defined under SB 535, “disadvantaged communities are defined as the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations.”<sup>23</sup>

**Disparities specific to the population living with a disability.** Eight percent of the population in Atherton are living with at least one disability, the same share as in the

<sup>23</sup> <https://oehha.ca.gov/calenviroscreen/sb535>

county. The most common disabilities in the town are ambulatory (4.5%), cognitive (3.1%), and hearing (3.0%).

Disability
" <b>Disability types</b> include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty."

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

For the population 65 and over the share of the population with an ambulatory or independent living difficulty increases. As mentioned above under access to transportation, San Mateo County is rapidly aging, therefore this population with a disability is likely to increase.

Unemployment is disproportionately high among residents living with a disability at 11% compared to 5% for residents without a disability in Atherton—particularly when compared to the county. High unemployment rates among this population points to a need for increased services and resources to connect this population with employment opportunities.

## Access to Opportunity

### Regional Access



Jobs to Household Ratio  
Unemployment Rate  
LEP Population

#### Atherton

1.14  
6%  
1%

#### San Mateo County

1.59  
6%  
7%

### Share of Population by Race in Resource Areas in Atherton



High/Highest Resource Area



Moderate Resource Area



■ American Indian or Alaska Native, NH    ■ Asian / API, NH  
 ■ Black or African American, NH    ■ White, Non-Hispanic (NH)  
 ■ Other Race or Multiple Races, NH    ■ Hispanic or Latinx

### Employment by Disability Status



#### Atherton

With A Disability



No Disability



#### San Mateo County

With A Disability



No Disability



■ Employed    ■ Unemployed

### 3.360 Disparate Housing Needs

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

## Disproportionate Housing Needs

"Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

**Housing needs.** Population growth in Atherton has historically been driven by economic cycles. The town experienced a sharp loss in population between 1999 and 2000 and again between 2009 and 2010. Since 2010 population growth has been slower than the County's and the town has not reached the population level it had prior to the 2008-09 financial crisis. However, the town does not appear to have experienced a sharp population decrease in 2020 with the COVID-19 pandemic.

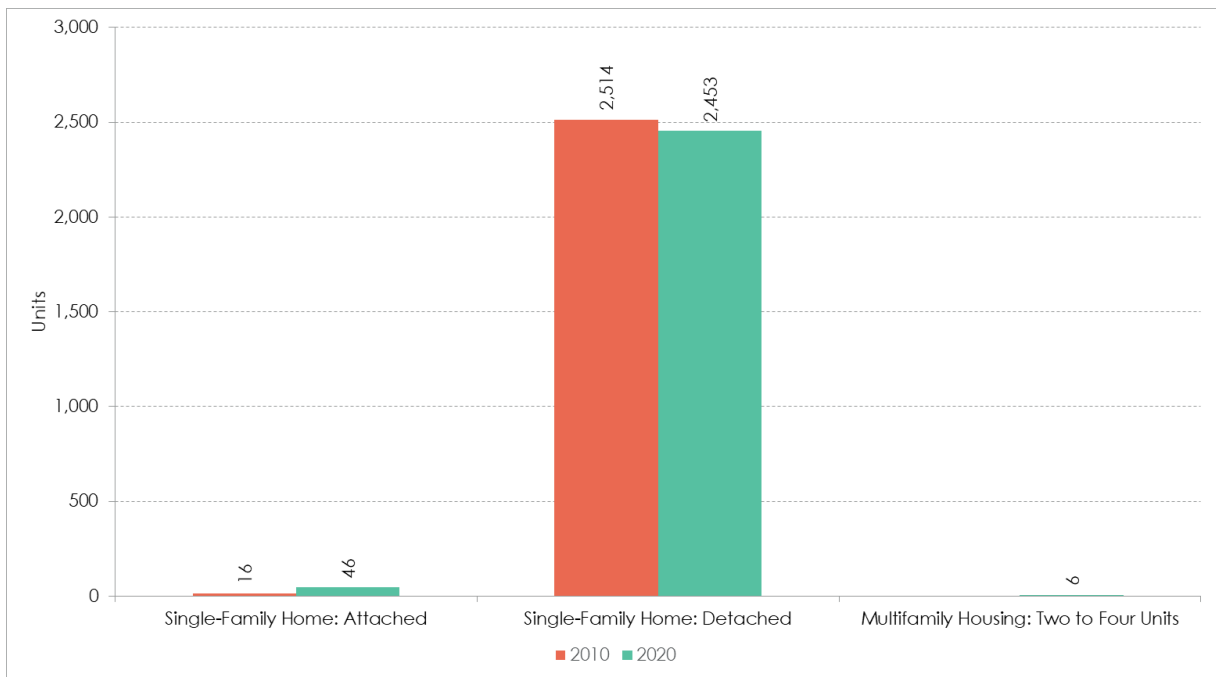
Since 2015, the housing construction to accommodate growth has largely been priced for above moderate-income households with 78 units permitted for above moderate-income households compared to 35 for very low-income households, 15 for low-income households, and 3 for moderate income households. The Housing Needs Data Report for Atherton indicates new construction is slower than the rest of the Bay Area.<sup>24</sup> One example of a group who has found workforce housing hard to come by are the employees of the Atherton Police Department. In 2018, employees advised the City Council that they faced long commutes on top of twelve-hour shifts and had little time to sleep. The commute was necessary because there are limited affordable options in the region for their families. In the past, the town had used a town-owned property in a deed-restricted park as a place for police to sleep. This solution was not sustainable for the town or police officers, who wanted to spend more time with their families instead of commuting.<sup>25</sup> This makes recruitment and retention difficult.

The variety of housing types available in the town in 2020 are predominantly single family (98%). Six multi-family homes were added in 2020. Single family detached saw a decline in units and single family attached saw a small incline. Due to its land use

<sup>24</sup> Housing Needs Data Report: Atherton, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

<sup>25</sup> Atherton looking for place for officers, dispatchers to sleep between shifts | News | Almanac Online | (almanacnews.com)

zoning and high cost of land, Atherton has developed far fewer multifamily units than the region.<sup>26</sup>



According to the ABAG Housing Data Workbook, the majority of the housing inventory in Atherton was constructed from 1940 to 1959, with 1,087 units built between 1940 to 1959 compared to 180 units built in 2010 or later (Figure IV-3). However, actual Town building permit records reflect that from 2010 forward more than 320 new single-family home building permits were issued. Compared to San Mateo County, the Town's owner-occupied housing market has a greater share of units priced above \$2 million. Ninety percent (90%) of units in Atherton fall within this price range compared to 19% in the county. According to the Zillow home value index, home prices have experienced exponential growth in the town and the county. The town is an outlier, with the Zillow home value index at \$6.6 million for Atherton compared to the county's \$1.4 million.

Given the small share of renters in the town, rental price trends are less accurate than the County's, but appear to have experienced appreciation since 2014. Compared to the county, Atherton has more luxury rental units—67% of units rent for more than \$3,000 in the town compared to 22% in the county. A point-in-time Google search found no home for rent under \$5,000 per month. Workers would need higher incomes

<sup>26</sup> Housing Needs Data Report: Atherton, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

to qualify for rentals available in Atherton—and are thus inclined to seek out homeownership or lower cost rental opportunities in other communities. However, the Town is in the process of implementing a robust and inclusive ADU program that will facilitate, support, and encourage the development and rental of accessory dwelling units at affordable rates via a HIP Housing Program.

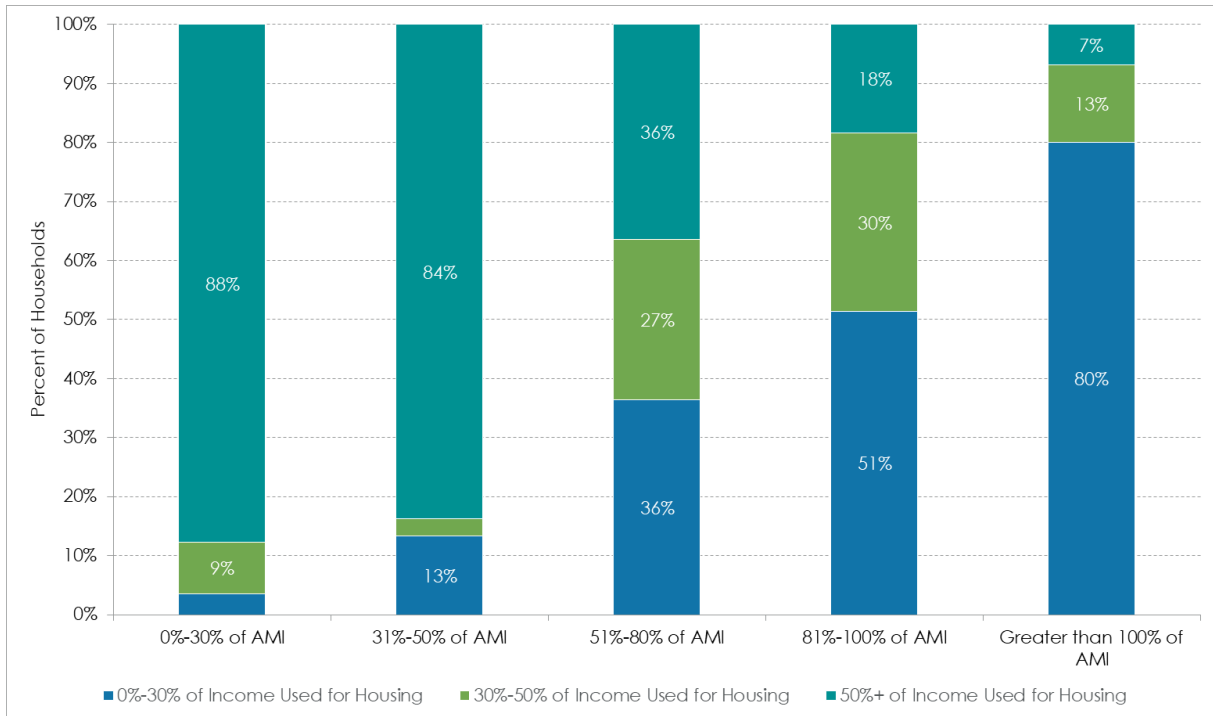
Resident survey data provide evidence of more rental inventory, reporting that owners are renting ADUs to senior family members, students, school faculty, and local service workers at significantly reduced or below market rental prices. Many of these rental opportunities are not marketed in the traditional way using Zillow, Craigslist or other platforms. Rather, because Atherton is a small community, property owners will reach out directly to those in need of such housing solutions or offer housing through a local school's housing referral program.

**Cost burden and severe cost burden.** As expected, a low share of households in Atherton are cost burdened—spending more than 30% of their gross income on housing costs— compared to the county (28% v. 37% in the county).

Lower income households are more likely to experience housing cost burden. One out of seven households with income below 80% AMI are severely cost burdened—spending more than 50% of their gross income on housing costs. Cost burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost burdened households are considered at risk for homelessness. Cost burden suggests that wages have not kept up with housing costs in the area.

When cost burden is broken down by Area Median Income (AMI), there are stark differences. The chart below indicates these disparities. Although those with greater than 100% AMI likely spend the most on housing, their incomes can meet these costs. 80% of those in this group spend 0-30% of their income on housing. In contrast, 88% of those earning 0-30% AMI spend over 50% of their income on housing costs.





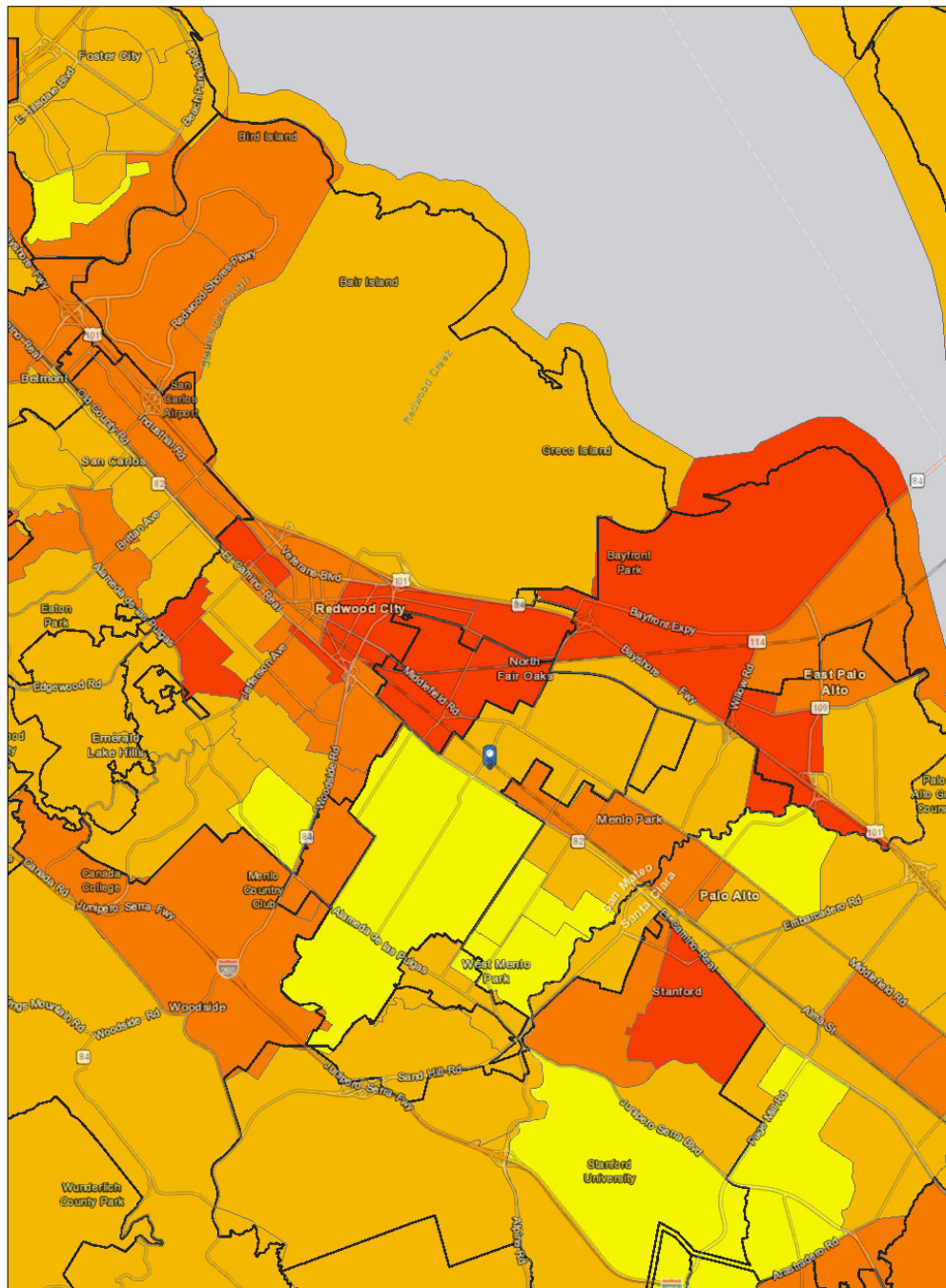
As mentioned previously, racial and ethnic minorities living in Atherton are wealthier compared to the county. Asian/API and Hispanic households are less likely to be cost burdened than non-Hispanic white households. Households of other or multiple races experience higher rates of cost burden—56% are extremely cost burdened, compared to 16% in the town overall.

There are also differences by tenure. In San Mateo County, 29.6% of homeowners pay more than 35% of their income towards housing and 42.8% of renters pay more than 35% of their income towards housing costs. This is higher than in Atherton, likely because there are more people over 100% AMI. In Atherton, 29% of owner-occupiers pay more than 30% of income towards housing. Statistics on renter income to housing costs are difficult to calculate because of the low number of renters in Atherton, thus 51% of renter cost has not been calculated in ACS data. From what exists, 65% of renter-occupied households pay more than 30% of income on housing costs and 11% pay 30-50% of income on rent.

The map below shows cost burden by census tract. Discrepancies in the percentage of Atherton renters paying more than 30% of their income for rent may be attributed, as has been noted, to the difficulty of calculating these figures based on the low number of renters in Atherton. ACS 5-year 2019 data shows 20-40% of renters in Atherton are paying more than 30% of their income on rent. Atherton is largely surrounded by cost burdened communities. 60-80% of renters are cost burdened in the

East Palo Alto and Redwood City area. It could be that there are more renters in these adjacent communities because Atherton offers few renter-occupied units. Thus residents of San Mateo County who cannot yet afford a house are forced to pay a high cost of housing as renters in areas outside of Atherton. Southwest Atherton has less than 20% of renters who are cost burdened, but is similarly surrounded by communities that have more than 20% of renters that are cost burdened.

## Renter Cost Burden



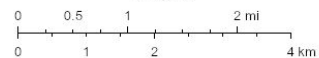
11/18/2022, 9:05:57 AM

City/Town Boundaries

(R) Overpayment by Renters (ACS, 2015 - 2019) - Tract

< 20%  
20% - 40%  
40% - 60%  
60% - 80%

1:72,224

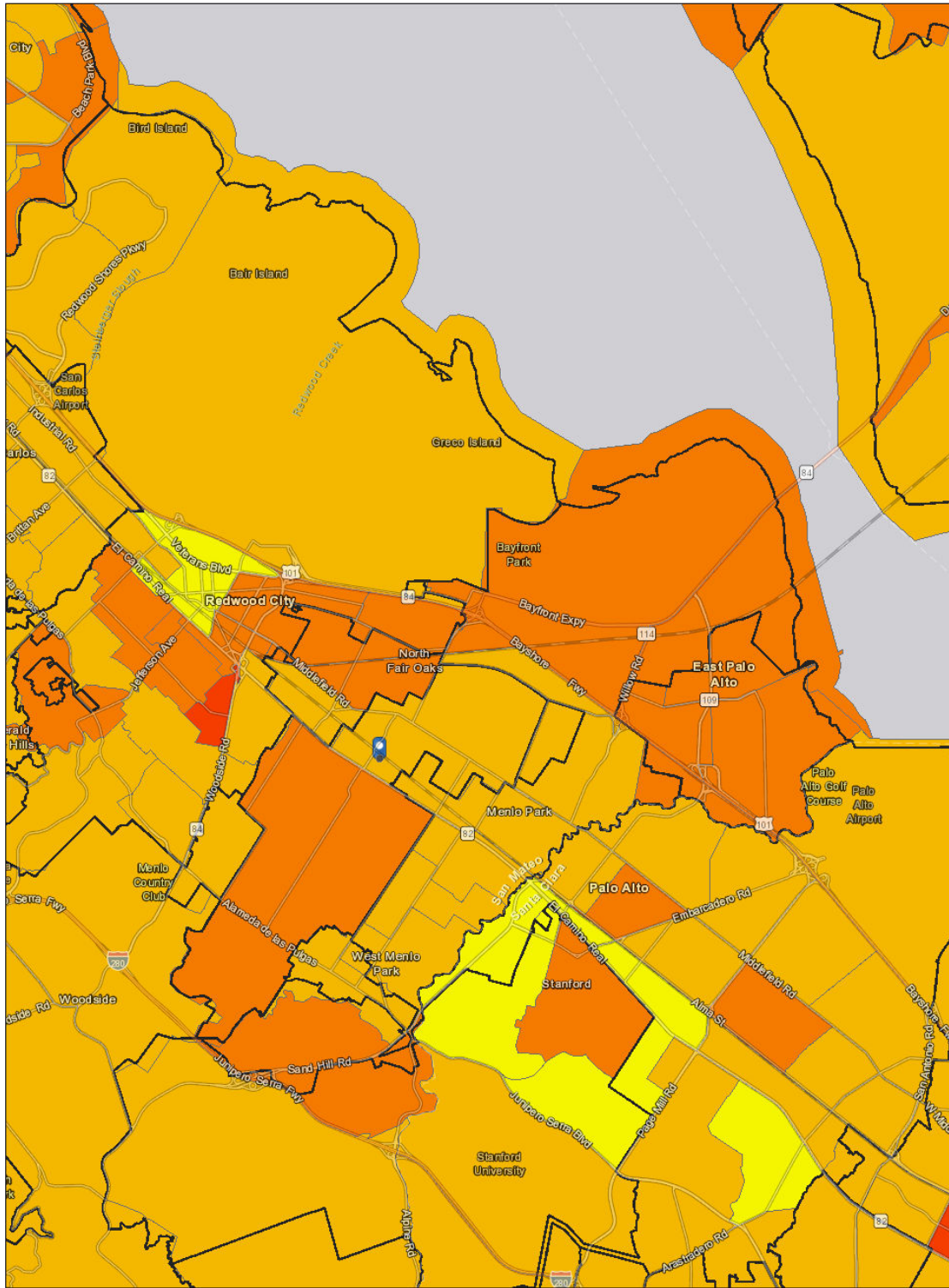


Redwood City, County of San Mateo, California, County of Santa Clara, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA  
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

CAHCD

Cost burden for homeowners is more significant in Atherton. This is not surprising given that there are more owner-occupied single family homes in the town and therefore there is better data on owners than renters. At least 20% of homeowners in Atherton spend more than 30% of their income on housing costs. Southwest Atherton, which notably had fewer cost burdened renters than other areas of the town, has the town's highest percentage of homeowners who are cost burdened in the town at 40-60%. Again, Atherton is surrounded by communities where over 20% of homeowners are cost burdened, suggesting that homeownership is still unaffordable to those even with relatively high incomes.

# Home Owner Cost Burden



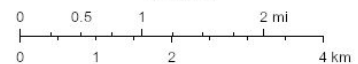
11/18/2022, 9:35:12 AM

City/Town Boundaries

(R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%

1:72,224

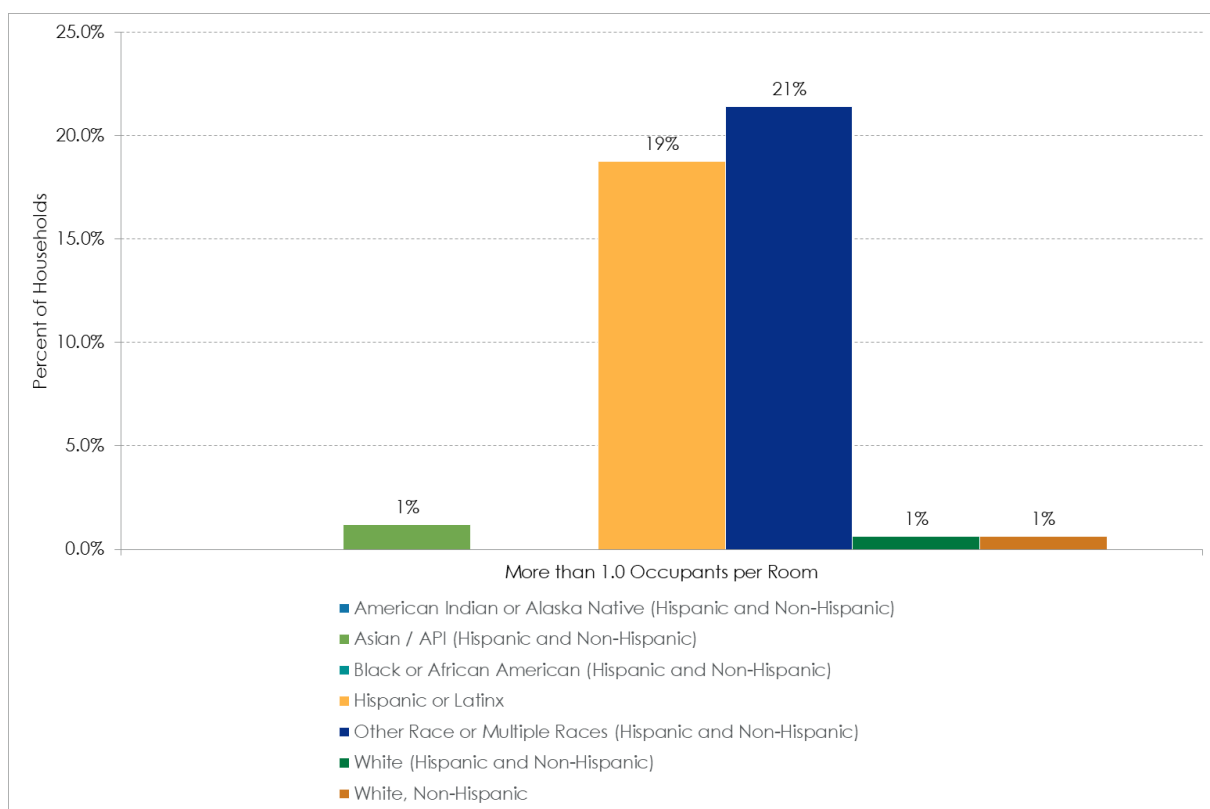


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Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

**Overcrowding.** The vast majority of households (99%) in Atherton are not overcrowded—indicated by more than one occupant per room.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Other races (21% of households), and Hispanic households (19%), experience the highest rates of overcrowding.

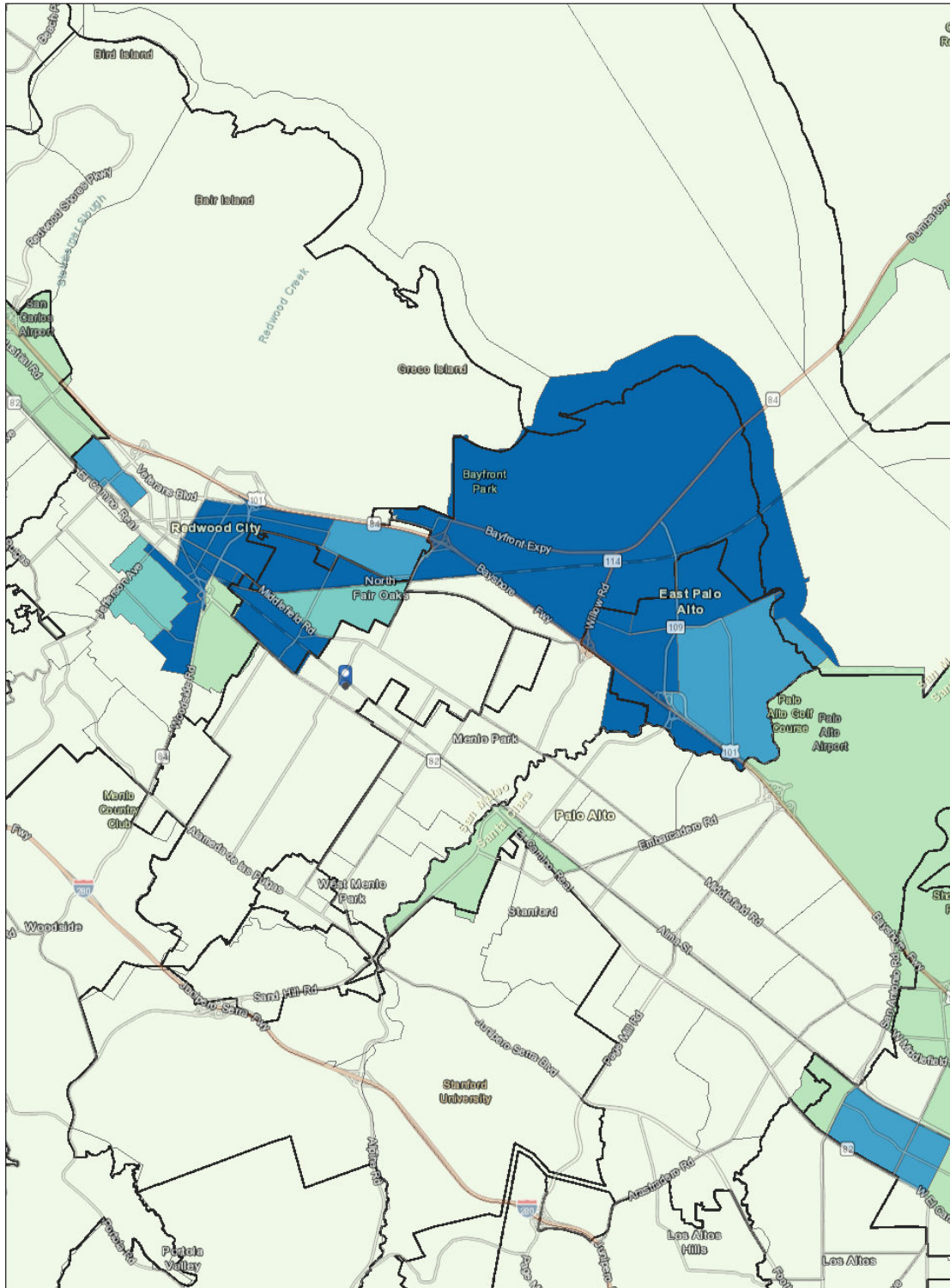
In San Mateo County, 6.9% of households have more than one occupant per room. This is slightly better than the state average of 8.2%.



Overcrowding is often related to the cost of housing with multiple households sharing a unit to make it possible to afford the unit. Below, the map shows where overcrowding in the Bay Area is more common. East Palo Alto and Redwood City have the highest percentage of overcrowding in the region, likely because of their high renter population. Multifamily rental units have less bedrooms than single family homes. There are also higher populations of Hispanic residents in these areas. Hispanic households tend to have larger, multigenerational households, which could account for the higher overcrowding rate.



# Overcrowding



11/18/2022, 9:53:49 AM

City/Town Boundaries

(R) Overcrowded Households (CHHS) - Tract

≤ 8.2% (Statewide Average)

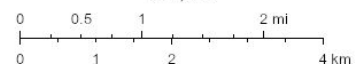
8.3% - 12%

12.01% - 15%

15.01% - 20%

> 20%

1:72,224



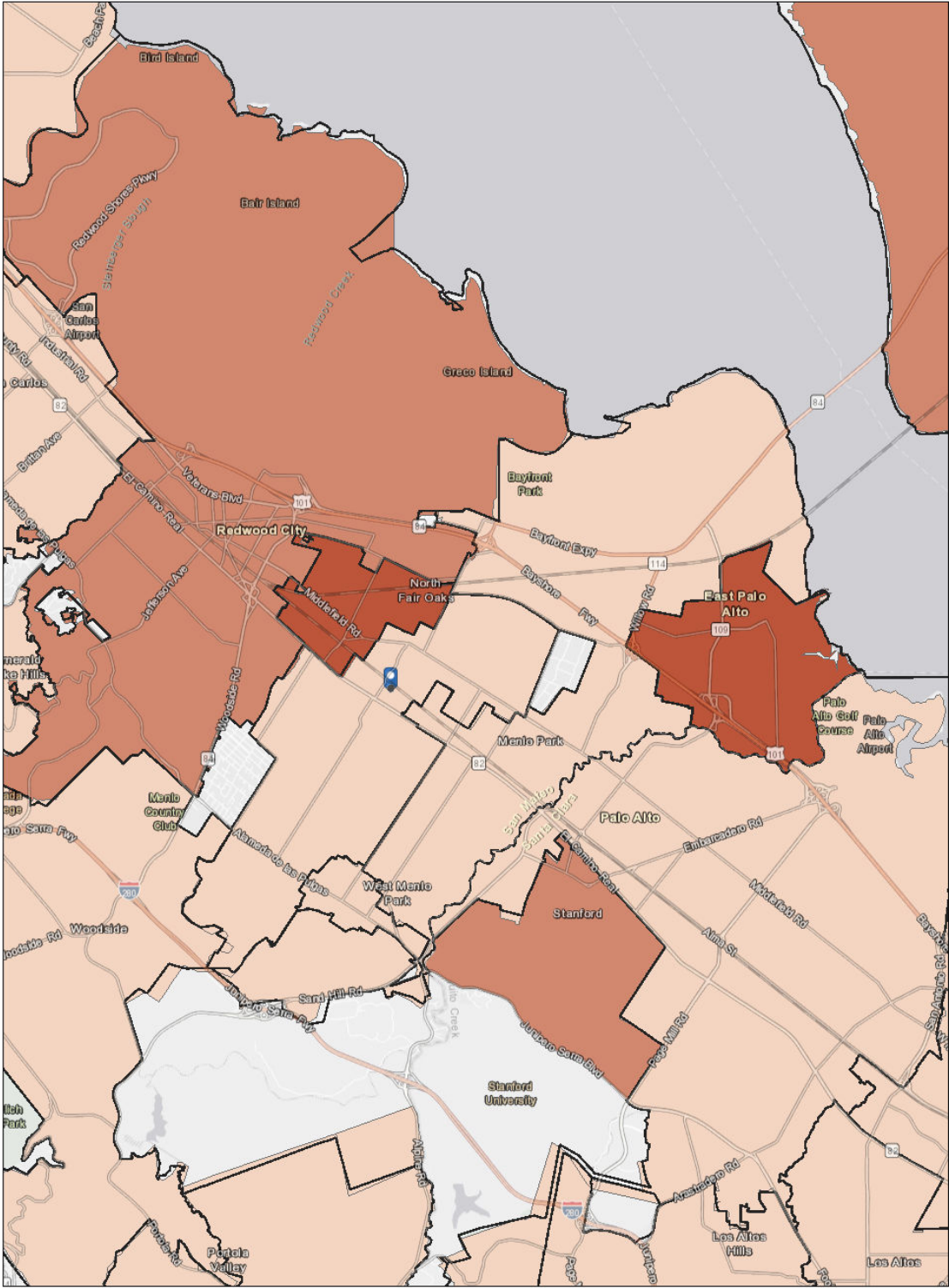
Redwood City, County of San Mateo, California, County of Santa Clara, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

**Substandard housing.** Data on housing conditions are very limited, with the most consistent data available across jurisdictions found in the American Community Survey (ACS)—which captures units in substandard condition as self-reported in Census surveys. According to data estimates, the share of housing units with substandard kitchen and plumbing facilities in Atherton is zero, despite an aging housing stock. This data estimate is further substantiated by direction from the Town's Code Enforcement Officer. . This could be because all residents live in moderate or high resource areas where renovations are financially feasible and most residents are homeowners who are able to modify their units. San Mateo County also has a low rate of substandard housing; 99.9% of households have complete kitchen and plumbing facilities.

As shown in the map below, residents who do not have complete kitchen or plumbing utilities tend also to live in severely overcrowded conditions, and are severely cost burdened, Atherton has less than 20% of residents in substandard conditions. In East Palo Alto and Southeast Redwood City, however, 40-60% of all households selected at least one of the substandard housing issues. Substandard housing congregates in areas of low income because these residents do not have the financial leverage to improve housing conditions, have landlords who are unwilling to make improvements, or do not ask for improvements or report conditions in fear of retaliatory eviction.



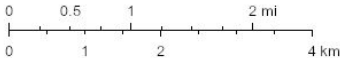
Substandard Housing



11/18/2022, 10:07:03 AM

City/Town Boundaries

1:72,224



Redwood City, County of San Mateo, California, County of Santa Clara, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA  
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS

**Homelessness.** In 2019, 1,512 people were experiencing homelessness in the county, 40% of these individuals were in emergency or transitional shelter while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children. These disparities may indicate there are more resources available in the County for families experiencing homelessness as compared to for single individuals experiencing homelessness.

People who identify as American Indian or Alaskan Native (6% homeless, less than 1% general population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population. The disparities by race can be traced back to discrimination in the housing market and the exclusion of non-white populations from high resource areas. There are few housing options for low-income people in the region. Housing that is available at the market rate likely forces people to spend more than 50% of their income on housing, which puts households at risk for homelessness.

People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represent a substantial share of the homeless population in 2019. This indicates that there are not enough resources or beds for those experiencing mental illness, substance abuse, and domestic violence in the county.

**Displacement.** Owner households generally enjoy a greater amount of housing stability whereas renter households are more mobile. Atherton has no inventory of income assisted rental units. In San Mateo County, 417 units are at risk, accounting for 8% of the total assisted housing units in the county.

Displacement Sensitive Communities

“According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

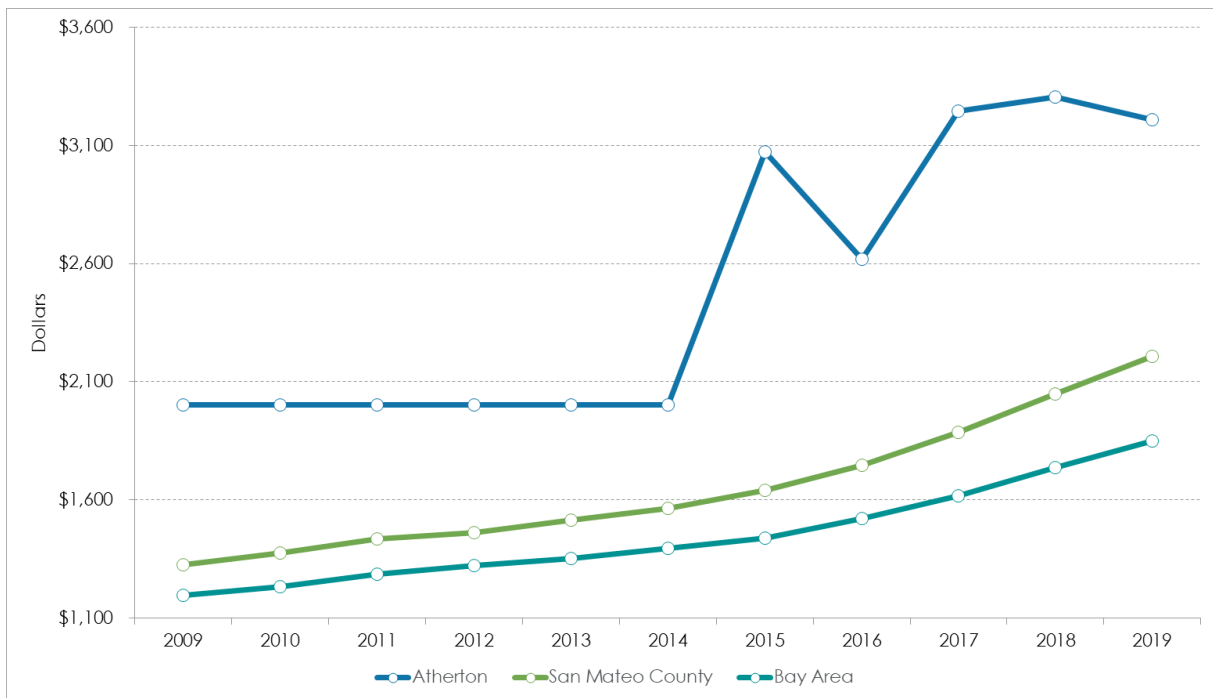
- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:

- Share of very low-income residents is above 20%, 2017
- AND
- The tract meets two of the following criteria:
  - Share of renters is above 40%, 2017
  - Share of people of color is above 50%, 2017
  - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017
  - They or areas in proximity have been experiencing displacement pressures. Displacement pressure is defined as:
    - Percent change in rent above county median for rent increases, 2012-2017
- OR
- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017"

Source: <https://www.sensitivecommunities.org/>.

No census tracts in the town are vulnerable to displacement, however, housing cost burden is a risk for displacement and 88% of residents below 30% AMI pay more than 50% of their income on housing. Atherton's rent's rental cost is far above regional median rent, suggesting that there is displacement pressure in place. Assuming this number trend applies to the Town, that would mean that of the Town's 149 extremely low-income households, 131 are overburdened by their housing costs.

The chart below shows median rent in Atherton, San Mateo County, and the Bay Area. As of December 2022, based on research from local residential rental advertising companies, the average monthly asking rent in Atherton was \$24,000 a month.



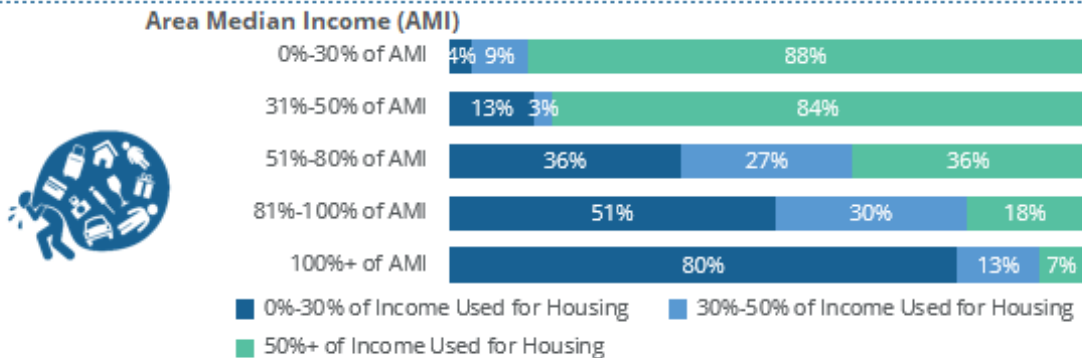
As discussed in the previous section regarding R/ECAPs, Atherton is near edge R/ECAPs in Redwood City and Menlo Park. This suggests that people who may be displaced from Atherton may migrate to these areas and that people within Redwood City and Menlo Park who are displaced cannot access resources within Atherton.

Displacement can also occur because of natural disasters. Atherton is in San Mateo County, which is on the San Andreas fault and therefore has a high likelihood of severe earthquakes. Houses in California are generally made to withstand earthquakes, but those who spend more than 30% of their income on housing costs likely cannot save enough to repair severe damage. This means those of lower income are more at risk of displacement.

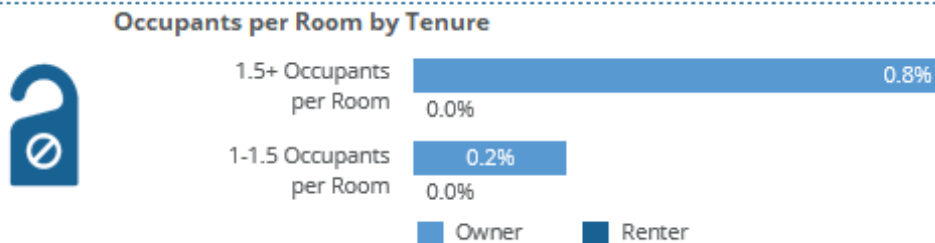
**Access to mortgage loans.** Disparities by race and ethnicity are prevalent for home mortgage applications, particularly in denial rates. Hispanic (60% denial rate) and Asian/API (29%) have the highest denial rates for mortgage loan applications in 2018 and 2019, compared to non-Hispanic White households (18%). These numbers suggest that traditional routes to homeownership are barriers to non-white households. Credit score, assets, and income disparities between races show in denial rates.

## Disproportionate Housing Needs

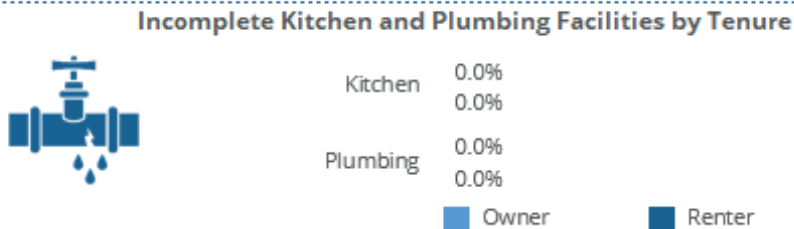
### Cost Burden, Atherton, 2019



### Overcrowding, Atherton, 2019



### Substandard Housing, Atherton, 2019




### Homelessness, San Mateo County, 2019



Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

### Displacement, 2020



Assisted Units at High or Very High Risk of Displacement	Atherton City	San Mateo County
Number of Units	-	417
% of Assisted Units	-	8%

### 3.370 Site Inventory Analysis

There are no R/ECAPs or edge R/ECAPS located within the Town of Atherton. Edge R/ECAPS within unincorporated San Mateo County have proximity to portions of Atherton along the western edge of Town bounding El Camino Real.

The complete inventory of identified opportunity sites is included as Appendix 5 and expanded up in section 3.410.

### 3.380 Contributing Factors and Fair Housing Action Plan

The factors contributing to fair housing challenges within Atherton is the high cost of land acquisition, zoning primarily for single family homes, and little affordable housing for those with moderate and low income who work in the town, other than ADUs and housing at local school sites. Per an analysis completed in 2022, the average land acquisition cost for a single acre in Atherton is approximately \$7-8 million. The affordability of land is a high bar to the creation of affordable housing and the greatest barrier to development. The Town has taken a multi-pronged approach to address affordable housing. The best opportunities for affordable housing include ADUs and multi family units on school sites where the land is already owned by the entity. In addition, the Town has identified several properties for upzoning to permit multifamily housing. Coupled with the new multifamily zoning districts, the Town will adopt an inclusionary ordinance to ensure a portion of the new multifamily housing units are available as affordable housing to lower income households. These steps will address fair housing issues, including segregation.

The Town is continuing to see success in the creation of additional ADU units. **The Town estimates that 60% of new rental ADU units will be rented at very low or low-income levels.** Based on existing precedent, these units are often used for housing for a senior family member, employees of the homeowner, students, or in other similar circumstances where the renter would otherwise be unable to find similar accommodations locally. Consequently, the ADU occupants do not displace others from low-income housing that is available locally.

ADUs have several other advantages. They can be constructed at significantly lower cost than the cost to build a new multifamily unit. They can be located anywhere within the Town, which means such low-income units are geographically spread throughout Atherton. They are also politically popular and easy to permit.

The Town is implementing several strategies to further utilize ADUs as a tool for providing fair housing opportunities, including:

- Expanding community outreach to realize additional ADU development.

- Developing assistance programs for JADUs to make alterations easier and more cost effective so that additional units can be developed within the existing building envelope of houses and made available at more affordable rates.
- Amending the Zoning title to eliminate the occupancy limitation on other accessory units, such as guest houses and pool houses.
- Creating an inventory of existing pool houses and guest houses, and then working with a nonprofit to connect homeowners to prospective renters.
- Amending the code to increase the height limit to allow ADUs to be constructed above garages.
- Amending the zoning code to allow two ADUs to be constructed on a property.
- Amending the zoning code to allow multiple ADUs to be rented on a property.
- Amending the fee resolution to remove the planning review fees for ADUs.
- Adopt an affordable housing impact fee on single family construction. The Town will make available funds from this program to provide very low-income rental assistance for eligible households identified by HIP.

The Town's complete strategy related to encouraging ADU production and the rental of these units is provided in section 3.812.

Further to provide greater diversity in the housing stock and opportunities for lower income households, the Town has included programs to rezone several properties to allow multi-family housing. These properties have been strategically identified to be near transit and services.

Additionally, the Town will be providing additional fair housing resources and training for property owners, real estate agents, and tenants, per section 3.823 E. This will be provided through a collaboration with other cities and towns, Project Sentinel, or other similar organization. This will provide information on reasonable accommodation and issues related to income and other forms of discrimination. This training could be mandated for multi-family developers, property owners and any resident renting an ADU or similar unit. The Town will also create a webpage to host this information and improve awareness around fair housing training, issues and available programs. The webpage will also provide information on filing fair housing complaints with HCD or HUD.

Lastly, as part of its ADU rental strategy, **the Town will implement a program to affirmatively market low-income units** to households that are under-represented in the Town in comparison to neighboring jurisdictions and the County. To examine the effectiveness and interest in the ADU strategy, a survey of potential renters in the area, such as employees of homeowners, school and city staff, and elderly individuals is also being pursued.





## **3.400 HOUSING RESOURCES**

### **3.410 Inventory of Sites Suitable for Residential Development**

#### **3.411 Parcel-specific List of Available Sites**

This section contains an inventory of specific sites suitable for residential development so that a comparison may be made with Atherton's new construction need by affordability category with its residential development capacity.

The accompanying table (Appendix 5) identifies lands suitable for residential development in Atherton. The HCD Electronic Housing Element Site Inventory Form has been used. Each site is identified by address and assessor's parcel number and includes the site acreage and existing land use. Existing zoning falls into the categories listed below. It should be noted that Atherton has only four zoning districts, the three listed below plus a Parks and Open Space District.

R-1A (Residential District) - Limits land uses to single-family detached homes on minimum one-acre size lots.

R-1B (Residential District)-Limits uses to single-family detached homes on minimum size 13,500 square foot (0.31 acre) lots.

PFS (Public Facilities and Schools District) - Limits land uses to public and private schools including affiliated residential uses, town hall, library and other similar public and quasi-public uses without limitation on lot size. This district also permits single-family and multifamily residences pursuant to a master plan.

#### **Multifamily Rezonings**

Two new multifamily zoning districts are proposed to be adopted following Housing Element certification to provide a range of housing opportunities to the community. The RM 20 Multifamily District permits multifamily residential uses by right with a maximum density of 20 dwelling units per acre and the RM 10 Multifamily District permits multifamily residential uses by right with a maximum density of 10 dwelling units per acre. The new multifamily zoning districts will allow heights up to 40 feet, adequate setbacks to accommodate the maximum density, parking standards and objective design standards. In addition, to support the development of multifamily housing within the RM 20 Multifamily District, the Town will adopt a lot consolidation program to facilitate consolidation of properties and new housing development. This will include outreach to property owners, an expedited process and waiver of planning review fees.

The 19 properties listed below were prioritized for rezoning because they are located close to services, transit, jobs with adequate access along a public right-of-way.

Multifamily rezone properties:

	<b>Address</b>	<b>Lot Size</b>	<b>Density</b>	<b>Development Potential</b>
1	97 Cebalo	0.37 acre	20 units per acre	3 units
2	98 Cebalo	0.34 acre	20 units per acre	3 units
3	94 Cebalo	0.41 acre	20 units per acre	4 units
4	75 Cebalo	0.934 acre	20 units per acre	9 units
5	8 Selby Lane	0.37 acre	20 units per acre	3 units
6	2 Selby Lane	0.33 acre	20 units per acre	3 units
7	1 Gresham Lane	0.32 acre	20 units per acre	3 units
8	25 Gresham Lane	0.32 acre	20 units per acre	3 units
9	37 Gresham Lane	0.32 acre	20 units per acre	3 units
10	49 Gresham Lane	0.32 acre	20 units per acre	3 units
11	61 Gresham Lane	0.32 acre	20 units per acre	3 units
12	73 Gresham Lane	0.32 acre	20 units per acre	3 units
13	85 Gresham Lane	0.32 acre	20 units per acre	3 units
14	97 Gresham Lane	0.32 acre	20 units per acre	3 units
15	99 Gresham Lane	0.41 acre	20 units per acre	4 units

16	182 El Camino	0.34 acre	20 units per acre	3 units
17	190 El Camiono	0.34 acre	20 units per acre	3 units
18	2 Stockbridge	0.24 acre	20 units per acre	2 units
19	23 Oakwood	1.62 acres	10 units per acre	16 units

The new multifamily districts are further described in Section 3.811 - Housing Programs.

### **Menlo College – 1000 El Camino Real**

Menlo College is a private 4-year college located at 1000 El Camino Real sited on 31 acres of property (including 50% ownership of Cartan Athletic Field and Wunderlich Athletic Field) serving over 800 students. All freshman and sophomore students are required to live on campus in rental units. The campus is zoned Public Facilities and Schools (PFS) and abuts the Victoria Manor residential subdivision to the south (R1-A zoning), the MacBain Avenue residences to the west (R1-A zoning), Alejandro Avenue to the north and Menlo School to the south (PFS zoning). The policies within the Housing Element provide that the Town would allow the school development by right at 20 units per acre.

Menlo College currently has 567 beds in 5 residence halls for its students with an additional 288 beds to be added in the fall of 2022, of which 180 beds remain unfilled, but the College expects them to be filled next year with the students moving into them and freeing up existing affordable housing opportunities in the local community. The on-site student housing frees up housing units in the community and addresses the needs of very-low-income students that were experiencing homelessness. The College also has 25 housing units for its faculty and staff and has a waiting list for more rental needs. Most of those housing units are rented at rates affordable to low- and moderate-income households.

In recent discussions between the College President and Atherton Planning Staff, the President indicated that the College is very interested in providing additional housing on campus. He stated that there is always a demand for additional housing, that the existing units are almost always 100% occupied, and that shortage of affordable housing is a barrier to hiring. Funding has also been a barrier to housing production in the past. Through this Housing Element update process, a group of residents have been formed to assist the College with resources to prepare site feasibility studies and commitment to identify funding sources to build the housing. The attached letter from the College President indicates that the College could support 60 to 90 new multifamily housing units. Letter from the College President is included as an appendix. These sites would contribute to fair housing by accommodating moderate and low income

school staff including accessible units. The Town will ensure that there are units for staff across the income spectrum, from teaching faculty to janitorial staff. This consideration applies to all premises willing to build affordable housing listed below.

The existing PFS zoning requires a conditional use permit for residential uses and allows multifamily residential uses by right (with the provision of very low and low-income units), subject to Planning Commission review of the location, size, proximity to heritage trees and environmental aspects of the project. There are seventeen existing buildings on the campus with a total floor gross area of approximately 307,700 square feet. The total building footprint area is 269,500 square feet resulting in 29% lot coverage. The PFS zone allows 40% lot coverage with no maximum floor area ratio. The site can accommodate several new buildings. Based on discussions with the College President and a review of site improvements, there are multiple sites on campus that are viable locations for multifamily housing.

**Site 1:** The existing O'Brien surface parking lot at the southwest corner of El Camino Real and Alejandra Avenue is approximately 75,000 square feet (1.7 acres) in area. The site is level and currently contains a paved parking lot. The lot is surrounded by mature vegetation. Construction of a multi-family housing building is feasible at this location with podium parking at ground level and 3 stories of housing above, or below grade parking. The town does not have on-site parking requirements. Parking would be replaced to meet the needs of the college. The Town will rezone this site to permit 40 units per acre by right with objective design standards. The College has expressed interest in developing 60 dwelling units at this site.

**Site 2:** There are four residences located on the campus in WWII barracks that are currently utilized for faculty housing. Demolition of these residences would accommodate 30 apartment units, resulting in a net increase of 26 multifamily housing units.

**Site 3:** In addition to the sites identified above, the College has identified a site interior to the campus that is viable for a multi-story multi-family development of 40 to 60 units. The site, near the Administration Building, is currently used as parking. Additional parking can be developed near the entry to the College off of El Camino Real.

The housing sites on the Menlo College campus are located near a public transportation route (SamTrans bus route on El Camino Real) and would therefore qualify for State mandated reduced parking provisions. To accommodate the new housing development, the zoning will be amended as follows:

- Rezone Site 3 to permit multifamily housing at a density of 40 units per acre and rezone Site 2 to permit multifamily housing at a density of 20 units per acre
- Reduce the minimum front yard setback to 30 feet
- Amend the height limit to allow 4 stories at 48 feet
- Permit multifamily housing by right with objective design standards

With the zoning amendment, new multifamily housing would be feasible at the Menlo College campus and would provide housing for a range of income categories, most notable in the very-low to low and moderate income range. The new multifamily housing would also provide accessible units.

### **Menlo School – 50 Valparaiso Avenue**

Menlo School is a private grade 6 - 12 school located at 50 Valparaiso Avenue sited on 26.7 acres of property (including 50% ownership of Cartan Athletic Field and Wunderlich Athletic Field) serving approximately 795 students. The school site is zoned Public Facilities School (PFS) and currently allows for the development of multifamily residential uses. The policies within the Housing Element provide that the Town would allow the school development by right at 20 units per acre.

The school property abuts the Victoria Manor residential subdivision to the east (R1-A zoning), the Michaels Way residential subdivision to the west (R1-A zoning) and Menlo College to the north (PFS zoning). There are eleven existing buildings on the campus with a total gross floor area of 311,574 square feet. Two housing sites have been identified on the Menlo School campus following a review of site improvements:

**Site 1:** An approximate 56,000 square foot (1.28 acre) surface parking lot located in the southwest corner of the campus with frontage on Valparaiso Avenue and the school entry drive. A 75-foot setback for buildings higher than 22 feet is required by the zoning along the west property line (adjacent to single family homes). An emergency access road required by the Menlo Park Fire District exists within this 75-foot setback (perimeter fire road). At a density of 20-units per acre, this site could yield 25 dwelling units. With the zoning amendment, new multifamily housing would be feasible at the Menlo College campus and would provide housing for a range of income categories, most notable in the very-low to low and moderate income range. Parking to meet school demand would need to be provided either below grade or in a structure

**Site 2:** An approximate 44,000 square foot (1 acre) surface parking lot is located in the southeast corner of the campus with frontage on Valparaiso Avenue and the school entry drive. A 75-foot setback for buildings higher than 22 feet is required by the zoning along the east property line. An emergency access road required by the Menlo Park Fire District exists within this 75-foot setback (perimeter fire road). At a density of 20-units per acre, this site could yield approximately 20 dwelling units.

To accommodate the new housing development, the zoning will be amended as follows:

- Rezone sites 1 and 2 to permit multifamily housing at a density of 20 units per acre
- Reduce the minimum front yard setback to 30 feet (along Valparaiso Road)
- Amend the height limit to allow 4 stories of 48 feet
- Permit multifamily housing by right with objective design standards

With the zoning amendment, new multifamily housing would be feasible at the Menlo School campus and would provide housing for a range of income categories, most notable in the very-low to low and moderate income range. The new multifamily housing would also provide accessible units.

### **Sacred Heart – 150 Valparaiso Avenue**

Sacred Heart Schools is a private preschool, K - 12 institution located at 150 Valparaiso Avenue on 60 acres of property serving approximately 1,195 students. The school site currently allows for the development of multiple-family residential uses, and adjacent parcels that may be acquired by the school in the future would likely be rezoned for such a use. There are currently 5 apartment units on the campus and housing for retired Nuns at Oakwood. The school anticipates this facility being renovated in the future to accommodate faculty housing. The school has a need for faculty and staff housing, although it is not anticipated that the school will develop new housing units during this housing element cycle.

### **Public Schools**

Public schools in Atherton also have an identified critical need for teacher and faculty housing. These schools have the opportunity to create housing using the California Teacher Housing Act of 2016. While the Town's Housing Element does not account for additional housing at these schools over the 2023-2031 Housing Cycle, it is highly likely that one or more of the institutions below will pursue such housing. All public school sites are shown within the PFS Zone on the following Housing Sites Map. Private school sites are circled.

### **Menlo-Atherton High School**

Menlo-Atherton High School is a public four-year secondary school in the Sequoia Union High School District serving approximately 2,400 students. The school and its athletic fields occupy 38.5 acres at 555 Middlefield Road at the corner of Middlefield and Ringwood Avenue.

### **Laurel School Lower Campus**

Laurel School is a public elementary school in the Menlo Park City School District. Its Lower Campus is on 6 acres at 95 Edge Road in Atherton at the corner of Edge and Ringwood Avenue. The Lower Campus serves approximately 326 students in grades K-2.

### **Encinal School**

Encinal School is a public K-5 elementary school in the Menlo Park City School District serving approximately 630 students. It is located on 10 acres at 195 Encinal Avenue at the corner of Encinal and Middlefield Road.

### **Las Lomitas School**

Las Lomas School is a public TK-3 elementary school in the Las Lomas Elementary School District serving approximately 485 students. It is located on 9 acres at 299 Alameda de las Pulgas at the corner of Alameda de las Pulgas and Camino Al Lago.

### **Adelante Selby Spanish Immersion School**

Adelante Selby Spanish Immersion School is a public K-5 elementary school in the Redwood City School District serving approximately 652 students. The portion of the campus within Atherton is located on 5.5 acres at 170 Selby Lane.

### **CalWater Bear Gulch Reservoir Site – 120 Reservoir Road**

CalWater owns and operates 99 acres at the Bear Gulch Reservoir in Atherton. The property is located within the Town's Park and Open Space (POS) zoning district. This district currently allows caretaker housing with a Conditional Use Permit. Due to the high cost of housing and new employee recruitment, CalWater expressed interest in constructing four new affordable housing units at this site. However, this development is not currently planned within the current Housing Element cycle.

### **Underutilized Parcels (Further Subdivision and/or SB 9 Subdivision)**

Sixty-seven parcels listed on the table from row 5 (170 Atherton) to row 71 (172 Tuscaloosa) are residential parcels included as underutilized since they are of sufficient size to be further subdivided according to the existing zoning and lot size limits. Seven of these parcels are vacant and have the capacity to yield 8 new dwellings for above moderate-income households if subdivided and developed in accordance with existing zoning regulations or to yield 16 new dwellings for above moderate-income households if subdivided and developed in accordance with SB 9 regulations.

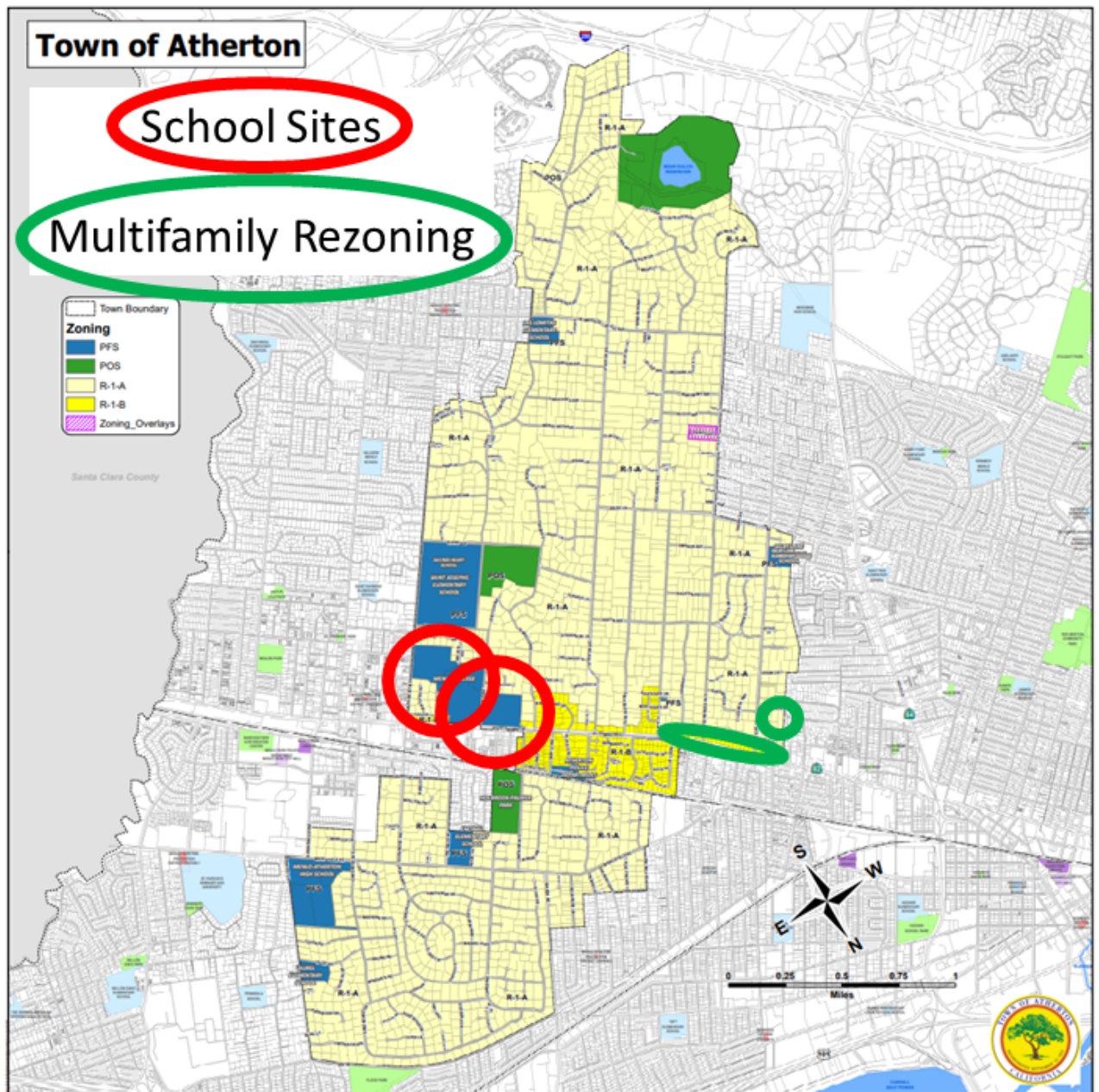
Sixty of these parcels are developed with one single-family house. Those parcels have the capacity to yield 91 net<sup>27</sup> new dwellings for above moderate-income households if subdivided and developed in accordance with existing zoning regulations. Under the allowable provisions of SB 9, these 60 parcels could be split further, with each parcel further allowed development capacity of 2-3 net new dwelling units. It follows that under SB 9, if each parcel were to meet the required criteria for an urban lot split, the overall development capacity could yield a total of 91-242 dwelling units. Including vacant properties, this puts the potential development capacity for the single-family properties listed on the sites inventory at up to 258 units. The Town projects it will net 10 new above moderate income units from the development of vacant parcels and another 48 above moderate units from traditional and SB 9 lot splits.

### **Complete Electronic Housing Element Site Inventory Form Included as Appendix 5**

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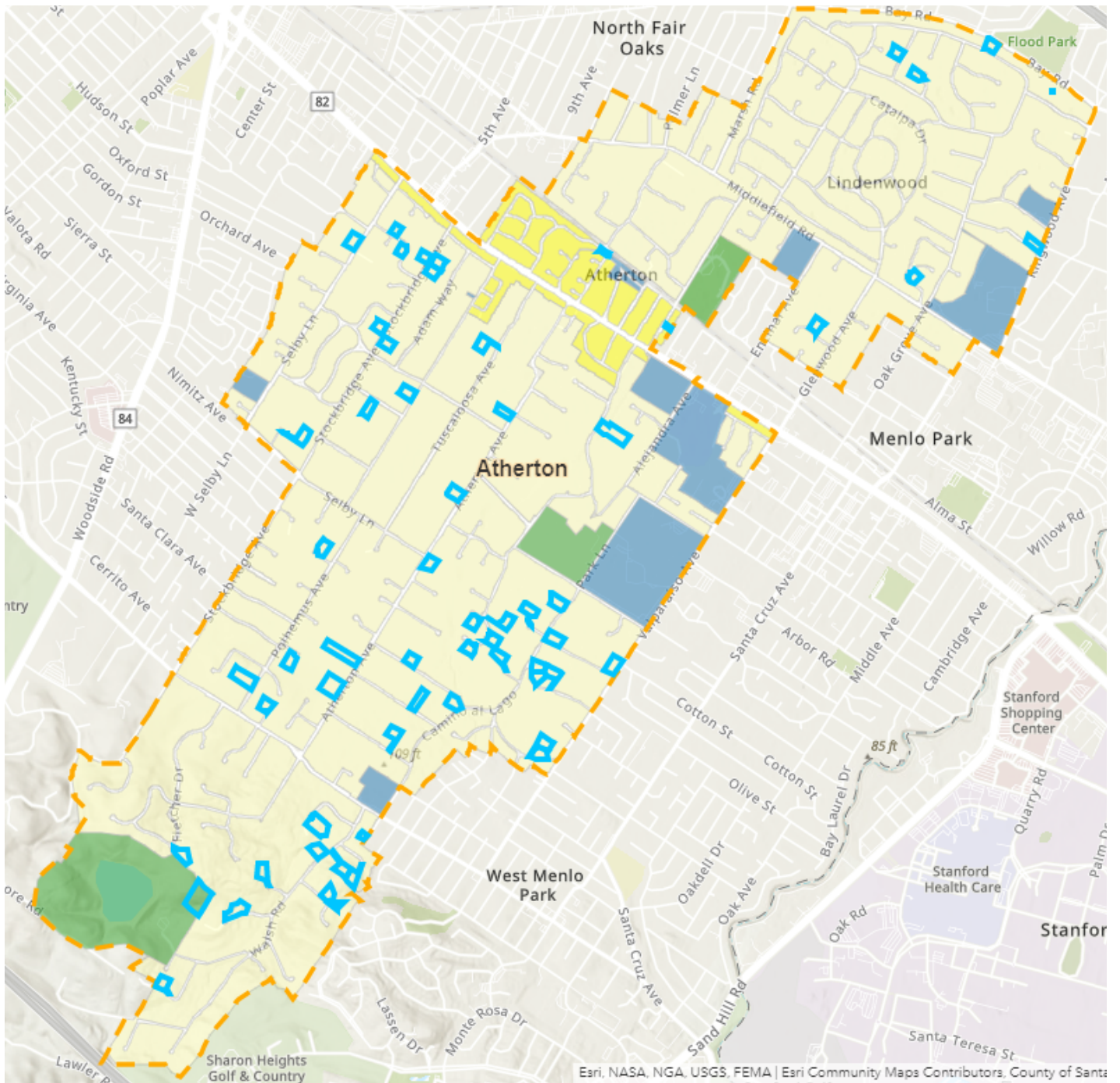
<sup>27</sup> Each parcel contains an existing house which must be demolished to permit subdivision and development with two new houses. Therefore, net yield was determined by subtracting one existing house from the total site capacity.

## Housing Sites Map





## Location of Vacant Parcels



### 3.414 Environmental Constraints Analysis

The analysis of environmental constraints to development of housing is provided in the discussion below.

#### 1. Areas Subject to Flood Inundation in Event of Dam Failure

The areas below Bear Gulch Reservoir and along Atherton Channel are subject to flooding if the Bear Gulch Dam were to fail. This dam is located within about 6,000 feet of the Cañada Fault zone and 10,500 feet of the San Andreas Fault zone<sup>28</sup>. Residential development is precluded in the area immediately downstream from the dam by ownership by the California Water Service Company and by open space zoning and General Plan designation. None of these sites are included in the Town's land inventory.

#### 2. Areas Susceptible to Flooding

According to the Federal Insurance Administration, there are no areas in Atherton identified as flood prone. However, in the 1975 San Mateo County "Seismic and Safety Element" of the General Plan, a few areas in the Town of Atherton were identified as being located within the 100 Year Flood Zone. The main concentration of these areas is along the Atherton Channel with other scattered sites in the area west of El Camino Real. Areas susceptible to flooding do not have any impact on development potential.

#### 3. Areas Subject to Wildland Fire Hazard

Areas identified on the Environmental Constraints map as subject to Wildland Fire Hazard are generally west of Alameda de las Pulgas in the vicinity of Bear Gulch Reservoir and along Walsh Road and Reservoir Road. **However, none of the Town is in a High Fire Hazard Zone, as defined.** Residential building is precluded around Bear Gulch Reservoir because of its ownership by the California Water Service Company, and the open space zoning and General Plan designation. The adopted Fire Code requires all buildings exceeding 1,000 square feet be sprinklered and that roofs be constructed of fire-resistant materials. All buildings in the wildland interface must have fire sprinklers to protect the interface from a dwelling fire incident. In addition, the Menlo Park Fire Protection District inspects the area annually and recommends homeowners to clear combustible vegetation near structures. This constraint requires mitigation but does not prevent residential construction.

#### 4. Areas Subject to Seismic Activity

San Mateo County is in the vicinity of several known active and potentially active earthquake faults. These include the San Andreas and the Hayward faults. All

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<sup>28</sup> County of San Mateo Geotechnical Hazard Synthesis Map  
Town of Atherton 2023-2031 Housing Element – DRAFT  
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properties in Atherton have an equal exposure to seismic activity. This constraint requires mitigation but does not prevent residential construction.

### **3.415 Infrastructure Description**

Adequate infrastructure exists throughout the entire Town to accommodate the existing and planned density of development. This includes existing paved streets, sewer, water supply for domestic and fire suppression purposes and drainage facilities. Available public services include Police, Fire, Parks and Recreation, Public Works, Building Inspection and Town Administration.

There are no sites in the Town of Atherton identified as available for housing that are in areas not served by public sewer systems. Consequently, there are no sites identified as available for housing for any of the several income level households in areas not served by a public sewer system.

All the housing opportunity sites proposed in this Housing Element are on existing developed property connected or adjacent to all city services. Redevelopment of these infill sites may require infrastructure improvements by the city or the developer to upgrade aging infrastructure or to increase capacity. The provision of on-site improvements, such as streets, curbs, gutters, sidewalks, landscaping, utility undergrounding, drainage, water, and sewer infrastructure, are standard conditions of development approval and have not been barriers to housing development in the past. If off-site infrastructure improvements are required, these are the responsibility of the developer if the upgrade is not currently in the Capital Improvement Program.

Water is supplied throughout the town by the Bear Gulch District of the California Water Service. Most of the water provided (93%) is purchased or imported through the San Francisco Public Utilities Commission, with a remaining 7% supplied by Bear Gulch Reservoir. Cal Water's 2020 Urban Water Management Plan provides detail on available capacity and allocations for each district, with sufficient planned volume through 2045. While planned water capacity is already sufficient to accommodate the town's RHNA, the town also anticipates greater efficiency of water use resulting from the type of new development proposed. Atherton residences, compared to regional and state averages, use an inordinate amount of water, primarily due to landscaping. As properties are subdivided through SB 9 to create smaller lots, or new units are created with ADUs, the primary source of local water demand will not be increased. It is reasonable to project that new development of smaller units using ADUs and lot splits will serve to reduce average household water consumption. In addition, Cal Water's management plan projects water consumption for single-

family residences to decrease over time due to improved appliance standards, plumbing codes, and conservation programs.<sup>29</sup>

Most Atherton residents receive sewer services from West Bay Sanitary District, with a portion of the town served by the Fair Oaks Sanitation District operated by the County of San Mateo. Capacity for new development is generally analyzed on a case-by-case basis. Improvements to sewer infrastructure to accommodate development are incumbent on the developer, and have not been a barrier to projects in the past.

Per Chapter 727, Statutes of 2004 (SB 1087), upon completion of an amended or adopted Housing Element, a local government is responsible for immediately distributing a copy of the element to area water and sewer providers. In addition, water and sewer providers must grant priority for service allocations to proposed developments that include housing units affordable to lower-income households. Chapter 727 was enacted to improve the effectiveness of the law in facilitating housing development for lower-income families and workers. To comply with SB 1087, upon adoption, this Housing Element will be forwarded to the city's Public Works Department.

### **3.416 Zoning Appropriate to Accommodate the Development of Housing Affordable to Lower Income Households**

The Town is required to provide sites suitable for construction of 204 lower income units (94 very low income, 54 low income and 56 moderate income). Using HCDs approved methodology, the Town assumes that 50 percent of the very low-income unit (47 of the 94) will be required to meet the needs of extremely low-income households.

As described in section 3.812, based on experience in the last three years of the 5<sup>th</sup> RHNA cycle, the Town expects an average construction rate of 35 Accessory Dwelling Units per year, or 280 new ADUs during the RHNA 6<sup>th</sup> cycle. The Town expects that these units will be divided between very low-, low- moderate- and above moderate-income categories. It is projected that the number of ADUs produced in the lower income levels would be 168 units; 112 very low to low income and 56 moderate-income units. The zoning code would be amended to accommodate construction of these ADUs with increased height limits, removal of occupancy restriction on pool houses and guest houses and permit two ADUs per property.

The Town's distributions of project ADUs by income category are largely based on data contained in ABAG's technical assistance paper issued September 8, 2021 entitled, "Affordability of Accessory Dwelling Units." The paper was prepared based on a survey conducted by the Center for Community Innovation at UC Berkeley and utilized HCD's affordability calculator to determine the appropriate income category.

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<sup>29</sup> [https://www.calwater.com/docs/uwmp2020/MPS\\_2020\\_UWMP\\_FINAL.pdf](https://www.calwater.com/docs/uwmp2020/MPS_2020_UWMP_FINAL.pdf)  
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Atherton is a well-established community with limited land availability, very high housing costs and limited public funding for housing programs. However, the existing land patterns and housing types are very conducive to a successful ADU program. Minimum lot sizes are larger than average in Atherton thereby providing more opportunities for the construction of ADUs.

In the past two years, a total of 48 new single family homes were built in Atherton and during this same time frame, there were 44 new ADUs, 3 JADUs, and 7 ADU-conversions. The Town believes that this nearly one to one ratio exists because the Town recently modified its regulations to encourage the development of ADUs. In addition, a recent community survey with nearly 18% of households responding indicates an interest by over 200 property owners to construct an ADU on their property over the next 8 years. Accordingly, the Town believes that the construction rate of 35 new ADUs per year over the next 8 years is achievable.

While single-family homes and owner-occupied housing with four or fewer units are typically exempt from the federal Fair Housing Act, the California Fair Housing and Employment Act (FEHA) applies to any residence of one or more households that is being offered for rent or sale. If a homeowner occupies their home and rents out a portion of their home to a tenant, FEHA does not apply so long as only one tenant can live in the home with the owner. However, ADUs are considered separate units from the primary dwelling unit on the parcel, and are therefore covered by FEHA. Owners of ADUs cannot discriminate against tenants or prospective tenants because of their status as a member of a protected class.

A second source of housing affordable to lower income households is construction of new multifamily housing on private properties. Nineteen (19) properties have been identified for rezoning to multifamily zoning with densities of 20 units per acre and 10 units per acre. The Town will also adopt an Inclusionary Zoning Ordinance that would require a minimum of 20% of the multifamily units to be affordable to lower-income households. It is projected that 27 new housing units affordable to above moderate-income households will be constructed on these properties during the 6th RHNA cycle, and 8 units would be constructed affordable to lower-income households pursuant to the Inclusionary Zoning ordinance. The Town will also adopt a lot consolidation program to work with property owners to consolidate lots within the RM 20 Zoning District and facilitate new multifamily housing development. In addition to providing housing opportunities to lower income households, new accessible units will also be constructed to provide housing resources for disabled households.

A third source of housing affordable to lower income households is construction of multifamily housing on public and private schools. As described in section 3.813, current zoning permits multifamily housing development on properties in the PFS Zoning District (all public and private schools in Town are zoned PFS). The Town will amend the zoning code to accommodate the new housing development by rezoning the properties to permit 40 units per acre at Menlo College Site 1, 20 units per acre at Menlo College site 2 and 20 units per acre at two Menlo School sites. The zoning will also be amended to increase the height limit and reduce setbacks. The

Town projects construction of 80 units of multifamily housing units at the private school campuses during the 6<sup>th</sup> RHNA cycle; 40 units for very-low-income and low income households, and 20 units for moderate-income households. These properties would also be subject to the Town's Inclusionary ordinance, although the schools have expressed need to maintain a higher level of affordability to address their staff housing needs.

### **3.420 Analysis of Zoning that Encourages and Facilitates a Variety of Housing Types**

As required by State law, the Town allows factory-built housing or mobile homes on permanent foundations under the same terms applicable to other single-family homes in the R-1A and R-1B zones. **The Town does not have architectural review/design review of new homes**, nor any specific design guidelines new construction is mandated to follow, and consequently does not impose architectural review on factory-built housing. Lastly, and related, there are no on-site covered parking requirements associated with the construction of any type of new housing.

Currently, multifamily rental housing and single-room occupancy units are permitted in the PFS zones when included in an approved master plan and with a use permit. **The Town will amend the zoning code to allow development of multifamily rental housing by right at 20 units per acre or more on the private school sites and adopt two new multifamily zoning districts, RM 20 and RM 10 on nineteen private properties.** The rezoning to allow multifamily housing by right within the PFS zone will remove the private school master plan and use permit process and will streamline the review and approval process for new multifamily housing. Further, the creation of new RM 20 and RM 10 zoning districts will permit multifamily housing by right subject to objective design guidelines. Adding two new multifamily zoning districts in addition to the upzoning at the private schools will encourage and facilitate a variety of housing types available to the community including lower income and accessible units. **The creation of these new zoning districts is a substantial step in affirmatively furthering fair housing in Atherton and providing a diversity of housing options for the community.**

### **3.430 Identification of Adequate Sites for Emergency Shelters**

In 2010, Atherton established a zone that meets requirements set forth in SB2 relating to emergency shelters. The Town amended the existing PFS (Public Facilities and Schools) Zoning District to provide for emergency shelters as an allowable use when located within 500 feet of the Town Civic Center. Within this zone shelters are permitted without a conditional use permit or other discretionary action. The zone contains approximately 6 acres, which can accommodate up to three shelter beds, providing adequate capacity to meet the identified need. A typical shelter approximately 1,000 sq. ft. in size is allowed in this zone by right, and the Town has adopted management and other standards as permitted by State law. This site is strategically located in close proximity to transit and services. The site includes the Townpost office, Town hall and library. The library offers many services including free bike and computer loan program. The development standards for an emergency shelter include 34' height limit, one parking space per bed and the facility is required to be ADA accessible..



### **3.440 Identification of Adequate Sites for Transitional and Supportive Housing**

In June 2010, Atherton amended the zoning code to explicitly state that any use is permitted if required by State law. Under this revision, supportive and transitional housing only need to obtain the same types of permits and approvals as the same type of residential development in that zone. Residential uses, including transitional and supportive housing, are permitted without discretionary permits in the following zones; R-1A and R-1B; and are permitted with a use permit in the PFS zone.

### **3.450 Identification of Adequate Sites for Farm Worker Housing**

As stated in previous sections, there are no agricultural jobs and no farm workers living in Atherton. The closest significant location of agricultural employment is located at least 30-minute drive away. Since there is no need for farm worker housing in Atherton, no sites are identified. See the Housing Needs section for more information on farm workers.

### **3.460 Other Housing Resources**

The Town has no financial resources to spend on affordable housing. However, the Town is willing to consult with other agencies such as the County of San Mateo or non-profit institutions in the County about resources that might be available to the Town for affordable housing. In addition, **the Town has decided to develop a Housing Impact Fee that would be utilized by the Town to encourage and support the development of affordable housing opportunities in Town.**

## 3.500

## CONSTRAINTS ON HOUSING

This section contains analyses of potential governmental constraints contained in the Town ordinances, codes and policies that could constitute a barrier to the maintenance, improvement or development of housing for all income levels.

### 3.510 Governmental Constraints Analysis

#### 3.511 Land Use Controls

The General Plan and Zoning Ordinance of a community are two primary tools for planning and regulating land use.

**General Plan** - The Town of Atherton updated its General Plan in 2020. The land use character of the Town has remained that of a mainly single family residential and institutional (e.g., schools) nature. The General Plan reveals that a significant constraint to housing development is land availability. There is little vacant developable land in the Town, and most of the Town's land acreage is developed at existing General Plan densities. The lack of land use categories and associated zoning districts that permit multifamily residential development is also considered a constraint to affordable housing development in its traditional sense.

**Zoning Ordinance** - The Atherton Zoning Ordinance designates land uses, height, bulk, density and parking standards throughout the town. The Zoning Ordinance was designed for consistency with the General Plan. The General Plan's four basic land use designations: Single-Family Residential, Single Family Residential Low Density, Public Facilities and Schools, and Parks and Open Space are directly reflected by the zoning districts of the R-1A (Single Family Residential one acre minimum), R-1B (Single Family Residential – 0.31 acre minimum), PFS (Public Facilities and Schools), and POS (Parks and Open Space). Table HE-4 presents the Atherton Zoning Categories and Standards of density, setbacks, height limits, floor area ratios, lot coverage and parking requirements.

The zoning categories reflect the Town's low-density residential, large lot, single-family character. Commercial and industrial land uses are prohibited. The standards require large setbacks, limited floor area ratios and height restrictions. However, some standards are quite unrestrictive compared to other cities. For example, Atherton does not require on-site parking, nor is architectural or design review required. New single family residential development permits are processed ministerially and most are submitted concurrently for zoning clearing to the Planning Department and building permit issuance to the Building Department which assists in greatly expediting the permitting process. Consistent with State law, the Town allows factory-built housing or mobile homes on permanent foundations under the same terms applicable to other single-family homes.

Currently multifamily residential uses are permitted in the PFS (Public Facilities and Schools) zoning district when associated with primary nonresidential use of property on the same site. As noted previously, multifamily uses in the PFS district would require issuance of a Use Permit by the Planning Commission, but following such approval for



use, could subsequently follow the same concurrent Planning and Building Department development process as described above for single family residential uses. **The Town will amend the Zoning Code to alter this process to allow development opportunity at 20 units per acre and 40 units per acre by right for multifamily residential development on the school properties. Further, the Town will create two new multifamily zoning districts, RM 20 and RM 10 that will permit 20 units per acre and 10 units per acre multifamily residential development by right subject to objective design standards and inclusionary housing requirements. This is a substantial step in affirmatively furthering fair housing in Atherton and providing a diversity of housing options for the community.**

ADUs are permitted in both the R-1A and R-1B zoning districts. The zoning ordinance was amended in 2003 and again in 2020 to make Accessory Dwelling Units permitted by right in the R-1 districts, exempt the ADU from floor area, and for compliance with State law. An accessory dwelling unit is allowed to encroach on 20 percent of the setbacks as the main dwelling and setbacks may be reduced to 4 feet in compliance with State law, however, may be limited in size to that allowed by State law. Detached accessory dwelling units are limited to 16 feet in height and 1,200 square feet of floor area. The consequence of zoning changes has been a significant acceleration in the production of ADUs. Since these changes have been implemented, approximately 100% of all new single-family homes (averaging 20-25 per year) include a new ADU.

Attached ADUs (additional living quarters inside homes) are permitted by right in both the R-1A and R-1B zoning districts. These may include a bedroom, a bath and kitchen elements (stove, sink, and refrigerator). Accessory dwelling units are commonly constructed in Atherton (approximately 30 - 35 per year).

Currently, the Zoning Title of the Atherton Municipal Code limits full time occupancy "guest houses", pool houses and similar accessory buildings (occupancy is limited to a maximum of 30-days per year). This could be considered a constraint on the conversion or construction of such accessory buildings to an ADU. During the 2023-2031 Housing Element cycle the Town will amend the Zoning title to eliminate this occupancy limitation, thus removing this constraint.

**TABLE HE-4: ATHERTON'S ZONING CATEGORIES AND STANDARDS**

Atherton's Zoning Categories and Standards									
Zoning	Density	Front Setbacks	Side Setbacks	Rear Setbacks	Height Limit	FAR	Max Lot Coverage	Parking Required	Arch. Approval
R-1A									
(Single Family Residential)	1 d.u./acre	60'	50'	60'	30*	18%	N/A	None	None
R-1B (Single Family Residential)	3 d.u./ac.	30'	26'	30'	28'	18%	N/A	None	None

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PFS (Public Facilities and Schools)	None	60'	75'	75'	34'	N/A	40%	None	None
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POS (Parks and Open Space)	None	60'	Varies	60'	34'	N/A	20%	None	None
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\* 34' maximum with increased setbacks and Special Structure Permit

The Municipal Code and Ordinance provides a variety of lot sizes with densities ranging from one dwelling unit per five acres to three units per acre. Although the Town's low allowable densities constitute a potential constraint to affordable housing development, the impact is offset somewhat by the relatively large proportion of homes containing accessory dwelling units. In addition, Atherton's single family homes provide opportunities for home sharing. These characteristics of the local housing stock assists the Town in meeting its regional share of affordable housing. Housing associated with the underlying use (including multifamily rental housing and single room occupancy units) is permitted in the PFS (Public Facilities and Schools) Zoning District. As indicated above, the Town will amend the Zoning Code to include two new multifamily zoning districts to provide additional housing opportunities and affirmatively further fair housing. The new zoning districts will allow development up to 40 feet in height with adequate setbacks to accommodate the development and subject to objective design standards.

### **3.512 Codes and Enforcement**

The latest edition of the Uniform Building Code is enforced in Atherton. The Town's Building Department sees that new residences, additions, auxiliary structures, etc., meet all of the latest construction and safety standards. Building permits are required for any construction work. The Town has not adopted any local amendments to the State Housing Law or the Uniform Building Code. The Uniform Building Code is imposed by State law and does not pose an unusually significant constraint to housing development, maintenance or the supply and affordability of housing.

The Town has instituted a code enforcement program. This is primarily a land use enforcement, complaint-based program. Typical complaints and violations relate to noise, construction activity without a Building Permit and parking of contractors' vehicles and has not resulted in housing being deemed unfit for human habitation or vacated. The code enforcement program does not pose a constraint to housing development, maintenance or the supply and affordability of housing.

### **3.513 On and Off-Site Improvement Requirements**

The on and off-site improvements required for residential development in Atherton are listed below.

Street Width: 20 feet

Curbs and Gutters: Rolled curbs and gutters required for new subdivisions

Sidewalks: Prohibited in new subdivisions.

Water and Sewer Connections: Required

Drainage: Storage improvements required to prevent increased runoff during storm conditions (required by the San Francisco Bay Area Regional Water Quality Control Board)

Since Atherton is a completely developed urban area, all streets are paved, water mains and sewer trunks have been installed and major drainage improvements are in place. Atherton's improvement standards are substantially less restrictive than those imposed by many communities, which often require wider streets and additional off-site improvements. The on and off-site improvement requirements do not pose a constraint to housing development, maintenance or the supply and affordability of housing.

### **3.514 Fees and Exactions**

To assist jurisdictions in meeting requirements for analysis of fees and permit processing, 21 Elements released a survey to all jurisdictions in San Mateo County. The survey asked about potential government constraints to housing, including impact fees, entitlement fees, building permit fees, and permit processing times. In conjunction with that survey, 21 Elements hired Century Urban, a San Francisco based real-estate consulting firm, to examine the cost of land and labor for new housing development in the County. Combined, those two data sets provide a basis for a preliminary examination of constraints for jurisdictions in San Mateo County.

Participation in the 21 Elements government restraints survey was excellent, with 18 of 21 jurisdictions participating. While not all the respondents answered all the questions, the high overall participation results in a meaningful look at the landscape of government-imposed fees in San Mateo County. 21 Elements distributed the survey in November 2021 and accepted results through February 2022.

The survey asked jurisdictions to calculate fees for three hypothetical housing developments: a single-family house, a 10-unit apartment building, and a 100-unit apartment building.

**Single-Family Home** – Participants were asked to estimate fees for one of two, hypothetical single-family home developments:

- 2,600-square-foot house with 500-square-foot garage. The house is two stories tall with four bedrooms and two bathrooms. The house is constructed on an

empty lot in an existing neighborhood and requires no significant grading or other complications.

- 5,000-square-foot house with 1,000-square-foot garage. House is two stories tall with four bedrooms and three bathrooms. The house is constructed on an empty lot in an existing neighborhood and requires no significant grading or other complications.

Atherton, along with Woodside, and Unincorporated San Mateo, chose to estimate fees for the larger house as more representative of the community.. All other respondents estimated fees for the smaller house. For purposes of comparison, all the data are presented in the same table, regardless of which size hypothetical house was chosen.

**Small Multi-Family** – Jurisdictions were asked to estimate the fees for a hypothetical development with 10 units with moderate complexity.

**Large Multi-Family** – Jurisdictions were asked to estimate fees for a 100-unit development.

The Atherton fees estimated for the prototypical single-family project are shown in Table HE-5. As shown, Town entitlement fees are significantly lower than other communities due to the streamlined and efficient development review process currently practiced.

**TABLE HE-5: FEES FOR A HYPOTHETICAL SINGLE-FAMILY HOME**

	Entitlement Fees	Building Permit Fees	Impact Fees	Other Fees	Total
<b>Atherton</b>	<b>1,520</b>	<b>13,363</b>	<b>0</b>	<b>1,058</b>	<b>\$15,941</b>
Brisbane	0	4,300	10,608	10,032	\$24,940
Burlingame	3,645	49,500	16,280	0	\$69,425
Colma	0	6,760	0	0	\$6,760
Daly City	0	19,128	15,682	0	\$24,202
East Palo Alto	6,342	6,606	51,717	39,576	\$104,241

Foster City	3,000	64,886	9,854	0	\$67,886
Half Moon Bay	4,019	3,750	36,500	8,300	\$52,569
Hillsborough	7,951	48,891	11,904	14,250	\$71,092
Millbrae	7,397	--	83,213	0	\$97,756
Pacifica	11,000	10,803	11,922	0	\$33,725
Portola Valley	15,954	30,753	0	6,216	\$52,923
Redwood City	1,493	4,952	14,350	0	\$20,795
San Bruno	5,000	28,000	25,209	0	\$58,209
San Mateo	4,979	43,844	50,180	0	\$99,003
South San Francisco	1,490	476	54,944	0	\$81,366
Unincorporated San Mateo	420	28,013	7,996	0	\$36,429
Woodside	1,980	35,497	33,480	0	\$70,957

Source: 21 Elements.

The total fees per unit are compared to all San Mateo County jurisdictions below in Table HE-5.1.

**TABLE HE-5.1: TOTAL FEES PER UNIT COMPARISON: SAN MATEO COUNTY JURISDICTIONS  
(INCLUDES ENTITLEMENT, BUILDING PERMITS, AND IMPACT FEES)**

	Single-Family	Small Multi-Unit	Large Multi-Unit
<b>Atherton</b>	<b>\$15,941</b>	<b>No Data</b>	<b>No Data</b>
Brisbane	\$24,940	\$11,678	No Data
Burlingame	\$69,425	\$30,345	\$23,229
Colma	\$6,760	\$167,210*	\$16,795
Daly City	\$24,202	\$32,558	\$12,271
East Palo Alto	\$104,241	No Data	\$28,699
Foster City	\$67,886	\$47,179	\$11,288
Half Moon Bay	\$52,569	\$16,974	No Data
Hillsborough	\$71,092	No Data	No Data
Millbrae	\$97,756	\$6,824	\$55,186
Pacifica	\$33,725	\$40,151	No Data
Portola Valley	\$52,923	No Data	No Data
Redwood City	\$20,795	\$18,537	\$62,696
San Bruno	\$58,209	\$72,148	\$39,412
San Mateo	\$99,003	\$133,658	\$44,907
South San Francisco	\$81,366	\$76,156	\$32,471
Unincorporated San Mateo	\$36,429	\$27,978	\$10,012

Woodside	\$70,957	\$82,764	No Data
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Source: 21 Elements.

Since Atherton currently does not currently have any multi-family projects there was no data to include. As part of this update, See Policy 3.813 for new Town programs addressing multifamily housing .

Total fees as a percentage of total development costs can be found in Table HE-5.2. Atherton's fees are calculated to be 0% of total development cost which is among the lowest of the County.

**TABLE HE-5.2: TOTAL FEES AS A PERCENTAGE OF TOTAL DEVELOPMENT COSTS**

	Single-Family	Small Multi-Unit	Large Multi-Unit
<b>Atherton</b>	<b>0%</b>	<b>No Data</b>	<b>No Data</b>
Brisbane	1%	1%	No Data
Burlingame	3%	4%	3%
Colma	0%	17%	2%
Daly City	1%	4%	2%
East Palo Alto	4%	No Data	4%
Foster City	3%	6%	2%
Half Moon Bay	2%	2%	No Data
Hillsborough	3%	No Data	No Data

Millbrae	2%	8%	7%
Pacifica	1%	5%	No Data
Portola Valley	1%	No Data	No Data
Redwood City	1%	2%	8%
San Bruno	2%	8%	5%
San Mateo	4%	14%	6%
South San Francisco	3%	9%	4%
Unincorporated San Mateo	1%	3%	1%
Woodside	2%	9%	No Data

Note: The above table is calculated using average soft costs (including an average of jurisdiction charged fees) and average land costs for the county. A more precise determination of fees as a percentage of total development costs can be calculated using jurisdiction specific land costs and fees.

Source: 21 Elements.

Atherton's fees per unit, including the percentage of total development costs and a comparison to the median of fees are shown in Table HE-5.3.

<b>Table HE-5.3: SUMMARY OF ATHERTON FEES COMPARED TO MEDIAN</b>			
<b>Project Type</b>	<b>Fees Per Unit</b>	<b>Percentage of Total Development Cost</b>	<b>Median of Fees for 21 Jurisdictions</b>
Single Family	\$15,941	0%	\$55,566
Multi-Family in Small Project	No data	No data	\$36,355
Multi-Family in Large Project	No data	No data	\$28,699



Development Impact Fees are one-time charges levied on new developments and serve as tools to mitigate the impacts of new development by funding a range of capital programs required to address needs related to that development, including transportation, parks, and utilities (such as water, sewer, and storm drain). Other than a park in lieu fee under the Quimby Act for subdivisions, the Town does not currently have any impact fees; however, projects that connect to either sewer district are charged fees and construction costs that are outside of the Town's control.

In Atherton development fees are charged for both planning review and building permits. Planning fees are charged in order to recover the costs associated with the administration of the Town's land use regulations. Planning fees for review of projects that do not require Planning Commission action (i.e., Staff level) are charged a flat fee shown in the table below.

**TABLE HE-7: PLANNING REVIEW FEES (STAFF LEVEL) – 2021-2022**

Town of Atherton Planning Fees (Staff Level) 2021-2022	
Type of Fee	Fee
New Main Residence	\$1,520
Residential Additions	\$1,059
Accessory Buildings & ADUs	\$1,032

Planning fees for projects that require Planning Commission action consist of a non-refundable fee and a deposit, against which professional planning staff charge to provide review services. Charges currently range from \$125 to \$236 per hour depending upon the level of personnel involved in the review. Unused portions of the deposit are returned to the applicant at the end of the process. The fee structure reflects the Town's actual cost for the service. The Town reviews its fee structure and levels on a regular basis to ensure they reflect the cost of delivering services. Typical planning fees are shown in the table below.

**TABLE HE-7.1: PLANNING FEES (PLANNING COMMISSION)– 2021-2022**

Town of Atherton Planning Fees (Planning Commission) 2021-2022	
Type of Fee	Fee
Conditional Use Permit	\$2,823
Variance	\$2,823
Lot Line Adjustment	\$1,629

The Atherton planning fees are less than other San Mateo County jurisdictions, are consistent with similar charges in other small jurisdictions, and do not pose a significant

constraint to housing development, maintenance or the supply and affordability of housing. The Town's policy objectives propose to waive planning fees for new ADUs.

Building fees are charged to cover costs associated with checking that the building plans conform to requirements of the Uniform Building Code (UBC) as well as costs associated with conducting building construction inspections. Fees charged for building permits are based on the valuation of construction. The fee structure reflects the Town's actual cost for the service. The Town reviews its fee structure and levels on a regular basis to ensure they reflect the cost of delivering services. Currently new construction valuation is determined by use of a standard factor of \$350 per square foot for habitable space and \$125 per square foot for non-habitable space. The same factor is used for remodeling projects; however, the Building Department has the option to adjust the permitted value to the actual cost of the remodeling provided evidence is presented in the form of an executed contract substantiating the value. The actual building permit fee is determined using the following formula: where construction is valued over \$1,000,000 the fee is calculated as \$6,193.74 for the first \$1,000,000 plus \$4.03 for each additional \$1,000 or fraction thereof. An additional 45% of the building permit fee is charged for plan checking. For example, where construction is valued over \$1,000,000 the fee is calculated as \$6,193.74 for the first \$1,000,000 plus \$4.03 for each additional \$1,000 or fraction thereof. An additional 45% of the building permit fee is charged for plan checking.

While not imposed by the Town, local school districts charge a fee that is based on the square footage of new construction and must be paid prior to issuance of the building permits. The purpose of the fee is to compensate the school districts for the costs associated with the demand for additional services and classroom space generated by new residential construction. The Sequoia Union High School District collects the fees and distributes a portion to one of the three elementary school districts serving Atherton (i.e., Las Lomas School District, Menlo Park City School District and Redwood City School District). Currently the Sequoia District is \$3.79 per square foot of residential construction with \$1.52 (40%) distributed to the Sequoia District and \$2.27 (60%) distributed to the Menlo Park District, Las Lomas or Redwood City Districts.

The Town does not have any park, open space, parking or other similar development or impact fees. Nor does it have any in-lieu housing or other fees, below-market-rate housing requirements or specific land dedication requirements for streets, public utility rights-of-way, easements, parks or open space.

A recent survey by 21 Elements<sup>30</sup> revealed that a 5,000 square foot house built in Atherton would have construction fees of \$16,941 and no entitlement or impact fees (except for school fees, discussed above, which were excluded from the analysis). The 21 Elements Fee Survey revealed all jurisdictions in San Mateo County who responded to the survey (18 including Atherton) had development fees for single family homes that were higher than Atherton's; some had fees 2 and 3 times higher.

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<sup>30</sup> 21 Elements: *Development Fees Survey Summary*, April 2022  
Town of Atherton 2023-2031 Housing Element – DRAFT  
January 2023

With fees substantially lower than those of adjacent communities, they do not pose a constraint on housing construction.

### **3.515 Processing and Permit Procedures**

The following table describes the Town's permit process procedures in general. These processes are required for the development of all housing for all income categories. Only two levels of residential permit processing are available; a Conditional Use Permit or a Building Permit. The Town does not have an Architectural/ Design Review and does have a staff-level approval process for the construction of new housing which helps both streamline and expedite the permitting process.

Most residential construction, including accessory dwelling units and guest houses (estimated 90 percent to 95 percent of building permits) does not require Planning Commission action or permits. Only Planning Department review of the project for conformance with Town zoning standards and Building Department review for Building Code conformance are required. These reviews for zoning clearance by the Planning Department and permit issuance by the Building Department can be processed concurrently, allowing for a much more efficient and streamlined permitting process than may be typically found in other jurisdictions. Staff routinely provides first round plan review comments within 10-working days and follow-up comments within 5-working days.

Where Conditional Use Permits or Special Structure Permits are required, the process involves submitting an application to the Planning Commission for review of the proposal. Preliminary site plans and elevations are required as part of the submittal. An advertised public hearing is held by the Planning Commission with mailed notice to all property owners within 500 ft. of the proposed project. Planning Commission meetings are held monthly and the Planning Department has a significantly quick turnaround time from the point of an application submittal to scheduling the item on a Planning Commission agenda. Items are typically heard within 6-weeks of application submittal. Upon Planning Commission approval, plans may be submitted to the Building Department for Building Plan Check and Building Permit issuance.

Building permits must be secured before commencement of any residential construction, reconstruction, conversion, alteration or addition. Approval of permit applications is based on conformity with the Uniform Building Code and the Zoning Ordinance, although the Town has the power to grant variances from the terms of the Zoning Ordinance within the limitations provided in the Ordinance.

The Building Permit process has very little impact on the development of above moderate-income housing in Atherton as evidenced by building activity and the number of replacement housing units being constructed. The Building Department currently has approximately 800 active permits and approximately 25-30 houses are demolished and replaced with new houses each year. While removal of the process and reduction of fees might function to reduce costs slightly, there are many other factors that act to deter development of such housing. Factors such as the high cost

of land (currently at about \$7-8 million per acre), the limitations on density and non-availability of funds (e.g., in the private educational institutions and from local public sources) are the most likely deterrents to the development of low and moderate-income housing. The Town will amend the Zoning Code to address the limitations on density with the creation of two new multifamily zoning districts, one at 20 units per acre and the other at 10 units per acre. This significant step will encourage development of affordable housing and provide more housing choices and opportunities for the community.

**TABLE HE-8: RESIDENTIAL PERMIT PROCESSING PROCEDURES AND TIMES****Residential Permit Processing Procedures and Times**

Type of Construction	Use Permit	Building Permit	Plan. Commission Public Hearing	Typical Time for Staff Plan Check & Building Permit Issue (weeks)
Single Family Residential		X		4
Accessory Dwelling Unit		X		4
Guest House		X		4
Housing on PFS Sites	X	X	X	9

The Town does not have any overlay zones such as community plan implementation zones, hillside overlay zones or environmentally sensitive areas.

Atherton has only two residential zoning districts; R-1A where the minimum lot size is 1 acre and R-1B where the minimum lot size is 13,500 square feet. Single family detached dwelling units, second dwelling units and guest houses are permitted by right in these districts. Attached and multiple family dwelling units are not currently permitted in either district. All construction in PFS zoning districts, including attached and multiple family dwelling units and single room occupancy units require a conditional use permit. Housing in PFS zoning districts is permitted when the residential use is associated with a conditional or permitted use in that district. Such residential uses are typically associated with private schools. Housing in POS zoning districts is allowed for caretaker housing associated with the primary use on the site.

### **3.516 Constraints on Persons with Disabilities**

Chapter 17.17 of the Atherton Municipal Code entitled "Accessibility" provides for reasonable accommodation to people with disabilities and complies with the Fair Housing Amendments Act of 1988 and the California Fair Employment and Housing Act in the application of the Town's land use, zoning, rules, policies, practices, and/or procedures.

"A request for reasonable accommodation may include a request for modification or exception to Town land use, zoning or building regulations, rules, policies, practices, and/or procedures that would eliminate regulatory barriers and provide a person with a disability equal opportunity to housing. The procedure provides for a staff-level process, conducted by the Town Planner, when the accommodation is related to a physical improvement that cannot be constructed to conform to a Town standard. Should it be determined that the request is not at a staff-level it is referred to the Planning Commission. The Town Planner is required to make a written determination within 30 days after receipt." These applications are routinely approved ministerially

by staff for a determination of consistency with the purpose and intent of the Ordinance which states, "this chapter provides a process for individuals with disabilities to make requests for reasonable accommodation for relief from the various land use, zoning, or rules, policies, practices, and/or procedures of the town. It is the policy of the town, pursuant to the Federal Fair Housing Act (as amended), to provide people with disabilities reasonable accommodation in rules, policies, and procedures that may be necessary to ensure equal access to housing." The application submittal materials and process are objective, streamlined and efficient, and require only a brief written narrative describing the development standard in which an exception is requested, why the reasonable accommodation is being requested and a brief statement from the applicant's doctor stating the person's disability. To further reduce any potential constraints, the Town will modify the language within Chapter 17.17 to remove any potential discretionary review from the Planning Commission for such requests and to specify all such requests shall be approved administratively by the Town Planner.

Chapter 17.17 also provides a process for requests for reasonable accommodation relating to increased occupancy of a group home.

The Town does not define the term "family" and does not limit the number of unrelated individuals who may reside in a residence. Group homes for six or fewer residents are allowed by right in the single-family residential districts. The Town does not have any spacing or concentration requirements. The Town has only two residential zoning districts; both of which are for single family residences. Therefore, allowances for group homes with more than six residents specifically for the disabled in other zoning districts are not necessary. No changes to parking standards are required to address the needs of persons with disabilities because the Town does not impose any parking standards.

Atherton uses the 2022 California Building Code. The adopted Code does not include any amendments that might reduce the ability to accommodate persons with disabilities. Accessibility retrofits are handled through the standard permit process. However, permits are not required unless thresholds of health, life, and safety are exceeded. The California Building Code provides an option for meeting code requirements, whereby an applicant submits an alternative "methods and means" checklist to the Building Official noting the proposed design, the conventional design, and the rationale for the request.

The Town will encourage developers to include accessible housing units in new multifamily housing developments .

### **3.520 Non-Governmental Constraints Analysis**

#### **3.521 Land Prices**

Land scarcity and high real estate prices are the most significant non-governmental constraints to affordable housing in Atherton. There are virtually no vacant lots in

Atherton. Land currently sells for approximately \$7-8 million dollars per acre and can only be acquired by purchase of a developed parcel or by subdividing the property, which also most likely involves the removal of an existing residence. The inventory of sites suitable for residential development described in section 3.4 shows a potential of approximately 91 new parcels that can be created by subdividing existing developed parcels.

### **3.522 Construction Costs<sup>31</sup>**

Construction costs include both hard costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees and insurance. For multi-family homes in San Mateo County, hard costs account for approximately 65 percent of the building cost and soft costs average around 21 percent (the remaining 14 percent is land costs). For single family homes, hard costs often are roughly 44-59 percent of the total cost, soft costs are 14-17 percent, and land is 24-42 percent.

While multifamily construction is less relevant in most of the town, it is relevant on school facilities. According to housing developers in San Mateo County, construction costs for multi-unit buildings vary based on the form of parking (structured vs. surface) in addition to other environmental factors such as topography, pre-existing structures etc. For smaller and larger multi-unit buildings, costs can range from \$633-\$1,174 per square foot.

For a 2,600 square foot single-family home the average cost of construction is approximately \$600/sf. For a more expensive, 5,000 square foot home, however, the construction costs can average \$800-1,000/sf. In general, soft costs add another approximate 20-25% to the subtotal. Such costs are not particularly higher in Atherton than in other surrounding jurisdictions.

### **3.523 Availability of Financing**

The availability of capital to finance new residential development is a significant factor that can impact both the cost and supply of housing. Two types of capital are involved in the housing market: 1) capital used by developers for initial site preparation and construction and 2) capital for financing the purchase of units by homeowners and investors. Interest rates substantially impact home construction, purchase, and improvement costs. Fluctuation in interest rates can have a significant impact on costs for construction or purchase, as well as impact whether a potential buyer can qualify for a loan. Following several years of historically low interest rates, the expectation is that interest rates are likely to rise in 2022 and beyond.<sup>32</sup>

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<sup>31</sup> Century Urban LLC, Memo to Baird + Driskell, *San Mateo and Santa Clara Counties Development Cost & San Mateo Unit Mix Research*, April 7, 2022.

<sup>32</sup>

<sup>4</sup> Kiplinger. Interest Rates: The Fed Gets Aggressive, April 14, 2022, <https://www.kiplinger.com/economic-forecasts/interest-rates#:~:text=Expect%20the%20Treasury%2010%2Dyear,from%204.2%25%20to%204.7%25>.



Because interest rates are determined by national policies and economic conditions, there is little that local governments, including the Town, can do to affect the interest rates. In general, financing for both construction and long-term mortgages is available in San Mateo County, subject to normal underwriting standards.

Table 4-11 summarizes the total number of home loans applied for, approved (and originated), and denied within the San Jose-San Francisco-Oakland MSA. In 2020, a total of 97,147 applications for home loans were submitted within the MSA. Of these loan applications, over 66% were approved and originated while approximately 11% of applications were denied. While there are many potential reasons for denial, this percentage of loan approvals and denials vary throughout the MSA by income group. As anticipated, there is a direct relationship between household incomes and home loan application approvals and denials. As depicted in Table HE-9 as household incomes rise, the percentage of home loans denied decreases and the percentage of loans approved increases. Similarly, as household income falls, the percentage of home loan applications denied increases and the percentage of loans approved decreases. This data suggests it is much more difficult for lower-income households in the MSA to obtain home loan financing than higher-income households. This difficulty has the potential to directly affect the production and rehabilitation of housing units serving lower-income households, throughout the MSA.

<b>TABLE HE-9 DISPOSITION OF APPLICATIONS BY INCOME OF APPLICANT 2020</b>				
Income Group	Total Loan Applications	Loans Originated	Applications Denied	Percentage Denied
<50% MFI	6,876	3,095	1,924	28%
50-79% MFI	12,351	7,792	1,793	14.5%
80-99% MFI	5,051	3,371	543	10.7%
100-119% MFI	15,158	10,462	1,502	9.9%
>120% MFI	57,710	39,177	5,059	8.8%
<b>TOTAL</b>	<b>97,147</b>	<b>63,897</b>	<b>10,821</b>	<b>11.1%</b>

Most homes in Atherton are custom-built homes funded by individual households. Fluctuations in recent years due to the pandemic have caused caution among lenders and may have lasting effects on the availability of financing throughout this Housing Element planning period. Financing for this type of construction is more difficult to obtain now that banks have increased their requirements. While financing is no more of a constraint in Atherton than in other communities in the Bay Area, the availability of financing for developers under these economic conditions may pose a constraint on development outside of the Town's control.



## 3.600 REVIEW OF 2015-2022 HOUSING ELEMENT PERFORMANCE

### 3.610 Effectiveness of the Element

This update of the Atherton housing element provides an opportunity to reflect on past achievements and challenges, identifying what is working and what is getting in the way in meeting Atherton's housing needs.

A detailed analysis of the goals, objectives, policies and programs contained in the 2015-2022 Housing Element Update is presented in Table HE-11 below.

### 3.620 Progress in Implementation

A comparison of the number of projected or planned housing units (i.e., 2015-2022 Housing Need Allocation) with what was actually achieved is summarized in Table HE-10 below.

**TABLE HE-10: PROGRESS IN IMPLEMENTATION**

<b>5-2022 Actual RHNA Achievement</b>					
Income Group	2015-2022 Allocation	Private Construction	Accessory Dwelling Unit Program	Total	Met (M), Exceeded (E), or Fell Short (S) of Goal
Very Low	35	-	72	72	E
Low	26	-	22	22	S
Moderate	29	-	21	21	S
Above Moderate	3	132		132	E
Totals	93	132	115	247	E

**Note: Totals through Dec. 2021**

The following summary highlights key accomplishments and challenges from the previous housing element's planning period (2015 to 2022). This information will help ensure that the updated element for 2023 to 2031 builds on success, responds to lessons learned and positions us to better achieve our community's housing priorities.

A more detailed program-by-program review of progress and performance is in Table HE-11.

There were a number of notable accomplishments related to implementation of the Atherton housing element over the past eight years:

ADUs (often referred to as second units or in-law units) have become increasingly popular after the Town adopted amendments to the ADU ordinance, most recently in 2020. Prominent Ordinance revisions which support this projection and increased production trend from prior years beyond those amendments as prescribed by

Government Code Sections 65852.2 and 65852.22 included additional floor area exemption up to 1,200 square feet beyond the first 800 square feet and increased public education on the construction of ADUs. It is noted that throughout 2022, a total of 27 new single family permits were issued and these permits included a total of 26 new ADUs, and 5 ADU conversions. This nearly one to one ratio is a direct correlation to the Town's encouragement to produce ADUs. The total number of ADUs permitted and/or constructed between 2015 and 2022 (the last year with data available) was more than 125. This exceeded the Town's RHNA allocation. This is important, not only because ADU construction is the most viable form of new housing in Atherton, but also because rental surveys of ADUs show that these kinds of units are more affordable. Additionally, results from a recent Town-wide survey indicates significant support for the development of ADUs over the next 8 years showing a more than 200 property owner commitment to do so.

The Town approved dormitory housing consisting of 147 units or a total of 291 beds at Menlo College. Of these, 19 of the units were dedicated for low-income students with incomes at or below 80% of the Area Median Income (AMI). The new dormitory housing alleviated demand for other units from students and housed a number of students who were previously unhoused.

Construction of new Above Moderate market rate housing also exceeded the Town's RHNA allocation. A total of 9 net new Above Moderate market housing units were constructed during the 2015-2022 cycle. On the required CA Department of Housing and Community Development (HCD) form the summary Table B only counts newly constructed units and does not account for demolished units. There were 132 new units constructed and 123 existing units demolished.

While the Town has several achievements, there is still work to be done. Some of the challenges that kept the Town from achieving all its housing goals include:

- The Town does not have any commercial activity – which means there are no retail sales taxes, commercial development impact fees or other related sources of revenue available to other cities. The Town has very restricted tax revenue. This restricts the option of financial incentives or participation by the Town in building new and affordable housing.
- During the Planning Period it was anticipated that new housing would be constructed at Menlo School and Menlo College. A net of eleven new faculty units affordable to very low- and moderate-income households were planned at Menlo School and 79 new units affordable to lower income and moderate-income households were planned at Menlo College. Although the plans for these units remain on the Master Plans for these institutions there were insufficient funds available to construct them during the Planning Period. It is recommended that this program be carried forward and expanded for the 2023-2031 Planning Period.

### **3.630 Future Opportunities**

**Despite the setbacks** noted in the prior section, the Town continues to move forward on its goals and actions outlined in the prior cycle's Housing Element. In addition, the trends and lessons learned from the prior cycle have been thoroughly analyzed and considered for effective incorporation in this Sixth Cycle Housing Element. These include:

- Imposition of an affordable housing impact fee on single family building permits to fund programs to assist in development and assistance for affordable housing.
- Implementation and promotion of SB 9 lot splits.
- Expansion of ADU programs through the consideration of various development and incentive programs.
- Amendment of PFS zoning to permit multi family housing by right
- Creation of new multifamily zoning districts, RM 20 and RM 10
- Adoption of a new affordable housing Inclusionary Ordinance

**TABLE HE-11: Analysis of the Objectives, Programs contained in the 2015-2022 Housing Element Update**

Housing Element Program Name/Number	Program Description and Objective	Timeframe and Achievements	Program Evaluation and Recommendation	
3.710 New Construction, Conservation, and Rehabilitation				
3.711	New Construction of Above Moderate Units	Continue to facilitate and expedite the development of new above moderate-income housing units in order to achieve the construction of <b>net</b> 3 new above moderate-income units.	(2015-21) A net of 9 new units were constructed during this period. Although the HCD Annual Progress Report shows 132 new units, that does not account for demolished units. Market has limited construction to reconstruct 1 unit for each demolished unit.	Objective met and exceeded.
3.712	New Construction of Affordable Units	During the previous RHNA cycle the Town amended the Zoning Ordinance to remove constraints on the development of ADUs. During the 2015-22 cycle the Zoning Ordinance was amended to conform to new ADU provisions in State law. Continue to facilitate and expedite the construction of new affordable units in order to achieve 90 new affordable units.	(2015-21) 115 new ADUs were constructed during this time frame. Construction increased as a result of zoning ordinance changes.	Objective met and exceeded. This program has been effective in providing housing for lower income families and individuals. Recommend continuance.
3.712a	Conduct Affordability Surveys	This program called for housing affordability surveys to be conducted every two years. In lieu of conducting surveys, the Town has chosen to request affordability information from each new ADU developer/owner at the time of Building Permit issuance.	(2015-22) Affordability surveys are required from each new ADU developer/owner at the time of Building Permit issuance.	Objective met. This program has been effective in providing ADU affordability information. Recommend continuance.

3.712b	New Construction of Affordable Faculty, Student and Staff Housing on Private Schools' Property	Work and cooperate with Menlo School, Menlo College and Sacred Heart Schools to facilitate development of affordable faculty, student and staff housing on school properties and provide incentives for development through an expedited review process.	(2015-22) In 2020-21 the Town approved dormitory housing consisting of 147 units or a total of 291 beds at Menlo College. Of these, 19 of the units were dedicated for low-income students with incomes at or less than 80% of the Area Median Income (AMI).	Objective partially met. This program has been effective in providing housing for 19 lower income students at Menlo College. Recommend continuance and adjustment to encourage additional housing development.
3.712b (cont'd)	Additional Affordable Housing at Oakwood Community at Sacred Heart Schools	The Oakwood Community at Sacred Heart Schools is currently developed with housing for the retired religious in a "single room occupancy" style. These units are all affordable to extremely low-income households. The program allows for expansion of the housing should demand warrant.	(2015-22) During the prior RHNA cycle the Town amended its Zoning Ordinance to allow multi-family residential uses that provide housing for very low- and low-income households. Discretionary review is required related to the location, size, proximity to heritage trees and environmental aspects of the project but may not result in the denial of the use. A project is currently proposed at Oakwood consisting of the addition of 5 new rooms for permanent occupancy and 3 new guest rooms.	Objective is being met, no changes to Ordinance are recommended. This program has been effective in providing housing for lower income individuals. Recommend continuance.
3.712b (cont'd)	Faculty and Student Housing	Annually, at the time for review of their master plans, work with private schools to facilitate development of affordable, multifamily faculty, student, and staff housing on their properties. Achieve construction of 11 new faculty units at Menlo School, 79 new faculty and student units at Menlo College. It is anticipated that about 1/3 of the units will be rented in the extremely low-income category.	(2015-22) The Town has annually worked with private schools to facilitate development of affordable, multifamily faculty, student, and staff housing on their properties. During this cycle the schools were only partially able to achieve their goals due, in part to unavailability of funds. In 2020-21 the Town approved dormitory housing consisting of 147 units or a total of 291 beds at Menlo College. Of these, 19 of the units were dedicated for low-income students with incomes at or below 80% of the Area Median Income (AMI).	Objective partially met. Recommend that Town continue to work with private schools to meet objectives and amend the zoning code to facilitate new housing development.
3.712c	Maintain Contact with Affordable Housing Developers	Continue to maintain contacts with agencies and developers of affordable housing in the mid-peninsula area in order to consult about resources that might be available to and from the Town for affordable housing. Contacts exist with agencies such as the San	(2015-22) Town Staff continues to maintain contact with agencies and developers of affordable housing in the mid-peninsula area. The Town offers expedited planning and building processing through use of contract plan checking services and support for applications for funding.	Objective met.

Mateo County Department of Housing and Community Development, non-profit developers such as MidPen Housing, Bridge Housing and Habitat for Humanity.

3.713	Conservation and Rehabilitation of Existing Units	Continue to facilitate and expedite the rehabilitation and reconstruction of existing housing through improved review times and project assistance.	(2015-22) Between 50 and 100 permits issued each year for improvement, rehabilitation and conservation of existing units.	Objective met. Recommend continued implementation.
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### 3.720 Special Housing Needs

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions, and/or reduced mobility. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. People with disabilities can face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with disabilities live on fixed incomes and need specialized care, yet often rely on family members for assistance due to the high cost of care. Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity. There are no farmworkers in Atherton, nor any seasonal agricultural work in the vicinity of Atherton. Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. Homelessness remains an urgent challenge throughout the region, reflecting a range of social, economic, and psychological factors. Homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In San Mateo County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.5% are unsheltered. Of homeless households with children, most are sheltered in emergency shelters. San Mateo County conducted the latest point-in-time (PIT) Count on February 24, 2022. Volunteers were deployed to conduct an observational count of those experiencing unsheltered homelessness. San Mateo County conducted the unsheltered homeless survey through March 3, 2022. In both 2019 and 2022, Atherton had 1 and 3 (respectively) homeless individuals according to the most recent PIT San Mateo County data (<https://www.smcgov.org/hsa/2022-one-day-homeless-count>). All of these factors were considered in the evaluation of related programs from the past cycle and informed the recommendations as noted below, as well as the development of new programs in Section 3.800.



3.721	Seniors	See Actions 3.721a through 3.721d below.		
3.721a	Residential Care Facilities	Continue to facilitate the provision of board and care opportunities, particularly for seniors, some of whom may be longtime Atherton residents who can no longer remain in their homes and who wish to continue living in Atherton. State law provides that a residential care facility (defined as a facility serving six or fewer persons) is a residential use and must be permitted wherever residential uses are allowed, specifically in the R-1A and R-1B zones.	(2015-22) Zoning Ordinance was amended in 12/2010 to state that a residential care facility is a residential use and must be permitted wherever residential uses are allowed, specifically in the R-1A and R-1B zones.	Objective met. Recommend program continuance.
3.721b	Home Repairs Assistance	Publicize at Town Hall and in the Town's newsletter home repairs assistance programs offered by Senior Centers in the County and the County's Home Repair Program.	(2015-22) Handouts provided at Town Hall publicizing repairs assistance programs offered by Senior Centers in the County and the County's Home Repair Program. Publication in Town's newsletter was not accomplished. Program publicized on Town website in lieu of in newsletter.	Objective met. Recommend program continuance.
3.721c	Property Tax Postponement Program	Continue to support the County's Property Tax Postponement Program to support seniors in staying in their homes. Publicize the program at Town Hall and in the Town newsletter.	(2015-22) City Council's declaration of support of the County's Property Tax Postponement Program stated in adopted Housing Element. Handouts provided at Town Hall publicizing the program. Program publicized on Town website in lieu of in newsletter.	Objective met. Recommend program continuance.
3.721d	Create Senior Friendly Plan	The Town will create a plan to meet the needs of the growing senior population, which will double over the next decade and a half. The best way to identify the necessary changes to ensure that Atherton is senior friendly is to conduct a thoughtful process, receiving input from various stakeholders and then identifying the policies and programs which are right for Atherton.	(2015-22) This program was not implemented during this cycle because of a lack of funding. There appears to be little interest in developing this type of program in Atherton.	Objective not met. Recommend abandon program.

3.722	Disabled and Developmentally Delayed Persons	See Actions 3.722a through 3.722c below.		
3.722a	ADA Compliance	Continue to review new residential developments and major remodels for ADA compliance.	(2015-22) Building Department on-going program.	Objective met. Recommend program continuance.
3.722b	County Housing Accessibility for Disabled Persons Program	Continue to support the program, direct inquiries for house modifications for the disabled to the program and publicize the program at Town Hall and through the Town's newsletter.	(2015-22) City Council's declaration of support of the County Housing Accessibility for Disabled Persons Program stated in the adopted Housing Element. Building and Planning Dept. staff directs inquiries for house modifications for the disabled to the program. Handouts provided at Town Hall publicizing the program. Program publicized on Town website in lieu of in newsletter.	Objective met. Recommend program continuance.
3.722c	Information on Housing and Services Available for Persons with Developmental Disabilities	Work with the Golden Gate regional center to implement an outreach program that informs families within the city on housing and services available for persons with developmental disabilities. The program could include the development of an informational brochure, including information on services on the City's website, and providing housing-related training for individuals/families through workshops.	(2015-22) City Council's declaration of support for the Golden Gate regional center to implement an outreach program that informs families within the City on housing and services available for persons with developmental disabilities. Planning Dept. staff directs inquiries for housing and services for the developmentally disabled to the program. Handouts provided at Town Hall publicizing the program. Program publicized on Town website in lieu of in newsletter.	Objective met. Recommend program continuance.
3.723a	Equal Housing Opportunity	Refer housing discrimination complaints to Midpeninsula Citizens for Fair Housing. Disseminate fair housing information at various sites and through the Town newsletter and website.	(2015-22) Planning Dept. and City Attorney's Office on-going program. Fair Housing information available at Planning Dept. and City Attorney's office. Program publicized on Town website in lieu of in newsletter.	Objective met. Recommend program continuance.
3.724a	Emergency Shelters, Transitional and Supportive Housing	Continue to support the possibility of Emergency Shelters, Transitional Housing, and Supportive Housing in Atherton.	(2015-22) During the previous cycle the Public Facilities and Schools zoning district was amended to allow emergency shelters as a non-conditional use when located within the Town Civic Center property.	Objective met.

### 3.730 Consistency with State Requirements

The Town has had a number of regulations that encourage energy conservation for years. These include permitting solar installations, and promoting through various public education programs, energy efficient design. The Town also requires native landscaping to the greatest extent feasible, which reduces the need for both water and energy. All of these policies and regulations will continue.

3.731	Energy Conservation	See Actions 3.731a through 3.731c below.		
3.731a	Title 24 Compliance	Continue to require Title 24 compliance, and disseminate information on other agency's energy conservation programs, such as PG&E's solar subsidy program and energy audits.	(2015-22) Building Dept. continues to require Title 24 compliance, and disseminate information on other agency's energy conservation programs, such as PG&E's solar subsidy program and energy audits.	Objective met. Recommend program continuance.
3.731b	Green Building	Continue to support Green Building in Atherton through upholding the Green Building Ordinance.	(2015-22) Building Dept. continues to implement and enforce the Green Building Ordinance.	Objective met. Recommend program continuance.
3.731c	Energy Conservation Promotion	Continue to promote energy conservation through energy audits, participation in PG&E and Cal Water programs, and encouraging conservation retrofits.	(2015-22) Building Dept. and Public Works Dept. continues to promote energy conservation through energy audits, participation in PG&E and Cal Water programs, and encouraging conservation retrofits.	Objective met. Recommend program continuance.
3.731d	Employee Housing	Ensure that the city is in compliance with State Health and Safety Code Sections 17021.5, which concerns employee housing that serves six or fewer employees.	(2015-22) It was determined that the Town is in compliance with State Health and Safety Code Sections 17021.5, which concerns employee housing that serves six or fewer employees.	Objective met.

### 3.740 Other Housing Programs

3.741	Shared Housing	
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3.741a	Shared Housing	The Town will continue to support the Human Investment Program (HIP), a non-profit organization that matches people needing housing and people owning a home who desire additional income and/or companionship. The Town will make information about the Home Sharing program available at Town Hall and will publicize the effort through the Town's newsletter.	(2015-22) Planning Dept. and on-going program. HIP Home Sharing information available at Planning Dept. Program publicized on Town website in lieu of in newsletter.	Objective met. Recommend program continuance.
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### **3.750 Program by Program Evaluation and Changes Incorporated in 2023-31 Update**

See Table 3.710 for 2015-22 Update Programs and Objectives Analysis. The following describes how the objectives and programs of the updated element incorporate changes resulting from the evaluation.

*New Construction of Above-Moderate Income Units* - The program of providing new construction of Above-Moderate income units has, in the past, depended on the construction of single-family detached homes throughout the Town's R1-A and R1-B lots. The program has been hampered by the lack of available land and the low density character of the community. New construction invariably results in the demolition of an existing unit, leading to nearly a net zero increase in housing units. The adoption and implementation of SB 9 by the State of California is projected to allow the creation of additional lots with higher densities and thus permit the development of a greater number of Above-Moderate housing units during the 2023-31 planning period. Further, the Town will create two new multifamily zoning districts, RM 20 and RM 10 that will facilitate the development of additional above-moderate income units.

*New Construction of Affordable Units* - The program of providing new construction of affordable units has, in the past, depended primarily on the construction of ADUs and JADUs. While the objective was met in the 2015-22 planning period, the RHNA objectives for 2023-31 is markedly higher. Consequently the 2023-31 Update includes Housing Program 3.813 addressing multifamily housing development on school and other properties and creation of two new multifamily zoning districts, RM 20 and RM 10 that will be applied to 19 properties. In addition, an Inclusionary Zoning Ordinance will be

adopted which requires a percentage of units to be set aside for lower-income housing. These new programs should be sufficient to meet the 2023-31 objectives for affordable units.

*Faculty and Student Housing* - The program of providing additional faculty and student housing on or near school campuses and there appears to be a desire on the part of the schools to construct additional faculty and student housing. The 2023-31 Update includes new programs such as Inclusionary Zoning Ordinance that could assist in funding construction and zoning changes such as increased height, reduction of setbacks and similar changes that could allow increased densities, all helping to reduce barriers to development of new faculty and student housing.

*Conduct Affordability Surveys* - While housing affordability surveys during the 2015-22 planning period have been required as a condition of approval, they typically reflect anticipated rent, and therefore affordability, as opposed to actual affordability. Changes in the 2023-31 Update are proposed that require a survey every two years of actual rents in order to determine the actual affordability level of low and moderate income ADUs, JADUs, multifamily and other known affordable units. This change will provide data that can be used to adjust programs during the planning period, if necessary.

*Maintain Contact with Affordable Housing Developers* - Atherton management and planning staff have regular contact with developers of affordable housing, exchanging ideas and proposals about expanding affordable housing opportunities in Atherton. This program continues into the 2023-31 planning period in order to take advantage of affordable housing opportunities as they arise.

*Conservation and Rehabilitation of Existing Units* - The Atherton Planning Department works closely with the Building Department to encourage the conservation and rehabilitation of housing in Town, with particular attention to affordable housing. The Town will continue to assist the property owners and development community in the housing development, conservation and rehabilitation process. The Town will establish a building inspector ombudsman to assist property owners navigate the rehabilitation process. This program continues into the 2023-31 planning period with a projected 50 to 100 permits being issued for improvement, rehabilitation and conservation projects.



### 3.700 HOUSING GOALS, QUANTIFIED OBJECTIVES AND POLICIES

This section contains the Housing Goals, Quantified Objectives and Policies of the Town. These goals, objectives and policies will be implemented by the Housing Programs described in Section 3.800 of this Element.

#### **3.710 GOAL: FACILITATE THE PRIVATE DEVELOPMENT OF HOUSING TO MEET THE ABOVE MODERATE INCOME HOUSING NEED IDENTIFIED FOR ATHERTON**

##### 3.711 OBJECTIVES

A. Realize the construction of approximately 197 net new housing units in the above-moderate income category in Atherton from 2023-2031.

##### 3.712 POLICIES

A. Within the limitations of the private housing market the Town shall work with private developers to encourage new housing development.

B. Create two new multifamily zoning districts at 20 units per acre and 10 units per acre to facilitate additional housing opportunities for the community.

#### **3.720 GOAL: USE ACCESSORY DWELLING UNITS TO MEET A SUBSTANTIAL PORTION OF THE TOWN'S MODERATE TO VERY LOW-INCOME HOUSING NEED.**

##### 3.721 OBJECTIVES

A. Realize the construction of 280 new accessory dwelling units planned for occupancy by moderate to extremely low-income households in Atherton from 2023-2031.

B. Partner with a non-profit organization to facilitate and promote the availability and rental of ADU and JADU units.

##### 3.722 POLICIES

A. Actively promote the Accessory Dwelling Unit provision of the Atherton Zoning Ordinance by encouraging homeowners and developers to include attached or detached Accessory Dwelling Units in existing or new homes.

B. Comprehensively update the Town's Accessory Dwelling Unit (ADU) Ordinance to amend any identified zoning development standards which may unduly constrain development of ADUs.

**3.730            GOAL: FACILITATE THE DEVELOPMENT OF FACULTY AND STUDENT HOUSING ON OR NEAR SCHOOL CAMPUSES TO MEET A PORTION OF THE MODERATE AND VERY LOW-INCOME HOUSING NEED IDENTIFIED FOR ATHERTON**

3.731            OBJECTIVES

A.        Encourage the construction of 80 new multifamily housing units at private and public schools in the moderate to very low-income categories in Atherton from 2023-2031.

3.732            POLICIES

A.        Encourage schools in Atherton to provide affordable multifamily housing on their campuses.

B.        Amend the zoning code to permit multifamily by right subject to objective design standards with increased height limits and reduced setbacks.

**3.740            GOAL: FACILITATE THE DEVELOPMENT OF AFFORDABLE HOUSING ON PRIVATE PROPERTIES**

3.731            OBJECTIVES

A.        Realize the construction of 8 new affordable multifamily housing units on private properties in Atherton from 2023-2031.

3.732            POLICIES

A.        Adopt an Inclusionary Housing Ordinance and encourage private property owners to provide affordable multifamily housing on-site.

B.        Amend the zoning code to permit multifamily housing by right subject to objective design standards with increased height limits and reduced setbacks.

C.        Adopt a Lot Consolidation Program to facilitate lot consolidation in the RM 20 zoning district and facilitate new multifamily housing development.

**3.750            GOAL: PROMOTE PRIVATE EFFORTS TO CONSERVE AND IMPROVE ATHERTON'S EXISTING HOUSING SUPPLY.**

3.751            OBJECTIVES



A. Promote the improvement, maintenance and enhancement of the existing housing stock through ongoing private and public rehabilitation efforts, with the objective of processing 1,000 applications for rehabilitation and home improvement between 2023 and 2031.

3.752 POLICIES

A. The Town shall promote conservation and improvement of the condition of its existing affordable housing stock with the goal of conserving all existing affordable units.

**3.760 GOAL: ENCOURAGE SPECIAL CONSIDERATION TO THE MAINTENANCE AND EXPANSION OF HOUSING OPPORTUNITIES FOR HANDICAPPED AND LOW AND MODERATE INCOME AND HOMELESS PERSONS.**

See discussion in Section 3.720. As such, the following goals, objectives and policies were developed in order to best address and/or enhance meeting the housing needs of handicapped and low and moderate income homeless persons.

3.761 OBJECTIVES

A. Enforce uniform building code regulations regarding provision of access for handicapped in residential structures, where applicable.

B. Support the conservation and development of affordable housing for citizens of modest means.

C. Encourage development of accessible units with all new multifamily housing development.

3.762 POLICIES

A. The Town shall continue to enforce the uniform building code regulations regarding provision of handicapped access in residential structures.

B. The Town shall continue to encourage the production and availability of more affordable housing through the development of new accessory dwelling units, and private and public-school faculty and student housing.

C. The Town shall cooperate with agencies providing emergency shelter, transitional and supportive housing for the homeless and those in crisis.

**3.770            GOAL: MEET THE NEEDS OF SENIORS, IN LIGHT OF THE PENDING GROWTH OF THIS POPULATION IN SAN MATEO COUNTY.**

See discussion in Section 3.720. As such, the following goals, objectives and policies were developed in order to best address and/or enhance meeting the housing needs of seniors.

**3.771            OBJECTIVES**

- A.       Assist in meeting the needs of senior residents.

**3.772            POLICIES**

- A.       Enforce uniform building code regulations regarding provision of access for handicapped in residential structures, where applicable.
- B.       Support the conservation and development of affordable housing for seniors with lower incomes.
- C.       Process requests for accessibility accommodations.
- D.       Encourage policies that enable seniors to “age in place” as much as possible.
- E.       Continue to encourage the development of accessory dwelling units, which can provide an affordable option for seniors.
- F.       Identify and prioritize steps that Atherton can take to meet the needs of seniors.

**3.780            GOAL: CONTINUE TO PROMOTE HOUSING OPPORTUNITIES FOR ALL PERSONS REGARDLESS OF RACE, SEX, MARITAL STATUS, ANCESTRY, NATIONAL ORIGIN OR COLOR**

**3.781            OBJECTIVES**

- A.       Eliminate discrimination in housing to the extent feasible through Town actions.

**3.782            POLICIES**

- A.       The Town shall actively support housing opportunities for all persons regardless of race, sex, marital status, ancestry, national origin or color.

**3.790 GOAL: SUPPORT EFFORTS TO AFFIRMATIVELY FURTHER FAIR HOUSING IN  
ATHERTON.**

**3.791 POLICES:**

A. Amend the Zoning Code to include two new Multifamily Zoning Districts in addition to amending the code to facilitate multifamily housing development in the PFS zoning district (school properties). This substantial step will facilitate the development of multifamily housing in the community and provide a range of housing options including new affordable housing units and accessible units.

B. Regional Housing Trust Fund or Other Regional Collaboration: Support a regional Housing Trust Fund that is funded by a diversity of jurisdictions and allocated to communities based on poverty, cost burden, and segregation. The fund could support affordable housing production, community amenities, last/first month's security deposits, down payment assistance, etc. Pair assistance with affirmative marketing to households with disproportionate housing needs including Black and Hispanic households.

C. Promote Affordable ADUs and JADUs: Develop a program that would connect service providers that help displaced renters with ADU owners in Atherton that want to rent to low-income renters. Develop assistance programs for JADUs to make alterations easier and more cost effective so that additional units can be developed within the existing building envelope of houses and made available at more affordable rates.

D. Rental Assistance Program: The City Council will appoint a committee to convene a discussion with BIPOC (Black, Indigenous and People of Color) populations who are experiencing comparatively high rates of cost burden to discuss solutions for relief and consider rental assistance programs tailored to extremely high-cost burdened residents.

E. Promote Fair Housing Information: Update the Town's website to include fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCE or HUD, and information about protected classes under the Fair Housing Act.

F. Fair Housing Training: The City Council will appoint a committee to partner with Project Sentinel, or another affordable housing organization, to perform fair housing training for property owners, real estate agents and

tenants across the region. Focus enforcement efforts on race-based discrimination and reasonable accommodations.

G. Human Investment Program (HIP) operates a Homesharing Program in the Town. The Homesharing Program places residents seeking housing with residents open to sharing (renting) a portion of their home. Five residents contacted HIP Housing to learn more about other programs as well as to discuss affordable housing opportunities in San Mateo County. One resident applied to HIP Housing's Home Sharing Program and worked with a Home Sharing Coordinator to receive home sharing referrals, community resources, as well as ongoing information about affordable housing opportunities including waiting list opening information.

### **3.800**

## **HOUSING PROGRAMS**

This section contains Atherton's Housing Programs for the Planning Period 2023 – 2031. Table HE-12 presents a summary of the number of dwelling units projected to be constructed due to ongoing and proposed programs in Atherton. Those programs include maintaining and/or exceeding existing levels of new Accessory Dwelling Unit (ADU) production, lot splits and new unit development pursuant to SB 9, development of vacant sites, and increased housing production on school sites and property belonging to CalWater. These programs are elaborated upon within this chapter.

**Table HE-12: Summary of Projected Dwelling Units****3.810 New Construction, Conservation and Rehabilitation**

	<b>Very low-Low</b>	<b>Mod</b>	<b>Above Mod</b>	<b>Total</b>
<b>ADUs</b>	<b>112</b>	<b>56</b>	<b>112</b>	<b>280</b>
<b>Lot Splits (SB 9)</b>			<b>48</b>	<b>48</b>
<b>Vacant Sites</b>			<b>10</b>	<b>10</b>
<b>RM 10 (23 Oakwood)</b>	<b>4</b>		<b>12</b>	<b>16</b>
<b>RM 20 (ECR north)</b>	<b>4</b>		<b>15</b>	<b>19</b>
<b>PFS (Private Schools)</b>	<b>40</b>	<b>40</b>		<b>80</b>
<b>Total</b>	<b>160</b>	<b>96</b>	<b>197</b>	<b>453</b>
<b>RHNA</b>	<b>148</b>	<b>56</b>	<b>144</b>	<b>348</b>
<b>Amount above or below RHNA</b>	<b>+12</b>	<b>+40</b>	<b>+53</b>	<b>+105</b>

**3.811 New Construction of Above Moderate-Income Units**

A. **New Single Family Housing Development:** Continue to facilitate and expedite the development of new above moderate-income housing units. An average of 25 new single-family homes in this income category are constructed in Atherton each year. However, an almost equal number of homes are demolished. A net of 9 new above moderate-income units were constructed in the Town during the first seven years of the 2015-2022 Planning Period. It is projected that a net of 10 additional homes in the above moderate-income category will be constructed during the 2023-2031 Planning Period based on the 2015-2022 Planning Period experience. Appendix 5, the inventory of opportunity sites, includes a list of vacant properties.

B. **New Single Family Housing Development from SB9 Implementation:** It is projected that approximately 48 new above moderate-income housing units will result from lot splits and new housing development facilitated by the 2021 SB 9 State law (GC section 65852.21) during the 2023-2031 Planning Period.

Recently enacted legislation known as Senate Bill 9 or SB 9 waives discretionary review and public hearings for building two homes on a parcel in a single-family zone and subdividing a lot into two that can be smaller than the previously required minimum size. The legislation became effective on January 1, 2022.

In early 2022 the Town adopted an implementing ordinance consistent with state law to provide property owners clarity for the development opportunities under SB 9. The ordinance allows new lots created under the provisions of SB 9 to utilize the existing development standards for the base zoning district. A new residence built on a lot created through an SB 9 lot split can use the same setbacks, floor area ratio, building heights and other standards as provided for any existing lot in the same zoning district. This contrasts with the approach taken by several similar jurisdictions to Atherton to limit the size of units on new lots created through SB 9 to a maximum of 800 square feet.

Prior to the adoption of SB 9, the minimum resulting lot size for a subdivision in Atherton was one acre. The status quo of larger lots with expansive lawns and well screened homes makes Atherton distinct among other Bay Area communities, where it is more prevalent to find 6-8 single-family homes per acre. Whereas other communities have likely maximized their potential for single-family development, **Atherton is uniquely situated to see additional lot splits and new housing development result from SB 9.**

The Town anticipates that SB 9 applications will be more common on lots of at least one acre in size that contain an older residence. The Town has found that there are 606 lots of an acre or greater in size with a residence

built before 1970. These lots present a tremendous pool of homeowners who may be interested in pursuing SB 9 lot splits. The Town expects sites selected for SB 9 lot splits and the creation of additional units to be distributed throughout the Town.

In addition to the sites listed below, staff has spoken with several developers and property owners and there is support for additional SB 9 lot splits throughout Town on parcels of varying sizes.

The projected interest in pursuing SB 9 projects in Atherton has been borne out in the first few months of the law's applicability. During 2022 Atherton received 6 applications for SB 9 subdivisions and an additional 6 inquiries that would result in a total of 23 net new dwelling units as listed in Table HE-13.

All properties listed below contain existing single-family residential uses that would not impede, but support additional uses as indicated by each project applicant, combined with the existing lot configurations and existing improvements,, thus all have a high likelihood of redevelopment that all properties

**Table HE-13: Existing and Potential SB-9 Project Sites**

Address	Existing Lot Size	Net New Units	Application Submitted
78 Cebalo	0.55	2	Yes -Approved
2 Lowery	1.2	3	Yes - Approved
125 Glenwood	1.03	1	Yes - Approved
94 Palmer	0.55	1	Yes - In Process
47 Santiago	2.53	1	Preliminary Stage
190 Selby	1.00	3	Preliminary Stage
197 Glenwood	1.29	2	Yes - In process

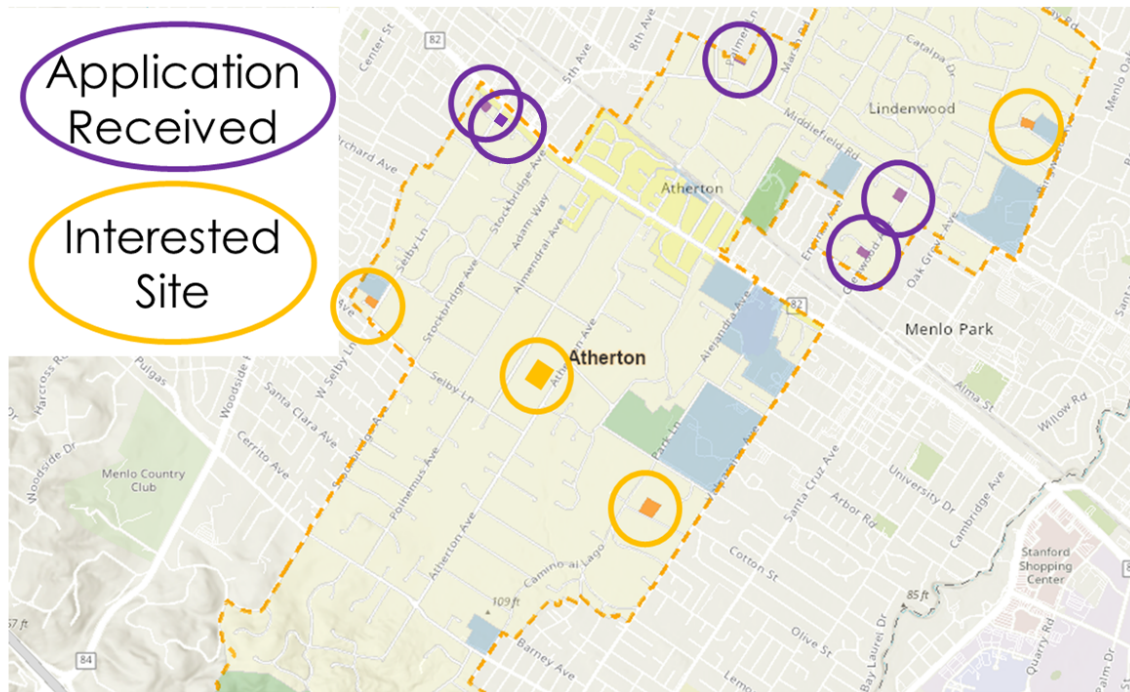


1 Gresham	0.32	2	Yes - In process
97 Santiago	1.4	8	Preliminary Stage

During the same period the Town Staff has had discussions with three additional property owners about potential applications in the earlier exploratory stages that would result in another 6 net new dwelling units. Preliminary discussions with these additional property owners, as well as all other addresses noted in the Table above, all indicated the ultimate goal to develop additional units. All of these SB 9 units would be in the above moderate-income category. Assuming this trend continues, Atherton should receive applications resulting in an average of 9 to 32 net new dwelling units per year in the future. Projecting forward, as awareness around SB 9 increases, the Town reasonably expects the number of such applications to increase in kind.

Atherton conservatively projects an average of six net new dwelling units per year will result from SB 9 property divisions and construction of two homes on a single parcel. Eligible properties were estimated based on lot size and configuration which lend themselves to relatively straight forward, non-complex land subdivisions, expressed development interest from property owners and generally older, but good condition existing physical conditions per windshield surveys. Over the 2023-2031 RHNA cycle a total of 48 net new homes are forecasted to be constructed in Atherton as a result of SB 9. All of these are projected to be in the above moderate-income category.

### **SB 9 Applications and Interested Sites**



The Town will establish a monitoring program of SB9 applications and approvals within two years of Housing Element adoption to ensure actual production is on pace with projections, to identify progress and make appropriate program adjustments and identify additional sites within six months if assumptions are not being met. The Town will monitor SB9 applications and approvals.

**C. New Multi-family Housing Development:** the Town of Atherton, since its incorporation in 1923, has been a residential community with no commercial entities except public and private schools. The early Town residents favored preservation of heritage trees and abundant open space and developed larger estate lots. The current minimum density is one residence per acre with the Town encouraging development of ADUs and JADUs on single family properties. Recognizing the extreme housing shortage in California and the San Francisco Peninsula, the Town desires to do its part in meeting the assigned RHNA production through rezoning nineteen single family properties to multifamily. This is a dramatic departure from the Town's historic development pattern.

The Town will create two new multifamily zoning districts, RM 20 and RM 10, permitting multifamily housing development at densities of 20 dwelling units per acre and 10-units per acre with heights up to 40 feet and adequate setbacks to accommodate the

maximum density. Multifamily housing will be allowed by right, provided that each project is consistent with adopted objective design standards. Nineteen single family properties have been identified for rezoning to multifamily (Table HE-14).

The Town will develop objective design standards that support new multifamily housing development in an inclusive manner with existing single-family residences. The Town will also adopt an Inclusionary Housing Ordinance to restrict 20% of the new multifamily units as affordable. With the affordable housing requirement, these projects will also be able to take advantage of Density Bonus provisions that provides additional housing units, waivers and concessions to support the provision of affordable housing.

The City Council conducted numerous study session meetings, performed site visits throughout the community, received numerous feedback and suggestions through email, phone or in-person meetings with residents and analyzed numerous properties for designation in new multifamily zones. The City Council prioritized properties that are close to services, transit, jobs and with adequate access along a public right-of-way. The following nineteen properties are identified:

	<b>Address</b>	<b>Lot Size</b>	<b>Density</b>	<b>Development Potential*</b>
1	97 Cebalo	0.37 acre	20 units per acre	3 units
2	98 Cebalo	0.34 acre	20 units per acre	3 units
3	94 Cebalo	0.41 acre	20 units per acre	4 units
4	75 Cebalo	0.934 acre	20 units per acre	9 units
5	8 Selby Lane	0.37 acre	20 units per acre	3 units
6	2 Selby Lane	0.33 acre	20 units per acre	3 units
7	1 Gresham Lane	0.32 acre	20 units per acre	3 units

8	25 Gresham Lane	0.32 acre	20 units per acre	3 units
9	37 Gresham Lane	0.32 acre	20 units per acre	3 units
10	49 Gresham Lane	0.32 acre	20 units per acre	3 units
11	61 Gresham Lane	0.32 acre	20 units per acre	3 units
12	73 Gresham Lane	0.32 acre	20 units per acre	3 units
13	85 Gresham Lane	0.32 acre	20 units per acre	3 units
14	97 Gresham Lane	0.32 acre	20 units per acre	3 units
15	99 Gresham Lane	0.41 acre	20 units per acre	4 units
16	182 El Camino	0.34 acre	20 units per acre	3 units
17	190 El Camino	0.34 acre	20 units per acre	3 units
18	2 Stockbridge	0.24 acre	20 units per acre	2 units
19	23 Oakwood	1.62 acres	10 units per acre	16 units

\* not including Density Bonus units

The property owner at 23 Oakwood indicated his interest in developing the property with multifamily units and has been in discussions with developers and builders. The property is 1.6 acres in area, a level lot with no known site constraints. The property has access to an improved public right-of-way and is currently served with utilities. Given the property owner's interest, it is anticipated that this property will develop with 16 multifamily housing units under the new base zoning of RM 10 and not taking into consideration density bonus units.

As listed above, eighteen (18) properties have been identified for inclusion in a new RM 20 multifamily zoning district. As these properties are less than ½ an acre, the Town will also implement a program to encourage Lot Consolidation and facilitate new multifamily housing development. It is anticipated that several lots would be combined during this planning period for the development of 19 new multifamily housing units.

A developer has approached the Town with interest in acquiring and consolidating four of the properties identified for rezoning to RM 20 for construction of new multifamily housing. Based on this developer interest, it is conservatively assumed that 19 new multifamily units will be built during the 6th cycle with 4 units designated for lower income households.

The Town will adopt an Inclusionary Housing Ordinance that will require a minimum of 20% of the multifamily dwelling units be constructed as affordable to lower income households.

The Town will take the steps listed below to facilitate new multifamily construction for market rate and lower income households:

- A. Amend the Zoning Map and create two new Zoning Districts, RM 20 and RM 10 permitting 20 units per acre and 10 units per acre by right with up to 40 feet height limit and setbacks reasonable to accommodate the new development. Adopt objective design standards. Prepare CEQA analysis and complete the rezoning within one year of Housing Element certification.
- B. Adopt an Inclusionary Housing Ordinance requiring a minimum of 20% multifamily housing units be affordable to lower income households. Adopt the Ordinance within one year of Housing Element certification.

### **3.812 New Construction of Affordable Accessory Dwelling Units**

In 2020, the Town amended the Zoning Ordinance to encourage the development of accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) by removing constraints on their development and providing other incentives including exempting the ADU floor area from the maximum site floor area limit. During the last 3 years of the 5th RHNA cycle, the Town issued an annual average of 35.3 building permits per year for

attached and detached ADUs. In 2020, permits were issued for 34 ADUs, in 2021, permits were issued for 32 ADUs. From January 1 - October 31, 2022, the Town has received 27 new ADU permits and 6 new JADU permits for a total of 33 new housing units.

ADU plans are approved ministerially with minimal objective design standards, the Town does not impose impact fees and as discussed earlier, given the large size of Atherton properties, there is adequate land available to build attached and detached ADUs and JADUs. The most effective incentive to realize construction of ADUs has been the 1,200 square feet of exempt floor area and 500 square feet of exempt floor area for JADUs. This allows homeowners to build an ADU and a JADU without impacting the size of their main dwelling. In the past two years, a total of 48 new single family homes were built in Atherton and during this same time frame, there were 44 new ADUs, 3 JADUs, and 7 ADU-conversions. The Town believes that this nearly one to one ratio exists because the Town recently modified its regulations to encourage the development of ADUs. In addition, a recent community survey with nearly 18% of households responding indicates an interest by over 200 property owners to construct an ADU on their property over the next 8 years. Accordingly, the Town believes that the construction rate of 35 new ADUs per year over the next 8 years is achievable. Many residents at the Town held community meeting expressed interest in building a new ADU or renting their existing guest house when the code is updated.

The Town realized high ADU construction with minimum education and outreach to the community. The Town plans to greatly expand community outreach to realize additional ADU development. Specifically, the Town will distribute, at least annually, community outreach mailing and social media posts, host at least one community workshop on new ADU development standards and provide information on the Town's website and at the Town counters on the ease of ADU development. With the Town's current pace of ADU applications, the Town forecasts the development of 280 new ADUs over the next planning period. With additional outreach and other incentives and changes to the zoning code, the Town plans to meet or exceed this current pace of production over the next eight years. The Town projects that the number of ADUs produced in

the lower income levels would be 168 units; 112 very low to low income-, and 56 moderate-income units.

In addition, the Town intends to take the steps listed below to facilitate new ADU construction and rental to lower income households, additional ADU creation, construction and conversion, as well as remove any potential constraints:

C. Update ADU ordinance to comply with changes to state law. Amend zoning code by July 1, 2023.

D. Adopt a program for pre-approval of ADUs plans to streamline the review and approval process and reduce the cost to prepare detailed plans by December 31, 2023.

E. Amend the zoning code to allow ADUs to be constructed above detached garages which are numerous around Town by increasing the allowable height of such structures to be 18 feet, thus allowing a second story ADU to be constructed. .Amend the zoning code by July 1, 2023.

F. Amend the zoning code to allow two ADUs to be constructed on a property. The first ADU constructed is exempt from floor area limitations and the second ADU will be included within ADU floor area calculations. This will facilitate the construction of additional ADU units. Amend the zoning code by July 1, 2023.

G. Many Atherton properties include pool houses and guest houses in addition to ADUs. These buildings are limited to 30-day occupancy per year. To facilitate additional rental of ADUs the Town will amend the zoning code to eliminate this provision and allow pool houses and guest houses to be rented as ADUs. The Town will distribute a town wide mailer informing property owners of this change and encouraging rental of their units. This will substantially increase the inventory of available rental units in the Town. Amend the cod by July 1, 2023.

H. At the time of construction or conversion, the Town requests the owner fill out an ADU rental survey indicating the amount of rent to be charged for the unit. By comparing this rent to the San Mateo County

monthly maximum affordable housing cost by household chart, the affordability level of each unit is determined. This is an ongoing program.

I. A Town wide mailer will be completed to create an inventory of existing pool houses and guest houses. Using this inventory, the Town shall expand its work with a non-profit housing organization such as but not limited to HIP Housing (HIP) to connect homeowners to prospective renters. The mailer will be distributed by December 31, 2023 and at least annually thereafter to advertise the program.

J. To encourage rental of ADUs and JADUs, the Town has developed a comprehensive incentive ADU/JADU rental program and is partnering with a non-profit housing organization, such as, but not limited to HIP Housing to facilitate the rental advertising, screening and partnering process by December 31, 2023..

K. Adopt a Planning fee waiver for all new ADUs to incentivize new construction by July 1, 2023.

L. Prepare a nexus study and adopt an affordable housing impact fee on single family construction. The Town will make available funds from this program to provide very low-income rental assistance for eligible households identified by HIP by July 1, 2024.

M. Establish a monitoring program of ADU applications and approvals within two years of Housing Element adoption to ensure actual production is on pace with projections, to identify progress and make appropriate program adjustments. The town will monitor ADU applications and approvals.

*Time frame for implementation: Ongoing (Short-term Action)*

*Agency/Official responsible for implementation: Town Planner*

*Proposed Measurable Outcomes: Complete related ADU Ordinance and other municipal code updates by July 1, 2023. Realize 144 new accessory dwelling units in the very low-, low- and moderate-income categories and 72 new accessory dwelling units in the above moderate-income category in the 2023 -2031 planning period.*



*Funding Sources:* General Fund, Planning Department Budget, affordable housing in-lieu fees

3.813

### **Multifamily Housing Development on School Properties**

Menlo College is a private 4-year college located at 1000 El Camino Real sited on 31 acres of property (including 50% ownership of Cartan Athletic Field and Wunderlich Athletic Field) serving approximately 750 students.

Menlo School is a private grade 6 - 12 school located at 50 Valparaiso Avenue sited on 26.7 acres of property (including 50% ownership of Cartan Athletic Field and Wunderlich Athletic Field) serving approximately 795 students.

Sacred Heart Schools is a private preschool, K - 12 institution located at 150 Valparaiso Avenue on 60 acres of property serving approximately 1,195 students.

Menlo-Atherton High School is a public four-year secondary school in the Sequoia Union High School District serving approximately 2,400 students. The school and its athletic fields occupy 38.5 acres at 555 Middlefield Road at the corner of Middlefield and Ringwood Avenue.

Laurel School is a public elementary school in the Menlo Park City School District. Its Lower Campus is on 6 acres at 95 Edge Road in Atherton at the corner of Edge and Ringwood Avenue. The Lower Campus serves approximately 326 students in grades K-2.

Encinal School is a public K-5 elementary school in the Menlo Park City School District serving approximately 630 students. It is located on 10 acres at 195 Encinal Avenue at the corner of Encinal and Middlefield Road.

Las Lomas School is a public TK-3 elementary school in the Las Lomas Elementary School District serving approximately 485 students. It is located on 9 acres at 299 Alameda de las Pulgas at the corner of Alameda de las Pulgas and Camino Al Lago.

Adelante Selby Spanish Immersion School is a public K-5 elementary school in the Redwood City School District serving approximately 652 students. The portion of the campus within Atherton is located on 5.5 acres at 170 Selby Lane.

A. **Public and Private Schools:** Public and private school properties are zoned PFS (Public Facilities and Schools) District in Atherton. The PFS District currently allows multiple-family residential uses that could accommodate housing for very low- and low-income households associated with primary

nonresidential use of property on the same site. No maximum density is specified in the PFS District for the multiple-family residential uses allowed in the zoning district and the Town does not have parking standards. The only multiple-family development regulations are setbacks, 34 feet height limit and 40% lot coverage. As outlined below, there is more than adequate land available on the school sites to develop new housing.

Atherton Planning Staff has had discussions with representatives of the three private schools and the public school in Town about the development of low- and moderate-income housing on their campuses. Those discussions include:

- Menlo College currently has 25 housing units for faculty and staff. Most of those housing units are rented at rates affordable to low- and moderate-income households. In recent discussions between the College President and Atherton Planning Staff, the President indicated that the College is very interested in providing additional housing on campus. He stated that there is always a demand for additional housing, that the existing units are almost always 100% occupied, and that shortage of affordable housing is a barrier to hiring. However, funding has been a barrier to housing production in the past. Through the Housing Element update process, a resident group has been formed to assist the College with fundraising and facilitate the new housing development. The letter indicates that the College could support 60 additional faculty housing units. Letter from the College President is included as an appendix.

The College has identified two sites for new multifamily housing:

- Construction of a multi-family housing project on the site of an existing parking lot near the Administrative Offices. A nearby parking could be utilized for a parking facility and the building could 3 stories of housing. Most of the housing units would be set-aside for low- and moderate-income households.
- Convert WWII barrack housing to new apartments. This is anticipated to result in 26 net new housing units.
- Menlo School – the school has acquired an apartment building locally for faculty housing. The cost of housing and impact on faculty is discussed annually by the school and its Board. Two sites on the Menlo School campus have been identified that can accommodate 45 multifamily units.
- Sacred Heart – there are currently five apartment units on the campus and housing for retired Nuns at Oakwood. The school anticipates this facility being renovated in the future to accommodate faculty rental housing

units. It is not anticipated that the school will develop new housing units during this housing element cycle.

Given the large size of the school campuses and the minimal development regulations, there is more than adequate land available at each campus to accommodate new multiple family housing.

To facilitate development of affordable housing on single family zoned properties adjacent to school sites, upon acquisition of property by a school, if the school makes an application for a zoning change, the Town will consider rezoning the property to PFS to accommodate affordable housing consistent with existing PFS Zoning opportunities.

*Time frame for implementation:* The Town will amend the PFS zoning district to permit new multifamily housing by right at 40 units and 20 units per acre at four locations on the private school properties subject to objective design standards. The Town will complete the CEQA analysis and adopt the Zoning amendment within one year of Housing Element certification.

*Agency/Official responsible for implementation:* Planning Department and Building Department

*Proposed Measurable Outcomes:* Construction of 80 new affordable multifamily units at private and public schools in the very low- to moderate-income category during the 2023-2031 planning period.

### 3.814 Adoption of an Inclusionary Zoning Ordinance

**A. Inclusionary Fee. Adopt a new inclusionary ordinance for multifamily development and housing fee for all new single family housing construction and additions** The Town will complete a nexus study and develop an inclusionary housing ordinance that would require 20% affordable units with new multifamily development and a new fee for single family development and additions. The fee will provide an option to provide affordable deed restricted ADU or JADU on-site in-lieu of paying the fee. Funds generated by this fee will be used to support affordable housing in Atherton which may include subsidizing new multifamily housing development, an ADU rental program and supporting affordable housing opportunities in the Town. The Town will develop a program on the use of funds.

*Time frame for implementation:* Within one year of Housing Element adoption the Town will establish the Inclusionary Ordinance and fee and a program for the use of funds.

*Agency/Official responsible for implementation:* Planning Department and Finance Director

*Proposed Measurable Outcomes:* Require 20% affordable units with new multifamily development, generate new funds to support an affordable ADU rental program and other affordable housing opportunities.

*Funding Sources:* General Fund, Planning Department Budget

3.815        **Conservation and Rehabilitation of Existing Units**

A. Continue to facilitate and expedite the rehabilitation and reconstruction of existing residential units. The prompt processing of subdivision, planning review and building permit issuance has resulted in average review times that are some of the most reasonable in San Mateo County. The Town will continue to assist the property owners and development community in the housing development, conservation and rehabilitation process. The Town will establish a building inspector ombudsman to assist property owners navigate the rehabilitation process.

*Time frame for implementation:* Ongoing (Long-term Action)

*Agency/Official responsible for implementation:* Planning and Building Departments

*Proposed Measurable Outcomes:* N/A

*Funding Sources:* General Fund, Planning and Building Department Budgets

3.820        **Special Housing Needs**

Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In evaluating related programs in the Town's past cycles, the following programs tailored to special needs populations have been identified to increase their effectiveness.

3.821        **Seniors**

A. Continue to facilitate the provision of board and care opportunities, particularly for seniors, some of whom may be longtime Atherton residents who can no longer remain in their homes and who wish to continue living in Atherton. State law provides that a residential care facility (defined as a facility serving six or fewer persons) is a residential use and must be permitted wherever residential uses are allowed.

B. The Town will continue to provide information at Town Hall regarding the numerous Senior Centers in San Mateo County that offer assistance in home repairs. Some of these programs offer subsidized services and others maintain a list of skilled workers who charge below market rates. The information also includes San Mateo County's Home Repair Program to assist low and moderate homeowners in rehabilitating their residences. The Town will publicize the availability of these services on the Town website.

C. The Town will continue to support the County Property Tax Postponement Program, which provides seniors with a means of postponing property tax payment. This program has the benefit of extending the length of time they can remain in their homes. Inquiries will be directed to the County Tax Collector's Office and information regarding the program will be available at Town Hall and publicized on the Town's website.

D. The Town will host a Senior Workshop to educate the community on available resources. Information on home repair and retrofit for accessibility resources and programs, home sharing opportunity, financial assistance, and the ADU program will be presented.

*Time frame for implementation:* Conduct Senior Workshop within two years of Housing Element certification and annually thereafter. Outreach and education efforts are ongoing (Long-term Action)

*Agency/Official responsible for implementation:* Planning Department

*Proposed Measurable Outcomes:* educate seniors and assist in allowing them to remain in their home

*Funding Sources:* General Fund, Planning Department Budget

### 3.822 Disabled and Developmentally Delayed Persons

A. Continue to review new residential developments and major remodels for compliance with the Americans with Disabilities Act (ADA).

B. Continue to support the County Housing Accessibility for Disabled Persons program at the Center for the Independence of the Disabled. The Town will direct inquiries for house modifications for the disabled to the

County program. Public information regarding the program will be available at Town Hall and publicized on the Town's website.

C. The Town will continue to process requests for housing accessibility accommodations. The Town's municipal code provides a process for individuals with disabilities to make requests for reasonable accommodation for relief from the various land use, zoning, or rules, policies, practices, and/or procedures of the town that may be necessary to ensure equal access to housing.

D. Conduct annual outreach to the community through direct mailers and social media posting to inform the community on programs including the HIP homesharing program, organizations that provide home retrofits for accessibility, Meals on Wheels and senior in-home care providers

*Time frame for implementation:* conduct annual outreach to the community with the first mailer distributed two years from Housing Element certification and annually thereafter. All other actions are ongoing (Long-term Action)

*Agency/Official responsible for implementation:* Building and Planning Department

*Proposed Measurable Outcomes:* N/A

*Funding Sources:* General Fund, Building Department Budget

*Funding Sources:* General Fund, Planning Department Budget

### 3.823 Equal Housing Opportunity

A. Refer complaints of discrimination in housing access based on race, religion, national origin, age, sex, marital status or physical handicap, and other arbitrary barriers that prevent choice of housing to groups such as Project Sentinel. The Town will disseminate fair housing information at Town Hall. In addition, fair housing information will be published on the Town website. This program is ongoing during the planning period.

B. Develop and implement an education/outreach campaign targeting landlords/managers on renting to people with Housing Choice Vouchers. The Town will complete this program within three years of Housing Element certification.

C. Amend the Zoning title to eliminate the occupancy limitation on other accessory units, such as guest houses and pool houses and create an

inventory of existing pool houses and guest houses. The Town will work with a nonprofit to connect homeowners to prospective renters. The zoning code amendment will be adopted within one year of Housing Element certification.

D. Adopt an affordable housing impact fee on single family construction. The Town will make available funds from this program to provide very low-income rental assistance for eligible households identified by HIP. The impact fee will be adopted within two years of Housing Element certification.

E. Provide additional fair housing resources and training for property owners, real estate agents, and tenants in collaboration with other cities and towns, Project Sentinel, or other similar organization. Mandate training for multi-family developers, property owners and any resident renting an ADU or similar unit. This program is ongoing during the planning period.

F. Create a webpage to host this information and improve awareness around fair housing training, issues and available programs. The webpage will also provide information on filing fair housing complaints with HCD or HUD. This program will be developed within two years of Housing Element certification.

G. Affirmatively market low-income units to households that are under-represented in the Town in comparison to neighboring jurisdictions. This program will commence within six months of Housing Element certification.

*Time frame for implementation:* Timeframes listed for each action item.

*Agency/Official responsible for implementation:* Planning Department

*Proposed Measurable Outcomes:* N/A

*Funding Sources:* General Fund, Planning Department Budget

### 3.824 Emergency Shelters, Transitional and Supportive Housing

A. Continue to support the possibility of Emergency Shelters, Transitional Housing, and Supportive Housing in Atherton. Emergency shelters are a permitted use on the Town Civic Center Property.

*Timeframe for implementation:* Ongoing

*Agency/Official responsible for implementation:* Planning Department

*Funding Sources:* N/A

**3.830 Consistency with State Requirements**

3.831 Energy Conservation

A. Continue to require compliance with Title 24 of the State's Building regulations. In addition, disseminate energy conservation information available from other agencies, such as PG&E's solar subsidy program and energy audits.

B. Continue to support Green Building in Atherton through enforcing the Green Building Ordinance and promote the Town's Green Building Guide, "Go Green and Save: Rebates for Atherton Residents" and "Clean Energy & Energy Efficiency" programs posted on the website for all new residential development

C. Continue to promote energy conservation through energy audits, participation in PG&E and Cal Water programs and encouraging energy conserving retrofits in homes.

*Time frame for implementation:* Ongoing (Long-term Action)

*Agency/Official responsible for implementation:* Building Department

*Proposed Measurable Outcomes:* N/A

*Funding Sources:* General Fund, Building Department Budget

3.832 Consistency with Other General Plan Elements and Community Goals

A. Continue to conduct a review and analysis of the General Plan's compliance with the adopted Office of Planning and Research Guidelines as part of the annual General Plan implementation report required by Government Code Section 65400.

B. The Town will begin a program to also conduct an internal consistency review and analysis of the General Plan, including the Housing Element as part of the annual General Plan implementation report required by Government Code Section 65400.

Throughout the 2015-22 planning period Planning Department staff prepared and presented to the City Council for approval, a review and analysis of the General Plan for compliance with the adopted Office of Planning and Research Guidelines as part of the annual General Plan implementation report required by Government Code Section 65400. This



program will be continued. A program has been added for the 2023-31 planning period to also conduct an internal consistency review and analysis of the General Plan, including the Housing Element as part of the annual General Plan implementation report required by Government Code Section 65400.

The Atherton General Plan was updated in 2019 and as part of the update process it was reviewed for internal consistency and found to be internally consistent. The 2023-31 Housing Element has also been reviewed for internal consistency and consistency with the adopted 2019 General Plan Update.

*Time frame for implementation:* Ongoing (Long-term Action)

*Agency/Official responsible for implementation:* Planning Department

*Proposed Measurable Outcomes:* N/A

*Funding Sources:* General Fund, Planning Department Budget

### **3.840 Other Housing Programs**

#### **3.841 Shared Housing**

A. The Town will continue to support the Human Investment Program (HIP), a non-profit organization that matches people needing housing and people owning a home who desire additional income and/or companionship. The Town will make information about the Home Sharing program available at Town Hall and will publicize the effort on the Town's website. The Town will mail information on the program to all property owners in Town. (Home sharing does not count toward the Town's Housing Needs Allocation.)

*Time frame for implementation:* Conduct community outreach by December 31, 2023 and annually thereafter.

*Agency/Official responsible for implementation:* Planning Department

*Proposed Measurable Outcomes:* 1-2 home share matches each year.

*Funding sources:* general fund

#### **3.842 Housing Compliance and Monitoring**

A. The Town will partner with the County or other jurisdictions to share housing staff or hire a third party to manage the Town's affordable housing portfolio. This will be an important task in helping Atherton lay the groundwork for an effective affordable housing compliance and monitoring process.

*Time frame for implementation:* Within one year of Housing Element adoption and ongoing thereafter

*Agency/Official responsible for implementation:* Planning Department

*Proposed Measurable Outcomes:* Rental of ADUs and production of multi-family housing as identified in the Housing Element

*Funding Sources:* General Fund

### 3.843 Previously Identified Housing Sites

A. The Town will rezone any sites reused from a prior housing element within three years or one year of the beginning of the planning period to allow residential use by-right for housing developments in which at least 20 percent of the units are affordable to lower-income households, and no subdivision is required. (Gov. Code, § 65583.2, subd. (c).)

*Time frame for implementation:* complete rezoning within one year of Housing Element certification.

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* realize the development of new housing units

*Funding Sources:* General fund

### 3.844 Water and Sewer Providers - Priority for Affordable Housing

A. Water and sewer service providers must establish specific procedures to grant priority water and sewer service to developments with units affordable to lower-income households. (Gov. Code, § 65589.7.) The Town will immediately deliver the housing element to water and sewer service providers upon adoption.

*Time frame for implementation:* upon adoption of Housing Element

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* notify water and sewer providers

*Funding Sources:* General fund

### 3.845 Accessory Dwelling Units Monitoring

A. The Town will monitor permitted ADUs and affordability every other year and take appropriate action, including adjusting assumptions or rezoning within one year if the sites inventory is negatively impacted to ensure compliance with no net loss provisions.

*Time frame for implementation:* ongoing, starting one year after Housing Element adoption

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* realize development of 280 new housing units

*Funding Sources:* General fund

### 3.846 By-Right Permanent Supportive Housing

A. The Town will revise the zoning code to allow Permanent Supportive Housing a by-right use in zones where multifamily and mixed-uses are permitted, including nonresidential zones permitting multifamily uses pursuant to Government Code section 65651. To be consistent with AB 2162, the Town will allow by-right 100% affordable housing that has 25% or 12 units of permanent supportive housing, where multifamily or mixed-use housing is permitted.

*Time frame for implementation:* revise Zoning code within one year of Housing Element certification

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* consistency with State law

*Funding Sources:* general fund

### 3.847 By-Right Low-Barrier Navigation Centers

A. The Town will revise the zoning code to allow Low Barrier Navigation Centers to be a use-by-right in zones where multifamily and mixed uses are permitted, including nonresidential zones permitting multifamily uses pursuant to Government Code section 65660.

*Time frame for implementation:* revise Zoning Code within one year of Housing Element certification

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* consistency with state law

*Funding Sources:* general fund

### 3.848 Approval of Mobile Homes and Manufactured Housing

A. The Town will revise the zoning code to ensure mobile homes and manufactured housing on a permanent foundation are approved in the same manner as single-family homes.

*Time frame for implementation:* revise Zoning Code within one year of Housing Element certification

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* consistency with state law

*Funding Sources:* general fund

### 3.849 Zoning, Fees and Other Development Standards Transparency

A. The Town will ensure that all fees, zoning requirements and development standards are posted on the Town's website, updating regularly, pursuant to Government Code section 65940.1(a)(1).

*Time frame for implementation:* ongoing

*Agency/Official responsible for implementation:* Planning Division and Finance Director

*Proposed Measurable Outcomes:* inform residents and developers

*Funding Sources:* general fund

### 3.850 Group Homes for Persons with Disabilities

A. The Town will revise the zoning code to allow group homes for seven or more residents, specifically for people with disabilities, as a permitted use in any district where residential uses are permitted.

*Time frame for implementation:* Revise Zoning Code one year from Housing Element certification

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* consistency with state law

*Funding Sources:* general fund

### 3.851 Replacement Housing Requirements

A. The Town will require replacement housing for lower-income units (Gov. Code, § 65583.2, subd. (g)(3).) with the same requirements as set forth in Government Code section 65915, subdivision (c), paragraph (3).

*Time frame for implementation:* ongoing

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* consistency with state law

*Funding Sources:* general fund

### 3.852 Employee Housing

A. The Town will amend its zoning code to allow for employee housing as provided for under the Employee Housing Act. Specifically, consistent with Section 17021.5, employee housing for six or fewer employees will be treated as a single-family structure and permitted in the same manner as other dwellings of the same type in the same zone. In addition, the code will be revised consistent with Section 17021.6, which requires that employee housing consisting of no more than 12 units or 36 beds be permitted in the same manner as other agricultural uses in the same zone.

*Time frame for implementation:* Amend zoning code within one year of Housing Element certification

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* consistency with state law

*Funding Sources:* general fund

### 3.853 Emergency Shelters

A. The Town will amend its zoning code to comply with all provisions of State law pertaining to emergency shelters. Specifically, the Town will permit shelters without discretionary action. In addition, the Town will analyze all development standards and address any constraints on spacing and shelter size. Further, the Town will amend its code to ensure compliance with parking requirements of AB139/Government Code section 65583, subdivision (a)(4)(A).

*Time frame for implementation:* Amend zoning code within one year of Housing Element certification

*Agency/Official responsible for implementation:* Planning Division

*Proposed Measurable Outcomes:* consistency with state law

*Funding Sources:* general fund

### **3.900**

## **EFFORTS TO ACHIEVE COMMUNITY ENGAGEMENT**

Extensive public engagement is an essential component to the housing element update process. During this Planning Period, Atherton held several public meetings to discuss the proposed strategies with the community. The Town also partnered with 21 Elements and the Let's Talk Housing effort to engage with current and potential beneficiaries of housing programs and services and their advocates (e.g., lower income representatives, tenants of affordable complexes, groups targeted for special housing needs consideration, community-based organizations, health and human service providers, homeless shelter and service providers) in the update process. The participation of development professionals including local buildings, for and nonprofit developers, architects, trade labor unions, realtors, mortgage bankers and brokers, area lenders and others have been invited to participate.

The Town also created a Housing Element webpage to advertise meetings, post resources, the Draft Housing Element and a portal to provide public comments.

The community outreach effort coordinated with 21 Elements included virtual community meetings and webinars on the following topics: Introduction to the Housing Element, All About RHNA Webinar, Stakeholder Listening Sessions and Creating an Affordable Future webinars (four-part series).

In addition to the 21 Elements coordinated outreach efforts, the Town held several public meetings to discuss Housing Element programs, policies and strategies as follows:

- City Council meeting on November 4, 2020 to discuss the RHNA allocation process.
- A Joint meeting with the Planning Commission and City Council was held on April 28, 2021 to discuss key strategies to meet the RHNA obligation.
- City Council meeting held on January 12, 2022 to refine the housing element strategies.
- City Council meeting on February 24, 2022 to discuss the housing element strategies.
- City Council meeting on March 16, 2022 to discuss the housing element strategies.
- City Council meeting on May 18, 2022 to review comments from the community outreach meeting and further discuss the housing element strategies.
- Special City Council meeting on May 24, 2022 to provide further direction on the housing element strategies.

The Town held a public engagement/discussion meeting in the evening on April 26, 2022. A special edition of the Town newsletter was prepared and physically mailed to every Town of Atherton 2023-2031 Housing Element – DRAFT  
January 2023

address in Town describing the proposed Housing Element programs and announcing the community meeting. The event was also promoted through the Town's email newsletter list, Town website and posted at the Town's Civic Center. Approximately 60 community members attended. An open discussion/engagement format was used rather than the typical presentation/public hearing and response format. Community leaders (City Council members and others) mixed with community members to discuss a wide variety of housing issues. Some engagement issues included:

- Education on the magnitude of the challenge facing the Town, the need for collaborative solutions, and the impact of non-compliance.
- Issues relating to a proposed multifamily overlay zone, proposed locations and details about the zoning district.
- Some community members truly want to solve the housing problem by adding or registering their ADU or JADU.
- Other community members were interested in being a part of the proposed multifamily overlay zone.
- Questions were raised about how the multifamily overlay zone works for numbers of units produced.
- Better definition of how a density bonus works.
- There were concerns raised about aesthetics and design, however that was not a primary issue for most.
- There was a lingering issue about diminished property values; single-family homes adjacent to multifamily complexes.

The meeting eventually transitioned to a question-and-answer format, which was helpful, but only after an extensive engagement format which provided an opportunity for education and discussion.

Key lessons from the meeting were that senior housing is an important topic for residents. Many residents feel passionately that they want to continue to live in Atherton as they age. Some are worried that their current houses do not meet their needs and are looking for options to stay.

The Draft Housing Element was published on the Town's website for a 30-day public review and comment period on June 10, 2022. Notice of the availability of the document was provided via email to Housing Advocates, published in the Almanac Newspaper and announced to residents via the Town's e-notify system and social media outlets. The City Council, at its June 15, 2022 regular meeting discussed comments they have received individually and provided an opportunity for the public to provide comments. During the 30-day public review period, the Planning Commission held a Special meeting



on June 23, 2022 to receive comments from Commissioners and the public. The Town received over 300 written comments on the Draft Housing Element in addition to verbal comments provided at the meetings listed above.

At the July 20, 2022 City Council meeting, the Council discussed public comments received on the Draft Housing Element and directed staff to revise the Draft Housing Element to incorporate public feedback. Specifically, with respect to the overwhelming public comments in opposition of the multi-family overlay concept, the Council directed this program be removed from the Element. Council also requested revisions to several housing programs as suggested by the Housing Leadership Council, including expanding the Accessory Dwelling Unit program.

The City Council, at its July 27, 2022 Special meeting reviewed the revised Draft Housing Element and authorized transmission to HCD for its preliminary review and comments.

The Town received the HCD comment letter on October 31, 2022. The comment letter was reviewed at the November 2, 2022 City Council study session. The Council thoroughly reviewed the HCD comment letter line by line with legal citations. Public comments were received at both meetings and in writing prior to the meeting. Staff/consultants revised the Draft Housing Element to address HCD's comments as reviewed by the City Council at its December 15, 2022 study session. Public comments were received at the meeting and in writing prior to the meeting. Staff/consultants revised the Housing Element based on City Council direction for its consideration at the January 11, 2023 City Council study session. Public comments were received at this meeting and in writing prior to the meeting. Staff/consultants further revised the Housing Element based on direction provided by the Council and additional outreach meetings were conducted on the revised Housing Element. This included several resident hosted neighborhood meetings conducted throughout the Town, and community meeting on January 12, 2023 at Menlo College.

The revised Draft Housing Element was posted on the Town's website on January 12, 2023 and notice of the availability of the revised Draft Housing Element was provided to residents, neighboring jurisdictions and housing advocates through direct mail, social media and email.

The Planning Commission considered the Housing Element at a publicly noticed meeting on January 19, 2023.

Upon adoption and certification of the Housing Element, the Town will continue to engage the community in implementation of the specific programs in the Housing

Element throughout the planning period. The Town anticipates that these efforts will include an annual community outreach meeting and quarterly newsletters mailed to each resident in addition to social media posts

## **APPENDICES**

- 1. 21 Elements Resident Survey Analysis, 4/14/2022**
- 2. ABAG/MTC Housing Needs Data Report - Atherton**
- 3. AFFH Atherton Map and Data Packet**
- 4. San Mateo County-wide Housing Needs Final Report, 11/3/2021**
- 5. Electronic Housing Element Site Inventory Form**
- 6. Menlo College Faculty and Staff Housing Considerations**

## AFFH Appendix. Community Engagement

This section reports the findings from the resident survey conducted of San Mateo County residents to support the AFFH analysis of Housing Elements. It explores residents' housing, affordability, and neighborhood challenges and experiences with displacement and housing discrimination. The survey also asks about residents' access to economic opportunity, captured through residents' reported challenges with transportation, employment, and K-12 education. The survey was offered in both English and Spanish.

The resident survey was available online, in both Spanish and English, in a format accessible to screen readers, and promoted through jurisdictional communications and social media and through partner networks. A total of 2,382 residents participated.

The survey instrument included questions about residents' current housing situation, housing, neighborhood and affordability challenges, healthy neighborhood indicators, access to opportunity, and experience with displacement and housing discrimination.

**Explanation of terms.** Throughout this section, several terms are used that require explanation.

- “Precariously housed” includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Single parent” are respondents living with their children only or with their children and other adults but not a spouse/partner.
- “Tenure” in the housing industry means rentership or ownership.
- “Large households” are considered those with five or more persons residing in a respective household.
- “Seriously Looked for Housing” includes touring or searching for homes or apartments, putting in applications or pursuing mortgage financing.

**Sampling note.** The survey respondents do not represent a random sample of the county or jurisdictions' population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences among resident groups and between jurisdictions and the county overall. Overall, the data provide a rich source of information about the county's households and their experience with housing choice and access to opportunity in the communities where they live.

Jurisdiction-level data are reported for cities with 50 responses or more. Response by jurisdiction and demographics are shown in the figure below. Overall, the survey received a very strong response from typically underrepresented residents including: people of color, renters, precariously housed residents, very low income households, households with children, large households, single parents, and residents with disabilities.

**Figure 1.**  
**Resident Survey Sample Sizes by Jurisdictions and Selected Characteristics**

	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
<b>Total Responses</b>	<b>2,382</b>	<b>89</b>	<b>82</b>	<b>173</b>	<b>130</b>	<b>53</b>	<b>148</b>	<b>63</b>	<b>59</b>	<b>55</b>	<b>84</b>	<b>163</b>	<b>99</b>	<b>175</b>	<b>832</b>
<b>Race/Ethnicity</b>															
<b>African American</b>	134	5	7	4	9	8	10	6	4	4	5	14	4	17	15
<b>Hispanic</b>	397	7	9	14	26	27	13	8	1	8	12	59	13	31	149
<b>Asian</b>	500	18	9	26	43	6	32	6	8	13	14	11	19	23	249
<b>Other Race</b>	149	7	10	6	8	3	14	3	3	3	3	9	7	13	47
<b>Non-Hispanic White</b>	757	41	35	89	27	4	44	27	27	15	35	54	36	58	195
<b>Tenure</b>															
<b>Homeowner</b>	1,088	39	51	96	39	9	89	26	46	18	42	37	48	58	409
<b>Renter</b>	1,029	40	30	65	67	36	43	28	7	33	38	105	41	88	324
<b>Precariously Housed</b>	309	10	8	12	26	12	17	14	5	7	13	23	16	29	87
<b>Income</b>															
<b>Less than \$25,000</b>	282	14	11	12	21	15	12	11	5	6	7	40	11	29	61
<b>\$25,000-\$49,999</b>	265	13	9	10	22	9	8	6	3	6	7	28	5	20	97
<b>\$50,000-\$99,999</b>	517	10	14	38	43	10	26	11	3	10	17	37	22	40	206
<b>Above \$100,000</b>	721	38	24	69	16	8	64	12	30	14	32	31	40	40	251
<b>Household Characteristics</b>															
<b>Children under 18</b>	840	38	24	53	50	26	44	17	18	20	29	61	37	64	287
<b>Large households</b>	284	5	7	11	20	18	8	3	5	7	8	20	13	15	133
<b>Single Parent</b>	240	14	8	15	19	11	12	9	3	7	7	30	9	21	49
<b>Disability</b>	711	28	25	41	38	22	40	22	13	17	29	62	34	65	210
<b>Older Adults (age 65+)</b>	736	25	27	66	37	11	54	25	25	18	33	44	32	37	248

Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

## Primary Findings

The survey data present a unique picture of the housing choices, challenges, needs, and access to economic opportunity of San Mateo County residents.

Top level findings from residents' perspectives and experiences:

- The **limited supply of housing** that accommodates voucher holders presents several challenges. Specifically,
  - Eight out of 10 voucher holders represented by the survey find a landlord that accepts a housing voucher to be “difficult” or “very difficult.”
  - According to the survey data, vouchers not being enough to cover the places residents want to live is a top impediment for residents who want to move in San Mateo County, as well as for African American, Asian, and Hispanic residents, households with children under 18, single parents, older adults, households with a member experiencing a disability, and several jurisdictions.
- **Low income is a barrier** to accessing housing. The impacts are highest for precariously housed respondents, large households, Hispanic households, and residents in Daly City and Redwood City.
- **Nearly 4 in 10 respondents who looked for housing experienced denial of housing.** African American/Black respondents, single parent households, precariously housed respondents, and households with income below \$50,000 reported the highest denial rates.
- **1 in 5 residents have been displaced** from their home in the past five years. One of the main reasons cited for displacement was *the rent increased more than I could pay*. African American households, single parents, households that make less than \$25,000, and precariously housed respondents reported the highest rates of displacement.
- For households with children that were displaced in the past five years, **60% of children in those households have changed schools**. The most common outcomes identified by households with children who have changed schools include *school is more challenging, they feel less safe at the new school, and they are in a worse school*.
- **Nearly 1 in 5 residents reported they have experienced discrimination** in the past five years. African American, single parent, and precariously housed respondents reported the highest rates of discrimination. The most common actions

in response to discrimination cited by survey respondents were *Nothing/I wasn't sure what to do* and *Moved/found another place to live*.

- Of respondents reporting a disability, **about 25% report that their current housing situation does not meet their accessibility needs**. The three top greatest housing needs identified by respondents included installation of grab bars in bathroom or bench in shower, supportive services to help maintain housing, and ramps.
- On average, respondents are **fairly satisfied with their transportation situation**. Groups with the highest proportion of respondents somewhat or not at all satisfied with their transportation options included African American, single parents, precariously housed, and Brisbane respondents.

There are some housing, affordability, and neighborhood challenges unique to specific resident groups. These include:

- **Would like to move but can't afford it**—Most likely to be a challenge for Daly City, East Palo Alto, and Redwood City respondents, as well as Hispanic, renter, precariously housed, households making less than \$50,000, and large household respondents.
- **My house or apartment isn't big enough for my family**—Most likely to be a challenge for East Palo Alto respondents, as well as Hispanic households, large and single parent households, and households with children under 18.
- **I'm often late on my rent payments**—Most likely to be a challenge for East Palo Alto and renter respondents, as well as households that make less than \$25,000.
- **I can't keep up with my utility payments**—Most likely to be a challenge for East Palo Alto, Daly City, and San Mateo respondents, as well as African American and Hispanic respondents, single parent households, households with children under 18, and households that make less than \$50,000.
- **Bus/rail does not go where I need to go or does not operate during the times I need**—Most likely to be a challenge for African American, precariously housed, single parent households, Brisbane and Pacifica respondents.
- **Schools in my neighborhood are poor quality**—Most likely to be a challenge for East Palo Alto, Redwood City, San Bruno and South San Francisco respondents, as well as Hispanic respondents and households with children under 18.



## Resident Survey Findings

Of survey respondents who reported their race or ethnicity, nearly 40% of survey respondents identified as non-Hispanic White, followed by Asian (26%), Hispanic (20%), African American (7%), and Other Minority (8%) residents (Figure 2). Overall, 45% of the survey respondents were homeowners, followed by 42% of renter respondents. Thirteen percent of respondents reported they are precariously housed (Figure 3). Four in ten respondents reported having household income greater than \$100,000. Nearly 30% of respondents reported a household income between \$50,000-99,999, followed by 15% of respondents who made between \$25,000-49,999 and 16% of respondents making less than \$25,000 (Figure 4).

The survey analysis also included selected demographic characteristics of respondents, including those with children under the age of 18 residing in their household, adults over the age of 65, respondents whose household includes a member experiencing a disability, those who live in large households, and single parents. Thirty five percent of respondents indicated they had children in their household, while 31% indicated they were older adults. Thirty percent of respondents indicated they or a member of their household experienced a disability, 12% of respondents reported having large households, and 10% were single parents (Figure 5).

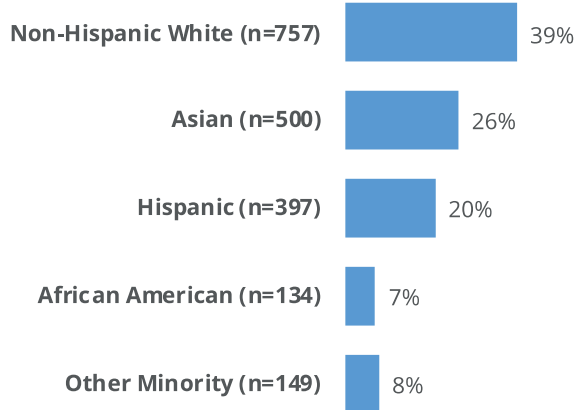
**Figure 2.**  
**Survey Respondents**  
**by Race/Ethnicity**

Note:

n=1,937; 535 respondents did not indicate their race or ethnicity.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



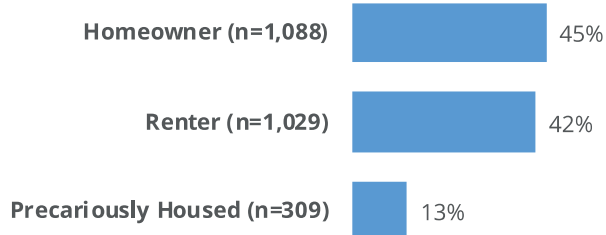
**Figure 3.**  
**Survey Respondents**  
**by Tenure**

Note:

n=2,426.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



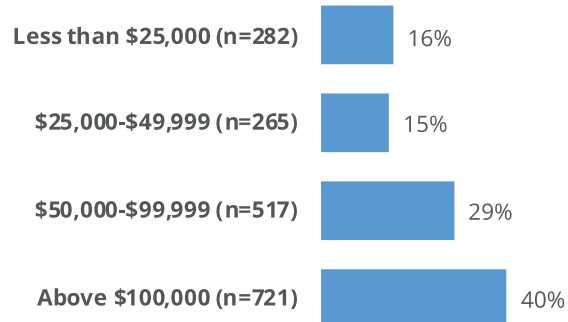
**Figure 4.**  
**Survey Respondents**  
**by Income**

Note:

n=1,785.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



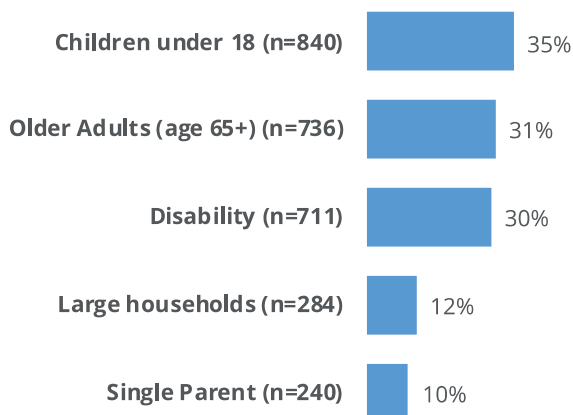
**Figure 5.  
Survey Respondents  
by Selected  
Household  
Characteristics**

Note:

Denominator is total responses to the survey (n=2,382)

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



## Housing, Neighborhood and Affordability Challenges

**Housing challenges: overall.** Survey respondents were asked to select the housing challenges they currently experience from a list of 34 different housing, neighborhood, and affordability challenges. Figures 6a through 8c present the top 10 housing and neighborhood challenges and top 5 affordability challenges experienced by jurisdiction, race/ethnicity, tenure, income, and selected household characteristics.

**These responses allow a way to compare the jurisdictions to the county for housing challenges for which other types of data do not exist.** In this analysis, “above the county”—**shaded in light red or pink**—is defined as the proportion of responses that is 25% higher than the overall county proportion. “Below the county”—**shown in light blue**—occurs when the proportion of responses is 25% lower than the overall county proportion.

As shown in Figure 6a, residents in Redwood City and East Palo Alto experience several housing challenges at a higher rate than the county overall. Conversely, Foster City and Hillsborough residents experience nearly all identified housing challenges at a lower rate than the county.

Notable trends in housing, neighborhood, and affordability challenges by geographic area include:

- Residents in Daly City, East Palo Alto, and Redwood City are less likely to move due to the lack of available affordable housing options.
- East Palo Alto, Redwood City, and San Mateo residents report living in housing that is too small for their families.
- Millbrae, Belmont, and Redwood City residents report being more reticent to request a repair to their unit in fear that their landlord will raise their rent or evict them.
- Nearly 1 in 5 Pacifica survey respondents report that their home or apartment is in bad condition.

- Brisbane and East Palo Alto residents are more likely to experience a landlord refusing to make repairs to their unit.
- Residents in Daly City and Millbrae are more likely to report that they don't feel safe in their neighborhood or building.
- Half Moon Bay and East Palo Alto respondents expressed the greatest need for assistance in taking care of themselves or their home.

When compared to the county overall, **the most common areas where respondents' needs were higher than the county overall** were:

- Overall, half of the jurisdictions' respondents reported *I need help taking care of myself/my home and can't find or afford to hire someone* at a higher rate than the county.
- Over 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenge: *My home/apartment is in bad condition.*
- Nearly 40% of jurisdictions' respondents reported a higher rate than the county for the following housing challenges: *My landlord refuses to make repairs despite my requests* and *I don't feel safe in my neighborhood/building.*

**Figure 6a.**  
**Top 10 Housing Challenges Experienced by Jurisdiction**

25% Above County average  
25% Below County average

Housing or Neighborhood Condition	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,159	82	73	158	118	49	135	59	50	53	79	151	93	163	738
I would like to move but I can't afford anything that is available/income too low	31%	27%	12%	20%	51%	41%	16%	25%	4%	32%	28%	43%	30%	38%	35%
My house or apartment isn't big enough for my family	20%	22%	11%	14%	24%	35%	10%	12%	4%	21%	11%	26%	20%	26%	21%
I worry that if I request a repair it will result in a rent increase or eviction	14%	21%	10%	13%	17%	14%	9%	10%	2%	23%	15%	20%	11%	15%	13%
My home/apartment is in bad condition	11%	15%	14%	9%	15%	12%	3%	7%	0%	11%	18%	14%	5%	15%	10%
My landlord refuses to make repairs despite my requests	6%	6%	14%	3%	5%	12%	4%	5%	2%	2%	9%	9%	5%	10%	5%
I live too far from family/friends/my community	6%	6%	5%	4%	8%	4%	5%	8%	6%	6%	3%	8%	4%	7%	5%
I don't feel safe in my building/neighborhood	6%	7%	5%	5%	13%	8%	0%	7%	6%	11%	10%	8%	3%	6%	3%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	2%	7%	7%	7%	10%	2%	14%	2%	8%	9%	3%	4%	8%	4%
I have bed bugs/insects or rodent infestation	5%	10%	5%	4%	3%	16%	2%	3%	4%	6%	9%	11%	6%	4%	3%
The HOA in my neighborhood won't let me make changes to my house or property	4%	2%	5%	1%	3%	8%	11%	3%	2%	4%	5%	3%	3%	4%	2%
None of the above	42%	37%	48%	50%	20%	33%	55%	44%	76%	36%	47%	28%	45%	35%	46%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The following two figures segment the answers by:

- Housing affordability challenges only; and
- Neighborhood challenges only.

**Housing affordability challenges.** As shown in Figure 6b, residents in San Mateo, Daly City, East Palo Alto, and Pacifica experience affordability challenges at a higher rate than the county overall. Conversely, Belmont, Hillsborough, Burlingame, and South San Francisco residents experience affordability challenges at a lower rate than the county.

The most significant geographic variations occur in:

- San Mateo city residents experience all five affordability challenges at a greater rate than the county overall. In addition to being less likely to pay utility bills or rent on time, San Mateo residents are more than twice as likely than the average county respondent to have bad credit or a history of eviction/foreclosure that impacts their ability to rent.
- East Palo Alto, San Mateo, and Daly City residents are most likely to experience difficulty paying utility bills.
- Residents in East Palo Alto and Redwood City are most likely to be late on their rent payments.
- Millbrae residents experience the greatest difficulty paying their property taxes among jurisdictions in San Mateo County.
- Respondents from Brisbane, Half Moon Bay, and Pacifica are also more likely to have trouble keeping up with property taxes.
- Daly City, City of San Mateo, and Redwood City respondents are more likely to have bad credit or an eviction history impacting their ability to rent.

Overall, over a third of jurisdictions' respondents experienced the following affordability challenges at a higher rate than the county: *I can't keep up with my property taxes* and *I have bad credit/history of evictions/foreclosure and cannot find a place to rent*.

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**Figure 6b.**  
**Top 5 Affordability Challenges Experienced by Jurisdiction**

25% Above County average  
25% Below County average

Affordability Challenges	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,130	83	73	157	115	51	134	58	50	50	77	147	93	160	728
I can't keep up with my utilities	10%	6%	5%	6%	15%	16%	5%	12%	4%	12%	8%	12%	9%	15%	9%
I'm often late on my rent payments	8%	6%	5%	6%	10%	20%	3%	7%	2%	8%	4%	12%	4%	11%	7%
I can't keep up with my property taxes	6%	2%	10%	4%	3%	2%	8%	10%	0%	16%	10%	3%	5%	9%	5%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	1%	4%	2%	13%	6%	0%	0%	2%	0%	5%	8%	4%	10%	2%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	2%	7%	3%	3%	2%	7%	3%	4%	4%	5%	3%	3%	6%	2%
None of the above	73%	73%	68%	80%	65%	59%	78%	66%	88%	64%	71%	70%	77%	63%	80%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Neighborhood challenges.** As shown in Figure 6c, residents in East Palo Alto, Brisbane, Daly City, and Pacifica experience neighborhood challenges at a higher rate than the county. Burlingame and Foster City both experience neighborhood challenges at a lower rate than the county.

Hillsborough and Belmont residents report divergent experiences related to neighborhood challenges — respondents identified more challenges around neighborhood infrastructure and access to transit but fewer challenges around school quality and job opportunities.

**There are a handful of jurisdictions who experience specific neighborhood challenges at a disproportionate rate compared to the county.**

- For instance, East Palo Alto and Belmont residents experience neighborhood infrastructure issues (e.g., bad sidewalks, no lighting) more acutely than county residents overall.
- Brisbane residents experience transportation challenges in their neighborhoods.
- East Palo Alto, Redwood City, San Bruno, and South San Francisco experience challenges with school quality in their neighborhoods.
- Residents in Brisbane, Hillsborough, Pacifica, Belmont, and Half Moon Bay report the highest rates of difficulty accessing public transit.
- Daly City, Millbrae, San Mateo, and East Palo Alto residents were more likely to identify the lack of job opportunities available in their neighborhoods.

Over a third of jurisdictions' respondents experienced the following neighborhood challenges at a higher rate than the county: *I can't get to public transit/bus/light rail easily or safely.*



**Figure 6c.**  
**Top 5 Neighborhood Challenges Experienced by Jurisdiction**

		<div> <div></div> 25% Above County average         <div></div> 25% Below County average       </div>													
Neighborhood Challenges	County	Belmont	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,079	80	72	153	116	48	130	56	53	46	75	145	91	151	712
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	31%	18%	13%	25%	40%	4%	18%	23%	20%	15%	21%	14%	12%	16%
Schools in my neighborhood are poor quality	15%	6%	18%	3%	17%	25%	4%	14%	2%	7%	13%	20%	20%	15%	20%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	14%	24%	8%	14%	15%	21%	18%	9%	15%	24%	17%	14%	17%	10%
I can't get to public transit/bus/light rail easily or safely	14%	19%	29%	7%	9%	10%	14%	18%	25%	17%	21%	12%	13%	15%	10%
There are not enough job opportunities in the area	12%	9%	8%	7%	20%	17%	8%	14%	0%	20%	13%	11%	11%	18%	12%
None of the above	50%	41%	28%	69%	45%	33%	62%	46%	57%	50%	52%	41%	52%	52%	55%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Differences in needs by race and ethnicity and housing tenure.** As shown in Figure 7a, and compared to the county overall:

- African American, Hispanic, and Other Race respondents, as well as Renters and those who are precariously housed experience several housing challenges at a higher rate than the county overall.
- Conversely, non-Hispanic White residents and homeowners are less likely to experience housing challenges.

Specifically,

- Black or African American residents are more than three times as likely to have a landlord not make a repair to their unit after a request compared to county residents overall. Renters, Hispanic, Other Race, and Precariously housed residents are also more likely to experience this challenge.
- African American, Asian, Hispanic, Renter, and Precariously Housed households are more likely to experience bed bugs or rodent infestation in their homes.
- African American, Other Race, Renter, and Precariously Housed households are also more likely to live further away from family, friends, and their community.
- African Americans are three times more likely than the average county respondent to be told by their HOA they cannot make changes to their house or property. Asian households are twice as likely to experience this challenge.
- Renter, Hispanic, and Other Race respondents are more likely to worry that if they request a repair it will result in a rent increase or eviction and to report that their homes are in bad condition.

**Figure 7a.**  
**Top 10 Housing Challenges Experienced by Race/Ethnicity and Tenure**

25% Above County average  
 25% Below County average

Housing or Neighborhood Condition	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,159	132	489	392	144	734	986	974	301
I would like to move but I can't afford anything that is available/income too low	31%	30%	32%	50%	31%	20%	7%	48%	56%
My house or apartment isn't big enough for my family	20%	16%	21%	35%	22%	11%	12%	29%	18%
I worry that if I request a repair it will result in a rent increase or eviction	14%	17%	13%	23%	19%	11%	2%	28%	13%
My home/apartment is in bad condition	11%	12%	9%	16%	17%	10%	6%	17%	10%
My landlord refuses to make repairs despite my requests	6%	20%	7%	10%	10%	5%	2%	13%	10%
I live too far from family/ friends/my community	6%	15%	6%	6%	13%	6%	5%	8%	9%
I don't feel safe in my building/ neighborhood	6%	13%	6%	6%	9%	5%	4%	8%	7%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	14%	7%	5%	6%	5%	5%	6%	11%
I have bed bugs/insects or rodent infestation	5%	14%	8%	7%	5%	4%	4%	9%	9%
The HOA in my neighborhood won't let me make changes to my house or property	4%	14%	8%	4%	3%	3%	5%	3%	7%
None of the above	42%	18%	37%	24%	38%	58%	68%	21%	13%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The above trends are similar for the **most acute housing affordability challenges**. As shown in Figure 7b, African American and Hispanic households, as well as renters and those precariously housed, experience affordability challenges at a higher rate than the county overall. Non-Hispanic White residents and homeowners experience these same challenges at a lower rate than the county.

- African American residents experience all five affordability challenges at a greater rate than the county overall.
- In addition to being more likely to not pay utility bills or rent on time, African American residents are more than four times as likely than the average county respondent to have a Section 8 voucher and worry that their landlord will raise their rent more than the voucher payment.
- Along with African American residents, Hispanic households, renters, and precariously housed households are most likely to experience difficulty paying utility bills, as well as have bad credit or eviction/foreclosure history impacting their ability to find a place to rent.
- These groups, with the exception of those precariously housed, are also more likely to be late on their rent payments.

**Figure 7b.**  
**Top 5 Affordability Challenges Experienced by Race/Ethnicity and Tenure**

25% Above County average  
 25% Below County average

Affordability Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,130	132	487	391	146	739	983	953	293
I can't keep up with my utilities	10%	22%	11%	17%	14%	5%	5%	15%	15%
I'm often late on my rent payments	8%	13%	6%	12%	12%	4%	1%	15%	8%
I can't keep up with my property taxes	6%	16%	8%	4%	5%	7%	9%	5%	14%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	5%	3%	8%	4%	2%	1%	6%	11%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	18%	5%	6%	7%	2%	2%	7%	8%
None of the above	73%	32%	70%	63%	64%	83%	84%	61%	54%

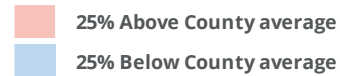
Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 7c, African American and precariously housed residents experience neighborhood challenges at a higher rate than the county. These two groups experience neighborhood issues related to transportation more acutely than county residents overall. In addition to Other Race respondents, they are also more likely to identify the lack of job opportunities in their respective neighborhoods.

Additionally, Hispanic residents are more likely to live in neighborhoods with poor performing schools than the average county respondent. Homeowners are also more likely to report that they cannot access public transit easily or safely.

**Figure 7c.**

**Top 5 Neighborhood Challenges Experienced by Race/Ethnicity and Tenure**



Neighborhood Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,079	133	486	389	146	737	975	918	284
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	14%	17%	19%	16%	18%	18%	15%	18%
Schools in my neighborhood are poor quality	15%	13%	18%	20%	17%	13%	18%	13%	13%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	33%	16%	13%	17%	17%	17%	14%	24%
I can't get to public transit/bus/light rail easily or safely	14%	24%	15%	11%	16%	16%	18%	11%	19%
There are not enough job opportunities in the area	12%	22%	14%	12%	19%	9%	9%	15%	20%
None of the above	50%	23%	46%	48%	45%	53%	49%	51%	36%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Differences in needs by household status.** As shown in Figure 8a, single parents, households making less than \$50,000, households with children under 18 and households with a member experiencing a disability are more likely to experience housing challenges. Conversely, households making more than \$100,000 experience nearly all specified housing challenges at a lower rate than the county.

Single parents experience all ten housing challenges at a greater rate than the county overall.

Households making less than \$25,000 also experience every challenge at a higher rate, with the exception of *I worry that if I request a repair it will result in a rent increase or eviction*.

Households making less than \$50,000, single parents, and households with children under 18 are more likely to experience the following challenges:

- My house or apartment isn't big enough for my family;
- My house or apartment is in bad condition;
- My landlord refuses to make repairs despite my request;
- I live too far from family/friends/my community;
- I don't feel safe in my building/neighborhood;
- I need help taking care of myself/my home and can't find or afford to hire someone; and
- I have bed bugs/insects or rodent infestation.

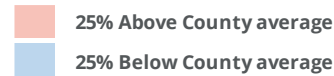
Households with a member experiencing a disability are also more likely to experience landlords refusing their requests to make repairs, living further away from family/friends/community, and not being able to find or afford someone to help take care of themselves or their homes. These households are also more likely to experience bed bugs, insects, or rodent infestation, as well as HOA restrictions impacting their ability to make changes to their home or property.

Additionally, large households have the highest proportion of respondents among the selected groups that would like to move but can't afford anything that is available.



**Figure 8a.**

**Top 10 Housing Challenges Experienced by Income and Household Characteristics**



Housing or Neighborhood Condition	County	Less than \$25,000	\$25,000- \$49,999	\$50,000- \$99,999	Above \$100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,159	280	260	505	701	827	278	240	701	709
I would like to move but I can't afford anything that is available/income too low	31%	47%	48%	37%	16%	35%	51%	40%	36%	25%
My house or apartment isn't big enough for my family	20%	25%	25%	23%	16%	34%	43%	32%	20%	13%
I worry that if I request a repair it will result in a rent increase or eviction	14%	16%	18%	19%	9%	19%	19%	28%	16%	11%
My home/apartment is in bad condition	11%	15%	20%	12%	6%	15%	17%	17%	12%	9%
My landlord refuses to make repairs despite my requests	6%	13%	13%	8%	2%	9%	8%	14%	10%	6%
I live too far from family/ friends/my community	6%	9%	9%	6%	5%	10%	5%	10%	8%	6%
I don't feel safe in my building/ neighborhood	6%	9%	9%	6%	3%	8%	4%	10%	7%	5%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	9%	9%	5%	3%	7%	6%	12%	11%	6%
I have bed bugs/insects or rodent infestation	5%	10%	9%	5%	3%	9%	4%	15%	9%	6%
The HOA in my neighborhood won't let me make changes to my house or property	4%	7%	3%	4%	3%	7%	4%	11%	6%	5%
None of the above	42%	21%	21%	37%	61%	28%	26%	12%	32%	49%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8b, households making less than \$50,000, as well as large households, single parents, households with children under 18, and households with a member experience a disability, experience the most acute affordability challenges at a higher rate than the county overall. Households making more than \$50,000 and adults over the age of 65 are less likely to experience affordability challenges.

Households making between \$25,000-\$50,000, single parents, and households with children under 18 experience all five affordability challenges at a greater rate than the average county respondent.

Of households experiencing major affordability issues, **single parent households are most acutely impacted.** These households are more than three times as likely to have a Section 8 voucher and fear their landlord will raise the rent impacting the viability of their voucher, more than twice as likely to miss utility payments and have bad credit/eviction or foreclosure history impacting their ability to rent, and twice as likely to have trouble keeping up with their property taxes.

**Figure 8b.**

**Top 5 Affordability Challenges Experienced by Income and Household Characteristics**

■ 25% Above County average  
■ 25% Below County average

Affordability Challenges	County	Less than \$25,000	\$25,000-\$49,999	\$50,000-\$99,999	Above \$100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,130	276	260	509	703	830	279	239	699	716
I can't keep up with my utilities	10%	16%	16%	12%	3%	16%	14%	23%	15%	8%
I'm often late on my rent payments	8%	19%	16%	6%	1%	11%	12%	15%	11%	4%
I can't keep up with my property taxes	6%	7%	9%	8%	5%	9%	4%	12%	8%	7%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	8%	7%	4%	1%	5%	6%	10%	6%	3%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	11%	6%	4%	1%	7%	3%	14%	8%	5%
None of the above	73%	46%	56%	72%	90%	59%	70%	32%	59%	75%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8c, households with children under 18, as well as single parents, households with a member experiencing a disability, and households making less than \$25,000 are more likely to experience neighborhood challenges. These households are most likely to report that *the bus/rail does not go where I need to go or does not operate during the times I need*. In addition to households that make between \$25,000-\$100,000, these groups are more likely to identify the lack of job opportunities in their respective neighborhoods.

Households with children under 18 are more likely to live in neighborhoods with poor quality schools. Large households are more likely to report issues with neighborhood infrastructure (e.g., bad sidewalks, poor lighting) and households with a member experiencing a disability are more likely to report they cannot access public transit easily or safely.

**Figure 8c.**

**Top 5 Neighborhood Challenges Experienced by Income and Household Characteristics**

■ 25% Above County average  
■ 25% Below County average

Neighborhood Challenges	County	Less than \$25,000	\$25,000-\$49,999	\$50,000-\$99,999	Above \$100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,079	273	259	503	709	824	277	234	692	714
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	17%	15%	18%	17%	19%	22%	16%	19%	14%
Schools in my neighborhood are poor quality	15%	17%	14%	11%	19%	24%	19%	17%	14%	9%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	19%	16%	15%	16%	19%	11%	28%	19%	16%
I can't get to public transit/bus/light rail easily or safely	14%	15%	12%	14%	14%	15%	12%	15%	19%	17%
There are not enough job opportunities in the area	12%	21%	17%	16%	6%	17%	12%	19%	15%	11%
None of the above	50%	40%	45%	51%	53%	38%	48%	31%	41%	53%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

## Experience Finding Housing

This section explores residents' experience seeking a place to rent or buy in the county and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, this section also examines the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

**Recent experience seeking housing to rent.** Figure 9 presents the proportion of respondents who seriously looked to rent housing for the county, jurisdictions, and selected respondent characteristics, as well as the reasons for denial.

Over half of county respondents (56%) have seriously looked for housing in the past five years. The **most common reasons for denial** included:

- Landlord not returning the respondent's call (26%),
- Landlord told me the unit was available over the phone but when I showed up in person, it was no longer available (22%), and
- Landlord told me it would cost more because of my service or emotional support animal (14%).

Jurisdictions with the highest percentage of respondents who seriously looked for housing include Millbrae (74%), San Mateo (73%), and Redwood City (72%). While all three jurisdictions reported that *landlord not returning the respondent's call* was one of their main reasons for denial, 18% of Redwood City respondents identified *landlord told me they do not accept Section 8 vouchers* as a main reason for denial.

Among respondents by race/ethnicity, 80% of African American respondents reported that they had seriously looked for housing in the past five years while the lowest percentage of respondents who reported seriously looking for housing were non-Hispanic White (46%). The main reasons for denial experienced by African American respondents included *landlord told me the unit was available over the phone but when I showed up in person, it was no longer available* (39%), *landlord told me it would cost more because of my service or emotional support animal* (34%), and *landlord told me I couldn't have a service or emotional support animal* (28%).

Among respondents by tenure, renters (75%) and precariously housed (74%) respondents reported the highest rates of seriously looking for housing.

Among respondents by income, households making less than \$25,000 (71%) had the highest rate. The main reasons for denial reported by these households were *landlord told me I couldn't have a service or emotional support animal* (36%) and *landlord told me it would cost more because of my service or emotional support animal* (30%).

Single parents (79%) and households with children under 18 (66%) also reported the highest percentage of those who seriously looked for housing in the past five years among the selected household characteristics respondent groups. In addition to sharing the top two reasons for denial with the county, 25% of single parent household respondents also reported they were denied housing because the *landlord told me I can't have a service or emotional support animal*.

**Figure 9. If you looked seriously for housing to rent in San Mateo County in the past five years, were you ever denied housing?**

	Overall Percent Seriously Looked for Housing	Reason for Denial									n
		Landlord did not return calls and/or emails asking about a unit	Landlord said unit was available over phone, but when I showed up in person, it was no longer available	Landlord told me it would cost me more for my service or emotional animal	Landlord told me I can't have a service or emotional support animal	Landlord told me it would cost me more to rent because I have children	Landlord told me they don't rent to families with children	Landlord told me they do not accept Section 8 vouchers	Landlord told me they couldn't make changes to the apartment/ home for my disability	None of the Above	
Jurisdiction											
County	56%	26%	22%	14%						45%	928
Belmont	62%	33%	27%							31%	49
Brisbane	59%		41%			22%				26%	27
Burlingame	48%	19%	23%							54%	57
Daly City	63%	33%	16%			16%				44%	61
East Palo Alto	58%	35%	30%							26%	23
Foster City	50%	12%		16%	14%					55%	51
Half Moon Bay	68%					17%	17%			48%	29
Hillsborough	42%		14%	29%	14%					57%	14
Milbrae	74%	25%	46%							36%	28
Pacifica	51%	16%	26%						16%	55%	31
Redwood City	72%	31%						18%		40%	99
San Bruno	57%			22%		22%				39%	36
San Mateo	73%	30%	34%							39%	98
South San Francisco	47%	24%	13%							56%	248
Race/Ethnicity											
African American	80%		39%	34%	28%					15%	101
Asian	56%	19%	29%							40%	199
Hispanic	63%	32%	22%							41%	230
Other Race	70%	29%	22%							45%	91
Non-Hispanic White	46%	29%	20%							48%	263
Tenure											
Homeowner	36%		25%						15%	54%	183
Renter	75%	29%	22%							43%	641
Precariously Housed	74%	23%	32%							26%	188
Income											
Less than \$25,000	71%			30%	36%					29%	182
\$25,000-\$49,999	60%	39%	32%							27%	149
\$50,000-\$99,999	58%	24%		20%						45%	251
Above \$100,000	48%	19%	14%							64%	216
Household Characteristics											
Children under 18	66%	30%	29%							33%	447
Large Households	60%	33%	19%			18%				44%	139
Single Parent	79%	25%	35%		25%					19%	173
Disability	63%	24%	24%							34%	386
Older Adults (age 65+)	48%	20%	29%							39%	282

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they rent.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



**Recent experience seeking housing to buy.** Figure 10 presents the proportion of respondents who seriously looked to buy housing in the county, by jurisdiction, and selected respondent characteristics, as well as the reasons for denial. As noted above, 56% of county respondents have seriously looked for housing in the past five years.

The most common reasons for denial included:

- Real estate agent told me I would need to show I was prequalified with a bank (29%) and
- A bank would not give me a loan to buy a home (23%).

For the jurisdictions with the highest percentage of respondents who seriously looked for housing (Millbrae, San Mateo and Redwood City), all three cities shared the same top two reasons for denial as the county. Additionally, 21% of Millbrae respondents reported that *the real estate agent would not make a disability accommodation when I asked*.

For African American respondents who looked to buy housing in the last five years, the most common reason for denial was *the real estate agent would not make a disability accommodation when I asked* (47%). African Americans, along with Other Races, also most commonly reported that they needed a loan prequalification before real estate agents would work with them. While between 43-54% of respondents from other racial/ethnic groups reported they did not experience any reason for denial when seriously looking to buy housing over the past five years, 12% of African American respondents reported similarly.

Among respondents by income, the main reasons for denial for households making less than \$25,000 were *the real estate agent told me I would need to show I was prequalified with a bank* (32%) and *real estate agent only showed me or only suggested homes in neighborhoods where most people were of my same race or ethnicity* (26%).

Among the selected housing characteristics category, single parent households and households with children under 18 reported shared the same top two reasons for denial as the county. Additionally, 36% of single parent household respondents reported that *the real estate agent would not make a disability accommodation when I asked*, as well as 25% of respondents over the age of 65.

Residents in Redwood City, Millbrae, and South San Francisco, as well as large households, also reported that *a bank or other lender charged me a high interest rate on my home loan* as a reason for denial.

**Figure 10. If you looked seriously for housing to buy in San Mateo County in the past five years, were you ever denied housing?**

	Percent Seriously Looked for Housing	Reason for Denial						n
		The real estate agent told me I would need to show I was prequalified with a bank	A bank or other lender would not give me a loan to buy a home	The real estate agent would not make a disability accommodation when I asked	Only showed homes in neighborhoods where most people were same race/ethnicity	A bank or other lender charged me a high interest rate on my home loan	None of the Above	
Jurisdiction								
County	56%	29%	23%				50%	870
Belmont	62%	21%			15%		35%	48
Brisbane	59%	36%			30%		42%	33
Burlingame	48%	22%	14%				61%	51
Daly City	63%	19%	27%				56%	52
East Palo Alto	58%	24%	33%				48%	21
Foster City	50%	25%	20%				49%	51
Half Moon Bay	68%	35%	23%	23%			50%	26
Hillsborough	42%	18%		23%			59%	22
Milbrae	74%	25%	29%	21%		21%	54%	28
Pacifica	51%	35%	35%				42%	31
Redwood City	72%	30%	22%			27%	50%	64
San Bruno	57%	14%	21%				62%	42
San Mateo	73%	40%	32%				38%	82
South San Francisco	47%	26%	18%			16%	57%	251
Race/Ethnicity								
African American	80%	40%	38%	47%			12%	89
Asian	56%	30%	25%				43%	223
Hispanic	63%	29%	28%				49%	174
Other Race	70%	36%	21%			21%	50%	90
Non-Hispanic White	46%	29%	23%				54%	250
Tenure								
Homeowner	36%	29%	17%				54%	332
Renter	75%	32%	27%				46%	467
Precariously Housed	74%	36%	36%	30%			30%	154
Income								
Less than \$25,000	71%	32%	25%		26%		41%	131
\$25,000-\$49,999	60%	42%	40%				29%	106
\$50,000-\$99,999	58%	35%	30%				38%	216
Above \$100,000	48%	22%	13%			10%	64%	296
Household Characteristics								
Children under 18	66%	33%	28%				40%	443
Large Households	60%	33%	25%			25%	49%	126
Single Parent	79%	38%	43%	36%			24%	143
Disability	63%	35%	26%				38%	330
Older Adults (age 65+)	48%	35%	29%	25%			38%	252

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they buy.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Denied housing to rent or buy.** Figure 11 presents the proportion of those who looked and were denied housing to rent or buy for the county, jurisdictions, and selected respondent characteristics, as well as reason for denial. As shown, nearly 4 in 10 county respondents who looked for housing experienced denial of housing. African American/Black respondents, precariously housed respondents, households with income below \$50,000, and single parent respondents have denial rates of 60% or higher. African American (79%) and single parent (74%) respondents report the highest rates of denial.

Among the reasons for denial:

- ***Income too low was a major reason for denial for all groups*** except homeowners and households with incomes above \$100,000. Additionally, all jurisdictions report this as a common reason for being denied housing with the exception of Foster City, Hillsborough, and San Bruno.
- *Haven't established a credit history or no credit history* was also a common reason of denial for most groups. The impacts are higher for Asian, Hispanic and African American households, along with renter and precariously housed respondents, households with income below \$50,000, and single parent households, households with children under 18, households with a member experiencing a disability, and several jurisdictions.
- Another top denial reason among certain groups is the *landlord didn't accept the type of income I earn (social security or disability benefit or child support)*. **Source of income was the most common reason for denial among African American households** (28%). Other groups with denial rates of 25% or higher for this specific issue include precariously housed respondents, single parent households, and households with a member experiencing a disability, as well as Foster City and San Bruno residents.
- *Bad credit* is another barrier for accessing housing, particularly for Hispanic and Other Race households, households with income between \$50,000-\$100,000, and large households. This also impacts East Palo Alto, San Mateo, Daly City, Redwood City, Burlingame, and South San Francisco residents at a higher rate.

**Figure 11. If you looked seriously for housing to rent or buy in San Mateo County in the past five years, were you ever denied housing?**

			Reason for Denial												
			Bad Credit	Eviction history	Income too low	Too many people in my household	Other renter/ applicant willing to pay more for rent	Haven't established a credit history/no credit history	Don't have a regular/ steady job/ consistent work history	Landlord didn't accept the type of income I earn (social security or disability)	Lack of stable housing record	Real or perceived sexual orientation or gender identity	I had/ have COVID	Foreclosure	n
Percent Denied Housing	Total n														
Jurisdiction															
County	39%	1154	18%		44%		19%	21%							449
Belmont	52%	50			38%		27%	27%							26
Brisbane	42%	38			25%			19%				31%			16
Burlingame	30%	71	24%		29%										21
Daly City	49%	73	28%		53%		28%		19%						36
East Palo Alto	55%	29	38%		44%			25%							16
Foster City	30%	63							25%	40%	30%				19
Half Moon Bay	41%	34			29%			29%							14
Hillsborough	23%	22										40%			5
Milbrae	36%	33			67%	25%		33%					25%		12
Pacifica	38%	39			47%			27%	33%						15
Redwood City	41%	105	28%		63%	26%		26%							43
San Bruno	25%	51		31%						31%	38%				13
San Mateo	48%	112	30%		38%						28%				53
South San Francisco	30%	331	19%		58%		28%			17%					98
Race/Ethnicity															
African American	79%	107		25%	25%			25%		28%		27%			85
Asian	42%	281			38%			28%		21%		21%			117
Hispanic	49%	253	28%		60%		26%	26%							125
Other Race	43%	105	22%		49%		24%								45
Non-Hispanic White	31%	351			40%			19%	23%		25%				108
Tenure															
Homeowner	26%	348								24%	22%	23%			91
Renter	45%	687			48%		20%	24%							310
Precariously Housed	61%	208			42%			22%		25%					126
Income															
Less than \$25,000	64%	199			47%			31%	29%						127
\$25,000-\$49,999	65%	158			48%			21%		20%	20%				103
\$50,000-\$99,999	38%	302	21%		51%	24%									114
Above \$100,000	18%	346				27%	16%			20%				16%	64
Household Characteristics															
Children under 18	51%	558			42%			26%		19%					283
Large Households	43%	171	27%		64%	41%									74
Single Parent	74%	189			41%			27%		25%					138
Disability	54%	446			39%			21%		25%					239
Older Adults (age 65+)	44%	350			35%					22%		21%			153

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Experience using housing vouchers.** It is “difficult” or “very difficult” for eight out of 10 voucher holders to find a landlord that accepts a housing voucher (Figure 13).

As shown in Figure 12, this is related to the amount of the voucher and current rents and the lack of supply (inability to find a unit in the allotted amount of time). Over half of voucher holders (53%) who experienced difficulty indicated the *voucher is not enough to cover the rent for places I want to live* and almost half of voucher holders (49%) who experienced difficulty indicated there is *not enough time to find a place to live before the voucher expires*.

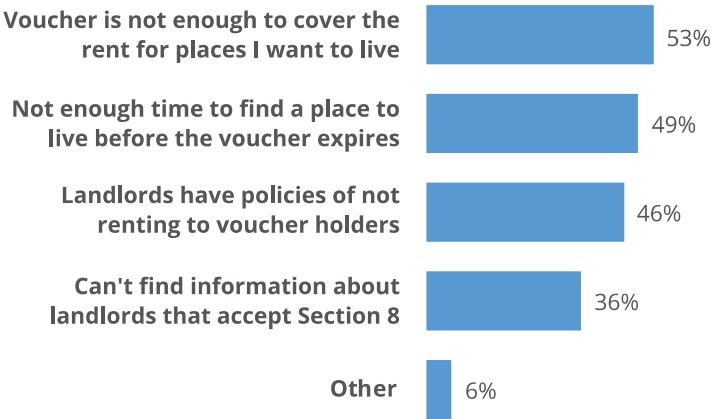
Other significant difficulties using vouchers identified by respondents included *landlords have policies of not renting to voucher holders* (46%) and *can't find information about landlords that accept Section 8* (36%).

Among respondents by race/ethnicity, African American respondents had the greatest proportion of those with a housing choice voucher (60%). Of those respondents, 76% found it difficult to find a landlord that accepts a housing voucher. While 13% of Hispanic respondents have a housing voucher, 85% have found it difficult to use the voucher. Fourteen percent of Asian respondents have housing vouchers—nearly three quarters of these respondents reported that the *voucher is not enough to cover the rent for the places I want to live*.

Other groups of respondents with higher proportions of voucher utilization include single parent households (43%), precariously housed respondents (30%), and households with income below \$25,000 (29%). For each of the aforementioned groups, more than 75% of their respective respondents reported difficulty in utilizing the housing choice voucher. The *voucher is not enough to cover the rent for places I want to live* was one of the main reasons cited for not using the voucher.

**Figure 12.**  
**Why is it difficult to**  
**use a housing**  
**voucher?**

Source:  
Root Policy Research from the 2021-  
2022 21 Elements AFFH Resident  
Survey.



**Figure 13. How difficult is it to find a landlord that accepts a housing voucher?**

	Percent with a Housing Voucher	Not difficult	Somewhat difficult	Very difficult	n	Voucher is not enough to cover the rent for places I want to live	Not enough time to find a place to live before the voucher expires	Landlords have policies of not renting to voucher holders	Can't find information about landlords that accept Section 8	Other	n
<b>Jurisdiction</b>											
<b>County</b>	12%	18%	55%	27%	250	53%	49%	46%	36%	6%	203
<b>Belmont</b>	16%	14%	64%	21%	81	45%	64%	36%	27%	9%	11
<b>Brisbane</b>	22%	20%	73%	7%	15	50%	50%	42%	33%	0%	12
<b>Burlingame</b>	8%	0%	75%	25%	12	50%	50%	25%	8%	0%	12
<b>Daly City</b>	12%	14%	50%	36%	14	83%	25%	42%	17%	25%	12
<b>East Palo Alto</b>	14%	29%	57%	14%	7	20%	20%	40%	60%	0%	5
<b>Foster City</b>	12%	18%	47%	35%	17	47%	40%	27%	33%	7%	15
<b>Half Moon Bay</b>	19%	22%	56%	22%	9	71%	29%	29%	43%	14%	7
<b>Hillsborough</b>	8%	25%	75%	0%	4	67%	67%	33%	0%	0%	3
<b>Milbrae</b>	22%	50%	20%	30%	10	60%	40%	20%	40%	0%	5
<b>Pacifica</b>	11%	13%	50%	38%	8	86%	43%	43%	43%	0%	7
<b>Redwood City</b>	16%	13%	61%	26%	23	40%	50%	70%	45%	5%	20
<b>San Bruno</b>	12%	9%	64%	27%	11	40%	60%	50%	10%	10%	10
<b>San Mateo</b>	24%	24%	50%	26%	38	43%	54%	43%	39%	7%	28
<b>South San Francisco</b>	4%	11%	33%	56%	27	63%	50%	71%	63%	8%	24
<b>Race/Ethnicity</b>											
<b>African American</b>	60%	24%	60%	16%	82	55%	52%	40%	31%	6%	62
<b>Asian</b>	14%	23%	63%	14%	71	73%	44%	31%	31%	0%	55
<b>Hispanic</b>	13%	15%	40%	45%	53	58%	42%	51%	49%	11%	45
<b>Other Race</b>	19%	29%	50%	21%	28	55%	45%	65%	35%	5%	20
<b>Non-Hispanic White</b>	8%	14%	61%	25%	64	43%	61%	57%	38%	4%	56
<b>Tenure</b>											
<b>Homeowner</b>	8%	23%	59%	18%	78	58%	49%	42%	31%	0%	59
<b>Renter</b>	18%	19%	52%	30%	165	55%	52%	48%	43%	6%	134
<b>Precariously Housed</b>	30%	14%	66%	20%	86	57%	54%	35%	26%	7%	74
<b>Income</b>											
<b>Less than \$25,000</b>	29%	17%	58%	25%	84	47%	41%	47%	37%	10%	70
<b>\$25,000-\$49,999</b>	18%	17%	52%	31%	48	63%	55%	63%	40%	5%	40
<b>\$50,000-\$99,999</b>	12%	23%	52%	26%	62	55%	55%	51%	37%	2%	49
<b>Above \$100,000</b>	5%	20%	57%	23%	35	43%	61%	29%	32%	4%	28
<b>Household Characteristics</b>											
<b>Children under 18</b>	21%	20%	60%	20%	179	59%	51%	44%	35%	1%	143
<b>Large Households</b>	7%	20%	45%	35%	20	63%	56%	63%	56%	6%	16
<b>Single Parent</b>	43%	17%	58%	24%	103	62%	52%	38%	33%	2%	85
<b>Disability</b>	22%	18%	58%	24%	158	57%	52%	42%	29%	5%	129
<b>Older Adults (age 65+)</b>	17%	18%	63%	19%	123	56%	53%	44%	34%	3%	102

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Displacement.** Figure 14 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

- Overall, 21% of survey respondents experienced displacement in the past five years. Among all survey respondents, the **main reason for displacement was rent increased more than I could pay** (29%).
- Respondents who are precariously housed have higher rates of recent displacement than homeowners or renters; this suggests that when displaced a unit these housing-insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.
- Among respondents by race/ethnicity, **African American respondents reported the highest rate of displacement** (59%). The primary reason reported by African American respondents for their displacement was *housing was unsafe (e.g., domestic assault, harassment)*. Twenty eight percent also reported that they were *forced out for no reason*.
- Asian households, as well as homeowners, households that make less than \$25,000, single parent households, households that include a member experiencing a disability, and Millbrae, Brisbane and Pacifica residents are also more likely than other respondents to have been displaced due to an unsafe housing situation (e.g., domestic assault, harassment).
- Additionally, Asian, precariously housed respondents, households making less than \$25,000, single parent households, and Hillsborough residents are more likely than other respondents to have been displaced and not given a reason.

For respondents that had experienced displacements, they were asked to identify which city they moved from and which city they moved to. **The most common moves to and from cities included:**

- Moved within South San Francisco (28 respondents)
- Moved from outside San Mateo County to San Mateo (10 respondents)
- Moved from San Bruno to South San Francisco (9 respondents)
- Moved from Daly City to South San Francisco (9 respondents)
- Moved within Burlingame (8 respondents)



**Figure 14. Displacement Experience and Reasons for Displacement**

			Reason for Displacement														
			Rent increased more than I could pay	Personal/ relationship reasons	Landlord was selling the home/ apartment	Landlord wanted to move back in/move in family	Landlord wanted to rent to someone else	Landlord refused to renew my lease	Housing was unsafe (e.g., domestic assault, harassment)	Forced out for no reason	Health/m edical reasons	I was behind on rent	Poor condition of property	Because of apartment rules	Utilities were too expensive/ shut off	Natural disaster/ flooding/ fire	n
Jurisdiction																	
County	21%	2066	29%	19%	18%											417	
Belmont	26%	80	25%					25%					30%			20	
Brisbane	24%	67				25%			31%		25%					16	
Burlingame	22%	152	24%		30%	18%										33	
Daly City	25%	115	35%	27%					31%							26	
East Palo Alto	32%	50	20%	20%			20%									15	
Foster City	11%	130			21%	21%			21%	43%						14	
Half Moon Bay	31%	51			31%	25%										16	
Hillsborough	12%	52				33%	33%			33%	33%	33%				6	
Milbrae	27%	44					42%		33%	25%					25%	12	
Pacifica	21%	75			31%				31%	31%						16	
Redwood City	29%	146	31%								21%					42	
San Bruno	25%	89	33%	29%					24%							21	
San Mateo	37%	153	35%	31%						20%						54	
South San Francisco	12%	712	42%	15%	16%											81	
Race/Ethnicity																	
African American	59%	134				29%			30%	28%						79	
Asian	22%	500				31%			22%	22%						109	
Hispanic	29%	397	33%	22%								18%				115	
Other Race	28%	149	54%						20%					24%		41	
Non-Hispanic White	14%	757	27%	20%	31%											102	
Tenure																	
Homeowner	8%	975		27%		25%			31%							75	
Renter	34%	905	32%	18%	22%											292	
Precariously Housed	48%	280	23%				24%			23%						132	
Income																	
Less than \$25,000	45%	282	28%	20%					20%	20%						127	
\$25,000-\$49,999	30%	265	31%		19%						18%					78	
\$50,000-\$99,999	22%	517	32%	22%	18%											115	
Above \$100,000	8%	721			27%	20%	23%									60	
Household Characteristics																	
Children under 18	30%	840	27%			20%	19%									249	
Large Households	20%	284	32%		19%							18%				57	
Single Parent	55%	240				24%			24%	20%						131	
Disability	34%	711	26%	20%			20%		20%							241	
Older Adults (age 65+)	22%	736	23%	22%		22%										162	

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Children changing schools after displacement.** Overall, for households with children that were displaced in the past five years, **60% of children in those households have changed schools.** The most common outcomes reported among these respondents included *school is more challenging* (28%), *they feel less safe at the new school* (25%), and *they are in a worse school* (24%) (Figure 15).

Among respondents by race/ethnicity, non-Hispanic White households (44%) were the only subgroup to report that being displaced resulted in their children being in better schools. Of African American households that were displaced and have children, 87% reported that their children changed schools. Of these respondents, 32% reported that their children *feel safer at the new school* but also *have fewer activities*.

Among respondents by tenure, precariously housed (78%) and homeowner (74%) households had the highest proportion of children who changed schools. The most common outcomes for precariously housed households included *School is less challenging/they are bored* (35%) and their children *feel less safe at school* (34%). For homeowner households, 39% reported that *school is more challenging*, followed by 31% who reported that their children *feel less safe at school*.

Among respondents by selected household characteristics, older adult (77%), single parent (74%), households with a member experiencing a disability (70%), and households with children under 18 (67%) all reported high proportions of children who changed schools. The most common outcomes for these respondents included *School is more challenging* and *they feel less safe at the new school*.

**Figure 15. Children Changing Schools and Outcomes, Displaced Households**

	Percent of Children that Changed Schools		Total n	School change outcomes								
				School is less challenging/ they are bored	School is more challenging	They are in a better school	They are in a worse school	They feel less safe at the new school	They feel safer at the new school	They have fewer activities	They have more activities	Things are about the same
Jurisdiction												
County	60%	306		28%		24%	25%					183
Belmont	45%	20		33%		44%	33%					9
Brisbane	81%	16		38%			31%	31%				13
Burlingame	55%	22	33%	33%						33%		12
Daly City	41%	17	43%		29%		29%			29%		7
East Palo Alto	54%	13	43%	57%			29%					7
Foster City	62%	13								50%		8
Half Moon Bay	58%	12		43%			29%	29%	43%			7
Hillsborough	60%	5						67%				3
Milbrae	82%	11		33%		44%	44%	33%				9
Pacifica	91%	11				50%						10
Redwood City	52%	23			25%	33%		25%				12
San Bruno	67%	18	33%		33%		33%					12
San Mateo	66%	35	32%		32%							22
South San Francisco	36%	56		26%	26%						26%	19
Race/Ethnicity												
African American	87%	69	30%	30%				32%	32%			60
Asian	73%	91	27%	32%		32%	27%					66
Hispanic	49%	91		23%		30%	23%		25%			44
Other Race	65%	31		40%		30%	25%	25%				20
Non-Hispanic White	60%	60	28%	31%	44%		28%					36
Tenure												
Homeowner	74%	66		39%		29%	31%					49
Renter	58%	213	25%	30%			25%					122
Precariously Housed	78%	104	35%				34%		30%			80
Income												
Less than \$25,000	65%	92	22%	32%			35%					60
\$25,000-\$49,999	66%	56	25%			28%		28%	25%			36
\$50,000-\$99,999	55%	85		30%	28%		23%					47
Above \$100,000	59%	44	35%	31%		38%						26
Household Characteristics												
Children under 18	67%	237		32%		23%	25%					158
Large Households	45%	44		32%	26%						32%	19
Single Parent	74%	124		32%		28%	29%					92
Disability	70%	188	26%	28%			30%					132
Older Adults (age 65+)	77%	117		35%		29%	29%					89

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Experience with housing discrimination.** Overall, **19% of survey respondents felt they were discriminated against when they looked for housing** in the area.<sup>1</sup> As shown in Figure 16, African American respondents (62%), single parent households (44%) and precariously housed respondents (39%) are most likely to say they experienced housing discrimination. Residents with income above \$100,000 and homeowners are least likely (11%).

Respondents who believed they experienced discrimination when looking for housing in the county reported when the discrimination occurred. Nearly half of respondents (45%) reported that the discrimination they experienced occurred between 2 and 5 years ago. Twenty eight percent of respondents reported that the discrimination occurred in the past year, 20% reported more than 5 years ago and 7% of respondents did not remember when the discrimination occurred.

**How discrimination was addressed.** Respondents who believed they experienced discrimination when looking for housing in the county were asked to describe the actions they took in response to the discrimination. Overall, the most common responses to discrimination experienced by survey respondents were *Nothing/I wasn't sure what to do* (42%), *Moved/found another place to live* (30%), and *Nothing/I was afraid of being evicted or harassed* (20%).

Among top responses for actions taken in response to experienced discrimination, every group reported *Nothing/I wasn't sure what to do* with the exception of African American and single parent households, as well as Brisbane and Hillsborough residents. Similarly, survey respondents from Foster City and Pacifica were the only groups not to include *Moved/found another place to live* among their top responses. African American and Asian households, as well as single parent households, were more likely than other groups to contact either a housing authority, local fair housing organization, or the California Department of Housing or Civil Rights to report their discrimination incident.

**Reasons for discrimination.** Respondents who believed they experienced discrimination when looking for housing in the county provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law, as respondents could provide open-ended and multiple reasons why they thought they experienced discrimination.

Examples of how respondents described why they felt discriminated against, which they provided as open-ended responses to the survey, include:

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<sup>1</sup> Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

### **Appearance/Characteristics**

- *"Because of my race and ethnicity"*
- *"[We] were given a subprime loan for home purchase for being Latinx, low-income and primarily Spanish-speaking; refinance last year was lower than expected."*
- *"It was clear my disability is the reason"*
- *"I have a child and a couple places told me they wouldn't rent to me due to my son."*
- *"The agent asked if I was a tech worker. When I said no, the agent said the place was just rented, even though it was on the listing as active."*
- *"I was approved for the unit and when they met my partner, who is Black, they said [the unit] was rented."*

### **Source of Income/Credit**

- *"Income was through SSDI [social security disability insurance]"*
- *"The landlord wanted an excellent credit score..."*
- *"We were not able to provide all the requirement to rent, like SSN [social security number], income proof, employment, and we don't make enough income..."*
- *"They wanted someone with income from employment not due to disability."*
- *"I was discriminated against because of my race and the fact that I had Section 8 at the time. Being African American and having Section 8 made a lot of people feel like I wouldn't take care of their property."*
- *"I am currently being discriminated against due to my need with rental help and because two of us in our household have a need for an emotional support animal."*

### **Immigration status**

- *Mi hermana llamo a los departamentos donde yo vivo y la manager le dijo que no había disponible pero no era verdad también le dijo que hablara inglés y le pidió seguro social pensando que no tenía y le dijo que tenía que ganar una cierta cantidad de dinero para poder rentar. (My sister called the apartments where I live and the manager told her that there was no one available but it was not true. She also told her to speak English and asked for social security thinking that she did not have it and told her that she had to earn a certain amount of money to be able to rent).*

**Figure 16. Percent of respondents who felt they were discriminated against and how was it addressed**

	Percent who felt they were discriminated against	In the past year	2 to 5 years ago	More than 5 years ago	Don't remember	n	Nothing/ I wasn't sure what to do	Moved/ found another place to live	Nothing/ I was afraid of being evicted/ harassed	Called/ emailed housing authority	Called/ emailed local fair housing organization	Called/ emailed California Department of Housing/ Civil Rights	Called/ emailed City office, County office, or human rights department/ agency	Filed a complaint	Other	n
<b>Jurisdiction</b>																
<b>County</b>	<b>19%</b>	28%	45%	20%	7%	357	42%	30%	20%							359
<b>Belmont</b>	<b>21%</b>	19%	56%	19%	6%	16	38%	38%	50%							16
<b>Brisbane</b>	<b>22%</b>	29%	36%	29%	7%	14		64%			21%		21%			14
<b>Burlingame</b>	<b>14%</b>	25%	50%	20%	5%	20	35%	25%		20%		20%				20
<b>Daly City</b>	<b>15%</b>	20%	40%	33%	7%	15	56%	25%	25%							16
<b>East Palo Alto</b>	<b>29%</b>	23%	54%	15%	8%	13	38%	38%	23%							13
<b>Foster City</b>	<b>18%</b>	15%	40%	45%	0%	20	38%						24%	24%		21
<b>Half Moon Bay</b>	<b>26%</b>	27%	55%	9%	9%	11	27%	36%			36%					11
<b>Hillsborough</b>	<b>15%</b>	14%	71%	0%	14%	7		29%			57%					7
<b>Milbrae</b>	<b>29%</b>	36%	50%	7%	7%	14	31%	23%		38%		23%				13
<b>Pacifica</b>	<b>21%</b>	29%	36%	36%	0%	14	50%		21%	29%		21%			21%	14
<b>Redwood City</b>	<b>24%</b>	34%	34%	19%	13%	32	47%	26%	21%	21%						34
<b>San Bruno</b>	<b>12%</b>	30%	60%	0%	10%	10	50%	30%		30%	30%					10
<b>San Mateo</b>	<b>30%</b>	35%	45%	15%	5%	40	53%	26%	26%							38
<b>South San Francisco</b>	<b>13%</b>	30%	40%	23%	6%	82	59%	27%								83
<b>Race/Ethnicity</b>																
<b>African American</b>	<b>62%</b>	16%	59%	25%	0%	83		36%	29%	27%	26%	27%	24%			84
<b>Asian</b>	<b>16%</b>	24%	50%	20%	6%	82	28%	25%	29%	29%	24%	24%				83
<b>Hispanic</b>	<b>27%</b>	25%	42%	24%	8%	107	52%	27%								107
<b>Other Race</b>	<b>30%</b>	28%	47%	14%	12%	43	47%	30%	26%							43
<b>Non-Hispanic White</b>	<b>12%</b>	38%	41%	14%	7%	91	44%	27%	18%							91
<b>Tenure</b>																
<b>Homeowner</b>	<b>11%</b>	26%	46%	20%	7%	95	32%	29%	22%							96
<b>Renter</b>	<b>28%</b>	26%	47%	20%	6%	232	42%	32%	23%							232
<b>Precariously Housed</b>	<b>39%</b>	21%	54%	20%	4%	98	24%	28%		35%		26%				100
<b>Income</b>																
<b>Less than \$25,000</b>	<b>36%</b>	29%	51%	11%	9%	100	39%	30%	25%							102
<b>\$25,000-\$49,999</b>	<b>24%</b>	31%	41%	22%	6%	64	42%	36%	25%	22%						64
<b>\$50,000-\$99,999</b>	<b>19%</b>	27%	45%	25%	3%	97	44%	29%			18%					97
<b>Above \$100,000</b>	<b>11%</b>	28%	45%	21%	7%	76	45%	22%	16%	16%						76
<b>Household Characteristics</b>																
<b>Children under 18</b>	<b>26%</b>	21%	57%	15%	6%	216	36%	31%	26%							218
<b>Large Households</b>	<b>19%</b>	26%	52%	9%	13%	54	65%	24%	15%							55
<b>Single Parent</b>	<b>44%</b>	13%	65%	17%	5%	106		33%	32%	27%	26%	26%				107
<b>Disability</b>	<b>33%</b>	27%	48%	21%	4%	215	33%	30%		22%						219
<b>Older Adults (age 65+)</b>	<b>20%</b>	20%	51%	20%	8%	144	24%	34%	24%	24%						146

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

**Experience of persons with disabilities.** Overall, 35% of respondents' households include a member experiencing a disability. Of these households, 26% said their housing does not meet their accessibility needs; 74% report that their current housing situation meets their needs. The three top greatest housing needs expressed by respondents included grab bars in bathroom or bench in shower (34%), supportive services to help maintain housing (33%), and ramps (26%). Other needs expressed by a substantial proportion of groups included *wider doorways*, *reserved accessible parking spot by the entrance*, and *more private space in the facility in which I live*.

Of respondents by jurisdiction, East Palo Alto (64%) has the lowest proportion of respondents with disabilities whose current housing situation meets their needs. Of these respondents, 63% indicated they needed supportive services to help maintain housing.

The highest proportion of respondents by group reporting that they or a member of their household experiences a disability were African American (71%), households making less than \$25,000 (59%), single parent households (58%), and precariously housed respondents (56%).

**Figure 17. Respondents experiencing a disability and their top three greatest housing needs**

	Percent of respondents with a disability	Current housing situation meeting needs	Total n	Grab bars in bathroom or bench in shower	Supportive services to help maintain housing	Ramps	Wider doorways	Reserved accessible parking spot by entrance	More private space in the facility in which I live	Service or emotional support animal allowed	Would like to live alone (not with a roommate)	Fewer restrictions/ more freedom	Alarm to notify if a non-verbal child leaves the home	Fire alarm/doorbell made accessible for person with hearing disability/deaf	Better navigation for person who is blind	n
<b>Jurisdiction</b>																
<b>County</b>	35%	74%	711	34%	33%	26%										171
<b>Belmont</b>	35%	89%	28	67%	67%											3
<b>Brisbane</b>	37%	72%	25	29%	29%		29%	29%								7
<b>Burlingame</b>	27%	80%	41	63%	50%											8
<b>Daly City</b>	34%	68%	38		36%		36%		45%		36%					11
<b>East Palo Alto</b>	44%	64%	22		63%											8
<b>Foster City</b>	31%	83%	40		29%		29%									7
<b>Half Moon Bay</b>	45%	68%	22	29%								29%				7
<b>Hillsborough</b>	26%	100%	13													n/a
<b>Milbrae</b>	40%	82%	17	25%					25%	25%			25%	25%	25%	4
<b>Pacifica</b>	39%	93%	29				100%									2
<b>Redwood City</b>	42%	68%	62	33%	28%	28%			33%							18
<b>San Bruno</b>	40%	82%	34	50%		33%		33%								6
<b>San Mateo</b>	43%	72%	65	41%	47%					41%						17
<b>South San Francisco</b>	30%	68%	210	35%	28%	32%										57
<b>Race/Ethnicity</b>																
<b>African American</b>	71%	87%	95		40%		40%	33%								15
<b>Asian</b>	31%	77%	157	29%	34%	26%			26%							35
<b>Hispanic</b>	41%	70%	162	37%	54%				35%							46
<b>Other Race</b>	38%	71%	56	63%		50%	44%									16
<b>Non-Hispanic White</b>	32%	77%	241	33%		27%		21%								52
<b>Tenure</b>																
<b>Homeowner</b>	29%	82%	280	35%		37%		37%								43
<b>Renter</b>	39%	73%	347	41%	40%				27%							88
<b>Precariously Housed</b>	56%	71%	154		37%		26%				33%					43
<b>Income</b>																
<b>Less than \$25,000</b>	59%	71%	167		42%				27%		23%					48
<b>\$25,000-\$49,999</b>	40%	67%	107		45%	45%	45%									31
<b>\$50,000-\$99,999</b>	35%	77%	180	43%	26%	24%										42
<b>Above \$100,000</b>	23%	82%	167	52%		34%		41%								29
<b>Household Characteristics</b>																
<b>Children under 18</b>	35%	78%	293		40%		29%		32%							63
<b>Large Households</b>	35%	70%	99	41%	45%				34%							29
<b>Single Parent</b>	58%	81%	139		48%		28%		41%							29
<b>Older Adults (age 65+)</b>	46%	76%	337	44%	29%	30%										79

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.



**Transportation.** Over 80% of respondents indicated the type of transportation used most often is driving a personal vehicle. This share was relatively similar across the majority of jurisdictions and was the number one type of transportation used across all jurisdictions and demographic characteristics.

The groups with the lowest proportion of those who primarily drive included African American (40%), households making less than \$25,000 (53%), single parents (57%), and precariously housed (57%) respondents.

As shown in Figure 18, on average respondents are fairly satisfied with their transportation situation. Those groups somewhat or not at all satisfied with their transportation options include African American (58%), Brisbane (51%), single parents (45%) and precariously housed (44%) respondents.

**Figure 18.**  
**Are you satisfied**  
**with your current**  
**transportation**  
**options?**

Source:

Root Policy Research from the  
2021-2022 21 Elements AFFH  
Resident Survey.

	Entirely satisfied	Mostly satisfied	Somewhat unsatisfied	Not at all satisfied	n
<b>Jurisdiction</b>					
<b>County</b>	29%	45%	20%	6%	1,903
<b>Belmont</b>	21%	42%	27%	10%	78
<b>Brisbane</b>	17%	33%	38%	13%	64
<b>Burlingame</b>	32%	45%	21%	1%	139
<b>Daly City</b>	19%	52%	20%	8%	109
<b>East Palo Alto</b>	31%	36%	24%	9%	45
<b>Foster City</b>	29%	43%	20%	9%	115
<b>Half Moon Bay</b>	30%	35%	26%	9%	46
<b>Hillsborough</b>	50%	34%	14%	2%	44
<b>Milbrae</b>	30%	45%	13%	13%	40
<b>Pacifica</b>	28%	42%	15%	15%	65
<b>Redwood City</b>	30%	36%	27%	8%	142
<b>San Bruno</b>	23%	54%	19%	4%	81
<b>San Mateo</b>	29%	52%	14%	4%	134
<b>South San Francisco</b>	34%	48%	15%	3%	666
<b>Race/Ethnicity</b>					
<b>African American</b>	22%	21%	48%	10%	134
<b>Asian</b>	23%	49%	24%	4%	500
<b>Hispanic</b>	29%	43%	22%	7%	397
<b>Other Race</b>	29%	41%	21%	9%	149
<b>Non-Hispanic White</b>	32%	45%	17%	5%	757
<b>Tenure</b>					
<b>Homeowner</b>	31%	45%	18%	6%	905
<b>Renter</b>	27%	44%	23%	6%	834
<b>Precariously Housed</b>	20%	36%	35%	9%	254
<b>Income</b>					
<b>Less than \$25,000</b>	22%	39%	29%	10%	282
<b>\$25,000-\$49,999</b>	25%	42%	26%	8%	265
<b>\$50,000-\$99,999</b>	28%	52%	16%	4%	517
<b>Above \$100,000</b>	34%	44%	18%	4%	721
<b>Household Characteristics</b>					
<b>Children under 18</b>	25%	43%	25%	6%	840
<b>Large Households</b>	29%	50%	18%	4%	284
<b>Single Parent</b>	20%	36%	38%	7%	240
<b>Disability</b>	25%	40%	27%	8%	658
<b>Older Adults (age 65+)</b>	30%	43%	21%	6%	736

**Solutions offered by residents.** Respondents were asked a series of questions about how to improve their situations related to housing, employment, health, education and neighborhood.

**Improve housing security.** When asked what could improve a respondent's housing security, the top answers among respondents by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics were *none of the above* and *help me with a downpayment/purchase*.

The highest proportion of respondents among groups that selected *None of the above* includes:

- Hillsborough residents, 71%
- Owners, 65%
- Income greater than \$100,000, 54%
- Foster City residents, 53%
- White, 51%
- Burlingame residents, 50%

The highest proportion of respondents among groups that selected *Help me with a downpayment or purchase* includes:

- Renters, 44%
- Large households, 42%
- Daly City residents, 41%
- Hispanic, 39%
- Precariously housed, 39%
- City of San Mateo residents, 37%

Other solutions to improve housing security identified by several different groups included *Help me with the housing search*, *help me pay rent each month*, and *find a landlord who accepts Section 8*. The highest proportion of respondents among groups that selected these solutions includes:

*Help me with the housing search*

- Precariously housed, 39%
- Income less than \$25,000, 34%
- Income between \$25,000-\$50,000, 29%

- Half Moon Bay residents, 27%

*Help me pay rent each month*

- Income less than \$25,000, 35%
- Single parent, 31%

*Find a landlord who accepts Section 8*

- Black or African American, 37%

**Improve neighborhood situation.** When asked what could improve a respondent's neighborhood situation, nearly every respondent group by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics identified *Better lighting*. Other solutions flagged by multiple respondent groups to improve their neighborhood situations includes *Improve street crossings* and *none of the above*.

The highest proportion of respondents among groups that selected *Better lighting* includes:

- East Palo Alto residents, 45%
- Millbrae residents, 45%
- Other race, 42%
- Daly City residents, 41%
- Hispanic, 40%
- Income between \$25,000-\$50,000, 40%
- Income between \$50,000-\$100,000, 40%

The highest proportion of respondents among groups that selected *Improve street crossings* includes:

- City of San Mateo residents, 34%
- Single parent, 31%

The highest proportion of respondents among groups that selected *None of the above* includes:

- Foster City residents, 37%
- Hillsborough residents, 36%
- Burlingame residents, 28%

Additionally, 42% of Millbrae respondents chose *Reduce crime*, 40% of Brisbane respondents chose *More stores to meet my needs*, and Belmont (34%) and Half Moon Bay (33%) respondents chose *Build more sidewalks*.

**Improve health situation.** When asked what could improve a respondent's health situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Make it easier to exercise*, *More healthy food* and *None of the above*.

The highest proportion of respondents among groups that selected *Make it easier to exercise* includes:

- Redwood City residents, 48%
- Hispanic, 42%
- South San Francisco residents, 41%
- City of San Mateo residents, 41%
- Asian, 41%
- Renters, 40%

The highest proportion of respondents among groups that selected *More healthy food* includes:

- East Palo Alto residents, 48%
- Precariously Housed, 47%
- Single parent, 41%
- Daly City residents, 40%
- Income less than \$25,000, 38%
- Black or African American, 37%
- Large Households, 37%

The highest proportion of respondents among groups that selected *None of the above* includes residents from:

- Hillsborough residents, 48%
- Burlingame residents, 47%
- Foster City residents, 42%
- White, 41%
- Owners, 39%

Additionally, African American (34%) and San Bruno (29%) respondents identified *Better access to mental health care* as a solution to help improve their health situations.

**Improve job situation.** When asked what could improve a respondent's employment situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Increase wages* and *None of the above*.

The highest proportion of respondents among groups that selected *Increase wages* includes:

- Renters, 52%
- Single parents, 50%
- Hispanic, 49%
- Households with children, 49%
- Daly City residents, 49%
- Income between \$50,000-\$100,000, 49%
- Large households, 48%

The highest proportion of respondents among groups that selected *None of the above* includes:

- Hillsborough residents, 76%
- Owners, 58%
- White, 57%
- Over 65+, 53%
- Income greater than \$100,000, 53%
- Foster City residents, 53%

Additionally, 29% of households with income less than \$25K identified *Find a job near my apartment or house* as a solution to help improve their situation.

**Improve education situation.** When asked what could improve a respondent's education situation for their children, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *None of the above*, *Have more activities*, and *Stop bullying/crime/drug use at school*.

The highest proportion of respondents among groups that selected *None of the above* includes:

- Burlingame residents, 55%

- White, 52%
- Over 65+, 51%
- Hillsborough residents, 49%
- Foster City residents, 46%
- Brisbane residents, 45%

The highest proportion of respondents among groups that selected *Have more activities* includes:

- Single parent, 45%
- Households with children, 41%
- Large households, 41%
- Other race, 37%
- Daly City residents, 34%
- Hispanic, 34%

The highest proportion of respondents among groups that selected *Stop bullying/crime/drug use at school* includes:

- East Palo Alto residents, 38%
- Precariously housed, 31%
- Other race, 30%
- Redwood City residents, 29%
- Hispanic, 29%
- San Mateo residents, 28%

Additionally, 29% of Millbrae respondents identified *Have better teachers at their schools* as a means to improve the education situation in their respective households.

# HOUSING NEEDS DATA REPORT: ATHERTON

ABAG/MTC Staff and Baird + Driskell Community Planning

2021-04-02



ASSOCIATION OF BAY AREA GOVERNMENTS  
METROPOLITAN TRANSPORTATION COMMISSION



Technical Assistance  
for Local Planning  
**HOUSING**



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# 1 INTRODUCTION

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of Atherton.

## 2 SUMMARY OF KEY FACTS

- **Population** - Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of Atherton decreased by 2.3% from 2000 to 2020, which is below the growth rate of the Bay Area.
- **Age** - In 2019, Atherton's youth population under the age of 18 was 1,596 and senior population 65 and older was 1,604. These age groups represent 22.3% and 22.4%, respectively, of Atherton's population.
- **Race/Ethnicity** - In 2020, 69.3% of Atherton's population was White while 0.8% was African American, 21.0% was Asian, and 4.4% was Latinx. People of color in Atherton comprise a proportion below the overall proportion in the Bay Area as a whole.<sup>1</sup>
- **Employment** - Atherton residents most commonly work in the *Financial & Professional Services* industry. From January 2010 to January 2021, the unemployment rate in Atherton decreased by 3.1 percentage points. Since 2010, the number of jobs located in the jurisdiction increased by 560 (28.2%). Additionally, the jobs-household ratio in Atherton has increased from 0.82 in 2002 to 1.14 jobs per household in 2018.
- **Number of Homes** - The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in Atherton decreased, 1.0% from 2010 to 2020, which is *below* the growth rate for San Mateo County and *below* the growth rate of the region's housing stock during this time period.
- **Home Prices** - A diversity of homes at all income levels creates opportunities for all Atherton residents to live and thrive in the community.
  - **Ownership** The largest proportion of homes had a value in the range of \$2M+ in 2019. Home prices increased by 195.7% from 2010 to 2020.
  - **Rental Prices** - The typical contract rent for an apartment in Atherton was \$3,200 in 2019. Rental prices increased by 60.3% from 2009 to 2019. To rent a typical apartment without cost burden, a household would need to make \$128,320 per year.<sup>2</sup>
- **Housing Type** - It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 97.9% of homes in Atherton were single family detached, 1.8% were single family attached, 0.2% were small multifamily (2-4 units), and 0.0% were medium or large multifamily (5+ units). Between 2010 and 2020, the number of multifamily units increased more than single-family units. Generally, in Atherton, the share of the

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<sup>1</sup> The Census Bureau's American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

<sup>2</sup> Note that contract rents may differ significantly from, and often being lower than, current listing prices.



housing stock that is detached single family homes is above that of other jurisdictions in the region.

- **Cost Burden** - The U.S. Department of Housing and Urban Development considers housing to be affordable for a household if the household spends less than 30% of its income on housing costs. A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” In Atherton, 13.5% of households spend 30%-50% of their income on housing, while 17.6% of households are severely cost burden and use the majority of their income for housing.
- **Displacement/Gentrification** - According to research from The University of California, Berkeley, 0.0% of households in Atherton live in neighborhoods that are susceptible to or experiencing displacement, and 0.0% live in areas at risk of or undergoing gentrification. 100.0% of households in Atherton live in neighborhoods where low-income households are likely excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood** - 39.6% of residents in Atherton live in neighborhoods identified as “Highest Resource” or “High Resource” areas by State-commissioned research, while 0.0% of residents live in areas identified by this research as “Low Resource” or “High Segregation and Poverty” areas. These neighborhood designations are based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors.<sup>3</sup>
- **Special Housing Needs** - Some population groups may have special housing needs that require specific program responses, and these groups may experience barriers to accessing stable housing due to their specific housing circumstances. In Atherton, 7.8% of residents have a disability of any kind and may require accessible housing. Additionally, 12.5% of Atherton households are larger households with five or more people, who likely need larger housing units with three bedrooms or more. 5.4% of households are female-headed families, which are often at greater risk of housing insecurity.

#### **Note on Data**

*Many of the tables in this report are sourced from data from the Census Bureau’s American Community Survey or U.S. Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of respondents had been reached. We use the five-year release to get a*

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<sup>3</sup> For more information on the “opportunity area” categories developed by HCD and the California Tax Credit Allocation Committee, see this website: <https://www.treasurer.ca.gov/ctcac/opportunity.asp>. The degree to which different jurisdictions and neighborhoods have access to opportunity will likely need to be analyzed as part of new Housing Element requirements related to affirmatively furthering fair housing. ABAG/MTC will be providing jurisdictions with technical assistance on this topic this summer, following the release of additional guidance from HCD.



*larger data pool to minimize this “margin of error” but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.*

*Additionally, there may be instances where there is no data available for a jurisdiction for particular data point, or where a value is 0 and the automatically generated text cannot perform a calculation. In these cases, the automatically generated text is “NODATA.” Staff should reword these sentences before using them in the context of the Housing Element or other documents.*

**Note on Figures**

*Any figure that does not specify geography in the figure name represents data for Atherton.*



## 3 LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

### 3.1 Regional Housing Needs Determination

The Plan Bay Area 2050<sup>4</sup> Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.<sup>5</sup> This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones.<sup>6</sup> These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

### 3.2 Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA - the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. For more information on the RHNA process this cycle, see ABAG's website: <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>

Almost all jurisdictions in the Bay Area are likely to receive a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles.

In January 2021, ABAG adopted a Draft RHNA Methodology, which is currently being reviewed by HCD. For Atherton, the proposed RHNA to be planned for this cycle is 348 units, a slated increase from the last cycle. **Please note that the previously stated figures are merely illustrative, as ABAG has yet to issue Final RHNA allocations. The Final RHNA allocations that local jurisdictions will use for their**

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<sup>4</sup> Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing and transportation

<sup>5</sup> HCD divides the RHND into the following four income categories:

Very Low-income: 0-50% of Area Median Income

Low-income: 50-80% of Area Median Income

Moderate-income: 80-120% of Area Median Income

Above Moderate-income: 120% or more of Area Median Income

<sup>6</sup> For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: [https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920\(r\).pdf](https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf)





**Housing Elements will be released at the end of 2021.** The potential allocation that Atherton would receive from the Draft RHNA Methodology is broken down by income category as follows:

**Table 1: Illustrative Regional Housing Needs Allocation from Draft Methodology**

Income Group	Atherton Units	San Mateo County Units	Bay Area Units	Atherton Percent	San Mateo County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	94	12196	114442	27.0%	25.6%	25.9%
Low Income (50%-80% of AMI)	54	7023	65892	15.5%	14.7%	14.9%
Moderate Income (80%-120% of AMI)	56	7937	72712	16.1%	16.6%	16.5%
Above Moderate Income (>120% of AMI)	144	20531	188130	41.4%	43.1%	42.6%
<b>Total</b>	<b>348</b>	<b>47687</b>	<b>441176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

*Source: Association of Bay Area Governments Methodology and tentative numbers were approved by ABAG's Executive board on January 21, 2021 (Resolution No. 02-2021). The numbers were submitted for review to California Housing and Community Development in February 2021, after which an appeals process will take place during the Summer and Fall of 2021.*  
**THESE NUMBERS SHOULD BE CONSIDERED PRELIMINARY AND SUBJECT TO CHANGE PER HCD REVIEW**

## 4 POPULATION, EMPLOYMENT AND HOUSEHOLD CHARACTERISTICS

### 4.1 Population

The Bay Area is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Many cities in the region have experienced significant growth in jobs and population. While these trends have led to a corresponding increase in demand for housing across the region, the regional production of housing has largely not kept pace with job and population growth. Since 2000, Atherton's population has decreased by 2.3%; this rate is below that of the region as a whole, at 14.8%. In Atherton, roughly 13.8% of its population moved during the past year, a number 0.4 percentage points greater than the regional rate of 13.4%.

**Table 2: Population Growth Trends**

Geography	1990	1995	2000	2005	2010	2015	2020
Atherton	7163	7249	7194	7230	6914	6976	7031
San Mateo County	649623	685354	707163	719844	718451	761748	773244
Bay Area	6020147	6381961	6784348	7073912	7150739	7595694	7790537

*Universe: Total population*

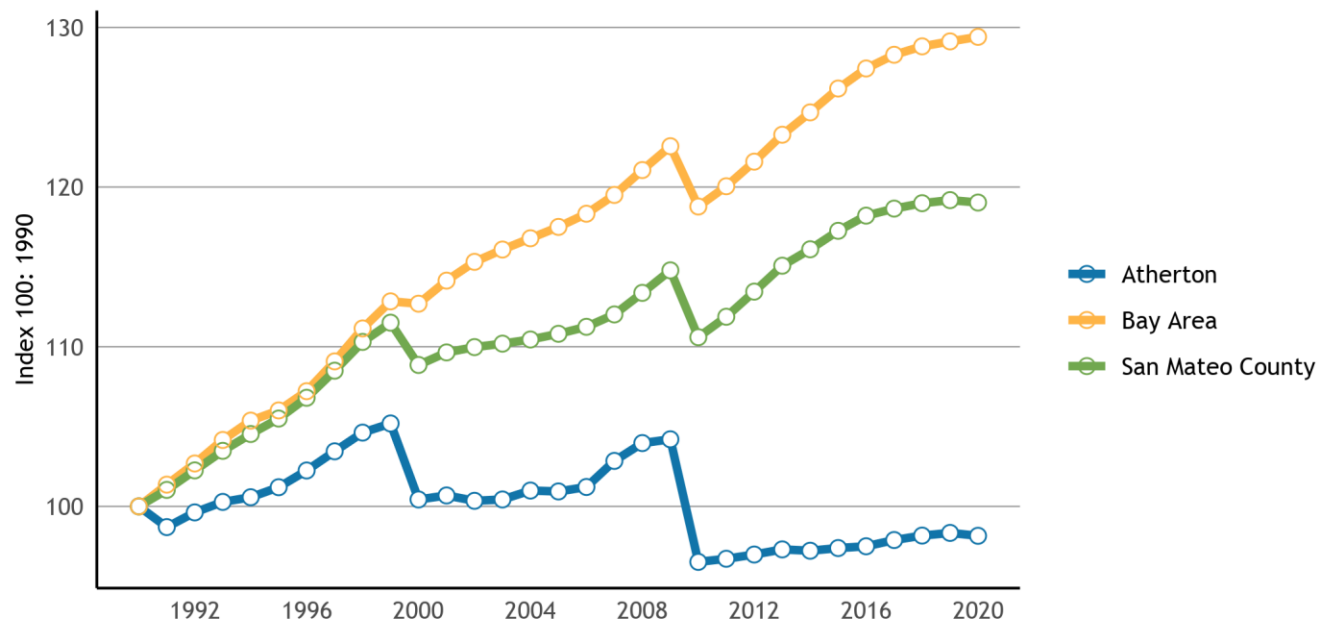
*Source: California Department of Finance, E-5 series*

*For more years of data, please refer to the Data Packet Workbook, Table POPEMP-01.*

In 2020, the population of Atherton was estimated to be 7,031 (see Table 2). From 1990 to 2000, the population increased by 0.4%, while it decreased by 3.9% during the first decade of the 2000s. In the most recent decade, the population increased by 1.7%. The population of Atherton makes up 0.9% of San Mateo County.<sup>7</sup>

<sup>7</sup> To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e. percent change) in each of these geographies relative to their populations in 1990.





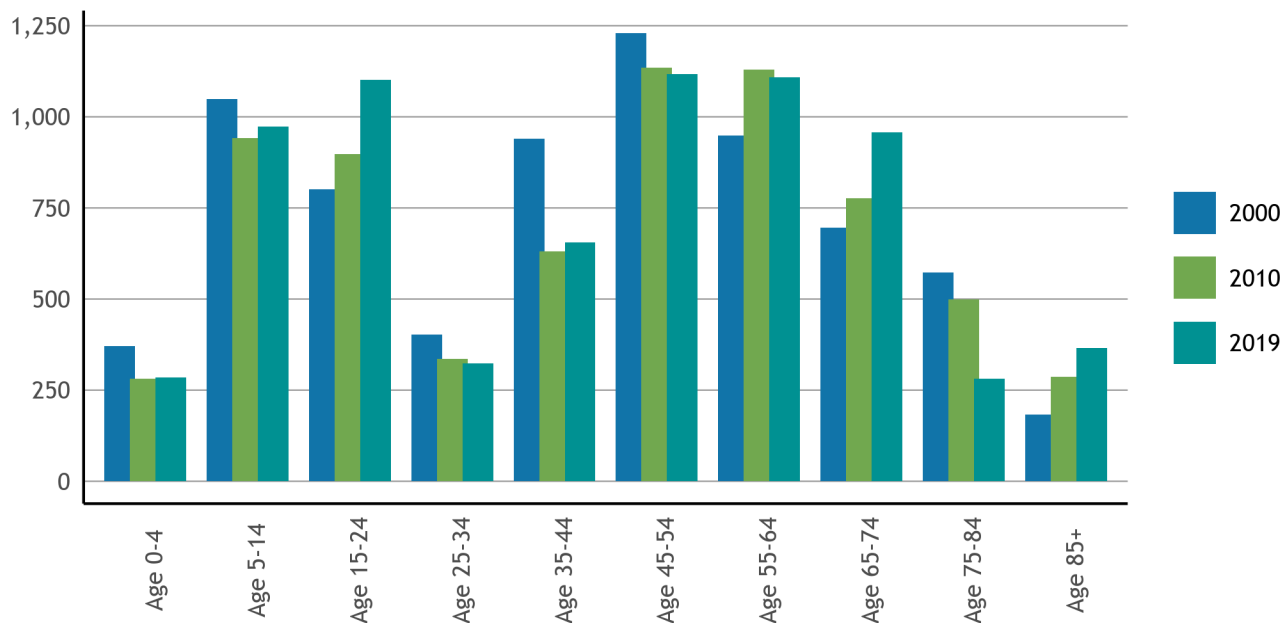
**Figure 1: Population Growth Trends**

Source: California Department of Finance, E-5 series Note: The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates. For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-01.

## 4.2 Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In Atherton, the median age in 2000 was 45.2; by 2019, this figure had increased, landing at around 47 years. More specifically, the population of those under 14 has increased since 2010, while the 65-and-over population has increased (see Figure 2).



**Figure 2: Population by Age, 2000-2019**

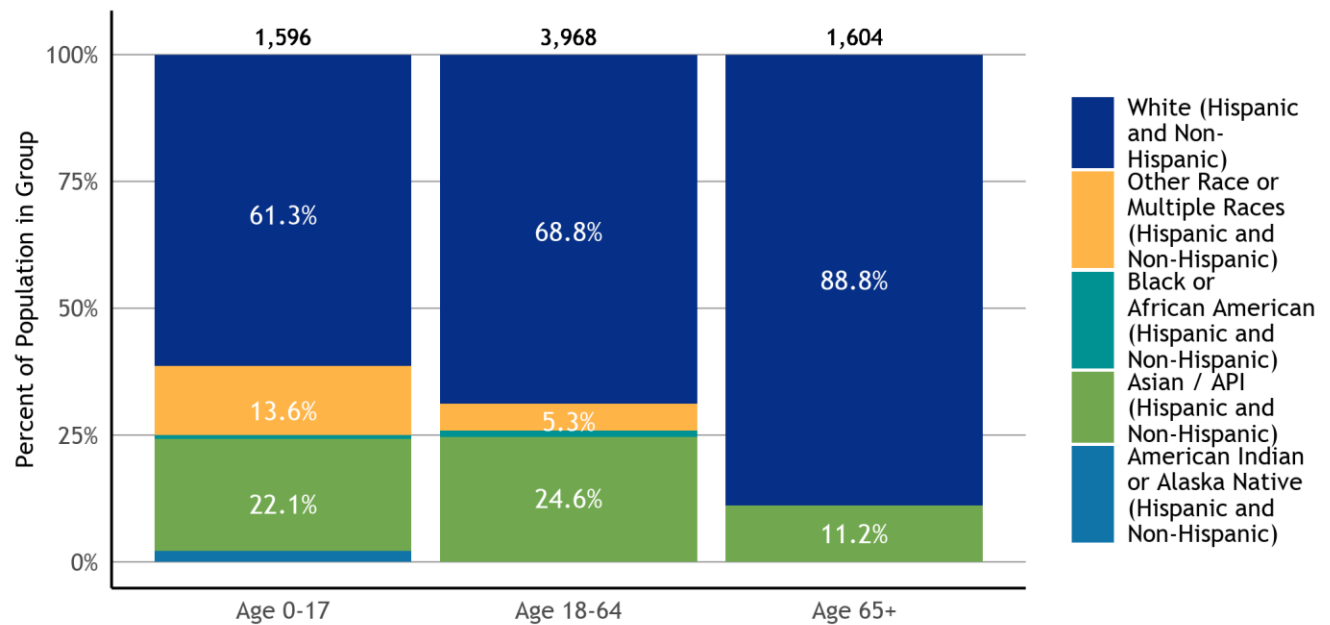
*Universe: Total population*

*Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-04.*

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color<sup>8</sup> make up 11.2% of seniors and 38.7% of youth under 18 (see Figure 3).

<sup>8</sup> Here, we count all non-white racial groups



**Figure 3: Senior and Youth Population by Race**

Universe: Total population

Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

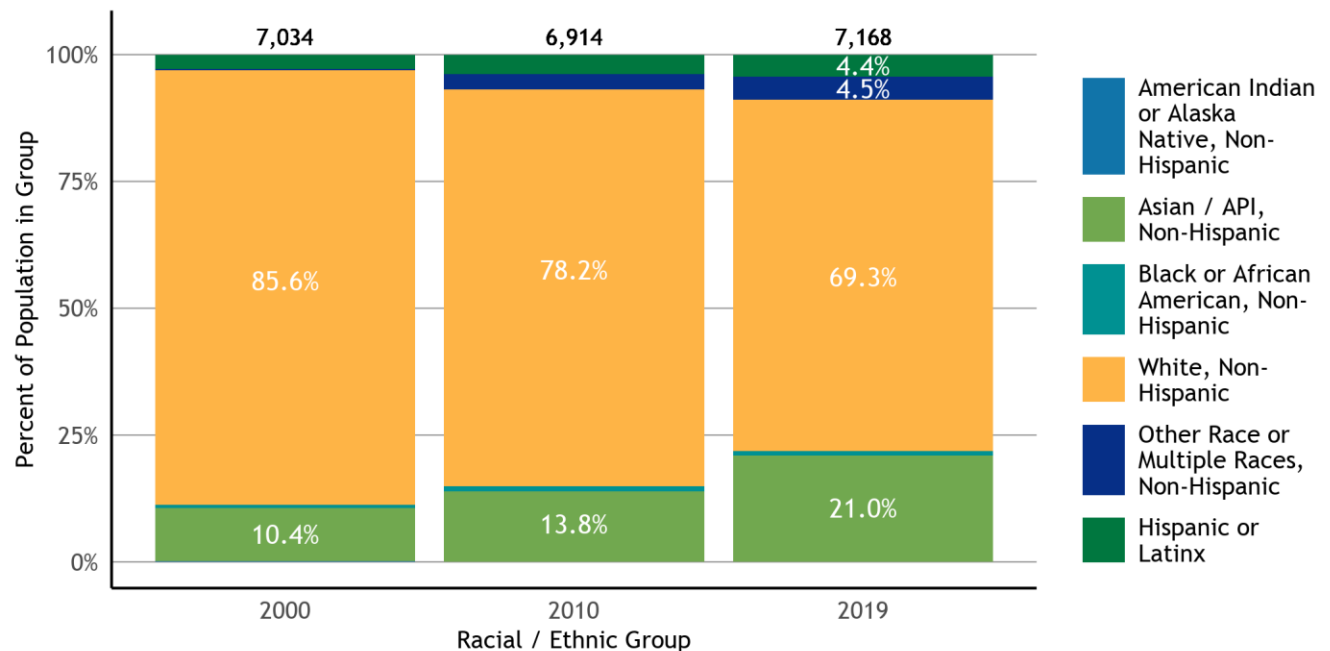
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)

For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-02.

### 4.3 Race and Ethnicity

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today<sup>9</sup>. Since 2000, the percentage of residents in Atherton identifying as White has decreased - and by the same token the percentage of residents of all *other* races and ethnicities has *increased* - by 16.3 percentage points, with the 2019 population standing at 4,966 (see Figure 4). In absolute terms, the *Asian / API, Non-Hispanic* population increased the most while the *White, Non-Hispanic* population decreased the most.

<sup>9</sup> See, for example, Rothstein, R. (2017). *The color of law : a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.



**Figure 4: Population by Race, 2000-2019**

Universe: Total population

Notes: Data for 2019 represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

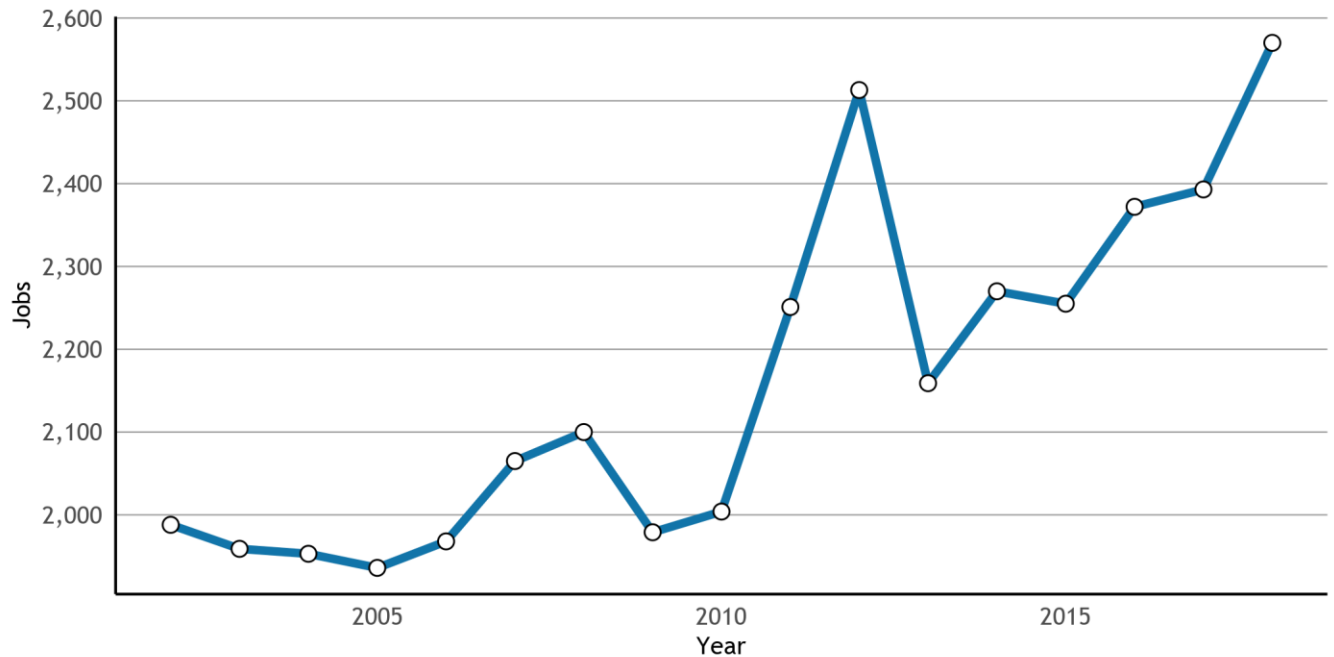
For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-02.

## 4.4 Employment Trends

### 4.4.1 Balance of Jobs and Workers

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region’s core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” them. Between 2002 and 2018, the number of jobs in Atherton increased by 29.3% (see Figure 5).



**Figure 5: Jobs in a Jurisdiction**

*Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment*

*Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.*

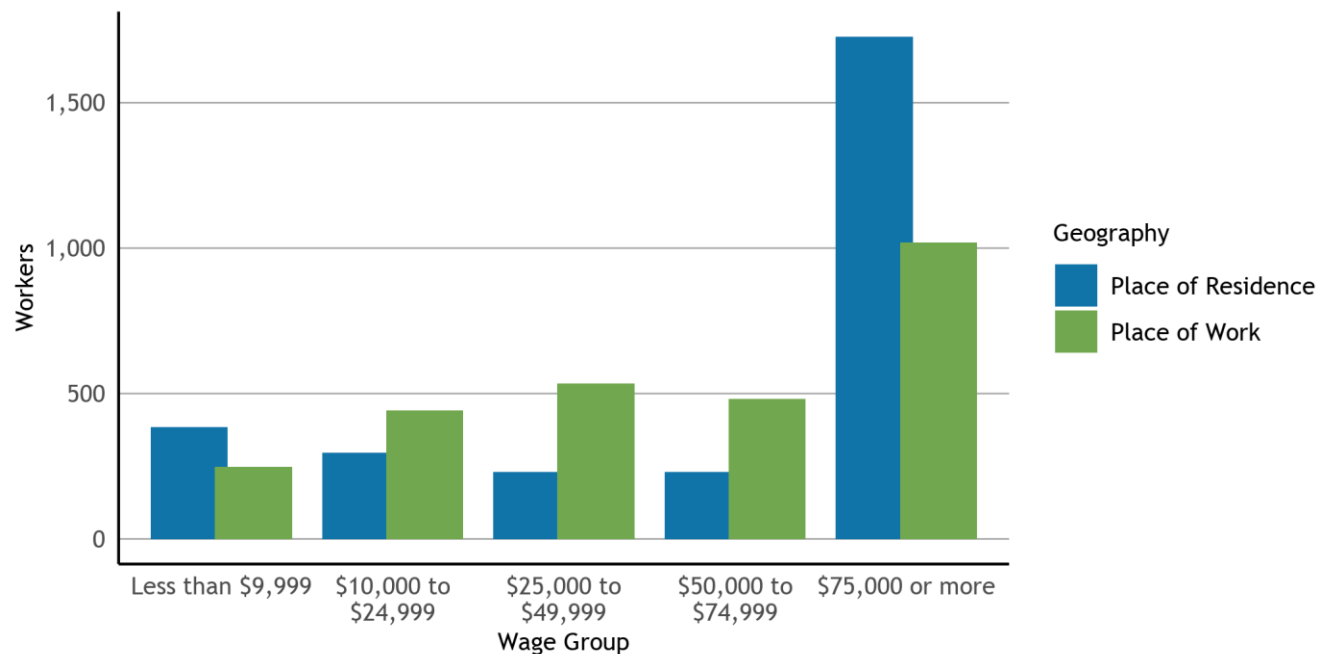
*Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018  
For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-11.*

There are 2,870 employed residents, and 2,726 jobs<sup>10</sup> in Atherton - the ratio of jobs to resident workers is 0.95; Atherton is *a net exporter of workers*.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for those workers - or conversely, it may house residents who are low wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. Atherton has more low-wage *jobs* than low-wage *residents* (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage

<sup>10</sup> Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

spectrum, the city has more high-wage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000) (see Figure 6).<sup>11</sup>



**Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence**

*Universe: Workers 16 years and over with earnings*

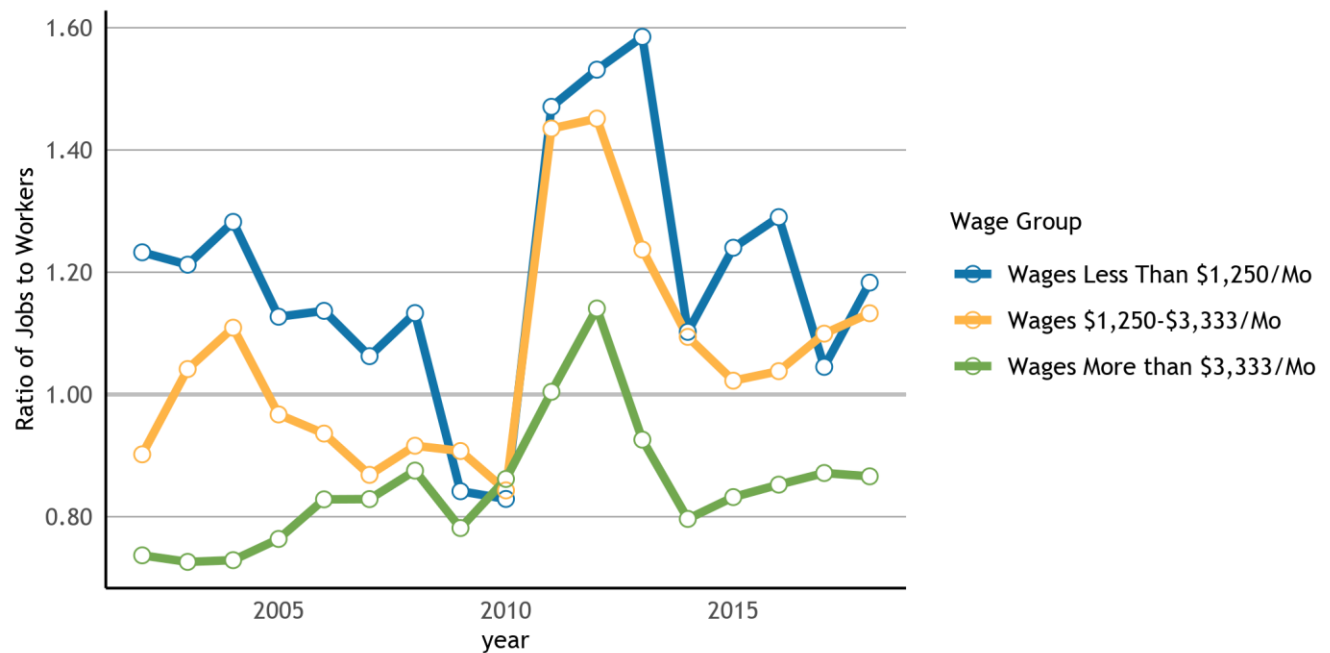
*Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-10.*

Figure 7 shows the balance of a jurisdiction's resident workers to the jobs located there for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the region (see Figure 7).

<sup>11</sup> The source table is top-coded at \$75,000, precluding more fine grained analysis at the higher end of the wage spectrum.





**Figure 7: Jobs-Worker Ratios, By Wage Group**

*Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment*

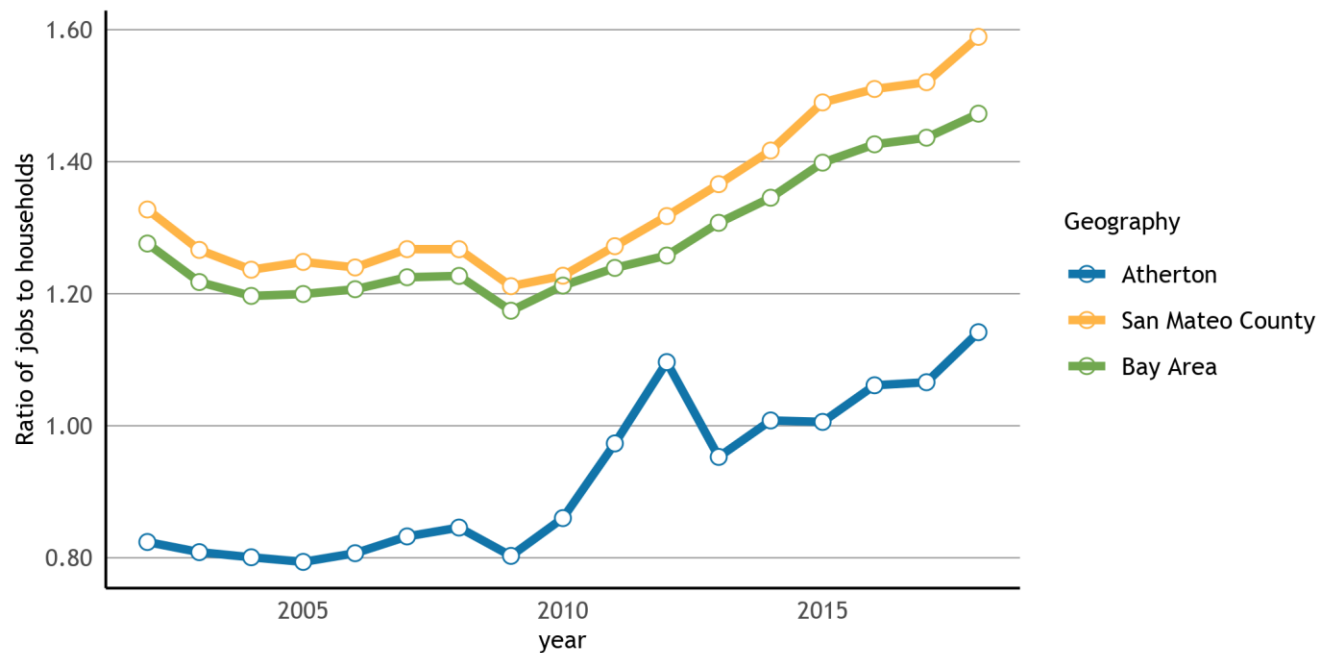
*Notes: The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.*

*Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-14.*

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs may draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work, particularly where job growth has been in relatively lower wage jobs. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a city is relatively jobs-rich, typically also with a high jobs to household ratio. Thus bringing housing into the measure, the *jobs-household ratio* in Atherton has increased from 0.82 in 2002, to 1.14 jobs per household in 2018 (see Figure 8).



**Figure 8: Jobs-Household Ratio**

*Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction*

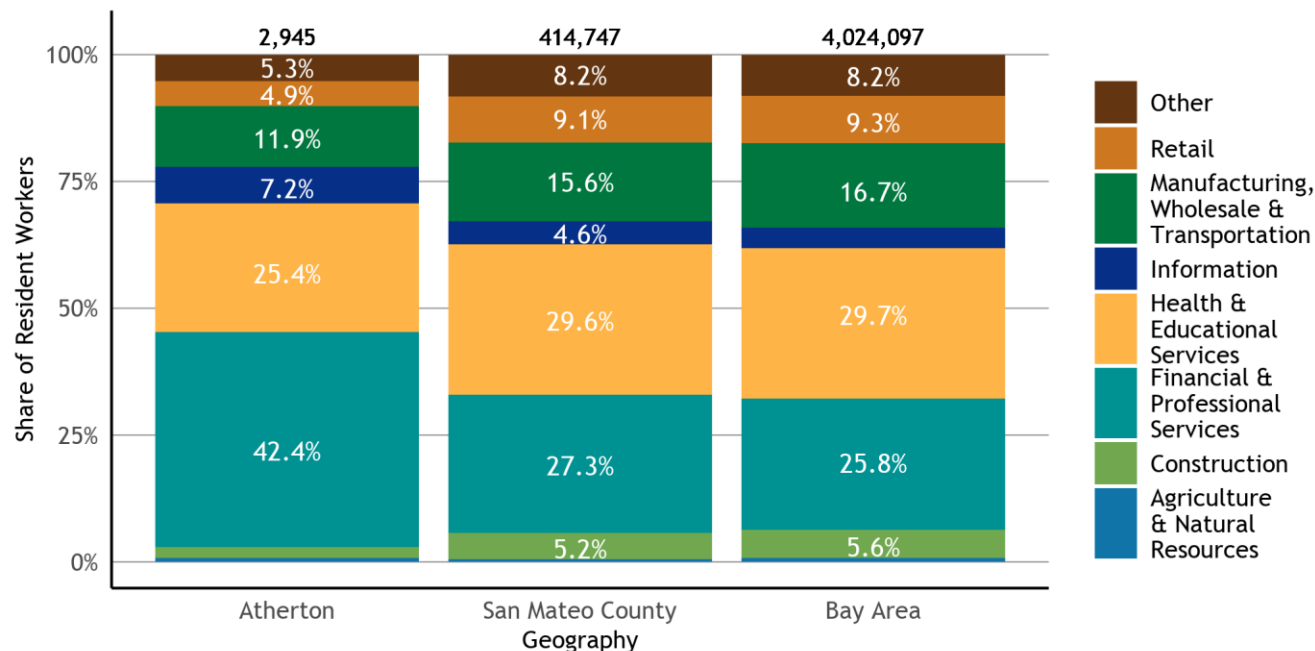
*Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.*

*Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households)*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-13.*

#### 4.4.2 Sector Composition

In terms of sectoral composition, the largest industry in which Atherton residents work is *Financial & Professional Services*, and the largest sector in which San Mateo residents work is *Health & Educational Services* (see Figure 9). For the Bay Area as a whole, the *Health & Educational Services* industry employs the most workers.



**Figure 9: Resident Employment by Industry**

*Universe: Civilian employed population age 16 years and over*

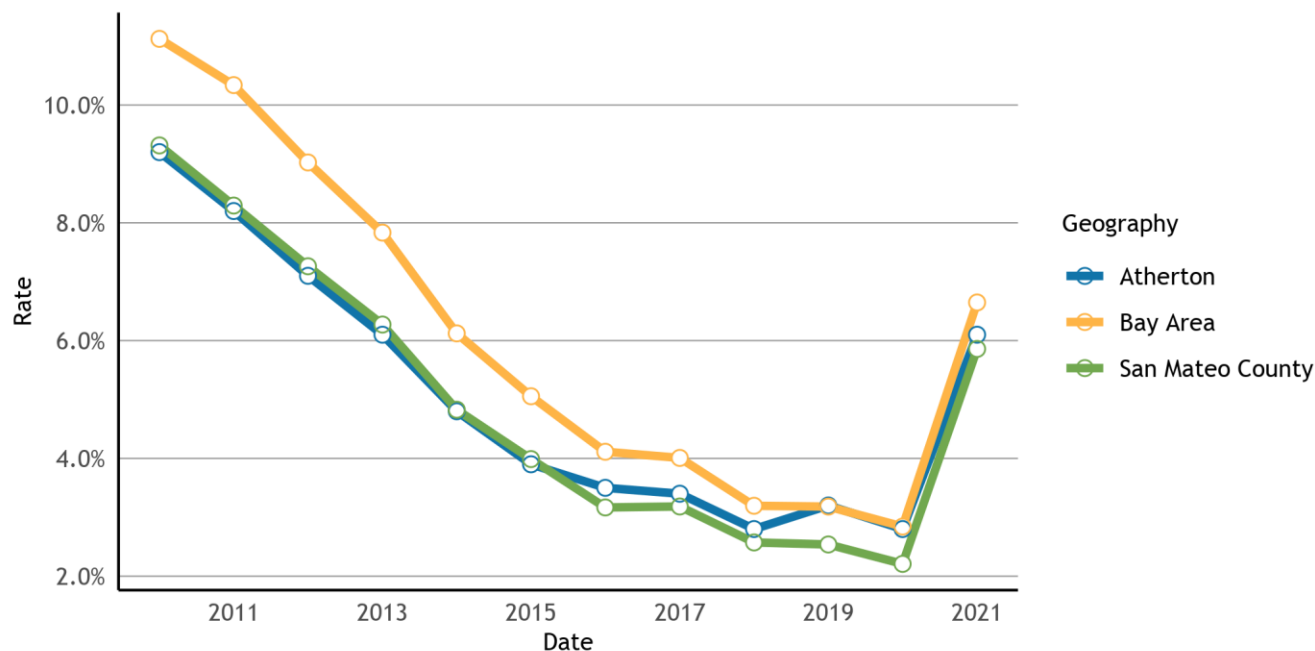
*Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Categories are derived from the following source tables: Agriculture & Natural Resources: C24030\_003E, C24030\_030E; Construction: C24030\_006E, C24030\_033E; Manufacturing, Wholesale & Transportation: C24030\_007E, C24030\_034E, C24030\_008E, C24030\_035E, C24030\_010E, C24030\_037E; Retail: C24030\_009E, C24030\_036E; Information: C24030\_013E, C24030\_040E; Financial & Professional Services: C24030\_014E, C24030\_041E, C24030\_017E, C24030\_044E; Health & Educational Services: C24030\_021E, C24030\_024E, C24030\_048E, C24030\_051E; Other: C24030\_027E, C24030\_054E, C24030\_028E, C24030\_055E*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-06.*

#### 4.4.3 Unemployment

In Atherton, there was a 3.1 percentage point decrease in the unemployment rate between January 2010 and January 2021. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, though with a general improvement and recovery in the later months of 2020.



**Figure 10: Unemployment Rate**

Universe: Civilian noninstitutional population ages 16 and older

Notes: Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data. Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-15.

## 4.5 Extremely Low-Income Households

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state<sup>12</sup>.

In Atherton, 78.9% of households make more than 100% of the Area Median Income (AMI)<sup>13</sup>, compared to 6.5% making less than 30% of AMI, which is considered extremely low-income (see Figure 11).

<sup>12</sup> Bohn, S. et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

<sup>13</sup> Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50

Regionally, more than half of all households make more than 100% AMI, while 15% make less than 30% AMI. In San Mateo County, 30% AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners - including food service workers, full-time students, teachers, farmworkers and healthcare professionals - can fall into lower AMI categories due to relatively stagnant wages in many industries.

#### **Note on Estimating the Projected Number of Extremely Low-Income Households**

Local jurisdictions are required to provide an estimate for their projected extremely low-income households in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. For more information, visit HCD's Building Blocks page on Extremely Low-Income Housing Needs.

This document does not contain the required data point of projected extremely low-income households, as Bay Area jurisdictions have not yet received their final RHNA numbers. Once Atherton receives its 6th Cycle RHNA, staff can estimate the projected extremely low-income households using one of the following three methodologies:

#### **Option A: Assume that 59.8% of Atherton's very low-income RHNA is for extremely low-income households.**

According to HCD's Regional Housing Need Determination for the Bay Area, 15.5% of the region's housing need is for 0-30% AMI households while 25.9% is for 0-50% AMI households. Therefore, extremely low-income housing need represents 59.8% of the region's very low-income housing need, as 15.5 divided by 25.9 is 59.8%. This option aligns with HCD's guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as HCD uses U.S. Census data to calculate the Regional Housing Need Determination.

#### **Option B: Assume that 50.7% of Atherton's very low-income RHNA is for extremely low-income households.**

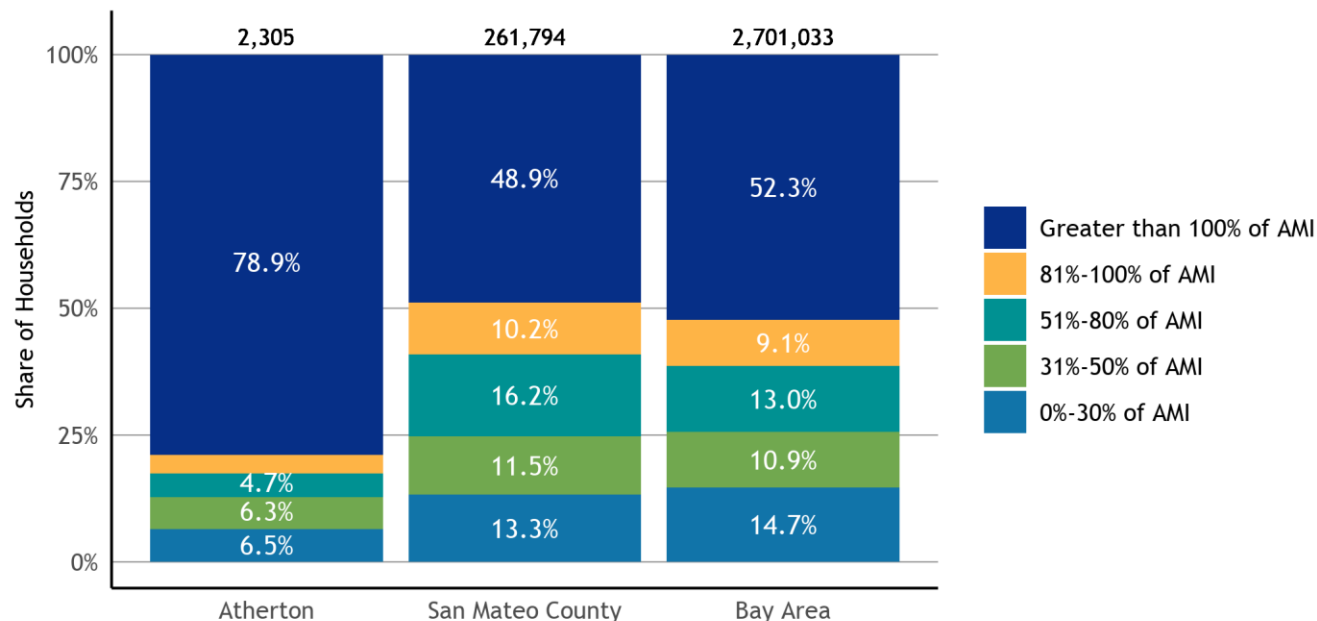
According to the data shown below (Figure 11), 294 of Atherton's households are 0-50% AMI while 149 are extremely low-income. Therefore, extremely low-income households represent 50.7% of households who are 0-50% AMI, as 149 divided by 294 is 50.7%. This option aligns with HCD's guidance to use U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, as the information in Figure 11 represents a tabulation of Census Bureau Data.

#### **Option C: Assume that 50% of Atherton's very low-income RHNA is for extremely low-income households.**

HCD's guidance notes that instead of using U.S. Census data to calculate the percentage of very low-income RHNA that qualifies for extremely low-income households, local jurisdictions can presume that 50% of their RHNA for very low-income households qualifies for extremely low-income households.

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percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.



**Figure 11: Households by Household Income Level**

Universe: Occupied housing units

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located. Local jurisdictions are required to provide an estimate for their projected extremely low-income households (0-30% AMI) in their Housing Elements. HCD's official Housing Element guidance notes that jurisdictions can use their RHNA for very low-income households (those making 0-50% AMI) to calculate their projected extremely low-income households. As Bay Area jurisdictions have not yet received their final RHNA numbers, this document does not contain the required data point of projected extremely low-income households. The report portion of the housing data needs packet contains more specific guidance for how local staff can calculate an estimate for projected extremely low-income households once jurisdictions receive their 6th cycle RHNA numbers.

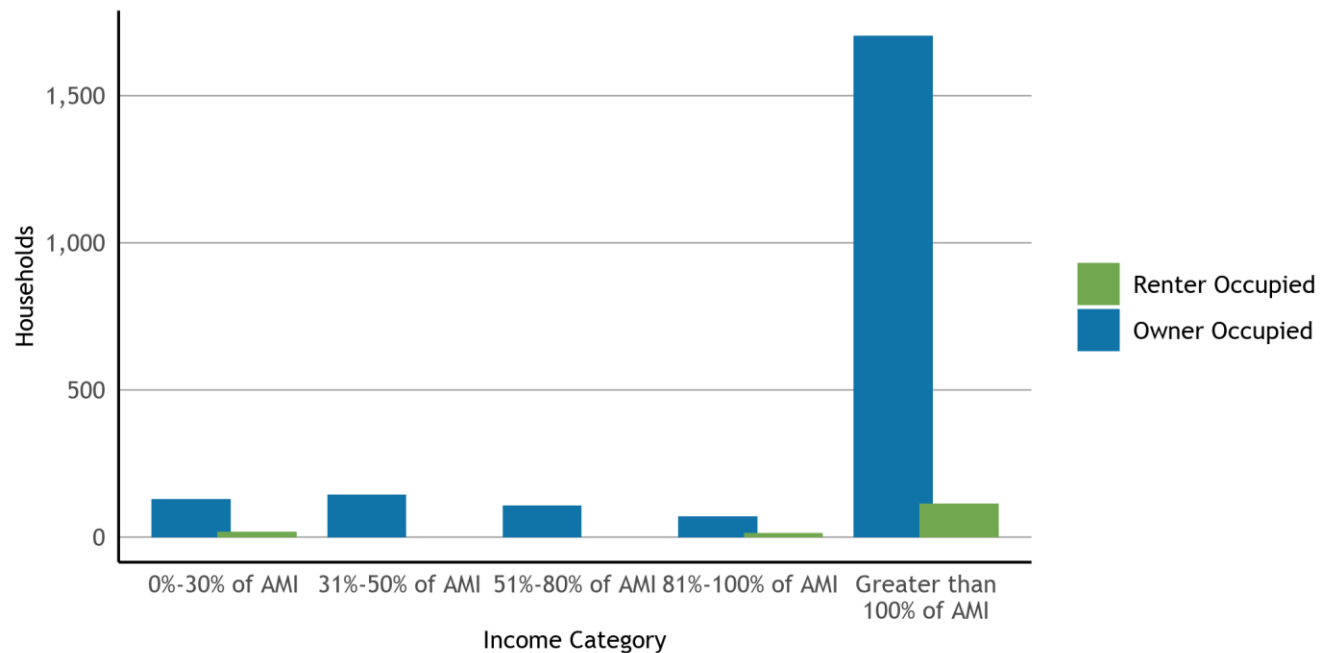
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-01.

Throughout the region, there are disparities between the incomes of homeowners and renters.

Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households.

In Atherton, the largest proportion of renters falls in the *Greater than 100% of AMI* income group, while the largest proportion of homeowners are found in the *Greater than 100% of AMI* group (see Figure 12).



**Figure 12: Household Income Level by Tenure**

*Universe: Occupied housing units*

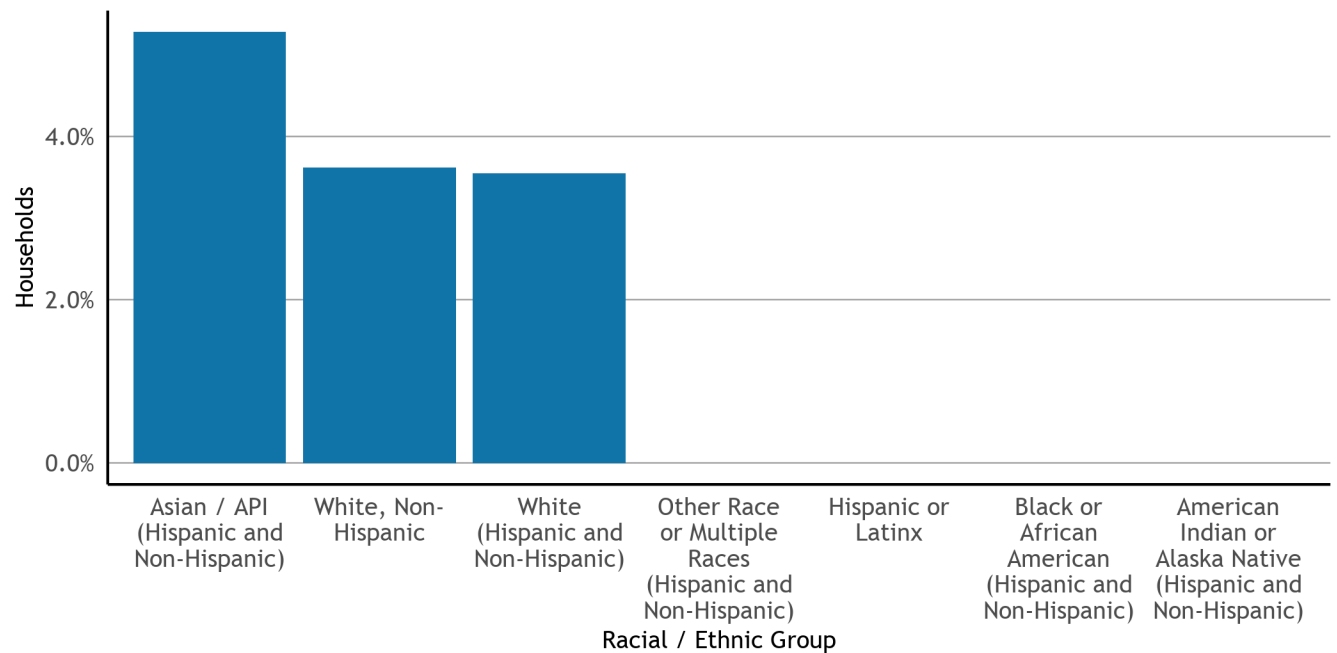
*Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-21.*

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.<sup>14</sup> These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In Atherton, Asian / API (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by White (Hispanic and Non-Hispanic) residents (see Figure 13).

<sup>14</sup> Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.



**Figure 13: Poverty Status by Race**

*Universe: Population for whom poverty status is determined*

*Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.*

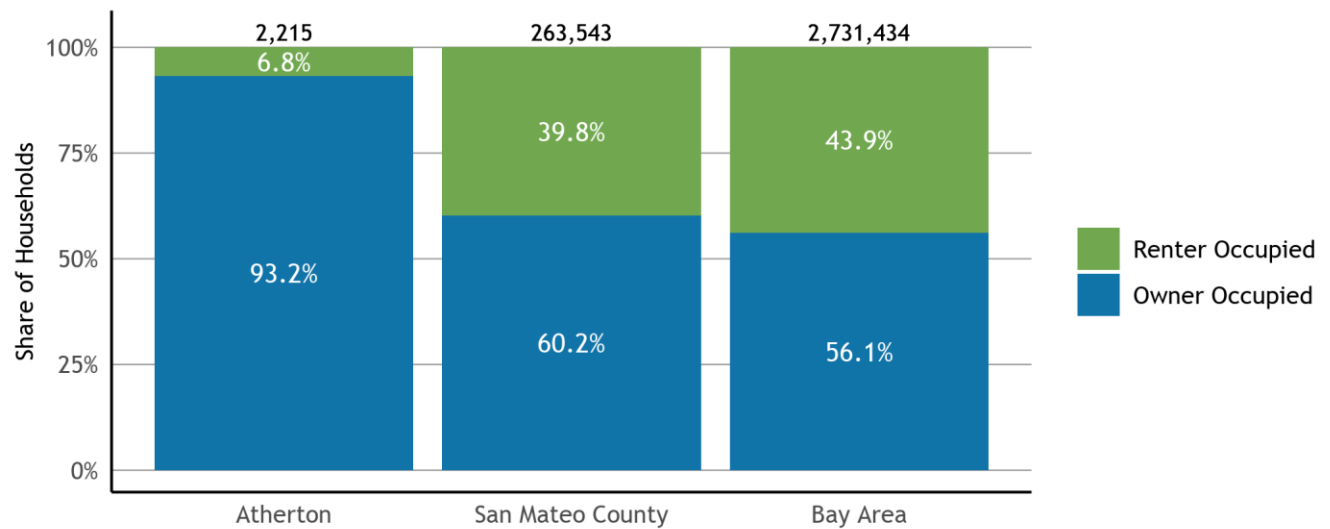
*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table ELI-03.*

## 4.6 Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity - ability for individuals to stay in their homes - in a city and region. Generally, renters may be displaced more quickly if prices increase. In Atherton there are a total of 2,215 housing units, and fewer residents rent than own their homes: 6.8% versus 93.2% (see Figure 14). By comparison, 39.8% of households in San Mateo County are renters, while 44% of Bay Area households rent their homes.





**Figure 14: Housing Tenure**

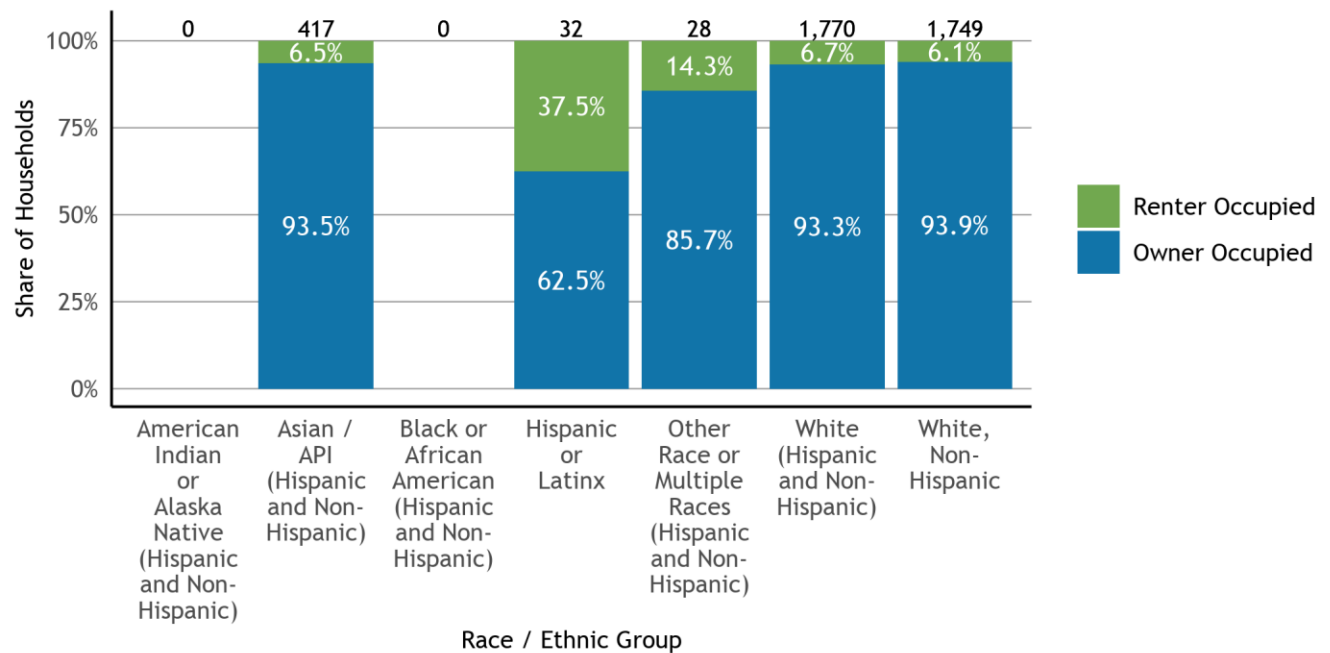
*Universe: Occupied housing units*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-16.*

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.<sup>15</sup> In Atherton, NODATA of Black households owned their homes, while homeownership rates were 93.5% for Asian households, 62.5% for Latinx households, and 93.3% for White households. Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

<sup>15</sup> See, for example, Rothstein, R. (2017). *The color of law : a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.



**Figure 15: Housing Tenure by Race of Householder**

*Universe: Occupied housing units*

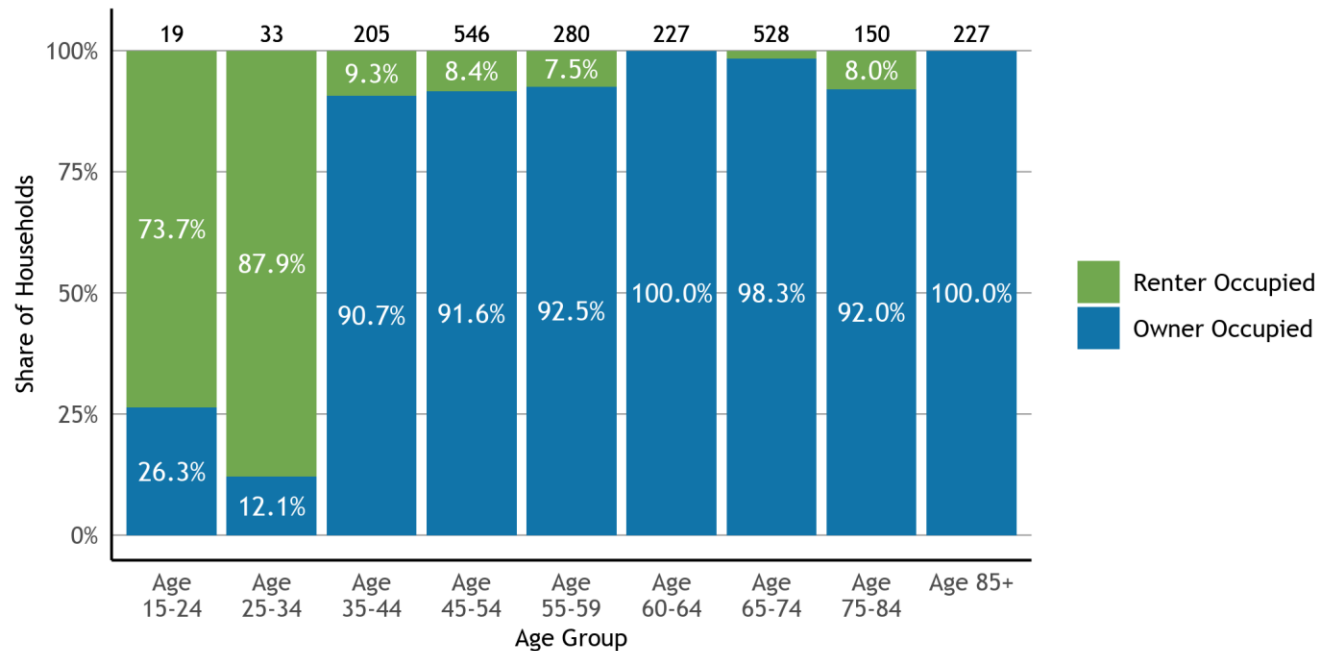
*Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-20.*

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options in an expensive housing market.

In Atherton, 20.2% of householders between the ages of 25 and 44 are renters, while 2.3% of householders over 65 are (see Figure 16).



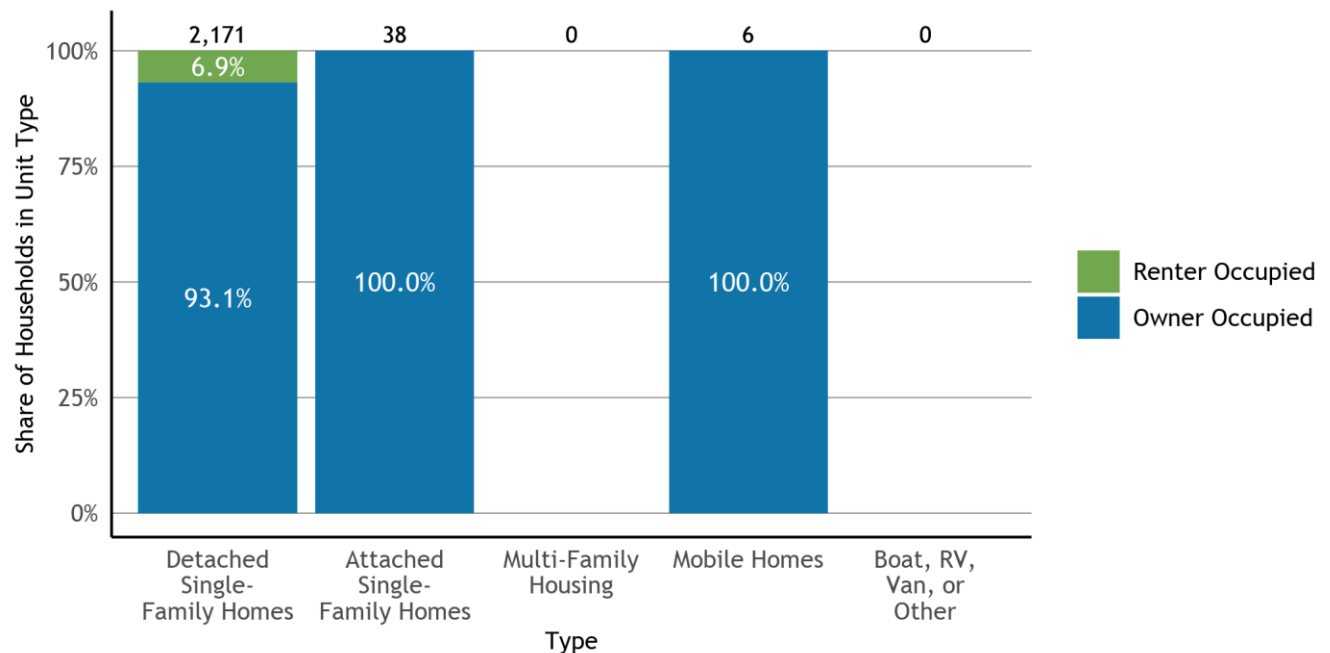
**Figure 16: Housing Tenure by Age**

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-18.

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Atherton, 93.1% of households in detached single-family homes are homeowners, while NODATA of households in multi-family housing are homeowners (see Figure 17).



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for Local Planning  
**HOUSING**

## Figure 17: Housing Tenure by Housing Type

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-22.

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### 4.7 Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

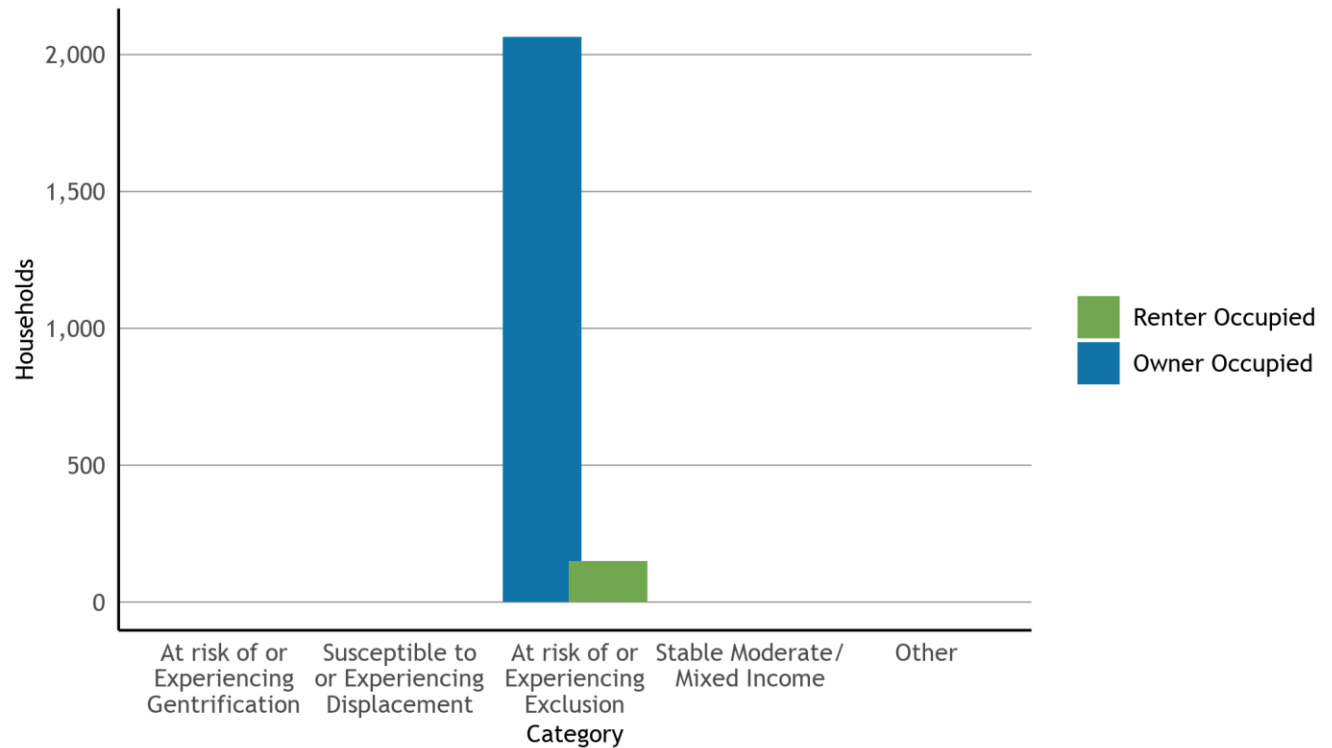
The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in Atherton, 0.0% of households live in neighborhoods that are susceptible to or experiencing displacement and 0.0% live in neighborhoods at risk of or undergoing gentrification.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 100.0% of households in Atherton live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.<sup>16</sup>

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<sup>16</sup> More information about this gentrification and displacement data is available at the Urban Displacement Project's webpage: <https://www.urbandisplacement.org/>. Specifically, one can learn more about the different gentrification/displacement typologies shown in Figure 18 at this link: [https://www.urbandisplacement.org/sites/default/files/typology\\_sheet\\_2018\\_0.png](https://www.urbandisplacement.org/sites/default/files/typology_sheet_2018_0.png). Additionally, one can view maps that show which typologies correspond to which parts of a jurisdiction here: <https://www.urbandisplacement.org/san-francisco/sf-bay-area-gentrification-and-displacement>





**Figure 18: Households by Displacement Risk and Tenure**

*Universe: Households*

*Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.*

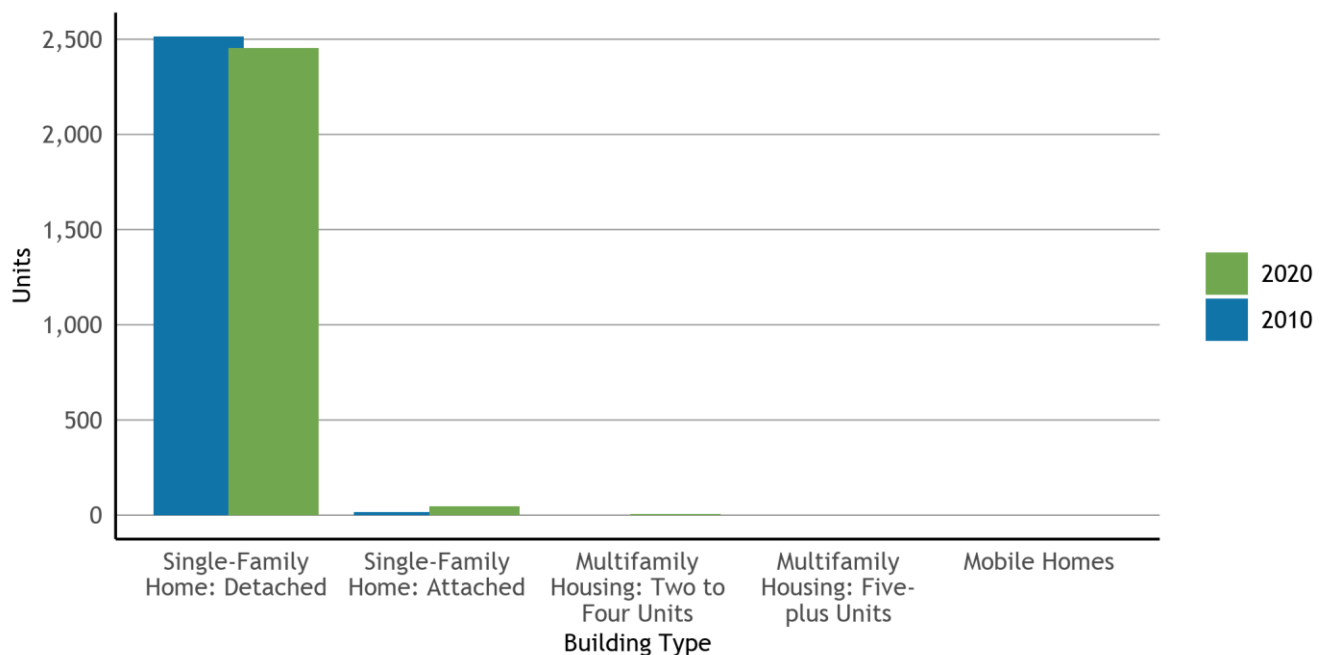
*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-25.*

## 5 HOUSING STOCK CHARACTERISTICS

### 5.1 Housing Types, Year Built, Vacancy, and Permits

In recent years, most housing produced in the region and across the state consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” - including duplexes, triplexes, townhomes, cottage clusters and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age-in-place.

The housing stock of Atherton in 2020 was made up of 97.9% single family detached homes, 1.8% single family attached homes, 0.2% multifamily homes with 2 to 4 units, 0.0% multifamily homes with 5 or more units, and 0.0% mobile homes (see Figure 19). In Atherton, the housing type that experienced the most growth between 2010 and 2020 was *Single-Family Home: Attached*.



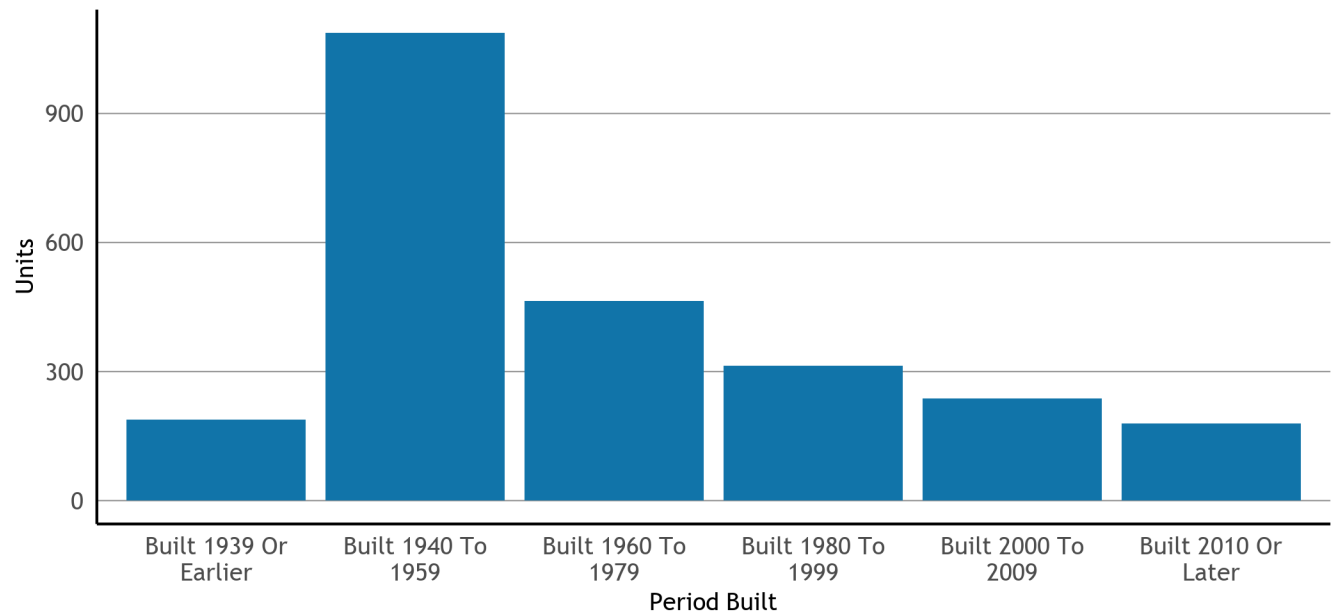
**Figure 19: Housing Type Trends**

Universe: Housing units

Source: California Department of Finance, E-5 series

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-01.

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In Atherton, the largest proportion of the housing stock was built 1940 to 1959, with 1,087 units constructed during this period (see Figure 20). Since 2010, 7.3% of the current housing stock was built, which is 180 units.



**Figure 20: Housing Units by Year Structure Built**

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-04.

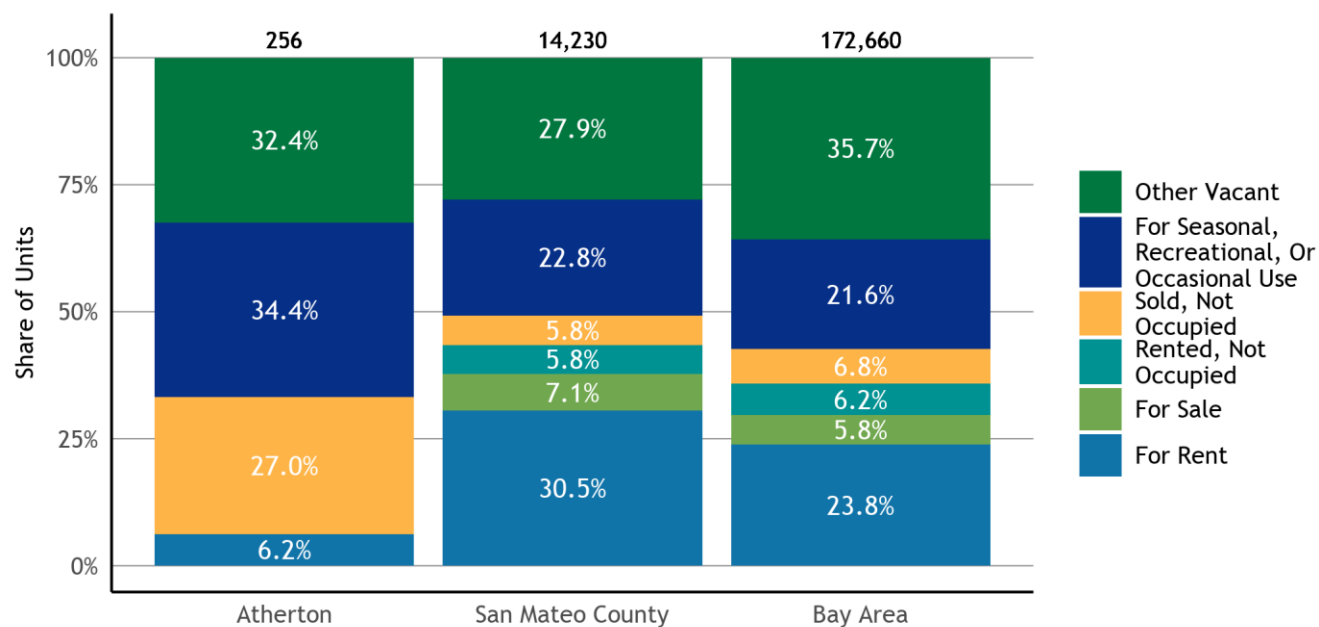
Vacant units make up 10.4% of the overall housing stock in Atherton. The rental vacancy stands at 9.6%, while the ownership vacancy rate is 3.2%. Of the vacant units, the most common type of vacancy is *For Seasonal, Recreational, Or Occasional Use* (see Figure 21).<sup>17</sup>

Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration.<sup>18</sup> In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting

<sup>17</sup> The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (10.4%). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a significant number of vacancy categories, including the numerically significant *other vacant*.

<sup>18</sup> For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.<sup>19</sup>



**Figure 21: Vacant Units by Type**

Universe: Vacant housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-03.

Between 2015 and 2019, 131 housing units were issued permits in Atherton. 59.5% of permits issued in Atherton were for above moderate-income housing, 2.3% were for moderate-income housing, and 38.2% were for low- or very low-income housing (see Table 3).

**Table 3: Housing Permitting**

Income Group	value
Above Moderate Income Permits	78
Very Low Income Permits	35
Low Income Permits	15
Moderate Income Permits	3

Universe: Housing permits issued between 2015 and 2019

Notes: HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the

<sup>19</sup> See Dow, P. (2018). Unpacking the Growth in San Francisco’s Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.



county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.

Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)

This table is included in the Data Packet Workbook as Table HSG-11.

## 5.2 Assisted Housing Developments At-Risk of Conversion

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

The data in the table below comes from the California Housing Partnership's Preservation Database, the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 0 assisted units in Atherton in the Preservation Database. Of these units, 0.0% are at *High Risk* or *Very High Risk* of conversion.<sup>20</sup>

### Note on At-Risk Assisted Housing Developments

HCD requires that Housing Elements list the assisted housing developments at risk of converting to market-rate uses. For more information on the specific properties that are at Moderate Risk, High Risk, or Very High Risk of conversion, local jurisdiction staff should contact Danielle Mazzella, Preservation & Data Manager at the California Housing Partnership, at [dmazzella@chpc.net](mailto:dmazzella@chpc.net).

Table 4: Assisted Units at Risk of Conversion

Income	Atherton	San Mateo County	Bay Area
Low	0	4656	110177
Moderate	0	191	3375
High	0	359	1854
Very High	0	58	1053
Total Assisted Units in Database	0	5264	116459

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

<sup>20</sup> California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.



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Notes: While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at-risk of converting to market rate uses. This document provides aggregate numbers of at-risk units for each jurisdiction, but local planning staff should contact Danielle Mazzella with the California Housing Partnership at [dmazzella@chpc.net](mailto:dmazzella@chpc.net) to obtain a list of affordable properties that fall under this designation. California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer. Source: California Housing Partnership, Preservation Database (2020)  
This table is included in the Data Packet Workbook as Table RISK-01.

### 5.3 Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in Atherton. For example, 0.0% of renters in Atherton reported lacking a kitchen and 0.0% of renters lack plumbing, compared to 0.0% of owners who lack a kitchen and 0.0% of owners who lack plumbing.

#### Note on Substandard Housing

HCD requires Housing Elements to estimate the number of units in need of rehabilitation and replacement. As a data source for housing units in need of rehabilitation and replacement is not available for all jurisdictions in the region, ABAG was not able to provide this required data point in this document. To produce an estimate of housing needs in need of rehabilitation and replacement, staff can supplement the data below on substandard housing issues with additional local information from code enforcement, recent windshield surveys of properties, building department data, knowledgeable builders/developers in the community, or nonprofit housing developers or organizations. For more information, visit HCD's Building Blocks page on Housing Stock Characteristics.

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

Notes: While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Per HCD guidance, local jurisdictions must also list the specific affordable housing developments at-risk of converting to market rate uses. This document provides aggregate numbers of at-risk units for each jurisdiction, but local planning staff should contact Danielle Mazzella with the California Housing Partnership at [dmazzella@chpc.net](mailto:dmazzella@chpc.net) to obtain a list of affordable properties that fall under this designation. California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer. Source: California Housing Partnership, Preservation Database (2020)  
For the data table behind this figure, please refer to the Data Packet Workbook, Table RISK-01.

### 5.4 Home and Rent Values



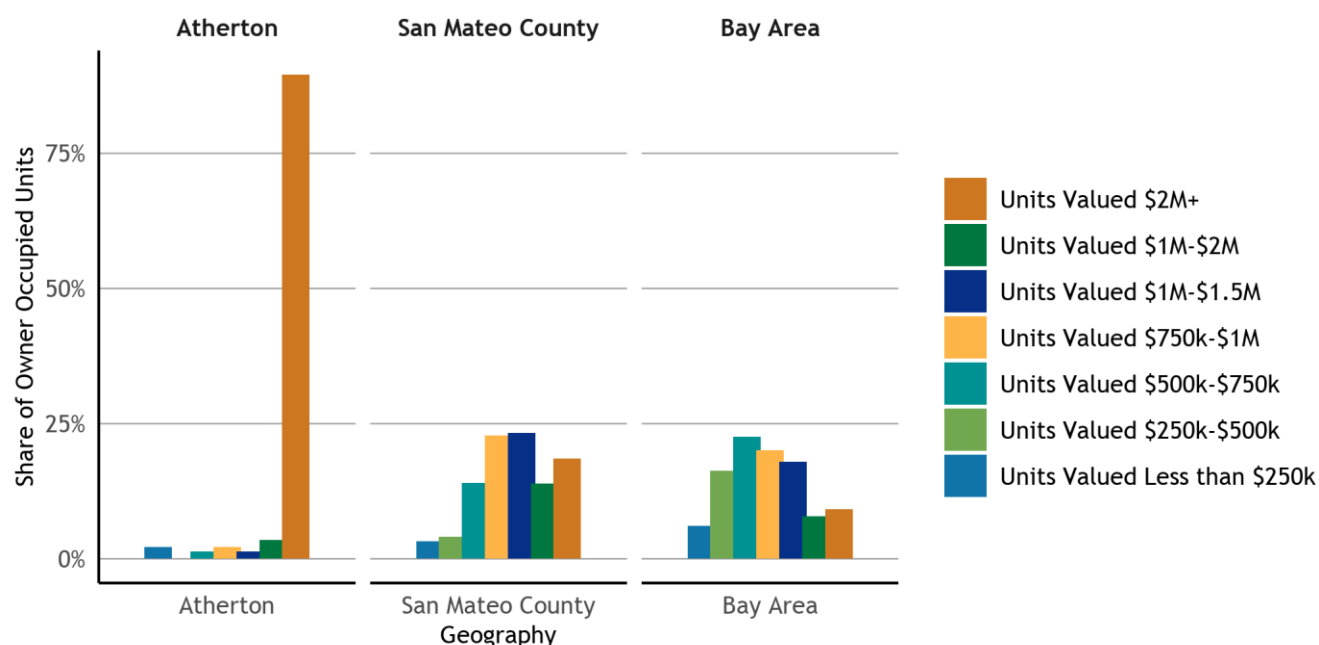
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Home prices reflect a complex mix of supply and demand factors, including an area’s demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Atherton was estimated at \$6,593,960 by December of 2020, per data from Zillow. The largest proportion of homes were valued between \$2M+ (see Figure 22). By comparison, the typical home value is \$1,418,330 in San Mateo County and \$1,077,230 the Bay Area, with the largest share of units valued \$1m-\$1.5m (county) and \$500k-\$750k (region).

The region’s home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 248.2% in Atherton from \$1,893,730 to \$6,593,960. This change is above the change in San Mateo County, and above the change for the region (see Figure 23).

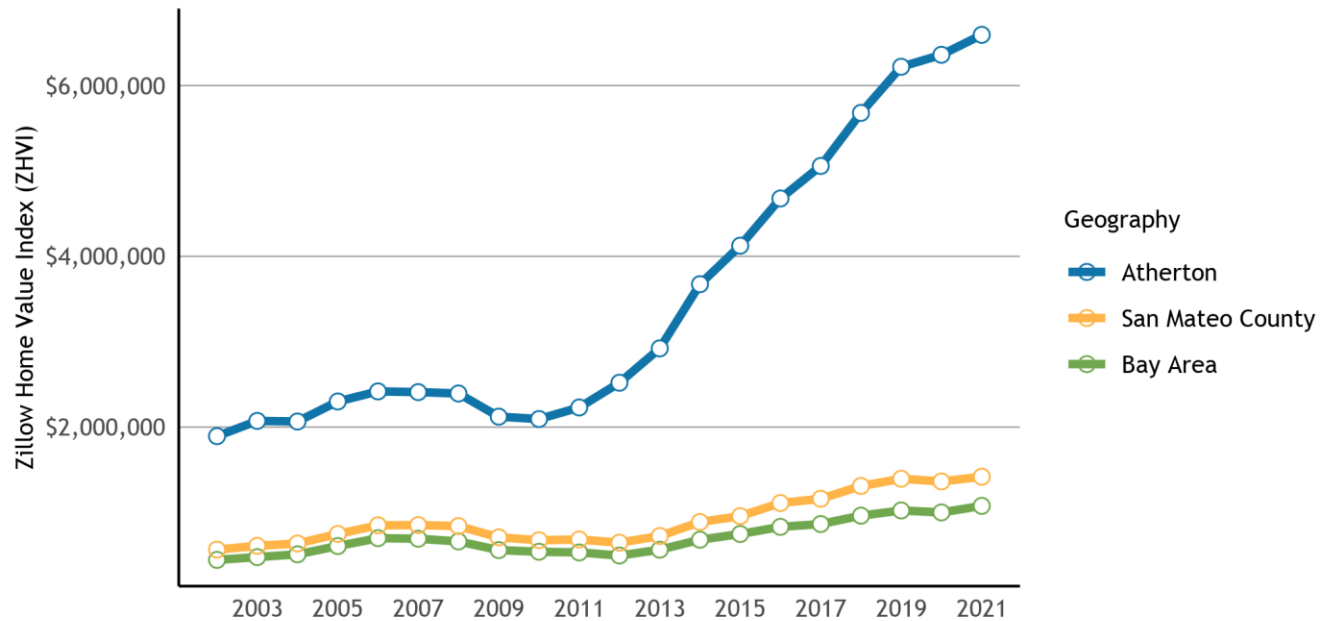


**Figure 22: Home Values of Owner-Occupied Units**

Universe: Owner-occupied units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-07.



**Figure 23: Zillow Home Value Index (ZHVI)**

*Universe: Owner-occupied housing units*

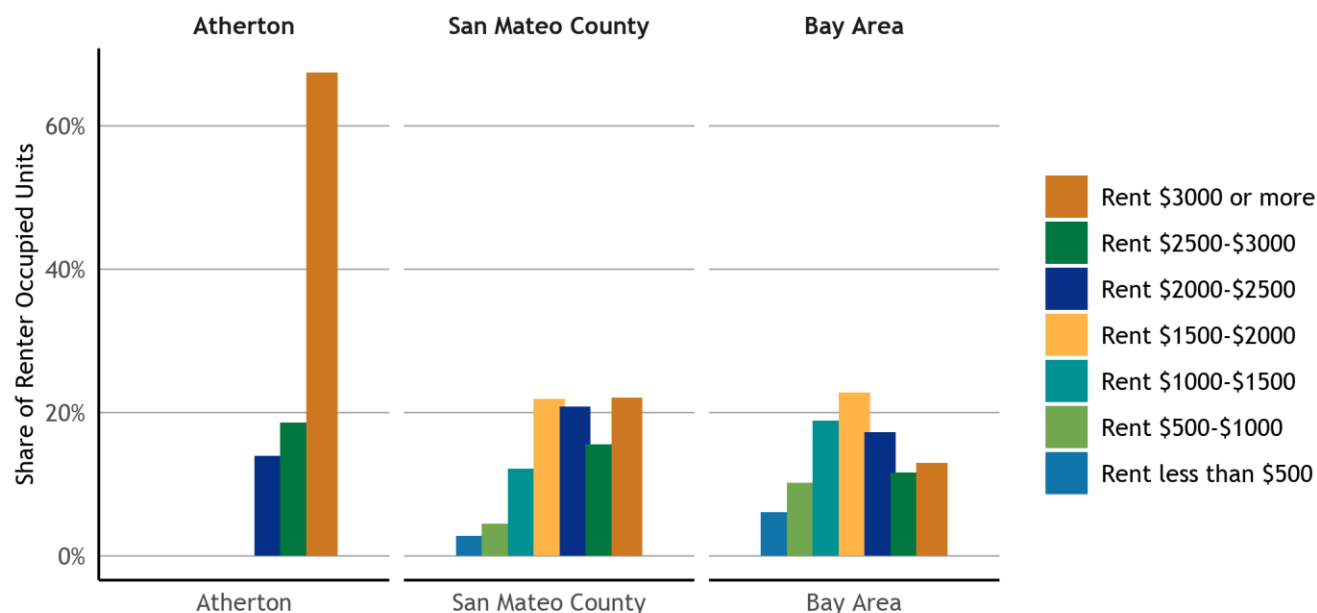
*Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. The regional estimate is a household-weighted average of county-level ZHVI files, where household counts are yearly estimates from DOF's E-5 series. For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts.*

*Source: Zillow, Zillow Home Value Index (ZHVI)*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-08.*

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Atherton, the largest proportion of rental units rented in the *Rent \$3000 or more* category, totaling 67.4%, followed by 18.6% of units renting in the *Rent \$2500-\$3000* category (see Figure 24). Looking beyond the city, the largest share of units is in the *\$3000 or more* category (county) compared to the *\$1500-\$2000* category for the region as a whole.



**Figure 24: Contract Rents for Renter-Occupied Units**

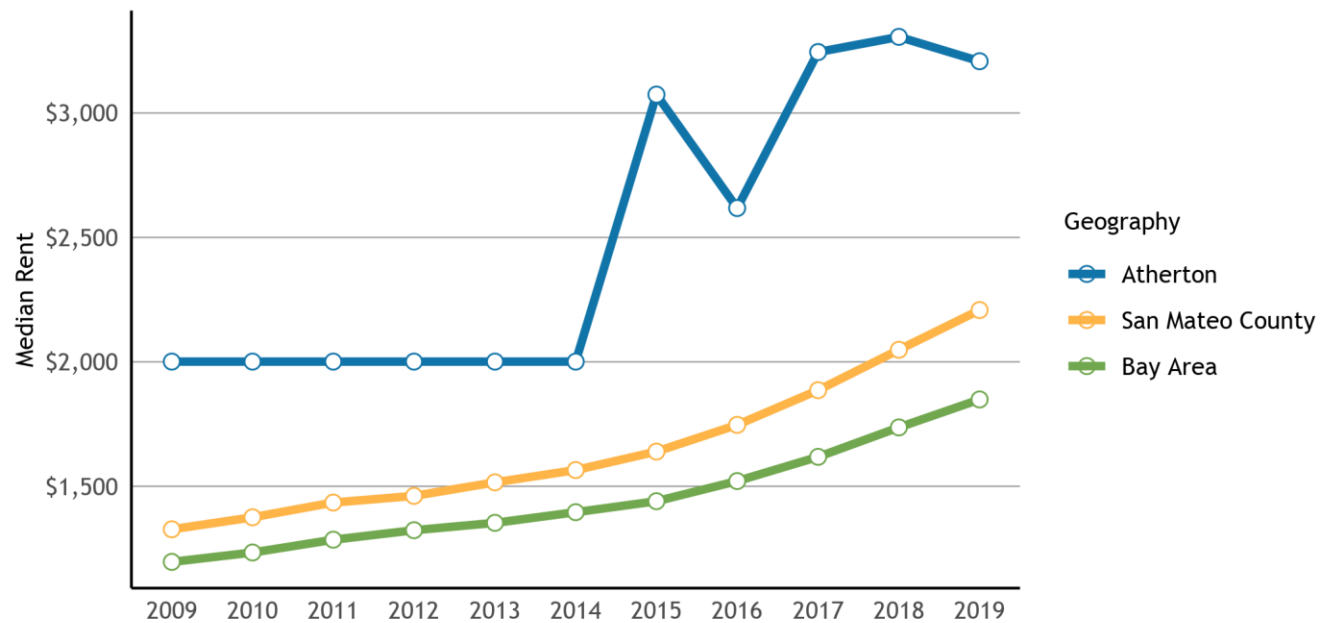
*Universe: Renter-occupied housing units paying cash rent*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-09.*

Since 2009, the median rent has increased by 60.3% in Atherton, from \$2,000 to \$3,200 per month (see Figure 25). In San Mateo County, the median rent has increased 41.1%, from \$1,560 to \$2,200. The median rent in the region has increased significantly during this time from \$1,200 to \$1,850, a 54% increase.<sup>21</sup>

<sup>21</sup> While the data on home values shown in Figure 23 comes from Zillow, Zillow does not have data on rent prices available for most Bay Area jurisdictions. To have a more comprehensive dataset on rental data for the region, the rent data in this document comes from the U.S. Census Bureau's American Community Survey, which may not fully reflect current rents. Local jurisdiction staff may want to supplement the data on rents with local realtor data or other sources for rent data that are more current than Census Bureau data.



**Figure 25: Median Contract Rent**

*Universe: Renter-occupied housing units paying cash rent*

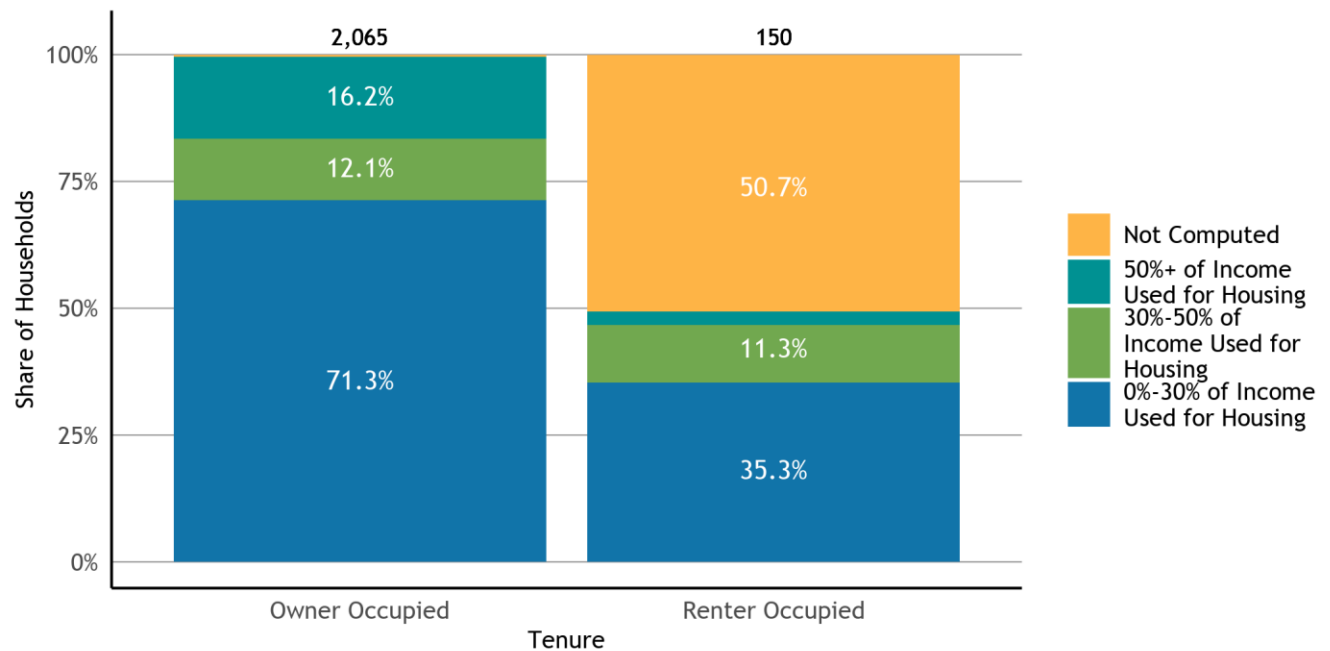
*Notes: For unincorporated areas, median is calculated using distribution in B25056.*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-10.*

## 5.5 Overpayment and Overcrowding

A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.



**Figure 26: Cost Burden by Tenure**

*Universe: Occupied housing units*

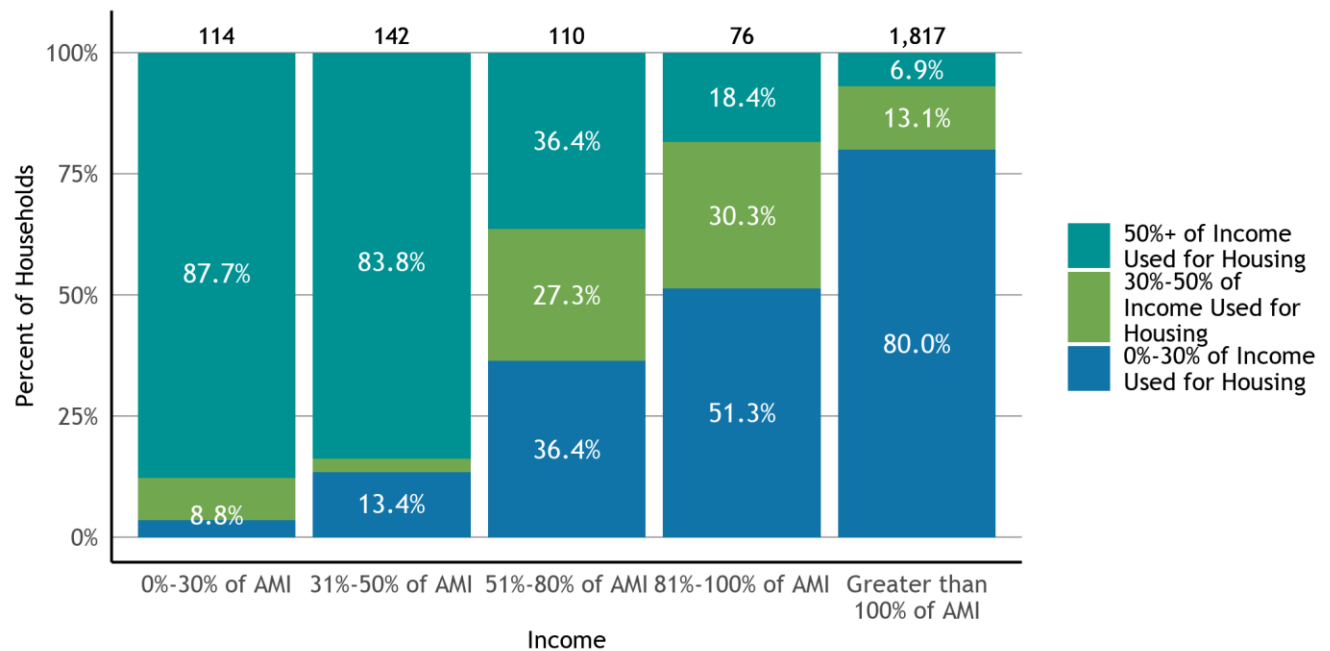
*Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-06.*

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Atherton, 11.3% of renters spend 30% to 50% of their income on housing compared to 12.1% of those that own (see Figure 26). Additionally, 2.7% of renters spend 50% or more of their income on housing, while 16.2% of owners are severely cost-burdened.

In Atherton, 17.6% of households spend 50% or more of their income on housing, while 13.5% spend 30% to 50%. However, these rates vary greatly across income categories (see Figure 27). For example, 87.7% of Atherton households making less than 30% of AMI spend the majority of their income on housing. For Atherton residents making more than 100% of AMI, just 6.9% are severely cost-burdened, and 80.0% of those making more than 100% of AMI spend less than 30% of their income on housing.



**Figure 27: Cost Burden by Income Level**

Universe: Occupied housing units

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

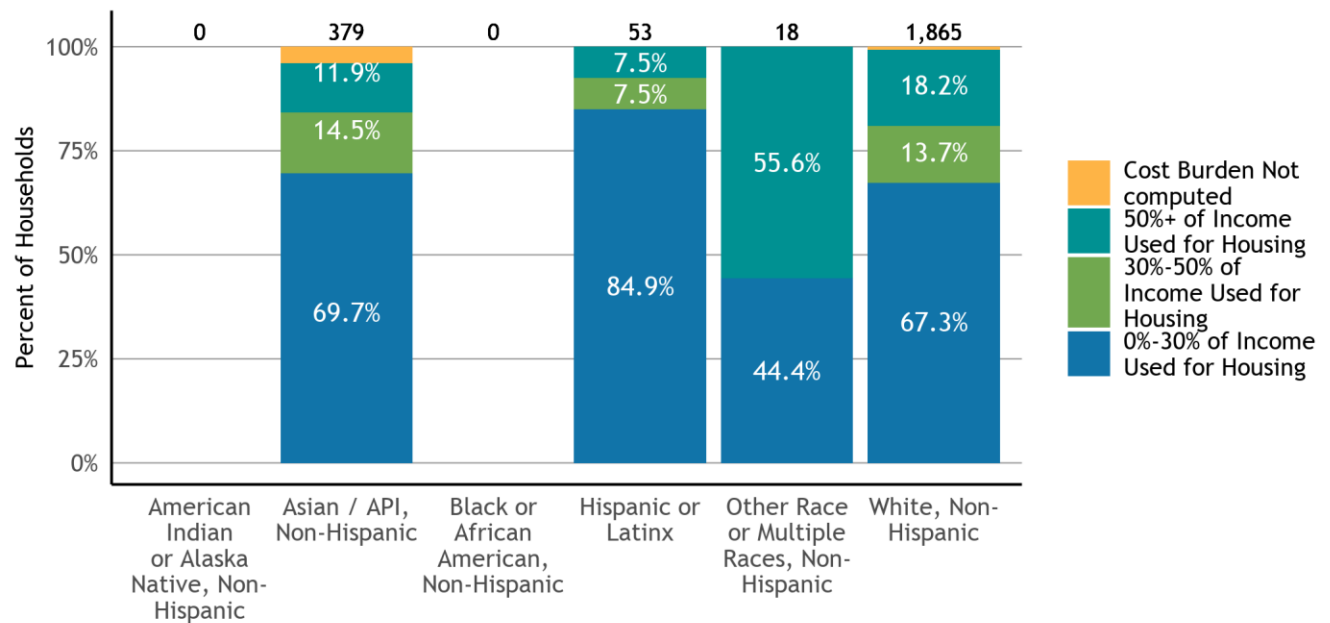
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-05.

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Asian / API, Non-Hispanic residents are the most cost burdened with 14.5% spending 30% to 50% of their income on housing, and Other Race or Multiple Races, Non-Hispanic residents are the most severely cost burdened with 55.6% spending more than 50% of their income on housing (see Figure 28).





**Figure 28: Cost Burden by Race**

*Universe: Occupied housing units*

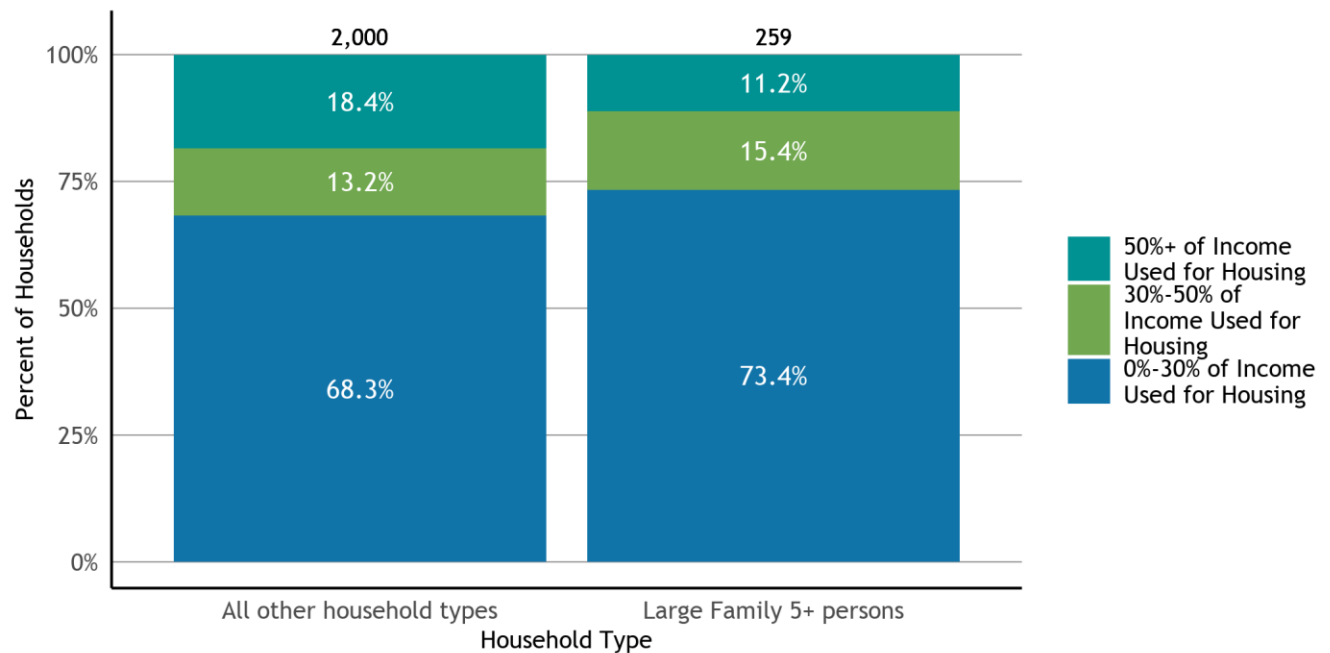
*Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-08.*

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Atherton, 15.4% of large family households experience a cost burden of 30%-50%, while 11.2% of households spend more than half of their income on housing. Some 13.2% of all other households have a cost burden of 30%-50%, with 18.4% of households spending more than 50% of their income on housing (see Figure 29).



**Figure 29: Cost Burden by Household Size**

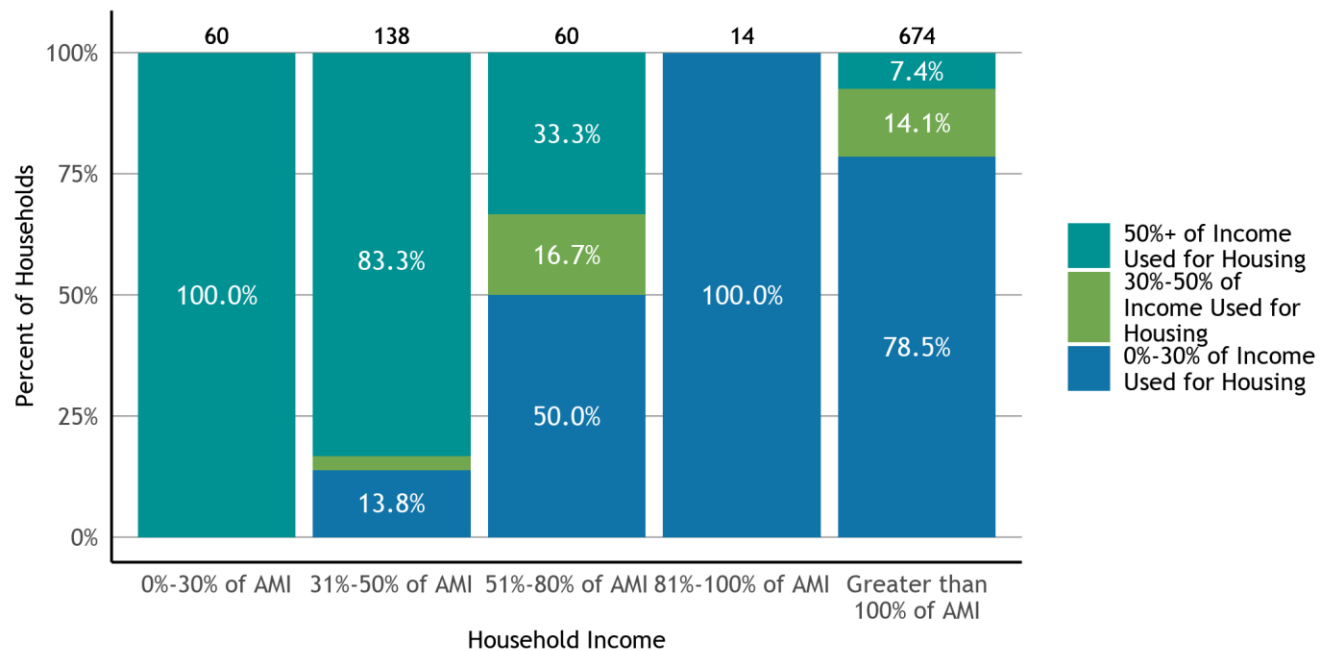
*Universe: Occupied housing units*

*Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-09.*

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 100.0% of seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 78.5% are not cost-burdened and spend less than 30% of their income on housing (see Figure 30).



**Figure 30: Cost-Burdened Senior Households by Income Level**

*Universe: Senior households*

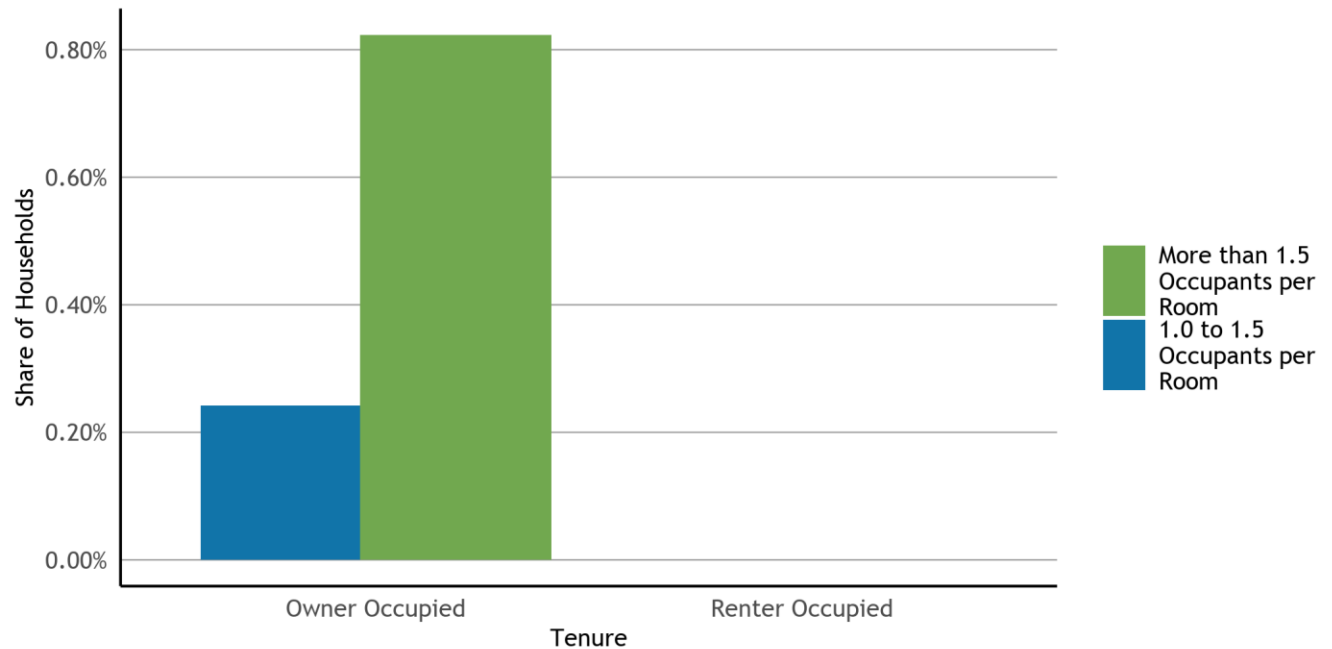
*Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-03.*

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded.

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In Atherton, 0.0% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 0.8% of households that own (see Figure 31). In Atherton, 0.0% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 0.2% for those own.



**Figure 31: Overcrowding by Tenure and Severity**

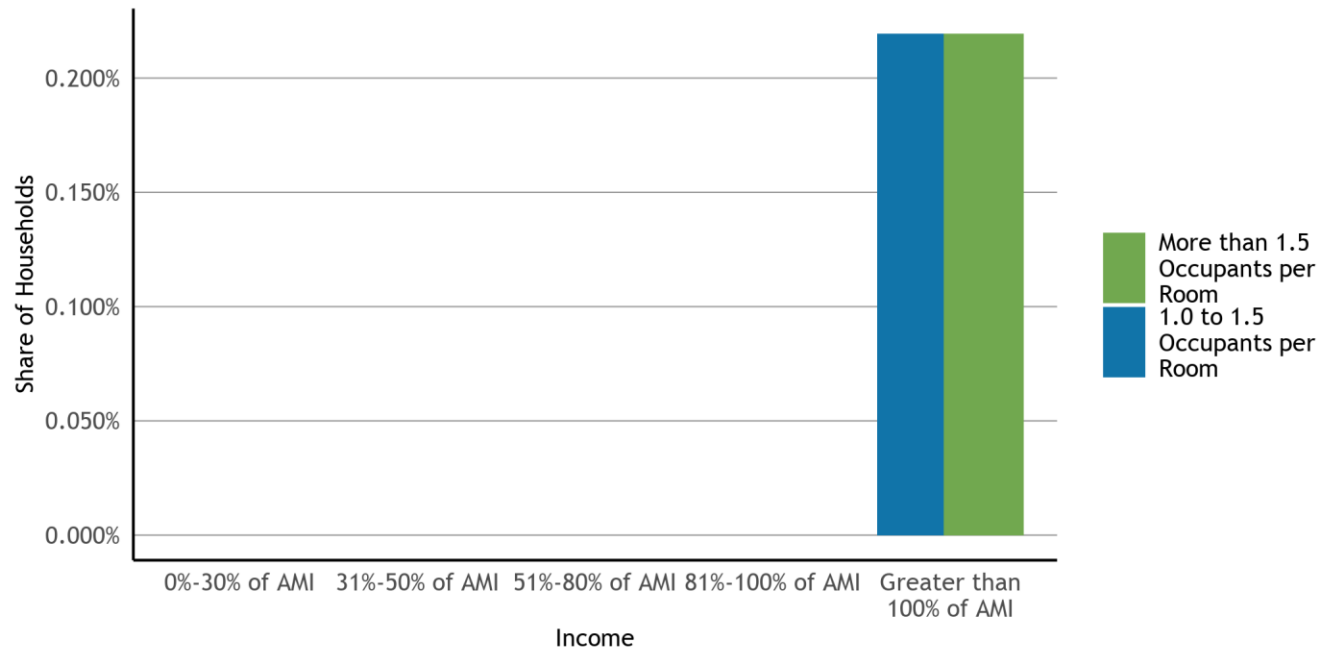
*Universe: Occupied housing units*

*Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-01.*

Overcrowding often disproportionately impacts low-income households. 0.0% of very low-income households (below 50% AMI) experience severe overcrowding, while 0.2% of households above 100% experience this level of overcrowding (see Figure 32).



**Figure 32: Overcrowding by Income Level and Severity**

*Universe: Occupied housing units*

*Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-04.*

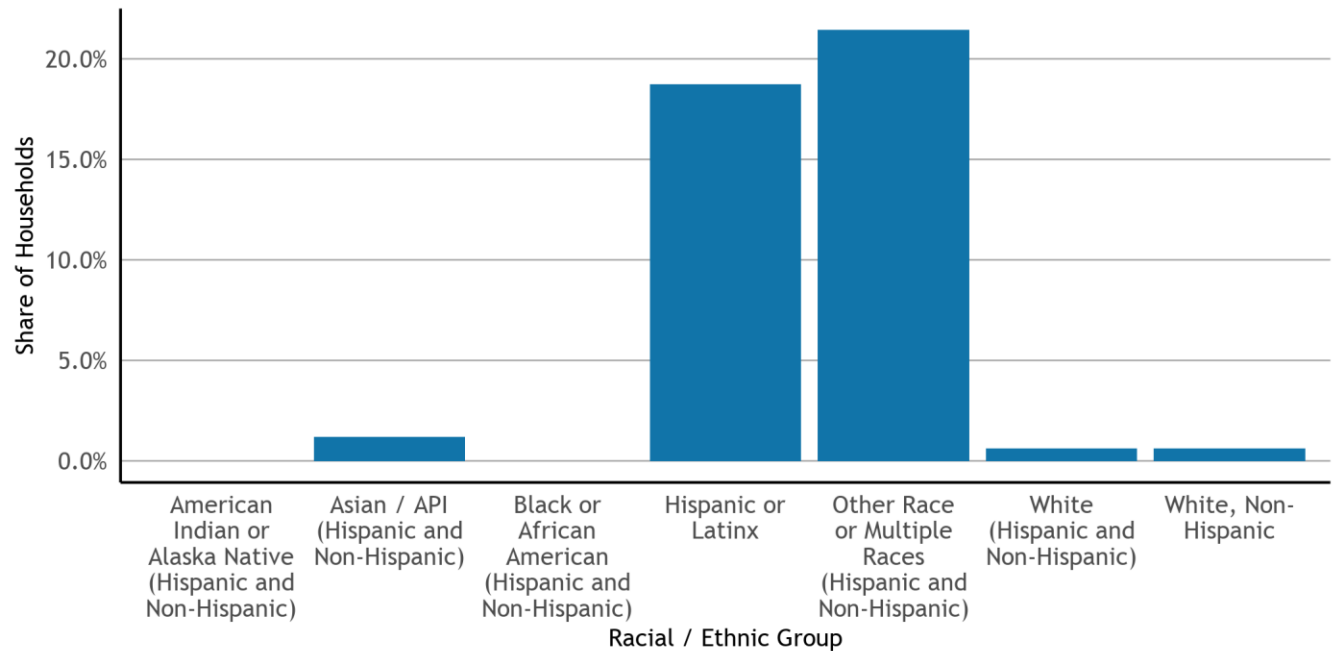
Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In Atherton, the racial group with the largest overcrowding rate is *Other Race or Multiple Races (Hispanic and Non-Hispanic)* (see Figure 33)



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**Figure 33: Overcrowding by Race**

*Universe: Occupied housing units*

*Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table OVER-03.*



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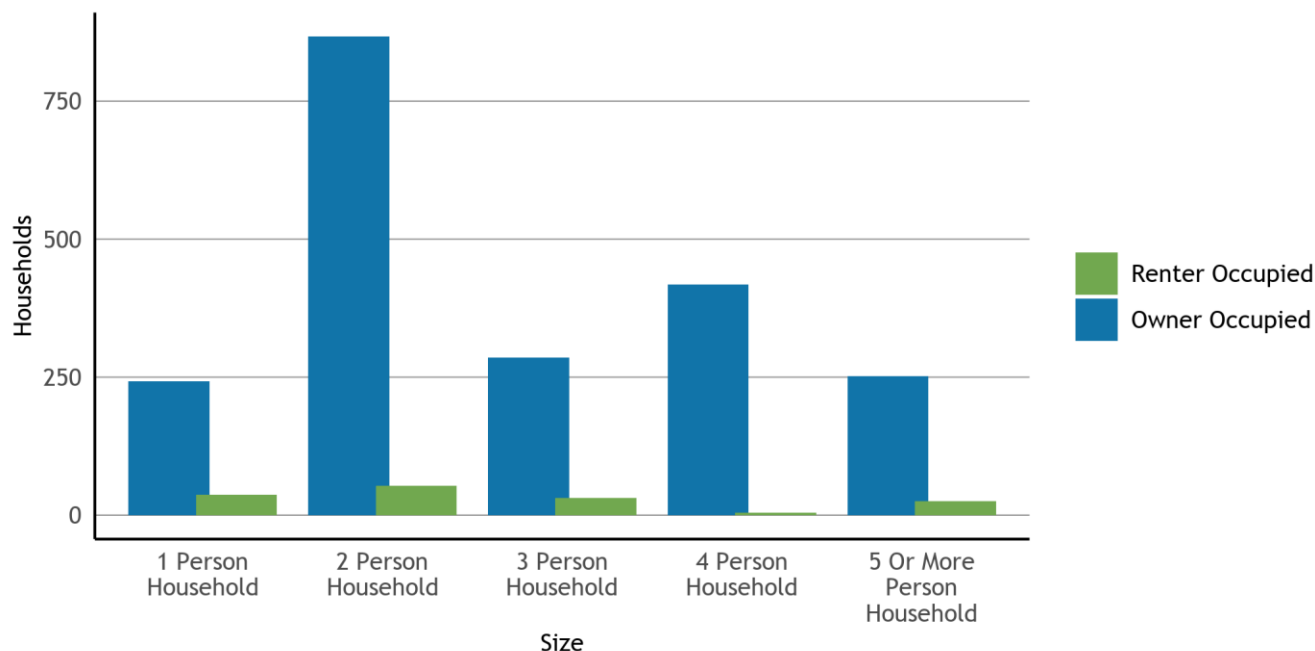


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## 6 SPECIAL HOUSING NEEDS

### 6.1 Large Households

Large households often have different housing needs than smaller households. If a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. In Atherton, for large households with 5 or more persons, most units (91.0%) are owner occupied (see Figure 34). In 2017, 0.0% of large households were very low-income, earning less than 50% of the area median income (AMI).



**Figure 34: Household Size by Tenure**

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-01.

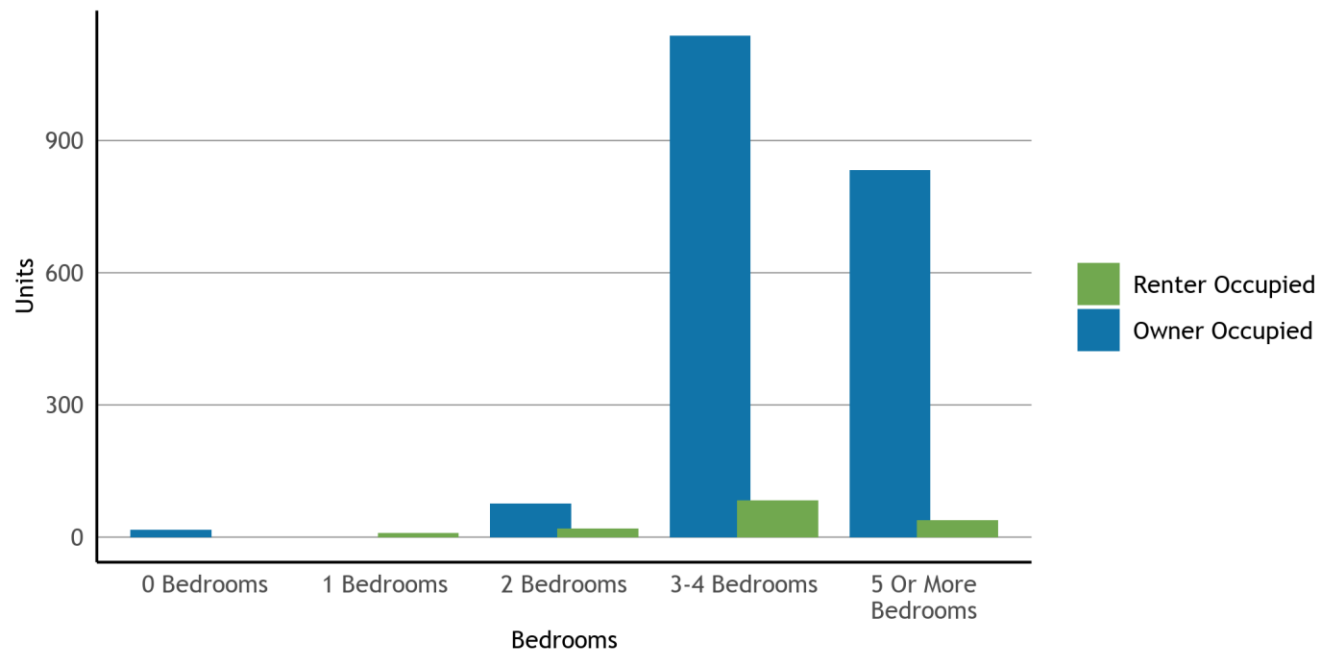
The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 2,093 units in Atherton. Among these large units with 3 or more bedrooms, 5.8% are owner-occupied and 94.2% are renter occupied (see Figure 35).



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**Figure 35: Housing Units by Number of Bedrooms**

Universe: Housing units

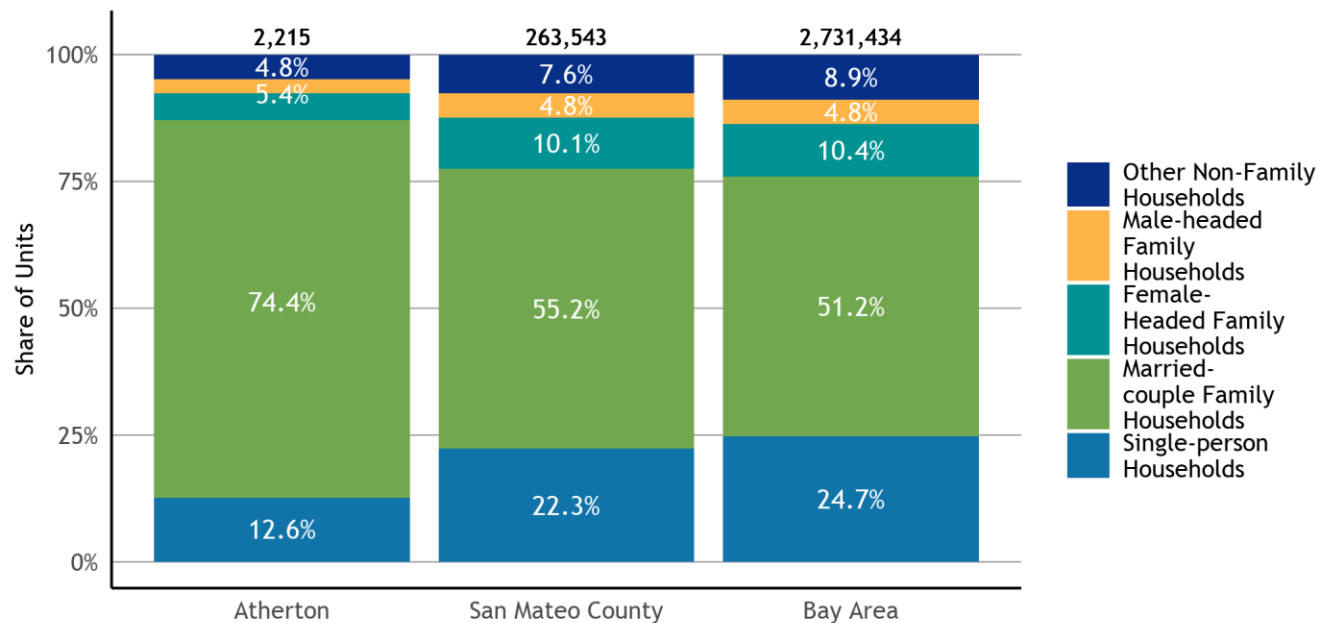
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

For the data table behind this figure, please refer to the Data Packet Workbook, Table HSG-05.

## 6.2 Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Atherton, the largest proportion of households is *Married-couple Family Households* at 74.4% of total, while *Female-Headed Households* make up 5.4% of all households.





**Figure 36: Household Type**

*Universe: Households*

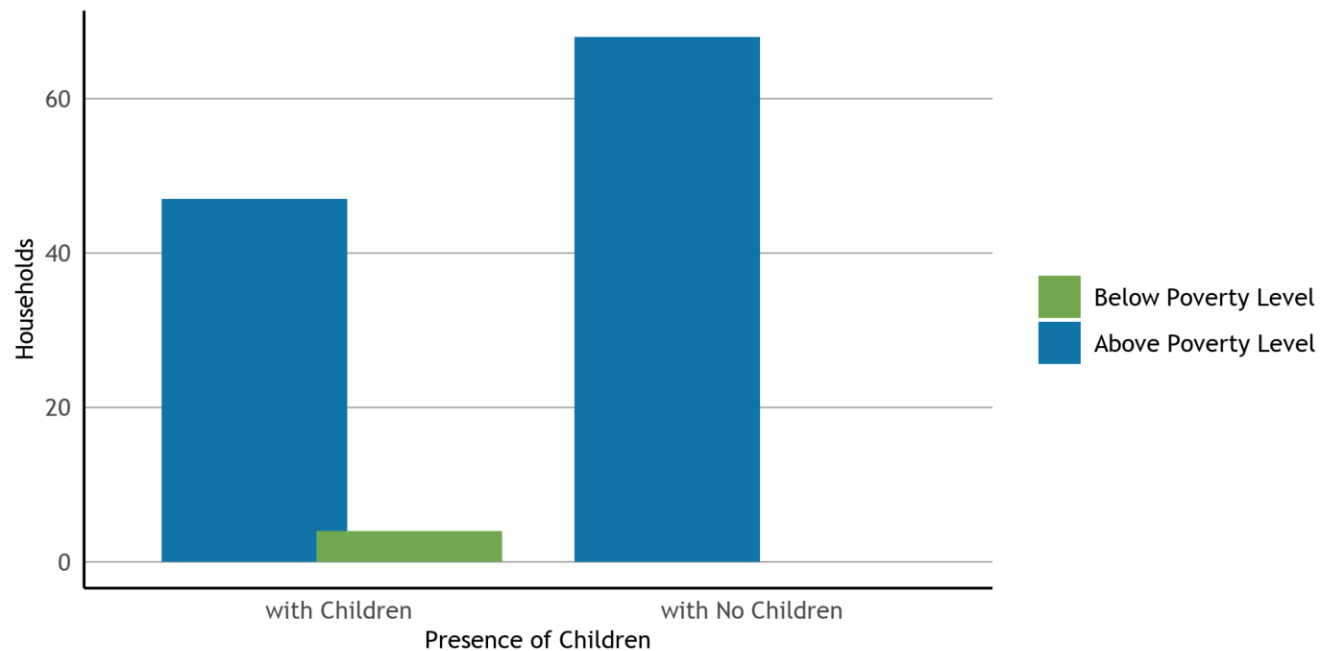
*Notes: For data from the Census Bureau, a “family household” is a household where two or more people are related by birth, marriage, or adoption. “Non-family households” are households of one person living alone, as well as households where none of the people are related to each other.*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table POPEMP-23.*

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In Atherton, 7.8% of female-headed households with children fall below the Federal Poverty Line, while 0.0% of female-headed households *without* children live in poverty (see Figure 37).



**Figure 37: Female-Headed Households by Poverty Status**

*Universe: Female Households*

*Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.*

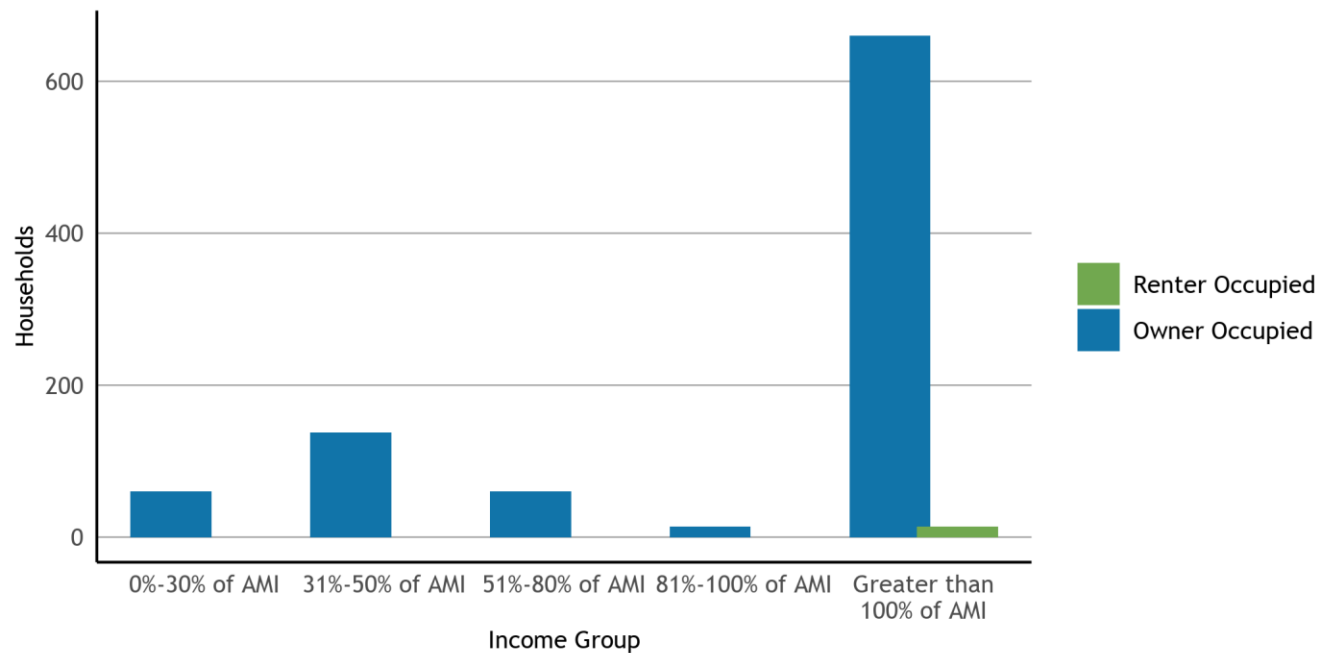
*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table LGFEM-05.*

## 6.3 Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups. The largest proportion of senior households who rent make *Greater than 100% of AMI*, while the largest proportion of senior households who are homeowners falls in the income group *Greater than 100% of AMI* (see Figure 38).



**Figure 38: Senior Households by Income and Tenure**

*Universe: Senior households*

*Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.*

*Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

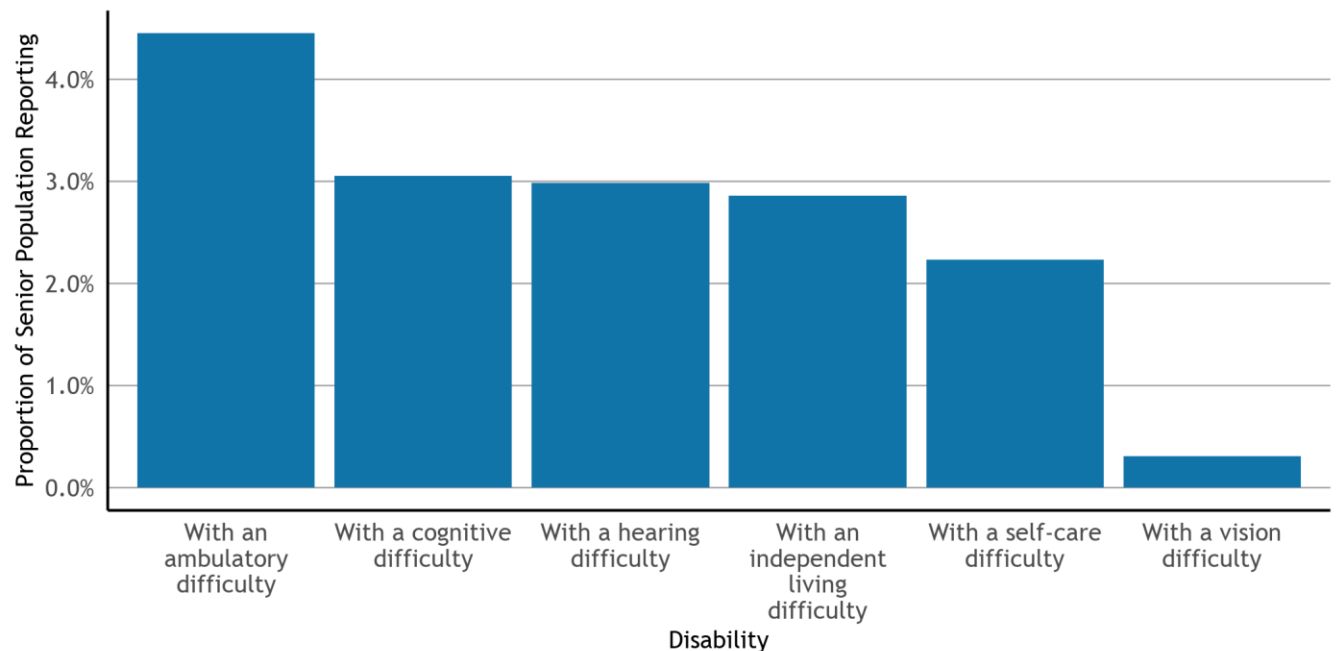
*For the data table behind this figure, please refer to the Data Packet Workbook, Table SEN-01.*

## 6.4 People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers. Figure 39 shows the rates at which different disabilities are present among residents of Atherton. Overall, 7.8% of people in Atherton have a disability of any kind.<sup>22</sup>

<sup>22</sup> These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.



**Figure 39: Disability by Type**

*Universe: Civilian noninstitutionalized population 18 years and over*

*Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table DISAB-01.*

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.<sup>23</sup>

In Atherton, of the population with a developmental disability, children under the age of 18 make up 27.8%, while adults account for 72.2%.

<sup>23</sup> For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma Counties; the Regional Center for the East Bay for Alameda and Contra Costa Counties; or the San Andreas Regional Center for Santa Clara County.

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**Table 5: Population with Developmental Disabilities by Age**

Age Group	value
Age 18+	13
Age Under 18	5

*Universe: Population with developmental disabilities*

*Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.*

*Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)*

*This table is included in the Data Packet Workbook as Table DISAB-04.*

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The most common living arrangement for individuals with disabilities in Atherton is the home of parent /family /guardian.

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**Table 6: Population with Developmental Disabilities by Residence**

Residence Type	value
Home of Parent /Family /Guardian	20
Independent /Supported Living	5
Other	0
Foster /Family Home	0
Intermediate Care Facility	0
Community Care Facility	0

*Universe: Population with developmental disabilities*

*Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.*

*Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)*

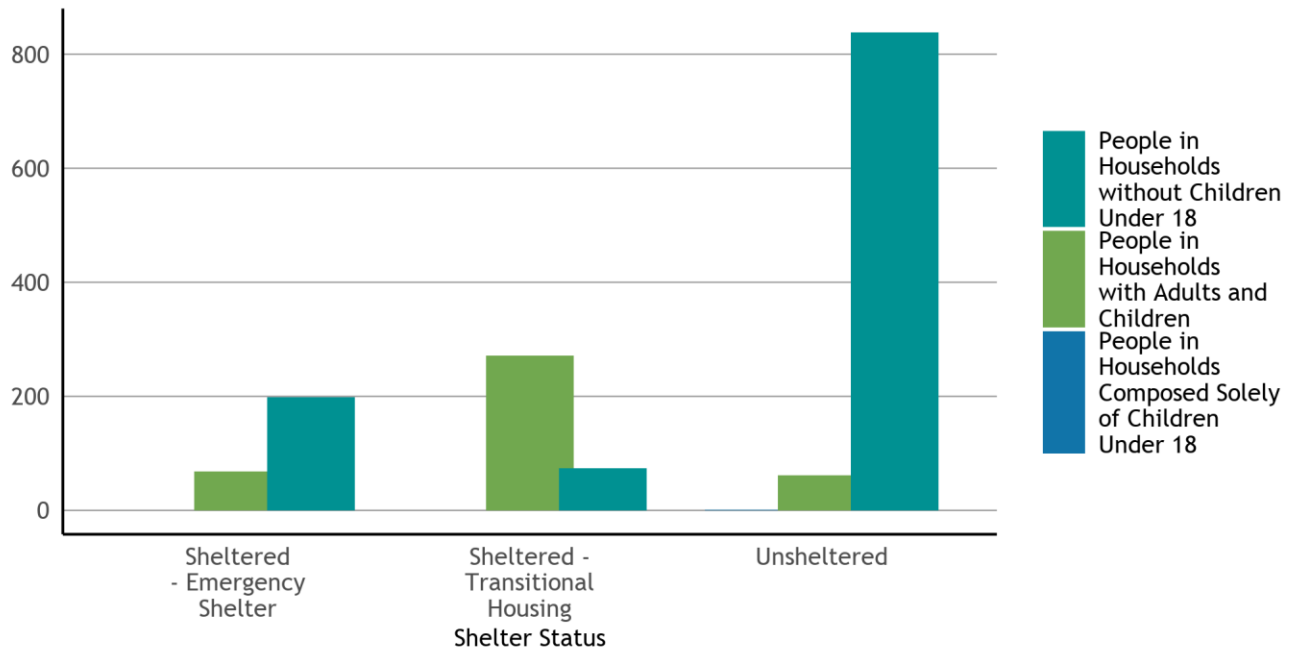
*This table is included in the Data Packet Workbook as Table DISAB-05.*

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## 6.5 Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In San Mateo County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.5% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (see Figure 40).





**Figure 40: Homelessness by Household Type and Shelter Status, San Mateo County**

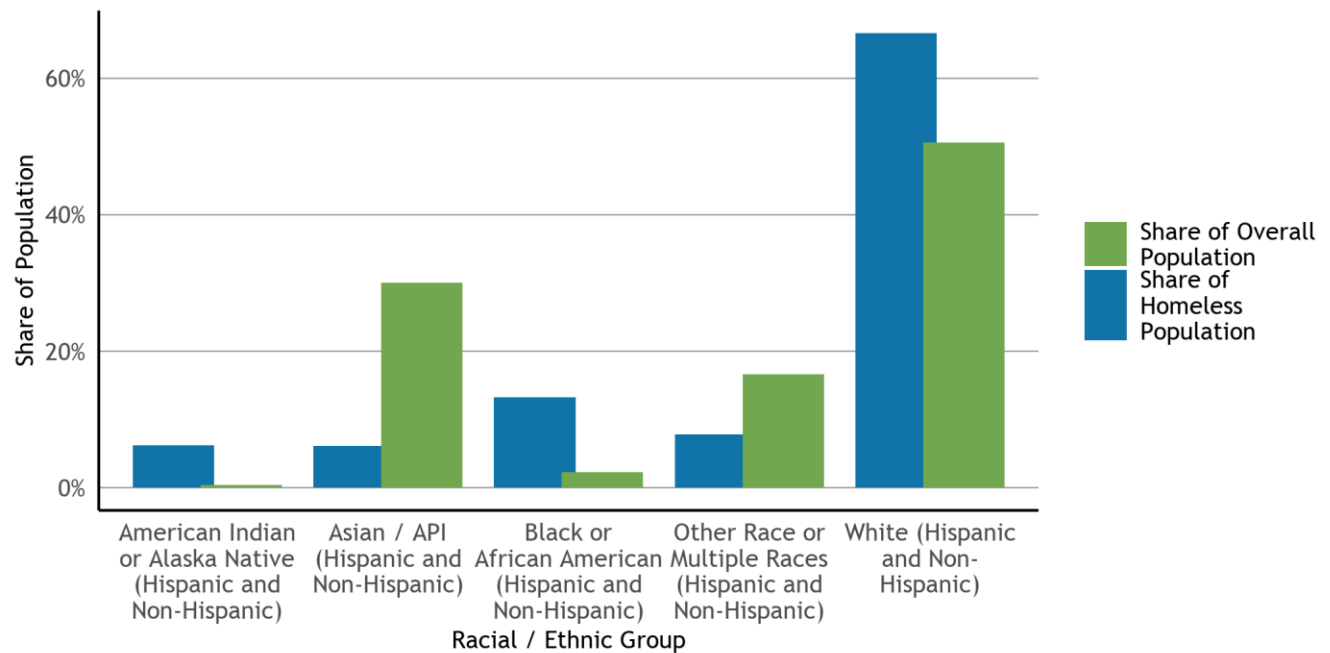
*Universe: Population experiencing homelessness*

*Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness.*

*Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-01.*

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In San Mateo County, White (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 66.6% of the homeless population, while making up 50.6% of the overall population (see Figure 41).



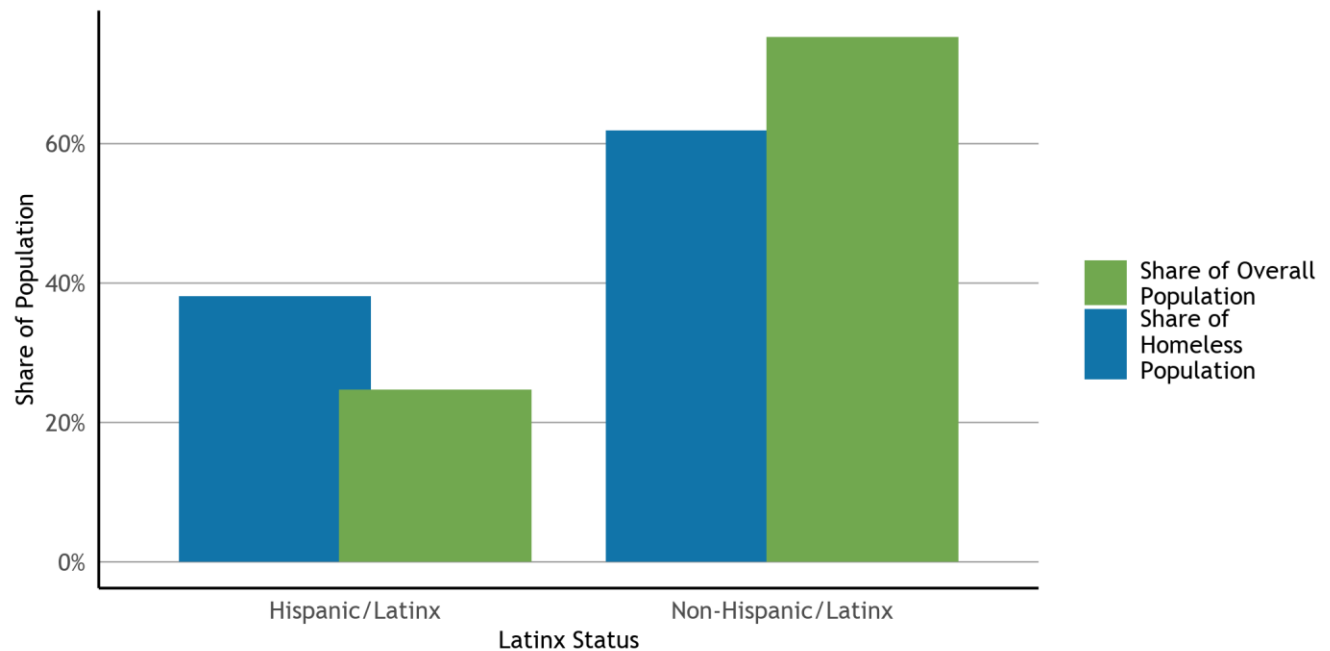
**Figure 41: Racial Group Share of General and Homeless Populations, San Mateo County**

*Universe: Population experiencing homelessness*

*Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.*

*Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-02.*

In San Mateo, Latinx residents represent 38.1% of the population experiencing homelessness, while Latinx residents comprise 24.7% of the general population (see Figure 42).



**Figure 42: Latinx Share of General and Homeless Populations, San Mateo County**

*Universe: Population experiencing homelessness*

*Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.*

*Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I) For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-03.*

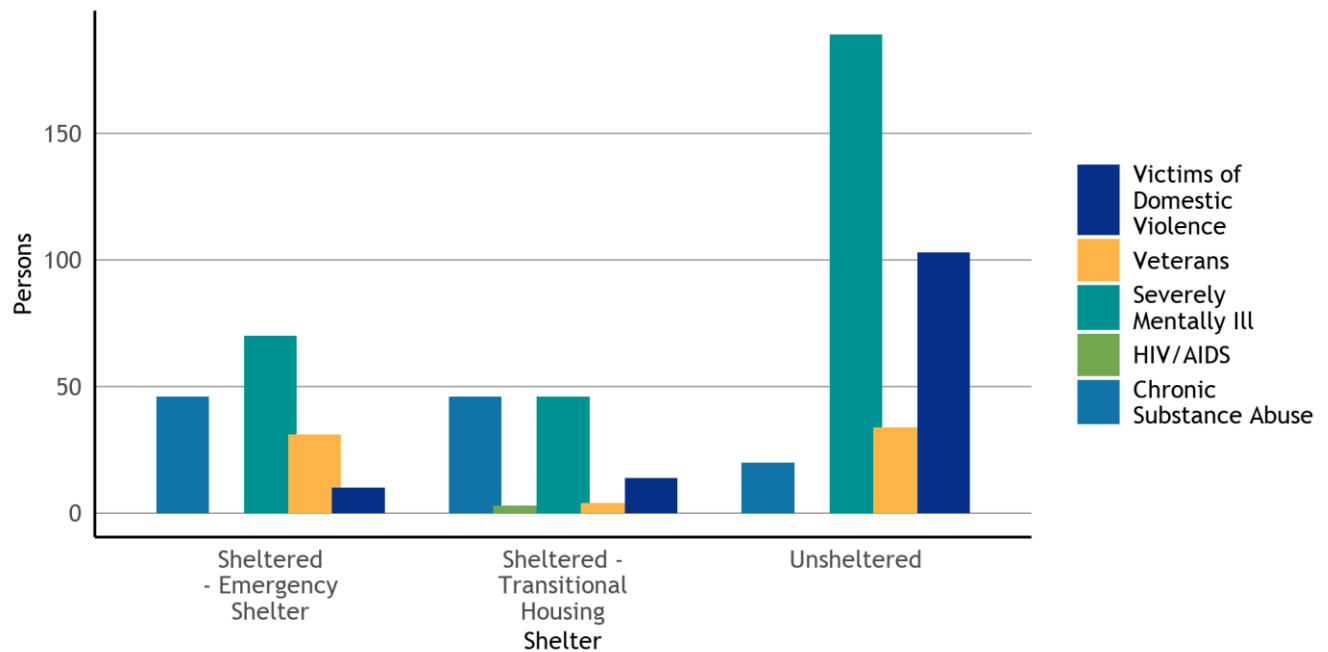
Many of those experiencing homelessness are dealing with severe issues - including mental illness, substance abuse and domestic violence - that are potentially life threatening and require additional assistance. In San Mateo County, homeless individuals are commonly challenged by severe mental illness, with 305 reporting this condition (see Figure 12). Of those, some 62.0% are unsheltered, further adding to the challenge of handling the issue.

#### Note on Homelessness Data

Notably all the data on homelessness provided above is for the entire county. This data comes from the Department of Housing and Urban Development's (HUD) Point in Time count, which is the most comprehensive publicly available data source on people experiencing homelessness. HUD only provides this data at the county-level and not for specific jurisdictions. However, Housing Element law requires local jurisdictions to estimate or count of the daily average number of people lacking shelter. Therefore, staff will need to supplement the data in this document with additional local data on the number of people experiencing homelessness. If staff do not have estimates of people experiencing homelessness in their jurisdiction readily available, HCD recommends contacting local service providers such as continuum-of-care providers, local homeless shelter and service providers, food



programs, operators of transitional housing programs, local drug and alcohol program service providers, and county mental health and social service departments.<sup>24</sup>



**Figure 43: Characteristics for the Population Experiencing Homelessness, San Mateo County**

*Universe: Population experiencing homelessness*

*Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.*

*Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)*

*For the data table behind this figure, please refer to the Data Packet Workbook, Table HOMELS-04.*

In Atherton, there were no reported students experiencing homeless in the 2019-20 school year. By comparison, San Mateo County has seen a 37.5% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects.

<sup>24</sup> For more information, see HCD's Building Blocks webpage for People Experiencing Homelessness: <https://www.hcd.ca.gov/community-development/building-blocks/housing-needs/people-experiencing-homelessness.shtml>

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**Table 7: Students in Local Public Schools Experiencing Homelessness**

AcademicYear	Atherton	San Mateo County	Bay Area
2016-17	0	1910	14990
2017-18	34	1337	15142
2018-19	0	1934	15427
2019-20	0	1194	13718

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table HOMEELS-05.

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## 6.6 Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market.

In Atherton, the migrant worker student population totaled 16 during the 2019-20 school year and has decreased by 56.2% since the 2016-17 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year. The change at the county level is a 57.1% decrease in the number of migrant worker students since the 2016-17 school year.

---

**Table 8: Migrant Worker Student Population**

AcademicYear	Atherton	San Mateo County	Bay Area
2016-17	32	657	4630
2017-18	11	418	4607
2018-19	16	307	4075
2019-20	14	282	3976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

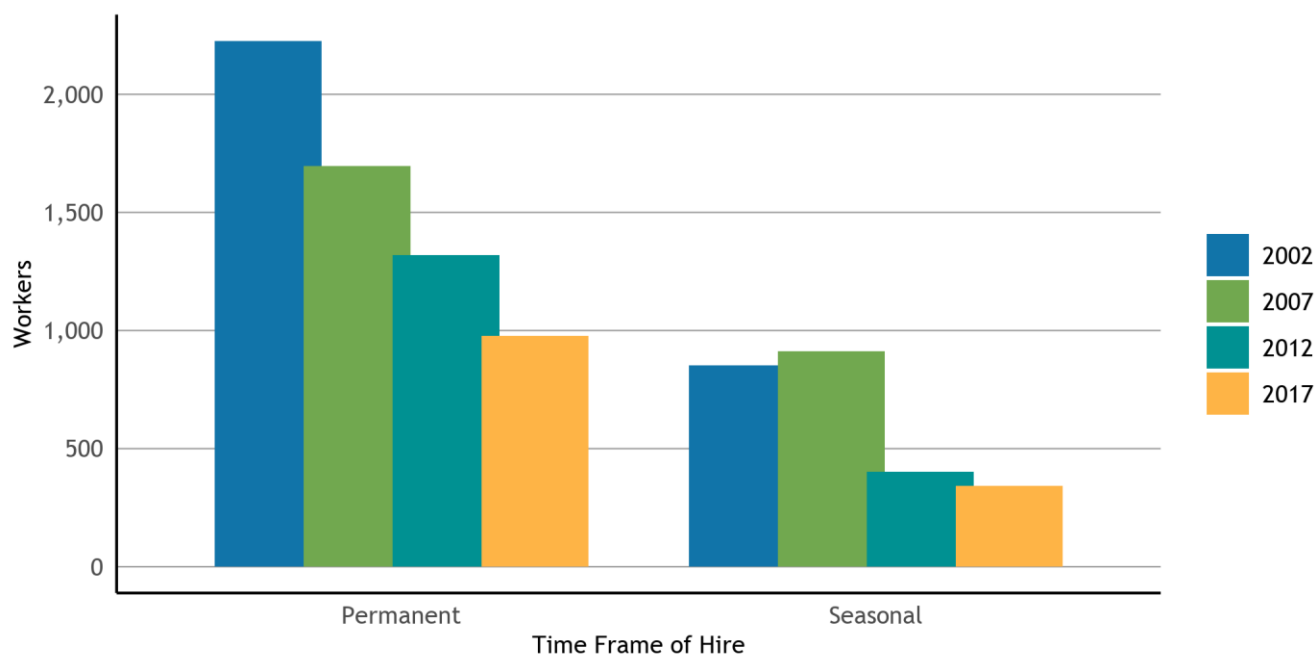
Notes: The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

This table is included in the Data Packet Workbook as Table FARM-01.

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According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in San Mateo County has decreased since 2002, totaling 978 in 2017, while the number of seasonal farm workers has decreased, totaling 343 in 2017 (see Figure 44).



**Figure 44: Farm Operations and Farm Labor by County, San Mateo County**

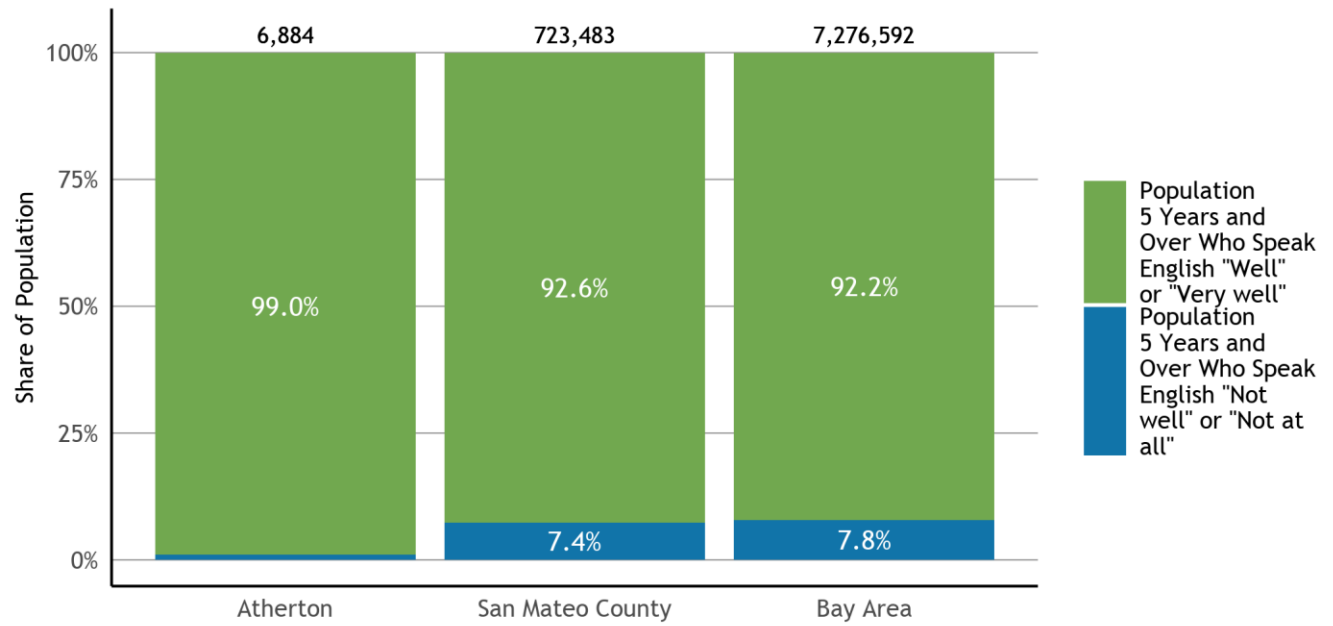
*Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)*

*Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.*

*Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor*  
*For the data table behind this figure, please refer to the Data Packet Workbook, Table FARM-02.*

## 6.7 Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. In Atherton, 1.0% of residents 5 years and older identify as speaking English not well or not at all, which is below the proportion for San Mateo County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.



**Figure 45: Population with Limited English Proficiency**

Universe: Population 5 years and over

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005

For the data table behind this figure, please refer to the Data Packet Workbook, Table AFFH-03.

## SECTION I. Fair Housing Enforcement and Outreach Capacity

Figure I-1.

### Fair Housing Assistance Organizations, San Mateo County

Name	Service Area	Address	Phone	Website
<b>Project Sentinel</b>	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	<a href="https://www.housing.org/">https://www.housing.org/</a>
<b>Legal Aid Society of San Mateo County</b>	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	<a href="https://www.legalaidsmc.org/housing-resources">https://www.legalaidsmc.org/housing-resources</a>
<b>Community Legal Services of East Palo Alto</b>	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	<a href="https://clsepa.org/services/#housing">https://clsepa.org/services/#housing</a>

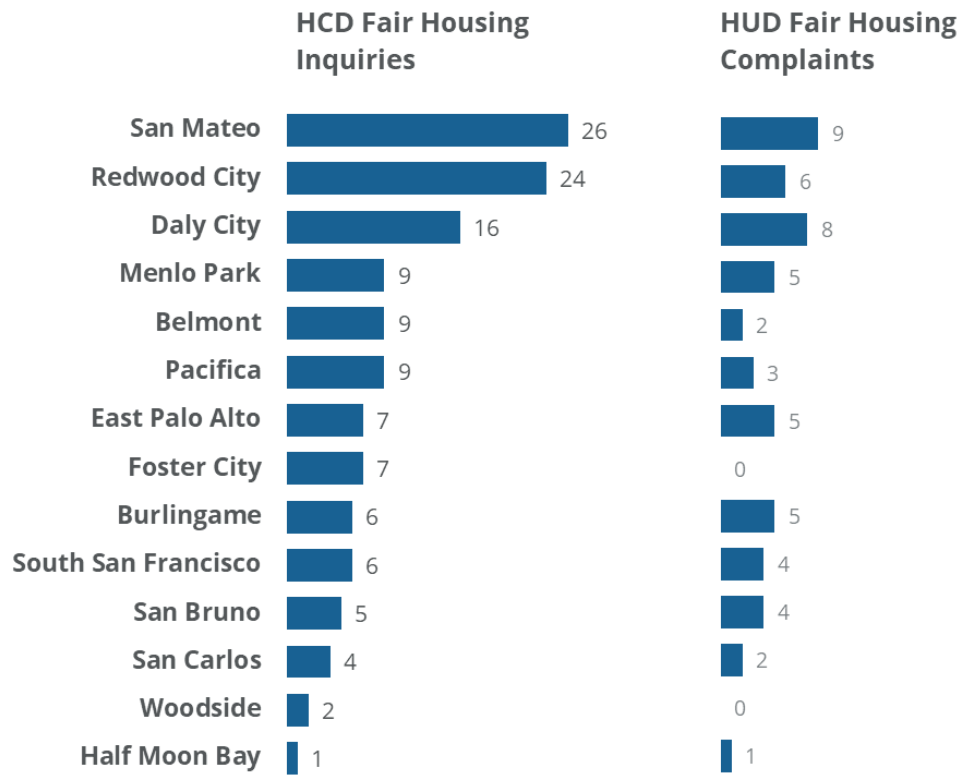
Source: Organization Websites

Figure I-2.  
Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

	2010		2020		Change (2010-2020)
	Cases	% of Total	Cases	% of Total	
<b>Racial bias</b>	3	11%	1	20%	-2
<b>Disability bias</b>	13	48%	5	100%	-8
<b>Familial status bias</b>	11	41%	1	20%	-10
<b>Total cases</b>	27	100%	5	100%	-22
<b>Per 1,000 population</b>	0.04		0.01		

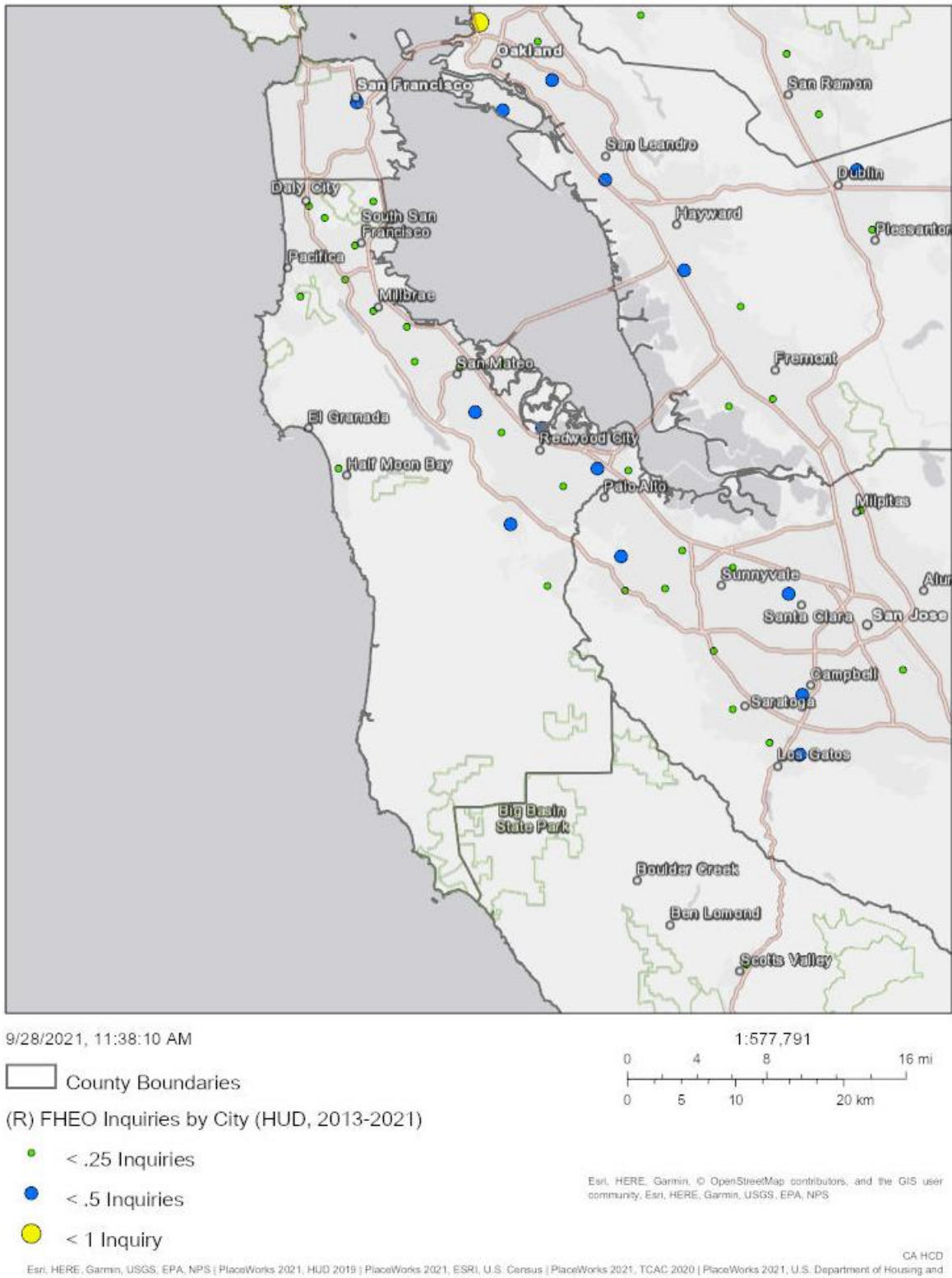
Source:  
HUD

**Figure I-3.**  
**HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints**  
**(2017- 2021)**



Source: Organization Websites

**Figure I-4.**  
**FHEO Inquiries by City to HCD, San Mateo County, 2013-2021**



Source: California Department of Housing and Community Development AFFH Data Viewer

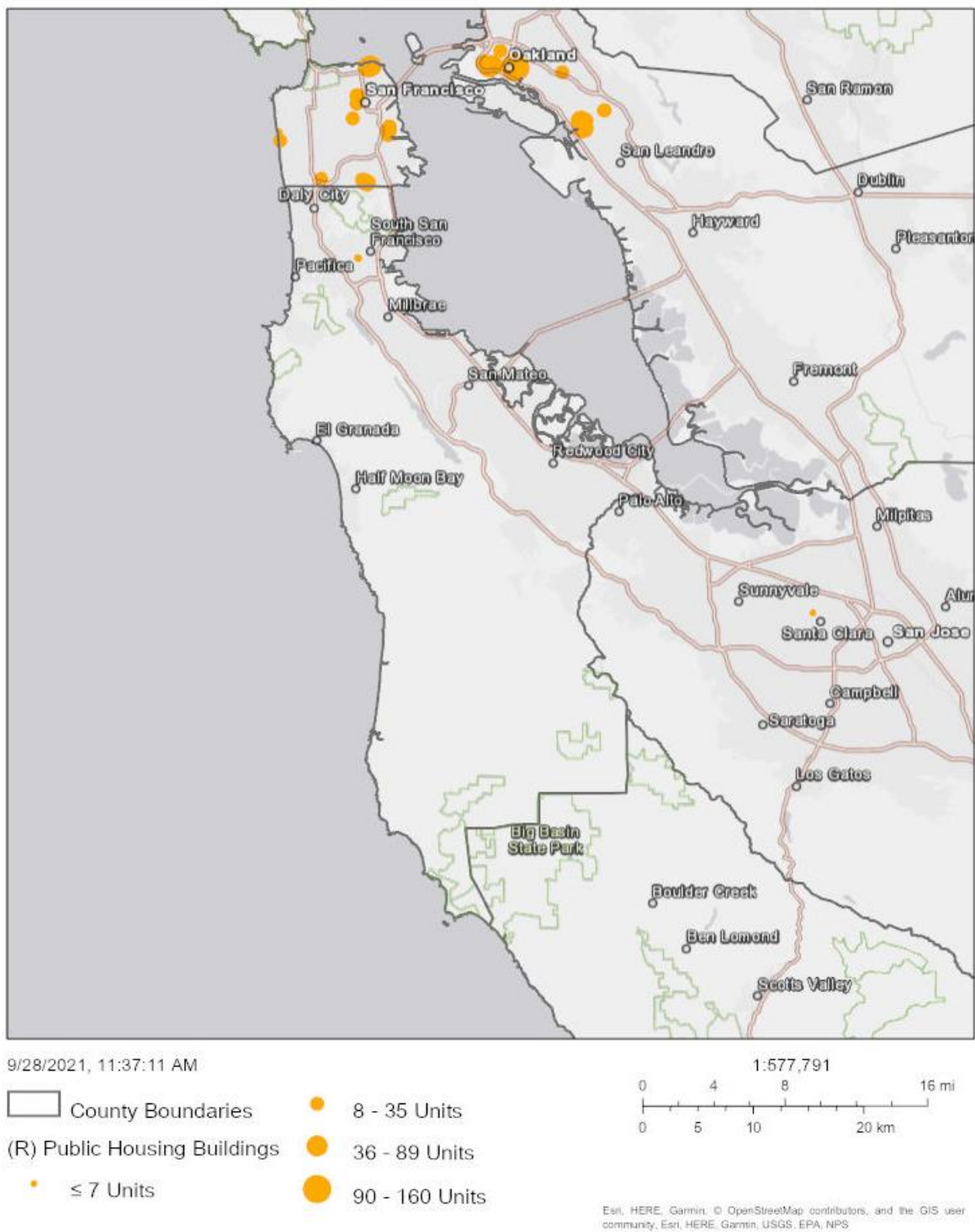
**Figure I-5.**  
**HCD Fair Housing Inquiries by Bias, January 2013-March 2021**

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	Total
Atherton	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	9
Brisbane	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	6
Colma	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	17
East Palo Alto	1	1	0	0	0	0	0	7
Foster City	4	0	0	0	0	0	0	7
Half Moon Bay	0	0	0	0	0	0	0	1
Hillsborough	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	11
Millbrae	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	9
Portola Valley	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	24
San Bruno	0	0	0	0	0	0	0	5
San Carlos	1	0	1	0	0	0	0	4
San Mateo	4	2	2	2	0	0	0	27
South San Francisco	0	0	0	1	0	0	0	6
Woodside	0	0	0	0	0	0	0	2

Source: California Department of Housing and Community Development AFFH Data Viewer

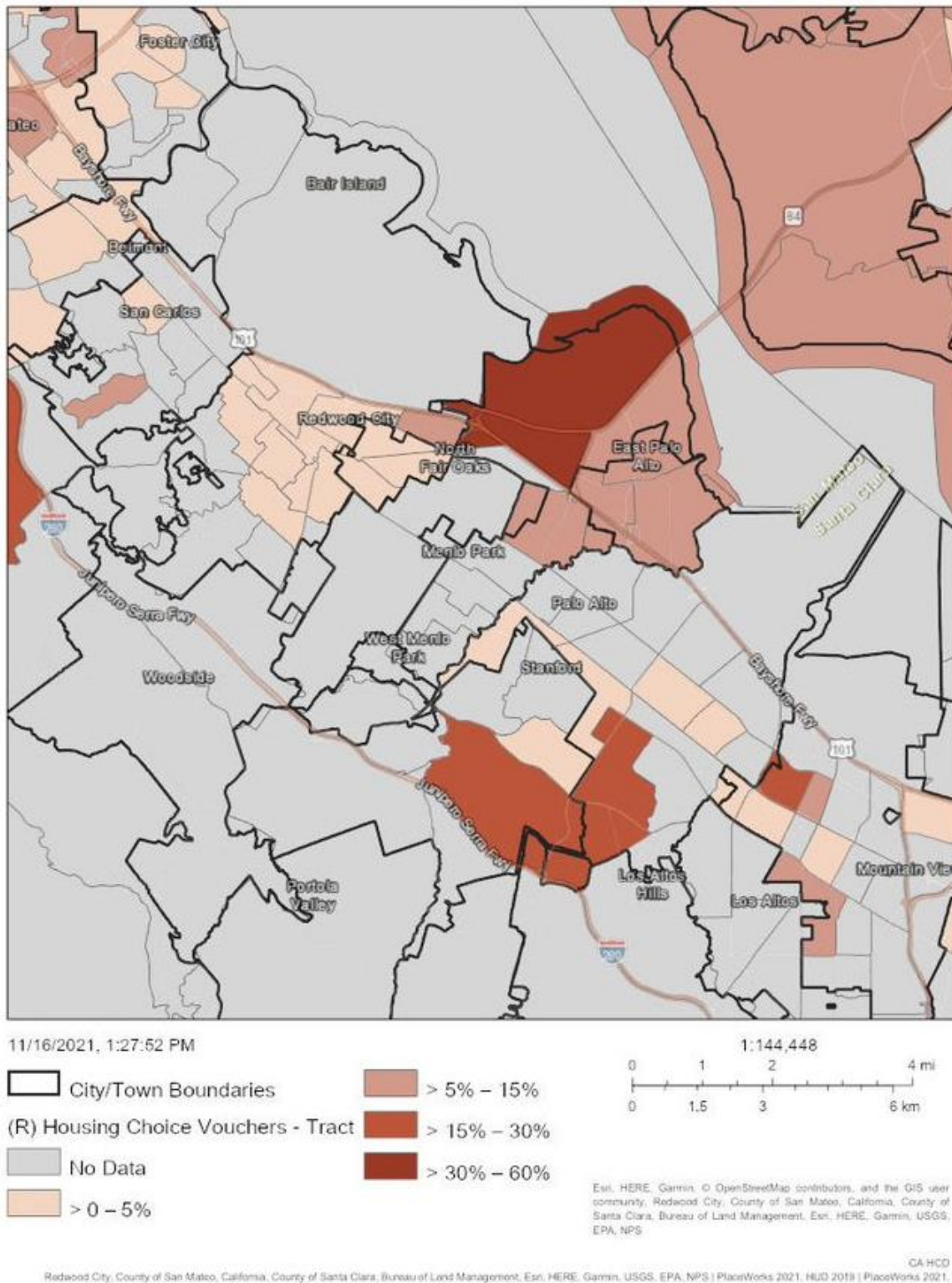


**Figure I-6.**  
**Public Housing Buildings, San Mateo County**



Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure I-7.**  
**Housing Choice Vouchers by Census Tract**



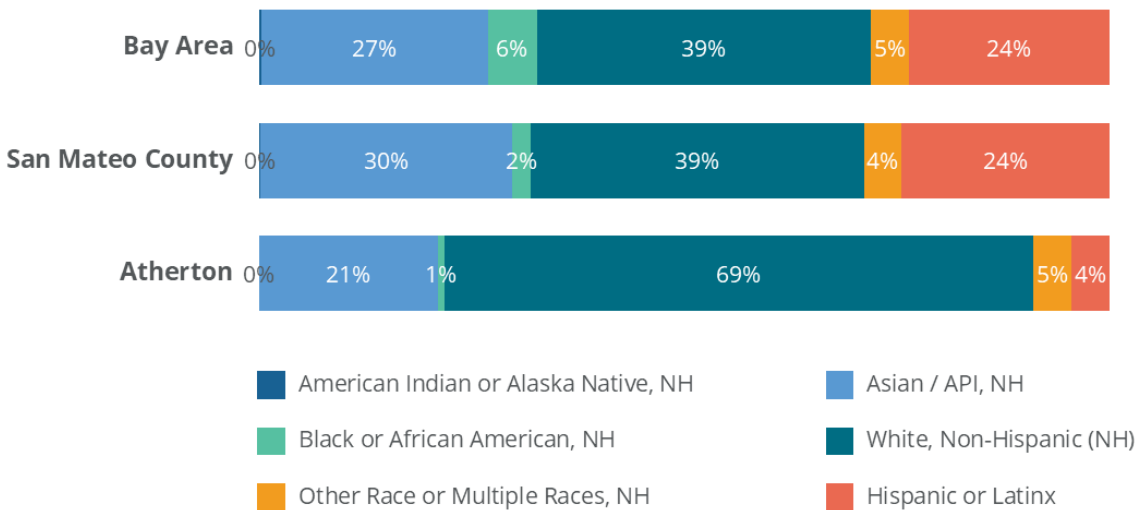
Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

Race and ethnicity.

Figure II-1.

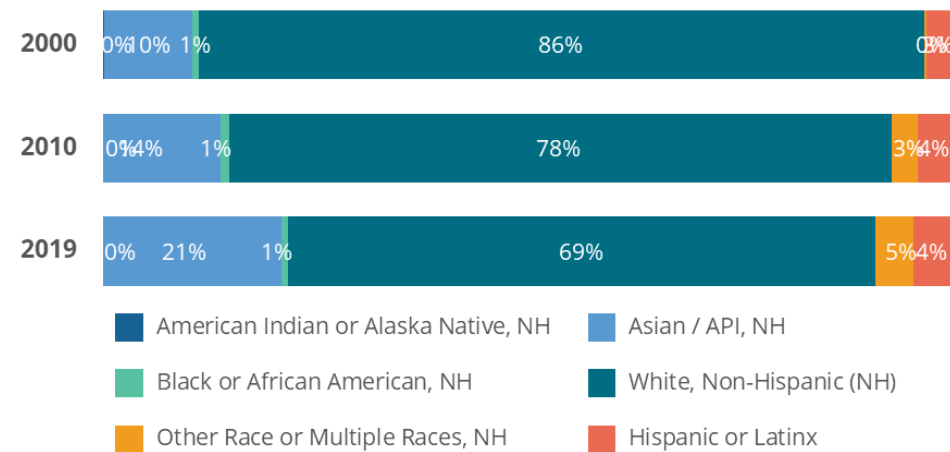
Population by Race and Ethnicity, 2019



Source: ABAG Housing Needs Data Workbook

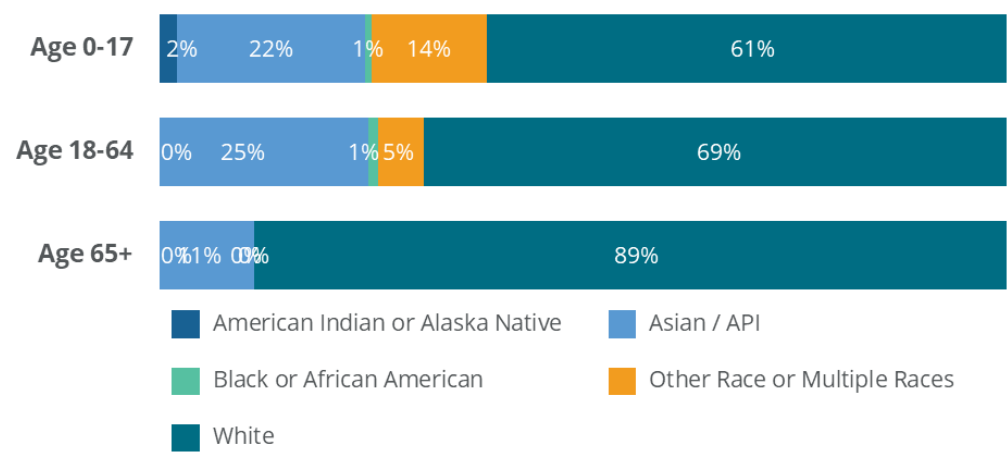
Figure II-2.

Population by Race and Ethnicity, Atherton, 2000-2019



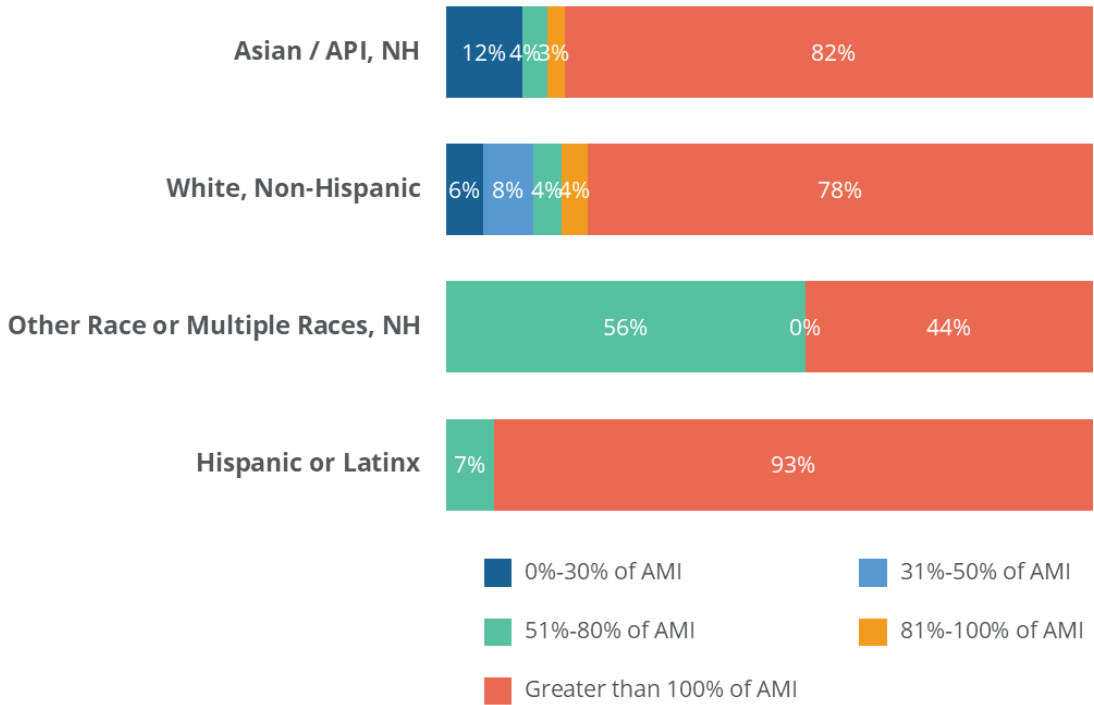
Source: ABAG Housing Needs Data Workbook

**Figure II-3.**  
**Senior and Youth Population by Race, Atherton, 2000-2019**



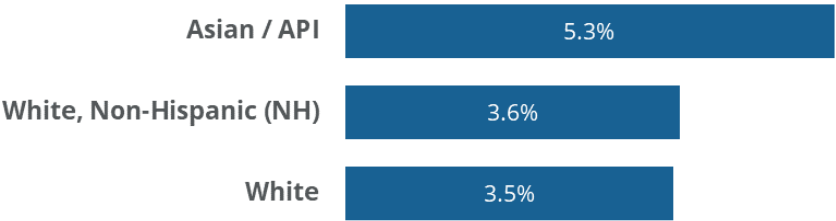
Source: ABAG Housing Needs Data Workbook

**Figure II-4.**  
**Area Median Income by Race and Ethnicity, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook

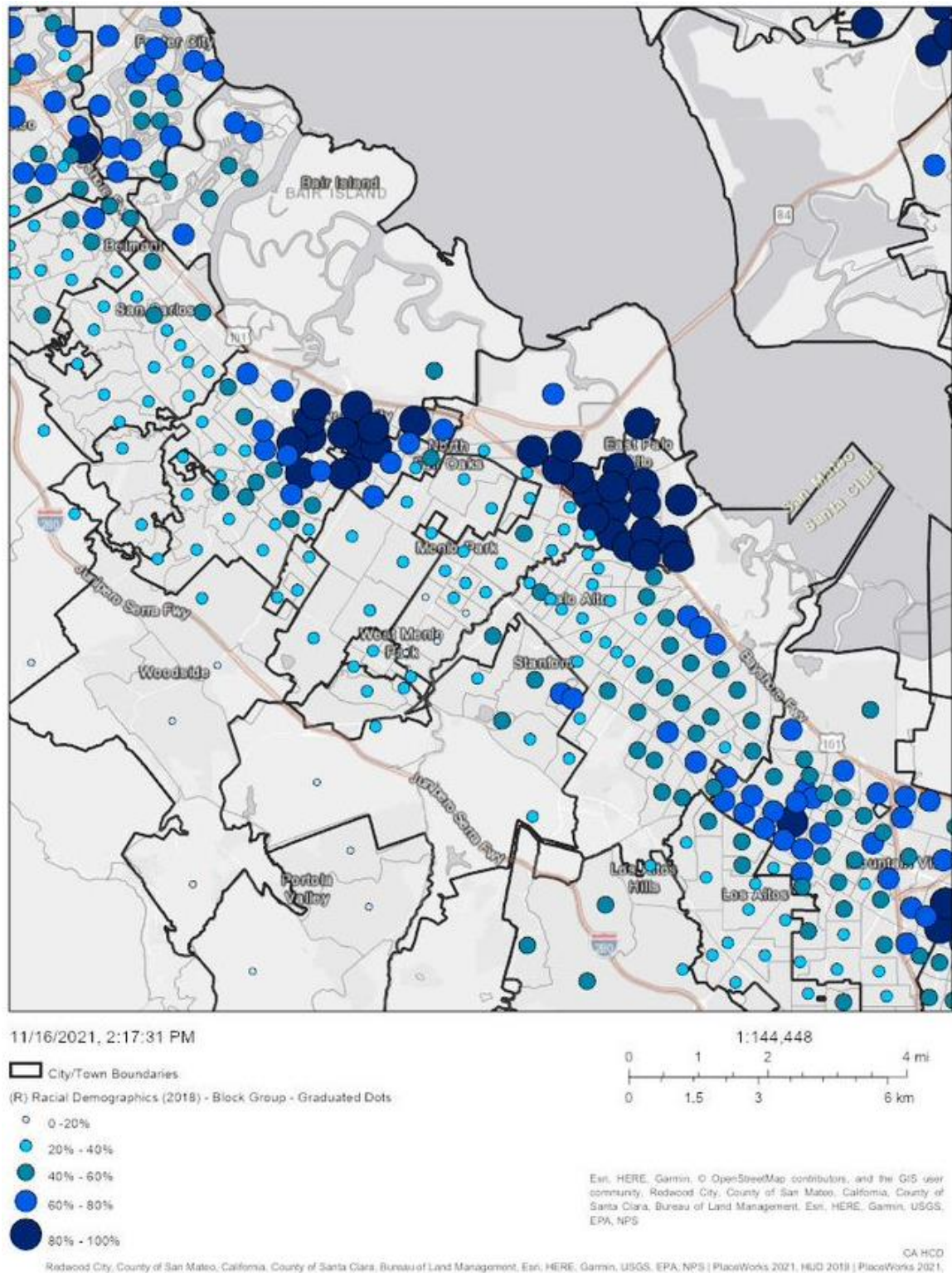
**Figure II-5.**  
**Poverty Rate by Race and Ethnicity, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook

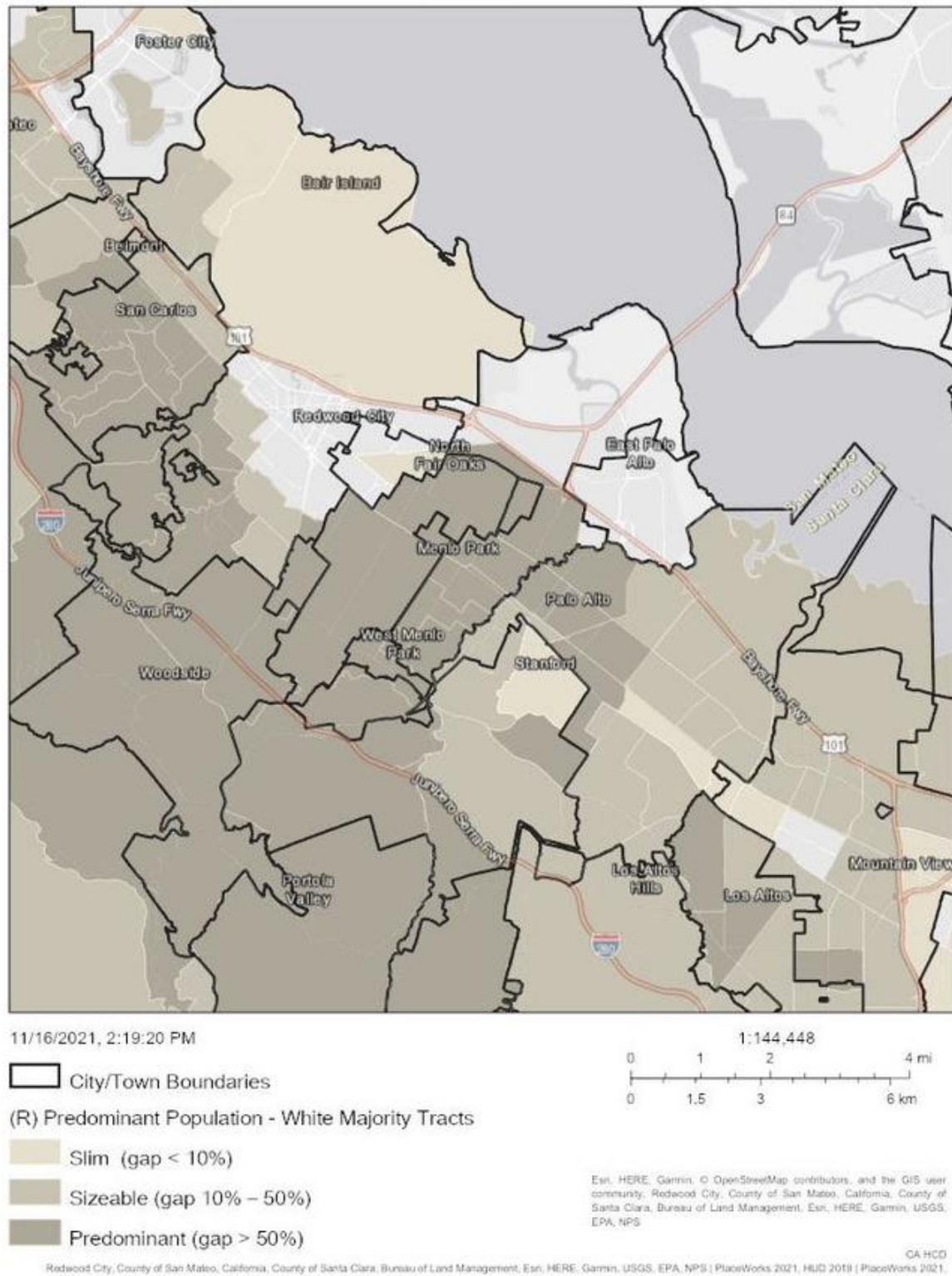


**Figure II-6.**  
**% Non-White Population by Census Block Groups, 2018**



Source: California Department of Housing and Community Development AFFH Data Viewer

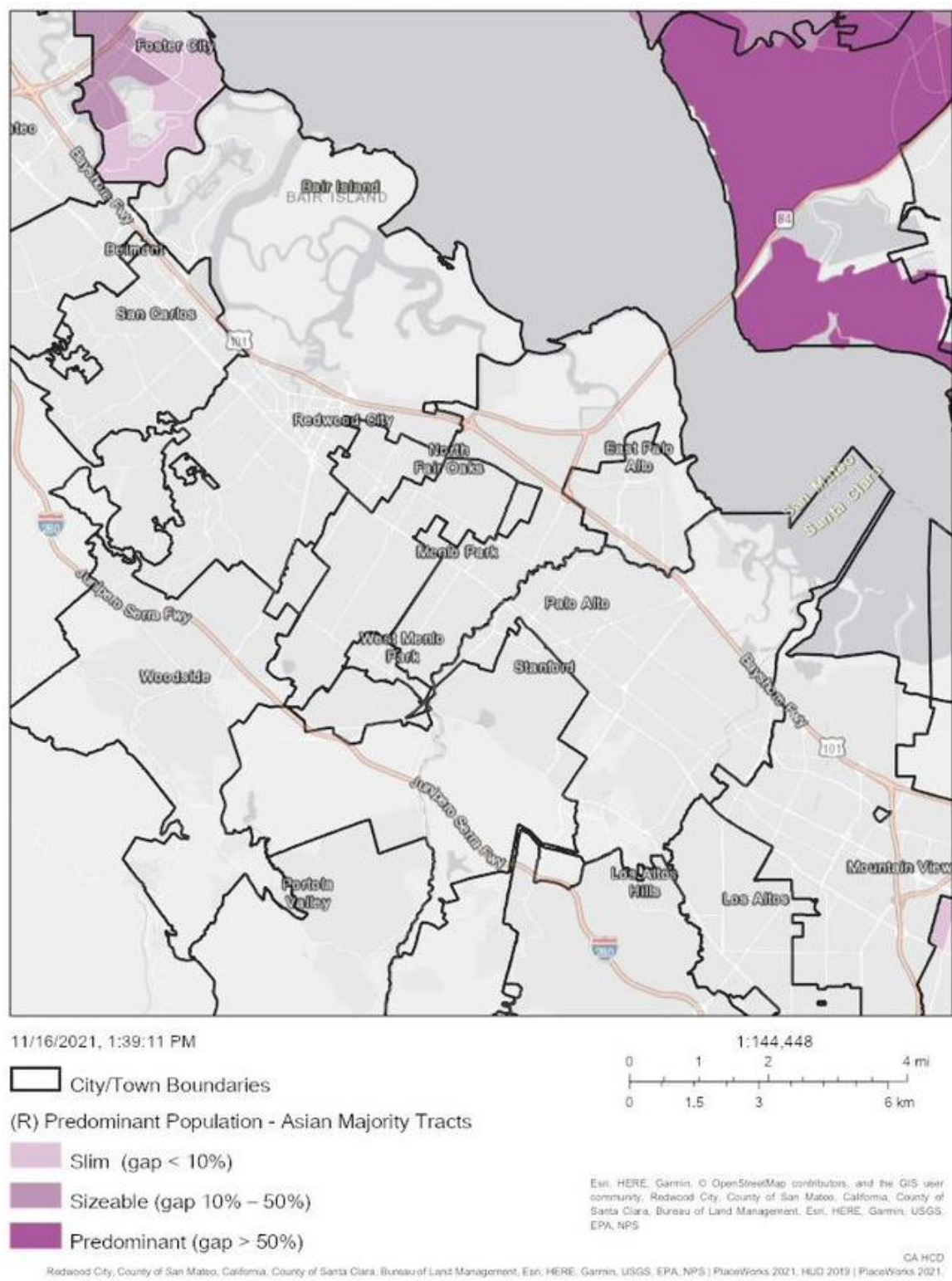
**Figure II-7.**  
**White Majority Census Tracts**



Source: California Department of Housing and Community Development AFFH Data Viewer



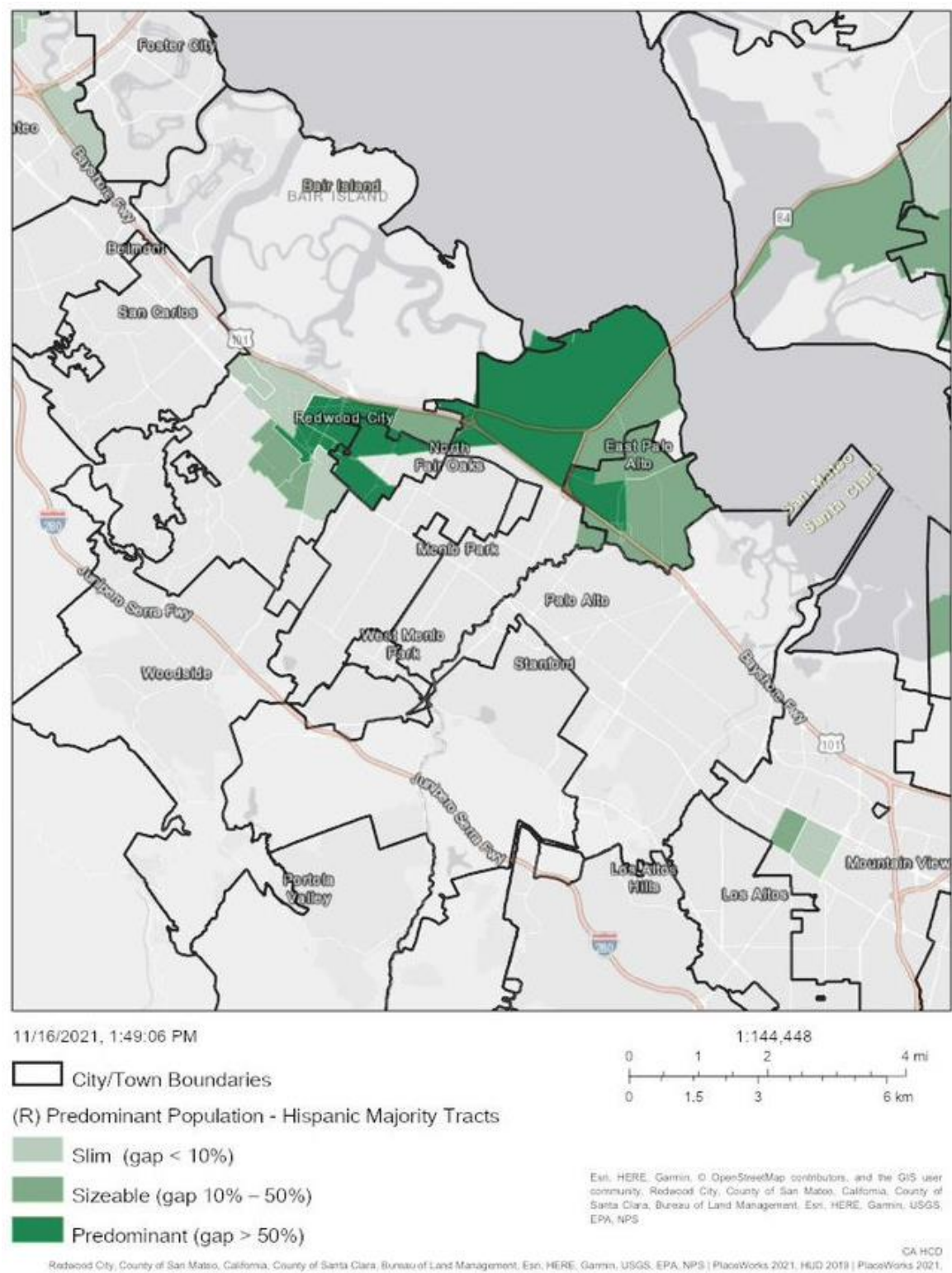
**Figure II-8.**  
**Asian Majority Census Tracts**



Source: California Department of Housing and Community Development AFFH Data Viewer

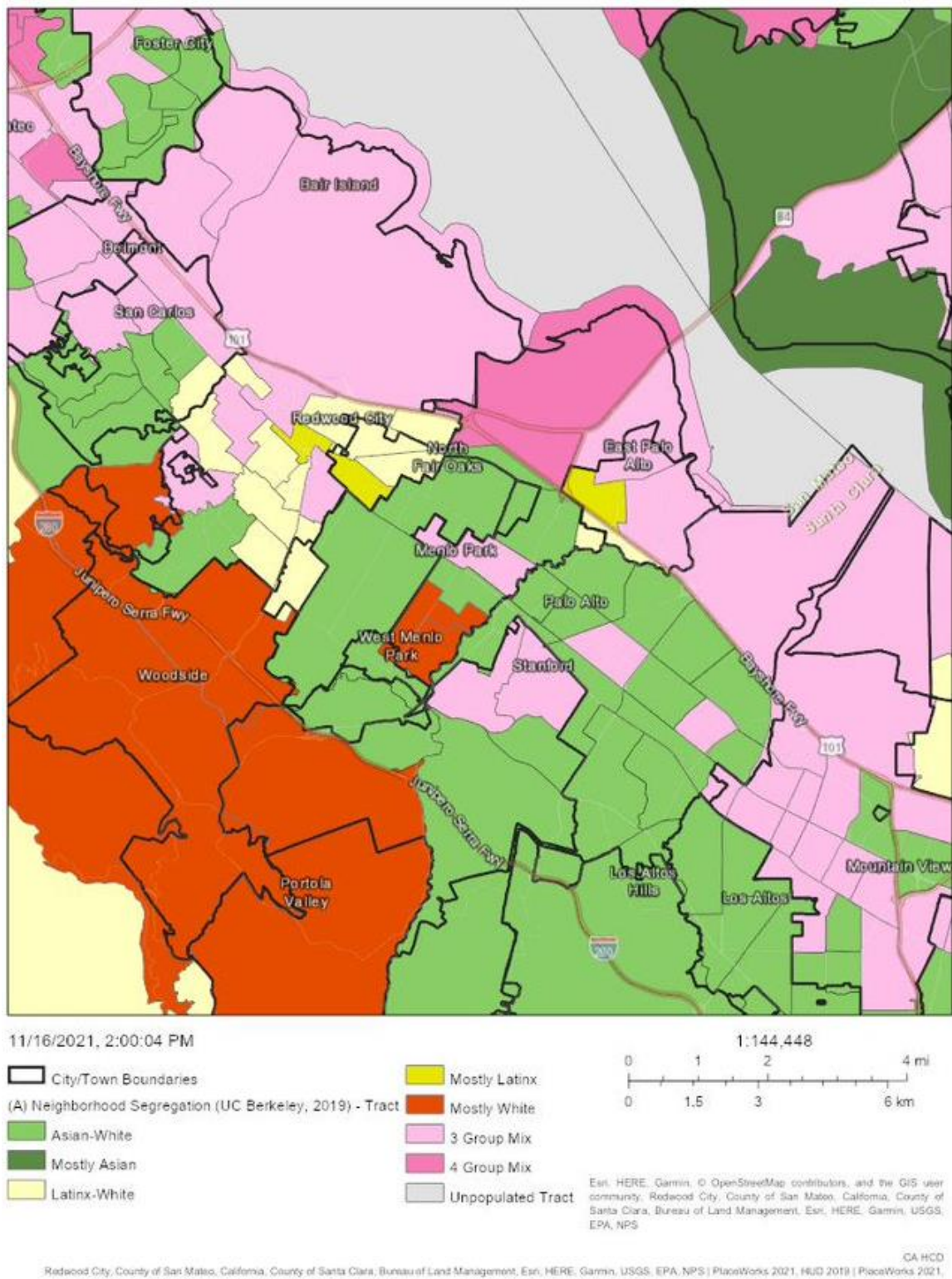


**Figure II-9.**  
**Hispanic Majority Census Tracts**



Source: California Department of Housing and Community Development AFFH Data Viewer

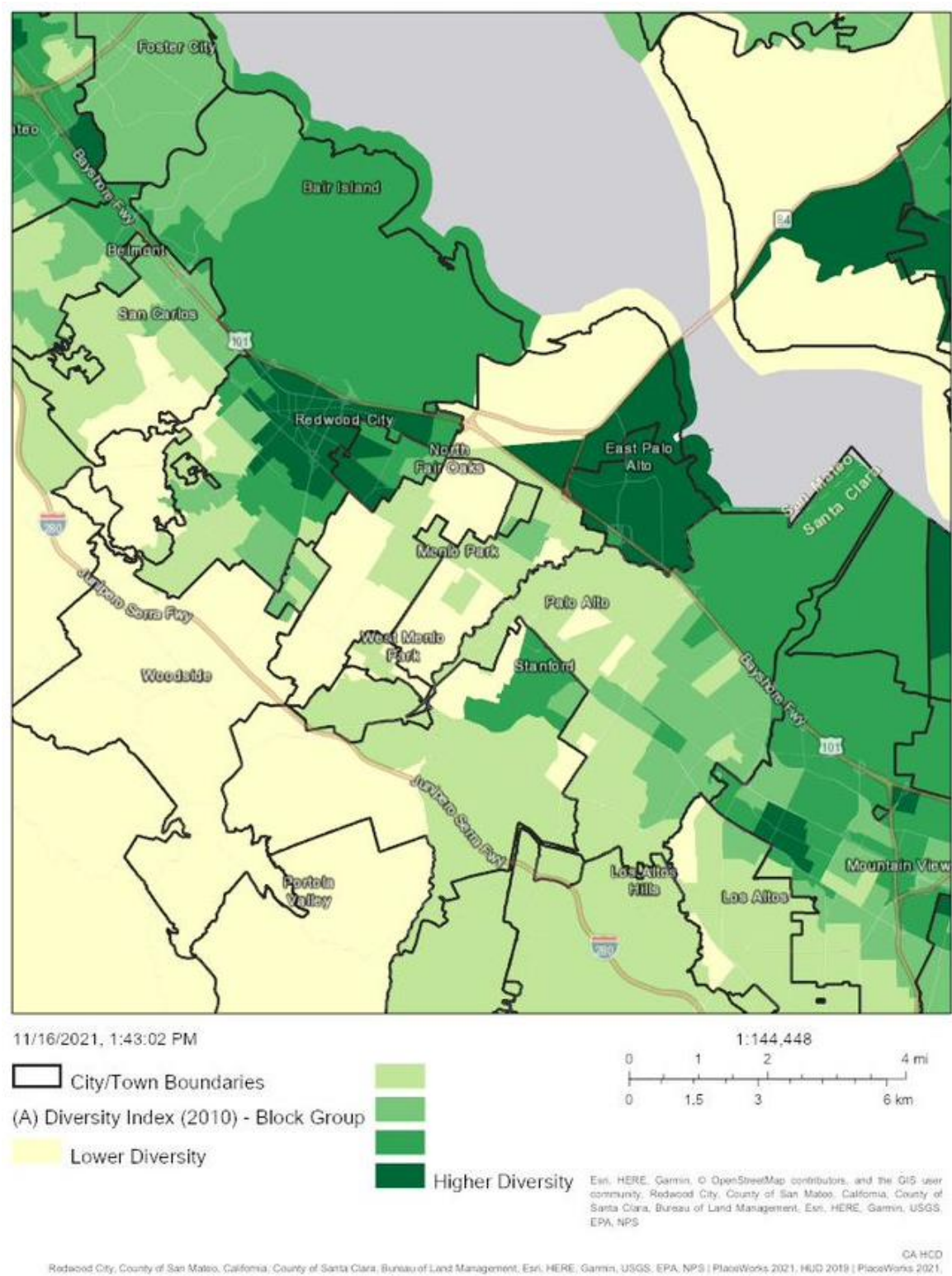
**Figure II-10.**  
**Neighborhood Segregation by Census Tract, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer

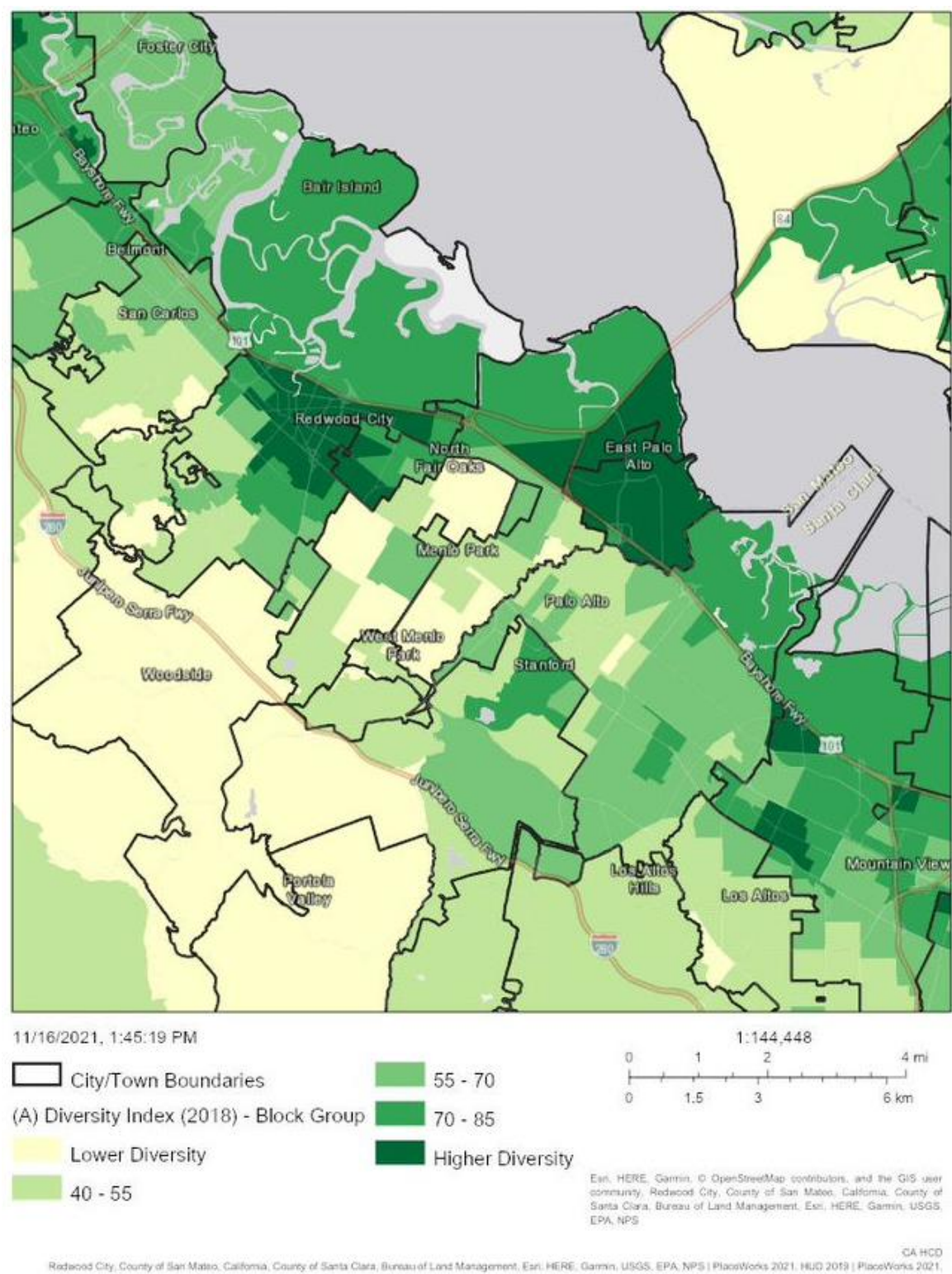


**Figure II-11.**  
**Diversity Index by Block Group, 2010**



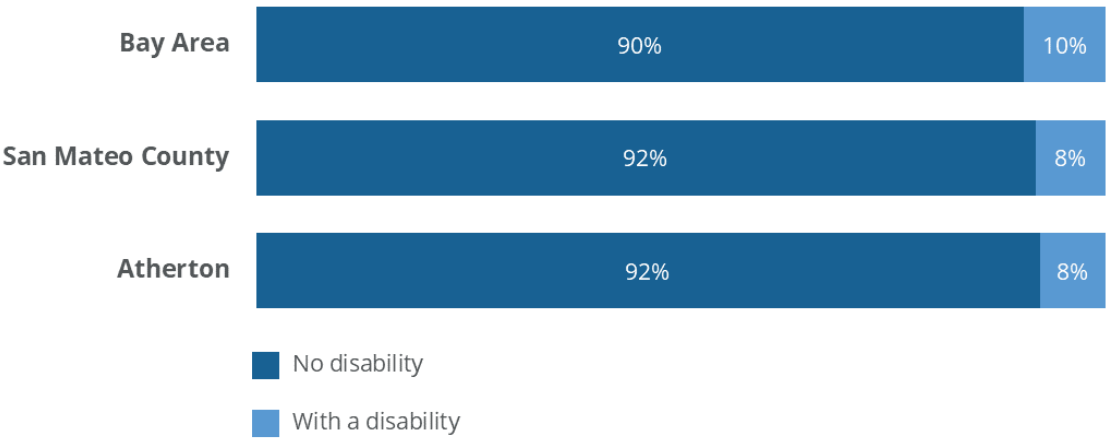
Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-12.**  
**Diversity Index by Block Group, 2018**



Source: California Department of Housing and Community Development AFFH Data Viewer

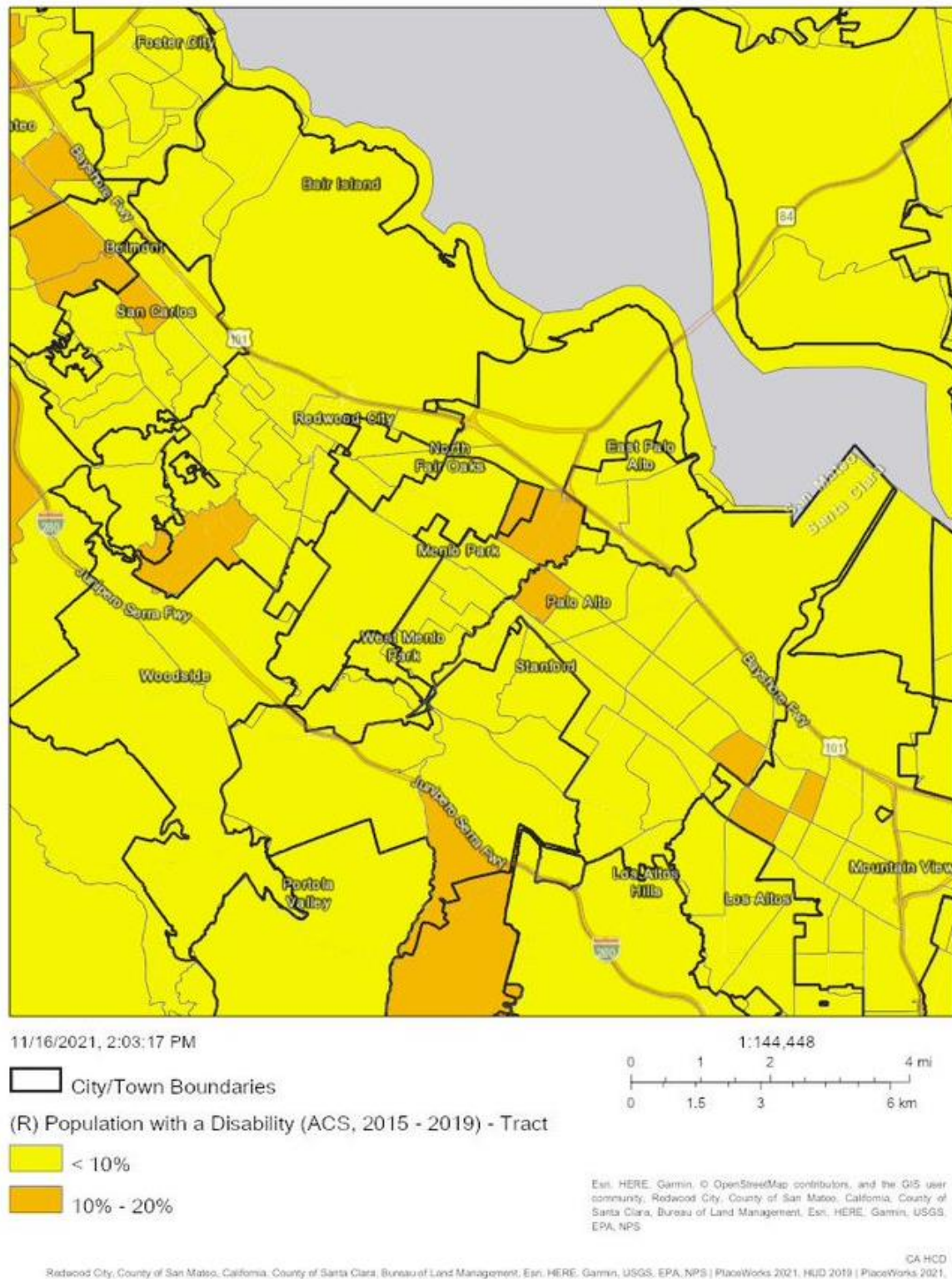
**Disability status.**  
**Figure II-13.**  
**Share of Population by Disability Status, 2019**



Source: ABAG Housing Needs Data Workbook



### % of Population with a Disability by Census Tract, 2019

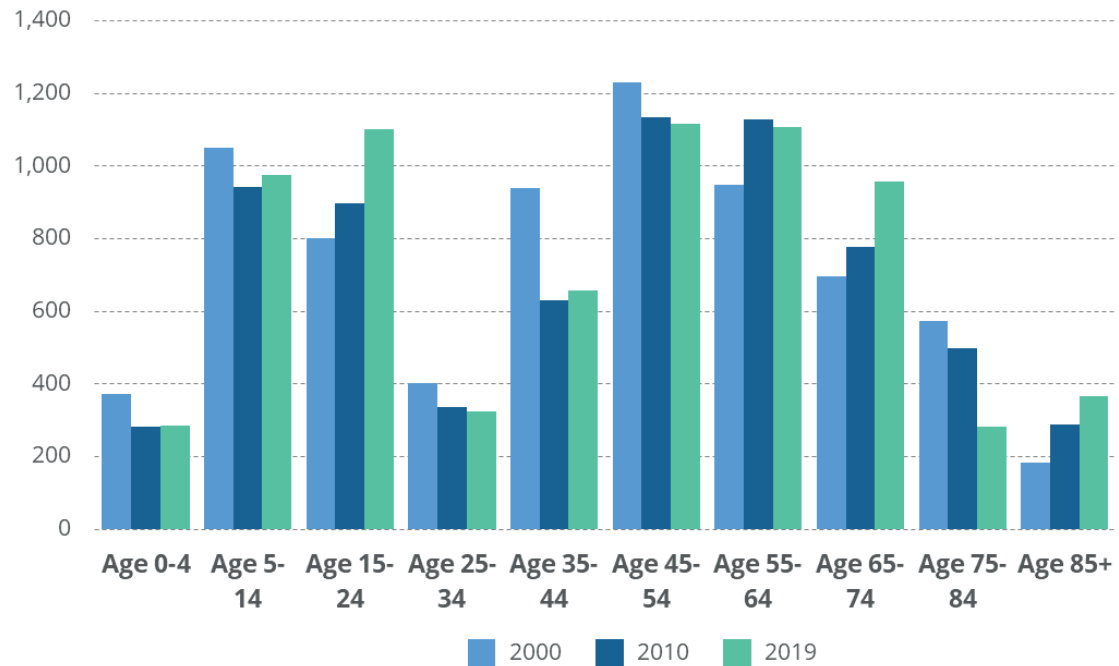


Source: California Department of Housing and Community Development AFFH Data Viewer

## Familial status.

**Figure II-15.**

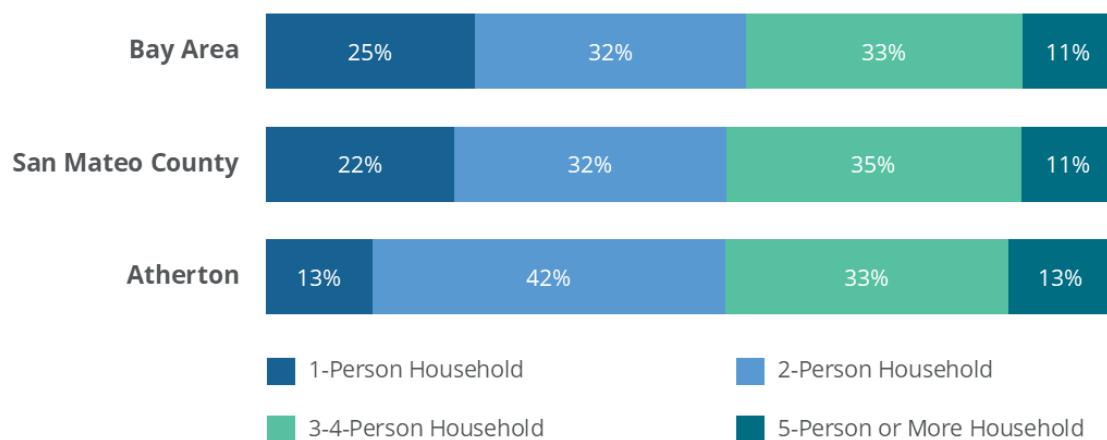
**Age Distribution, Atherton, 2000-2019**



Source: ABAG Housing Needs Data Workbook

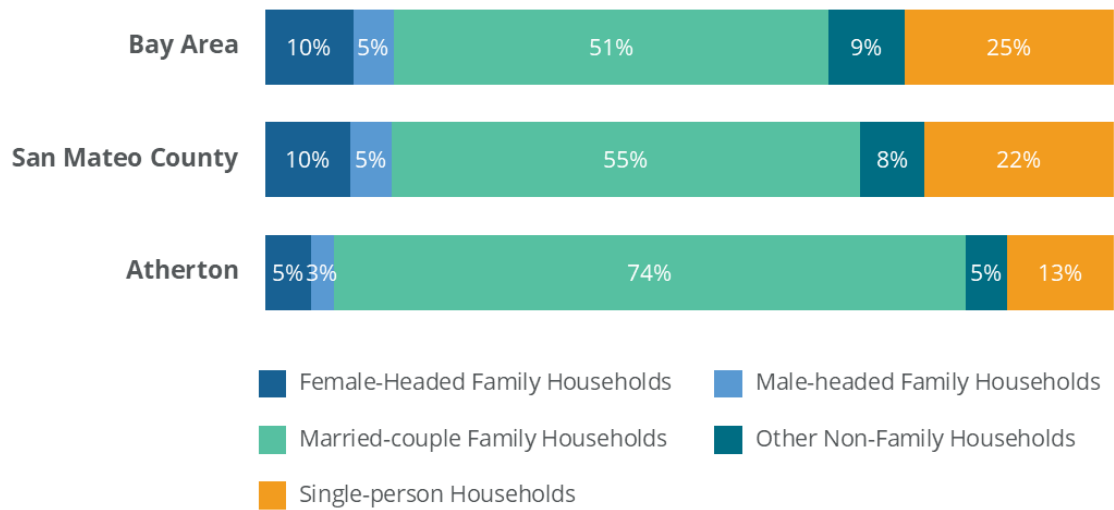
**Figure II-16.**

**Share of Households by Size, 2019**



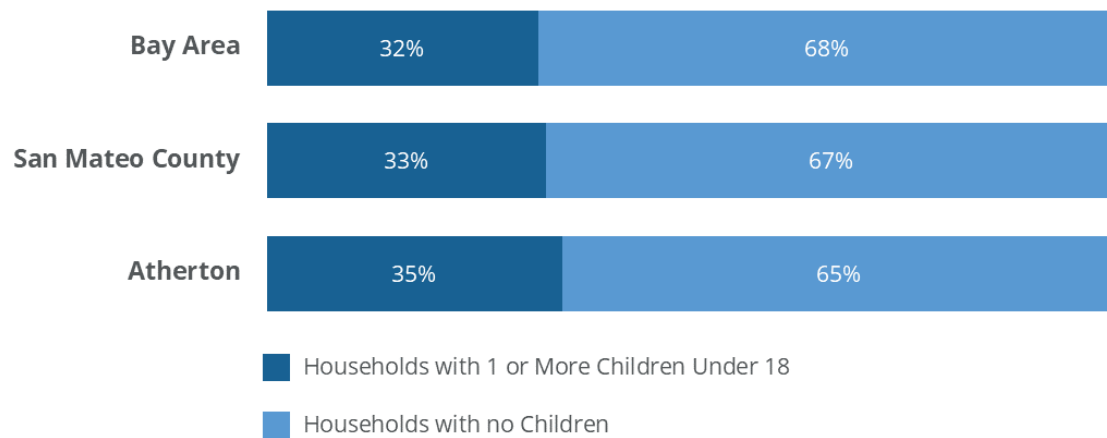
Source: ABAG Housing Needs Data Workbook

**Figure II-17.**  
**Share of Households by Type, 2019**



Source: ABAG Housing Needs Data Workbook

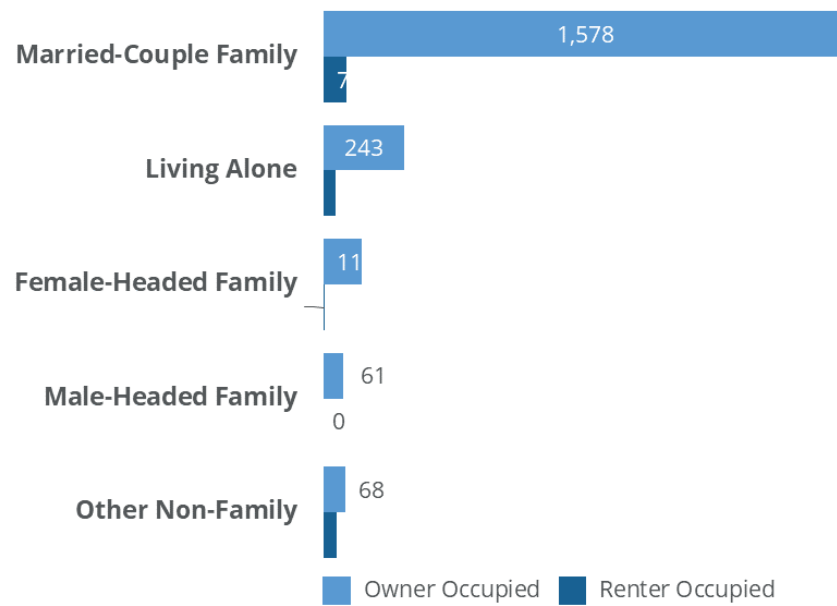
**Figure II-18.**  
**Share of Households by Presence of Children (Less than 18 years old), 2019**



Source: ABAG Housing Needs Data Workbook

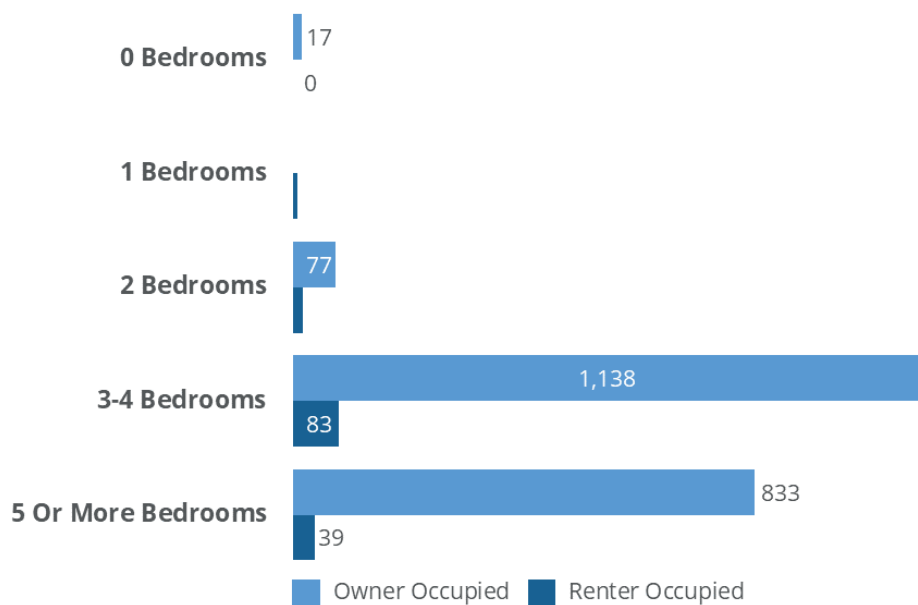


**Figure II-19.**  
**Housing Type by Tenure, Atherton, 2019**



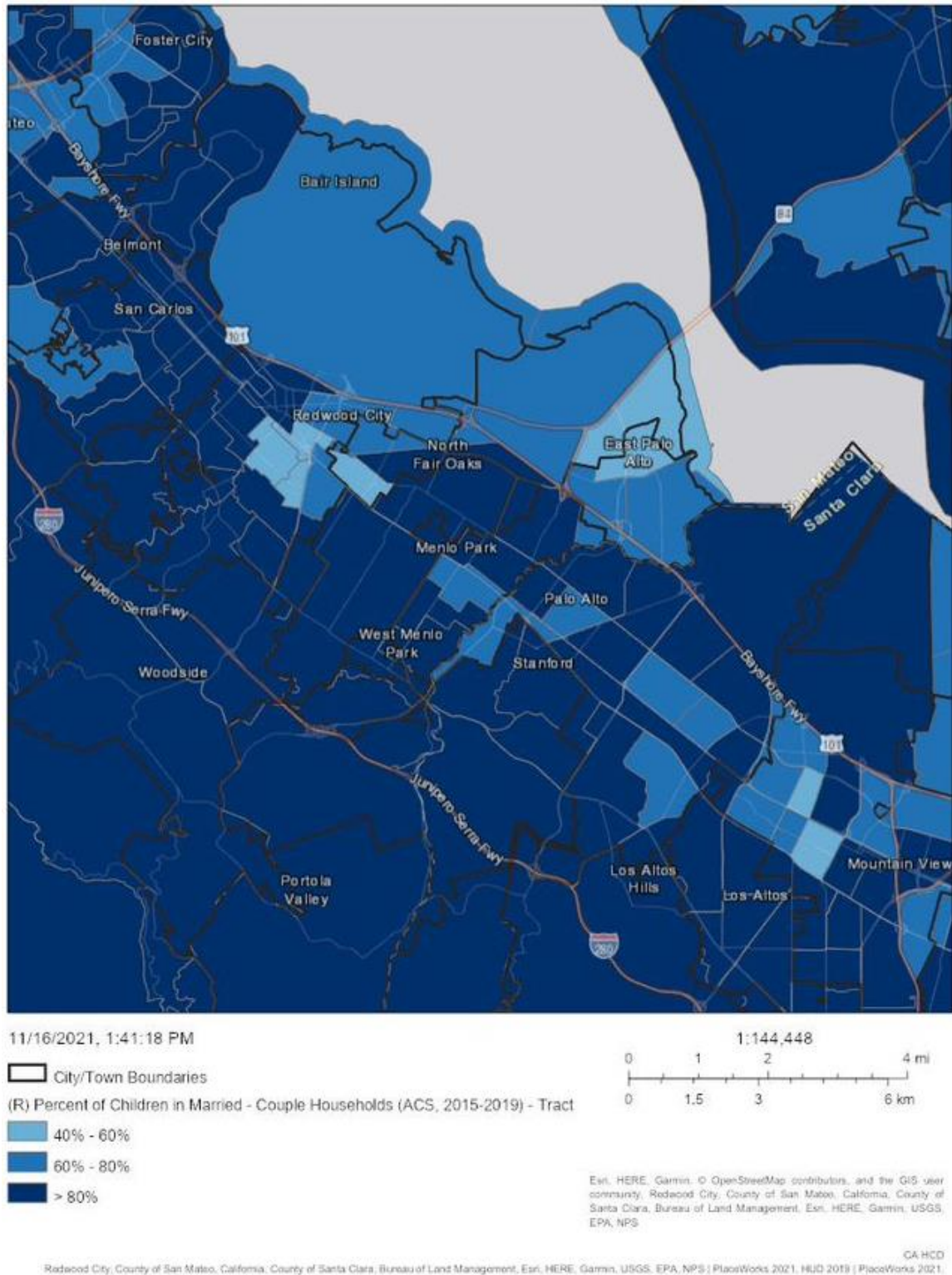
Source: ABAG Housing Needs Data Workbook

**Figure II-20.**  
**Housing Units by Number of Bedrooms and Tenure, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook

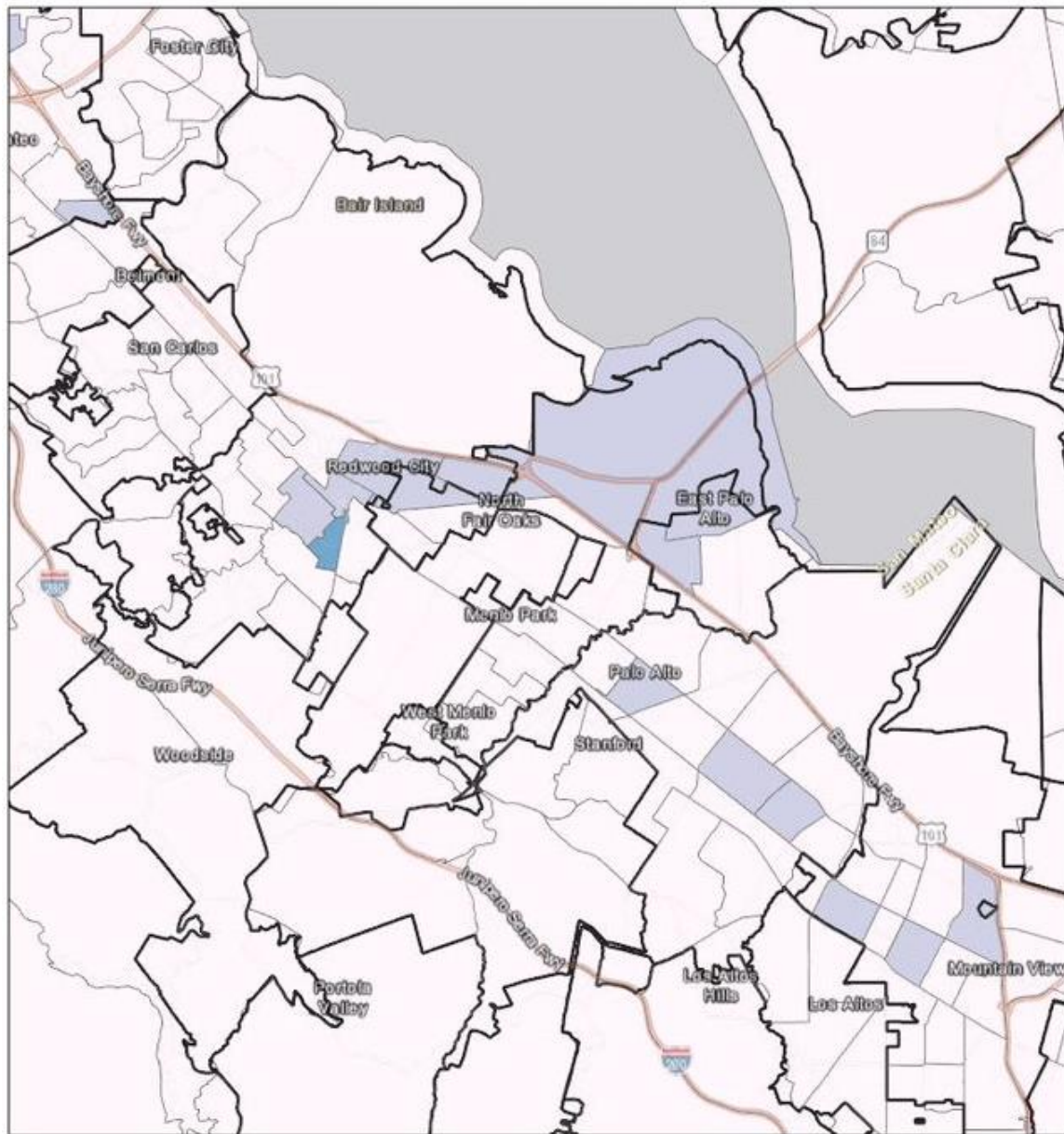
**Figure II-21.**  
**% of Children in Married Couple Households by Census Tract, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-22. **[legend missing in HCD provided map]**

% Households with Single Female with Children by Census Tract, 2019



11/16/2021, 1:27:00 PM

City/Town Boundaries

1:144,448  
0 1 2 4 mi  
0 1.5 3 6 km

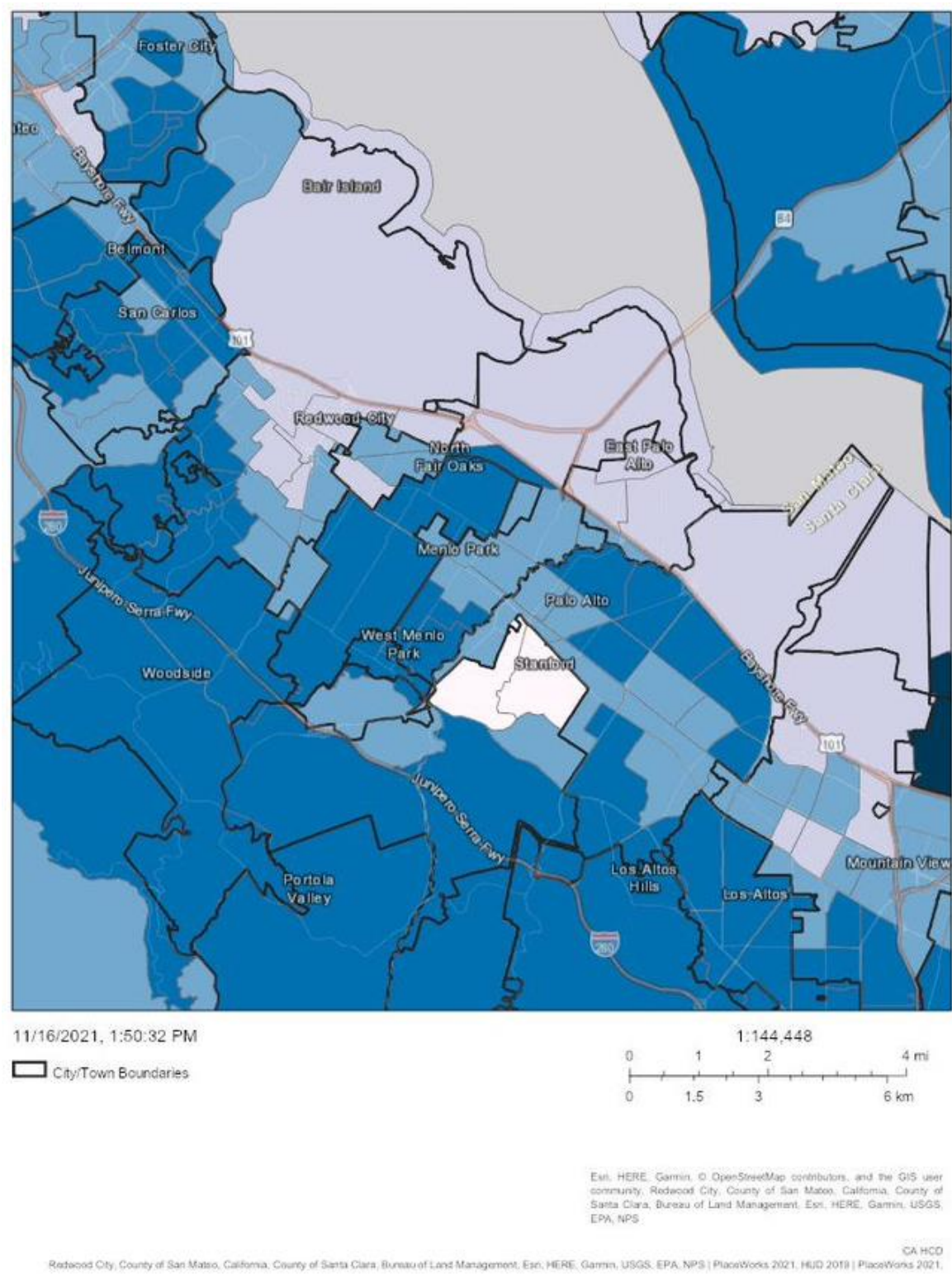
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Redwood City, County of San Mateo, California, County of Santa Clara, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS

Redwood City, County of San Mateo, California, County of Santa Clara, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, CA HCD

Source: California Department of Housing and Community Development AFFH Data Viewer

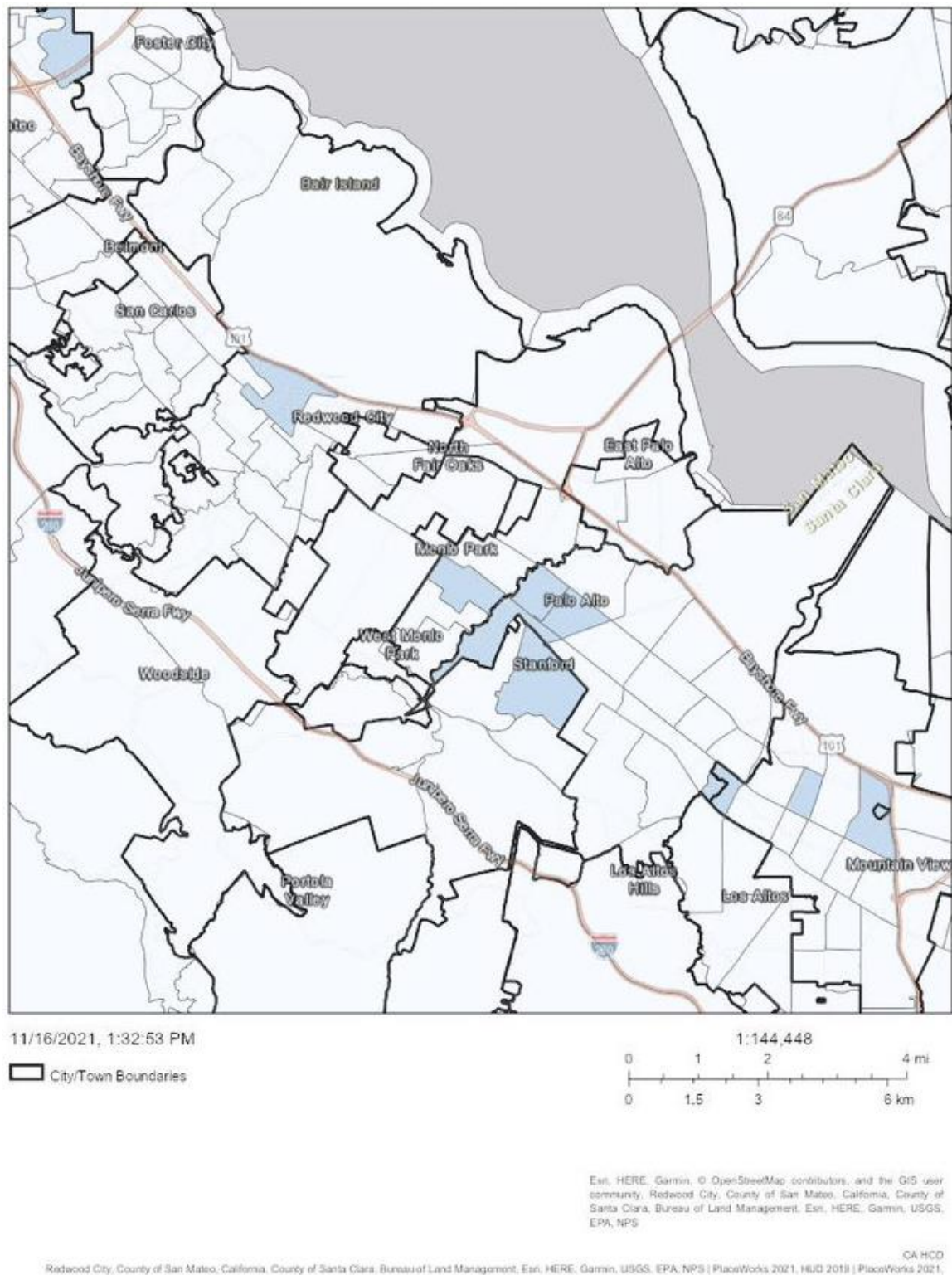


Figure II-23. **[legend missing in HCD provided map]**  
 % of Married Couple Households by Census Tract, 2019



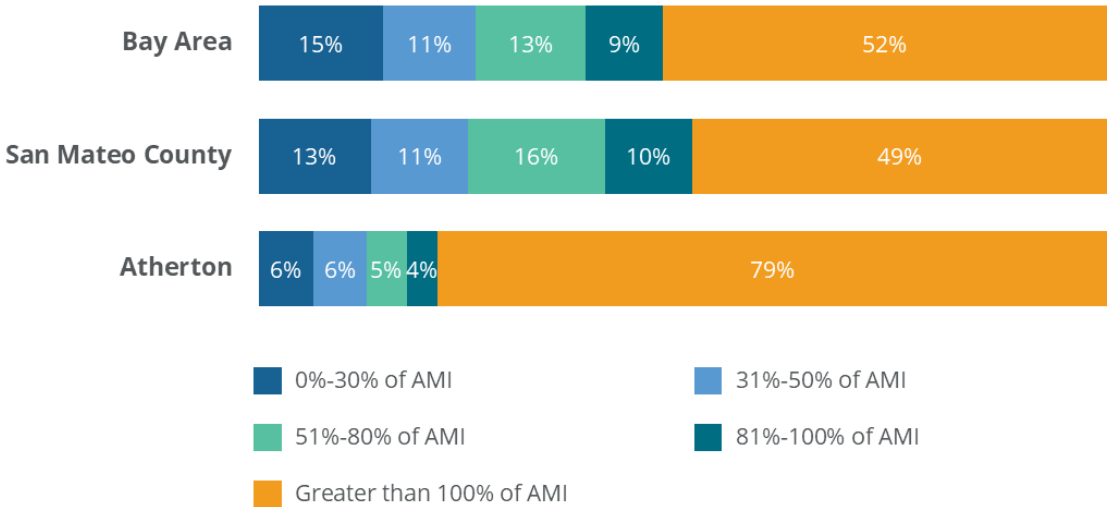
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-24. [legend missing in HCD provided map]  
% of Adults Living Alone by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

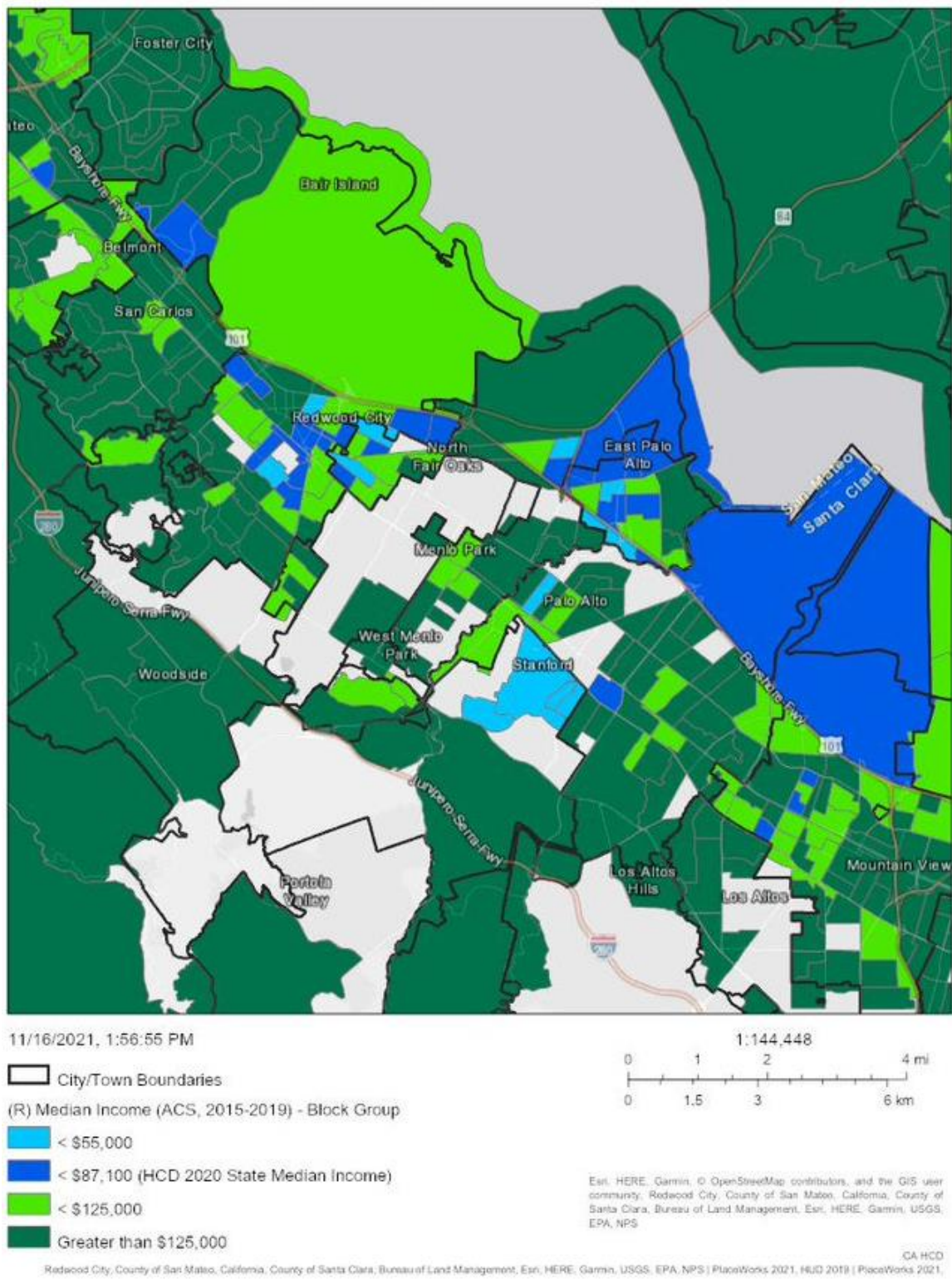
**Household income.**  
**Figure II-25.**  
**Share of Households by Area Median Income (AMI), 2019**



Source: ABAG Housing Needs Data Workbook

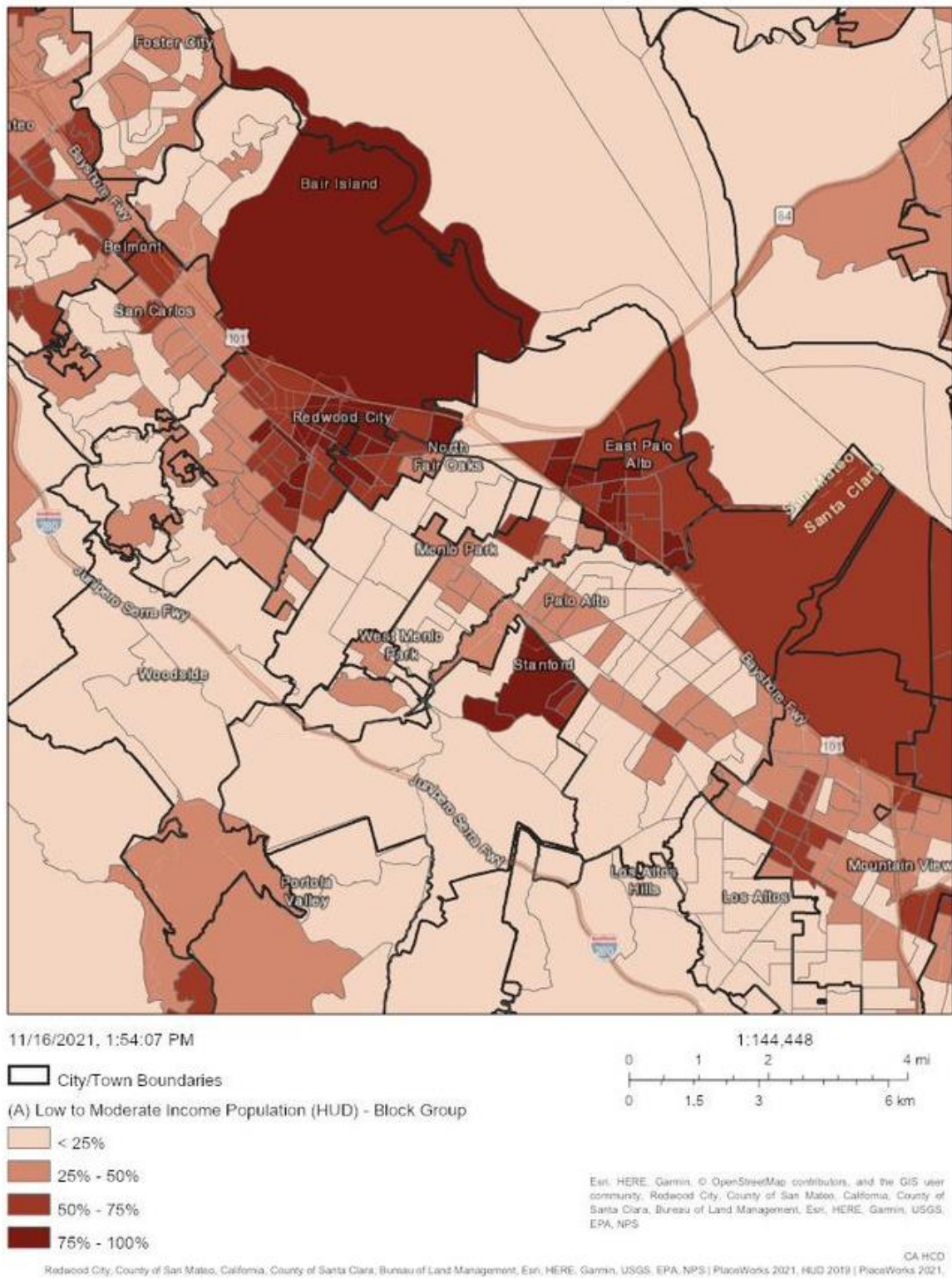


**Figure II-26.**  
**Median Household Income by Block Group, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer

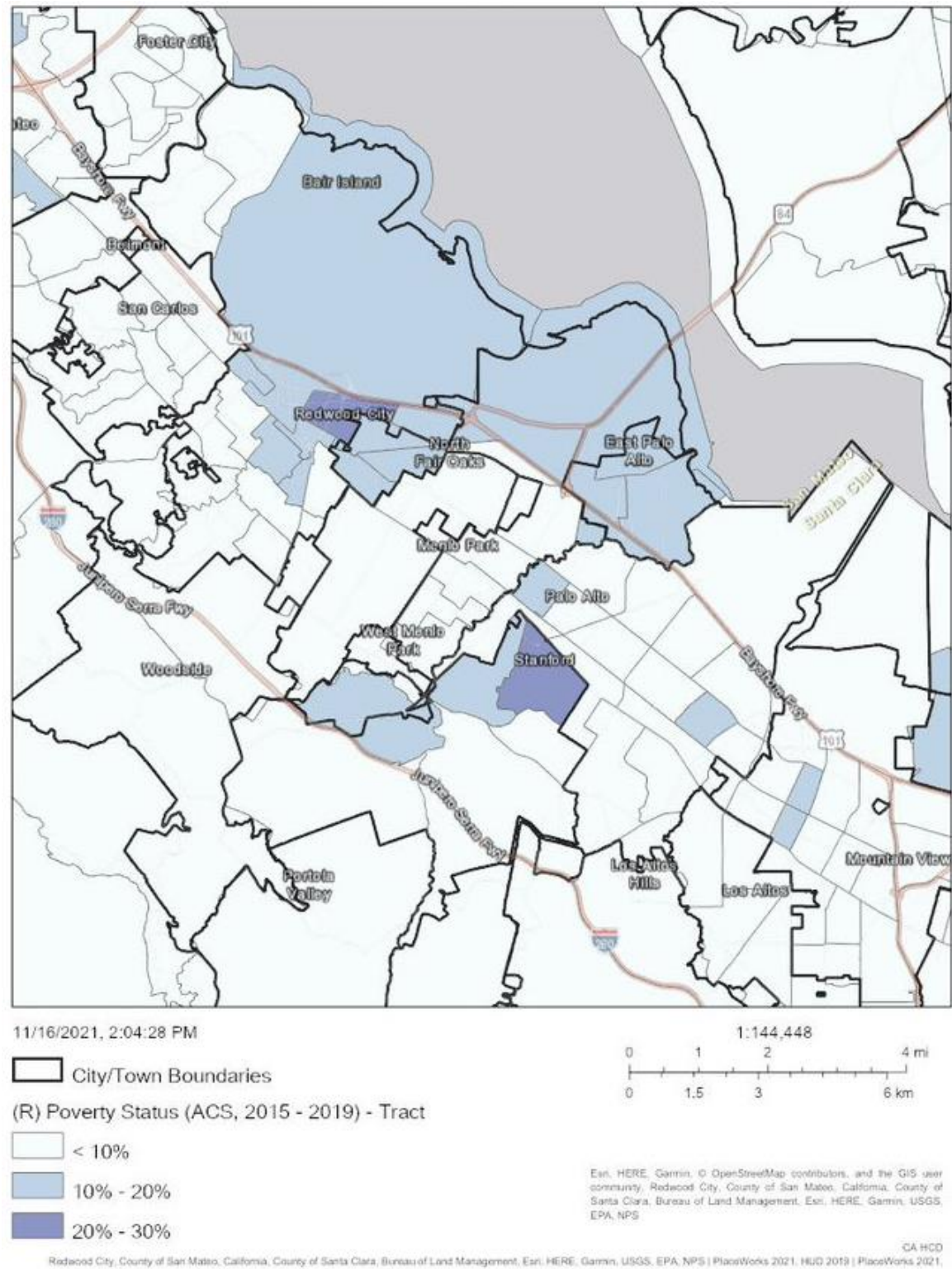
**Figure II-27.**  
**Low to Moderate Income Population by Block Group**



Source: California Department of Housing and Community Development AFFH Data Viewer

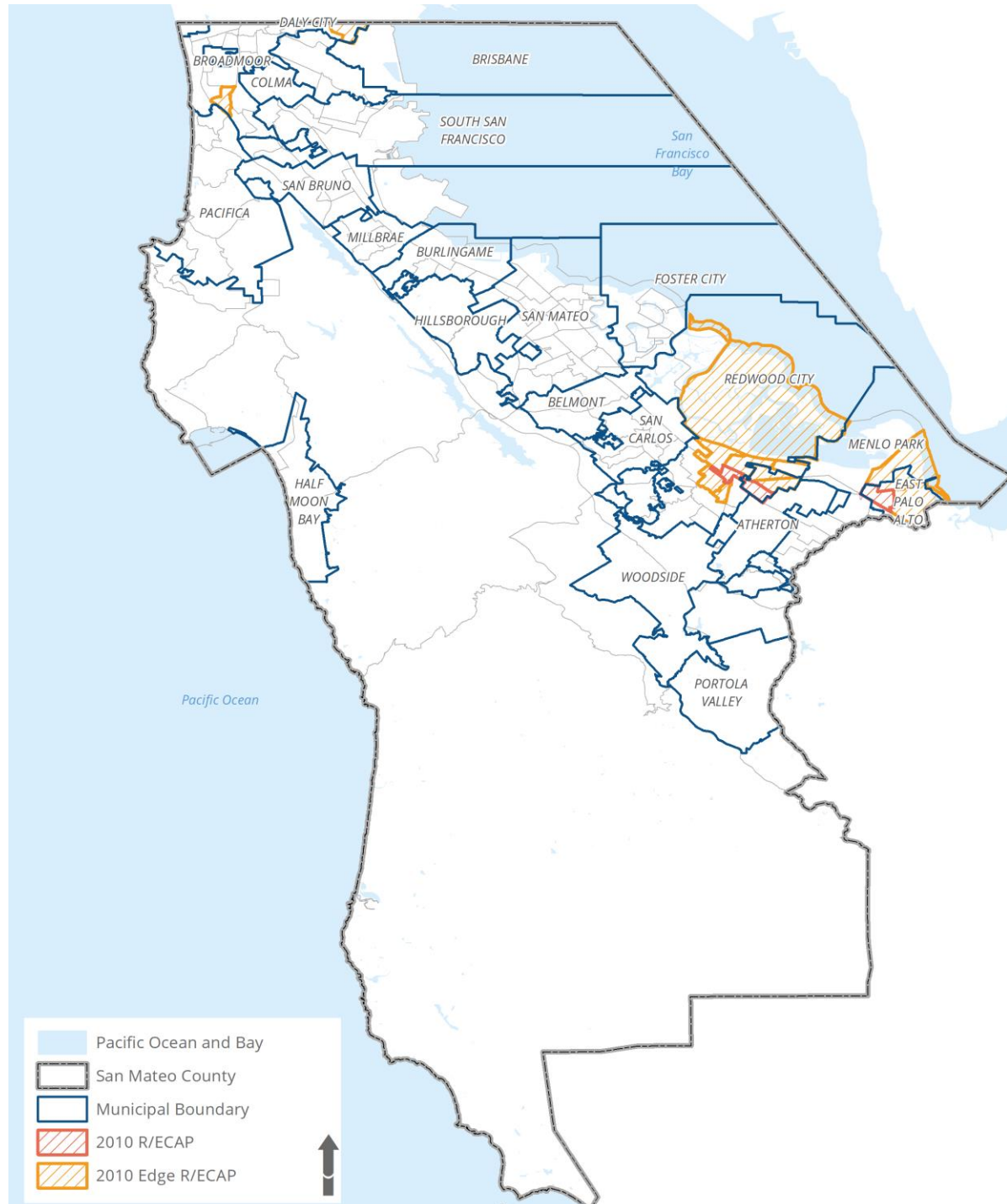


Figure II-28.  
Poverty Status by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

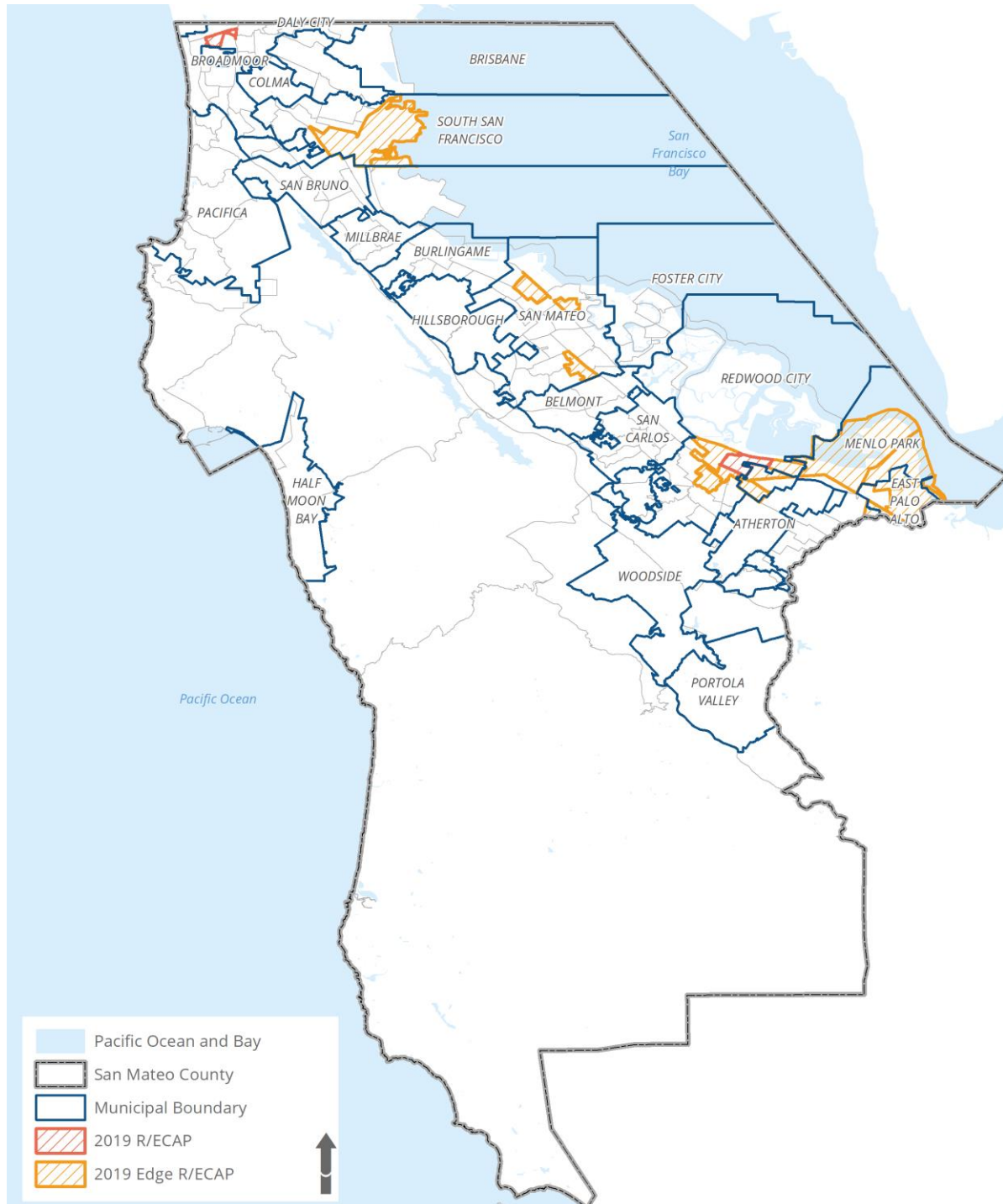
**Figure II-29.**  
**R/ECAPs and Edge R/ECAPs, 2010**



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure II-30.**  
**Areas of High Segregation and Poverty, 2021**



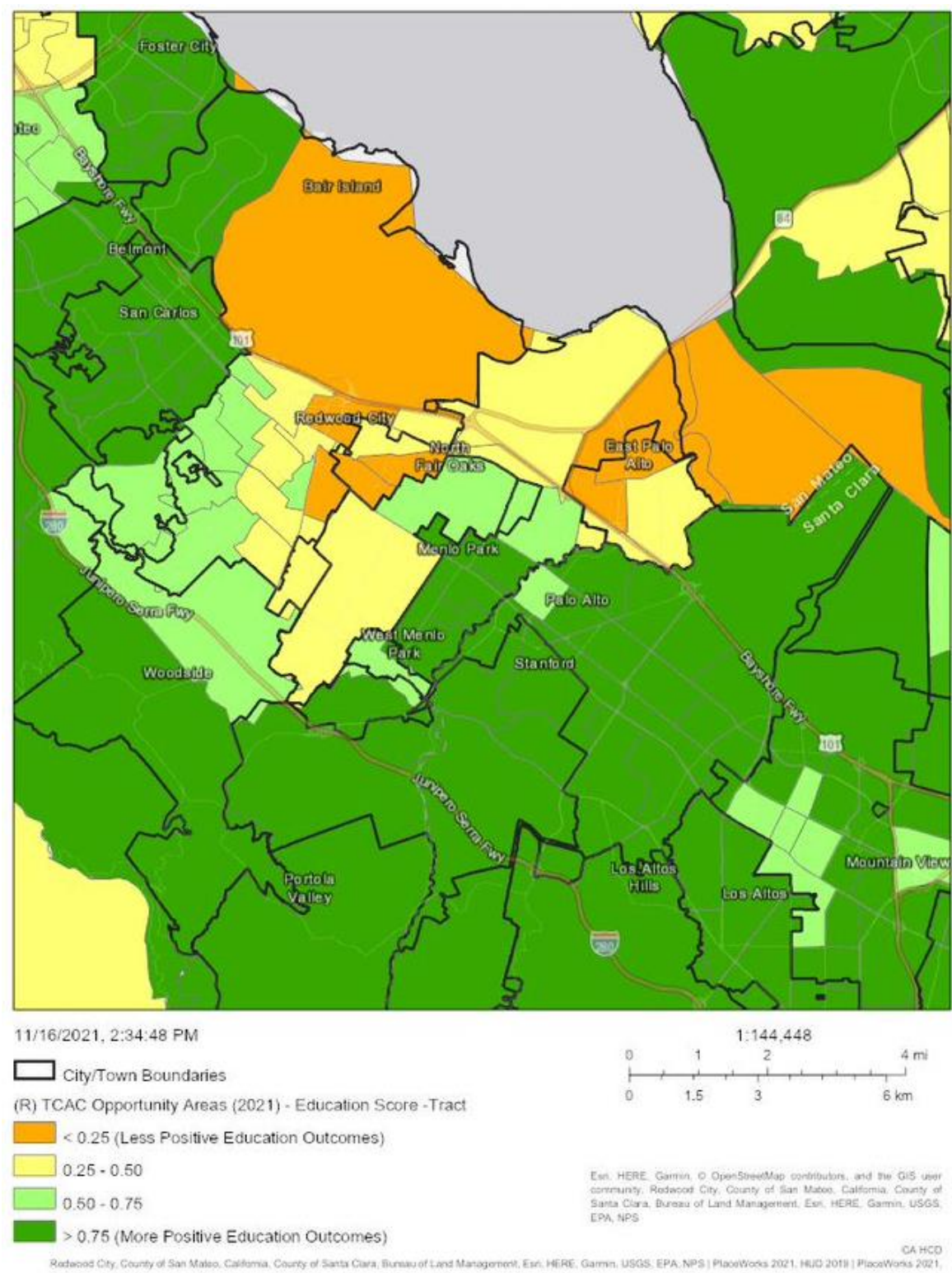
Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.1% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (12.8% in 2019).

Source: California Department of Housing and Community Development AFFH Data Viewer

**SECTION III. Access to Opportunity**  
**Education**



**Figure III-1.**  
**TCAC Opportunity Areas Education Score by Census Tract, 2021**

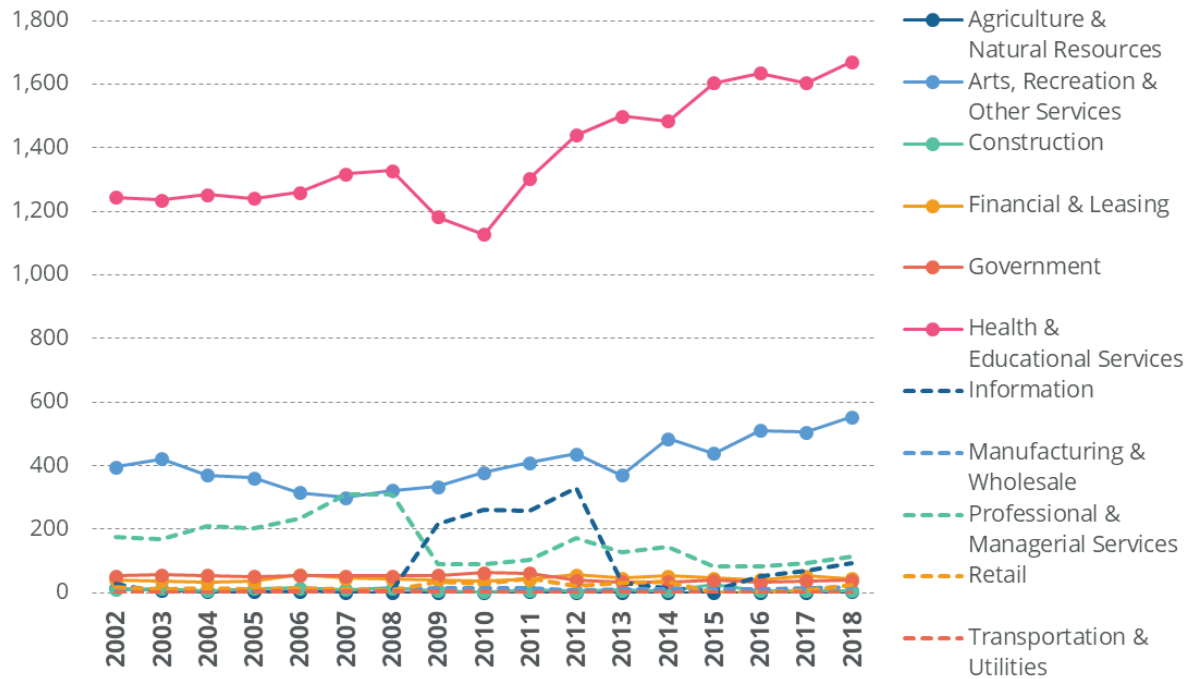


Source: California Department of Housing and Community Development AFFH Data Viewer

## Employment

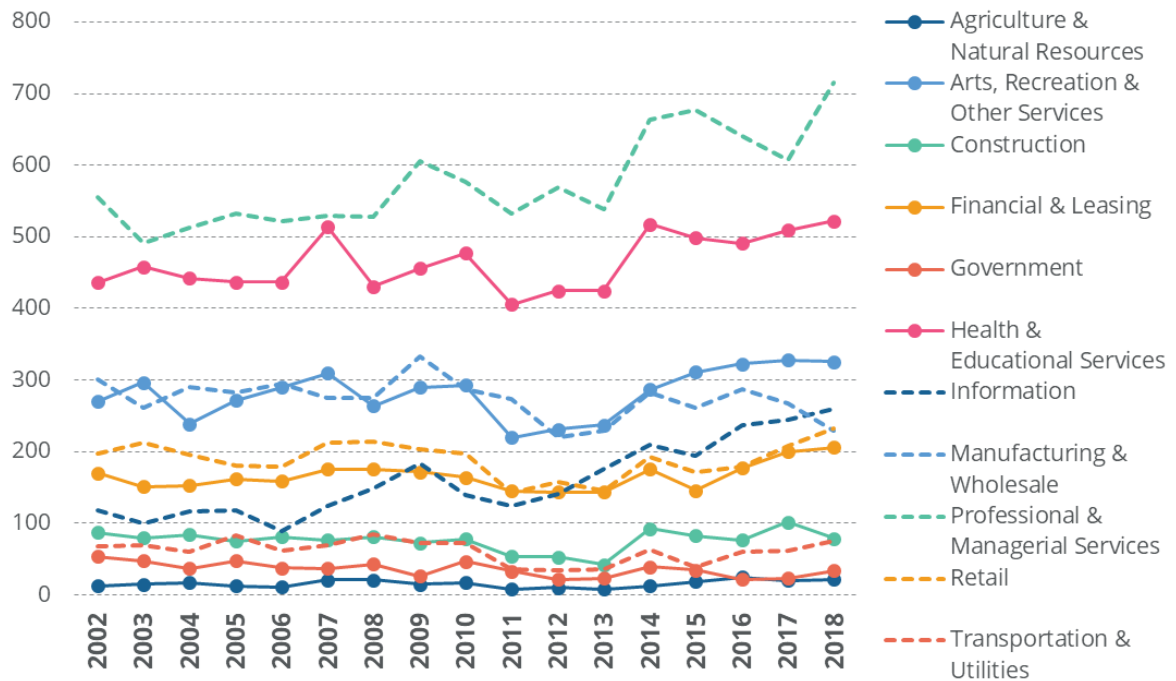
Figure III-2.

Jobs by Industry, Atherton, 2002-2018

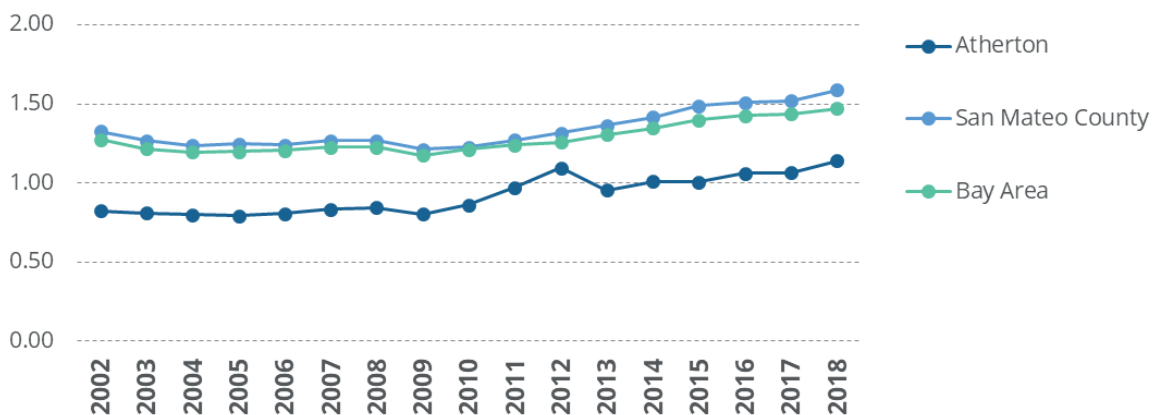


Source: ABAG Housing Needs Data Workbook

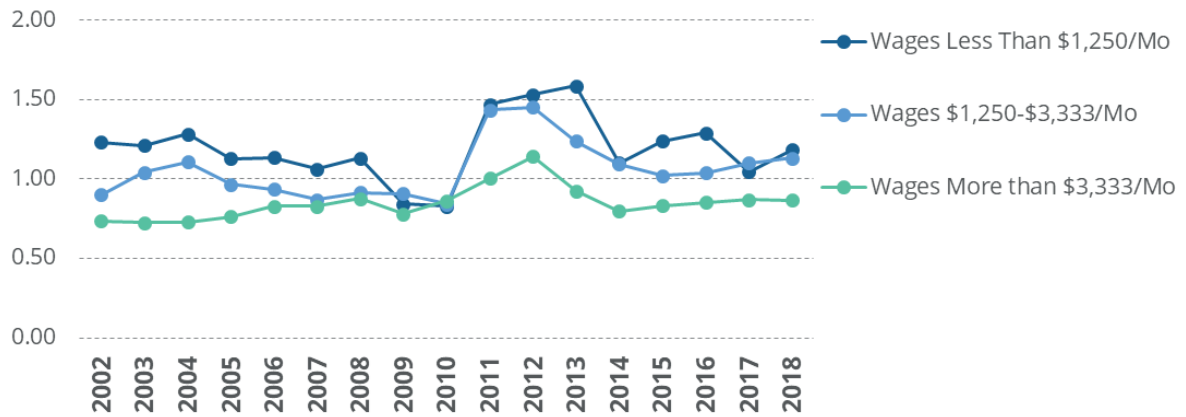
**Figure III-3.**  
**Job Holders by Industry, Atherton, 2002-2018**



**Figure III-4.**  
**Jobs to Household Ratio, Atherton, 2002-2018**

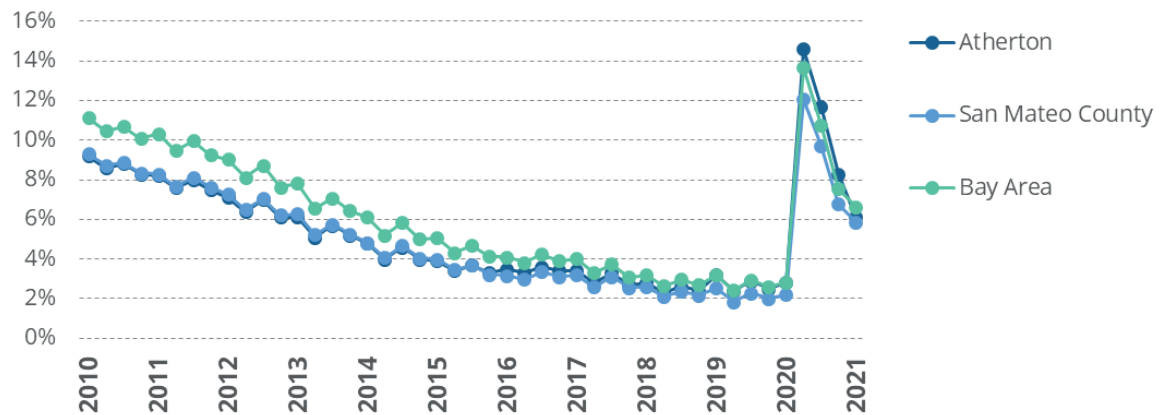


**Figure III-5.**  
**Jobs to Worker Ratio by Wage, Atherton, 2002-2018**



Source: ABAG Housing Needs Data Workbook

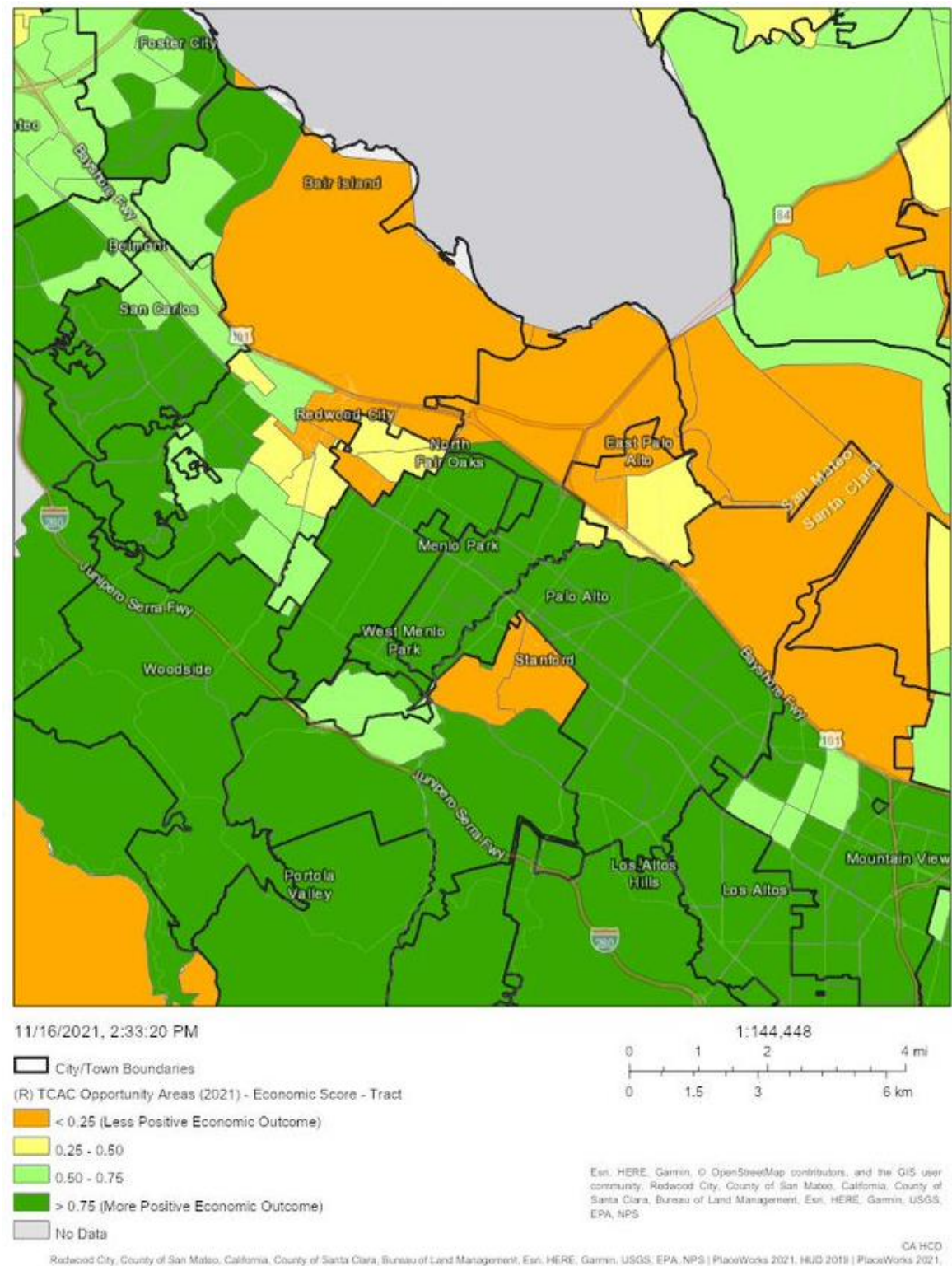
**Figure III-6.**  
**Unemployment Rate, 2010-2021**



Source: ABAG Housing Needs Data Workbook

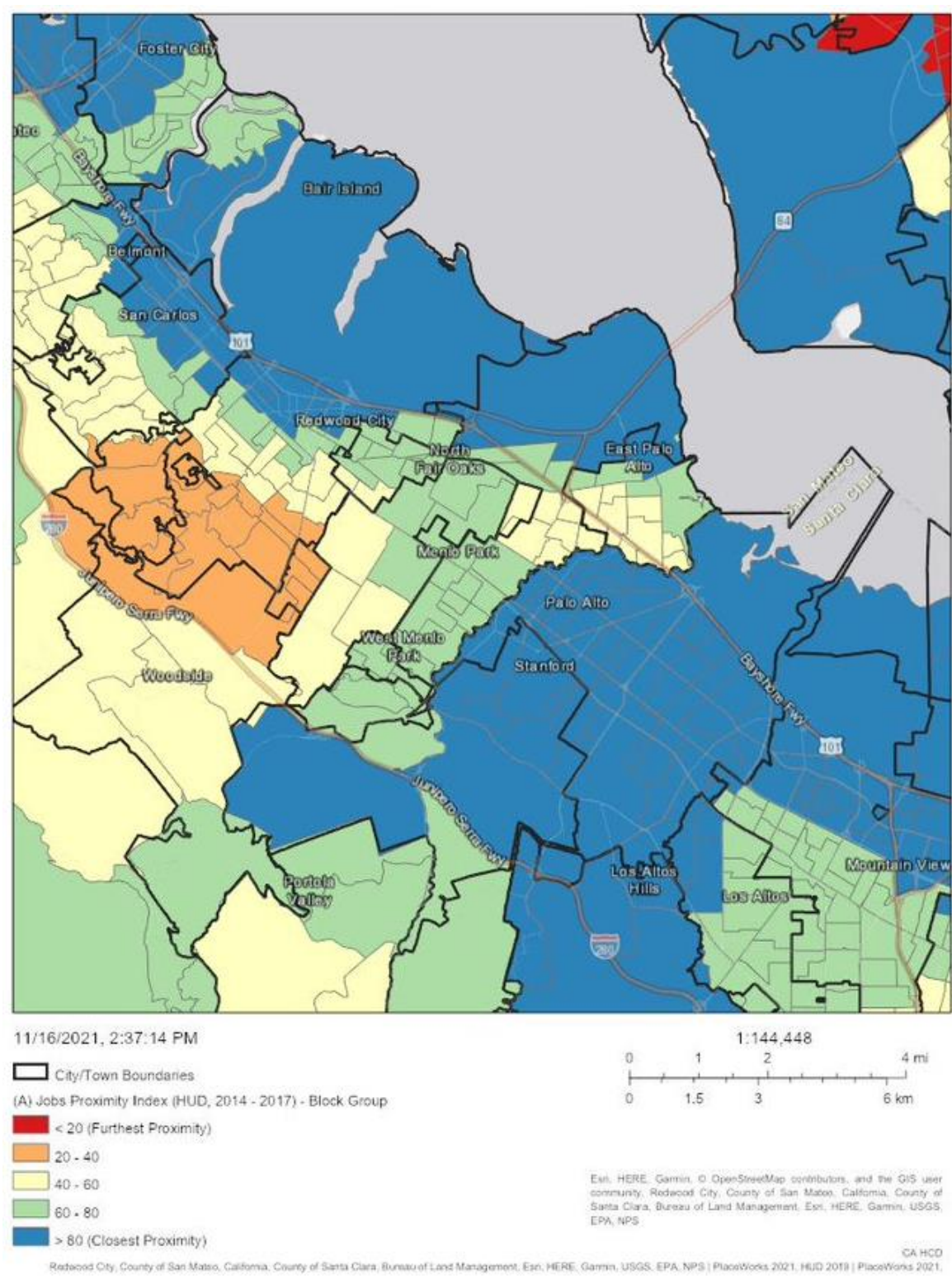


**Figure III-7.**  
**TCAC Opportunity Areas Economic Score by Census Tract, 2021**



Source: California Department of Housing and Community Development AFFH Data Viewer

**Figure III-8.**  
**Jobs Proximity Index by Block Group, 2017**



Source: California Department of Housing and Community Development AFFH Data Viewer

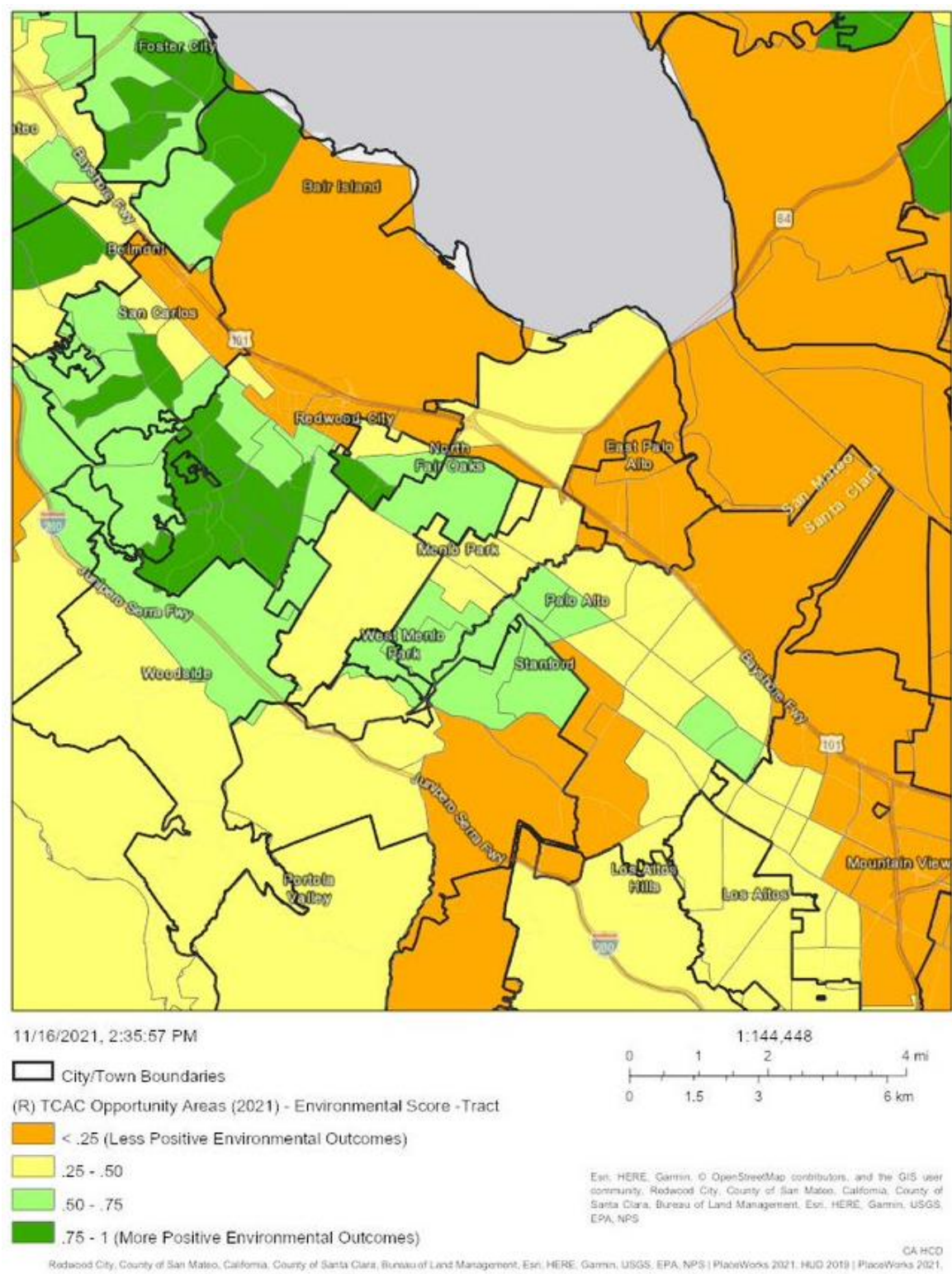
## **Transportation**

[TCAC's transportation opportunity score and maps were not available at the time of this report]

## **Environment**

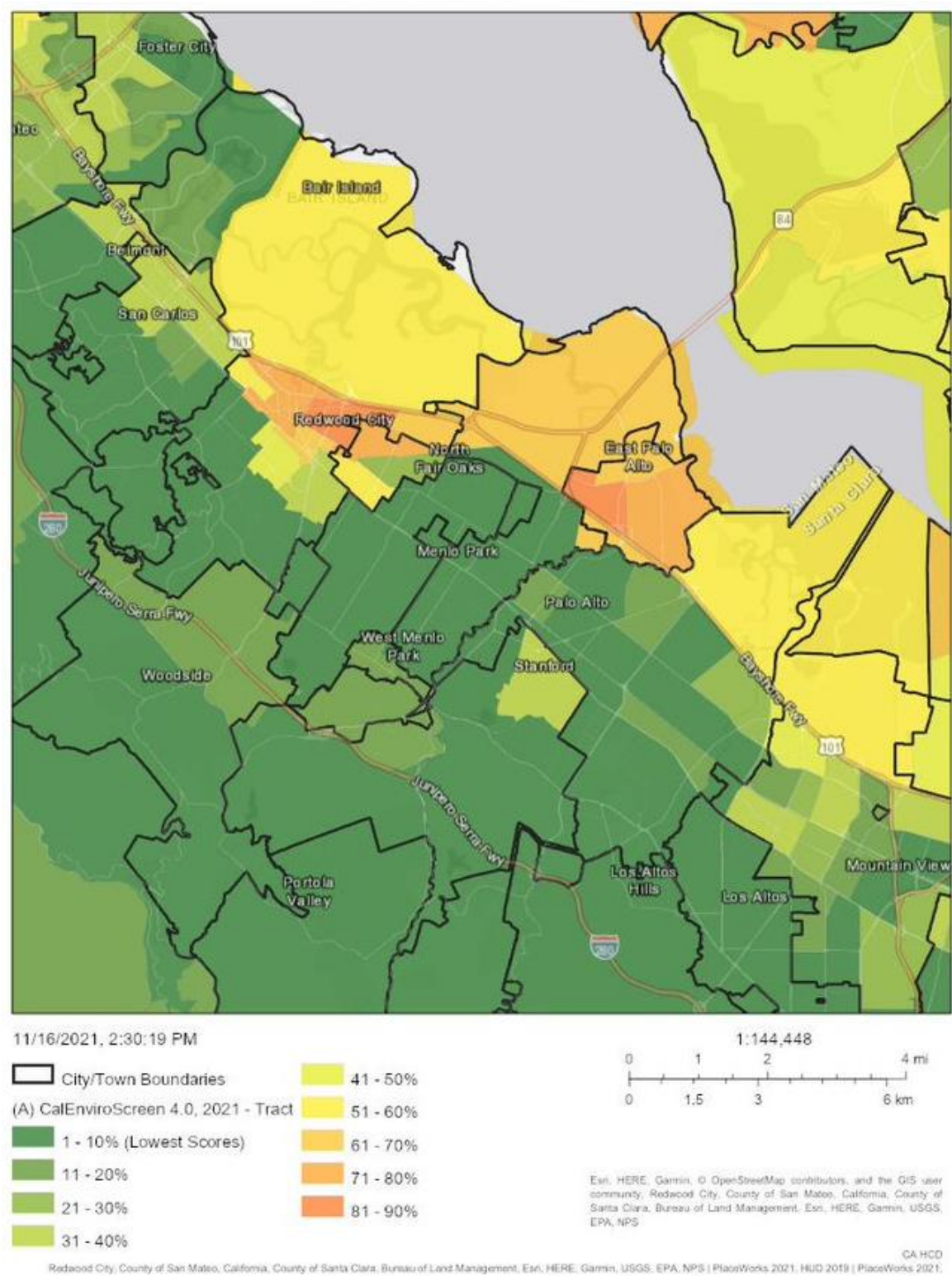


**Figure III-9.**  
**TCAC Opportunity Areas Environmental Score by Census Tract, 2021**



Source: California Department of Housing and Community Development AFFH Data Viewer

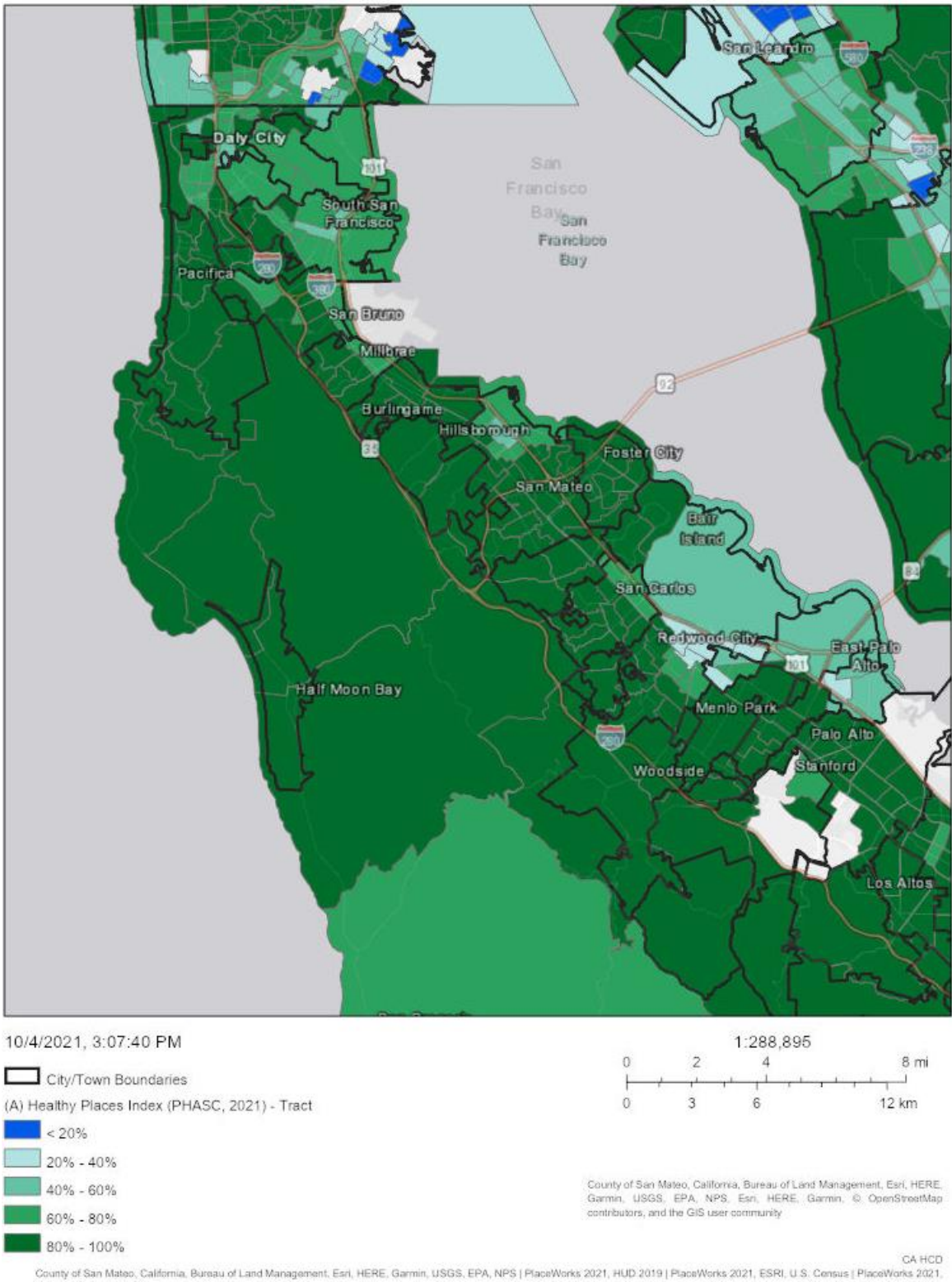
Figure III-10.  
CalEnviroScreen by Census Tract, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer



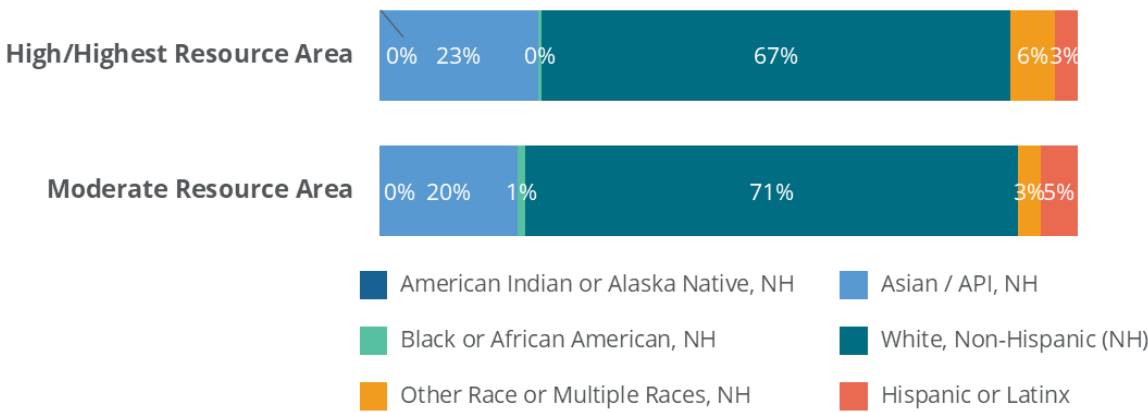
**Figure III-11.**  
**Healthy Places Index by Census Tract, 2021**



Source: California Department of Housing and Community Development AFFH Data Viewer

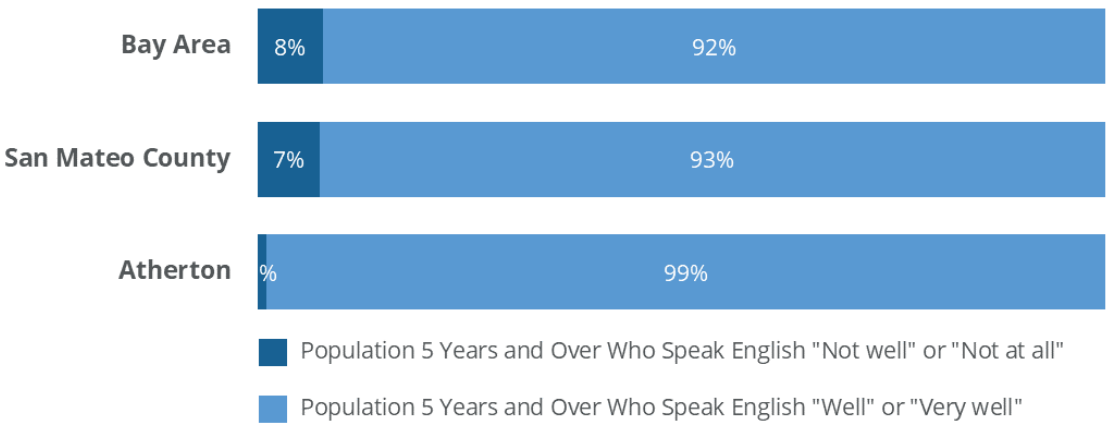
**Patterns in disparities in access to opportunity.**

**Figure III-12.**  
**Population Living in Moderate and High Resource Areas by Race and Ethnicity, Atherton, 2019**



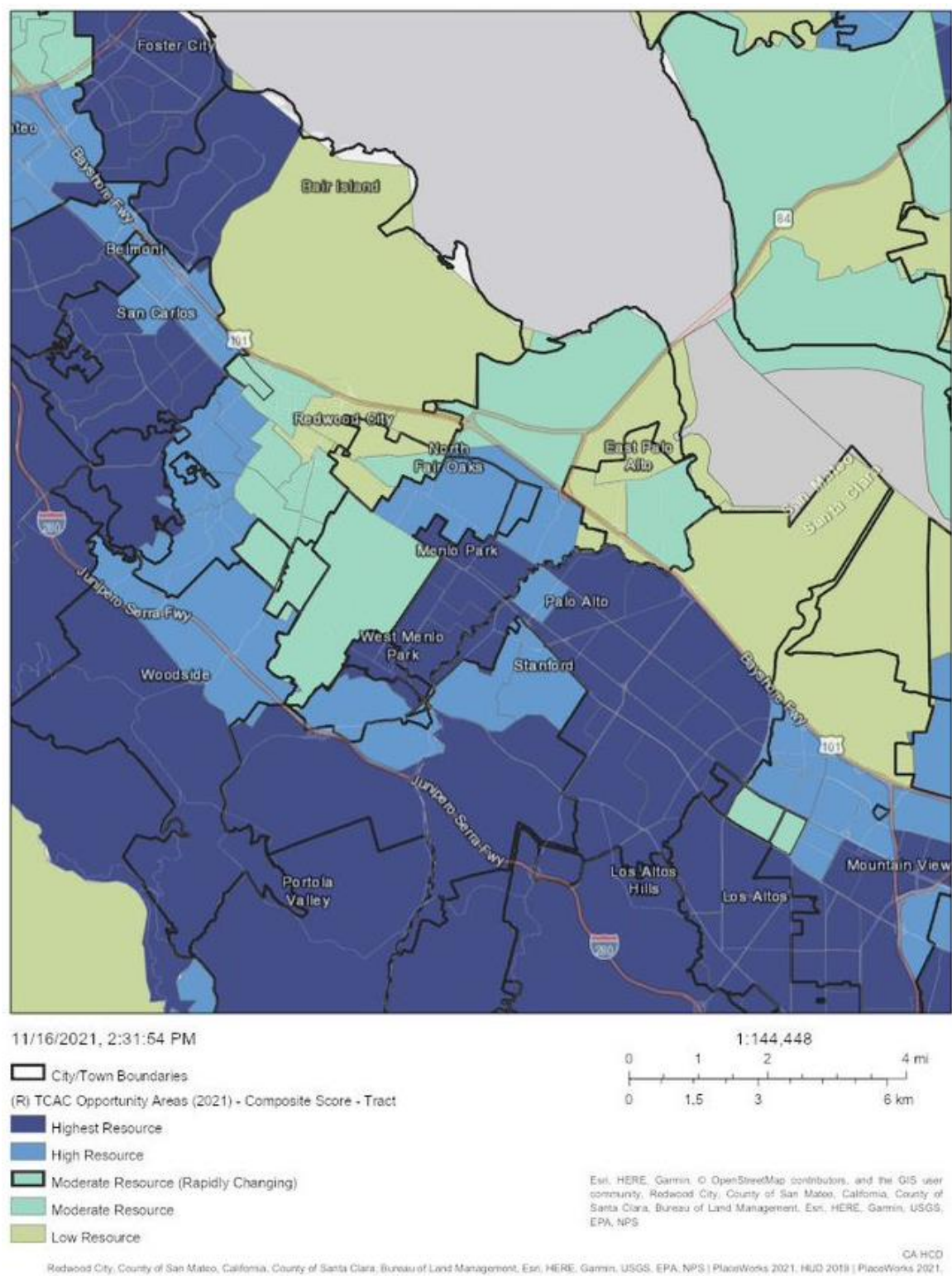
Source: ABAG Housing Needs Data Workbook

**Figure III-13.**  
**Population with Limited English Proficiency, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook

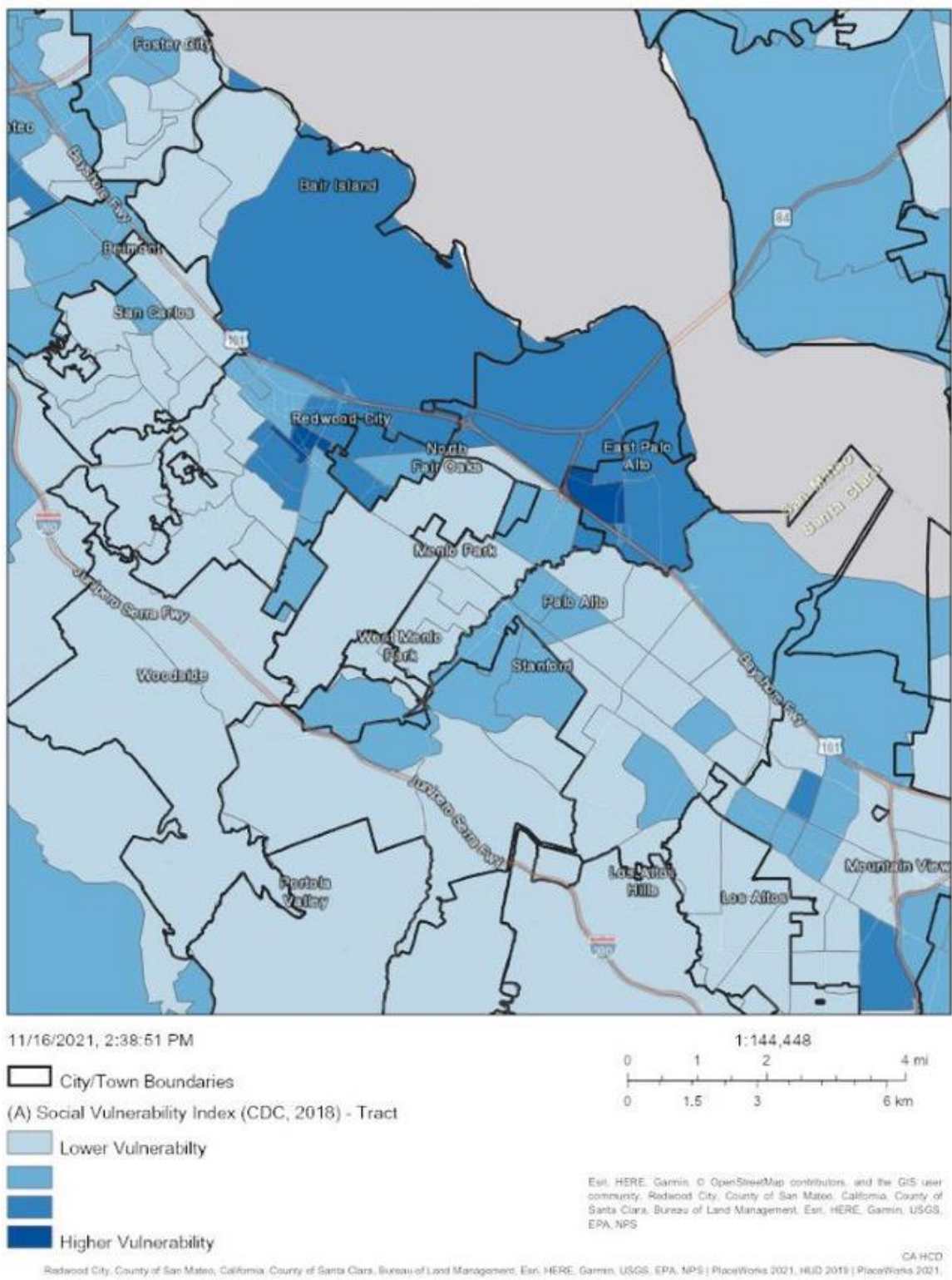
**Figure III-14.**  
**TCAC Opportunity Areas Composite Score by Census Tract, 2021**



Source: California Department of Housing and Community Development AFFH Data Viewer

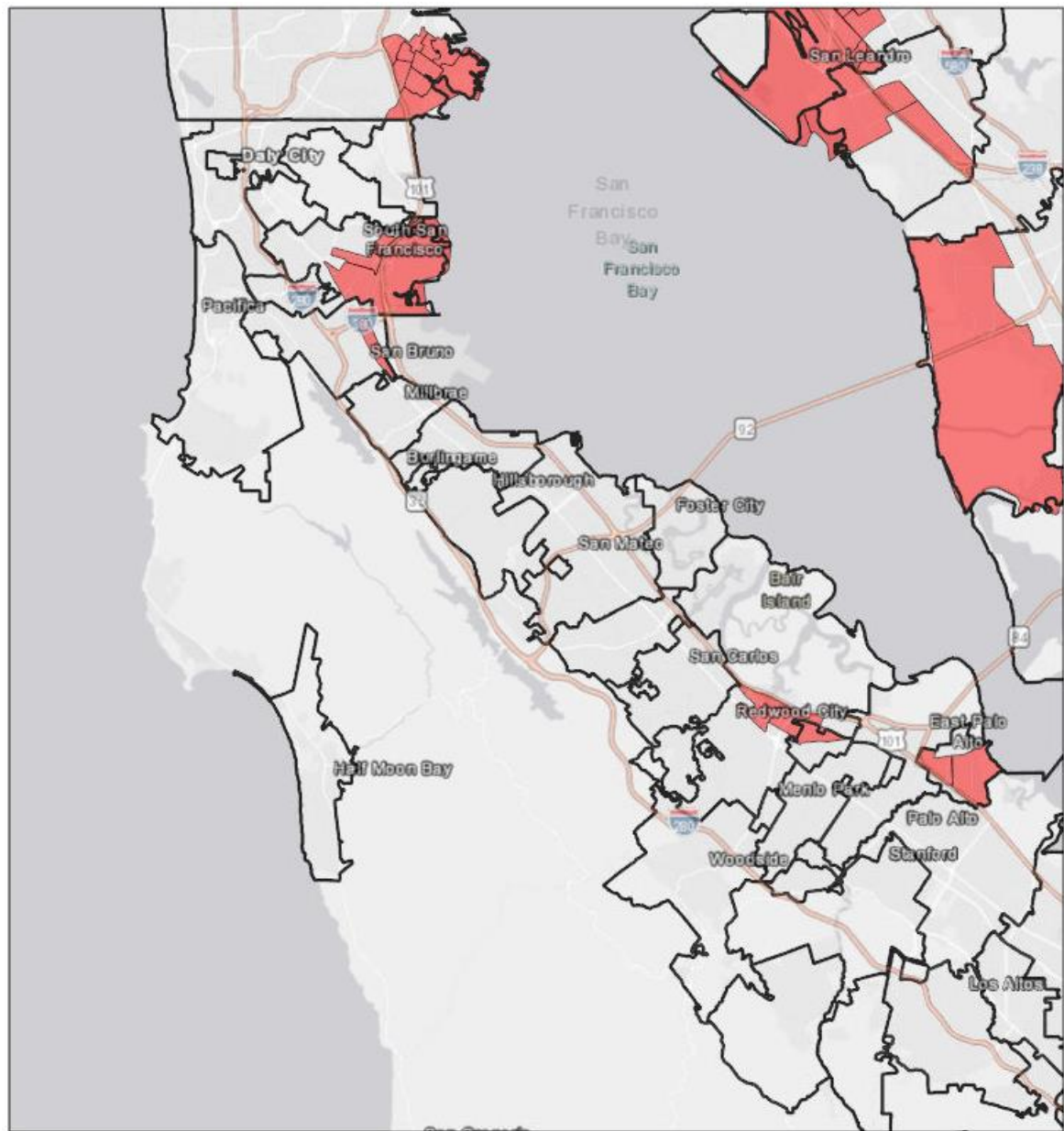


**Figure III-15.**  
**Social Vulnerability Index by Census Tract, 2018**





Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-16.  
SB 535 Disadvantaged Communities



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 City/Town Boundaries  
 (A) SB 535 Disadvantaged Communities

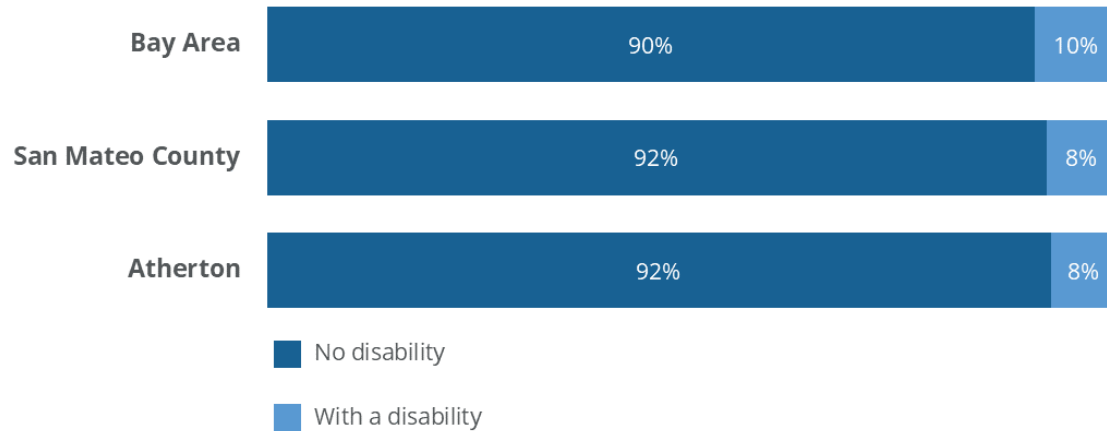
1:288,895  
0 2 4 8 mi  
0 3 6 12 km

County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD  
County of San Mateo, California, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021,

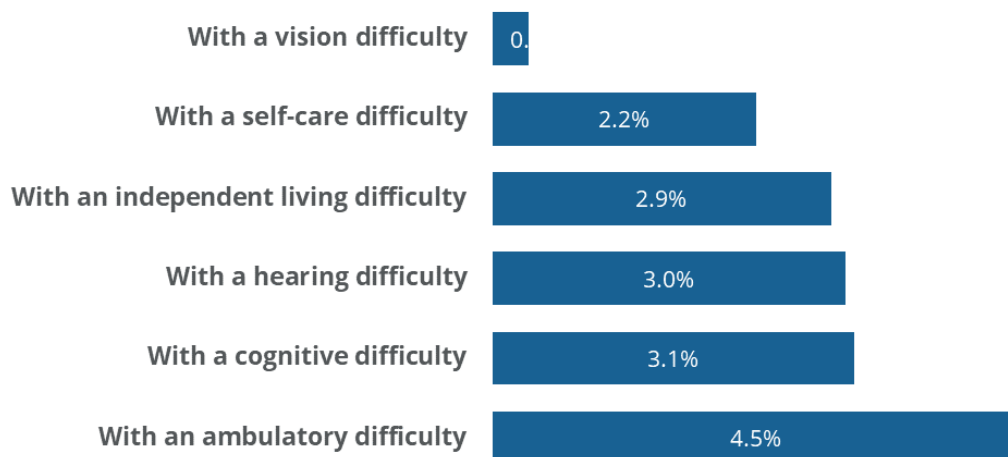
Source: California Department of Housing and Community Development AFFH Data Viewer

**Disparities in access to opportunity for persons with disabilities.**  
**Figure III-17.**  
**Population by Disability Status, Atherton, 2019**



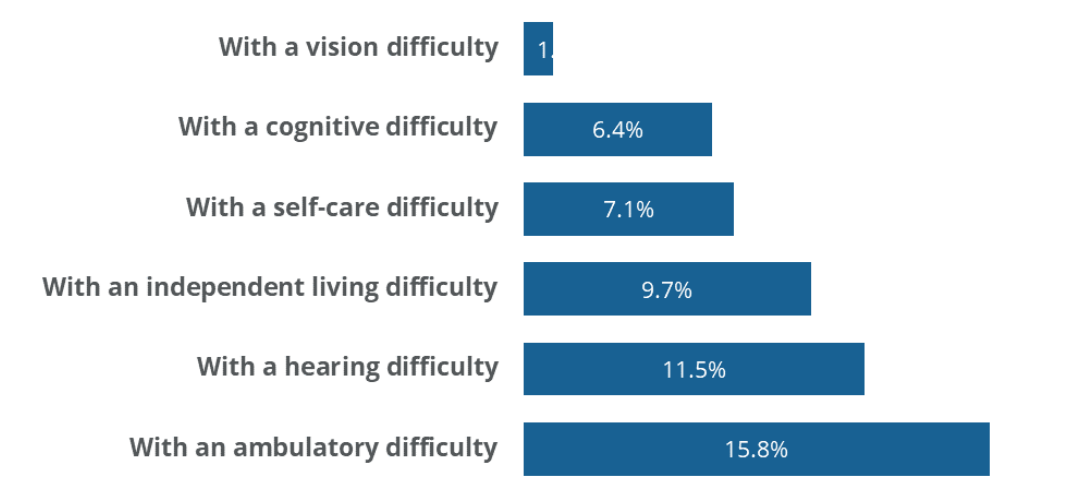
Source: ABAG Housing Needs Data Workbook

**Figure III-18.**  
**Disability by Type for the Non-Institutionalized Population 18 Years and Over, Atherton, 2019**



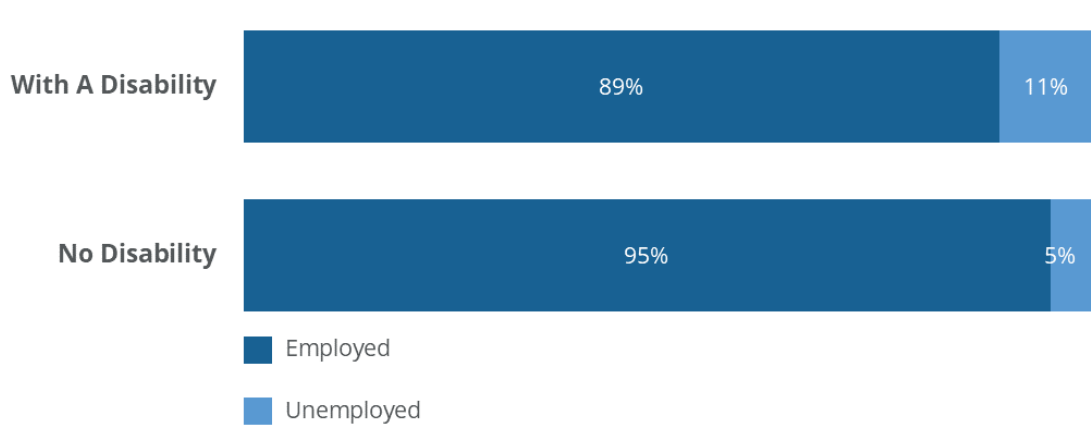
Source: ABAG Housing Needs Data Workbook

**Figure III-19.**  
**Disability by Type for Seniors (65 years and over), Atherton, 2019**



Source: ABAG Housing Needs Data Workbook

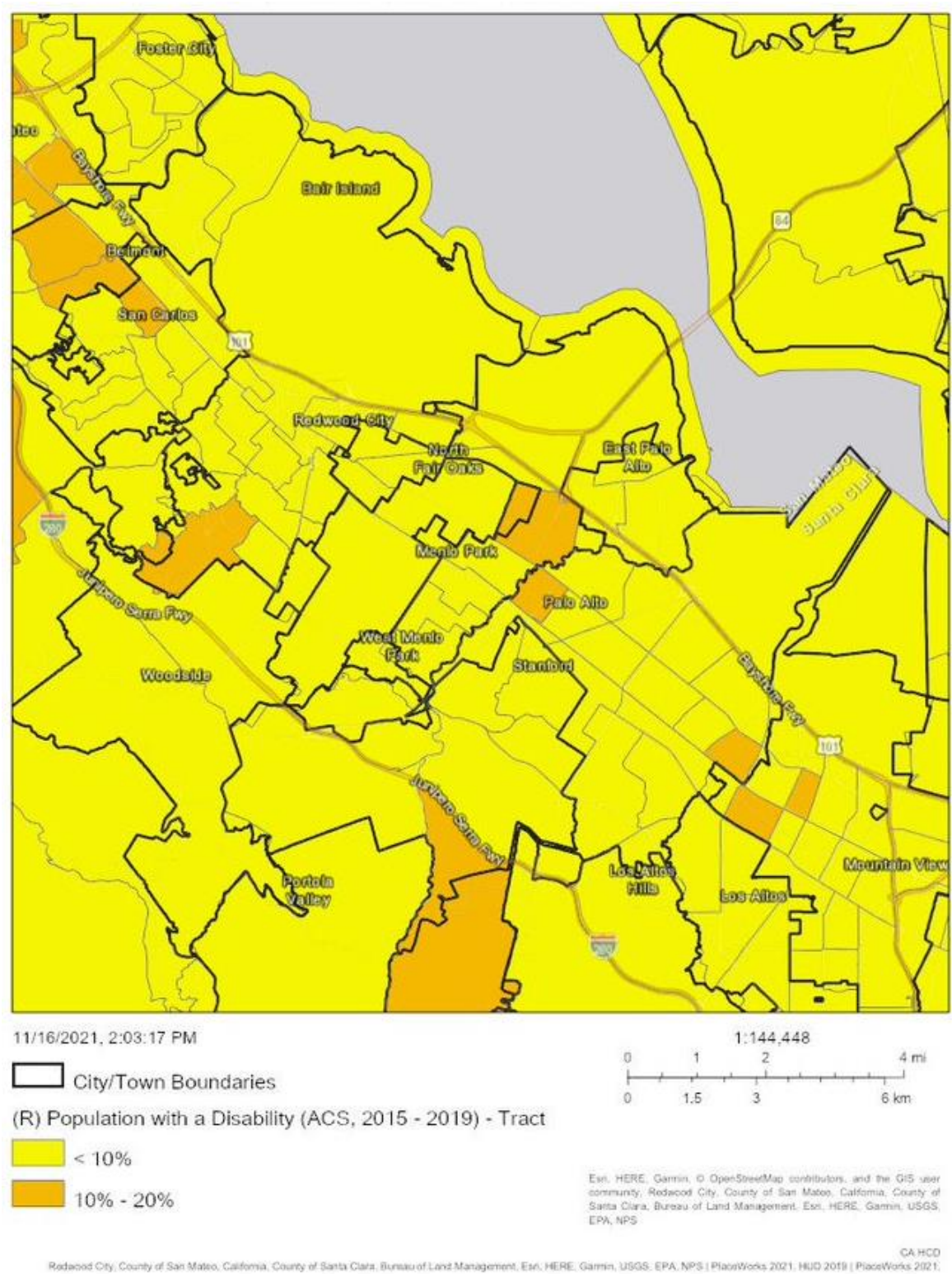
**Figure III-20.**  
**Employment by Disability Status, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook



**Figure III-21.**  
**Share of Population with a Disability by Census Tract, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer

## Figure III-22

### [PLACEHOLDER] San Mateo County Housing Policies and Programs Analysis

#### San Mateo County Housing Policies and Programs

Compiled by the Association of Bay Area Governments, February 2016 update; revised July 2016 by San Mateo County staff with updates from 21 Elements

Affordable Housing Policies and Programs	Atherton	Belmont	Brisbane	Burlingame	Colma	Daly City	East Palo Alto	Foster City	Half Moon Bay*	Hillsborough	Menlo Park	Millbrae*	Pacifica	Portola Valley*	Redwood City	San Bruno*	San Carlos
Reduced Parking Requirements	N	UC	Y	Y	Y	N	Y	Y	N	Y	Y	Y	Y	N	Y	UC	Y
Streamlined Permitting Process	N	N	Y	N	Y	N	Y	Y	Y	Y	Y	Y	N	N	Y	UC	N
Graduated Density Bonus (parcel assembly)	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	N	Y	N
Form-based codes	N	N	Y	N	N	N	N	N	N	N	Y	N	N	N	Y	N	Y
Mixed Use Zoning	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y
Housing Overlay Zone	N	N	N	Y	N	N	UC	N	N	N	Y	N	N	N	UC	N	N
Density Bonus Ordinances	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
Inclusionary/Below Market Rate Housing Policy	N	N	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y	Y
Condominium Conversion Ordinance	N	Y	Y	Y	N	Y	Y	Y	Y	N	Y	Y	Y	N	N	N	N
Just Cause Evictions	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N
Rent Stabilization	N	N	N	N	N	N	Y	N	N	N	N	N	N	N	N	N	N
Acquisition/Rehabilitation/ Conversion Program	N	Y	Y	N	N	Y	N	Y	N	N	N	N	N	N	Y	Y	Y
Preservation of Mobile Homes (Rent Stabilization ordinances)	N	N	Y	N	N	N	Y	N	N	N	N	N	Y	N	N	N	N
SRO Preservation Ordinances	N	N	Y	N	N	N	N	N	N	N	N	N	N	N	N	N	Y
Homeowner Rehabilitation program	N	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	N	N	Y	Y	Y
Other Anti-Displacement Strategies	N	N	N	N	N	N	Y	Y	Y	N	Y	Y	N	N	N	N	N
Reduced Fees or Waivers	N	N	Y	N	N	Y	UC	Y	N	Y	N	N	N	Y	Y	Y	N
General Fund Allocation Incl. former RDA																	
"Boomerang" Funds	N	N	Y	N	N	N	Y	N	N	N	Y	N	N	N	N	N	UC
In-Lieu Fees (Inclusionary Zoning)	N	N	N	UC	N	Y	Y	N	N	N	Y	Y	Y	Y	Y	Y	Y
Housing Development Impact Fee	N	UC	Y	UC	UC	Y	Y	N	N	N	Y	N	N	Y	Y	UC	Y
Commercial Development Impact Fee	N	UC	N	UC	N	N	Y	N	N	N	Y	N	N	N	Y	UC	UC
Other taxes or fees dedicated to housing	N	N	N	N	N	Y	Y	N	N	N	N	N	N	N	N	N	Y
Locally Funded Homebuyer Assistance Programs	N	Y	Y	N	N	N	UC	Y	N	N	Y	N	N	N	Y	N	N
Tenant-Based Assistance	N	N	N	N	N	Y	N	Y	N	N	N	N	N	N	N	N	N
Home sharing programs	N	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	N	N
Has Public Housing? (Y/N)	N	N	N	N	N/A	Y	N	N	N/A	N	N	N/A	N	N/A	N	N/A	N
Has Group Homes? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	Y
Has a Second Unit Ordinance? (Y/N)	Y	N	Y	Y	N/A	Y	Y	Y	N/A	Y	Y	N/A	Y	Y	Y	N/A	Y
Has Emergency Shelters? (Y/N)	N	N	N	N	N/A	N	Y	Y	N/A	Y	Y	N/A	N	N/A	Y	N/A	N
Has Affordable Housing Complexes? (Y/N)	N	N	Y	N	N/A	Y	Y	N	N/A	N	Y	N/A	Y	N/A	Y	N/A	Y

ABAG tracked thirty housing policy and program types that represent the most prevalent and important strategies for fostering development of both market rate and affordable housing units. ABAG Staff compiled a summary of policies adopted by each jurisdiction element, and sent the summary to local staff for verification. We have indicated instances in which we were not able to verify or obtain information.

#### Legend:

Y: The policy or program is currently in effect in the jurisdiction

N: The policy or program is not in effect in the jurisdiction

UC: The policy or program is currently under consideration by the jurisdiction

N/A: Indicates information was unavailable for jurisdiction

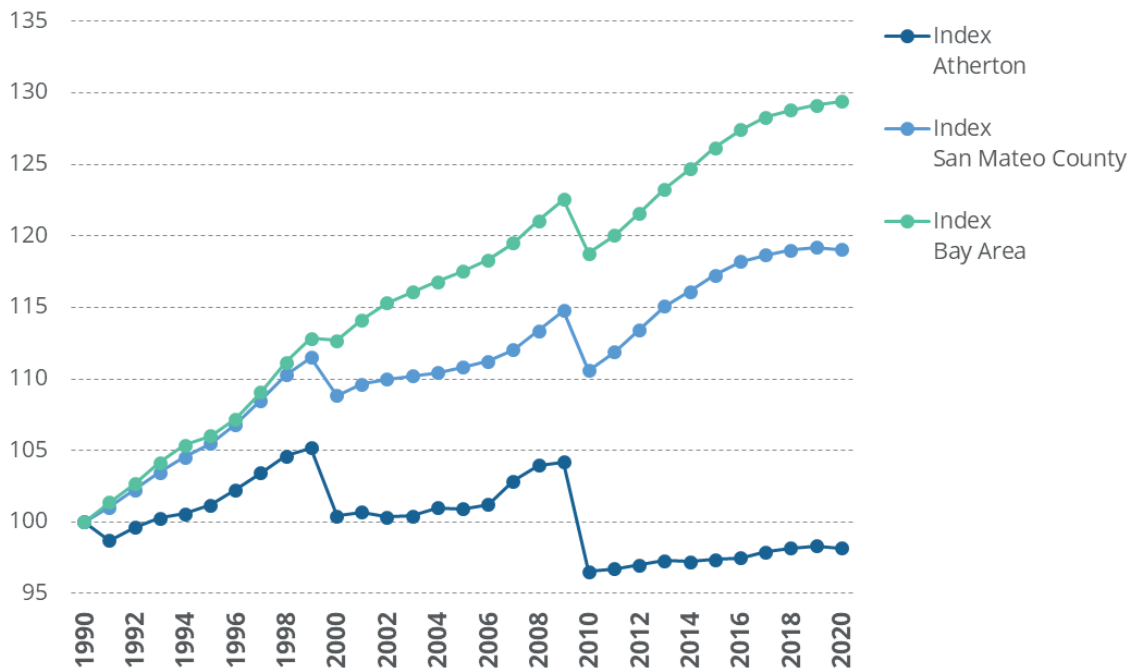
Source: ABAG.

SECTION IV. Disproportionate Housing Needs

Housing needs.

Figure IV-1.

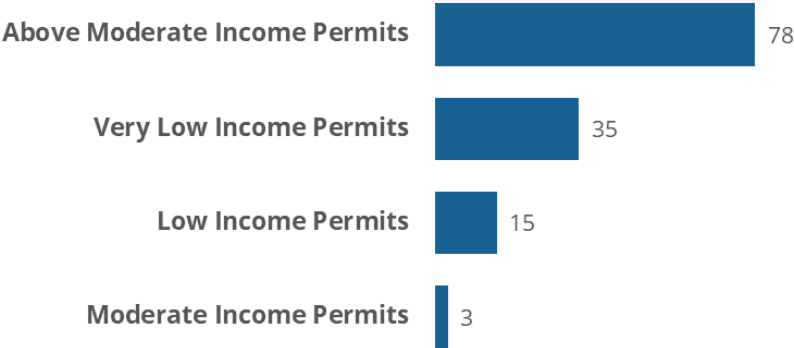
Population Indexed to 1990



Source: ABAG Housing Needs Data Workbook

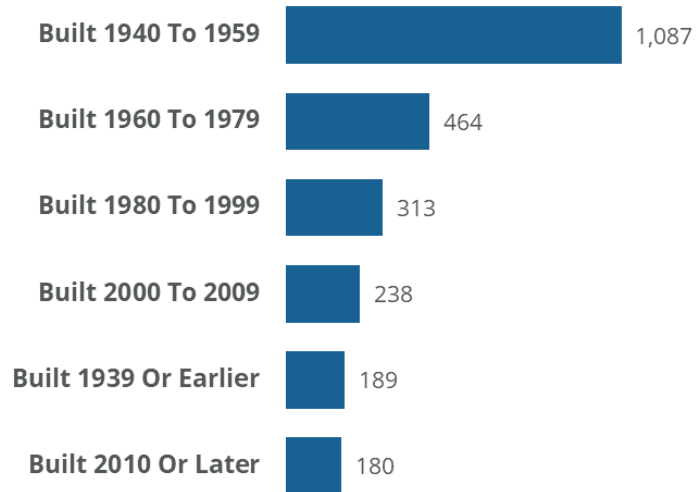
Figure IV-2.  
Housing Permits  
Issued by Income  
Group, Atherton,  
2015-2019

Source:  
ABAG Housing Needs Data  
Workbook

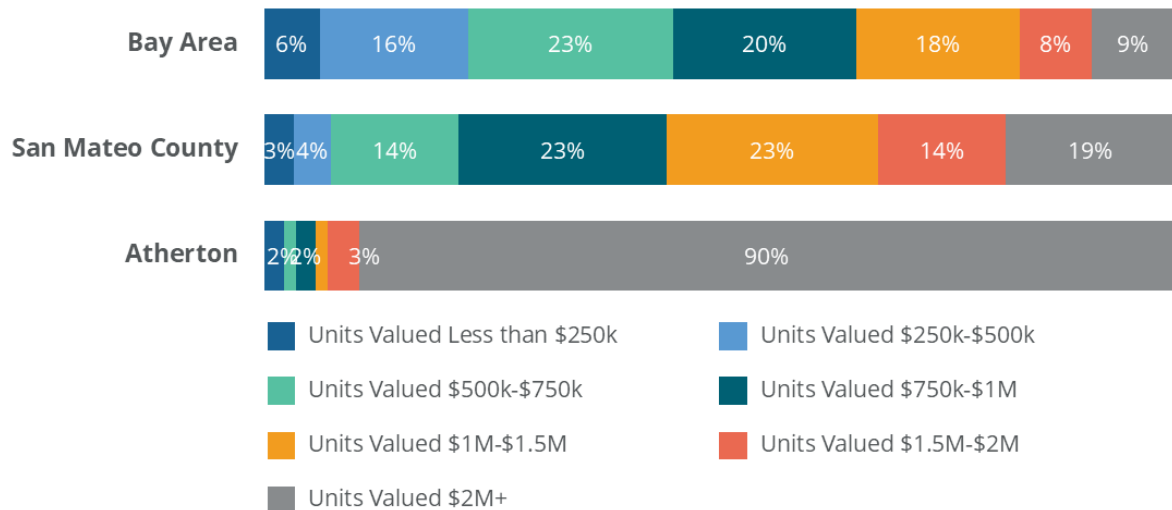


**Figure IV-3.  
Housing Units by Year  
Built, Atherton**

Source:  
ABAG Housing Needs Data Workbook



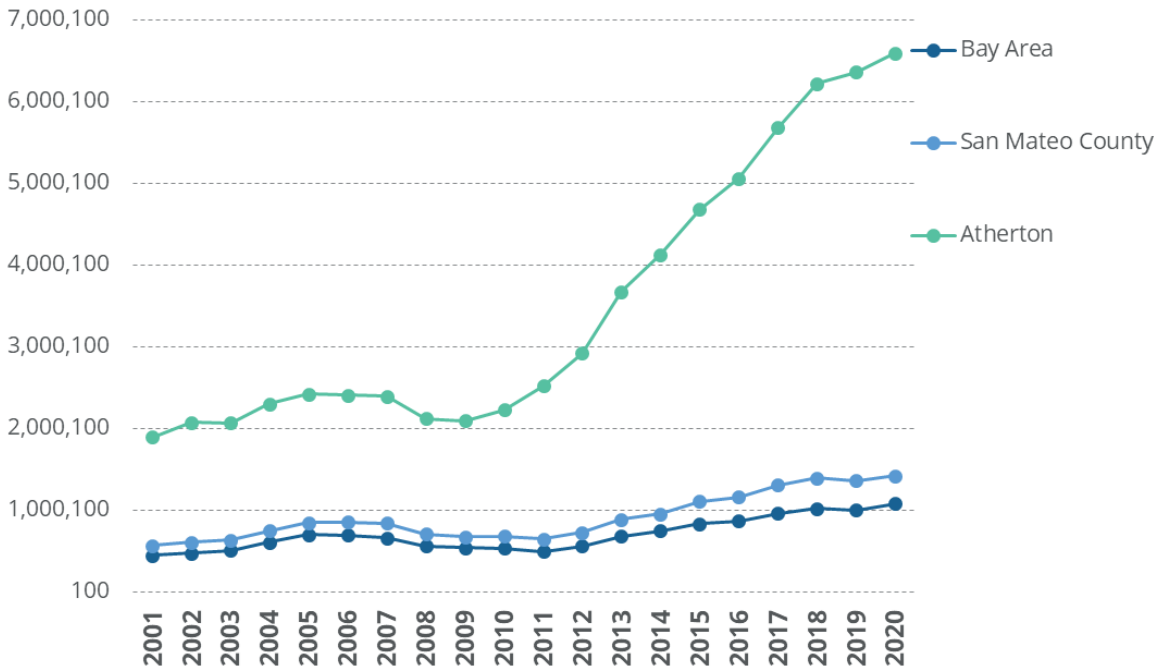
**Figure IV-4.  
Distribution of Home Value for Owner Occupied Units, 2019**



Source: ABAG Housing Needs Data Workbook

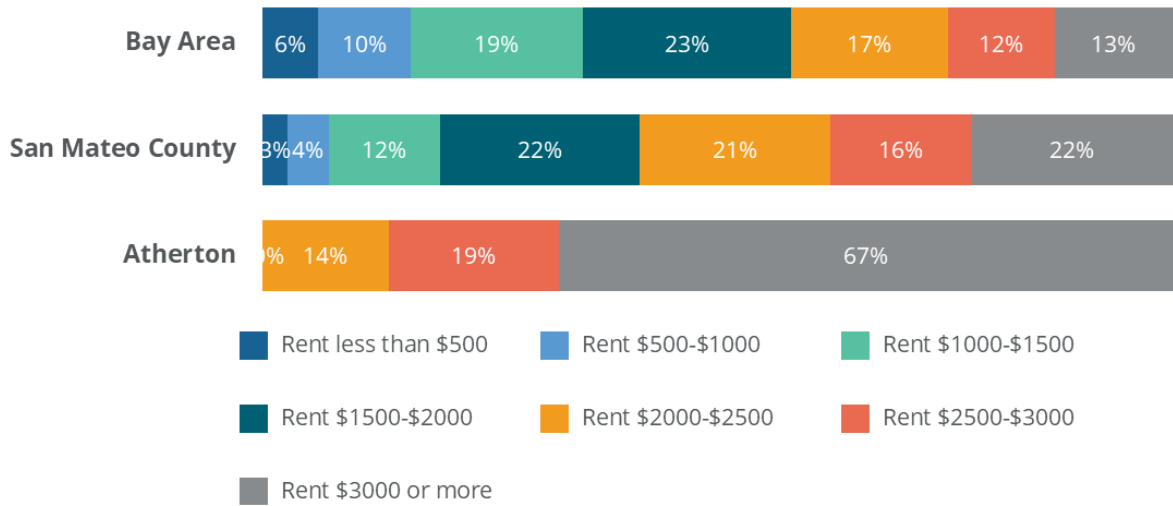


**Figure IV-5.**  
**Zillow Home Value Index, 2001-2020**



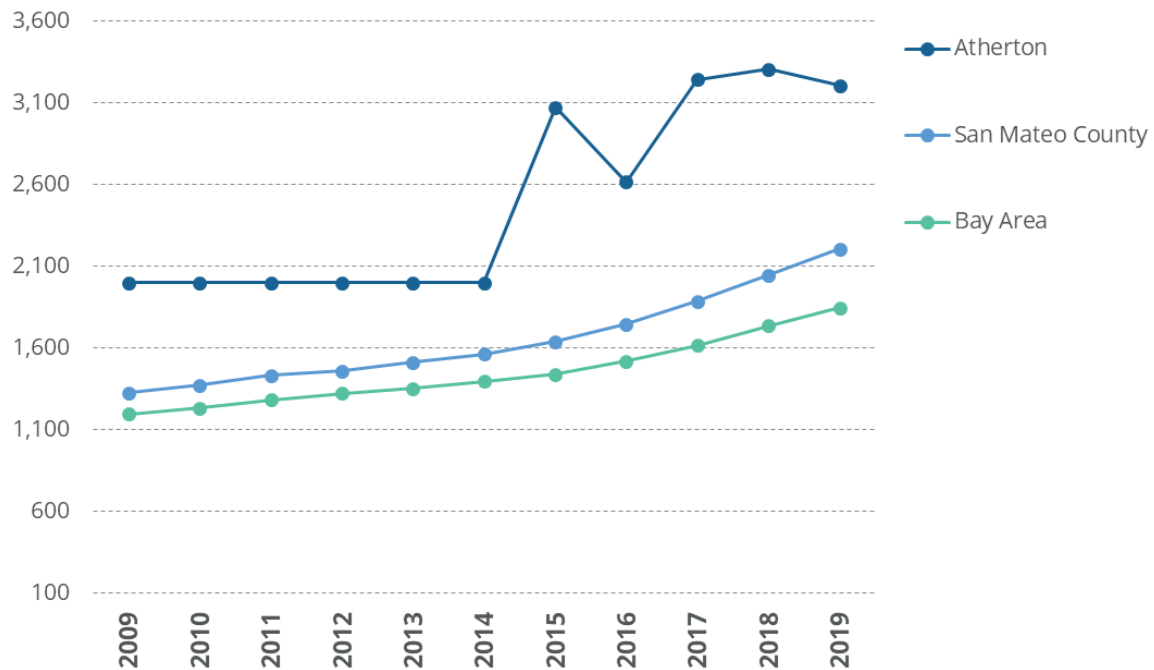
Source: ABAG Housing Needs Data Workbook

**Figure IV-6.**  
**Distribution of Contract Rents for Renter Occupied Units, 2019**



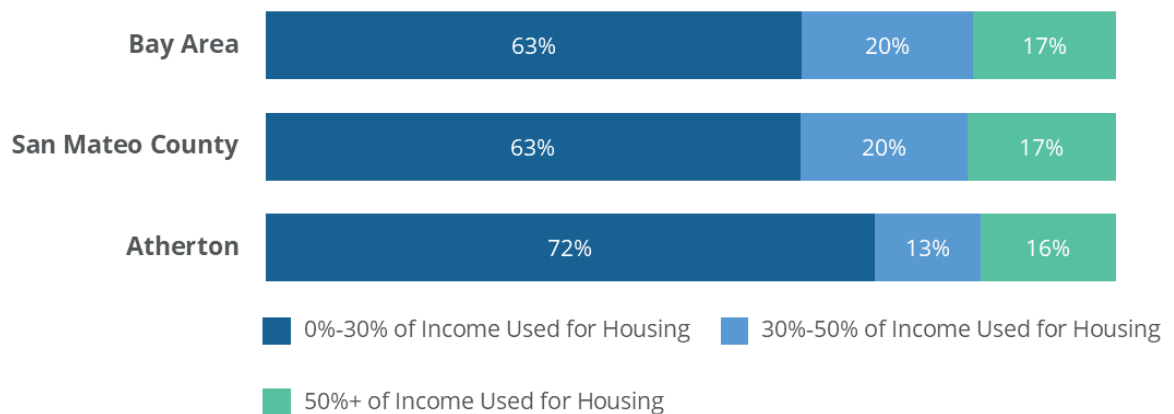
Source: ABAG Housing Needs Data Workbook

**Figure IV-7.**  
**Median Contract Rent, 2009-2019**



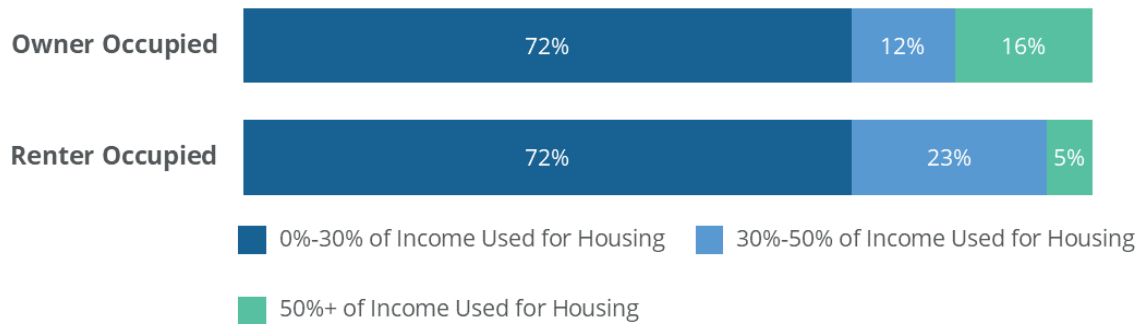
Source: ABAG Housing Needs Data Workbook

**Cost burden and severe cost burden.**  
**Figure IV-8.**  
**Overpayment (Cost Burden) by Jurisdiction, 2019**



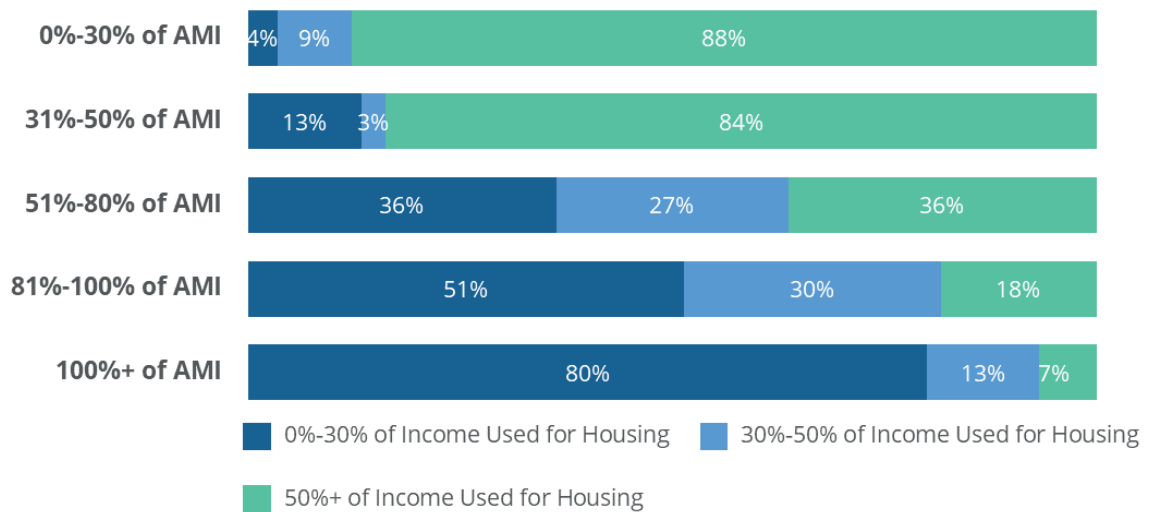
Source: ABAG Housing Needs Data Workbook

**Figure IV-9.**  
**Overpayment (Cost Burden) by Tenure, Atherton, 2019**



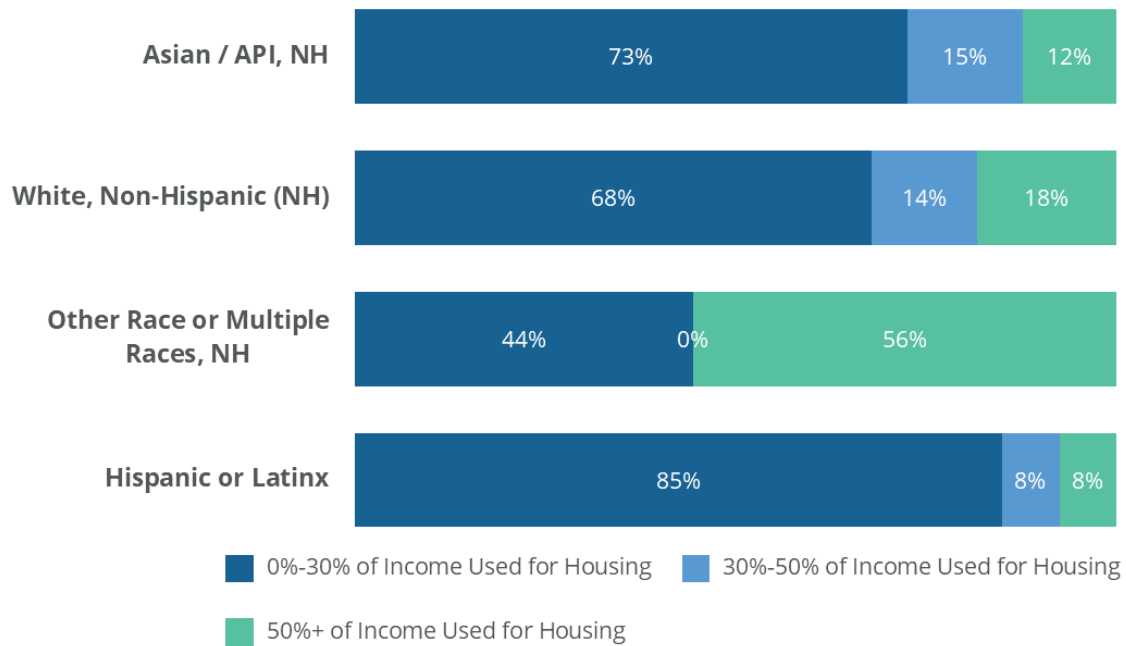
Source: ABAG Housing Needs Data Workbook

**Figure IV-10.**  
**Overpayment (Cost Burden) by Area Median Income (AMI), Atherton, 2019**



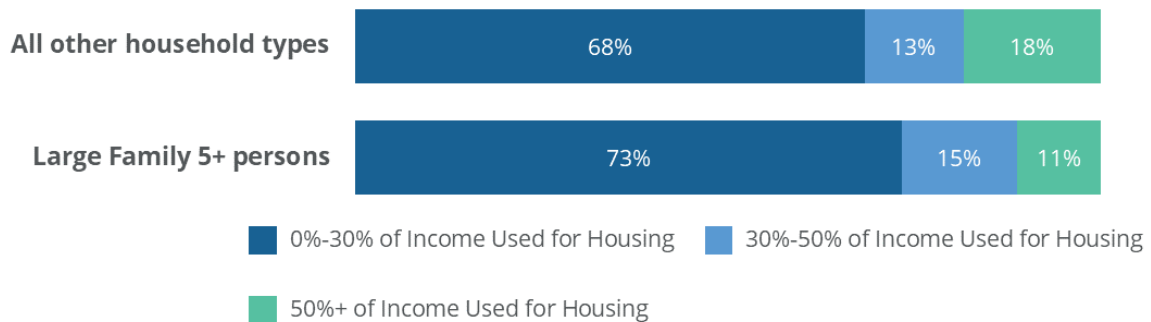
Source: ABAG Housing Needs Data Workbook

**Figure IV-11.**  
**Overpayment (Cost Burden) by Race and Ethnicity, Atherton, 2019**



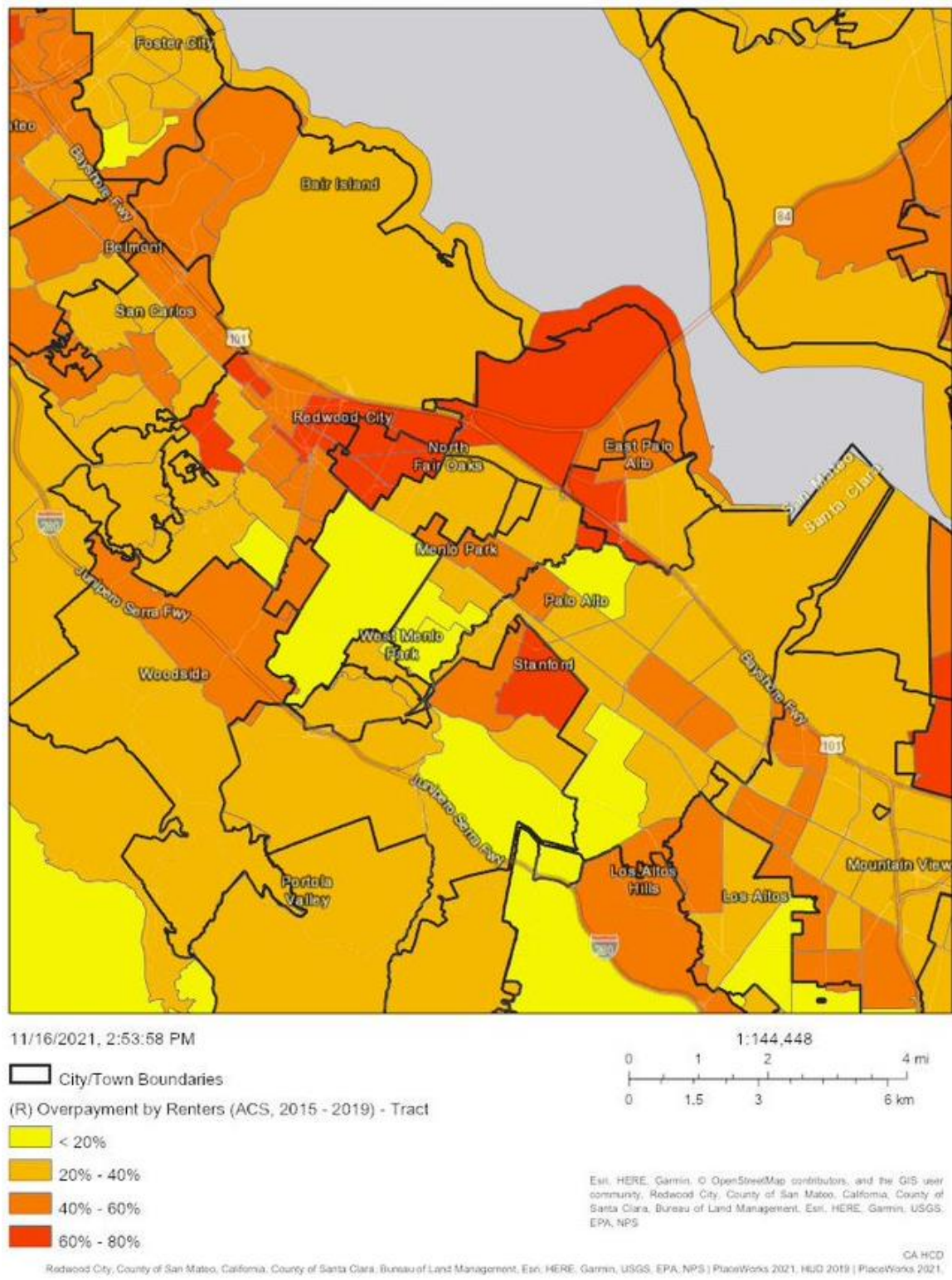
Source: ABAG Housing Needs Data Workbook

**Figure IV-12.**  
**Overpayment (Cost Burden) by Family Size, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook

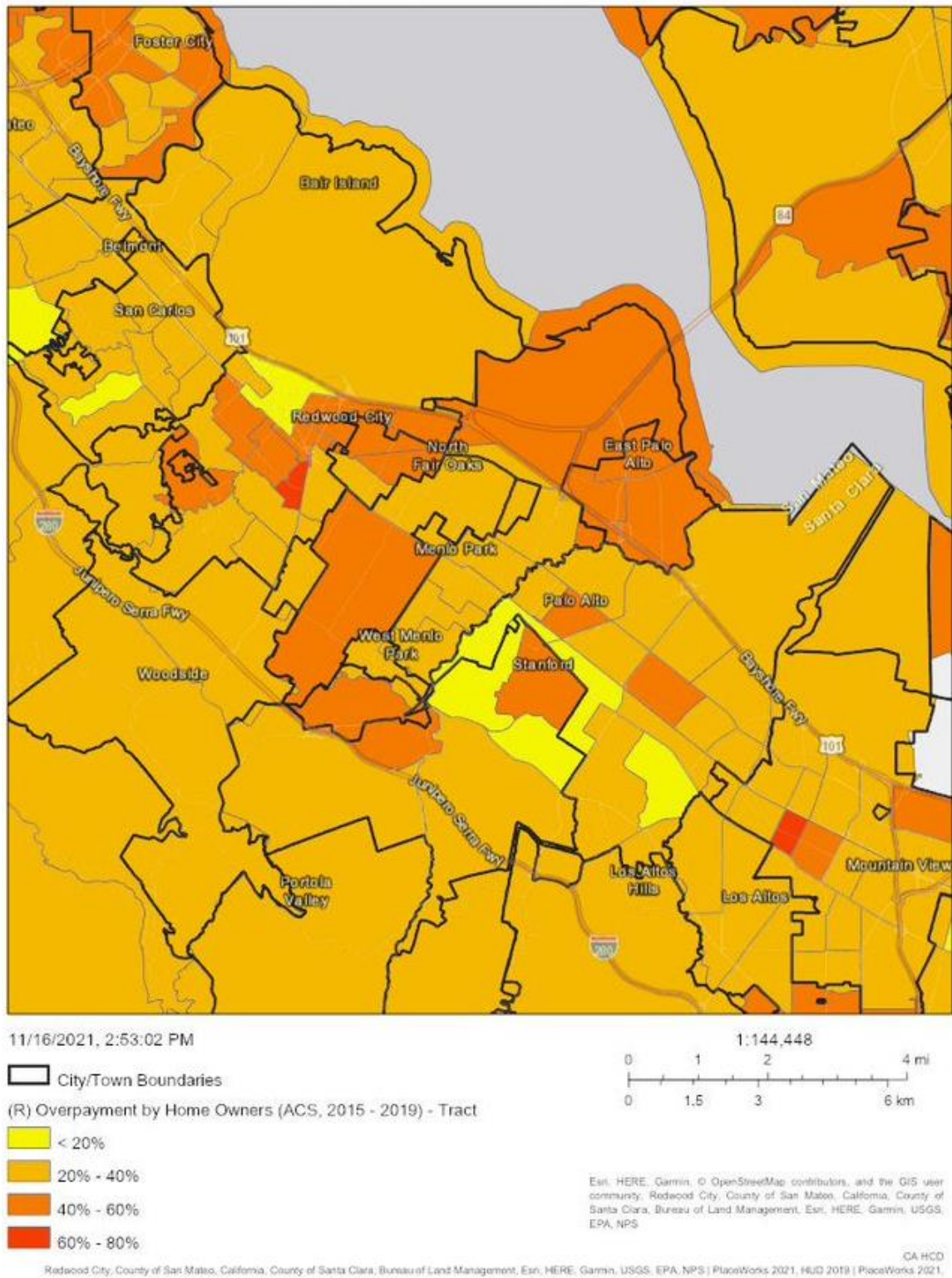
**Figure IV-13.**  
**Overpayment (Cost Burden) for Renter Households by Census Tract, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer

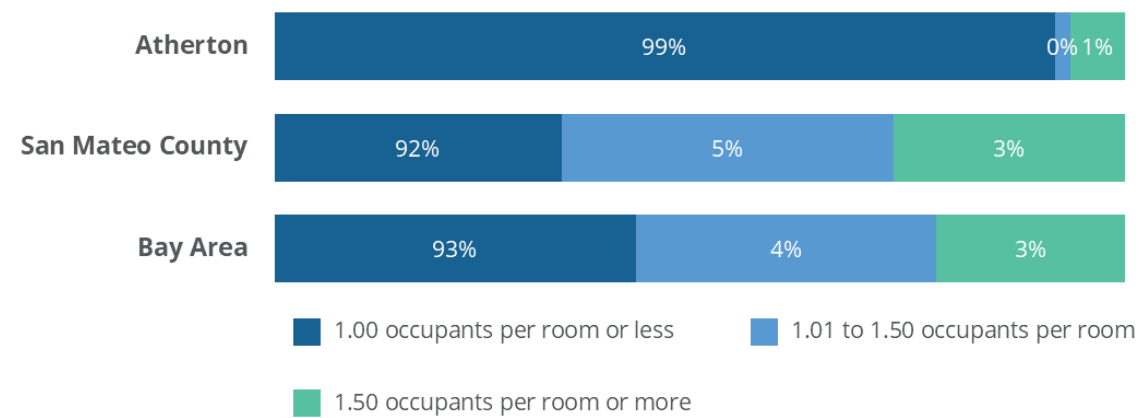


**Figure IV-14.**  
**Overpayment (Cost Burden) for Owner Households by Census Tract, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer

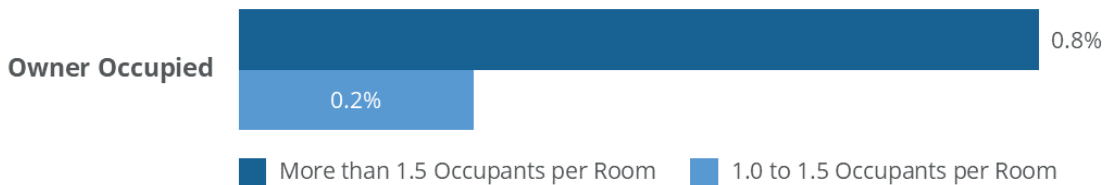
**Overcrowding.**  
**Figure IV-15.**  
**Occupants per Room by Jurisdiction, 2019**



Source: ABAG Housing Needs Data Workbook

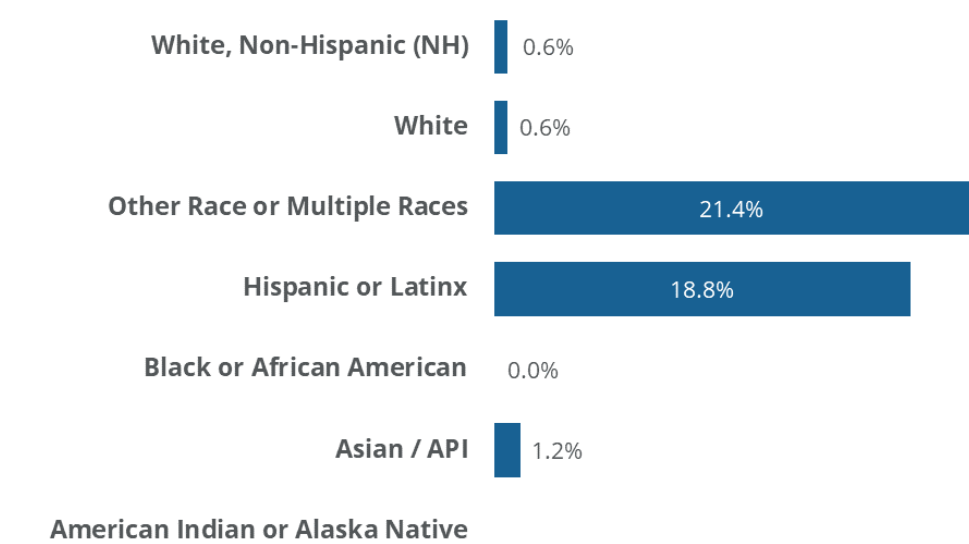
**Figure IV-16.**  
**Occupants per Room by Tenure, Atherton, 2019**

**Renter Occupied**



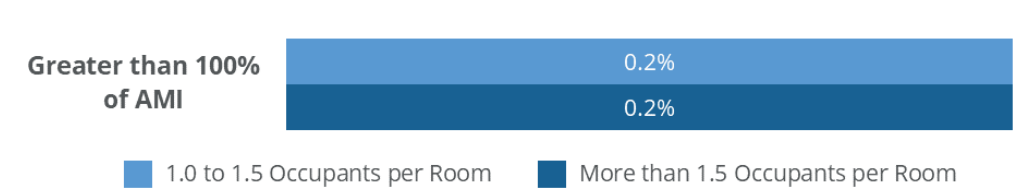
Source: ABAG Housing Needs Data Workbook

**Figure IV-17.**  
**Overcrowding by Race and Ethnicity, Atherton, 2019**



Note: Overcrowding is indicated by more than 1 person per room.  
 Source: ABAG Housing Needs Data Workbook

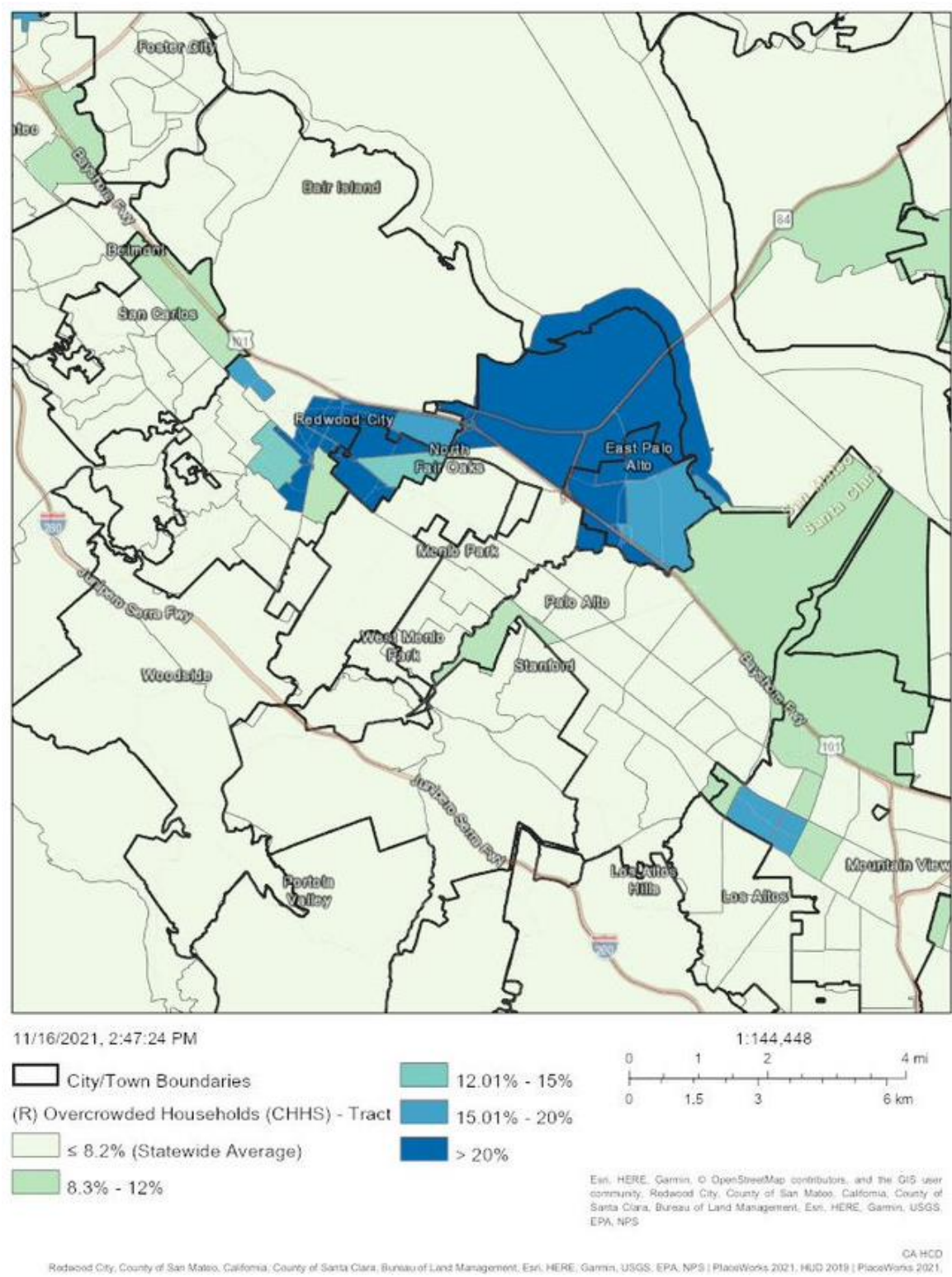
**Figure IV-18.**  
**Occupants per Room by AMI, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook



**Figure IV-19.**  
**Overcrowded Households by Census Tract, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer

**Substandard housing.**

Please note Figure IV-20 is not applicable in Atherton because there are no units lacking complete kitchen and plumbing facilities.

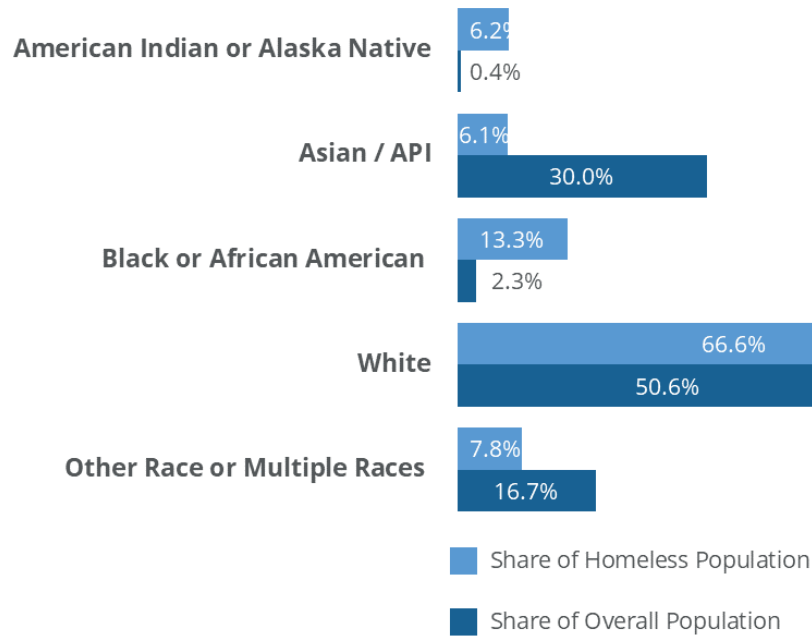
**Homelessness.**

**Figure IV-21.**  
**Homelessness by**  
**Household Type**  
**and Shelter Status,**  
**San Mateo County,**  
**2019**

Source:  
ABAG Housing Needs Data  
Workbook

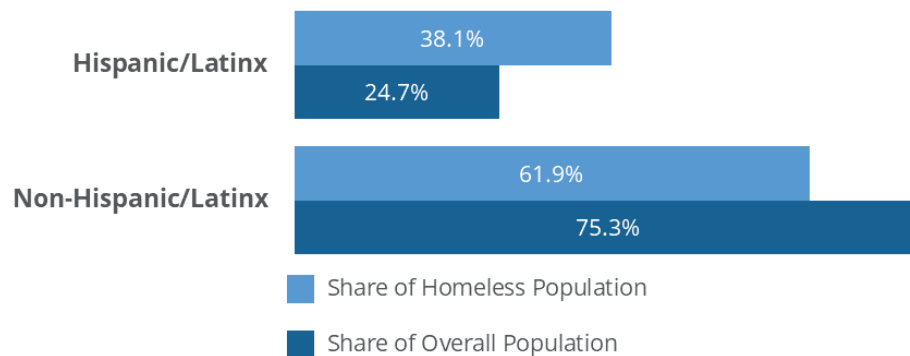
	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

**Figure IV-22.**  
**Share of General and Homeless Populations by Race, San Mateo County, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure IV-23.**  
**Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019**



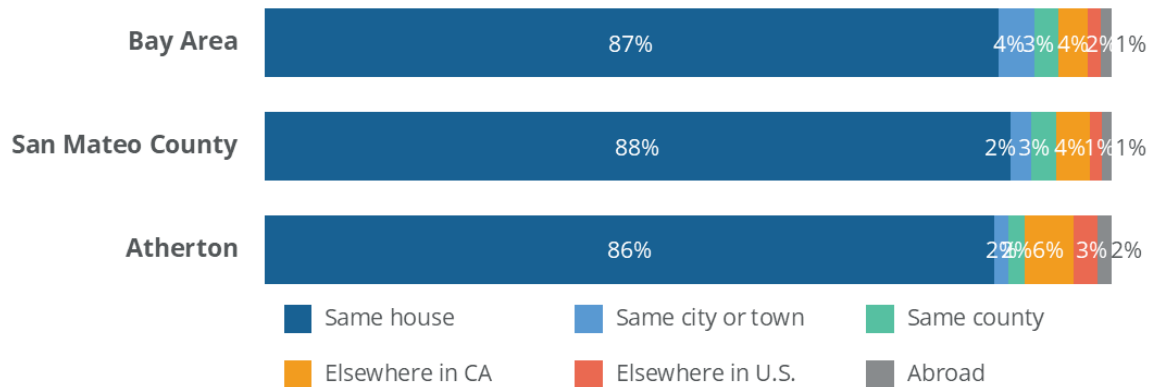
Source: ABAG Housing Needs Data Workbook

**Figure IV-24.**  
**Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019**

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

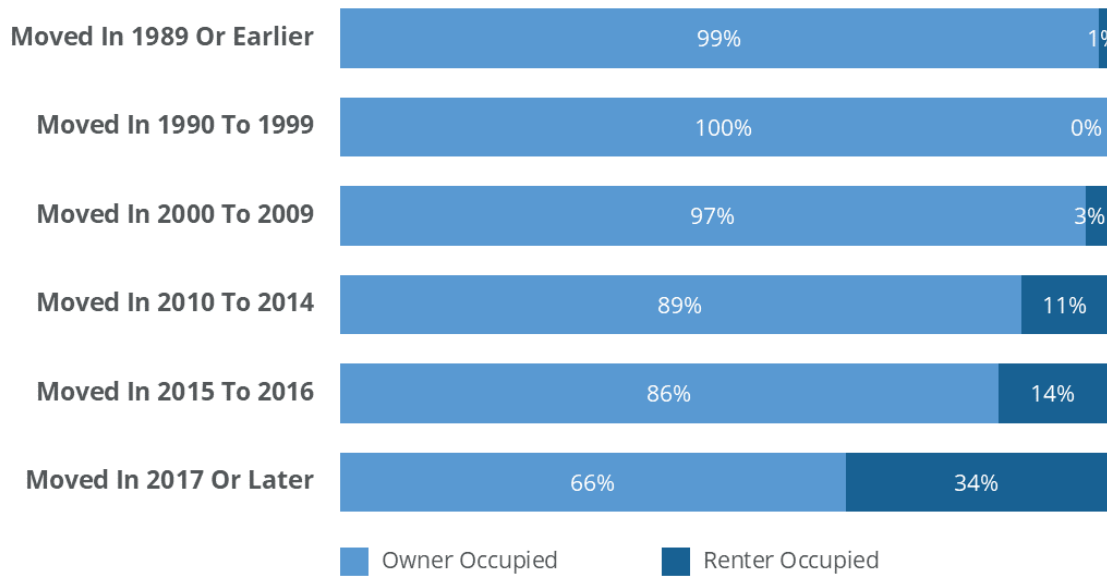
Source: ABAG Housing Needs Data Workbook

**Displacement.**  
**Figure IV-25.**  
**Location of Population One Year Ago, Atherton, 2019**



Source: ABAG Housing Needs Data Workbook

**Figure IV-26.**  
**Tenure by Year Moved to Current Residence, Atherton, 2019**



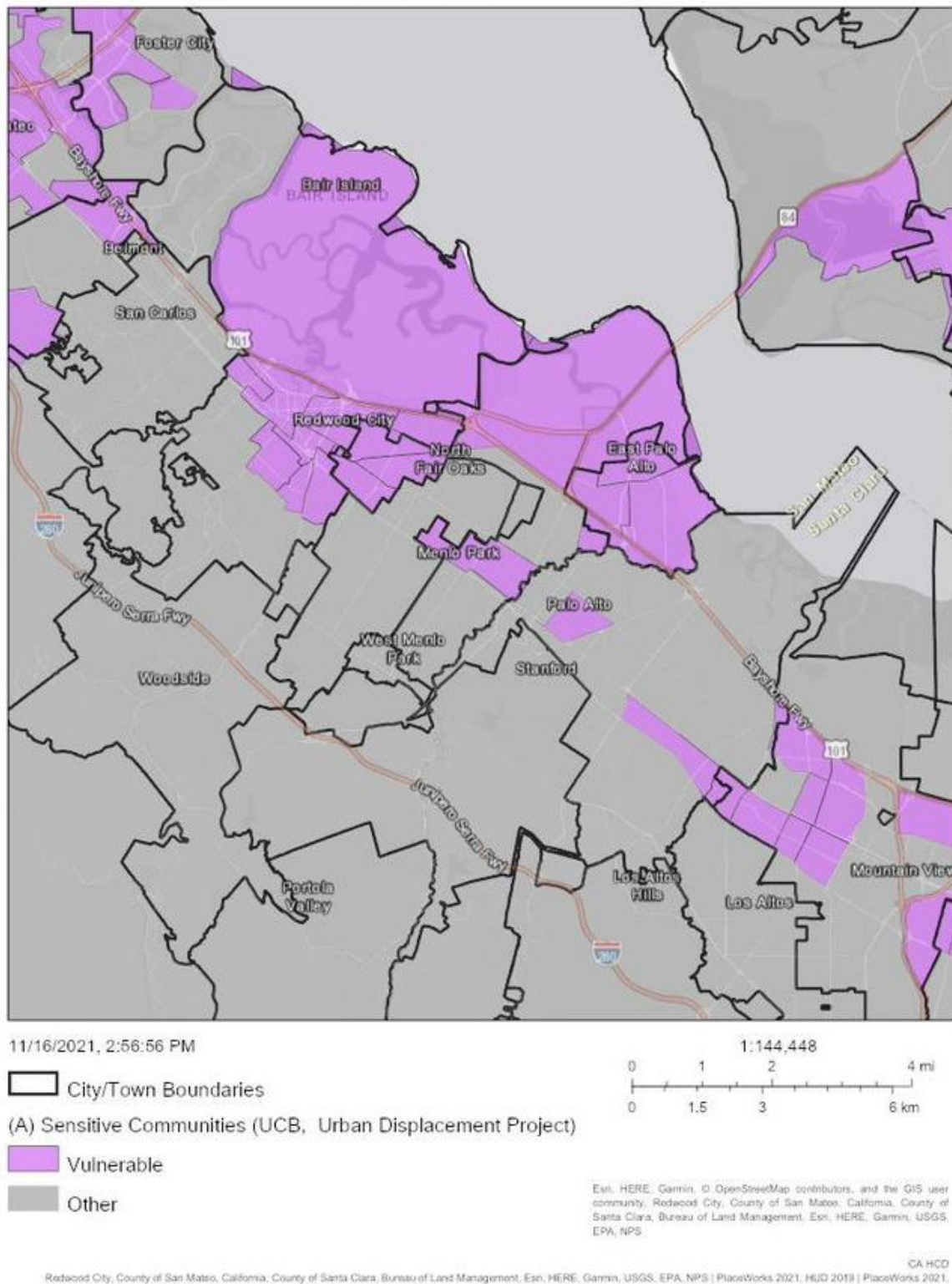
Source: ABAG Housing Needs Data Workbook

**Figure IV-27.**  
**Assisted Units at Risk of Conversion, Atherton, 2019**

	Low	Moderate	High	Very High	Total Assisted Units in Database
Atherton	0	0	0	0	0
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

Source: ABAG Housing Needs Data Workbook

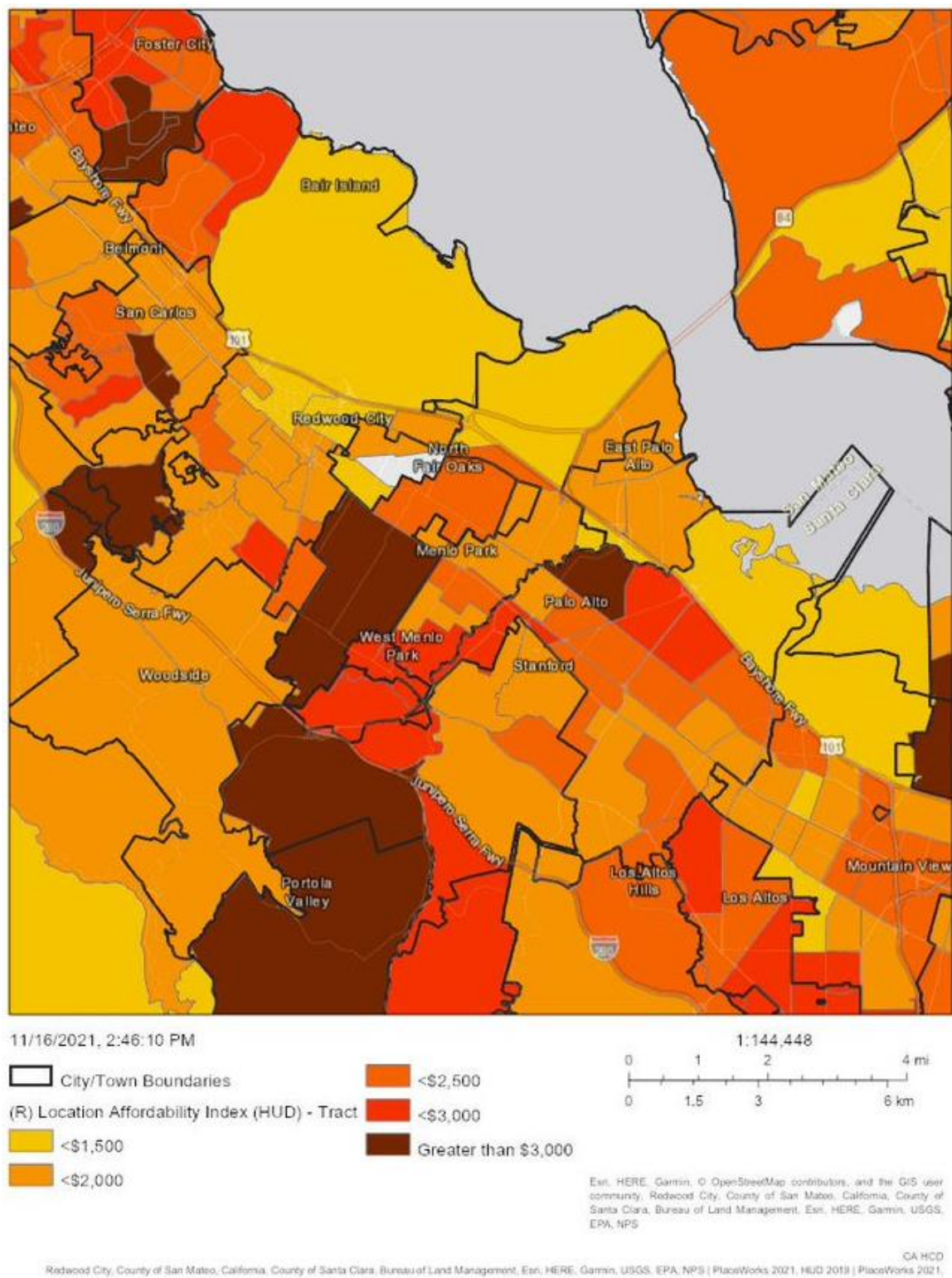
**Figure IV-28.**  
**Census Tracts Vulnerable to Displacement**



Source: California Department of Housing and Community Development AFFH Data Viewer

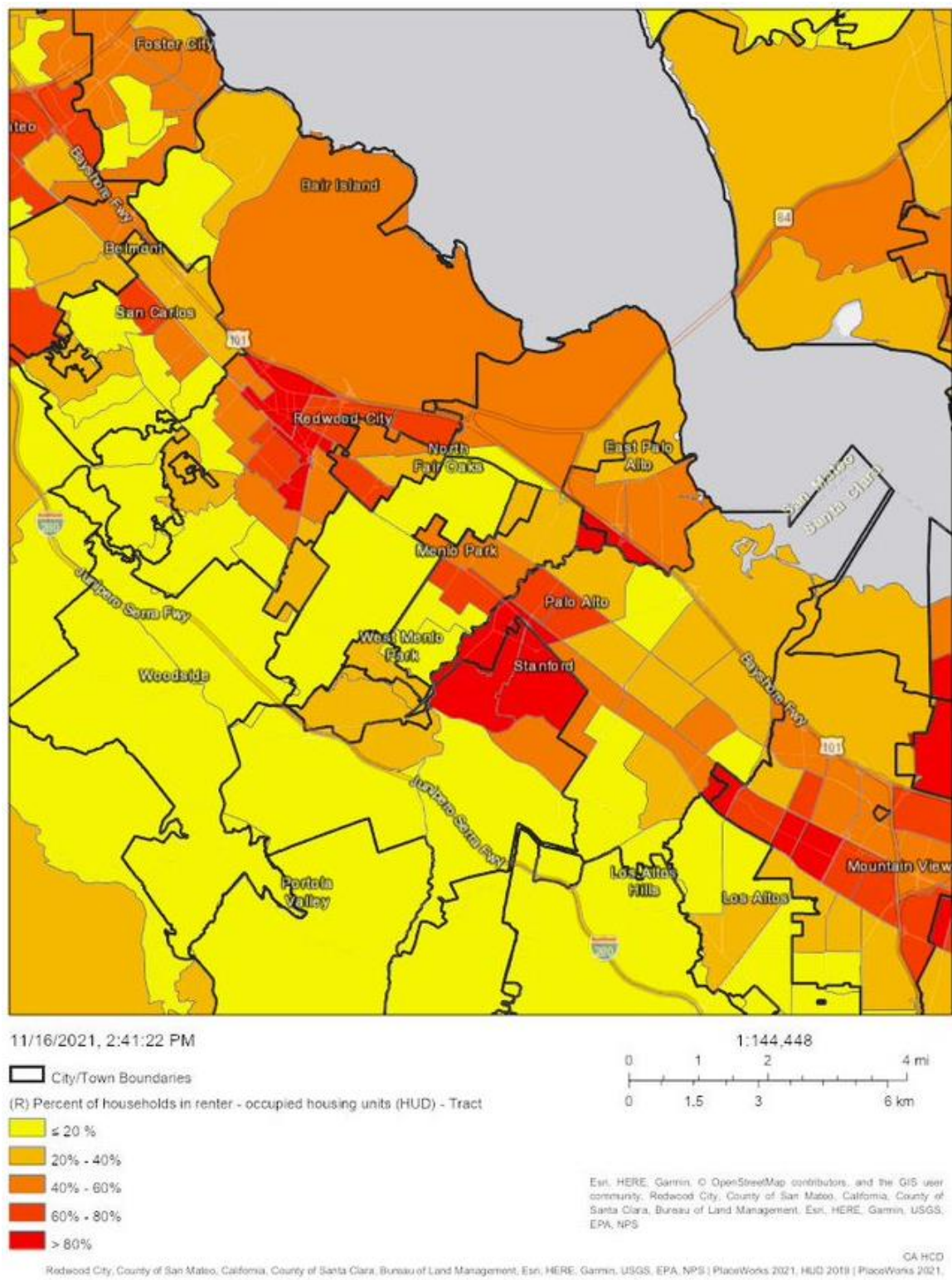


**Figure IV-29.**  
**Location Affordability Index by Census Tract**



Source: California Department of Housing and Community Development AFFH Data Viewer

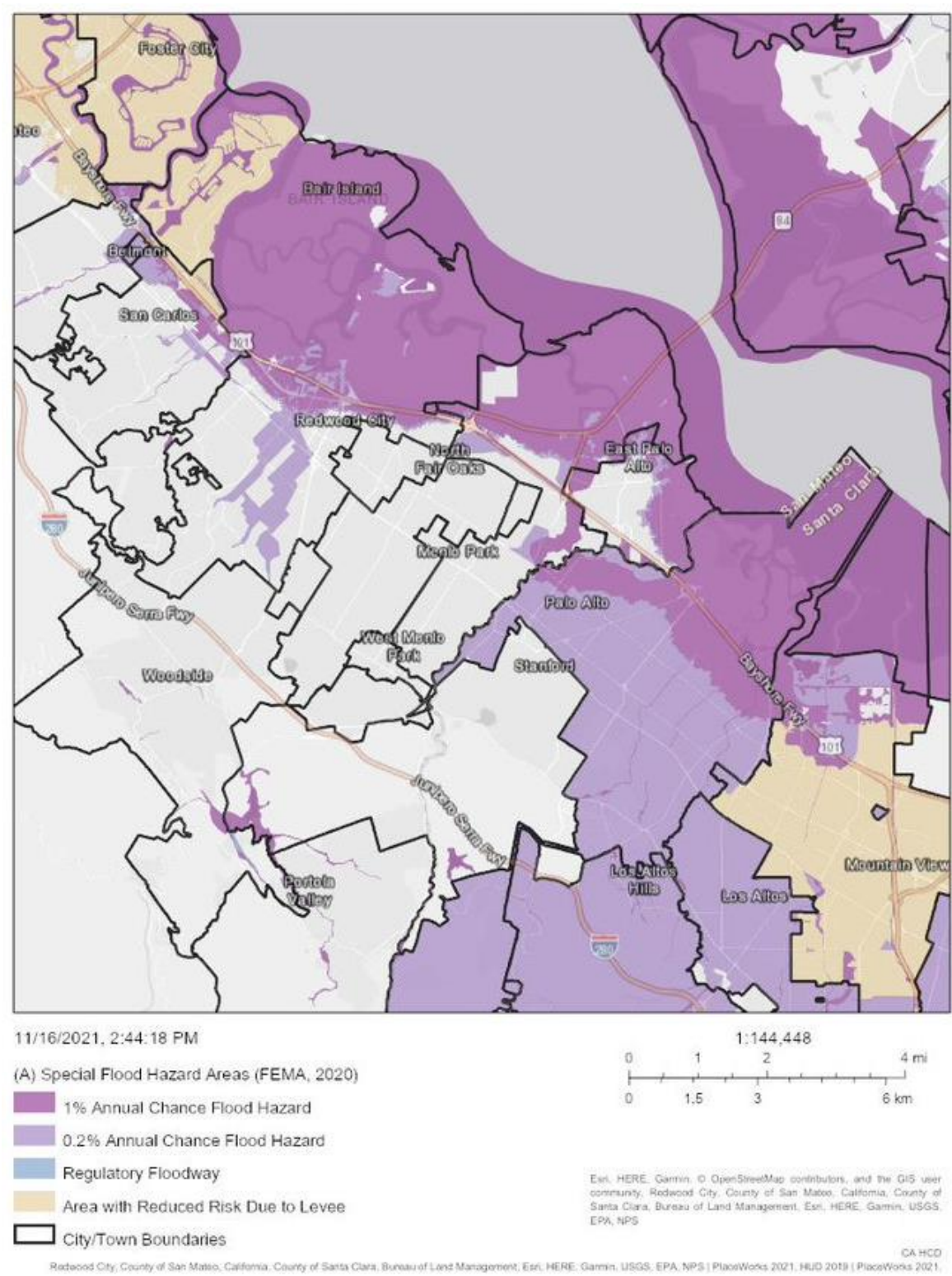
**Figure IV-30.**  
**Share of Renter Occupied Households by Census Tract, 2019**



Source: California Department of Housing and Community Development AFFH Data Viewer



**Figure IV-31.**  
**Special Flood Hazard Areas, 2000**

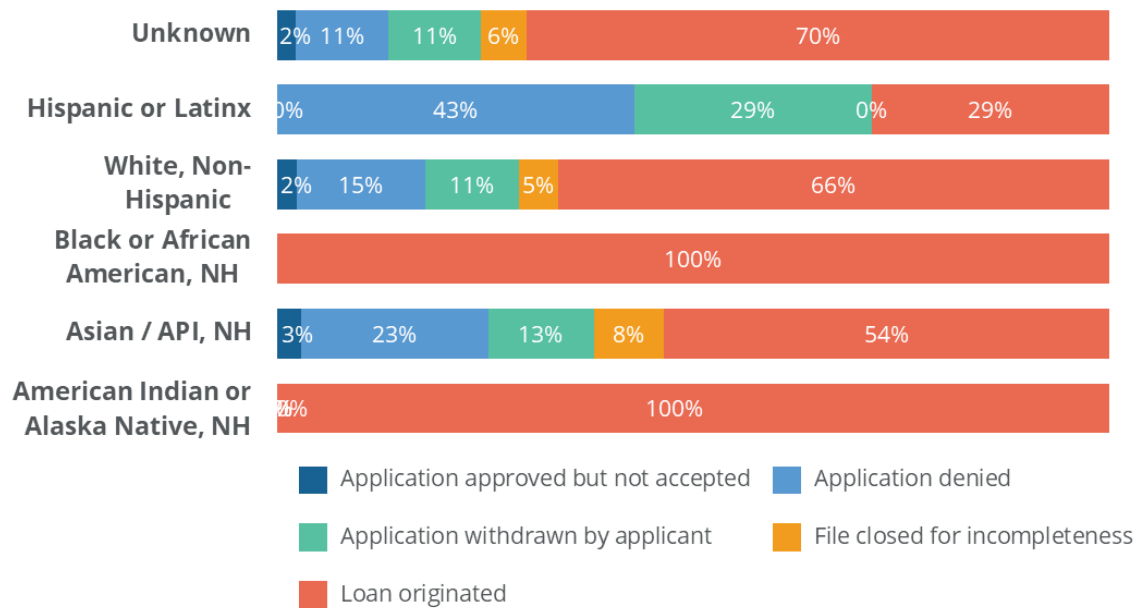


Source: California Department of Housing and Community Development AFFH Data Viewer

**Other considerations.**

**Figure IV-32.**

**Mortgage Applications by Race and Ethnicity, Atherton, 2018-2019**



Source: ABAG Housing Needs Data Workbook

**Figure IV-33.**

**Mortgage Application Denial Rate by Race and Ethnicity, Atherton, 2018-2019**

**American Indian or Alaska Native, NH**

Asian / API, NH 29%

**Black or African American, NH**

White, Non-Hispanic 18%

Hispanic or Latinx 60%

Unknown 13%

Source: ABAG Housing Needs Data Workbook

# INTRODUCTION

San Mateo County is a great place to work, live and play. But like the rest of the region, we are experiencing housing challenges. While developing enough housing to meet the demands of our strong economy and growing workforce remains a key issue, our housing needs are also diverse and changing. Just as our individual housing needs change over the course of our lifetime, the housing needed by our communities change too. Understanding those changes is critical to shaping housing policies and programs that ensure our communities are places where all of us can thrive, regardless of our age, income, and specific circumstances.

Here are some trends related to the people, jobs, and households of San Mateo County, and what they mean for our housing needs today and into the future.

## KEY TAKEAWAYS:



### People

- By 2026, one out of five residents will be 65 or over
- San Mateo County's population is becoming more diverse



### Housing

- The number of households will continue to grow
- Housing prices and rents will continue to increase



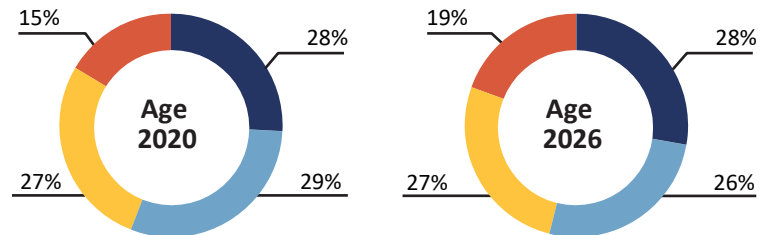
### Jobs

- The number of jobs will continue to grow
- Although the median income is high, many jobs pay low wages

# PEOPLE

## By 2026, one out of five residents will be 65 or over

■ Under 25 ■ 25-44 ■ 45-64 ■ 65+



San Mateo County makes up 10 percent of the total Bay Area population, which is the fifth largest metropolitan area in the country. The number of people living here has steadily grown over the past few decades. **In 2020, our population was estimated to be 773,244, an increase of 19 percent since 1990.**<sup>1</sup> That trend is expected to continue—despite the impact of the pandemic—because jobs continue to be added.

People are also living longer, with those 65 and over expected to make up nearly 20 percent of the population by 2026. Equally important is the fact that Millennials recently surpassed the Baby Boomers as our largest generation. As Millennials enter their 40s, they will continue to shape countywide housing needs. By 2026, people 25-44 and 45-64 will make up more than 50 percent of the population.<sup>2</sup>

### What does this mean for housing needs?

Both seniors and Millennials have shown a preference



for more walkable, mixed-use neighborhoods that are close to work, schools, parks, and amenities. The majority of seniors prefer to stay in their homes and communities, known as *aging-in-place*. Yet many live on fixed incomes and may have mobility issues as they age, which require supportive services.

Simultaneously, Millennials are less likely to own homes and have less savings than previous generations; they are more likely to live alone and delay marriage; and as they start families, may be in greater need of support when purchasing their first home. Coupled with increasing housing prices, it is more difficult for younger generations to rent or purchase a home than it was for current residents.

We must address how to support our seniors as they get older so they can stay in their homes and communities, and make sure young people, new families, and our workers can find housing they can afford that meets their needs.



<sup>1</sup> U.S. Census, American Community Survey

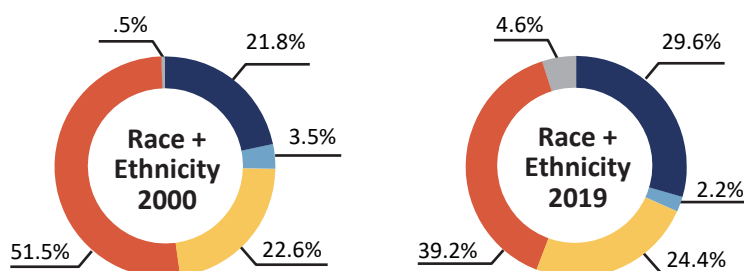
<sup>2</sup> Claritas Population Facts 2021



## Our population is becoming more diverse

■ Asian
 ■ Latinx
 ■ Other\*
 ■ Black
 ■ White

\*Due to small percentage, Other is grouped as American Indian, Alaska Native, "Other" or Multiple Races



San Mateo County is a very diverse place to live, even when compared to the State of California. Countywide, more than one-third of the population is foreign-born and almost half speaks a language other than English at home. By contrast, a quarter of all Californians are foreign-born and less than a quarter speak a language other than English at home. Over 120 identified languages are spoken in San Mateo County, with top languages including Spanish (17 percent), Chinese (8 percent) and Tagalog (6 percent).

Our population has become increasingly more diverse over time. **In 2000, more than half of people identified as White, which fell to 39 percent in 2019, and is expected to decrease further to 35 percent by 2026.** However, while the Asian and Latinx populations increased during that time, but the Black population decreased by almost half, from 3.5 to 2.2 percent.<sup>3</sup>

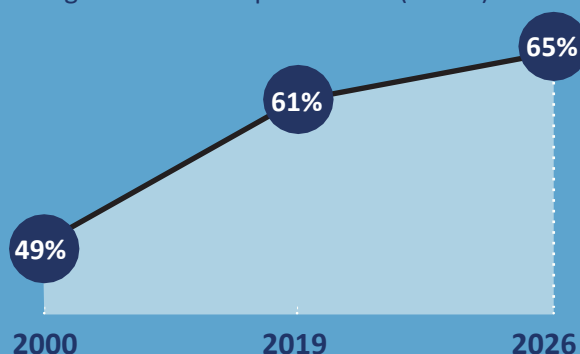
### What does this mean for housing needs?

When planning for housing, we need to consider a variety of housing needs—like larger homes for multi-generational families or those with more children—and how to create opportunities for everyone to access quality, affordable housing near schools, transit, jobs, and services.

Past exclusionary practices have prevented people of color from purchasing homes, living in certain neighborhoods, and building wealth over time. As a result, they are more likely to experience poverty, housing insecurity, displacement, and homelessness. And while many of our communities are very diverse, we are still contending with segregation and a lack of equitable opportunities. To help prevent displacement due to gentrification and to create a future where it is possible for everyone to find the housing they need, it will be important to plan for a variety of housing types and affordability options in all neighborhoods.

## DIVERSITY

Past and projected percentage of Black, Indigenous and People of Color (BIPOC)



2000 to 2019:

**BIPOC population growth**  
from 48.5% to 60.8%

**↑ 12.3%**

**Asian Population growth**  
from 21.8% to 29.6%

**↑ 7.8%**

**Black Population decline**  
from 3.5% to 2.2%

**↓ 2.2%**

**35%** of the population is foreign born

**46%** speak a language other than English

**120** different languages are spoken

<sup>3</sup> U.S. Census, American Community Survey

# HOUSEHOLDS + HOUSING

The number of households will continue to grow

265K

Households in 2020

394K

Households in 2050

That's a  
**48%**  
increase

Over the past 30 years, new home construction has not kept up with the number of jobs added to the economy. This has led to a housing shortage.

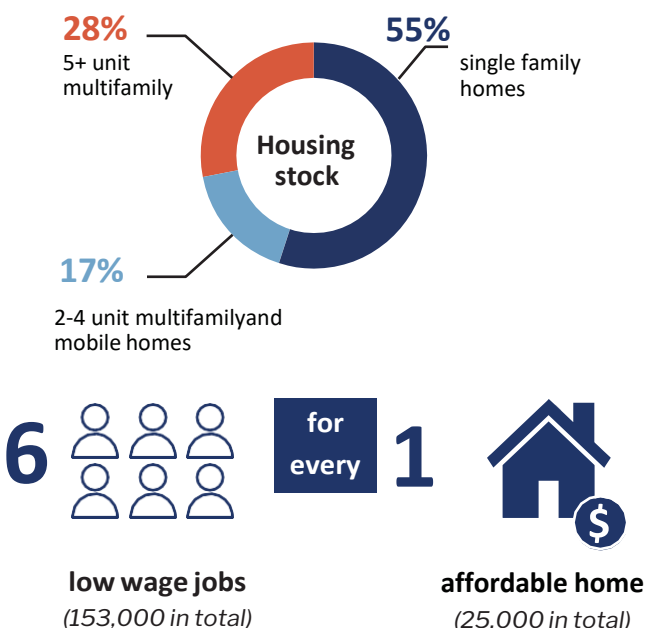
**In 2020, there were 265,000 households in San Mateo County. By 2050 we expect that to increase by almost 50 percent, to 394,000.<sup>4</sup>** This growing demand will continue to put pressure on home prices and rents. Given that nearly 75 percent of our housing was built before 1980, there will also be a need to upgrade older homes. While upgrades will be essential to make sure housing is of high quality and safe to residents, redevelopment or repair can sometimes result in a loss of affordable housing, especially in older multifamily or apartment buildings.

For every six low-wage jobs (\$20/hour) there is one home in the county that is affordable to such a worker (monthly rent of \$1,500).<sup>5</sup>

## What does this mean for housing needs?

Along with planning for more housing, we also need to consider how to best support the development of low and moderate income housing options while preserving existing affordable homes. This includes transitional and supportive housing options for the unhoused and universal design to meet accessibility and mobility needs.

Although the majority of housing produced in the past few decades has been single-family homes or larger multifamily buildings, some households have become increasingly interested in “missing middle” housing—smaller homes that include duplexes, triplexes, townhomes, cottage clusters, garden apartments, and accessory dwelling units (ADUs). These smaller homes may provide more options to a diversity of community members across income, age, and household size.



**68%**  
of households are **families**



**76%**  
of existing housing was built **before 1980**



**17%**  
of households spend **half or more** of their income on housing



**5,264**  
existing affordable units are at **risk** of being converted to market rate

<sup>4</sup> Plan Bay Area 2050 [Projected Growth Pattern](#), U.S. Census, American Community Survey

<sup>5</sup> Association of Bay Area Governments [Jobs Housing Fit](#)

## Housing rent and prices continue to increase

2009 to 2020

**\$1.56K**

**\$2.2K**  
per month

Median rent increased 41%

**\$675K**

**\$1.4M**

Home values more than doubled

The Bay Area is a great place to live, but throughout the region and county there just isn't enough housing for all income levels, which has caused costs to go up. Home prices and rents have been steadily increasing the past two decades, but in recent years the jump has been dramatic. **Since 2009, median rent increased 41 percent to \$2,200, and median home values have more than doubled to \$1,445,000.<sup>6</sup>**

Overall, many residents are paying too much for housing, while many others have been priced out entirely. If a household spends more than 30 percent of its monthly income on housing, it is considered *cost-burdened*. If it spends more than 50 percent, it is considered *severely cost-burdened*. Renters are usually more cost-burdened than homeowners. While home prices have increased dramatically, homeowners often benefit from mortgages at fixed rates, whereas renters are subject to ups and downs of the market.

In San Mateo County, 17 percent of households spend half or more of their income on housing, while 19 percent spend between a one-third to half. However, these rates vary greatly across income and race. Of those who are *extremely low income*—making 30 percent or less of the area median income (AMI)—88 percent spend more than half of their income on housing. Latino renters and Black homeowners are disproportionately cost burdened and severely cost-burdened. Given that people in this situation have a small amount of income to start with, spending more than half what they make on housing leaves them with very little to meet other costs, such as food and healthcare. Very low-income households paying more than 50 percent of their income on rent are often at a greater risk of homelessness.<sup>7</sup>

As a result, more people are living in overcrowded or unsafe living conditions. They are also making the

tough choice to move further away and commute long distances to work or school, which has created more traffic. Since low income residents and communities of color are the most cost burdened, they are at the highest risk for eviction, displacement, and homelessness.

### What does this mean for housing needs?

Although there are complex supply, demand, and economic factors impacting costs, not having enough housing across all incomes has meant rent and prices are just higher. Programs and policies that can support more homes across all income levels, particularly very low, low, and moderate income, are essential, as are more safe, affordable housing options to address homelessness.

### RENTER SNAPSHOT



**54%** are under 44 years old



**76%** are people of color and at a higher risk of being displaced

#### 1 in 4 renters...



spend **50%** of income on rent

live in overcrowded households –

**89%** of these renters are BIPOC

#### Latinx are the most cost burdened



**31%** spend more than half and

**18%** spend a third to half of their income on rent

<sup>6</sup> San Mateo County Association of Realtors, Zillow

<sup>7</sup> U.S. Census, American Community Survey

# JOBS

## The number of jobs will continue to grow

416.7K

Jobs in 2020

507K

Jobs in 2050

That's a  
**22%**  
increase

The Bay Area and San Mateo County have had very strong economies for decades. While some communities have more jobs and some have less, we have all been impacted by the imbalance of job growth and housing.

Since 2010, we have added over 100,000 jobs but only 10,000 homes.<sup>8</sup> At the same time, our population is growing naturally, meaning more people are living longer while our children are growing up and moving out into homes of their own. All of this impacts housing demand and contributes to the rising cost of homes. We need more housing to create a better balance.

**In 2020, there were 416,700 jobs, and by 2050 we expect that to increase 22 percent to 507,000.<sup>9</sup>**

While some jobs pay very well, wages for many others haven't kept up with how costly it is to live here.



### What does this mean for housing needs?

As we plan for housing, we need to consider the needs of our workforce—folks who are a part of our communities but often end their day by commuting long distances to a place they can afford. Many have been displaced in recent decades or years, as housing rent and prices soared along with a job-generating economy. The lack of workforce housing affects us all, with teachers, fire fighters, health care professionals, food service providers, and many essential workers being excluded from the communities they contribute to every day. The long-term sustainability of our communities depends on our ability to create more affordable and equitable housing options.

### NEW JOBS TO NEW HOUSING

2010 - 2020

100K

10K

**New jobs continue to outpace new homes added to the County**

Jobs

Homes



More people  
living longer

+



children  
growing up and  
moving out

=



natural growth  
and more  
housing needed

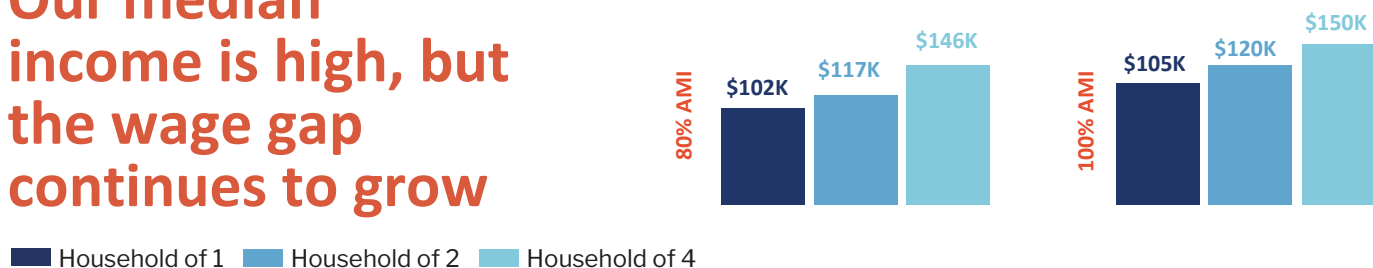
<sup>8</sup> U.S. Census American Community Survey, State of CA Employment Development Dept (EDD)

<sup>9</sup> Plan Bay Area 2050 [Projected Growth Pattern](#)



## Our median income is high, but the wage gap continues to grow

2021 Household Income:



To be considered low or moderate income in the Bay Area means a very different thing than in most parts of the country. The *income or wage gap*—the difference between the highest and lowest wages—is large in our region. Affordable housing here can mean that your favorite hairstylist, your child’s principal, or the friendly medical assistant at your doctor’s office can qualify for—and often needs—below market rate or subsidized affordable housing so they can live close to their work.

The starting point for this calculation is the *Area Median Income (AMI)*—the middle spot between the lowest and highest incomes earned in San Mateo County. Simply put, half of households make more, and half of households make less. Moderate income is 80 to 120 percent of the AMI, low income is 50 to 80 percent AMI, and very low income is 30 to 50 percent AMI. Below 30 percent AMI is considered extremely low income. The rule of thumb is households should expect to pay about a third of their income on housing.

**In San Mateo County, the AMI is \$104,700 for a single person, \$119,700 for a household of two and \$149,600 for a family of four.** When we talk about affordable housing, we mean housing that is moderately priced for low or moderate income residents so that new families and the workforce can live in our communities. Affordable housing programs are generally for those who earn 80 percent or below the AMI, which is \$102,450 for a single person, \$117,100 for a household of two, and \$146,350 a year for a household of four.<sup>10</sup>

### What does this mean for housing needs?

Given the price of land in San Mateo County and what it costs to build new housing, creating affordable housing is extremely challenging—and often impossible without some form of subsidy. Sometimes this is in the form of donated land from a local government or school district. Sometimes this is in the form of incentives to

developers or zoning rules requiring affordable units to be included. Most commonly, subsidies happen through special financing, grants, and tax credits. Often all of these factors and more are needed to make affordable housing work. The housing element update process is an opportunity for each community to look at what is possible and put in place policies and programs to help make affordability a reality.

### INCOME LEVELS + WAGES

Extremely Low Income 30% AMI	Grocery Store Clerk Barista \$29K/Yr or \$15/Hr 83% of income spent on housing*
Very Low Income 50% AMI	Hair Stylist or Administrative Assistant \$38K/Yr or \$20/Hr 63% of income spent on housing*
Low Income 80% AMI	Medical Assistant or Preschool Teacher \$52K/Yr or \$27/Hr 46% of income spent on housing*  School Administrator or Social Worker \$86K/Yr or \$45/Hr 28% of income spent on housing*

\*income spent on housing based on 2k per month/studio or 1 bedroom

<sup>10</sup> State of CA Dept of Housing and Community Development (HCD)

Please Start Here, Instructions in Cell A2,  
Table in A3:B15

## Form Fields

Site Inventory Forms must be submitted to HCD for a housing element or amendment adopted on or after January 1, 2021. The following form is to be used for satisfying this requirement. To submit the form, complete the Excel spreadsheet and submit to HCD at [sitesinventory@hcd.ca.gov](mailto:sitesinventory@hcd.ca.gov). Please send the Excel workbook, not a scanned or PDF copy of the tables.

General Information	
Jurisdiction Name	ATHERTON
Housing Element Cycle	6th
Contact Information	
First Name	George
Last Name	Rodericks
Title	City Manager
Email	<a href="mailto:groderick@ci.atherton.ca.us">groderick@ci.atherton.ca.us</a>
Phone	(650) 752-0504
Mailing Address	
Street Address	<u>80 Fair Oaks Lane</u>
City	Atherton
Zip Code	94027

## APPENDIX 5

**Table A: Housing Element Sites Inventory, Table Starts in Cell A2**

[illegible]

## APPENDIX 5

**Table B: Candidate Sites Identified to be Rezoned to Accommodate Shortfall Housing Need, Table Starts in Cell A2**

[illegible]

## APPENDIX 5

Table C: Land Use, Table Starts in A2

[illegible]



## **Menlo College Faculty and Staff Housing Considerations**

**January 12, 2023**

Menlo College is located in Atherton, California, the very center of the vibrant Silicon Valley. While the College's location affords significant advantages, the local housing market is a serious ongoing barrier to successful recruitment and retention of faculty and staff. That reality was acknowledged in the 2003 master plan for the Menlo College campus, as it has been in every succeeding update.

The barriers of entry to the Bay Area housing market are well established. The Silicon Valley population has grown substantially since the latest recession, and multifamily developments are struggling to keep up. The job growth and attractiveness of being close to the burgeoning tech markets in the area have helped fuel the population growth, which, in turn, has driven up housing costs throughout the Bay Area. Menlo College has been unable to provide salary increases sufficient to keep up with the cost of housing in the surrounding neighborhoods, something that will only be exacerbated with expected increases in local housing costs in the coming years.

Currently, the College has 21 apartments and free-standing houses available for rent to faculty and staff, and occupancy has consistently been 100% -- a direct reflection of the high cost of living in Atherton and the immediately adjacent areas. Demand exists to easily fill an additional 40 units on campus, and as many as 60 additional units for staff and students, who would otherwise be searching for and occupying other affordable housing opportunities throughout the region.

There are several potential building sites on campus, any one of which could be developed to provide a mix of studio, and one, two, and three-bedroom units for faculty and staff rentals in order to expand the capability to offer below market rate (BMR) apartments to the Menlo community. Any new building would, however, also need to address the attendant increased demand for parking on campus, most likely through a free-standing parking facility elsewhere on campus.

To suggest the likely demand for the new apartments, a survey of full-time faculty and staff was conducted several years ago. The survey generated 47 responses, for a response rate at that time of 45%. Results indicated strong likely demand for new apartment rentals: of those not then living on campus, 74% responded "yes" and another 15% responded "maybe" when asked if they would be interested in moving into an apartment building on the Menlo College campus. Reflecting the fact that most faculty and staff live more than 30 miles from campus, the majority (66%) of respondents indicated they would be willing to pay more than they were paying for their distant housing for the convenience of living on campus.



As above, potential faculty/staff apartment building sites already exist on the Menlo College campus. In addition, the Town of Atherton has informed the College that it is pursuing the rezoning of a sizable portion of the College property in the Housing Element to enable the College to develop higher-density multifamily housing by right. Funding for the construction of housing and parking is the remaining barrier to moving forward. The College has a Centennial Campaign underway, with identified priorities that include student scholarship funding, programming support, and new academic buildings; however, new faculty and staff housing is also of great interest to the College.

The College has been informed that local donors will contribute the funds necessary to prepare the conceptual design of a four story 40-60 unit multifamily complex and associated parking garage on what is currently a parking lot. This is a significant step forward to address an identified housing need for the College. The College would celebrate any campaign-generated donations directed to a new faculty/staff housing complex. Based on recent construction experience on the Menlo College campus, the likely expense for housing and parking would be at least \$30 million.

Menlo College is committed to working with the Atherton community to support such an endeavor.

Steven A. Weiner  
President