

# City of Foster City

## Housing Needs Assessment

### Income Categories

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

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

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

San Mateo County Income Limits (2013)					
Income Category	Number of Persons Per Household (Maximum Income)				
	1	2	3	4	5
Extremely Low	\$23,750	\$27,150	\$30,550	\$33,950	\$36,650
Very Low	\$39,600	\$42,250	\$50,900	\$56,550	\$61,050
Lower Income	\$63,350	\$72,400	\$81,450	\$90,500	\$97,700
Median Income	\$72,100	\$82,400	\$92,700	\$103,000	\$111,250
Moderate Income	\$86,500	\$98,900	\$111,250	\$123,600	\$133,500

Source: HCD State Income Limits 2013 and State CDBG and HOME Income Limits also available at <http://www.hcd.ca.gov/hpd/hrc/rep/state/incNote.html>

## General Demographics and Projections

According to California Department of Finance (DOF) estimates, Foster City had a January 2013 population of 31,120 residents. The most recent census estimates are from July 2012, and show a population for Foster City of 32,129 residents. According to census data, Foster City grew by about four percent from 2000 to July 2012.

Association of Bay Area Governments (ABAG) predicts Foster City's population will continue to grow over the next two decades, reaching 33,000 in 2030.

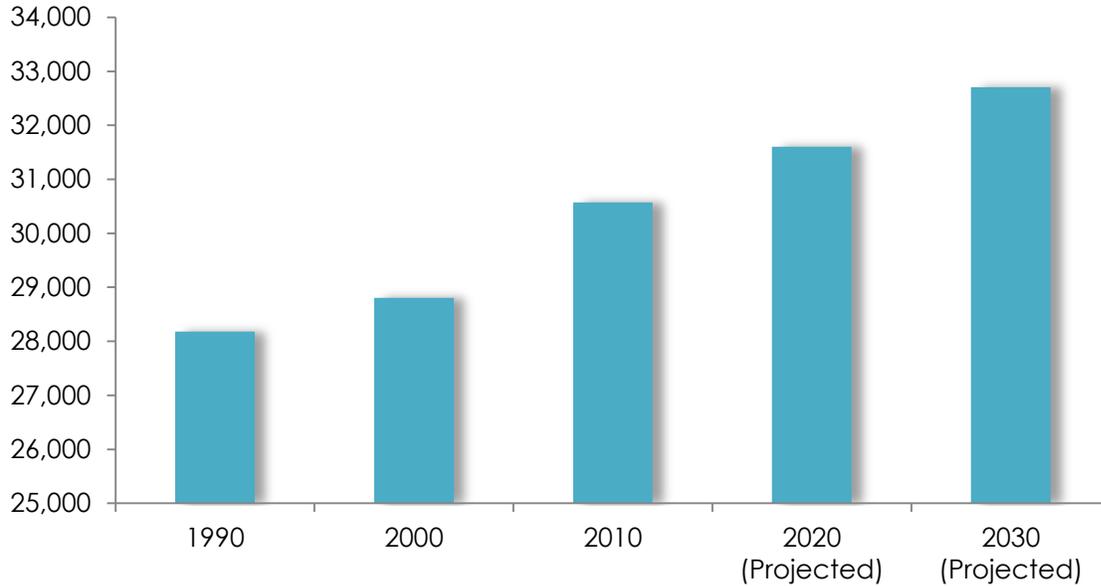
Population projections provide a snapshot of future trends based on assumptions about development capacity, demographic changes and economic conditions. Population counts, estimates and projections are shown in the table below.

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

Source: U.S. Census (2000 and 2010); CA Department of Finance (2013); and, Association of Bay Area Governments, Projections 2013

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

**Population Growth in Foster City (1990-2030)**



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

**Comparison of Population Growth Trends and Projections (1990-2030)**

	Number			Percent Change		
	Foster City	San Mateo County	State of California	Foster City	San Mateo County	State of California
1990	28,176	649,623	29,760,021			
2000	28,803	707,163	33,871,648	2%	9%	14%
2010	30,567	718,451	37,253,956	6%	2%	10%
2020 (Projected)	31,600	775,100	40,643,643	3%	8%	9%
2030 (Projected)	32,700	836,100	44,279,354	3%	8%	9%

Source: Association of Bay Area Governments, Projections 2013; US Census SF1 1990-2010; California Department of Finance projections for California (January 2013), <http://www.dof.ca.gov/research/demographic/reports/projections/P-1/>

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

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

#### ABAG/MTC Plan Bay Area Projections for Housing, Households and Jobs (2010-2040)

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

Source: Draft Plan Bay Area, Final Forecast of Jobs, Population and Housing, July 2013  
[http://onebayarea.org/pdf/final\\_supplemental\\_reports/FINAL\\_PBA\\_Forecast\\_of\\_Jobs\\_Population\\_and\\_Housing.pdf](http://onebayarea.org/pdf/final_supplemental_reports/FINAL_PBA_Forecast_of_Jobs_Population_and_Housing.pdf)

### Projections for Population, Households and Total Jobs (2010-2040)

Geographical Area	2010	2015	2020	2025	2030	2035	2035	2010-2040 Change
<b>Bay Area Regional Total</b>								
Population	7,150,739	7,461,400	7,786,800	8,134,000	8,496,800	8,889,000	9,299,100	<b>1,738,261</b>
Households	2,608,023	2,720,410	2,837,680	2,952,910	3,072,920	3,188,330	3,308,090	<b>580,307</b>
Persons Per Household	2.69	2.69	2.69	2.70	2.71	2.73	2.75	<b>0.06</b>
Employed Residents	3,268,680	3,547,310	3,849,790	3,949,620	4,052,020	4,198,400	4,350,070	<b>929,720</b>
Jobs	3,385,300	3,669,990	3,987,150	3,949,620	4,196,580	4,346,820	4,505,230	<b>961,520</b>
Jobs/Employed Residents	1.04	1.03	1.04	3,949,620	1.04	1.04	1.04	<b>0.00</b>
<b>San Mateo County</b>								
Population	718,451	745,400	775,100	805,600	836,100	869,300	904,400	<b>150,849</b>
Households	257,837	267,150	277,200	286,790	296,280	305,390	315,100	<b>47,553</b>
Persons Per Household	2.75	2.76	2.76	2.77	2.79	2.81	2.83	<b>0.06</b>
Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	<b>83,770</b>
Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	<b>87,790</b>
Jobs/Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	<b>0.00</b>
Percent of Bay Area Population	10.0%	10.0%	10.0%	9.9%	9.8%	9.8%	9.7%	<b>-0.3%</b>
Percent of Bay Area Jobs	10.2%	10.2%	10.2%	10.5%	10.0%	10.0%	9.9%	<b>-0.3%</b>
<b>Foster City Planning Area (City Limits)</b>								
Population	30,567	31,000	31,600	32,300	32,700	33,300	33,900	<b>2,733</b>
Households	12,016	12,170	12,380	12,590	12,690	12,790	12,950	<b>774</b>
Persons Per Household	2.53	2.54	2.54	2.56	2.57	2.60	2.61	<b>0.06</b>
Employed Residents	14,070	14,830	15,700	15,750	15,650	15,750	15,930	<b>1,680</b>
Jobs	13,780	14,810	15,920	16,190	16,470	16,900	17,350	<b>3,120</b>
Jobs/Employed Residents	0.98	1.00	1.01	1.03	1.05	1.07	1.09	<b>0.00</b>
Percent of County Population	4.3%	4.2%	4.1%	4.0%	3.9%	3.8%	3.7%	<b>-0.4%</b>
Percent of County Jobs	4.0%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	<b>-0.1%</b>

Source: ABAG Projections 2013

### Projections for Types of Jobs (2010-2040)

Geographical Area	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
<b>Bay Area Regional Total</b>								
Agriculture and Natural Resources Jobs	24,640	25,180	25,690	24,800	23,940	23,330	22,750	-1,890
Mfg, Wholesale and Transportation Jobs	863,420	711,380	717,180	763,680	819,010	861,170	861,170	-2,250
Retail Jobs	402,670	367,180	347,400	370,880	399,950	453,870	453,870	51,200
Health, Educ. and Recreation Service Jobs	1,056,030	1,053,510	1,120,700	1,216,120	1,322,650	1,403,080	1,403,080	347,050
Financial and Professional Services Jobs	851,610	780,260	766,860	824,190	893,550	990,840	990,840	139,230
Other Jobs	555,260	513,240	499,180	534,850	580,460	645,670	645,670	90,410
Total Jobs	3,753,460	3,449,640	3,693,920	3,979,200	4,280,700	4,595,170	4,595,170	841,710
Total Employed Residents	3,452,117	3,225,100	3,410,300	3,633,700	3,962,800	4,264,600	4,264,600	812,483
<b>San Mateo County County</b>								
Agriculture and Natural Resources Jobs	2,220	2,270	2,330	2,170	2,050	1,920	1,810	-410
Mfg, Wholesale and Transportation Jobs	67,480	72,420	77,750	74,520	71,470	69,260	67,140	-340
Retail Jobs	35,350	36,680	38,060	38,210	38,340	38,760	39,180	3,830
Financial and Professional Services Jobs	86,150	93,920	102,400	106,780	111,300	116,930	122,770	36,620
Health, Educ. and Recreation Service Jobs	86,980	95,860	105,670	110,160	114,870	120,830	127,060	40,080
Other Jobs	67,010	73,790	81,340	82,400	83,470	85,280	87,110	20,100
Total Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	99,880
Total Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	96,710
Ratio of Jobs to Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
<b>Foster City Planning Area (City Limits)</b>								
Agriculture and Natural Resources Jobs	10	10	10	10	10	10	10	0
Mfg, Wholesale and Transportation Jobs	1,900	2,000	2,100	1,970	1,840	1,730	1,630	-270
Retail Jobs	810	840	870	870	870	880	890	80
Financial and Professional Service Jobs	5,760	6,180	6,620	6,860	7,110	7,420	7,740	1,980
Health, Educ. and Recreation Service Jobs	3,180	3,430	3,710	3,830	3,960	4,120	4,280	1,100
Other Jobs	2,120	2,350	2,610	2,650	2,680	2,740	2,800	680
Total Jobs	13,780	14,810	15,920	16,190	16,470	16,900	17,350	3,570
Employed Residents	14,070	14,830	15,700	15,750	15,650	15,750	15,930	1,860
Ratio of Local Jobs to Employed Residents	0.98	1.00	1.01	1.03	1.05	1.07	1.09	1.92

Source: ABAG Projections 2013

Foster City is roughly equal parts white (44 percent) and Asian (47 percent). Since 2000, the Asian population has grown significantly. Foster City has a small black population (two percent) and a much smaller Hispanic population (eight percent) than the rest of the county as a whole. Latino or Hispanic is not a separate racial category on the American Community Survey, and so all individuals who identify as Latino or Hispanic also belong to another racial category as well (ie- black, white, other etc.). Race and ethnicity are shown in the table below for Foster City, San Mateo County and the State of California.

**Race and Ethnicity (2011)**

	<b>City of Foster City</b>	<b>San Mateo County</b>	<b>State of California</b>
White	44%	59%	62%
Black	2%	3%	6%
Asian	47%	25%	13%
Other	2%	8%	14%
More than one race	6%	5%	4%
Hispanic	8%	25%	38%
Not Hispanic	92%	75%	62%
Total population	30,619	720,143	37,330,448

Source: 2009-2011 American Community Survey

According to the census, the median age in Foster City was 39 years of age in 2011, which is the same as the countywide average age and higher than California average age of 35 years. Foster City's age distribution is very similar to the county's as a whole. Approximately 23 percent of the residents are children under 19, and 22 percent are over the age of 60. Foster City, like other cities in San Mateo County, can expect to see a dramatic increase in the number of seniors as the baby boomer generation ages. Looking out to the year 2030, the California Department of Finance (2013) projects that the number of people over the age of 75 in San Mateo County will increase from 6% of the population to 10% of the population, comprising 79,949 of the projected 803,288 people in San Mateo County in 2030. The table below shows the current distribution of the population in San Mateo County by age cohort.

## Age of Residents (2011)

	Foster City in 2000	Foster City in 2011	San Mateo County in 2011	State of California in 2011
Under 5 years	6%	6%	6%	7%
5 to 19 years	17%	17%	18%	21%
20 to 34 years	21%	18%	19%	22%
35 to 44 years	18%	18%	15%	14%
45 to 59 years	23%	18%	22%	20%
60 to 74 years	11%	16%	13%	11%
75 years and over	4%	6%	6%	5%
Median age	38	39	39	35
Total population	28,803	30,619	720,143	37,330,448

Source: 2000 US Census SF1, 2009-2011 American Community Survey

## Housing Characteristics

### Physical Characteristics

According to California Department of Finance (DOF) estimates, Foster City had a total of 12,458 housing units as of January 2013, which is a four percent increase since 2000 when there were 12,009 housing units in Foster City. Almost 40 percent of the homes in Foster City are single-family detached. Although this is by far the most common housing type in Foster City, single-family homes comprise a smaller percentage of the total housing stock in Foster City than in most other cities in the county. A fifth of the homes are single-family attached, and another fifth are in large apartment buildings of more than 20 units.

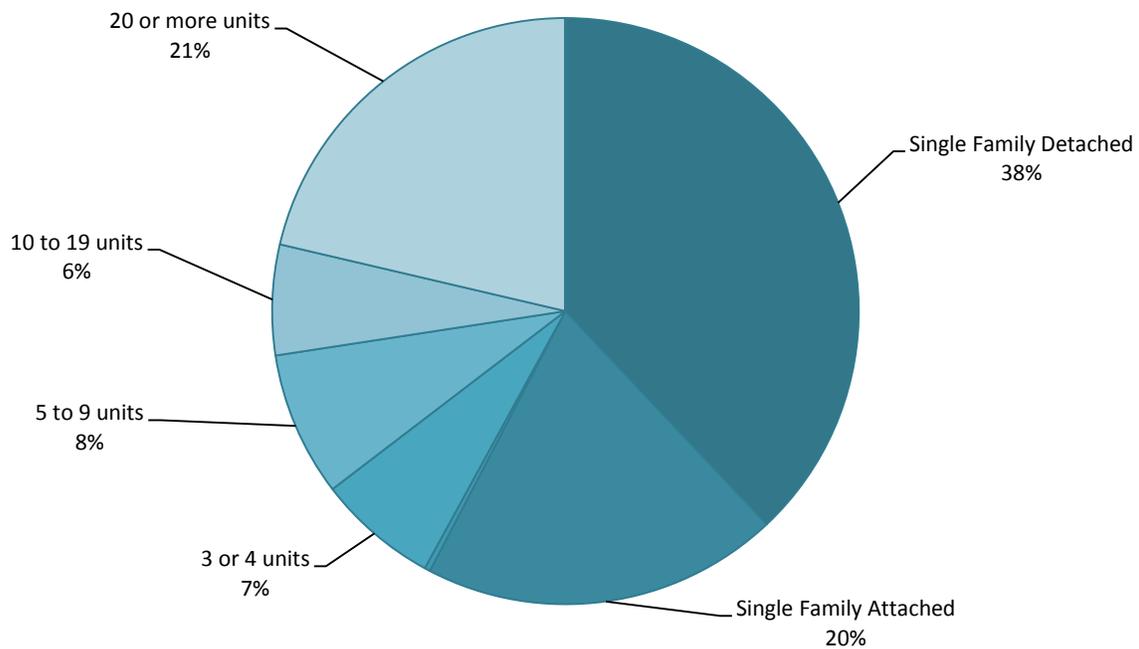
The table below shows housing units in Foster City compared to San Mateo County as a whole and the State of California. The pie chart that follows shows the distribution of housing units by residential building type in Foster City.

### Total Housing Units (2000, 2010 and 2013)

	City of Foster City		San Mateo County		State of California	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2000	12,009	—	260,576	—	12,214,549	—
2010	12,458	3.7%	271,031	4.0%	13,670,304	11.9%
2013	12,458	0.0%	272,477	0.5%	13,785,797	0.8%

Source: 2000 US Census and California Department of Finance April 2010 and January 2013 Estimates — <http://www.dof.ca.gov/research/demographic/reports/estimates/e-5/2011-20/view.php>

### Residential Building Types in Foster City (2011)



Source: 2009-2011 American Community Survey

The tables below are from the census and compare the distribution of building types and the number of bedrooms per unit between Foster City, San Mateo County as a whole and the State of California. Most homes in Foster City have two or three bedrooms, and just over a quarter have four or more bedrooms. The data show a similar diversity of housing units by building type and bedroom mix as San Mateo County as a whole.

### Residential Building Types Comparison (2011)

	City of Foster City	San Mateo County	State of California
Single family detached	38%	57%	58%
Single family attached	20%	9%	7%
2 units	0%	2%	3%
3 or 4 units	7%	5%	6%
5 to 9 units	8%	6%	6%
10 to 19 units	6%	6%	5%
20 or more units	21%	14%	11%
Mobile home or other	0%	1%	4%
Total Housing Units	12,591	271,140	13,688,351

Source: 2009-2011 American Community Survey

### Number of Bedrooms Per Unit Comparison (2011)

	City of Foster City	San Mateo County	State of California
No bedroom	1%	4%	4%
1 bedroom	18%	16%	14%
2 bedrooms	27%	26%	28%
3 bedrooms	27%	34%	33%
4 bedrooms	21%	16%	16%
5 or more bedrooms	6%	5%	4%
Total	12,591	271,140	13,688,351

Source: 2009-2011 American Community Survey

## Occupancy Characteristics

Similar to the rest of San Mateo County and the Bay Area as a whole, the demand for both rental and ownership housing in Foster City is strong. Foster City has low vacancy rates. According to 2011 data from the American Community Survey, the vacancy rate for owner-occupied homes was .4 percent and the vacancy rate for rental homes was 5.3 percent. According to information from the California DOF, the overall vacancy rate in Foster City was 3.5 percent as of January 2013, although this figure includes all housing, including vacant housing unavailable for rent or sale. A housing market with a vacancy rate under five percent is considered to be tight and contributes to concerns about overcrowding, housing availability and choice, and housing affordability. The recent increases in rents and construction of new rental housing in San Mateo

County are indicative of the high demand for rental housing relative to the supply of available rental units.

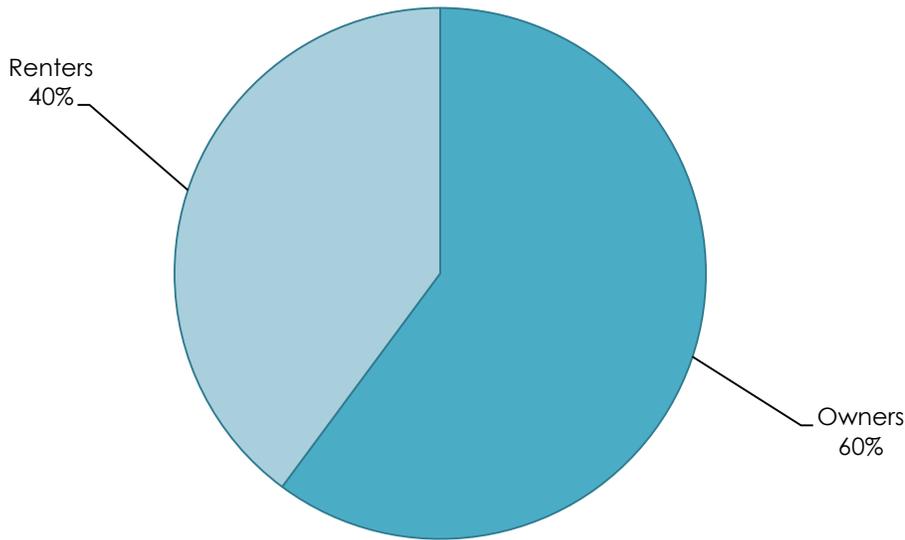
**Vacancy Rates (2000 and 2011)**

		City of Foster City	San Mateo County	State of California
<b>2000</b>	Owner	0.3%	0.5%	1.4%
	Renter	2.6%	1.8%	3.7%
<b>2011</b>	Owner	0.4%	1.2%	2.2%
	Renter	5.3%	4.0%	5.5%

Source: 2009-2011 American Community Survey, 2000 US Census

The pie chart below shows that 60 percent of the occupied housing units in Foster City are owner-occupied. Similarly, the occupied housing units in San Mateo County as a whole are 59 percent owner-occupied.

**Tenure of Housing in Foster City (2011)**



Source: 2009-2011 American Community Survey

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

### Tenure of Housing (2000 and 2011)

		City of Foster City	San Mateo County	State of California
<b>2000</b>	Percent Owners	62%	61%	57%
	Percent Renters	38%	39%	43%
<b>2011</b>	Percent Owners	60%	59%	56%
	Percent Renters	40%	41%	44%

Source: 2010 US Census SF1, 2009-2011 American Community Survey

Foster City's average household size was 2.6 as of January 2013 (California Department of Finance). Based on the census, ownership households are slightly larger, while rental households are slightly smaller.

### Average Household Size of Owners Compared to Renters (2000 and 2011)

		City of Foster City	San Mateo County	State of California
<b>2000</b>	Average Household Size	2.5	2.7	2.9
<b>2011</b>	Average Household Size	2.6	2.7	2.9
	Owners Average Household Size	2.7	2.8	3.0
	Renters Average Household Size	2.5	2.7	2.9

Source: 2010 US Census SF1, 2009-2011 American Community Survey

Most of the households in Foster City are family households (72 percent) — 36 percent with children and 36 percent without children. Just over a fifth of the households are comprised of a single person living alone. According to a United State Census Bureau report, nationwide over the last 60 years the number of single person households has increased dramatically — from 10% of all households in the United States in 1950 to 17 percent in 1970, and by 2012, the proportion of single-person households increased to 27.4 percent of all households. The share of households that were married couples with children has halved since 1970, from 40 percent to 20 percent in 2012, according to the report. Households by type in 2011 are shown in the table below.

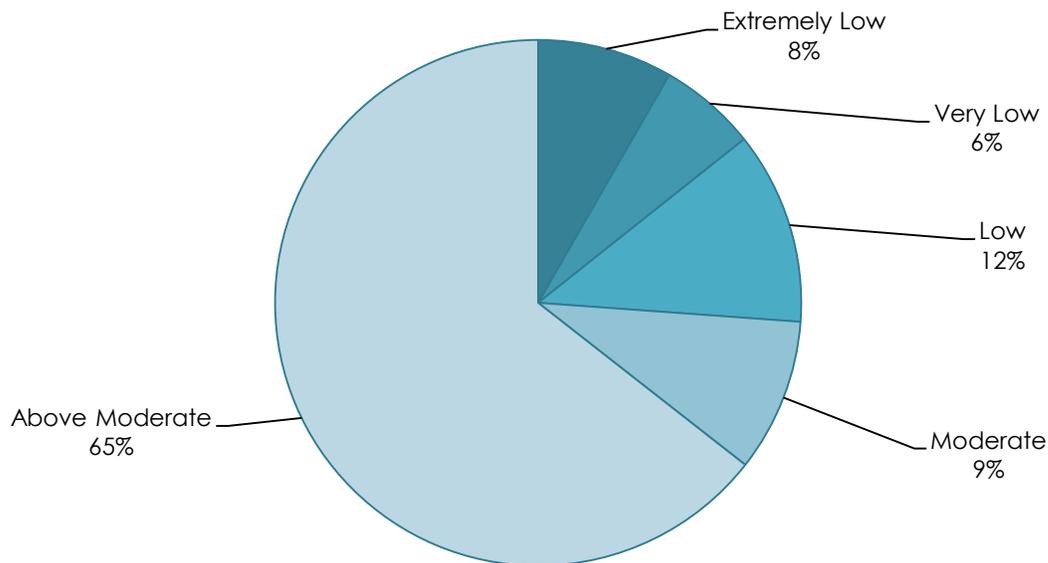
### Households by Type (2011)

	City of Foster City	San Mateo County	State of California
Single person	22%	25%	24%
Family no kids	36%	37%	35%
Family with kids	36%	31%	33%
Multi-person, nonfamily	7%	7%	7%
Total households	11,729	256,305	12,433,049

Source: 2009-2011 American Community Survey

The median household income in Foster City in real dollars is approximately \$120,000, quite a bit higher than the countywide average of \$92,000. Over 3,000 (26%) of Foster City's residents make less than a moderate income. Of Foster City's approximately 11,700 households, eight percent are extremely low income, six percent are very low income, and 12 percent are low income.

### Distribution of Households in Foster City by Income (2010)



Source: CHAS Data 2006-2010

### Household Income (2013)

	City of Foster City	San Mateo County	State of California
Under \$25,000	9%	12%	21%
\$25,000 to \$34,999	4%	6%	9%
\$35,000 to \$49,999	5%	10%	13%
\$50,000 to \$74,999	13%	16%	17%
\$75,000 to \$99,999	13%	12%	12%
\$100,000+	56%	44%	28%
Poverty Rate	5.0%	7.4%	16%
Total	11,729	256,305	12,433,049
Median Income 2000	\$128,627	\$95,606	\$64,116
Median Income 2011	\$120,361	\$91,958	\$63,816

Source: Association of Bay Area Governments, adjusted to 2013 dollars

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

### City of Foster City Households by Income Category and Housing Tenure (2010)

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income
Owners	54%	55%	54%	48%	63%
Renters	46%	45%	46%	52%	37%
Total Number	975	704	1,390	1,105	7,560
Percent of all households	8%	6%	12%	9%	64%

Source: CHAS Data 2006-2010

## Housing San Mateo County's Workforce

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

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

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

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

<b>Home Affordability by Occupation (2013)</b>			
<b>Occupation</b>	<b>Annual Salary</b>	<b>Affordable Home</b>	<b>Affordable Rent</b>
Elementary School Teacher	\$66,590	\$255,805	\$1,665
Police Officer	\$97,487	\$374,495	\$2,437
Cook	\$29,247	\$112,352	\$731
Retail Salesperson	\$28,427	\$109,202	\$711
Registered Nurse	\$112,137	\$430,774	\$2,804

Source: HCD State Income Limits 2013; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)  
 Maximum Affordable House Price is based on the following assumptions:  
 4.5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment;  
 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

Foster City is primarily a residential community with approximately 18,500 jobs within its city limits, or close to .6 jobs per resident. Most of the jobs in Foster City are fairly high-paying: three-quarters command over \$3,333/month. 93 percent of people who work in Foster City live elsewhere, and only seven percent of

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Foster City's employed residents work within Foster City, according to census data.

The ABAG estimates and projections for the number of jobs in Foster City are lower than those provided by the Census Bureau. Discrepancies can exist between different sources of employment data due to variations in methodology. Variations can include different strategies for counting unemployment, part-time or part-year jobs, or the location of various businesses. ABAG's job estimate for Foster City is derived from the Bureau of Labor Statistics, while the US Census' On the Map is derived from a number of sources, including the 2010 US Census, the American Community Survey, state administrative records, and surveys.

According to ABAG projections, Foster City can expect to lose seven percent of its jobs, or 1,250 jobs, between 2000 and 2025. The Retail industry will decline by 40 percent (or 870 jobs) while the manufacturing/wholesale/transportation industry will decline by 27 percent (or 910 jobs). The ABAG projections may not have taken into account plans by individual Foster City employers, such as Gilead Sciences, to expand their workforce.

The table below shows the distribution of the workforce in Foster City and San Mateo County by age, salary and education in 2011.

## Workforce Age, Salary and Education (2011)

	City of Foster City	San Mateo County
<b>Jobs by Worker Age</b>		
Age 29 or Younger	18%	19%
Age 30 to 54	69%	61%
Age 55 or Older	14%	20%
<b>Salaries Paid by Jurisdiction Employers</b>		
\$1,250 per Month or Less	9%	14%
\$1,251 to \$3,333 per Month	16%	27%
More than \$3,333 per Month	75%	59%
<b>Jobs by Worker Educational Attainment</b>		
Less than High School	5%	9%
High school or Equivalent, No College	10%	13%
Some College or Associate Degree	20%	23%
Bachelor's Degree or Advanced Degree	47%	36%
Educational Attainment Not Available	18%	19%
<b>Total Workers</b>	<b>18,544</b>	<b>303,529</b>

Source: 2011 U.S. Census On The Map  
(Educational Attainment Not Available is for workers 29 and younger)

## Home Prices and Sales Housing Affordability

According to data from Zillow ([www.zillow.com](http://www.zillow.com)), in October 2013 the median sales price for a single-family home in Foster City was \$ 1,122,300 and median sale price for a multi-family was \$601,000. Also according to Zillow, home prices in Foster City have increased by a fifth in the past year. Foster City's housing prices are significantly more expensive than countywide averages.

For single people and families earning a moderate income or below, the median-priced home in Foster City is unaffordable and rental housing provides the only option. A lack of affordable housing can lead to overcrowding or overpayment by lower income households, and may mean that lower income people are forced to live elsewhere and commute longer distances to their jobs.

The tables below are from the San Mateo County Association of Realtors (SAMCAR) and show median single family and condominium home price trends between 2005 and the third quarter of 2013. The average price of a single family home in San Mateo County increased between 2005 and 2013 by about

\$150,000 (from \$1,095,951 in 2005 to \$1,246,121 in 2013). The average priced condominium decreased in price during that same time period by \$6,616 (from \$586,034 in 2005 to \$579,418 in 2013).

### Median Single Family Home Sales Prices (2005, 2010, 2012 and 3<sup>rd</sup> Quarter 2013)

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

Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. — [http://www.samcar.org/index.cfm/sales\\_statistics.htm](http://www.samcar.org/index.cfm/sales_statistics.htm)

### Median Condominium Home Sales Prices (2005, 2010, 2012 and 3<sup>rd</sup> Quarter 2013)

	2005	2010	2012	Third-Quarter of 2013	Actual Change (2005-2013)
Atherton	\$715,000	\$688,700	—	—	—
Belmont	\$527,000	\$410,000	\$525,000	\$804,000	+\$277,000
Brisbane	\$660,000	\$330,000	\$417,322	\$508,000	-\$152,000
Burlingame	\$650,000	\$539,250	\$648,000	\$685,000	+\$35,000
Colma	—	—	\$385,000	—	—
Daly City	\$485,000	\$277,500	\$261,000	\$417,500	-\$67,500
East Palo Alto	\$470,000	\$246,000	\$290,000	\$425,000	-\$45,000
<b>Foster City</b>	<b>\$679,500</b>	<b>\$600,000</b>	<b>\$570,000</b>	<b>\$660,000</b>	<b>-\$19,500</b>
Half Moon Bay	\$552,250	\$365,000	\$366,250	\$439,000	-\$113,250
Hillsborough	—	—	—	\$572,000	—
Menlo Park	\$830,000	\$816,000	\$895,000	\$864,000	+\$34,000
Millbrae	\$600,000	\$512,500	\$549,000	\$624,900	+\$24,900
Pacifica	\$573,281	\$360,000	\$311,250	\$452,250	-\$121,031
Portola Valley	—	—	—	—	—
Redwood City	\$539,500	\$438,500	\$490,000	\$592,500	+\$53,000
San Bruno	\$355,500	\$199,500	\$560,000	\$278,500	-\$77,000
San Carlos	\$614,750	\$525,000	\$500,000	\$727,000	+\$112,250
San Mateo	\$505,000	\$365,000	\$405,000	\$517,000	+\$12,000
South San Francisco	\$535,500	\$335,000	\$310,000	\$433,000	-\$102,500
Woodside	\$725,000	—	—	\$840,000	+\$115,000
San Mateo County Average Sales Price	\$586,034	\$449,467	\$457,835	\$579,418	-\$6,616

Source: San Mateo County Association of Realtors (SAMCAR), based on statistics compiled by MLS, Inc. — [http://www.samcar.org/index.cfm/sales\\_statistics.htm](http://www.samcar.org/index.cfm/sales_statistics.htm)

The ability of a household to be able to purchase a median priced single family home or townhome/condominium is shown in the table below. The annual income, or ability to pay, is based on the income limits by household size established annually by HCD.

## Ability to Pay for For-Sale Housing in Foster City (2013)

	Annual Income	Maximum Affordable Home Price	Median Priced Single Family Detached Home	Affordability Gap for Single Family Home	Median Priced Townhome or Condominium	Affordability Gap for Townhome or Condominium
<b>Single Person Household</b>						
Extremely Low Income	\$23,750	\$97,114	\$1,030,925	-\$933,811	\$575,700	-\$478,586
Very Low Income	\$39,600	\$161,925	\$1,030,925	-\$869,000	\$575,700	-\$413,775
Low Income	\$63,350	\$259,039	\$1,030,925	-\$771,886	\$575,700	-\$316,661
Median Income	\$72,100	\$294,818	\$1,030,925	-\$736,107	\$575,700	-\$280,882
Moderate Income	\$86,500	\$353,699	\$1,030,925	-\$677,226	\$575,700	-\$222,001
<b>Four Person Household</b>						
Extremely Low Income	\$33,950	\$138,822	\$1,030,925	-\$892,103	\$575,700	-\$436,878
Very Low Income	\$56,550	\$231,233	\$1,030,925	-\$799,692	\$575,700	-\$344,467
Low Income	\$90,500	\$347,655	\$1,030,925	-\$683,270	\$575,700	-\$228,045
Median Income	\$103,000	\$370,055	\$1,030,925	-\$660,870	\$575,700	-\$205,645
Moderate Income	\$123,600	\$505,402	\$1,030,925	-\$525,523	\$575,700	-\$70,298

Source: Baird + Driskell Community Planning; San Mateo County Association of Realtors; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)

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

## Rents and Rental Housing Affordability

According to RealFacts LLC, a firm that conducts monthly surveys of rents for complexes over 50 units in size, in 2013 a studio in Foster City cost \$1,900, a 1-bedroom \$2,100, a two-bedroom \$2,400 and a three bedroom \$4,300.

Rents in San Mateo County have been generally rising since 2010, after seeing a dip during the recent housing and economic downturn. RealFacts' most recent report, prepared in October 16, 2013, concludes "Bay Area apartment rents slowed their march upward in the third quarter in a sign that the worst may be over in a region that has been slammed by two years of increases."

Between 2005 and 2013, as shown in the table below, rent for a 1-bedroom, 1-bath home increased 46.1 percent and rent for a 2-bedroom, 1-bath home increased 57.8 percent.

### Average Rents in Foster City (2005-2013)

	Studio		1 Bedroom 1 Bath		2 Bedroom 1 Bath		3 Bedroom 2 Bath	
	Price	Percent Increase	Price	Percent Increase	Price	Percent Increase	Price	Percent Increase
2005	\$1,105	—	\$1,418	—	\$1,510	—	\$3,050	—
2006	\$1,158	5%	\$1,560	10%	\$1,662	10%	\$3,468	14%
2007	\$1,367	18%	\$1,672	7%	\$1,817	9%	\$3,396	-2%
2008	\$1,425	4%	\$1,766	6%	\$1,913	5%	\$3,410	0%
2009	\$1,161	-19%	\$1,564	-11%	\$1,715	-10%	\$3,008	-12%
2010	\$1,298	12%	\$1,611	3%	\$1,748	2%	\$3,188	6%
2011	\$1,447	11%	\$1,797	12%	\$1,924	10%	\$3,479	9%
2012	\$1,884	30%	\$2,035	13%	\$2,374	23%	\$3,666	5%
2013	\$1,902	1%	\$2,072	2%	\$2,383	0%	\$4,297	17%

Source: RealFacts Annual Trends Report (2013)

### Summary of Rents (2013)

	City of Foster City		San Mateo County	
	RealFacts	Craigslist	RealFacts	Craigslist
Studio	\$1,902	—	\$1,463	\$1,429
One Bedroom	\$2,072	\$2,267	\$2,004	\$1,990
Two Bedroom	\$2,383	\$3,015	\$2,285	\$2,660
Three Bedroom	\$4,297	\$3,475	\$3,400	\$3,758
Four Bedroom	—	—	—	\$6,418

Source: RealFacts Annual Trends Report, based on reporting from large apartment complexes, Craigslist Survey conducted in June and July 2013. County Craigslist information derived from average of municipal sampling.

In Foster City, a single person earning under the median income cannot afford the average one-bedroom apartment. A family of four cannot afford a three-bedroom apartment unless they earn well over the median income. Rents, like homeownership, are unaffordable to lower income households.

The ability of a household to rent the median priced rental is shown in the table below. The annual income, or ability to pay, is based on the income limits by household size established by HCD.

### Ability to Pay for Rental Housing in Foster City (2013)

	Annual Income	Maximum Affordable Monthly Rent	2013 Market Rent	Affordability Gap
<b>Single Person</b>				
Extremely Low Income	\$23,750	\$594	\$2,072	-\$1,478
Very Low Income	\$39,600	\$990	\$2,072	-\$1,082
Low Income	\$63,350	\$1,584	\$2,072	-\$488
Median Income	\$72,100	\$1,803	\$2,072	-\$270
Moderate Income	\$86,500	\$2,163	\$2,072	\$91
<b>Four Person</b>				
Extremely Low Income	\$33,950	\$849	\$4,297	-\$3,448
Very Low Income	\$56,550	\$1,414	\$4,297	-\$2,883
Low Income	\$90,500	\$2,263	\$4,297	-\$2,035
Median Income	\$103,000	\$2,575	\$4,297	-\$1,722
Moderate Income	\$123,600	\$3,090	\$4,297	-\$1,207

Source: Baird + Driskell Community Planning; RealFacts (2013)

Note: Estimates based upon upper end of income bracket. Single person analysis based upon 1 bedroom 1 bath unit, four-person estimate is based on 3 bedroom 2 bath unit. Ability to pay is based upon 30% of income devoted to housing.

## Adjusting for Inflation

The tables below adjust sales prices and rents for inflation over the 2005 to 2013 time period (inflation rate of 19% over the eight year period). In 2013 dollars, average household income in Foster City decreased from \$128,627 in 2000 to \$120,361 in 2011, or a 6.4 percent decrease in purchasing power over that time period. In real purchasing power (constant 2013 dollars), home sales prices have gone down significantly in Foster City since 2005. However, over the 2005 to 2013 period rents, in constant 2013 dollars, rents have increased 46 percent for one-bedroom units and 57.8 percent for two-bedroom units.

The conclusions of this analysis are that: (1) Sales housing prices are significantly lower than seven years ago, but still only affordable to households making well above a moderate income; (2) incomes have decreased, and so household purchasing power has declined as well, (3) rents have significantly increased relative to purchasing power, with rents increasing by about 54 percent in real dollars while incomes have remained flat over the same time period. This analysis

underscores the challenges of availability and affordability of market rate rental and sales housing in San Mateo County.

### Median Home Sale Prices in 2013 Dollars — Adjusted for Inflation (2005-2012)

	Single Family			Multi-Family		
	City of Foster City	San Mateo County	State of California	City of Foster City	San Mateo County	State of California
2005	\$1,275,016	\$939,148	\$576,436	\$808,605	\$586,432	\$498,848
2006	\$1,240,514	\$961,170	\$636,410	\$777,975	\$625,140	\$534,980
2007	\$1,246,673	\$935,536	\$594,272	\$784,000	\$600,432	\$493,920
2008	\$1,207,683	\$865,512	\$485,784	\$734,400	\$554,364	\$412,776
2009	\$1,090,917	\$749,304	\$365,580	\$627,783	\$465,696	\$337,716
2010	\$1,074,849	\$762,910	\$359,948	\$642,000	\$449,507	\$333,733
2011	\$1,006,252	\$691,439	\$330,527	\$520,150	\$390,576	\$300,142
2012	\$1,030,925	\$660,944	\$305,727	\$575,700	\$360,065	\$271,185
<b>7-Year Change</b>	<b>-\$242,133</b>	<b>-\$278,204</b>	<b>-\$270,709</b>	<b>-\$159,510</b>	<b>-\$226,367</b>	<b>-\$227,663</b>
<b>7-Year Percent Change</b>	<b>-19.9%</b>	<b>-29.6%</b>	<b>-47.0%</b>	<b>-22.3%</b>	<b>-38.6%</b>	<b>-45.6%</b>

Source: San Mateo County Association of Realtors, based on actual sales of each year; State based on Zillow/MLS (adjusted for inflation to 2013 dollars)

### Average Rents in Foster City in 2013 Dollars — Adjusted for Inflation (2005-2012)

	Studio		1 Bedroom 1 Bath		2 Bedroom 1 Bath		3 Bedroom 2 Bath	
	Price	Annual Increase	Price	Percent Increase	Price	Annual Increase	Price	Annual Increase
2005	\$1,105	—	\$1,418	—	\$1,510	—	\$3,050	—
2006	\$1,158	5%	\$1,560	10%	\$1,662	10%	\$3,468	14%
2007	\$1,367	18%	\$1,672	7%	\$1,817	9%	\$3,396	-2%
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2011	\$1,447	11%	\$1,797	12%	\$1,924	10%	\$3,479	9%
2012	\$1,884	30%	\$2,035	13%	\$2,374	23%	\$3,666	5%
2013	\$1,902	1%	\$2,072	2%	\$2,383	0%	\$4,297	17%
<b>8-Year Change</b>	<b>+\$797</b>	<b>+72.1%</b>	<b>+\$654</b>	<b>+46.1%</b>	<b>+\$873</b>	<b>+57.8%</b>	<b>+\$1,247</b>	<b>+40.9%</b>

Source: RealFacts Annual Trends Report, with rents adjusted for inflation to 2013 dollars

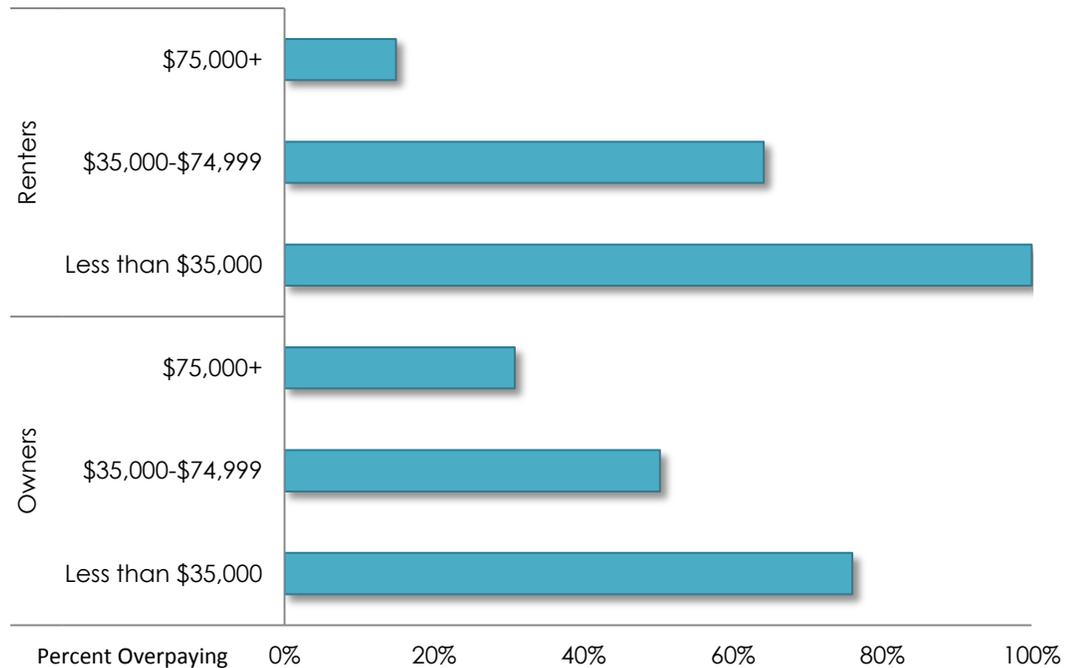
## Overpayment for Housing

Households are considered to be overpaying for housing if they spend more than 30 percent of their income on rent or mortgage payments.

Almost all of Foster City households earning under \$35,000 annually are overpaying for housing. These numbers are slightly higher than the rates of overpayment in the county at large. All of the renters making under \$35,000 annually are overpaying. More than half the households making between \$35,000 and \$75,000 are overpaying for housing, and almost a third of the homeowners making more than \$75,000 are overpaying as well.

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

**Foster City Households Overpaying for Housing by Income (2011)**



Source: 2009-2011 American Community Survey

## Households Overpaying for Housing (2011)

	Income	City of Foster City		San Mateo County	State of California
		Number	Percent	Percent	Percent
<b>Owner-occupied</b>	Less than \$35,000	649	76%	68%	68%
	\$35,000-\$74,999	411	50%	53%	54%
	\$75,000+	1,634	31%	33%	27%
<b>Renter-occupied</b>	Less than \$35,000	627	100%	95%	90%
	\$35,000-\$74,999	783	64%	61%	49%
	\$75,000+	398	15%	11%	9%

Source: 2009-2011 American Community Survey

Note: Excludes Households with no income or cash rent.

## Housing Overcrowding

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

Foster City has relatively low rates of overcrowding. Rental homes have higher rates of overcrowding than owner-occupied homes: almost five percent of rental units are overcrowded, and 1.5 percent are extremely overcrowded. Foster City's relatively low rate of overcrowding indicates that its lower-income residents are resolving affordability concerns through overpaying for housing, rather than doubling-up.

## Number of Overcrowded Units

		Number of Occupied Homes in Foster City	City of Foster City Percentage	San Mateo County Percentage	State of California Percentage
<b>Owners</b>	Not overcrowded	6,948	98%	96%	96%
	Overcrowded	88	1.2%	3%	3%
	Extremely overcrowded	18	0.3%	1%	1%
<b>Renters</b>	Not overcrowded	4,376	94%	86%	86%
	Overcrowded	228	4.9%	8%	8%
	Extremely overcrowded	71	1.5%	5%	6%

Source: 2009-2011 American Community Survey

Note: 0-1 people per room is not overcrowded, 1-1.5 people per room is overcrowded, more than 1.5 people per room is extremely overcrowded

## Other Housing Issues

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

Foster City was founded in the 1960s, thus a very small amount of its homes were built before that time. Almost half the homes in Foster City were built during the 1970s. Often older homes can be more expensive to maintain and rehabilitate, though Foster City's relatively new housing stock may see less of these concerns than elsewhere in the county.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities. A small number of houses in Foster City are lacking facilities. 19 are lacking plumbing facilities and 19 are lacking complete kitchen facilities. The tables below show the age of housing and the number of housing units with housing problems. The census uses the definition of a complete kitchen as including a sink with piped water, range or cook stove and a refrigerator.

### Year Structure Built (2011)

	City of Foster City	San Mateo County	State of California
Built in 2000 or more recently	5%	5.4%	12%
Built in 1990s	6%	6%	11%
Built in 1980s	19%	9%	15%
Built in 1970s	46%	17%	18%
Built in 1960s	21%	17%	14%
Built 1950s or Earlier	2%	45%	30%
Total	12,591	271,140	13,688,351

Source: 2009-2011 American Community Survey

### Number of Potential Housing Problems (2011)

	City of Foster City		San Mateo County	
	Number	Percent	Percent	Percent
Lacking complete plumbing facilities	19	0.2%	0.3%	0.6%
Lacking complete kitchen facilities	19	0.2%	0.9%	1.3%
No telephone service available	140	1.2%	1.2%	1.9%

Source: 2009-2011 American Community Survey

## Regional Housing Needs Allocation (RHNA)

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

Foster City's RHNA requires the city to ensure there is land available for a total of 430 new units between 2014 and 2022. Approximately 28 percent of those units will be for households making more than moderate income, 18 percent will be for households making moderate income, 20 percent for low-income, and 17 percent for very low income and extremely low income households each. The

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

### Regional Housing Needs Allocation (2014 – 2022)

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

Source: Association of Bay Area Governments, Final 2014-2022 Regional Housing Need Allocation by County. Yearly Income is based on a family of four.

## Special Housing Needs

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

In addition to overall housing needs, cities and counties must plan for the special housing needs of certain groups. State law (65583(a)(6)) requires that several

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populations with special needs be addressed — homeless people, seniors, people who are living with a disability, large families, female-headed households and farmworkers. This section provides a discussion of the housing needs facing each group.

## Seniors

Seniors face many housing challenges as they age, including the likelihood of a fixed budget, higher medical costs and greater likelihood of disabilities.

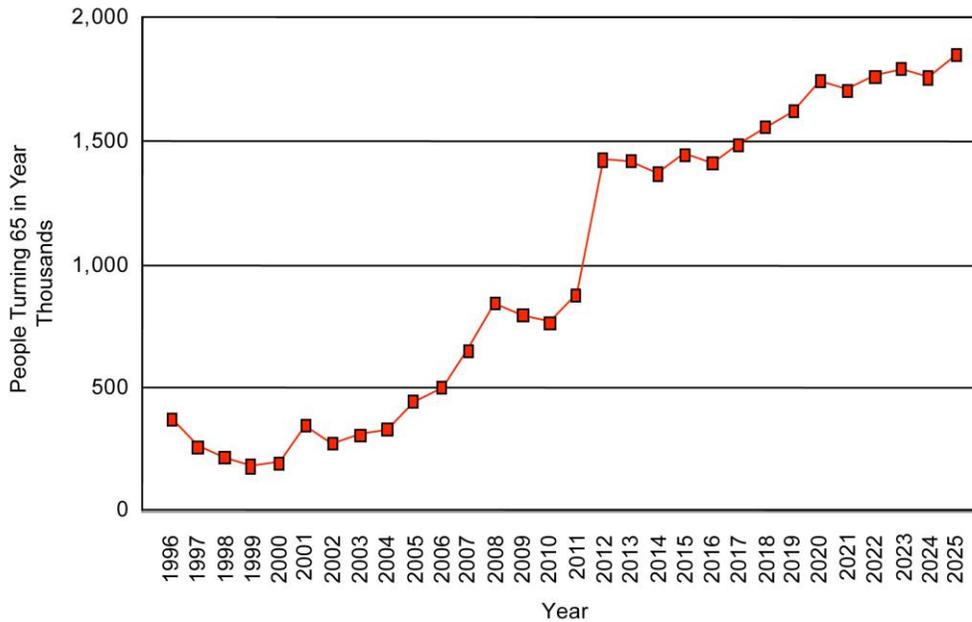
According to the census, there are now approximately 4,601 seniors living in Foster City.

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

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

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

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



Source: Pew Research Center, 2010

Seniors in Foster City have much lower incomes than the general population. While almost a third of seniors make more than \$100,000, almost a third also make below \$30,000. Nine percent of seniors in Foster City are below the poverty line, which is higher than the six percent in the county at large.

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

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

about senior trends and preferences, see the 2013 *Key Housing Trends in San Mateo* report.

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

### Senior Households by Income (2011)

	City of Foster City	San Mateo County	State of California
Below Poverty Level	9%	6%	10%
Income under \$30,000	31%	28%	38%
\$30,000-\$49,000	13%	19%	20%
\$50,000-\$74,999	13%	16%	16%
\$75,000-\$99,999	11%	11%	9%
\$100,000+	32%	26%	17%
Total Seniors	2,352	55,093	2,474,879

Source and Notes: 2009-2011 American Community Survey, Seniors are age 65+

### Senior Households by Tenure (2011)

		Foster City	County	State
All Ages	Owners	60%	60%	57%
	Renters	40%	40%	43%
	Total	11,729	256,423	12,433,172
Age 65-74	Owners	81%	79%	75%
	Renters	19%	21%	25%
	Total	1,216	27,053	1,265,873
Age 75-84	Owners	82%	81%	75%
	Renters	18%	19%	25%
	Total	839	18,014	823,750
Age 85 +	Owners	81%	75%	69%
	Renters	19%	25%	31%
	Total	297	9,136	342,029

Source and Notes: 2009-2011 American Community Survey, Seniors are age 65 +

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## People Living with Disabilities

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

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

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

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

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

Foster City adopted reasonable accommodation regulations in 2013, creating a new Chapter 17.84, Reasonable Accommodation, of the Foster City Municipal Code.

### **People with Developmental Disabilities**

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

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

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

### Type of Developmental Disability in San Mateo County (2013)

	San Mateo County Percent
Mild/Moderate Mental Retardation	50%
Autism	18%
Epilepsy	18%
Cerebral Palsy	17%
Severe/Profound Mental Retardation	11%

Source: Golden Gate Regional Center, 2013

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

### Living Arrangement of People with Developmental Disabilities in Foster City by Age (2014)

	0-3	4-14	15-29	30-44	45-59	60-74	75-89	Grand total
Home of Parent/Guardian	21	41	38	10	-	-	1	111
Own home	-	-	-	-	-	1	1	2
Licensed Group Homes	-	-	3	6	12	12	1	34
Licensed Health Care Facility	-	-	-	1	-	1	-	2
Foster Care	-	-	-	-	-	-	-	-
Total Number for all diagnosis	21	41	41	17	12	14	3	149
Subtotal for Autism Only	unknown	16	14	1	-	-	-	31+

Source: Golden Gate Regional Center, 2014

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

People with developmental disabilities have various housing needs and housing situations. Data provided by the Golden Gate Regional Center indicates that of the 149 people with developmental disabilities in the 94404 zip code, almost all (74 percent) live with a parent or legal guardian. An additional 36 residents live in community care facilities.

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

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

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

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

**Living Arrangements of People with Developmental Disabilities in San Mateo County (2014)**

Age	Home of Parent or Guardian	Own Home	Licensed Group Home	Licensed Health Care Facility	Foster-Type Care	Homeless	Subtotal of Autism Only	Total Number for All Diagnoses
0-3	609	0	0	0	11	0	**	620
4-12	930	0	11	0	1	1	329	943
15-29	908	47	113	17	13	2	212	1,100
30-44	294	103	135	35	12	0	34	579
45-59	156	109	245	71	11	1	52	593
60-74	35	53	122	91	6	0	10	307
75-89	3	5	20	17	0	0	0	45
90-104	0	0	4	1	0	0	0	5
Grand Total	2,935	317	650	232	54	4	637	4,192

\*\*No diagnosis yet

Source: Golden Gate Regional Center, February 2014

**Other Disabilities**

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

In Foster City, just under a quarter of the senior population has some kind of disability. Six percent of the total population in the city has some kind of disability. The most common disabilities in Foster City are cognitive disabilities (2.7 percent of the population) ambulatory disabilities (2.6 percent) and independent living disabilities (three percent).

## Age and Type of Disability (2011)

	Number			Percent		
	City of Foster City	San Mateo County	State of California	City of Foster City	San Mateo County	State of California
Under 18 with Disability	84	3,270	280,649	1.3%	2%	3%
Age 18-64 with Disability	802	23,231	1,843,497	2.6%	5%	8%
Age 65 + with Disability	1,047	28,703	1,547,712	23%	31%	37%
Any Age with Any Disability	1,933	55,204	3,671,858	6%	8%	10%
Any Age With Hearing Disability	789	15,651	1,022,928	2.6%	2%	3%
With Vision Disability	231	8,199	685,600	0.8%	1%	2%
With Cognitive Disability	810	19,549	1,400,745	2.7%	3%	4%
With Ambulatory Disability	805	29,757	1,960,853	2.6%	4%	5%
With Self Care Disability	334	12,819	862,575	1.1%	2%	2%
With Independent Living Disability	756	22,735	1,438,328	2.5%	3%	4%

Source: 2009-2011 American Community Survey. Some people may have multiple disabilities

### Disability Policy Recommendations

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

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

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

### Female-Headed and Large Households

Households headed by a single parent can have special needs due to the economic limitation of earning only one income, and the challenges of

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

Female-headed households make up almost quarter of the total households in Foster City. The most vulnerable female-headed households can be those where women are living with children without a partner. Foster City has 669 such households. An additional, approximately 2,000 households are headed by women living alone or with other family members. Female-headed households are slightly more likely to be living under the poverty line than other households in Foster City: six percent of female-headed households are under the poverty line.

**Female Headed Households (2011)**

	City of Foster City		San Mateo County	State of California
	Number	Percent	Percent	Percent
Female living with own children, no partner	669	6%	4%	7%
Female living with other family members, no partner	410	3%	6%	6%
Female living alone	1,591	14%	15%	13%
Total Households	11,729	100%	256,305	12,433,049
Female Households Below Poverty Level	—	6%	8%	17%

Source: 2009-2011 American Community Survey

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

Foster City has 620 households with five or more members. These households are significantly more likely than smaller households to have housing problems: most

large renter households and 40 percent of owner households have some kind of housing problem.

#### Households with 5 or More Persons by Tenure and Housing Problems (2010)

		City of Foster City		San Mateo County	State of California Percent
		Number	Percent		
<b>Owner-occupied</b>	Housing Problems	175	41%	59%	61%
	No Housing Problems	255	59%	41%	39%
<b>Renter-occupied</b>	Housing Problems	165	87%	84%	81%
	No Housing Problems	25	13%	16%	19%

Source: 2006-2010 CHAS Data

### Extremely Low Income Households

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

There are 975 ELI households in Foster City according to 2010 CHAS data. Just under half of these households live in rental units, representing a higher percentage of renters than in Foster City's general population. Most of Foster City's ELI households face some kind of housing problem: 82 percent of all ELI renter households, and 78 percent of ELI owner households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

## Housing Needs of Extremely Low Income (ELI) Households in Foster City (2010)

Household Category	Renter Households	Owner Households	Total Households
Total households any income	4,785	6,945	11,730
Total ELI households	450	525	975
ELI households with housing problems	82%	78%	80%
ELI households with cost burden (paying 30% or more of income)	82%	77%	79%
ELI households with cost burden (paying 50% or more of income)	79%	70%	74%

Source: HUD Comprehensive Housing Affordability Strategy (2006-2010)

### Homeless Needs

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

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

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

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

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

### Homelessness in San Mateo County and the City of Foster City

As of the 2013 San Mateo Homeless Census, there are seven unsheltered homeless people in Foster City. Over the past five years the number of homeless people has gone from 14 to zero, and then up to seven, according to the annual homeless census. There are no sheltered homeless in Foster City. The tables below provide additional information on the homeless and are from the San Mateo County January 2013 homeless count.

<b>Homeless Count in the City of Foster City and San Mateo County (2013)</b>							
<b>Year</b>	<b>City of Foster City</b>			<b>San Mateo County</b>			
	Unsheltered Homeless	Sheltered Homeless	Total Homeless	Unsheltered Homeless	Sheltered Homeless	Total Homeless	
2007	14	0	14	1,094	970	2,064	
2009	0	0	0	803	993	1,796	
2011	0	0	0	1,162	987	2,149	
2013	7	0	7	1,299	982	2,281	
2007 - 2013							
Actual Change	-7	0	-7	205	12	217	
2007 - 2013							
Percent Change	-50%	0%	-50%	+19%	+1%	+11%	

Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness

### Demographics of the Homeless Population in San Mateo County (2013)

	San Mateo County Homeless Count	
	Unsheltered Homeless	Sheltered Homeless
Single Adult or Living w/Another Adult	94%	79%
Family	6%	21%
Male	71%	60%
Female	29%	40%
White	60%	—
Latino	19%	—
African American	13%	—
Other Races	10%	—
Non-Veteran	89%	76%
Veteran	11%	24%
Alcohol / Drug Problems	72%	8%
Physical Disability	52%	—
Chronic Health Problem	47%	—
Mental Illness	37%	10%

Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness. May not total 100% due to rounding

### Location When Homelessness Occurred (2013)

	San Mateo County Count
Living in San Mateo County when became homeless	87%
Hometown in San Mateo County	69%

Source: 2013 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness

### Location of the Homeless Population in San Mateo County (2007-2013)

	2007	2013	Percent Change
On the Street	29%	15%	-41%
In Car, R.V., or Encampment	24%	41%	90%
In Emergency Shelter	14%	11%	-18%
In Motel with Motel Voucher	5%	1%	-73%
In Transitional Housing	15%	19%	41%
In Institution	13%	12%	7%
Total:	2,064	2,281	217

Source: 2013 San Mateo County Homeless Census and Survey, 2011 San Mateo County Homeless Census and Survey, 2009 San Mateo County Homeless Census and Survey, prepared by the San Mateo Human Services Agency, Center on Homelessness

### Farm Workers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. Most jurisdictions in San Mateo County have no farms or farmworkers, however there are 334 farms and 1,722 farmworkers in the county, primarily located in coastal communities. Of these 1,722 farmworkers, 88 are migrant workers and 329 work less than 150 days annually (and are therefore considered to be “seasonal labor”). Farm workers who are migrant or seasonal workers have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). These workers generally face higher rates of overcrowding and other substandard housing conditions. Continued efforts to provide affordable housing, especially affordable housing suitable for families, will help meet the needs of these Farm workers.

### Farm workers in San Mateo County (2012)

	2007	2012
<b>Total Farms</b>	329	334
<b>Land in farms (acres)</b>	57,089	48,160
<b>Hired Farm Labor</b>	-	1,722
<b>Migrant labor</b>	-	88
<b>Working &gt; 150 days annually</b>	-	718
<b>Working &lt;150 days annually</b>	-	329

Source: USDA Census of Agriculture, 2012.

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## Sources Referenced

"How Much House Can I Afford?" Mortgage calculator. [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)

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

2009-2011 American Community Survey 3- year estimates and 2007-2011 American Community Survey 5-year estimates. [www.census.gov/acs](http://www.census.gov/acs)

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

Association of Bay Area Governments: Projections 2009.

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

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

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

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

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

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

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

Craigslist, June-July 2013. [www.craigslist.com](http://www.craigslist.com).

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

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

RealFacts Annual Trends report 2005-2013.

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

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

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

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US Department of Housing and Urban Development. Comprehensive Housing Affordability Strategy (CHAS) Data, 2006-2009.

<http://www.huduser.org/portal/datasets/cp.html>

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

Zillow, [www.zillow.com](http://www.zillow.com).

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