



St. PAUL'S
Episcopal Church

Faithful Forum: Housing in San Mateo County
Sunday, October 27, 2024
11:15 am - 1:00 pm

Facilitators: Bryan Vander Lugt & Margi Power



Welcome & Introduction



Agenda

11:15 am	Arrival - Grab Lunch
11:30 am	Overview of Housing Crisis in San Mateo County: How did we get here and what is being done to address it? <i>Ken Chan, Senior Organizer, Housing Leadership Council of SMC</i>
11:55 am	Burlingame Housing Landscape: How do we remain a vibrant, diverse and welcoming city? <i>Michael Brownrigg, Councilmember, City of Burlingame</i>
12:15 pm	Q&A and Discussion
12:45 pm	Reflections & Thoughts on Next Steps (sticky notes)
1:00 pm	Adjourn

Housing Leadership Council of San Mateo County

Ken Chan

Senior Organizer



The background of the image is a vibrant blue with a sunburst or radial pattern. The pattern consists of numerous thin, light blue lines radiating from a central point in the upper-left quadrant, creating a sense of depth and movement. The overall color palette is various shades of blue, from light to dark.

Background

Housing Leadership Council of San Mateo County (HLC)

- HLC works with communities and their leaders to produce and preserve quality affordable homes in San Mateo County.
- Became a 501(c)(3) non-profit organization in 2001.
- Our vision: everyone who either works, lives, wants to live, or grew up here in San Mateo County can have a stable place to call home.
- Our campaigns Increase: funding, land, and political leadership for affordable housing

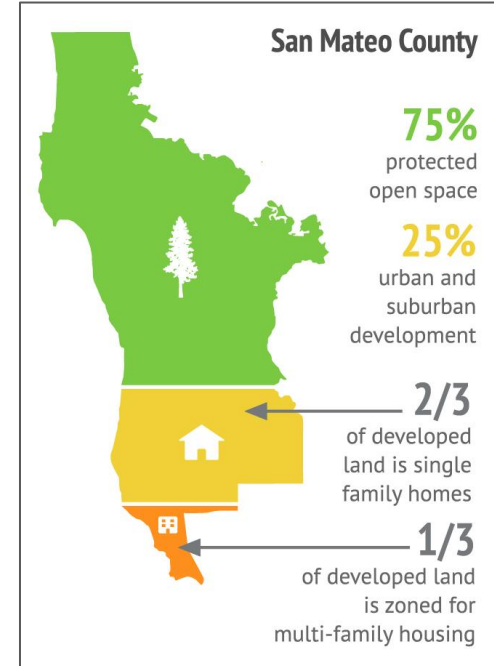
The background of the slide is a vibrant blue sunburst pattern. The rays originate from a central point on the left side and radiate outwards towards the right, creating a sense of movement and energy. The colors range from a light, pale blue near the center to a deeper, more saturated blue at the edges.

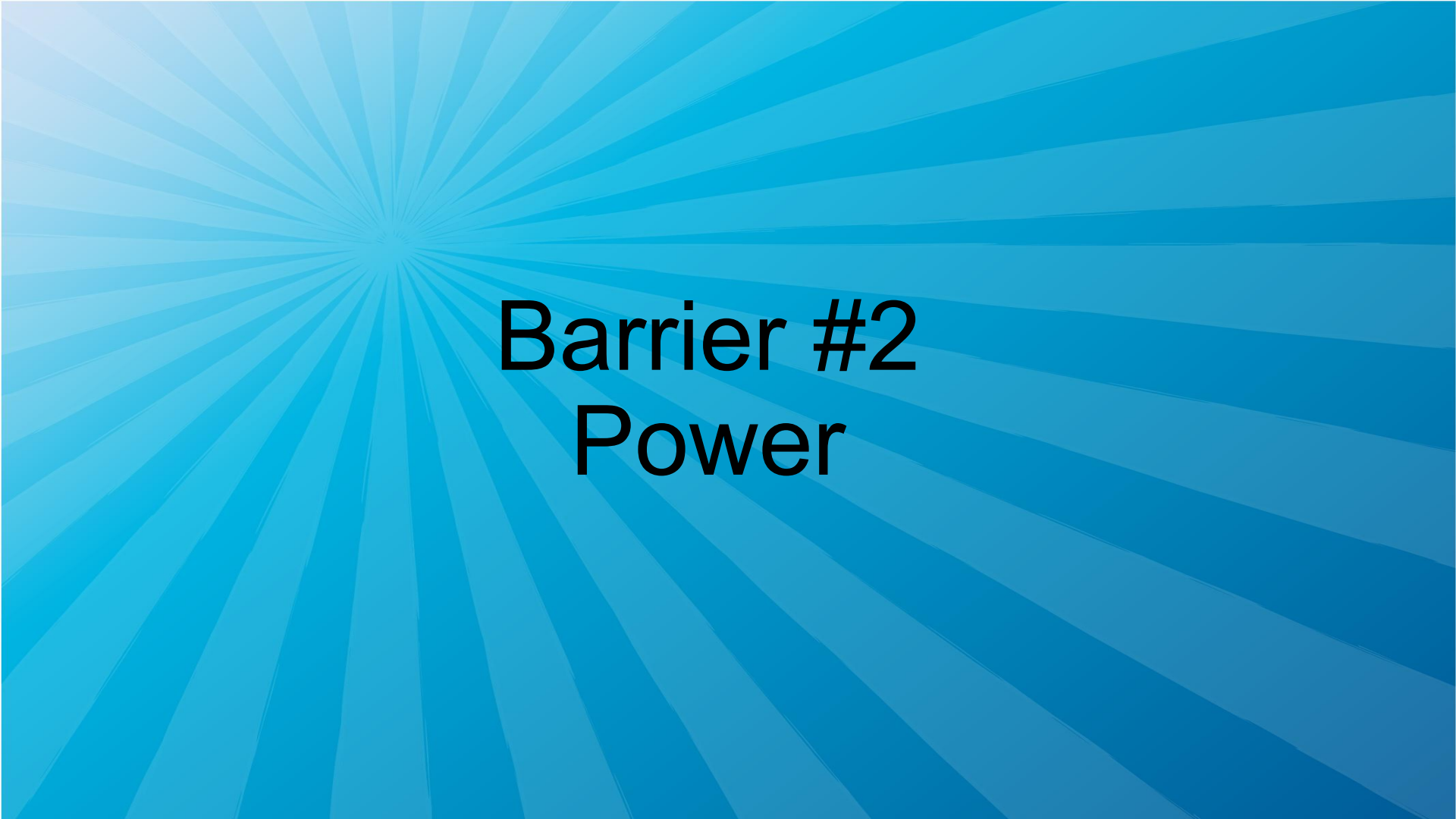
How did we get here? - Major Barriers to Affordable Housing

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Barrier #1 Land

Land is Scarce and Expensive



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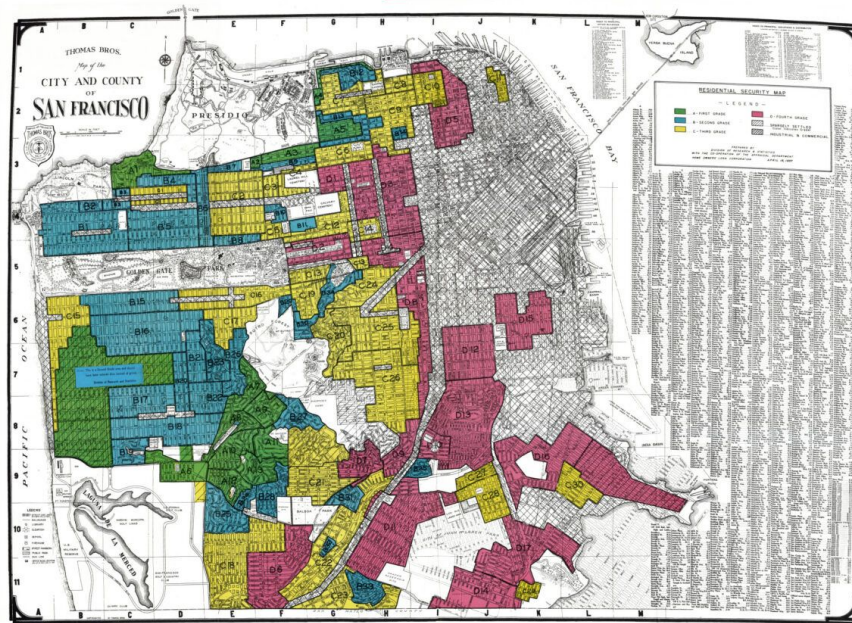
Barrier #2 Power

Exclusionary Zoning - then



**Westmoor Road
Burlingame**

“Race Restrictions: No persons other than members of the Caucasian or White race shall be permitted to occupy any portion of said property, other than as domestics in the employ of the occupants of the premises.”
(1940)



Exclusionary Zoning - now



100% Affordable for Seniors

Neighborhood Opposition

I understand the need for changes although I would rather that things stay as they are.

How can we stop this from happening!

Most neighbors are supportive of your current mission and your kindness in letting us have access to walk your grounds. We would like the Sisters to thrive, but building on open land and increasing traffic and living density would be very disturbing to the community.

I am opposed to high density housing. This is already being addressed by the town at locations that require less driving to access public transportation.

I am supportive of the Sisters of Mercy's plans to provide new and accessible housing for the sisters and an athletic and student life center for the high school. Those goals are clearly in keeping with the traditional use of the Sisters of Mercy's property. However, I am not in favor of building additional apartments, residences and/or affordable housing units on the Sisters of Mercy property.

Many commenters who post very pro-development, pro-high density housing comments here actually live in San Mateo or San Bruno and some are in the development/real estate profession. Their comments can hardly be considered as stakeholders here.

My biggest concern is the safety of the students, the sisters and neighbors. If housing is being considered, how are you planning on screening candidates and keeping them separate from the school and facilities?

Source: Co-Urbanize - <https://courbanize.com/projects/mercy-campus/information>

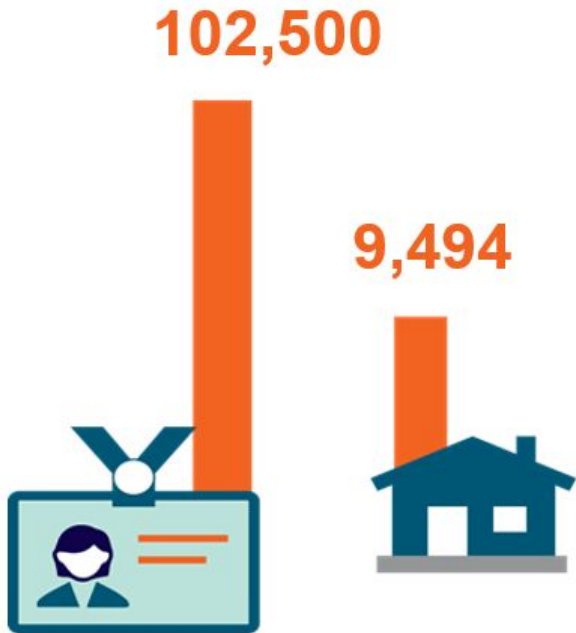
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Barrier #3 Funding

Funding

The main costs for building affordable housing are:

- Land costs
- Construction costs
- Materials and labor
- Development fees
- Permitting and development timelines
- Regulatory requirements



Source: CA EDD, US Census, American Community Survey.



Source: EDD, ABAG, and State of California Department of Finance, from memo by 21 Elements, Joshua Abrams, Baird + Driskell Community Planning.

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**Do we Need to Build
Market-Rate Housing?**

Who Lives in Market-Rate Housing?



Fire fighters (\$60,000/yr)



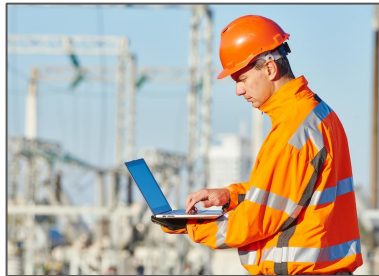
Nurses (\$140,000/year)



Multi-generational families
(combined income \$200,000/year)



Tech workers
(\$140,000/year)



Construction manager
(\$150,000/year)

Defining “Affordable Homes”

What Does Affordable Housing Look Like?



Half Moon Village - Half
Moon Bay



Alma Point - Foster City



City Center Plaza -
Redwood City

What We Mean When We Say “Affordable Housing”

- Includes public subsidies
- Available to people who qualify based on their income
- Rents based on 30% of income in that income category
- Often includes services
- Only one person per room (no overcrowding)

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**Who Gets to Live In
Affordable Housing?**

Who Gets to Live in Affordable Housing?

2024 San Mateo County Income Limits

as determined by HUD, State of CA HCD, and County of San Mateo

Income limits effective 06/01/2024.

Please verify the income and rent figures in use for specific programs.

HUD-defined Area Median Income **\$186,600** (based on household of 4). State median **\$186,600** (household of 4) due to hold harmless policy.

Income Category	Income Limits by Family Size (\$)								NOTES
	1	2	3	4	5	6	7	8	
Extremely Low (30% AMI) *	41,150	47,000	52,900	58,750	63,450	68,150	72,850	77,550	
Very Low (50% AMI) *	68,550	78,350	88,150	97,900	105,750	113,600	121,400	129,250	
HOME Limit (60% AMI) *	82,260	94,020	105,780	117,480	116,325	124,960	133,540	142,175	
HERA Special VLI (50% AMI) ***	78,350	89,550	100,750	111,900	120,900	129,850	138,800	147,750	See Note regarding HERA for FY2024***
HERA Special Limit (60% AMI) ***	94,020	107,460	120,900	134,280	145,080	155,820	166,560	177,300	See Note regarding HERA for FY2024***
Low (80% AMI) *	78,350	149,300	167,950	186,600	201,550	216,450	231,400	246,300	
State Median (100% AMI)	130,600	149,300	167,950	186,600	201,550	216,450	231,400	246,300	

Income Category	SRO **	Maximum Affordable Rent Payment (\$)					
		Studio	1-BR	2-BR	3-BR	4-BR	
Extremely Low *		1,713	1,836	2,203	2,545	2,840	
Very Low *		2,208	2,366	2,842	3,275	3,634	
Low HOME Limit*	1,719	1,713	1,836	2,203	2,545	2,840	effective 6/01/2024; 2024 HOME Limit
High HOME Limit *	1,719	2,208	2,366	2,842	3,275	3,634	effective 6/01/2024; 2024 HOME Limit
HERA Special VLI (50% AMI) ***		1,713	1,836	2,203	2,545	2,840	
HERA Special Limit (60% AMI) ***		2,056	2,203	2,644	3,054	3,408	
Low**		78,350	2,518	3,022	3,492	3,895	CA Tax Credit Rent limits for Low and Median Income Group
HUD Fair Market Rent (FMR)		2,292	2,818	3,359	4,112	4,473	HUD-published Fair Market Rents
Median **		3,916	4,196	5,036	5,820	6,492	CA Tax Credit Rent limits for Low and Median Income Group

Who Gets to Live in Affordable Housing?



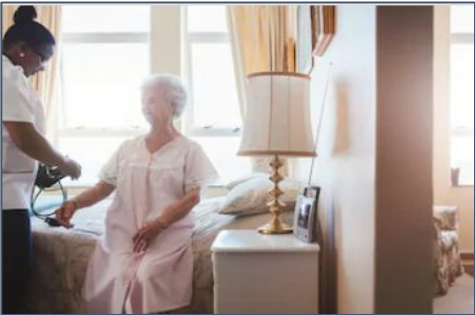
Food Service (\$38,668/yr)



Retail (\$34,996/yr)



Custodian (\$38,800/yr)



Domestic Worker (\$32,800/yr)



Teacher (\$74,774/yr)



Childcare (\$41,640/yr)

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How do we get what
we want?

Land, Money, Political Will

Land: Publicly owned land should be used for public good, especially affordable housing. We have identified the publicly owned sites that would be best suited to new housing development and work with communities to get access for affordable homes.

Money: Federal and state cuts to housing programs have intensified the housing crisis. We organize residents to persuade city and county elected officials to allocate more money to affordable housing.

Political Will: We mobilize supporters of affordable housing at planning commission and city council hearings to support critical housing decisions.

Public Land for Public Good

Surplus Land Act: The SLA is a California law that requires surplus land of a local agency to first be made for sale to non-profit affordable housing developers before other developers or anyone else.

Why is it important? : By prioritizing affordable housing developers, the SLA is an important way to help provide more affordable homes in San Mateo County.

The Process:

1. Local agency declares land is surplus and Notice of Availability released for affordable housing developers and other parties to review.
2. Affordable housing developers have 60 days to reply and the local agency negotiates in “good faith” with respondent(s) for at least 90 days.
3. If agreement is met, proposal is sent to HCD for review.
4. HCD responds with violations of SLA that must be addressed, or finds that local agency meets SLA standards.

Land

Land donation: California Density Bonus Law allows for commercial developers to donate land to affordable housing developers, in exchange for density bonuses. The requirements for land donations include:

- Land is at least an acre, or dedicates at least 10% of total units in development for very low-income housing
- Land donation located within the boundary of development, or with permission, within $\frac{1}{4}$ of development boundary.
- General plan.

Land

Community Benefit Agreements: Contract agreement between private developer and community or advocacy organizations, to meet certain benefits for the community to gain support of these groups for development. This is a method to negotiate affordable housing units as an important benefit of a residential development.

YIGBY”: “Yes in God’s Backyard” is a housing initiative that supports building affordable housing on faith-owned land that has been unused or underused.

- Senate Bill 4: Would make it easier for Churches to build affordable homes.

Funding

Low-Income Housing Tax Credits: The LIHTC finances the construction and restoration of affordable rental units to accommodate low-income, and moderate income people.

Commercial Linkage Fees: Fees given to developers of new office or retail projects that are redistributed to finance affordable housing.

Housing Impact Fee: Fees given to residential and non-residential developments to help fund affordable housing

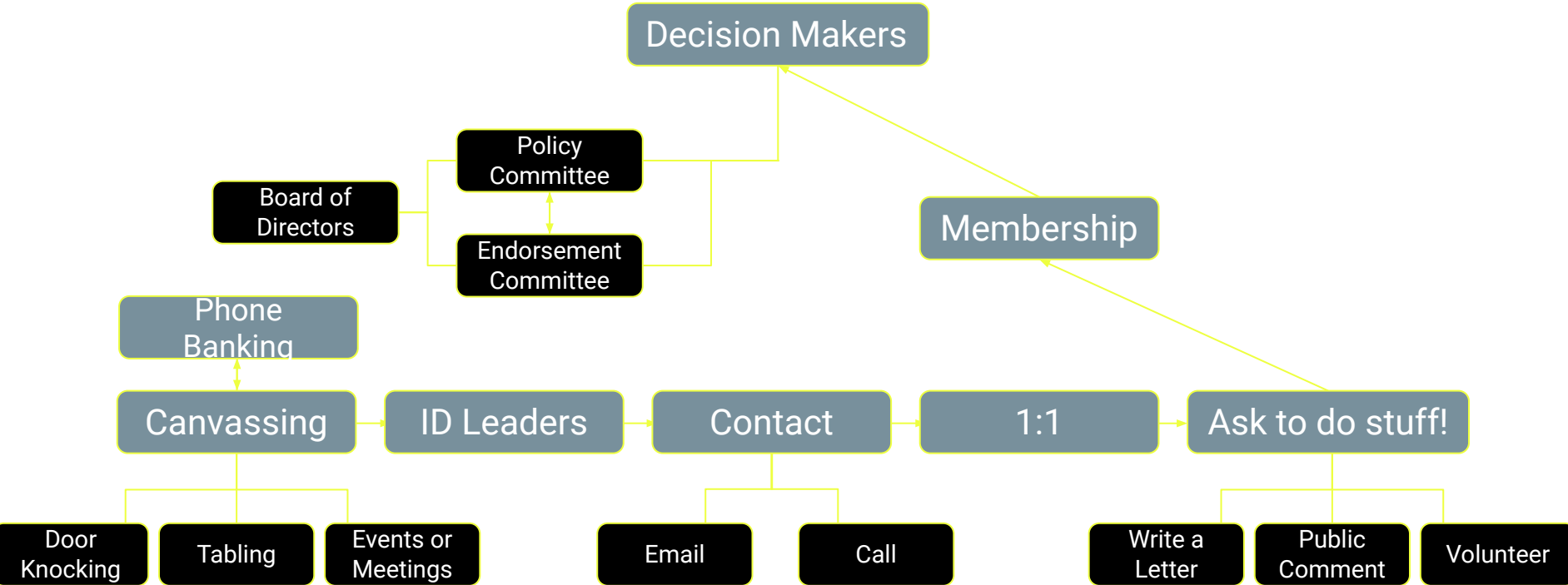
Housing Bonds: City or regional bonds that are voted on by the people to fund affordable home construction

Political Will

Power-Map Analysis: Is a useful strategy to help identify key decision-makers and whose support is needed for policy and legislation to promote affordable housing efforts. The process involves:

- Create list of key actors in decision and their likely views.
- Identify their major influencers, supporters, or opponents.
- Use this tool to help reveal whose support is still needed, dedicate organizing efforts around these targets, and reach out to their major influencers.

Leadership Development Ladder



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How do we advocate
and what can you do?

Production, Preservation, Protection

The 3Ps framework

- Strategy for housing that emphasizes protection, preservation, production.

Protection: Tenant protections for current residents.

Preservation: Preserve current affordable housing spaces for low-income and middle income households and residents.

Production: Develop and build new affordable housing to accommodate all income levels.

Public Advocacy

Public Land for Public Good:

- **Peninsula Health Care District** - affordable senior homes in Burlingame
- **Ravenswood City School District** - affordable teacher/staff homes on district land in Menlo Park
- **Surface Parking Lots** - affordable homes on city-owned parking lots in downtown Menlo Park
- **Solutions for Supportive Homes** - affordable homes for IDD children
- **Legal Threats** - Senate Bill 1439 exemptions for single interests

Proposition 5: Makes it easier for local voters to approve affordable housing and infrastructure bonds that have strong accountability and oversight

Housing Element Advocacy: A city's housing element outlines the steps that will be taken to meet communities' housing needs and consider all levels of affordability.

Join HLC

Support affordable housing in SMC:

1. Sign petitions
2. Write letters
3. Make phone calls
4. Make public comments
5. Canvass
6. Attend HLC events
7. Join HLC and become a member! Sign onto our newsletter to stay updated!

Join us!



My email is:
kchan@hlcsmc.org.

Facebook: Housing Leadership Council of San Mateo County

Twitter: hlc_sanmateo

Instagram: housingsanmateocounty

Nextdoor: email Ken

WWW.HLCSMC.ORG

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Questions?



Presentation to St Paul's Church Congregation
October 27, 2024
Michael Brownrigg, Council Member

Workers are Struggling Nationwide

- 73.3 million workers (age 16+) are paid at hourly rates (55% of all workers). From 1979 to 2013, hourly wages of middle-wage workers rose just 6 percent –in total.
- 63% of U.S. consumers report living paycheck to paycheck and 24% of workers of color report needing two jobs to make ends meet (vs 17% for white workers).
- Since 1965, and accounting for inflation, average home prices (inflation adjusted) have jumped 118%, while incomes have only increased by 15%, making home ownership – the classic route for regular folks to accumulate wealth – increasingly out of reach.
- 49% of Americans age 55 – 65 report having **zero** personal savings for retirement (US Census)
- Jobs have proliferated in SMC (+79,000 from 2010-2016) but housing has not – up only 4,900 units in the period.

1. PYMNTS-New-Reality-Check-December-2022.pdf
2. <https://www.bls.gov/opub/reports/minimum-wage/2020/home.htm>
3. <https://www.epi.org/publication/charting-wage-stagnation/>
4. Federal Reserve 2022 Survey
5. <https://www.fool.com/the-ascent/research/study-race-personal-finance-america/>
6. <https://www.cnbc.com/2021/11/10/home-prices-are-now-rising-much-faster-than-incomes-studies-show.html>



Burlingame Demographics

Burlingame: Who lives here?



Single Family Homes

48%



Multifamily Homes

52%

	1970	2000	2020	
Population	27,320	28,158	31,386	+15%
Housing Units	12,210	12,869	13,280	+9%
% WHITE	99%	77%	55%	
% <18 YRS	26%	19.2%	28.8%	
% >65 YRS	14.6%	15.2%	15.3%	
Median Age	39	41	41	
Median Income (2020 #)	\$81K	\$125k	\$161K	
Median SMC home (2020 #)	\$300k	\$800k	\$1.35 M	

Starting in 2013, long before State housing mandates, City Council was working with public to re-imagine Burlingame's downtown and then its overall General Plan with the aim of creating more vibrancy and resilience

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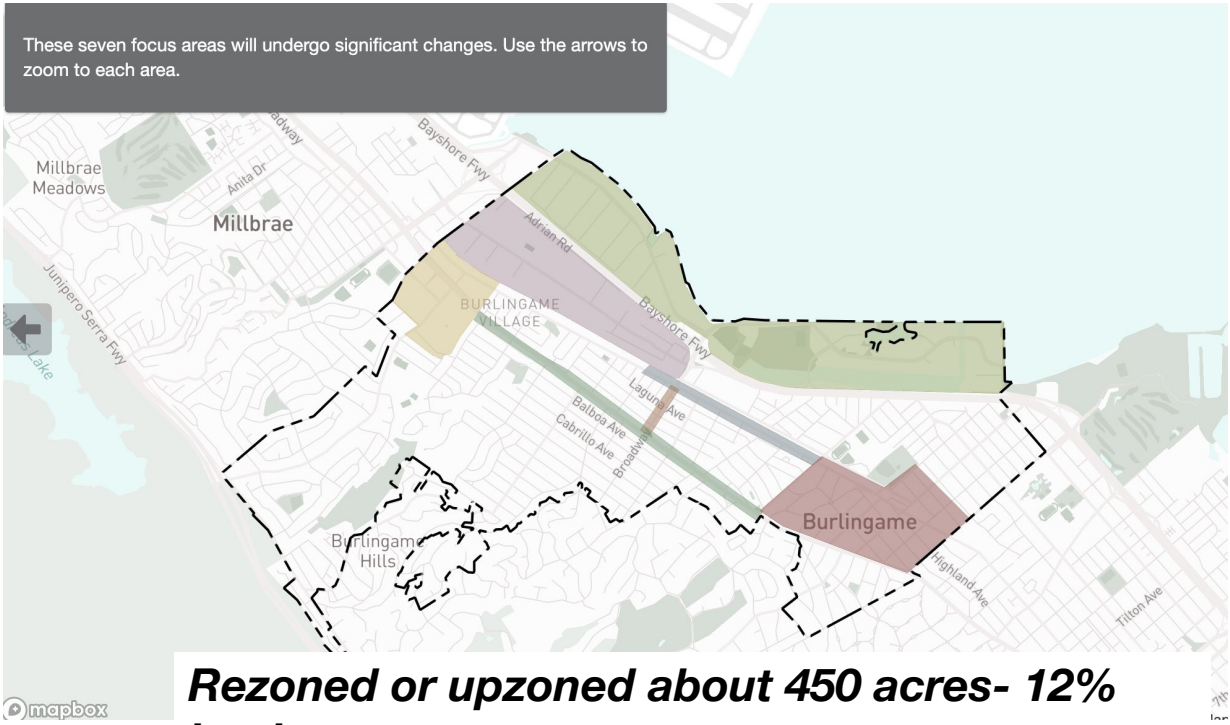
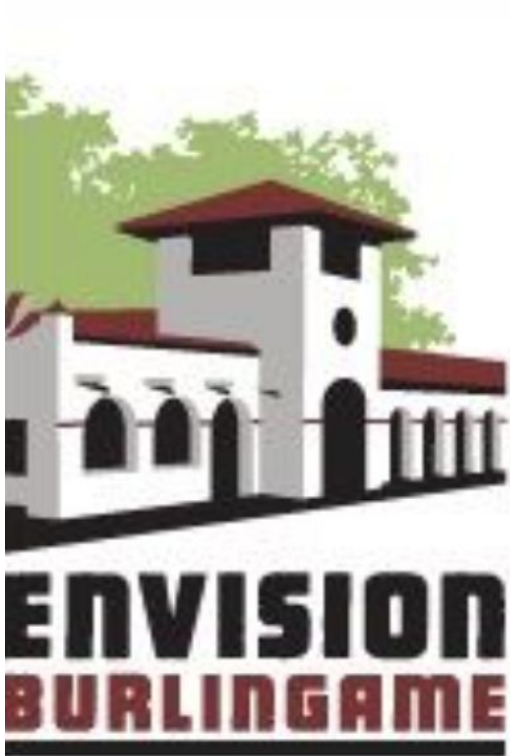
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Community Engagement on Housing -- Early 2018



General Plan Update – Jan 2019



Housing Built and Pipeline

Address	Units	Net New Units	BMR Units
1 Adrian Court	265	265	38
601 California Drive (Live/Work)	25	25	
619-625 California Drive (Live/Work)	44	42	
1875 California Drive	69	69	69
1214 Donnelly Avenue	14	7	
556 El Camino Real	21	7	
1431 El Camino Real	6	2	
1457 El Camino Real	9	6	
1766 El Camino Real	311	311	22
1870 El Camino Real	169	169	17
1433 Floribunda Avenue	8	3	

Address	Units	Net New Units	BMR Units
30 Ingold Road	302	302	45
128 Lorton Avenue	19	15	2
1814-1820 Ogden Drive	90	90	5
1868 Ogden Drive	120	120	6
21 Park Road	7	6	
123-135 Primrose Road	14	14	
1095 Rollins Road	150	150	15
1855-1881 Rollins Road	420	420	35
Village at Burlingame (150 Park Road)	132	132	132
TOTAL	2195	2155	386

Drawing Board

1819 Trousdale Drive (Peninsula Wellness Community)

377

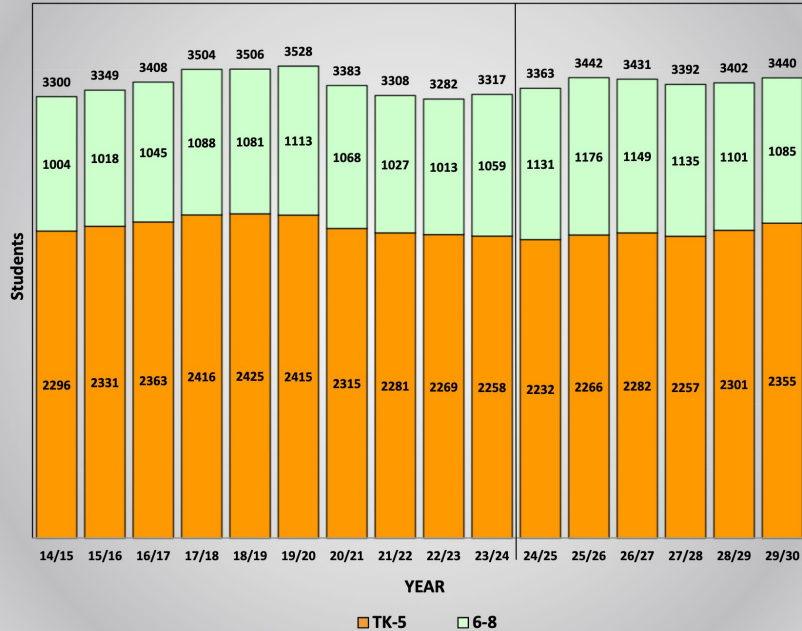
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175

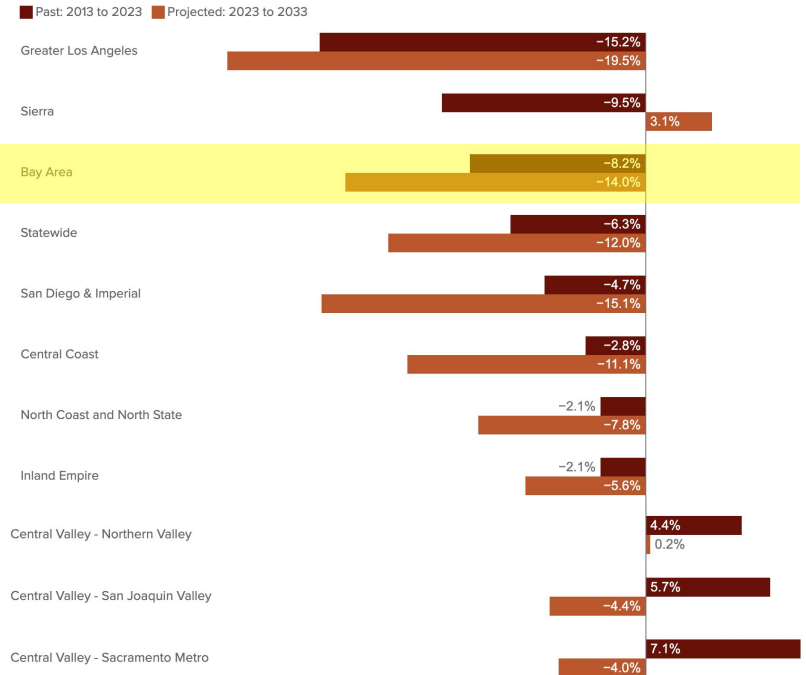
+19.5

Children are an indicator species for cities. Tim Gill

10 Year Enrollment History & 6 Year Enrollment Projection



Recent and projected enrollment declines are largest in the LA Area and other coastal regions



Co-Creating Burlingame

- El Camino Real Renewal
- Rebuilt Old Post Office and new Town Square
- Bayside Redevelopment including TopGolf
- New Community Center
- Upgraded Burlingame Ave
- Lorton Pocket Park
- Bike Lanes
- New Housing

Priorities Ahead

- City Hall
- Sea Level Rise
- Diversifying Revenue Base for City
- Broadway Grade Separation





Questions & Discussion



St. PAUL'S
Episcopal Church

Reflection

What thinking does this conversation spark for you?

What surprised, shocked or was an “ah-ha” for you?

How might St. Paul's play a role in the solution?



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Thank You!