

Appendix- Complete Housing Needs Analysis

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, Atherton had a January 2013 population of 6,893 residents. The most recent census estimates are from July 2012, and show a population for Atherton of 6,914 residents. According to census data, Atherton shrunk by four percent from 2000 to 2010. However, the Association of Bay Area Governments predicts Atherton will grow more rapidly over the next decade, reaching a total of 7,600 in 2020 and remaining at 7,600 through 2030.¹ 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.

San Mateo County and Cities Population Change (2000-2030)

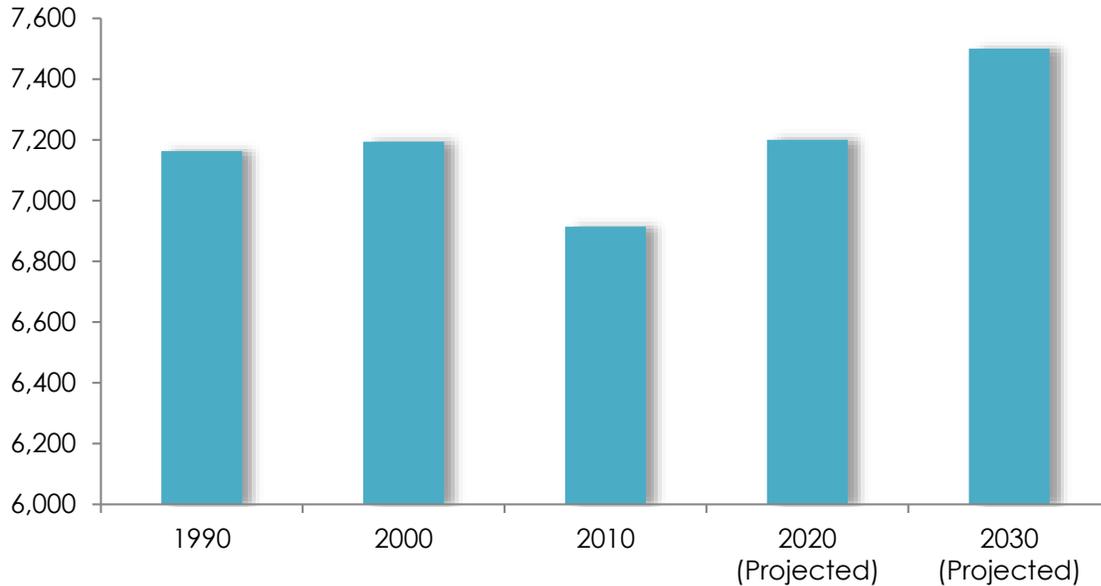
	2000	2010	Estimated Population 2013	Projected Population 2030	Projected Percent Change 2010-2030
Atherton	7,194	6,914	6,893	7,500	8%
Belmont	25,123	25,835	26,316	28,200	9%
Brisbane	3,597	4,282	4,379	4,800	12%
Burlingame	28,158	28,806	29,426	34,800	21%
Colma	1,187	1,454	1,458	2,000	38%
Daly City	103,625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

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

¹ For many years, Atherton has objected to the ABAG projection of population growth as being too aggressive, considering the Town's population decline for the past 40 years.

The graph below and the table that follows show population trends in Atherton itself and in comparison to the rate of population growth in San Mateo County and throughout the State of California. Atherton's projected population changes through 2030 are similar to the rate of population growth in the county as a whole in percent change.

Population Growth in Atherton (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 (2010-2030)

	Number			Percent Change		
	Atherton	San Mateo County	State of California	Atherton	San Mateo County	State of California
1990	7,163	649,623	29,760,021			
2000	7,194	707,163	33,871,648	0%	9%	14%
2010	6,914	718,451	37,253,956	-4%	2%	10%
2020 (Projected)	7,200	775,100	40,643,643	4%	8%	9%
2030 (Projected)	7,500	836,100	44,279,354	4%	8%	9%

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

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

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

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

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

Source: Draft Plan Bay Area, Final Forecast of Jobs, Population and Housing, July 2013

http://onebayarea.org/pdf/final_supplemental_reports/FINAL_PBA_Forecast_of_Jobs_Population_and_Housing.pdf

The tables below are from ABAG Projections 2013. They provide more detailed information on household characteristics, types of jobs, etc. ABAG Projections 2009 will be updated by ABAG in early in 2014 to be consistent with Plan Bay Area projections. Until that time, ABAG Projections 2009 provide an indicator of trends and conditions in San Mateo County and its jurisdictions.

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

Geographical Area	2010	2015	2020	2025	2030	2035	2035	2010-2040 Change
Bay Area Regional Total								
Population	7,150,739	7,461,400	7,786,800	8,134,000	8,496,800	8,889,000	9,299,100	1,738,261
Households	2,608,023	2,720,410	2,837,680	2,952,910	3,072,920	3,188,330	3,308,090	580,307
Persons Per Household	2.69	2.69	2.69	2.70	2.71	2.73	2.75	0.06
Employed Residents	3,268,680	3,547,310	3,849,790	3,949,620	4,052,020	4,198,400	4,350,070	929,720
Jobs	3,385,300	3,669,990	3,987,150	4,089,320	4,196,580	4,346,820	4,505,230	961,520
Jobs/Employed Residents	1.04	1.03	1.04	1.04	1.04	1.04	1.04	0.00
San Mateo County								
Population	718,451	745,400	775,100	805,600	836,100	869,300	904,400	150,849
Households	257,837	267,150	277,200	286,790	296,280	305,390	315,100	47,553
Persons Per Household	2.75	2.76	2.76	2.77	2.79	2.81	2.83	0.06
Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	83,770
Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	87,790
Jobs/Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
Percent of Bay Area Population	10.0%	10.0%	10.0%	9.9%	9.8%	9.8%	9.7%	-0.3%
Percent of Bay Area Jobs	10.2%	10.2%	10.2%	10.1%	10.0%	10.0%	9.9%	-0.3%
Atherton Planning Area (Town Limits)								
Population	6,914	7,100	7,200	7,400	7,500	7,700	7,900	786
Households	2,330	2,370	2,420	2,460	2,500	2,540	2,580	210
Persons Per Household	2.80	2.83	2.81	2.85	2.84	2.87	2.87	0.07
Employed Residents	2,350	2,490	2,640	2,660	2,660	2,700	2,740	350
Jobs	2,610	2,730	2,870	2,920	2,980	3,080	3,160	470
Jobs/Employed Residents	1.11	1.10	1.09	1.10	1.12	1.14	1.15	0.00
Percent of County Population	1.0%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	-0.1%
Percent of County Jobs	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.0%

Source: ABAG Projections 2013

Projections for Types of Jobs (2010-2040)

Geographical Area	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
Bay Area Regional Total								
Agriculture and Natural Resources Jobs	24,640	25,180	25,690	24,800	23,940	23,330	22,750	-1,890
Mfg, Wholesale and Transportation Jobs	863,420	711,380	717,180	763,680	819,010	861,170	861,170	-2,250
Retail Jobs	402,670	367,180	347,400	370,880	399,950	453,870	453,870	51,200
Health, Educ. and Recreation Service Jobs	1,056,030	1,053,510	1,120,700	1,216,120	1,322,650	1,403,080	1,403,080	347,050
Financial and Professional Services Jobs	851,610	780,260	766,860	824,190	893,550	990,840	990,840	139,230
Other Jobs	555,260	513,240	499,180	534,850	580,460	645,670	645,670	90,410
Total Jobs	3,753,460	3,449,640	3,693,920	3,979,200	4,280,700	4,595,170	4,595,170	841,710
Total Employed Residents	3,452,117	3,225,100	3,410,300	3,633,700	3,962,800	4,264,600	4,264,600	812,483
San Mateo County County								
Agriculture and Natural Resources Jobs	2,220	2,270	2,330	2,170	2,050	1,920	1,810	-410
Mfg, Wholesale and Transportation Jobs	67,480	72,420	77,750	74,520	71,470	69,260	67,140	-340
Retail Jobs	35,350	36,680	38,060	38,210	38,340	38,760	39,180	3,830
Financial and Professional Services Jobs	86,150	93,920	102,400	106,780	111,300	116,930	122,770	36,620
Health, Educ. and Recreation Service Jobs	86,980	95,860	105,670	110,160	114,870	120,830	127,060	40,080
Other Jobs	67,010	73,790	81,340	82,400	83,470	85,280	87,110	20,100
Total Jobs	345,190	374,940	407,550	414,240	421,500	432,980	445,070	99,880
Total Employed Residents	342,060	368,790	398,220	406,310	413,740	425,830	438,770	96,710
Ratio of Jobs to Employed Residents	1.01	1.02	1.02	1.02	1.02	1.02	1.01	0.00
Atherton Planning Area (Town Limits)								
Agriculture and Natural Resources Jobs	10	10	10	10	10	10	10	0
Mfg, Wholesale and Transportation Jobs	80	90	100	90	90	90	80	0
Retail Jobs	50	50	50	50	50	60	60	10
Financial and Professional Service Jobs	710	740	760	780	790	810	830	120
Health, Educ. and Recreation Service Jobs	1,200	1,270	1,360	1,400	1,450	1,510	1,570	370
Other Jobs	560	570	590	590	590	600	610	50
Total Jobs	2,610	2,730	2,870	2,920	2,980	3,080	3,160	550
Employed Residents	2,350	2,490	2,640	2,660	2,660	2,700	2,740	390
Ratio of Local Jobs to Employed Residents	1.11	1.10	1.09	1.10	1.12	1.14	1.15	1.41

Source: ABAG Projections 2013

Atherton is less diverse than the county and state as a whole. Atherton is 85 percent white while San Mateo County is 59 percent white. Of the remaining population of Atherton, 10 percent is Asian, and five percent are mixed race or "other." Race and ethnicity are shown in the table below for Atherton, San Mateo County and the State of California.

Race and Ethnicity (2011)

	Town of Atherton	San Mateo County	State of California
White	85%	59%	62%
Black	0%	3%	6%
Asian	10%	25%	13%
Other	2%	8%	14%
More than one race	3%	5%	4%
Hispanic	5%	25%	38%
Not Hispanic	95%	75%	62%
Total population	6,883	720,143	37,330,448

Source: 2009-2011 American Community Survey

Atherton's median age, 46, is a bit higher than the county average of 39. Just over a quarter of Atherton's residents are children between the ages of 5 and 19, and this number has grown since 2000. Almost 30 percent of the population of Atherton is over the age of 60. Atherton, like other cities in San Mateo County, can expect to see a dramatic increase in the number of seniors as the baby boomer population 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 percent of the population to 10 percent 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 by age cohort.

Age of Residents (2011)

	Atherton in 2000	Atherton in 2011	San Mateo County in 2011	State of California in 2011
Under 5 years	5%	4%	6%	7%
5 to 19 years	21%	26%	18%	21%
20 to 34 years	10%	8%	19%	22%
35 to 44 years	13%	9%	15%	14%
45 to 59 years	24%	24%	22%	20%
60 to 74 years	15%	20%	13%	11%
75 years and over	11%	9%	6%	5%
Median age	45	46	39	35
Total population	7,194	6,883	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, Atherton had a total of 2,477 housing units as of January 2013, which is a slight decrease since 2000 when there were 2,505 housing units in Atherton.

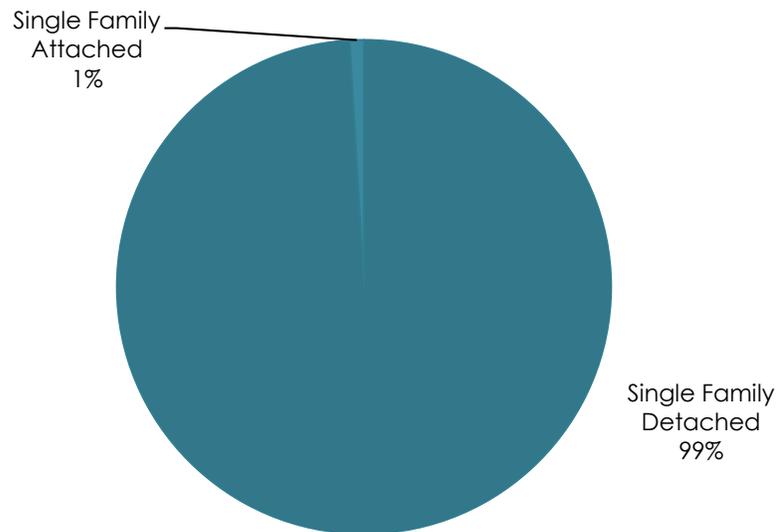
The table below shows housing units in Atherton compared to San Mateo County as a whole and the State of California. The pie chart that follows shows the distribution of housing units by residential building type in Atherton. Virtually all the housing in Atherton are single family detached homes.

Total Housing Units (2000, 2010 and 2013)

	Town of Atherton		San Mateo County		State of California	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2000	2,505	—	260,576	—	12,214,549	—
2010	2,459	-1.8%	271,031	4.0%	13,670,304	11.9%
2013	2,477	0.7%	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 Atherton (2011)



Source: 2009-2011 American Community Survey

The tables below are from the ACS and compare the distribution of building types and the number of bedrooms per unit between Atherton, San Mateo County as a whole and the State of California. In general, homes in Atherton are quite large: a third have five or more bedrooms, and only five percent have less than three bedrooms.

Residential Building Types Comparison (2011)

	Town of Atherton	San Mateo County	State of California
Single family detached	99%	57%	58%
Single family attached	1%	9%	7%
2 units	0%	2%	3%
3 or 4 units	0%	5%	6%
5 to 9 units	0%	6%	6%
10 to 19 units	0%	6%	5%
20 or more units	0%	14%	11%
Mobile home or other	0%	1%	4%
Total Housing Units	2,459	271,140	13,688,351

Source: 2009-2011 American Community Survey

Number of Bedrooms Per Unit Comparison (2011)

	Town of Atherton	San Mateo County	State of California
No bedroom	1%	4%	4%
1 bedroom	1%	16%	14%
2 bedrooms	3%	26%	28%
3 bedrooms	20%	34%	33%
4 bedrooms	42%	16%	16%
5 or more bedrooms	33%	5%	4%
Total	2,459	271,140	13,688,351

Source: 2009-2011 American Community Survey

Occupancy Characteristics

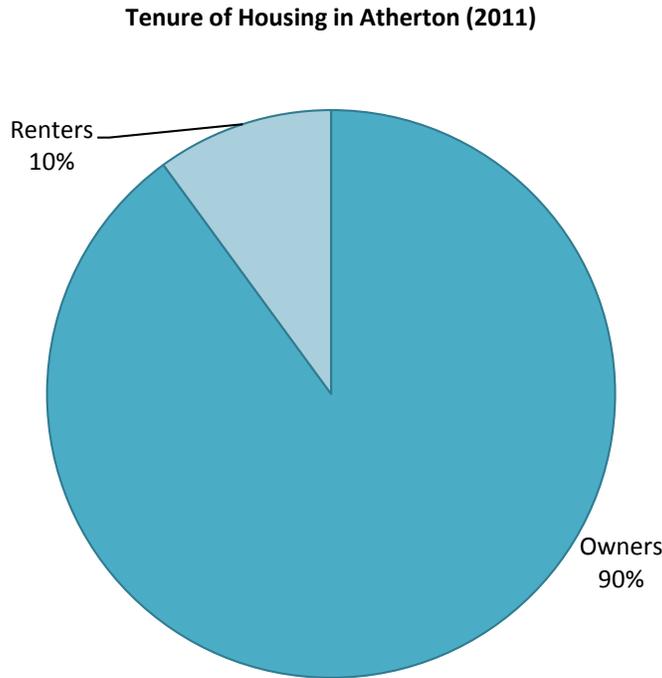
Similar the rest of San Mateo County and the Bay Area as a whole, the demand for both rental and ownership housing in Atherton is strong. Atherton, like San Mateo County as a whole, has low vacancy rates. In 2011, Atherton reported a vacancy rate for ownership units of 1.7 percent and a vacancy rate for rental units of zero. In considering the rental vacancy rate, it is important to note that Atherton's housing stock is only 10 percent rental units, so the sample size is quite small. Atherton has had a vacancy rate of less than five percent over the past 25 years. According to information from the California DOF, the overall vacancy rate in Atherton was 7.9 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.

		Town of Atherton	San Mateo County	State of California
2000	Owner	0.5%	0.5%	1.4%
	Renter	3.8%	1.8%	3.7%
2011	Owner	1.7%	1.2%	2.2%
	Renter	0%	4.0%	5.5%

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

The pie chart below shows that 90 percent of the homes in Atherton are owner-occupied. By comparison, the occupied housing units in San Mateo County are 59 percent owner-occupied.



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)

		Town of Atherton	San Mateo County	State of California
2000	Percent Owners	95%	61%	57%
	Percent Renters	5%	39%	43%
2011	Percent Owners	90%	59%	56%
	Percent Renters	10%	41%	44%

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

Atherton's average household size was 2.9 as of January 2013 (California Department of Finance). Renters and owners in Atherton both have the same average household size.

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

		Town of Atherton	San Mateo County	State of California
2000	Average Household Size	2.9	2.7	2.9
	Owners Average Household Size	2.9	2.8	3.0
2011	Average Household Size	2.9	2.7	2.9
	Renters Average Household Size	2.9	2.7	2.9

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

Most of the households in Atherton are family households (85 percent) — 37 percent with children and 48 percent without children. Atherton has a higher proportion of families with children than elsewhere in the county. Just over 10 percent 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 percent of all households in the United States in 1950 to 17 percent in 1970, and by 2012 the proportion of single-person households increased to 27.4 percent of all households. The share of households that were married couples with children has halved since 1970, from 40 percent to 20 percent in 2012, according to the report. Households by type in 2011 are shown in the table below.

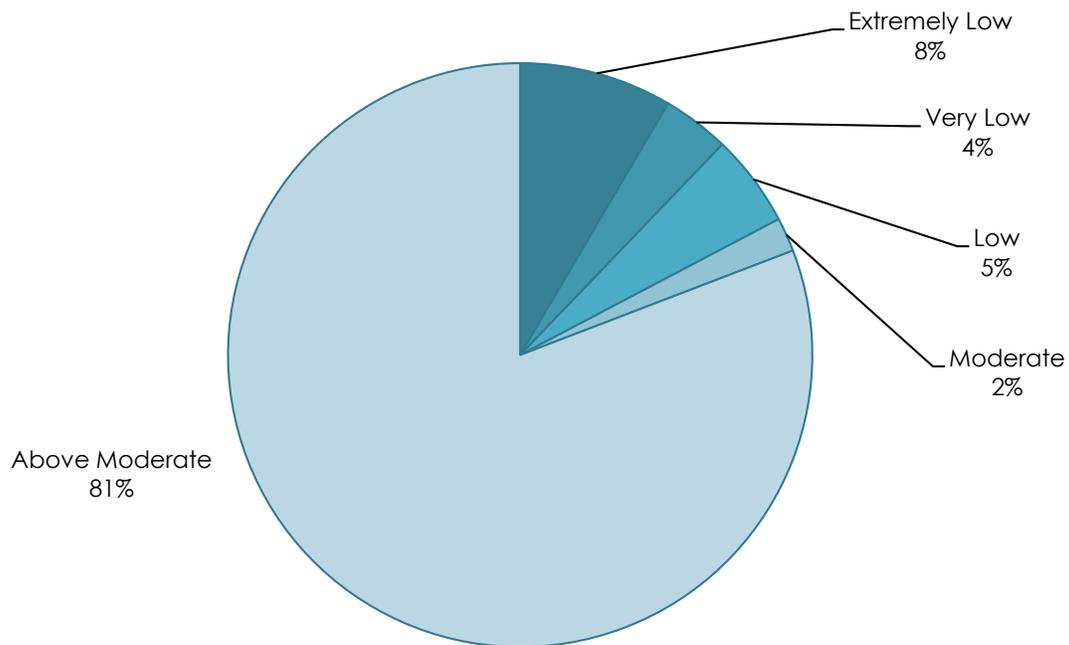
Households by Type (2011)

	Town of Atherton	San Mateo County	State of California
Single person	11%	25%	24%
Family no kids	48%	37%	35%
Family with kids	37%	31%	33%
Multi-person, nonfamily	4%	7%	7%
Total households	2,218	256,305	12,433,049

Source: 2009-2011 American Community Survey

The median income in Atherton, over \$250,000, is more than twice the median income for the county as a whole, and almost four times the median income for the state as a whole. Even though 80 percent of Atherton's households make more than \$100,000 annually, Atherton still has some poverty. Approximately nine percent of the population is low or very low income, and eight percent (or 180 households) are extremely low income.

Distribution of Households in Atherton by Income (2010)



Source: CHAS Data 2006-2010

Household Income (2013)

	Town of Atherton	San Mateo County	State of California
Under \$25,000	9%	12%	21%
\$25,000 to \$34,999	1%	6%	9%
\$35,000 to \$49,999	4%	10%	13%
\$50,000 to \$74,999	4%	16%	17%
\$75,000 to \$99,999	3%	12%	12%
\$100,000+	79%	44%	28%
Poverty Rate	5%	7.4%	16%
Total	2,218	256,305	12,433,049
Median Income 2000	\$270,001	\$95,606	\$64,116
Median Income 2011	\$250,000+	\$91,958	\$63,816

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

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

Town of Atherton Households by Income Category and Housing Tenure (2010)

	Extremely Low Income	Very Low Income	Low Income	Moderate Income	Above Moderate Income
Owners	72%	95%	96%	75%	91%
Renters	28%	5%	4%	25%	9%
Total Number	180	79	109	40	1,720
Percent of all households	8%	4%	5%	2%	81%

Source: CHAS Data 2006-2010

Housing San Mateo County's Workforce

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

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

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

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

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

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

Employment

Atherton is largely a residential town: it has approximately 2,100 jobs, or one for every four residents.

According to ABAG projections, Atherton is expected to have a net loss of six percent of its jobs in the period from 2000-2025. In particular, Atherton is anticipated to lose most of its manufacturing, wholesale and transportation jobs, in addition to a large number of retail jobs. For comparison, over the same time period, the County is anticipated to see job growth of around 14 percent.

The largest sector of employment in Atherton is health, education and recreational service jobs, mostly in the eleven schools in the city. Atherton residents are primarily employed in the Finance, Professional, Educational and Health Services sectors of the economy. This has been a consistent pattern over the last 30 years. During that time 54 percent to 61 percent of the workforce living in Atherton has been employed in these sectors.

Like many other jurisdictions within San Mateo County, the vast majority of the workforce commutes into Atherton to work, and the vast majority of worker-residents commute out to work. The table below shows the distribution of the workforce in Atherton and San Mateo County by age, salary and education

Workforce Age, Salary and Education (2011)

	Town of Atherton	San Mateo County
Jobs by Worker Age		
Age 29 or Younger	15%	19%
Age 30 to 54	61%	61%
Age 55 or Older	24%	20%
Salaries Paid by Jurisdiction Employers		
\$1,250 per Month or Less	14%	14%
\$1,251 to \$3,333 per Month	20%	27%
More than \$3,333 per Month	66%	59%
Jobs by Worker Educational Attainment		
Less than High School	9%	9%
High school or Equivalent, No College	11%	13%
Some College or Associate Degree	21%	23%
Bachelor's Degree or Advanced Degree	45%	36%
Educational Attainment Not Available	15%	19%
Total Workers	2,072	303,529

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

Home Prices and Sales Housing Affordability

According to sale price data from Zillow (www.zillow.com), the median price of a single-family home in Atherton was \$3,315,000 as of October 2013, a decrease from prices in 2012. The housing prices in Atherton are much more expensive than elsewhere in the county. These prices mean that even a family earning a moderate income is still millions of dollars short of being able to afford a single-family home. A lack of affordable housing can lead to overcrowding or overpayment for lower income households, and may mean that lower income people are forced to live elsewhere. 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.

Median Single Family Home Sales Prices (2005, 2010, 2012 and 3rd Quarter 2013)

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

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

Median Condominium Home Sales Prices (2005, 2010, 2012 and 3rd 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
Foster City	\$679,500	\$600,000	\$570,000	\$660,000	-\$19,500
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

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

	Annual Income	Maximum Affordable Home Price	Median Priced Single Family Detached Home	Affordability Gap for Single Family Home
Single Person				
Extremely Low Income	\$23,750	\$97,114	\$4,029,081	-\$3,931,967
Very Low Income	\$39,600	\$161,925	\$4,029,081	-\$3,867,156
Low Income	\$63,350	\$259,039	\$4,029,081	-\$3,770,042
Median Income	\$72,100	\$294,818	\$4,029,081	-\$3,734,263
Moderate Income	\$86,500	\$353,699	\$4,029,081	-\$3,675,382
Four Person				
Extremely Low Income	\$33,950	\$138,822	\$4,029,081	-\$3,890,259
Very Low Income	\$56,550	\$231,233	\$4,029,081	-\$3,797,848
Low Income	\$90,500	\$347,655	\$4,029,081	-\$3,681,426
Median Income	\$103,000	\$370,055	\$4,029,081	-\$3,659,026
Moderate Income	\$123,600	\$505,402	\$4,029,081	-\$3,523,679

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

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

Rents and Rental Housing Affordability

Given the very small number of rental units in Atherton, data on rental prices is scarce. Based on a small survey of Craigslist postings, the average rent for a home in Atherton is around \$7,000. This rent is significantly higher than countywide rental prices and is not affordable to households making under a moderate income.

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."

Average Rents in Atherton (2013)

	Town of Atherton	Survey Size
Studio	—	0
One Bedroom	\$2,875	4
Two Bedroom	—	0
Three Bedroom	\$5,000	1
Four Bedroom	\$10,150	6
Average Square Footage	5,036	9
Average Number of Bedrooms	3.9	15
Average Rent	\$7,036	15
Average Rent per Square Foot	\$2.63	9

Source: Craigslist Rental Survey conducted in June and July of 2013

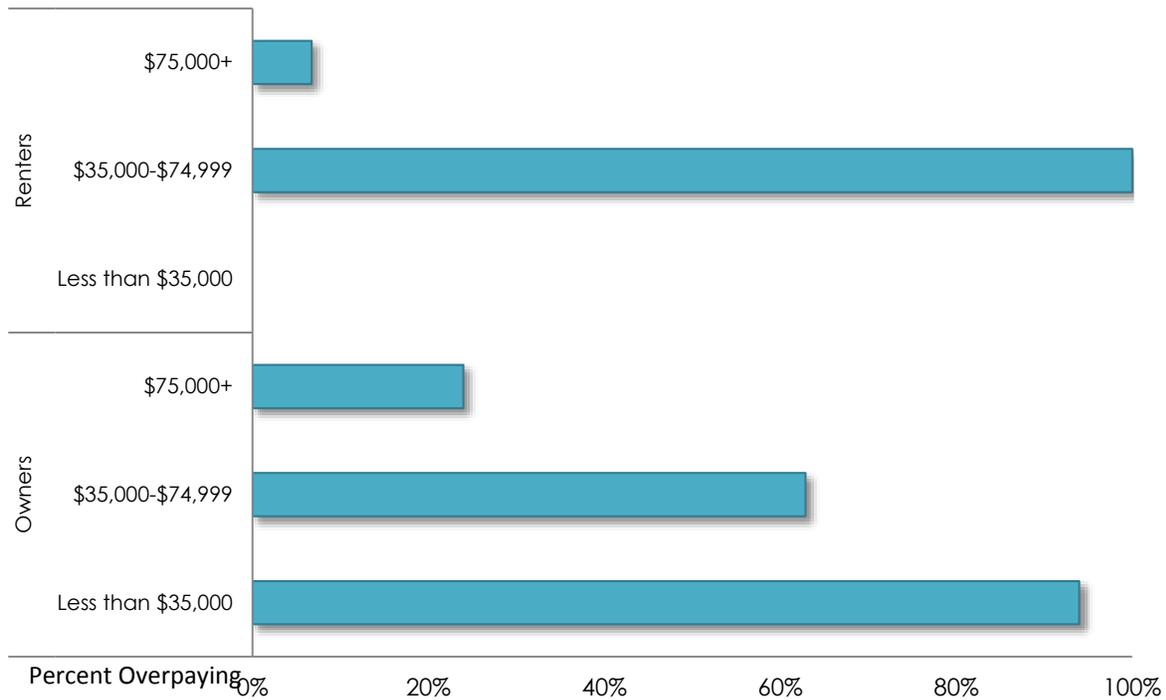
Overpayment for Housing

In Atherton, ninety-four percent of owner-occupied households making less than \$35,000 annually are overpaying for housing, and 63 percent of owner-occupied households earning between \$35,000 and \$75,000 are also overpaying.

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

The two group quarters facilities existing in Atherton are Oakwood Home for the Retired Religious at Sacred Heart Schools and Menlo College on campus residency for students and faculty. Many lower income residents of Atherton reside at Oakwood or Menlo College.

Atherton Households Overpaying for Housing by Income (2011)



Source: 2009-2011 American Community Survey

Households Overpaying for Housing (2011)

	Income	Town of Atherton		San Mateo County	State of California
		Number	Percent	Percent	Percent
Owner-occupied	Less than \$35,000	156	94%	68%	68%
	\$35,000-\$74,999	88	63%	53%	54%
	\$75,000+	398	24%	33%	27%
Renter-occupied	Less than \$35,000	0	0%	95%	90%
	\$35,000-\$74,999	32	100%	61%	49%
	\$75,000+	9	7%	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 it the unit is occupied by more than 1.01 persons per room (excluding bathrooms and kitchens). Homes with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households.

According to data from the American Community Survey, Atherton has no overcrowded units.

Other Housing Issues

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

Almost 60 percent of the housing stock in Atherton was built before the 1950s. Older housing can be more expensive and difficult to rehabilitate and maintain, however a 2008 windshield tour conducted by Atherton's Planning staff revealed that all but one house was in "good" or "excellent" condition. Atherton also has almost double the proportion of new construction (since 1990s) as the county as a whole.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities. Homes in Atherton have a very small number of these other problems. Approximately 10 housing units in Atherton lack complete plumbing facilities and 10 lack complete kitchen facilities. This is half a percent of the housing stock. 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)

	Town of Atherton	San Mateo County	State of California
Built in 2000 or more recently	11%	5.4%	12%
Built in 1990s	10%	6%	11%
Built in 1980s	6%	9%	15%
Built in 1970s	6%	17%	18%
Built in 1960s	9%	17%	14%
Built 1950s or Earlier	58%	45%	30%
Total	2,459	271,140	13,688,351

Source: 2009-2011 American Community Survey

Number of Potential Housing Problems (2011)

	Town of Atherton		San Mateo County	
	Number	Percent	Percent	Percent
Lacking complete plumbing facilities	10	0.5%	0.3%	0.6%
Lacking complete kitchen facilities	10	0.5%	0.9%	1.3%
No telephone service available	0	0%	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.

Atherton's RHNA requires the city to ensure there is land available for a total of 93 new housing units between 2014 and 2022. Approximately three percent of those units will be for households making more than moderate income, 31 percent will be for households making moderate income, 28 percent for low income, 19 percent for very low income, and 18 percent for extremely low income households. Atherton's RHNA requires a much higher percentage of

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

Regional Housing Needs Allocation 2014 - 2022

	Extremely Low Income Up to \$31,650	Very Low Income \$31,651-\$52,750	Low Income \$52,751-\$84,400	Moderate Income \$84,401-\$123,600	Above Moderate Income \$123,601+	Total
Atherton	17	18	26	29	3	93
Belmont	58	58	63	67	222	468
Brisbane	12	13	13	15	30	83
Burlingame	138	138	144	155	288	863
Colma	10	10	8	9	22	59
Daly City	200	200	188	221	541	1,350
East Palo Alto	32	32	54	83	266	467
Foster City	74	74	87	76	119	430
Half Moon Bay	26	26	31	36	121	240
Hillsborough	16	16	17	21	21	91
Menlo Park	116	117	129	143	150	655
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

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

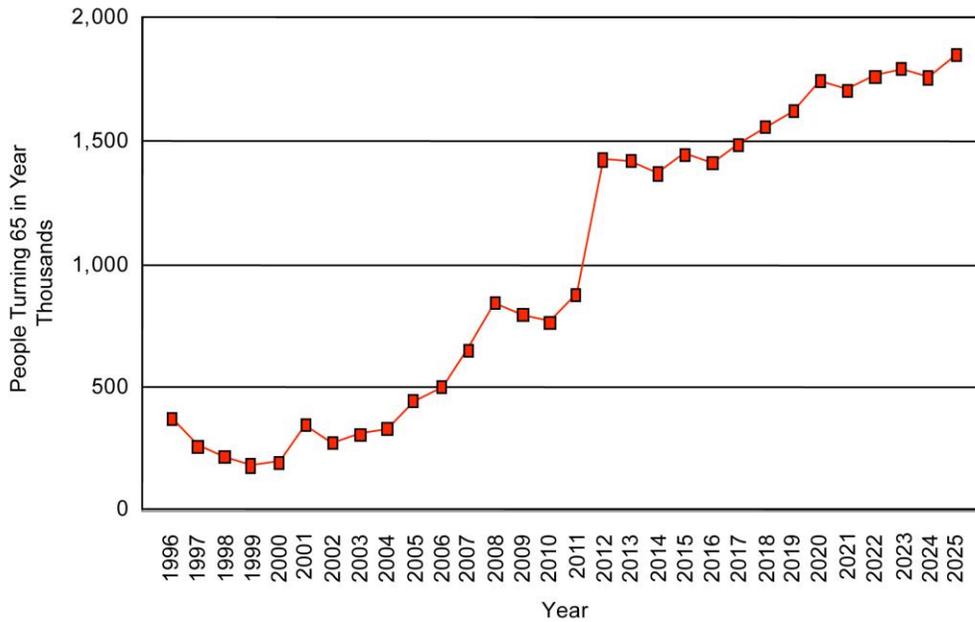
Seniors face many housing challenges as they age, including the likelihood of a fixed budget, higher medical costs and greater likelihood of disabilities. According to the ACS, there are approximately 1,300 seniors living in Atherton.

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

Unlike San Mateo County as a whole, the majority of seniors in Atherton have a high annual income of over \$100,000. Only 14 percent of seniors in Atherton are making below \$30,000.

All seniors in Atherton are homeowners. Thus, housing concerns for seniors in Brisbane might include retrofits to allow seniors to age in place (stay in their current home as they get older) or stay in the community but in a smaller home or with supportive services available.

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, Atherton, 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 Atherton and San Mateo County compared to the State of California.

Senior Households by Income (2011)

	Town of Atherton	San Mateo County	State of California
Below Poverty Level	5%	6%	10%
Income under \$30,000	9%	28%	38%
\$30,000-\$49,000	9%	19%	20%
\$50,000-\$74,999	6%	16%	16%
\$75,000-\$99,999	6%	11%	9%
\$100,000+	69%	26%	17%
Total Seniors	646	55,093	2,474,879

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

Senior Households by Tenure (2011)

		Town of Atherton	San Mateo County	State of California
All Ages	Owners	58%	60%	57%
	Renters	42%	40%	43%
	Total	10,291	256,423	12,433,172
Age 65-74	Owners	80%	79%	75%
	Renters	20%	21%	25%
	Total	1,003	27,053	1,265,873
Age 75-84	Owners	87%	81%	75%
	Renters	13%	19%	25%
	Total	790	18,014	823,750
Age 85 +	Owners	74%	75%	69%
	Renters	26%	25%	31%
	Total	325	9,136	342,029

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

People Living with Disabilities

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

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

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

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

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

People with Developmental Disabilities

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

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

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

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.

Age of People with Development Disabilities in San Mateo County (2013)

	San Mateo County Percent
0-5	19%
6-21	30%
22-51	36%
52+	15%
Total	100%

Source: Golden Gate Regional Center, 2013

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

People with developmental disabilities have various housing needs and housing situations. All the people with developmental disabilities in Atherton live with a parent or legal guardian.

Living Arrangements of People with Developmental Disabilities (2013)

Lives with	Number		Percent	
	Town of Atherton	San Mateo County	Town of Atherton	San Mateo County
Parents/Legal Guardian	14	2,289	100%	66%
Community Care Facility (1-6 Beds)	0	532	0%	15%
Community Care Facility (7+ Beds)	0	73	0%	2%
Independent/Supportive Living	0	349	0%	10%
Intermediate Care Facility	0	191	0%	5%
All Others	0	60	0%	2%
Total	14	3,494	100%	100%

Source: Golden Gate Regional Center, 2013. Counts based on zip code and may include small areas outside of jurisdictional borders.

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

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

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

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

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

In San Mateo County, almost a third of the senior population has some kind of disability. Eight percent of the total population in the county has some kind of disability. The most common disabilities in the county are ambulatory disabilities (four percent of the population) and independent living disabilities (three percent).

The ACS does not have numbers specifically for Atherton because it is too small, but the percentages are likely similar to the countywide figures.

Age and Type of Disability (2011)

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

Source: 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 must be addressed. The special needs of female-headed households can include low cost housing, suitable for children and located near schools and childcare facilities. Innovative, shared living arrangements, including congregate cooking and childcare, could also be appropriate

Female-headed households comprise 14 percent of the households in Atherton. The most vulnerable female-headed households can be those where women are living with children without a partner. Atherton has 126 such households. An additional, approximately 170 households are headed by women living alone or with other family members. Approximately 6 percent of the female-headed households in Atherton are under the poverty line.

Female Headed Households (2011)

	Town of Atherton		San Mateo County	State of California
	Number	Percent	Percent	Percent
Female living with own children, no partner	126	6%	4%	7%
Female living with other family members, no partner	17	1%	6%	6%
Female living alone	151	7%	15%	13%
Total Households	2,218	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.

Atherton has 364 households with five or more people. Close to 40 percent of the households with five or more members have some kind of housing problem, a much higher rate than in Atherton's population as a whole.

Households with 5 or More Persons by Tenure and Housing Problems (2011)

		Town of Atherton		San Mateo County	State of California
		Number	Percent		
Owner-occupied	Housing Problems	130	38%	59%	61%
	No Housing Problems	210	62%	41%	39%
Renter-occupied	Housing Problems	14	58%	84%	81%
	No Housing Problems	10	42%	16%	19%

Source: 2006-2010 CHAS Data

Extremely Low Income Households

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

There are 180 ELI households in Atherton according to 2010 CHAS data. Reflecting the general tenure balance in Atherton overall, most of these households (72 percent) live in owner-occupied homes, making Atherton's ELI population unique in San Mateo County. None of Atherton's ELI renter households have housing problems, but 77 percent of the ELI owner households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

Housing Needs of Extremely Low Income (ELI) Households in Atherton (2010)

Household Category	Renter Households	Owner Households	Total Households
Total households any income	230	1900	2130
Total ELI households	50	130	180
ELI households with housing problems	0%	77%	56%
ELI households with cost burden (paying 30% or more of income)	0%	72%	52%
ELI households with cost burden (paying 50% or more of income)	0%	69%	50%

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

Homeless Needs

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

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

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

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

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

Homelessness in San Mateo County and the Town of Atherton

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

Homeless Count in San Mateo County (2013)			
Year	San Mateo County		Total Homeless
	Unsheltered Homeless	Sheltered Homeless	
2007	1,094	970	2,064
2009	803	993	1,796
2011	1,162	987	2,149
2013	1,299	982	2,281
2007 - 2013 Actual Change	205	12	217
2007 - 2013 Percent Change	+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 2013 Homeless Count	
	Unsheltered Homeless	Sheltered Homeless
Single Adult or Living w/Another Adult	94%	79%
Family	6%	21%
Male	71%	60%
Female	29%	40%
White	60%	—
Latino	19%	—
African American	13%	—
Other Races	10%	—
Non-Veteran	89%	76%
Veteran	11%	24%
Alcohol / Drug Problems	72%	8%
Physical Disability	52%	—
Chronic Health Problem	47%	—
Mental Illness	37%	10%

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

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. They have special housing needs because of their relatively low income and the unstable nature of their job (i.e. having to move throughout the year from one harvest to the next). ABAG has determined that housing for farmworkers is not suitable in the urbanized portion of the Bay Area located far from agricultural areas.

Sources Referenced

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

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

2009-2011 American Community Survey 3- year estimates and 2007-2011

American Community Survey 5-year estimates. www.census.gov/acs

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

Association of Bay Area Governments: Projections 2009.

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

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

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

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

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<http://www.ccag.ca.gov/pdf/documents/archive/Final%20Housing%20Needs%20Study%20July%202007.pdf>

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

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

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

RealFacts Annual Trends 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.

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

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

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

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

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

Zillow, www.zillow.com.

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