Council Agenda # _____
Meeting of June 23, 2009

Staff Report

STUDY SESSION TO REVIEW THE 2007-2014 GENERAL PLAN HOUSING ELEMENT

Honorable Mayor and Council Members:

Summary

The City is preparing to submit the first draft of the Housing Element of its General Plan to the California Department of Housing and Community Development (HCD), by June 30, 2009. With the assistance of Dyett & Bhatia, General Plan Consultants, the City has been diligently working on updating the Housing Element since July 2008, performing public outreach, collecting and analyzing data, interviewing stakeholders, and holding study sessions. This work has culminated into the Public Review Draft Housing Element ("Public Review Draft" – Attachment A). The purpose of tonight's study session is for the City Council to provide feedback on the Public Review Draft, as well as consider the comments provided by the Planning Commission at their most recent study session of June 16, 2009.

Background

The Council previously held a study session on the Housing Element update at the April 28, 2009 meeting – one week after the Planning Commission held their first study session on the same topic. The Planning Commission reviewed the Public Review Draft at a study session during the June 16, 2009 meeting, and provided feedback to staff and Dyett & Bhatia. The following section contains a brief outline of some of the primary discussion points from the recent Commission study session (Note: The full video of the June 16, 2009 Planning Commission meeting is available on the City's website).

Discussion

The Planning Commission raised the following main issues regarding the Public Review Draft during their 6/16/09 study session:

1. Present a more positive overall picture of Belmont and the community context. Remove judgmental language where it exists. Stick to factual analysis required by the State's Housing & Community Development Department (HCD).
2. Revise text about senior housing and affordability levels. Note that there are many elderly households that may not have high incomes, but already own their houses without any mortgage payments remaining.

3. Add the potential for additional student housing at Notre Dame de Namur University. Consider whether this inclusion reduces the other housing opportunity sites that must be identified for HCD.
4. Add comparisons to Countywide information to give perspective and benchmarks.
5. Other comments offered related to text edits to address clarity and tone.
6. Add cross references about proposed programs that respond to Housing Needs and Constraints Chapters.
7. Emphasize that potential housing sites need to be available, but units may or may not be built; the private sector/market will ultimately dictate build-out of such housing.
8. Some Commissioners suggested that an executive summary be added to the document.
9. Other minor edits related to consistency of information in different chapters, and grammatical edits needed.

As discussed above, the full Commission study session can be viewed on the City Website to assess additional review topics, questions, observations, and concerns.

General Plan/Vision Statement

The Housing Element update is part of a larger General Plan Update that was authorized by the City Council in June 2008.

Fiscal Impact

There is no fiscal impact related to this study session item.

Public Contact

Posting of City Council agenda.

Recommendation

No action is required to be taken by the City Council at this time. The City will submit a copy of the Public Review Draft Housing Element to the California Department of Housing and Community Development (HCD). The City Council will have an opportunity to review subsequent drafts of the document, following initial review by the HCD and prior to submitting a final draft to HCD by the end of 2009.

Alternatives

1. Direct staff to return for further discussion and direction.

Attachments

A. Public Review Draft Housing Element - Dyett & Bhatia, June 2009

Respectfully submitted,

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City of Belmont

2007-2014
HOUSING ELEMENT

Public Review Draft

June 2009

City of Belmont

2007-2014 HOUSING ELEMENT

Public Review Draft

June 2009

City of Belmont
Community Development Department
One Twin Pines Lane
Belmont, CA 94002

DYETT & BHATIA
Urban and Regional Planners

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1 Introduction

1.1 COMMUNITY CONTEXT

Belmont is located in San Mateo County south of San Francisco (see Figure 1-1). Since its incorporation in 1926, Belmont has grown from a small town of less than 1,000 residents to a community of over 26,000 in 2008. Much of the City's population and housing growth occurred during the 1950s and 1960s during the post war periods. Belmont's population has increased moderately since 1970, as the community is approaching build-out and has limited land available for future residential development.

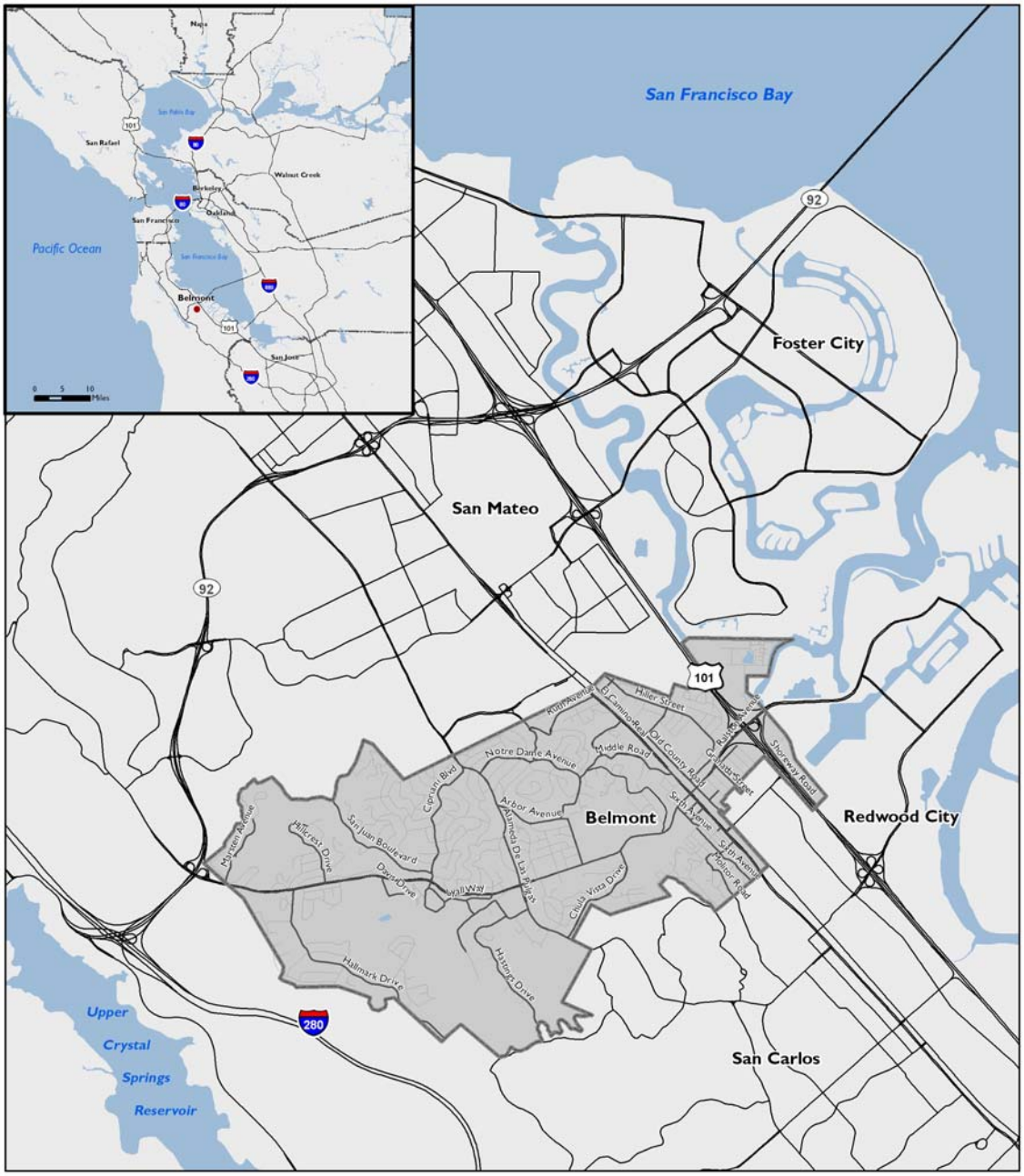
Unlike many Bay Area communities, Belmont has enjoyed relative stability. The community's demographics have not changed appreciably since the 1990s, in contrast with other parts of the Bay Area. Belmont remains primarily a residential community, with approximately two-thirds of its developed land occupied by housing. Single-family homes represent 63 percent of the housing stock.

Similar to other Bay Area communities, Belmont's housing market has changed significantly. Housing costs are high in Belmont attributed to the City's proximity to major employers (such as Oracle), limited vacant land, the high quality of life, and very low vacancy rates. The median price of a single-family home was over $900,000 in 2008 but has dropped during the first quarter of 2009. The foreclosures rate increased 113 percent between 2007 and 2008 to approximately one foreclosure per 1,000 units; however the foreclosure rate in Belmont remains lower than the Bay Area median foreclosure rate of 2.1 foreclosure per 1,000 units (Q4 2008, Dataquick via Sfgate.com). Market rent for one-bedroom apartments ranges from $1,200 to $1,400. Because of the high demand and price of housing, affordability has become a significant issue for renters, seniors, and low-income families.

Because much of its residential growth occurred in the 1950s and 1960s, nearly 90 percent of the housing stock is over 30 years old. Although Belmont's housing stock is in relatively good condition, the advancing age of certain buildings indicates the importance of encouraging efforts to maintain the existing quality of the City's housing. A growing share of the housing stock will require ongoing maintenance, improvement or rehabilitation.

Belmont is faced with various important housing issues: 1) providing housing affordable to all segments of the population; 2) preserving the quality of the housing stock; 3) providing adequate residential sites to accommodate the City's future housing needs; and 4) achieving a balance between employment and housing opportunities. This Housing Element provides a series of goals, policies, and practical programs to address these housing issues in a manner consistent with goals, policies, and intent of City's vision articulated in the General Plan.

Figure 1-1: Regional Location



Regional Location
City of Belmont

May 13, 2009

0 0.25 0.5 1 Miles

Source: Belmont City Boundary data, City of Belmont, 2008; Street base data and county base data, Metropolitan Transportation Commission, 2008; Highway Labels data, Tele Atlas North America, Inc., 2008.

1.2 PURPOSE AND SCOPE OF THE HOUSING ELEMENT

The California State Legislature has identified the attainment of a decent home and suitable living environment for every citizen as the State's major housing goal. Recognizing the important role of local planning programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of their comprehensive general plan. The State requires an update of a jurisdiction's Housing Element every five years. The Belmont Housing Element was last comprehensively updated, certified, and adopted in 2002. For this planning period, the Office of Housing and Community Development (HCD) granted an extension, thus, this Housing Element spans seven and a half years—from January 1, 2007 to June 30, 2014.

The Housing Element presents a comprehensive set of housing policies and actions for the years 2007–2014. It builds on an assessment of Belmont's housing needs (including the regional housing needs allocation distributed by the State through the Association of Bay Area Governments) and an evaluation of existing housing programs, available land, and constraints on housing production.

Section 65583 of the Government Code sets forth the specific components to be contained in a community's housing element. This Housing Element is organized to address all of the required topics. Specifically, the Element describes:

- population and employment trends (Chapter 2),
- households characteristics and housing stock characteristics (Chapter 2),
- special housing needs (Chapter 2),
- existing assisted housing and potential risk of conversion to market rates (Chapter 2),
- governmental and non-governmental constraints (Chapter 3),
- a detailed site inventory addressing availability and suitability for affordable housing development (Chapter 4),
- opportunities for energy conservation (Chapter 4),
- quantified objectives that estimate the maximum number of units, by income level, to be constructed, rehabilitated or conserved over the planning period of the element (Chapter 4),
- a review the accomplishments over the last Housing Element cycle (Chapter 5), and
- a new five-year housing program with goals, programs, and implementation actions (Chapter 5) (Government Code Section 65583).

1.3 RELATIONSHIP TO THE GENERAL PLAN

The Housing Element is one of the required elements of the Belmont General Plan that the City adopted in 1982. The City's General Plan is comprised of the seven State-mandated elements: Land Use-Open Space; Housing; Circulation; Conservation; Noise; and Safety. The Housing Element builds upon the other General Plan Elements and is consistent with the policies set forth in those elements while meeting the requirements of State law. The City will

ensure consistency between the Housing Element and General Plan elements so that policies introduced in one element are consistent with other elements. The City plans to update the General Plan between 2009 and 2012 and will ensure that all elements are consistent with the adopted Housing Element.

1.4 DATA AND INFORMATION SOURCES

The information for this Housing Element Update came from a variety of sources. Sources used include, but are not limited to: U.S. Census (Census 1990 and 2000), California Department of Finance, San Mateo County Office of Housing, California Housing Partnership Corporation, Association of Bay Area Governments (ABAG) Projections (primarily 2007, secondarily others), and City staff. The San Mateo County 21 Elements Process provided the county jurisdictions with a variety of updated data related to housing needs. The data sources include: Claritas, Inc., RealFacts, Dataquick, all private real estate marketing and data information systems; the City's and San Mateo County's Comprehensive Affordability Strategy (CHAS) data systems, and other sources.

1.5 COMMUNITY INVOLVEMENT

Another important source of guidance in the development of this Housing Element was the wider Belmont community. Public outreach conducted as part of this Housing Element update included:

STAKEHOLDER INTERVIEWS

Four group interviews were conducted on October 10, 2008. Fourteen representatives from various housing interest groups participated. Eight questions were used to frame the broad issues related to housing in Belmont and the responses were summarized in a memorandum and used to guide the development of the housing element.

- Belmont Green Advisory Committee (GAC)
- Belmont residents
- Belmont Planning Commission
- Center for Independence of the Disabled (CID)
- Eden Housing
- Habitat for Humanity Greater San Francisco
- HEART (Housing Endowment and Regional Trust) of San Mateo County
- HIP Housing
- Mid-Peninsula Water District
- Peninsula Interfaith Action
- Property Owner / Developer
- San Mateo County Association of Realtors (SAMCAR)
- Sustainable San Mateo County (SMCo)

PUBLIC WORKSHOPS

Opportunities for residents to provide input on housing issues and recommend strategies are critical to the development of appropriate and effective programs to address the housing needs of Belmont. The City conducted community workshops on December 4, 2008 and June 16, 2009 to solicit public input on the Housing Element. The purpose of the meetings was to present the findings from the community needs assessment and obtain comments and direction on potential programs to address the City's housing needs. To ensure public awareness of the Housing Element update process, the City of Belmont distributed notices to more than 60 organizations and 700 individuals for the December workshop. The noticing included all properties within 300 feet of the Villages of Belmont area, as the workshop included discussion of the re-zoning project that is also in process. For the June workshop, more than 60 organizations and 25 interested persons were notified. Both workshops were publicized in the San Mateo County Times and noticed at the City Hall and Belmont Library, and on the City's website.

The results of the stakeholder interviews and the first public workshop were compiled for City staff. The key issues raised by participants included creating more housing opportunities near transit and services; the need for a wider variety of housing choices, particularly for seniors, small households, and the disabled; the high cost of housing; development standards and zoning that are difficult to understand and meet; and the negative perception of affordable housing. Participants suggested that the City focus on promoting the programs that are available for affordable housing and support services and leveraging available resources to facilitate the development of new housing, particularly near the central business district and transit. Public input was used to identify Housing Element priorities and new programs, as well as to tailor existing programs to better serve the community.

PLANNING COMMISSION AND CITY COUNCIL STUDY SESSIONS

The Planning Commission and City Council were presented with a summary of the housing needs, existing constraints, and potential housing sites at public study sessions on April 21 and 28, 2009, respectively. The entire draft Housing Element with proposed programs was presented to the City's governing bodies on June 16 and 23, 2009. These sessions were public and input was solicited from attendees.

1.6 ADOPTION

The draft Housing Element was sent to the State Department of Housing and Community Development (HCD) for review on _____, 2009. At the same time, copies of the draft Housing Element were available for review by the public at City Hall, the public library, and on the City's website. The draft Housing Element was revised to address HCD's comments and the comments received from the public.

Two duly-noticed public hearings were held on _____ and _____. At these hearings, the Planning Commission, City Council, and public had opportunities to respond the HCD's comments and address any outstanding concerns. The Belmont 2007-2014 Housing Element was adopted by the City Council at a third and final public hearing on _____, 2009.

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2 Housing Needs Assessment

2.1 DEMOGRAPHIC PROFILE

The type and amount of housing need in a community is largely determined by population growth and various demographic characteristics. These variables, including age, race/ethnicity, occupation, and income level, combine to influence the type of housing needed and the ability to afford housing. This section describes and analyzes the various population characteristics that determine the type of housing needed.

POPULATION GROWTH AND TRENDS

Regional Growth

Belmont is an incorporated city in San Mateo County, one of the nine counties that make up the San Francisco Bay Area. The nine counties include Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma. Based on the projections made by the Association of Bay Area Governments in 2007, the region's population will grow by about 9 percent between 2005 and 2015 to a total population of more than 7.7 million. San Mateo County will be one of the slower growing counties. The County's population is expected to increase by 7 percent.

Belmont Growth

Belmont incorporated in 1926. Over the past 82 years, Belmont has grown from a small town of fewer than 1,000 residents to a community of about 26,000 in the year 2008. From the 1920s through 1950s, the City increased modestly to about 5,500 persons. Following the post-war boom, the population increased to approximately 16,000 by 1960. By 1990, the population was more than 24,000 and in 2000 it was over 25,000. Between 2000 and 2005, population growth slowed, likely due to the dot.com bubble bursting, which affected the entire Silicon Valley. Since 2005 the population growth picked up again, bringing the total population to 26,078 in 2008.

Table 2-1 Population Growth

Year	*Population*	*Percent Change*	*Average Annual Growth Rate*
1990	24,165	--	--
2000	25,123	4.0	0.39%
2005	25,451	1.3	0.26%
2008	26,078	2.5	0.81%

Source: California Department of Finance, 2008

Current population estimates vary depending on the source and projection method. The following table summarizes the population data available from various sources:

Table 2-2 Population Estimates

Year	*ABAG*	*Census*	*Claritas*	*CA Dept of Finance*
2005	25,500	24,469	--	25,451
2008	--	--	25,081	26,078

Source: ABAG Projections 2007; US Census;
Claritas (a private demographic data analysis firm) via 21 Elements;
California Department of Finance

Based on the California Department of Finance estimates for Belmont's population, the average annual growth rate between 1990 and 2000 was 0.4 percent. The average annual growth rate between 2000 and 2008 was 0.5 percent.

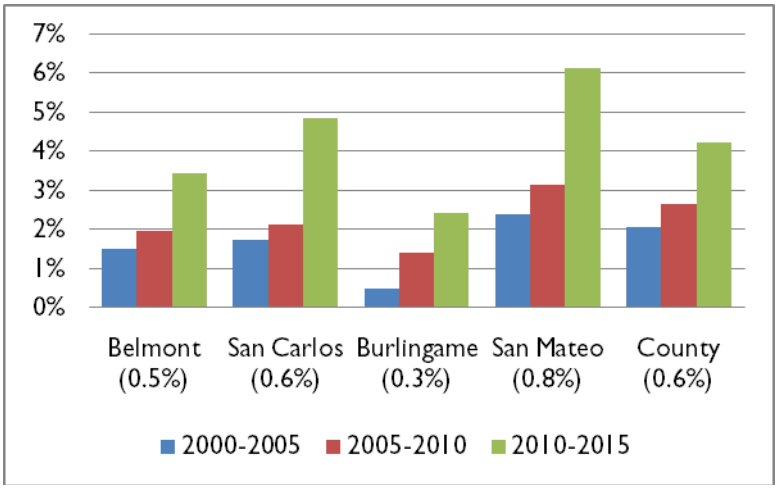
The Association of Bay Area Governments (ABAG) has projected population growth for each jurisdiction within the nine counties that make up the Bay Area. Table 2-3 provides Belmont's current growth projections, while Chart 2-1 compares Belmont's population growth trends to surrounding jurisdictions, and the countywide average. The average annual growth rate is indicated in the chart below each jurisdiction. Given that Belmont is mostly built out, its population is projected to grow at a slower rate than the countywide average and most of the other jurisdictions listed.

Table 2-3 Growth Projections

Year	*Population*	*Growth*	*Percent Change*
2000	25,123	--	--
2005	25,500	377	2
2010	26,000	500	2
2015	26,900	900	3
2020	27,800	900	3
2025	28,300	500	2
2030	28,700	400	1
2035	29,200	500	2

Source: ABAG Projections 2007

Chart 2-1 Population Growth Trends, 2000 - 2015



Source: ABAG Projections, 2007

AGE CHARACTERISTICS

Belmont housing needs are determined in part by the age characteristics of residents. Each age group has distinct lifestyles, family type and size, income levels, and housing preferences. As people move through each stage of life, their housing needs and preferences also change. As a result, evaluating the age characteristics and trends of a community is important in understanding existing and future housing needs. Table 2-4 illustrates the age characteristics of Belmont residents.

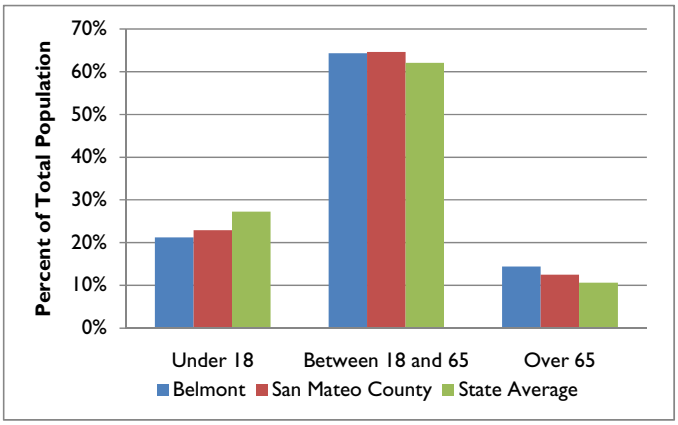
Table 2-4 Age

	1990		*2000*		*2008*		*Percent Change 1990 - 2008*
Age Group	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	
Under 5 years	1,430	6	1,512	6	1,543	6	8
5 to 17 years	2,836	12	3,333	13	3,777	15	33
18 to 20 years	840	3	698	3	763	3	-9
21 to 24 years	1,441	6	945	4	954	4	-34
25 to 44 years	9,195	38	9,008	36	6,774	27	-26
45 to 54 years	3,179	13	3,761	15	4,255	17	34
55 to 59 years	1,292	5	1,456	6	1,921	8	49
60 to 64 years	1,159	5	1,083	4	1,479	6	28
65 to 74 years	1,788	7	1,763	7	1,872	7	5
75 to 84 years	747	3	1,189	5	1,211	5	62
85 years and over	220	1	375	1	532	2	142
Total	**24,127**	**100**	**25,123**	**100**	**25,081**	**100**	**4**
Median		36.4		38.8		38.8	7

Source: US Census, 1990 and 2000; Claritas, 2008

Young adults ages 25 to 44 remain the largest segment, comprising 27 percent of residents. Generally, younger adults occupy rentals, condominiums, or small single-family homes. However, given the high home prices in Belmont, housing options for young adults are generally limited to the rental market. Since 1990, the number of middle age (45 to 64) adults increased 36 percent. These residents are usually at the peak of their earning power and are more likely to be homeowners. Chart 2-2 compares major age categories of Belmont's population to the County and the State.

Chart 2-2 Age Summary for Belmont, San Mateo County, and California



Source: US Census, 2000; Claritas Demographic Snapshot, 2008.

Similar to countywide trends, the senior population (65+) continued to record increases, climbing 21 percent between 1990 and 2000. Between 1980 and 1990, this age group increased by 40 percent. The rate of increase is slowing; between 2000 and 2008 this age group has only increased 9 percent. The number of senior citizens over the age of 75 has increased significantly in the past 18 years. Typically, seniors live in single-family homes, but may begin to consider trading down their larger homes for smaller dwellings as their children leave home. To remain in their homes, some seniors may also participate in home sharing programs, such as the home sharing program facilitated by the local non-profit, HIP Housing. Older seniors are more likely to live in assisted living facilities. The growth of both the middle age and senior populations contributed to a 7 percent increase in the median age between 1990 and 2008.

The demographic trend towards larger numbers of middle age and senior residents in Belmont has important implications for housing. Whether the City's population will continue to get older on average depends, in part, on the desire of current residents to remain in the city as they age and the availability of housing and support services that meet their changing needs.

RACE AND ETHNICITY

The San Francisco Bay Area has experienced gradual changes in the race and ethnic composition of residents. In contrast, Belmont has experienced less demographic change. Race and ethnic change may have implications for housing needs to the extent that groups have different household characteristics and income levels that affect their preferences for housing. Understanding these changes thus provides a factor for consideration while addressing housing needs.

As of 2008, Caucasians comprised the largest race/ethnic group in Belmont (69 percent), as they were in 1990 and 2000. However, between 1990 and 2008, minorities increased from almost 14 percent to 31 percent of the City's population, with the largest increase evident among Asians and Pacific Islanders. The countywide population is more diverse, with minorities comprising 41 percent of residents. Table 2-5 shows the changes in the racial and ethnic composition of Belmont residents.

Table 2-5 Race and Ethnicity

	1990		*2000*		*2008*		*Percent Change 1990-2008*
Race	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	
White	20,950	87	18,889	75	17,413	69	-17
Black	384	2	422	2	464	2	21
Asian & Pacific Islander	2,414	10	4,014	16	5,175	21	114
Other Race [1]	379	2	731	3	775	3	104
Multi-racial			1,067	4	1,254	5	
Ethnicity							
Hispanic or Latino [2]	1,755	7	2,090	8	2,183	9	24
Not Hispanic	22,372	93	23,033	92	22,898	91	2

1. Other Race includes American Indian and Alaska Native.

2. Persons of Hispanic/Latino ethnicity may be of any race.

Note: Significant changes were made between the 1990 and 2000 regarding how the Census Bureau asked people to report their race and ethnic origin. While the Bureau asked people to report their race and whether or not they were Spanish, Hispanic, or Latino in 1990, in 2000, this question was moved to a more prominent place in the census. Furthermore, whereas people could only mark one race in the 1990 Census, the 2000 Census allowed people to mark one or more races. "Census 2000 Brief: Overview of Race and Hispanic Origin." March 2001. http://www.census.gov/prod/2001pubs/cenbr01-1.pdf

Source: US Census, 1990 and 2000, Claritas 2008

2.2 EMPLOYMENT CHARACTERISTICS AND TRENDS

REGIONAL EMPLOYMENT TRENDS

Belmont and San Mateo County are part of the larger San Francisco-San Mateo-Redwood City Metropolitan Division. The retail trade and professional, scientific, and technical services sectors are the largest employers in the region. During the dot.com bubble, employment in the information and professional services sectors grew significantly in the 1990s. These sectors have been contracting since 2000. Since 2000 the education, and arts and entertainment sectors have expanded the most, 31 and 29 percent respectively. In addition, the cooling housing market, high oil prices, and related downturn in the national and global economies will impact the Bay Area.

San Mateo County Employers

Belmont is primarily a residential community. According to the Association of Bay Area Governments (ABAG), in 2005 Belmont had approximately 8,100 jobs, about 2 percent of the County's total employment. Although it is not a major employment center, Belmont is close to many of the County's major employers (see Table 2-6), which makes it a desirable place to live. Residential commute patterns further demonstrate that Belmont is a bedroom community for neighboring job centers; the 2000 US Census estimated that about 10 percent of the employed residents work in Belmont and 37 percent work outside San Mateo County.

Table 2-6 San Mateo County Largest Employers (2006)

Employer	*Industry*	*Location*	*Employees*
United Airlines	Airline	SFO (10 miles)	10,328
Oracle Corporation	Software	Redwood Shores (1.5 miles)	7,000
Genentech Inc.	Biotechnology	South San Francisco (15 miles)	5,763
County of San Mateo	Government	Redwood City (1 mile)	5,288
Kaiser Permanente	Healthcare	Redwood City (5 miles)	3,992
United State Postal Service	Government	Various - Belmont	2,396
Safeway Inc.	Supermarket	Various - Belmont	2,140
Applera (Applied Biosystems)	Biotechnology	Foster City (7 miles)	2,000
Electronic Arts	Media	Redwood Shores (2 miles)	1,800
Mills-Peninsula Health Services	Health Care	San Mateo (5 miles)	1,800
Siebel Systems	Software	San Mateo (3 miles)	1,550

Table 2-6 San Mateo County Largest Employers (2006)

Employer	*Industry*	*Location*	*Employees*
Stanford Linear Accelerator	Research and Development	Menlo Park (10 miles)	1,500
San Mateo County Community College District	Education	Various	1,450
SRI International	Research and Development	Menlo Park (7 miles)	1,397
Catholic Healthcare West	Health Care	Redwood City (4 miles)	1,215
Franklin Templeton Investments	Financial Services	San Mateo (2 miles)	1,200

Source: County Profile 2006

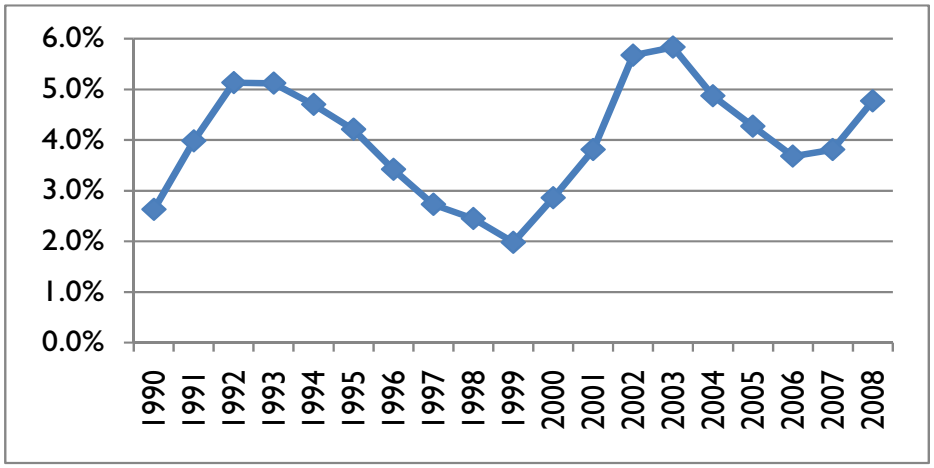
The dot.com bubble burst in 2000, severely impacting employment in the Silicon Valley region, of which Belmont is a part. This is reflected in the 11 percent drop in jobs in Belmont and 13 percent drop for San Mateo County as a whole.

Regional Unemployment

As shown in Chart 2-3, the unemployment rate is on the rise due to the current housing crisis and recession. In July 2008, unemployment for San Mateo County was 5.1 percent, and only 4.3 percent in Belmont.[1] By December 2008, unemployment in the County had increased to 5.9 percent. California's unadjusted unemployment rate in December 2008 was 9.1, so the County is doing comparatively well. In the West Bay Area region, between 2007 and 2008 the retail, leisure and hospitality, construction, and financial services sectors were hit with the most job losses. (Employment Development Department, January 23, 2009) At this point, it is unknown how long this current downturn will last and how it will affect employment and housing opportunities in the region and Belmont specifically.

[1] California Employment Development Department (EDD). Preliminary data for July 2008. http://www.labormarketinfo.edd.ca.gov/?pageid=133

Chart 2-3 Historic Regional Unemployment Rates



Source: CA Employment Development Department, Industry Employment & Labor Force - by Annual Average, 2009 (San Francisco-San Mateo-Redwood City Metropolitan Division)

BELMONT EMPLOYMENT

Projected Employment Growth

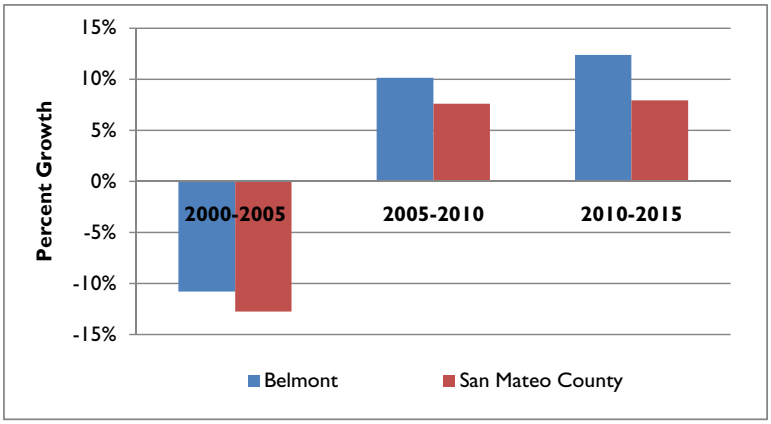
In 2007, ABAG projected that the number of jobs in Belmont would increase by 10 percent or 700 jobs between 2005 and 2010, and by 12 percent or 940 jobs between 2010 and 2015 to a total of approximately 8,500 jobs. These projections are based on the assumption that the local economy recovered from the dot.com bust by 2010, and then grew at a faster rate than the County.

Table 2-7 Projected Jobs

Jurisdiction	*2000*	*2005*	*2010*	*2015*	*Percent Change 2005-2015*
Belmont	7,710	6,880	7,580	8,520	24
San Mateo County	386,590	337,350	363,060	391,910	16

Source: ABAG Projections 2007

Chart 2-4 Projected Percent Job Growth, Belmont and San Mateo County, 2000 - 2015



Source: ABAG Projections, 2007

Employment Profile

As seen in the regional trends, during the 1990s, Belmont's job base increased by 1,795 jobs (23 percent) according to the Employment Development Department (Table 2-8). Much of this growth occurred in the services industry, which includes the high technology sector. Other industries that have grown noticeably include the following: finance, insurance, real estate; wholesale trade; and retail trade. In contrast, the manufacturing sector continued to experience significant job losses (730 jobs), reflecting both regional and national trends.

Table 2-8 Belmont Employment Profile

	1991		*1999*		*Percent Change*
Industry	*Jobs*	*Percent*	*Jobs*	*Percent*	*1991-1999*
Agriculture, Forestry, Fishing	122	2	104	1	-15
Construction	829	10	730	8	-12
Manufacturing	1,693	21	963	10	-43
Transportation, Communication, Gas	138	2	205	2	49
Wholesale Trade	750	9	1,185	12	58
Retail Trade	1,042	13	1,384	14	33
Finance, Insurance, Real Estate	441	6	973	10	121
Services	2,483	31	3,632	37	46
Local Government	413	5	530	5	28
Total	**7,911**	**100**	**9,706**	**100**	**23**

Source: California Employment Development Department (EDD), 2000

LABOR FORCE

According to the 1990 Census, 15,402 Belmont residents were in the labor force. In 1990, the two largest occupational categories were managerial and professional, and sales, technical, and administrative – comprising nearly 75 percent of employed residents (37 percent each). By 2000, the total labor force in the City was 14,238. Management and professional occupations represented the majority (54 percent), while sales and office jobs declined to 27 percent of the residents. These changes reflect the national trend towards replacing manufacturing and production industries with professional, information, and service industries Some categories are not directly comparable between 1990 and 2000. Based on the Claritas data, the occupational profile of Belmont residents has not changed between 2000 and 2008.

Table 2-9 Civilian Labor Force in Belmont and San Mateo County, 2000

	Belmont		*San Mateo County*	
	Number	*Percent*	*Number*	*Percent*
Occupations				
Management and Professional	7,745	54	154,419	43
Service	998	7	48,869	14
Sales and Office	3,786	27	98,865	27
Farming, Fishing, and Forestry	0	0	1,157	0
Construction, Extraction and Maintenance	874	6	27,227	8
Production, Transportation and Material Moving	835	6	31,103	9
Total Civilian Labor Force	14,238	100	361,640	100
Industry Sector				
Agriculture, forestry, fishing and hunting, and mining:	40	<1	1,603	<1
Construction	827	6	22,410	6
Manufacturing	1,789	13	37,189	10
Wholesale trade	567	4	14,320	4
Retail trade	1,565	11	40,854	11
Transportation, warehousing, and utilities	819	6	24,742	7
Information	713	5	16,220	4
Finance, insurance, real estate, rental and leasing	1,281	9	31,647	9
Professional, scientific, management, administration	2,671	19	58,127	16
Educational, health and social services	2,197	15	57,800	16
Arts, entertainment, recreation, and services	702	5	26,734	7
Other services	531	4	18,271	5
Public administration	536	4	11,723	3

Source: US Census, 2000

The civilian labor force profile of Belmont is very similar to San Mateo County as a whole. The main differences are found in the management and professional (43 percent in the County compared to 54 percent in Belmont), and service occupations (14 percent in the County compared to 7 percent in Belmont), which are reflected in the professional and services

industry sectors. A greater percentage of management and professional workers, usually the higher paid positions, and a lower percentage of service workers live in Belmont than in the County.

JOBS-HOUSING BALANCE

Businesses in the Bay Area generally create jobs at an increasingly faster rate (10 to 12 percent growth) than new housing (2 percent growth) is provided to support those jobs. This jobs-housing imbalance in the region as a whole has long-term regional planning implications. In particular, it escalates housing prices because demand outpaces supply. This problem is compounded by the fact that the region's overall housing stock does not include sufficient numbers of units at price ranges that are commensurate with the income of many households. This affordability crisis especially impacts lower-income renters and first-time homebuyers.

There are a variety of methods to evaluate the balance of employment and housing. The simplest method is a jobs-per-housing unit ratio that compares available housing and available jobs in a community. However, this does not address the fact that many households have more than one member of the household who is employed. Belmont continues to be a “bedroom” community that provides housing for people who work at different locations in the job-rich Peninsula and San Francisco area. As seen in Table 2-10, in Belmont in 2000 there were 1.4 employed residents per housing unit. In 2005, when the area was still recovering from the dot.com bust, the number of employed residents per housing unit dropped to 1.0. The ratio is expected to increase to 1.3 employed residents per housing unit in 2015. This indicator does not address housing affordability relative to the types of jobs available.

Although Belmont is generally job-poor and has fewer jobs than available housing units, San Mateo County has many more jobs than available housing units. For this reason, ABAG has projected that Belmont will continue to add jobs faster than housing to help balance local employment and housing. The jobs-housing ratio decreased by 12 percent between 2000 and 2005. Projected employment growth would cause this ratio to rebound by 2015.

A better way to evaluate the relationship between employment and housing is to compare the number of employed residents to the number of jobs in a jurisdiction. A jobs/employed residents ratio of greater than one suggests a net in-commute of workers into the city; a ratio less than one suggests a net out-commute. Belmont’s ratio of 0.7 indicates that many residents commute out of the City to work. While ABAG projections indicate that new jobs will be created faster than the projected population increase, the ratio of jobs to employed residents ratio is anticipated to remain low (0.6 in 2015).

ABAG does not generate projections for the number of housing units that will be built in a community. In 2005, the estimated vacancy rate in Belmont was 1 percent--there were 1 percent more housing units than households. To estimate the future number of housing units in Belmont, an additional 1 percent was added to the projected number of households.

Table 2-10 Jobs Housing Balance

Year	Jobs	Employed Residents	Housing Units	Employed Residents/ Housing Unit	Jobs/Housing Unit Ratio	Jobs/Employed Residents Ratio
2000	7,710	14,663	10,577	1.4	0.73	0.5
2005	6,880	10,577	10,745	1.0	0.64	0.7
2010	7,580	13,390	10,979	1.2	0.70	0.6
2015	8,520	14,310	11,282	1.3	0.76	0.6

Source: ABAG, 2007; California Dept. of Finance, 2009; Dyett & Bhatia, 2009.

2.3 HOUSEHOLD CHARACTERISTICS AND TRENDS

TOTAL HOUSEHOLDS

In 2008, there were an estimated 10,374 households in the City of Belmont, which is less than reported in the 2000 Census. The number of households grew by 3 percent between 1990 and 2000, at a rate of 0.3 percent per year. Between 2000 and 2008, the number of households decreased by 0.4 percent, at a rate of 0.05 percent per year.

Table 2-11 Household Growth Trends (1990 - Current)

Year	1990	2000	2008
Households	10,105	10,418	10,374
Numerical Change		313	-44
Percent Change		3.1%	-0.42%
Annual Rate of Change		0.31%	-0.05%

Source: US Census 1990 and 2000, Claritas, 2008

According to ABAG, the number of households in Belmont is not anticipated to grow appreciably over the next decade. In 2010, Belmont is projected to have 10,870 households and add another 300 households by 2015 for a total of 11,170. This represents an 8 percent total increase between 2008 and 2015.

HOUSEHOLD TYPES

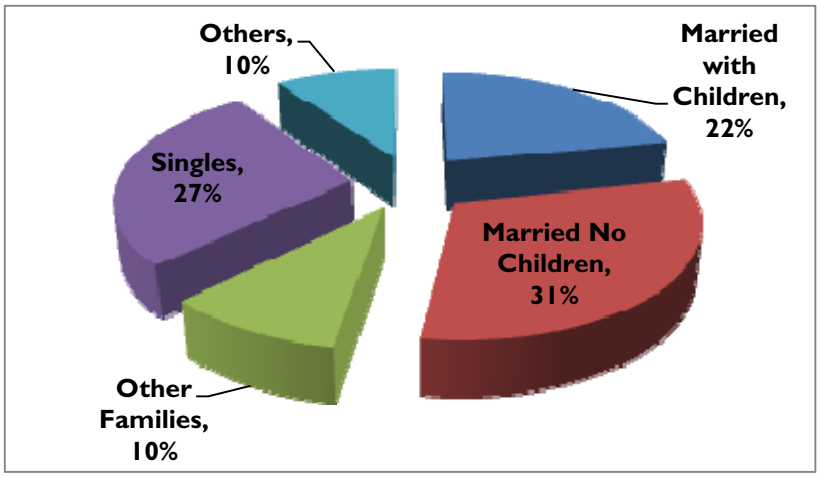
According to Claritas, in 2008 Belmont was home to 10,374 households, of which 63 percent were family households (Table 2-12). Family households are comprised of married couple families with or without children as well as other family types, such as female-headed households with children. Non-families, including singles, and other households, made up 37 percent of households in Belmont. As was the case in 1990, singles comprised 27 percent of all households in the City. "Other" families and other non-families comprised 20 percent of households living within Belmont.

Table 2-12 Household Types

	1990		2000		2008		1990-2008
Household Type	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Percent Change*
Families	6,346	63	6,547	63	6,506	63	3
Married with Children	2,103	21	2,264	22	2,260	22	7
Married No Children	3,230	32	3,211	31	3,178	31	-2
Other Families	1,013	10	982	9	1,068	10	5
Non-Families	3,759	37	3,871	37	3,868	37	3
Singles	2,729	27	2,838	27	2,850	27	4
Others	1,030	10	1,033	10	1,018	10	-1
Total Households	**10,105**	**100**	**10,418**	**100**	**10,374**	**100**	**3**

Source: US Census 1990, 2000; Claritas, 2008; Department of Finance E5 Report, 2008

Chart 2-5 Household Types



Source: Claritas, 2008

Household composition in Belmont has remained relatively stable since 1990. Households made up of married families without children still comprised the largest type of household, representing 31 percent of all households, although this share has shrunk at a slow steady rate (average -0.1 percent per year) since 1990. Singles were the next largest household type, with 27 percent of the total. The household category for persons living alone grew by 4 percent since 1990, with most of the growth occurring in the 1990s. Since 2000, this group has grown very slowly (average 0.1 percent per year). The number of married couples with children also increased in the 1990s (almost 8 percent increase), but has since declined slightly (by 0.2 percent).

HOUSEHOLDS BY TENURE

The number of households owning their homes has remained steady at approximately 60 percent since 1990, as seen in Table 2-13. The increase in home ownership between 1990 and 2000 is congruent with the good economic times in the late 1990s. The decrease in home ownership between 2000 and 2008 may reflect the impact of the dot.com bubble bursting and the loss of local and regional jobs, and the rapid increase in housing values in the local and global markets since the late 1990s. The number of San Mateo County households owning their homes increased by about a percentage point to 61 percent between 1990 and 2000. Statewide approximately 57 percent of households owned their homes in 2000, up from 56 percent in 1990.

Table 2-13 Households by Tenure (1990 - Current)

	1990		*2000*		*2008*		*2000-2008*
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Percent Change*
Owner	5,892	58.3	6,270	60.2	6,212	59.9	-0.9
Renter	4,213	41.7	4,148	39.8	4,162	40.1	0.3

Source: US Census, 1990 and 2000; Claritas, 2008

HOUSEHOLD SIZE

In 2008, the largest type of household in Belmont was 2-person households, comprising 37 percent of all households. One person households represented more than a quarter of the total households in the City. Over 65 percent of Belmont's households are one- or two-person households. Almost 95 percent of all households in Belmont have 4 or fewer persons. The number of 6-person households increased the most of any group, by 11 percent, between 2000 and 2008, though this group represents only 1 percent of all households. There are just over 600, 6 percent, large households with more than 4 persons in Belmont.

Table 2-14 Household Size

	1990		*2000*		*2008*		*2000-2008*
Household Size	*Total*	*Percent*	*Total*	*Percent*	*Total*	*Percent*	*Percent Change*
1-person	2,729	27	2,838	27	2,850	27	0
2-persons	3,822	38	3,885	37	3,811	37	-2
3-persons	1,694	17	1,729	17	1,750	17	1
4-persons	1,306	13	1,391	13	1,357	13	-2
5-persons	401	4	414	4	433	4	5
6-persons	102	1	108	1	120	1	11
7 or more persons	51	1	53	1	53	1	0
Total	**10,105**		**10,418**		**10,374**		

Source: US Census, 1990 and 2000; Claritas, 2008

Between 1990 and 2000, the number of one-person households and 7-or-more person households that owned their homes increased by 15 percent respectively. During that same time period, the numbers of 4-person households and 5-person households who rented their homes increased by 18 percent and 15 percent respectively.

Table 2-15 Owner Occupied Units by Household Size

	1990		*2000*		
Household Size	*Number*	*Percent*	*Number*	*Percent*	*1990-2000 Percent Change*
1-person	942	16	1,087	17	15
2-persons	2,389	41	2,504	40	5
3-persons	1,110	19	1,184	19	7
4-persons	1,034	18	1,069	17	3
5-persons	305	5	304	5	0
6-persons	79	1	84	1	6
7-or-more persons	33	1	38	1	15
Total	**5,892**	**100**	**6,270**	**100**	**6**

Source: US Census 1990, 2000

Table 2-16 Renter Occupied Units by Household Size

	1990		*2000*		
Household Size	*Number*	*Percent*	*Number*	*Percent*	*1990-2000 Percent Change*
1-person	1,787	42	1,751	42	-2
2-persons	1,433	34	1,381	33	-4
3-persons	584	14	545	13	-7
4-persons	272	6	322	8	18
5-persons	96	2	110	3	15
6-persons	23	1	24	1	4
7-or-more persons	18	0	15	0	-17
Total	**4,213**	**100**	**4,148**	**100**	**-2**

Source: US Census 1990, 2000

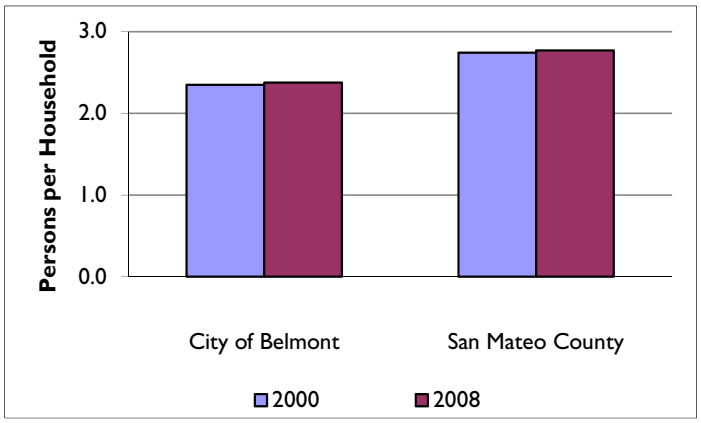
By 2008 Belmont's average household size increased by 2 percent to 2.42 persons per household from 2.37 in 1990. The average household size for San Mateo County has also increased since 2000, from 2.7 to 2.8 persons per household.

Table 2-17 Average Household Size

	1990	*2000*	*2008*	*1990-2008 Percent Change*
Belmont Average Household Size	2.4	2.4	2.4	2
County Average Household Size	2.7	2.7	2.8	4

Source: US Census 1990, 2000; Claritas, 2008; Department of Finance E5 Report, 2008

Chart 2-6 Average Household Size



Source: US Census 2000; Claritas Demographic Snapshot, 2008

HOUSEHOLD INCOME

Household income is the most important factor affecting housing opportunity, determining a household's ability to balance housing costs with other basic necessities of life. Income levels can vary considerably among households, based upon tenure, household type, location of residence, and/or race/ethnicity, among other factors.

San Mateo County Income Distribution

In preparing housing elements, State law requires each jurisdiction to analyze the distribution of income in a community. Table 2-17 provides the details of the California Department of Housing and Community Development (HCD) 2009 Income Limits. The distribution of income is divided into four categories that are defined in relation to the County median family income (MFI), which is estimated to be $96,800 for 2009. Therefore, if a family of four in San Mateo County makes less than the income listed, they qualify as:

- Extremely Low Income: up to $33,950
- Very Low Income: up to $56,550
- Low Income: up to $90,500
- Moderate Income: up to $116,150

Table 2-18 San Mateo County Area Median Income by Family Size (2009)

Persons in Household	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
Extremely Low	23,750	27,150	30,550	33,950	36,650	39,400	42,100	44,800
Very Low	39,600	45,250	50,900	56,550	61,050	65,600	70,100	74,650
Low	63,350	72,400	81,450	90,500	97,700	104,950	112,200	119,450
Moderate	81,300	92,900	104,550	116,150	125,450	134,750	144,050	153,300
Median	**67,750**	**77,450**	**87,100**	**96,800**	**104,550**	**112,300**	**120,050**	**127,800**

Source: HCD 2009 Income Limits

Belmont Household Income Distribution

Household incomes in Belmont are fairly evenly distributed over all categories, but the trends indicate that more lower-income families are living in Belmont currently than previously. Approximately 30 percent of all households earn less than $35,000. A four-person household in this income group would be considered extremely- to very-low income. The number of households in this income group has increased significantly (83 percent) since 1999. A total of 36 percent of the households earn between $35,000 and $100,000. A four-person household in this income group would be considered very low- to moderate-income. The number of households in this income group has increased by almost 20 percent since 1999. The number of households making over $100,000 has decreased by almost 60 percent since 1999.

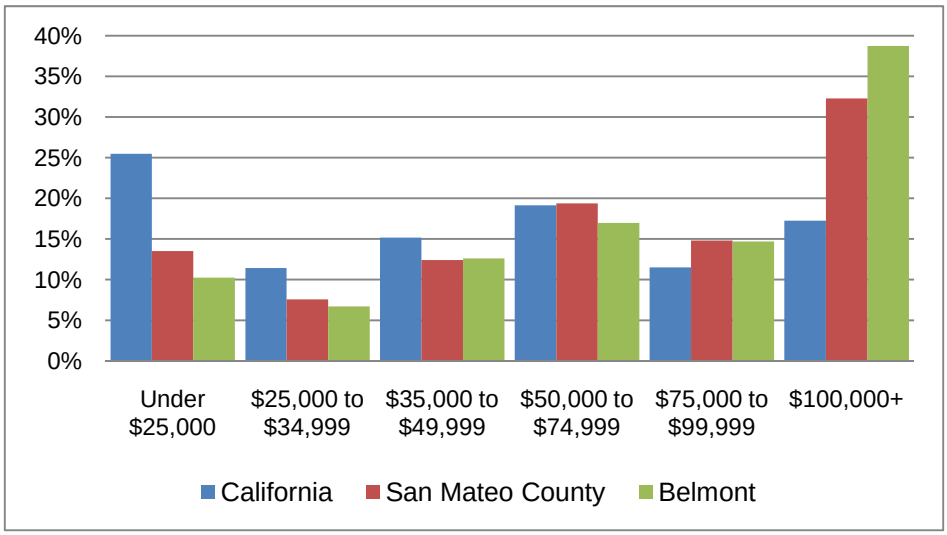
Table 2-19 Household Income Distribution

	1989		*1999*		*2008*		*1999-2008*
Income Group	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Percent Change*
Under $25,000	1,952	19	1,066	10	1,550	15	45
$25,000 to $34,999	1,315	13	699	7	1,681	16	140
$35,000 to $49,999	1,694	17	1,313	13	1,414	14	8
$50,000 to $74,999	2,177	21	1,767	17	2,262	22	28
$75,000 to $99,999	1,604	16	1,529	15	1,818	18	19
$100,000+	1,396	14	4,027	39	1,649	16	-59

Source: US Census, 1990, 2000; Claritas, 2008

According to the US Census, in 1999 the median household income in California was $47,493. In San Mateo County the median household income was $70,819 and in Belmont it was $80,905. The differences in the income distributions for these jurisdictions are illustrated in Chart 2-7.

Chart 2-7 State, San Mateo County, and Belmont Household Income Distribution (1999)



Source: US Census, 2000

Employment Survey by Income Level

Homeownership is increasingly difficult to achieve, even for middle class working professionals. Traditionally middle class professions have included teachers, police officers, fire fighters, and nurses. Because of high housing prices in Belmont and surrounding areas, some of these professionals are forced to live further away where homes are less costly and have to commute longer distances to their place of work. Table 2-19 indicates the mean annual salaries of occupations in western Bay Area counties - San Mateo, San Francisco, and Marin - including teachers, fire fighters, police officers, and librarians. (California Employment Development Department, 2009)

Table 2-20 Salary Survey 1st Quarter 2008 West Bay Area Region

	Hourly Mean	*Estimated Annual Salary*
Extremely Low Income 1-person Household (Less than $23,750)		
Service Station Attendant	$10.51	$21,863
Personal and Home Care Aides	$11.17	$23,168
Very Low Income 1-person Household (Between $23,751 and $39,600)		
Child Care Worker	$13.81	$28,722
Retail Salesperson	$13.97	$29,049
Hairdresser, Hairstylist, and Cosmetologist	$15.55	$32,350
Landscaping and Grounds-keeping Worker	$15.90	$33,087
Preschool Teacher	$17.10	$35,574
Low Income 1-person Household (Between $39,601 and $63,350)		
Child, Family, and School Social Worker	$24.15	$50,228
Construction and Related Worker	$24.24	$50,430
Elementary School Teacher		$60,216
Moderate Income 1-person Household (Between $63,351 and $81,300)		
Middle-school Teacher		$64,256
High-school Teacher		$64,666
Librarian	$32.76	$68,153
Police and Sheriff Patrol Officer	$35.61	$74,069
Fire Fighter	$37.77	$78,562
Above Moderate Income 1-person Household (More than $81,300)		
Computer Programmer	$42.82	$89,072
Database Administrator	$44.12	$91,749
Registered Nurse	$44.46	$92,477
Veterinarian	$49.82	$104,000
Above Moderate Income 4-person Household (More than $116,150)		
Construction Manager	$55.33	$115,000
Dentist	$66.32	$138,000

Source: California Employment Development Department, 2009

Based on the County's household income distribution (Table 2-17), most of the above positions would be considered to be lower-income for a family of four persons. For a family with two wage earners, such as two social workers, the household would be classified as moderate or above moderate-income.

2.4 SPECIAL NEEDS GROUPS

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics among others. As a result, certain segments of Belmont residents may experience a higher prevalence of lower income, overpayment, overcrowding, or other housing problems.

State Housing Element law states that "special needs" groups include the following: senior households, disabled persons, large households, female-headed households with children, students, homeless persons, and farmworkers. This section provides a discussion of the housing needs facing each group as well as the major programs and services available to address their housing and supportive service needs.

SENIOR HOUSEHOLDS

Senior households have special housing needs due to three concerns – lower income, higher health care costs, and increased physical disabilities. As seen in Table 2-4 (page 2-3), there were 3,615 seniors (age 65 and above) living in the City of Belmont in 2008, comprising 14 percent of the total population. This is a 31 percent increase from 1990 when seniors comprised only 11 percent of the total population.

In 1999, the US Census reported the AMI to be $80,905. The State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data shows that 20 percent of elderly homeowners (age 62 and above) and 62 percent of elderly renters have income levels less than 50 percent of the area median income (AMI), which would be less than approximately $40,500.

Table 2-21 Elderly Households by Income and Tenure

	Owners		*Renters*		*Total*	
Income Level	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Below 50% AMI	339	20	262	62	601	29
51% to 80% AMI	383	23	75	18	458	22
81%+ AMI	945	57	85	20	1,030	49
Total Elderly Households	**1,667**		**422**		**2,089**	**100**

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, 2000

In 1999, 162 seniors (age 65 and above) were living below the poverty limit, as determined by the US Census. In 1999, the poverty thresholds for a one-person senior household were an average income of $7,990 or $10,075 for a two-person senior household with no children.

The needs of seniors vary by tenure. CHAS indicates that one-third of all one and two elderly person households (age 62 and over) are overpaying for housing. More than 70 percent of elderly households who rent and less than 25 percent of elderly homeowners are overpaying. In San Mateo County approximately 64 percent of elderly households who rent and 26 percent of elderly homeowners are overpaying, while statewide approximately 58 percent of elderly households who rent and 28 percent of elderly homeowners are overpaying. This indicates a need for affordable rental housing units for seniors in Belmont. Senior homeowners may also

require assistance in performing home maintenance or repair activities due to their physical disabilities.

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. For the frail or disabled elderly, housing with architectural design features that accommodate disabilities can help ensure continued independent living arrangements. Elderly with mobility/self care limitation also benefit from transportation alternatives. Senior housing with supportive services can be provided to facilitate independent living.

PERSONS WITH DISABILITIES

Disabled persons have special housing needs because of their fixed income, the lack of accessible and affordable housing, and the medical costs of their disability. A “disability” refers to a condition lasting over six months which restricts one's work, the ability to work full-time, their mobility or ability to go outside of the home, or their ability to take care of personal needs. According to the 2000 Census, 5,506 persons with a disability reside in Belmont, representing 22 percent of the City's population. Approximately 4 percent of children between ages 5 and 15, 18 percent of adults, and 66 percent of seniors in Belmont had a disability in 2000.

Table 2-22 Persons with Disabilities by Disability Type

	Ages 5 to 15	*Ages 16 to 64*	*Ages 65 and Over*	*Total*
Disability Type				
Sensory	18	129	422	569
Physical	0	548	717	1,265
Mental	96	453	216	765
Activity or Ability Restricted by Disability				
Self-care	10	150	285	445
Go-outside-home	--	596	567	1,163
Employment (unable to work)	--	1,299	--	1,299
Total persons with disability	**124**	**3,175**	**2,207**	**5,506**
Age group total (2000)	3,333	16,591	3,327	25,123
Percent of total	4	19	66	22

Source: Census 2000 SF 3: P41

The living arrangement of disabled persons depends on the severity of the disability. Many persons live at home in an independent fashion or with other family members. To maintain independent living, disabled persons may need special assistance. This can include special housing design features for the disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions among others. Services can be provided by public or private agencies.

LARGE HOUSEHOLDS

Large households are defined as households with five or more members in the unit. Large households comprise a special need group because of their need for larger units, which are

often in limited supply and therefore command higher rents. In order to save for other basic necessities of food, clothing and medical care, it is common for lower income large households to reside in smaller units, frequently resulting in overcrowding.

Table 2-23 Large Households

	Owner Occupied	*Renter Occupied*	*Total*
1990	417	137	554
2000	426	149	575
2008	--	--	606
Percent Change	2	9	9

Source: US Census 1990, 2000; Claritas, 2008

Belmont was home to 606 large households in 2008, which represents a 5 percent increase since 2000 or a 9 percent increase since 1990. Based on the US Census data in 2000, 26 percent of the large households rented housing, and 74 percent owned their homes. The housing needs of large households are typically met through larger units.

Table 2-24 Large Housing Units

	Owner-occupied		*Renter-occupied*		*Total Units*	
Size of Unit	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
3+ bedrooms	5,300	84	606	15	5,906	56
4+ bedrooms	1,917	30	121	3	2,038	19

Source: US Census 2000

As shown in Table 2-24, in 2000 Belmont had 5,300 owner-occupied units (84 percent of all owner-occupied units) and 606 rental units (15 percent of all renter-occupied units) with three or more bedrooms that could reasonably accommodate large families without significant overcrowding.

Table 2-25 Large Households by Income Group and Tenure

	Owners		*Renters*		*Total*	
	Number	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Below 50% AMI	18	5	28	20	28	5
51% to 80% AMI	12	3	48	35	60	11
81%+ AMI	369	92	63	45	432	80
Total Households	**399**		**139**		**538**	

Source: State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, 2000

In 2000, 20 percent of the large households renting housing were low income and 35 percent were moderate income. More than 90 percent of the large households that owned their houses were above moderate income. In 2000, 225 large households were overpaying for housing, 31 percent of the homeowners and 72 percent of the renters. In approximately 8 percent of all the large households, the cost burden of housing was more than 50 percent of the household income. In San Mateo County approximately 84 percent of large households who rent and 26

percent of large household homeowners were overpaying, while statewide approximately 84 percent of large households who rent and 28 percent of large household homeowners were overpaying. This indicates a need for affordable home ownership opportunities for large households in Belmont.

SINGLE-PARENT FAMILIES

Single-parent households often require special consideration and assistance as a result of their greater need for affordable housing, accessible day care, health care, and other supportive services. Because of their relatively lower incomes and higher living expenses due to their children, these households usually have more limited opportunities for finding affordable, decent, and safe housing. Female-headed households are particularly vulnerable due to lower incomes which exacerbate housing affordability problems.

Table 2-26 Single Parent Households

	2000		*2008*		*2000-2008*
Household Type	*Number*	*Percent*	*Number*	*Percent*	*Percent Change*
Male-headed Households (no spouse present)	318	3	331	3	4
With own children under 18 years	112	1	146	1	30
No own children	206	2	185	2	-10
Female-headed Households (no spouse present)	579	6	737	7	27
With own children under 18 years	313	3	345	3	10
No own children	266	3	392	4	47
Total Single-Parent Households (with children)	425	4	491	5	16
Total Households	10,401	100	10,374	100	0

Source: US Census 2000 (SF 3: P10); Claritas, 2008

In 2008 single-parent households with children comprised 5 percent of all households in Belmont. The number of such households has increased by 16 percent since 2000, which reverses the trend during the 1990s of a decreasing number of single-parent households with children. The number of single male householders with children increased by 30 percent and the number of single female householders with children has increased by 10 percent between 2000 and 2008.

In 1999, there were 111 families living below the poverty level in Belmont, which is almost 2 percent of the 6,616 families. Approximately 20 percent of the families living below poverty level are single-parent families with children.

Table 2-27 Families Living Below Poverty Level (1999)

	Number	*Percent*
Single Male-headed Families with children	9	8
Single Female-headed Families with children	11	10
Female-headed Families without children	15	14
Married-couple Families	76	68
Total Families Below Poverty Level	**111**	**2**
Total Families	6,616	100

Source: US Census 2000 (SF 3: P90)

A vulnerable subgroup of single-parent families is "subfamilies" with children. Subfamilies with children include single parents or grandparents with children who are living with another family. In 2000, the City was home to 29 single-parent subfamilies with children (2000 Census). Although income statistics are not available for this group, they are vulnerable to the point that they often need to double up to save income for other basic necessities. In some cases, subfamilies also double up to share in child rearing responsibilities.

COLLEGE STUDENTS

Students have special housing needs due to limited income and financial resources. Many students, who attend community colleges part-time, work full-time jobs, while full-time students often work less. In either case, students often earn low incomes, pay more than half their income for housing, and/or may double up to afford rents. According to the 1990 Census, 2,790 persons living in Belmont were enrolled in an institution of higher learning. However, by the 2000 Census, this number declined to 2,016 persons (8 percent of the total population).

Belmont is home to the Notre Dame de Namur University (NDNU) with enrollment of almost 1,340 students. The College offers two types of on-campus housing: residence halls and apartments. There are three coeducational residence halls and three apartment buildings (with a total of 36 independent units). The total of 241 units accommodates about 528 students, approximately 39 percent of the NDNU student body.[2]

FARMWORKERS

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). According to the 1990 Census, there were 83 Belmont residents employed in farming, forestry, and fishing occupations. By 2000, no persons in this occupation category lived in Belmont. This statistic was reiterated in the Claritas demographic data from 2008. Given that there are so few persons employed in agricultural-related industries, the City can address their housing needs through its overall affordable housing programs.

[2] Mary Olesky, Director of Housing & Residence Life at Notre Dame de Namur University. Personal correspondence, April 9, 2009.

HOMELESS PERSONS

The causes of homelessness are diverse, but primary contributors include a tight housing market, low wages, lack of job opportunities, substance abuse, mental or physical illness, and domestic violence.

In 2005 and 2006, a community-based planning process in San Mateo County resulted in the production of a plan entitled *Housing Our People Effectively (HOPE): Ending Homelessness in San Mateo County*, also known as "the HOPE plan." The HOPE plan is the County's comprehensive local policy strategy for ending homelessness in the County by 2016. It also provides the framework for addressing the requirements of Senate Bill 2 "Planning for Emergency Shelters," which requires a detailed analysis of emergency shelters and transitional and supportive housing in the Housing Element (thus broadening the scope of the Housing Accountability Act to include these uses).

Number and Characteristics of People Experiencing Homelessness

The San Mateo County 2009 Homeless Census and Survey (the "Census and Survey"), which was conducted as a HOPE plan program, estimated that there were 1,796 homeless people in the County on the night of January 29, 2009. (Kate Bristol Consulting and Debbie Greiff Consulting, May 2009) Table 2-27 shows basic characteristics of the homeless population counted on that date. This represents 27 percent fewer homeless individuals than were counted in 2007. Of the 1,796 total, 45 percent were unsheltered (living on the streets, in vehicles, or in encampments) and 55 percent were sheltered (staying at emergency shelters, transitional housing, or public institutions; or using motel vouchers). Using an annualizing formula developed by the Corporation for Supportive Housing, the report estimated that 2,712 people were homeless in San Mateo County at some point during 2007.

Table 2-28 Characteristics of Surveyed Homeless Population, San Mateo County

	Number	*Percent*
Total Homeless Population Counted	1,796	100
Sheltered	993	55
Unsheltered	803	45
Households	1,482	100
With Dependent Children	132	9
No Dependent Children	1,350	91

Source: San Mateo County Homeless Census and Survey, May 2009

The 1,796 homeless people counted consisted of 1,482 households, nine percent of which were families with dependent children. Based on the results of a representative sample of 427 homeless people using a two-page questionnaire, the typical homeless person in San Mateo County is a single male with at least one disability. Over 85 percent of adults surveyed were individuals or couples without children; 69 percent were male, and 68 percent had at least one disability. Eighty-nine percent of those surveyed were unemployed, and 7 percent were earning

more than $1,000 per month. Veterans of the armed services comprise 14 percent of the total surveyed.[3]

The one-day homeless count conducted in 2009 found five (5) unsheltered homeless individuals in the City of Belmont, comprising 0.3 percent of the County total. This represents a 58 percent decrease in the number of homeless since the 2007 Census and Survey. (Kate Bristol Consulting and Debbie Greiff Consulting, May 2009)

Existing and Planned Resources

In a point-in-time bed and unit count conducted on January 29, 2008, the San Mateo County Center on Homelessness found a countywide total of 1,034 emergency and transitional shelter beds and supportive housing units. Of these, 789 (76 percent) were emergency and transitional shelter beds and 245 (24 percent) were units of supportive housing. None of the County's emergency and transitional shelter beds and supportive housing units are located in Belmont. However, several regional facilities serve the homeless in the area. The City supports nonprofit organizations that provide housing and support services to Belmont residents. The City provides annual funding to CALL Primrose, Shelter Network, and HIP Housing. These organizations are discussed below:

CALL Primrose

CALL Primrose Center is a nonprofit agency located in Burlingame, which has provided emergency aid and assistance to Mid-Peninsula residents since 1983. CALL Primrose gives out over 20,000 bags of food each year to low-income singles, families, seniors, and homeless. In Fiscal Year 2008-2009, the City of Belmont provided $3,812 to CALL Primrose to fulfill a portion of a three year contract for $1,906 per year between 2008 and 2010.

Shelter Network

Shelter Network was founded in 1987 to provide a comprehensive coordinated network of housing and social services for the homeless residents of the San Francisco Peninsula. Shelter Network provides emergency shelter, transitional housing, counseling, and support services to help individuals and families break the cycle of homelessness. Each year Shelter Network serves more than 3,500 homeless adults and children on the Peninsula and provides over 183,000 nights of shelter. Between 2000 and 2009, the City of Belmont provided $81,275 to Shelter Network.

HIP Housing

The Human Investment Project for Housing (HIP Housing) provides housing resources to over 1,000 San Mateo County residents each year. HIP Housing facilitates home sharing arrangements for seniors, persons with disabilities, single parents and children, as well as providing self-sufficiency supportive services, and home equity conversion programs. HIP Housing and its affiliate organizations develop new and acquire existing housing to expand the pool of affordable housing in the area. Between 2000 and 2009, the City of Belmont provided $169,550 to HIP Housing.

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[3] This data is drawn from the 2009 San Mateo County Homeless Census and Survey, Executive Summary, issued in May 2009 and represents the results of a one-night homeless census conducted by the San Mateo County Human Services Agency, Center on Homelessness on January 29, 2009.

Assessment of Unmet Need for Supportive Housing

As part of the planning process for the HOPE plan, a working group was convened to develop an estimate of the number of supportive housing units that would have to be developed to meet the housing needs of all the homeless people in San Mateo County. This working group drew from best practices in the field of supportive housing as well as the expertise of local housing and shelter providers to develop their methodology. The result was an estimate that San Mateo County needed to create 1,682 units of supportive housing for homeless people during the 10-year period from 2006 to 2015. In the two years since the plan was published, 34 supportive housing units have been created, leaving a balance of 1,648 units needed.

The estimates presented in the HOPE Plan do not provide a breakdown of unmet need by jurisdiction. However, Belmont has estimated its share of the needed units, based on the percentage of the total number of unsheltered homeless people living in the City. Given that approximately 1 percent of the total unsheltered homeless people in the County are residing in Belmont, the unmet need for supportive housing units is approximately 18 units.

Assessment of Unmet Need for Emergency Shelter

At this time, the City of Belmont has no emergency shelters within its jurisdiction. Calls for housing assistances are referred to San Mateo County and Shelter Network. Based on the five documented unsheltered homeless people in the community, the City would need at least five emergency shelter beds.

There is no data presently available documenting the increased level of demand for shelter in San Mateo County during particular times of the year. Due to the relatively mild climate, the only time of year when increased demand appears to be a factor is during the winter months (December to February). During extremely cold periods, some shelters set up additional cots to accommodate increased shelter demand, and the County periodically opens special “warming shelters” during extended cold spells. Anecdotal evidence suggests that this additional capacity is sufficient to meet the need during these periods.

Additionally, it should be noted that the biannual homeless count always takes place in the last week of January, which is a period of time when demand for shelter typically is at its highest. Since the year-round need described above is based on that biannual count, it is assumed that seasonal need for emergency shelter does not exceed the year-round need.

2.5 HOUSING STOCK CHARACTERISTICS

This section of the Housing Element addresses various housing characteristics and conditions that affect the well-being of City residents. Housing factors evaluated include the following: housing stock and growth rates, tenure and vacancy rates, the age and condition of housing, housing costs, and affordability, among others. Programs to improve the availability and condition of housing are detailed in Chapter 5, the Housing Plan.

HOUSING DEVELOPMENT

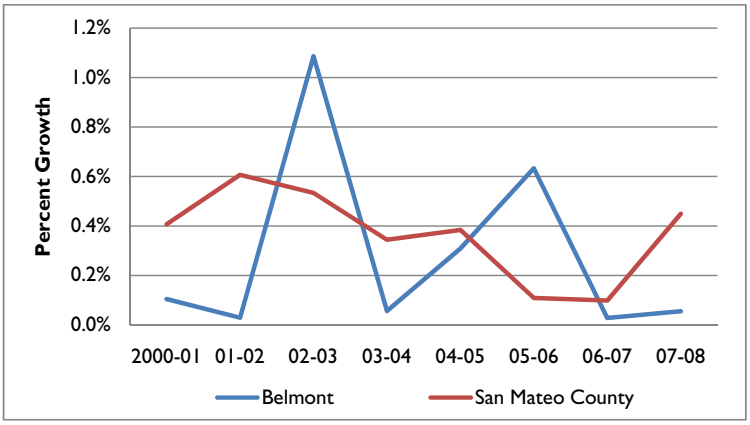
Residential development activity in Belmont has been limited over the past few decades, primarily because of the declining amount of vacant land available for development. Between 1990 and 2000, the housing stock in Belmont increased by 2.3 percent from 10,320 to 10,577. In 2008, there were a total of 10,822 housing units, which is an increase of 245 units (2.3 percent) since 2000. On average, 31 new housing units were built each year in the City of Belmont. The number of housing units in San Mateo County has grown a total of 3 percent over the same time period.

Table 2-29 Total Housing Units

	Belmont			*County*		
Year	*Total Units*	*Change*	*Percent Change*	*Total Units*	*Change*	*Percent Change*
2000	10,577	--	--	260,578	--	--
2001	10,588	11	0.1	261,637	1,059	0.4
2002	10,591	3	0.0	263,223	1,586	0.6
2003	10,706	115	1.1	264,625	1,402	0.5
2004	10,712	6	0.1	265,533	908	0.3
2005	10,745	33	0.3	266,551	1,018	0.4
2006	10,813	68	0.6	266,840	289	0.1
2007	10,816	3	0.0	267,102	262	0.1
2008	10,822	6	0.1	268,301	1,199	0.4
Average Annual Growth Rate			0.29			0.37

Source: California Department of Finance Report E-5

Chart 2-8 Percent Growth in Housing Units - Belmont and San Mateo County



Source: California Department of Finance

Given the limited amount of vacant land available for new development, the majority of new housing will likely occur in the commercial zones and on institutional land uses throughout the community. Based on ABAG projections for the growth in the total number of households (8 percent between 2008 and 2015), approximately 796 new households may need to be accommodated in the City of Belmont. To meet this projected demand for housing units, approximately 114 units would need to be built each year until 2015. As seen in Table 2-28, only in one year of the past eight has the City added more than 100 units. The regional housing needs assessment for Belmont is 399 housing units between 2007 and 2014. This would entail an average of 80 units to be built each year between 2009 and 2014.

VACANCY RATES

The vacancy rates have been decreasing since 1990. In 2000, the homeowner vacancy rate was 0.3 percent, 0.5 percentage points lower than 1990. The rental vacancy rate was 1.0, which is 1.3 percentage points lower than in 1990, according to the US Census. In 2000, the vacancy rate for all of San Mateo County was 0.5 percent for homeowners and 1.8 percent for rental properties, with a total vacancy rate of 2.5 percent.

Table 2-30 Belmont Vacancy Rates

	1990	*2000*	*2008*
Homeowner Vacancy Rate	0.8%	0.3%	
Rental Vacancy Rate	2.3%	1.0%	
Total Vacancy Rate	2.1%	1.5%	1.1%

Source: US Census 1990, California Department of Finance, 2000, 2008

HOUSING TYPES

Single-family and Multi-Family Units

Single-family detached housing units are the predominant housing type in Belmont comprising 58 percent of all housing units. However, other types of housing are increasingly being built. Since 2000, the number of attached single family units has increased by 12 percent; however, attached units only represent 6 percent of all the housing units. The number of multi-family units has increased by 3 percent since 2000, with most developments having more than five units. No two to four unit projects were built between 2000 and 2008.

Table 2-31 Housing Stock

	1990		*2000*		*2008*		*2000-2008 Change*	
Unit Type	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*	*Number*	*Percent*
Single-Family	6,501	63	6,809	64	6,951	64	142	2
Detached	6,113	59	6,228	59	6,302	58	74	1
Attached	388	4	581	5	649	6	68	12
Multi-family	3,830	37	3,768	36	3,871	36	103	3
2-4 units	228	2	275	3	275	3	0	0
5+ Units	3,602	35	3,493	33	3,596	33	103	3
Mobile Home & Other	4	0	0	0	0	0	0	0
Total	**10,335**	**100**	**10,577**	**100**	**10,822**	**100**	**245**	**2**

Source: Department of Finance Report E-5

Housing Size by Bedrooms

In 2000, there were 606 renter-occupied units with three or more bedrooms. This is 23 percent more than in 1990 and should be more than adequate to house the 471 renter households with four or more persons reported residing in the City by the 2000 US Census.

Table 2-32 Housing Units by Number of Bedrooms

	1990			*2000*			*1990-2000*
Bedrooms	Owned	Rented	Total	Owned	Rented	Total	*Total Change*
No bedroom	12	470	482	10	637	647	165
1 bedroom	238	1876	2,114	187	1,708	1,895	-219
2 bedrooms	727	1376	2,103	804	1,216	2,020	-83
3 bedrooms	3,282	398	3,680	3,383	485	3,868	188
4 bedrooms	1,253	84	1,337	1,633	94	1,727	390
5 or more bedrooms	380	9	389	284	27	311	-78

Source: US Census, 1990, 2000

HOUSING AGE AND CONDITIONS

In determining the condition of the existing housing stock and the need for its preservation and improvement, the 2000 Census information is not sufficient, because the Census defined unsound buildings as those without plumbing or without kitchens. The Census therefore does not provide the level of specificity needed to accurately gauge the housing rehabilitation needs of the community. In 2000, 217 housing units (2 percent of all units) in Belmont were reported to have incomplete kitchen (187 units) or plumbing facilities (30 units).

According to Belmont's Chief Building Official, Mark Nolfi, half of the City's housing stock is in average condition and only 1 percent is in poor condition. Between 20 to 30 percent is in good condition, and the remaining housing stock is in excellent condition. The Code Enforcement Officer, Kirk Buckman, indicated that almost all existing residential code violations are being addressed efficiently. Based on this information, approximately 110 residential units need some degree of rehabilitation.

Between 2006 and 2008, an average of 400 building permits were issued each year for residential improvements and repairs. This indicates that each year about 4 percent of Belmont's housing stock is being improved.

Table 2-33 Residential Building Permits

	2006	*2007*	*2008*
Residential Building Permits	432	476	377
Permits for New Units or Other Improvements [1]	32	38	17
Permits for Repairs & Improvements	400	438	360

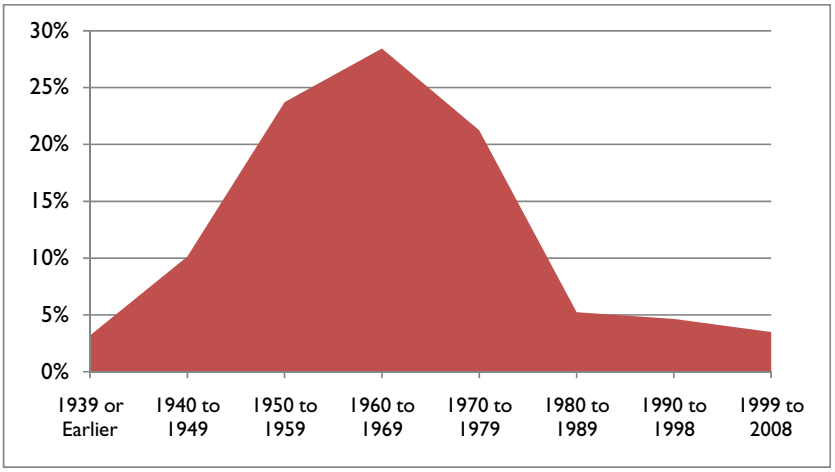
1. Other improvements include new decks or other changes that do not improve or extend the life of the house.

Source: City of Belmont Planning Department (Kelsey Mathias, March 4, 2009)

Housing age is an important indicator of housing condition within a community. Like any other tangible asset, housing will gradually deteriorate over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Thus maintaining and improving housing quality is an important goal for the City.

The maximum number of units needing rehabilitation can be estimated based on age. In general, homes older than 70 years have often exceeded their useful life, unless major improvements have been made. There are a total of 338 houses (3 percent of all units) that were built prior to 1940 in Belmont. Homes older than 50 years, unless properly maintained, require major renovations to keep the home in good working order. More than a third (3,926 units) of all units were as built more than 50 years ago. Structures older than 30 years begin to show signs of deterioration and require reinvestment to maintain their quality. In Belmont, 87 percent of all units were over 30 years old.

Chart 2-9 Housing Age



Source: Claritas Demographic Snapshot, 2008

HOUSING COSTS

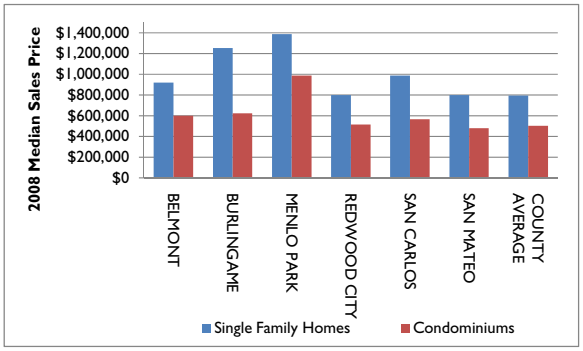
The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher prevalence of overcrowding and overpayment.

Housing Prices and Sales

The extremely low vacancy rate in Belmont indicates that the demand for housing exceeds the supply. This has resulted in a dramatic increase in the cost of housing in the past 18 years. The median cost of a single family dwelling in Belmont increased by 45 percent between 1990 and 2000, from $408,200 to $593,200 (US Census 1990, 2000), and by an additional 55 percent to $920,000 between 2000 and 2008. Based on the median cost of a home, a household would have to make approximately $230,000 annually to afford the mortgage (30-year term, 7 percent interest, 10 percent down payment). Condominiums are typically more affordable than single-family homes and represent alternative homeownership opportunities. However the supply of condominiums is limited in Belmont and the 2008 median sales price was $601,000. A household would have to earn more than $160,000 per year to afford the median-priced condominium.

Chart 2-10 compares the 2008 median home and condominium sales prices for Belmont and a sample of neighboring cities. Homes in Belmont sold for $125,000 (16 percent) more than the County average, while condominiums sold for almost $100,000 (19 percent) more than the County average.

Chart 2-10 Median Home Sales Prices 2008



Source: SAMCAR, 2009

Market Rents

Apartment rents range by location and the quality of amenities available. In San Mateo County, the fair market rent (2008) is determined to be $1,035 for a studio and $1,272 for a one-bedroom unit. According to Dataquick, in the second quarter of 2008 the average rents for apartment units in Belmont were as follows: $1,104 for a studio, $1,393 for a one-bedroom one-bath unit, $1,781 for a two-bedroom two-bath unit, and $2,080 for a three-bedroom two-bath unit. The average rent for all rental units was $1,492. As of June 2008, the vacancy rate for apartments in Belmont was 1 percent.

Table 2-34 Market Rent and Vacancy

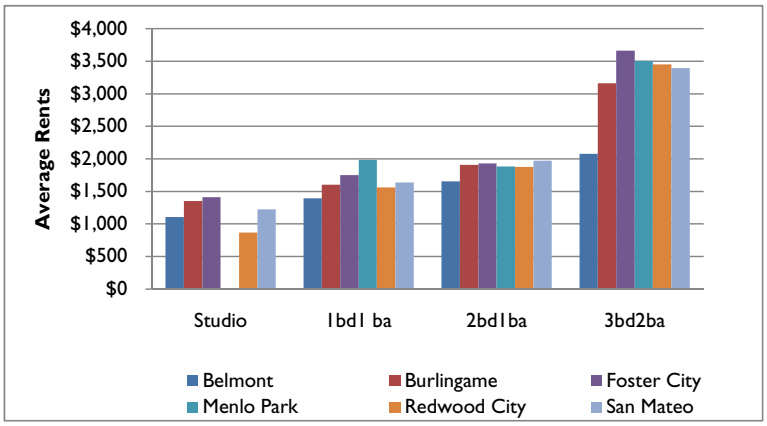
	2006		*2007*				*2008*		*4 term change*
Unit Type	*3Q*	*4Q*	*1Q*	*2Q*	*3Q*	*4Q*	*1Q*	*2Q*	
Avg. Rent	1,263	1,311	1,321	1,383	1,412	1,422	1,474	1,492	8%
Studio	911	931	946	949	949	949	1,092	1,104	16%
Jr. 1bd	1,082	1,126	1,114	1,168	1,183	1,206	1,258	1,284	10%
1bd 1bth	1,194	1,249	1,253	1,322	1,341	1,348	1,374	1,393	5%
2bd 1bth	1,352	1,460	1,450	1,499	1,499	1,499	1,625	1,653	10%
2bd 2bth	1,485	1,503	1,540	1,610	1,681	1,699	1,766	1,781	11%
2bd TH	1,400	1,500	1,500	1,600	1,600	1,600	1,600	1,625	2%
3bd 2bth	1,853	1,862	1,941	1,969	2,071	2,096	2,081	2,080	6%
Avg. Occupancy	97%	98%	97%	98%	98%	97%	97%	99%	1%

Source: DataQuick, 2008

Based on data collected by RealFacts, Belmont has generally lower rents than the neighboring cities such as Burlingame, Foster City, and San Mateo, as seen in Chart 2-11. Given the above rents, very low- and low-income households (up to 50 percent and 80 percent of the area

median income respectively) will find it challenging to afford to rent the average apartment in the City of Belmont.

Chart 2-11 2008 Rental Rates Comparison



Source: RealFacts, 2008

HOUSING AFFORDABILITY

The cost of housing in the Bay Area has risen dramatically in the past years, making it difficult for lower income people to find housing that is affordable to them. The National Association of Home-builders reports that California cities have the lowest homeowner affordability rates in the country, defined as the percentage of homes affordable to the median-income family. Despite high median incomes in the Bay Area, few households can afford to purchase a home. The San Francisco MSA, of which San Mateo County is a part, was one of the least affordable areas nationally in the third quarter of 2008, ranking 220th of 222 MSAs studied. In this region, less than 17 percent of homes are affordable to median-income families.

Housing affordability can be inferred by comparing the cost of renting or owning a home in Belmont with the maximum affordable housing costs to households which earn different income levels. The Department of Housing and Urban Development (HUD) conducts annual household income surveys to determine the maximum affordable payments of different households and their eligibility for federal housing assistance. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be paid by households in the top of their respective income category. Households in the lower end of each category (e.g., 25 percent of MFI) will experience some level of overpayment.

Table 2-34 below shows the maximum affordable housing payment based on the federal standard of 30 percent of household income. Standard housing costs include utilities, taxes, and property insurance.

Table 2-35 Housing Affordability Matrix (2008)

	Annual Income [1]	*Affordable Monthly Housing Allowance* [2]	*Maximum House Value Afforded* [3]	*Monthly Rent* [4]
Extremely Low				
1-person	$23,750	$594	$75,000	$494
2-person	$27,150	$679	$80,600	$529
3-person	$30,550	$764	$93,800	$614
4-person	$33,950	$849	$91,000	$599
5-person	$36,650	$916	$101,800	$666
6-person	$39,400	$985	$111,900	$735
7-person	$42,100	$1,053	$122,100	$803
8-person	$44,800	$1,120	$132,600	$870
Very Low				
1-person	$39,600	$990	$135,400	$890
2-person	$45,250	$1,131	$148,800	$981
3-person	$50,900	$1,273	$170,700	$1,123
4-person	$56,660	$1,417	$178,000	$1,167
5-person	$61,050	$1,526	$194,500	$1,276
6-person	$65,600	$1,640	$211,600	$1,390
7-person	$70,100	$1,753	$228,600	$1,503
8-person	$74,650	$1,866	$245,600	$1,616
Low				
1-person	$63,350	$1,584	$225,400	$1,484
2-person	$72,400	$1,810	$252,400	$1,660
3-person	$81,450	$2,036	$287,000	$1,886
4-person	$90,500	$2,263	$306,000	$2,013
5-person	$97,700	$2,443	$333,300	$2,193
6-person	$104,950	$2,624	$361,800	$2,374
7-person	$112,200	$2,805	$388,300	$2,555
8-person	$119,450	$2,986	$416,400	$2,736
Moderate				
1-person	$79,800	$1,995	$288,600	$1,895
2-person	$91,200	$2,280	$324,400	$2,130
3-person	$102,600	$2,565	$367,600	$2,415
4-person	$114,000	$2,850	$395,800	$2,600
5-person	$123,100	$3,078	$430,200	$2,828
6-person	$132,200	$3,305	$465,000	$3,055
7-person	$141,400	$3,535	$500,000	$3,285
8-person	$150,500	$3,763	$534,500	$3,513

Table 2-35 Housing Affordability Matrix (2008)

1. Annual income based on 2008 HCD income limits for San Mateo County.
2. Monthly housing allowance based on 30 percent of monthly income.
3. Maximum mortgage calculated as present value of the following assumptions:
   Payment = monthly housing allowance less utilities, property taxes, and insurance;
   Utilities = $100 for one person, $150 for 2-3 people, and $250 for 4 or more people per household per month
   Property taxes and insurance = estimated 1.5 percent of house value per year
   Mortgage term = 30 years
   Annual interest rate = 6.5 percent
   Down payment = 20 percent
4. Monthly rent is based on monthly housing allowance less utilities (as described above).

Source: HCD, 2008; City of Belmont; Dyett & Bhatia, 2009

Affordability by Household Income

Table 2-34 shows the maximum amount that a household can pay for housing each month (e.g., rent, mortgage and utilities) without exceeding the 30 percent income-housing cost threshold for overpayment. This amount can be compared to current market prices for single-family homes, condominiums, and apartments to determine what types of housing opportunities a household can afford.

- ***Extremely Low-Income Households***. Extremely low-income households earn 30 percent or less of the County median family income -- between $23,750 and $44,800 depending on the size of the family. Given the very high costs of single-unit homes and condominiums in Belmont, extremely low-income households could not afford a single-unit home or condominium and are limited to the rental housing market.

  Average apartment rents in Belmont are as follows: $1,104 for a studio, $1,393 for a one-bedroom one-bath unit, $1,781 for a two-bedroom two-bath unit, and $2,080 for a three-bedroom two-bath unit. After deductions for utilities, an extremely low-income household can only afford to pay $494 to $870 in rent per month, depending on the household's size. In practical terms, this means that an extremely low-income household cannot afford an average priced studio without severe overpayment or overcrowding.

- ***Very Low-Income Households***. Very low-income households earn 50 percent or less of the County median family income -- between $39,600 and $74,650 depending on the size of the household. Given the very high costs of single-unit homes and condominiums in Belmont, very low-income households could not afford a single-unit home or condominium and are limited to the rental housing market.

  After deductions for utilities, an extremely low-income household can only afford to pay $890 to $1,616 in rent per month, depending on the household's size. In practical terms, this means that a very low-income one-person household cannot afford an average priced studio without severe overpayment. A very low-income four-person household cannot afford to rent an average one-bedroom apartment, which may result in severe overcrowding or overpayment.

- ***Low-Income Households***. Low-income households earn 80 percent or less of the County's median family income -- between $63,350 to $119,450 depending on the size

of the household. The maximum affordable home price for a low-income household ranges from $225,400 to $416,400 depending on household size. Based on the sales data presented earlier, low income households cannot afford the median sales price for a home, and are also limited to finding units in the rental market.

After deductions for utilities, a low-income household can afford to pay $1,484 to $2,736 in rent per month, depending on family size. Rental units should be affordable for most low-income households based on the 2008 market rents. However, since there is only 1 percent vacancy rates, units may not be available to meet the needs.

- ***Moderate-Income Households***. Moderate-income households earn 81 percent to 120 percent of the County's median family income -- between $79,800 to $150,500 depending on household size. The maximum affordable home price ranges from $288,600 for a one person household to $534,500 for an eight-person family. Given that the median home price in 2008 was almost $930,000, moderate income families are unlikely to be able to afford to buy a house in Belmont.

  With a maximum affordable rent payment of between $1,895 and $3,513 per month, rental units should be affordable for most moderate-income households based on the 2008 market rents listed above. However, since there is only 1 percent vacancy rates, units may not be available to meet the needs.

OVERCROWDING

Overcrowding occurs when housing costs are so high relative to income that families double up to devote income to other basic needs of food and medical care. Overcrowding also tends to result in accelerated deterioration of homes, a shortage of street parking, and additional traffic Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are very important to enhancing the quality of life.

The Census defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens). Units 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 is strongly related to household size, particularly for large households and especially very large households and the availability of suitably sized housing. Overcrowding impacts both owners and renters; however, renters are generally more significantly impacted. In 2000, renter households were three times more likely than owners to be overcrowded, regardless of household size. (California Department of Housing and Community Development, 2009)

Table 2-36 Overcrowding

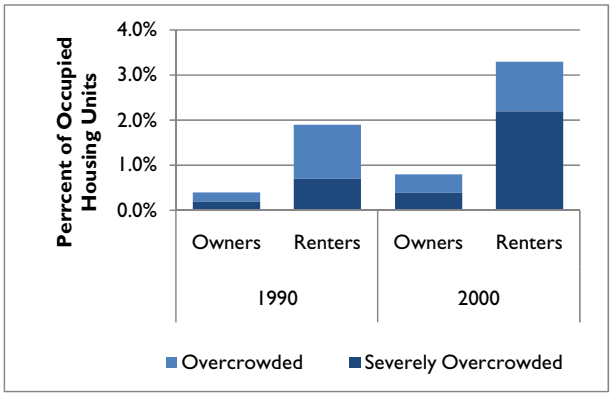
	1990		*2000*	
	Owners	*Renters*	*Owners*	*Renters*
Overcrowded (1.01 or more persons per room)	0.4%	1.9%	0.8%	3.3%
Severely Overcrowded (1.5 or more persons per room)	0.2%	0.7%	0.4%	2.2%

Source: US Census 1990, 2000

In Belmont in 2000, about 4 percent of all households were considered overcrowded, of which more than 80 percent were renters. The number of overcrowded households increased from 234 to 429, an 80 percent increase in 10 years.

The number of severely overcrowded units in Belmont more than tripled between 1990 and 2000. The number of severely overcrowded units in San Mateo County increased by 67 percent during the 1990s.

Chart 2-12 Overcrowding



Source: US Census 1990, 2000

OVERPAYMENT

Housing overpayment is a significant problem in the Bay Area, where many households pay a substantial portion of their income for housing. Housing is generally the greatest single expense item for California families. Current standards measure housing cost in relation to gross household income: households spending more than 30 percent of their income, including utilities, are generally considered to be overpaying or cost burdened. Severe overpaying occurs when households pay 50 percent or more of their gross income for housing. (California Department of Housing and Community Development, 2009) According to the US Census, in 2000 there were 3,241 households overpaying for housing costs. In Belmont, approximately 35 percent of renter households and 31 percent of owner households were overpaying for housing costs.

Table 2-37 Housing Costs as Percent of Income

	Renters		*Owners*	
Percent of Income	*Number*	*Percent*	*Number*	*Percent*
Less than 15	694	17	1,820	31
15 to 19	714	17	759	13
20 to 24	624	15	794	14
25 to 29	468	11	611	11
30 to 34	259	6	513	9
35 or more	1,209	29	1,260	22
Not computed	179	4	28	0.5

Source: US Census, 2000

Housing overpayment occurs when housing costs increase faster than income. To the extent that overpayment is often disproportionately concentrated among the most vulnerable members of the community, maintaining a reasonable level of housing cost burden is an important contributor to quality of life. In 2000, 72 percent of low-income renters and 48 percent of low-income owners were overpaying for housing costs. In total there were 1,633 low-income households overpaying for housing.

Table 2-38 Low Income Households Overpaying

	Renters	*Owners*	*Total*
Low-income households	1,782	746	2,528
Low-income households overpaying	1,278	355	1,633
Percent overpaying for housing	**72%**	**48%**	**65%**

Source: US Census, 2000

FORECLOSURES

In the current economic conditions, many communities have seen an increase in the number of home foreclosures. California has one of the highest rates of foreclosure in the country, and the Bay Area and San Mateo County are not exempt from this trend. The San Mateo County Housing Element Update Consortium's "21 Elements" project gathered data on foreclosures in the County using data from RealtyTrac, SFGate (*San Francisco Chronicle* website), ACORN, Trulia Real Estate Search, and DataQuick News.

In December 2008, the foreclosure rate in California was 0.7 percent. The 743 total foreclosures in San Mateo County translates to 0.3 percent. In Belmont, the foreclosure rate was estimated to be 0.1 percent, well below the County and State estimates. However, this was a 113 percent increase since 2007. Additionally, 10 percent of homes in Belmont are considered "under water," meaning that they are now worth less than the amount still owed on the mortgage. By contrast, 12 percent of homes in the San Mateo County are "under water."

ASSISTED HOUSING AT-RISK OF CONVERSION

Governmental-assisted housing is often a significant source of affordable housing in many communities. In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Section 65583(a)(8) requires an analysis of existing housing units that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.

In the context of this Housing Element update, assisted units are considered "at-risk" of conversion to market rate if the expiration date of their financing program is between 2009 and 2017 (i.e. 10 years from the beginning of the housing element planning period—2007). This section identifies publicly assisted rental housing in Belmont, evaluates their potential conversion risk, and analyzes the cost to preserve those units. Resources for the preservation/replacement of the at-risk units are described in Chapter 4 of the Element and housing programs to address preservation of these units are provided in Chapter 5.

Assisted Housing Inventory

A total of 13 assisted housing developments offering 267 affordable units are located in Belmont. Four of these projects are group homes for persons with disabilities. Two projects are federally-assisted rental developments: the 164-unit Lesley Terrace (formerly Bonnie Brae Terrace), and 24-unit Horizons.

Table 2-39 Inventory of Publicly-Assisted Housing Projects

Project Name	*Building Type*	*Total Units*	*Affordable Units*	*Household Type*	*Funding Sources*	*Expiration Date*
Lesley Terrace (formerly Bonnie Brae Terrace): 2400 Carlmont Dr	Apartment	164	164	All lower-income groups Disabled; Seniors	Section 8 (60 units); Program 236 (104 units)	2025; 2011 (HUD mortgage to be refinanced)
Horizons: 825 Old County Rd	Apartment	24	24	Very-low income Families; Disabled	Section 8; City RDA; Program 202/162	2032 2039
Belmont Vista: 900 Sixth Ave		98	10	Moderate-income Seniors	City RDA	2014
Belmont House: 730 El Camino Real	Group Home	6	6	Low-income Disabled	City RDA	City-owned property
Crestview Group Home: 503 Crestview	Group Home	6	6	Low-and moderate income Disabled	County CDBG & State deferred loan; City RDA	2016 (Loan matures) City-owned property

Table 2-39 Inventory of Publicly-Assisted Housing Projects

Project Name	*Building Type*	*Total Units*	*Affordable Units*	*Household Type*	*Funding Sources*	*Expiration Date*
Hiller Street Group Home: 803 Hiller St	Group Home	6	6	Very low-income Disabled; Abused children	County CDBG deferred loan	
North Road Group Home: 901 North Rd	Group Home	8	8	Very low-income Disabled	County CDBG deferred loan	
Sterling Point: 935 Old County Rd	Condo	48	7	Moderate-income First-time home buyers	City RDA	2039, 2041, 2041, 2041, 2042, 2042, 2042
Waltermire Apartments: 631 Waltermire St	Apartment	10	2	Moderate-income Families	City RDA	2039
Belmont Apartments: 800 F St	Apartment	24	24	Very low-income Disabled	City RDA; HOME	
Lariat: 1428 El Camino Real	Mixed Use	5	5	Moderate-income	City RDA	2021
Oxford Place: various Oxford Pl	Single-family detached	21	3	Moderate-income Families	City RDA	2030, 2030, NA, NA
The Belmont	Apartment	229	2	Very low-, Moderate-income	City RDA	NA
Total		**649**	**267**			

Source: San Mateo County Department of Housing, September 2007; California Housing Partnership Corporation, 2009

Potential Loss of Assisted Housing

A recent review of the records provided by the California Housing Partnership Corporation suggests that the federally-assisted projects, Lesley Terrace and Horizons, are not at risk of losing their affordability controls between 2007 and 2017. Both projects were developed by non-profit organizations and intend to maintain long-term affordability controls. These two projects are described below:

Federally-assisted Developments

- Lesley Terrace is a HUD-subsidized project owned by The Lesley Foundation. The Lesley Foundation is a non-profit organization committed to the provision of affordable housing for low- and moderate-income seniors, and has indicated that it will

maintain the project as an affordable senior development indefinitely. The 20-year Section 8 contract expires in 2025 and the Section 236 mortgage matures in 2011. The Lesley Foundation has indicated that in 2011 they intend to refinance with a long-term mortgage with HUD in order to rehabilitate the building. In 2009 the rental rates were significantly lower than market rates, ranging from $467 to $688 for a studio and $780 for a one-bedroom unit.[4] In addition, it is expected that 24 of the units will be converted to assisted living units in the near future. This development is not at risk of conversion to market rates.

- Horizons is a 24-unit apartment complex for developmentally disabled persons. Development of the project involved a partnership between the Belmont Redevelopment Agency (RDA), federal Department of Housing and Urban Development (HUD), and Mid-Peninsula Housing Coalition (a non-profit organization). The Redevelopment Agency provided a $330,000 long-term loan and HUD provided a $2.1 million capital advance. The Section 8 contract expires in 2032. The units are income restricted by deed restrictions for very low-income households until the year 2039. Horizons is not at risk of conversion during the 2007-2019 period.

Other Government Funded Developments

San Mateo County provided CDBG funds to finance the construction of Crestview, Hiller Street, and North Road group homes providing 20 affordable units for very low-income disabled persons.

- Crestview was developed through a partnership between the Redevelopment Agency, San Mateo County Housing Authority, and Housing for Independent People (HIP), a non-profit housing provider. In 1990, the Agency provided a loan and the County contributed funds for the purchase and conversion of a single-family home to a six-bed residential care facility for disabled children from low-income families. The loan from the County matures in 2016; however, the City of Belmont owns the property. In 2009-2010 the City will provide funds to upgrade the building. The City intends to maintain the affordability of the facility; therefore, this facility is not considered at-risk.

Redevelopment Agency Assisted Developments

The Redevelopment Agency has provided funding for affordable housing to Belmont Vista, Belmont House, Sterling Point, Waltermire Apartments, Oxford Place, and The Belmont.

- Belmont Vista was completed in 2001 as a 98-unit senior living facility. The Belmont Redevelopment Agency has a 15-year agreement to subsidize 10 units for moderate income seniors. This agreement expires in 2014, which means these units have a high-risk of conversion to market rate during the planning period. This is the only publically-assisted facility in the City of Belmont at-risk.
- Belmont House was completed in 1995 as the first six-bed hospice in San Mateo County. This facility is restricted to very low-income households and is not at risk of conversion, since the City of Belmont owns the property and intends to maintain its affordability.

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[4] Gailynn Evans, Lesley Foundation, personal communication April 20, 2009.

- Sterling Point is a 48-unit townhome development that includes seven moderate-income units. The Redevelopment Agency, in cooperation with a for-profit developer, sponsored a first-time homebuyer program for the seven moderate-income units. The affordability covenant on these units expires in 2039, so there is very little risk of conversion to market rate.
- Constructed in 1992, 631 Waltermire is a 10-unit apartment building that offers two units to moderate-income households. The earliest conversion date for these two units is 2039.
- The 21 single-family residences of the Oxford Place were completed in 2001. Three of the units were made available at below market rate, through an agreement with the City's Redevelopment Agency.
- The Redevelopment Agency purchased two condominium units in The Belmont. One unit will be rented to a very low-income household and the other to a moderate income household.
- The Redevelopment Agency facilitated the move and rehabilitation of the historic Emmett House as two affordable units. The units will be available for rent in 2010.

Replacement or Preservation Options

To maintain the existing affordable housing stock, the City must either preserve the assisted units or facilitate development through one of three means: 1) provision of rental assistance to tenants using non-federal funds; 2) purchase of affordability covenants; 3) transfer of ownership to a nonprofit; and (4) construction of replacement units.

Rental Assistance

Rental subsidies using non-federal (State, local or other) funding sources can be used to maintain affordability of the 10 affordable units at risk of converting to market rate in the Belmont Vista facility. The existing contract between the owner and the Redevelopment Agency subsidizes each unit $14,700 per year for 15 years. To preserve the affordability the Redevelopment Agency would need to renegotiate the contract. Based on the existing terms, the subsidy would continue to be a total of $147,000 per year, or $2.2 million for 15 additional years.

Purchase of Affordability Covenants

Another option to preserve the units is to provide an incentive package to the owner to maintain the project as affordable housing. By providing lump sum financial incentives or on-going subsides in rents, the City can ensure that some or all of the units remain affordable.

Transfer of Ownership

Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance.

Construction of Replacement Units

The construction of new low-income housing units is a means of replacing at-risk units that convert to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units, number of bedrooms, location, land costs, and type of construction. Assuming an average construction cost of $267,000 per unit, it would cost approximately $2.7 million (excluding land costs) to construct 10 new assisted units. Including land costs, the total costs to develop replacement units will be significantly higher.

Table 2-40 Replacement Costs

Fee/Cost Type	*Cost per Unit*
Land Acquisition (20% total)	$67,000
Construction (60% total)	$200,000
Financing/Other (20% total)	$67,000
Total Estimated Cost Per Unit	**$334,000**

Source: City of Belmont, ABAG

2.6 REGIONAL HOUSING NEEDS

HOUSING NEEDS ALLOCATION

The Regional Housing Needs allocation process is a State mandate, devised to address the need for and planning of housing across a range of affordability and in all communities throughout the State. Each jurisdiction in the Bay Area (101 cities, 9 counties) is given a share of the anticipated regional housing need. The Bay Area's regional housing need is generally allocated by the California State Department of Housing and Community Development (HCD), and finalized though negotiations with the Association of Bay Area Governments (ABAG).

As allowed by State law, San Mateo County, in partnership with all twenty cities in the county, formed a subregion for the purposes of conducting the RHNA process. The San Mateo subregion designated the City/County Association of Governments (C/CAG) as the entity responsible for coordinating and implementing the subregional RHNA process. The San Mateo subregion's RHNA method paralleled, but was separate from, the Bay Area's process. The San Mateo subregion created its own methodology, issued draft allocations, and handled the revision and appeal processes. They also issued final allocations to members of the subregion. In the end, the San Mateo subregion housing allocation method mirrored ABAG's final method. Once units were allocated, using the ABAG formula, several cities in the San Mateo subregion agreed to transfer units. The following table shows the final housing allocation, as adjusted, for the City of Belmont for the 2007-2014 planning period.

Table 2-41 Final Regional Housing Needs Allocation

	Income for Family of 4	*Total Units*
Very Low (approximately < 50% AMI)	$56,550	91
Low (approximately < 80% AMI)	$90,500	65
Moderate (approximately < 120% AMI)	$114,000	77
Above Moderate (approximately > 120% AMI)		166
Total		**399**

Source: HCD, adopted May 15, 2008

In addition, State Housing Element Law requires that jurisdictions provide for the needs of residents considered to be extremely low-income (ELI), defined as households earning less than 30 percent of median income. Jurisdictions may calculate the projected housing need for ELI households by using available census data to calculate the percentage/number of very low-income households that qualify as ELI households; or presume that 50 percent of very low-income households qualify as ELI households. As seen in Table 2-18 (Page 2-16), extremely low income households comprised 7 percent of all of Belmont's households, therefore, 28 of the 91 units need for very low-income households must be affordable to households that qualify as extremely low-income.

UNITS APPROVED AND REMAINING NEED

Table 2-42 identifies the City's progress since January 2007 on fulfilling the regional housing needs. Between January 2007 and March 2009, the City has approved nine new units to be built. These units are expected to be affordable to moderate income families due to the high density approved. Belmont's site inventory must illustrate the capacity for the remaining 390 units.

Table 2-42 Units Built, Under Construction, or Approved since 2007 and Remaining Need

Project Name	*Status*	*Affordable Units by Income*				*Total New Units*	*Method of Affordability Determination*
		VL	*L*	*M*	*AM*		
Belmont View: 1300 El Camino Real	Approved		9			9	Default density
1000 Sixth Avenue	Approved				3	3	
Calmont Townhomes APN 045-023-100	Approved				3	3	
Second Units	Approved		1			1	
Single Family Homes	Approved				16	16	
Remaining Need		**91**	**55**	**77**	**144**	**367**	

Source: City of Belmont, 2009

3 Constraints

The provision of adequate and affordable housing opportunities is an important goal of the City. However, various factors can potentially encourage or constrain the development, maintenance, and improvement of housing in Belmont. These potential constraints include market mechanisms and other non-governmental constraints as well as government policies, regulations, and programs. This section addresses potential constraints in Belmont, while Chapter 5 sets forth programs to mitigate or remove constraints to providing and maintaining housing in Belmont.

3.1 NON-GOVERNMENTAL CONSTRAINTS

The housing market, development costs, and market financing contribute to the cost of housing reinvestment, and can potentially hinder the production of new affordable housing. This section analyzes these types of non-governmental constraints.

HOUSING MARKET

Belmont, like other communities in San Mateo County, the Bay Area, California, and beyond, has experienced a severe drop-off in new housing construction in recent months. While there was considerable housing activity during the last planning period, very few units have been constructed in recent years. There were 402 units constructed between 2001 and 2006, including 200 student housing units and 70 assisted-living units. In addition, a 24-unit building for very low-income individuals with mental illness was completed during the last planning period. There was an average of 57 units constructed per year during the previous planning period. Since the beginning of this planning period in July 2007, only 32 units have been approved, including three multi-unit or mixed-use projects, one secondary dwelling unit, and 16 single family units. At this point in the current planning period, this represents an average of only 16 units per year. While other constraints besides the housing downturn could account for this lull, the lack of housing construction can largely be attributed to the poor housing market.

DEVELOPMENT COSTS

Development costs include both hard construction costs, such as labor and materials, and soft costs, such as architectural and engineering services, development fees, and insurance. Development costs can vary widely according to the type of development – multi-family or single family, construction type, number and type of amenities, and whether the land is vacant or an existing use must be removed or incorporated in the project. Another key component is the price of raw land and any necessary improvements. The diminishing supply of residential land combined with a fairly high demand for residential development keeps land cost high in cities across the Bay Area. Development costs can also change dramatically over time. For instance, in late 2008/early 2009, construction costs dropped roughly ten percent. While the land and construction costs in Belmont are high, they are comparable with those in other San Mateo County jurisdictions.

Multi-Family Project Costs

For multi-family homes in San Mateo County, hard costs account for 60-65 percent of the building cost, soft costs average around 15-20 percent, and the remaining 15-20 percent is land costs. Based on a typical multi-family construction in San Mateo County, land costs add $40,000-$60,000 per unit, but can run as high as $75,000 per unit in some locations. Along the El Camino corridor in San Mateo County, land costs range from roughly $2 million to $5 million an acre, with the permitted density driving much of the difference.[1]

According to the Association of Bay Area Governments, wood frame construction at 20-30 units per acre is generally the most cost efficient method of residential development. However, local circumstances of land costs and market demand will impact the economic feasibility of construction types.

Another factor affecting development costs is the use of prevailing wage labor. Construction costs for a typical apartment complex (45 units per acre, structured parking, 800 square foot units), are around $200,000 a unit for prevailing wage labor and $175,000 per unit for non-prevailing wage labor.

Single Family Unit Costs

For single-family homes, hard costs are approximately 40 percent of the total cost, while soft costs are 20 percent, and land costs are 40 percent.[2] Single-family homes cost roughly $125 per square foot for a two-story house and $160 per square foot for a three-story home. Based on recent land sales, land prices in Belmont range from $16 to $52 per square foot for vacant R-1B-zoned lots and from $6 to $53 per square foot for hillside and view lots. A vacant one-tenth of an acre, R-2-zoned lot sold for $60 per square foot in 2008.[3]

MORTGAGE AND REHABILITATION FINANCING

The availability of financing affects a person's ability to purchase or improve a home. Small changes in the interest rate for home purchases dramatically affect affordability. A 30 year home loan for $400,000 at five percent interest has monthly payments of roughly $2,150. A similar home loan at seven percent interest has payments of roughly 20 percent more, or $2,660.[4]

Until mid-2008, home mortgage financing was readily available at attractive rates throughout San Mateo County and California. Rates ranged from 6.25 percent to seven percent between 2006 and 2008 for a 30 year fixed rate loan.[5]. However, rates have been as high as ten or 12 percent in the last decade. Starting in late 2008, it became harder to get a home purchase loan, even though the average interest rate has fallen to around five percent. In particular, people with short credit history, lower incomes or self-employment incomes, or other unusual circumstances have had trouble qualifying for a loan or are charged higher rates.

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[1] "Nongovernmental Constraints: Draft—March 6, 2009." 21 Elements Housing Element Update Kit, p. 1-2
[2] "Nongovernmental Constraints: Draft—March 6, 2009." 21 Elements Housing Element Update Kit, p. 1-2
[3] 2008 San Mateo County GIS data and Multiple Listing Service 2009 data.
[4] "Nongovernmental Constraints: Draft—March 6, 2009." 21 Elements Housing Element Update Kit, p. 2.
[5] HSH Associates Financial Publishers

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose the disposition of loan applications by the income, gender, and race of the applicants.

- **Home Purchase Loans**. In Belmont, 219 households applied for conventional loans to purchase homes in 2007. The approval rate for conventional loans to purchase homes was 83 percent. This high approval rate suggests that homebuyers in Belmont have a very good chance of securing financing.
- **Home Improvement Loans**. A total of 52 Belmont households applied for home improvement loans in 2007. The approval rate for conventional home improvement loans was 67 percent. This relatively high approval rate suggests that homeowners in Belmont have a reasonably good chance of securing loans for home improvement activities.[6]

To expand homeownership and home improvement opportunities, Belmont operates two programs that provide loans for homeowners: the Home Buyer Assistance Program and the Owner Occupied Rehabilitation Assistance Program, offered by the Belmont Redevelopment Agency. County programs include Mortgage Credit Certificates (MCC) offered by the San Mateo County Office of Housing. Chapters 4 and 5 of this Housing Element provide information on these and other programs available to Belmont residents.

Residential Construction Financing

Construction loans for new housing are also difficult to secure in the current market. In past years, lenders would provide up to 80 percent of the cost of new construction (loan to value ratio). In recent years, due to market conditions and government regulations, banks require larger investments by the builder. Complicated projects, like mixed-use developments, are often the hardest to finance. Non-profit developers may find it especially difficult to secure funding from the private sector.[7] The Belmont Redevelopment Agency may use the housing set-aside funds as part of a number of programs described in Chapter 5 to facilitate the construction of new housing.

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[6] 2008 Home Mortgage Disclosure Act data: http://www.ffiec.gov/hmdaadwebreport/AggWelcome.aspx
[7] "Nongovernmental Constraints." p. 2.

3.2 GOVERNMENTAL CONSTRAINTS

Local policies and regulations can impact the price and availability of housing and in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and various other issues may constrain the maintenance, development and improvement of housing. This section discusses potential governmental constraints in Belmont.

GENERAL PLAN AND DOWNTOWN SPECIFIC PLAN LAND USE CATEGORIES

The Land Use Element of the Belmont General Plan sets forth the City's policies for guiding local development. These policies, together with existing zoning regulations, establish the amount and distribution of land allocated for different uses within the City. Table 3-1 describes General Land Use designations that allow residential uses. The low, medium and high-density districts differ in allowable density and development standards. In addition, the General Plan permits multifamily residential uses in the Central Business District (Downtown Specific Plan) and in commercial zones.

Table 3-1 Land Use Categories Allowing Residential Uses

General Plan Land Use Category	*Zoning District(s)*	*Density (Units per Acre)*	*Residential Type(s)*
Low Density Residential	R-1; HRO*	1-7	The low-density residential district has eight zones which allow primarily single-family detached residences and clustered townhouse developments
Medium Density Residential	R-2, R-3	8-20	The medium density district is designed to accommodate non-intensive multiple-family units, such as duplexes, and low-rise apartments.
High Density Residential**	R-4	21-30	The high-density district is comprised primarily of apartment buildings up to 40-50 feet in height.
Downtown Specific Plan areas - C/R, CBD, Ch, Cg, Cs, Rh, Rl	C-2, C-3, C-4, R1, R3, R4, PD	Up to 30	The Downtown Specific Plan allows residential uses in the C/R, Ch, Rh and Rl land use districts. The zoning districts that apply to these areas allow residential uses with a conditional use permit.
Commercial Zones	C-2, C-3, C-4	Up to 30	Commercial zones allow housing as a conditional use.

* HRO stands for Hillside Residential and Open Space District.

** The highest density residential zone in Belmont is the R-5 zone. The Land Use Element does not currently apply this R-5 zone to any areas of Belmont.

Sources: Land Use Element, Belmont General Plan, 1982; Belmont Zoning Ordinance; Downtown Specific Plan.

ZONING DISTRICTS ALLOWING HOUSING

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single family housing, multifamily housing, factory-built housing, mobile homes, emergency shelters and transitional housing among other housing types.

Table 3-2 below summarizes the various housing types currently permitted within Belmont's residential and commercial zones. As shown below, residential uses are designated with the following symbols: permitted by right (P), conditionally permitted (C), or not specified (ns).

Table 3-2 Housing Types Permitted by Zone

	Zoning Districts Allowing Housing						
Type	*HRO[1]*	*R-1*	*R-2*	*R-3*	*R-4*	*R-5*	*C2-C4*
Single-family	P	P	P	P	P	P	C
Duplex (2 units)			P	P	P	P	C
Multi-family (less than 35 ft.)				C	C	C	C
Multi-family (less than 50 ft.)					C	C	C
Secondary dwelling units [2]	C	P	P	P	P	P	P
Mobile homes							
Nursing /convalescent homes [3]							
Six or fewer residents	C	C	C	C	C	C	C
Seven or more residents					C	C	C
Homes for the ambulatory aged and retirement homes				C	C	C	C
Lodging/ boarding/ rooming houses					C	C	C
Transitional housing		ns	ns	ns	ns	ns	ns
Emergency shelters		ns	ns	ns	ns	ns	ns
Fraternity & sorority houses					C	C	C

Key: P = Permitted C = Conditionally Permitted ns = Not Specified

1. There are three HRO districts. Single-family residences are not permitted in HRO-3 zones west of Hastings Drive and accessed by Carlmont Drive.
2. Second units are permitted by right unless they exceed 640 sq. ft. or the lot is smaller than 8,000 sq. ft.
3. The City's current Zoning Ordinance includes a definition for Nursing/Convalescent homes that covers licensed care facilities and other group care facilities such as hospices.

Source: Zoning Ordinance; City of Belmont Planning Department

Multi-family housing is also a permitted use on sites in the Downtown Specific Plan designated Commercial/Residential.

The Zoning Ordinance allows for a variety of housing types that meet the needs of all economic segments of the community. A review of the City's Zoning Code shows that many

types of housing are permitted in the community. In some cases, the Zoning Code requires amendment to comply with changing state and federal housing laws. The following analyzes the City's allowance of various housing types in Belmont.

- **Multi-Family Units**. In Belmont, multi-family units are allowed in numerous residential zones, and comprise approximately 36 percent of the existing housing stock. Duplexes are permitted by right in the R-2, R-3, R-4 and R-5 zones. Larger multi-family projects are also conditionally permitted in all of the R-3, R-4, and R-5 zones. Multi-family dwellings are permitted by right on sites designated Commercial Residential (C/R) in the Downtown Specific Plan. In other locations such as sub-areas of the downtown area, other commercial zones, multi-family projects (except duplexes) must apply for a CUP.
- **Licensed Residential Care Facility**. State law requires that certain community care facilities serving six or fewer persons be permitted by right in residential zones. Moreover, such facilities cannot be subject to requirements (development standards, fees, etc) more stringent than single-family homes in the same district. The Zoning Code currently does not provide a definition for residential care facilities (it only includes a definition for nursing/convalescent homes). While the definition for nursing/convalescent homes could be construed to include residential care facilities, these are truly different uses which are regulated as such under State law. The updated Zoning for the Villages of Belmont area will include new use definitions that will apply to the entire Zoning Ordinance, including one for both small (six or fewer) and large (seven or more) residential care facilities. Therefore, Program 4.1 amends the Zoning Ordinance to (1) include a definition for residential care facilities, (2) indicate that residential care facilities with six or fewer persons are permitted by right in residential zones, and (3) indicate in which zones residential care facilities with seven or more persons are permitted with a use permit.
- **Manufactured Housing and Mobile Home Parks**. State housing law requires communities to allow manufactured housing by right in all residential zones. In Belmont, manufactured housing is allowed in all residential zones subject to the same design review requirements as site-built housing. The Zoning Code permits mobile home parks in the manufacturing zone with a CUP.
- **Emergency Shelters**. An emergency shelter is a facility that houses homeless persons on a limited, short-term basis. A recent addition to State housing element law requires that jurisdictions designate a zone or zones in which emergency shelters are permitted by right, or enter into a multi-jurisdictional agreement with neighboring jurisdictions to meet the emergency shelter need. In order to comply with the new State law, this Housing Element contains Program 3.6, which requires identification of a zone to allow emergency shelters by right.
- **Transitional Housing**. Transitional housing is temporary (six months to two years) housing for individuals or families transitioning to permanent housing or for youth leaving the foster care system. In order to comply with a recent State law change, this Housing Element contains Program 4.1, which requires that transitional housing be treated as any other multi-family residential use.

Residential Development Standards

The City regulates the type, location, density, and scale of residential development primarily through the Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the City's General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. Table 3-3 details the City's residential development standards for the primary zones allowing housing.

Table 3-3 Residential Development Standards

	Residential Districts						
	HRO[1]	*R-1* [2]	*R-2*	*R-3*	*R-4*	*R-5*	*C-2 - C-4*
Building Standards							
Density Range (du/ac)	0.325–4.356	1 – 7	14 or less	20 or less	30 or less	50 or less	30 or less
Minimum floor area/unit (sq.ft.)	1,200	1,200	None specified	0-bedroom =420 1-bedroom = 600 2-bedroom = 780 3-bedroom = 960			1,450
Maximum bldg. height (ft.)	28	28	35 (2 stories)		50	50	28-40
Maximum floor area ratio	0.026–0.35	0.27–0.53[3]	0.6	0.85	1.4	3.5	1.0
Lot Standards							
Minimum lot area (sq.ft.)	10,000–13,400	5,000 – 9,600	6,000	6,000	6000	7,200	7,200
Minimum lot width	60	50-70	60	60	60	60	60
Building Setbacks and Open Space							
Front yard (ft.)	15	15	15	15	15	15	15
Side yard (ft.)	15	15	15	15	15	6	6-15
Rear yard (ft.)	7	15-20	15	15	15	15	15
Open Space Required (sq.ft.)	NA	NA	NA	300 sq.ft. for each ground floor unit, plus 150 sq.ft. for each unit above ground floor, except no requirement in the R-5			

1. There are three HRO districts: HRO-1, HRO-2, and HRO-3.
2. There are five R-1 districts. R-1A, B, C, E, and H.
3. Depending on slope
4. 6 feet plus 2 feet per each additional story above two stories.

NA: Not Applicable

Sources: City of Belmont General Plan, 1982; Zoning Ordinance, City of Belmont.

Development standards can sometimes constrain the number of units that may be constructed on a particular piece of property to a level below the maximum density. Critical standards include setbacks, height, parking and open space requirements. By limiting the number of units that could be constructed, the per unit land costs would necessarily be higher and, all other factors being equal, result in higher development costs which could impact housing affordability. Development standards are typically a major constraint on small lots zoned for multi-family development, where setbacks and parking requirements can consume a sizable percentage of the total lot. Larger lots, for example those over an acre in size, can more easily achieve the allowed density.

Density: The City allows for a range of densities in its residential zones. The maximum density varies from less than one unit per acre in the topographically constrained Hillside Residential and Open Space (HRO) districts to 50 units per acre in R-5 zone. [8] Most single-family homes in Belmont are located in R-1 districts, which vary in density from 1 to 7 units per acre. Multi-family housing ranges from 12 to 30+ units per acre. The City offers density bonus and regulatory concessions to comply with State law and encourage and facilitate development of affordable and senior housing. Program 4.3 revises the City's density bonus regulations to comply with State law, which allows up to a 35 percent bonus.

Building Standards: Maximum height is generally 28 feet in single-family residential zones, and 35-50 feet in multi-family residential zones. Minimum lot area varies widely, from 5,000 square feet in the R1C district to one acre in the R-1E zone. Most lots in Belmont are zoned R-1A, B, or C and range from 5,000 to 9,600 square feet in area. The Zoning Ordinance establishes minimum dwelling unit size requirements for multi-family units in the R-3, R-4, and R-5 zones. The Zoning Ordinance requires a minimum unit size of 420 to 960 square feet depending on the number of bedrooms. These requirements ensure livability and quality of housing, and have not constrained the development of affordable housing.

Open Space Requirements: To ensure adequate open space is provided in multi-family housing, the Zoning Ordinance requires minimum open space requirements in the R-3, R-4, and R-5 zones. Residential developments are required to provide a minimum of 300 square feet of open space for each unit located on the ground floor, and an additional 150 square feet of open space for each unit located above the ground floor. The following may be used to satisfy the open lot area requirement for each unit above the first floor: open roof decks, balconies, lanais, or other open structural areas made a part of the building and improved for outdoor living.

Inconsistencies: The Zoning Ordinance was amended to implement the Downtown Specific Plan (DTSP) by adding new requirements to existing zoning districts that only apply to specific geographic areas within the downtown area. A developer must reference both the DTSP and the zoning in order to see all of the standards. In addition, the standards, particularly related to residential density, are inconsistent between the two documents. The process can be confusing and difficult to determine the applicable standards.

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[8] To date, although defined in the Zoning Ordinance, there are no properties designated R-5.

Parking Requirements

The City's parking requirements vary depending on housing type and anticipated parking needs. Parking standards are designed to address current parking needs generated by different types of residential development as well as to correct historic policies that have contributed to a severe shortage in parking spaces today.

Table 3-4 summarizes the City's parking requirements. The City's parking requirements display flexibility to facilitate the development of housing for special needs groups. For instance, nursing homes and senior congregate care facilities are required to provide only one space per four beds. Dormitories and other student housing are required to provide only one space per every five beds.

Table 3-4: Parking Requirements

	Spaces Per Unit		
Housing Type	*Covered*	*Open*	*Total*
Single-Family	2	2	4
Second Units			
One-bedroom units	-0-	1	1
Two or more bedrooms	-0-	2	2
Multiple-Family	1	1	2
Nursing/Convalescent	One space per four beds		
Student Housing	One space per five beds		

Source: City of Belmont Planning Department

The Zoning Code requires four parking spaces for single-family units (two covered and two open) and two parking spaces per unit for multi-family housing (including studios and one-bedrooms). Adding a one-bedroom second unit requires an additional open parking space, and adding a two-bedroom second unit requires two additional open parking spaces.

While these single-family home parking standards are more stringent than those in some other San Mateo County jurisdictions, the City believes they are necessary as a matter of public safety. [9] Belmont has many steep, narrow, and curvy streets, making on-street parking impractical and potentially dangerous. It is important to require guest parking to be provided on-site, so guests do not park along the side of the street and block access for police, fire, and medical emergency vehicles. Belmont allows the uncovered parking spaces for single-family homes to be tandem, which makes it easier to accommodate the required parking spaces in the driveway apron.

The City's parking space requirement in multi-family districts accommodates vehicle ownership patterns of Belmont residents. According to the 2000 Census, renter households

[9] "Parking Standards Survey – Internal Summary." 21Elements: San Mateo Countywide Housing Element Update Kit, September 17, 2008.

owned an average of 1.4 vehicles per household. To meet this demand, the Zoning Code requires 2.0 parking spaces per unit to accommodate residents and guests. However, according to a survey compiled by 21Elements, some of Belmont's parking standards for studios are more onerous than those in surrounding jurisdictions. That is why Program 4.6, which calls for the consideration of reducing parking standards for studio units, has been added to this Housing Element.

Affordable housing in the downtown will likely have a density near 30 units per acre. Therefore, Program 4.6 also calls for studying the feasibility of creating parking districts in the Villages of Belmont. The RDA may choose to sell its land at below market rates, which would help offset the cost of constructing underground parking. Second, for housing built within 300 feet of a train station or within the adjacent Village Center Area, mixed-use projects or joint parking facilities for mixed-uses may receive a 15% reduction in parking spaces. Developers may also seek a parking reduction as a regulatory incentive for density bonus projects.

While overall, parking standards in Belmont are comparable to those in other jurisdictions,[10] parking is a considerable constraint in the Villages of Belmont area given the many small lots. Programs 2.1 and 2.4 instruct the City to use RDA funds as leverage to reduce the costs of mixed use development. This is especially important given the large number of small sites that are in this area zoned for higher densities.

Flexibility in Development Standards

The City offers several mechanisms for modifying residential development standards that are typically required of all residential projects regulated by the Zoning Ordinance. Each mechanism is described as follows.

Variance Process. Variances may be granted for any and all site development standards to prevent or lessen practical difficulties and unnecessary physical hardships. Application for a variance is made to the Director of Community Development. A variance will be granted by the hearing body if the following findings are made:

- The strict or literal interpretation and enforcement of the specified regulation would result in practical difficulty or unnecessary physical hardship inconsistent with the objectives of the Zoning Ordinance.
- There are exceptional or extraordinary circumstances or conditions applicable to the property involved or to the intended use of the property which do not apply generally to other properties classified in the same zoning district.
- The strict or literal interpretation and enforcement of the specified regulation would deprive the applicant of privileges enjoyed by the owners of other properties classified in the same zoning district.

[10] Ibid.

- The granting of the Variance will not constitute a grant of special privilege inconsistent with the limitations on other properties classified in the same zoning district.

- The granting of the Variance will not be detrimental to the public health, safety or welfare, or materially injurious to properties or improvements in the vicinity.

Density Bonus Incentives. City programs mitigate the impact of development standards upon the availability of affordable units to lower-income households. For instance, the City offers a density bonus. The City's current density bonus (25%) will be revised to comply with State law (35%) and other incentives to developers who set aside qualified housing units for lower income, senior or disabled persons. (See Program 4.3) The developer is also entitled to additional incentives that may include the modification of development standards, the amount or location of public improvements, and open space. In addition, the City considers the waiver or reduction of fees as well as a direct monetary contribution from the City's low/moderate income housing fund.

Downtown Specific Plan. The City adopted the Downtown Specific Plan in 1990 (amended in 1995) as a revitalization strategy and urban design plan. The Downtown includes 23 blocks within the core downtown district. The Downtown Specific Plan establishes the following objectives for residential land uses:

- Create new opportunities to simultaneously expand the community's tax base, stimulate redevelopment efforts, and address growing housing needs.
- Preserve the character of established low-density residential neighborhoods in the southwestern portion of the Downtown.
- Provide opportunity for persons of different lifestyles and incomes who wish to live adjacent to established multi-family residential neighborhoods.

To fulfill these objectives, the City amended the C-2, C-3, C-4 and R-4 districts in the Zoning Ordinance to incorporate mixed-use development standards proposed in the Downtown Specific Plan. As amended, multi-family residential uses above retail are encouraged and permitted at a density of 30 units per net acre (or 1,450 square feet of net lot area per unit) in certain sub-areas of the Villages of Belmont area.

Economic Development Strategy. The City developed a comprehensive Economic Development Strategy in the fall of 2003. The strategy aims to foster more active businesses and local employment growth, increase revenues from sales and property taxes as well as other sources, and enrich the overall quality of life by strengthening community connections. The strategy also identified a total of five target development sites, three of which are intended focus mixed-use development in the downtown area. The Economic Development Strategy includes the addition of high density housing above ground floor retail on the target development sites.

Planned Development District. The PD district accommodates various types of uses, such as single-family and multi-family residential developments, neighborhood and community shopping centers, professional and administrative areas, and other uses or a combination of

uses that can be made appropriately as part of a Planned Unit Development. The Planned Development district is established to allow flexibility of design that is in accordance with the objectives and spirit of the General Plan.

During the previous planning period, the City of Belmont used the Planned Development District to facilitate the construction of various types of housing. For example, the Immaculate Heart of Mary Parish constructed the "Sunrise Assisted Living" facility, a three-story facility providing 62 independent units and 16 institutional units. The City also used the Planned Development process to entitle a mixed-use project with housing units above retail on El Camino Real in the Downtown. The project, called Belmont View, is approved at a density of over 30 units per acre and a height of 38-43 feet.

Through the Planned Development Zone, the City can modify site development standards to facilitate development projects. Moreover, the project can be presented as a complete package and avoid the additional time and costs associated with multiple variances.

The City's development standards are in place to promote public safety and preserve the feel and character of neighborhoods. Furthermore, they are similar to those in neighboring jurisdictions and thus to not serve as a constraint to development.

FEES AND EXACTIONS

Belmont collects planning and development fees to cover the costs of processing permits and providing the necessary services and infrastructure related to new development. Table 3-5 summarizes common fees charged to developers of residential projects in Belmont.

Table 3-5: Belmont Development Fees

TO BE REVIEWED AND REVISED IN CONSULTATION WITH CITY STAFF

Fee Type	*Single-Family Fees ($)[1]*	*Multi-Family Fees ($)[2]*
Planning & Building		
Design Review	5,711	5,711
Building Permit	3,234	16,559
Plan Check	5,040	10,763
Title 24 Energy Fee	1,294	6,624
Seismic Tax	50	400
Engineering Plan Check	1,740	1,740
Planning Plan Check	1,132	5,796
Plumbing	95	95
Electrical	95	95
Mechanical (i.e. fire sprinklers/ alarms)	95	95
General Plan Surcharge	1,250	10,000
Affordable Housing In-Lieu Fee	417	417
Sewer connection fee (not impact fee)	1,085	1,085
Subtotal	**21,237**	**59,379**
Impact		
Fire	247	247
Solid Waste	66	-
School	5,136	25,680
Subtotal	**5,449**	**25,927**
Total	**26,686**	**85,306**

1. This assumes a 3-BR, 2,400 sq.ft. unit on 10,000 sq.ft. lot with a 400 sq.ft. garage at a density of 4 units per acre, a construction cost of $500,000 and an estimated sale price of $800,000.
2. This assumes a 10-unit condo (units are 2-BR and 1,200 sq.ft.) on 0.5 acres with a construction cost of $400,000 per unit to be sold at an average of $500,000 per unit.

Source: 21 Elements "Fees Survey--Numerical Data" September, 17 2008

Table 3-5 indicates that total fees for a 3-bedroom, 2,400 square foot unit (with a 400 square foot garage at a density of four units per acre, a construction cost of $500,000, and an estimated sale price of $800,000) would be approximately $27,000. The table also indicates that total fees for a 10-unit condominium development (with 2-bedroom, 1,200 square foot units, on 0.5 acres with a construction cost of $400,000 per unit and an average sale price of $500,000 per unit) would be approximately $85,300.

In 2008, the *21 Elements: San Mateo Countywide Housing Element Update* process surveyed jurisdictions regarding their development fees. The average total fees charged for single-family homes in Belmont were found to be on par with those charged in other county jurisdictions. Fees for multi-family housing were less than half of those charged by surrounding jurisdictions.

The City offers two programs to mitigate the impact of development fees on affordable housing. In 1990, the City passed a resolution that allows the Planning Director to waive fees for non-profit developers who provide affordable housing units. Moreover, the Density Bonus program also allows for the waiver or modification of fees as an additional financial incentive for projects that are entitled to a density bonus under the State density bonus law. Therefore, fees are not considered to be a constraint to affordable housing development.

DEVELOPMENT REVIEW PROCESS

Belmont's process for reviewing housing proposals depends on the type and complexity of the project, and whether a major variance to development standards, existing land use, or operating conditions is requested. This section reviews the development review process for housing projects that do not require a legislative action.

Proposals for new housing are processed in three phases: 1) neighborhood outreach; 2) design review; and 3) conditional use permit review. Single-family and duplex projects proceed through the first two phases unless a Conditional Use Permit (CUP) is required. Multi-family housing projects require all three types of review; however design review and review of the CUP application are conducted concurrently. These phases are briefly described below and in Table 3-6:

Step #1: Outreach. All new housing projects which are reviewed by the Planning Commission or City Council must implement a Neighborhood Outreach Strategy. The goal of this process is to facilitate a positive and constructive dialogue among neighbors. To further that end, the Strategy must include a proposal for contacting neighbors, informing neighbors of the project through mail or a meeting, and receiving feedback in advance of the City's review.

Step #2: Design Review. Because of the City's densely developed setting, the design review process is intended to ensure that new housing projects are compatible in scale with surrounding land uses. To begin the process, the developer submits a site plan, landscaping plan, and architectural drawings to the Zoning Administrator. After review and determination that the application is complete, the Director of Community Development reviews the project and refers the application to the Planning Commission for review and decision.

Step #3: Conditional Use. For multi-family projects, the applicant must submit the project plans in an acceptable format to the Director of Community Development. The application must specify how the proposed project conforms with requirements specified in the Zoning Code. The Planning Commission approves projects in residential zones when the appropriate conditions have been met. In limited cases, the project can be approved administratively by the Director.

Table 3-6: Development Review Process

Development Type	*Approval Type*	*Approving Authority*	*Time Frame for Review (Days)* [1]		
			Determination of Completeness of Application	*Determination of Environmental Review* [2]	*Maximum Time to Approve/ Disapprove Project* [3]
Second Units					
CEQA Exempt (Lot is 8,000 sf or more)	Design Review Only	Planning Commission	30	7	45-60
CEQA Exempt (Lot is less than 8,000 sf)	Design Review, Conditional Use Permit		30	7	45-120
Single-Family					
Negative Declaration Required	Design Review Only	Planning Commission	30	7	120-180
CEQA Exempt					45-120
Multi-Family					
EIR Required	Design Review, Conditional Use Permit	Planning Commission	30	30	270-360
EIR Required (at least 49% affordable)					270-360
Negative Declaration Required					120-240
CEQA Exempt					90-180

1 Times listed for approval/disapproval do not take the time needed for any type of zoning amendment, such as the use of the PD district, into account.

2 Time required to determine whether an environmental impact report, negative declaration, or mitigated negative declaration shall be required.

3 Maximum time required to act (approve or disapprove a permit application) from the date environmental review is complete or the determination of categorical exemption is made.

Source: Belmont Planning Department

As described in Table 3-6, the development review process can take a total of 2-6 months for a new single-family home, and 6-18 months for multi-family projects. These review times are considerably shorter, by at least a month, when a complete application is submitted at the time of application.

In the case of single-family development, it takes the Community Development Department 30 days to determine if an application is complete, and then commonly another 30 days (two months in total) to get the application to the Planning Commission. If the application is incomplete, the process often takes as much as four months. If a multi-family developer is requesting development under the Planned Development (PD) zone change to allow for more flexible development standards, the rezoning process can take up to 18 months. Rezoning to a PD zone requires three public hearings. In addition to the zone change, there may be a variety

of other issues to consider such as CEQA review, slope, grading, drainage and/or geotechnical issues, or the existence of protected trees. The zone change combined with several of these additional issues could extend the development review process to 9-18 months. However, if no zone change is required, the process takes between 6-8 months.

During the Stakeholder interview process, developers expressed that there was a lack of clarity in the City's development review process. Therefore, Program 2.4 charges the City with revising materials to be distributed at the public counter and on the City's website that explain in detail the various steps in the process including the content and submittal timing of requested materials and how long each step will take.

Conditional Use Permit Process

As indicated in Table 3-6, all multi-family residential uses require a CUP, which is processed concurrently with design review and requires action by the Planning Commission. The Commission may grant the CUP when the proposed use is in accordance with the provisions of the General Plan and the Zoning Code and the following conditions have been met:

- The location is compatible to land uses in the general neighborhood and does not unduly burden existing transportation, utilities, and service facilities;
- The site can accommodate the proposed use and various development standards required by the Zoning Code;
- The site will be served by streets of capacity sufficient to carry the traffic generated by the proposed use; and
- The proposed use will not adversely affect other property in the vicinity or the general welfare of the city.

Belmont has several mechanisms in place to minimize the impact that CUPs have on the development review process. The Zoning Code provides that applications for discretionary reviews be processed concurrently. Thus, developers can secure approval of design review and conditional approval at the same time. In addition, the Zoning Code allows the Director of Community Development to administratively approve projects in a limited number of cases. These cases are the following:

- The Director may approve exceptions to floor area standards for single-family homes on lots that are 5,000 square feet or more, for projects that involve garage additions of 450 square feet or less, and interior additions of 350 square feet or less (Zoning Code Section 4.2.10.D (1-4))
- The Director may review/approve administrative CUPs for minor building additions to residential structures (Zoning Code Section 12.12)
- The Director may approve pre-approved (by the Planning Commission) colors for signs, awnings, and repainting of buildings. The Director may also approve the replacement, relocation, and/or addition of windows, doors, awnings, and minor modifications not adding floor area (Zoning Code Section 13.5)

Emergency Shelters

Emergency shelters are conditionally permitted in the C-3, C-4, and M-1 zones; approval of a conditional use permit is required. Additionally, as mentioned earlier, Program 3.6 proposes that emergency shelters be allowed by right in a zone to be determined prior to December 2011. The City encourages and facilitates the development of these facilities in the aforementioned zones, since no setbacks and yards are required as in residential zones. Parking requirements mirror those of similar institutional uses.

Design Review Process

As previously mentioned, all housing types are subject to the City's design review process. In the case of multi-family development, design review and CUPs are processed concurrently by the Planning Commission. While the current Zoning Ordinance spells out the items that applicants must submit for design review (scale drawings of the site, a site plan, architectural drawings, a landscape plan), the principles that the City wants applicants to follow are not very clear or specific. This can be a constraint because it can lead to confusion about what will satisfy the City's design standards.

Summary

Certain aspects of the current development review process serve as a constraint on the development of housing in Belmont. The Zoning Ordinance is sometimes confusing to potential developers, and there are no detailed design guidelines. In addition, requiring a CUP for multi-family development in multi-family zones signals to potential developers that the use itself can be denied based on specific characteristics of the property. Finally, the fact that a PD zone change is the traditional route for multi-family project development serves to lengthen the development process thereby acting as a constraint. The following actions (included as Programs in Chapter 5), will serve to mitigate these constraints:

- Revise the zoning code to allow multi-family development by-right in residential zones instead of with a Conditional Use Permit.
- Adopt clear design guidelines so the City Council, Planning Commission, Staff, applicants, and community members know the review criteria at the outset of a project.
- Clarify the zoning regulations regarding the density of residential development allowed in the commercial zones.
- Allow the easing of development standards on small lots through the CUP process rather than the variance or PD Zone process, if projects can demonstrate that they comply with design guidelines and do not cause substantial adverse impacts on adjoining properties.

BUILDING CODES AND ENFORCEMENT

A variety of federal, State, and local building and safety codes, while adopted for the purposes of preserving public health and safety, as well as ensuring the construction of safe and decent housing, have the potential to increase the cost of such housing. Described below, the City codes which increase the cost of development include: building codes, accessibility standards, specific codes to reduce hazards, and other related ordinances.

Uniform Building Code. Belmont has adopted the recent edition of the Uniform Building Code (UBC), which establishes standards of construction and inspections to ensure code compliance. The UBC also prescribes minimum insulation requirements to improve noise protection and energy efficiency. Although these standards increase housing costs and may impact the viability of older properties that need to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and efficient housing. Moreover the Code is adopted and used throughout California.

Code Enforcement Program. The City administers a Code Enforcement Program that aims to preserve and maintain the livability and quality of neighborhoods. Code enforcement staff investigates violations of property maintenance standards as defined in the Municipal Code as well as other complaints. Code Enforcement staff inform property owners of substandard building conditions as well as refer them to available financial resources and programs offered by the City, including the Redevelopment Agency's Owner Occupied Rehabilitation Assistance Program.

Americans with Disabilities Act. The City's building code requires new residential construction to comply with the federal ADA building requirements. ADA requires certain design standards for buildings with four or more units and an elevator as well as ground floor units in other buildings consisting of four or more units. These include: (1) adaptive design features for the interior of the unit; (2) accessible public use and common use portions; and (3) sufficiently wider doors to allow wheelchair access. Plans are checked over the counter for compliance and inspections are performed.

National Pollutant Discharge Elimination System. As of January 1998, all new development, except for developments of four or fewer lots that are zoned to permit only single-family use, must comply with the conditions and requirements of the National Pollutant Discharge Elimination System (NPDES) permit. Prior to issuance of any discretionary land use approval or permit, an applicant must submit a storm water pollution prevention and control plan, and implement Best Management Practices in accordance with State and local regulations. The NPDES permit requirement has had an impact on development statewide, although mainly on commercial and industrial projects, and when new roads are required for residential development. In Belmont, the impact has not been significant since much of the residential development has been remodels and additions to single-family homes. Even larger multi-family projects that have been built since 1998 have not been very affected since these have been in infill areas. In May 2009, the State will consider implementing a new NPDES permit that would change the 10,000 square feet new surface/pavement area "trigger" to just 5,000 square feet. While this might further constrain development elsewhere in the state, typical residential projects in Belmont will not be affected. Furthermore, it is a standard being applied throughout the State, and is critical to achieving water quality standards.

3.3 CONSTRAINTS TO HOUSING FOR PERSONS WITH DISABILITIES

The City of Belmont has long supported the development of housing opportunities for persons with disabilities. The City currently has a variety of special needs housing, which has often been funded directly through City redevelopment funds. Moreover, the City continues to actively support the development of housing for the disabled through the Planned Development Zone and flexible development standards.

As of January 2002, Section 65008 of the Government Code was amended. As a result, housing element law now requires localities to include the following in the preparation and adoption of the housing element: 1) an analysis of potential and actual constraints upon housing for persons with disabilities; 2) demonstration of efforts to remove governmental constraints; and 3) inclusion of various programs or a means of reasonable accommodations for housing designed for persons with disabilities.

As part of the Housing Element process, the City analyzed its Zoning Code, permitting process (CUP process and variance), development standards, and building codes to identify potential constraints for the development of housing for persons with disabilities. Where impediments were found, the Programs Section of the Housing Element proposes specific actions and implementation schedules to remove such impediments. The following section summarizes findings from the constraint analysis and proposed programs.

ZONING AND LAND USE

As discussed in Section B, subsection 2 of this chapter, the Belmont Zoning Code facilitates a range of housing types and prices suitable to economic segments of the community. This includes single-family and multi-family housing.

However, analysis also found that certain portions of the Zoning Code need to be clarified or amended to comply with State and federal law. Chapter 5 sets forth the following program objectives for the 2007-2014 planning period.

Amend the Zoning Ordinance to include a definition for residential care facilities, indicate that facilities with six or fewer persons are allowed by right in residential zones and indicate zones were facilities of seven or more persons are permitted with a use permit;

- Permit emergency shelters by right in a zone or zones (see Program 3.6)
- Treat transitional housing the same as any other residential use (see Program 4.1); and
- Review and revise existing residential land uses so that the definitions are consistent with those used in State law (Program 4.1 removes the definition of “family” from the Zoning Ordinance).

PERMITS AND PROCESSING

Most special needs housing is currently processed as a zone change. The PD Zone allows flexibility from literal application of the strict requirements of the underlying zone. The Planned Development District is a zone tailored to individual projects that allows for flexible

development standards. The City has widely used the PD zone to facilitate the construction of special needs housing, including three projects during the previous planning period, providing over 150 units (Sunrise Assisted Living Facility, Belmont Vista, and Ralston Village).

The purpose of the CUP is to place appropriate conditions on projects, when necessary, to ensure that the use is compatible with adjacent land uses. The Commission may grant the CUP when the proposed use is in accordance with the provisions of the General Plan and the Zoning Code and standard conditions are met.

REASONABLE ACCOMMODATIONS REQUESTS

At this time, there is no specific procedure for reasonable accommodations requests. However, requests for the installations of ramps or interior modifications are processed over the counter. No special review is required. Prior to issuance of a building permit, the applicant must submit plans, which are reviewed by City staff. For new construction, applicants can remodel or add up to 400 square feet of space before a development project is subject to a public hearing in single-family residential zones. Exterior ramps and interior modifications are not subject to this requirement. Small additions for bathroom remodels or similar projects typically do not exceed 400 square feet. Therefore, permitting and processing procedures do not typically place any constraints upon the development or rehabilitation of housing for disabled persons. However, since larger remodels may be required to accommodate persons with disabilities, Program 5.2 charges the City with creating such a reasonable accommodations procedure to ensure such requests can be efficiently processed (without requiring a variance or zone change).

BUILDING CODES AND DEVELOPMENT REGULATIONS

As described previously, the City requires the incorporation of ADA standards in new buildings with four or more units and an elevator as well as accessible ground floor units in other buildings consisting of four or more units. These requirements include: (1) adaptive design features for the interior of the unit; (2) accessible public use and common use portions; and (3) sufficiently wider doors to allow wheelchair access. Plans are checked over the counter for compliance and inspections are performed.

4 Housing Resources

This chapter analyzes the resources available for the development, rehabilitation, and preservation of housing in Belmont. This chapter of the element addresses the requirements of Government Code Sections 65583 and 65583.2, requiring a parcel-specific inventory of appropriately zoned, available, and suitable sites that can provide realistic opportunities for the provision of housing to all income segments within the community. In addition, this chapter includes an evaluation of the financial resources available to support housing activities, the administrative resources available to assist in implementing the City's housing programs, and the opportunities for energy conservation.

4.1 LAND INVENTORY

This section describes the inventory of land in Belmont that is suitable for residential development, including vacant sites and underutilized sites with the potential for redevelopment. The inventory includes an analysis of the relationship of the General Plan, zoning, public facilities and services to these sites, and the realistic development capacity for each parcel or development sites. Environmental constraints on the use of these sites for residential development are also described below. Finally, the overall housing construction and rehabilitation objectives are identified for very-low, low, moderate, and above-moderate income households.

Future residential growth in Belmont could occur on vacant residential land and underutilized commercial land. To evaluate potential land resources for residential development, a parcel-specific vacant and underutilized site analysis was performed in spring 2009 using the City's Geographic Information System (GIS) data as well as updated Assessor's data provided by San Mateo County, field surveys, and the City's Zoning Ordinance. The compilation resulted in the identification of sites and an estimate of potential development capacity for these sites.

As detailed in Table 2-42 of Chapter 2, Housing Needs, the remaining need to meet the Regional Housing Needs Allocation for the City of Belmont is 367 total units, of which 91 units should be affordable to very-low income households, 55 units for low income households, 77 units for moderate income households, and 144 units for above moderate income households.

ZONING APPROPRIATE TO ACCOMMODATE HOUSING FOR LOWER-INCOME HOUSEHOLDS

Based on the State criteria for small cities in metropolitan areas, the default density standard for Belmont is 20 units per acre. It has been determined that sites developed at this density are likely to be affordable to lower income households.

VACANT RESIDENTIAL LAND

Belmont has approximately 420 acres of vacant land that is zoned for residential uses. However, about 400 of those acres are subject to considerable environmental constraints, including steep slopes; landslide, seismic, and fire hazards. Many of these sites also lack street access and utility infrastructure. Areas with these restrictions are zoned "Hillside Residential

and Open Space" (HRO), and have not been considered as part of the inventory due to the limited development potential.

Based on the geographic analysis, there are 67 vacant residential parcels that could develop during the planning period. Of these, 56 parcels would likely support single-family homes. The remaining 11 parcels would support duplexes or small multi-unit projects.

The following assumptions were used to create Table 4-1 and Figure 4-1 showing developable vacant parcels:

- For R-1 parcels – each vacant parcel was assigned one (1) unit, unless:
  - It was adjacent to another parcel with the same owner and was less than the minimum lot size (e.g. less than 7,500 square feet for R-1B parcels). Small lots are likely used as yards for large residential uses;
  - It does not have existing street access; or
  - The slope was estimated to be more than 30 percent.
- For R-2, R-3, and R-4 parcels –
  - Groups of adjacent parcels were considered consolidated development sites;
  - In steep slope areas or areas with other constraints, potential development was reduced by approximately half of the maximum allowable density.

There is realistic potential for 84 new units to be built on vacant residentially-zoned land in Belmont. Of these, the six (6) potential units on the R-4 parcel may be considered affordable to lower income households, because the site can be realistically developed at the default density of 20 units per acre. In addition, 12 of the vacant parcels are located within the Redevelopment Project Area (some adjacent to potential commercially-zoned infill and redevelopment parcels discussed in the next section); therefore, at least three (15 percent) of the units are projected to be affordable to low and very low income households. Parcels zoned R-2 are assumed to support units that are affordable to moderate income households.

Table 4-1 Vacant Residentially-Zoned Housing Opportunities

Map ID	*APN*	*Existing Use*	*GP Designation*	*Zoning*	*Acres*	*Maximum Allowable Density*	*On-site Constraints*	*Realistic Unit Capacity*
Low Density Residential								
2	043081090	Vacant	Low Density	R-1E	0.2	1	Slope	1
3	043152230	Vacant	Low Density	R-1B	0.4	5	Slope	1
4	043221210	Vacant	Low Density	R-1B	0.3	5	Slope	1
5	043221330	Vacant	Low Density	R-1B	0.3	5	Slope	1
6	043222350	Vacant	Low Density	R-1B	0.2	5	Slope	1
7	043222360	Vacant	Low Density	R-1B	0.3	5	Slope	1
8	043222400	Vacant	Low Density	R-1B	0.2	5	Slope	1
9	043231010	Vacant	Low Density	R-1B	0.2	5	Slope	1
10	043231080	Vacant	Low Density	R-1B	0.2	5	Slope	1

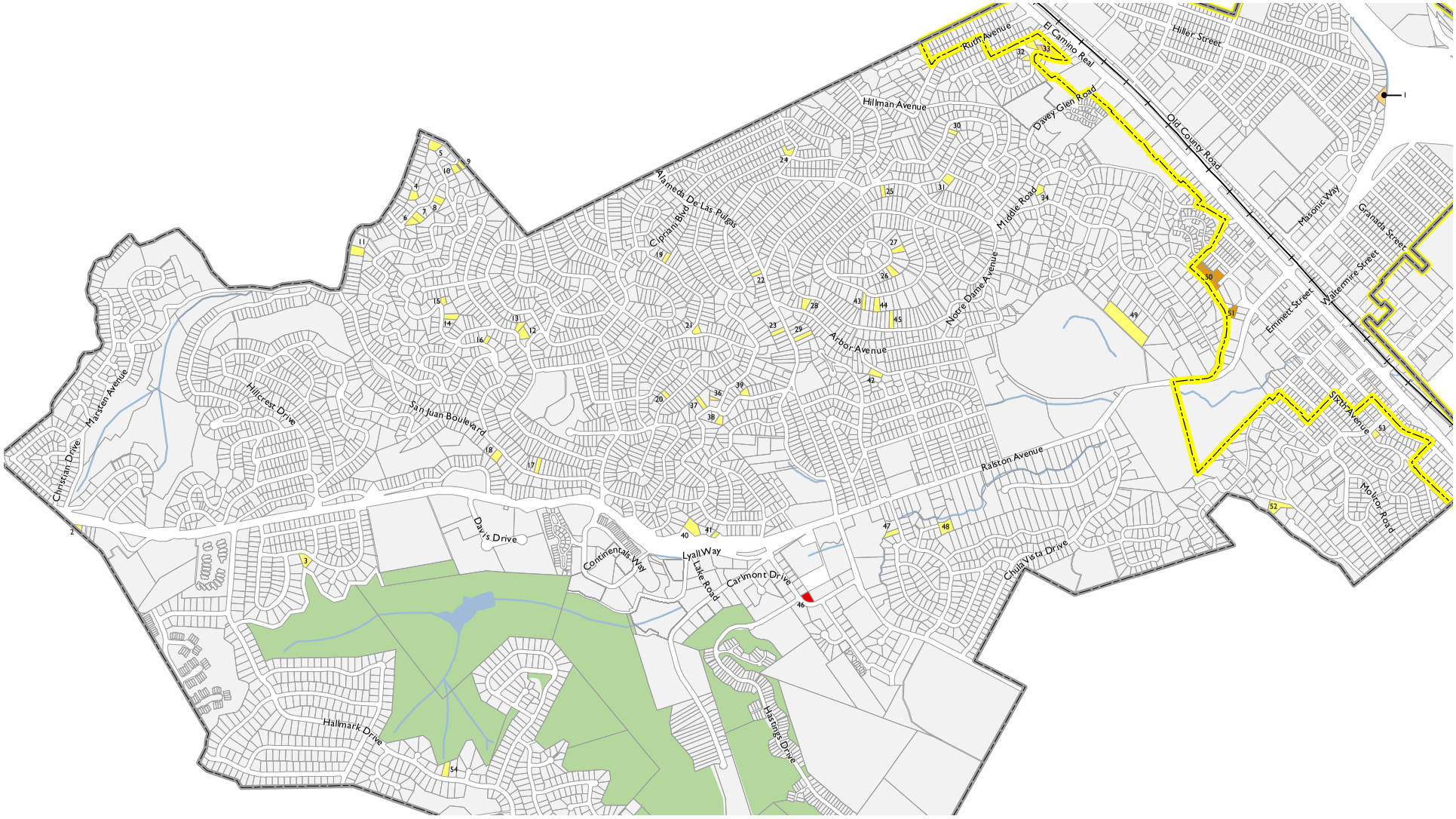
Table 4-1 Vacant Residentially-Zoned Housing Opportunities

Map ID	*APN*	*Existing Use*	*GP Designation*	*Zoning*	*Acres*	*Maximum Allowable Density*	*On-site Constraints*	*Realistic Unit Capacity*
11	043241050	Vacant	Low Density	R-1B	0.4	5	Slope	1
12	043301170	Vacant	Low Density	R-1B	0.3	5	Slope	1
13	043301180	Vacant	Low Density	R-1B	0.2	5	Slope	1
14	043302190	Vacant	Low Density	R-1B	0.3	5	Slope	1
15	043302230	Vacant	Low Density	R-1B	0.1	5	Slope	1
16	043311850	Vacant	Low Density	R-1B	0.1	5	Slope	1
17	043321160	Vacant	Low Density	R-1B	0.2	5	Slope	1
18	043322270	Vacant	Low Density	R-1B	0.3	5	Slope	1
19	044012510	Vacant	Low Density	R-1B	0.1	5		1
20	044032190	Vacant	Low Density	R-1B	0.1	5	Slope	1
21	044042180	Vacant	Low Density	R-1B	0.2	5		1
22	044043030	Vacant	Low Density	R-1B	0.1	5	Slope	1
23	044043620	Vacant	Low Density	R-1B	0.2	5	Slope	1
24	044054250	Vacant	Low Density	R-1C	0.2	7		1
25	044071170	Vacant	Low Density	R-1B	0.2	5	Slope	1
26	044072350	Vacant	Low Density	R-1B	0.3	5	Slope	1
27	044072380	Vacant	Low Density	R-1B	0.2	5	Slope	1
28	044092110	Vacant	Low Density	R-1B	0.2	5	Slope	1
29	044093180	Vacant	Low Density	R-1B	0.3	5	Slope	1
30	044112090	Vacant	Low Density	R-1B	0.1	5	Slope	1
31	044131010	Vacant	Low Density	R-1B	0.3	5		1
32	044171230	Vacant	Low Density	R-1B	0.1	5	Slope	1
33	044173010	Vacant	Low Density	R-1B	0.2	5	Slope	1
34	044191010	Vacant	Low Density	R-1B	0.2	5	Slope	1
35	044241380	Vacant	Low Density	R-1B	0.2	5	Slope	1
36	044241620	Vacant	Low Density	R-1B	0.1	5	Slope	1
37	044241640	Vacant	Low Density	R-1B	0.2	5	Slope	1
38	044242040	Vacant	Low Density	R-1B	0.2	5	Slope	1
39	044243250	Vacant	Low Density	R-1B	0.2	5	Slope	1
40	044260160	Vacant	Low Density	R-1B	0.6	5	Slope	1
41	044260340	Vacant	Low Density	R-1B	0.1	5		1
42	044290080	Vacant	Low Density	R-1B	0.3	5		1
43	044331010	Vacant	Low Density	R-1B	0.2	5	Slope	1
44	044331300	Vacant	Low Density	R-1B	0.3	5	Slope	1
45	044331420	Vacant	Low Density	R-1B	0.3	5	Slope	1
47	045081490	Vacant	Low Density	R-1B	0.2	5	Slope	1
48	045090999	Vacant	Low Density	R-1H	0.5	2	Slope	1

Table 4-1 Vacant Residentially-Zoned Housing Opportunities

Map ID	*APN*	*Existing Use*	*GP Designation*	*Zoning*	*Acres*	*Maximum Allowable Density*	*On-site Constraints*	*Realistic Unit Capacity*
49	045140410	Vacant	Low Density	R-1E	2.0	1	Limited access	1
50	045152550	Vacant	Low Density	R-1A	0.3	3	Slope/RDA	1
52	045212120	Vacant	Low Density	R-1A	0.6	3	Slope	1
53	045254240	Vacant	Low Density	R-1C	0.1	7		1
54	045421190	Vacant	Low Density	R-1A	0.3	3	Slope	1
	Low Density Residential Subtotal							**51**
Medium Density Residential								
1	040320300	Vacant	Medium Density	R-2	0.4	12	Limited access/RDA	2
33	044173120	Vacant	Medium Density	R-2	0.1	12		6
	044173190	Vacant	Medium Density	R-2	0.2	12		
	044173210	Vacant	Medium Density	R-2	0.1	12		
	044173220	Vacant	Medium Density	R-2	0.1	12		
50	045152120	Vacant	Medium Density	R-3	0.2	20	Slope/RDA	16
	045152600	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
	045152620	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
	045152630	Vacant	Medium Density	R-3	0.4	20	Slope/RDA	
	045152640	Vacant	Medium Density	R-3	0.3	20	Slope/RDA	
	045152650	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
	045152660	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
	045152610	Vacant	Medium Density	R-3	0.2	20	Slope/RDA	
51	045152670	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	3
	045152700	Vacant	Medium Density	R-3	0.2	20	Slope/RDA	
	Medium Density Residential Subtotal							**27**
High Density Residential								
46	045023100	Vacant	High Density	R-4	0.3	30	20 units per acre due to development standards for corner lot	6
	High Density Residential Subtotal							**6**
VACANT RESIDENTIAL TOTAL								**84**

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009



Zoning

- R1
- R2
- R3
- R4
- Open Space

- Redevelopment Boundary
- City Limits

Vacant Residential Housing Opportunities
City of Belmont

June 10, 2009

N

Source: City Limits, Hydrological, Street data, City of Belmont, 2008; Parcel, Potential Residential Units, and Redevelopment Boundary data, Dyett and Bhatia, 2009.

0 750 1,500 Feet

INFILL AND REDEVELOPMENT HOUSING OPPORTUNITIES

Villages of Belmont

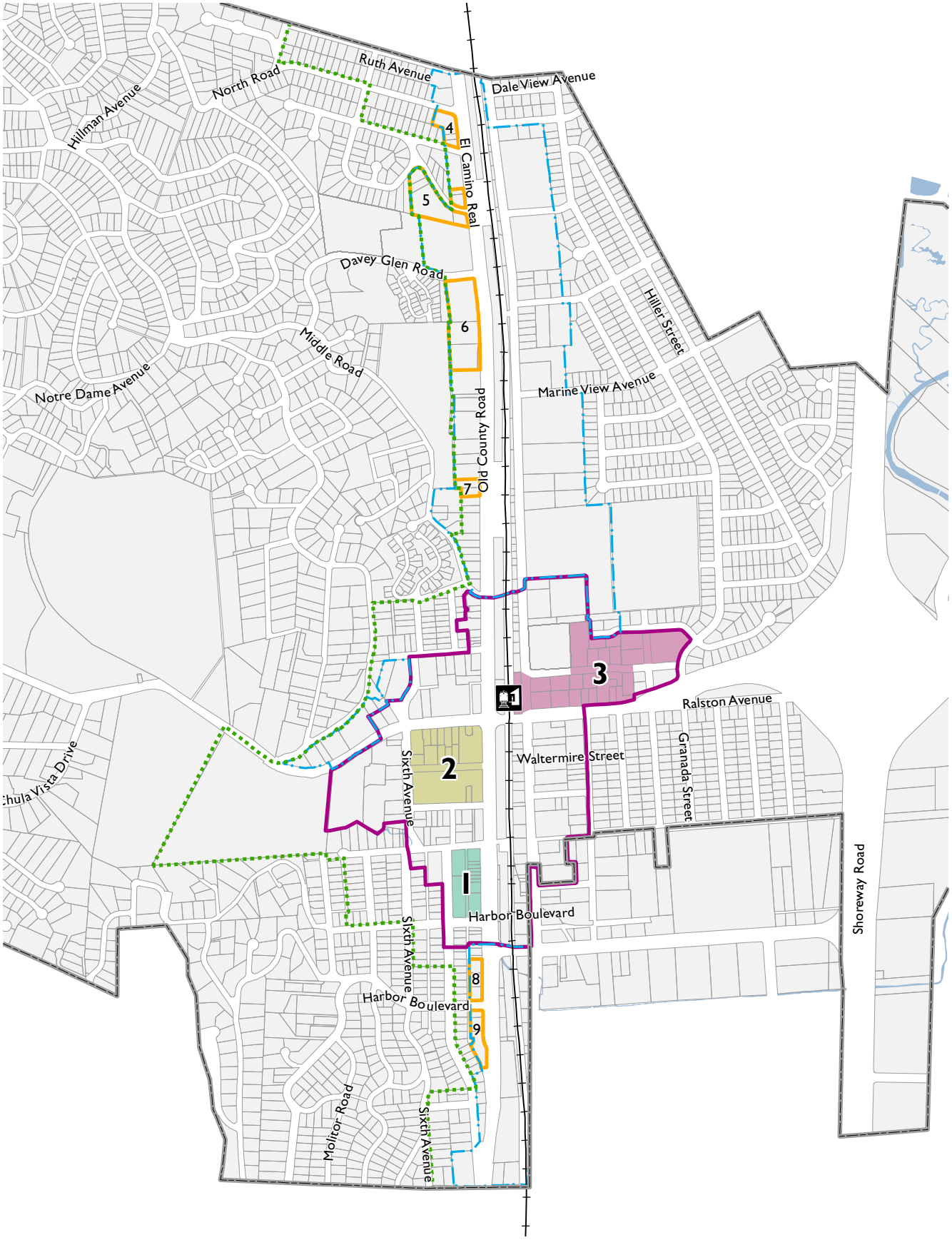
Over the past few years, the City has provided consistent policy direction to focus development within and near the central business district and along the El Camino Real corridor. In 2005, the Belmont Redevelopment Agency initiated an Economic Development Strategy. The strategy was defined as three major initiatives: 1) Economic Development Enhancement – Target Site Strategy; 2) Economic Development Expansion – HIA (Harbor Industrial Area) Annexation Strategy; and 3) Economic Development Retention – Business Retention Strategy.

Initiative 1 - the Target Site Strategy - was determined to have four phases: 1) Initiate Thoughts on Vision/Preliminary Feasibility Evaluation; 2) Understand Vision/Technical Assessment; 3) Clarify Vision/RFQ Preparation; and 4) Implement Vision/Developer(s) Selection and Negotiation. During the completion of Phases 1 and 2, three target sites were identified in downtown area – Firehouse Square, Emmett Plaza, and Belmont Station. Together, these sites are referred to as the Villages of Belmont. The City aims to facilitate the redevelopment of the target sites with mixed use, higher intensity uses.

The following tasks will be completed as part of Phase 3:

1. The existing Downtown Specific Plan will be replaced with a new "Villages of Belmont" element of the General Plan when the General Plan is updated;
2. New base zoning districts will be created for the Villages of Belmont with comprehensive, easy-to-use development standards;
3. Design guidelines will be established for the Villages of Belmont;
4. A new parking strategy will be defined to meet the needs of the Villages;
5. The Redevelopment Agency will prepare and distribute requests for qualifications (RFQs) for the target sites to help facilitate their redevelopment.

These five tasks are being completed concurrently to the Housing Element update and will incorporate and implement many of the programs that are needed to facilitate housing development in the central business district.



RDA Boundary
Belmont Village Zoning
El Camino Real - Housing Opportunities
El Camino Real - Phase 2 Zoning
Belmont Station Target Site
Firehouse Square Target Site
Village Center Target Site
City Limits

Housing Opportunities Sites
City of Belmont

June 10, 2009

Source: City Limits, Hydrological, RDA Boundary, and Street data, City of Belmont, 2008; Caltrain data, Zoning data, and Target Sites data, Dyett and Bhatia, 2009.

N

0 500 Feet

The City Council officially kicked-off the re-zoning project (Task 2) for the Villages of Belmont in October 2007. The new zoning districts are expected to be finalized and adopted with the new design guidelines and the relevant environmental review document by the end of 2009. The zoning will allow residential uses by right up to 30 units per acre and up to 45 units per acre with discretionary review. A minimum density of 15 units per acre will also be established.

It should be noted that additional development within the downtown area may occur due to the increased development capacity allowed under the proposed zoning and development standards. However, the Redevelopment Agency will focus its efforts on the three Economic Development Target sites which are analyzed in the following tables and illustrations.

Firehouse Square

The Redevelopment Agency is actively working with property owners and developers to facilitate the redevelopment of Firehouse Square. The City already approved a mixed-use project on the Firehouse Square Target Site, Belmont View at 1300 El Camino Real (APN: 045244010). This project combines ground floor retail with 2.5 levels of residential units and underground parking, for a total of almost 6,000 square feet of retail and nine (9) dwelling units. The project has been approved at a density of 37 dwelling units per acre, and a floor area ratio (FAR) of 2.2. (These units are counted in the approved projects that meet a portion of the affordable units required by the RHNA.) The Belmont View project is an example of the type of project that the Redevelopment Agency is looking to encourage on the Economic Development Target Sites.

Belmont View, 1300 El Camino Real

In addition to the Belmont View project, the Redevelopment Agency has worked with architects and planners on a conceptual development plan for the remaining portions of this target site. An RFQ was sent out to solicit master developers in February 2009. The RFQ outlines the site's opportunities and constraints, as well as the actions that the City and Agency are willing to take in order to support redevelopment.

The Firehouse Square Target Site consists of 11 parcels on about two (2) acres, plus Civic Lane, a public alleyway, all within the Redevelopment Project Area. The City of Belmont and the Belmont Redevelopment Agency are the largest property owners of the site: the City owns approximately 0.60 acres and the Redevelopment Agency owns about 0.39 acres fronting on Fifth Avenue. The city-owned parcel is currently vacant. The Agency owns the parcel on which the historic fire station building is situated. The building is currently vacant. Nine (9) privately-owned parcels, totaling about one (1) acre, front on El Camino Real. These parcels are improved with a mix of older, mostly small shops and restaurants, and include the long-established Iron Gate Restaurant at the southwesterly end of the site.

The realistic development capacity of the target site is 33 units. The site has been "tested" by architects under contract to the City to determine the realistic development capacity under the proposed zoning. An underground creek runs in a culvert approximately northwesterly to southeasterly along the middle of the site. Most of the block is within the 500 year flood area, which may potentially impact the design of future development. Large oak trees are also site features. The conceptual development plan includes a public plaza in the area of the creek and oak trees. In the conceptual development plan, the City-owned parcel, which is across Fifth Avenue from a single-family home neighborhood, is shown as eight (8) townhomes (12 units per acre).

The group of seven small, privately-owned parcels (see Table 4-2) which front onto El Camino Real are shown to be redeveloped with ground floor retail and approximately 25 housing units on upper floors. The existing buildings are single-story structures, averaging only 1,900 square feet, and are generally more than 40 years old. This project will be developed with a residential density of at least 30 units per acre, meeting the default density for affordable housing in Belmont.

Table 4-2 Firehouse Square Target Site

Map ID	*APN*	*Existing Use*	*Land Use Designation*	*Zoning*	*Acres*	*Existing Allowable Density*	*Planned Allowable Density*	*Realistic Unit Capacity*
1	045244020	Restaurant	Commercial/ Residential Mix	C-2 *To be rezoned V-2*	0.05	30	45	25
	045244030	Retail			0.05	30	45	
	045244040	Retail/ Office			0.05	30	45	
	045244050	Retail			0.05	30	45	
	045244060	Office			0.05	30	45	
	045244070	Retail			0.05	30	45	
	045244170	Retail			0.16	30	45	
	045244150	Vacant	Commercial/ Residential Mix	C-2 *To be rezoned R-2*	0.64	30	12	8
	Firehouse Square Subtotal							**33**

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009

Figure 4-3 Firehouse Square Target Site

Firehouse Square

Updated May 2009

0 30 60 120 180 240 Feet

N

Emmett Plaza

The Emmett Plaza Target Site consists of 15 parcels on about 6.25 acres comprising two blocks plus Emmett Street, all within the Redevelopment Project Area. Safeway is the largest landowner, with a high-producing grocery store and parking lot encompassing the southern block. The Belmont Redevelopment Agency owns two parcels of the northern block: a vacant 0.17-acre parcel fronting on Fifth Avenue, and a vacant 0.07-acre parcel fronting on Ralston Avenue. Eleven (11) additional privately-owned parcels, totaling about 2.8 acres, comprise the rest the northern block. The City intends to close a portion of Emmett Street to facilitate the creation of structured and/or underground parking, as well as a public plaza. This target site is within the 500-year flood area; however, this constraint is not expected to limit the realistic development capacity.

It is likely that the site will develop in two phases, an eastern phase and a western phase. The eastern phase would encompass approximately 1.2 acres (not counting a portion of Emmett Street), including six parcels (four parcels owned by one entity, one of the Agency-owned parcels, and a portion of the sixth parcel fronting El Camino Real). The majority of this portion of the block is currently surface parking lots. The existing buildings are single-story, underperforming or vacant commercial uses. Because of the need for parking, access, and the plaza, housing is assumed to be realistic on upper floors of about half of this phase, yielding 14 units. The residential density would be 23 units per acre, meeting the default density for affordable housing.

The western phase of the Emmett Plaza Target Site encompasses 1.4 acres (not counting a portion of Emmett Street), including seven parcels (five parcels owned by one entity, one of the Agency-owned parcels, and a privately-owned gas station). Due to the potential environmental concerns related to the gas station, a portion of this parcel is not assumed for housing development. The remaining parcels are currently occupied with office and commercial uses, and surface parking. Even though the proposed zoning will allow up to 45 units per acre, due to the nature of mixed-use development, the proposed development standards, and site limitations, this portion of the Emmett Plaza site has a realistic development capacity of about 20 units per acre, or a total of 22 units – meeting the default density for affordable housing. In total, the Emmett Plaza Target Site is projected to have at least 36 units built at the default density or higher.

Table 4-3 Emmett Plaza Target Site

Map ID	*APN*	*Existing Use*	*Land Use Designation*	*Zoning*	*Acres*	*Existing Allowable Density*	*Planned Allowable Density*	*Realistic Unit Capacity*
2	045182250	Retail/ Office	Central Business District	C-2 *To be rezoned V-2*	0.93	30	45	14
	045182050	Retail/ Office			0.17	30	45	
	045182060	Commercial			0.14	30	45	
	045182180	Parking Lot			0.16	30	45	
	045182190	Parking Lot			0.14	30	45	
	045182260	Vacant			0.07	30	45	
	045182010	Gas Station	Central Business District	C-2 *To be rezoned V-2*	0.36	30	45	22
	045182220	Parking Lot			0.17	30	45	
	045182020	Retail			0.15	30	45	
	045182030	Parking Lot			0.13	30	45	
	045182040	Bank			0.13	30	45	
	045182200	Parking Lot			0.16	30	45	
	045182210	Office			0.31	30	45	
	Emmett Plaza Subtotal							**36**

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009

Figure 4-4 Emmett Plaza Target Site

Emmett Plaza

Updated May 2009

0 40 80 160 240 320 Feet

N

Belmont Station

The Belmont Station Target Site is approximately 9.5 acres, encompassing a total of 25 parcels. Not all of the parcels are likely to redevelop during the Housing Element planning period due to existing businesses. Based on a site test drawn by the City's architectural consultant, two areas are likely to redevelop with housing uses. The first is the 1.26-acre parcel which is now the site of an underperforming, neighborhood shopping center. The building was constructed in 1956. The site test for this parcel included 36 housing units, 26 apartments above retail and 10 attached townhomes. This would yield an average residential density of 28 units per acre, meeting the default density for affordable housing.

The second area likely to develop with residential uses is comprised of five parcels at the corner of Ralston Avenue and Old County Road across from the Caltrain station. These five parcels total 1.7 acres. The primary existing use is for parking lots for two restaurants. The average FAR is less than 0.27 in an area that will be rezoned to allow FARs of 3.0. To account for parking and access, the five parcels have a realistic development capacity of 50 units, 35 apartments and 15 townhomes. It is assumed that while a very small portion of this site (0.4 acres) is located near the 500-year flood area, the realistic development capacity will not be impacted. The design of the project may be slightly altered to accommodate the constraint. The average residential density would be 30 units per acres, meeting the default density for affordable housing.

Table 4-4 Belmont Station Target Site

Map ID	*APN*	*Existing Use*	*Land Use Designation*	*Zoning*	*Acres*	*Existing Allowable Density*	*Planned Allowable Density*	*Realistic Unit Capacity*
3	040315010	Shopping Center	Neighborhood Commercial	C-1	1.26	0	45	36
	040313140	Restaurant	Highway Commercial	C-3	0.39	30	45	50
	040313310	Parking Lot			0.33	30	45	
	040313270	Restaurant			0.24	30	45	
	040313280	Commercial			0.36	30	45	
	040313430	Retail			0.34	30	45	
	Belmont Station Subtotal							**86**

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009

Figure 4-5 Belmont Station Target Site

Belmont Station

Updated May 2009

0 50 100 200 300 400 Feet

N

Villages of Belmont Summary

The site tests for the target sites indicate that the majority of the potential housing development would meet the default density for affordable housing, as defined by State law. In order to allocate the units within the target sites by income category, the following percentages were assumed:

- Very Low: 30 percent
- Low: 15 percent
- Moderate: 20 percent
- Above Moderate: 35 percent

These percentages reflect the Redevelopment Agency's active participation in the development of the target sites, the projected unit sizes and types, and current rents and prices.

Table 4-5 Villages of Belmont Summary

Site	*Very Low*	*Low*	*Moderate*	*Above Moderate*	***Total***
1 Firehouse Square	11	5	7	11	33
2 Emmett Plaza	12	5	7	12	36
3 Belmont Station	27	13	17	29	86
Total	**50**	**23**	**31**	**52**	**156**

El Camino Real Corridor

The second area identified as having the capacity for residential mixed-use development is the El Camino Real corridor. Much of this corridor is currently underutilized, even though it is the primary transit corridor in the City and is within the City's Redevelopment Plan. Therefore, housing stakeholders, members of the public, and City decision-makers consider this area to have significant potential for a variety of housing types.

The City has participated in the Grand Boulevard Initiative, a regional planning effort for the El Camino Real corridor. This initiative is a public/private collaborative effort to improve the performance, safety and aesthetics of El Camino Real between Daly City and San José. The main goal of the project is to link transportation and economic development by balancing the corridor's potential for housing and urban development, with the need for cars and parking and viable options for transit, walking and biking. One of the Belmont's main goals was defined as promoting a "smart growth corridor."

Other planning efforts for the corridor in which Belmont has participated include "Transforming El Camino Real," a SamTrans project which integrated the Caltrain station with El Camino Real in 2006, and the "Peninsula Corridor Plan" in 2003, which created concept plans for Caltrain and BART station areas.

The existing zoning along the El Camino Real corridor primarily includes C-2, C-3, C-4, and R-4 districts. These districts allow residential densities up to 30 units per acre with a

conditional use permit. The City intends to re-zone the El Camino Real corridor during the Housing Element planning period to facilitate higher density redevelopment and infill development appropriate for the major transportation corridor. The new zoning will incentivize multi-unit housing development and mixed-use projects by increasing the permitted building heights and FAR, and remove the requirement for conditional use permits for residential uses. This re-zoning program is not required in order to meet the sites inventory requirement for the RHNA; however, it should reduce the constraints on housing development in the area. (See Program 2.8 in Chapter 5)

Increasing the development capacity along the corridor will likely encourage a variety of new development. The parcels listed in Table 4-6 and shown on Figures 4-6 and 4-7 have been identified as underutilized and are more likely to redevelop since they may be consolidated into sites large enough to support housing and mixed-use developments. The following conditions were considered in the identification of the parcels listed:

- Underutilization has been determined by the assessed value ratio (A/V ratio). This ratio is equal to the value of the improvements compared to the value of the land (based on the data available from the Assessor's Office). If the ratio is less than 1.0, the improvements are worth less than the land, and thus the parcel is considered underutilized.
- Existing FAR (the average FAR of the identified parcels is 0.30), vacant parcels, and large surface parking lots;
- Age and condition of building;
- Economic viability of existing use; and
- Groups of parcels under one ownership.

At this time, the City has not yet determined the proposed development standards for the new zoning on the El Camino Real corridor, so the existing residential density standard of 30 units per acre is the assumed standard. However because many of these sites are likely to be redeveloped as mixed-use projects and will need to provide sufficient parking, an average density of 20 units was assumed to be the realistic development capacity. This density is lower than the approved Belmont View project (discussed above) and the various site tests for the Villages of Belmont target sites. It is likely that some sites will develop at higher densities and produce more units.

Table 4-6 El Camino Real Corridor Infill and Redevelopment Housing Opportunities

Map ID	*APN*	*Existing Use*	*Land Use Designation*	*Zoning*	*Acres*	*Existing Allowable Density*	*Realistic Net Unit Capacity*
4	044152100	Restaurant	Highway Commercial	C-3	0.50	30	12
	044152110	Commercial			0.09	30	
	044152120	Retail			0.10	30	

Development opportunity site 4 is comprised of three parcels that form a 0.7-acre opportunity site when consolidated. Two of the parcels, featuring a mixed use building (two residential

units above a personal service use) and a retail store, are owned by the same entity. The commercial building on the third parcel was built in 1956. The average A/V ratio for the three parcels is less than 0.5. At 20 units per acre, the realistic net development capacity would be 12 units.

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density	Realistic Unit Capacity
5	044172190	Motel	General Commercial	C-2	1.24	30	42
	044172180	Restaurant Parking			0.18	30	
	044172210	Restaurant			0.22	30	
	044172200	Vacant			0.21	30	
	044173100	Retail Mixed Use	Highway Commercial	C-3	0.19	30	
	044173200	Parking Lot			0.09	30	

Development opportunity site 5 is comprised of six commercially zoned parcels plus five vacant residentially zoned parcels resulting in a 2.9-acre consolidation opportunity. (Residential sites are discussed in vacant residential parcels section.) Three of the commercial parcels (1.6 acres) on Belmont Avenue are owned by the same entity, including a motel built in 1953, a restaurant, and a parking lot. The three parcels on El Camino Real include two vacant parcels and an underperforming commercial building. The realistic development capacity of the commercial properties is 42 units at 20 units per acre.

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density	Realistic Unit Capacity
6	044162150	Retail Office (7-11)	General Commercial	C-2	1.42	30	62
	044201040	Retail (Dollar Tree)	Highway Commercial	C-3	0.85	30	
	044201170	Parking Lot			0.07	30	
	044201180	Restaurant (IHOP)			0.81	30	

Development opportunity site 6 is comprised of four parcels that could be combined into a 3.1-acre development site. Two parcels are owned by the same entity. This site includes a large parcel currently developed with a small convenience store and an underperforming office building. The FAR of this parcel is 0.1. The other parcels support a restaurant and a retail store. The average A/V ratio for the four parcels is less than 0.3 and the total FAR is about 0.3. The realistic development capacity is 62 units at 20 units per acre.

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density	Realistic Net Unit Capacity
7	044201190	Parking Lot	Highway Commercial	C-3	0.25	30	7
	044222060	Commercial			0.19	30	

The two parcels that make up development opportunity site 7 are owned by the same entity. This 0.4-acre site is currently a small retail store which may have a single housing unit behind and a 0.25-acre parking lot. The realistic development capacity is 7 units at 20 units per acre.

Map ID	*APN*	*Existing Use*	*Land Use Designation*	*Zoning*	*Acres*	*Existing Allowable Density*	*Realistic Unit Capacity*
8	045248160	Restaurant (Quizno's)	Highway Commercial	C-3	0.20	30	12
	045248280	Auto Repair			0.21	30	
	045248290	Retail			0.21	30	

On development opportunity site 8, three parcels could be consolidated into a 0.6-acre site. The existing highway commercial uses include an auto repair shop, a stand-alone restaurant, and a retail store. These uses back onto single-family residential uses. Due to the large areas of parking lot and the low intensity of the uses, the average A/V ratio for the parcels is less than 0.6. The realistic development capacity is 12 units at 20 units per acre.

Map ID	*APN*	*Existing Use*	*Land Use Designation*	*Zoning*	*Acres*	*Existing Allowable Density*	*Realistic Unit Capacity*
9	045253010	Retail	Highway Commercial	C-3	0.11	30	16
	045253290	Commercial Strip			0.46	30	
	045253300	Used Auto Dealer			0.20	30	

On development opportunity site 9, three parcels could be consolidated into a 0.8-acre site. Due to the large areas of parking lot and the low intensity of the uses, the average A/V ratio for the parcels is about 0.5. The existing highway commercial uses include small retail and used car sales, and a retail strip center. These uses back onto single-family residential uses. The realistic development capacity is 16 units at 20 units per acre.

El Camino Sites

El Camino Real - Phase 2 Zoning

RDA Boundary

City Limits

North El Camino Real
Housing Opportunities
City of Belmont

June 10, 2009

Source: City Limits, RDA Boundary, and Street data, City of Belmont, 2008; Caltrain data and Zoning data, Dyett and Bhatia, 2009.

N

0 125 250 Feet

El Camino Sites

El Camino Real - Phase 2 Zoning

RDA Boundary

City Limits

South El Camino Real
Housing Opportunities
City of Belmont

June 10, 2009

Source: City Limits, RDA Boundary, and Street data, City of Belmont, 2008; Caltrain data and Zoning data, Dyett and Bhatia, 2009.

N

0 50 Feet

El Camino Real Corridor Summary

The default density of 20 units per acre is assumed to be the realistic development capacity for the sites in the El Camino Real Corridor. In order to allocate the units within the target sites by income category, the following percentages were assumed:

- Very Low: 20 percent
- Low: 15 percent
- Moderate: 30 percent
- Above Moderate: 35 percent

It is assumed that the agency will assist with funding the very low-income units, and potentially the low-income units, to ensure that the projects desired for the target sites are economically feasible and meet Redevelopment law requirements for affordable units.

Table 4-7 El Camino Real Corridor Summary of Units by Income Category

Site	*Very Low*	*Low*	*Moderate*	*Above Moderate*	***Total***
#4	2	2	4	4	12
#5	8	6	13	15	42
#6	12	9	19	22	62
#7	1	1	2	2	7
#8	2	2	4	4	12
#9	3	2	5	6	16
Total	**30**	**23**	**45**	**53**	**151**

SECOND UNITS

Consistent with Chapter 1062, Statutes of 2002 (AB 1866), the City amended its second-unit ordinance and permitting process to allow second units in all single-family residential (R-1) zones and for single-family dwelling units located in other residential zoning districts (Zoning Ordinance Section 24). A conditional use permit is required for secondary dwelling units proposed in the Hillside Residential and Open Space districts (HRO) or if the property is less than 8,000 square feet in total size. In addition, permit approval is subject to a planning staff level review of the site and building plans to ensure compliance with lot size, minimum unit size, maximum unit size, height, design, setbacks, and parking requirements. A summary of these standards is as follows:

- The minimum lot size for a secondary dwelling unit shall be 5,000 square feet. Conditional Use Permit approval by the Planning Commission shall be required for all properties having less than 8,000 square feet of total area.
- The minimum size for a second unit shall be 275 square feet.
- The maximum size for a second unit is:
  - 399 square feet for a detached unit;

  - 640 square feet for a unit constructed within the building envelope of the existing main building (up to 1,200 square feet or a maximum of 30 percent of the total floor area of the principal dwelling unit with a conditional use permit).
- A maximum of two bedrooms is allowed for any new secondary dwelling unit.
- Detached secondary dwelling units shall not exceed 15 feet in height.
- The secondary dwelling unit shall be architecturally compatible with the main structure and shall be constructed of similar materials.

Since amending the zoning ordinance, three second units have been approved. However, based on the City's experience there are numerous second units that do not meet all of the standards. Therefore, as indicated in Chapter 5, the City intends to develop a second unit legalization program that would allow home-owners to bring existing second units into compliance. It is expected that many home-owners will take advantage of this program and second units will provide a source of affordable housing in Belmont. City staff anticipates that approximately two second units will be approved each year during the planning program. Program 2.6 in Chapter 5 will also ensure that the zoning ordinance is updated to meet State law requirements.

ACQUISITION AND REHABILITATION

The Belmont Redevelopment Agency has a history of facilitating the development of affordable housing through the acquisition and rehabilitation of existing units. Since January 1, 2007, the Agency has acquired three units using set-aside funds, in order to rehabilitate them as affordable units. In addition, the RDA is completing the renovation of the historic Emmett House as two affordable units, which are anticipated to be rented by 2010. During the economic downtown, the Agency intends to continue acquiring and rehabilitating existing units. Program 2.2 of Chapter 5 outlines a goal to acquire and rehabilitate an average of two units per year during the planning period.

QUANTIFIED OBJECTIVES

As demonstrated in Table 4-8, the City has sufficient sites zoned appropriately to accommodate the RHNA of 399 units. This is realistic potential for approximately 441 new units within the City of Belmont, which creates a small surplus of available sites.

Table 4-8 Summary of Available Sites/Quantified Objectives

Income Category	*Recently Completed and Pipeline Construction* [1]	*Vacant Residential Land*	*Villages of Belmont*	*El Camino Real Corridor*	*Second Units*	*Rehab*	*Total by Income*	*Surplus Above RHNA*
Very Low	0	5	50	30	5	3	**93**	2
Low	10	4	23	23	5	3	**68**	3
Moderate	0	6	31	45	0	3	**85**	8
Above Moderate	22	69	51	53	0		**195**	29
Total	**32**	**84**	**155**	**151**	**10**	**9**	**441**	42

1. Housing developed, under construction, or approved between January 2007 and June 2009.

Source: City of Belmont Community Development Department; City of Belmont Redevelopment Agency; Dyett & Bhatia, 2009.

4.2 REALISTIC DEVELOPMENT CAPACITY

To determine the realistic development capacity of the sites identified in the quantified objectives in Table 4-8, the City considered recent development patterns, existing constraints, environmental constraints, infrastructure capacity, and existing and planned development standards and zoning programs.

SMALL SITES

The City of Belmont recognizes the challenges associated with building affordable housing on small sites. Most of the parcels listed as infill and redevelopment housing opportunity sites are small. The City acknowledges that many will need to be consolidated under one owner in order to facilitate mixed use and housing development. The areas targeted for infill and redevelopment housing are within the Los Costanos Community Development Plan area (the Redevelopment Project Area) which allows the Agency to actively participate in development with project sponsors. The Belmont View project is an example of how the Redevelopment Agency, the City, and the property owner can work together to overcome the challenges of small sites. To facilitate and augment development, the City offered the property owner a portion of the alley to provide access to the proposed underground parking and allow three additional housing units.

In addition, the Redevelopment Agency has offered assistance to the potential developer of the Firehouse Square site as specified in the RFQ, including: assistance with land consolidation; willingness to sell or lease the Agency-owned parcel; facilitation of restoration or replication of the historic building façade on site, or the relocation of the building; and assistance with the

closure of the alley and determining feasibility of reducing the width of adjacent streets. Finally, an Agency subsidy may be available for the master developer. The Agency intends to offer similar types of assistance to the developers within the other identified target sites.

As recent planning efforts indicate, the Redevelopment Agency and the City are actively pursuing the development of mixed use housing in the Villages of Belmont target sites and along the El Camino Real corridor. As evidenced by the Belmont View project, new projects will be built at densities that will ensure the affordability of the units. Furthermore, Program 2.5 in Chapter 5 sets out a strategy by which the City will evaluate needs for parcel consolidation, and expands these efforts by ensuring that RDA funds are leveraged in support of reducing the costs of mixed-use housing development on small sites. Program 2.7 in Chapter 5 promotes small lot development by allowing modifications of development standards through the CUP process rather than requiring applicants to seek a variance or a zone change.

ENVIRONMENTAL CONSTRAINTS

The environmental setting affects the feasibility and cost of residential development. Environmental issues range from the suitability of land for development, the provision of adequate infrastructure and services, as well as the cost of energy. This section discusses these potential constraints and opportunities in Belmont.

While the City is extensively developed, most of Belmont's undeveloped land is in the Western Hills with smaller amounts in the San Juan area and east of U.S. 101 freeway. These areas contain constraints on development, such as steep slopes and wild/brush fire potential. The following are environmental constraints and hazards that affect, in varying degrees, existing and future residential developments.

Seismic Hazards

The San Andreas fault zone is located one mile from Belmont's western boundary; however, there are no known active faults within the City. Major problems could result from ground shaking, which is likely to be amplified in the areas underlain by relatively unconsolidated deposits, especially in the eastern part of the City. Liquefaction is also a possibility in these areas. There is potential for landslides on all slopes; only site-specific investigations can differentiate the degree of risk.

Topography/Slope

The western portion of Belmont is defined by the San Juan Hills, a section of the Santa Cruz Mountains, while the eastern portion of the city is relatively flat extending towards the San Francisco Bay. Elevations range from 0 to 838 feet above sea level. Portions of the city are steep and susceptible to landslides, slippage, erosion, and other topographic hazards. The City adopted the San Juan Hills Area Plan in 1988. The Plan found that two-thirds of the lots in the Study Area exceeded 30 percent slope and 90 percent were geologically unstable with high landslide probability. The Plan encouraged landowners to work with the City using transfer of development rights to create a safer, compact and environmentally sensitive development. This program is maintained in the Housing programs (see Program 4.2 in Chapter 5).

Fire Hazard Severity Zones

- Very High
- High
- Moderate

Floodplains

- A = 100 year flood areas: Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage.
- X500 = 500 year flood areas: Areas of moderate flood hazards with a 0.2% annual chance of flooding.

Potential Sea Level Rise

- 100 year high tide areas based on an estimated 100 centimeter rise by 2100.

Boundaries

- Belmont Village Center
- Phase Two
- City Limits

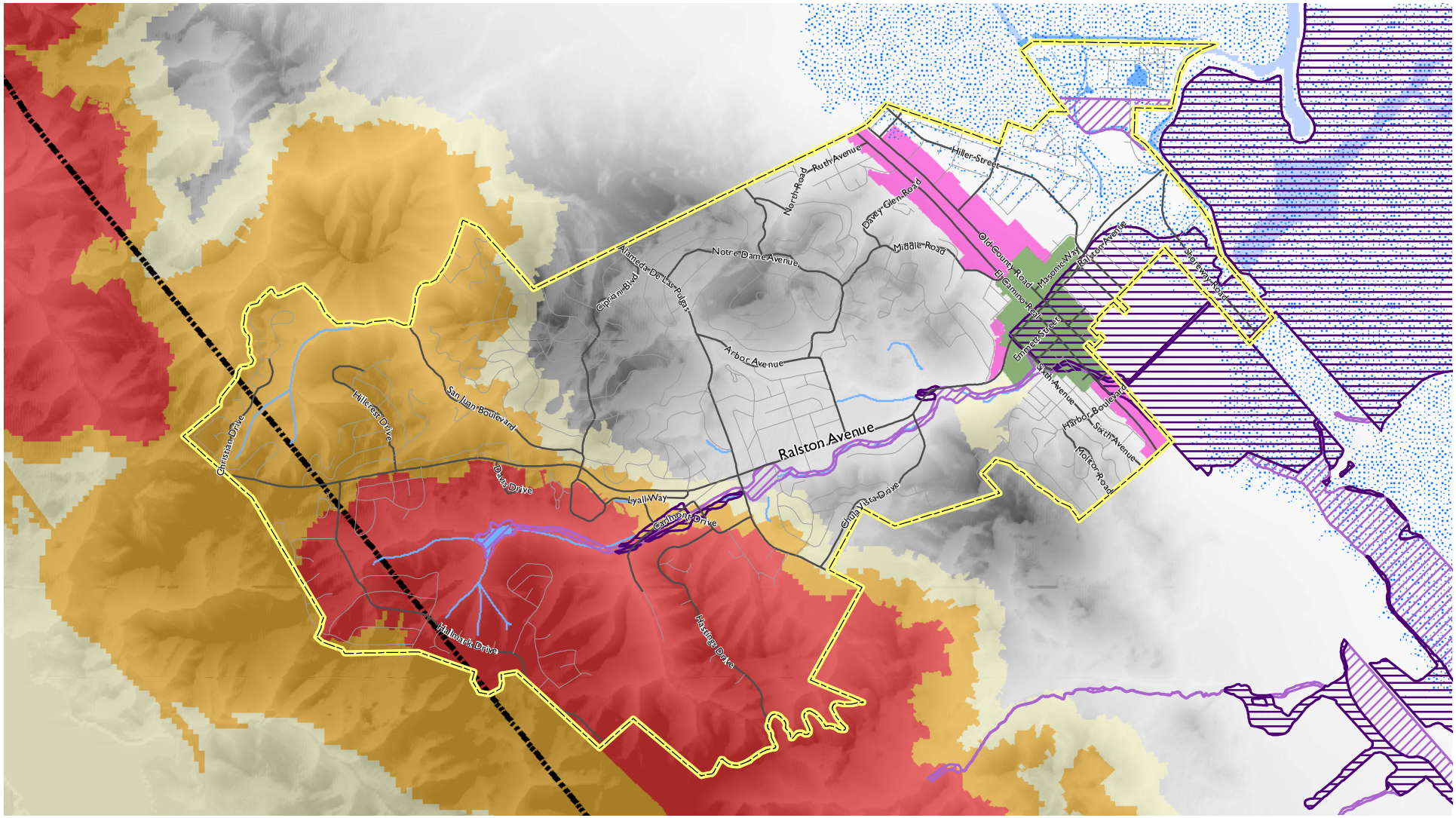
Flooding and Fire Hazards
City of Belmont

June 10, 2009

Source: Fire Responsibility Areas data, California Department of Forestry and Fire Protection, 2006; Geological Fault data, ESA, United States Geolgical Survey, 2002; City Limits, Hydrological, and Street data, City of Belmont, 2008; Federal Emergency Management Agency, 2007; Belmont Village Center and Phase Two data, Dyett and Bhatia, 2008; Digital Elevation Model, United States Geological Survey, 2009; Sea Level Rise, Knowles, Noah. 2008. Potential Inundation Due to Rising Sea Levels in the San Francisco Bay Region. California Climate Change Center. CEC-500-2009-023-D. URL: http://www.energy.ca.gov/2009publications/CEC-500-2009-023/CEC-500-2009-023-D.PDF. Data from website: website: http://cascade.wr.usgs.gov.

N

0 500 1,000 Feet



Flood Hazards and Sea Level Rise

The City's flood plain management ordinance requires flood proofing or elevation of structures above flood heights along portions of Belmont Creek and east of Bayshore. The City will continue to regulate development in the designated flood hazard areas in accordance with the ordinance. Belmont has a history of localized flooding caused by inadequate storm drainage and has taken actions to address flooding problems, including upgrading and regular maintenance of the storm drain system.

The melting of polar ice, the expansion of ocean water with higher temperatures, and the resulting overall sea level rise are possible impacts of global climate change. According to the San Francisco Bay Conservation and Development Commission (BCDC), "historical records show that sea level in San Francisco Bay has risen 18-20 cm (7 inches) over the past 150 years. The Intergovernmental Panel on Climate Change (IPCC) and the 2006 California Climate Action Team (CCAT) Report project that mean sea level will rise between 10 and 90 cm (12 and 36 inches) by the year 2100." BCDC online maps depict a scenario for a one-meter (100 cm) rise in sea level possible for the year 2100 (http://www.bcdc.ca.gov/index.php?cat=56), which exceeds projections referenced by IPCC and CCAT. As indicated on Figure 4-8, sea level rise may impact the eastern edges of the City of Belmont; however, no housing has been proposed in potentially impacted areas.

Fire Hazards

There is the potential for grass or wildland fire in the open hillside and canyon areas of Belmont. The risk is compounded by deficiencies in emergency access and, in some cases, by insufficient water flow to meet fire-fighting requirements. The Safety Element of the General Plan sets forth an approach to reduce this risk in developed areas and in the design and location of new development in the hillsides.

INFRASTRUCTURE CAPACITY

Belmont is primarily a built-out community with most of its infrastructure in place. The only exceptions are in the San Juan Hills and Western Hills portion of the community, which are undeveloped open space areas on slopes. In these two areas, the City would require developers to construct all internal streets and other appurtenances. Requiring developers to contribute to or pay for the cost of extending new service systems is standard practice for jurisdictions and is consistent with local policies for developers to adequately pay for the incremental impacts of new housing upon municipal services. Due to high construction costs and infrastructure improvement costs, these sites are not likely to support affordable housing.

Water Supply

The Mid-Peninsula Water District serves a 17-square mile area including the City of Belmont, portions of San Carlos, and unincorporated San Mateo County areas. In fiscal year 2007-2008, the average day demand for MPWD was 16.01 million gallons (mgd). MPWD receives 100 percent of its potable water deliveries via the San Francisco Public Utilities Commission (SFPUC). MPWD has the capacity to store 20.37 million gallons, approximately 1.27 days worth of demand, but additional local storage is not feasible. Groundwater of adequate quantity and quality, or alternative sources of potable water or recycled water are not available.

The Water District can currently provide for existing and projected future water demand to accommodate residential development. The supply may be constrained in the future due to a continuing drought and allocation policy changes imposed by the San Francisco Water Department. However, the Mid-Peninsula Water District has established a policy to continue providing water hook-ups even during decreasing water allocations. Thus, reduced water allocations will reduce the average allocation per resident, rather than function as a constraint to residential development.

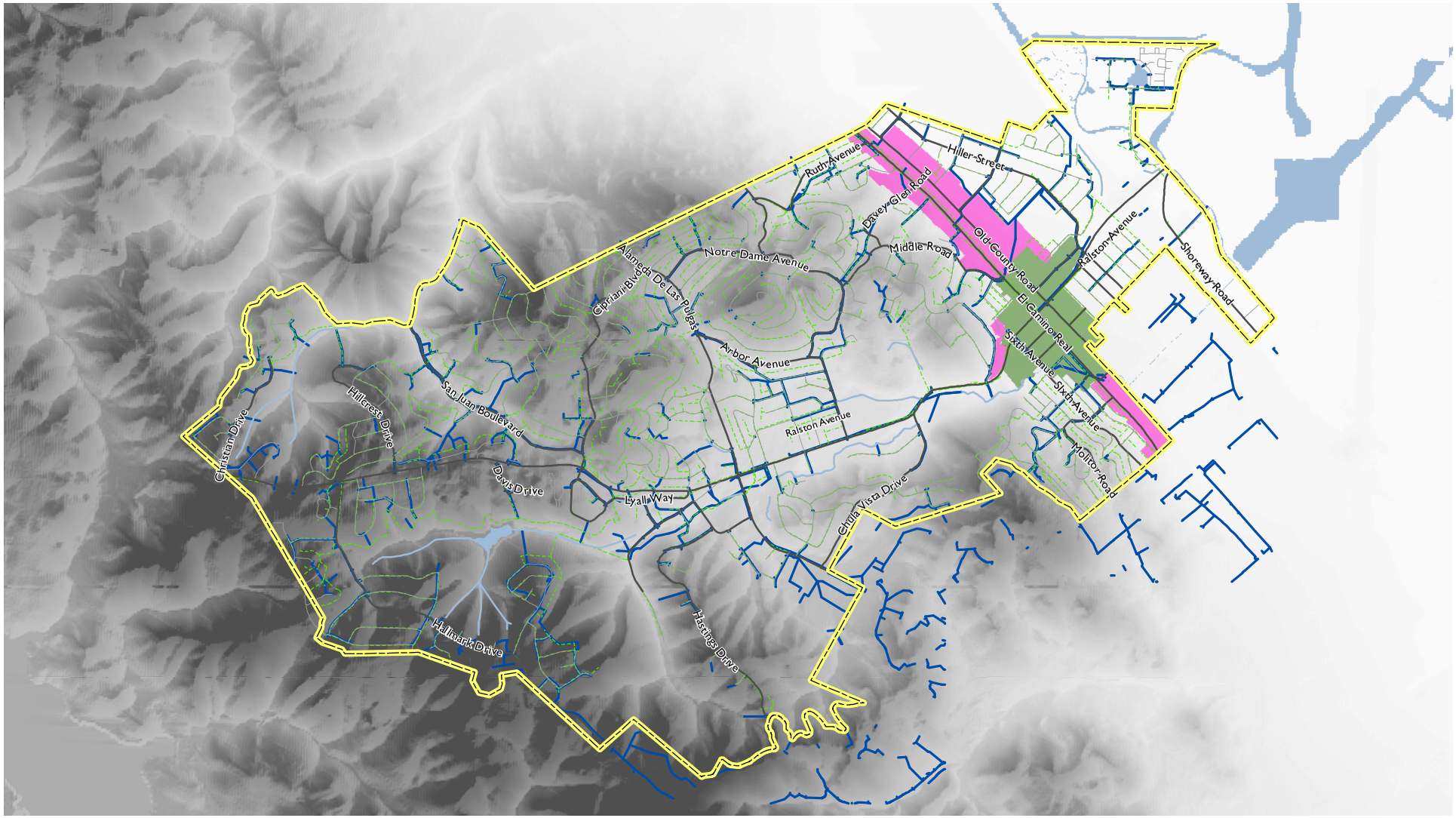
Sewer System

As illustrated on Figure 4-9, Belmont is well-served with sewer mains. The City charges each household and business an annual sewer fee which funds the local sewage collection system and Belmont's share of the operating costs for the South Bayside System Authority (SBSA) sewage treatment plant. SBSA operates the sewer treatment facility for Belmont, San Carlos, Redwood City and West Bay Sanitary District. The City is considering a new fee to fund the bond for its share of the required sewer treatment facility improvements to be implemented over the next ten years. The existing and new sewer fees will not constrain the provision of affordable housing and the improvements will ensure that there is sufficient capacity to serve new development within the City of Belmont.

Stormwater Management System

The Federal Clean Water Act requires a National Pollutant Discharge Elimination System (NPDES) permit for discharges to waters of the State. This includes discharges of municipal stormwater from streets and storm drains to rivers, creeks, and coastal waters. San Mateo County Flood Control District collects the fees to fund Belmont's portion of the NPDES General Program.

The existing system of storm drain lines are shown in Figure. 4-9. The City provides the stormwater collection system, which is aging and in need of significant improvements. The capital improvements will be funded with a bond through the General Fund. Therefore, the costs for upgrading the stormwater management system will not constrain the provision of affordable housing.



Utilities

- Sewer Lines
- Storm Drain Lines

Boundaries

- Belmont Village Center
- Phase Two
- City Limits

Existing Infrastructure
City of Belmont

June 10, 2009

N

Source: City Limits, Hydrological, Sewer, Street, and Storm Drain data, City of Belmont, 2008; Belmont Village Center and Phase Two data, Dyett and Bhatia, 2008; Digital Elevation Model, United States Geological Survey, 2009.

0 1,250 2,500 Feet

4.3 OPPORTUNITIES FOR ENERGY CONSERVATION

Conservation of energy is an important issue in housing development today not only due to the cost of energy, which can be a substantial portion of monthly housing costs for both owners and renters, but also due to an emerging interest in sustainable development, energy independence, and reduction of greenhouse gas emissions in line with new legislation such as the Global Warming Solutions Act of 2006 (AB 32). There are three main strategies a jurisdiction can employ to promote energy conservation: integrated land use and transportation planning and development; promotion of energy conservation; and the adoption of green building standards and practices.

INTEGRATED LAND USE AND TRANSPORTATION

Energy conservation can be a priority in the overall planning of a city's land uses and transportation systems. Planning to provide a range of housing types and affordability near jobs, services, and transit can reduce commutes, traffic congestion, and thus reduce the number of vehicle miles traveled (VMT) and vehicle hours traveled (VHT). Promoting infill development at higher densities will also help reach these goals. While these efforts do not directly impact the cost of housing, reducing the miles and time spent commuting decreases total household living expenses.

As discussed previously, the City of Belmont has had strong policy direction linking land use and transportation, and providing housing along the transit corridor for better access to local and regional job centers. Additional programs and policies the City has or will implement include:

- Rezoning program for the Villages of Belmont and central business district (in process)
- Rezoning program for El Camino Real
- General Plan update
- Water conservation ordinance (existing)
- Tree ordinance (update in process)

PROMOTING ENERGY CONSERVATION

The City participates in public outreach and education about energy conservation through its Citizens' Green Advisory Committee and with PG&E.

Citizens' Green Advisory Committee

In May 2008, the City of Belmont established a Citizens' Green Advisory (GAC) Committee to provide valuable input and support toward meeting environmental sustainability goals. The GAC Committee has created subcommittees to work on the following topics: buildings and utilities; outreach, sustainability/ "keeping it green;" transportation; and waste prevention and recycling. The programs that the City is currently working on or has recently completed include:

- Considering a $500 rebate for purchase of a hybrid vehicle;
- Considering a Green Building ordinance;

- Evaluating a City solar farm at the Corporation Yard and City Hall;
- Eliminating building permit fees for installation of solar electric systems;
- Evaluating sponsorship of a residential solar electric program through a local solar firm, “Solar City;”
- Converting City fleet to clean diesel, compressed natural gas (CNG), or other fuel efficient vehicles;
- Considering adoption of environmentally-friendly procurement practices;
- Conducting an energy audit on City buildings and facilities;
- Purchasing energy efficient computer equipment for City facilities;
- Installing new energy efficient air conditioning equipment in City buildings;
- Adopting environmentally-friendly land use ordinances; and
- Updating the tree ordinance with a tree inventory and expanding the tree planting program.

Pacific Gas & Electric (PG&E)

Pacific Gas & Electric provides both natural gas and electricity to residential consumers in San Mateo County, including the City of Belmont. PG&E also participates in several other financial assistance programs and offers incentives to help qualified homeowners and renters conserve energy and control costs. These include:

- The California Alternate Rates for Energy Program (CARE) provides a 20 percent monthly discount on energy rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities.
- Family Electric Rate Assistance (FERA) is a rate reduction program for large households of three or more people with low- to middle-income.
- The Energy Partners Program provides income-qualified customers free energy education, weatherization measures and energy-efficient appliances to reduce gas and electric usage.
- The Relief for Energy Assistance through Community Help (REACH) Program provides one-time energy assistance to low-income customers who have experienced severe hardships and have no other way to pay their energy bill. This program is managed by the Salvation Army.
- The Balanced Payment Plan (BPP) is designed to eliminate big swings in a customer’s monthly payments by averaging energy costs over the year.
- The Low Income Home Energy Assistance Program (LIHEAP) provides eligible low-income persons, via local governmental and nonprofits, financial assistance to offset energy costs and the weatherizing of homes to improve efficiency. This program is managed by the Department of Community Services and Development.
- The "20/20 Program" rewards customers a twenty percent (20%) discount for achieving a twenty percent (20%) or more average reduction in energy usage during the summer season compare to the previous year.

- PG&E offers a variety of incentives, characterized as “Smart Home” improvements, including rebates for installing energy-efficient appliances, whole house fans, or cool roofs; sealing heating and cooling ducts; recycling old appliances.
- Tax credits exist for energy efficient new homes or energy-efficient remodeling, including the installation of solar panels.
- The Savings By Design program is a statewide new construction program that provides design assistance to commercial, industrial, agricultural building owners to promote energy efficient design and construction practices. Design Assistance provides information and analysis tailored to the needs of each customer's project to assist in making the facility as economically energy efficient as possible.

BUILDING DESIGN AND CONSTRUCTION

There are many opportunities for conserving energy in new and existing homes. Construction of energy efficient buildings does not lower the purchase price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs, by requiring less energy to operate and maintain. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs.

All new residential and nonresidential construction in Belmont must abide by the State of California’s residential building standards for energy efficiency (Title 24 of the California Administrative Code). Title 24 Standards were established in 1978 to insure that all-new construction meets a minimum level of energy efficiency standards. Standards for building energy efficiency were last updated in 2005 with fourth quarter revisions occurring in May 2006. These standards are currently being updated with new standards expected to be in place in 2009.

In order to meet and/or exceed the State energy conservation requirements, buildings can be designed and constructed to minimize energy use. Residential site design and construction techniques that can reduce the amount of energy used for space cooling would significantly reduce overall energy demand. Passive solar design keeps natural heat in during the winter and natural heat out during the summer, which reduces air conditioning and heating demands. Buildings can be oriented so that sun and wind are used to maintain a comfortable interior temperature. Landscaping features can also be used to moderate interior temperatures. In addition, technologies have been developed which can reduce energy consumption or generate renewable energy.

4.4 FINANCIAL RESOURCES

Belmont has access to a variety of existing and potential funding sources available for affordable housing activities. They include programs from local, state, federal and private resources. The two largest housing funding sources currently used in Belmont are redevelopment set-aside funds and Section 8 funds.

REDEVELOPMENT HOUSING SET-ASIDE

State law requires the Belmont Redevelopment Agency to set aside a minimum of 20 percent of all tax increment revenue generated from redevelopment areas for affordable housing. The

Agency's set-aside funds must be used for activities that increase, improve, or preserve the supply of affordable housing. Housing developed under this program must remain affordable to the targeted income group for at least 55 years for rentals and 45 years for ownership housing. As of May 2009, the Redevelopment Agency housing set-aside fund balance was $6,929,973 and the annual revenues were $ 1,872,595. Set-aside funds will continue to be used to fund City housing programs, including the First-Time Homebuyer's Program, the Owner-Occupied Rehabilitation Program and the Multi-Family Rehabilitation Program.

SECTION 8 RENTAL ASSISTANCE

The Section 8 program or housing choice voucher program is a federal program that provides rental assistance to very low-income persons in need of affordable housing. The Section 8 program offers a voucher that pays the difference between the payment standard (an exception to fair market rent) and what a tenant can afford to pay (e.g. 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, with the tenant paying the extra cost. The Housing Authority of San Mateo County administers the Section 8 program for a number of communities in the County, including the City of Belmont. As of December 2008, more than 100 households were receiving Section 8 rental assistance.

Table 4-9 describes other financial resources available in Belmont for maintaining and providing affordable housing activities. This list does not include every available program. More information about federal programs can be found at http://www.hud.gov/. More information about state programs can be found at http://www.hcd.ca.gov/fa/. County program information is listed at http://www.co.sanmateo.ca.us/portal/site/housingdepartment/. The City of Belmont provides housing assistance information on its website.

Table 4-9 Potential Financial Resources for Housing Activities

Program Name	*Description*	*Eligible Activities*
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded on a formula basis for housing and community development activities such as to revitalize neighborhoods, expand affordable housing opportunities, and/or improve community facilities and services. The County received approximately $2.8 million in CDBG for Fiscal Year 2009-2010. Funds are shared among 16 cities within the County and the County unincorporated area. No funding was specifically allocated to Belmont in Fiscal Year 08-09, but $75,000 will be allocated to Belmont in Fiscal Year 09-10 to support upgrades to the Senior Center.	• Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services

Table 4-9 Potential Financial Resources for Housing Activities

Program Name	*Description*	*Eligible Activities*
HOME	Flexible grant program awarded on a formula basis for housing activities. San Mateo County received approximately $1.6 million in HOME funds for Fiscal Year 2009-2010. A special set-aside of approximately $12,000 of HOME funding is allocated towards low-income first-time homebuyers.	• Acquisition • Rehabilitation • Home Buyer Assistance • Rental Assistance
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	• Rental Assistance
Emergency Shelter Grants (ESG)	Grants to implement a broad range of activities that serve homeless persons. San Mateo County received approximately $125,000 in Emergency Shelter Grant funds for Fiscal Year 2009-2010. The County dedicates all of its Emergency Shelter Grant funding to one agency, Shelter Network, which operates five shelters and other types of social service assistance in communities on the San Francisco Peninsula.	• Shelter Construction • Shelter Operation • Social Services • Homeless Prevention
Section 202	Grants to non-profit developers of supportive housing for the elderly.	• Acquisition • Rehabilitation • New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	• Acquisition • Rehabilitation • New Construction • Rental Assistance
Section 203(k)	A tool for neighborhood revitalization and expansion of homeownership opportunities, HUD's 203k Rehabilitation Mortgage Insurance programs insure the cost of rehabilitation of newly purchased homes that are at least a year old and fall within the FHA mortgage limit for the area. The 203k Streamline Limited Repairs program allow homeowners to refinance $35,000 into their mortgages to pay for less extensive improvements or upgrades to a home before move-in.	• Land Acquisition • Rehabilitation • Relocation of Unit • Refinance Existing Indebtedness

Table 4-9 Potential Financial Resources for Housing Activities

Program Name	*Description*	*Eligible Activities*
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available. Between 25 and 30 credit certificates were made available countywide starting June 2008.	• Home Buyer Assistance
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing. Nine affordable housing developments have been constructed in San Mateo County using LIHTC since 2000, comprising 406 units, but none have been in the City of Belmont.	• New Construction
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	• Transitional Housing • Housing for the Disabled • Supportive Housing • Support Services
2. State Programs		
California Low-income Housing Tax Credit	Augments the federal LIHTC program through allocation of additional tax credits for affordable housing rehabilitation and production. State tax credits are only available to projects that have previously received or are concurrently receiving federal tax credits, so the program does not stand alone. The 2009 cap for state tax credits is $85 million.	• New Construction
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	• Support Services
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing. Loans have a term of 55 years with three percent interest and 0.42 percent payments due annually.	• New Construction • Rehabilitation • Preservation
California Housing Finance Agency (CHFA) Multifamily Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	• New Construction • Rehabilitation • Acquisition of Properties from 20 to 150 units

Table 4-9 Potential Financial Resources for Housing Activities

Program Name	*Description*	*Eligible Activities*
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to first-time homebuyers. Program operates through participating lenders who originate loans for CHFA.	• Homebuyer Assistance
Supportive Housing Initiative	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	• Supportive Housing • Foster Care
Affordable Housing Innovation Program	Loans to housing developers to finance development or preservation of affordable housing. New program will likely be implemented in 2010. The program will also include a pilot program of grants for predevelopment costs to reduce insurance rates for condominium development by promoting best practices in construction quality control.	• Property Acquisition • Homebuyer Assistance
Building Equity and Growth in Neighborhoods Program (BEGIN)	Grants to local jurisdictions to make deferred-payment second mortgage loans for new homes.	• Homebuyer Assistance
CalHome Program	Grants to local jurisdictions to make deferred-payment loans for new homes or construction of multiple ownership units.	• Acquisition • Rehabilitation • Homebuyer Assistance
Infill Infrastructure Grant Program	Competitive grants for infrastructure improvements to support urban residential or mixed use projects on previously developed sites.	• Capital Improvements
Predevelopment Loan Program	Short-term loans to finance the start of low-income housing projects in public transit corridors or preserve government-assisted rental housing at risk of conversion to market rents.	• New Construction • Rehabilitation • Preservation
3. Local Programs		
Redevelopment Housing Fund	State law requires that 20 percent of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	• Acquisition • Rehabilitation • New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	• New Construction • Rehabilitation • Acquisition

Table 4-9 Potential Financial Resources for Housing Activities

Program Name	*Description*	*Eligible Activities*
Housing Endowment and Regional Trust (HEART) of San Mateo County	HEART's mission is to raise funds from public and private sources to finance affordable housing in San Mateo County through loans to developers and homebuyers. As of Spring 2009, HEART has raised $10 million and invested in more than 650 new housing units. Belmont joined HEART in 2008.	• New Construction • Home Buyer Assistance
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	• Fixed rate mortgages issued by private mortgage insurers.	• Home Buyer Assistance
	• Mortgages which fund the purchase and rehabilitation of a home.	• Home Buyer Assistance • Rehabilitation
	• Low Down-Payment Mortgages for Single-Family Homes in underserved low-income and minority cities.	• Home Buyer Assistance
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	• New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	• New Construction • Rehabilitation • Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	• New Construction
Freddie Mac	Home Works - Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	• Home Buyer Assistance combined with Rehabilitation

4.5 ADMINISTRATIVE RESOURCES

The agencies listed below play important roles in meeting the housing needs of the community. In particular, they are involved in the improvement of the housing stock, provision of affordable housing, and housing assistance.

Belmont Redevelopment Agency

The Belmont Redevelopment Agency has been active in the provision of affordable housing opportunities. Over the years, the Agency has assisted in the development of several projects: the 24-unit Horizons project for the developmentally disabled; the 48-unit Sterling Point townhomes for first-time homebuyers; the 6-bed Crestview Group Home for disabled children; the Waltermire apartment complex; and 6-bed Belmont House for the disabled. Using its set-aside funds, the Agency has also offered programs such as Police Officer Down Payment Assistance Program, Home Buyer Assistance and Owner Occupied Rehabilitation Assistance. Recently the Agency has purchased five (5) units as affordable housing. In addition, the Agency has relocated and adaptively reused the historic Emmett House as two affordable units. The Agency also financially supports non-profit organizations serving Belmont residents. As of May 2009, the Redevelopment Agency housing set-aside fund balance was $6,929,973 and the annual revenues were $ 1,872,595.

San Mateo County Department of Housing

The San Mateo County Housing Authority, funded by HUD, operates public housing developments and administers the Section 8 Voucher/ Certificate Programs that provide rental subsidies to very low-income households. The Housing Authority also administers the Family Self-Sufficiency and the Shelter Plus Care programs.

The Division of Housing and Community Development (SMC HCD) manages programs such as the countywide First Time Home Buyers, Housing Repair, Homesharing, and Community Development programs. SMC HCD provides loan financing, project funding and technical assistance in addition to services provided through partnerships with non-profit organizations, other public agencies and the private sector.

Human Investment Project (HIP) for Housing

Founded in 1972, local non-profit HIP Housing offers housing programs to assist the disadvantaged and disabled living in San Mateo County. Its largest program is the Homesharing Help and Information Program, which facilitates homesharing arrangements for seniors, the disabled, and single-parents with children. Over the years, HIP has made more than 10,000 homesharing placements and has opened three satellite offices in Redwood City, Daly City and South San Francisco, in addition to its main office in San Mateo.

Shelter Network

Shelter Network was founded in 1987 to provide a comprehensive coordinated network of housing and social services for the homeless residents of the San Francisco Peninsula. This non-profit has five facilities and eleven programs to support for homeless families and individuals. In fiscal year 2006-2007, Shelter Network provided over 183,000 nights of shelter and served over 3,500 homeless adults and children.

Rebuilding Together Peninsula

Rebuilding Together Peninsula (RTP), a nonprofit locally based in Redwood City, provides free home repairs and rehabilitation for eligible low-income seniors, families, and persons with disabilities. Since 1989, RTP has helped to rehabilitate eight homes and two community facilities in Belmont, including the Belmont House group home.

Center for Independence of the Disabled

The Center for Independence of the Disabled (CID) is a private, nonprofit corporation located in San Mateo. Incorporated in 1979 in the State of California, CID is a consumer-driven, community based, services and advocacy organization serving San Mateo County. Annually CID helps more than 2,000 people with disabilities in direct and indirect services, and more than 3,400 people with disabilities with individual and systems advocacy issues. CID's services include housing accessibility modifications, providing independent living skills training, and peer counseling.

Mental Health Association of San Mateo County

The Mental Health Association (MHA) provides housing and support services for individuals suffering from mental illness in San Mateo County. MHA seeks to ensure accessibility to adequate resources and works to guarantee that each person can live as independently and productively as possible. In 2006, MHA, with support from the Belmont Redevelopment Agency, constructed the Belmont Apartments, a 24-unit studio apartment complex, located on F Street in Belmont.

Project Sentinel

Founded in 1971, Project Sentinel is a Bay Area-based non-profit agency that offers various housing services including tenant-landlord counseling, and fair housing education and training. The organization also offers free information, advice, and technical assistance for homeowners who are having difficulty making their monthly mortgage payments or who are behind in their payments. Project Sentinel helps homeowners avoid foreclosure through payment plans, forbearance agreement or pre-foreclosure programs.

Samaritan House

Samaritan House is a non-profit human service organization that provides a broad range of services for lower income residents in San Mateo County. Services offered include food, clothing, furniture, and housing and health services. To assist persons in need of emergency or short-term assistance, Samaritan House offers rental assistance and winter shelters, among other services. Rental assistance is provided to persons with apartment deposits or monthly payments if they have difficulty paying for these. Samaritan House also administers winter shelters in San Mateo during the months of November through March.

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5 Past Accomplishments and New Housing Goals, Policies, and Programs

Chapters 2 through 4 of this Housing Element establish the housing needs, constraints, and resources in Belmont. This chapter evaluates the City's accomplishments since adoption of the 2001-2006 Housing Element and sets forth the City's goals, policies, programs, and quantified objectives to address the identified housing needs for the 2007-2014 planning period.

5.1 2001-2006 HOUSING PLAN ACCOMPLISHMENTS

PROGRESS IN MEETING THE 2001-2006 RHNA

Belmont's allocated share of the Regional Housing Needs Allocation (RHNA) was a total of 317 new units over the 2001-2006 planning period. This allocation was comprised of 57 very low, 30 low, 80 moderate, and 150 above moderate-income units.

Progress toward the 2001-2006 RHNA can be measured by housing production from January 1, 2001 through June 30, 2006. During this period, 403 units were built in Belmont, including 14 single-family homes, 84 townhomes, 302 multi-family units, and 3 second units. These units are assigned to the four income categories as follows: 224 very low, 3 low-, 0 moderate-, and 175 above moderate-income. The Belmont Redevelopment Agency (RDA) actively supported the development of the Belmont Apartments, a 24-unit studio apartment complex for individuals with mental illness on F Street, developed by the Mental Health Association of San Mateo County. In addition, 200 units of student housing was constructed at the Notre Dame de Namur campus. Table 5.1 summarizes the City's progress in meeting the 2001-2006 RHNA.

Table 5-1 Progress Towards 2001-2006 RHNA (Housing Units)

	Very Low	*Low*	*Moderate*	*Above Moderate*	***Total***
2001-2006 RHNA	57	30	80	150	317
Units Approved or Built	124	103	0	175	402
Shortfall or Surplus	**67**	**73**	**-80**	**25**	**85**

Source: City of Belmont Planning Department

SUMMARY EVALUATION OF PAST ACCOMPLISHMENTS

As part of the Housing Element, cities must periodically review the progress, effectiveness, and continued appropriateness in implementing the adopted programs. These results should be quantified wherever possible and qualitative where necessary. The City's housing accomplishments during the 2001-2006 planning period are evaluated as part of the basis for developing appropriate policies and programs for the 2007-2014 planning period. A full account of the program accomplishments from the 2001-2006 planning period can be found in the Appendix. A summary of the major accomplishments from the 2001-2006 planning period are summarized as follows:

- A total of 14 loans were awarded under the Home Buyer Assistance Program totaling $1,011,530 (between 1999 and 2006).
- The City provided a total of $159,825 to the following nonprofits: HIP Housing and Shelter Network during the 2001-2006 planning period.
- The City provided $450,000 in grant and loan money to help create Belmont Apartments, a 24 very low-income studio apartment complex on F Street.
- The City provided subsidized rent to the Center for Independence of the Disabled (CID) before its summer 2008 move and then paid first and last month's rent towards its new lease. The City also provided CID with an additional $50,000 upon its office relocation.

5.2 HOUSING GOALS, POLICIES AND PROGRAMS

The following represents the Goals, Policies, and Programs for the 2007-2014 planning period. Programs that existed in the prior planning period (see the Appendix) have been revised as appropriate to improve the success of the program during this planning period. In the case of new programs, listed actions were derived in response to the constraints analysis, public input, and State law requirements.

HOUSING AND NEIGHBORHOOD CONSERVATION

Housing and neighborhood conservation are important to maintaining and improving quality of life. While the majority of housing in Belmont is in average or good condition, some of the older neighborhoods and some multi-family housing show signs of deterioration. Efforts to improve and revitalize housing must address existing conditions, but also focus on encouraging preventative efforts to ensure that housing stock quality is maintained. The policies below address the issue of housing and neighborhood conservation.

Goal 1: **Assure the quality, safety, and livability of existing housing and the continued high quality of residential neighborhoods.**

Policy 1.1 Continue to monitor and enforce building and property maintenance code standards in residential neighborhoods.

Policy 1.2 Continue to provide City services designed to maintain the quality of the housing stock and neighborhoods.

Policy 1.3 Continue to promote the repair, revitalization, and rehabilitation of residential structures that have fallen into disrepair.

Program 1.1: Code Enforcement

The enforcement of existing property maintenance codes is a primary means to preserve housing and the quality of neighborhoods. The Code Enforcement Division is responsible for enforcing City ordinances related to property maintenance, building conditions, and other issues. Code Enforcement staff inform property owners of substandard building conditions and the requirements to rectify the issues.

In addition, staff refers property owners to available financial resources and programs, including the Redevelopment Agency's Owner Occupied Rehabilitation Assistance Program, San Mateo County (SMC) rehab programs, and PG&E weatherizing loans.

Action 1: Prepare an annually updated information sheet containing available financial resources and housing rehabilitation services for property owners and tenants to be handed out during the code enforcement process and posted on the City's website.

Action 2: Maintain an inventory of code enforcement actions in order to determine citywide trends, such as overcrowding, and evaluate potential actions the City can take to counter these trends.

Action 3: Evaluate options to support the sole code enforcement officer with staff in other departments, i.e. police department.

Responsibility:

Community Development Department (CDD)

Funding Source:

General Fund, RDA

Timeline:

The City will continue to implement code enforcement activities.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2011.

Action 3: Initiate this action by December 2011.

Program 1.2: Residential Records and Inspection Program

The Residential Records and Inspection Program will trigger an examination of single-family homes and condominiums when they are being sold that will consist of a) a summary of permit activity from the property and b) a physical inspection, to assure that any additions or major remodeling projects were constructed with the proper permits. This process will ensure that homes meet code specifications and will speed up the resale process.

Action 1: Establish and maintain an Existing Conditions Survey for single-family properties.

Action 2: Implement a two-year pilot Residential

Responsibility: CDD

Funding Source:

General Fund, RDA

Timeline:

Action 1: Initiate this action by December 2011.

Action 2: Initiate this action by

Records and Inspection Program.

Action 3: Evaluate and adopt a final Residential Records and Inspection Program by June 2014.

December 2011.

Action 3: Complete this action by June 2014.

Program 1.3: Owner Occupied Home Rehabilitation Program

The Home Rehabilitation Loan Program offers a ten-year, no-interest rehabilitation loan to lower and moderate-income homeowners within the redevelopment area. The loans must be used to correct structural, health and safety deficiencies (e.g. electrical, re-roofing, plumbing, heating, and pest control) and for cosmetic improvements. The maximum loan amount that can be secured is $15,000. Of that total, a minimum of 75 percent of the loan must be used to correct structural and/or health and safety deficiencies and a maximum of 25 percent may be for cosmetic improvements.

Action 1: The City will provide updated program information and application materials on the City's website and at the public counter. Each year the City will publicize available funds.

Action 2: The City will evaluate the terms to qualify for this loan to ensure that they are not disadvantageous for applicants.

Responsibility: CDD

Funding Source:

RDA, Low-to-Moderate Income Housing Fund (LMI)

Timeline:

This program is ongoing.

Action 1: This action will be initiated by December 2010 with annual updates.

Action 2: This action will be initiated by December 2011.

Goal: 10 Households Assisted

Program 1.4: Multi-Family Rehabilitation Program

In 1998, the City established the Multi-Family Rehabilitation Assistance Program to provide funding to assist the exterior rehabilitation of existing multi-family residential structures. Under this program, the City offers zero-interest loans for a term of fifteen years. The maximum loan amount is $50,000. In exchange for the financial assistance, the project owner must provide low- and moderate-income units. Eligible properties are those located in the redevelopment project area and are designated for multi-family housing in the General Plan.

Action 1: The City will provide updated program information and application materials on the City's website and at the public counter. Each year the City will include an announcement of available funds by direct mail (may be included in a utility bill).

Responsibility: CDD

Funding Source: LMI

Timeline:

This program is ongoing.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2010 with annual updates.

Action 3: Initiate this action by

Action 2: The City will evaluate the terms to qualify for this loan to ensure that they are not disadvantageous for applicants.

Action 3: The City will evaluate the feasibility of allowing any mixed-use or multi-family property to be eligible for this loan program, no matter the General Plan designation.

Action 4: The City will consider fostering a relationship with the County Department of Housing to assist in the marketing and implementation of the Agency's Multi-Family Rehabilitation Assistance Program.

December 2011.

Action 4: Initiate this action by December 2011.

Goal: 3 Multi-unit developments assisted

Program 1.5: Condominium Conversion Ordinance

Because of high home prices, most lower-income households in Belmont are renters and occupy apartment units that are typically more affordable than single-family homes or condominiums. Given market conditions, some apartment owners may be motivated to convert their properties into condominiums. To preserve the affordable rental housing stock, the City enforces the Condominium Conversion Ordinance. The Ordinance ensures that rental units are not converted to condominiums without adequate provisions for the replacement of lost affordable housing and the relocation of existing tenants.

A recent example of the successful implementation of this program includes the 1000 South Road which involves converting apartments into luxury condos. This project included a successful 12-18 month relocation program for the displaced tenants, some of whom were given the opportunity to purchase one of the condo units. This project is currently on hold due to the developer's inability to secure construction financing; however, the City expects this project to be completed by 2010.

Action 1: Continue to enforce the Condominium Conversion Ordinance.

Responsibility: CDD

Funding Source: Staff time

Timeline:

This program is ongoing.

Program 1.6: Preservation of Affordable Housing

Thirteen assisted projects offering 267 affordable units are located in Belmont. Almost all of these units are not at risk of conversion to market rate during the planning period. However, initial review suggests that units in the Belmont Vista senior housing project may be at-risk of conversion to market rates. The Belmont Redevelopment Agency holds the affordability covenant with the property owner of Belmont Vista, which will expire in April 2014. Based on the initial analysis contained in Chapter 2, it would cost approximately $2.2 million to preserve the 10 senior units for 15 additional years, or at least $2.7 million to construct 10 new senior units.

Action 1: Streamline and enforce the annual reporting required to verify income limits of affordable units with an emphasis on for-profit owners.

Action 2: Create a monitoring program for at-risk projects that checks the status of such projects at least every five years.

Action 3: Provide technical assistance to property owners and/or organizations interested in purchasing and maintaining the properties should the owners be interested in selling as necessary and when feasible.

Action 4: Conduct tenant notifications required by law.

Action 5: Determine the Agency's plan related to the 10 subsidized senior units at Belmont Vista at least one year prior to the contract expiration date.

Responsibility: CDD

Funding Source:

General Fund, LMI

Timeline:

Actions 1 and 2: Initiate actions by December 2010.

Actions 3 and 4: On-going as required.

Action 5: Complete before April 2013.

HOUSING PRODUCTION

The Regional Housing Needs Determination addresses the need for decent, adequate, and affordable housing to accommodate existing and future housing needs. In order to further these goals, Belmont is committed to assisting in the development of adequate housing that is affordable to all economic segments of the community.

Goal 2: Facilitate the development of a variety of housing types at appropriate locations.

Policy 2.1 Provide residential sites through land use, zoning, and specific plan designations to encourage a broad range of housing opportunities.

Policy 2.2 Facilitate the production of affordable housing through appropriate land use designations and flexible development standards.

Program 2.1: Affordable Housing Development

The Belmont Redevelopment Agency (RDA) manages the housing set-aside funds which must be used to facilitate the development of affordable housing. The RDA has used these funds in the past to purchase properties in strategic locations to create larger development sites, preserve or adaptively reuse historic buildings, and subsidize affordable housing.

Action 1: Continue to strategically acquire properties that can be leveraged to support affordable housing development.

Responsibility: CDD, RDA

Funding Source:

RDA (LMI funds)

Timeline:

This program is ongoing.

Program 2.2: Affordable Housing Rehabilitation

The Belmont RDA has a history of facilitating the development of affordable housing through the acquisition and rehabilitation of existing units.

Since January 1, 2007, the RDA has acquired 3 units using set-aside funds, in order to rehabilitate them as affordable units. In addition, the RDA is completing the renovation of the historic Emmett House as 2 affordable units, which are anticipated to be rented by 2010. The RDA will contract with a housing manager to manage the units.

Action 1: Continue to acquire and rehabilitate existing units.

Action 2: Contract with a housing manager to manage the RDA's affordable units.

Action 3: Develop a policy which would give public employees, including fire and police officers, priority to rent or purchase affordable units rehabilitated by the RDA.

Responsibility: CDD, RDA

Funding Source:

RDA (LMI funds)

Timeline:

Action 1: This action is ongoing.

Action 2: Initiate this action by December 2010.

Action 3: Initiate this action by December 2011.

Goal: Two (2) units acquired and rehabilitated annually.

Program 2.3: Economic Development Strategy

Currently, the City is working on a series of actions related to the implementation of the Economic Development Strategy that will replace the Downtown Specific Plan as the regulatory framework for the central business district area. These are:

Action 1: In 2007, the City Council adopted three target economic development sites in the downtown (and within the redevelopment area). As part of the Economic Development Strategy, a vision was created for each site. There is an ongoing RFQ/RFP process to find developers for these target sites.

Action 2: Replace Downtown Specific Plan area zoning with new base zoning districts with comprehensive, new development standards. The zoning will allow high-quality, mixed-use, high-density (30-45 units/acre), 40-50 foot-tall development, and streamline the development process.

Action 3: Adopt design guidelines for the Villages of Belmont Area to clarify requirements and facilitate the development process.

Action 4: Consider a comprehensive parking strategy for the Villages of Belmont area, in order to reduce the burden of providing on-site parking on small parcels and optimize land use efficiency.

Action 5: Replace the Downtown Specific Plan with a new Villages of Belmont Element in the General Plan.

Action 6: Consider identifying additional target sites on El Camino Real and Ralston Avenue to facilitate additional mixed-use, higher density residential development on transit corridors.

Responsibility: CDD

Funding Source:

None required

Timeline:

Action 1: This is an ongoing program.

Action 2: Spring 2010.

Action 3: Fall 2010

Action 4: Fall 2010

Action 5: Spring 2012

Action 6: Spring 2014

Program 2.4: Developer Outreach

The City regularly meets with developers from the private and nonprofit sectors interested in affordable housing development opportunities in the City of Belmont. Early in 2008, the City created a City "welcome" packet available on mini disk, which provides prospective businesses and other interested parties with

Responsibility: CDD, RDA

Funding Source:

General Fund, RDA

information on Belmont. The City held a breakfast and other meetings for developers prior to the Belmont Village presentation in July 2008. A RFQ was been distributed in order to find a master developer for Firehouse Square in January 2009.

Action 1: Revise development review process and permit materials to be distributed at the public counter and on the City's website to explain the various steps in the process. This includes what materials need to be submitted and when and how long review will take at each juncture.

Action 2: Distribute an RFQ for a master developer for the Emmett Square Target Site to local and regional developers.

Action 3: Distribute an RFQ for a master developer for the Belmont Station Target Site to local and regional developers.

Action 4: Continue to meet with private and nonprofit housing developers on a regular basis. Consider hosting an annual developer roundtable to discuss development opportunity sites and other development issues.

Timeline:

This program is ongoing.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2010.

Action 3: Initiate this action by December 2012.

Action 4: On-going

Program 2.5: Site Consolidation

The City will work with developers to consolidate small parcels in the Villages of Belmont and along El Camino Real to make them more viable for mixed-use and multi-unit development types.

Action 1: Establish a unified development area for the Emmett Square Target Site.

Action 2: Establish a unified development area for the Belmont Station Target Site.

Action 3: Work with property owners, starting with the sites listed in the Sites Inventory, to facilitate consolidation of adjacent parcels.

Action 4: Use RDA funds as leverage in support of lot consolidation to create site large enough for affordable housing development.

Responsibility: CDD

Funding Source:

Staff time, RDA

Timeline:

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2012.

Action 3: Initiate this action by December 2010.

Action 4: Initiate this action by December 2012.

Program 2.6: Second Units

The City is developing a program to legalize the many second units that are believed to exist in Belmont but are not currently recognized. The City will incentivize the legalization of non-recognized second units by reducing or waiving inspection fees.

Action 1: Adopt the Second Unit Legalization Program.

Action 2: Publicize the Second Unit Legalization Program by placing notices in the local paper and emailing homeowners' associations.

Action 3: Analyze existing second unit ordinance to ensure compliance with State law, and update the zoning ordinance as necessary.

Action 4: Further facilitate the development of second units by ensuring that development standards make second units feasible and desirable.

Responsibility: CDD

Funding Source:

Staff time, General Fund

Timeline:

Actions 1, 2, 3 and 4: Initiate these actions by December 2011.

Program 2.7: Promotion of Small Lot Development

The City recognizes that development on small lots is a challenge. To that end this program seeks to promote small lot development through the following action:

Action 1: Allow the easing of development standards on small lots through the CUP or other development review process (rather than a PD Zone change) if projects can demonstrate that they comply with design guidelines and do not cause substantial adverse impacts on adjoining properties.

Responsibility: CDD

Funding Source:

Staff time

Timeline:

Action 1: Initiate this action by December 2011.

Program 2.8: El Camino Real and Ralston Avenue Transit Corridors

The existing zoning along the El Camino Real and Ralston Avenue corridors primarily includes C-2, C-3, C-4, and R-4 districts. These districts allow residential densities up to 30 units per acre with a conditional use permit. The City intends to re-zone the transit corridors during the Housing Element planning period to facilitate higher density redevelopment and infill development

Responsibility: CDD

Funding Source:

RDA

appropriate for the major transportation corridor. The new zoning will incentivize multi-unit housing development and mixed-use projects by increasing the permitted building heights and FAR, and remove the requirement for conditional use permits for residential uses. This re-zoning program is not required in order to meet the sites inventory requirement for the RHNA; however, it should reduce the constraints on housing development in the area.

Action 1: Revise the zoning districts along the El Camino Real and Ralston Avenue transit corridors to reduce constraints on housing development.

Timeline:

Action 1: Initiate this action by December 2011.

HOUSING ASSISTANCE

Belmont is home to seniors, large families, disabled persons, single parents, the homeless, students and others who face greater difficulty in finding decent and affordable housing due to special circumstances. The following policies help to address their housing needs.

Goal 3: **Expand and protect housing opportunities for all economic segments and special needs groups within the community.**

Policy 3.1 Use public financial resources to support the provision and production of housing for lower income households, and persons and families with special needs.

Policy 3.2 Provide rental and homeownership assistance to address existing housing problems and expand housing opportunities.

Policy 3.3 Support the conservation of government-subsidized housing and other affordable housing development.

Policy 3.4 Provide for supportive services for special needs groups, including seniors, large families, the disabled and single parents, among others.

Program 3.1 First-Time Home Buyer Assistance Program

The Home Buyer Assistance Program provides down payment assistance in the form of long-term, low-interest loans to low- and moderate-income first-time home buyers in Belmont who wish to purchase homes in the redevelopment area. Funds are available to assist with the purchase of a single-family home, townhome, or

Responsibility: CDD

Funding Source: RDA (LMI)

Timeline:

condominium. In 2006, the maximum loan amount was set at $75,000 and a 3 percent down payment required; there is no maximum purchase price. Prior to 2006, the maximum loan amount was set at 15 percent of the purchase price, resulting in oversubscription of the program. The term of the loan is 30 years and the loan may be paid-off any time prior to the 30-year term without penalty.

Action 1: Initiate marketing for this program, including having updated program information and materials available on the web and at the public counter.

Action 2: Investigate opportunities for contracting with other agencies to advertise and manage the First-time Home Buyer Assistance Program.

This is an ongoing program.

Action 1: Initiate this action by December 2011.

Action 2: Initiate this action by December 2011.

Goal: At least one (1) loan per year.

Program 3.2 Mortgage Credit Certificate

The Mortgage Credit Certificate (MCC) program is a federal program managed by the San Mateo County Department of Housing that allows qualified first-time home-buyers to take an annual credit against federal income taxes of up to 15 percent of the annual interest paid on the applicant's mortgage. This enables homebuyers to have more income available to qualify for a mortgage loan and make monthly payments. The MCC program has covenant restrictions to ensure the affordability of the participating homes for a period of 15 years.

Action 1: The City will actively educate prospective buyers about the program by distributing materials, posting materials on the City website, and meeting with realtors and homebuilders.

Responsibility:

CDD, San Mateo County Department of Housing

Funding Source: General Fund

Timeline: This program is on-going

Action 1: Initiate this action by December 2011.

Program 3.3 Section 8 Rental Assistance

The Section 8 Rental Assistance Program extends rental subsidies to extremely low-, very low-, and low-income households, including families, seniors, and the disabled. The Section 8 Program either provides vouchers to private landlords on behalf of low-income families as part of the Housing Choices Voucher Program, or directly subsidizes property owners to make standard

Responsibility:

SMC Housing Authority

Funding Source: HUD

housing available to low-income families at affordable rental rates as part of the Project-based Program. As of December 8, 2008, 102 Belmont households received Section 8 voucher assistance through the San Mateo County Housing Authority. In addition, two publically-assisted housing complexes in Belmont receive Section 8 subsidies.

Action 1: Set up a meeting between City and County staff members responsible for the Section 8 program so that City staff become better educated about the opportunities available through the program.

Action 2: Publicize Section 8 by posting information about the program on the City's website and make information available at the public counter.

Action 3: Encourage new housing developers to participate in the Housing Choices Voucher Program or the Project-based Program during preparation of future development agreements or affordable housing programs.

Timeline:

Actins 1, 2 and 3: Initiate all actions by December 2011.

Program 3.4 Nonprofit Assistance

The City supports nonprofit organizations that provide housing and support services to Belmont residents. For instance, the Human Investment Project for Housing provides homesharing services for seniors, the disabled, and single-parent families. Homesharing offers the benefits of reducing housing costs, promoting independence, and providing companionship and increased security for residents. The City provides $15,000 annually to HIP. The City also provides $15,000 annually to Shelter Network, which operates several emergency shelters in the County and $2,000 annually to CALL Primrose, which provides emergency direct aid, such as food assistance, rental and utility assistance, and information and referrals.

Action 1: The City will continue to provide financial assistance to the HIP Program, Shelter Network, CALL Primrose, and other similar programs providing services to the community.

Responsibility: CDD

Funding Source:

General Fund, RDA

Timeline:

Action 1: This program is ongoing.

Action 2: Initiate this action by December 2011.

Action 2: The City will publicize the programs through its website, and flyers at the public counter and senior and community center.

Program 3.5 Participation in HEART

The mission of the Housing Endowment and Regional Trust (HEART) of San Mateo County is to raise funds from public and private sources to finance affordable housing in San Mateo County through loans to developers and homebuyers. As of Spring 2009, HEART has raised $10 million and invested in more than 650 new housing units. Belmont joined HEART in 2008.

Action 1: The City will continue to participate in HEART.

Responsibility: CDD

Funding Source:

General Fund, RDA

Timeline:

This program is on-going.

Program 3.6 Emergency Shelter

Per new State law (SB 2), the City will identify a zone where emergency shelters will be permitted by right. The City will identify an appropriate zoning district in the Zoning Ordinance to permit emergency shelters within one year of the adoption of the 2007-2014 Housing Element.

Action 1: Amend Zoning Ordinance and Zoning Map to permit emergency shelters by right in a zone to be determined within one year of the adoption of the 2007-2014 Housing Element.

Action 2: Develop a partnership with Shelter Network to further support their efforts to house homeless families and individuals.

Responsibility: CDD

Funding Source: Staff time

Timeline:

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2010.

REMOVAL OF GOVERNMENT CONSTRAINTS

Market factors and government regulations can significantly impact the production and affordability of housing. Although market conditions are often beyond the direct influence of any jurisdiction, efforts can be directed at ensuring the reasonableness of land use controls, development standards, permit-processing, fees and exactions, and governmental requirements to encourage housing production.

Goal 4: **Where appropriate, mitigate unnecessary governmental constraints to the maintenance, improvement, and development of housing.**

Policy 4.1 Periodically review the City's regulations, ordinances, and fees and exactions to ensure they do not unduly constrain the production, maintenance, and improvement of housing.

Policy 4.2 Offer regulatory incentives and concessions for affordable housing, such as relief from development standards, density bonuses, or fee waivers where deemed to be appropriate.

Policy 4.3 Provide for streamlined, timely, and coordinated processing of residential projects to minimize holding costs and encourage housing production.

Program 4.1: Special Needs Housing

Belmont facilitates and encourages the provision of housing services for its special needs population, including disabled and homeless population. In order to meet the requirements of State law and better support housing for persons with special needs, the Zoning Code should be amended as follows:

Action 1: Amend the Zoning Ordinance to (1) include a definition for residential care facilities, (2) indicate that residential care facilities with six or fewer persons are permitted by right in residential zones and (3) indicate in which zones residential care facilities with seven or more persons are permitted with a use permit;

Action 2: Ensure that transitional housing is treated as any other residential use in zones that permit residential development; and

Action 3: Eliminate the definition of a family in the Zoning Code.

Responsibility: CDD

Funding Source: General Fund

Timeline:

Action 1: Initiate this action by December 2011.

Action 2: Initiate this action by December 2010.

Action 3: Initiate this action by December 2010.

Program 4.2: Transfer of Development Rights

The City allows property owners to voluntarily transfer development potential that they are permitted by the San Juan Area Plan along the roadway on which they are located. The City has regulations permitting landowners to sell the development potential permitted them to owners along the same roadway. Regulations provide incentives to landowners that decide to purchase the development potential, including reduced minimum lot sizes, increases in the sizes of houses, and reduced roadway and infrastructure improvements.

Action 1: Continue to allow the transfer of development rights or floor area within the San Juan Area.

Action 2: Consider the feasibility of amending the transfer of development rights program in order to allow development rights to be transferred from the hillside areas to the Villages of Belmont.

Responsibility: CDD

Funding Source: General Fund

Timeline:

Action 1: This program is on-going

Action 2: Initiate this action by December 2011.

Program 4.3: Density Bonus Program

The City's density bonus provisions in the Zoning Ordinance currently state that a 25 percent density bonus and at least one additional financial or an in-lieu incentive of equal financial value are available when one of the following conditions are met: 1) 10 percent of the units are affordable to very low income persons; 2) 20 percent of the units are affordable to low-income persons; or 3) 50 percent of the units are for senior/disabled persons.

Action 1: The City will amend the Zoning Ordinance to comply with new State law (SB 1818) to increase the maximum bonus allowed to 35 percent.

Action 2: Until the Zoning Ordinance is amended, the City will notify applicants that they are entitled to bonuses up to 35 percent under State law.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

This is an on-going program.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action upon adoption of this Housing Element.

Program 4.4: Development Review

The City currently requires developers of multi-family housing to implement a neighborhood outreach plan and secure a CUP; projects are also subject to design review. In commercial/manufacturing zones, developers follow the same process, except the project can be administratively approved by the Community Development Director. The City convened a Permit Efficiency Task Force to explore improvements and efficiencies to the City's permit services which has made a number of recommendations that the Council has directed to be implemented. To further streamline the development review process, the City will do the following:

Action 1: Ensure that the development process complies with State law. This will entail:

- Eliminating any time used to determine the level of environmental review for secondary dwelling units, as these are generally CEQA-exempt;
- Capping the number of days needed to act on a CEQA-exempt single-family unit permit application to 60 days; and
- Capping the number of days needed to act on a multi-family permit application that requires an EIR to 180 days (90 days if the project requires an EIR and at least 49 percent of the units are affordable), and 60 days if the project requires a Negative Declaration or is CEQA-exempt.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

Action 1: Initiate this action by December 2010.

Program 4.5: Planned Development

The Planned Development (PD) district is designed to accommodate various types of development, such as residential projects, neighborhood and community shopping centers, as well as professional and administrative areas among others. The district was established to allow flexibility of design that is in accordance with the objectives of the General Plan.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

This is an ongoing program.

Program 4.6: Parking

In order to reduce the burden of providing on-site parking for housing units and reduce the overall cost of housing production, the City intends to revise the existing parking standards for the downtown and transportation corridors.

Action 1: Consider amending the Zoning Ordinance to reduce studio unit parking requirement from two spaces per unit to 1.5 or 1 space per unit.

Action 2: Conduct a parking study for the Villages of Belmont area to determine the existing number of on-street and off-street parking spots available in order to determine appropriate parking standard reductions.

Action 3: Evaluate the feasibility of establishing parking districts within the Villages of Belmont area to allow the City/Agency to develop public parking structures.

Action 4: Facilitate shared parking opportunities in the Villages of Belmont area and corridors through the Unified Development Areas (master plans).

Responsibility: CDD

Funding Source: Staff time

Timeline:

Actions 1 and 4: Initiate this action by December 2011.

Actions 2 and 3: Initiate this action by December 2012.

FAIR AND EQUAL HOUSING OPPORTUNITY

Ensuring fair and equal housing opportunity is an important goal. Whether through mediating disputes, investigating bona fide complaints of discrimination, or through the provision of education services, the provision of fair housing services is important to ensuring fair and equal access to housing.

Goal 5: Ensure fair and equal housing opportunity for all persons regardless of race, religion, sex, marital status, family type, ancestry, national origin, color or other protected status.

Policy 5.1 Support the provision of fair housing services to residents and ensure that residents are aware of their rights and responsibilities with respect to fair housing.

Policy 5.2 Discourage discrimination in either the sale or rental of housing on the basis of State or federal protected classes.

Program 5.1: Fair Housing Program

The City provides $12,000 annually to the Peninsula Conflict-Resolution Center (PCRC), which provides for conflict prevention, management, and resolution services. PCRC also promotes the use of non-adversarial processes in a wide variety of situations, including tenant-landlord disputes. The City will make information available about PCRC and the services it offers at the public counter and on the City's website.

Action 1: The City will publicize the PCRC at the public counter.

Action 2: Consider providing funds to Project Sentinel, another fair housing nonprofit.

Responsibility: CDD

Funding Source: General Fund

Timeline:

This is an ongoing program.

Actions 1 and 2: Initiate these actions by December 2010

Program 5.2: Housing for the Disabled

The Center for Independence of the Disabled (CID) participated in the Housing Element Update process. CID's services include housing accessibility modifications, providing independent living skills training, and peer counseling.

Action 1: The City will continue to work with CID to provide housing accessibility modifications for the disabled in Belmont.

Action 2: The City will also post information on its website regarding housing opportunities for the disabled, along with a link to the County's website for additional housing options.

Action 3: The City will amend the zoning ordinance to establish a procedure for granting reasonable accommodations necessary to provide access to housing without requiring a variance or zone change (an over the counter procedure) as a means of further facilitating housing for persons with disabilities.

Responsibility: CDD

Funding Source: Staff time.

Timeline:

Action 1: This program is on-going

Actions 2 and 3: Initiate these actions by December 2010.

CONSERVATION OF RESOURCES

The City of Belmont highly values its natural and cultural resources and therefore supports the efficient use of these resources. The Citizens' Green Advisory Committee continues to pursue goals for sustainable development that will support green building, energy conservation, water conservation, and the long-range integration of land use and transportation planning. In addition, the City works diligently to ensure that adequate public utilities and facilities are available for new development.

Goal 6: Promote the conservation of natural resources throughout the Belmont community.

Policy 6.1 Preserve the unique environmental aspects of the community, including hillsides and other environmental amenities.

Policy 6.2 Promote energy conservation and the use of alternative energy generation technology, as appropriate.

Policy 6.3 Promote water conservation.

Policy 6.4 Integrate land use and transportation planning in long range City planning processes.

Policy 6.5 Ensure that residential sites have appropriate public services, facilities, circulation, and other needed infrastructure to support development.

Program 6.1: Promote Energy Conservation

The City currently maintains an updated list of residential energy conservation opportunities, programs, and funding resources.

The City is also currently studying new opportunities for providing rebates or incentives for homeowners' investments in energy-saving techniques (upgrading thermostats, insulation, windows, etc.).

Action 1: Include information about programs available through PG&E (such as energy audits), the State, and federal governments.

Action 2: Provide available information about energy conservation programs and state and federal grants at City Hall, the Public Library, on the City website, and intermittently in utility billings.

Action 3: Consider amending the Zoning Ordinance to include improved solar access as a basis for allowing modification of setback requirements.

Responsibility: CDD

Funding Source: Staff time

Timeline:

This is an ongoing program.

Action 1: Initiate this action by December 2010.

Action 2: Initiate this action by December 2011.

Action 3: Initiate this action by December 2013.

Program 5.3: Support On-Site Alternative Energy Generation

Encourage homeowners to take advantage of solar energy resources.

Action 1: Adopt guidelines to encourage on-site solar energy systems.

Action 2: Provide informational brochures about solar energy systems and available financial resources at the public counter.

Action 3: Consider using City solar farms as demonstration projects for local residents to learn more about solar energy.

Responsibility: CDD

Funding Source: Staff time

Timeline:

Actions 1, 2, and 3: Initiate these actions by December 2012.

Program 5.4: Promote Water Conservation

The City has an adopted water conservation ordinance.

Action 1: Adopt guidelines to encourage low-water landscaping.

Action 2: Provide informational brochures about drought-resistant and low-water landscaping options that are specific to Belmont's geography and native habitats.

Responsibility:

CDD, Public Works

Funding Source: Staff time

Timeline:

Actions 1 and 2: Initiate these actions by December 2012.

Program 5.5: Adequate Water and Sewer Services

Work with Mid-Peninsula Water District and South Bayside System Authority to ensure there are adequate water and sewer services for new development, prioritizing affordable housing.

Action 1: Deliver the adopted Housing Element to the Mid-Peninsula Water District and South Bayside System Authority within one month of adoption.

Action 2: Adopt an ordinance to insure that the water and sewer service providers grant priority for service allocations to proposed developments that include housing units affordable to lower income households.

Responsibility:

CDD, Public Works

Funding Source: Staff time

Timeline:

Action 1: Initiate this action within one (1) month of adoption

Action 2: Initiate this action by December 2010

Program 5.6: Update the General Plan

The City intends to begin a multi-year, comprehensive update of the City's General Plan. This update will be based on the Citywide Vision that was adopted in 2003. The process will entail integrating land use and transportation planning to ensure that future development has effective guidelines.

Action 1: Update the City of Belmont General Plan in order to integrate land use and transportation planning.

Responsibility: CDD

Funding Source:

Timeline:

Initiate this program by December 2011.

Appendix: Accomplishments from 2001-2006

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
HOUSING AND NEIGHBORHOOD CONSERVATION		
1: Code Enforcement	The City will continue to implement code enforcement activities.	The Code Enforcement Officer continues to implement this program. The objectives of this program would be better fulfilled by implementing a program to require City-conducted pre-sale inspections/reports for single-family residences and condos (see Program 1.2 in Chapter 5).
2: Home Rehabilitation Loan Program	The City will provide assistance to 25 low- and moderate-income households. The City will provide program information on the City's website, at the public counter, and in targeted neighborhoods.	The City provided assistance to six (6) households in 1999, but to none during the 2001-2006 planning period. The City needs to update the program information that is currently on the City's website and also provide information at the public counter (this was not done during 2001-2006). If there is insufficient interest in the program, the City may pursue direct marketing by mailing information to properties within the RDA area (see Program 1.3 in Chapter 5).
3: Multi-Family Rehabilitation Assistance Program	The City will assist in ten multi-family rehabilitation or repair projects. The City will provide information about the program to interested parties at the City Hall and to targeted neighborhoods.	Since 1999, there has been one loan benefitting a moderate-income household issued under this program. The City needs to update the program information that is currently on the City's website and also provide information at the public counter. If there is insufficient interest in the program, the City may pursue direct marketing by mailing information to properties within the RDA area. (See Program 1.4 in Chapter 5.)
4: Condominium Conversion Ordinance	The City will continue to enforce its condominium conversion ordinance.	The City continues to successfully enforce this ordinance, although there have not been many instances in which it has been necessary (mostly inquiries from the public, but no project applications). (See Program 1.5 in Chapter 5.)

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
5: Preservation of Affordable Housing	Bonnie Brae Terrace was considered at-risk of converting to market rate since the Section 8 contract was due to expire. The City will take the following actions as necessary: 1) monitor the status of at-risk projects; 2) provide technical assistance to property owners and/or organizations interested in purchasing and maintaining the properties should the owners be interested in selling; and 3) conduct tenant notifications required by law.	Both Lesley Terrace (formerly Bonnie Brae Terrace) and Horizons successfully renegotiated their Section 8 contracts with HUD (2025 and 2039 respectively). There has been no monitoring in recent years of at-risk units. There was no need to provide technical assistance or legal notifications. The City needs to create a monitoring program for at-risk units and continue to provide technical assistance to property owners as necessary and feasible. This program should streamline and enforce the annual reporting required to verify income limits of affordable units (see Program 1.6).
PROVISION OF HOUSING ASSISTANCE		
6: Home Buyer Assistance Program	The City will provide down payment assistance to five households through the Home Buyer Assistance Program.	A total of 14 loans were awarded under this program between 1999 and 2006, totaling $1,011,530, the most recent of which were awarded in 2004. In 2005, the City amended the program to limit it to the RDA area, require a three (3) percent down payment, and lower the maximum loan amount to $75,000. The previously higher maximum resulted in an oversubscription of the program. The City needs to better market this program, including having updated program information and materials available on its website and at the public counter (see Program 3.1 in Chapter 5).
7: Police Officer Down Payment Program	The City will provide 15 police officer home loans. The City will continue to promote the programs and make program information available at the Police Department and at the public counter.	The program was a pilot program, and is no longer in existence. The City will consider amending this program or other program so that City employees, teachers, or other types of local workers are given priority for purchasing or renting units rehabilitated by the Redevelopment Agency. (See Program 2.2 in Chapter 5)

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
8: Mortgage Credit Certificate	The City will continue to participate in the MCC program. The City will actively educate prospective buyers about the program by distributing materials and meeting with realtors and homebuilders.	From 2001-2006, only one Belmont household received a certificate through the County. City staff members need to become more educated about this program so that they can reach out to the public via the City's website and information at the public counter (see Program 3.2 in Chapter 5).
9: Section 8 Rental Assistance	Through the Section 8 program, the City will assist a minimum of 26 households in need of rental assistance. The City will provide program information at the public counter and direct interested parties to the San Mateo County Housing Authority.	The City continues to refer interested members of the public in need of affordable housing to the County Housing Authority, among other contacts. Staff needs to become better informed about opportunities available through the Section 8 program in order to provide better general information to the public (see Program 3.3 in Chapter 5).
10. Nonprofit Assistance	The City will continue to provide financial assistance to the HIP Program, Samaritan House, and other similar programs providing services to the community. The City will publicize the programs through its website, and flyers at the public counter and senior and community center.	The City continues to provide financial assistance to HIP Housing (approx. $125,000), Shelter Network (approx. $73,000), and CALL Primrose, but no longer funds Samaritan House. The City does not have information about these services available on its website, although staff refers interested members of the public to these nonprofits as appropriate. The City needs to increase public awareness of these nonprofits and their programs, making use of the City's website and public counter (see Program 3.4 in Chapter 5).
11. Participation in the CHIP Program	The City will begin to participate in the CHIP first-time homebuyer program after specific program information has been finalized.	The CHIP program was never fully implemented. The CHIP program was replaced with Housing Endowment and Regional Trust (HEART), which the City is a participating member (see Program 3.5 in Chapter 5).

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
HOUSING PRODUCTION		
12: Affordable Housing Development	By 2003, the City will do the following: 1) Initiate development agreements and sell RDA sites at below-market rates to developers for the purpose of building 27 affordable units for lower-income households. 2) Initiate development agreements that require institutional users to provide a minimum of 10% of their units (38 total) as independent units to be built as affordable to lower-income households.	1) The City gave the developer of the Belmont Apartments on F Street $450,000 in grant and loan financial assistance to help make possible 24 very low-income units. This project opened in 2006. 2) Notre Dame de Namur University built 200 units of student housing. The City did not participate in the creation of these units. The City and Redevelopment Agency will continue to offer incentives to developers as feasible (see Program 2.1 in Chapter 5).
13: Sites Inventory	The City will continue to provide appropriate land use designations and maintain an inventory of sites suitable for residential development. As preparation for the update of the Land Use Element, the City will also inventory, by the end of 2002, potential sites for new housing on under-utilized commercial sites.	Very few land use or zoning amendments were made during the planning period. A published list of sites suitable for residential development was initially prepared, but was not updated or maintained. The Land Use Element was not updated during the planning period; therefore the inventory of underutilized commercial sites was not created or maintained.
14: Second Unit Development	The City will continue to permit second units in all residential zones. The City anticipates that five second units will be built during the planning period.	Per AB 1866, the City streamlined the permitting process for second units. Three second units were built during the planning period. However, the City's inventory of second units is considered incomplete, as there are a significant number of second units unaccounted for in Belmont. A program to allow second units to be legalized without onerous penalties would be beneficial for the City's housing, and health and safety programs. (See Program 2.6 in Chapter 5)

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
15: Developer Outreach	The City will conduct a developers' workshop by mid- 2002 to discuss potential development opportunities in Belmont, the availability of sites, funding sources, regulatory incentives, and other housing related issues.	The City regularly meets with developers from the private and nonprofit sectors interested in affordable housing development opportunities in the City of Belmont. This objective should be maintained in the Housing Element update (see Program 2.4 in Chapter 5).
16: Downtown Specific Plan	The City will continue to implement the Downtown Specific Plan (DTSP). Specifically, the City will work to provide more housing opportunities in the Downtown to meet the housing needs of the community.	The City continues to implement the Downtown Specific Plan. The DTSP is inconsistent with the current zoning ordinance and the City's current economic development goals for the downtown area. The role of the DTSP should be re-evaluated. Appropriate zoning for the downtown area should be adopted to facilitate infill development and redevelopment including mixed-use and housing projects. (See Program 2.3 in Chapter 5)
REMOVAL OF GOVERNMENT CONSTRAINTS		
17: Special Needs Housing	1) Allow licensed community care facilities serving six or fewer persons by right in all residential zones; 2) Allow transitional facilities and homeless shelters in the C-3, C-4, and M-1 zones pursuant to a CUP; 3) Allow community care facilities serving more than six persons pursuant to a CUP; 4) Eliminate the definition of a family in the Zoning Code; and 5) Develop an appropriate CUP that facilitates such housing.	The Zoning Code has been amended to address these changes except that the definition of "family" still needs to be eliminated (see Program 4.1 in Chapter 5).
18: Transfer of Development Rights	The City will continue to allow for the transfer of development rights (floor area transfer) in the San Juan Area.	The City continues to have a TDR program for the San Juan area which has been used for seven properties (see Program 4.2 in Chapter 5).
19: Density Bonus Program	The City will continue to offer density bonus and/or regulatory or financial concession(s) to	This program continues to be available but no projects took advantage of it dur-

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
	support the development of affordable and/or senior housing.	ing the 2001-2006 planning period. The density bonus provisions in the zoning ordinance must be updated to comply with the new State law maximum of 35 percent. The City needs to better market this program, including having updated program information and materials available on its website and at the public counter. (See Program 4.3 in Chapter 5)
20: Conditional Use Permit	Authorize the Director of Community Development to allow for ministerial approval of a conditional use permit for the construction, alternation, or conversion of housing projects that are currently exempt from CEQA requirements by the end of 2003.	The Zoning Ordinance has not been amended to give the Community Development Director ministerial approval authority for CUPs for residential CEQA-exempt projects. Ministerial approval is allowed for new units in residential Planned Development (PD) zones.
21: Planned Development	The City will continue to provide flexibility of design through the PD district and work with institutional uses to provide a range of housing. The City will also develop an internal procedure to facilitate reasonable accommodations without need of a zone change or variance.	The City continues to use the PD district to provide flexibility of design. This zoning was used for various projects during the 2001-2006 planning period. The City has not yet developed a procedure to grant reasonable accommodations needed to provide equal access to housing as required by federal and State law (see Program 4.5 in Chapter 5).
EQUAL HOUSING OPPORTUNITY		
22: Fair Housing Program	The City will promote Operation Sentinel and Peninsula Conflict-Resolution Center (PCRC) by making pamphlets available at the public counter and referrals for assistance. Depending on fund availability, the City will provide financial support to the agencies.	The City continues to provide financial assistance to PCRC and refers members of the public when necessary. Program 5.1 in Chapter 5 calls for publicizing PCRC at the public counter.
23: Housing Accessibility Modification	The City will continue to provide subsidized office space to the Center for Independence of the Disabled (CID) until approx-	The City provided subsidized office space to CID until summer 2008. The City also provided first and last month's rent and $50,000 to CID when the office

Housing Program	Program Action/Objective	Accomplishment/ Continued Appropriateness
	imately 2003. Upon development of the site, the City will explore ways to continue the subsidized lease at other City facilities.	was relocated in summer 2008. The City intends to continue working with CID (see Program 5.2 of Chapter 5).
24: Citizen Participation	The City will continue to hold public meetings when appropriate and disseminate housing program information. The City will implement a Neighborhood Outreach Strategy.	The City continues to perform public outreach to stakeholders, citizen groups, commissions, nonprofits, and other individuals and groups as appropriate in order to provide an inclusive process by which to educate the public, build partnerships, and encourage the provision of affordable housing. The Neighborhood Outreach Strategy has been implemented such that any permit that requires a discretionary action must provide an effective strategy to reach out to and inform the neighbors.
25: Housing for the Disabled	Conduct a formal analysis of the City's codes, processes, and regulations by 2004 to identify potential constraints to the development of housing for the disabled and make changes as needed to further fair housing.	The formal analysis was not completed during the 2001-2006 planning period. This objective shall be maintained in the 2007-2014 Housing Element, by amending the Zoning Ordinance to establish procedures to grant reasonable accommodations without requiring a variance or zone change. (See Program 5.2 in Chapter 5)

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