

2. COMMUNITY CHARACTERISTICS AND HOUSING NEEDS

This chapter analyzes the population and employment trends and quantifies the city's projected housing needs for all income levels to address Government Code Section 65583. It includes the following sections:

1. **Population Characteristics and Trends:** Including subsections on Total Population, Household Type and Size, Single-Parent Households, Large and Overcrowded Households, Group Quarters, Homeless Individuals, Age, Seniors, Persons with Disabilities including Developmental Disabilities, Race/Ethnicity, Employment and Education, Farmworkers, and Household Income Levels.
2. **Housing Characteristics:** Including subsections on Total Number of Units, Unit Type, Unit Size, Tenancy, Vacancy, Length of Occupancy, Housing Values and Costs, Housing Affordability, Assisted Housing at Risk, and Housing Quality.
3. **Housing Needs Assessment:** Includes a description of the future housing need, as defined by the Regional Housing Needs Allocation (RHNA), and a comparison to current zoning.

Consistent with Government Code Section 65583(a)(7), the population and housing characteristics and trends detailed in Sections 2.1 and 2.2 of this chapter provide information used to identify the city's special housing needs and instruct Brisbane's programs to meet the needs of these various populations, along with meeting the larger RHNA, provided in Section 2.3.

2.1 POPULATION CHARACTERISTICS AND TRENDS

Brisbane is a city of 4,579 residents according to California Department of Finance (DOF) estimates for January 1, 2021, down slightly from the 4,851 residents found by the 2020 U.S. Census. The city's population grew 13% within the past decade, less than the 19% between 2000 and 2010 and the 21.8% from 1990 to 2000 (Table 2-1). While the city's population growth slowed between 2010-2020, it remained greater than the county-wide growth rate of 6.4% during the same period. While the rate of growth in Brisbane continues to be significant, its impact has been modulated by long-term efforts to assimilate newly developed neighborhoods into the social fabric of the rest of the city.

A number of population trends are apparent from 2020 U.S. Census data. Although Brisbane's population has increased, average household size has remained steady while both one-person households and large households have increased in number. The median age has continued to increase, but the changing age distribution indicates a wave of "millennials" and Gen Xers (ages 35-54) rising, which may influence future housing needs and preferences as significantly as the growing population of seniors. Brisbane has continued to become more ethnically diverse, with those of Asian and Hispanic/Latino ethnic/racial background comprising increasingly significant segments of the community (see additional analysis in Appendix C, Fair Housing Assessment).

2.1.1 TOTAL POPULATION

According to U.S. Census data, Brisbane's population has grown 29% since 2000, reversing a declining trend observed in 1980 and 1990, and significantly greater than the growth rate of the Bay Area and county overall at 15% and 9%, respectively, during that same period. Much of Brisbane's growth is attributable to construction of the Northeast Ridge, a planned development of 499 new housing units including condominium flats, townhouses, and detached single-family homes located in the Northeast Ridge subarea, which began construction in the 1990's and was completed in 2015.

TABLE 2-1 POPULATION TRENDS (1990-2020)

	1990	2000	Change	2010	Change	2020	Change
Total Population	2,952	3,597	+21.8%	4,282	+19.0%	4,851	+13.3%
Total Households	1,300	1,620	+24.6%	1,821	+12.4%	2,039	+11.9%
Total Units	1,382	1,831	+32.5%	1,934	+5.6%	2,052	+6.1%

Note: 2016-2020 American Community Survey Table DP02.

Source: 1990, 2000, & 2010, U.S. Census.

The Association of Bay Area Governments (ABAG), in its past and current projections (Table 2-2), expects Brisbane's population to grow in the coming decades at an even faster pace than it had in the past two. The most recent projections from 2017 forecast a 275% population increase and a 252% increase in households between 2010 and 2040. The significant increase in population and households forecast in ABAG's 2017 projections is largely due to the anticipated development of the Baylands subarea.

TABLE 2-2 POPULATION AND HOUSEHOLD PROJECTIONS

Projections	2010	2015	2020	2025	2030	2035	2040	
2009	Population	3,900	4,600	5,300	6,100	7,000	7,700	n/a
	Households	1,730	2,040	2,330	2,690	3,070	3,410	n/a
2013	Population	4,282	n/a	4,500	n/a	4,800	n/a	5,100
	Households	1,821	n/a	1,910	n/a	2,000	n/a	2,090
2017	Population	4,350	4,385	15,220	14,770	15,125	15,270	16,030
	Households	1,820	1,835	6,360	6,160	6,285	6,275	6,410

Source: Association of Bay Area Governments' Projections 2009, Projections 2013, Plan Bay Area 2040 (2017) Plan Bay Area 2050 (2021) only provides household projections by county and does not include projections by the City; the projected number of households in 2050 for San Mateo County is 394,000 and 166,000 for northern San Mateo County, an increase of 49% and 70%, respectively, from 2015.

2.1.2 HOUSEHOLD SIZE AND TYPE

Although Brisbane's total population has increased, average household size or persons per household has remained relatively static since 1990 (Table 2-3). The average number of persons for all households (excluding group quarters) was 2.27 in 1990 and again in 2020. According to the 2016-2020 American Community Survey (ACS), one-person households are the most prevalent and increased significantly since 2010, followed by two-person households; although, it should be noted that these results are subject to a wide margin of error (+/-9.0 to +/-7.5).



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The average household size of owner-occupied units was 2.74 in 2020 according to the 2016-2020 ACS, up from 2.51 in 2010, while the average renter-occupied household size declined sharply from 2.04 in 2010 to 1.31 in 2020.

TABLE 2-3 HOUSEHOLD SIZE (1990-2020)

	1990	2000	2010	2020
1 Person	438 (33.7%)	564 (34.8%)	554 (30.4%)	842 (41.3%)
2 Persons	450 (34.6%)	576 (35.6%)	626 (34.4%)	628 (30.8%)
3 Persons	200 (15.4%)	221 (13.6%)	302 (16.6%)	201 (9.9%)
4 Persons	140 (10.8%)	173 (10.7%)	222 (12.2%)	243 (11.9%)
5 Persons	40 (3.1%)	55 (3.4%)	71 (3.9%)	74 (3.6%)
6 or More	32 (2.5%)	31 (1.9%)	46 (2.5%)	51 (2.5%)
Total Households^a	1,300	1,620	1,821	2,039
Persons/Household^b	2.27	2.20	2.34	2.27

^a Total Households refers to occupied housing units

^b Does not include Group Quarters population.

Source: 1990, 2000 & 2010 U.S. Census, 2016-2020 American Community Survey Tables S2501 & B25009.

The percentage of households of married couples with children has been relatively stable since 1990 (Table 2-4), at less than 20% of total households, less than that found in San Mateo County (23%) and statewide (21%), according to the 2016-2020 ACS.

TABLE 2-4 HOUSEHOLD TYPES (1990-2020)

	1990	2000	2010	2020
One-Person Households	33.7%	34.8%	30.4%	41.3%
Married Couples Without Children Present	23.3%	23.9%	24.9%	24.0%
Unrelated Housemates/Nonfamily Households	12.7%	12.7%	11.2%	4.6%
Relatives Except Spouses, Parents, Children	6.5%	5.6%	7.9%	10.6%
Married Couples With Children Present	18.4%	16.4%	19.4%	16.0%
Single Parents With Children	5.5%	6.6%	6.2%	2.7%

Source: 1990, 2000, & 2010 U.S. Census & 2016-2020 American Community Survey Tables B11012 and S2501.

2.1.3 SINGLE-PARENT HOUSEHOLDS

Families with one parent, often the sole provider, may need affordable housing or units designed to accommodate occasional or full-time dependent children. The number of single-parent households in Brisbane increased from 2000 to 2010 according to the U.S. Census but has since decreased significantly. As reported in the previous housing element, in 2000, there were 73 female-headed households with children under the age of 18 years and 34 male single-parent households with children; the numbers increased to 86 and 41, respectively, in 2010. However, in 2019, there were 27 female-headed households with related children under 18 years and 19 households with a male single parent and his own children.

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. Female-headed households have special housing needs because, in part, female workers generally receive lower wages. To find affordable housing in 2022, for example, a single mother with one child in the very-low-income group would need a 1-bedroom unit at a monthly rent of not more than \$1,713, according to Table 2-23. Based upon the available data, the average rent asked in 2022 for a 1-bedroom unit was an unaffordable \$2,313 (Table 2-20). In Brisbane, Female-Headed Households make up 18.9% of all households, and 34.2% of female-headed households with children fall below the Federal Poverty Line, while 24.4% of female-headed households without children live in poverty (refer to Figure 37 of Appendix D).

2.1.4 LARGE AND OVERCROWDED HOUSEHOLDS

Large households often have different housing needs than smaller households. For example, if a city's rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions. There were 125 households in Brisbane with five or more persons, according to the 2016-2020 ACS estimates, a slight increase from 117 in 2010 (Table 2-3). As a percentage of the total, such large households remained relatively steady at approximately 6% between 2010 and 2020. In Brisbane, 72% of households with five or more persons, reside in owner occupied housing units while approximately 18% of large households are renters (refer to Figure 34 of Appendix D). In 2017, no large households were very-low-income.

The city's supply of large housing units (four or more bedrooms) stands at 260 (12.8%) units, exceeding the demand posed by the city's population of large households, indicating that the need for large housing units is met from a supply standpoint. However, larger housing units are typically more expensive, such that cost, rather than availability, of larger units may be the cause of overcrowding. In Brisbane, approximately 43 percent of large family households experience a cost burden of 30% to 50% or spent more than half of their income on housing. Large families may rent smaller housing units in order to have more affordable monthly housing payments. This would likely lead to higher overcrowding rates, however, there is no data available at this time regarding overcrowding rates in large households.

The 2016-2020 ACS estimated that 2.8% of the 2,039 total occupied housing units were overcrowded, defined by the US Department of Housing and Urban Development (HUD) as having more than one occupant per room. Another 29 housing units, or 1.4%, had 1.50 or more occupants per room which HUD defines as being "severely overcrowded." Breaking these down by tenure, 2.9% of the owner-occupied housing units were overcrowded, while none of the renter-occupied units were, and 0.7% of both the owner-occupied and renter-occupied housing units severely overcrowded. The estimated total of 87 overcrowded units in 2020 are 85% higher than the 47 units with 1.01 or more persons per room estimated in the previous Housing Element.

2.1.5 GROUP QUARTERS

The 2020 U.S. Census identified Brisbane has having a "noninstitutional group quarters" population (i.e., group home) of 14 individuals (0.3% of the total population), continuing a downward trend from 16 (0.4%) in 2010, 40 (1.1%) in 2000, and 42 (1.4%) in 1990. These individuals are not included in household population figures and are not reflected in the persons per household calculation.



2.1.6 HOMELESS INDIVIDUALS

Homelessness remains an urgent, regional challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the Bay Area, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In San Mateo County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 75.5% are unsheltered. Of homeless households with children, most are sheltered in transitional housing (refer to Figure 40 of Appendix D).

According to the 2019 San Mateo County One Day Homeless Count and Survey¹ conducted on the night of January 30, 2019, the number of people experiencing homelessness in San Mateo County on the day of the count increased by 21% from 2017 to 2019, but fewer than those counted in 2011 and 2013. The increase from 2017 was primarily driven by an increase in the number of people living in recreational vehicles. The 2019 count also found that there were decreases in some populations, including families with children, people sleeping in tents/encampments, and people sleeping in cars.

In Brisbane, the 2019 One Day Homeless Count found 4 people experiencing unsheltered homelessness down from 19 in 2017 and 34 in 2013 and representing 0.44% of the County's homeless population. (Note: Brisbane's population is 0.61% of the County's population.) According to the Brisbane Police Department (June 2022), the typical number of homeless people in Brisbane at any one time does not exceed one or two individuals, in line with the 2019 count. Some appear to have substance abuse issues, and those that appear to be mentally ill are transported via the SMART (San Mateo County Mental Health Assessment and Referral Team) van to San Mateo County Medical Center for evaluation and medical assistance, if necessary. Those homeless individuals who do not appear to be in need of medical evaluation are assisted with transportation to the Safe Harbor Shelter in South San Francisco.

2.1.7 AGE

The median age in Brisbane according to the 2016-2020 ACS was 48.5 years old, continuing the rising trend from earlier decades (43.1 in 2012, 41.7 in 2010, 40.3 in 2000, and 36.5 in 1990). The largest segment of the population according to the 2016-2020 ACS was 35 to 64 years old. Available data (Table 2-5) indicated a further increase in the percentage of the population 55 years old and older, along with a decrease in the percentage of the population between 25 and 34 years of age.

Brisbane's age distribution differs from that of San Mateo County as a whole. As was also seen in the 1990 and 2000 U.S. Censuses, Brisbane has a greater percentage of adults from 20 to 59 years of age, while the County has larger percentages of persons less than 20 years of age and more than 59 years of age.

¹ The COVID-19 pandemic prevented the count in 2020 and 2021.

TABLE 2-5 AGE DISTRIBUTION (1990-2020)

	0-4 Years	5-14 Years	15-24 Years	25-34 Years	35-44 Years	45-54 Years	55-64 Years	65-74 Years	75+ Years
2020	220 (4.7%)	481 (10.4%)	355 (7.6%)	351 (7.6%)	667 (14.4%)	966 (20.8%)	814 (17.5%)	493 (10.6%)	298 (6.4%)
2010	284 (6.6%)	433 (10.1%)	321 (7.5%)	581 (13.5%)	775 (18.1%)	764 (17.8%)	695 (16.2%)	271 (6.4%)	158 (3.7%)
2000	161 (4.5%)	371 (10.3%)	306 (8.5%)	553 (15.4%)	796 (22.1%)	759 (21.1%)	359 (10.0%)	179 (5.0%)	113 (3.2%)
1990	184 (6.3%)	293 (9.9%)	270 (9.1%)	600 (20.3%)	690 (23.4%)	393 (13.3%)	244 (8.2%)	190 (6.4%)	88 (3.0%)

Source: 2016-2020 American Community Survey Table DP05; 2010, 2000, & 1990 U.S. Census.

2.1.8 SENIORS

Persons over 65 years of age remain an important segment of Brisbane’s citizenry—approximately 17% of the population, according to 2020 estimates from the ACS (Table 2-5), and the number and percentage of households containing persons 65 years or older increased from the 2010 Census (Table 2-6). Roughly 23% of all households in Brisbane contained one or more persons 65 or more years old, according to the 2016-2022 ACS, up from almost 19% in 2010. The number of persons 65 years or older living alone and the percentage of such households increased from 2010 to 2020 by over 130% (Table 2-6).

TABLE 2-6 HOUSEHOLDS WITH PERSONS 65+ YEARS OLD (1990-2020)

	1990	2000	2010	2020
One-Person Households	95 (7.3%)	102 (6.3%)	122 (6.7%)	282 (13.8%)
Total Households	220 (16.9%)	244 (15.1%)	348 (19.1%)	468 (23.0%)

Source: 1990, 2000, & 2010 U.S. Census, 2016-2020 American Community Survey Tables S2501 & B09021.

Many seniors have difficulty finding housing they can afford on fixed and often small incomes. Senior householders of owner-occupied homes (totaling 298 households, according to the 2016-2020 ACS) can generally afford the relatively low costs of mortgages established many years ago (although maintenance costs may present a problem), but senior citizens facing the uncertain costs of rental units are not as fortunate. According to the 2016-2020 ACS, there were 170 householders 65 years or older who were renting in Brisbane at that time.

2.1.9 PERSONS WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live on fixed incomes and are in need of specialized care, often relying on family members for assistance due to the high cost of care.

People with disabilities need affordable **and** accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the demand for affordable and accessibly designed housing in Brisbane exceeds the supply, leaving people with disabilities at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose aging



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caregivers. Access to various types of supported living services is particularly critical for those with developmental disabilities to live as independently as possible.

The 2016-2020 ACS estimates that 413 persons (9% of the total population) in Brisbane have a disability, which the U.S. Census Bureau defines as “a long-lasting physical, mental or emotional condition [that] can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering.” Of these, 11 were under 18 years of age, 208 were from 18 to 64 years old, and 194 were over 64 years old. The most common disabilities were an ambulatory difficulty (227 persons) or cognitive difficulty (176 persons), followed by an independent living difficulty (117), a self-care difficulty (53), a vision difficulty (41), or a hearing difficulty (36). Among the population of over 64 years old, 24.5% had an ambulatory difficulty, 5.3% had an independent living difficulty, and 4.6% had a hearing difficulty.

The steep terrain of Brisbane’s residential neighborhoods often make accessible facilities for persons with physical disabilities (ramps, parking spaces, elevators, etc.) difficult and expensive. The City’s reasonable accommodation ordinance minimizes governmental constraints upon the provision of accessible housing for persons with disabilities. In addition, supportive housing is defined in the zoning ordinance as a type of “dwelling” regulated no differently than other dwellings in residential zoning districts.

State law requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down’s Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

According to the California Department of Developmental Services’ most recent Quarterly Consumer Report by age group and residency type, of the population with a developmental disability reported in Brisbane (26), children under the age of 18 make up 46.2%, while adults account for 53.8%.

2.1.10 RACE/ETHNICITY

Understanding the racial makeup of a city and region is important for designing and implementing effective housing policies and programs to address historic and systemic racial discrimination in access to high quality housing. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today. This section addresses essential demographic characteristics of Brisbane residents by race and ethnicity; for a detailed analysis of differences in access to housing and high-quality resources, racial segregation and isolation, refer to the Fair Housing Assessment in Appendix C.

Residents identifying as white (non-Hispanic or Latino) represent less than half of Brisbane’s population. Since 2000, the percentage of residents in Brisbane identifying as non-Hispanic white has decreased and the percentage of residents of all other races and ethnicities has increased by

23.3 percentage points (see Figure 4 of Appendix D). In absolute terms, the Asian/API, Non-Hispanic population increased the most while the White, Non-Hispanic population decreased the most.

TABLE 2-7 RACIAL/ETHNIC BACKGROUND (2000-2020)

	Race Alone or in Combination			Hispanic or Latino		
	2000	2010	2020	2000	2010	2020
White	2,780 (77.3%*)	2,824 (66.0%*)	2,254 (46.5%*)	N/A	413 (9.6%)	470 (9.7%)
Black or African American	66 (1.8%*)	132 (3.1%*)	135 (2.8%*)	N/A	0 (0%)	0 (0%)
American Indian and Alaska Native	52 (1.4%*)	55 (1.3%*)	58 (1.2%*)	N/A	11 (0.3%)	0 (0%)
Asian	598 (16.6%*)	1,250 (29.2%*)	1,738 (35.8%*)	N/A	25 (0.6%)	0 (0%)
Native Hawaiian and Other Pacific Islander	45 (1.3%*)	71 (1.7%*)	28 (0.6%*)	N/A	2 (0%)	0 (0%)
Some Other Race	249 (6.9%*)	270 (6.3%*)	117 (2.4%*)	N/A	162 (3.8%)	239 (4.9%)
Two or More Races	N/A	N/A	N/A	N/A	99 (2.3%)	113 (2.3%)

* Total exceeds 100% because individuals may report more than one race.

Source: 2000, 2010, & 2020 U.S. Census Table P2 and 2016-2020 American Community Survey Table B03002.

2.1.11 EMPLOYMENT AND EDUCATION

According to the 2016-2020 ACS, 3,921 Brisbane residents 16 years old or older were employed in 2020, or 80% of the population. This compares to 58% in 2000 and 1990 (see Table 2-8). The occupational mix of Brisbane's labor force found in 2020 differs slightly from that identified in the 2000 U.S. Census. In 2020, 74% of the workers were in "white collar" jobs (management, business, science, arts, sales and office) up slightly from 70% in 2000, and 65% in 1990. The proportion of "blue collar" workers (natural resources, construction, maintenance, production, transportation and material moving) continued to decrease from 25% in 1990, 18% in 2000, and to 15% in 2020. Service workers made up the remainder of the employed population and remain relatively consistent as a percentage of total employed persons 16+ years old since 1990.

TABLE 2-8 OCCUPATION OF EMPLOYED PERSONS 16+ YEARS OLD (1990, 2000, & 2020)

Occupation	1990	2000	2020
Management, Business, Science, Arts, Sales, and Office ^a	1,107 (65%)	1,466 (70%)	1,926 (74.4%)
Production, Transportation, and Material Moving ^b	429 (25%)	382 (18%)	170 (6.6%)
Service ^c	164 (10%)	249 (12%)	271 (10.5%)
Natural Resources, Construction and Material Moving ^d	0 (0%)	0 (0%)	222 (8.6%)
Total Employed Persons (% of total population)	1,700 (57.6%)	2,097 (58.3%)	3,921 (80.1%)

^a 2016-2020 American Community Survey split this category into "Management, Business, Science and Arts" (1,441 persons) and "Sales and Office" (485 persons); 2000 U.S. Census split this category into "Management, professional, and related occupations" (980 persons) and "Sales and office occupations" (486 persons); prior to that it was listed as "Administrative/Professional/Technical Sales/Clerical."

^b 2000 U.S. Census split this category into "Construction, extraction, and maintenance occupations" (194 persons) and "Production, transportation and material moving occupations" (188 persons); prior to that it was listed as "Production/Industrial/Transportation."

^c Previously listed as "Food/Protective/Other Service."

^d Previously listed as the more limited category "Farming/Forestry/Fishing."

Source: 1990 & 2000 U.S. Census, 2016-2020 American Community Survey Table DP03.



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According to the Census Bureau’s “On the Map” data (2019), Brisbane has 7,835 jobs within its city limits (see Table 2-9), the majority of which (98%) are filled by employees that do not live within the city. Nearly 70% of these jobs pay more than \$3,333 per month and more than 55% of the people working in Brisbane have some college or an associate or bachelor’s degree. Most employed Brisbane residents (94%) leave the city to work. For more information regarding employment trends in Brisbane, refer to Section 4.4 of Appendix D.

TABLE 2-9 AGE, SALARY, AND EDUCATION OF PEOPLE WORKING IN BRISBANE (2019)

		Percentage of the Workforce
Jobs by Worker Age	Age 29 or Younger	16.9%
	Age 30 to 54	58.3%
	Age 55 or Older	24.8%
Salaries Paid by Brisbane Employers	\$1,250 per Month or Less	10.7%
	\$1,251 to \$3,333 per Month	21.1%
	More than \$3,333 per Month	68.1%
Jobs by Worker Educational Attainment	Less than High School	12.5%
	High School or Equivalent, No College	15.6%
	Some College or Associate Degree	23.8%
	Bachelor’s Degree or Advanced Degree	31.3%
	Educational Attainment Not Available*	16.9%
Total Jobs	7,835	100%

*Not available for workers 29 years old and younger.

Source: 2019 Census “On the Map” Data <https://onthemap.ces.census.gov/>.

The Association of Bay Area Governments, as part of Plan Bay Area (2019), forecasted that the number of jobs would increase in Brisbane by 234% from 2010 to 2040, a significant increase from earlier projections. The large increase is primarily attributed to the passage of Measure JJ in 2018, that allows for development of up to 7 million square feet of new commercial development. The job increases are largely projected to be within the financial and professional services sector, and the health, educational, and recreational service job sector.

According to the 2016-2020 ACS, 83% of Brisbane’s population is 18 years and over, and of that group, approximately 2,881, or 75%, have some college education or higher and 52% have a attained a bachelor’s degree or higher, slightly higher than the County (49%).

2.1.12 FARMWORKERS

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in San Mateo County has decreased since 2002, when the number totaled 2,226, to just 978 in 2017 (56%). Likewise, the number of seasonal farm workers has decreased from 852 in 2002 to 343 in 2017 (60%). The number of migrant worker students in the County has also been on the decline, with 282 students accounted for in the 2019-2020 school year, per the California

Department of Education, California Longitudinal Pupil Achievement Data System, Cumulative Enrollment Data; down 57% from the 2016-2017 school year.

No persons in Brisbane identified their occupations being in farming, according to the 2016-2020 ACS. Given the location of Brisbane in an urban corridor, there is not a high demand for farmworkers in the area. While the 2016-2020 ACS and 2010 U.S. Census identified no vacant housing units for migratory workers, the housing needs of farmworkers, particularly if they are seasonally employed, are more similar to very-low- or extremely low-income households than traditional migrant workers. This is because today's farmworkers are more settled and typically live in one location, rather than following the crops.

Per the USDA, today's farmworkers can commute up to 75 miles to the workplace. They are also more likely to have families and are looking for schools, employment for a spouse/partner and a location to live in that provides a community. Because of this, they will benefit from the existing affordable housing programs in Brisbane. Brisbane's Housing Plan (Chapter V) establishes the City's policies and provides the programming for producing new affordable housing, preserving existing affordable housing, protecting residents from displacement, and ensuring fair housing for all households. Additionally, Brisbane's participation in Doorway, the Countywide affordable housing rental listing and application website, will ensure that new affordable rental housing listings are publicized in Spanish and that vacancy searches are mobile-friendly.

2.1.13 HOUSEHOLD INCOME LEVELS

California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state. Regionally, more than half of all households make more than 100% Area Median Income (AMI), while 15% make less than 30% AMI. In San Mateo County, 30% AMI is the equivalent to the annual income of \$44,000 for a family of four. Many households with multiple wage earners—including food service workers, full-time students, teachers, farmworkers and healthcare professionals—can fall into lower AMI categories due to relatively stagnant wages in many industries.

In Brisbane household income has continued to increase since 2000, according to ABAG and 2016-2020 ACS (Table 2-10). ABAG estimated the median household income in Brisbane in 2000 was \$85,973, and the median for San Mateo County was \$95,606, adjusted to 2013 dollars. (Median household income is the amount where half of the households are below and the other half above.) The 2016-2020 ACS estimated the median household income for Brisbane to be \$114,583, up 33% from 2000, and \$128,091 (34%) for the County (Table 2-11).

TABLE 2-10 HOUSEHOLD INCOME (2000-2020)

	2000		2013		2020	
	Number	Percent	Number	Percent	Number	Percent
Under \$25,000	279	17%	146	8%	55	2.7%
\$25,000 to \$34,999	86	5%	91	5%	130	6.4%
\$35,000 to \$49,999	257	16%	164	9%	179	8.8%
\$50,000 to \$74,999	281	18%	419	23%	237	11.6%



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\$75,000 to \$99,999	199	12%	200	11%	204	10.0%
\$100,000+	498	31%	783	43%	1,234	60.5%

Source: 2000 U.S. Census, 2016-2020 American Community Survey Table S1901, Association of Bay Area Governments (2013).

TABLE 2-11 MEDIAN HOUSEHOLD INCOME (2000 & 2020)

Year	Brisbane	San Mateo County
2000	\$85,973	\$95,606
2020	\$114,583	\$128,091

Source: Association of Bay Area Governments & 2016-2020 American Community Survey Table S1901.

Households can be categorized by income levels as extremely low, very-low, low (or lower), moderate, and above-moderate. These categories are set forth in the California Code of Regulations Section 6932 as used by the State Department of Housing and Community Development (HCD) and are based largely upon HUD income groupings to determine eligibility for the federal Section 8 housing assistance program. An extremely low-income household has an income of up to 30% of the median income for the area for households of the same size (with a floor set by HUD based on minimum Supplemental Security Income). A very-low-income household has an income of 31% to 50% of the median (with various adjustments by HUD). A low-income (or lower-income) household has 51% to 80% of the median-income (with some exceptions). A moderate-income household has 81 to 120% of the median-income. A household with an income greater than 120% of the median income is considered above moderate. HUD may adjust these limits in some areas based on high housing cost levels relative to incomes. For 2021 income limits for San Mateo County, refer to Table 2-21.

It was estimated that more than half of Brisbane’s households earned above moderate incomes in 2017, 10.3% were moderate-income, 11.1% were low-income, 14.6% were very-low-income and 9.8% were extremely low-income (Table 2-12). This distribution generally aligns with reported data from 2010, however, the percentage of low-income households saw the largest change from 2010, down 6%.

TABLE 2-12 BRISBANE HOUSEHOLDS BY INCOME LEVELS (2008-2017)

	Extremely Low-Income	Very-Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
2008	231-291 (14-18%)	60-194 (4-12%)	134-450+ (8-28%)	203+ (12+%)	≤691 (≤42%)	1,635
Renter Occupied	N/A	160 (23%)	170 (24%)	155 (22%)	210 (30%)	695*
2010						
Owner Occupied	N/A	160 (16%)	130 (13%)	205 (20.5%)	505 (50.5%)	1,000*
Total	130 (8%)	190 (11%)	295 (17%)	235 (14%)	840 (50%)	1,690*
Renter Occupied	115 (6.1%)	105 (5.6%)	60 (3.2%)	45 (2.4%)	165 (8.8%)	667*
2017						
Owner Occupied	70 (3.7%)	170 (9.0%)	150 (8.0%)	150 (8.0%)	855 (45.4%)	1,372*
Total	185 (9.8%)	275 (14.6%)	210 (11.1%)	195 (10.3%)	1,020 (54.1%)	1,885*

*Cf. 2010 & 2020 US Census total households.

Source: Claritas Demographic Snapshot, 2008; CHAS Data 2006-2010 & 2013-2017.

Many extremely low-income households live in rental housing and most likely face overpayment and overcrowding. Housing types suitable for extremely low-income households include affordable rentals, accessory dwelling units, emergency shelters, supportive housing and transitional housing.

TABLE 2-13 BRISBANE PROJECTED HOUSEHOLDS BY INCOME LEVELS (6TH CYCLE RHNA 2022-2031)

	Extremely Low-Income	Very-Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
RHNA 6 th Cycle	159	158	183	303	785	1,588
Percentage of total	10%	10%	11.5%	19.1%	49.4%	100%

Source: ABAG Regional Housing Allocation Needs, 6th Cycle.

Per Government Code Section 65583(a)(1), 50% of the very-low-income households allotted under Section 65584 are assumed to qualify as extremely low-income households. Of Brisbane's allocation of the RHNA for the 2023-2031 planning period, 20% (317) of the units were designated as very-low-income. Half of this would be 10%, or 159 extremely low-income (Table 2-13).

Another method of describing income is in relation to the poverty level. The poverty level threshold is a relative term used by the Federal government, reflecting the ability to afford a nutritionally adequate diet. It varies with household size and number of children under 18 years of age. For example, for a four-person household, the poverty level in 2021 was an annual income of \$26,500. The poverty level is updated annually and applied on a national basis, with limited adjustments.

According to the 2016-2020 ACS, the poverty rate in 2020 was 3.4% in Brisbane and 6.2% in San Mateo County. The rates are approximately the same as those estimated in 2013 by the Association of Bay Area Governments, but down since 1990 (Table 2-14). Of those persons identified as being below the poverty level, the 2016-2020 ACS estimated that 4.7% were under 18 years of age, and approximately 5.8% were 65 years old or older.

The 2016-2020 ACS estimated that 89 households in Brisbane had received public assistance income in the past 12 months. This compares to just 18 households in 2012, per the 2008-2012 ACS, and 39 households in 1999, according to the 2000 US Censuses.

TABLE 2-14 POVERTY RATE (1990-2020)

	Brisbane	San Mateo County
1990	8.6%	NA
2000	5.7%	6.5%
2013	3.5%	7.4%
2020	3.4%	6.2%

Source: 2000 US Census, ABAG Projections 2013, & 2016-2020 American Community Survey Table S1707.



2.2 HOUSING CHARACTERISTICS

The majority of the new units constructed in Brisbane during the previous Housing Element cycle were single-family homes and accessory dwelling units (ADUs). Detached single-family homes make up 58% of the housing stock per the DOF, and the proportion of owner-occupied units has increased to 81% (up from 63% reported under the 2015-2022 Housing Element) of all occupied units per the 2016-2020 ACS. The vacancy rate across all housing types is less than 5% according to the 2020 US Census.

2.2.1 TOTAL NUMBER OF UNITS

According to the 2020 U.S. Census, there were 2,052 housing units in Brisbane in 2020, while as of January 1, 2021 (Table 2-15), the DOF estimated that the total number of units in Brisbane was 2,040.

TABLE 2-15 TOTAL HOUSING UNITS (2000-2020)

Year	Total Housing Units
2000	1,831
2010	1,934
2020	2,052

Source: 2000, 2010, & 2020 U.S. Census.

2.2.2 UNIT TYPE

According to the DOF, the housing stock of Brisbane in 2020 was made up of 58.1% single family detached homes, 11.5% single family attached homes, 11.1% multi-family homes with 2 to 4 units, 16.0% multi-family homes with 5 or more units, and 3.2% mobile homes. In Brisbane, the housing type that experienced the most growth between 2010 and 2020 was Detached Single-Family Home (Table 2-16).

TABLE 2-16 HOUSING TYPE (1990-2021)

	1990	2000	2014	2021
Detached Single-Family	904 (65.4%)	1,000 (55%)	1,117 (57%)	1,186 (58.1%)
Multi-Family and Attached Single-Family	394 (28.5%)	775 (43%)	766 (39%)	788 (38.6%)
Mobile Homes	63 (4.6%)	43 ^a (2%)	66 (3%)	66 (3.2%)
Other	21 (1.5%)	0 (0%)	0 (0%)	0 (0%)
Total	1,382	1,818^b	1,949	2,040

^a According to 2001 property survey, there were actually 62.

^b Data based on a sample; total is less than 1,831 units found in 100% count.

Source: 1990 & 2000 U.S. Census; California Department of Finance, 2014 & 2021.

Multi-family units make up 38.6% of the total housing stock. Of these, 374 are condominiums in the Northeast Ridge subarea. Of the remaining multi-family units, mostly located in the Central Brisbane subarea, over two-thirds are in complexes of nine or fewer units. Also included as multi-family units

are residential units in mixed-use buildings, which number approximately 50, mostly on the upper floors of commercial buildings along Visitacion and San Bruno Avenues.

2.2.3 UNIT SIZE

The 2016-2020 ACS found that the most prevalent units contained 6 or more rooms, excluding bathrooms, halls, utility rooms, or unfinished space (Table 2-17). The median number of rooms per unit was 4.1 (down from 4.8 per the 2008-2012 ACS).

The average size of houses built from 2000 to 2008 in Central Brisbane, Brisbane Acres, and Southwest Bayshore subareas was 2,786 square feet, with a range of 1,287-4,255 square feet (excluding garages). The single-family residences built in the Northeast Ridge subarea since 2000 range from 1,413 to 3,440 gross square feet (excluding garages).

Unit sizes in the 3- to 5-unit buildings in the Northeast Ridge subarea averaged approximately 1,814 gross square feet, with a range of from 1,202 gross square feet (2 bedrooms) to 2,381 gross square feet (three bedrooms). The 12- to 13-unit buildings averaged approximately 1,373 gross square feet per unit, with a range of from 964 gross square feet (one bedroom) to 1,605 gross square feet (three bedrooms). The most recent data shows the average duplex unit contained 2,210 square feet and the average multi-family unit (not including those in the Northeast Ridge subarea) was 1,015 square feet.

TABLE 2-17 HOUSING UNIT SIZE BY NUMBER OF ROOMS (1990-2020)

	1990	2000	2012	2020
1 Room	66 (4.8%)	78 (4%)	86 (4.4%)	117 (5.6%)
2 Rooms	148 (10.7%)	168 (9%)	111 (5.7%)	231 (11.0%)
3 Rooms	225 (16.3%)	265 (15%)	228 (11.7%)	403 (19.2%)
4 Rooms	290 (21.0%)	468 (26%)	398 (20.4%)	464 (22.1%)
5 Rooms	273 (19.8%)	274 (15%)	548 (28.1%)	301 (14.3%)
6+ Rooms	380 (27.5%)	565 (31%)	580 (29.7%)	583 (27.8%)
Total	1,382	1,818	1,951	2,099

Source: 1990 & 2000 U.S. Census, 2008-2012 & 2016-2020 American Community Survey Table B25017.

2.2.4 TENANCY

According to the 2016-2020 ACS, 32.7% of the occupied units in Brisbane were rentals (Table 2-18), down from 35.8% in 2010, and the largest component of Brisbane's occupied rental housing stock consisted of complexes of 10 or more units (39.3%), with the next largest being detached single-family units (25.2%) followed by complexes of 3 to 4 units (13.6%).

TABLE 2-18 TENANCY (1990-2020)

	1990	2000	2010	2020
Owner-Occupied Units	784(60.3%)	1,081(66.7%)	1,169(64.2%)	1,372(67.3%)



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Renter-Occupied Units	516 (39.7%)	539 (33.3%)	652 (35.8%)	667(32.7%)
Total Occupied Units	1,300 (100%)	1,620 (100%)	1,821 (100%)	2,039(100%)

Source: 1990 & 2000 U.S. Censuses; 2016-2020 American Community Survey Table S2501.

2.2.5 VACANCY

Vacancy rate is a measure of the number of units available for occupancy, either specifically for rent or for sale. A minimum of 5% is considered an optimal vacancy rate for the San Francisco Bay Area. This would provide for normal turnover and would maintain an adequate choice of housing type, size and price range to fulfill a community’s needs and reduce concerns about overcrowding.

Throughout the Bay Area, vacancies make up just 2.6% of the total housing units, with homes listed for rent, units used for recreational or occasional use, and units not otherwise classified (other vacant) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the ACS or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration. In a region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.

According to the DOF, Brisbane’s vacancy rate was 7.3% in 2021, while the 2020 U.S. Census found the rate to be 4.7%. Past U.S. Census vacancy rates for units available for occupancy, either for rent or for sale, in Brisbane were 5.8% in 2010, 11.5% in 2000 (including newly constructed units in the Northeast Ridge subarea), and 3.8% in 1990.

2.2.6 LENGTH OF OCCUPANCY

According to the 2016-2020 ACS, 2.2% of householders had moved into their unit in 2019 or later, 43.1% had moved in 2010 to 2018, 26.3% moved in 2000 to 2009, 12.2% moved in 1990 to 1999, and 16.2% moved in 1989 or earlier.

2.2.7 HOUSING VALUES AND COSTS

Home prices reflect a complex mix of supply and demand factors, including an area’s demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Brisbane was estimated at \$1,076,910 by December of 2020, per data from Zillow. (According to the 2016-2020 ACS 5-Year Estimates, the median housing value for a home in 2020 was \$926,500.) The largest proportion of homes were valued between \$750k-\$1M (see Figures 22 and 23 of Appendix D). By comparison, the typical home value was \$1,418,330 in San Mateo County

and \$1,077,230 the Bay Area, with the largest share of units valued at \$1m-\$1.5m in the County and \$500k-\$750k for the region.

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 168.0% in Brisbane from \$401,810 to \$1,076,910. This change is below the change in San Mateo County, and above the change for the region. The median sales price of homes in Brisbane has also increased sharply since 2012, up 118% to \$1.3 million (Table 2-19).

TABLE 2-19 MEDIAN SINGLE-FAMILY HOME AND CONDOMINIUM SALES PRICES (2005-2022)

Year	Single-Family Home Median Sales Price	Condo Median Sales Price
2005	\$690,500	\$660,000
2010	\$532,500	\$330,000
2012	\$597,500	\$417,322
2013*	\$720,000	\$508,000
2022	\$1,300,000**	

* As of third quarter.

** Median value of all homes and condos sold within the past 12 months; sales price shown is the average median sales price reported by Redfin, Realtor.com, Rocket Homes, & RealtyTrac (June 2022).

Source: San Mateo County Association of Realtors & MLS, Inc; Redfin, Realtor.com, Rocket Homes, & RealtyTrac.

According to the 2016-2020 ACS, median monthly housing costs were reported at \$3,217 (compared to \$3,516 in 2012 and \$1,734 in 2000) for owner occupants with a home mortgage and \$1,036 (compared to \$600 in 2012 and \$307 in 2000) for those without a mortgage.

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. The median rent in the region has increased 54% since 2009. Many renters have been priced out, evicted or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the state.

In Brisbane, the 2016-2020 ACS found a median monthly rent of \$2,161 (compared to \$1,378 in 2012 and \$975 in 2000), with the largest proportion of rental units rented in the \$1500-\$2000 category, totaling 23.6%, followed by 22.6% of units renting in the \$1000-\$1500 category (see Figure 24 of Appendix D). Since 2009, the median rent has increased by 47.9% in Brisbane slightly more than the median rent in San Mateo County. Data from the Zillow website in April of 2022 put the average rental list price at \$3,188 (Table 2-20).

TABLE 2-20 AVERAGE (ZILLOW) RENTS IN BRISBANE (2022)

Unit Size	Rent	Survey Sample Size
Studio	N/A	0
One-Bedroom	\$2,313	2
Two-Bedroom	\$3,325	2



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Three-Bedroom	\$3,925	2
Four-Bedroom	N/A	0
Average	\$3,188	6

Source: Zillow Website, April 2022.

2.2.8 HOUSING AFFORDABILITY

Affordability, or the ability of households to pay for their housing, is a function of household income and the cost of housing.

One means of measuring household income is in comparison to the median household income, that amount below which are half of the households and above which are half of the households. HCD estimated the median income for a four-person household in San Mateo County in 2021 to be \$149,600. The median varies by household size (see Table 2-21), as reflected in the following examples:

- A single person making \$8,725/month or \$2,013/week or \$50.34/hour.
- A couple, each earning \$59,850/year or \$4,988/month or \$1,151/week or \$28.77/hour.
- A family with two children, one parent working full-full time and the other working half-time, each at \$47.95 an hour, for a combined monthly income of \$12,467.

Income levels to determine extremely low-, very-low-, low- and moderate-income limits in 2021 were also calculated for San Mateo County (Table 2-21).

TABLE 2-21 INCOME LIMITS FOR SAN MATEO COUNTY (2021)

Income Standard	Number of Persons in Household							
	1	2	3	4	5	6	7	8
Extremely Low	\$38,400	\$43,850	\$49,350	\$54,800	\$59,200	\$63,600	\$68,000	\$72,350
Very Low	\$63,950	\$73,100	\$82,250	\$91,350	\$98,700	\$106,000	\$113,300	\$120,600
Lower	\$102,450	\$117,100	\$131,750	\$146,250	\$158,100	\$169,800	\$181,500	\$193,200
Median	\$104,700	\$119,700	\$134,650	\$149,600	\$161,550	\$173,550	\$185,500	\$197,450
Moderate	\$125,650	\$143,600	\$161,550	\$179,500	\$193,850	\$208,200	\$222,600	\$236,950

Source: California Department of Housing and Community Development.

The standard for affordability in housing is cost no more than 30% of a household's income. Table 2-22 shows affordability for home ownership for one-person and four-person households under typical conditions for 2021. The assumptions used in the table for home ownership were: (1) 2.65% 30-year mortgage; (2) 50% of yearly salary as a down payment; (3), 1.25% of home value for property tax; (4) home insurance equals 28% of annual property tax; (5) PMI equals 11.5% of home insurance and (6) 30% of gross income for principal, interest, taxes and insurance.

TABLE 2-22 HOME OWNERSHIP AFFORDABILITY BRISBANE (2021)

Household Size	Income Level	Annual Income	Maximum Affordable House Price	Affordability Gap for Single-Family Home*
One Person	Extremely Low	\$38,400	\$155,400	-\$1,144,600
	Very Low	\$63,950	\$258,900	-\$1,041,100
	Low	\$102,450	\$414,700	-\$885,300
	Median	\$104,700	\$424,500	-\$875,500
	Moderate	\$126,650	\$512,600	-\$787,400
Four Persons	Extremely Low	\$54,800	\$221,800	-\$1,078,200
	Very Low	\$91,350	\$369,800	-\$930,200
	Low	\$146,350	\$592,400	-\$707,600
	Median	\$149,600	\$605,600	-\$694,400
	Moderate	\$179,500	\$726,600	-\$573,400

*For median-priced single-family home at \$1,300,000 (Table 2-19).

Source: Google Mortgage Loan Calculator (2022).

Table 2-22 illustrates a critical point: With the median sales price for a home in Brisbane at \$1,300,000 in 2022, market-rate prices were far above what extremely low-, very-low-, low-, and moderate-income households could afford.

Using 30% of gross income to establish maximum affordable rent based upon HUD's standard for the Section 8 program, Table 2-23 illustrates affordability for rental units at various income levels for one-person and four-person households based upon HCD 2021 figures. The table indicates the maximum affordable rent payment by income category and unit size. It assumes that the maximum affordable rent is based on 30% of monthly income with all utilities paid by the landlord. It also assumes that one-bedroom units would be for 2-person households, and 3-bedroom units for 4-person households.

TABLE 2-23 RENTAL HOUSING AFFORDABILITY BRISBANE (2021)

Household Size	Income Level	Annual Income	Maximum Affordable Monthly Rent	Affordability Gap*
Two Persons	Extremely Low	\$43,850	\$1,027	-\$1,027
	Very Low	\$73,100	\$1,713	-\$600
	Low	\$117,100	\$2,741	+\$428
	Median	\$119,700	\$3,426	+\$1,113
	Moderate	\$143,600	NA	NA
Four Persons	Extremely Low	\$54,800	\$1,425	-\$2,500
	Very Low	\$91,350	\$2,375	-\$1,550
	Low	\$146,350	\$3,801	-\$124
	Median	\$149,600	\$4,750	+\$825
	Moderate	\$179,500	NA	NA



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*For one-bedroom unit at the average rent of \$2,313 for two-person household, and for three-bedroom unit at the average rent of \$3,925 for four-person household (Table 2-20).

Source: California Department of Housing and Community Development.

Based upon the survey of available Zillow data (Table 2-20), rental units in Brisbane appear to be unaffordable to very-low- and extremely low-income households, as indicated by the “affordability gap” column in Table 2-23.

A 2021 survey by mail of the owners of the 37 ADUs that have been built in Brisbane, with a response rate of over 30%, found that four of the respondents charged no rent (Table 2-24), considered affordable to extremely low-income households, while four ADU owners charged rent affordable to low-income households. Extrapolating these response rates over the City's ADU inventory, it is reasonable to conclude that the majority of the City's ADUs are at least affordable to low-income households.

The results of the City's survey are supported by the report “Affordability of Accessory Dwelling Units” by ABAG Housing Technical Assistance Team (2021), which found that up 6% of the market rate ADUs on the Peninsula were affordable to very-low-income households, 31% were affordable to low-income households, and 48% were affordable to moderate-income households. The percentage of ADUs available to very-low-, low-, and moderate-income households increased to 24%, 39%, and 23%, respectively, when combining discounted ADUs—rented at a discount or without rent—and

TABLE 2-24 ACCESSORY DWELLING RENT SURVEY RESULTS BRISBANE (2021)

ADU Size	Response	Affordability
Studio	No rent charged	Extremely Low-Income
	No rent charged	Extremely Low-Income
	Unit was vacant	N/A
	\$2,000 per month	Low-Income
	\$2,250 per month	Low-Income
	\$2,600 per month	Moderate-Income
	No rent charged	Extremely Low-Income
1-Bedroom	No rent charged	Extremely Low-Income
	No rent charged	Very-Low-Income
	Unit was vacant	N/A
	Unit was vacant	N/A
	\$2,700 per month	Low-Income

Source: City of Brisbane Annual Rent Survey, 2021.

market rate ADUs. The average monthly rent for market rate ADUs in the report was between \$1,201-2,200 (56%).

2.2.8.1 Housing Affordability by Occupation Types

Table 2-25 shows affordability for home ownership and rental for various occupations under typical conditions for 2019. This table is useful in illustrating the conditions under which typical residents would or would not be able to afford to buy or rent a home at the median advertised price in Brisbane. The ability of a household to purchase a median-priced single-family home or condominium is shown in Table 2-25 based upon the income limits set by HCD (Table 2-21), the assumptions used for Table 2-22 and the median home prices in Table 2-19. Affordable rent is determined similarly, using the average rents in Table 2-20.

TABLE 2-25 HOME AFFORDABILITY BY OCCUPATION (2019)

Occupation	Annual Mean Salary	Affordable Purchase Price	Affordable Rent
Cook*	\$40,466	\$163,700	\$1,012
Retail Salesperson	\$41,150	\$166,500	\$1,029
Elementary School Teacher	\$86,920	\$351,600	\$2,173
Median Income for 1-Person Household	\$104,700	\$424,500	\$2,618
Police Officer	\$118,450	\$479,100	\$2,961
Registered Nurse	\$151,640	\$613,200	\$3,791

*Cooks includes fast food, institution and cafeteria, restaurant, short order, and all other cooks.

Source: US Bureau of Labor Statistics for the San Francisco-Oakland-Hayward Metropolitan Area, 2019.



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Of the occupations listed above, even a couple consisting of police officers and/or registered nurses (with a combined annual salary of \$236,900 - \$303,280) still could not have been able to afford to purchase the median-sales-priced single-family home in Brisbane (Table 2-19). A one-bedroom apartment would have been just out of reach for a pair of retail salespersons and/or cooks (Table 2-20).

Another indicator of affordability is the percentage of households overpaying for housing. Generally, households are considered to be overpaying for housing when the cost burden exceeds 30% of their income. The cost burden for renters includes the rent paid by the tenant plus utilities. For homeowners, the cost burden includes mortgage payments, taxes, insurance and utilities. According to the 2016-2020 ACS, the number and percentage of households overpaying for housing have decreased since 2012 (Table 2-26). An estimated 36% of the homeowner households and 45% of the renter households were paying at least 30% of their income on housing. Overpaying at the lower income levels for renters, for whom a higher proportion of total income being spent for housing means less discretionary funds available for other necessities, as well as at higher income levels for owners who may have overextended themselves on their mortgages is shown in Table 2-33.

TABLE 2-26 OVERPAYING HOUSEHOLDS (1990-2020)

	1990	2000	2012 ^a	2020 ^a
Overpaying Owner Households	184/784 (27%)	337/1,081 (31%)	575/1,186 (48%)	493/1,372 (36%)
Overpaying Rental Households	193/516 (37%)	236/539 (44%) ^b	375/697 (54%)	298/667 (45%)
Overpaying Households	377/1,300 (32%)	573/1,620 (35%) ^b	950/1,883 (50%)	791/2,039 (39%)

^a Based upon gross rent for rental households and elected monthly owner costs for owner households.

^b Rent as a percentage of household income was not calculated for 19 renter households.

Source: 1990 & 2000 U.S. Census; 2008-2012 & 2016-2020 American Community Survey Tables B25070 & B25091.

TABLE 2-27 OVERPAYING HOUSEHOLDS BY INCOME (2020)

Annual Income	Overpaying Owner Households	Overpaying Rental Households	Overpaying Households
Less than \$35,000	6.1% of all owner households	9.7% of all renter households	7.3% of all households
\$35,000-\$74,999	11.6% of all owner households	24.1% of all renter households	15.7% of all households
\$75,000+	18.2% of all owner households	10.8% of all renter households	15.8% of all households

Source: 2016-2020 American Community Survey Table B25106.

Another potential indicator of housing affordability is the foreclosure rate. While data specifically available for Brisbane is limited, a CoreLogic Homeowner Equity Insights report found that through the fourth quarter of 2021 residential properties with negative equity, or, owing more than their homes were worth, has been declining in Brisbane compared to rates in the mid-2000s. Furthermore, the report found the San Francisco-Redwood City-South San Francisco core based statistical area only accounts for 0.6% of the negative equity share of all mortgages nationwide. In Brisbane, there were three properties in some stage of foreclosure, according to RealtyTrac.com in April 2022. Given the 979 housing units with mortgages in the city (2016-2020 ACS), this would represent a foreclosure rate of approximately 0.3%.

2.2.9 ASSISTED HOUSING AT RISK

Assisted housing developments are multi-family rental housing units subject to government assistance under specific federal, state and/or local programs (including HUD Section 8 lower-income rental assistance project-based programs, federal Community Development Block Grant Programs, local in-lieu fees, local inclusionary housing programs, local density bonus units and directly assisted units) and are subject to recorded affordability covenants legally restricting their occupancy (whether rental or for-sale) at below market rate rental or sales prices. Such covenants generally have an expiration date after which the units may be rented at market-rate prices, typically several decades following their recordation (e.g., the City of Brisbane requires a minimum affordability period of 55 years). Such developments are considered “at risk” and high priority for preservation when recorded affordability covenants will expire within the next 10 years during a Housing Element cycle. As part of the Housing Element, these units must be inventoried; the total costs of preserving the assisted units at risk or producing new rental housing that is comparable in size and rent levels to replace the units must be analyzed; public and private nonprofit corporations that could acquire and manage the housing developments must be identified; and the use of all federal, state and local financing and subsidy programs to preserve the assisted housing units for lower-income households must be considered.

In the 2023-2031 Housing Element planning period, the Visitacion Garden senior apartments (14 low-income units) are considered at risk of conversion, with affordability restrictions expiring in 2028. The Visitacion Garden Apartments senior housing complex was developed on land purchased by the City with Redevelopment Low- and Moderate-Income Housing Fund monies and was built by and leased to the non-profit Bridge Housing Corporation through loans from the net proceeds of Redevelopment Agency tax allocation bonds and from the San Mateo County HOME Program. The lease and loan agreements, executed in 1998, have 30-year terms. The City will renew the ground lease with Bridge prior to the expiration period (see Chapter V, Program 3.A.2) ensuring that the affordability restrictions are maintained, and that Bridge will continue to provide high quality management services. Although there are 89 households in Brisbane holding federal rental assistance (Section 8 Housing Choice) vouchers through the San Mateo County Housing Authority, which contracts with landlords to receive direct subsidy payments, there are no Section 8 project-based properties under contract.

Brisbane Municipal Code Chapter 17.31, adopted via Ordinance No. 537 in 2009, requires that rental multi-family residential developments of six or more units include a specified number of units that are to remain affordable to low- and very-low-income households for a minimum term of 55 years. This ordinance has been limited in its application due to the relatively small size of residential projects typically constructed in the city but did result in the provision of two affordable units in a 16-unit senior rental development that received planning entitlements in 2020 at 36-50 San Bruno Avenue. Prior to adoption of the City’s inclusionary housing requirements, developers of two multi-family condominium projects agreed to include units affordable to low- and moderate-income households. Specifically, of the 30 units to be built at 3750-3780 Bayshore Boulevard, two units are to be allocated for low-income households and three units allocated for moderate-income households for not less than 45 years. Of the 15 units built at 1 San Bruno Avenue, one lower-income affordable unit and one moderate-income affordable unit were provided in perpetuity.



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Units that have been purchased by low and moderate-income households through the City’s first-time homebuyer, inclusionary housing, or other homeownership assistance programs are not specifically required to be included in the analysis of “at risk” assisted multi-family rental housing under Housing Element law. The inventory of such units is provided below.

TABLE 2-28 INVENTORY OF HOUSING UNITS IN BRISBANE WITH AFFORDABILITY RESTRICTIONS

Situs Address	Units	Program	Income Category	Affordability Restriction Term
1 San Bruno Avenue, Unit B	1	Inclusionary	Moderate	2065
1 San Bruno Avenue, Unit F	1	Inclusionary	Low	2055
343 Mariposa Street*	1	First Time Home Buyer	Moderate	2055
313 Swallowtail Court*	1	First Time Home Buyer	Moderate	2050
15 Glen Park Way*	1	Habitat for Humanity/Successor Agency	Very Low	2052
720 San Bruno Avenue*	1	Habitat for Humanity/Successor Agency	Low	2052
2 Visitacion Avenue	14	Successor Agency	Low	2028

* Denotes second mortgage loan provided by City of Brisbane via former Redevelopment Agency.
Source: City of Brisbane.

2.2.10 HOUSING QUALITY

The age of housing, structural stability, and the presence or absence of complete kitchen or plumbing facilities are indicative of the physical quality of the housing stock.

Approximately 63% of Brisbane’s housing stock was 30 years old or older in 2020, while approximately 4% was less than 11 years old (built in 2010 or later) based upon the 2016-2020 ACS and Figure 20 of Appendix D.

The 2016-2020 ACS found no units lacked complete plumbing facilities, down from the 11 found in the 2008-2012 American Community. No units were found lacking complete kitchen facilities in 2020; not since 1980 when 38 units were found to be without complete kitchen facilities has the either the US Census or ACS identified a housing unit without a complete kitchen facility in Brisbane.

The 2021 City field survey of Brisbane’s housing stock found three residential buildings (less than 1% of the total surveyed) with identifiable structural deficiencies but no structures sufficiently deteriorated to warrant replacement (see Table 2-29). Though a smaller sample size, the results are comparable to the last survey conducted in 2014.

TABLE 2-29 HOUSING CONDITIONS BASED UPON EXTERIOR APPEARANCE (1990-2021)

Structural Condition	1990	2001	2009	2014	2021
In Need of Replacement	3 (<1%)	4 (<1%)	8 (<1%)	2 (<1%)	0 (0%)
Some Structural Deficiencies	35 (3%)	20 (2%)	8 (<1%)	7 (<1%)	3 (<1%)
Minor Structural Deficiencies	31 (2%)	28 (3%)	39 (4%)	20 (1%)	4 (<1%)
Structurally Sound	1,306 (95%)	997 (95%)	1,046 (95%)	1,920 (98.5%)	502 (98.6%)
Total Number of Structures in Survey	1,375	1,049	1,101	1,949	509

Source: 1990, 2001, 2009, 2014, & 2021 City field surveys.

2.3 HOUSING NEEDS ASSESSMENT

As shown in the preceding sections of this chapter, the availability of housing continues to be a significant need across the income categories and types. In addition to the discussion of special housing needs populations, such as elderly, persons with disabilities, large households, female-headed households, farmworkers and persons experiencing homelessness, provided within this section, Appendix D is a copy of Brisbane’s Housing Needs Data Report from the ABAG and the Metropolitan Transportation Commission (MTC) and contains supplemental data, information, and analysis on this topic. Appendix A provides a detailed discussion of the cumulative effectiveness of 2015-2022 Housing Element goals, policies and programs in meeting the housing needs of special populations.

Along with addressing the housing needs for special needs populations detailed above, state Housing Element law requires that a local jurisdiction accommodate its share of the region’s projected housing needs for the planning period. This share is called the RHNA and is provided for each jurisdiction and is specific to economic segments of the community. Compliance with this requirement is measured by the jurisdiction’s ability to identify adequate sites to accommodate the RHNA. The Association of Bay Area Governments (ABAG) is the Bay Area’s regional planning agency and is responsible for allocating the RHNA to individual jurisdictions within the region.

Brisbane’s RHNA for this sixth cycle Housing Element update is 1,588 housing units and is allocated by income category as a percentage of area mean income (AMI) as shown in Table 2-30, along with the current capacity and Brisbane’s current shortfall.

TABLE 2-30 BRISBANE’S REGIONAL HOUSING NEEDS ALLOCATION AND SHORTFALL (2023-2031)

	Very-Low -Income	Low-Income	Moderate-Income	Above Moderate-Income	Total
Percentage of Area Mean Income (AMI)	<50%	51-80%	81-120%	>120%	-
2023-2031 RHNA (Cycle 6)	317	183	303	785	1,588
Currently Zoned Capacity	172	103	16	135	426
Housing Shortfall, prior to 6th Cycle Rezoning	145	80	287	650	1,162

Source: Association of Bay Area Governments’ RHNA Plan (2021), Housing Resources Sites Inventory (Appendix B).

Additionally, Government Code Section 65583(a)(1) calls for projection of housing needs for extremely low-income households, that is zero to 30 percent of the AMI, either by evaluation of census data or assuming that a subset of 50 percent of the very-low-income households would qualify as extremely low-income, as defined in subdivision (b) of Section 50105 and Section 50106 of the Health and Safety Code. Based on the assumption of 50 percent of the very-low-income category, the extremely low-income housing need for 2023 to 2031 totals 159 of the 317 very-low-income units.

Chapter 3, Resources and Opportunities, provides details on sites that are currently zoned for housing. While Brisbane has zoned sites in addition to that shown as “Currently Zoned Capacity” in the table above, the capacity shown only reflects that realistic capacity that the City is claiming towards meeting the RHNA, as further described in Chapter 3. Therefore, some sites were excluded



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from these totals due to constraints such as access to utilities and steep slopes that make them unrealistic for development in this cycle. As shown, Brisbane currently falls short of zoning to meet the RHNA and so a program is included in Chapter 5, Housing Plan, to meet and exceed the need.

Note also that new requirements to Affirmatively Further Fair Housing (AFFH; AB 686) dictate that the City avoid, to the extent possible, the location of potential affordable housing in the inventory in a manner that would exacerbate existing concentrations of poverty, as well as contribute to increasing the number of lower income households in lower-income neighborhoods. The City must also consider locating housing away from environmental constraints such as sea level rise, and near areas of higher or highest opportunities, including quality schools, parks, and educational opportunities. The City's assessment of fair housing required per Government Code Section 65583, subd. (c)(10)(A) is provided in Appendix C.

For further details on Brisbane's housing needs, see the "Housing Needs Data Report: Brisbane," by ABAG/MTC Staff and Baird + Driskell Community Planning, dated April 2, 2021 (Appendix D).

2.3.1 HOUSING PROBLEMS

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for HUD provides detailed information on housing needs by income level for different types of households in Brisbane. Detailed CHAS data based on the 2015-2019 ACS is displayed in Table 2-31. Housing problems considered by CHAS include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden, including utilities, exceeding 30 percent of gross income; or
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

Many lower- and moderate-income households cope with housing cost issues either by assuming a cost burden, or by occupying a smaller than needed or substandard unit. Specifically, according to HUD, 77 percent of the City's extremely low-income households and 58 percent of very low-income households were experiencing one or more housing problems (e.g., cost burden, overcrowding, or substandard housing condition) between 2015 and 2019. The types of housing problems experienced by Brisbane households vary according to household income, type, and tenure (see Table 2-31). Some examples include:

- In general, renter households had a higher level of housing problems (73 percent) than owner-households (37 percent).
- Households with a family member with a disability had the highest level of housing problems regardless of income level (87 percent).
- Approximately 100 percent of very low-income households (households earning between 31 and 50 percent of the AMI) had housing problems.
- All extremely low-income elderly renters and extremely low-income small family renters and homeowners spent more than 50 percent of their income on housing.
- Approximately 90 percent of low-income renters and homeowners spent more than 50 percent of their income on housing.

The City is committed to addressing housing problems and Chapter 3 identifies a number of regulatory and financial resources aimed to improve the City's housing issues. In Chapter 5, Housing Plan, Programs such as 2.A.1, 2.A.2, 2.A.4, 2.A.5, 2.A.8, 2.A.9, 2.B.1, 2.B.4, 2.B.6, 2.C.1, 2.D.2, 2.E.2, 2.E.3, 2.E.5, 2.E.6, 2.F.4, 2.F.7. Additionally, programs 4.A.1, 4.A.11, 4.B.1, 4.B.2, 4.C.1, and 4.C.2 are intended to both facilitate more housing production within Brisbane as well as provide for a variety of affordability and housing types and special housing needs groups.

TABLE 2-31 BRISBANE'S HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS (2015-2019)

Note: Data presented in this table are based on special tabulations from the American Community Survey (ACS) data. Due to the small sample size, the margins of errors can be significant. Interpretations of these data should focus on the proportion of households in need of assistance rather than on precise numbers.

* Cost burden not calculated for households with a disability, but HUD identifies housing cost burden as a "housing problem"

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2015-2019.

Households by income, Type, & Housing Problem	Renters					Owners					Total Households
	Elderly	Small Families	Large Families	Disability	Total Renters	Elderly	Small Families	Large Families	Disability	Total Owners	
Extremely low Income	100	15	0	25	120	65	25	0	50	185	305
Any Housing Problem	100%	100%	-	100%	96%	85%	100%	-	30%	65%	77%
Cost Burden 30% - 50%	0%	0%	-	*	0%	23%	0%	-	*	19%	11%
Cost Burden > 50%	100%	100%	-	*	96%	23%	100%	-	*	32%	57%
Very low Income	25	40	0	25	115	10	0	30	90	40	155
Any Housing Problem	100%	100%	-	100%	100%	100%	-	100%	100%	100%	100%
Cost Burden 30% - 50%	100%	63%	-	*	78%	0%	-	0%	*	0%	58%
Cost Burden > 50%	0%	0%	-	*	87%	100%	-	100%	*	100%	90%
Low Income	65	0	0	10	65	140	160	10	105	335	400
Any Housing Problem	0%	-	-	0%	31%	50%	31%	100%	19%	39%	38%
Cost Burden 30% - 50%	0%	-	-	*	0%	14%	22%	100%	*	19%	16%
Cost Burden > 50%	0%	-	-	*	31%	36%	13%	0%	*	21%	23%
Moderate & Above Income	70	25	35	15	175	145	570	55	100	855	1030
Any Housing Problem	86%	0%	100%	100%	54%	0%	34%	27%	10%	27%	32%
Cost Burden 30% - 50%	86%	0%	0%	*	34%	0%	12%	0%	*	11%	15%
Cost Burden > 50%	0%	0%	0%	*	0%	0%	11%	0%	*	8%	7%
Total Households	260	80	35	75	475	360	755	95	345	1420	1890
Any Housing Problem	33%	51%	1%	87%	73%	38%	36%	58%	39%	37%	46%
Cost Burden > 30%	23%	0%	0%	*	21%	10%	14%	11%	*	13%	15%
Cost Burden > 50%	38%	19%	0%	*	31%	21%	15%	32%	*	17%	21%



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2.3.2 SENIORS

With approximately 17 percent of the population (Table 2-5) and the number and percentage of households containing persons 65 years or older increasing (Table 2-6), Brisbane has a growing need for housing suitable for the elderly. It is critical that individuals have access to housing that suits their needs during each stage of their lives and as people age, they often find themselves facing new or additional housing challenges. Senior households often have special housing needs related to physical disabilities/limitations, fixed incomes, and healthcare costs.

According to the 2017-2021 ACS, five percent of the population, for who poverty status is determined and aged 65 years and older, is below the poverty level while approximately 225 senior households (55%) are lower income (Table 2-32). Furthermore, elderly households make up the largest group of renters in Brisbane (Table 2-31).

While there are no licensed residential care facilities for seniors within Brisbane, the Visitation Gardens Apartments offer 14 one- and two- bedroom apartments for low- and moderate-income seniors. As noted in Section 3.2.1 of Chapter 3, the City has programs addressing senior and other assisted housing, including potentially extending timeframes on affordability covenants from 45 to 99 years. Additional resources, such as density bonuses, subsidized housing, partnerships with affordable housing developers and non-profit organizations, Brisbane Housing Authority’s Low- and Moderate-Income Housing Fund, and rehabilitation and repair programs are also detailed in Chapter 3.

The City will support the development of affordable housing facilities suitable for seniors. (Programs 1.A.3 2.B.1,, 2.B.2, and 3.A.2.)

TABLE 2-32 BRISBANE’S HOUSEHOLDERS BY TENURE AND AGE

Income Level	Elderly Owner Households	Elderly Renter Households	Total Households
Below 30% area median income	55 (21%)	15 (10%)	70 (17%)
31% to 50% area median income	40 (15%)	55 (38%)	95 (23%)
51% to 80% area median income	40 (15%)	20 (14%)	60 (15%)
81% to 120% area median income	40 (15%)	15 (10%)	55 (13%)
Above 120% area median income	90 (34%)	40 (28%)	130 (32%)
TOTAL	265 (100%)	145 (100%)	410 (100%)

Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

2.3.3 PERSONS WITH DISABILITIES, INCLUDING DEVELOPMENTAL DISABILITIES

The 2016-2020 ACS estimates that 9 percent of Brisbane’s total population has a disability. Per HUD’s 2015-2019 CHAS, the number of households with a family member with a disability is approximately 420 or 22% (Table 2-32). Figure 39 of Appendix D illustrates the proportion of Brisbane’s population (18 years and older) with a disability by type while section 2.1.9 summarizes

the results. Community-based services are provided by the California Department of Developmental Services (DDS), with approximately 329,002 persons with developmental disabilities and their families (as of 2020) through a statewide system of 21 regional centers, 4 developmental centers, and 2 community-based facilities. The Golden Gate Regional Center serves Marin, San Francisco, and San Mateo Counties.

Many developmentally disabled persons can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood (according to Section 4512 of the Welfare and Institutions Code), the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

A variety of housing types are appropriate for people living with a developmental disability: rent-subsidized housing with services that is accessible and close to transit and community resources, tax credit-financed special-needs housing, licensed and unlicensed modified single-family homes (typically three to five bedrooms), inclusionary units within larger developments, Section 8 vouchers, homeownership through financial assistance programs, and housing specially modified for the medically fragile (Senate Bill 962 homes). Affordability is a particular concern, as many individuals with a mental, physical, and developmental disabilities need affordable, conveniently located housing, but live on a small, fixed incomes that limit their ability to pay for housing. Table 2-31 indicates that nearly 90 percent of rental households with a family member with a disability had the highest level of housing problems, which includes a housing cost burden, regardless of income level.

The City is committed to facilitating development of housing appropriate for persons with developmental disabilities. As noted in Section 3.2.1 of Chapter 3, convalescent homes, a form of housing for persons with disabilities, is conditionally permitted in the SCRO-1 District and rezoning will be completed to allow convalescent homes as a permitted use (see Program 2.B.2), and the City will identify sites suitable for housing persons with disabilities (or other special needs) on an ongoing basis (see Program 2.B.1). Additional resources, such as subsidized housing, partnerships with affordable housing developers and non-profit organizations, Brisbane Housing Authority's Low- and Moderate-Income Housing Fund, and rehabilitation and repair programs detailed in Chapter 3, will assist persons with developmental disabilities living in Brisbane. Additional discussion and analysis of group care homes is provided in Chapter 4, Section 4.1.5.

2.3.4 LARGE HOUSEHOLDS

Large households, defined by the US Census as households containing five or more persons (related or unrelated), are identified as a special-needs population because they may have difficulty locating adequately sized affordable housing. Due to the limited supply of sufficiently sized units to accommodate larger households, large families often face significant difficulty in locating sized, affordable housing. Approximately 59 percent of all large family households experienced at least one housing problem, while 43 percent were cost burdened (HUD's 2015-2019 CHAS, Table 2-31).

The average household size in Brisbane is relatively small at 2.27, Table 2-3, and has been relatively stable since 1990, while the average number of rooms in Brisbane, according to the 2017-2021 ACS,



is 4.2. Furthermore, housing units with 3-4 bedrooms account for approximately 41 percent of all housing units within the City, the largest group (Figure 35 of Appendix D), while households with five or more persons account for approximately six percent of all households (Table 2-3).

While there appears to be a suitable stock of appropriately sized housing units, affordability remains an issue as noted in Section 2.2.8. The City will work to create greater opportunities for larger households by encouraging developers to provide larger unit sizes (Program 2.C.1). Additional resources, such as subsidized housing, partnerships with affordable housing developers and non-profit organizations, Brisbane Housing Authority’s Low- and Moderate-Income Housing Fund, and rehabilitation and repair programs detailed in Chapter 3, will further assist large households in the City.

2.3.5 FEMALE HEADED HOUSEHOLDS

Female-headed households are considered a special-needs group because of the comparatively low rates of homeownership, lower income levels, and disproportionately high poverty rate experienced by this group. Higher living expenses and limited resources available for adequate childcare or job training services, often making the search for affordable and safe housing even more difficult, particularly for female-headed households with children that may face housing discrimination.

The number of single-parent households in Brisbane has decreased significantly (Table 2-4). In 2010, there were 86 female-headed households with children under the age of 18 years and that number decreased to 66 female-headed households with children under 18 years in 2021. However, as shown in Table 2-33, approximately 46 percent of all female-headed households with children were living below the poverty line. This group would benefit from City efforts to increase the supply of affordable family housing

TABLE 2-33 BRISBANE’S FEMALE-HEADED HOUSEHOLDS BY POVERTY STATUS, 2021

	Above Poverty Level		Below Poverty Level		Totals
	Number	Percent	Number	Percent	
Female-Headed Households	213	73%	80	27%	293
with Children	79	54%	66	46%	145
with No Children	134	91%	14	9%	148
Total Family Households	1,092	93%	80	7%	1,172

Source: 2017-2021 American Community Survey Table B17012.

Program 2.C.1 illustrates the City’s commitment to create greater opportunities for female-headed households by encouraging developers to provide larger unit sizes. Chapter 3 also details additional resources, such as subsidized housing, partnerships with affordable housing developers and non-profit organizations, Brisbane Housing Authority’s Low- and Moderate-Income Housing Fund, and rehabilitation and repair programs that will also assist female-headed households.

2.3.6 FARMWORKERS AND EMPLOYEE HOUSING

According to the 2016-2020 ACS, no Brisbane residents work in the agriculture or natural resources industries. Thus, Brisbane does not need special housing for agricultural workers. Figure 44 of Appendix D highlights the overall decline of hired farmworkers in San Mateo County per Department of Agriculture (USDA) Agricultural Census estimates. Though declining, increasing the supply of housing affordable to lower income households could potentially benefit farmworkers. Therefore, the City is committed to increasing the supply of affordable housing for extremely low-, very low-, and low-income households as detailed in Section 3.2.1 of Chapter 3.

While the City does not have record of existing employee housing, the City's zoning regulations define employee housing of (6) six or fewer persons as the same as a single-family dwelling and so they are treated the same in the respective districts, pursuant to Health and Safety Code, §17021.5. See further discussion in the Resources Chapter, Section 3.2.1.8.

2.3.7 HOMELESS INDIVIDUALS

Homelessness in California is a continuing and growing crisis. Individuals and families experiencing homelessness are without permanent housing largely due to a lack of affordable housing. Homelessness is often compounded by a lack of job training and supportive services to treat mental illness, substance abuse, or domestic violence. Persons or families who are homeless or at risk of becoming homeless are often unable to reach their full potential at home, at work, at school, or in the community. Homelessness is a symptom of a wide range of challenges and the high cost of housing in San Mateo County increases cases of homelessness while also presenting a barrier to its prevention.

As indicated in Section 2.1.6, the number of people experiencing homelessness in San Mateo increased by 21% from 2017 to 2019 but remains less than the homeless individuals counted in 2011 and 2013 according to the San Mateo County One Day Homeless Count and Survey. The 2019 One Day Homeless Count also found 0.44% of the San Mateo County's homeless population was experiencing unsheltered homelessness in Brisbane.

Housing appropriate to meet the needs of homeless individuals may take a number of different forms, such as emergency shelters, transitional housing, and supportive housing. Another potential type of housing for homeless individuals and single extremely- to very-low-income individuals are supportive housing single-room occupancy units. Table 2-34 shows homeless housing resources in San Mateo County. Approximately 53 percent of all beds are for adult only, including most permanent supportive housing beds, while another 47 percent are available for families. Within these beds, 426 emergency shelter beds and permanent supportive housing beds are available to veterans and another 43 are available to youths.



TABLE 2-34 HOMELESS HOUSING RESOURCES IN SAN MATEO COUNTY, 2021

	Family Units	Family Beds	Adults-Only Beds	Total Year-Round Beds	Seasonal	Overflow/Voucher
Emergency Shelter	49	183	339	526	3	104
Transitional Housing	39	160	13	173	-	-
Permanent Supportive Housing*	43	138	859	997	-	-
Rapid Re-Housing	90	329	58	387	-	-
Other Permanent Housing**	101	351	52	403	-	-
Total Beds	322	1,161	1,321	2,486	3	104

*HUD’s point-in-time count does not include persons or beds in Permanent Supportive Housing as currently homeless.

**Other Permanent Housing (OPH) - consists of PH - Housing with Services (no disability required for entry) and PH - Housing Only, as identified in the 2020 HMIS Data Standards.

Source: San Mateo County Continuum of Care Report, HUD, 2021.

Characteristics of the San Mateo County Population Experiencing Homelessness are provided in Figure 43 of Appendix D and show that many of those experiencing homelessness are dealing with mental illness, substance abuse and domestic violence which are potentially life threatening and require additional assistance. In San Mateo County, 305 homeless individuals reported being challenged by severe mental illness and of those, approximately 62 percent are unsheltered, further adding to the challenge.

Per 2015-2022 Housing Element Program H.B.3.h, the City of Brisbane cooperated with the County of San Mateo in developing programs to provide shelter and services for the homeless. For example, the City contributes each year from its housing fund to HIP (Human Investment Project) Housing’s transitional housing program for the homeless and extremely low-income households. Program 4.A.9 continues this funding and cooperation. Program 2.B.3 continues collaboration with the County of San Mateo in developing programs to provide regional shelter and services to the homeless by participating in the San Mateo County Continuum of Care and other regional efforts to provide homeless shelters, transitional and supportive housing for homeless households coordinated by the County.

The SCRO-1 Southwest Bayshore Commercial District allows emergency shelters as a permitted use (BMC Section 17.16.020 and Section 17.16.040.J). This district is particularly appropriate, because Bayshore Boulevard is a transit corridor providing access to job centers and community services to the north and south. Program 2.B.4 will increase the permitted by-right limit for emergency shelters in the SCRO-1 district to 30-beds, as detailed in Section 3.2.1.7 of Chapter 3, and program 2.E.6, will study City-owned sites for special needs housing with nonprofit housing developers.

Additional resources detailed in Chapter 3, include subsidized housing, partnerships with affordable housing developers and non-profit organizations, Brisbane Housing Authority’s Low- and Moderate-Income Housing Fund, and rehabilitation and repair programs that will assist in reducing homelessness by increasing the supply of affordable housing for low-, very low-, and extremely low-income households.