3. RESOURCES AND OPPORTUNITIES

This chapter of the Housing Element provides an overview of the following to preserve housing and provide for new housing units:

1. **Land Resources**: including an overview of the legislative context and RHNA requirements, residential land inventory to meet the RHNA and methodology for the development of the sites inventory

2. **Financial and Administrative Resources**: including discussion of the City’s administrative and financial resources to be used to implement the housing goals, policies, and programs described in Chapter 4 to develop adequate housing to meet the needs of all economic segments of the community, to conserve and improve the condition of the existing affordable housing stock, and to affirmatively further fair housing opportunities for all persons regardless of age, sex, race, ethnic background, income, marital status, disability, family composition, national origin, sexual orientation, or gender.

3. **Providing for a Variety of Housing Types and Special Needs**: including a summary of the existing and planned zoning and programs to provide for a variety of housing types to meet special needs populations.

3.1 LAND RESOURCES

3.1.1 Legislative Context for the Sites Inventory and Overarching Considerations

Government Code §65583(a)(3) requires that the Housing Element include “an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.” Per Section 65583.2(a), the inventory “…shall be used to identify sites that can be developed for housing within the planning period and that are sufficient to provide for the jurisdiction’s share of the regional housing need for all income levels...”.

3.1.1.1 *Meeting the Regional Housing Needs Allocation (RHNA)*:

As indicated in the previous chapter, State Housing Element law requires that a local jurisdiction accommodate its share of the region’s projected housing needs for the planning period, the RHNA. 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.

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 follows:
Table 3.1
Brisbane’s Regional Housing Needs Allocation

<table>
<thead>
<tr>
<th>Percentage of Area Mean Income</th>
<th>Very Low Income</th>
<th>Low Income</th>
<th>Moderate Income</th>
<th>Above-Moderate Income</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2023-2031 RHNA (Cycle 6)</td>
<td>317</td>
<td>183</td>
<td>303</td>
<td>785</td>
<td>1,588</td>
</tr>
</tbody>
</table>

Where a jurisdiction does not have adequate sites to meet the RHNA with existing zoned sites, the jurisdiction must provide include a program to rezone adequate sites within 3 years of the beginning of the planning period, by January 2026, per Gov’t Code Section 65583.2(c). Brisbane does not have adequate sites to meet the RHNA and a program is included for rezoning on the Baylands, via adoption of a specific plan to accomplish this.

Other Housing Element laws and guidance provide parameters on how sites may be claimed for lower income housing based on minimum density standards established by the City and site size. Where such standards are not established in current zoning or there is no program to establish such standards, then the City must provide realistic unit capacity calculations, based on the jurisdictions development trends of existing or approved residential developments at a similar affordability level in that jurisdiction, as well as the cumulative impact of standards such as maximum lot coverage, height, open space, parking, and floor area ratios. The capacity methodology must also account for any limitation as a result of availability and accessibility of sufficient water, sewer, and dry utilities.

3.1.1.2 AFFH Considerations:

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 State indicates that jurisdictions need to consider the following factors when determining the best locations for affordable housing:

- Proximity to transit.
- Access to high performing schools and jobs.
- Access to amenities, such as parks and services.
- Access to health care facilities and grocery stores.
- Locational scoring criteria for Low-income Housing Tax Credit (TCAC) Program funding.
- Proximity to available infrastructure and utilities.
- Sites that do not require environmental mitigation.
- Presence of development streamlining processes, environmental exemptions, and other development incentives.

One measurement tool to evaluate neighborhood amenities and resources is the Tax Credit Allocation Committee (TCAC) Opportunity Area Map. The entirety of Brisbane is listed as a Moderate Resource area per the mapping tool. Accordingly, the Sites Inventory, which includes properties citywide complies
with these requirements as the sites identified as suitable for lower income housing in Brisbane are located in a moderate resource area.

### 3.1.2 Sites Inventory

Vacant and underutilized parcels in Brisbane were inventoried to determine what land is available for development at various levels of density per Government Code section 65583.2(a). Types of sites included:

- Vacant sites zoned for residential use.
- Vacant sites zoned for nonresidential uses that allow residential development.
- Residentially zoned sites, including non-vacant sites, underutilized sites, and non-residentially zoned sites with a residential overlay, that are capable of being developed at a higher density.
- Sites zoned for nonresidential use that can be redeveloped for residential use and a program is included to rezone the site to permit residential use.

Each site - or potential aggregation of sites - was analyzed to determine the likelihood and feasibility of development during the period 2023-2031. Factors such as underperforming or vacant uses, owner or developer interest, age and size of current improvements, site size, and site constraints were reviewed.

Most of the City's inventory for meeting the RHNA allocation falls within a large, multi-parceled site in Baylands subarea with a single landowner/developer who is actively pursuing development of the site with housing. It is a vacant site that requires substantial environmental clean-up, but has extraordinary potential for substantial development. The Baylands is currently zoned commercial C-1, which does not allow for housing. However, the City's adopted General Plan allows for the development of 1800-2200 residential units within the Baylands, and a specific plan is currently under preparation to rezone the site in accordance with the adopted general plan within the first 3 years of the plan period in accordance with Government Code Section 65583.2(c), to allow for 1,800 to 2,200 housing units (See Chapter 5 – Housing Plan, Program 2.A.2).

The next largest group of sites for housing development potential are those within the Crocker Park Parkside overlay district. This is a group of sites with existing uses that could be redeveloped along with adjacent parcels, and certain office and warehouse developments that were determined to be underperforming and have a high potential for redevelopment to housing.

There are also a number of infill sites in the greater Central Brisbane area, including Brisbane Acres and Southwest Bayshore, that are generally smaller and have some potential. Some sites in these areas have little or no opportunity for aggregation and/or are heavily constrained sites and were considered, but not identified in the sites inventory towards meeting the RHNA due to these constraints. This especially pertains to the vacant upper areas of the Brisbane Acres that are not served by existing infrastructure.

While the City has seen an increase in the production of Accessory Dwelling Units (ADUs) in recent years, due to a number of recent ordinances that have made development of these units more feasible, they still make up the smallest group in the sites inventory.

The development potential provided for this 6th Cycle RHNA was determined to total 2,226 housing units, as detailed by subarea and income category in Table 3.2, which provides a high-level summary of
the sites listed on the Sites Inventory broken down by income. Figure 3.1 shows a map of where each site is located within the City and the housing opportunity areas.

### TABLE 3.2
Sites Inventory and Affordability Breakdown

<table>
<thead>
<tr>
<th>Subareas</th>
<th>Total Units</th>
<th>Very Low</th>
<th>Low</th>
<th>Moderate</th>
<th>Above Moderate</th>
<th>Pipeline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baylands</td>
<td>1,800</td>
<td>145</td>
<td>80</td>
<td>287</td>
<td>1,288</td>
<td>-</td>
</tr>
<tr>
<td>Parkside</td>
<td>246</td>
<td>159</td>
<td>87</td>
<td>0</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>Central Brisbane</td>
<td>140</td>
<td>1</td>
<td>4</td>
<td>4</td>
<td>131</td>
<td>61</td>
</tr>
<tr>
<td>ADUs</td>
<td>40</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>Totals</td>
<td>2,226</td>
<td>317</td>
<td>183</td>
<td>303</td>
<td>1,423</td>
<td>-</td>
</tr>
</tbody>
</table>

*Table Source: Housing Resources Sites Inventory (Appendix B)*
Figure 3.1: Housing Sites Inventory Map

Universe: Sites Inventory - see Appendix B for complete Sites Inventory

Notes: Refer to Inset Maps 3.1.1 for the zoning designations for the Parkside and Central Brisbane sites and 3.1.2 for the proposed land uses of the Baylands Sites. See Table 3.2 for high level summary and affordability breakdown by groupings shown here.
Figure 3.1.1: Parkside and Central Brisbane Housing Sites Inventory Inset Map
Universe: Sites Inventory - see Appendix B for complete Sites Inventory
Notes: Refer to Table 3.2 for high level summary and affordability breakdown for Parkside and Central Brisbane
Figure 3.1.2: Baylands Housing Sites Inventory Inset Map

Universe: Sites Inventory - see Appendix B for complete Sites Inventory

Notes: Refer to Table 3.2 for high level summary and affordability breakdown for the Baylands

Source: The Baylands Draft Specific Plan

- High Density: 8 acres; max dwelling units is 1,085
- Mid Density: 0.9 acres; max dwelling units is 170
- Low Density: 43.9 acres; max dwelling units is 945
In summary, the Sites Inventory was developed to meet all applicable statutory requirements and provide a realistic and achievable roadmap for the city to meet and exceed its RHNA. The Sites Inventory is summarized as follows:

- The housing sites are spread throughout the City, with all located in a moderate resource area, to meet AFFH requirements.
- The housing projections utilize existing land use and zoning densities.
- It includes conservative production and density assumptions for the identified housing sites.
- The City has a significant pending project that is anticipated to be completed by the end of this housing cycle with 1,800 – 2,200 housing units.
- The housing projections do not have any reliance on new units developed under SB9.
- The housing projections have a low reliance on new ADU production.

The analytical process that went into creating the Sites Inventory and the justification for commercial site redevelopment are fully detailed in Appendix B, Sites Inventory Approach and Methodology and the full list of sites adequate for housing development identified by the city is included in as Table B.7.2.

Brisbane’s Sites Inventory for future housing includes property zoned for development of single and multi-family that is currently vacant as well as land that is otherwise underutilized or non-residentially zoned and/or vacant. All of the City’s below market rate housing would be developed on land that is underutilized or vacant, with 51% coming from vacant land within the Baylands subarea, as shown in Table 3.3.

<table>
<thead>
<tr>
<th>Brisbane’s Lower Income RHNA</th>
<th>500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Units in Pipeline Projects</td>
<td>5</td>
</tr>
<tr>
<td>ADUs</td>
<td>24</td>
</tr>
<tr>
<td>Capacity on Vacant Sites</td>
<td>225</td>
</tr>
<tr>
<td>Total Capacity of Lower Income RHNA (not related to nonvacant sites)</td>
<td>254</td>
</tr>
<tr>
<td>Capacity on Nonvacant Sites</td>
<td>246</td>
</tr>
<tr>
<td>Percentage of Lower Income RHNA Capacity on Nonvacant Sites</td>
<td>49%</td>
</tr>
</tbody>
</table>

3.1.3 Commitment to Fair Housing.

State Assembly Bill 686 requires an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing. Table B.7.4 of Appendix B provides a summary of the information available through ABAG’s HESS mapping tool for evaluating the fair housing impacts of the RHNA sites chosen. In brief, per ABAG’s HESS mapping tool, Brisbane has no substandard housing, no racially or ethnically concentrated areas of poverty or affluence, and the displacement risk is “stable moderate/mixed income.” Furthermore, 37% of households earn less than 80% AMI, 9% of households have a disability, 29% of households are cost burdened, and 1% of households are over-crowded.

Generally, the City’s projected low-income housing capacity are in areas with equal access to existing resources in the City, and greater access to planned improvements and resources in the Baylands subarea (e.g., enhanced public open spaces, high quality transit access, and new residential neighborhoods) than the remainder of Central Brisbane.
3.1.4 Distribution of Units by Affordability and “No Net Loss”

Because of new rules in the Housing Accountability Act’s "No Net Loss" provisions (SB 166 of 2017), the land inventory and site identification programs in the Housing Element must always include sufficient sites to accommodate the unmet RHNA, in terms of the number of housing units, as well as the level of affordability. When a site identified in the Housing Element as available for the development of housing to accommodate the lower-income portion of the RHNA is developed at a higher income level, the locality must either:

- Identify and rezone, if necessary, an adequate substitute site, or
- Demonstrate that the land inventory already contains an adequate substitute site.

Brisbane’s Sites Inventory includes capacity for 2,226 units, for an excess capacity of 638 units, or a buffer of 40% over the City’s RHNA to accommodate unmet RHNA throughout the planning period. The Sites Inventory also includes the minimum number of 1,800 units allowed on the Baylands, consistent with Measure JJ and the General Plan. This provides a secondary buffer of another 400 units, since a total of 2,200 units could be permitted in the Baylands subarea and is currently proposed by the developer. If 2,200 units are ultimately approved with the Specific Plan adoption, a buffer of 65% would be provided, well beyond HCD’s recommended 15 to 30%.

3.2 REGULATORY AND FINANCIAL RESOURCES

This section describes the inventory of resources available to help the City of Brisbane meet the community’s housing needs, as required by Government Code Section 65583(a). These administrative and financial resources implement the housing goals, policies, and programs described in Chapter 5 - Housing Plan. They are to develop adequate housing to meet the needs of all economic segments of the community, to conserve and improve the condition of the existing affordable housing stock, and to affirmatively further fair housing opportunities for all persons regardless of age, sex, race, ethnic background, income, marital status, disability, family composition, national origin, sexual orientation, or gender. Cross references to applicable programs found in Chapter 5 are provided in the subsections below.

Brisbane’s regulatory and financial resources fall into four types, as described below:

- Encouraging housing production
- Subsidizing housing cost
- Fair housing anti-displacement
- Housing quality

3.2.1 Encouraging Housing Production

As demonstrated in the adequate sites analysis and rezoning program described above, the City’s zoning will accommodate residential development at densities and household income levels that would meet the community’s housing needs. However, with zoning established, the real estate market then dictates where investment will go and therefore what types of units are produced at any given time. In Brisbane
and the Bay Area in general, housing produced by the market ("market-rate") is priced far above what very-low, low- and moderate-income households can afford. Critically, the cost of building housing in the San Francisco Bay Area remains one of the greatest constraints to housing availability at all income levels for all household types. Lack of affordable housing particularly affects those with special needs, including seniors, persons with disabilities, and large and single-parent households.

As addressed Chapter 4 – Housing Constraints, the major constraints to constructing affordable housing include the costs of land, construction and financing, and the availability of services and infrastructure. Governmental regulations may also play a part for some projects.

Recognizing these constraints, the City must invest significant resources to encourage and facilitate development of new housing for households of all income levels and needs, but particularly those households for whom market-rate development does not typically serve, including low-income and special needs households.

### 3.2.1.1 Density Bonus:

Under State Density Bonus Law and the City of Brisbane’s implementing Density Bonus Ordinance, market-rate housing developments (for-sale or rent) that provide a certain percentage of units affordable to moderate or low-income households, special needs households, or seniors are allowed to build more units overall than would otherwise be permitted by zoning.¹ The project developer may also request additional incentives and concessions from the City to reduce project development costs and ensure the building envelope can accommodate the increased density, such as gaining additional height or reducing parking requirements. Other incentives may include land write-downs, fee waivers and below market-rate financing, as well as reductions in site development standards and modification of zoning code requirements. The affordable units are restricted to future occupancy or sale to other moderate or lower income households. The density bonuses and other development incentives results in the development of affordable units produced by the housing market without other subsidy and where affordable or special needs housing units would otherwise not be constructed. Affordable housing units included in projects exercising the density bonus provisions qualify toward meeting the City’s inclusionary housing requirements (see inclusionary housing section below).

The City’s Density Bonus Ordinance (BMC Chapter 17.31) was adopted in 2009. In 2018 the Planning Commission initiated a comprehensive update of the Density Bonus and Inclusionary Housing ordinances. The Planning Commission recommended updates to the Density Bonus ordinance to comply with current State Density Bonus law provisions, which had expanded since the ordinance’s adoption in 2009, and to grant a density bonus and incentives for affordable housing projects that would not otherwise qualify due to their small size, as provided in the 2015-2022 Housing Element Program H.B.5.a. The City Council will consider the Planning Commission’s recommendations for the Density Bonus Ordinance in the fall of 2022.

In 2020, the City granted a density bonus and development incentives and concessions in approving entitlements for a 16-unit senior housing project at 36-50 San Bruno Avenue that includes one very-low and two low-income housing units.

See Program 2.C.1.

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¹ Government Code §65915 – 65918; Brisbane Municipal Code Chapter 17.31
3.2.1.2 Inclusionary Housing Requirement:

The City’s inclusionary housing ordinance, adopted in 2009, requires that new for-sale or rental housing developments of six or more units include a certain number of units affordable to very low, low and/or moderate-income households. The 2009 ordinance imposed a sliding scale inclusionary requirement based on the number of units proposed, averaging approximately 15 percent but ranging as low as 10 percent or in excess of 20 percent, depending on the project size. Inclusionary units in for-sale developments are targeted toward low and moderate income households, while inclusionary units in rental developments are targeted toward very low and low income households.

Until 2018, State law precluded the City from applying its inclusionary ordinance to rental housing developments, though the provisions remained in the text of the ordinance. However, with the passage of Assembly Bill (AB) 1505 in 2017 and effective January 1, 2018, the City may impose up to a 15 percent inclusionary requirement on a rental housing development, subject to providing at least one alternative means of compliance, including payment of an in-lieu fee, land dedication, off-site construction, or acquisition and rehabilitation of existing units, per Government Code Section 65850.

As indicated above, in 2018, the Planning Commission studied the 2009 inclusionary housing ordinance in light of the provisions of AB 1505, trends in inclusionary housing regulations throughout the Bay Area, and the City’s current housing goals. The Commission recommended numerous adjustments of the inclusionary provisions for the City Council’s consideration, including lowering the project size threshold from six units to five units, allowing alternative means of compliance for rental housing developments, and adjusting the distribution of household income targets for for-sale housing developments.

See Program 2.E.4.

3.2.1.3 Nexus and Impact Fees:

With the dissolution of Redevelopment Agencies in California, cities lost a significant funding source to construct or subsidize housing development targeting low-income or special needs households. To generate funds for affordable housing, many jurisdictions have adopted housing impact fees for market-rate housing developments and commercial linkage, or nexus fees, for new commercial development. The amount of the fee is determined by a nexus study that evaluates the extent to which development of new market-rate housing and commercial development generates additional demand for affordable housing. For residential development, the nexus results from higher-income households that spend more for goods and services that may create lower-paying jobs. For commercial development, the nexus results from new lower wage jobs generated by new commercial development.

In 2015, the City participated in a Countywide nexus study to evaluate the nexus between new residential and commercial development and affordable housing. This was to determine the feasibility of impact and linkage fees based on the cost of construction and other elements influencing residential and commercial development pro formas. In 2020, the City updated the feasibility study for commercial linkage fees. The City Council will consider adopting housing impact and commercial linkage fees in 2023.

See Program 2.E.5
3.2.1.4 Transferable Development Rights and Clustered Development:

Transferable development rights (TDR) increase the availability of housing by redirecting development away from difficult sites to locations capable of supporting increased densities.

The City administers a TDR program in the Residential- Brisbane Acres (R-BA) zoning district, which covers exclusively land within the Brisbane Acres administrative parcel of the San Bruno Mountain Habitat Conservation Plan. Under the program, the development rights for one or more parcels designated as having higher habitat value under the City’s Open Space Plan may be transferred to another property within the R-BA district further away from high quality habitat areas and closer to infrastructure in Central Brisbane where development can occur more expeditiously, more affordably or at a higher density.

The City also administers a clustered development program within the R-BA zoning district that reduces certain development standards, including lot size, for development of two or more sites. This is to allow for clustering of development on sites that contain habitat for endangered butterfly species, while providing for permanently dedicated open space in those habitat areas.

Both the TDR and clustered development programs are designed to preserve environmentally significant lands without sacrificing housing development potential. The TDR program was successfully utilized for one four-lot subdivision in the 2000’s. However, the City has not seen broader utilization of the program, nor has the City processed any applications for clustered development.

The City will study the potential to expand the density transfer program to allow density to be transferred to sites in other residential and mixed-use zoning districts in order to increase the attractiveness of the program and facilitate preservation of high-priority sites without losing their development potential. A list of potential density bonus sending sites is provided in Appendix B.

See Program 2.G.1.

3.2.1.5 Accessory Dwelling Units:

The State of California has identified accessory dwelling units (ADUs), including junior ADUs (JADUs), as important sources of new affordable housing that fit within the character of existing developed neighborhoods. This is borne out by annual ADU rent surveys conducted by the City that routinely show most ADUs in Brisbane are rented at rates affordable to low and very low income households or at no charge.

Since 2017, the State legislature has passed numerous bills aimed at increasing ADU production throughout the State. The City of Brisbane’s ADU ordinance has been and will continue to be updated to be consistent with the provisions of State law. Currently, the City allows ADUs up to 1,000 square feet and JADUs up to 500 square feet on any lot developed with or proposed to be developed with single-family and multi-family dwellings, regardless of the applicable zoning district, and exempts ADUs of a certain size from floor area, lot coverage, and other development standards.

ADUs are exempt from parking requirements in all districts, except for certain situations in the R-BA and Planned Development districts. All JADUs are exempt from parking requirements. ADUs and JADUs are exempt from discretionary review in all districts, except limited situations in the R-BA district where site
development is on a ridgeline lot is subject to a design permit. Since 2017, the annual average number of building permits issued for ADUs has more than doubled (five per year 2018-2023; two per year average, preceding).

Through the regional consortium 21 Elements, the City has participated in Countywide efforts to streamline and encourage the production of ADUs. Some of the more notable resources produced by 21 Elements include an online calculator that helps property owners estimate the cost of ADU construction and rental revenue and an ADU inspiration book of recently constructed ADUs throughout San Mateo County. However, development of ADUs in Brisbane is constrained by the topography and small lot size of many residentially-developed properties, which drive up the cost of construction for such small housing units.

In order to continue to encourage further production, the City may also consider participating in regional ADU construction loan programs or may program funds from its Low and Moderate Income Housing fund to a Citywide ADU construction loan program. The City’s Affordable Housing Strategic Plan, forthcoming in the fall of 2022, will identify funding goal for the City’s Low and Moderate Income Housing Fund.


### 3.2.1.6 Shared Housing and Rental Assistance:

HIP (Human Investment Project) Housing, a San Mateo County based organization founded in 1972, supported in part by County Community Development Block Grant (CDBG) funds, sponsors a shared housing program that matches homeowners with low-income and/or special needs renters, subsidizes rents for low-income families and transitioning foster youth, and owns and develops affordable and special needs housing developments. The organization facilitates home sharing arrangements for over 300 people in San Mateo County each year, of which 92 percent are low-income. The City supports HIP’s homesharing program by distributing its monthly advertising newsletters at City Hall and on the City website. For further information see the HIP 2019-2020 Impact Report at [https://hiphousing.org/impact-report-2019-2020/](https://hiphousing.org/impact-report-2019-2020/).

See Program 4.A.9

### 3.2.1.7 Emergency Shelters:

Brisbane has an ongoing partnership with Samaritan House in South San Francisco, which provides the Safe Harbor Shelter at 295 North Access Road, a 90-bed and 10-cot facility. The shelter provides case management, counseling and referrals. Case managers evaluate the financial, health, housing, educational and career needs of their clients to determine what services will help them reach stability and partners with other local agencies to provide needed services.

Additionally, Brisbane’s SCRO-1 Southwest Bayshore Commercial district (a mixed-use district) allows emergency shelters as a permitted use, exempt from use permit and design permit requirements. The SCRO-1 district is shown on Figure 3.1a, above. This zoning is consistent with government code section 65583(a)(4)(A), which requires that the City identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. The zone is to
include sufficient capacity to accommodate the need for emergency shelter identified in the housing needs analysis. The existing zoning meets the specific parameters outlined in the government code, including objective design standards for such things as staff parking, intake areas, onsite management, proximity to other shelters not required to be more than 300 feet apart, length of stay, lighting and security. As a permitted use in the SCRO-1 district, an individual shelter may have up to twelve beds, serving up to twelve persons nightly. While a single shelter would serve all of Brisbane’s projected need for this housing type, more than one may be located in this district.

See Programs 2.B.3 and 2.B.4.

### 3.2.2 Subsidize Housing Cost

How do we help provide housing that is affordable? In Brisbane and the Bay Area in general, housing produced by the market (“market-rate”) is priced far above what very-low, low- and moderate-income households can afford. Lack of affordable housing particularly affects those with special needs, including seniors, persons with disabilities, and large and single-parent households.

The major constraints to providing affordable housing are identified in Chapter IV and include the costs of land, construction and financing and the availability of services and infrastructure. Governmental regulations may also play a part for some projects. The City of Brisbane can/will employ the tools described below to help allay the cost of housing development and defray homeowner and renter cost burden.

#### 3.2.2.1 Brisbane Housing Authority’s Low and Moderate Income Housing Fund:

Following dissolution of the Brisbane Redevelopment Agency in 2012 by the State legislature, a Successor Agency was formed to assume responsibility for the properties previously owned by the Redevelopment Agency, and the Brisbane Housing Authority was activated to administer the Redevelopment Agency’s Low and Moderate Income Housing Fund and take on other powers previously held by the Redevelopment Agency (see Health and Safety Code Section 34176). The Successor Agency also transferred to the Brisbane Housing Authority several properties that had been purchased by the Redevelopment Agency via the Housing Fund. The Housing Fund’s balance as of April 2022 is approximately $4 million.

The Affordable Housing Strategic Plan, anticipated for adoption in fall of 2022, will identify priorities and programming for the Housing Fund consistent with action programs provided in Chapter 5.

See Programs 2.E.1, 2.E.3, 2.E.5 and 2.F.3.

#### 3.2.2.2 First Time Homebuyers Loan Programs:

Historically, the Redevelopment Low- and Moderate-Income Housing Fund was used to finance the City’s First Time Homebuyers Loan program, which required the buyer to put up 3% either towards a down payment or closing costs. As a condition of the loan, the property was restricted for resale to other low or moderate-income first-time homebuyers.

From 1998 to 2010, the City issued five First Time Homebuyer loans. However, with the elimination of the Redevelopment Low- and Moderate-Income Housing Funds set-aside, the program was
discontinued, but resales of homes restricted to low- or moderate-income households under the program do reoccur. The City continues to manage resales to preserve their affordability. Additionally, the City will consider re-funding first time homebuyer loans through the Low- and Moderate-Income Housing Fund pursuant to the Affordable Housing Strategic Plan.

The City now looks toward the HEART Opening Doors Program as a means to continue to provide assistance to first-time homebuyers. HEART, the Housing Endowment and Regional Trust of San Mateo County, is a public/private partnership to raise funds and work with developers and homebuyers to ensure affordable housing is available throughout San Mateo County. The City has been a contributing partner to HEART on an annual basis since 2008. HEART’s program provides down payment assistance loans for moderate-income first-time homebuyers in San Mateo County with a minimum of 5% down payment.

The State of California provides funding to local agencies for first time homebuyer programs through the CalHome program. Awards are granted competitively and notices of funding availability are distributed annually. The State’s program is contingent on the annual legislative budget. The City will consider applying for CalHome funding should it reactivate its First Time Homebuyer program.

See Programs 2.E.1, 2.E.2 and 3.A.1.

3.2.2.3 Partnerships with Affordable Housing Developers:

The City is proud of its partnerships with affordable housing developers that have resulted in construction of affordable for-sale and rental housing. The former Redevelopment Agency partnered with Bridge Housing Corporation to develop the affordable senior housing development, Visitacion Garden Apartments, for which the City provided a development site (ground-leased to Bridge) and predevelopment and construction loans. The City also cooperated with Habitat for Humanity to develop seven for-sale units affordable to very low income households on two sites. These projects were enthusiastically received by the community and established a standard for future affordable housing projects that would receive public funds.

See Program 2.E.6.

3.2.2.4 Community Development Block Grant Program:

Community Development Block Grant (CDBG) funds are available from the Federal Department of Housing and Urban Development (HUD) to develop “viable urban communities by providing decent housing and suitable living environments and expanding economic opportunities, principally for persons of low and moderate income.” Funds can be used to acquire land or improve sites for the development of affordable housing.

Since Brisbane is not an entitlement city, the CDBG program for Brisbane is administered by the County of San Mateo. A policy and program in the Housing Element call for the City to seek a share of the available funds for appropriate projects.

See Programs 2.E.1 and 2.E.6.
3.2.2.5 **HOME Investment Partnerships Program:**

The HOME Investment Partnerships Program is a federal block grant housing program providing for local flexibility in funding projects to build, buy and/or rehabilitate rental and ownership housing for low-income households and encouraging partnerships among government, non-profit and private sectors. A local match (25%) from non-federal sources must be provided for each project. San Mateo County’s HOME Program is based on the participation of 16 small cities, including Brisbane, the unincorporated area of the County and South San Francisco, a CDBG entitlement city through the San Mateo County HOME Consortium. San Mateo County HCD is the lead agency for the Consortium.

The Housing Element includes a policy and programs that call for the City to seek private and public funding for housing construction and preserving affordable housing through programs to be identified in the City’s Affordable Housing Strategic Plan, which is in process and scheduled for adoption in 2023.

See Programs 2.E.1, 2.E.2, 2.E.6 and 3.A.1.

3.2.2.6 **Housing Choice Voucher Rental Subsidies:**

Rents for lower income households can be reduced through the Housing Choice Voucher Program, funded by the U.S. Department of Housing and Urban Development and administered through the San Mateo County Housing Authority. HUD pays the difference between what a lower income household can afford as a percent of adjusted income and the fair market rent for an apartment. Households that qualify as lower income, disabled or elderly (over 65 years), are eligible for rent subsidy. As of 2021, there were 33 households in Brisbane holding federal rental assistance vouchers through the San Mateo County Housing Authority.

Chapter 5 includes a policy and program to encourage landlords to participate in the Housing Choice Voucher program.

See Program 3.B.1.

3.2.3 **Fair Housing and Antidisplacement**

This subsection addresses the following questions:

- How do we affirmatively further fair housing opportunities for all persons regardless of age, sex, race, ethnic background, income, marital status, disability, family composition, national origin, sexual orientation, or gender?
- Also, as the City continues to grow and evolve, how do we avoid gentrification and displacement of lower income residents?

A detailed Fair Housing Assessment with accompanying data sets, maps, and tables is provided in Appendix C.
3.2.3.1 Home Equity Conversion:

Home equity conversion is a term that refers to a variety of loans designed to help older homeowners make use of the equity in their home without requiring them to move. The most common types of home equity conversion are reverse mortgages, home repair loans and property tax postponement. Participants can obtain a loan which is dispersed on a monthly basis as needed for a fixed period, when the loan is due. To qualify, loan recipients must be 62 years or older, must own their dwelling, and have little or no mortgage balance. Project Sentinel provides counseling and training for home equity conversion in San Mateo County.

The Housing Element contains programs to continue support the work of Project Sentinel in counseling older homeowners on home equity conversion and public education and outreach programs.


3.2.3.2 Preservation of Assisted Housing:

State law requires that all Housing Elements contain an analysis and, if necessary, policies and programs to preserve multi-family housing developments that received government assistance under federal programs, state and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, local in-lieu fees, and multi-family rental units developed pursuant to local inclusionary or density bonus programs. This requirement is intended to focus on assisted housing developments that are at risk of converting to market-rate housing during the next 10 years due to termination of subsidy contracts, mortgage prepayment or expiration of use restrictions.

The Visitacion Garden Apartments, a 14-unit senior rental 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 expiring in 2028, after which the lease will either be renewed by Bridge, assumed by another nonprofit housing developer, or revert to management by the Brisbane Housing Authority. Thus, this assisted housing development is not really "at risk," because even if the lease were to expire and not be renewed, the land and improvements would revert to the Brisbane Housing Authority, which could operate them as affordable housing or lease them to another non-profit. The City intends to renew the groundlease with Bridge Housing prior to its expiration.

The City has no other multifamily housing developments within this category. However, for this and other assisted housing the City has programs addressing their preservation, including potentially extending timeframes on affordability covenants from 45 to 99 years.

See Programs 3.A.2, 4.A.1 and 4.A.11
3.2.3.3 Fair Housing and Anti-discrimination Legislation:

To assure equal availability to housing, Federal housing laws prohibit discrimination based on race, religion, national origin, gender, familial status (presence of children in a family) or disability. In addition, State law prohibits discrimination based on sexual orientation, gender identity and expression, marital status, source of income or age. The City has a responsibility to assure that all persons receive equal opportunities for housing in Brisbane as provided by State and Federal fair housing and anti-discrimination laws.

Project Sentinel is the local fair housing program which serves Brisbane, as well as the rest of San Mateo County and the Counties of Santa Clara, Alameda and San Francisco. The program provides comprehensive fair housing services, including counseling, complaint investigation, conciliation and education. The California Department of Fair Employment and Housing is the State agency which administers the State’s fair housing laws and receives and investigates all housing discrimination complaints. The Department of Housing and Urban Development is the Federal agency in charge of fair housing enforcement.

The City will take concrete actions to ensure all households have fair and equal access to safe and stable housing, with access to transit, community amenities, and jobs, as outlined in the Fair Housing Action Plan (Appendix C) and through a number of new and updated programs provided in Chapter 5 – Housing Plan, under Goal 1 “Affirmatively further fair housing opportunities for all persons”, Goal 4 “Protect residents from displacement” and Goal 5 “Increase public awareness of housing programs and resources”.


3.2.3.4 Mobilehome Park Protections:

Mobilehomes are a valuable source of affordable housing in Brisbane. The Sierra Point Mobile Home Park, located at 3800 Bayshore Boulevard, provides 62 mobile home spaces and maintains a waiting list. As of 2018, that list was reported by the mobilehome park manager as 25 families. Though rent increases have been reported to the City in recent years by long-time park residents, the park continues to provide housing opportunities to low income households, including many families with young children.

Consistent with Government Code Section 65852.7, the City allows mobilehome parks as a permitted use in the R-MHP district, and as conditional uses in the R-1, R-2, and R-3 residential districts, as well as the SCRO-1 district. However, because of steep slopes, small lot sizes, and lack of infrastructure, there are limited opportunities for new mobilehome parks in Brisbane. As such, preservation of the Sierra Point Mobile Home Park is of high priority to the City.

In order to protect the mobilehome park from future conversions, in 2018 the park was rezoned as Residential-Mobile Home Park (R-MHP), a district in which only mobilehomes and associated uses are permitted. Additionally, consistent with Government Code Sections 65863.7 and 66427.4, the City’s Subdivision and Zoning Ordinances require public deliberation before a conversion of a future mobilehome park located in any other district could occur, expanding upon the requirements of Civil
Code Section 798.56(g) that management must give tenants notice when a change of use of the mobilehome park is to be made.

See Program 4.C.2.

3.2.3.5 Condominium Conversion Controls:

If unregulated, conversion of existing rental units to condominiums could result in a reduction of the rental housing stock and displacement of existing tenants. With at least 200 rental units in triplexes or larger apartment buildings in the R-2, R-3 and NCRO-2 Districts, the impact of such conversion to condominiums on the rental stock could be significant. To address the potential impacts, BMC Section 17.30.060 requires use permit approval by the Planning Commission for condominium conversions. No requests for condominium conversions have been made in recent years.

In order to approve a Use Permit for a condominium conversion, the Planning Commission must find that the conversion would not reduce the rental vacancy rate to below five percent, and that the conversion would provide for greater affordability, including at least one deed-restricted unit affordable to moderate, low, or very low income households even for projects of five or fewer units.

See Program 4.C.1

3.2.4 Housing Quality

How can we help maintain and improve our existing housing? The need for safe and sound housing becomes more evident when aging housing stock deteriorates. Often, seniors and low-income families have difficulty maintaining their older homes. The most significant constraints identified in the effort to conserve and improve existing housing are the costs of repairs and financing. Land use regulations and building codes, as well as permit fees and processing requirements, may pose difficulties for some homeowners. Programs were discussed in Chapter IV to address these constraints. The following are additional programs that could be used to maintain and improve housing quality.

3.2.4.1 Brisbane Housing Authority’s Low and Moderate Income Housing Fund:

The Brisbane Housing Authority’s Low and Moderate Income Housing Fund may be used to assist in rehabilitating substandard single-family homes that are privately owned by low-income households, as well as for privately-owned multifamily rental housing occupied by low- and/or very-low-income households (see Health and Safety Code §34312.3(b)). Funds can be used by themselves or in collaboration with County rehabilitation and neighborhood improvement program funds to stretch the dollars available to the community.

The forthcoming Affordable Housing Strategic Plan will identify programming priorities for the Low and Moderate Income Housing Fund.

See Program 4.A.1
3.2.4.2 Home Repair and Rehabilitation:

Rebuilding Together Peninsula is one of the local non-profit, volunteer programs providing free home repair and rehabilitation services to low-income homeowners in San Mateo and northern Santa Clara Counties. The program assists those who cannot physically or financially repair their homes. Repairs are generally limited to painting, weatherization, non-structural repairs and yard cleaning; although, plumbing and electrical repairs and roof replacement may be provided. The program receives funding from various sources, including the San Mateo County Department of Housing.

A Brisbane-based non-profit, Brisbane Village Helping Hands, was started in 2016 and their mission is also to help residents age in place. They provide various services to seniors, including hands-on home repair. The City will continue to support Rebuilding Together Peninsula, Brisbane Helping Hands and other similar rehabilitation and repair programs to be identified through the Affordable Housing Strategic Plan.

See Programs 4.B.1 and 4.B.2.

3.2.4.3 State Rehabilitation Assistance Programs:

The State has several loan or grant programs that provide funds to local governments or housing developers to acquire or rehabilitate rental properties or homes serving low income and special needs populations. Funds are typically disbursed through annual notices of funding availability and include CALHome and the Multifamily Housing Program (MHP).


3.3 PROVIDING FOR A VARIETY OF HOUSING TYPES AND SPECIAL HOUSING NEEDS

Government Code Section 65583(c)(1) states, “Sites shall be identified as needed to affirmatively further fair housing and to facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobilehomes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing.”

The preceding sections specifically detailed various resources and related programs are provided in Chapter 5. In summary, with the current zoning provided in Table B.4.2 of Appendix B and the proposed rezoning of the Baylands (see Programs 2.A.2 and 2.B.1), the City can provide for a variety of housing types and special housing needs, as follows:

- Sufficient density to accommodate affordable multi-family rental housing can be provided under the Parkside affordable housing overlays and the Baylands (See Programs 2.A.1 and 2.A.2). The City also discourages loss of rental units to condominium conversions (See Program 4.C.1)
- The City will continue to coordinate with San Mateo County to provide shelter and services to provided homeless shelters, transitional and supportive housing (See Program 2.B.3) and the zoning ordinance will continue to allow transitional and supportive housing in all residential districts, along with mobilehomes and factory-built housing (see Table B.4.2 and Program 2.A.1
As indicated above, a new R-MHP Residential Mobile Home Park zoning district was specifically created during the last cycle to protect the existing mobilehome park within the Southwest Bayshore subarea and that zoning will be maintained (see Program 4.C.2).

- Emergency shelters for the homeless will continue to be permitted in the SCRO-1 District.
- 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).
- Single-room occupancy units intended as supportive housing were added in the last cycles as conditionally permitted in the SCRO-1 District, just as multiple-family dwellings and hotels already were.
- The density bonus process will be continue and expanded to encourage developers to provide housing units designed and dedicated for use by large families with low, very-low and extremely-low incomes and other households with special needs (Program 2.C.1).
- The current zoning allows for accessory dwelling units and junior accessory dwelling units in all districts by right, consistent with state law, and provision for these units will continue to be encouraged through a variety of assistance programs, to encourage the continued development and use of these units for lower income households (see Programs 2.D.2., 2.E.2 and 2.E.3).
- Sites suitable for housing for seniors and persons with disabilities or other special needs will be identified on an ongoing basis (see Program 2.B.1).
- No housing specifically for agricultural workers is proposed, due to the lack of demonstrated need.