Appendix C: Brisbane Fair Housing Assessment

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Executive Summary

What is AFFH?

The State of California's 2018 Assembly Bill (AB 686) requires that all public agencies in the state take deliberate actions to affirmatively further fair housing (AFFH). AB 686 requires all public agencies to "administer programs and activities relating to housing and community development in a manner that affirmatively furthers fair housing, and take no action inconsistent with this obligation."[1]

AB 686 also requires cities to incorporate requirements to AFFH into the housing element and general plan, including an analysis of fair housing outreach and capacity, integration and segregation, access to opportunity, disparate housing needs, and the city's current fair housing practices.

Affirmatively Furthering Fair Housing

"Affirmatively furthering fair housing" means **taking meaningful actions**, in addition to combating discrimination, that overcome **patterns of segregation** and foster **inclusive communities** free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant **disparities in housing needs and in access to opportunity,** replacing segregated living patterns with truly **integrated and balanced** living patterns, transforming racially and ethnically concentrated areas of poverty into **areas of opportunity**, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

History of segregation in the Bay Area and Brisbane. The United States' oldest cities have a history of mandating segregated living patterns—and Bay Area cities are no exception. ABAG, in its recent Fair Housing Equity Assessment, attributes segregation in the Bay Area to historically discriminatory practices—highlighting redlining and discriminatory mortgage approvals—as well as "structural inequities" in society, and "self-segregation" (i.e., preferences to live near similar people).

According to the San Mateo County Historical Association, expansion of jobs, particularly related to shipbuilding during and after World War II, attracted many new residents into the County, including the first sizable migration of African Americans. African American residents worked in a variety of industries, from logging, to agriculture, to restaurants and entertainment.

In his 2017 book *The Color of Law: A Forgotten History of How Our Government Segregated America,* researcher Richard Rothstein highlights several significant developments in the Bay Area that limited where the region's non-White residents settled[2]. Rothstein found that pre-civil rights (ca. 1968 and earlier) San Mateo County faced resistance to racial integration, in the form of "blockbusting," actions

[1] California Department of Housing and Community Development Guidance, 2021, page 9.

[2] Unless otherwise noted, all information in the "History of segregation in the region and Brisbane" is taken from Richard Rothstein's *A Color of Law: A Forgotten History of How Our Government Segregated America.*

taken to discourage neighborhood integration and recordation of racial covenants attached to property deeds that outright prohibited sale of property to non-white buyers, and exclusionary zoning.

In blockbusting, residents of color were denied homeownership except in cases where prices had been artificially raised. The segregating effect of blockbusting activities is illustrated in an East Palo Alto example. In 1954, after a White family in East Palo Alto sold their home to an African American family, the then-president of the California Real Estate Association set up an office in East Palo Alto to scare White families into selling their homes ("for fear of declining property values") to agents and speculators. These agents then sold these homes at over-inflated prices to African American buyers, some of whom had trouble making their payments. Within six years, East Palo Alto—initially established with "whites only" neighborhoods—became 82% African American. The FHA prevented re-integration by refusing to insure mortgages held by White buyers residing in East Palo Alto.

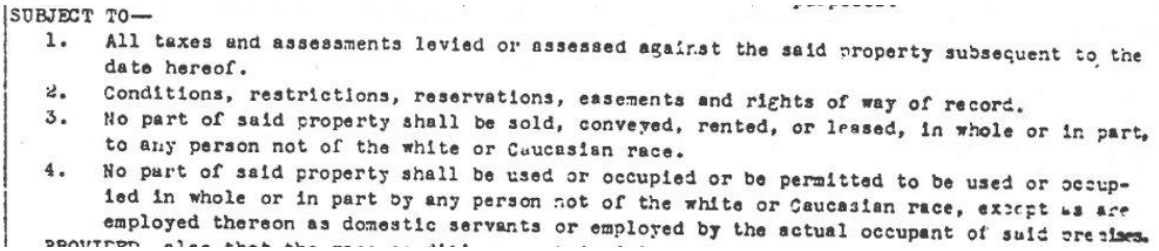
This history of segregation in the Bay Area is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

Enforcement of racial covenants after the Second World War forced the County's African American residents into housing segregated in less desirable areas, next to highways, and concentrated in public housing and urban renewal developments. "White only" covenants were common in homeownership developments in San Mateo County, as were large lot and exclusive zoning practices. David Bohannon, a prominent developer whose deeds specified that only "members of the Caucasian or White race shall be permitted" to occupy sold homes—the exception being "domestics in the employ[ment] on the premises"[3]—went on to develop many race-restricted neighborhoods in the Bay Area, became president of the National Association of Home Builders (NAHB), became national president of the Urban Land Institute (ULI), and was inducted into California's Homebuilding Foundation Hall of Fame. Throughout the county, neighborhood associations and city leaders attempted to thwart integration of communities. Although some residents supported integration, most did not, and it was not unusual for neighborhood associations to require approval of all new buyers. Builders with intentions to develop for all types of buyers (regardless of race) found that their development sites were rezoned by planning councils, required very large minimum lot sizes, and/or were denied public infrastructure to support their developments or charged prohibitively high amounts for infrastructure.

Redlining in Brisbane. In Brisbane, examples of racial covenants and redlining appear in nearly every deed recorded in the City prior to the passage of the Federal Civil Rights Act of 1964, an example of which is shown below in an excerpt from a deed recorded in 1940 for sale of a property on Bayshore Boulevard. Such covenants became unenforceable following civil rights legislation at the Federal and State levels beginning in the 1960's, but they still appear in title searches as reminders of institutionalized racial and ethnic discrimination.

[3] https://www.nytimes.com/2020/08/14/opinion/sunday/blm-residential-segregation.html

Figure C.1: Example of Racial Covenant from 1940 Deed for Bayshore Boulevard Property



SUBJECT TO—

1. All taxes and assessments levied or assessed against the said property subsequent to the date hereof.
2. Conditions, restrictions, reservations, easements and rights of way of record.
3. No part of said property shall be sold, conveyed, rented, or leased, in whole or in part, to any person not of the white or Caucasian race.
4. No part of said property shall be used or occupied or be permitted to be used or occupied in whole or in part by any person not of the white or Caucasian race, except as are employed thereon as domestic servants or employed by the actual occupant of said premises.

In addition to historical discriminatory practices that embedded segregation into living patterns throughout the Bay Area, the City of Brisbane also recognizes the historical impacts of colonization and genocide on Indigenous populations and how the effects of those atrocities are still being felt today by Indigenous residents. The original inhabitants of present-day San Mateo County are the Ramaytush Ohlone, who have "…lived on the San Francisco Peninsula for thousands of years and continue to live here as respectful stewards of the land."[4] However, "[d]ue to the devastating policies and practices of a succession of explorers, missionaries, settlers, and various levels of government over the centuries since European expansion, the Ramaytush Ohlone lost the vast majority of their population as well as their land."[5] The lasting influence of these policies and practices have contributed directly to the disparate housing and economic outcomes collectively experienced by Native populations today.[6] As shown in Chapter 2 of the Housing Element, today households identifying as Native American/Indigenous represent approximately 1 percent of the City's population.

Fair Housing Law Evolution

As shown in the timeline of major federal statutes and court decisions related to fair housing choice and zoning and land use below, exclusive zoning practices were common in the early 1900s. Courts struck down only the most discriminatory zoning, and allowed those that would be considered today to have a "disparate impact" on classes protected by the Fair Housing Act. For example, the 1926 case *Village of Euclid v. Amber Realty Co. (272 U.S. 365)* supported the segregation of residential, business, and industrial uses, justifying separation by characterizing apartment buildings as "mere parasite(s)" with the potential to "utterly destroy" the character and desirability of neighborhoods. At that time, multifamily apartments were the only housing options for people of color, including immigrants. The Federal Fair Housing Act was not enacted until nearly 60 years after the first racial zoning ordinances appeared in U.S. cities. This coincided with a shift away from federal control over low income housing toward locally-tailored approaches (block grants) and market-oriented choice (Housing Choice Voucher/Section 8 subsidies)—the latter of which is only effective when adequate affordable rental units are available and landlords abide by their legal obligation not to discriminate on the basis of source of income.

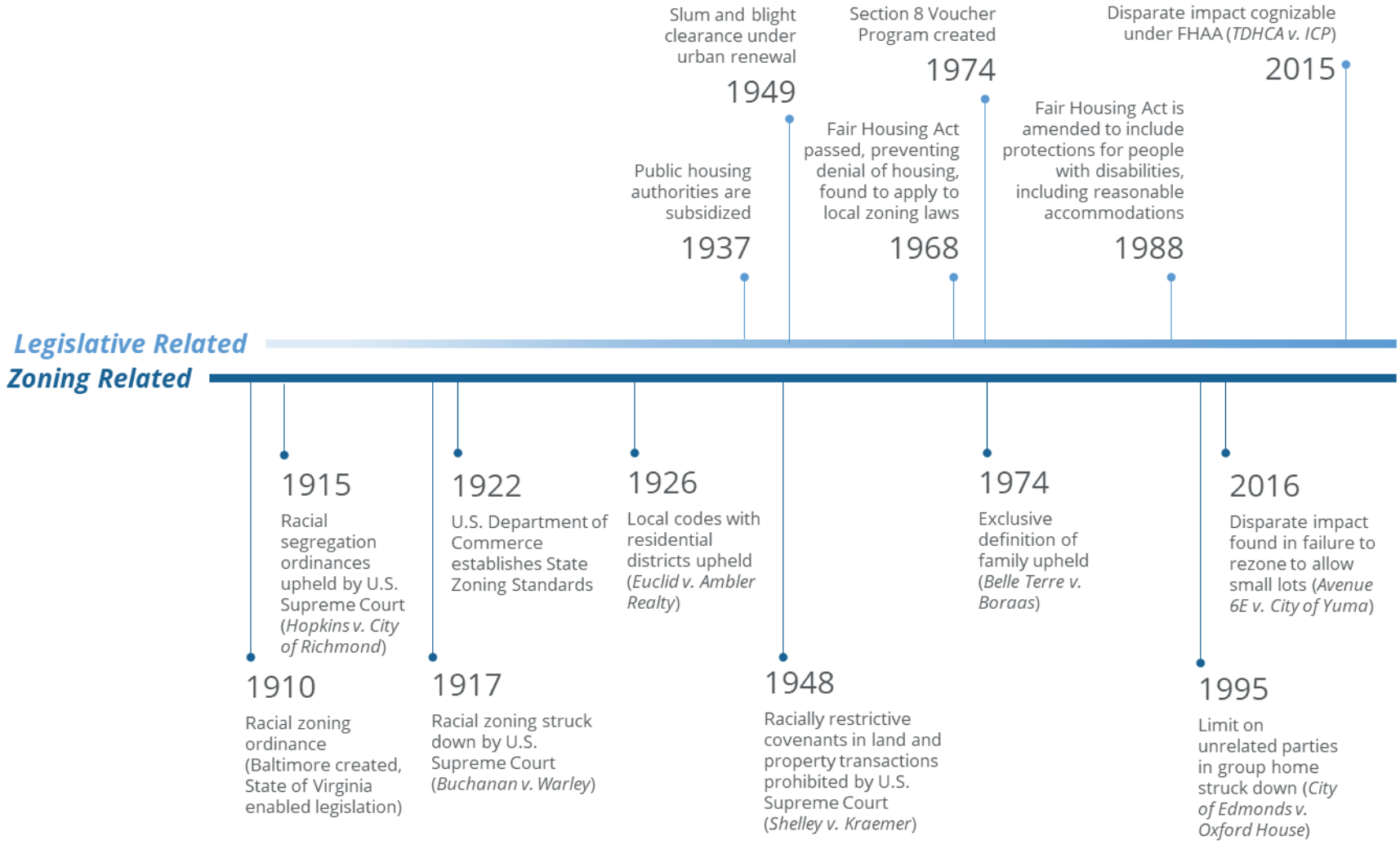
[4] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html

[5] https://www.smcoe.org/for-communities/indigenous-people-of-san-mateo-county.html

[6] https://www.americanprogress.org/article/systemic-inequality-displacement-exclusion-segregation/

Fair Housing Action Plan

Figure C.2: Major Public and Legal Actions that Influence Fair Access to Housing



Maps and data referenced in this section. Throughout this section, there are references to maps and data tables created by HCD, the Association of Bay Area Governments (ABAG), and the consultant team. Those maps and tables appear in Section V of this Appendix and follow the organization of the preceding sections, consistent with the state's guidance. The maps, in particular, are useful in demonstrating how Brisbane compares with surrounding jurisdictions and the county overall in offering housing choices and access to opportunity.

Report content and organization. This Fair Housing Assessment follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

Primary Findings, Contributing Factors, and Fair Housing Action Plan identifies the primary factors contributing to fair housing challenges and the City's Fair Housing Action Plan for taking meaningful actions to improve access to housing and economic opportunity.

Section I. Fair Housing Enforcement and Outreach Capacity reviews lawsuits/enforcement actions/complaints against the jurisdiction (none in Brisbane); compliance with state fair housing laws and regulations; and Brisbane's jurisdictional capacity to conduct fair housing outreach and education.

Section II. Integration and Segregation identifies areas of concentrated segregation (there are none) degrees of segregation, and the groups that experience the highest levels of segregation.

Section III. Access to Opportunity examines differences in access to education, transportation, economic development, and healthy environments.

Section IV. Disparate Housing Needs identifies which groups have disproportionate housing needs, including displacement risk.

Section V. Sites Inventory Analysis evaluates the City's RHNA capacity for the 2023-2031 Housing Element cycle against AFFH indicators.

Attachments

- C.1: Maps and Data Tables containing the data cited throughout this Appendix to support the City's fair housing assessment and fair housing action plan, including Fair Housing Organizations in San Mateo County and their mission, services, and contact information.
- C.2: Access to education supplement—findings from a countywide analysis of access to education and educational outcomes by protected class.
- C.3: Resident survey results—findings from a survey of Brisbane residents on their experience finding and remaining in housing, with comparisons to the experience of county residents overall.
- C.4: AFFH Segregation Report: Brisbane; prepared by UC Merced Urban Policy Lab and ABAG/MTC Staff

Primary Findings

- **No fair housing complaints were filed** in the City of Brisbane from 2017 to 2021[7].
- Some racial and ethnic minority populations are **disproportionately impacted by low household incomes, overcrowding, and are more likely to be denied for a home mortgage loan** compared to the non-Hispanic White population in the City of Brisbane. Specifically,
    - Black/African American and Other/Multiple race households have lower incomes than non-Hispanic White households (Figure II-4). However, the non-Hispanic White population has the highest rate of poverty in Brisbane in 2019 (Figure II-5).
    - Asian and Hispanic households are more likely than non-Hispanic White households to experience overcrowding (Figure IV-17).[8] Low and moderate income households are also more likely to be overcrowded (Figure IV-18).
    - People who identify as American Indian or Alaskan Native, Black/African American, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population countywide (Figure IV-22).
    - Black/African American and Hispanic households, who make up a relatively small proportion of the City's overall population, experienced disproportionately high denial rates for mortgage loan applications in 2018 and 2019 (Figure IV-33).
- Geospatially, **downtown Brisbane has a slight concentration of residents with median household incomes lower than the state average**.

While the City of Brisbane is impacted by low to moderate educational opportunity, low environmental scores, concentration of cost burdened households and is vulnerable to displacement, it does boast **high economic opportunity, moderate resource area scores, and low social vulnerability.** The city has:

- An education opportunity score between 0.25 and 0.5, meaning relatively lower access to education compared to the rest of the county (Figure III-1).
- Low environmental scores, which account for PM2.5, diesel PM, drinking water, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites (Figure III-9). Specifically, the City of Brisbane's score is most impacted by hazardous waste, cleanup sites, and groundwater threats.
- A moderately-high proportion (40% to 60% of households) of cost burdened households (Figure IV-13).

[7] For complaint data prior to 2017, refer to the San Mateo Assessment of Fair Housing report produced in 2017: https://smcd92021.prod.acquia-sites.com/housing/assessment-fair-housing

[8] Although it is customary for Hispanic and Asian households to live in multigenerational settings, which may account for higher rates of perceived overcrowding, overcrowding is also an indicator of lack of access to affordable and right-sized housing.

- According to the Urban Displacement Project, the City of Brisbane is vulnerable to displacement. (Figure IV-28).
- Small segments of the city are within designated Special Flood Hazard Areas (Figure IV-31).
- The Social Vulnerability Index (SVI) provided by the CDC ranks the City of Brisbane is less vulnerable compared with surrounding cities.
- While some racial and ethnic populations and renters are disproportionately impacted by overcrowding, collectively, **the City of Brisbane has a lower concentration of overcrowded households than the state average**.

- Compared to adjacent jurisdictions, the City of Brisbane has high economic opportunity scores (>0.75) (Figure III-7). **The City of Brisbane is considered a moderate resource area.**
- The City of Brisbane has the **same concentration of residents with a disability (8%) as the county** (Figure III-17). Residents living with a disability in the city are slightly more likely to be employed than residents not living with a disability (Figure III-20).
- Hispanic and Pacific Islander students — served by the Jefferson Union High School District, Bayshore Elementary School District , and Brisbane School District — **experience poor educational outcomes compared to other students.** Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school (Figure V-22). **Black and Hispanic students in Jefferson Union High School District were less likely to meet the admission standards with rates of 23% and 32% respectively.**
- Three percent of students at Bayshore Elementary School District (which will serve future Brisbane students living in the Baylands subarea) are White, one of the lowest rates in the county, and 46% of White students were chronically absent compared to just 12% of the total student population. **While Jefferson Union has the lowest dropout rates in the county – just 3% of students – the highest dropout rates were found among Black (7%) and Hispanic students (6%).**
- **Brisbane has a comparatively high proportion of renters who are cost burdened: More than 60% of all renter households in the city spend** more than 30% of their gross income on housing costs, and nearly one in three are extremely cost burdened (spending more than 50% of their gross income on housing costs) (Figure IV-9). There are **disparities in housing cost burden in the City of Brisbane by race and ethnicity and family size** (Figure IV-11 and Figure IV-12).

Resident needs collected through local survey.

A survey administered to capture residents' needs and support the AFFH was completed by 79 Brisbane residents. Findings are included throughout this report.

Contributing factors and Fair Housing Action Plan.

The disparities in housing choice and access to opportunity discussed above stem from historical actions, socioeconomic factors that limit employment and income growth, the inability of the broader region to respond to housing demand, regional barriers to open housing choice, and, until recently, very limited resources to respond to vulnerable households' needs. Specifically:

Fair housing issue: No residents responding to the survey filed fair housing complaints. However, 9% of Brisbane survey respondents reported being discriminated against or knowing someone who had been discriminated against in the last five years. This discrepancy between official data and stakeholder input indicates a potential lack of awareness about fair housing rights.

Contributing factors:

- Lack of access to information about fair housing rights.
- Limited knowledge of fair housing by residents.

Fair housing issue: Households of Color have disproportionate housing needs. These needs are evident for Black/African American and Hispanic households in mortgage denial gaps, housing cost burden, and homelessness rates. Hispanic and Asian households also face high rates of overcrowding, while Other Race/Multiple Race households are disproportionately cost burdened.

Contributing factors:

- While Black (3%) and Hispanic residents (17%) only make up a fifth of Brisbane's total population, they face disproportionately high mortgage denial rates. This stems from decades of discrimination in housing markets and challenges building wealth through economic mobility and homeownership.
- As addressed previously in this analysis, until the late 1960's persons of color in San Mateo County — particularly African Americans — were denied loans to purchase homes, were not allowed to buy in many neighborhoods because of restrictive covenants, and were harassed if they managed to purchase a home in a predominantly White neighborhood. These historical actions have led to a significant homeownership gap among racial and ethnic minorities, except for Asian households.

  Aside from Asian residents, residents of color are more likely than others to work low wage jobs that do not support the city's housing prices, resulting in cost burden and overcrowding. Their future employment opportunities are further constrained by K-12 achievement gaps and being less likely to meet university admission standards.

The Fair Housing Action Plan (FHAP) below details how the City of Brisbane proposes to respond to the factors contributing to the fair housing challenges identified in this analysis.

Fair Housing Action Plan

Fair Housing Category	Fair Housing Issue	Contributing Factors	Priority (Low-Medium-High)	Meaningful Actions
Disparities in access to opportunities	Households of color have disproportionate housing needs	Historic discrimination and continued mortgage denials High housing costs and low wages	Medium	Enhance housing mobility by removing barriers to housing and strategically enhance access via the following Housing Element programs: • Program 1.A.1 (Information and referrals to fair housing agencies) • Program 1.A.2 (Landlord fair housing trainings) • Program 2.E.2 (Regional ADU loan program) • Program 2.E.3 (City ADU loan program) • Program 3.B.1 (Housing choice voucher outreach campaign) • Program 4.A.1 (Anti-displacement policies in Affordable Housing Strategic Plan) • Program 4.A.3 (Landlord fair housing trainings) • Program 4.A.8 (Regional downpayment assistance program) • Program 5.A.1 (Information on housing resources) • Program 5.A.3 (Translation of housing resources)
			High	Improve place-based strategies to encourage community conservation and revitalization including preservation of existing affordable housing via the following Housing Element programs: • Program 3.A.1 (Preservation policies in Affordable Housing Strategic Plan) • Program 3.A.2 (Extend Visitacion Gardens senior housing groundlease) • Program 3.A.3 (ADU rent survey) • Program 4.A.5 (Convene discussions with households of color and identify solutions) • Program 4.A.7 (Study rent control strategies) • Program 4.A.11 (Expand standard affordability covenants)
Disproportionate housing need for low income households and protected classes		Historic discrimination and continued mortgage denials High housing costs and low wages	High	Encourage new housing choices and affordability in high resource areas by increasing housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty via the following Housing Element programs: • Program 1.A.3 (Outreach to residents when affordable units are available) • Program 2.A.2 (Adopt Baylands Specific Plan to construct new housing in an area with enhanced resources)

Fair Housing Category	Fair Housing Issue	Contributing Factors	Priority (Low-Medium-High)	Meaningful Actions
		Lower wage jobs that cannot support housing costs		• Program 2.A.5 and 2.A.6 (Incentivize housing development in high resource areas through small-lot subdivision regulations) • Program 2.B.1 (Adopt Baylands Specific Plan) • Program 2.C.1 (Amend density bonus to incentivize deeply affordable housing) • Program 2.D.2 (Incentivize ADU development) • Program 2.E.1 (Adopt Affordable Housing Strategic Plan) • Program 2.E.5 (Adopt affordable housing nexus fee for new commercial development to fund new affordable housing) • Program 2.E.6 (Study potential to develop vacant/underutilized City-owned sites for affordable housing)
Outreach capacity and enforcement	Discrepancy between officially reported complaint data and resident survey findings	Lack of access to information about fair housing rights; Limited knowledge of fair housing by residents	High	Protect existing residents from displacement through strategies that preserve housing choices and affordability via the following Housing Element programs: • Program 1.A.2 (Resident outreach regarding fair housing protections) • Program 1.A.3 (Targeted outreach regarding affordable housing availability) • Program 2.E.1 (Adopt Affordable Housing Strategic Plan) • Program 3.A.1 (Implement Affordable Housing Strategic Plan) • Program 3.B.1 (Increase participation in Housing Choice Voucher program) • Program 4.A.1 (Implement Affordable Housing Strategic Plan) • Program 4.A.3 (Resident and landlord fair housing training) • Program 4.A.4 (Fair housing complaint referrals) • Program 4.A.5 (Targeted outreach to impacted residents) • Program 4.A.9 (Promote homesharing) • Program 4.A.12 (Regulate short term rentals) • Program 4.C.1 (Regulate condominium conversions)

SECTION I. Fair Housing Enforcement and Outreach Capacity

This section discusses fair housing legal cases and inquiries, fair housing protections and enforcement, and outreach capacity in the City of Brisbane.

Fair housing legal cases and inquiries.

California fair housing law extends beyond the protections in the Federal Fair Housing Act (FHA). In addition to the FHA protected classes—race, color, ancestry/national origin, religion, disability, sex, and familial status—**California law offers protections for age, sexual orientation, gender identity or expression, genetic information, marital status, military or veteran status, and source of income** (including federal housing assistance vouchers).

The California Department of Fair Employment and Housing (DFEH) was established in 1980 and is now the **largest civil rights agency in the United States**. According to their website, the DFEH's mission is, "to protect the people of California from unlawful discrimination in employment, housing and public accommodations (businesses) and from hate violence and human trafficking in accordance with the Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act".[9]

DFEH receives, evaluates, and investigates fair housing complaints. DFEH plays a particularly significant role in investigating fair housing complaints against protected classes that are not included in federal legislation and therefore not investigated by HUD. DFEH's website provides detailed instructions for filing a complaint, the complaint process, appealing a decision, and other frequently asked questions.[10] Fair housing complaints can also be submitted to HUD for investigation.

Additionally, San Mateo County has a number of **local enforcement organizations** including Project Sentinel, the Legal Aid Society of San Mateo County, and Community Legal Services of East Palo Alto. These organizations receive funding from the County and participating jurisdictions to support fair housing enforcement and outreach and education in the County (Figure I-1).

From 2017 to 2021, **57 fair housing complaints in San Mateo County were filed with the U.S. Department of Housing and Urban Development (HUD) (Figure I-2)—no complaints were filed in the City of Brisbane (Figure I-3).** Most complaints submitted to HUD cited disability status as the bias (56%) followed by race (19%), and familial status (14%).

Countywide, no cause determination was found in 27 complaints followed by successful conciliation or settlement with 22 complaints. Fair housing inquiries in 2020 were primarily submitted from the City of San Mateo, Redwood City, Daly City, and Menlo Park (Figure I-3, Figure I-4, and Figure I-5).

Of the 79 City of Brisbane respondents to the resident survey, 38 residents have looked for housing seriously. Of those 38 respondents, nine (24%) indicated that *"I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available", and* 13 (37%) indicated they have been denied housing to rent or buy in the past 5 years. The main reason for denial (31%) was *"income too low".*

[9] https://www.dfeh.ca.gov/aboutdfeh/

[10] https://www.dfeh.ca.gov/complaintprocess/

Similarly, of the 12 housing choice voucher holders responding to the survey, the majority (67%) of respondents indicated that finding an affordable unit is somewhat difficult. The main reasons for denial were *"Not enough time to find a place to live before the voucher expires", "Landlords have policies of not renting to voucher holders", and "Voucher is not enough to cover the rent for places that I want to live."*

Fair housing complaints filed with HUD by San Mateo County residents have been on a declining trend since 2018, when 18 complaints were filed. In 2019, complaints dropped to 5, increased to 11 in 2020, and had reached 6 by mid-2021.

Nationally, the National Fair Housing Alliance (NFHA) reported a "negligible" decrease in the number of complaints filed between 2019 and 2020. The primary basis for complaints nationally were nearly identical to San Mateo County's: disability (55%) and race (17%). Familial status represented 8% of complaints nationally, whereas this basis comprised 14% of cases in the county.

NFHA identifies three significant trends in 2020 that are relevant for San Mateo County:

- First, fair lending cases referred to the Department of Justice from federal banking regulators has been declining, indicating that state and local government entities may want to play a larger role in examining fair lending barriers to homeownership.
- Second, NFHA identified a significant increase in the number of complaints of harassment—1,071 complaints in 2020 compared to 761 in 2019.
- Finally, NFHA found that 73% of all fair housing complaints in 2020 were processed by private fair housing organizations, rather than state, local, and federal government agencies—reinforcing the need for local, active fair housing organizations and increased funding for such organizations.[11]

Outreach and capacity.

As a municipality without authority to enforce State and Federal fair housing laws, the City of Brisbane still plays a vital role in advancing fair housing protections within the city by providing resources for property owners and residents on fair housing laws and enforcement. While the City of Brisbane currently provides housing resources and other relevant information on its website, we have committed to improve the accessibility of fair housing information and resources for residents experiencing housing discrimination in Chapter 5 of the 2023-2031 Housing Element and in the Fair Housing Action Plan contained in this Assessment. Currently, the city's website provides a link to the California Landlord and Tenants Guide, which contains information related to legal protections and obligations for both renters and landlords in California. Additionally, the city lists Project Sentinel, a HUD-approved Housing Counseling Agency that provides counseling on housing discrimination, among its nonprofits and public agencies.

While no fair housing complaints have been filed in Brisbane over the last five years, based on the anecdotal responses in the fair housing resident survey there is a clear need for landlord and tenant education on fair housing laws and resources. Per the policies and programs under Goal 3 of Chapter 5 of the Housing Element, and the Fair Housing Action Plan included in this assessment, the City will update its digital and physical resources to include more robust information on fair housing resources for residents and landlords.[12]

[11] https://nationalfairhousing.org/2021/07/29/annual-fair-housing-report-shows-increase-in-housing-harassment/

[12] https://www.brisbaneca.org/cd/page/housing-information-resources

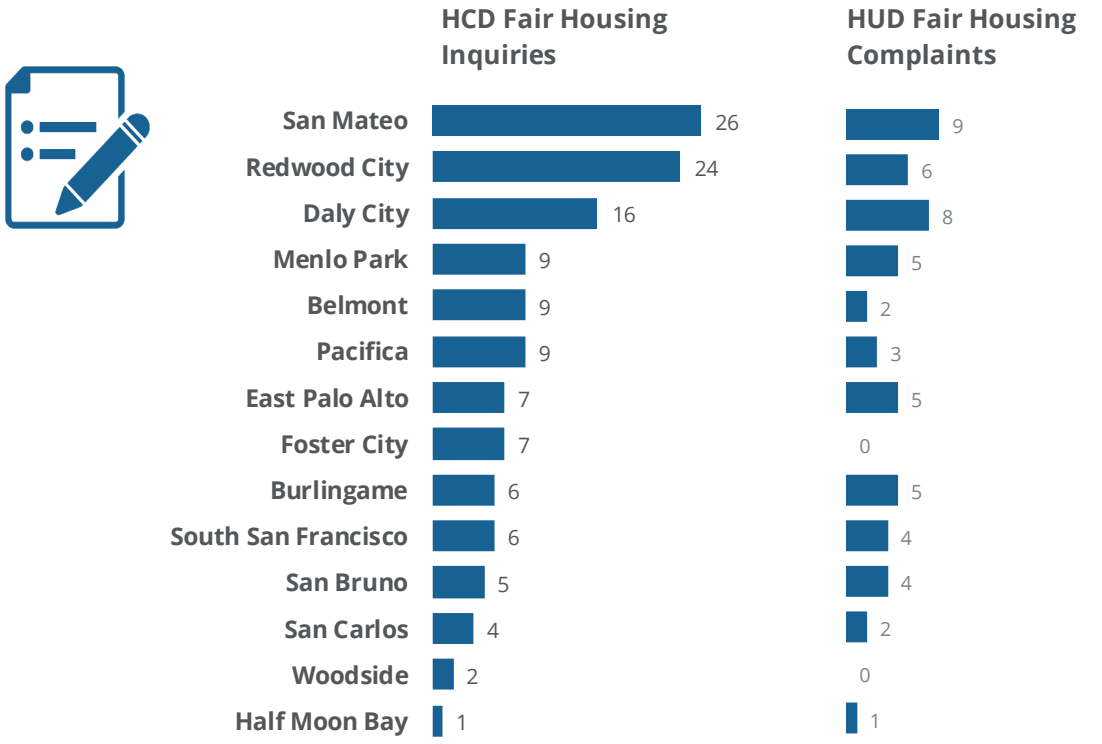
Figure C.3:

Fair Housing Complaints and Inquiries

HUD Fair Housing Complaints, by Basis, San Mateo County, 2017-2021

	Number	Percent
Disability	32	56%
Race	11	19%
Familial Status	8	14%
National Origin	3	5%
Religion	2	4%
Sex	1	2%
Total cases	**57**	**100%**

HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



Compliance with state law.

The City of Brisbane complies with the following state laws that promote fair and affordable housing:

- Housing Accountability Act (Gov Code Section 65589.5) requiring adoption of objective design standards for housing development projects, as well as adoption of a Housing Element and compliance with RHNA;

- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels, throughout the term of the Housing Element planning period;
- Least Cost Zoning Law (Gov Code Section 65913.1);
- Excessive Subdivision Standards Law (Gov Code Section 65913.2);

The City is currently considering updates to its ordinance implementing the State Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021) to conform to current State law requirements.

Housing policies enacted locally.

The City of Brisbane identified the following local policies that contribute to the regulatory environment for affordable housing development in the city. As indicated in Chapter 5 of the Housing Element, the City has committed to implementing many additional housing policies that could encourage more affordable housing and reduce housing barriers.

Local policies in place to encourage housing development.

- Housing overlay zone in transitional commercial district
- Reduced parking requirements for low income, senior, and special needs housing
- Streamlined permitting process
- Graduated density bonus
- Form-based codes in housing overlay zones
- Mixed-use zoning
- Inclusionary housing ordinance
- Condominium conversion ordinance
- Mobile home preservation through implementation of R-MHP zone
- Homeowner rehabilitation programs
- Reduced fees or waivers for affordable housing development
- General Fund Allocation incl. former RDA "Boomerang" Funds
- City funded homebuyer assistance programs
- Home sharing programs

Local barriers to affordable housing development.

- Height limits on multifamily developments
- Minimum lot sizes
- Parking requirement reductions for low income, senior, and special needs housing could be reduced further
- Extensive time period/requirements to develop multi-family properties due to governmental and non-governmental constraints (e.g., topography and infrastructure)
- No policies to mitigate displacement of low income households
- Conditional use permits for large group homes of seven or more residents

- Reasonable accommodation procedure for persons with disabilities

Local policies that are NOT in place but would provide the best outcomes in addressing housing shortages.

- Acquisition of affordable units with expiring subsidies or subject to resale provisions under the City's First Time Homebuyer program and inclusionary housing ordinance.
- Under consideration by the City of Brisbane in Chapter 5 of the 2023-2031 Housing Element

Local policies that are NOT in place, but have potential Council interest for further exploration in the 2023-2031 Housing Element.

- Rent stabilization/rent control
- Mobile home rent control/relocation and displacement prevention
- Foreclosure assistance
- Affordable housing impact/linkage fee on new residential and commercial development
- Community land trusts
- First source hiring ordinances
- Living wage employment ordinances
- Eviction protection ordinances
- Acquisition of unsubsidized properties with affordable rents
- Dedicating surplus land for affordable housing

Local policies in place to mitigate or prevent displacement of low income households.

- Short term rental ordinance prohibiting vacation rentals, requiring homeowner occupancy for short term rentals, and prohibiting short term rentals in ADUs or on properties with ADUs constructed under new streamlined ADU permit regulations
- Member of San Mateo County Housing Endowment and Regional Trust, providing regional downpayment home loans to moderate and low income households
- Condominium conversion regulations
- Inclusionary zoning ordinance
- Streamlined and ministerial ADUs permit processing
- Facilitate homesharing through partnership with HIP Housing to publicize homeseekers and home providers
- Provide information and connect interested residents with fair housing legal services through partnership with Project Sentinel
- Provide information and connect interested residents with housing counseling services provided through partnership with Project Sentinel

According to the California Department of Housing and Community Development AFFH Data Viewer (HCD data viewer), the City of Brisbane does not have any public housing buildings (Figure I-6). Additionally, the

city has a smaller share of households utilizing housing choice vouchers (5% or less) compared with neighboring municipalities (Figure I-7).

While the presence of housing voucher users in Brisbane indicates available rental supply to house these residents and a lack of exclusionary behavior from landlords in the city, compared to nearby Colma, Daly City, and South San Francisco, the **City of Brisbane** the city has a smaller share of voucher holders. The City thus **appears less accommodating to renters with housing vouchers** in comparison to the surrounding communities (Figure I-7). The City has committed to an outreach program (see Fair Housing Action Plan in this Appendix; also see policies under Goal Chapter 5 of the 2023-2031 Housing Element) to outreach to local residents and landlords regarding the program and protections under Fair Housing law regarding source of income discrimination.

SECTION II. Integration and Segregation

This section discusses integration and segregation of the population by protected classes including race and ethnicity, disability status, familial status, and income status. The section concludes with an analysis of racially and ethnically concentrated areas of poverty and affluence.

Integration and Segregation

"**Integration** generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."

Source: California Department of Housing and Community Development Guidance, 2021, page 31.

Race and ethnicity.

Generally, the demographic characteristics of the City of Brisbane are relatively consistent with the overall characteristics of San Mateo County. The population **distribution by race and ethnicity is similar to the county** with the largest proportion of the population being non-Hispanic White (44%) followed by Asian (32%), Hispanic (17%), other or multiple races (4%), and Black (3%) (Figure II-1).[13]

However, over the last two decades, the proportion of non-Hispanic White residents in the City of Brisbane has continued to dramatically decrease (67% in 2000). **Older residents are less diverse** with 63% of the population older than 65 years identifying as White compared to only 51% of the population for children less than 18 years old (Figure II-3). Geospatially, the City of Brisbane's lone census tract has a sizable White majority.[14]

Racial and ethnic minority populations generally have lower household incomes compared to the non-Hispanic White population in the City of Brisbane (Figure II-4 and Figure II-5). However, the non-Hispanic White population has the highest rate of poverty in the City at 10.3%, followed by Other Race or Multiple Races (8.7%), White (8.5%), and Hispanic/Latinx (6.1%).

[13] There are no Brisbane residents who identify as American Indian or Alaska Native according to US Census data.

[14] Majority census tracts show the predominant racial or ethnic group by tract compared to the next most populous.

Segregation in City of Brisbane

ABAG and UC Merced completed an analysis of segregation in Brisbane.[15] Several indices were used to assess segregation in the city and determine how the city differs from patterns of segregation and integration in the region overall. The primary findings from that analysis included:

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, **white residents are the most segregated compared to other racial groups in Brisbane**, as measured by the isolation index. White residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, **the Asian population's isolation index value has changed the most over time, becoming more segregated** from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within Brisbane **the highest level of racial segregation is between Asian and white residents**.[16]
- According to the Theil's H-Index, **neighborhood racial segregation in Brisbane increased between 2010 and 2020**. Neighborhood income segregation declined between 2010 and 2015.
- **Very Low-income residents are the most segregated** compared to other income groups in Brisbane. Very Low-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, **the Very Low-income population's segregation measure has changed the most over time**, becoming more segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, **segregation between lower-income residents and residents who are not lower-income has decreased between 2010 and 2015**. In 2015, the income segregation in Brisbane between lower-income residents and other residents was lower than the average value for Bay Area jurisdictions.

Segregation Between City of Brisbane and Other jurisdictions in the Bay Area Region

- Brisbane has a higher share of white residents than other jurisdictions in the Bay Area as a whole, a lower share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.
- Regarding income groups, Brisbane has a higher share of very low-income residents than other jurisdictions in the Bay Area as a whole, a higher share of low-income residents, a higher share of moderate-income residents, and a lower share of above moderate-income residents.

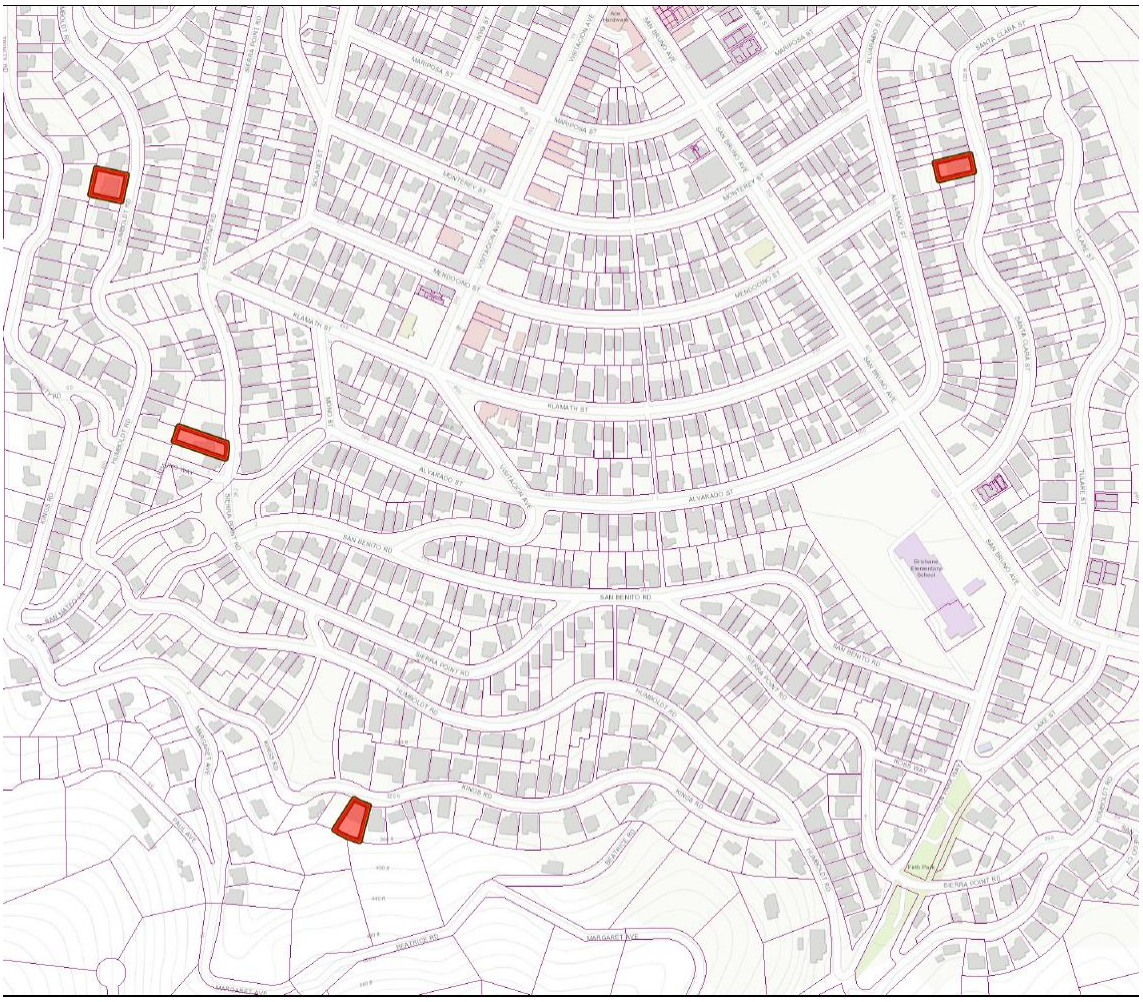
[15] AFFH SEGREGATION REPORT: BRISBANE; UC Merced Urban Policy Lab and ABAG/MTC Staff; Version of Record: March 06, 15:53:00

[16] The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

Disability status.

The **share of the population living with at least one disability is 8% in the City of Brisbane,** the same rate as San Mateo County (Figure II-13). Geographic concentrations of people living with a disability may indicate **increased access to services, amenities, and transportation that support this population**. Mapping of reasonable accommodation requests and permits for entry ramps/elevators over the past 15 years do not show a discernable concentration of disabled households in Brisbane; rather, such requests are distributed evenly throughout the City's residential neighborhoods (see Figure C.4). Requests for reasonable accommodation or permits for ramp/elevator alterations are typically made by single-family homeowners who occupy the dwelling, on sites located on the City's steeper streets featuring grades of over 15%. While multi-story single-family homes are common throughout Brisbane, single-story homes that may be more accommodating in their existing state to persons with physical disabilities are typically limited to the City's flatter sites, generally located north of Klamath Street, east of Alvarado Street, and west of Solano Street. This likely accounts for the lack of reasonable accommodation requests and building permits for accessibility improvements in those relatively flat microneighborhoods. The lack of permit data therefore does not correspond to an absence of disabled residents in these flatter neighborhoods.

Figure C.4: Geographic Distribution of Reasonable Accommodation Requests and Elevator/Ramp Permits, 2005-2022



Rectangle = AIP Circle =Building Permit

Familial Status.

Familial status can indicate specific housing needs and preferences. A larger number of nonfamily or single person households indicates a higher share of seniors living alone, young adults living alone or with roommates, and unmarried partners. Higher shares of nonfamily households indicate an increased need for one and two bedroom units.

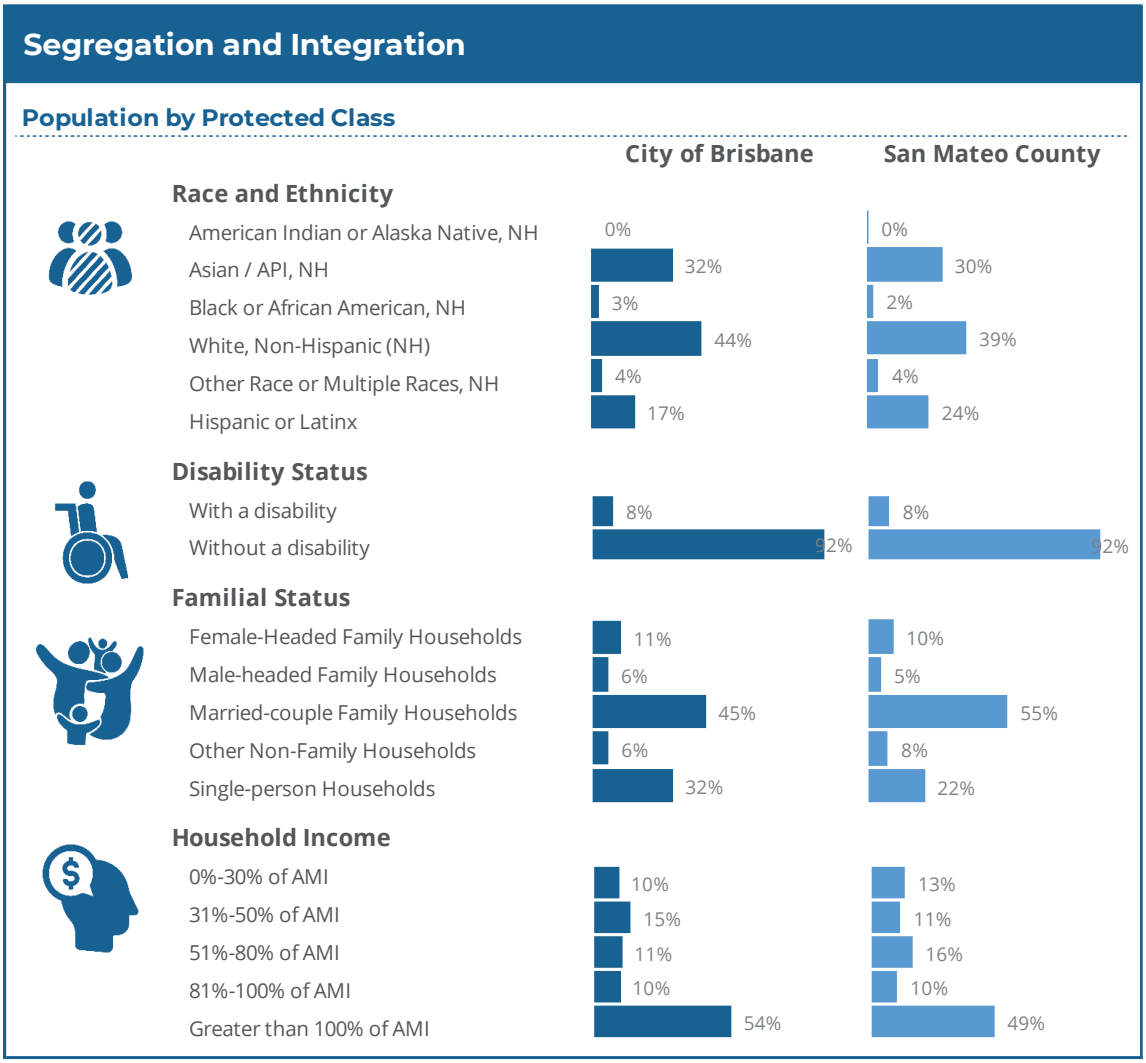
The City of Brisbane is home to **more single-person households** than the county with 32% of households compared to only 22% in the County (Figure II-16). Additionally, there are **fewer married-couple families and families with children in the city (25%)** when compared to the county (33%) (Figure II-17 and Figure II-18).

Over 90% of married-couple families, along with a majority of residents living alone, live in owner occupied housing (Figure II-19). **The number of housing units available by number of bedrooms and tenure is generally consistent with the familial status of the households that live in the City of Brisbane** (Figure II-16 and Figure II-20). Compared to the county, the City of Brisbane has a smaller proportion of family households and greater proportion of single person households—which is reflected in the number of bedrooms and tenure of the housing in the city (Figure II-19 and Figure II-20).

Household income.

Overall, the household income distribution by percent of area median income (AMI) in the City of Brisbane is similar to the county (Figure II-25). Of the three block groups in the city, only one block group, located west of downtown Brisbane, has a median income below the 2020 state median income of $87,100 (Figure II-26 and Figure II-27). This block group contains most of the City's multi-family dwellings in the R-3 zoning district, as well as the mobile home park on Bayshore Boulevard. Because of the preponderance of rental housing, older age of housing units that typically would demand relatively lower rents than newer housing units, it is likely that households living in poverty in Brisbane are located in this census block group. The census block group with the highest household incomes (above $125,000) are located in the Northeast Ridge planned development (499 single-family dwellings, condominiums, and townhomes) and Brisbane Acres residential neighborhoods. The Northeast Ridge is the City's newest neighborhood, with housing constructed as recently as 2016. The Brisbane Acres neighborhood features large lots and views of San Bruno Mountain and San Francisco Bay. These features together drive relatively higher median sales prices of homes in these neighborhoods, likely contributing to the higher household incomes featured. The census block group with the next highest household incomes (between $87,100 and $125,000, representing low and moderate income households) is located in the western side of Central Brisbane, which is predominantly single-family homes that are typically older than those in the Northeast Ridge and on smaller lots than those in the Brisbane Acres. (Figure II-27). Similar to adjacent census tracts, the **poverty rate in Brisbane is less than 10%** (Figure II-28).

Figure C.5:



Racially or ethnically concentrated areas of poverty and affluence.

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.[17]

[17] Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. Cityscape: A Journal of Policy Development and Research, 21(1), 99–124

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. The University of Minnesota study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty is:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Source: California Department of Housing and Community Development Guidance, 2021.

For this study, the poverty threshold used was three times the average tract poverty rate for the County—or 19.1%. In addition to R/ECAPs that meet the HUD threshold, this study includes edge or emerging R/ECAPs which hit two thirds of the HUD defined threshold for poverty—emerging R/ECAPs in San Mateo County have 2 times the average tract poverty rate for the county (12.8%).

In 2010 there were three Census tracts that qualify as R/ECAPs (19.4% poverty rate) in the county and 11 that qualify as edge R/ECAPs (13% poverty rate). None of the R/ECAPs were located in the City of Brisbane in 2010 (Figure II-29). However, there was an edge R/ECAP just north of Brisbane in Daly City.

In 2019 there were two Census tracts that qualify as R/ECAPs (19.1% poverty rate) in the county and 14 that qualify as edge R/ECAPs (12.8% poverty rate). None of the R/ECAPs were located in the City of Brisbane in 2019 (Figure II-30). However, there was an edge R/ECAP just south of the city in South San Francisco.

RCAAs. ABAG mapping of RCAAs was not available at the time this report was prepared. HCD's definition of a Racially Concentrated Area of Affluence is:

- A census tract[18] that has a percentage of total white population that is 1.25 times higher than the average percentage of total white population in the given COG region, and a median income that was 2 times higher than the COG AMI.

[18] Brisbane is comprised of one census tract.

At 44%, the City's population of white residents is 1.23 times higher than the Bay Area average of 35.8%, falling just below HCD's defined threshold. However, because Brisbane is comprised of one census tract, this calculation method may not recognize block-level disparities in household income by racial identity. Please refer to the key findings in "Segregation in City of Brisbane" in this appendix regarding dissimilarity and isolation indices by racial identity and household income level, both within the City and between the City and the Bay Area averages.

SECTION III. Access to Opportunity

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.

Access to Opportunity

"Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to 'high resource' neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

Local knowledge: resident survey questions about access to opportunity.

Residents were asked about several resources that would improve their living situation in the survey conducted to support this AFH. When asked what type of help they need to improve their housing security, top answers were:

- Help me get a loan to buy a house (15%);
- Help me with a down payment/purchase (15%); and
- Help me with my housing search (13%).

When asked what type of help they need to **improve their neighborhood**, top answers were:

- More stores to meet my needs (grocery, pharmacy, etc.) (40%);
- Build more sidewalks (30%); and
- Bike lanes and public transit (25%).

When asked what type of help they need to **improve their health**, top answers were:

- More healthy food (33%);
- Make it easier to exercise (23%); and
- Make it easier to get to health clinics (15%).

When asked what type of help they need to **improve their job situation**, top answers were:

- Increase wages (24%);
- Find a job near my apartment/house (14%);
- Help paying for college (12%); and
- Access consistent childcare (12%).

When asked what type of help they need to **improve children's education**, top answers were:

- Make school more challenging (19%);
- Stop bullying/crime/drug use at school (17%); and
- Make it easier to choose a different school (17%).

TCAC Access to Opportunity Maps

The California Tax Credit Allocation Committee (TCAC), in collaboration with HCD, developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low income residents—particularly children.

The opportunity maps highlight areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource and high segregation and poverty. TCAC provides opportunity maps for access to opportunity in quality education, employment, transportation, and environment. Opportunity scores are presented on a scale from zero to one; the higher the number, the more positive the outcomes. Before diving into the TCAC Opportunity Mapping and scores, it is important to understand the local context of historic civic investment patterns.

Historic Investment Patterns

Historic and ongoing investment in projects that enhance access to opportunity for low income and special needs residents occurs biennially through the City's Capital Improvement Plan adoption, which sets funding aside for projects such as sidewalk improvements and extensions, parks, trails, and public facilities. The City's Capital Improvement Plan projects over the past five years are mapped in Figure C.6. Generally, the City's Capital Improvement projects are focused in its more densely populated neighborhoods in the Northeast Ridge and Central Brisbane, but significant projects are identified in the Southwest Bayshore neighborhood.

Prior to the dissolution of Redevelopment Agencies in California in 2012, the City of Brisbane's Redevelopment Agency partnered with non-profit housing developers to develop three affordable housing projects in the City for a total of 21 units (14 rental 55+, 7 for-sale) affordable to low income households. Redevelopment Agency investment included pre-development loan financing, construction loan financing, and land donation. These developments are located in Central Brisbane (as opposed to the Northeast Ridge or Brisbane Acres, which are located in block group 1, median income over $160,000). Specifically, Brisbane RDA funded 14 low income, rental, senior housing units in block group 3 (median income $106,985) and 7 ow income, for-sale homes in block group 2 (median income $59,643). While household incomes are relatively lower in these two block groups than in block group 3, most community amenities (schools, parks, community garden, pool, library, restaurants, grocery store, transit) are located within less than ½ mile walking distance from all three project sites, and they represented strategic investment to allow residents of the developments access to high quality, newly constructed housing in the heart of downtown Brisbane. These projects demonstrate the City's historic commitment to furthering equal and fair housing access for low income households and special needs households with available resources. The dissolution of the RDA in 2012 and elimination of tax increment financing for affordable and special needs housing development crippled the City's ability to generate significant funds toward additional projects beyond these historic investments. The City embarked upon an Affordable Housing Strategic Plan in 2022 to help identify new potential funding sources to subsidize affordable and special needs housing development, mitigate displacement of vulnerable households, and preserve existing affordable housing. The Affordable Housing Strategic Plan is slated for adoption in spring 2023 and will ensure the City's historic investment in furthering fair housing continues long into the future.

Based on both past and projected City investment in fair housing, local investment is not considered a contributing factor to fair housing issues in the city.

Education.

TCAC's education score for Brisbane of 34 is based on math proficiency, reading proficiency, high school graduation rates, and the student poverty rate. According to TCAC's educational opportunity map, the census tract in the City of Brisbane scores between 0.25 and 0.5 (Figure III-1). Generally in the northern part of San Mateo County, almost all Census tracts east of Highway 280 **have lower education scores (Less than 0.25 and between 0.25 and .5)** compared to those Census tracts west of Highway 280 (between 0.5 and 0.75).

According to the Disparate Access to Educational Opportunities Appendix, the City of Brisbane is served by Jefferson Union High School District, Bayshore Elementary School District, and Brisbane Elementary School District.[19] All three school districts saw decreases in enrollment between 2010 and 2020, with Bayshore Elementary School District with the most substantial decrease during the time period (30%). **Accordingly, all three districts lost students during the COVID pandemic.**

Jefferson Union High School District enrollment by race and ethnicity is relatively similar to the countywide distribution. However, there is a higher proportion of Filipino students in Jefferson Union (29% compared to

[19] While the Bayshore Elementary School District boundaries fall within the boundaries of the City of Brisbane, no students living in Brisbane currently attend any school in the Bayshore Elementary School District. The Bayshore Elementary School District boundaries cover the Baylands subarea of the City, which is slated for future development of 1,800-2,200 new homes during the 2023-2031 Housing Element planning cycle. Future residents would therefore attend Bayshore Elementary School District, and the analysis in this document has been adjusted to reflect that situation.

8% countywide) and a smaller proportion of Hispanic (31% compared to 38% countywide) and White students (14% compared to 26% countywide). In all three school districts, there is a higher proportion of Filipino students and a smaller proportion of White students when compared to the county.

Jefferson Union High School District enrollment is overrepresented compared to the county for English learners (36% compared to 20% countywide) and students who qualify for reduced lunch (44% compared to 29%). Data from the California Department of Education shows that between 2020-2021, all three school districts do not have students who are foster children, experiencing homelessness, or migrants (Figure V-10). More than a third of students at Jefferson Union High School are English learners. Overall, Brisbane Elementary students met or exceeded testing standards for English Language Arts/Literacy and Mathematics when compared to the county overall (Figure V-14). However, English learning students at Brisbane Elementary met or exceeded mathematics testing standards at a rate at least 50 percentage points below the overall test rate in the district (4% for English Learners, 54% overall for Brisbane Elementary) (Figure V-20). Additionally, Jefferson Union High School District did not meet or exceed testing standards for either subject when compared to the county overall.

Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school (Figure V-22). While Jefferson Union had one of the lower rates of graduates who met such admission standards (48%) among high school districts in San Mateo County, the school has seen a significant increase in the percentage of students who meet these benchmarks over the last five years (21% in 2016-17). **Black and Hispanic students in Jefferson Union High School District were less likely to meet the admission standards with rates of 23% and 32% respectively.**

Although only 3% of students at Bayshore Elementary School District are White, one of the lowest rates in the county, 46% of White students were chronically absent when compared to just 12% of the total student population. Both Jefferson Union and Brisbane Elementary have higher rates of chronically absent students when compared to the county (Jefferson Union at 15%; Brisbane Elementary at 12% compared to 10% countywide). **While Jefferson Union has the lowest dropout rates in the county – just 3% of students – the highest dropout rates were still found among Black (7%) and Hispanic students (6%).**

Employment.

The top three industries by number of jobs in the City of Brisbane include **manufacturing and wholesale, professional and managerial services, and transportation and utilities** (Figure III-2 and Figure III-3). The City of Brisbane has a much higher job to household ratio when compared to the county at 3.55 and 1.59 respectively—which means there are more employment opportunities per household in the City of Brisbane (Figure III-4 and Figure III-5). As of January 2021, the city also has a lower unemployment rate of 4.6% compared to the county at 5.9% (Figure III-6).

TCAC's economic opportunity score is comprised of poverty, adult educational attainment, employment, job proximity, and median home value. **The City of Brisbane has a score of more than 0.75 for economic opportunity, which means it experiences more positive economic outcomes (Figure III-7).** Compared with neighboring jurisdictions, **the City of Brisbane has the highest economic opportunity score in the northern part of San Mateo County.**

HUD's job proximity index shows **the City of Brisbane is within average proximity to jobs** (Figure III-8), with two block groups scoring between 60-80 and the rest of the city scoring between 40-60—on a scale from zero to 100 where 100 is the closest proximity to jobs. Comparatively, the City of Brisbane is in closer proximity to jobs than cities to its west, including Colma and Daly City.

Transportation.

TCAC's transportation opportunity score and maps were not available at the time of this report.

SamTrans provides bus services in Brisbane including Redi-Wheels paratransit service. The San Mateo County Transit District acts as the administrative body for transit and transportation programs in the county including SamTrans and the Caltrain commuter rail.

In 2018, the Metropolitan Transportation Commission (MTC), which covers the entire Bay Area, adopted a coordinated public transit and human services transportation plan. While developing the coordinated plan, the MTC conducted extensive community outreach about transportation within the area. That plan—which was developed by assessing the effectiveness of how well seniors, persons with disabilities, veterans, and people with low incomes are served—was reviewed to determine gaps in services in Brisbane and the county overall. Below is a summary of comments relevant to San Mateo County.

> *"San Mateo's PCC [Paratransit Coordinating Council] and County Health System, as well as the Peninsula Family Service Agency provided feedback. The most common themes expressed had to do with pedestrian and bicycle needs at specific locations throughout the county, though some covered more general comments such as parked cars blocking sidewalk right-of-way and a desire for bike lanes to accommodate motorized scooters and wheelchairs. Transportation information, emerging mobility providers, and transit fares were other common themes.*
>
> *While some comments related to the use of car share, transportation network companies (TNCs), or autonomous vehicles as potential solutions, other comments called for the increased accessibility and affordability of these services in the meantime."*[20]

A partnership between the World Institute on Disability and the MTC created the research and community engagement project TRACS (Transportation Resilience, Accessibility & Climate Sustainability). The project's overall goal is to, "stimulate connection and communication between the community of seniors and people with disabilities together with the transportation system– the agencies in the region local to the San Francisco Bay, served by MTC."[21] TRACS highlights that improving accessibility requires engagement for the community because there are no "watch-dog" systems in place to hold agencies accountable.

As part of the TRACS outreach process, respondents were asked to share their compliments or good experiences with MTC transit. One respondent who had used multiple services said **"it is my sense that SamTrans is the best Bay Area transit provider in terms of overall disability accommodation."**

The San Mateo County Transit District updated their Mobility Plan for Older Adults and People with Disabilities in 2018. According to the district, the **county's senior population is expected to grow more than 70% over the next 20 years and the district is experiencing unprecedented increases in paratransit**

[20] https://mtc.ca.gov/sites/default/files/MTC_Coordinated_Plan.pdf

[21] https://wid.org/transportation-accessibility/

ridership. The plan is targeted at developing effective mobility programs for residents with disabilities and older adults including viable alternatives to paratransit, partnerships, and leveraging funding sources.[22]

MTC also launched Clipper START—an 18 month pilot project— in 2020 which provides fare discounts on single transit rides for riders whose household income is no more than double the federal poverty level.[23]

As shown in Appendix C3, Figure 6c, Brisbane resident survey respondents indicated higher than average challenges accessing public transportation and having transportation options aligned with their destination or timing needs compared to other County residents.

Environment.

TCAC's opportunity areas environmental scores are based on the CalEnviroScreen 3.0 indicators which include ozone, PM2.5, diesel PM, drinking water, pesticides, toxic release, traffic, cleanup sites, groundwater threats, hazardous waste, impaired water bodies, and solid waste sites.

According to the TCAC Opportunity Areas Index, the City of Brisbane **scores relatively poorly on environmental outcomes** (Figure III-9 and Figure III-10). According to the CalEnviroScreen indicators, the City scored in the highest percentiles for hazardous waste (93%), cleanups (90%), and groundwater threats (88%). In other words, the number and type of hazardous waste generators and sites is higher than 93% of the census tracts in California.[24]

The majority of hazardous waste and groundwater threat sites are located within the boundaries of Brisbane Baylands, a former landfill and railyard located in the eastern part of the city. In 2018, Brisbane voters approved Measure JJ, which allows for residential and commercial development of Brisbane Baylands. Additionally, it requires the developer to remediate the site, provide an adequate water supply, and address other environmental concerns.[25] It would be expected that after the remediation and redevelopment of Brisbane Baylands, Brisbane's environmental outcome scores would greatly improve.

However, the **city scores moderately high on the California Healthy Places Index (HPI)** developed by the Public Health Alliance of Southern California (PHASC) (Figure III-11). The HPI includes 25 community characteristics in eight categories including economic, social, education, transportation, neighborhood, housing, clean environment, and healthcare (Figure III-11).[26]

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22 https://www.samtrans.com/Planning/Planning_and_Research/Mobility_Plan_for_Older_Adults_and_People_with_Disabilities.html

23 https://mtc.ca.gov/planning/transportation/access-equity-mobility/clipperr-startsm

24 https://oehha.ca.gov/calenviroscreen/report/calenviroscreen-40

25 https://www.brisbaneca.org/sites/default/files/fileattachments/baylands/page/14221/aboutthebrisbanebaylands.pdf

26 https://healthyplacesindex.org/about/

Disparities in access to opportunity.

TCAC's composite opportunity score for the City of Brisbane designates it as a moderate resource area – there are no designated high resource or low resource areas in Brisbane (Figure III-12 and Figure III-14). The share of the population with Limited English Proficiency is 3% compared to 7% in the county (Figure III-13).

The Social Vulnerability Index (SVI) provided by the CDC— which ranks census tracts based on their ability to respond to a disaster—includes four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation. Overall, **the city is less vulnerable than neighboring cities according to the SVI** (Figure III-15).

The City of Brisbane does not have any disadvantaged communities as defined under SB 535 as, "the top 25% scoring areas from CalEnviroScreen along with other areas with high amounts of pollution and low populations (Figure III-16)."[27]

Disparities specific to the population living with a disability.

Eight percent of the population in the City of Brisbane are living with at least one disability, same as the county rate (Figure III-17). The most common disabilities in the city are ambulatory (5.1%), independent living (2.6%), and cognitive (2.6%) (Figure III-18).

Of residents with a disability or living with a household member experiencing a disability responding to the resident survey, 29% said that their home does not meet their needs or their household member's needs.

Disability

"Disability types include hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty."

Source: California Department of Housing and Community Development Guidance, 2021, page 36.

For the population 65 and over, the share of the population with an ambulatory or independent living difficulty increases (Figure III-19). As mentioned above under Transportation, San Mateo County is rapidly aging; therefore the disabled population is likely to increase as residents age.

All residents living with a disability in the City of Brisbane are employed, while the unemployment rate for residents not living with a disability is significantly low (3%) (Figure III-20).

[27] https://oehha.ca.gov/calenviroscreen/sb535

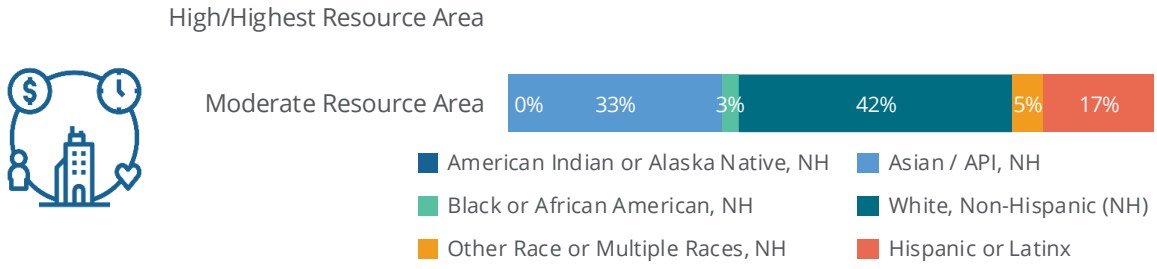
Figure C.7:

Access to Opportunity

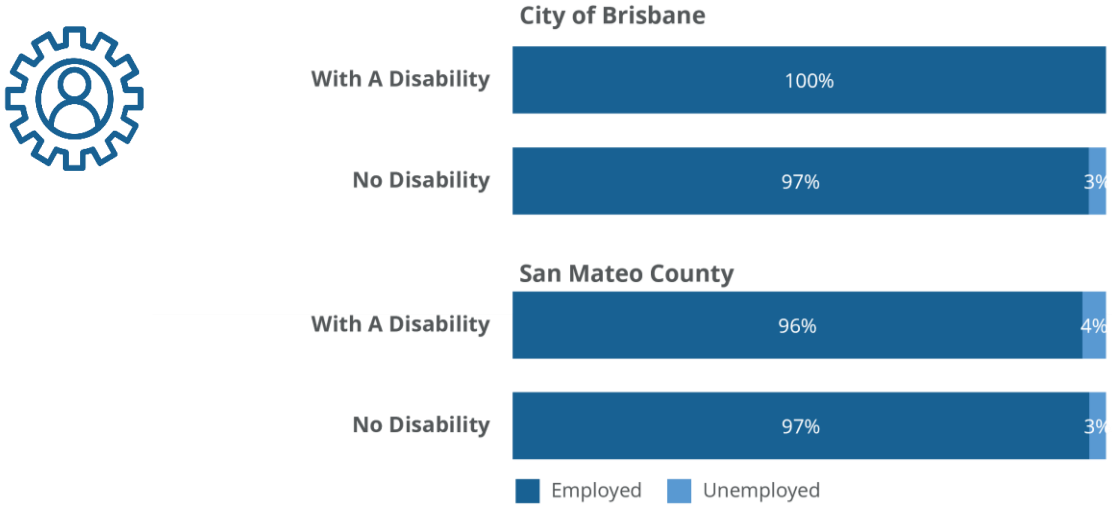
Regional Access

	City of Brisbane	San Mateo County
Jobs to Household Ratio	3.55	1.59
Unemployment Rate	5%	6%
LEP Population	3%	7%

Share of Population by Race in Resource Areas in the City of Brisbane



Employment by Disability Status



SECTION IV. Disparate Housing Needs

This section discusses disparate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

Disproportionate Housing Needs

"Disproportionate housing needs generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

Housing needs.

Since 2000, population growth in the City of Brisbane has increased at a faster rate compared with the county and Bay Area as a whole (Figure IV-1) due to the buildout of the Northeast Ridge subarea, which caused the number of homes in Brisbane to increase by 5.2% between 2010 and 2020.

Since 2015, the **amount of new housing permitted to accommodate growth has largely been priced for above moderate income households** with 55 units permitted compared to 19 units permitted for households with moderate income. Over the last five years, the city has not issued any permits for low income or very low income housing developments (Figure IV-2). The Housing Needs Data Report for the City of Brisbane indicates new construction has not kept pace with demand throughout the Bay Area, "resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness."[28]

The variety of housing types available in the city in 2020 are predominantly single family (58%) and medium or large scale multifamily (16%). From 2010 to 2020, the single family inventory increased more than multifamily due to the buildout of the last phase of the Northeast Ridge subdivision. The city has a greater share of single-family housing compared to other communities in the region.

Fifty percent of the housing inventory in the City of Brisbane was built before 1980 (Figure IV-3). As such, half of the city's units are older, lack energy efficiency, could be costly to adapt for disability accessibility, and may have deferred maintenance if households cannot afford to make improvements.

Compared to San Mateo County, the city's owner occupied housing market has a smaller share of units priced between $1 and $1.5 million—19% of units in the city fall within this price range compared to 23% in the

[28] Housing Needs Data Report: Brisbane, ABAG/MTC Staff and Baird + Driskell Community Planning, 2021.

county (Figure IV-4). Additionally, **units priced above $2 million make up a much smaller proportion of the city's housing stock compared to the county** with 2% and 19% respectively. According to the Zillow home value index[29], home prices have experienced remarkable growth in both the city and county (Figure IV-5). However, the county has seen a greater increase in home value overall; the city's home value growth is more aligned with the Bay Area.

Rents have increased at a slower pace compared to the for-sale market—however, median rents increased more rapidly from 2017 to 2019 (Figure IV-7). Rent increases have likely been dampened by the COVID-19 pandemic. Compared to the county, the **City of Brisbane has fewer rental units that rent for more than $3,000 ("luxury" units)**—19% of units in the city compared to 22% in the county (Figure IV-6).

Cost burden and severe cost burden.

Approximately 60% of renter households in the City of Brisbane are cost burdened—spending more than 30% of their gross income on housing costs—and nearly one in three are extremely cost burdened—spending more than 50% of their gross income on housing costs (Figure IV-9). Cost burdened households have less money to spend on other essentials like groceries, transportation, education, healthcare, and childcare. Extremely cost burdened households are considered at risk for homelessness.

A greater portion of households in the City of Brisbane (41%) struggle with cost burden compared to the county (37%) (Figure IV-8). Lower income households are more likely to experience housing cost burden. Nearly 80% of households earning less than 30% AMI—considered extremely low income households—are severely cost burdened, compared to only 7% of households earning more than 100% of AMI (Figure IV-10).

There are **disparities in housing cost burden in the City of Brisbane by race and ethnicity and family size**. Black or African American (85%) and non-Hispanic other race (71%) households experience the highest rates of cost burden in the city. Non-Hispanic White households (30% cost burdened) and Asian households (47%) experience the lowest cost burden (Figure IV-11).

Large family households—considered households with five or more persons—do not experience cost burden in Brisbane. However, 42% of all other household types face housing cost burden (Figure IV-12).

Overcrowding.

The vast majority of households (91%) in the City of Brisbane are not overcrowded—indicated by more than one occupant per room (Figure IV-15). However, renter households are more likely to be overcrowded with 16% of households with more than one occupant per room compared to 7% of owner households (Figure IV-16).

[29] The Zillow Home Value Index (ZHVI) reflects the typical value for owner-occupied homes between the 35th to 65th percentile range. In December 2010, the ZHVI for the City of Brisbane was $528,672. In December 2020, the ZHVI was $1,076,919.

In the resident survey, 11% of Brisbane respondents said that their house or apartment isn't big enough for their family members.

Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Twenty-nine percent of Asian households and 15% of Hispanic households experience the highest rates of overcrowding in the city (Figure IV-17). Low and moderate income households are also more likely to be overcrowded (Figure IV-18).

Substandard housing.

In the City of Brisbane, there are no renter or owner households that lack complete kitchen or plumbing facilities according to the ACS. The City conducted a survey of housing conditions that found very few homes with visible substandard exterior conditions (reference: Chapter 2, Community Characteristics).

As shown in Appendix C3, Figure 6a, Brisbane resident survey respondents reported higher rates of substandard living conditions compared to other County residents (14% of Brisbane respondents; 29% above County average). Additionally, survey respondents reported that landlords refused to make repairs despite requests to do so (14% of Brisbane respondents; 29% above County average).

Homelessness.

In 2019, 1,512 people were experiencing homelessness in the county during the One-Day Count, with 40% of people in emergency or transitional shelter while the remaining 60% were unsheltered. The majority of unsheltered people experiencing homelessness were in households without children. The majority of people in transitional housing were in households with children (Figure IV-21).

In San Mateo County, people who identify as American Indian or Alaskan Native (6% homeless, less than 1% general population), Black (13%, 2%), White (67%, 51%), and Hispanic (38%, 28%) are overrepresented in the homeless population compared to their share of the general population (Figure IV-22 and Figure IV-23). People struggling with chronic substance abuse (112 people), severe mental illness (305), and domestic violence (127) represent a substantial share of the County's homeless population in 2019 (Figure IV-24). Data on unhoused Brisbane residents is not available.

Displacement.

Seventy five percent of households in Brisbane are owner-occupied, which is a higher proportion compared to the county (60%) and the Bay Area (56%).[30] Owner households generally enjoy a greater amount of housing stability whereas renter households are more mobile (i.e., move more frequently). Households in the county were more likely to have moved in the past year compared to the households in the city (12% in the county compared to 5% in the city) (Figure IV-25 and Figure IV-26).

[30] U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

While the **City of Brisbane has no income assisted or deed-restricted housing units[31] at risk of conversion to market rate in its housing stock**, San Mateo County has 417 units at risk of conversion—8% of the total assisted housing units in the county (Figure IV-27).

Displacement Sensitive Communities

"According to the Urban Displacement Project, communities were designated sensitive if they met the following criteria:

- They currently have populations vulnerable to displacement in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined as:
  - Share of very low income residents is above 20%, 2017
  - AND
  - The tract meets two of the following criteria:
    - Share of renters is above 40%, 2017
    - Share of people of color is above 50%, 2017
    - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median, 2017
    - They or areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:
      - Percent change in rent above county median for rent increases, 2012-2017

OR

- Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap), 2017"

The resident survey conducted for this study found that 22% of respondents in the City of Brisbane have been displaced in the past five years. The top reason for displacement was *"Landlord wanted to move back in/move in family"* (29%).

According to the Urban Displacement Project, the City of Brisbane is vulnerable to displacement (Figure IV-28). Areas within the City included in the Special Flood Hazard Areas determined by the Federal Emergency Management Agency (FEMA) as having a 1% chance of flooding annually are limited to several properties within the Crocker Industrial Park, including one lot zoned for residential development (25 Park Place; Parkside Overlay PAOZ-1 district), and the Brisbane lagoon (zoned as open space/not developable)(Figure IV-31). Other than the one lot zoned for residential development at 25 Park Place, **no residential sites or sites planned to be rezoned for residential uses in the City's 2023-2031 Housing Element sites inventory are**

[31] Income assisted housing units refer to HUD, Low-Income Housing Tax Credit, USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources are not included in the data.

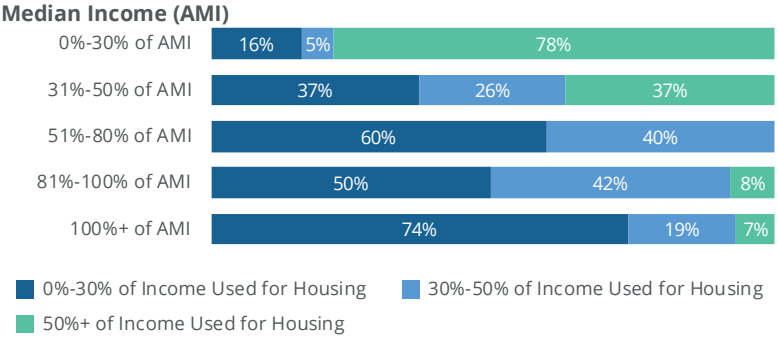
located in a mapped flood hazard area. 25 Park Place does not have realistic development potential during the current Housing Element cycle and is not identified on the City's quantified objectives for the planning period (reference: Chapter 5, Housing Plan).

Access to mortgage loans.
Disparities by race and ethnicity are also prevalent for home mortgage applications for people who apply for mortgages to purchase a home in the City of Brisbane, particularly in denial rates (Figure IV-32). **Black or African American (33% denial rate) and Hispanic (27%) households had the highest denial rates for mortgage loan** applications in 2018 and 2019. Conversely, non-Hispanic Asian (19%) and White households (21%) have the lowest denial rates during the same time.

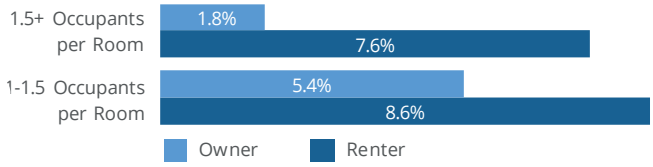
Figure C.8:

Disproportionate Housing Needs

Cost Burden, City of Brisbane, 2019



Overcrowding, City of Brisbane, 2019



Homelessness, San Mateo County, 2019

Race and Ethnicity	Share of Homeless Population	Share of Overall Population
American Indian or Alaska Native	6%	0%
Asian / API	6%	30%
Black or African American	13%	2%
White	67%	51%
Other Race or Multiple Races	8%	17%

Displacement, 2020

Assisted Units at High or Very High Risk of Displacement	City of Brisbane	San Mateo County
Number of Units	0	417
% of Assisted Units	**0%**	**8%**

Disabled household housing needs.

While new mixed-use and multi-family developments in Brisbane must meet accessibility standards set out in the Americans with Disability Act (adopted in 1990), the City's stock of 18 multi-family housing structures were not built with elevators or other accessible features, and the City has not processed permits in the past 15 years for accessibility improvements to these older multi-family structures. This aligns with the findings of the community survey (see Appendix C3, Survey, for relevant survey responses), that for the 37% of respondents living in Brisbane who had a disability, 18% reported their housing situation did not meet their accessibility needs (see Table C.1 below, and Appendix C3, Table 17). The City will address this via enhanced outreach to disabled residents and landlords regarding available grant funding to rehabilitate and retrofit existing structures for ADA compliance (see Fair Housing Action Plan).

Table C.1: Disabled Residents Top Three Accessibility Improvements Needed

Percent of Respondents with a Disability	Housing Situation Does Not Meet Needs	Grab Bars in Bedroom or Bench in Shower	Supportive Services to Maintain Housing	Wider Doorways	Reserved Accessible Parking by Entrance
37%	18%	29%	29%	29%	29%

Reference: Appendix C 3, Figure 17

Section V. Site Inventory Analysis

AB 686 requires an analysis of sites identified to meet RHNA obligations for their ability to affirmatively further fair housing. The City's sites inventory and map for the 2023-2031 RHNA is provided in Chapter 3 of the Housing Element and in Appendix B. The sites inventory table calls out realistic development capacity by income level for each site included in the inventory and AFFH considerations for each site in the inventory.

The City as a whole is considered a moderate resource area. As shown on the TCAC opportunity maps in Section III of this appendix, both existing residentially zoned sites and sites identified to be rezoned for residential in the 2023-2031 sites inventory are in close proximity to:

- High proficiency K-12 education institutions;
- High-resourced areas/positive economic outcome areas;
- Low social vulnerability;
- Good jobs proximity;
- Access to transportation; and
- Healthy places.

The City has a relatively small inventory of deed-restricted below market rate housing (25 units; see Chapter 3 of the Housing Element for more detail) located exclusively in Central Brisbane. These sites are not mapped due to their small number.

Fair housing impacts are typically analyzed at a Census tract level. The Association of Bay Area Governments (ABAG) HESS mapping tool provided to Bay Area cities and counties for the purposes of evaluating fair housing considerations in evaluating housing sites, as well as opportunity mapping provided by the State of California is provided at the tract level. However, Brisbane contains only one census tract, which makes comparison between individual sites more fine-grained.

The following analyses are conducted at the Census block level. As shown in Table C.2, the majority of RHNA capacity (94%) is projected in Block Group 2, where the Baylands subarea of the City is located. Accordingly, the block group analysis provides a general overview of comparative AFFH indicators between block groups, while a standalone evaluation of the Baylands site is provided following the block-level analysis.

Block group analysis.

Table C.2 shows the estimated number of RHNA units on sites identified in the sites inventory based on which Census block group the site is located in, along with corresponding AFFH indicators. Block groups are shown in the map in Figure C.7. In this analysis, "above the city"—shaded in light yellow—shows block groups with a rate or median that is 25% higher than the city's rate for the corresponding characteristic. "Below the city"—shown in light green—occurs when the rate or median is 25% lower than the overall city rate for that characteristic.

Block Group 1. Block group 1 is located in western Central Brisbane and has the smallest share of RHNA capacity at 11 units (0.5% of the total RHNA capacity). This block group has higher rates of poverty and cost burden than the City average, and lower shares of families with children, overcrowding, and residents of color. Other indicators are in line with the citywide averages.

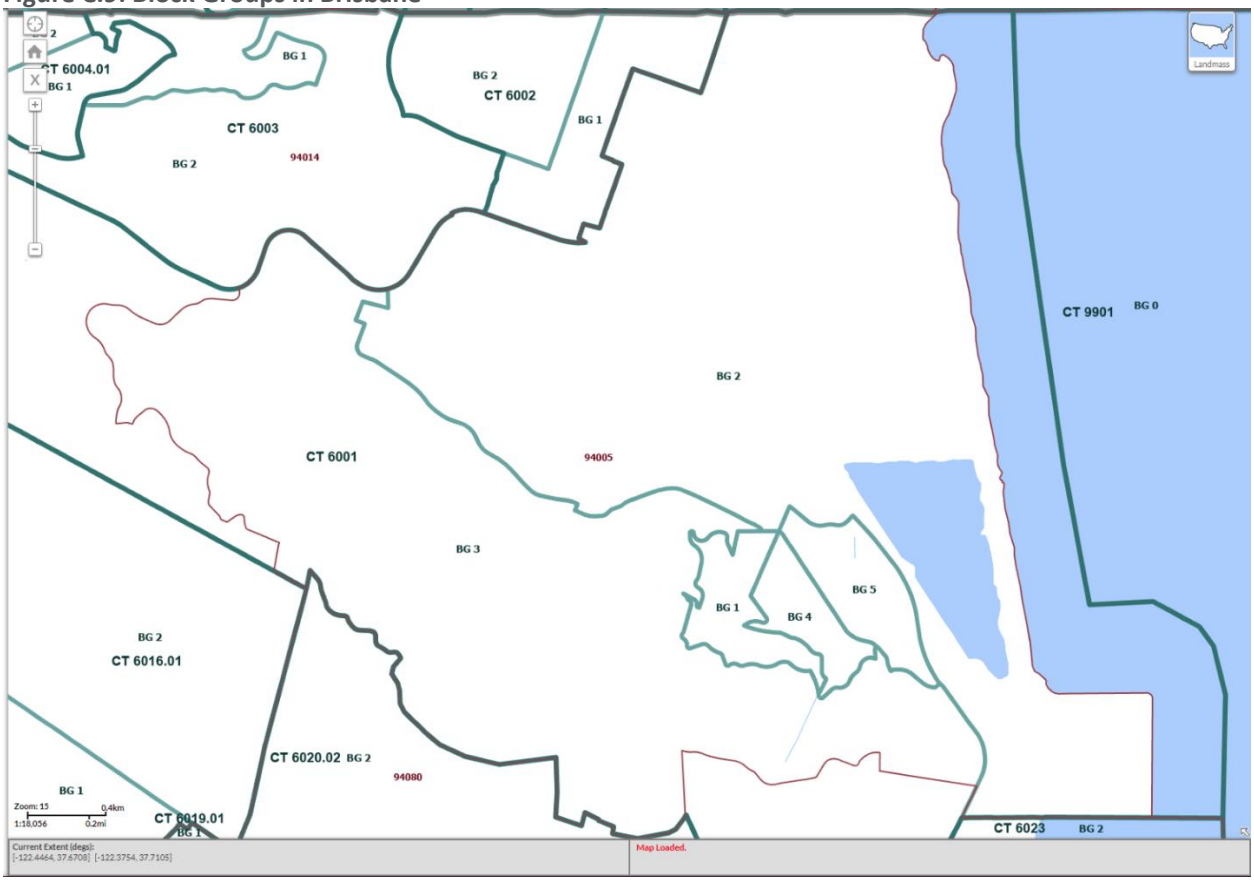
Block Group 2. Block group 2 is the largest geographic block group in the City, spanning the City's newest residential subdivision in the Northeast Ridge subarea, the Baylands subarea, Crocker Industrial Park subarea, the Parkside subarea, and Sierra Point subarea. Existing residential development in this Block group is limited to the Northeast Ridge, so current data is reflective only of the Northeast Ridge development. Block Group 2

has the highest share of RHNA capacity (94%), with significant residential development expected to occur in the Parkside and Baylands subareas.

This block group has higher rates of families with children (an expected outcome due to the unit size and bedroom mix in the Northeast Ridge subdivision), overcrowding, a higher share of residents of color, and significantly higher median household income than the respective citywide averages. Other indicators are in line with the citywide averages.

Block Group 3. Block Group 3 has the second largest share of RHNA units other than Block Group 2, but still a significantly small portion (2%) of the City's total RHNA capacity. This block group includes parts of Central Brisbane, the Brisbane Acres subarea, the southern portion of the Southwest Bayshore subarea, and unincorporated San Mateo County lands. Block Group 3 features higher rates of overcrowding and residents of color than the citywide averages, and lower rates of disability, families with children, and renter cost burden. Other indicators are in line with the citywide averages.

Figure C.9: Block Groups in Brisbane



Source: US Census; https://tigerweb.geo.census.gov/tigerweb/; Accessed 7/8/2022

Table C.2: RHNA Units by Block Group and AFFH Indicators, City of Brisbane

	Capacity (units)	Disability	Families with Children	Overcrowded Housing Units	Below Poverty Rate	Renter Cost Burden	Owner Cost Burden	Non-White Population	Median Household Income
Block Group 1	**11**	10.6%	9.2%	0.0%	9.1%	73.8%	39.4%	28.5%	$103,150
Block Group 2	**2,046**	8.6%	33.0%	8.6%	2.9%	34.6%	27.4%	82.7%	$163,516
Block Group 3	**48**	3.6%	13.0%	8.5%	2.9%	30.2%	37.4%	79.9%	$135,724
Block Group 4	**25**	3.1%	14.3%	5.0%	0.0%	37.5%	36.9%	56.8%	n/a
Block Group 5	**44**	6.6%	22.0%	0.0%	2.8%	28.6%	35.1%	49.2%	$108,583
City of Brisbane*		9.0%	19.4%	4.2%	3.4%	44.7%	35.9%	57.8%	$114,583
	Below 25%	6.8	14.6	3.2	2.6	33.5	26.9	43.5	85937
	Above 25%	11.3	24.3	5.2	4.3	55.9	44.9	72.4	143229

* Baseline Citywide data; 2016-2020 ACS

Block Group 4. Block Group 4 has the second smallest share of RHNA capacity at 25 units (1% of the total RHNA capacity). This block group geographically encompasses the core of Central Brisbane and features lower rates of disability, families with children, and poverty compared to the citywide averages, while the remaining indicators are in line with citywide averages.

Block Group 5. Block Group 5 has the third largest share of RHNA capacity at 44 units (2% of the total RHNA capacity). This block group includes the eastern portion of Central Brisbane and northern portion of the Southwest Bayshore subarea. This block group has lower rates of disability, overcrowding, and renter cost burden compared to the citywide averages, while the remaining indicators are in line with citywide averages.

Individual indicators.

In addition to the block analysis provided above, the City has analyzed the AFFH indicators relative to the household income levels for each site identified in the sites inventory aggregated by income level.

Families with children. Families with children make up 19% of households in Brisbane. All of the City's RHNA capacity for all income categories are located in a block group that features a rate higher than the City's average. Given the variety of housing units projected to be accommodated in the Baylands, it may be expected that the resulting share of households with children following buildout will more closely mirror the City's overall average.

Table C.3: Share of RHNA Units by Income and Share of Households with Children*

Note:		% Household with Children	
		Greater than Citywide rate	Less than Citywide Rate
19.4% of households in the City of Brisbane have children	Total	2,090	84
	Very Low-Income Units (<50% AMI)	304	1
	Low-Income Units (50-80% AMI)	169	2
	Moderate-Income Units (80-120% AMI)	291	0
	Above Moderate-Income Units (>120% AMI)	1,326	81
Source:	Total	96%	4%
ABAG HESS Tool and 2016-2020 American Community Survey	Very Low-Income Units (<50% AMI)	100%	<1%
	Low-Income Units (50-80% AMI)	99%	1%
	Moderate-Income Units (80-120% AMI)	100%	0%
	Above Moderate-Income Units (>120% AMI)	94%	6%

** Distribution of ADUs not included; citywide*

Overcrowded housing units. Four percent of households in Brisbane experience overcrowding compared to 7% in San Mateo County. Nearly all of the City's RHNA capacity is located in a block group with overcrowding rates higher than the average citywide rate. However, similarly to the analysis above regarding families with children, the buildout of the Baylands consistent with the pending specific plan application and variety of units contained therein will likely bring more parity between the block groups and the City average.

Table C.4: Share of RHNA Units by Income and Share of Households with Overcrowding*

Note:		% Households Overcrowded	
		Greater than Citywide rate	Less than Citywide Rate
4.2% of households in the City of Brisbane are overcrowded	Total	2,119	55
	Very Low-Income Units (<50% AMI)	305	0
	Low-Income Units (50-80% AMI)	169	2
	Moderate-Income Units (80-120% AMI)	288	3
	Above Moderate-Income Units (>120% AMI)	1,357	50
Source:	Total	97%	3%
ABAG HESS Tool and 2016-2020 American Community Survey	Very Low-Income Units (<50% AMI)	100%	0%
	Low-Income Units (50-80% AMI)	99%	1%
	Moderate-Income Units (80-120% AMI)	99%	1%
	Above Moderate-Income Units (>120% AMI)	96%	4%

** Distribution of ADUs not included; citywide*

Poverty rate. The overwhelming majority (99%) of RHNA capacity is located in block groups with poverty rates that are less than the citywide rate.

Table C.5: Share of RHNA Units by Income and Share of People Below the Poverty Line*

Note:		% People below Poverty Line	
		Greater than Citywide rate	Less than Citywide Rate
3.4 % of the population in the City of Brisbane is below the poverty line	Total	11	2,163
	Very Low-Income Units (<50% AMI)	0	305
	Low-Income Units (50-80% AMI)	0	171
	Moderate-Income Units (80-120% AMI)	0	291
	Above Moderate-Income Units (>120% AMI)	11	1,396
Source:	Total	1%	99%
ABAG HESS Tool and 2016-2020 American Community Survey	Very Low-Income Units (<50% AMI)	0%	100%
	Low-Income Units (50-80% AMI)	0%	100%
	Moderate-Income Units (80-120% AMI)	0%	100%
	Above Moderate-Income Units (>120% AMI)	1%	99%

** Distribution of ADUs not included; citywide*

Renter and owner cost burden. Renter cost burden is higher than owner cost burden in the City of Brisbane and San Mateo County. The majority (95%) of RHNA capacity at all income levels is located in block groups with renter cost burden that exceeds the citywide rate.

Table C.6: Share of RHNA Units by Income and Share of Cost Burdened Households (Rent)*

Note:		% Households Cost Burdened (R)	
		Greater than Citywide rate	Less than Citywide Rate
44.7% of households in the City of Brisbane are cost burdened by rental expenses	Total	2,057	117
	Very Low-Income Units (<50% AMI)	304	1
	Low-Income Units (50-80% AMI)	167	4
	Moderate-Income Units (80-120% AMI)	288	3
	Above Moderate-Income Units (>120% AMI)	1,298	109
Source:	Total	95%	5%
ABAG HESS Tool and 2016-2020 American Community Survey	Very Low-Income Units (<50% AMI)	100%	<1%
	Low-Income Units (50-80% AMI)	98%	2%
	Moderate-Income Units (80-120% AMI)	99%	1%
	Above Moderate-Income Units (>120% AMI)	92%	8%

** Distribution of ADUs not included; citywide*

Table C.7: Share of RHNA Units by Income and Share of Cost Burdened Households (Own)*

Note:		% Households Cost Burdened (0)	
		Greater than Citywide rate	Less than Citywide Rate
35.9% of households in the City of Brisbane are cost burdened by ownership expenses	Total	2,082	92
	Very Low-Income Units (<50% AMI)	305	0
	Low-Income Units (50-80% AMI)	171	2
	Moderate-Income Units (80-120% AMI)	288	3
	Above Moderate-Income Units (>120% AMI)	1,298	87
Source:	Total	96%	4%
ABAG HESS Tool and 2016-2020 American Community Survey	Very Low-Income Units (<50% AMI)	100%	0%
	Low-Income Units (50-80% AMI)	99%	1%
	Moderate-Income Units (80-120% AMI)	99%	1%
	Above Moderate-Income Units (>120% AMI)	94%	6%

** Distribution of ADUs not included; citywide*

Non-White population. The City of Brisbane has a non-White population of 58% compared to 61% countywide. The majority (96%) of RHNA capacity at all income levels is located in block groups with a higher share of residents of color compared to the Citywide rate.

Table C.8: Share of RHNA Units by Income and Share of People of Color*

Note:		% People of Color	
		Greater than Citywide rate	Less than Citywide Rate
57.8% of the population in the City of Brisbane is a Person of Color	Total	2,094	80
	Very Low-Income Units (<50% AMI)	304	1
	Low-Income Units (50-80% AMI)	167	4
	Moderate-Income Units (80-120% AMI)	288	3
	Above Moderate-Income Units (>120% AMI)	1,335	72
Source:	Total	96%	4%
ABAG HESS Tool and 2016-2020 American Community Survey	Very Low-Income Units (<50% AMI)	100%	<1%
	Low-Income Units (50-80% AMI)	98%	2%
	Moderate-Income Units (80-120% AMI)	99%	1%
	Above Moderate-Income Units (>120% AMI)	95%	5%

** Distribution of ADUs not included; citywide*

Disability. The majority of RHNA capacity (99%) is located in block groups with a disability rate that is less than the citywide average.

Table C.9: Share of RHNA Units by Income and Share of People with a Disability*

Note:		% People with a Disability	
		Greater than Citywide rate	Less than Citywide Rate
9% of the population in the City of Brisbane has a disability	Total	11	2,163
	Very Low-Income Units (<50% AMI)	0	305
	Low-Income Units (50-80% AMI)	0	171
	Moderate-Income Units (80-120% AMI)	0	291
	Above Moderate-Income Units (>120% AMI)	11	1,396
Source:	Total	1%	99%
ABAG HESS Tool and 2016-2020 American Community Survey	Very Low-Income Units (<50% AMI)	0%	100%
	Low-Income Units (50-80% AMI)	0%	100%
	Moderate-Income Units (80-120% AMI)	0%	100%
	Above Moderate-Income Units (>120% AMI)	1%	99%

** Distribution of ADUs not included; citywide*

Considerations unique to the Baylands site.

The Baylands site is the largest site, both in terms of land area and realistic development capacity, on the City's sites inventory. The City has analyzed and addressed potential AFFH challenges for the Baylands site, particularly its previous use as a landfill and railyard requiring remediation and the relative academic performance of the three elementary and high school districts serving the City which are analyzed below in more detail.

The Baylands Specific Plan (BSP), currently under review by the City, calls for 2,200 new residential units, 7 million square feet of commercial development, high quality transit access via Caltrain and San Francisco's MUNI light rail, and new passive and active recreation facilities. The City will complete CEQA review and adopt the Specific Plan before January 31, 2026.

The BSP identifies a wide range of housing types, including single-family homes, duplexes, townhomes, low-rise, mid-rise, and high-rise multi-family development that could accommodate a similarly wide-ranging household types and incomes. The BSP also proposes 130 acres of active and passive recreation areas via a combination of parks, plazas, preserves, and pathways, and expansion and improvement of the Bayshore Caltrain station with connections north to San Francisco and south to the Peninsula. The Baylands residential neighborhoods would also be in proximity to Muni light rail service in neighboring San Francisco. Given the scale of development, the Baylands is the best location in the City for affordable and special needs housing, with opportunities for the City to partner with the developer and/or non-profit housing developers to develop high-quality 100% and mixed-income housing and ensure that new housing is accessible to persons with disabilities, particularly in neighborhoods adjacent to the Bayshore Caltrain station.

Site Remediation

The Baylands site is subject to remediation under auspices of the California Department of Toxic Substances Control (DTSC) and Regional Water Quality Control Board (RWCQB). A Remedial Action Plan (RAP) was approved by DTSC in 2021 for a portion of the residentially designated site known as Operating Unit 1. The RWQCB is currently considering a draft RAP for the other portion of the residentially designated site known as Operating Unit 2. The RAPs outline the various alternative approaches to remediation to ensure the health of all users of the site and the preferred approach. The approved DTSC RAP and draft RWQCB RAP meet the

requirements of the City's voter-approved Measure JJ (approved by the voters in 2018) to require the highest level of remediation possible to allow at-grade residential, educational, and recreational uses. Implementation of the approved RAPs will dramatically increase the City's environmental scores and ensure the long-term health and safety of future Baylands residents and residents in proximity to the Baylands in both Brisbane and the City of San Francisco.

Educational Opportunity

As evaluated in detail in Attachment C.2 to this appendix, despite being located in the Brisbane City limits, the Baylands site is located in the Bayshore Elementary School District rather than the Brisbane School District. The site is also served by the Jefferson Union High School District. The TCAC educational opportunity map shown in Figure III-1 (Attachment C.2) generally ranks educational opportunity in Brisbane toward the middle end of the scale (ranging from 0.25-0.50 on a scale from 0-1).

The Baylands development poses a unique opportunity for the potential construction of new school and community facilities and significant improvement of the City's educational outcomes and opportunity for all three school districts. The City has a strong interest in providing school facilities in the Baylands and hired Capitol PFG and Ryland School Business Consulting to evaluate options to best serve the educational needs of both future and current students. Their findings of a 2020 report[32] indicate that anticipated student generation rates will trigger a need for a new elementary school facility considering the capacity constraints of existing facilities in the Bayshore Elementary School District. While the Jefferson Union High School District technically has adequate capacity for high school student generation, the report finds construction of a new high school in the Baylands site to be feasible.

[32] What School Districts are in the Baylands? | City of Brisbane (brisbaneca.org)

Appendix C.1: Maps and Data Tables

The maps and data tables contained in this attachment correspond to the sections of Appendix C.

SECTION I. Fair Housing Enforcement and Outreach Capacity

Figure I-1.
Fair Housing Assistance Organizations, San Mateo County

Name	Service Area	Address	Phone	Website
Project Sentinel	Northern California	1490 El Camino Real, Santa Clara, CA 95050	(800) 339-6043	https://www.housing.org/
Legal Aid Society of San Mateo County	San Mateo County	330 Twin Dolphin Drive, Suite 123, Redwood City, CA 94065	(650) 558-0915	https://www.legalaidsmc.org/housing-resources
Community Legal Services of East Palo Alto	East Palo Alto, Menlo Park, Burlingame, Mountain View, Redwood City, and San Francisco	1861 Bay Road, East Palo Alto, CA 94303	(650)-326-6440	https://clsepa.org/services/#housing

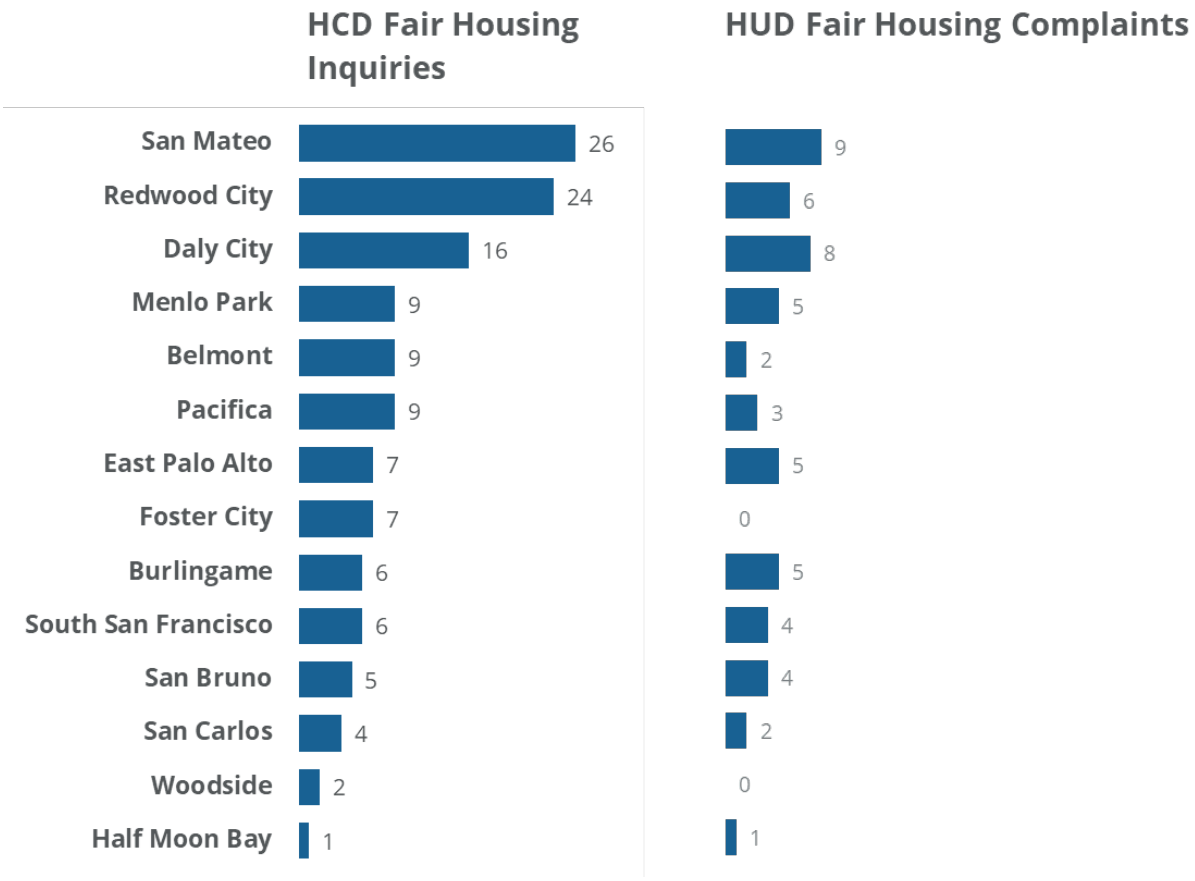
Source: Organization Websites

Figure I-2.
Fair Housing Complaints Filed with HUD by Basis, San Mateo County, 2017-2021

Source: HUD

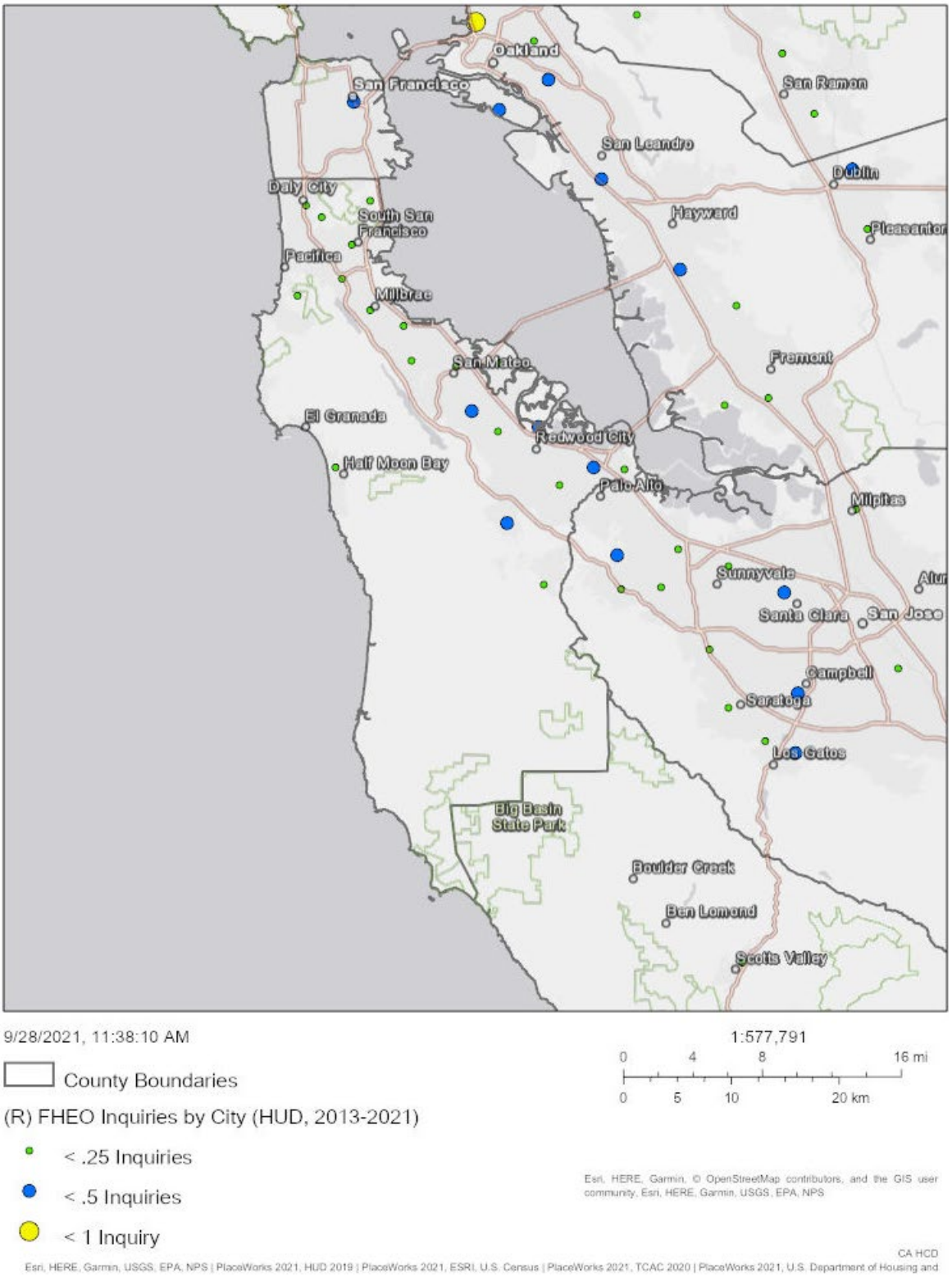
	2017	2018	2019	2020	2021	2017-2021 Total Cases	2017-2021 Total % of Total
Disability	8	9	3	9	3	32	56%
Race	3	5	2	1		11	19%
Familial Status	4	3			1	8	14%
National Origin	2				1	3	5%
Religion		1		1		2	4%
Sex					1	1	2%
Total cases	17	18	5	11	6	57	100%

Figure I-3.
HCD Fair Housing Inquiries (2013- 2021) and HUD Fair Housing Complaints (2017- 2021)



Source: Organization Websites

Figure I-4.
FHEO Inquiries by City to HCD, San Mateo County, 2013-2021



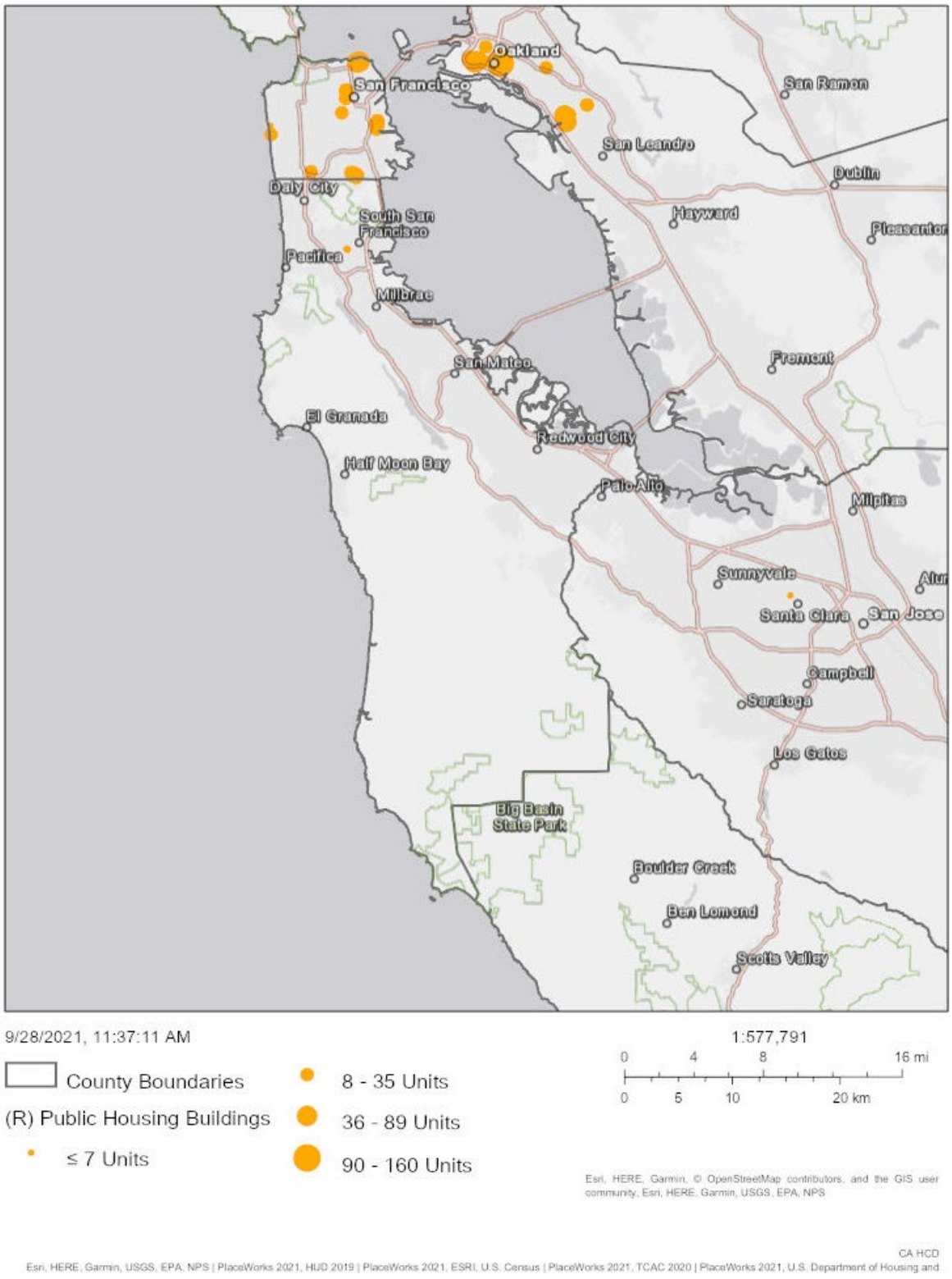
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-5.
HCD Fair Housing Inquiries by Bias, January 2013-March 2021

Jurisdiction	Disability	Race	Familial Status	National Origin	Religion	Sex	Color	None Cited	Total
Atherton	0	0	0	0	0	0	0	0	0
Belmont	2	0	1	0	0	0	0	6	9
Brisbane	0	0	0	0	0	0	0	0	0
Burlingame	3	0	2	0	0	0	0	1	6
Colma	0	0	0	0	0	0	0	0	0
Daly City	1	2	1	3	0	0	0	9	16
East Palo Alto	1	1	0	0	0	0	0	5	7
Foster City	4	0	0	0	0	0	0	3	7
Half Moon Bay	0	0	0	0	0	0	0	1	1
Hillsborough	0	0	0	0	0	0	0	0	0
Menlo Park	3	0	0	0	0	1	0	5	9
Millbrae	0	0	0	0	0	0	0	0	0
Pacifica	3	0	0	1	0	1	0	4	9
Portola Valley	0	0	0	0	0	0	0	0	0
Redwood City	5	1	1	1	0	1	0	15	24
San Bruno	0	0	0	0	0	0	0	5	5
San Carlos	1	0	1	0	0	0	0	2	4
San Mateo	4	2	2	2	0	0	0	16	26
South San Francisco	0	0	0	1	0	0	0	5	6
Woodside	0	0	0	0	0	0	0	2	2

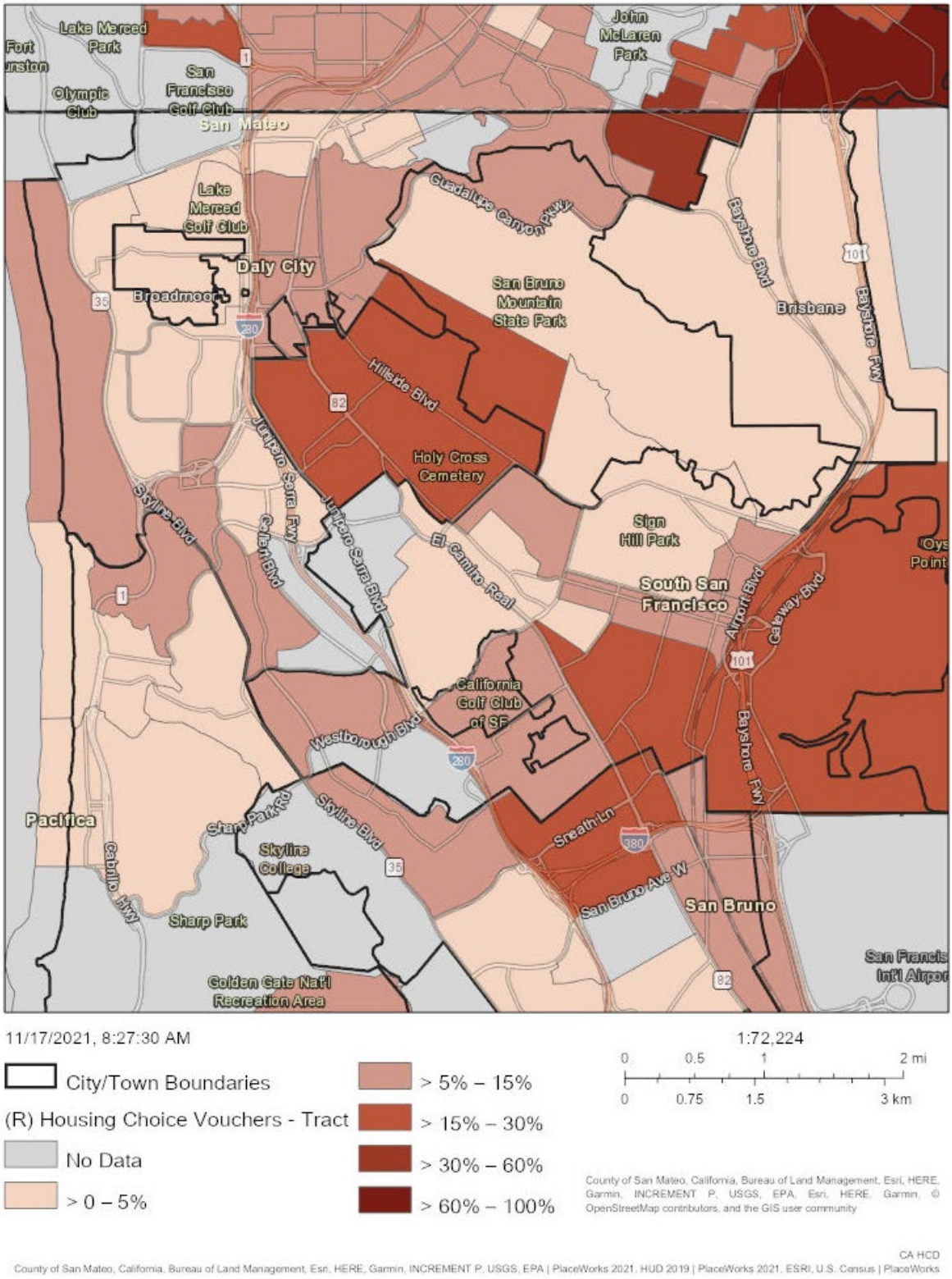
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-6.
Public Housing Buildings, San Mateo County



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure I-7.
Housing Choice Vouchers by Census Tract

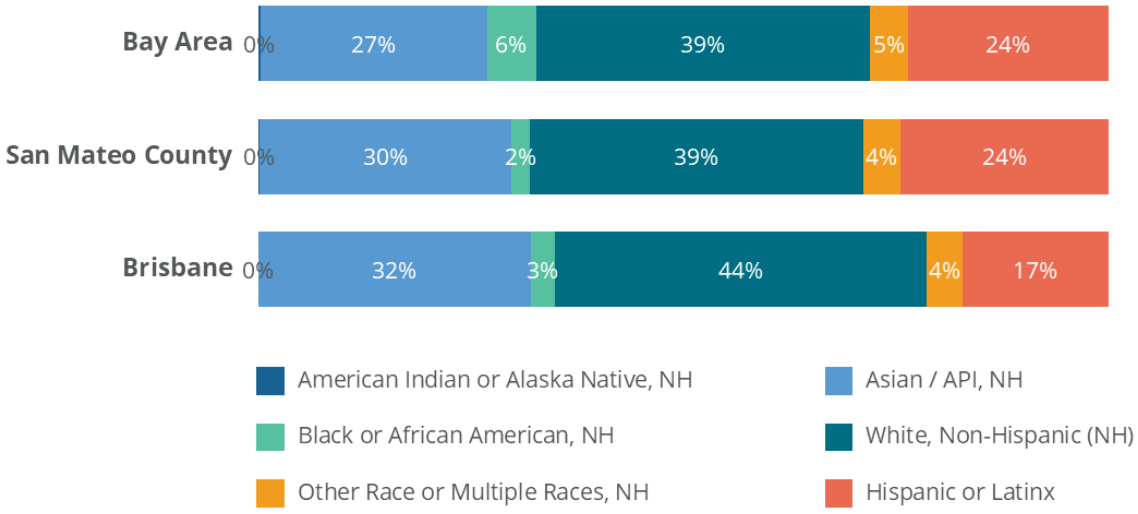


Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION II. Integration and Segregation

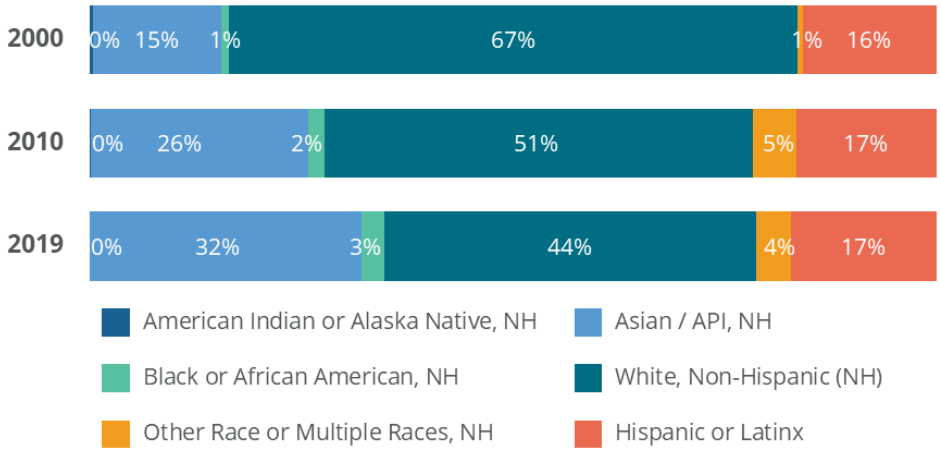
Race and ethnicity.

Figure II-1.
Population by Race and Ethnicity, 2019



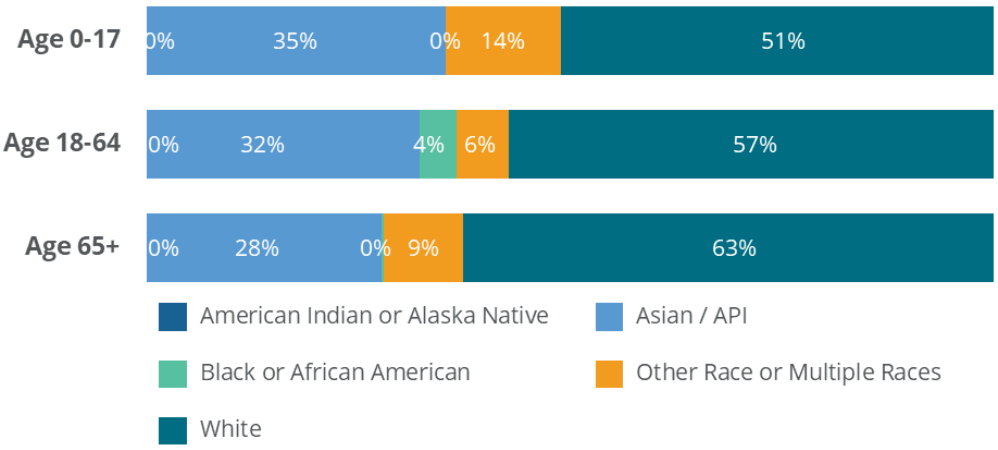
Source: ABAG Housing Needs Data Workbook

Figure II-2.
Population by Race and Ethnicity, City of Brisbane, 2000-2019



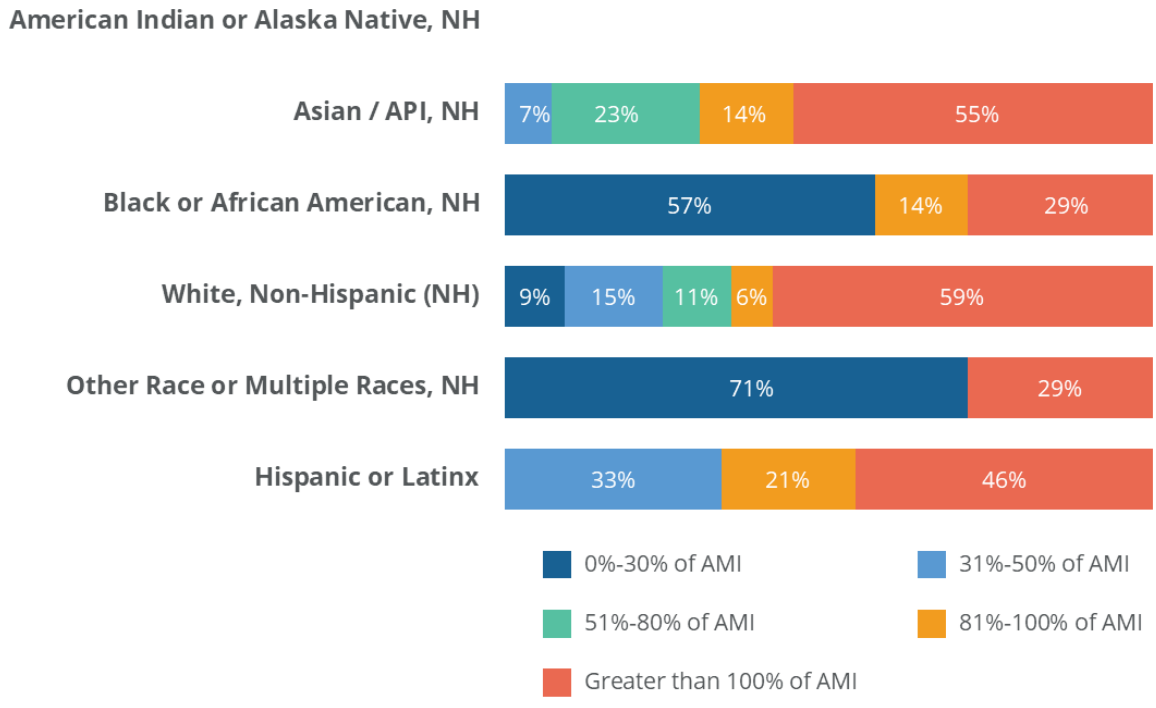
Source: ABAG Housing Needs Data Workbook

Figure II-3.
Senior and Youth Population by Race, City of Brisbane, 2000-2019



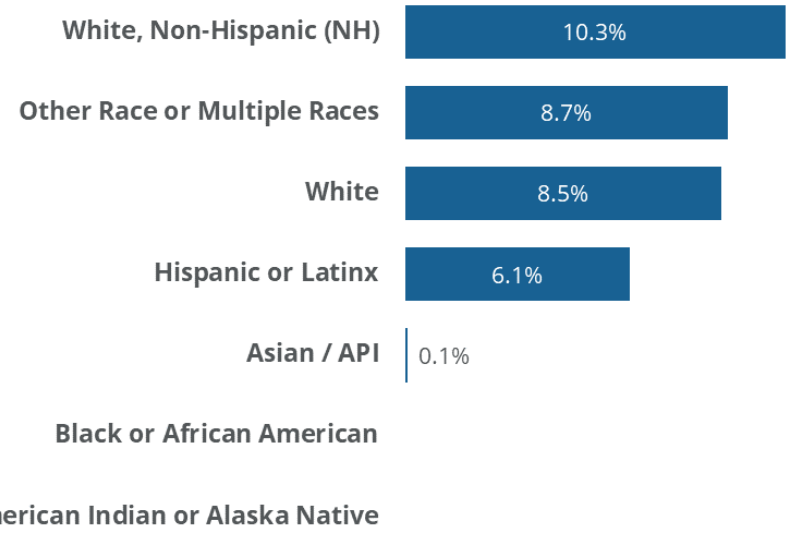
Source: ABAG Housing Needs Data Workbook

Figure II-4.
Area Median Income by Race and Ethnicity, City of Brisbane, 2019



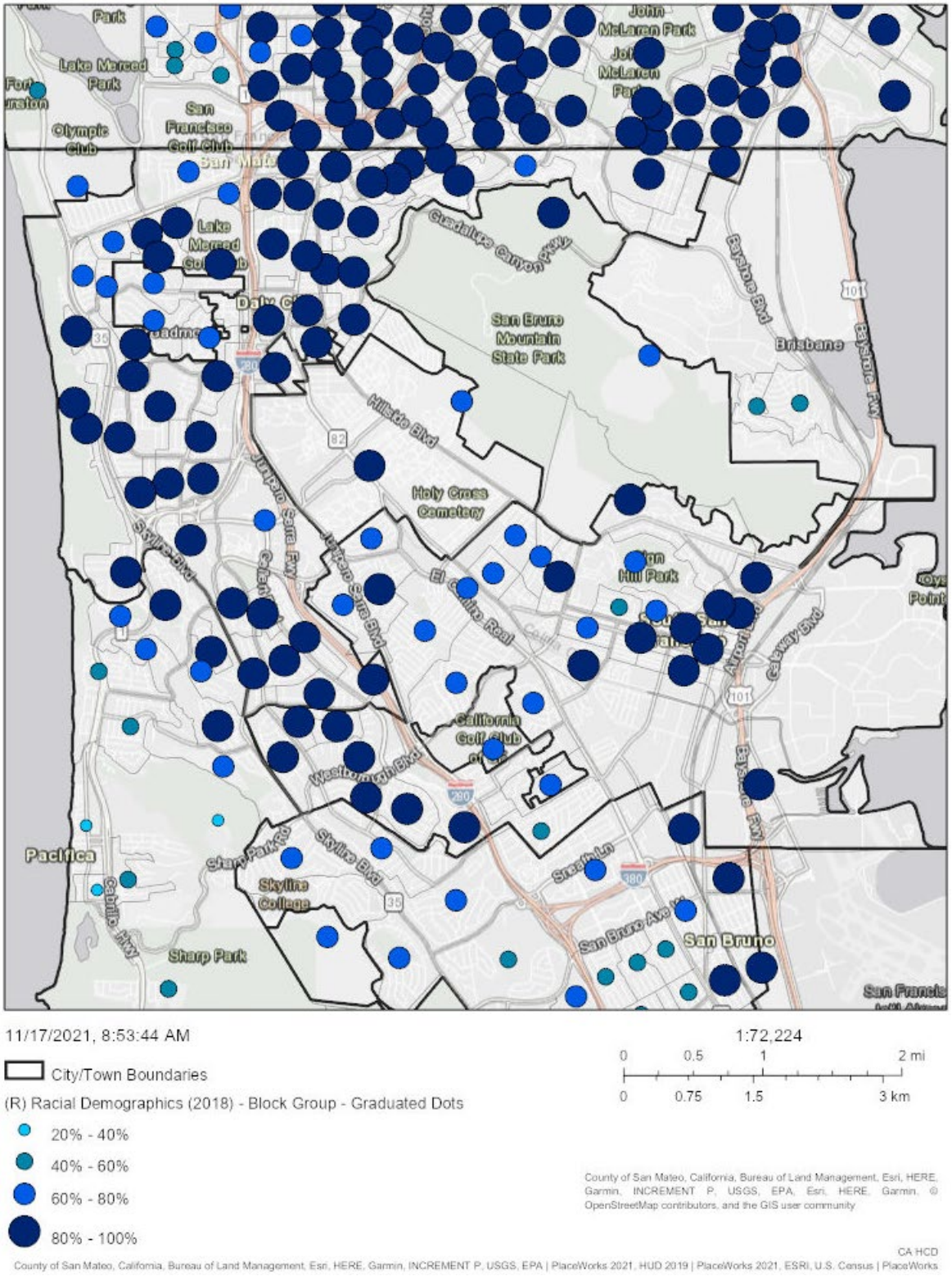
Source: ABAG Housing Needs Data Workbook

Figure II-5.
Poverty Rate by Race and Ethnicity, City of Brisbane, 2019



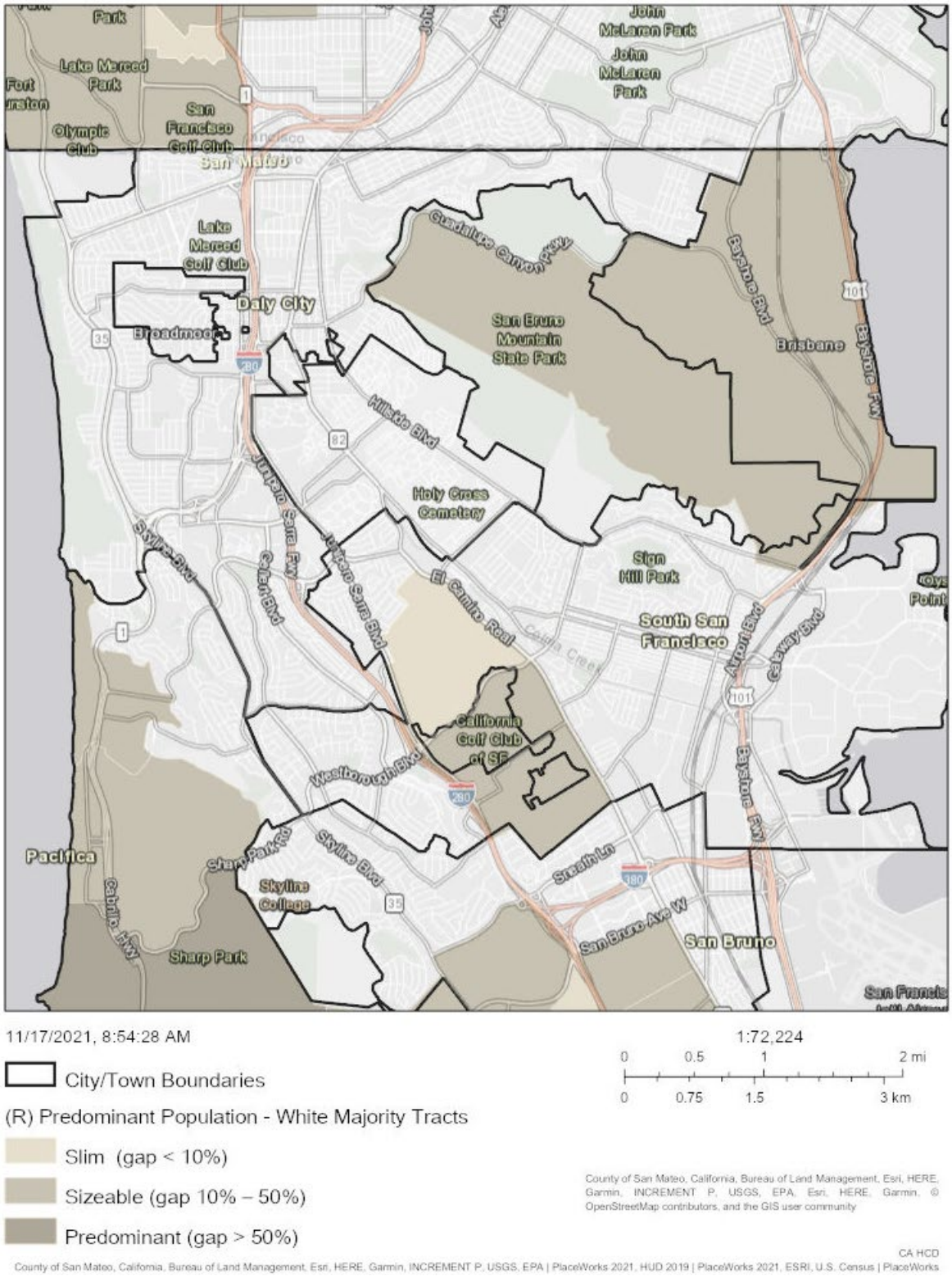
Source: ABAG Housing Needs Data Workbook

Figure II-6.
% Non-White Population by Census Block Groups, 2018



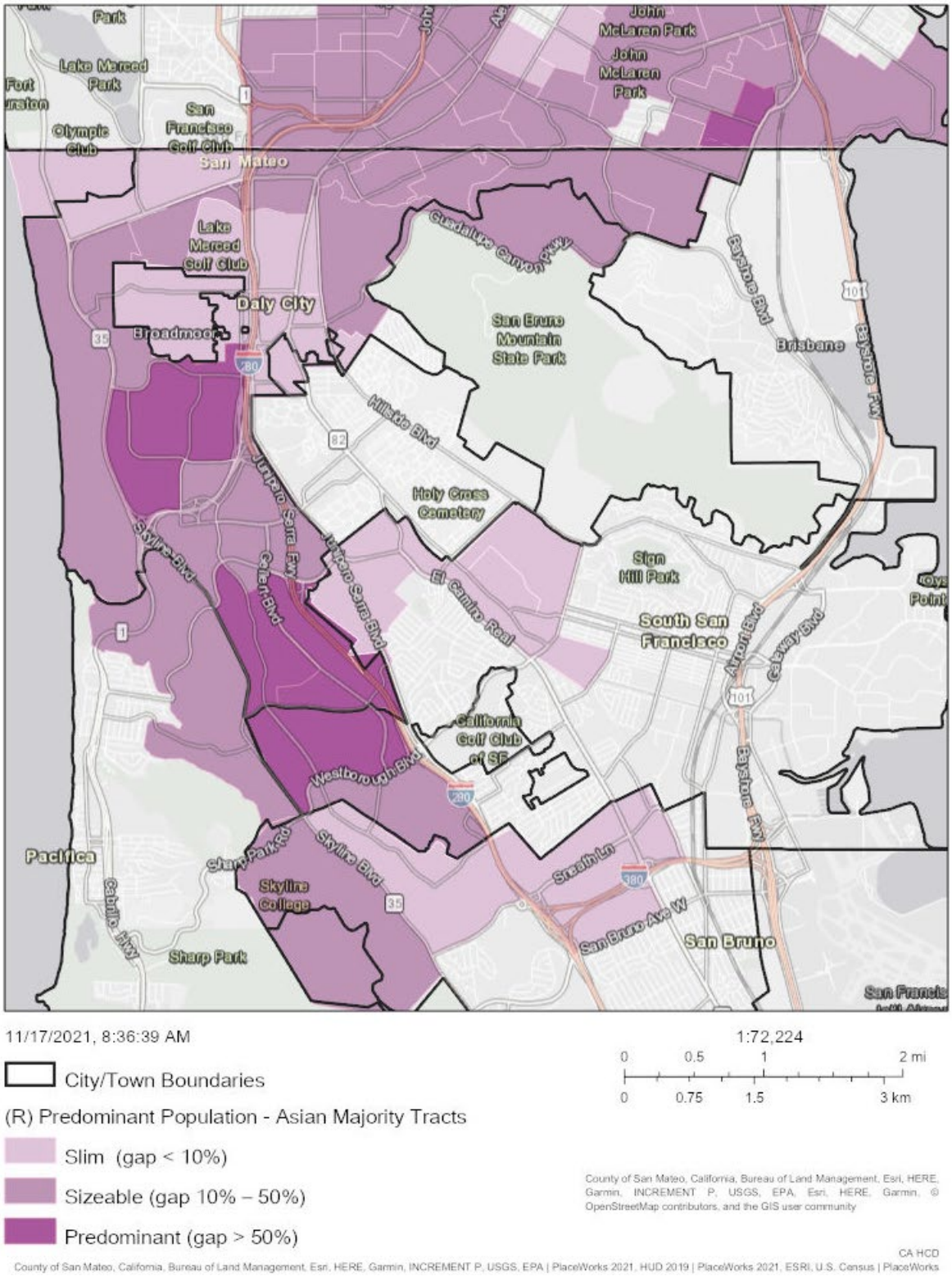
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-7.
White Majority Census Tracts



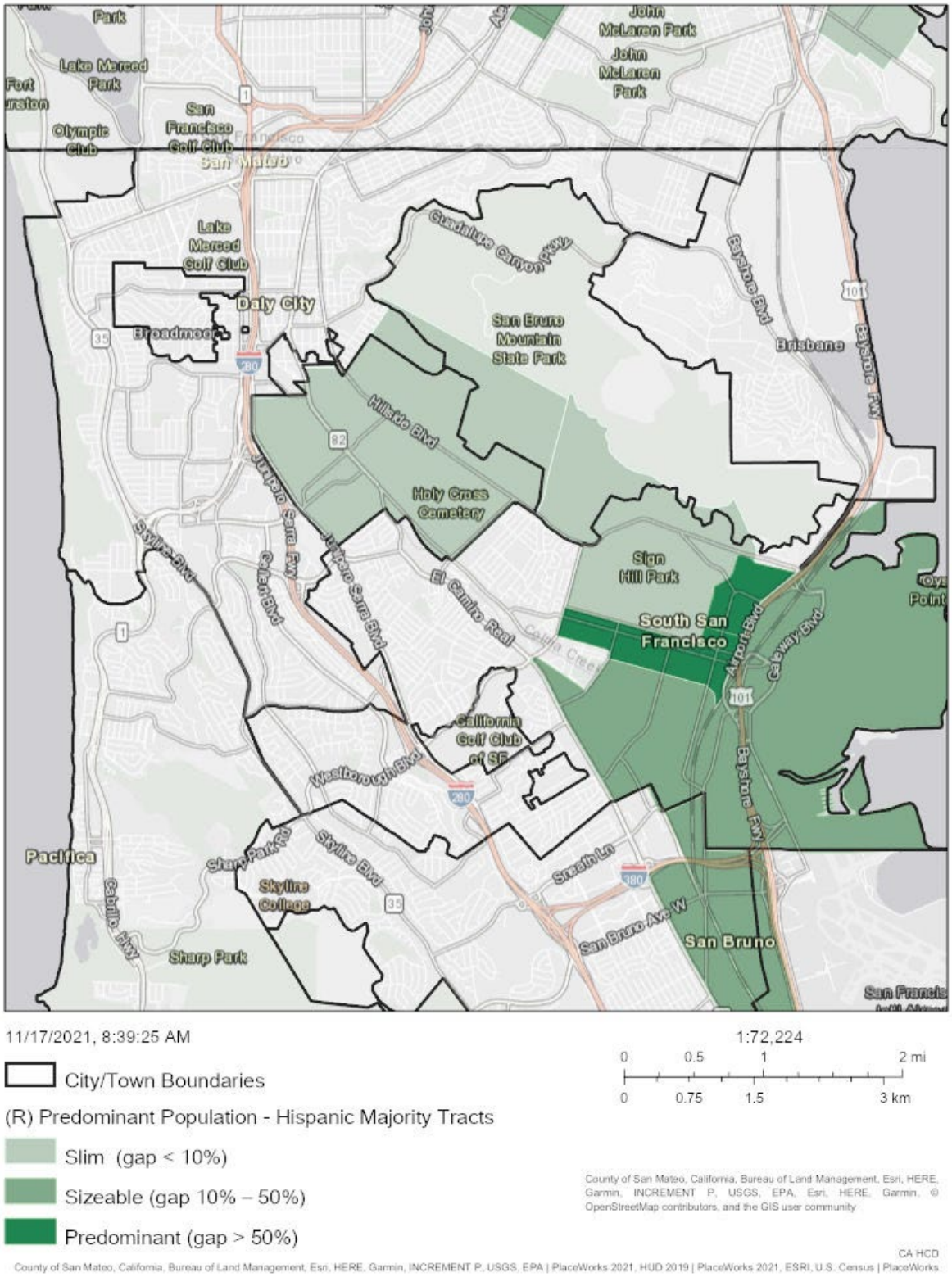
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-8.
Asian Majority Census Tracts



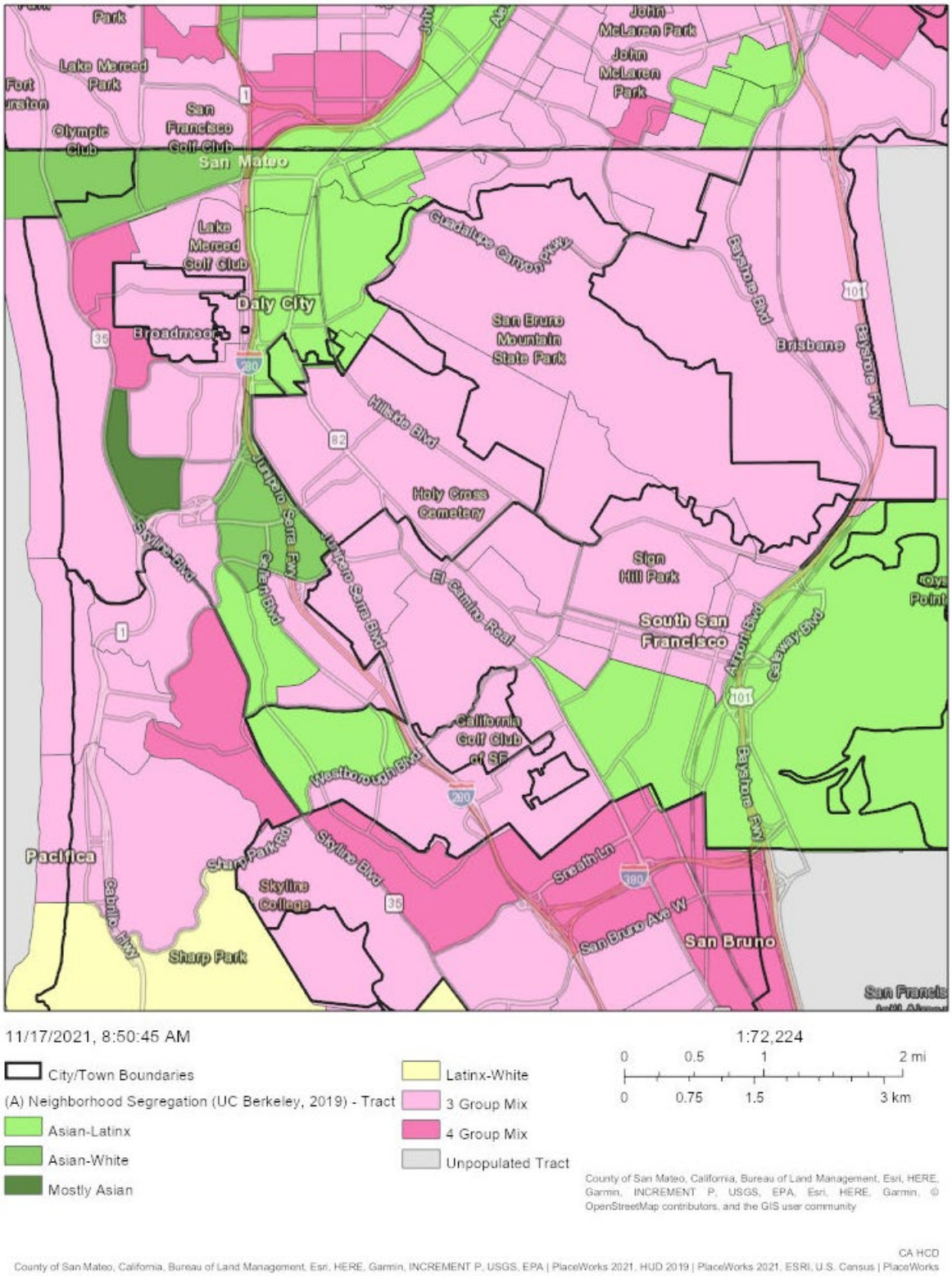
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-9.
Hispanic Majority Census Tracts



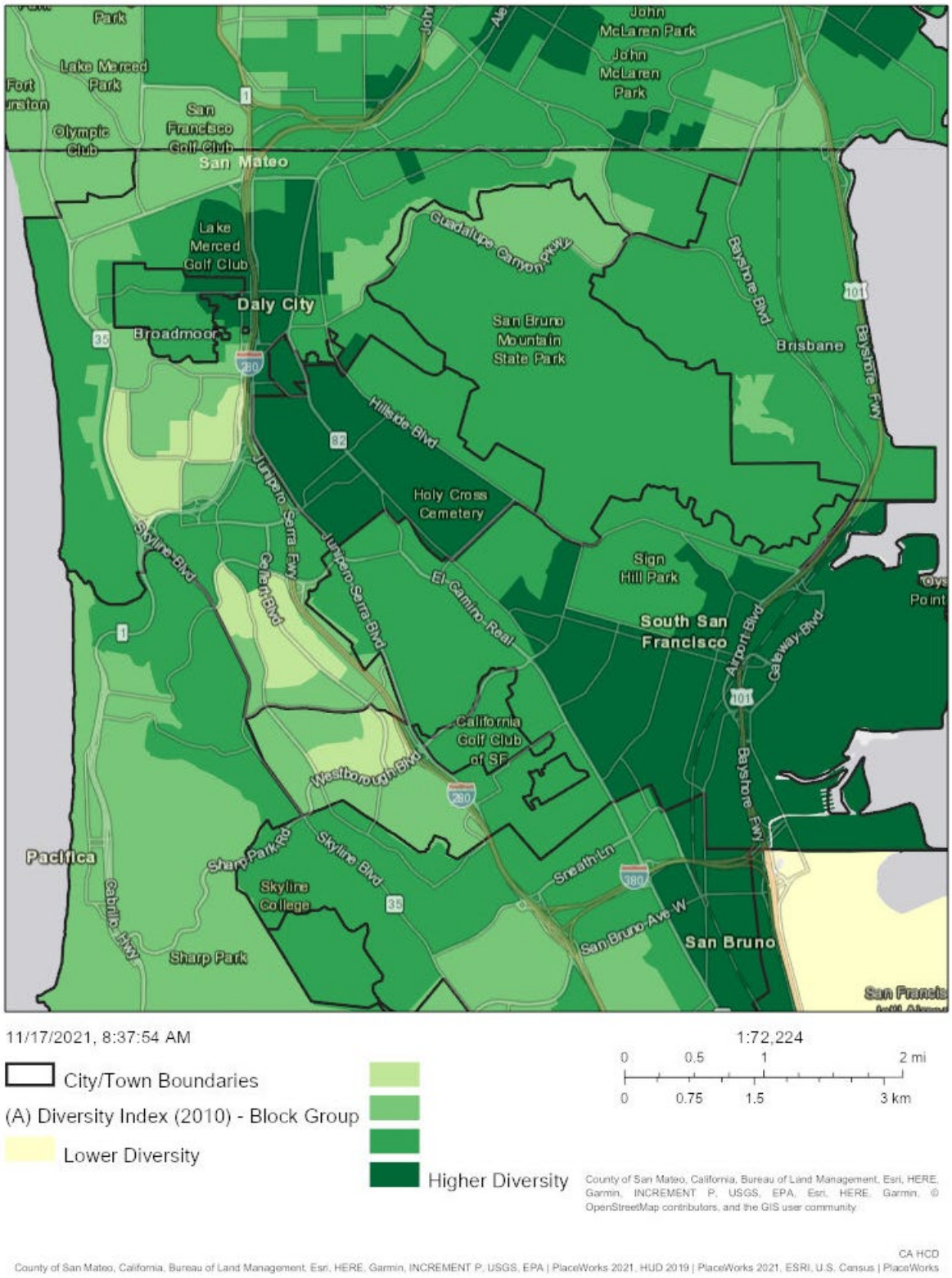
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-10.
Neighborhood Segregation by Census Tract, 2019



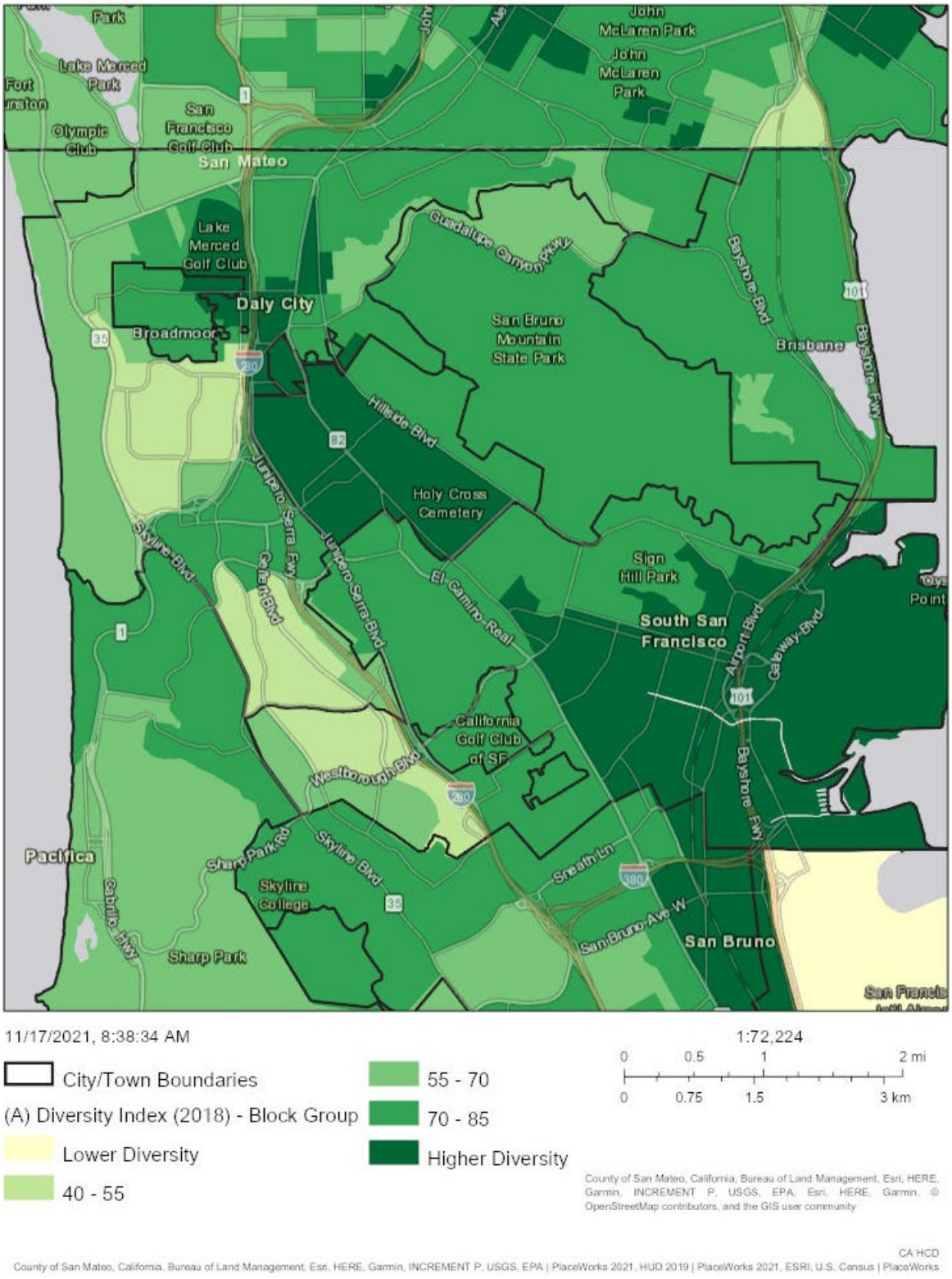
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-11.
Diversity Index by Block Group, 2010



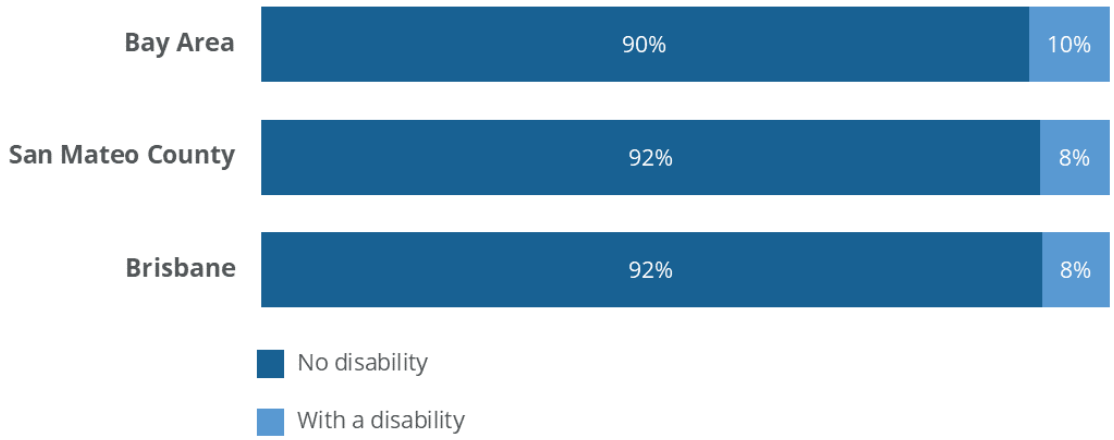
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-12.
Diversity Index by Block Group, 2018



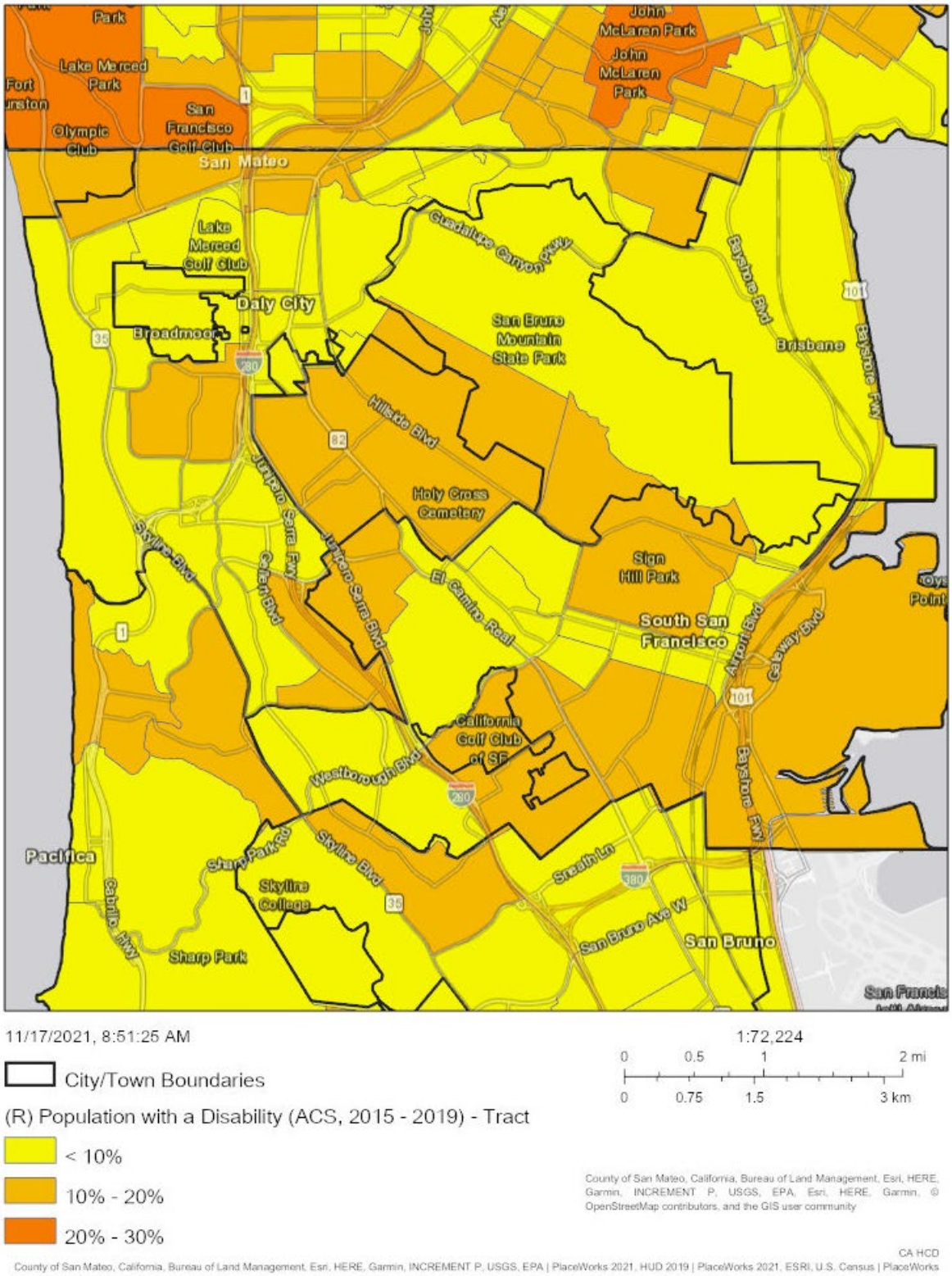
Source: California Department of Housing and Community Development AFFH Data Viewer

Disability status.
Figure II-13.
Share of Population by Disability Status, 2019



Source: ABAG Housing Needs Data Workbook

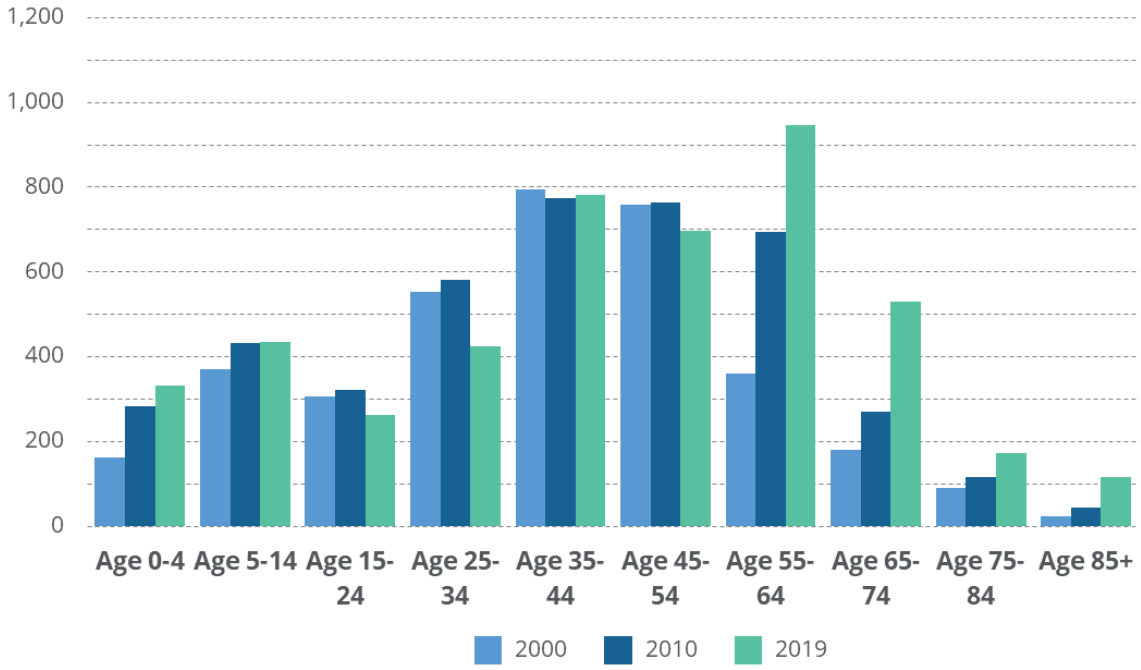
Figure II-14.
% of Population with a Disability by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

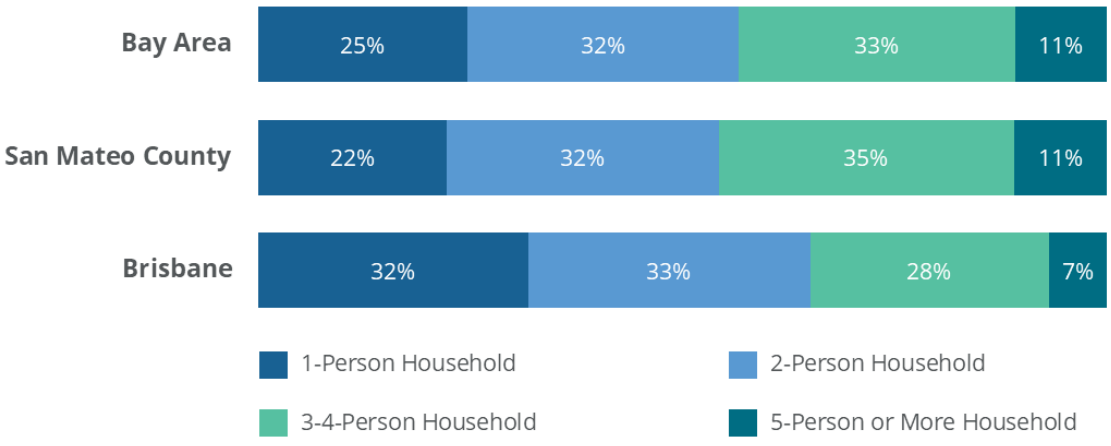
Familial status.

Figure II-15.
Age Distribution, City of Brisbane, 2000-2019



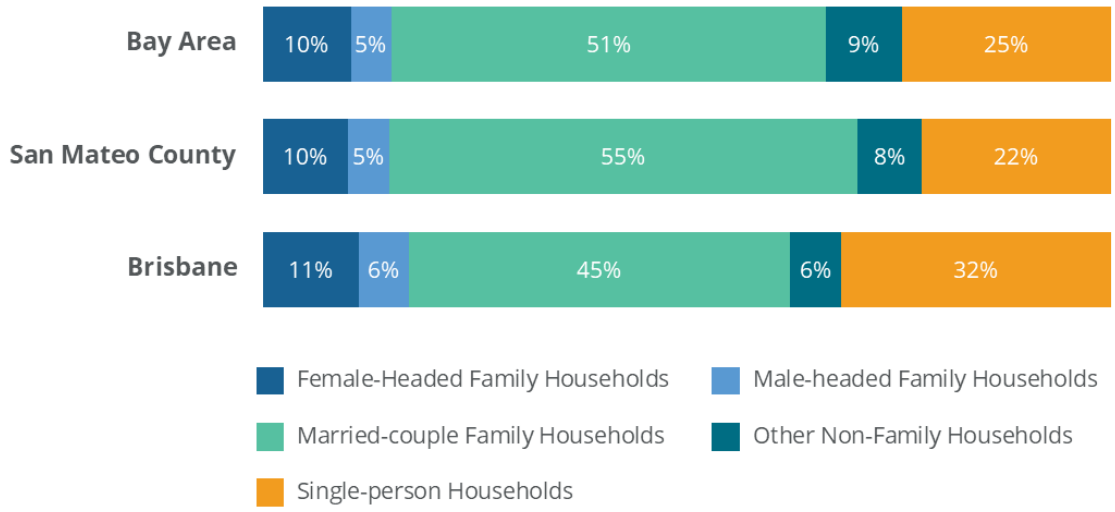
Source: ABAG Housing Needs Data Workbook

Figure II-16.
Share of Households by Size, 2019



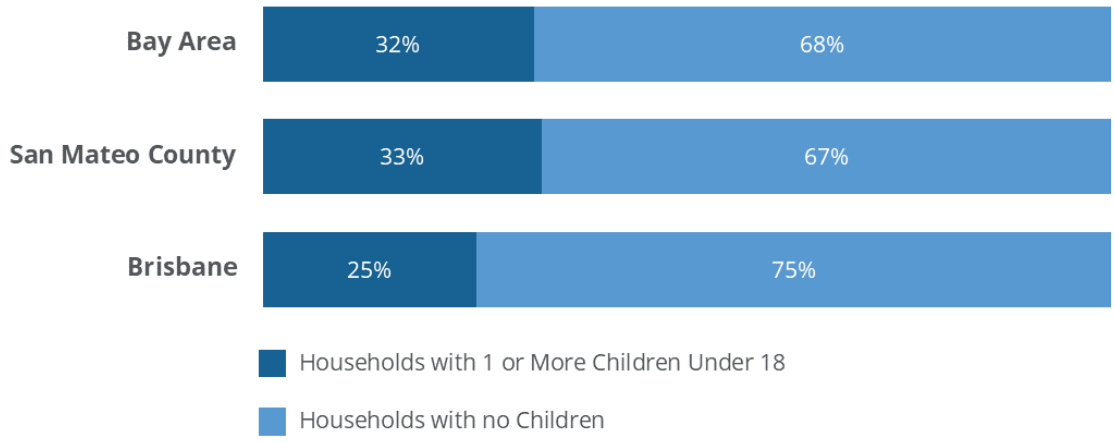
Source: ABAG Housing Needs Data Workbook

Figure II-17.
Share of Households by Type, 2019



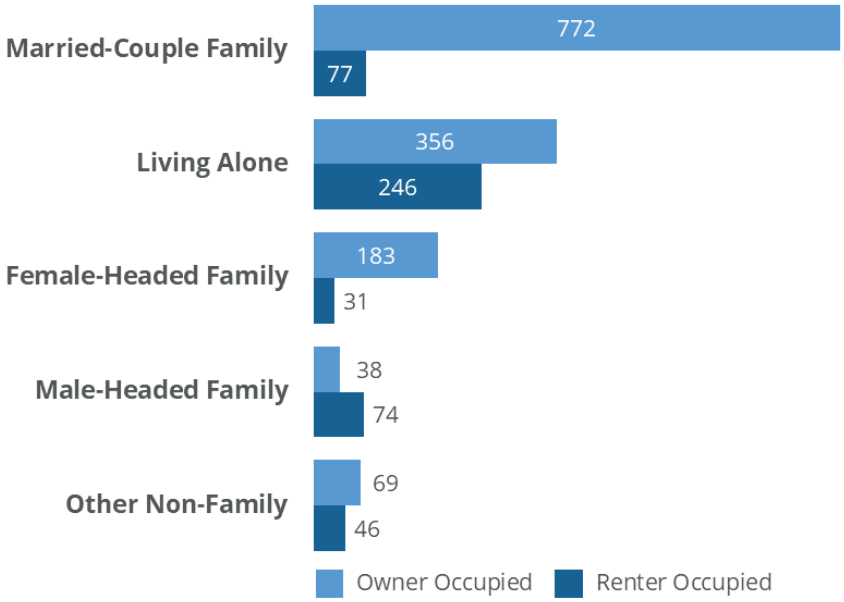
Source: ABAG Housing Needs Data Workbook

Figure II-18.
Share of Households by Presence of Children (Less than 18 years old), 2019



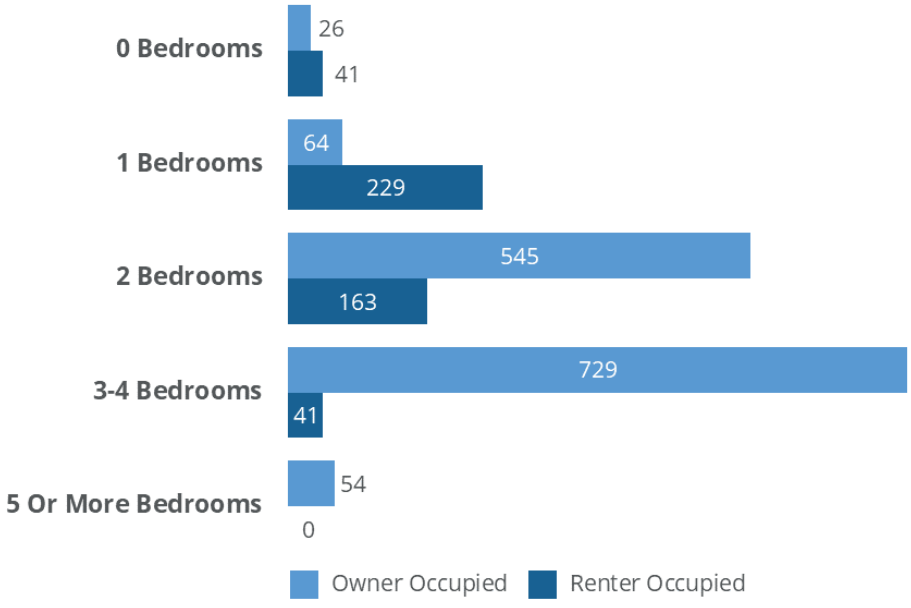
Source: ABAG Housing Needs Data Workbook

Figure II-19.
Housing Type by Tenure, City of Brisbane, 2019



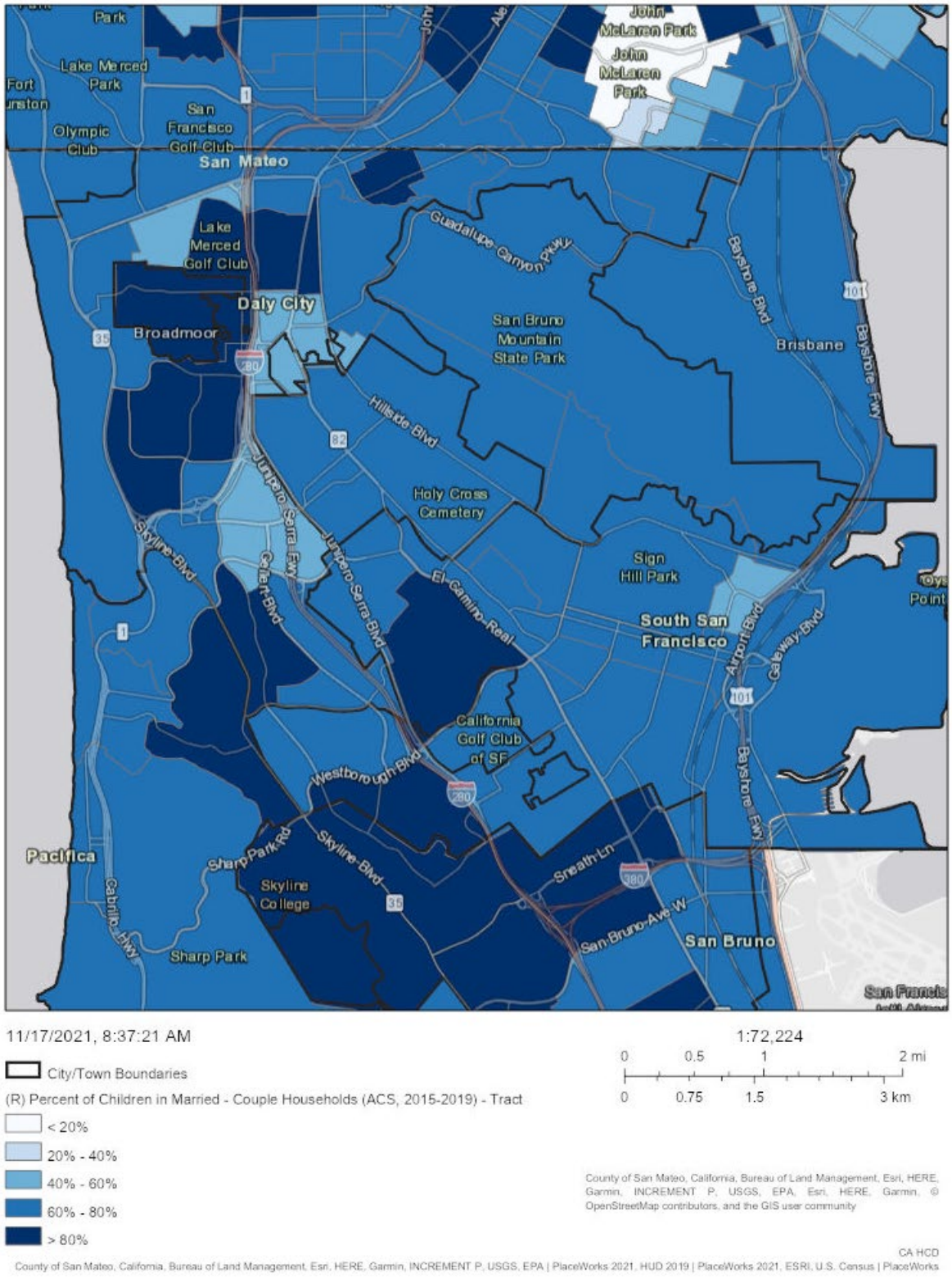
Source: ABAG Housing Needs Data Workbook

Figure II-20.
Housing Units by Number of Bedrooms and Tenure, City of Brisbane, 2019



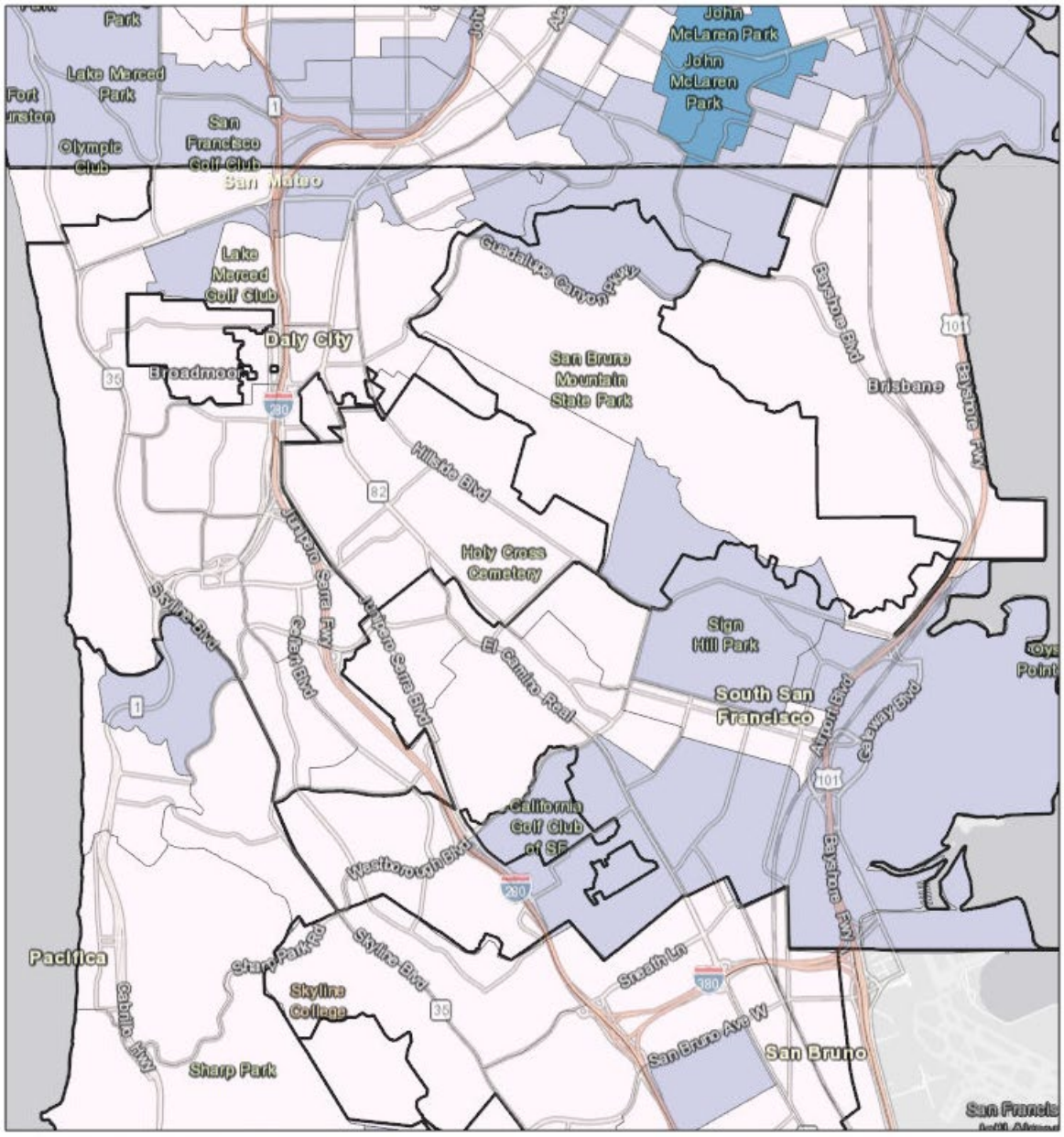
Source: ABAG Housing Needs Data Workbook

Figure II-21.
% of Children in Married Couple Households by Census Tract, 2019



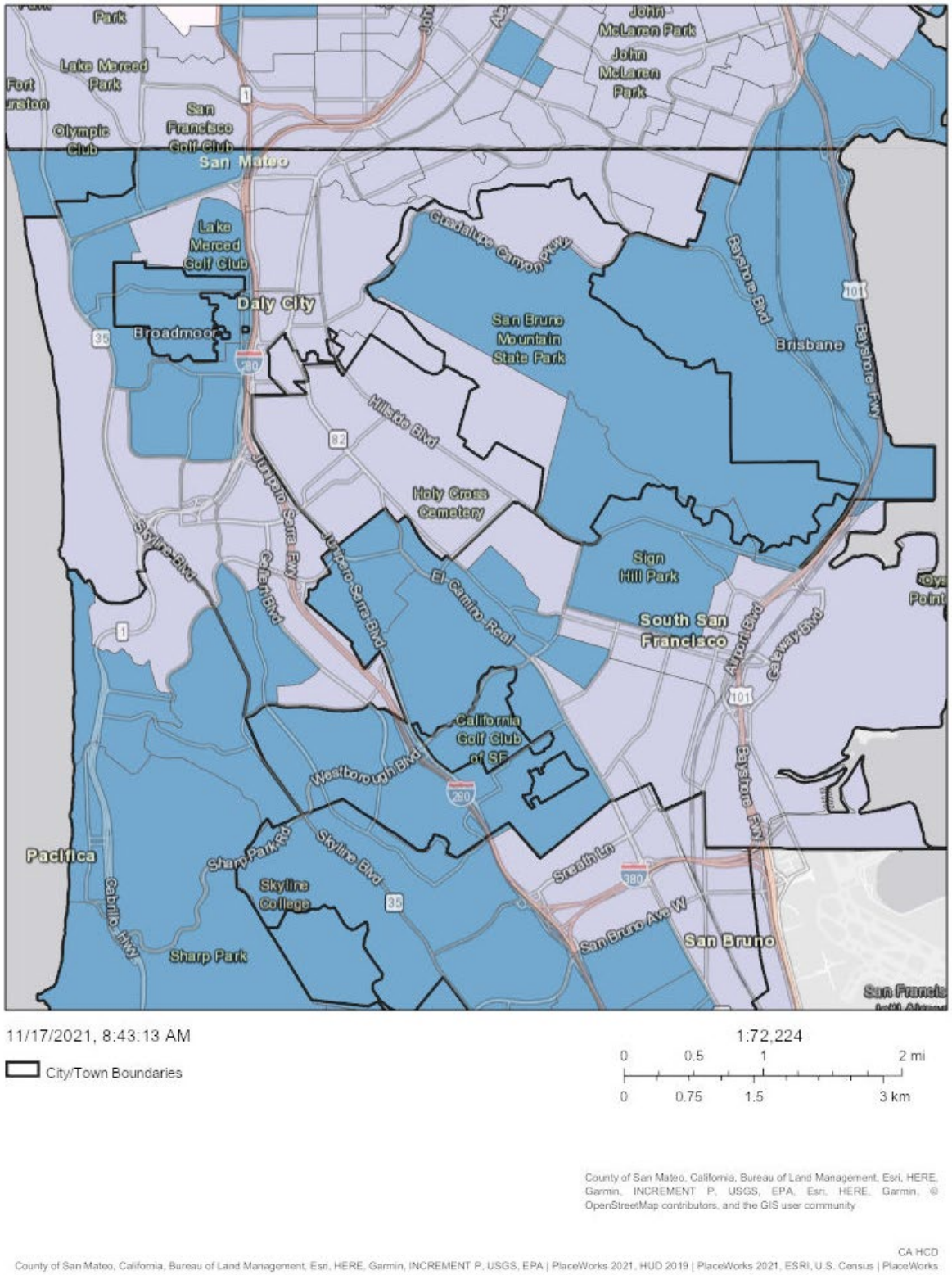
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-22. [legend missing in HCD provided map]
% Households with Single Female with Children by Census Tract, 2019



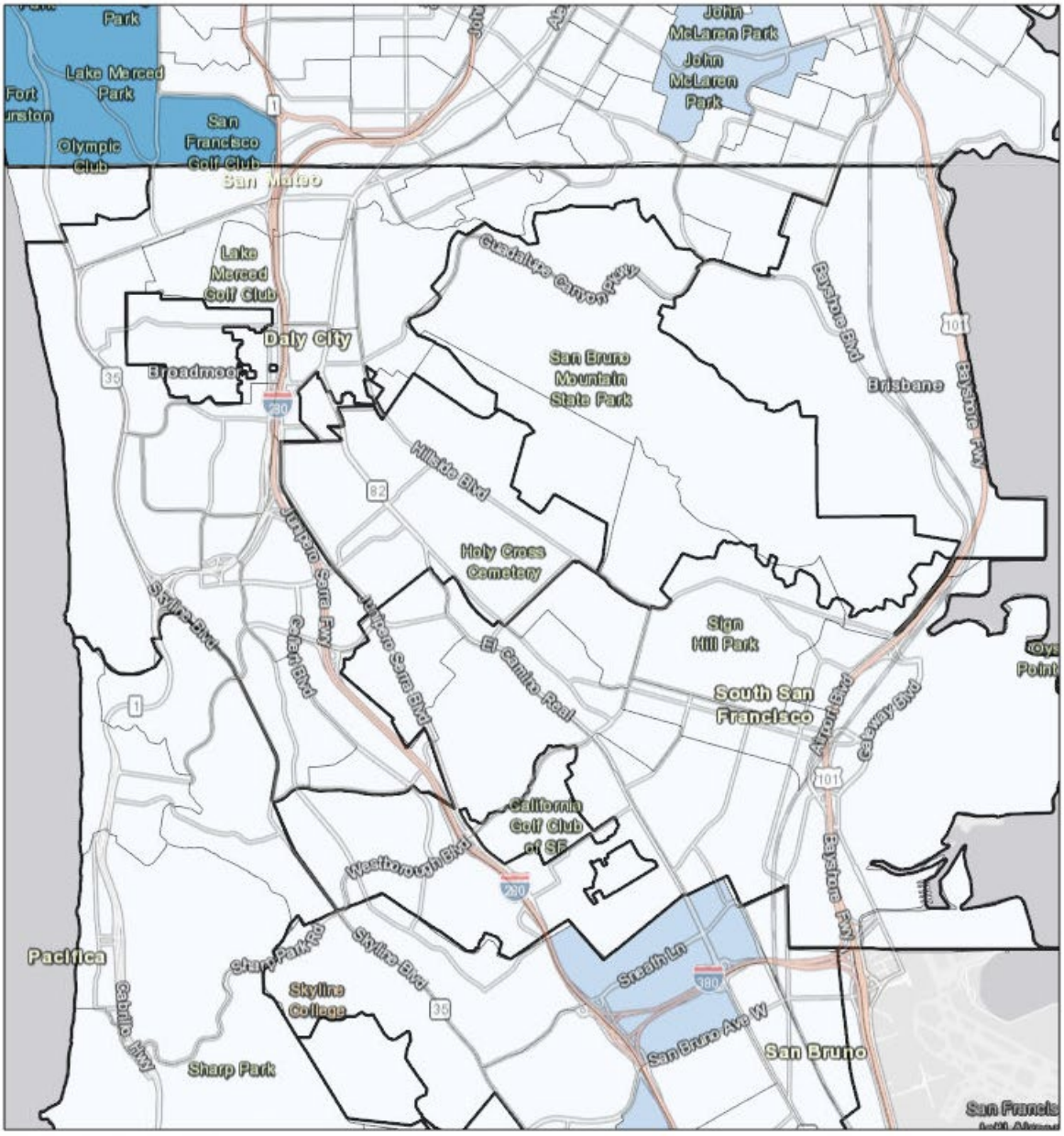
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-23. [legend missing in HCD provided map]
% of Married Couple Households by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-24. [legend missing in HCD provided map]
% of Adults Living Alone by Census Tract, 2019

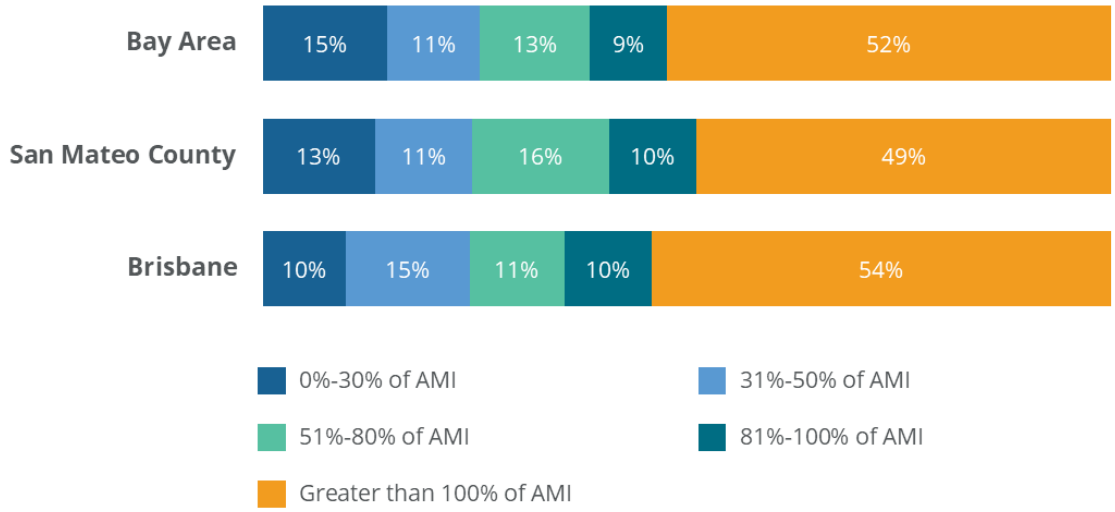


Source: California Department of Housing and Community Development AFFH Data Viewer

Household income.

Figure II-25.

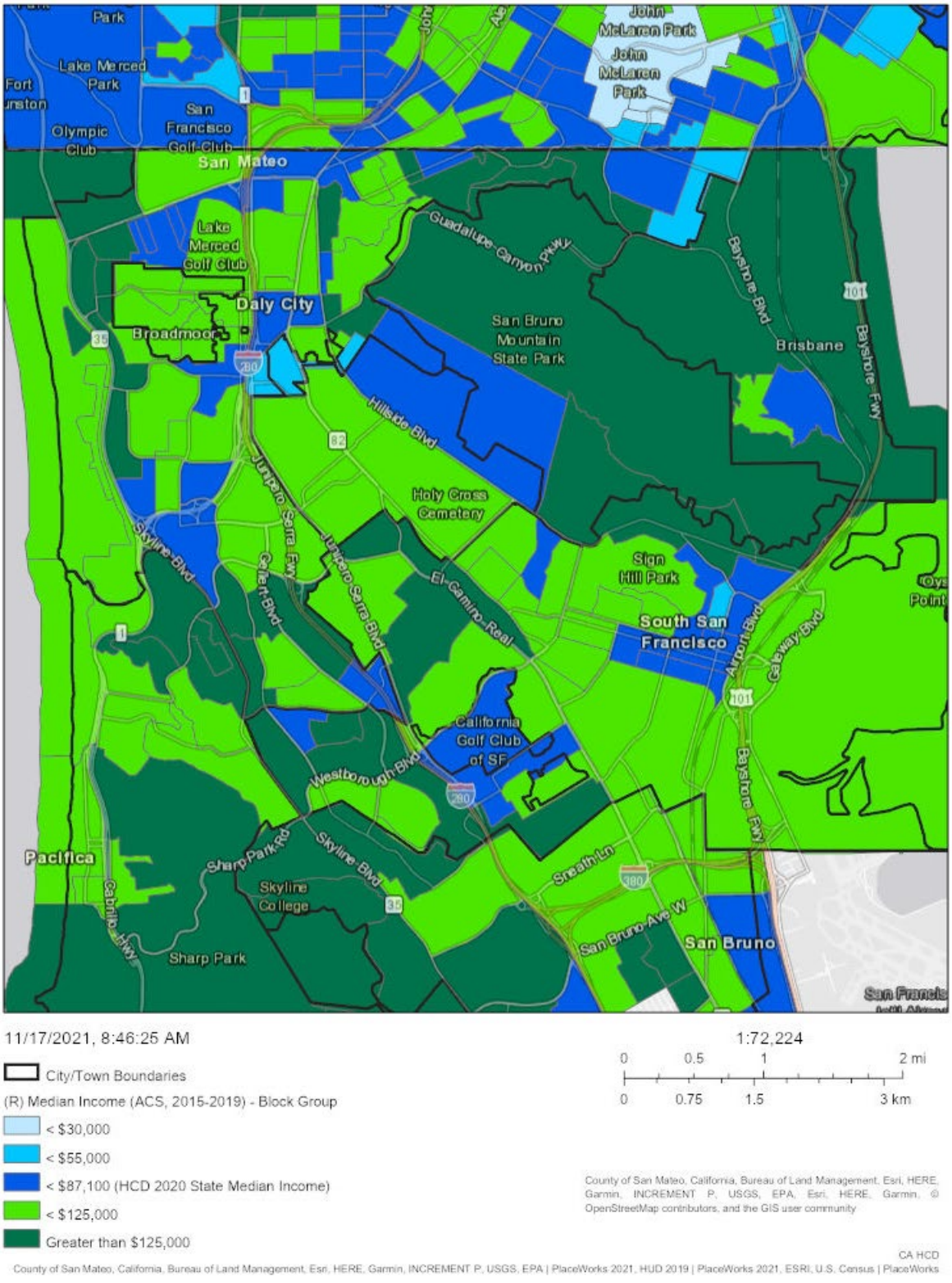
Share of Households by Area Median Income (AMI), 2019



Source: ABAG Housing Needs Data Workbook

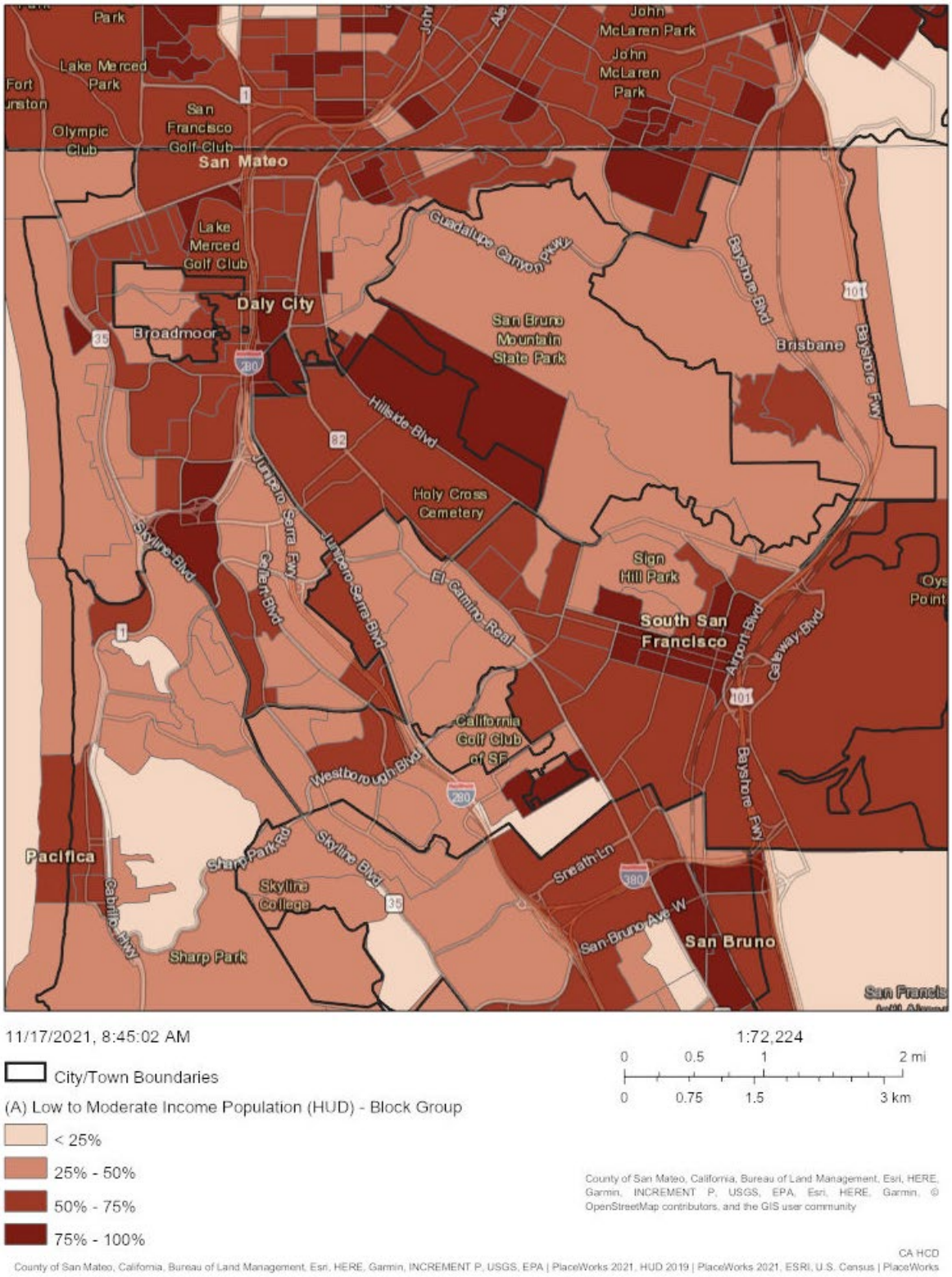
Figure II-26.
Median Household Income by Block Group, 2019

Note: Not all areas in Brisbane coded in dark green (>$125,000) are residentially developed, including all land east of Highway 101.



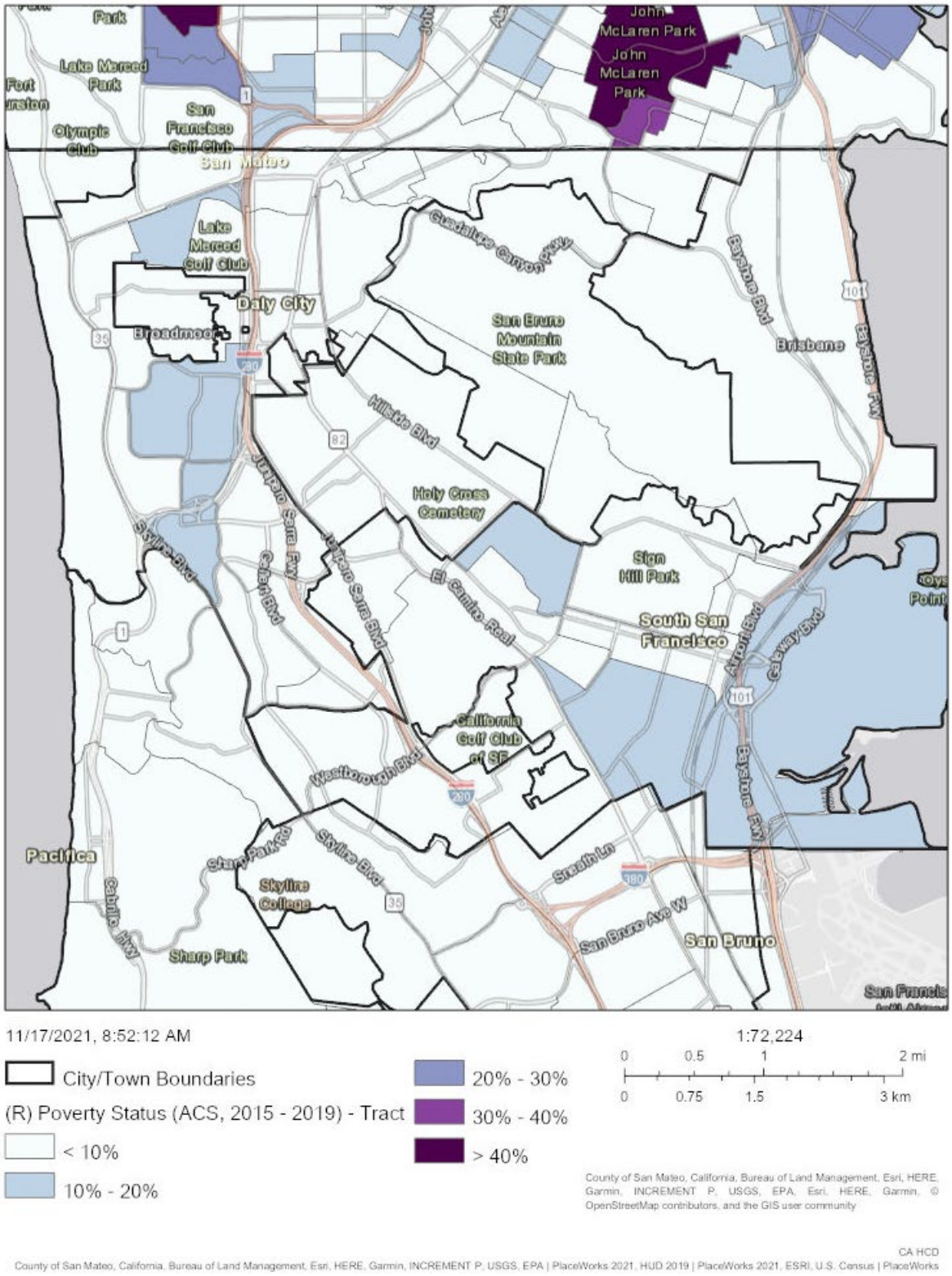
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-27.
Low to Moderate Income Population by Block Group



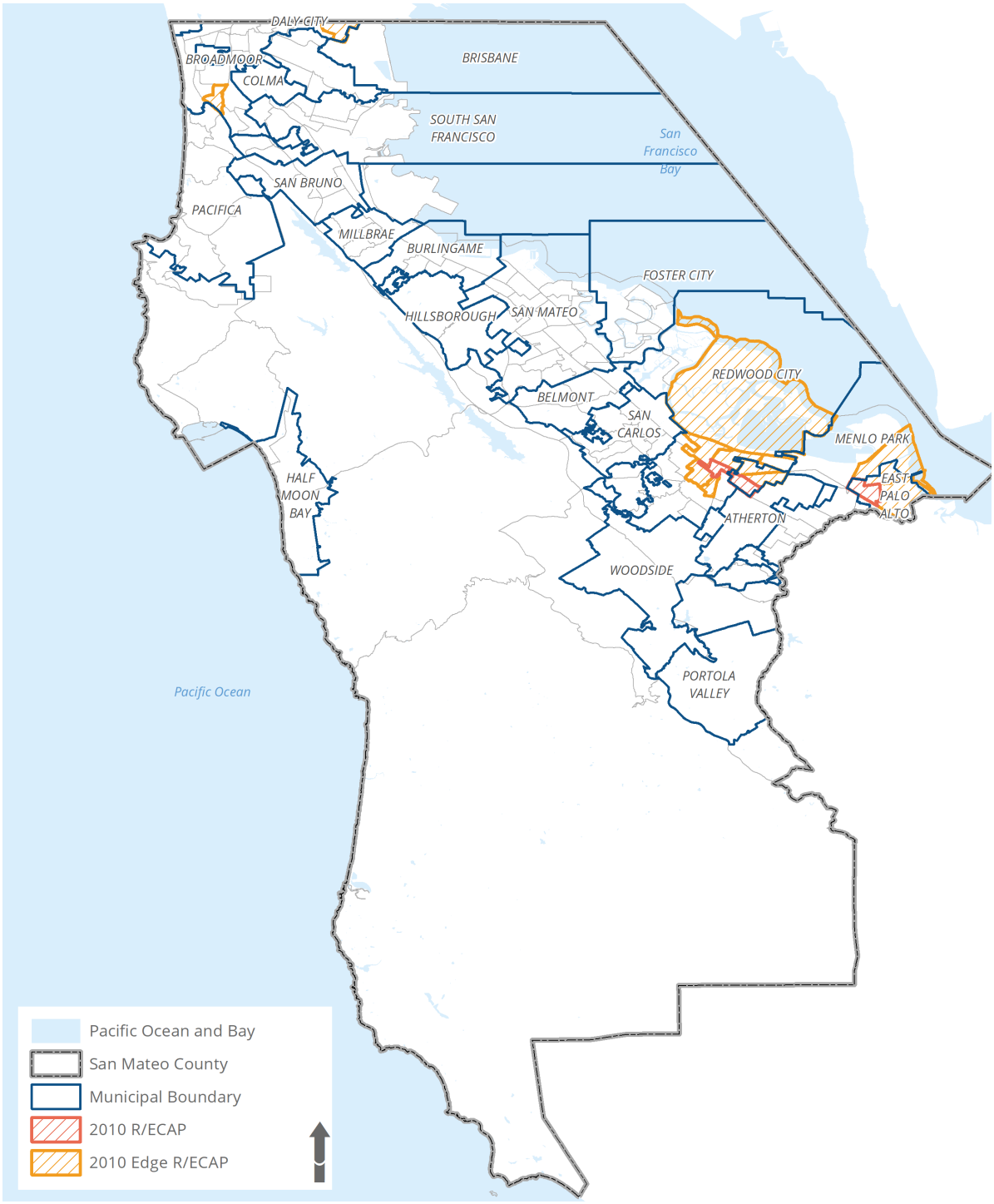
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-28.
Poverty Status by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

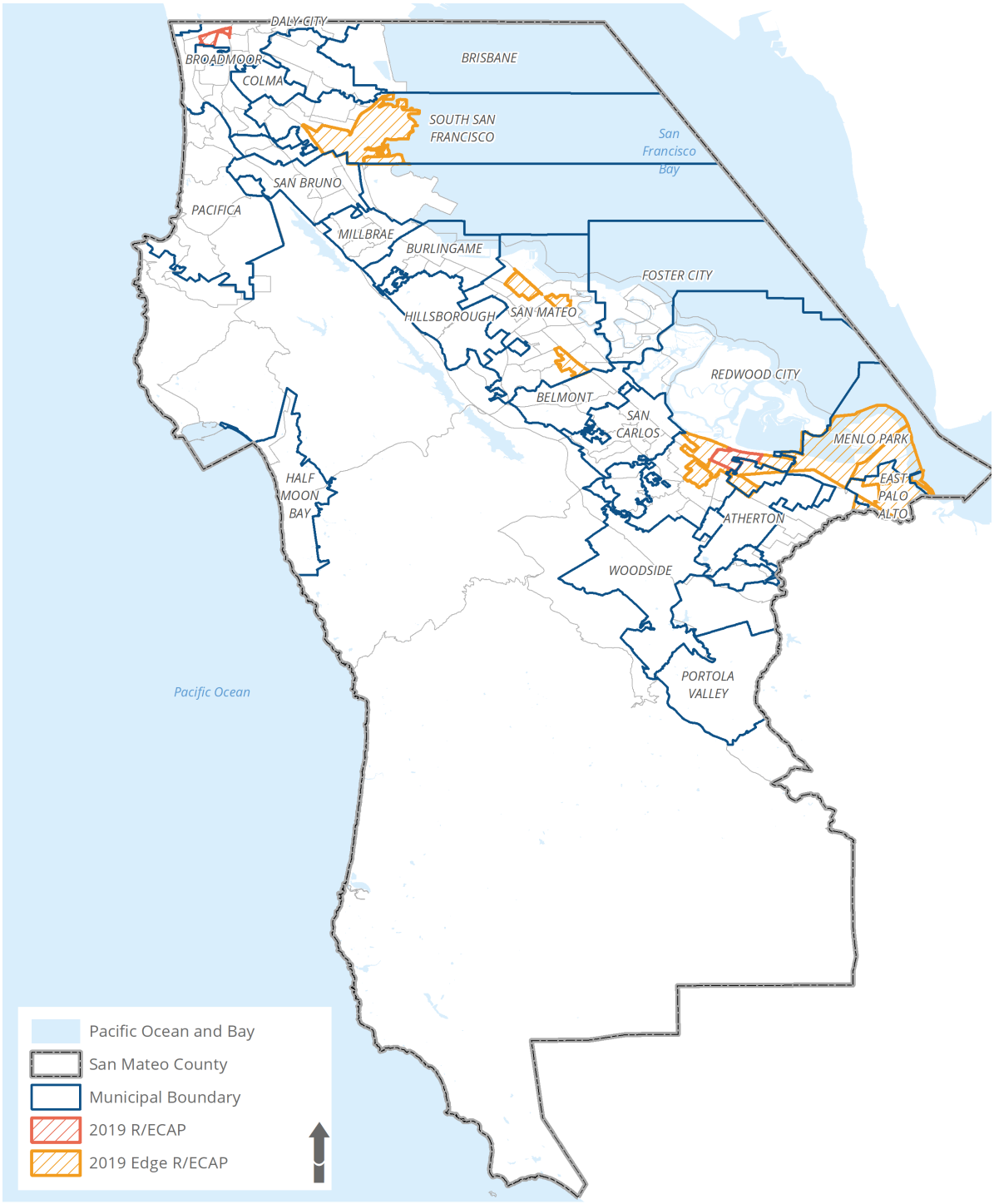
Figure II-29.
R/ECAPs and Edge R/ECAPs, 2010



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

Source: California Department of Housing and Community Development AFFH Data Viewer

Figure II-30.
R/ECAPs and Edge R/ECAPs, 2019



Note: R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County (19.4% in 2010). Edge R/ECAPs are census tracts that have a non-white population of 50 percent or more (majority-minority) AND the poverty rate is two times the average tract poverty rate for the County (13% in 2010).

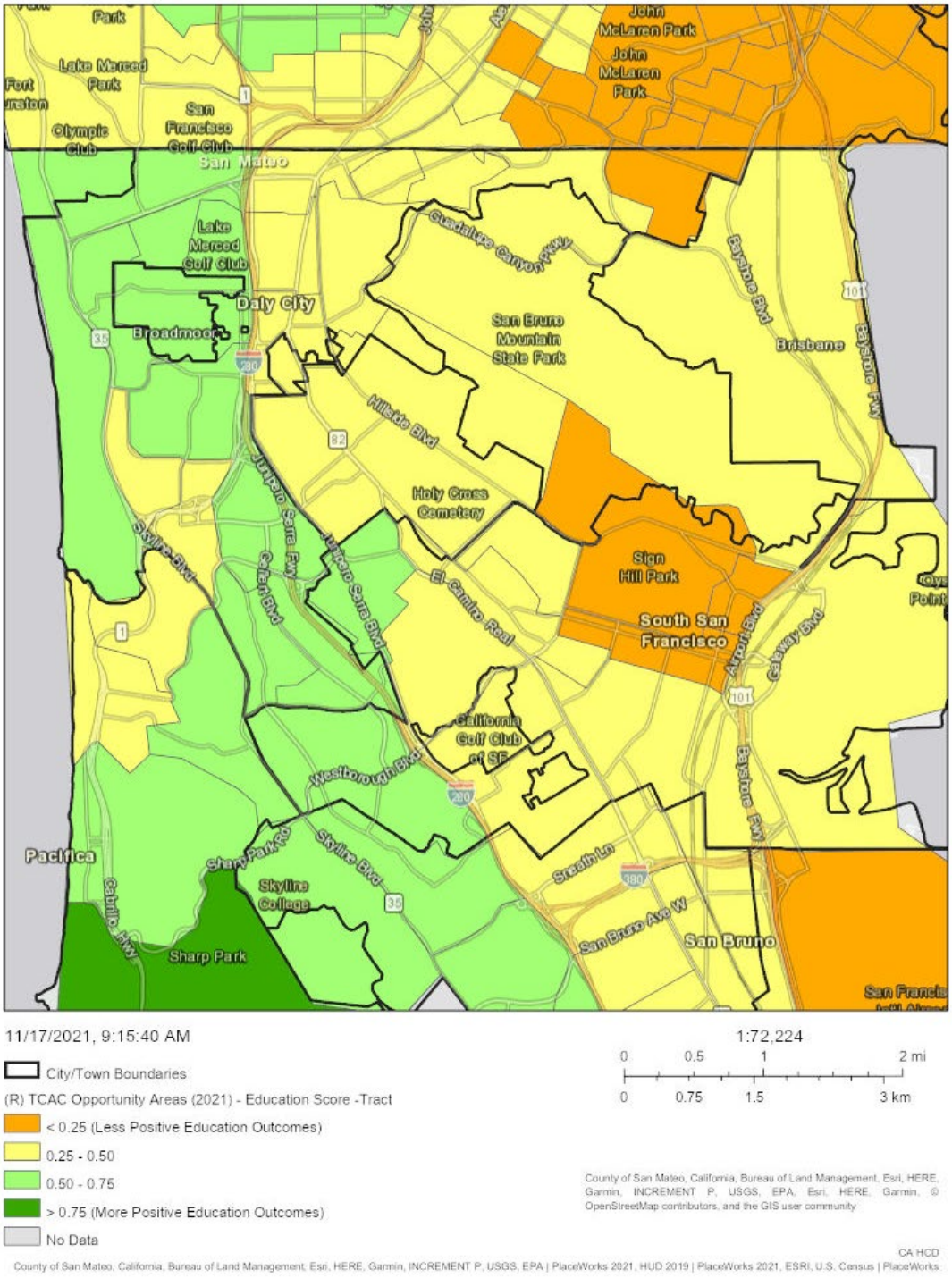
Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION III. Access to Opportunity

Education

See Attachment C.2 for additional detailed data and analysis of access to educational opportunity.

Figure III-1.TCAC Opportunity Areas Education Score by Census Tract, 2021

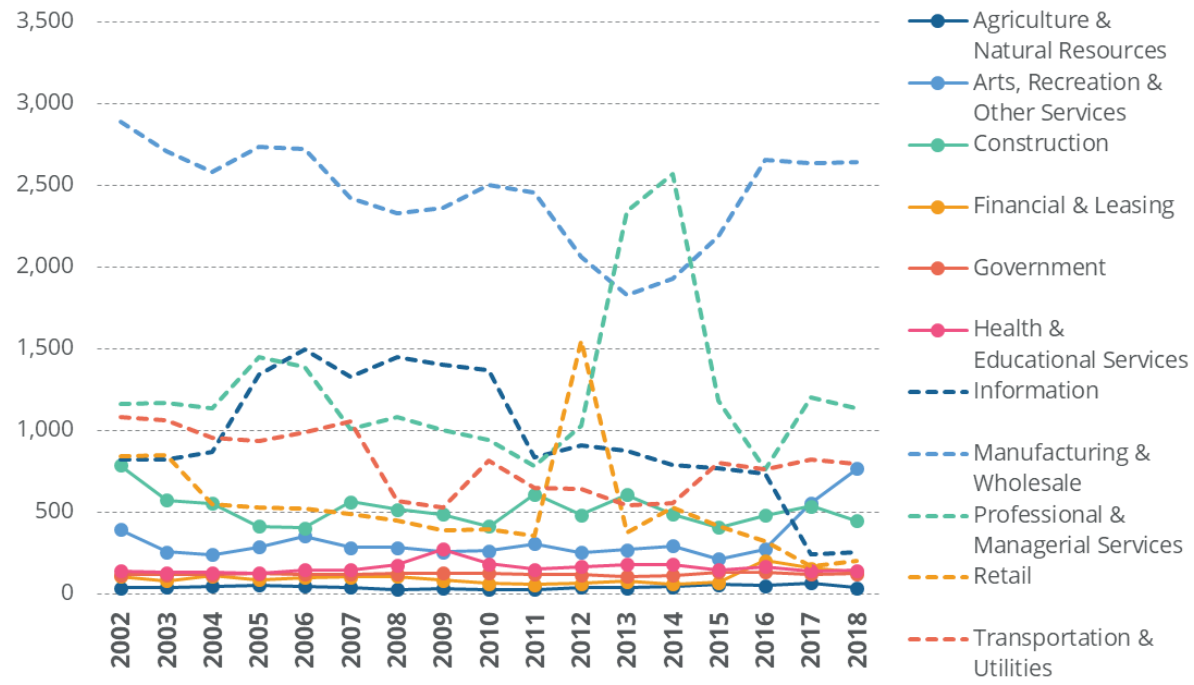


Source: California Department of Housing and Community Development AFFH Data Viewer

Employment

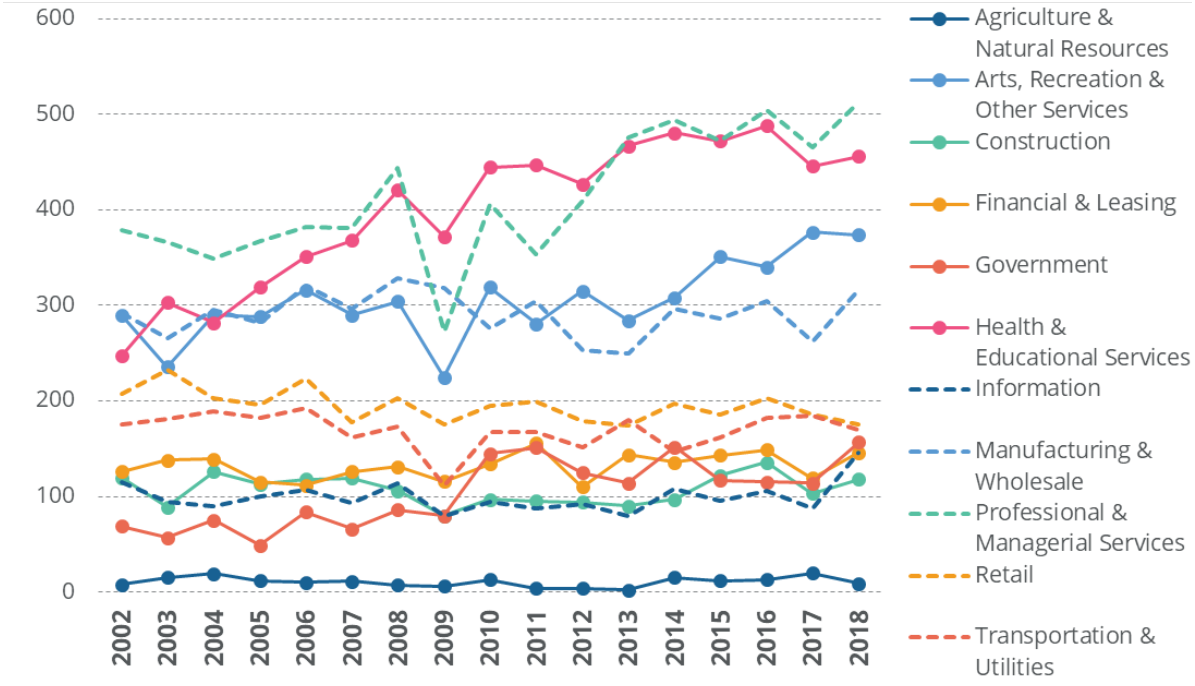
Figure III-2.

Jobs by Industry, City of Brisbane, 2002-2018



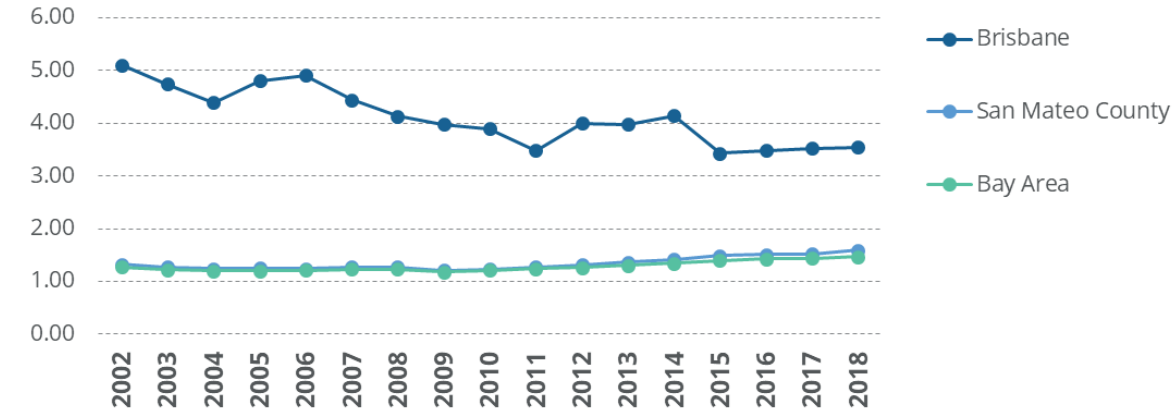
Source: ABAG Housing Needs Data Workbook

Figure III-3.
Job Holders by Industry, City of Brisbane, 2002-2018



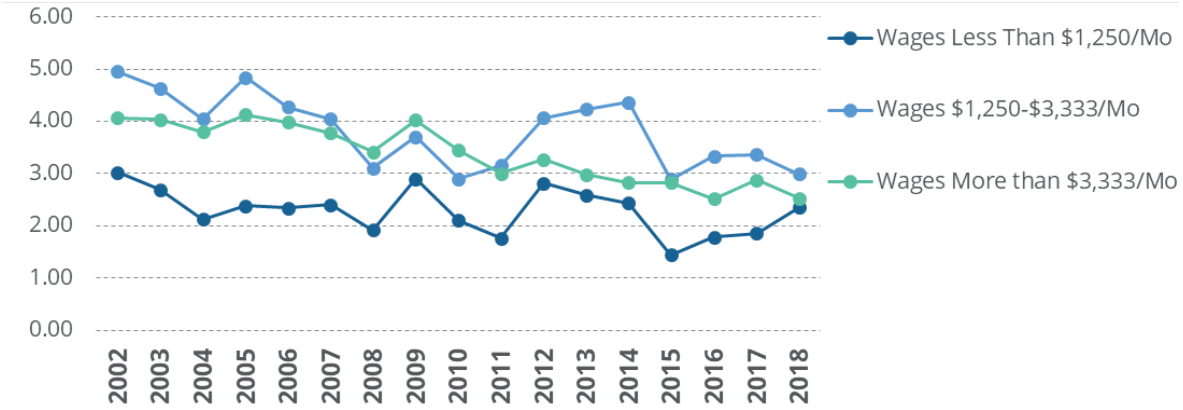
Source: ABAG Housing Needs Data Workbook

Figure III-4.
Jobs to Household Ratio, City of Brisbane, 2002-2018



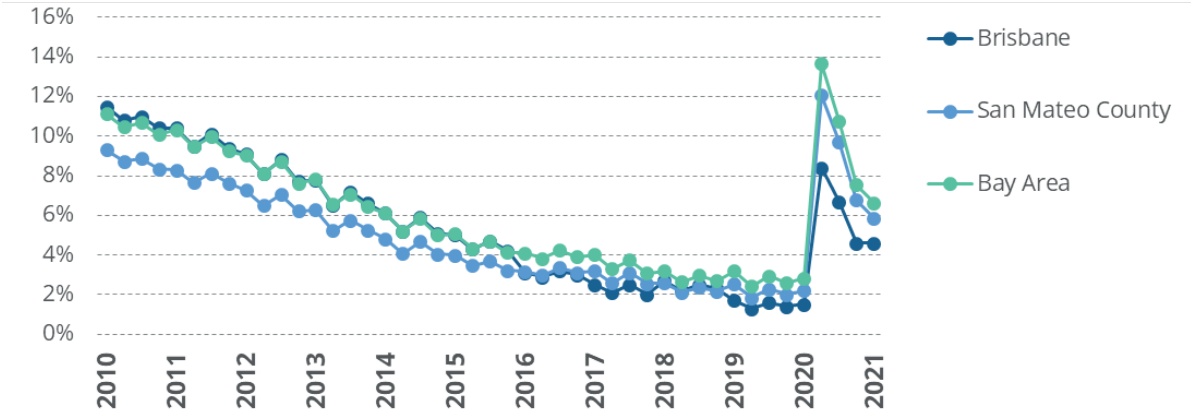
Source: ABAG Housing Needs Data Workbook

Figure III-5.
Jobs to Worker Ratio by Wage, City of Brisbane, 2002-2018



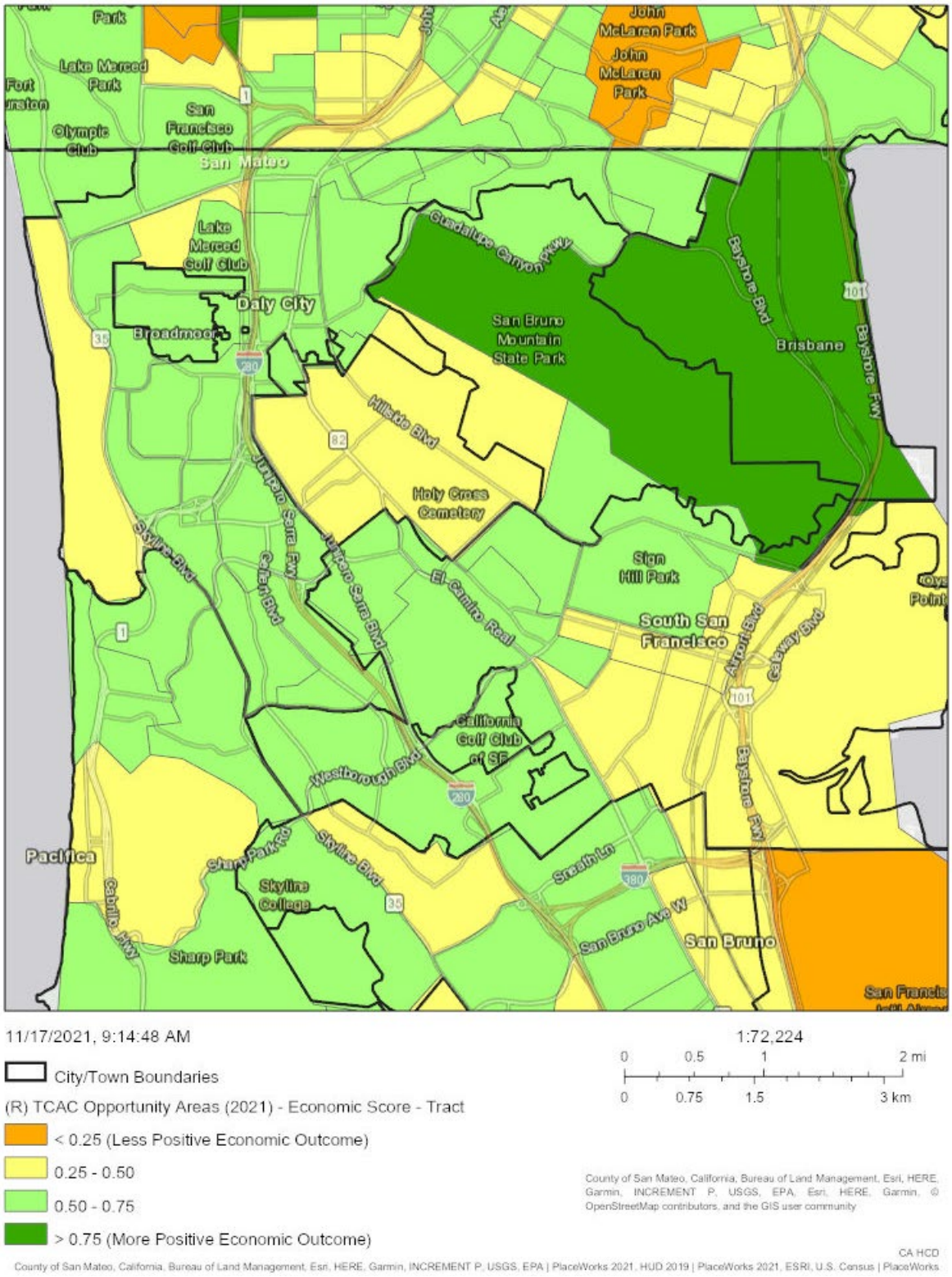
Source: ABAG Housing Needs Data Workbook

Figure III-6.
Unemployment Rate, 2010-2021



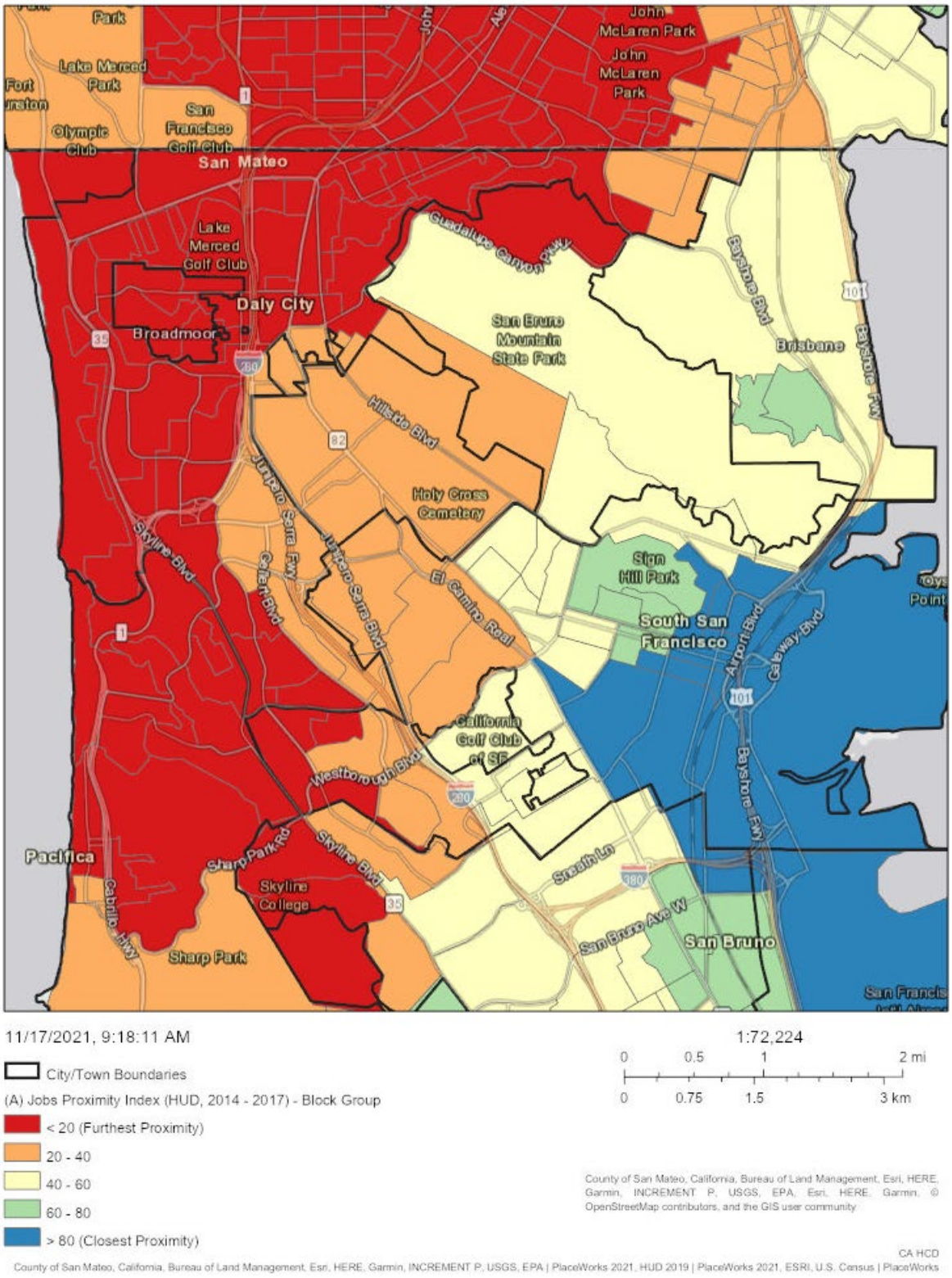
Source: ABAG Housing Needs Data Workbook

Figure III-7.
TCAC Opportunity Areas Economic Score by Census Tract, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-8.
Jobs Proximity Index by Block Group, 2017



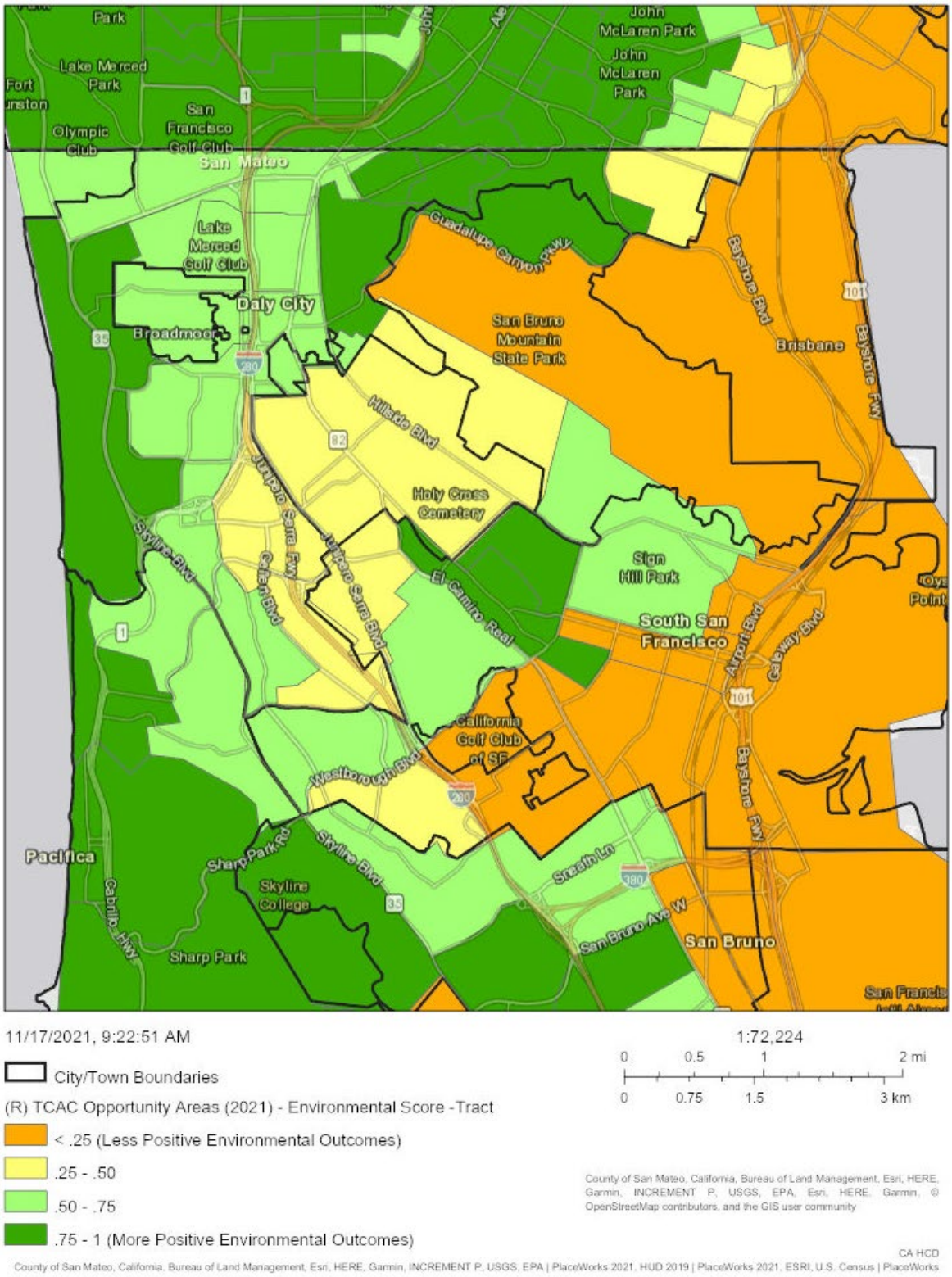
Source: California Department of Housing and Community Development AFFH Data Viewer

Transportation

[TCAC's transportation opportunity score and maps were not available at the time of this report]

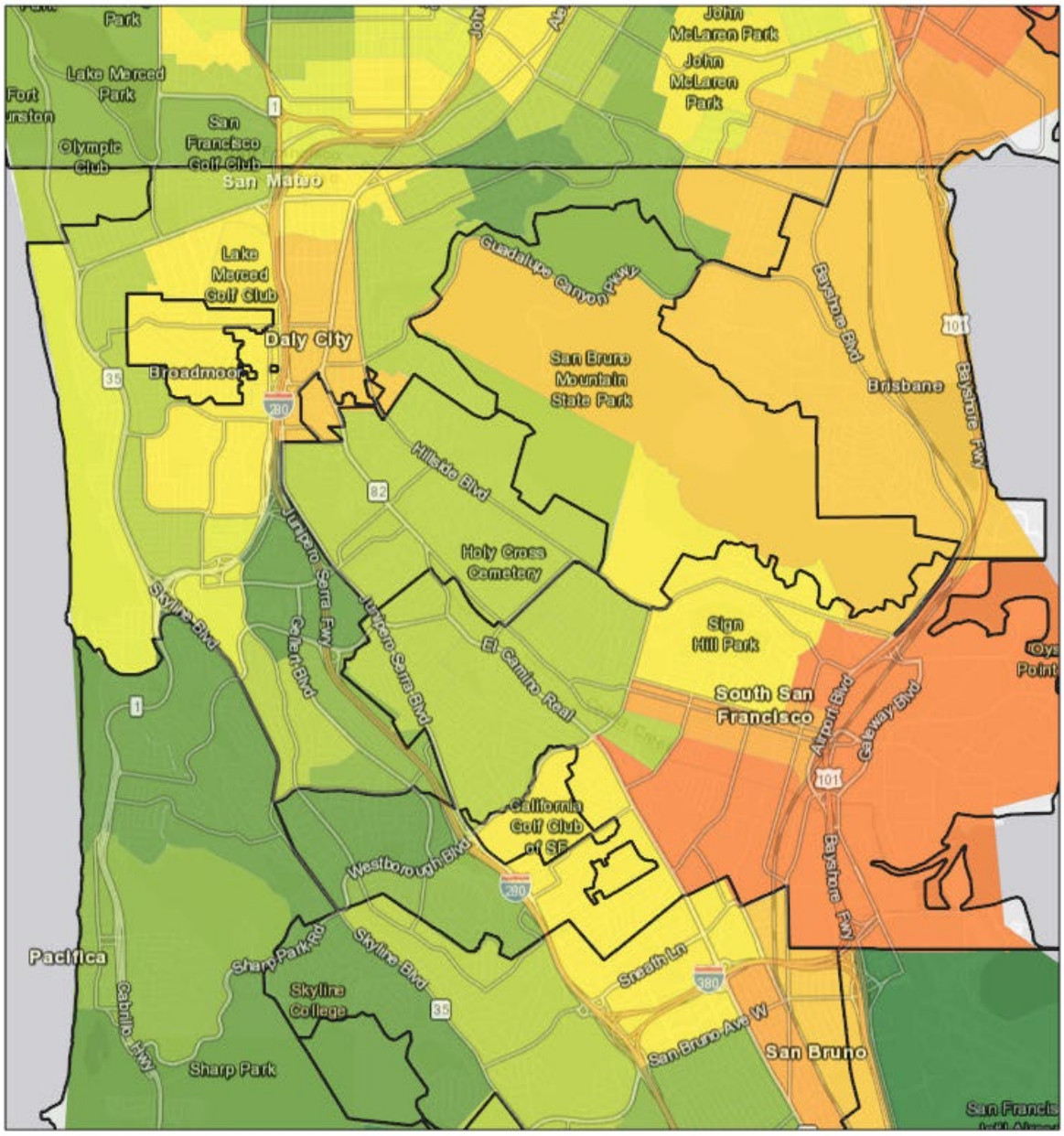
Environment

Figure III-9.
TCAC Opportunity Areas Environmental Score by Census Tract, 2021



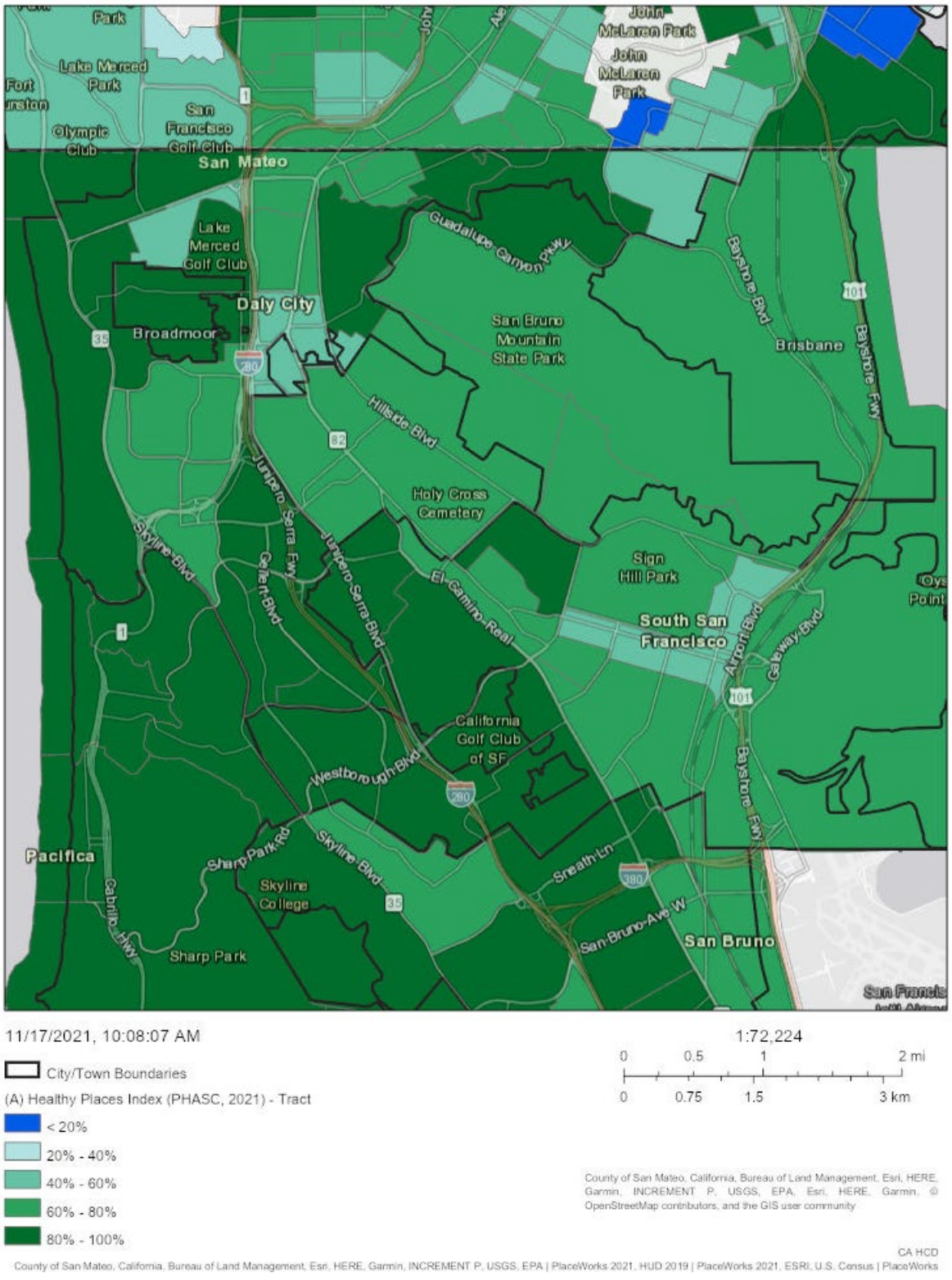
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-10.
CalEnviroScreen by Census Tract, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

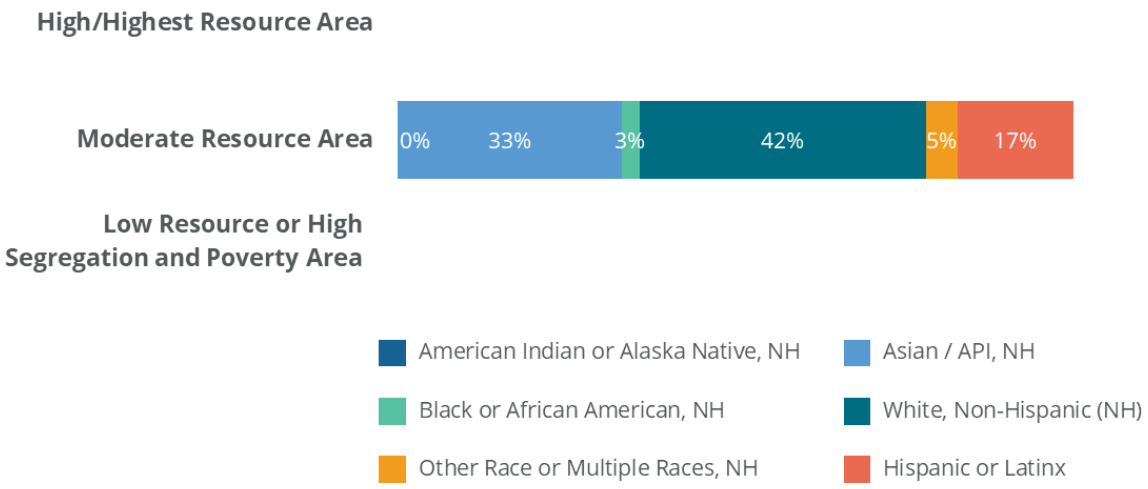
Figure III-11.
Healthy Places Index by Census Tract, 2021



Source: California Department of Housing and Community Development AFFH Data Viewer

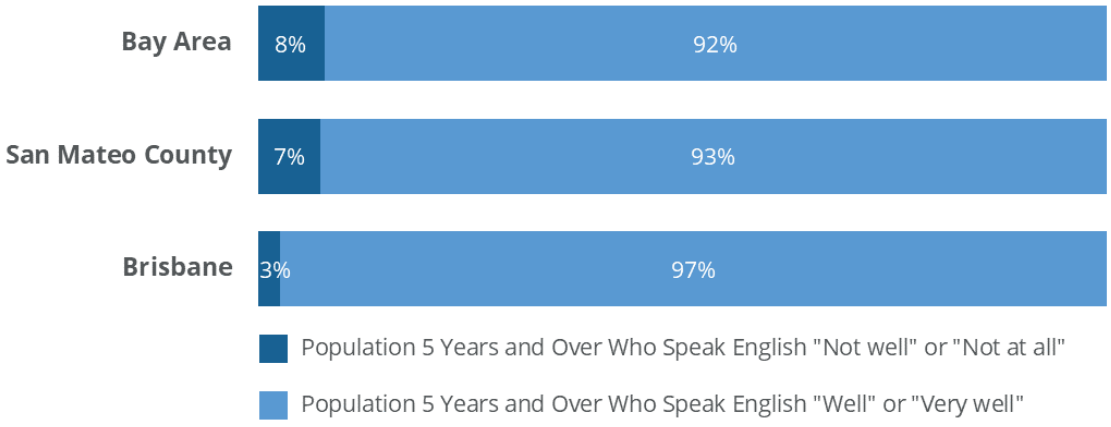
Patterns in disparities in access to opportunity.

Figure III-12.
Population Living in Moderate and High Resource Ares by Race and Ethnicity, City of Brisbane, 2019



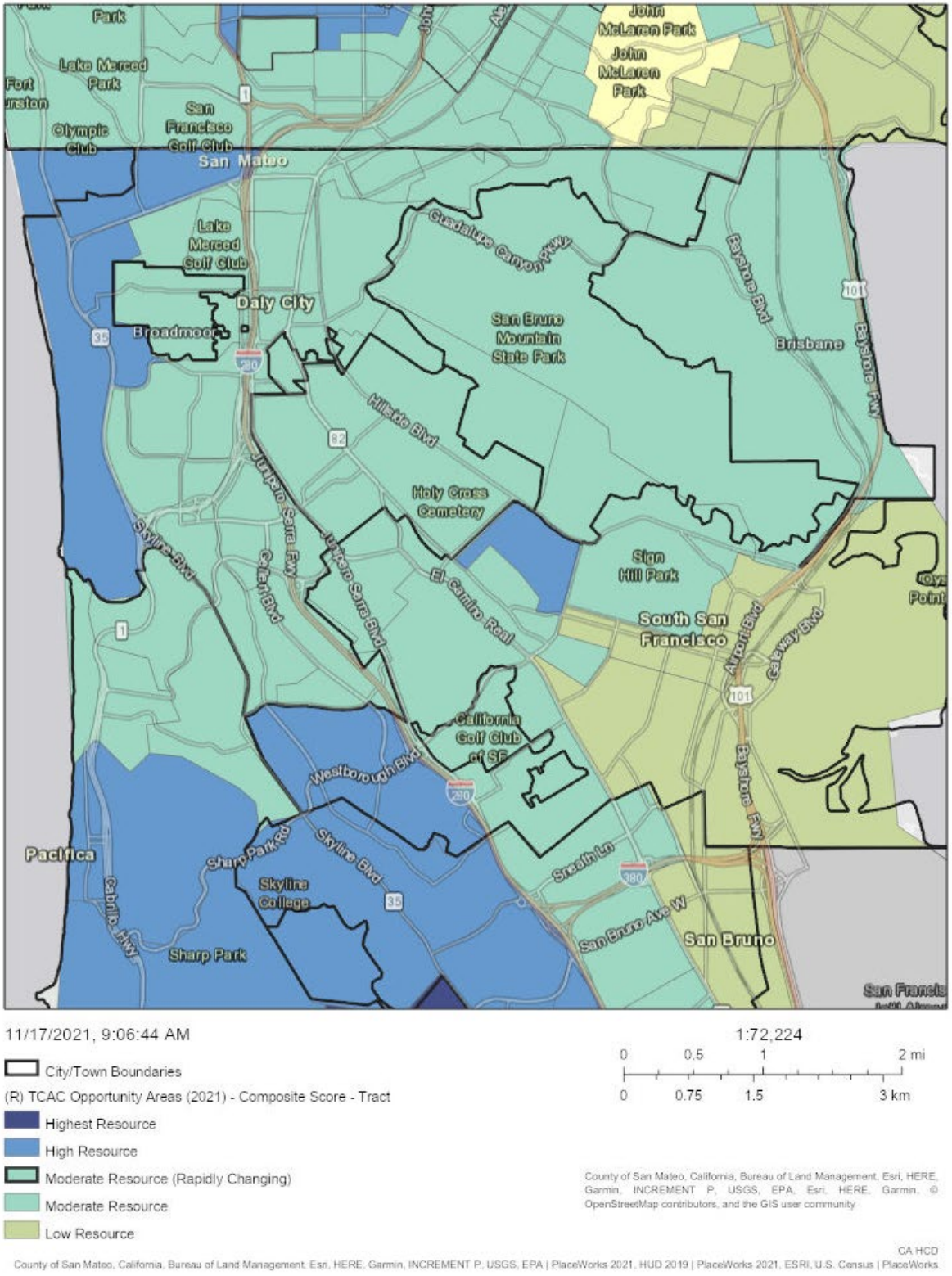
Source: ABAG Housing Needs Data Workbook

Figure III-13.
Population with Limited English Proficiency, City of Brisbane, 2019



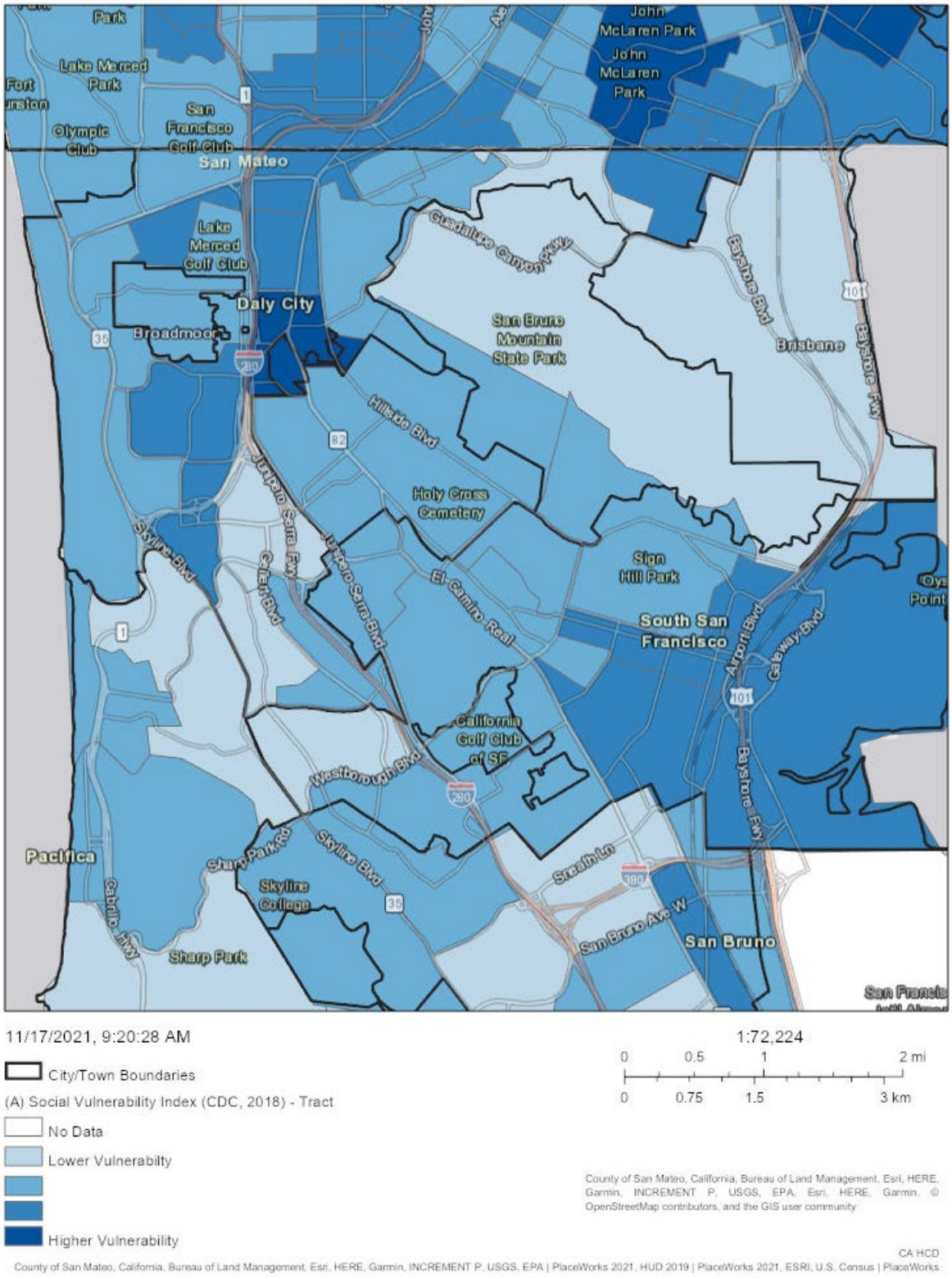
Source: ABAG Housing Needs Data Workbook

Figure III-14.
TCAC Opportunity Areas Composite Score by Census Tract, 2021



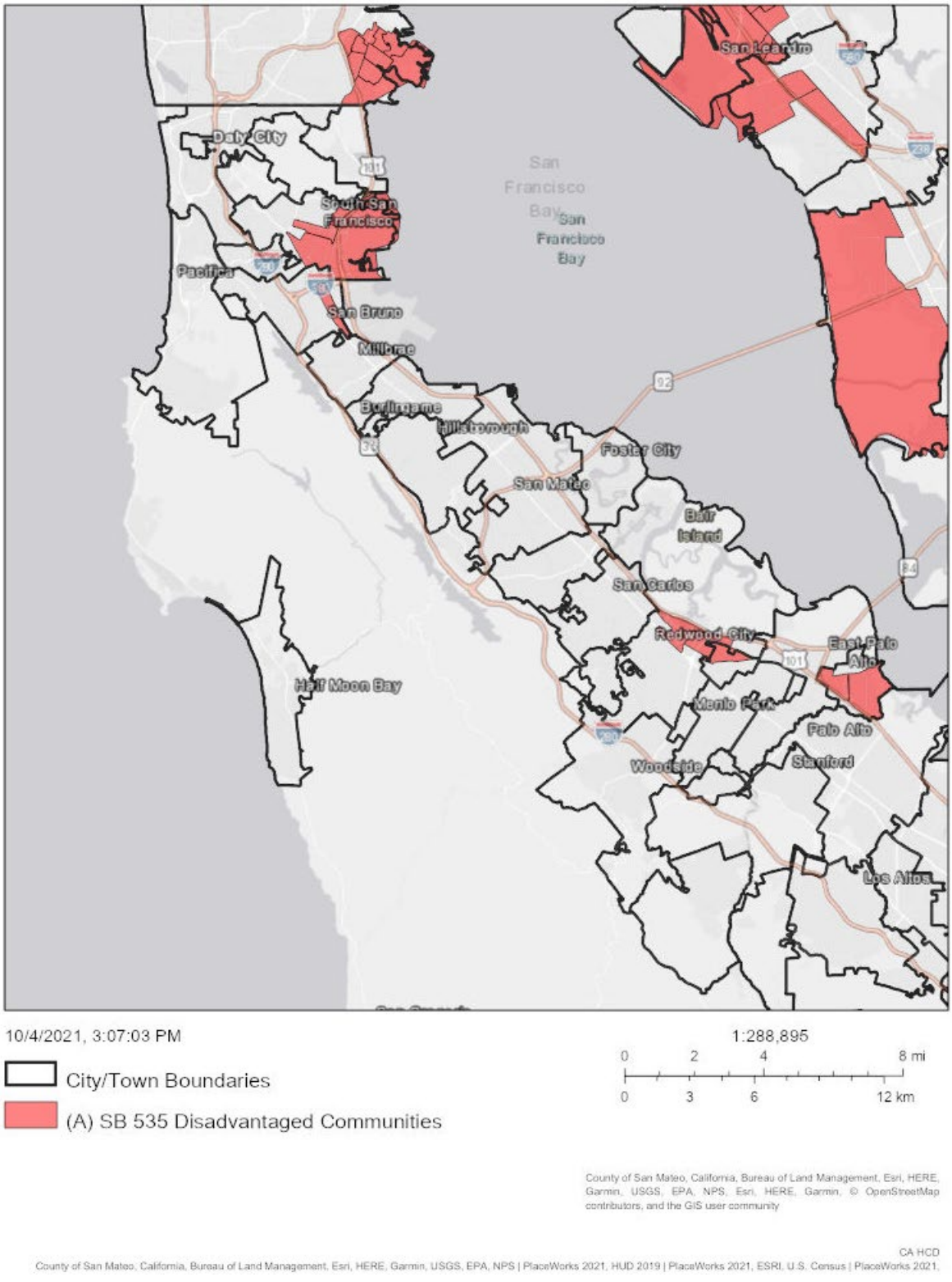
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure III-15.
Social Vulnerability Index by Census Tract, 2018



Source: California Department of Housing and Community Development AFFH Data Viewer

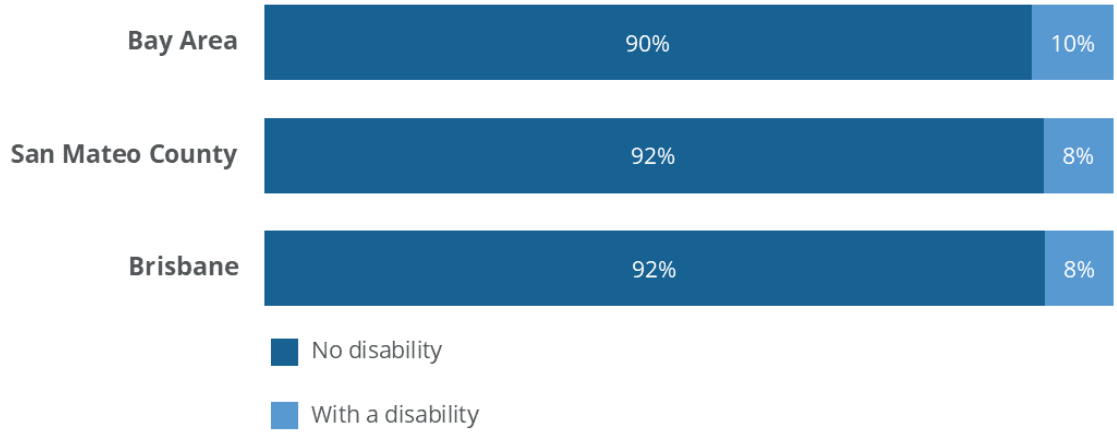
Figure III-16.
SB 535 Disadvantaged Communities



Source: California Department of Housing and Community Development AFFH Data Viewer

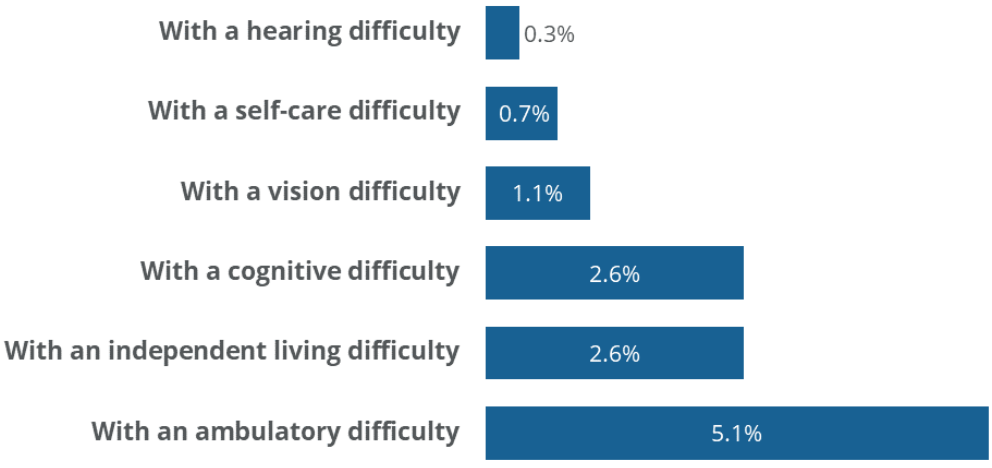
Disparities in access to opportunity for persons with disabilities.

Figure III-17.
Population by Disability Status, City of Brisbane, 2019



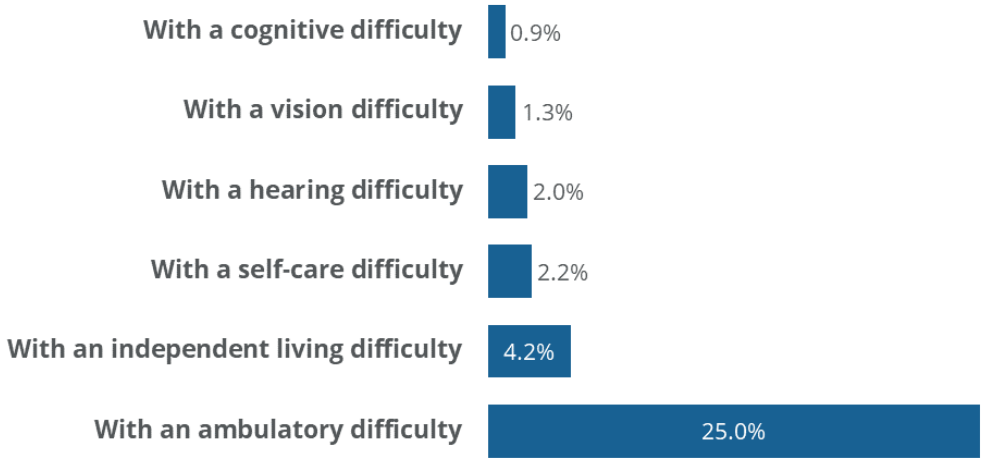
Source: ABAG Housing Needs Data Workbook

Figure III-18.
Disability by Type for the Non-Institutionalized Population 18 Years and Over, City of Brisbane, 2019



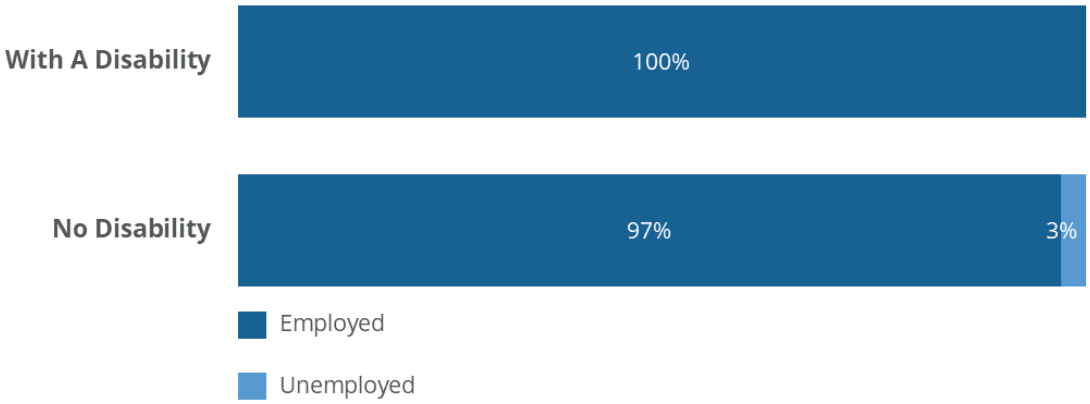
Source: ABAG Housing Needs Data Workbook

Figure III-19.
Disability by Type for Seniors (65 years and over), City of Brisbane, 2019



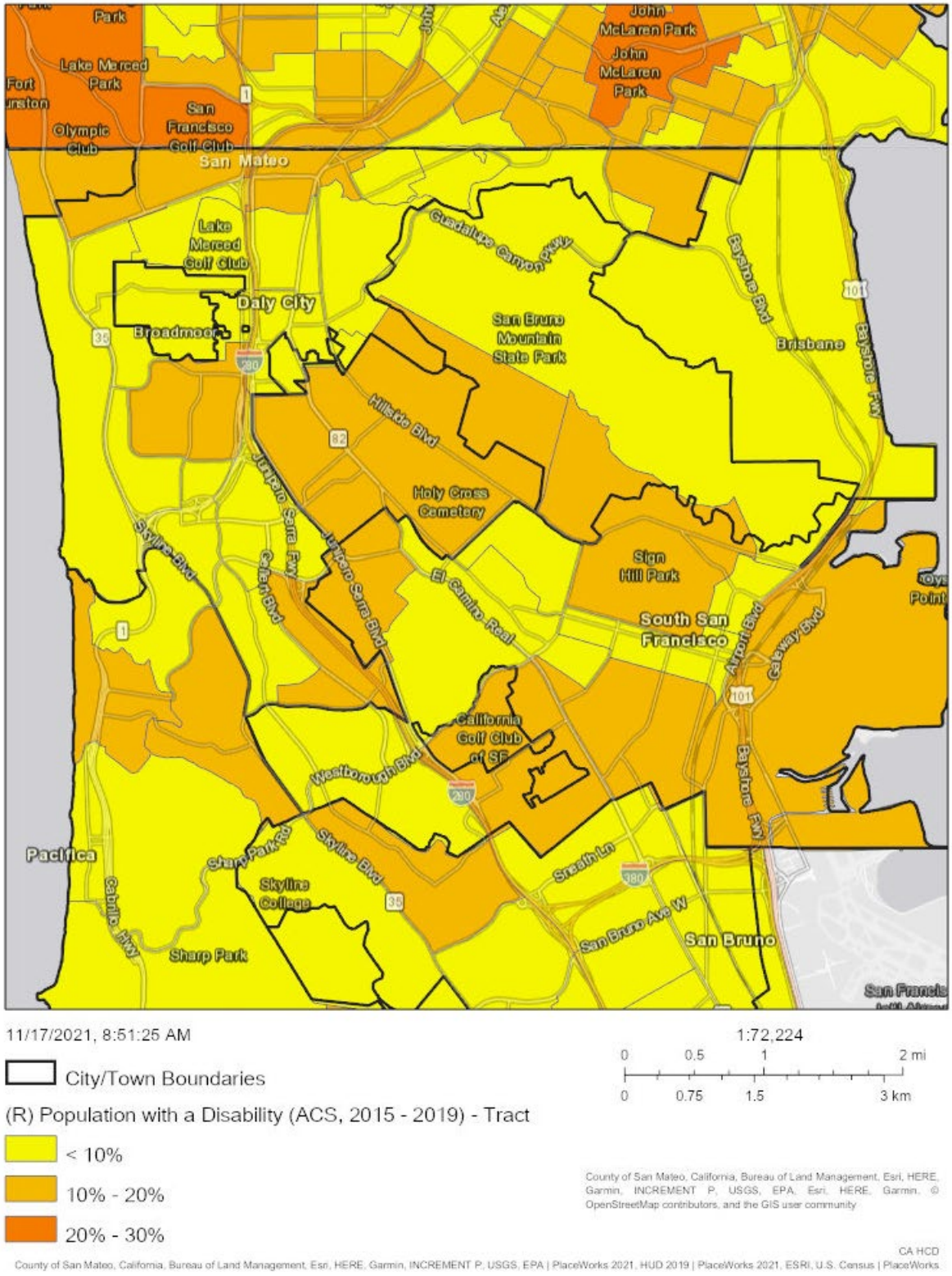
Source: ABAG Housing Needs Data Workbook

Figure III-20.
Employment by Disability Status, City of Brisbane, 2019



Source: ABAG Housing Needs Data Workbook

Figure III-21.
Share of Population with a Disability by Census Tract, 2019

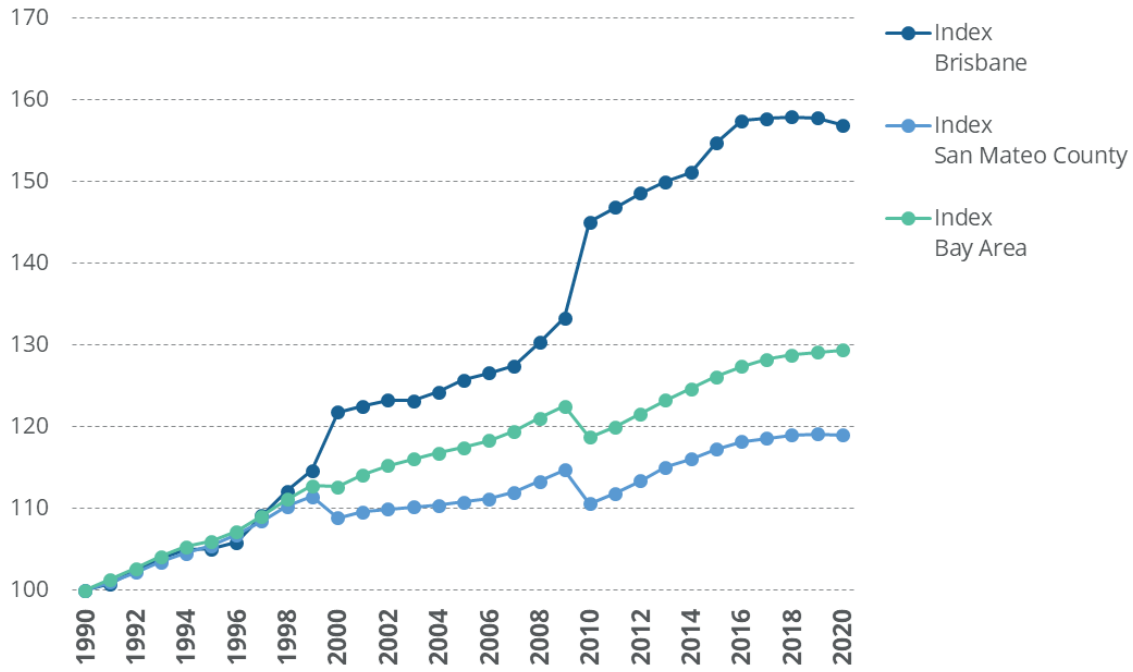


Source: California Department of Housing and Community Development AFFH Data Viewer

SECTION IV. Disproportionate Housing Needs

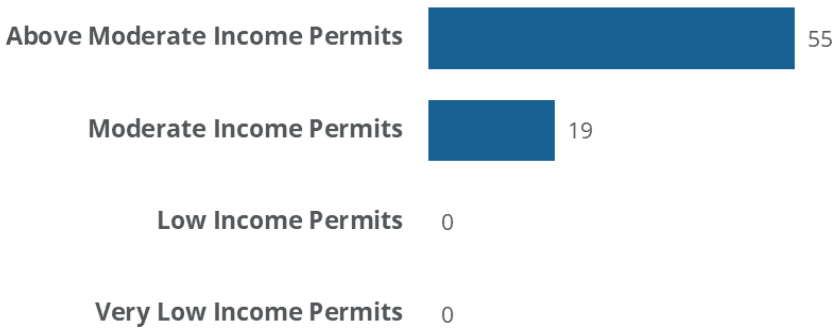
Housing needs.

Figure IV-1.
Population Indexed to 1990



Source: ABAG Housing Needs Data Workbook

Figure IV-2. Housing Permits Issued by Income Group, City of Brisbane, 2015-2019



Source:
ABAG Housing Needs Data Workbook

Figure IV-3.
Housing Units by Year Built, City of Brisbane

Source:
ABAG Housing Needs Data Workbook

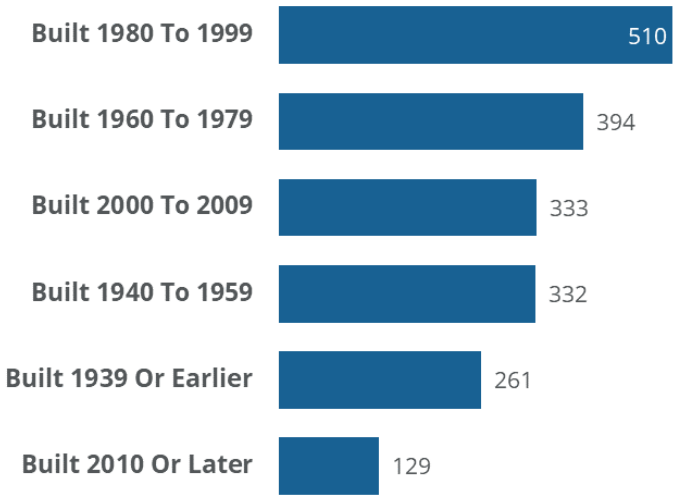
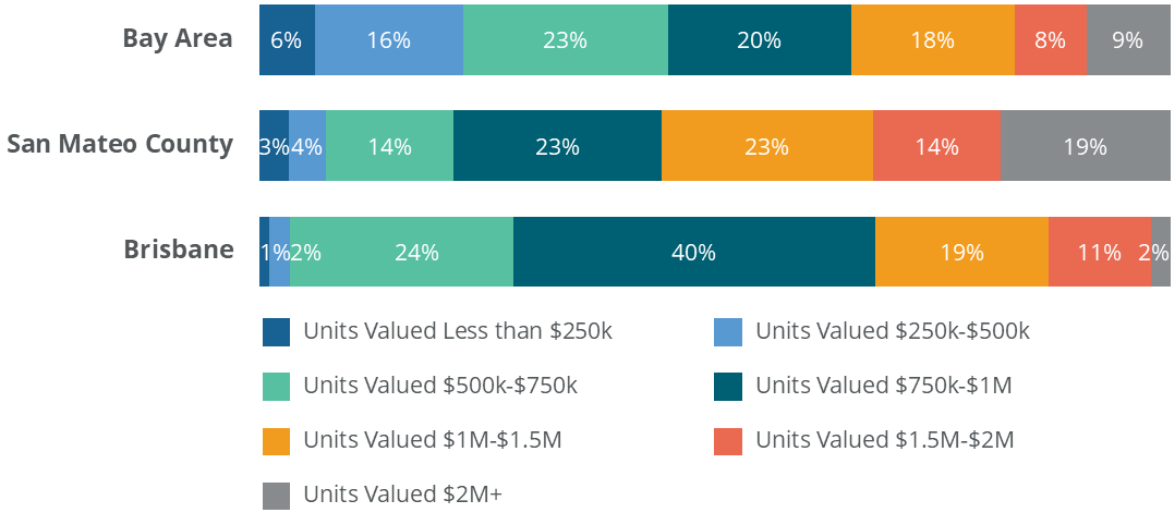
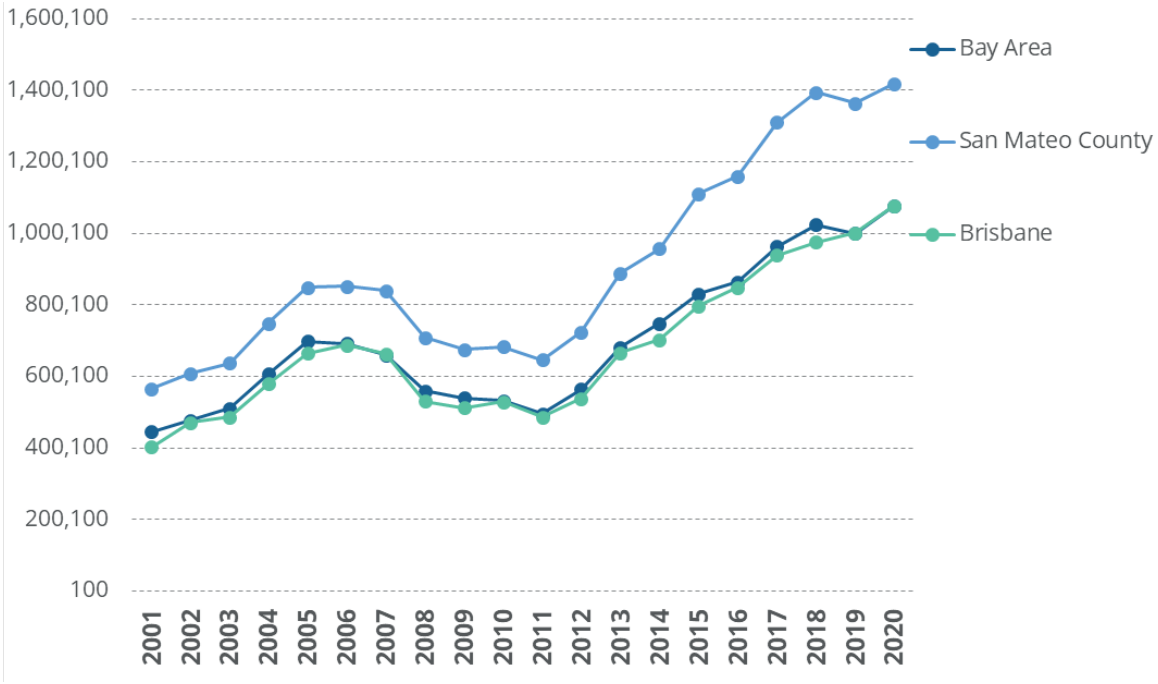


Figure IV-4.
Distribution of Home Value for Owner Occupied Units, 2019



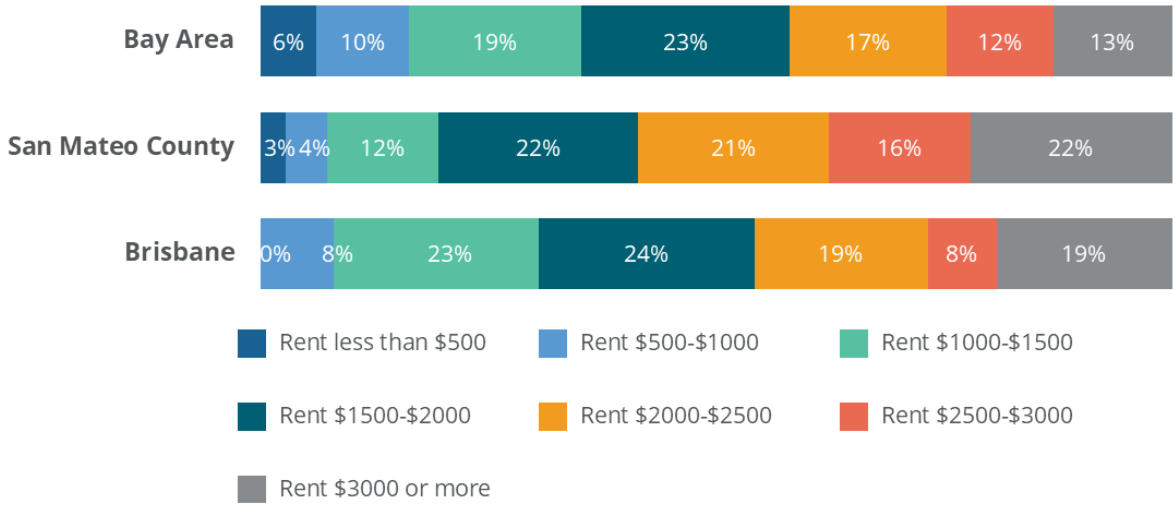
Source: ABAG Housing Needs Data Workbook

Figure IV-5.
Zillow Home Value Index, 2001-2020



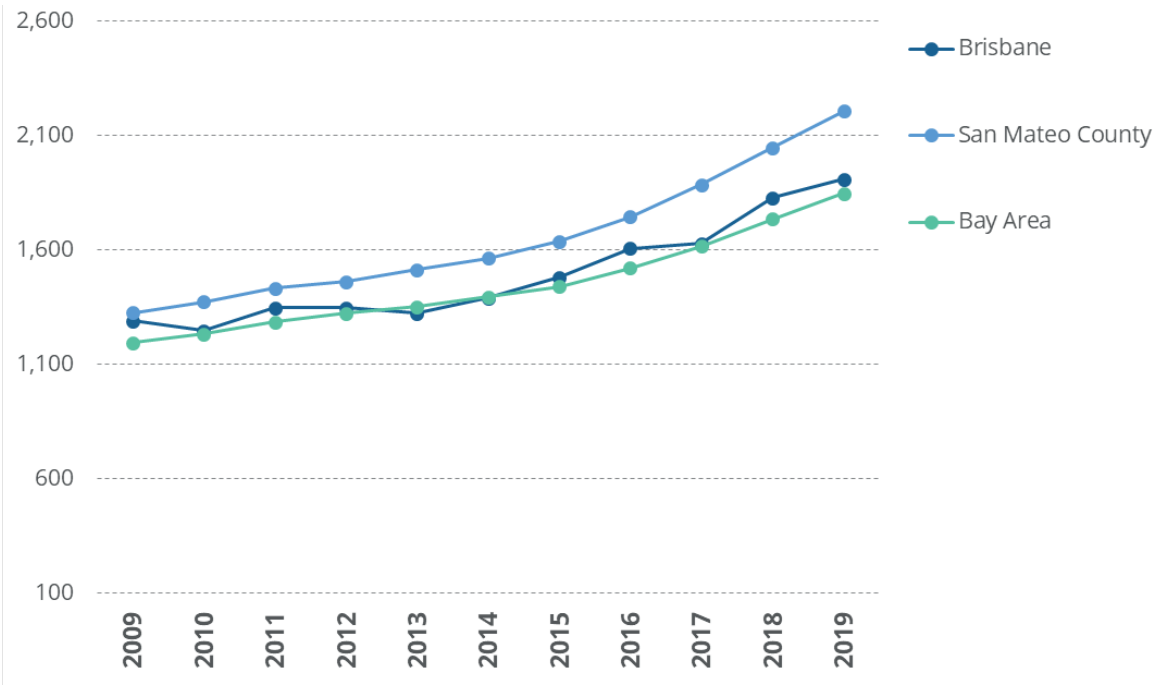
Source: ABAG Housing Needs Data Workbook

Figure IV-6.
Distribution of Contract Rents for Renter Occupied Units, 2019



Source: ABAG Housing Needs Data Workbook

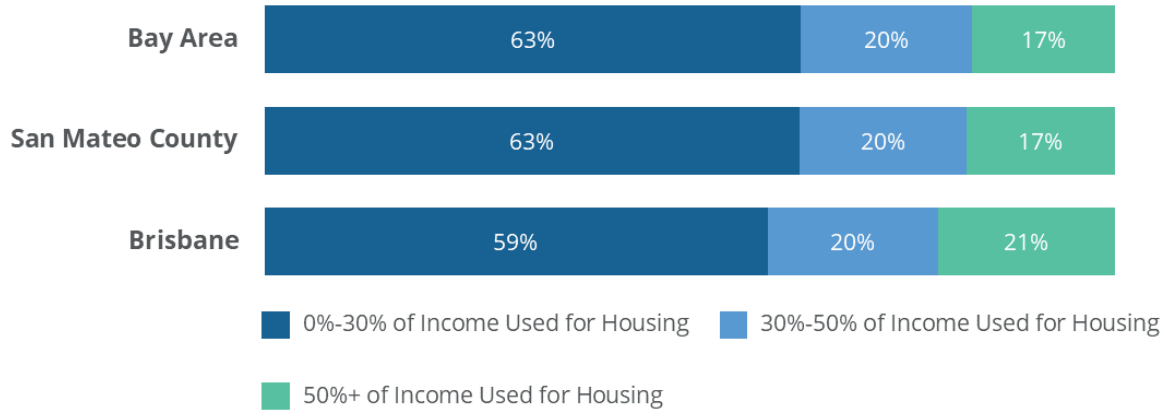
Figure IV-7.
Median Contract Rent, 2009-2019



Source: ABAG Housing Needs Data Workbook

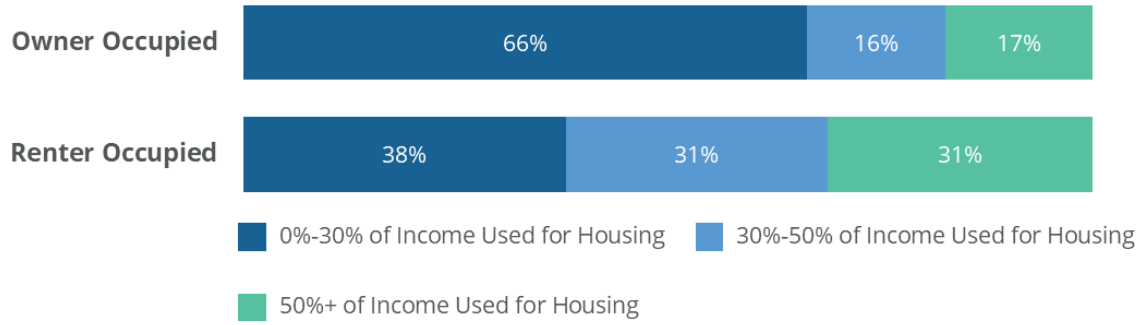
Cost burden and severe cost burden.

Figure IV-8.
Overpayment (Cost Burden) by Jurisdiction, 2019



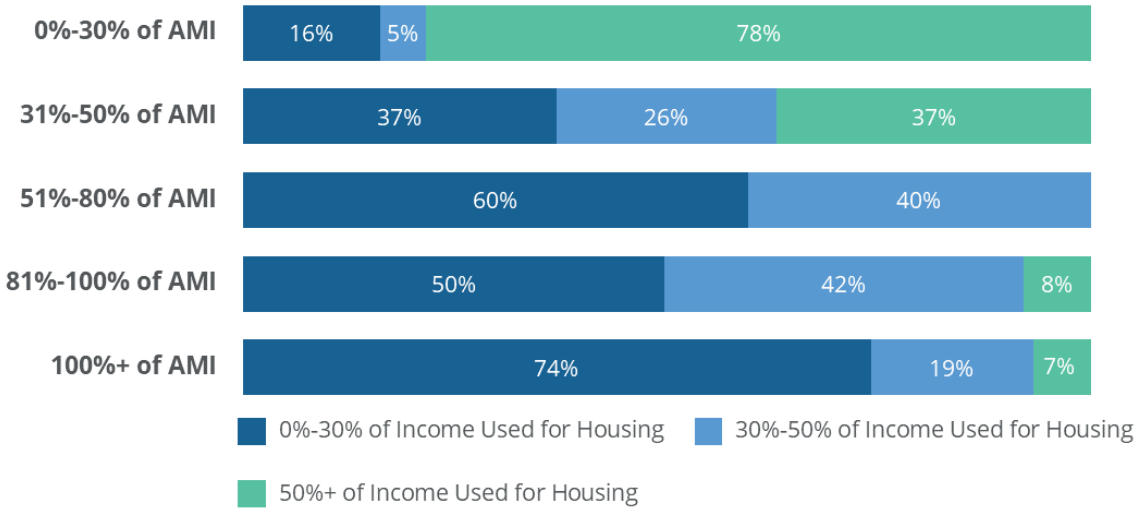
Source: ABAG Housing Needs Data Workbook

Figure IV-9.
Overpayment (Cost Burden) by Tenure, City of Brisbane, 2019



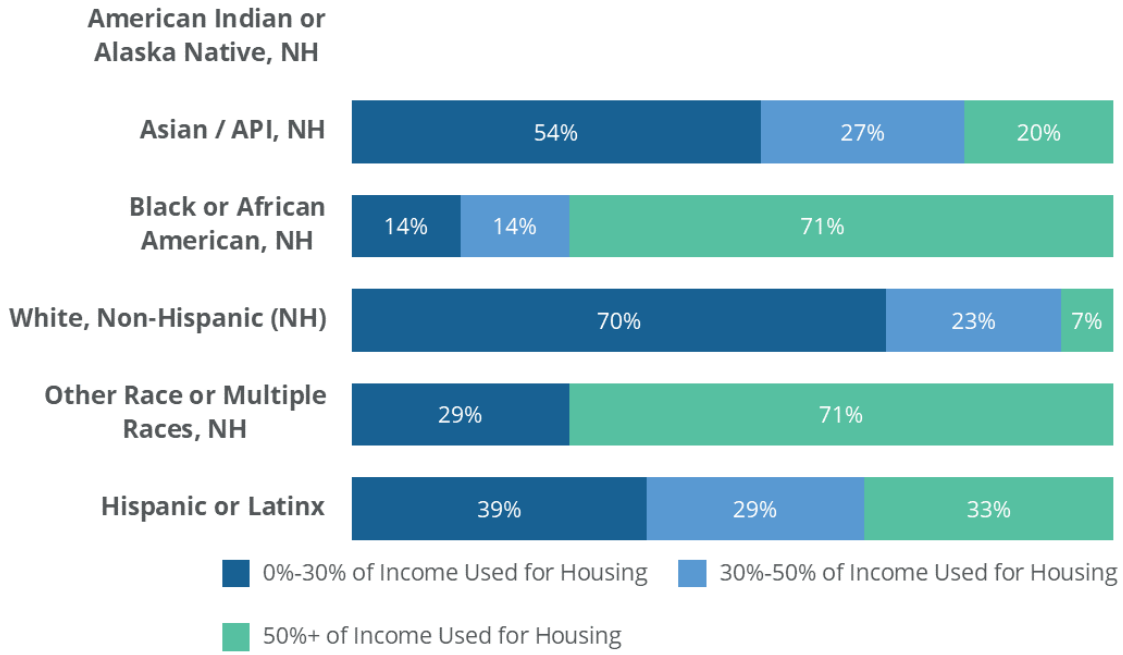
Source: ABAG Housing Needs Data Workbook

Figure IV-10.
Overpayment (Cost Burden) by Area Median Income (AMI), City of Brisbane, 2019



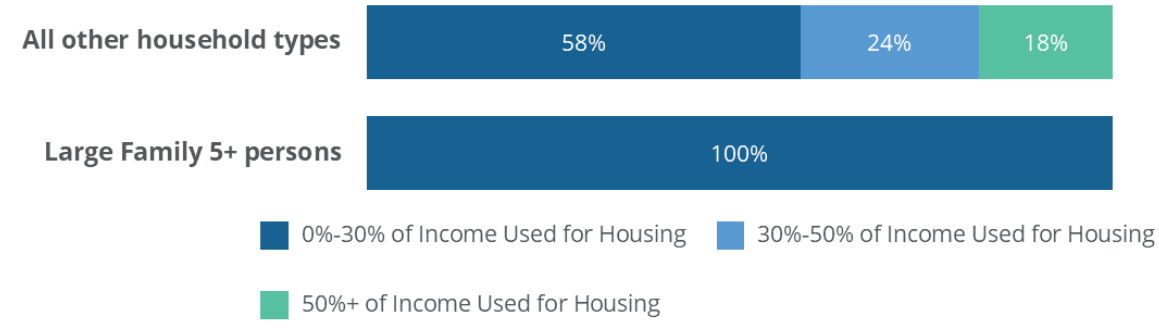
Source: ABAG Housing Needs Data Workbook

Figure IV-11.
Overpayment (Cost Burden) by Race and Ethnicity, City of Brisbane, 2019



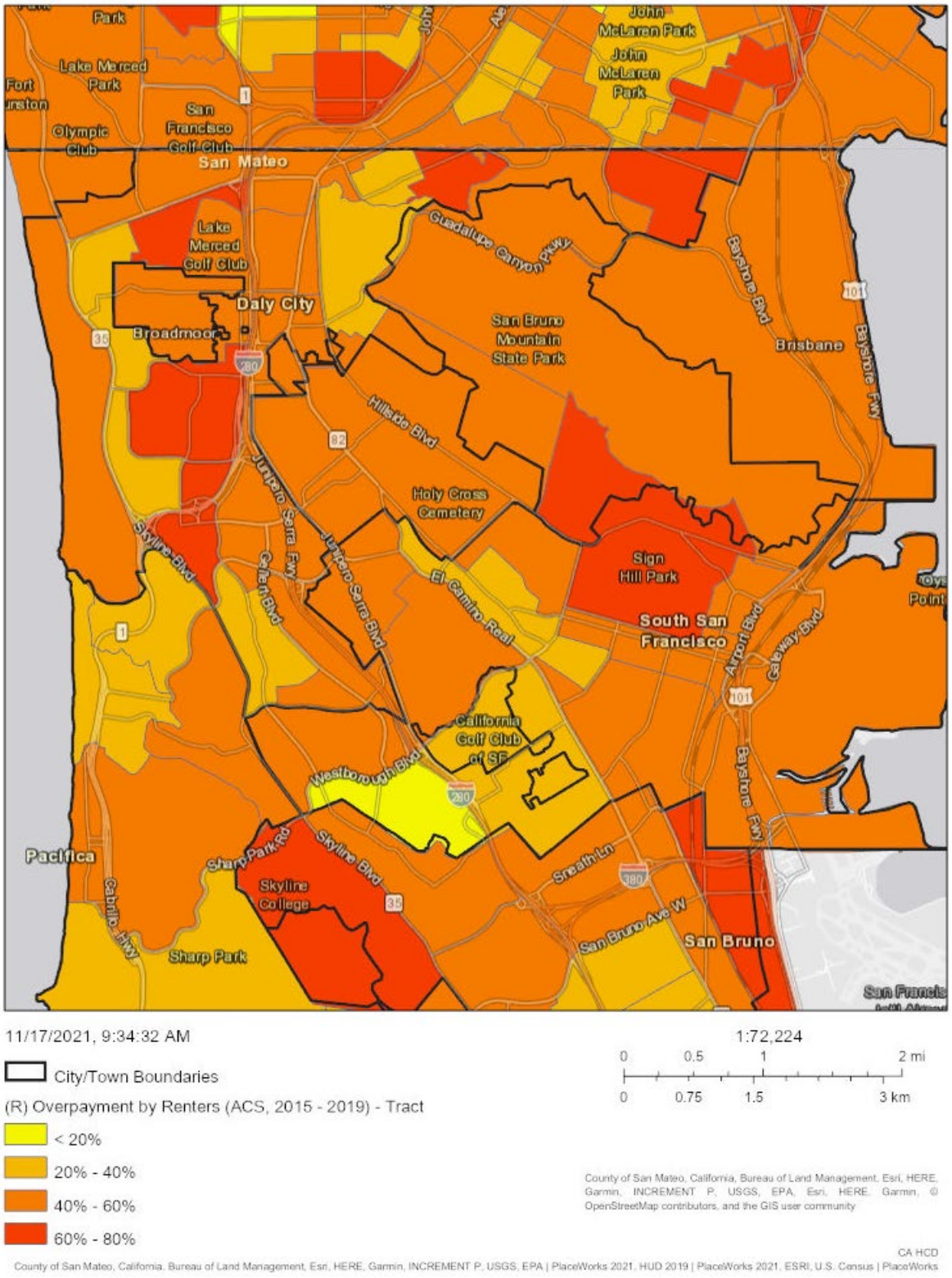
Source: ABAG Housing Needs Data Workbook

Figure IV-12.
Overpayment (Cost Burden) by Family Size, City of Brisbane, 2019



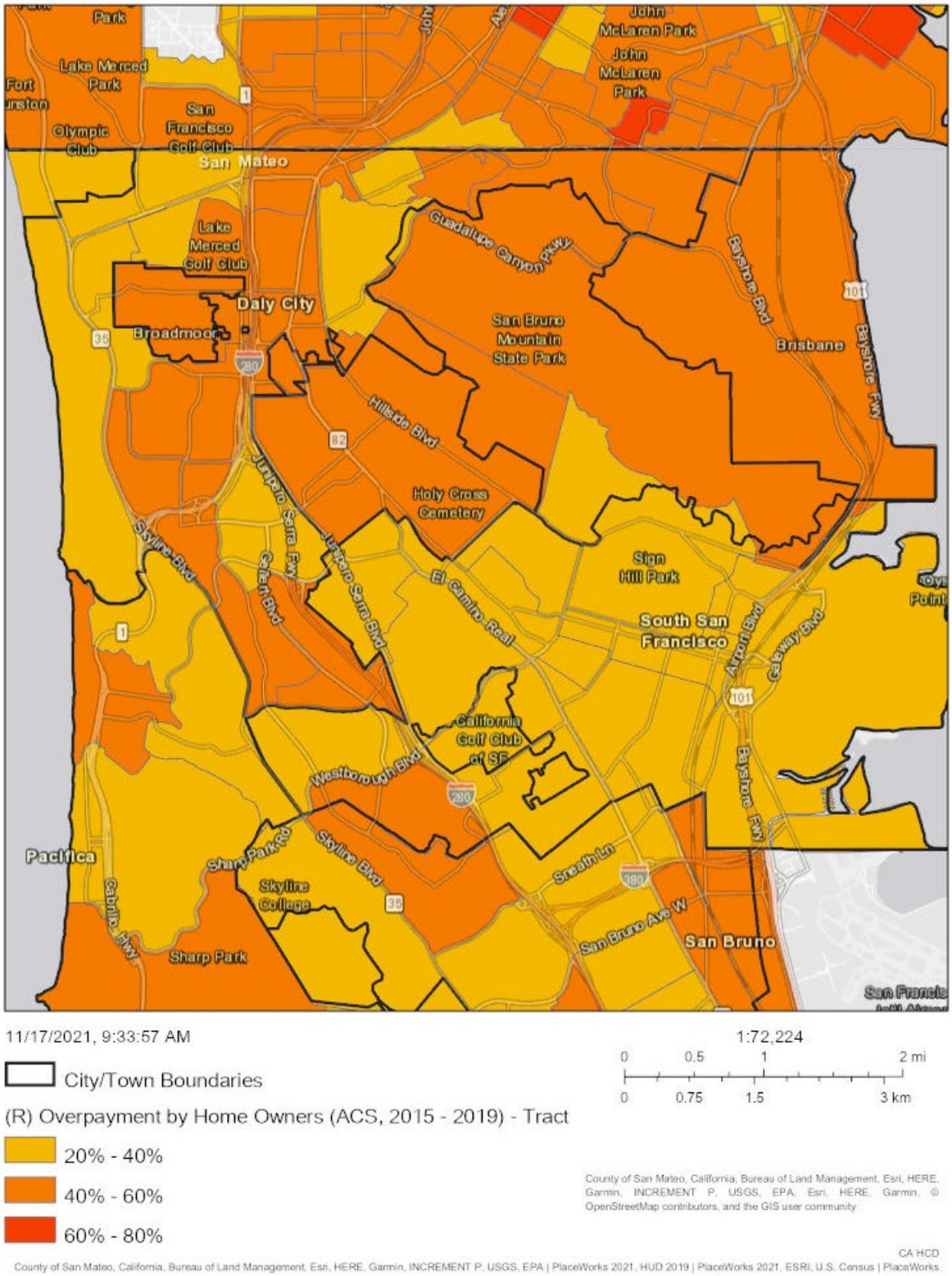
Source: ABAG Housing Needs Data Workbook

Figure IV-13.
Overpayment (Cost Burden) for Renter Households by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

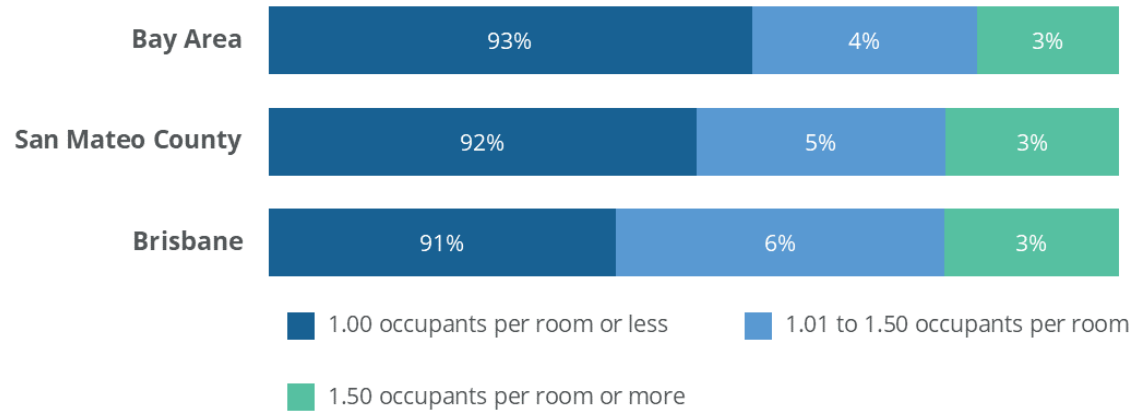
Figure IV-14.
Overpayment (Cost Burden) for Owner Households by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

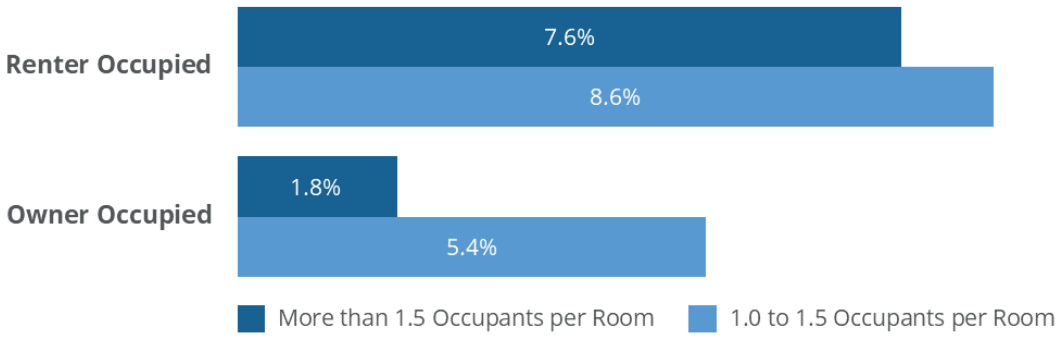
Overcrowding.

Figure IV-15.
Occupants per Room by Jurisdiction, 2019



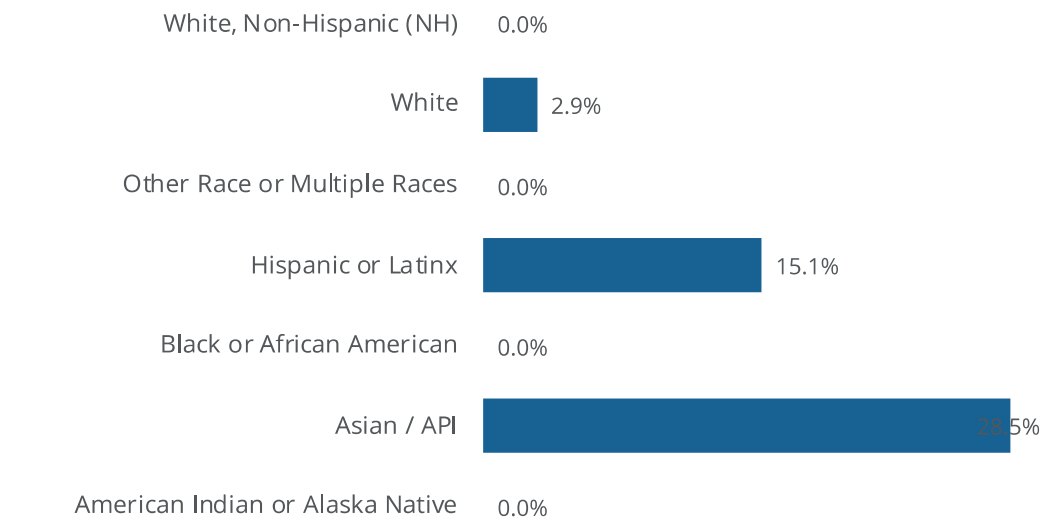
Source: ABAG Housing Needs Data Workbook

Figure IV-16.
Occupants per Room by Tenure, City of Brisbane, 2019



Source: ABAG Housing Needs Data Workbook

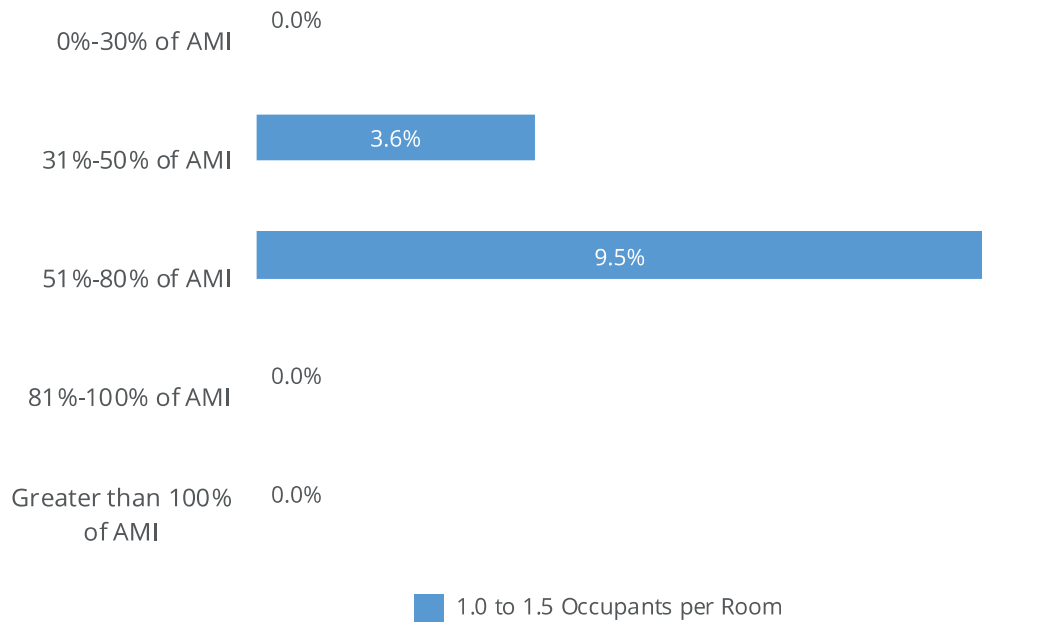
Figure IV-17.
Overcrowding by Race and Ethnicity, City of Brisbane, 2019



Note: Overcrowding is indicated by more than 1 person per room.

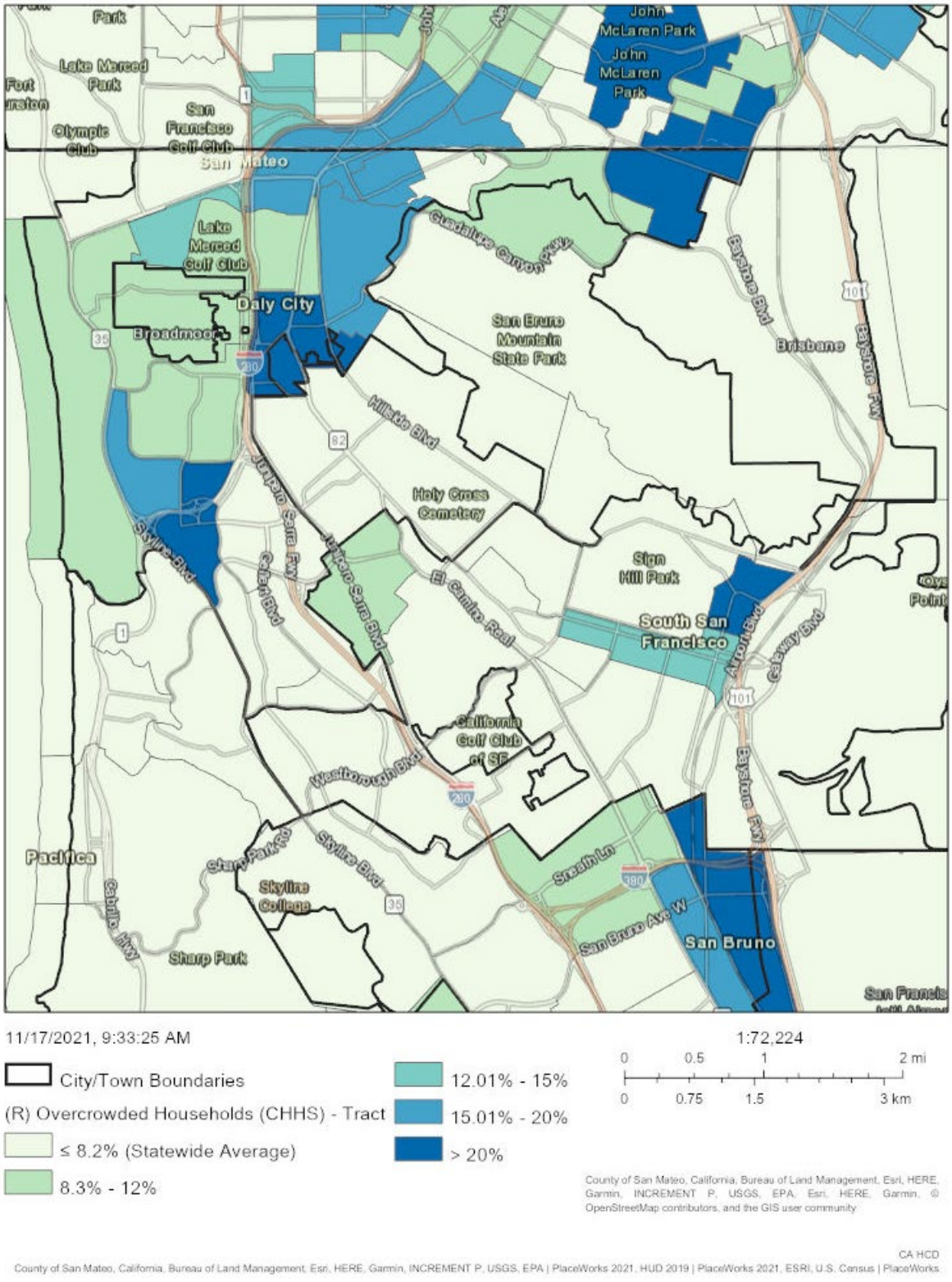
Source: ABAG Housing Needs Data Workbook

Figure IV-18.
Occupants per Room by AMI, City of Brisbane, 2019



Source: ABAG Housing Needs Data Workbook

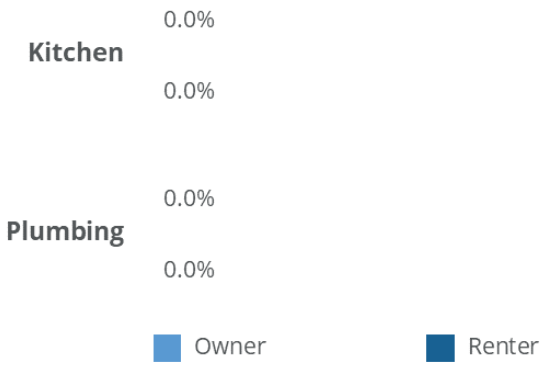
Figure IV-19.
Overcrowded Households by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

Substandard housing.

Figure IV-20.
Percent of Units Lacking Complete Kitchen and Plumbing Facilities, City of Brisbane, 2019



Source: ABAG Housing Needs Data Workbook

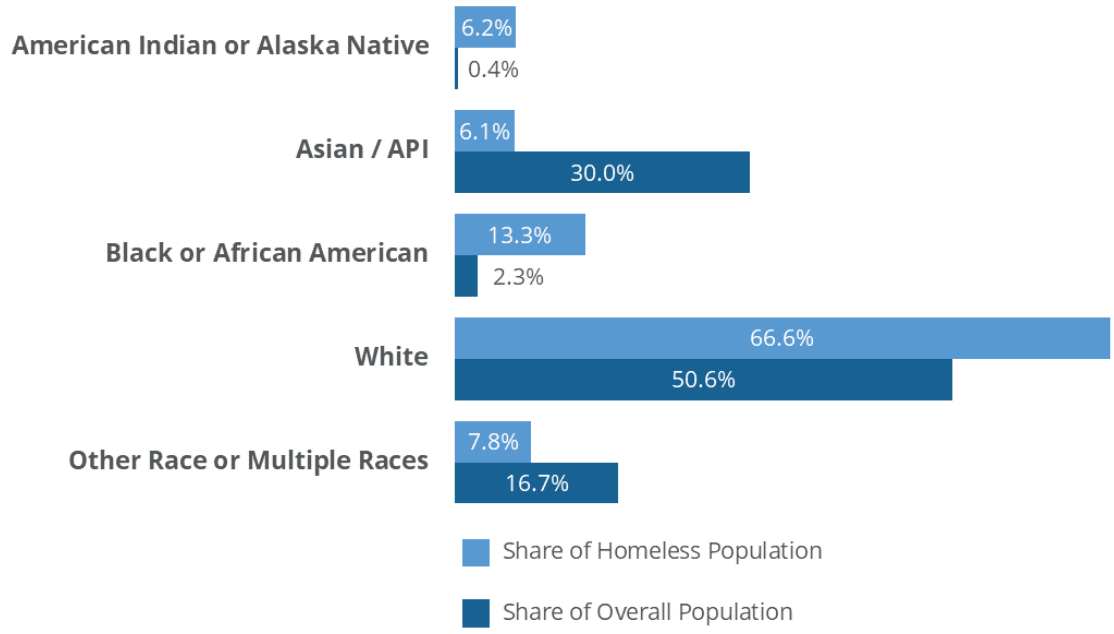
Homelessness.

Figure IV-21.
Homelessness by Household Type and Shelter Status, San Mateo County, 2019

Source:
ABAG Housing Needs Data Workbook

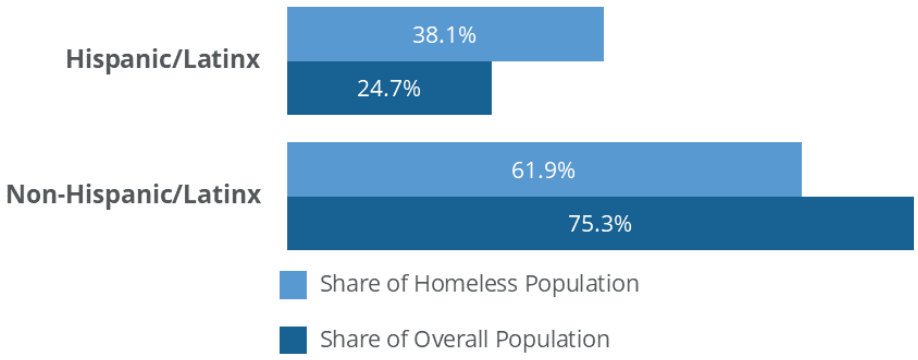
	People in Households Solely Children	People in Households with Adults and Children	People in Households Without Children
Sheltered - Emergency Shelter	0	68	198
Sheltered - Transitional Housing	0	271	74
Unsheltered	1	62	838

Figure IV-22.
Share of General and Homeless Populations by Race, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-23.
Share of General and Homeless Populations by Ethnicity, San Mateo County, 2019



Source: ABAG Housing Needs Data Workbook

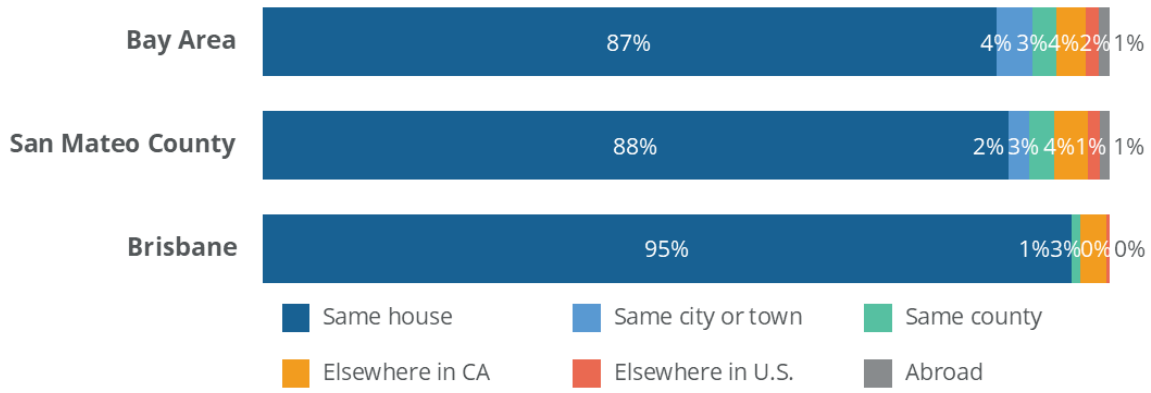
Figure IV-24.
Characteristics of the Population Experiencing Homelessness, San Mateo County, 2019

	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	46	0	70	31	10
Sheltered - Transitional Housing	46	3	46	4	14
Unsheltered	20	0	189	34	103

Source: ABAG Housing Needs Data Workbook

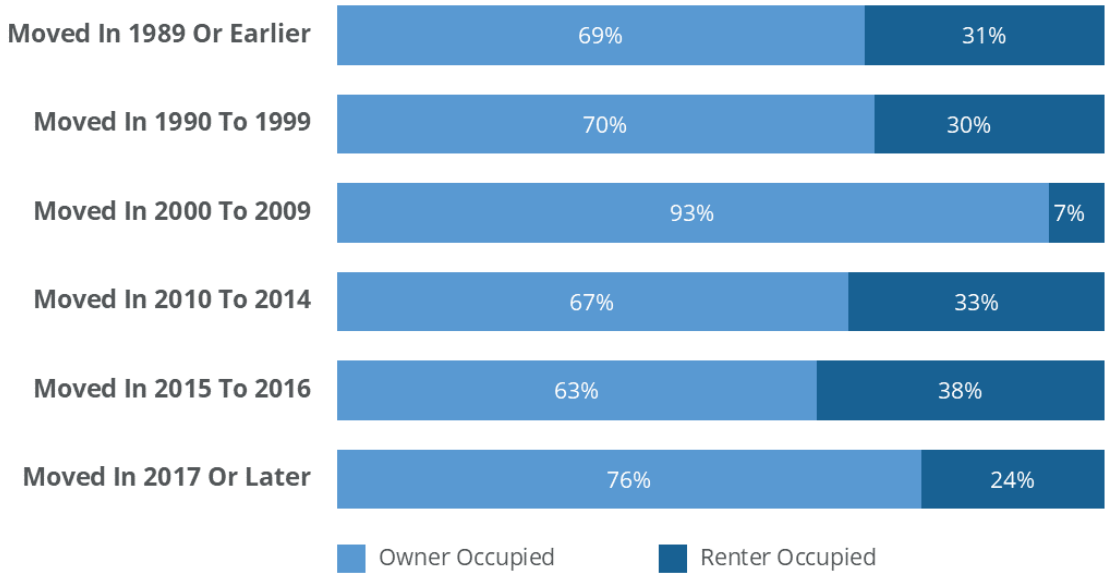
Displacement.

Figure IV-25.
Location of Population One Year Ago, City of Brisbane, 2019



Source: ABAG Housing Needs Data Workbook

Figure IV-26.
Tenure by Year Moved to Current Residence, City of Brisbane, 2019



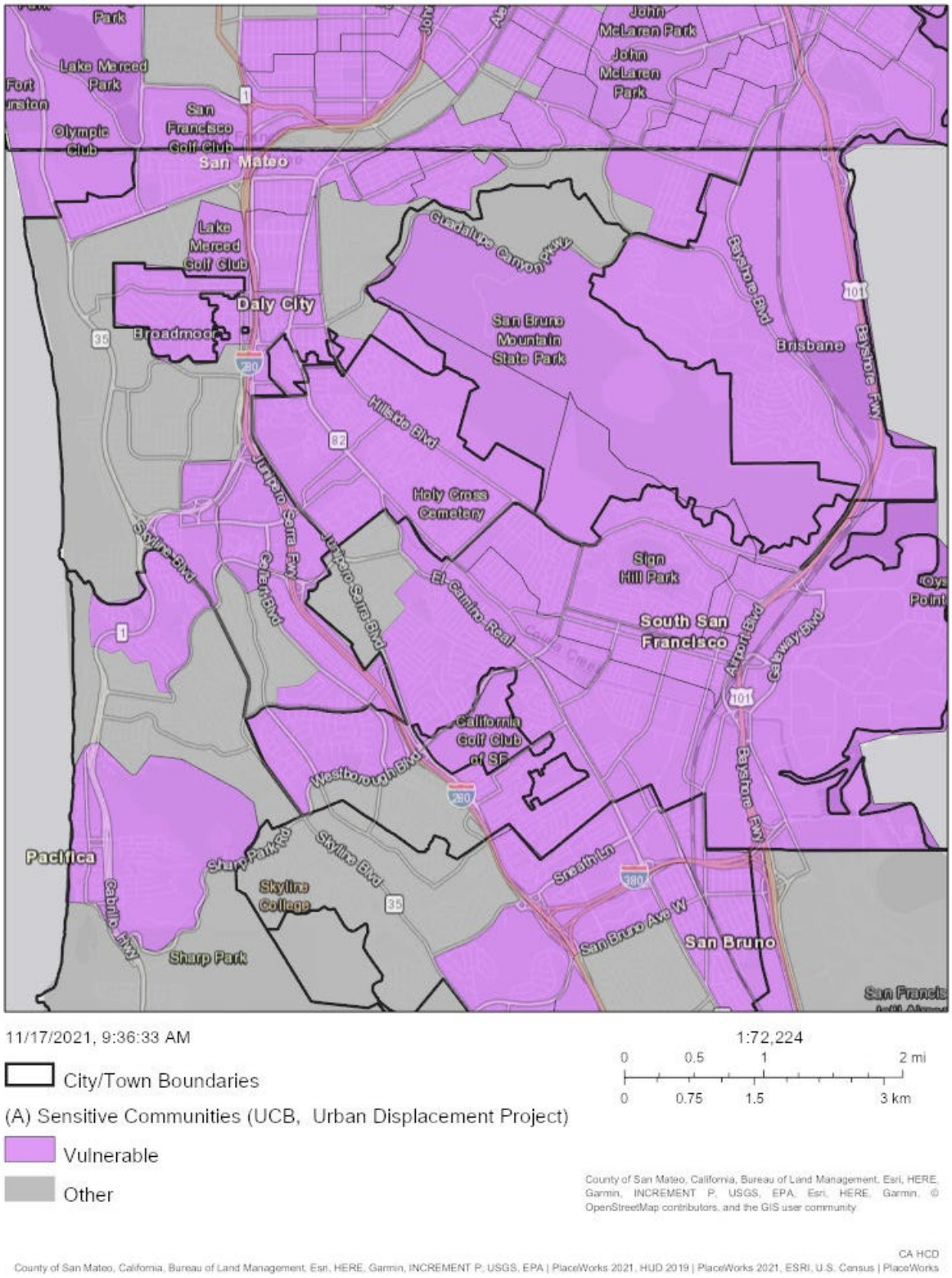
Source: ABAG Housing Needs Data Workbook

Figure IV-27.
Assisted Units at Risk of Conversion, City of Brisbane, 2019

	Low	Moderate	High	Very High	Total Assisted Units in Database
Brisbane	0	0	0	0	0
San Mateo County	4,656	191	359	58	5,264
Bay Area	110,177	3,375	1,854	1,053	116,459

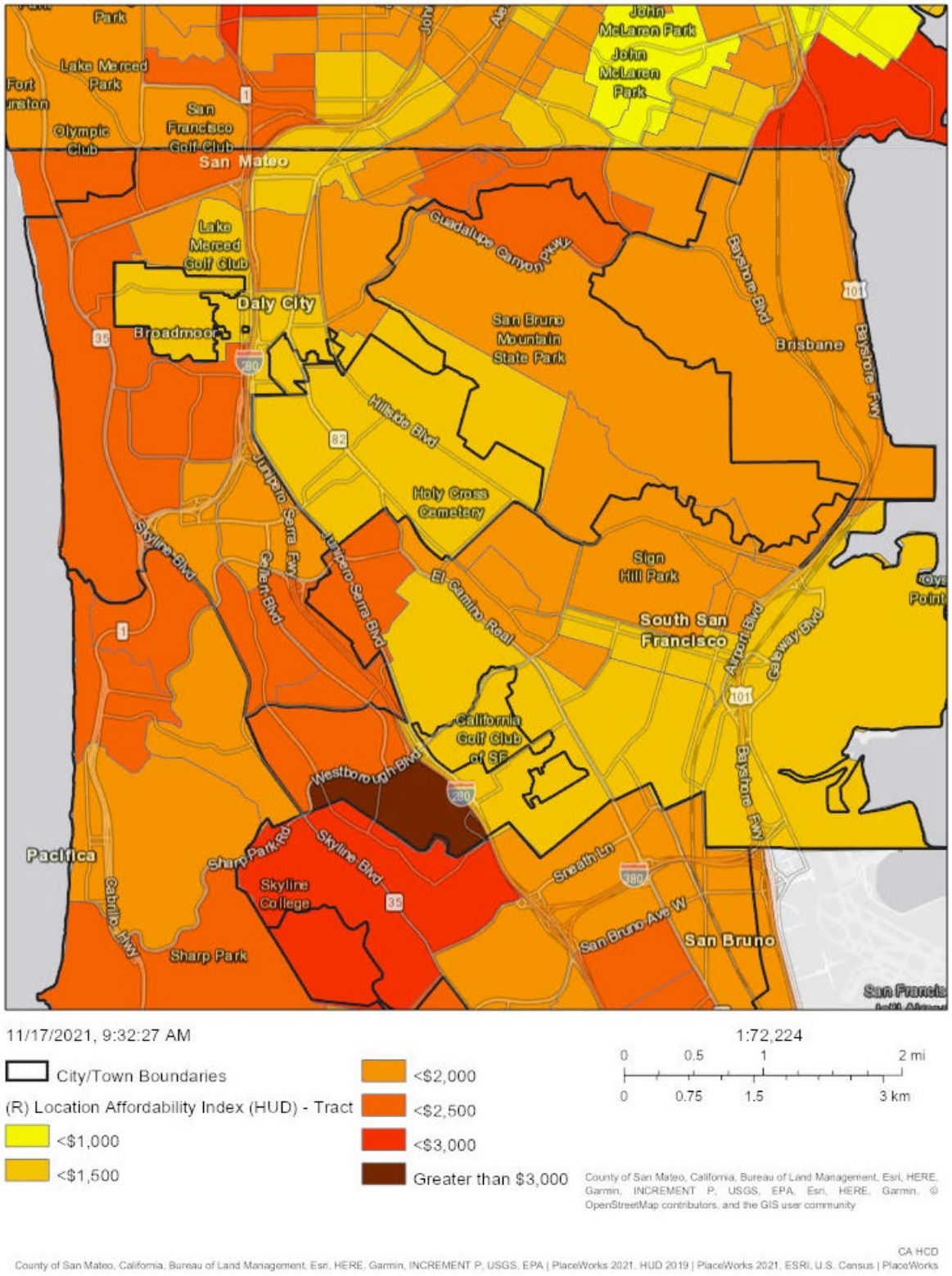
Source: ABAG Housing Needs Data Workbook

Figure IV-28.
Census Tracts Vulnerable to Displacement



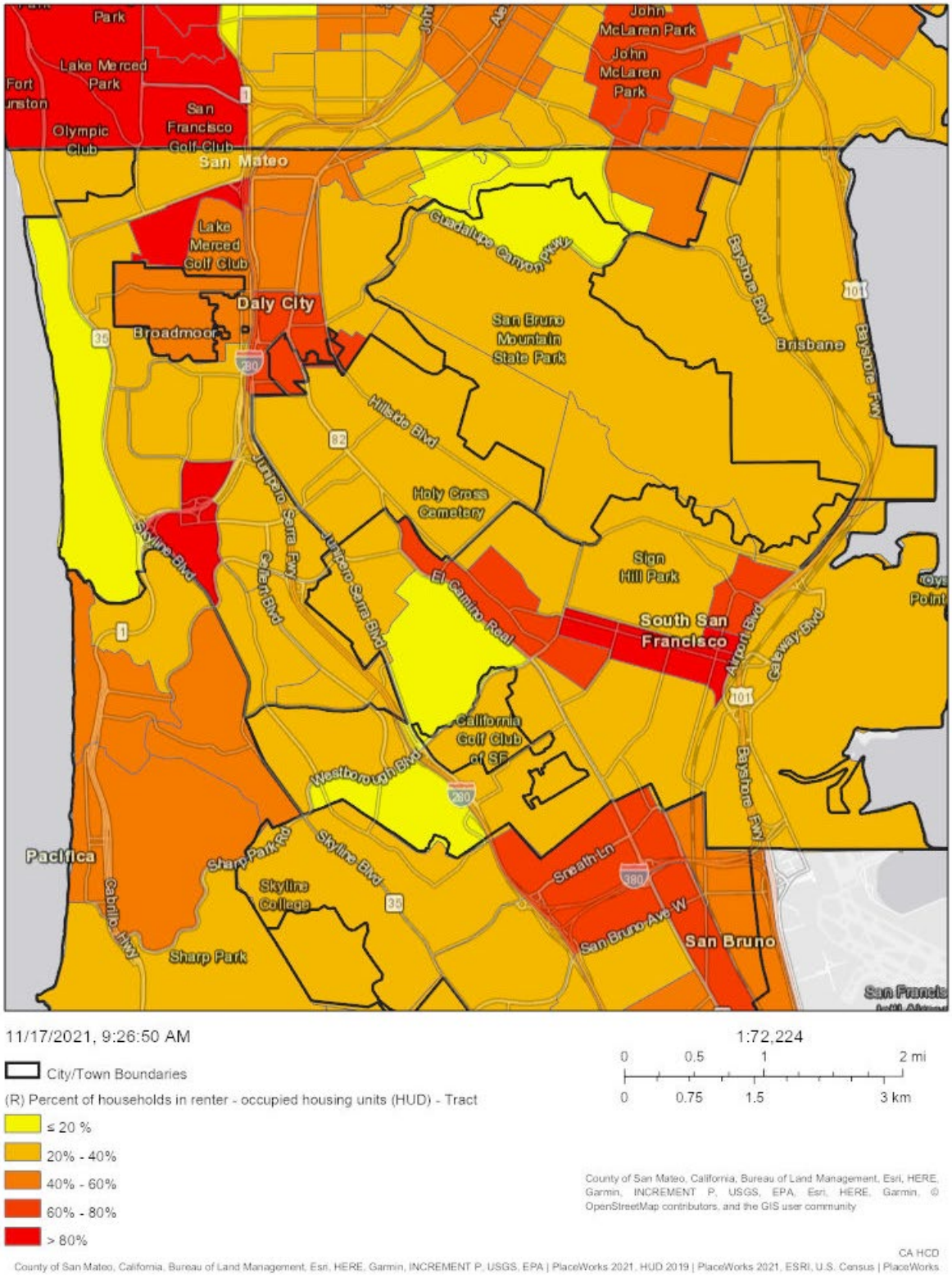
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-29.
Location Affordability Index by Census Tract



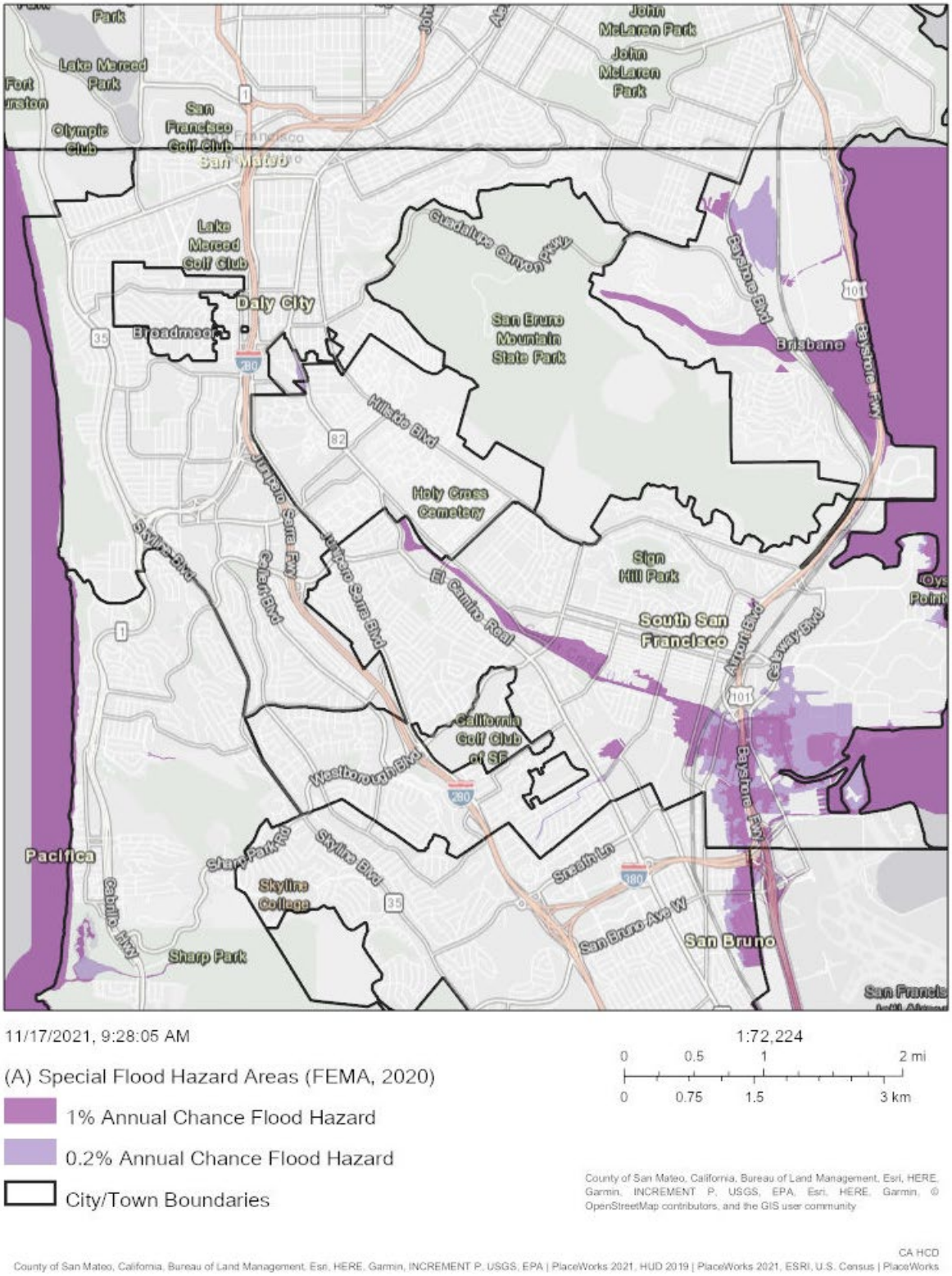
Source: California Department of Housing and Community Development AFFH Data Viewer

Figure IV-30.
Share of Renter Occupied Households by Census Tract, 2019



Source: California Department of Housing and Community Development AFFH Data Viewer

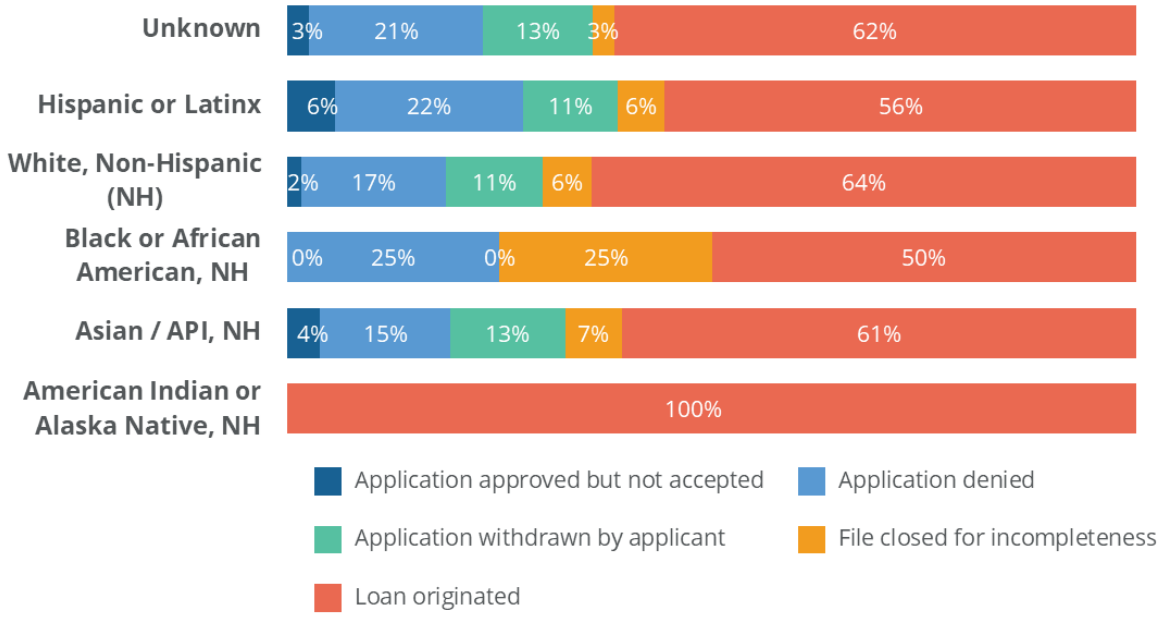
Figure IV-31.
Special Flood Hazard Areas, 2000



Source: California Department of Housing and Community Development AFFH Data Viewer

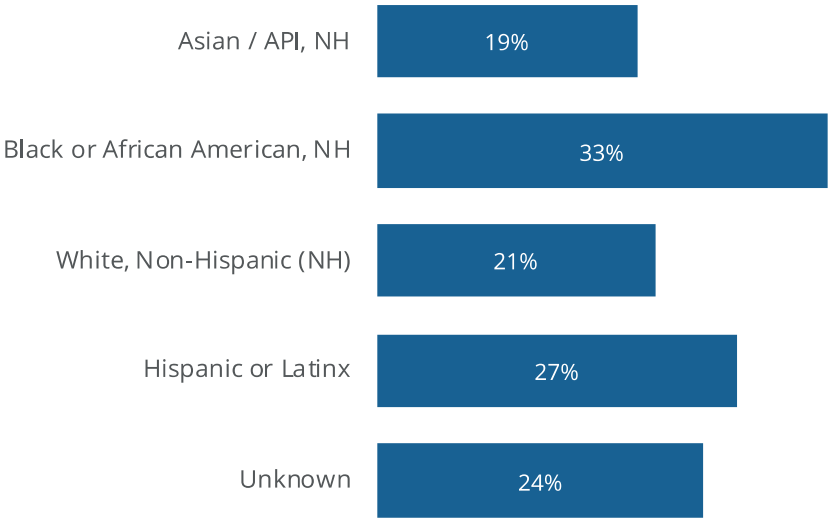
Other considerations.

Figure IV-32.
Mortgage Applications by Race and Ethnicity, City of Brisbane, 2018-2019



Source: ABAG Housing Needs Data Workbook

Figure IV-33.
Mortgage Application Denial Rate by Race and Ethnicity, City of Brisbane, 2018-2019



Source: ABAG Housing Needs Data Workbook

Appendix C.2: Disparate Access to Educational Opportunities

This section examines the extent to which members of protected classes and those in poverty experience disparities in access to opportunity as measured by access to education. This section draws from data provided by the San Mateo Office of Education, the California Department of Education, and U.S. Census American Community Surveys (ACS). This section discusses the following topics:

- Changes in school enrollment during COVID-19 by race and ethnicity, and by groups with extenuating circumstances;[1]
- Achievement gaps by race and ethnicity and for groups with extenuating circumstances as measured by test scores, California State University or University of California admissions standards, and college-going rates;
- Barriers to success measured by chronic absenteeism, dropout rates, and suspension rates.

After describing this section's primary findings, we describe the county's school districts before launching into data measuring achievement gaps and barriers to success. Brisbane-specific data are shown in bolded and highlighted text.

Primary Findings

Student racial and ethnic diversity is modestly increasing. Student bodies in San Mateo County have become increasingly racially and ethnically diverse.

- Hispanic students make up the largest ethnic group in the county's schools, representing 38% of students in the 2020-2021 academic school year. This a slight increase from the 2010-2011 school year, where Hispanic students made up 37% of the population.
- There has been a large increase in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011.
- Students identifying as White (26%) have decreased by 3 percentage points since 2010-2011.

[1] The term "extenuating circumstances" is used in this section to capture students whose socioeconomic situations and/or disability may make standard educational environments challenging.

Free and reduced lunch-qualifying students and English language learners are concentrated in a handful of schools. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch.

- The rate of reduced lunch qualification was highest in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch. Also in Ravenswood City Elementary, 30% of students are experiencing homelessness. This is a large outlier in the county, where overall just 2% are experiencing homelessness.
- Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, **Jefferson Union High School District,** and Redwood City Elementary also have **high rates of English learners, representing more than a third of students.**

Enrollment is dropping. Public school enrollment reduced substantially in some areas during the pandemic. Total enrollment decreased by 3% between 2019-2020 and 2020-2021 in San Mateo County, which was the largest decrease of the decade.

- Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively.
- Decreased enrollment was especially common among Pacific Islander students. Between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21), substantially higher than the 3% countywide average.
- Enrollment among migrant students decreased drastically by 16% over the same period (from 332 students to 279 students).

Learning proficiency is improving yet disparities exist. Across all racial and ethnic groups, the rate at which students met or exceeded English and mathematics testing standards has increased since the 2014-2015 school year. Students with extenuating circumstances (i.e., disability, facing homelessness, learning English) tend to score lower on English and mathematics tests than the overall student body.

- **Proficiency gaps are especially pronounced among English learning students** in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and **Brisbane Elementary, where students with extenuating circumstances met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.**
- Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored far below the overall student body: In these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

Many students meet admissions standards for CSU or UC schools.

- Among the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.
- **Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020.** La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Most school districts in the county have a college-going rate at 70% or higher—yet there are wide gaps by race and ethnicity.

- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students—a 23 percentage point gap.

Students with extenuating circumstances are highly concentrated in a few schools and move schools often due to housing instability.

- Students with extenuating circumstances may need additional resources—e.g., onsite health care, free meals, tutoring—to be successful in school. When these students are concentrated into a few schools, the schools bear an unequal responsibility for providing needed resources. K-12 school funding in California has long been inadequate, and, although policymakers have recently allocated additional resources to schools with high proportions of low income children under a "concentration grant" system, funding gaps remain.
- The highest concentration of high needs students is found in Ravenswood City Elementary, where 30% of all students are experiencing homelessness and 83% qualify for free and reduced lunch.
- Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This can result in frequent changes in schools for low income children, raising their vulnerability to falling behind in school.

Absenteeism, dropout rates, and discipline rates are highest for students of color, students with disabilities, and students with other extenuating circumstances. While 10% of students were chronically absent during the 2018-2019 school year, chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity.

- For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%.

- Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%).
- In most districts, chronic absenteeism is higher among students with disabilities. In fact, **only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body.**

Dropout rates vary across the county:

- Dropout rates were highest in Sequoia Union High School District (10%) and South San Francisco Unified (9%).
- In all school districts in the county, dropout rates are higher for boys than for girls.
- Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups
- Students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

Discipline rates also vary by area and race and ethnicity.

- In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers.
- In most districts, Black/African American and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students.
- Asian and Filipino students were underrepresented in terms of suspension rates. White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero.

The demographics of faculty and staff are fairly similar to that of students.

- There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups.
- Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

Background

This section describes the school districts in San Mateo County, including their geographic boundaries and a brief history of the school districts' formation. This section also includes details on how districts' enrollments and student demographic have changed over time.

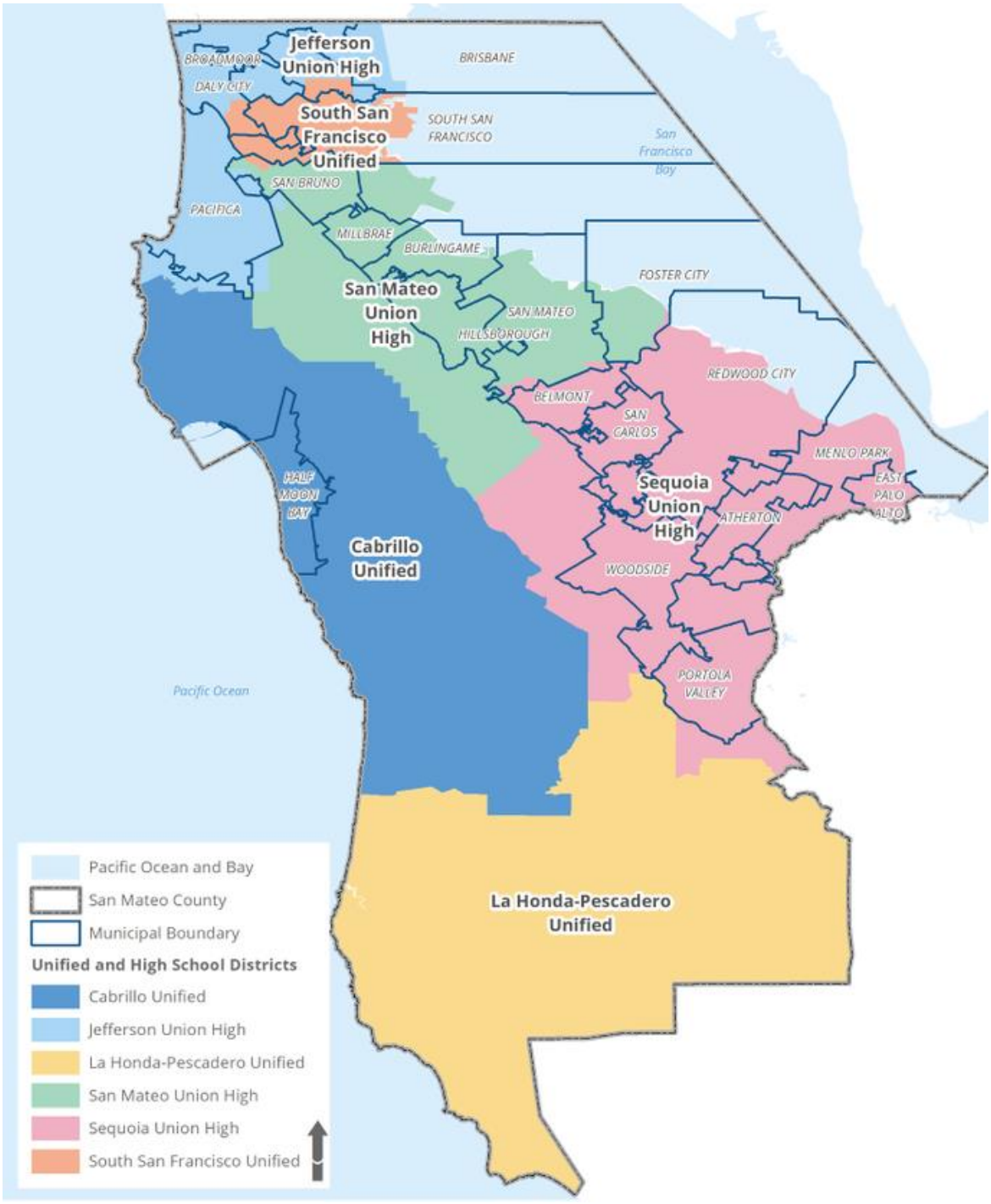
San Mateo County School Districts. There are three unified school districts in San Mateo County which include both elementary and high schools. These are **Cabrillo Unified School District, La Honda-Pescadero Unified School District**, and **South San Francisco Unified School District**.

In addition to the unified school districts, there are three high school districts, which include: **Jefferson Union High School District**, **San Mateo Union High School District**, and **Sequoia Union High School District**. The elementary schools covering these high schools' district boundaries areas are described below:

- In the **Jefferson Union High School District** geographic boundary, elementary school districts are the **Bayshore Elementary School District, Brisbane School District**, Jefferson Elementary School District, and Pacifica School District.
- Within the **San Mateo Union High School District** geographic boundary**,** elementary school districts include San Mateo-Foster City School District, Hillsborough City School District, Burlingame School District, San Bruno Park School District, and Millbrae School District.
- Within the **Sequoia Union High School District** geographic boundary, the elementary schools include Belmont-Redwood Shores School District, San Carlos School District, Redwood City School District, Ravenswood City School District, Menlo Park City School District, Woodside Elementary School District, Las Lomitas Elementary School District, and Portola Valley School District.

Geographic boundaries of school districts. Figure V-1 illustrates the geographic boundaries of the unified school districts as well as the three high school districts. Municipal boundaries are overlayed on the map.

Figure V-1.
Unified School Districts and High School Districts in San Mateo County



Source: San Mateo County Office of Education.

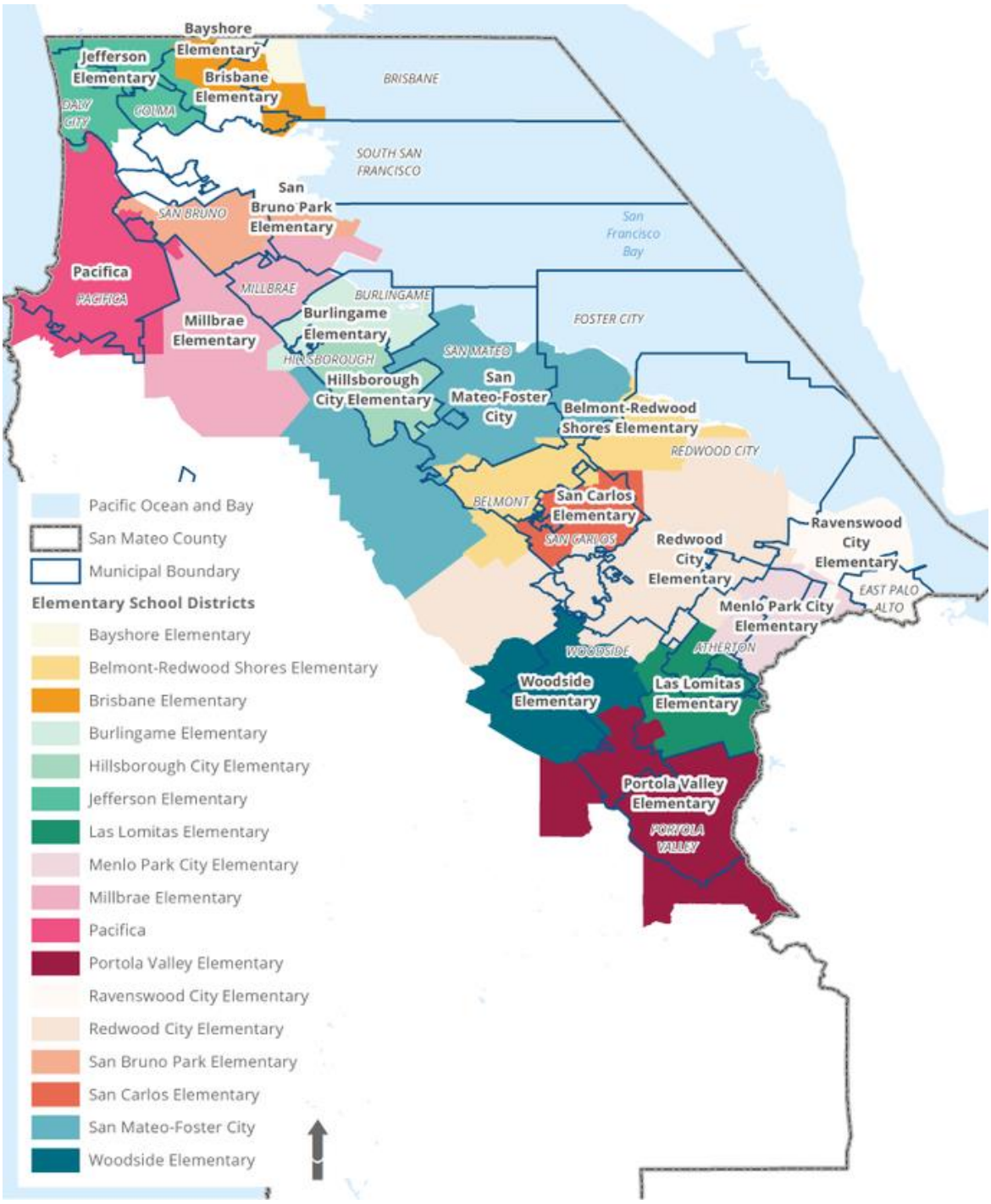
As illustrated in the map, Cabrillo Unified School District covers Half Moon Bay and some unincorporated areas of San Mateo County. South San Francisco Unified covers South San

Francisco and a small portion of Daly City. La Honda-Pescadero Unified School District covers unincorporated areas of San Mateo County.

The other high school districts, Jefferson Union, San Mateo Union, and Sequoia Union, cover the remaining jurisdictions. Jefferson Union covers Brisbane, Colma, Daly City, and Pacifica. San Mateo Union covers Burlingame, Hillsborough, Millbrae, San Bruno, San Mateo City, and Foster City. Sequoia Union covers Atherton, Belmont, Redwood City, East Palo Alto, Menlo Park, San Carlos, Portola Valley, and Woodside.

The county's elementary school districts cover the same areas as the three high school districts. Their geographic boundaries are illustrated in the map below.

Figure V-2.
Elementary School Districts in San Mateo County



Source: San Mateo County Office of Education.

Because the elementary school districts are much smaller, many jurisdictions have several elementary schools. The table blow shows each jurisdiction and their associated elementary school districts.

Figure V-3.
School Districts in San Mateo County's Jurisdictions

Jurisdiction	Unified or High School District	Elementary School District(s)
Atherton	Sequoia Union	Menlo Park City ; Las Lomitas Elementary; Redwood City
Belmont	Sequoia Union	Belmont-Redwood Shores
Brisbane	Jefferson Union	Brisbane; Bayshore Elementary
Burlingame	San Mateo Union	Burlingame
Colma	Jefferson Union	Jefferson Elementary
Daly City	Jefferson Union; South San Francisco Unifie	Jefferson Elementary
East Palo Alto	Sequoia Union	Ravenswood City
Foster City	San Mateo Union	San Mateo-Foster City
Half Moon Bay	Cabrillo Unified	(none, included in Cabrillo Unified)
Hillsborough	San Mateo Union	Hillsborough City
Menlo Park	Sequoia Union	Menlo Park City; Las Lomitas Elementary; Ravenswood City
Millbrae	San Mateo Union	Millbrae
Pacifica	Jefferson Union	Pacifica
Portola Valley	Sequoia Union	Portola Valley
Redwood City	Sequoia Union	Redwood City
San Bruno	San Mateo Union	San Bruno Park
San Carlos	Sequoia Union	San Carlos; Redwood City
San Mateo	San Mateo Union	San Mateo-Foster City
South San Francisco	South San Francisco Unified	(none, included in South San Francisco Unified)
Woodside	Sequoia Union	Woodside Elementary; Portola Valley; Las Lomitas; Redwood City

Source: San Mateo County Office of Education.

A brief history of district formation. San Mateo County's numerous school districts were formed over a century ago, when the county was more rural and scattered: communities needed elementary schools close to home, and only a few students were attending high school. As young people began going to high school, individual districts often found they had too few students and resources to support their own high schools, so

separate high school districts, covering the territories of two or more elementary districts, were established to meet the communities' needs.[2]

Once California's population grew and San Mateo County became more urbanized, "a jigsaw puzzle of overlapping districts evolved haphazardly." Since 1920, the state has been pushing elementary districts to unify with the high school districts that serve their communities, citing improved educational quality and equity of opportunity. However, there has been limited success and local voters in San Mateo County have consistently resisted unification.[3]

Early efforts at unification were more successful in the rural communities along the coast—for example, voters approved the new Cabrillo Unified district for the area around Half Moon Bay and the La Honda-Pescadero Unified district in a 1964 election. Unification was not supported by many suburban communities edging the Bay. The county's school district committee proposed to split each of the three high school districts and feeder schools into two or three smaller unified districts, but the State Board of Education rejected variations of those plans three times. The Board argued that the county committee's proposals would create districts with widely varying property tax bases and could contribute to racial segregation. The State Board instead devised a plan that would create a single unified district within each of the existing high school district boundaries. Voters turned down the state plans in all three districts in June 1966, and rejected a similar proposal again in 1972. In 1973, the Mid-Peninsula Task Force for Integrated Education petitioned the county committees to unify the elementary districts of Menlo Park, Las Lomitas, Portola Valley, Ravenswood and a portion of Sequoia Union High School District across county lines with Palo Alto Unified. Their goal was racial integration, but the county committee did not support the effort.[4]

Efforts against unification have persisted, leaving the county with several elementary school districts which feed into a high school, rather than a unified district. As a result, some elementary school districts have faced waning budgets and administrative hurdles. For instance, **Brisbane and Bayshore elementary school districts, at the northern end of the county, serve a little more than 1,000 students and long have struggled with tight budgets. To rectify their budgetary concerns, the districts now share both a superintendent and a chief business officer. They also participate in a special education collaborative with the Jefferson elementary and high school districts.**

According to the county's superintendent of schools Anne Campbell, other districts may find themselves pooling their resources in the future: local identification may be strong,

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[2] Watson, Aleta. "How Did We End Up With 54 School Districts in San Mateo and Santa Clara Counties?" Silicon Valley Community Foundation, 2012. https://www.siliconvalleycf.org/sites/default/files/report-edu.pdf

[3] Ibid.

[4] Ibid.

she says, but financial reality is hard to ignore: "As we move forward in time, I think it's going to be interesting to see what school districts are going to do, especially as budgets get more bleak."[5]

Enrollment changes. Total public school enrollment in the county has decreased slightly, by just 1%, from the 2010-2011 academic year to 2020-2021. Figure V-4 illustrates enrollment changes by district.

Bayshore Elementary, Ravenswood City, and Portola Valley school districts **experienced the largest enrollment decreases (by at least 30%) between 2010-11 and 2020-21**. School districts with the largest increases in enrollments were Burlingame (22%) and Belmont-Redwood Shores (30%).

[5] Ibid.

Figure V-4.
Enrollment changes by district, 2010-11 to 2020-2021

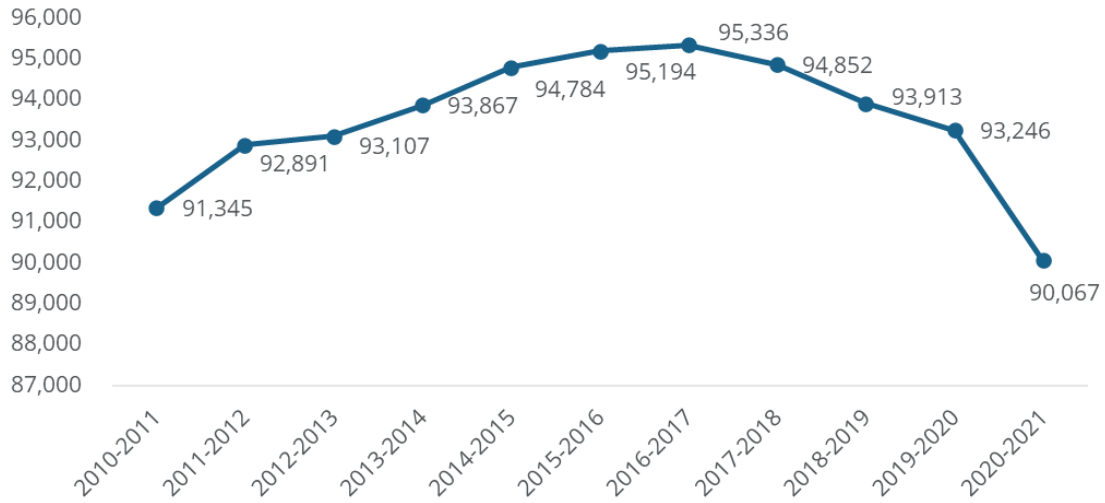
School District	2010-2011 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,352	2,934	-12%
La Honda-Pescadero	341	275	-19%
South San Francisco	9,312	8,182	-12%
High & Elementary School Districts			
Jefferson Union High School	4,960	4,705	-5%
Bayshore Elementary	543	361	-34%
Brisbane Elementary	545	474	-13%
Jefferson Elementary	6,998	6,653	-5%
Pacifica	3,164	3,006	-5%
San Mateo Union High School	8,406	9,760	16%
Burlingame Elementary	2,771	3,387	22%
Hillsborough City Elementary	1,512	1,268	-16%
Millbrae Elementary	2,222	2,238	1%
San Bruno Park Elementary	2,599	2,275	-12%
San Mateo-Foster City	10,904	10,969	1%
Sequoia Union High School	8,765	10,327	18%
Belmont-Redwood Shores	3,206	4,152	30%
Las Lomitas Elementary	1,336	1,116	-16%
Menlo Park City Elementary	2,629	2,781	6%
Portola Valley Elementary	711	491	-31%
Ravenswood City Elementary	4,285	2,993	-30%
Redwood City Elementary	9,119	8,086	-11%
San Carlos Elementary	3,212	3,265	2%
Woodside Elementary	453	369	-19%
Total Enrollment	91,345	90,067	-1%

Source: California Department of Education and Root Policy Research

However, it is important to note that many of these enrollment decreases were driven by the pandemic. In fact, total enrollment in these public schools decreased by 3% between

2019-2020 and 2020-2021 in San Mateo County: the largest decrease of the decade. As shown in Figure V-5, enrollments actually increased steadily from 2010-2011 to 2017-2018, then began decreasing afterwards.

Figure V-5.
Public School Enrollment Changes, 2010-2011 to 2020-2021



Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

Portola Valley and La Honda-Pescadero school districts had the largest enrollment decreases during COVID-19, with a 11% and 10% decline in enrollments, respectively. The only school district with increasing enrollments between the 2019-2020 to 2020-2021 school years was Sequoia Union High School District, with a modest 1% increase in enrollments.

Figure V-6.
Enrollment changes by district during COVID-19, 2019-20 to 2020-21

School District	2019-2020 Enrollment	2020-2021 Enrollment	Percent Change
Unified School Districts			
Cabrillo Unified	3,136	2,934	-6%
La Honda-Pescadero	306	275	-10%
South San Francisco	8,438	8,182	-3%
High & Elementary School Districts			
Jefferson Union High School	4,811	4,705	-2%
Bayshore Elementary	381	361	-5%
Brisbane Elementary	476	474	0%
Jefferson Elementary	6,687	6,653	-1%
Pacifica	3,110	3,006	-3%
San Mateo Union High School	9,885	9,760	-1%
Burlingame Elementary	3,534	3,387	-4%
Hillsborough City Elementary	1,290	1,268	-2%
Millbrae Elementary	2,349	2,238	-5%
San Bruno Park Elementary	2,454	2,275	-7%
San Mateo-Foster City	11,576	10,969	-5%
Sequoia Union High School	10,238	10,327	1%
Belmont-Redwood Shores	4,314	4,152	-4%
Las Lomitas Elementary	1,208	1,116	-8%
Menlo Park City Elementary	2,922	2,781	-5%
Portola Valley Elementary	551	491	-11%
Ravenswood City Elementary	3,269	2,993	-8%
Redwood City Elementary	8,530	8,086	-5%
San Carlos Elementary	3,405	3,265	-4%
Woodside Elementary	376	369	-2%
Total Enrollment	93,246	90,067	-3%

Source: California Department of Education and Root Policy Research.

Declining enrollments in public schools have been common across the state and country during the COVID-19 pandemic, and enrollment declines in San Mateo County are on par

with those across the state. According to a study conducted by the Public Policy Institute of California, public K–12 enrollment declined by 3% in California from the 2019-2020 school year to the 2020-2021 school year. [6]

As funding is tied directly to the number of enrolled pupils, schools in San Mateo County could suffer fiscal consequences with continued declines. By law, districts are "held harmless" for declines for one year—that is, school budgets for 2020–2021 were unaffected, but continued enrollment declines could mean cuts in future years.[7] Reductions in enrollments, and consequently funding, could also worsen economic inequality in the long-term by reducing students' resources and access to opportunities.

Demographics: race & ethnicity. Over the last decade, San Mateo County's school districts have diversified in terms of students' race and ethnicity. Hispanic students make up the largest ethnic group in the county's schools: 38% of students identified as Hispanic in the 2020-2021 academic school year. This is just a one percentage point increase from 2010-2011. Many other students are White (26%), though this has decreased by 3 percentage points since 2010-2011. The largest increase was in Asian students, with 17% identifying as such in 2020-2021, an increase of 5 percentage points from 2010-2011. Other students identify as Filipino (8%), or bi- or multi-racial (8%). A small and decreasing percentage of students identify as Black/African American (1%) and Pacific Islander (2%).

[6] Lafortune, Julien & Prunty, Emmanuel. "Digging into Enrollment Drops at California Public Schools." Public Policy Institute of California. May 14, 2021. https://www.ppic.org/blog/digging-into-enrollment-drops-at-california-public-schools/

[7] Ibid.

Figure V-7.
Changes in Race and Ethnicity, 2010-2011 to 2020-2021

Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

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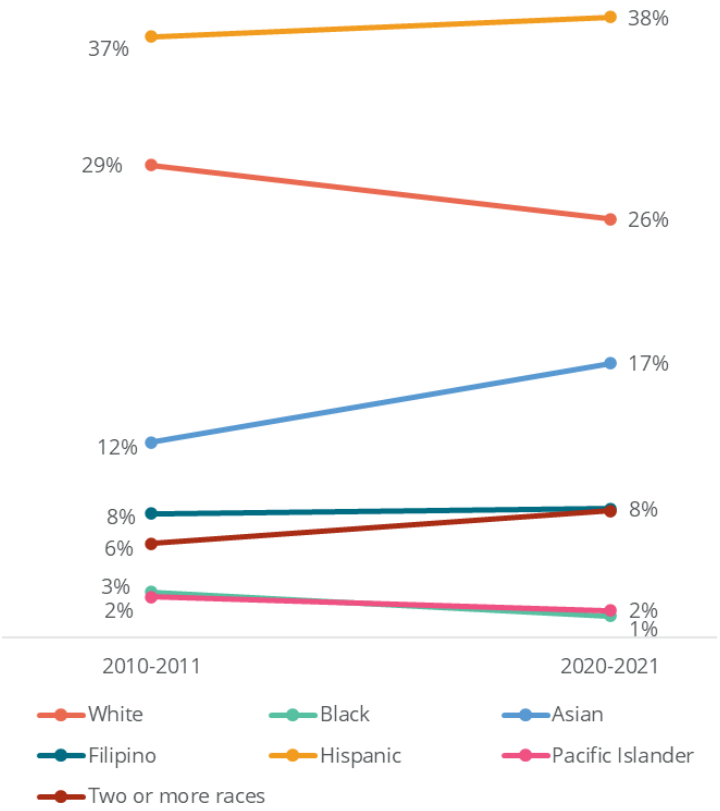


Figure V-8 shows the racial and ethnic distribution of students enrolled in public schools by jurisdiction in 2020-2021.

- Portola Valley Elementary School District (66%) and Woodside Elementary School District (64%) had the highest share of White students, making them among the least racially and ethnically diverse districts in the county.
- Ravenswood City Elementary School District and Redwood City Elementary School District had the highest share of Hispanic students, at 84% and 70%, respectively.
- Ravenswood City also had the highest proportion of Pacific Islander students (7%) and Black/African American students (5%) compared to other districts.
- Millbrae Elementary (46%), Hillsborough Elementary (32%), and Belmont-Redwood Shores Elementary (32%) had the highest share of Asian students.
- Jefferson Elementary School District and **Jefferson Union High School District** had the **highest portion of Filipino students,** at 25% and **29%** respectively.

Figure V-8.
Student body by Race and Ethnicity, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White	Two or more races
Unified School Districts							
Cabrillo Unified	1%	0%	1%	52%	0%	40%	5%
La Honda-Pescadero	0%	0%	1%	63%	0%	35%	1%
South San Francisco	14%	1%	23%	48%	2%	6%	6%
High & Elementary School Districts							
Jefferson Union High School	15%	1%	29%	31%	1%	14%	7%
Bayshore Elementary	19%	3%	21%	41%	4%	3%	8%
Brisbane Elementary	20%	1%	12%	28%	0%	24%	11%
Jefferson Elementary	19%	2%	25%	36%	1%	11%	5%
Pacifica	8%	1%	9%	26%	0%	39%	16%
San Mateo Union High School	23%	1%	5%	32%	2%	28%	10%
Burlingame Elementary	27%	0%	3%	16%	0%	41%	9%
Hillsborough Elementary	32%	0%	2%	5%	0%	48%	12%
Millbrae Elementary	46%	1%	6%	20%	2%	16%	8%
San Bruno Park Elementary	16%	1%	10%	41%	5%	15%	1%
San Mateo-Foster City	26%	1%	3%	37%	2%	21%	9%
Sequoia Union High School	9%	2%	1%	45%	2%	35%	5%
Belmont-Redwood Shores	32%	1%	3%	12%	1%	34%	14%
Las Lomitas Elementary	18%	1%	1%	13%	0%	53%	14%
Menlo Park City Elementary	13%	1%	1%	17%	1%	55%	11%
Portola Valley Elementary	6%	0%	0%	14%	0%	66%	13%
Ravenswood City Elementary	0%	5%	0%	84%	7%	1%	2%
Redwood City Elementary	4%	1%	1%	70%	1%	19%	4%
San Carlos Elementary	18%	1%	1%	14%	0%	49%	13%
Woodside Elementary	4%	2%	0%	16%	1%	64%	11%
Total	17%	1%	8%	38%	2%	26%	8%

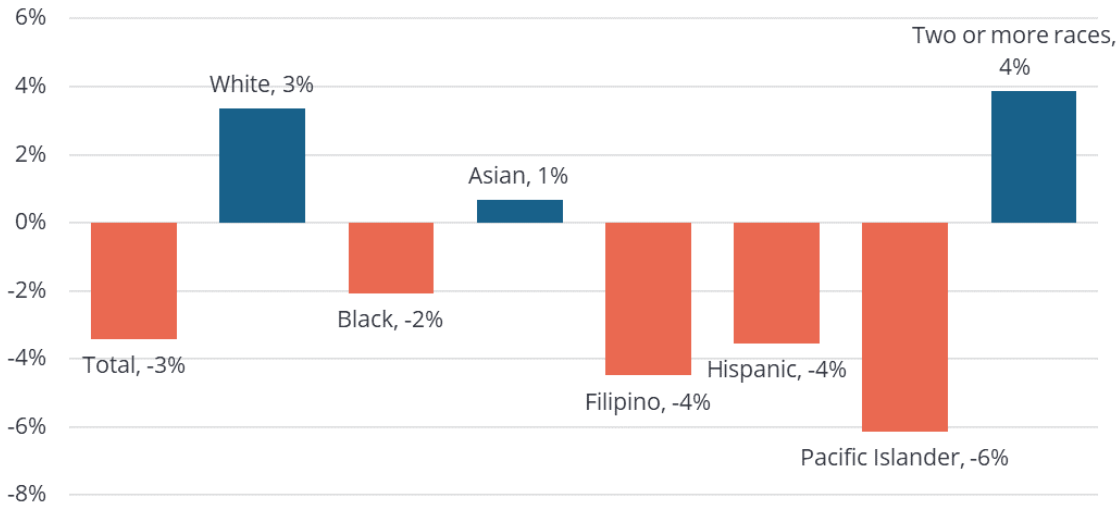
Note: In almost all school districts, less than 1% of students were Native American, so they are not included in this table.

Source: California Department of Education and Root Policy Research

Enrollment changes due to COVID-19 varied by race and ethnicity. For instance, between 2019-2021, enrollment among Pacific Islander students decreased by 6% (from 1,581 students in 2019-20 to 1,484 students in 2020-21). This is substantially higher than the 3% countywide average. Enrollments among Filipino and Hispanic students decreased by 4% while enrollment among Black/African American students decreased by 2%. On the other

end of the spectrum, there was a 3% increase in enrollment among White students (from 22,308 students to 23,055 students) between 2019-20 and 2020-21. Similarly, there was a 1% increase in enrollment among Asian students and a 4% increase among students of two or more races.

Figure V-9.
Enrollment Changes by Race and Ethnicity, San Mateo County, 2019-20 to 2020-21



Source: California Department of Education and Root Policy Research

While many of their families may have simply moved out of San Mateo County during the pandemic, it is possible that Black/African American, Filipino, Hispanic, and Pacific Islander students are otherwise slipping through the cracks of the education system during this period.

Demographics: students with extenuating circumstances. Many students in the county's public schools are facing additional hurdles to educational ease. Many are English learners, qualify for reduced lunch, are foster children, are experiencing homelessness, have a disability, or are migrants. Students in these groups often have hindrances to excelling in school because of detrimental circumstances beyond their control. These include financial and social hardships as well as problems within students' families.

Qualification for free and reduced lunch is often used as a proxy for extenuating circumstances. Qualifications are determined based on household size and income. For instance, in the 2020-2021 academic year, students from a household of three making less

than $40,182 annually qualified for reduced price meals, and those making less than $28,236 in a household of three qualified for free meals.[8]

Free and reduced lunch disparities. Overall, 29% of public school students in San Mateo County qualify for reduced or free lunch. This rate was substantially lower in districts like Hillsborough Elementary, San Carlos Elementary, Portola Valley Elementary, Las Lomitas Elementary, Belmont-Redwood Shores, and Menlo Park City Elementary, where each had less than 10% of students qualify for free or reduced lunch.

The rate of reduced lunch qualification was far higher in Ravenswood City Elementary School District, where 83% of students qualify for reduced lunch.

Disparities in homelessness. In Ravenswood City Elementary, 30% of students are experiencing homelessness. This is an outlier in the county, where overall just 2% are experiencing homelessness. The school district has received media attention due to its astronomically high rate of students experiencing homelessness. Some have noted that rates of homelessness have increased due to escalating costs of living in an area surrounded by affluence.[9] Others have highlighted that ”Having a roof over your head, having a safe place to sleep and study, is fundamental to absolutely everything," and have noted that students who experience homelessness have higher dropout rates and are more likely to experience homelessness as adults.[10]

School moves related to evictions. Currently, students whose families have been evicted do not have protections allowing them to remain in their current school district. This means that precarious housing also means precarious schooling for many of the county’s students. Frequent moves by students are closely related to lower educational proficiency.

In the City of San Francisco, a 2010 ordinance protects some students from being evicted during the school year; however, it only relates to owner/relative move-in evictions.[11] Children in families who are evicted for other reasons may need to move schools or districts when their housing is lost.

English language learners. Countywide, 20% of public school students are English learners. Again, this rate is highest at Ravenswood City Elementary, where 53% of students are English learners. La Honda-Pescadero Unified School District, **Jefferson Union High**

[8] “Income Eligibility Scales for School Year 2020-2021.” California Department of Education.

[9] Bartley, Kaitlyn. “Homelessness: The shadow that hangs over students in this Bay Area school district.” The Mercury News. December 2018.

[10] Jones, Carolyn. “California schools see big jump in homeless students.” Palo Alto Online. October 2020.

[11] https://sfrb.org/new-amendment-prohibiting-owner-move-evictions-minor-children-during-school-year

School, and Redwood City Elementary also have **high rates of English learners, representing more than a third of students.**

Less than one percent of students in San Mateo County public school districts are foster youth or migrants. Cabrillo Unified School District had the highest rate of migrant students at 3%. La Honda-Pescadero had the highest rate of foster children at 2%.

School districts without large low income populations also tend to serve very few English language learners. For instance, in Hillsborough Elementary where 0% of students qualify for reduced lunch, only 1% of students are English language learners.

Figure V-10.
Students with Extenuating Circumstances, 2020-2021

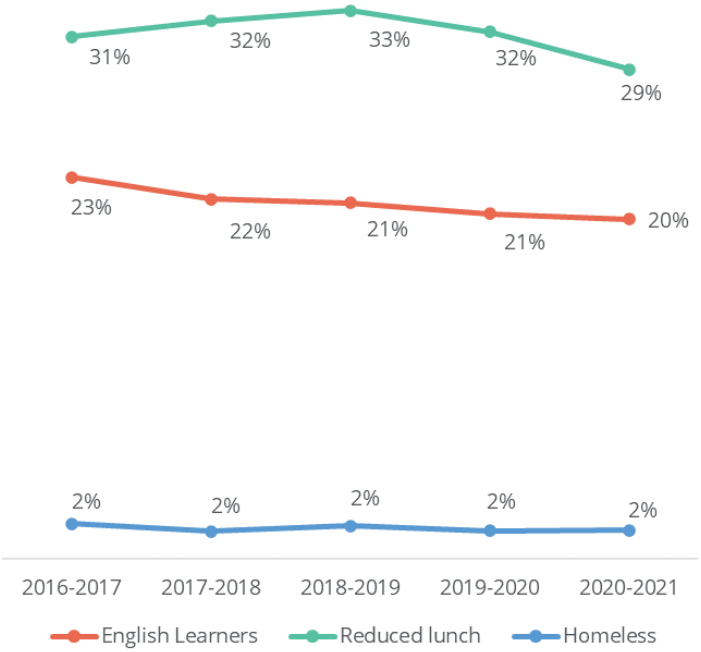
School District	English Learners	Reduced Lunch	Foster Children	Homeless	Migrant
Unified School Districts					
Cabrillo Unified	20%	37%	0%	2%	3%
La Honda-Pescadero	38%	38%	2%	1%	1%
South San Francisco	21%	34%	0%	1%	1%
High & Elementary School Districts					
Jefferson Union High School	36%	44%	0%	0%	0%
Bayshore Elementary	30%	57%	0%	0%	0%
Brisbane Elementary	16%	19%	0%	0%	0%
Jefferson Elementary	14%	27%	0%	1%	0%
Pacifica	9%	18%	0%	1%	0%
San Mateo Union High School	10%	21%	0%	0%	0%
Burlingame Elementary	13%	11%	0%	0%	0%
Hillsborough Elementary	1%	0%	0%	0%	0%
Millbrae Elementary	19%	25%	0%	0%	0%
San Bruno Park Elementary	29%	18%	0%	0%	0%
San Mateo-Foster City	26%	28%	0%	2%	0%
Sequoia Union High School	15%	30%	0%	0%	0%
Belmont-Redwood Shores	10%	7%	0%	0%	0%
Las Lomitas Elementary	7%	6%	0%	0%	0%
Menlo Park City Elementary	6%	7%	0%	0%	0%
Portola Valley Elementary	4%	5%	0%	0%	0%
Ravenswood City Elementary	53%	83%	0%	30%	0%
Redwood City Elementary	38%	56%	0%	2%	1%
San Carlos Elementary	5%	6%	0%	0%	0%
Woodside Elementary	8%	10%	0%	0%	0%
Total	20%	29%	<1%	2%	<1%

Source: California Department of Education and Root Policy Research

The overall share of students in these groups has not changed drastically over time. As shown in Figure V-11, there have been slight decreases in the share of students who are English learners and the share of students who qualify for reduced lunch from 2016-2017

to 2020-2021. Around 2% of students in the county are homeless and this has not changed between 2016-2017 and 2020-2021. Foster youth and migrant students are not shown in the figure, as both have hovered at less than 1% from year to year.

Figure V-11.
Changes in rates of English Leaners, Reduced Lunch, and Homelessness, 2016-2017 to 2020-2021



Note: These data exclude enrollments in SBE Everest Public High School District, which in 2015 combined with the Sequoia Union High School District.

Source: California Department of Education and Root Policy Research

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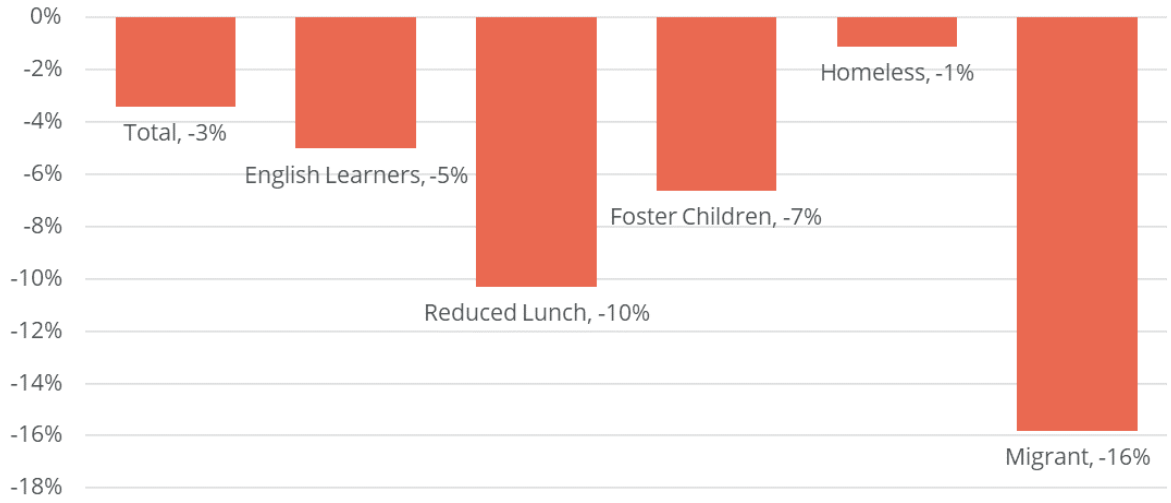
During COVID-19, enrollments decreased by 3% between 2019-2020 and 2020-2021 school years, as families withdrew or did not reenroll their children from public schools. Enrollment among migrant students decreased much more drastically, by 16% (from 332 students to 279 students). Similarly, enrollment among students who qualify for reduced lunch declined at a higher rate (10%) than the overall student population. Foster children and English learners also experienced enrollment decreases at a rate higher than the total population, with 7% and 10% decreases in enrollment, respectively.

Figure V-12.
Enrollment Changes by Extenuating Circumstance, San Mateo County, 2019-2020 to 2020-2021



Source: California Department of Education and Root Policy Research

Achievement Gaps

This section details achievement gaps within school districts. Gaps are measured by test scores, meeting California State University or University of California admissions standards, and college-going rates.

Test scores. Figure V-13 indicates the percent of students who met or exceeded English and mathematics testing standards set by the California State Assessment of Student Performance and Progress. Overall, 62% of students in the county met or exceeded English testing standards and 52% met or exceeded mathematics testing standards.

Of all the districts with high schools, San Mateo Union High School District had the highest student pass rates: 70% of their students met or exceeded standards in English testing and 50% met or exceeded standards in mathematics testing.

Among elementary school districts, Portola Valley Elementary School District and Woodside Elementary School District had the highest rates of success in English, with 87% and 88% of students meeting or exceeding English testing standards, respectively. Woodside Elementary School District and Hillsborough Elementary School District had the highest rates of success in mathematics, with 84% and 85% meeting math testing standards, respectively.

In every school district, girls scored higher on English tests than boys. Overall, girls met or exceeded English testing at a rate of 67% while boys met or exceeded English testing at a rate of 57%. **The largest gender gap was in Brisbane Elementary School District, where**

72% of girls met or exceeded English testing standards and just 56% of boys did: a gap of 16 percentage points.

Gender gaps in mathematics were less pronounced, but the largest gender gaps were in Cabrillo Unified School District and in La Honda Pescadero Unified School District. In Cabrillo Unified, girls passed mathematics at a rate 7% higher than boys, while in La Honda-Pescadero, boys passed at a rate 6% higher than girls.

Figure V-14.
Students who Met or Exceeded Testing Standards, by Gender and District, 2018-2019

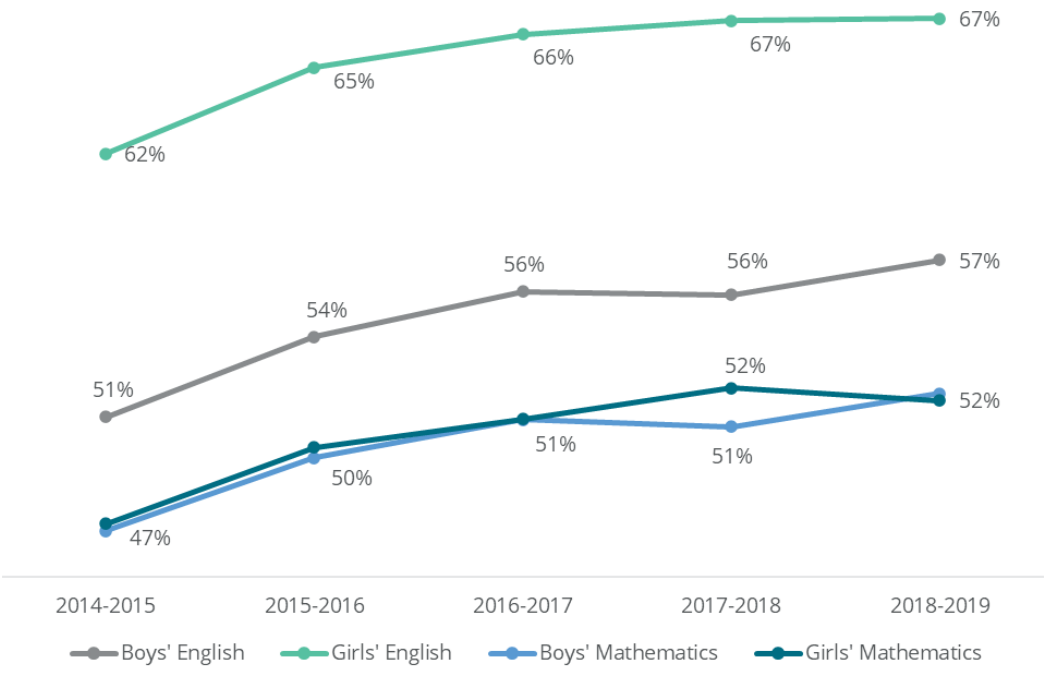
District	English Language Arts/Literacy			Mathematics		
	Total	Boys	Girls	Total	Boys	Girls
Unified School Districts						
Cabrillo Unified	48%	41%	55%	34%	31%	38%
La Honda-Pescadero	43%	36%	49%	31%	34%	28%
South San Francisco	52%	45%	60%	44%	42%	45%
High & Elementary School Districts						
Jefferson Union High School	57%	52%	63%	37%	38%	35%
Bayshore Elementary	27%	24%	31%	27%	27%	28%
Brisbane Elementary	64%	56%	72%	54%	56%	53%
Jefferson Elementary	48%	43%	54%	37%	39%	35%
Pacifica	60%	55%	65%	57%	57%	57%
San Mateo Union High School	70%	66%	76%	50%	50%	50%
Burlingame Elementary	80%	75%	84%	78%	78%	78%
Hillsborough Elementary	85%	81%	89%	85%	86%	84%
Millbrae Elementary	63%	57%	70%	58%	58%	58%
San Bruno Park Elementary	50%	47%	53%	41%	43%	38%
San Mateo-Foster City	62%	58%	67%	56%	56%	56%
Sequoia Union High School	68%	64%	72%	50%	50%	50%
Belmont-Redwood Shores	82%	78%	86%	79%	78%	80%
Las Lomitas Elementary	86%	84%	88%	82%	84%	80%
Menlo Park City Elementary	84%	81%	87%	83%	82%	83%
Portola Valley Elementary	87%	83%	91%	83%	84%	82%
Ravenswood City Elementary	22%	20%	23%	15%	16%	13%
Redwood City Elementary	54%	49%	59%	46%	46%	46%
San Carlos Elementary	80%	77%	83%	75%	76%	74%
Woodside Elementary	88%	85%	91%	84%	85%	83%
Total	62%	57%	67%	52%	52%	52%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

The gender gap in test scores has started to close in recent years, as indicated in Figure V-15. In 2014-2015 there was a 11 percentage point gap in girls' and boys' English testing pass

rates, and by 2018-2019 this was just a 10 percentage point gap. The figure also indicates that there have been steady gains in the share of students meeting or exceeding testing standards in the county.

Figure V-15.
Students who Met or Exceeded Testing Standards, by Gender, 2014-2015 to 2018-2019



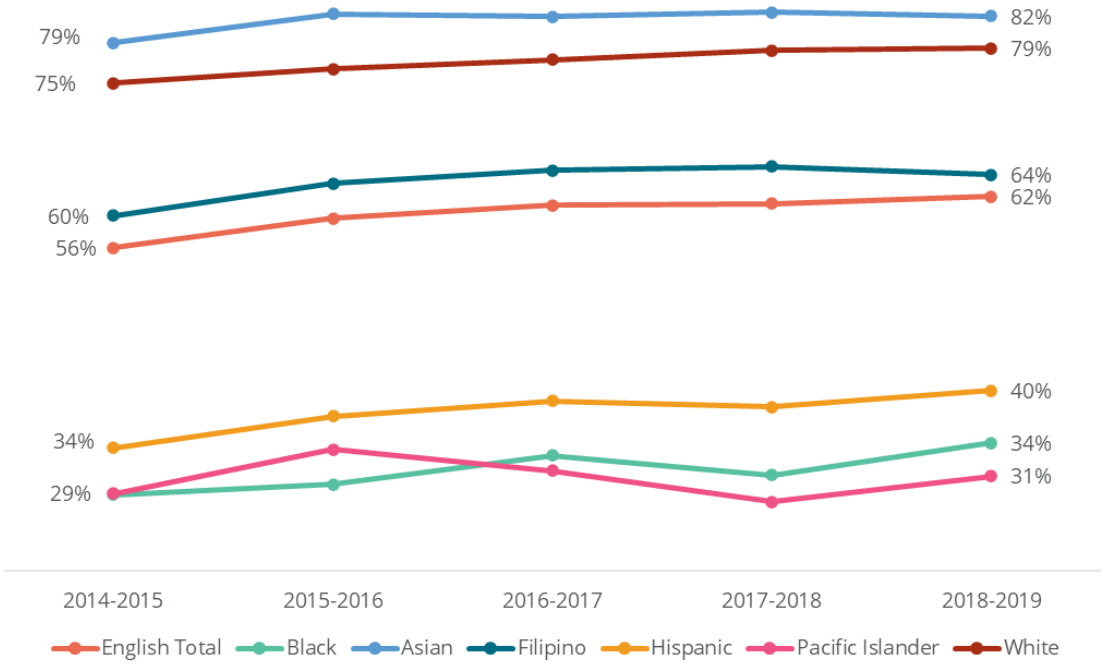
Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Very large gaps in test scores by race and ethnicity exist among students in some areas. Figure V-16 illustrates the rate at which students of various racial and ethnic groups met or exceeded English testing standards.

For the past five years in San Mateo County, Asian, White, and Filipino students have met or exceeded English testing standards at rates higher than the overall student population. Hispanic, Black/African American, and Pacific Islander students, on the other hand, have been underserved in this realm and have consistently scored lower than the overall student body.

However, across all groups, the rate at which students met or exceed English testing standards has increased since the 2014-2015 school year. Hispanic students have made the largest percentage point gain: 34% met standards in 2014-2015 and 40% met standards in 2019-19, an increase of six percentage points.

Figure V-16.
Students who Met or Exceeded English Testing Standards, by Race and Ethnicity, 2014-2015 to 2018-2019

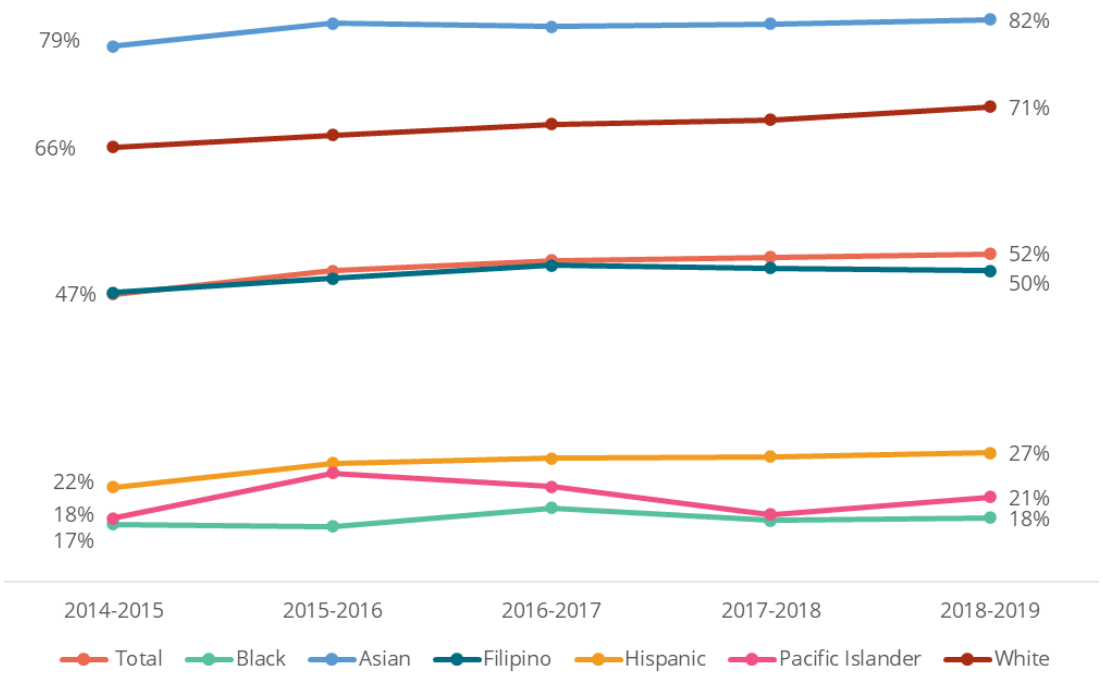


Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

A similar narrative holds in Math testing standards, where scores have improved among each racial and ethnic group from 2014-2015 to 2018-2019. Again, White and Asian students meet or exceed math testing standards at rates higher than the overall population while Hispanic, Pacific Islander, and Black/African American students scored lower.

White and Hispanic students have seen the biggest increases in rates of mathematics success: both have experienced a five percentage point increase in the percent of students who met or exceeded math testing standards.

Figure V-17.
Students who Met or Exceeded mathematics testing standards, by Race and Ethnicity, 2014-2015 to 2018-2019



Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Figure V-18 illustrates the rates at which students of various racial and ethnic groups met or exceeded mathematics testing standards by district.

There were several districts in which the gaps between the overall test pass rates and a specific racial groups' pass rates were especially wide. For instance, in San Carlos Elementary School District, 75% of the total student body met or exceeded math testing standards, but only 11% of Black/African American students met or exceeded math testing standards— a gap of 64 percentage points.

Other school districts with wide gaps between Black/African American and overall math testing success were Las Lomitas Elementary (46 percentage point gap), Menlo Park City Elementary (43 percentage point gap), and Belmont-Redwood Shores (42 percentage point gap).

Some school districts also had similar gaps in Pacific Islander students' math passing rates and overall passing rates. For instance, in Menlo Park City Elementary School District, 83% of the student body met or exceeded mathematics testing standards but just 35% of Pacific Islander students passed or exceeded mathematics testing standards—a gap of 48

percentage points. Millbrae Elementary School District also had a 47 percentage point gap between Pacific Islander students' and total students' math test rates.

Figure V-18.
Students who Met or Exceeded Mathematics Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	34%	65%	(no data)	38%	16%	(no data)	54%
La Honda-Pescadero	31%	(no data)	(no data)	(no data)	20%	(no data)	46%
South San Francisco	44%	75%	19%	60%	29%	33%	46%
High & Elementary School Districts							
Jefferson Union High School	37%	75%	(no data)	36%	17%	(no data)	42%
Bayshore Elementary	27%	44%	(no data)	38%	17%	14%	(no data)
Brisbane Elementary	54%	67%	(no data)	65%	38%	(no data)	60%
Jefferson Elementary	37%	61%	15%	42%	23%	20%	30%
Pacifica	57%	74%	38%	48%	38%	(no data)	66%
San Mateo Union High School	50%	84%	(no data)	46%	22%	20%	63%
Burlingame Elementary	78%	92%	53%	66%	50%	(no data)	81%
Hillsborough Elementary	85%	92%	(no data)	(no data)	76%	(no data)	82%
Millbrae Elementary	58%	75%	31%	63%	27%	11%	51%
San Bruno Park Elementary	41%	69%	23%	64%	25%	27%	50%
San Mateo-Foster City	56%	87%	30%	61%	23%	27%	69%
Sequoia Union High School	50%	81%	18%	53%	22%	11%	76%
Belmont-Redwood Shores	79%	92%	37%	77%	52%	43%	79%
Las Lomitas Elementary	82%	93%	36%	(no data)	44%	(no data)	87%
Menlo Park City Elementary	83%	94%	40%	(no data)	55%	35%	88%
Portola Valley Elementary	83%	89%	(no data)	(no data)	56%	(no data)	89%
Ravenswood City Elementary	15%	(no data)	9%	(no data)	15%	11%	(no data)
Redwood City Elementary	46%	92%	22%	76%	34%	44%	75%
San Carlos Elementary	75%	91%	11%	85%	51%	(no data)	78%
Woodside Elementary	84%	92%	(no data)	(no data)	52%	(no data)	89%
Total	52%	82%	18%	50%	27%	21%	71%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Although racial gaps in English testing were less pronounced, San Carlos Elementary School District also had a wide gap between the total student body and Black/African American

students. Namely, 80% of the student body met or exceeded English testing standards, but only 19% of Black/African American students met or exceeded testing standards—a 61 percentage point gap. Las Lomitas Elementary had a 41 percentage point gap between overall English testing success and Black/African American English testing success.

Other districts had large gaps between the total student body's English test scores and Pacific Islander students' test scores. Namely, in Menlo Park City Elementary School District 84% of students met or exceeded English testing standards, but only 40% of Pacific Islander students—a 44 percentage point gap.

Figure V-19.
Students who Met or Exceeded English Testing Standards, by Race/Ethnicity and District, 2018-2019

School District	Overall	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	48%	78%	(no data)	54%	28%	(no data)	71%
La Honda-Pescadero	43%	(no data)	(no data)	(no data)	27%	(no data)	61%
South San Francisco	52%	76%	36%	66%	38%	44%	56%
High & Elementary School Districts							
Jefferson Union High School	57%	81%	(no data)	60%	43%	(no data)	59%
Bayshore Elementary	27%	49%	(no data)	33%	20%	14%	(no data)
Brisbane Elementary	64%	63%	(no data)	75%	51%	(no data)	79%
Jefferson Elementary	48%	62%	28%	59%	34%	33%	43%
Pacifica	60%	65%	32%	52%	45%	(no data)	68%
San Mateo Union High School	70%	88%	55%	79%	50%	34%	81%
Burlingame Elementary	80%	88%	61%	73%	55%	(no data)	83%
Hillsborough Elementary	85%	89%	(no data)	(no data)	77%	(no data)	83%
Millbrae Elementary	63%	74%	46%	68%	42%	23%	61%
San Bruno Park Elementary	50%	72%	39%	76%	36%	31%	56%
San Mateo-Foster City	62%	85%	41%	68%	34%	37%	77%
Sequoia Union High School	68%	87%	44%	92%	47%	31%	88%
Belmont-Redwood Shores	82%	91%	44%	81%	64%	61%	83%
Las Lomitas Elementary	86%	91%	45%	(no data)	65%	(no data)	89%
Menlo Park City Elementary	84%	92%	60%	(no data)	62%	40%	88%
Portola Valley Elementary	87%	92%	(no data)	(no data)	58%	(no data)	93%
Ravenswood City Elementary	22%	(no data)	24%	(no data)	21%	18%	(no data)
Redwood City Elementary	54%	91%	35%	73%	43%	47%	83%
San Carlos Elementary	80%	90%	19%	76%	60%	(no data)	83%
Woodside Elementary	88%	92%	(no data)	(no data)	58%	(no data)	92%
Total	62%	82%	34%	64%	40%	31%	79%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances across all districts met or exceeded testing standards at lower rates. However, some districts had especially wide disparities between overall test scores and test scores of students with extenuating circumstances.

For example, English learning students in Portola Valley Elementary, Woodside Elementary, Menlo Park City Elementary, and **Brisbane Elementary each met or exceeded mathematics test standards at a rate at least 50 percentage points below the overall test rate in each district.** English learning students in Las Lomitas Elementary (54%) had the highest mathematics pass rates, followed by those in Belmont-Redwood Shores (42%) and Burlingame Elementary (40%).

Students with disabilities scored especially high on mathematics tests in Hillsborough Elementary, where 48% met or exceeded standards. Others in Belmont-Redwood Shores (43%) and Woodside Elementary (41%) had high pass rates as well. Students with disabilities in San Carlos Elementary and Las Lomitas Elementary school districts scored far below the overall student body: in these districts, students with disabilities met or exceeded mathematics test standards at 54 percentage points below the overall test rate.

In Jefferson Elementary and Ravenswood Elementary students experiencing homelessness passed math tests at a rate similar to their housed peers. In other districts, however, students experiencing homelessness often scored substantially lower. School districts with the widest math testing gaps between the overall student body and students experiencing homelessness were San Mateo-Foster City and Millbrae Elementary, with a 41 percentage point gap and 42 percentage point gap, respectively.

Figure V-20.
Students who Met or Exceeded Math Testing Standards, by Special Case and District, 2018-2019

School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	34%	4%	5%	4%	9%
La Honda-Pescadero	31%	4%	(no data)	(no data)	2%
South San Francisco	44%	20%	25%	4%	18%
High & Elementary School Districts					
Jefferson Union High School	37%	5%	(no data)	(no data)	6%
Bayshore Elementary	27%	11%	(no data)	(no data)	9%
Brisbane Elementary	54%	4%	(no data)	(no data)	12%
Jefferson Elementary	37%	15%	36%	(no data)	11%
Pacifica	57%	22%	(no data)	(no data)	17%
San Mateo Union High School	50%	10%	(no data)	(no data)	13%
Burlingame Elementary	78%	40%	(no data)	(no data)	29%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	48%
Millbrae Elementary	58%	26%	16%	(no data)	25%
San Bruno Park Elementary	41%	12%	(no data)	(no data)	9%
San Mateo-Foster City	56%	11%	15%	(no data)	14%
Sequoia Union High School	50%	3%	33%	(no data)	9%
Belmont-Redwood Shores	79%	42%	(no data)	(no data)	43%
Las Lomitas Elementary	82%	54%	(no data)	(no data)	28%
Menlo Park City Elementary	83%	31%	(no data)	(no data)	38%
Portola Valley Elementary	83%	14%	(no data)	(no data)	39%
Ravenswood City Elementary	15%	5%	11%	(no data)	2%
Redwood City Elementary	46%	14%	(no data)	29%	14%
San Carlos Elementary	75%	24%	(no data)	(no data)	21%
Woodside Elementary	84%	27%	(no data)	(no data)	41%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students with extenuating circumstances also consistently scored lower in English testing than the overall student body.

For instance, English learning students in San Mateo Union High School District, Hillsborough Elementary School District, Sequoia Union High School District, Menlo Park City Elementary School District, and Portola Valley Elementary School District met or exceeded English test standards at a rate at least 60 percentage points below the overall test rate in each district. Hillsborough Elementary had the largest gap at 85 percentage points. Las Lomitas Elementary had the highest success rate among English learners, where 50% met or exceeded English testing standards.

However, students with disabilities in Las Lomitas Elementary and San Carlos Elementary school districts met or exceeded English test standards at rate 55 and 51 percentage points below the overall test rate, respectively. These were the largest gaps in the county. Students with disabilities at Woodside Elementary did the best on English testing, where 56% passed or exceeded standards.

Among students experiencing homelessness, those at Sequoia Union High School were most likely to meet English testing standards, with 42% meeting or exceeding standards. The school district with the widest gap between overall English test scores and scores among students experiencing homelessness was Cabrillo Unified with a 34 percentage point gap.

Just three districts reported English testing scores among migrant students. Redwood City Elementary had the highest pass rate at 34% and Cabrillo Unified had the lowest at 16%.

Figure V-21.
Students who Met or Exceeded English Testing Standards, by Special Case and District, 2018-2019

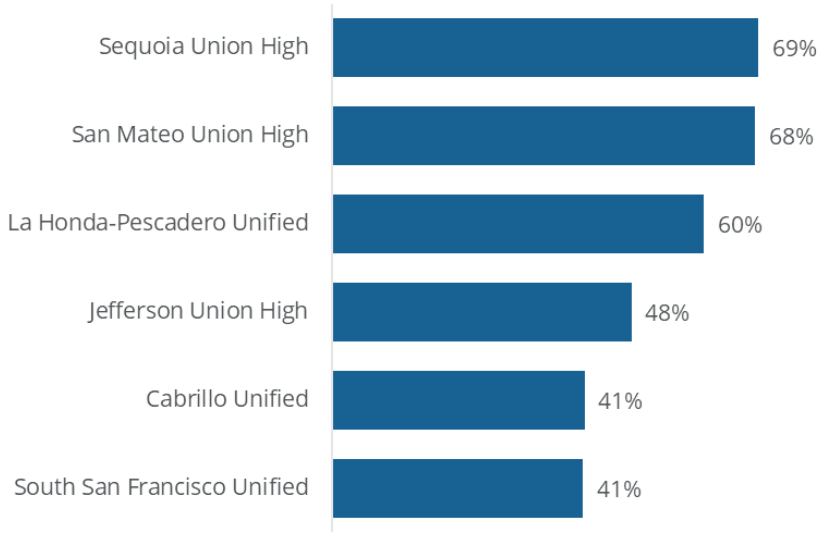
School District	Overall	English Learners	Experiencing homelessness	Migrant	With Disabilities
Unified School Districts					
Cabrillo Unified	48%	9%	14%	16%	12%
La Honda-Pescadero	43%	9%	(no data)	(no data)	9%
South San Francisco	52%	21%	35%	20%	18%
High & Elementary School Districts					
Jefferson Union High School	57%	3%	(no data)	(no data)	19%
Bayshore Elementary	27%	3%	(no data)	(no data)	4%
Brisbane Elementary	64%	21%	(no data)	(no data)	16%
Jefferson Elementary	48%	16%	30%	(no data)	15%
Pacifica	60%	12%	(no data)	(no data)	15%
San Mateo Union High School	70%	11%	(no data)	(no data)	27%
Burlingame Elementary	80%	33%	(no data)	(no data)	33%
Hillsborough Elementary	85%	(no data)	(no data)	(no data)	47%
Millbrae Elementary	63%	19%	34%	(no data)	23%
San Bruno Park Elementary	50%	14%	(no data)	(no data)	12%
San Mateo-Foster City	62%	9%	33%	(no data)	15%
Sequoia Union High School	68%	8%	42%	(no data)	27%
Belmont-Redwood Shores	82%	31%	(no data)	(no data)	45%
Las Lomitas Elementary	86%	51%	(no data)	(no data)	31%
Menlo Park City Elementary	84%	21%	(no data)	(no data)	42%
Portola Valley Elementary	87%	17%	(no data)	(no data)	37%
Ravenswood City Elementary	22%	6%	16%	(no data)	5%
Redwood City Elementary	54%	13%	(no data)	34%	16%
San Carlos Elementary	80%	29%	(no data)	(no data)	28%
Woodside Elementary	88%	18%	(no data)	(no data)	56%

Source: California Department of Education, California Assessment of Student Performance and Progress, and Root Policy Research

Students who met university requirements. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Figure V-22 illustrates the percentage of cohort graduates who met admission requirements for a CSU or UC school according to California Department of Education data.

Of the high school districts in San Mateo County, Sequoia Union had the highest rate of graduates who met such admission standards, at 69%. On the other end of the spectrum, Cabrillo Unified and South San Francisco Unified had the lowest rates at 41%.

Figure V-22. Students Meeting California University Admission Standards, 2019-2020



Source:
California Department of Education and Root Policy Research.

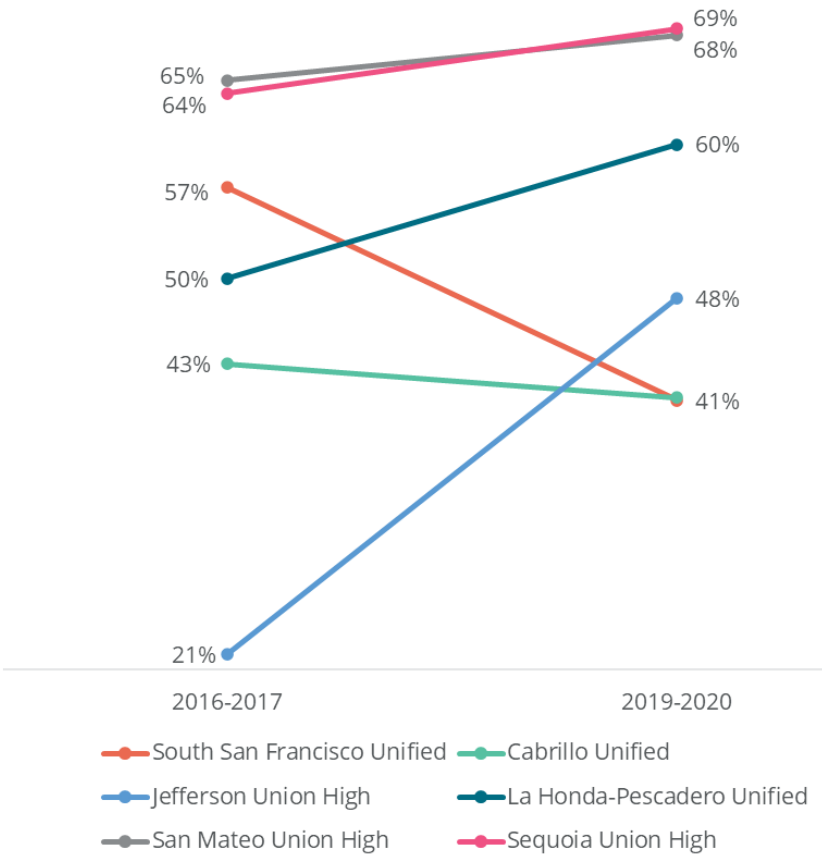
Cabrillo Unified and South San Francisco Unified have experienced a decrease in the share of graduates meeting CSU or UC admission standards in recent years. For instance, in 2016-2017, 57% of South San Francisco Unified graduates met these standards, but this decreased by 16 percentage points by 2019-2020. Cabrillo Unified experienced a less drastic decrease over the same period, but the rate still shrunk by two percentage points.

Jefferson Union High School District had the most drastic increase in the share of graduates meeting CSU or UC standards: just 21% of students met these standards in 2016-2017 compared to 48% of students in 2019-2020. La Honda-Pescadero Unified School District experienced a 10 percentage point increase in this success rate over the same period.

Sequoia Union and San Mateo Union experienced more modest increases, but remain the districts with the highest rates of students meeting CSU and UC standards.

Figure V-23. Students Meeting University Admission Standards, 2016-2017 and 2019-2020

Source:
California Department of Education and Root Policy Research.



Rates at which students met CSU or UC admissions standards varied substantially by race and ethnicity in 2019-2020. In all high school districts in San Mateo County, White and Asian students meet CSU and UC admissions standards at higher rates than the overall student population.

The largest gap is in South San Francisco Unified, where just 41% of students meet CSU or UC admissions standards, but 73% of Asian students meet those standards—a 32 percentage point gap.

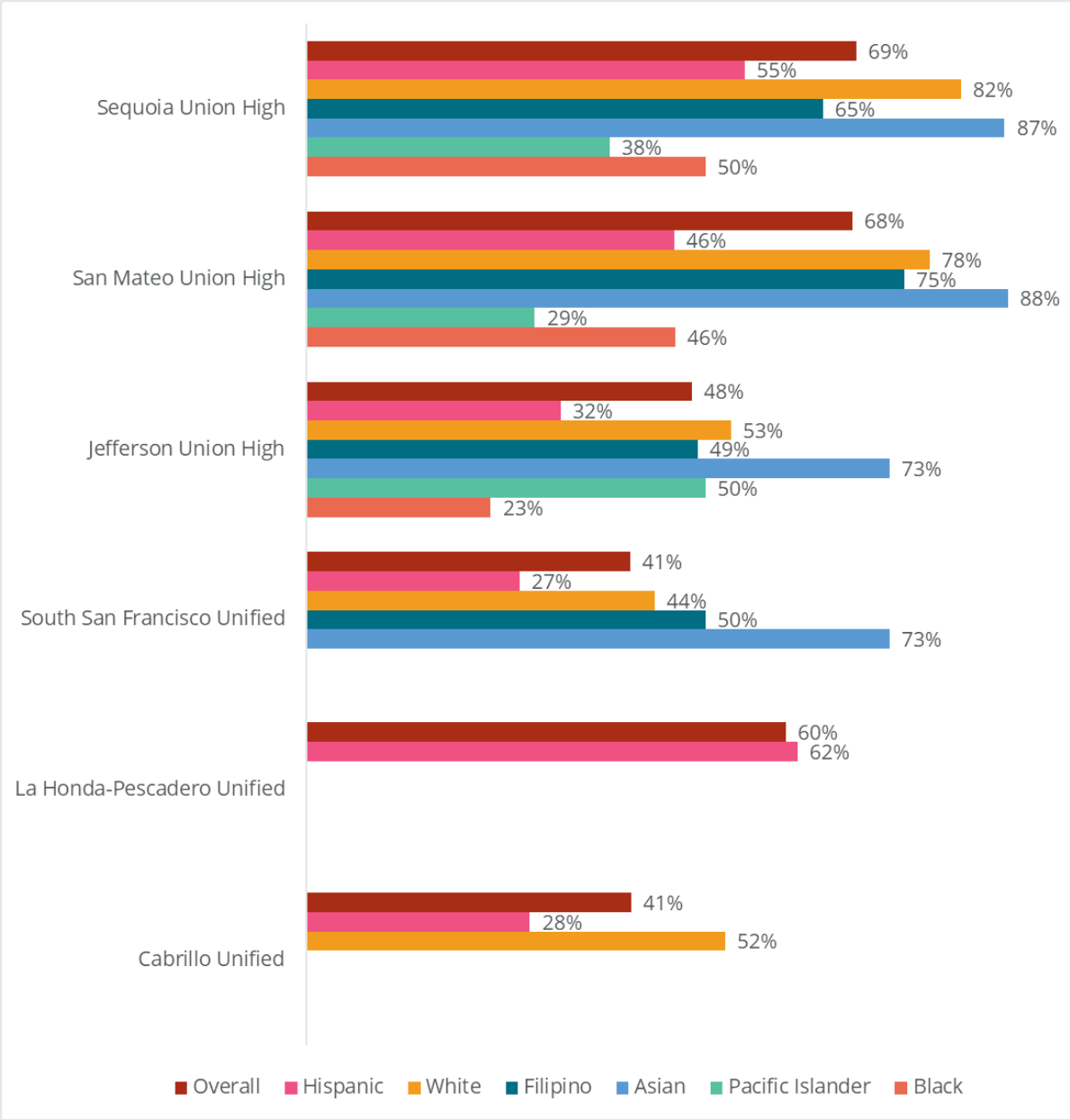
On the other end of the spectrum, Black/African American students typically met CSU or UC admissions standards at lower-than-average rates. The largest gap was in San Mateo Union, where just 29% of Black/African American students met CSU or UC standards compared to 68% of students in the district overall.

Filipino students typically met admissions standards at rates similar to the overall student body. For instance, in Jefferson Union, San Mateo Union, and South San Francisco Unified, Filipino students are slightly more likely to have meet CSU and UC standards than the overall student population. In Sequoia Union, they are slightly less likely to have met admission standards than the overall student population.

In La Honda-Pescadero, Hispanic students are slightly more likely to have met CSU or UC standards than the overall student body. However, in all other school districts, Hispanic students are less likely to have met CSU and UC standards than the overall student body. The largest disparity is in San Mateo Union, where just 46% of Hispanic students meet the university admissions standards compared to 68% of students overall.

Finally, Pacific Islander students in Jefferson Union were slightly more likely to have met California university admissions standards compared to the overall student body, but in Sequoia Union and San Mateo Union they were substantially less likely.

Figure V-24.
Students Meeting University Admission Standards, by Race and Ethnicity, 2019-2020



Source: California Department of Education and Root Policy Research

As expected, students with extenuating circumstances were less likely to meet CSU or UC admissions standards than students in the county overall. In all school districts where data are available, students with disabilities, students experiencing homelessness, English learners, foster youth, and migrant students met CSU or UC admission standards at lower rates than the overall student population.

English learners in Sequoia Union and San Mateo Regional met CSU or UC admission standards at higher rates than their peers in other school districts. However, compared to the overall student body within their own school districts, they had a larger gap than other districts. Namely, in Sequoia Union, 69% of students met admissions standards compared to just 32% of students learning English— a 37 percentage point gap.

Similarly, students with disabilities in Sequoia Union had the highest rate of meeting admissions standards (31%) compared to peers with disabilities in other districts, but also had the largest gap (38 percentage points) compared to the district's overall student body.

Migrant students met admission standards at the lowest rate in South San Francisco Unified (27%) and at the highest rate in Sequoia Union (45%). However, in Cabrillo Unified, their rates were only eight percentage points lower than that of the overall student body, the smallest gap in the county.

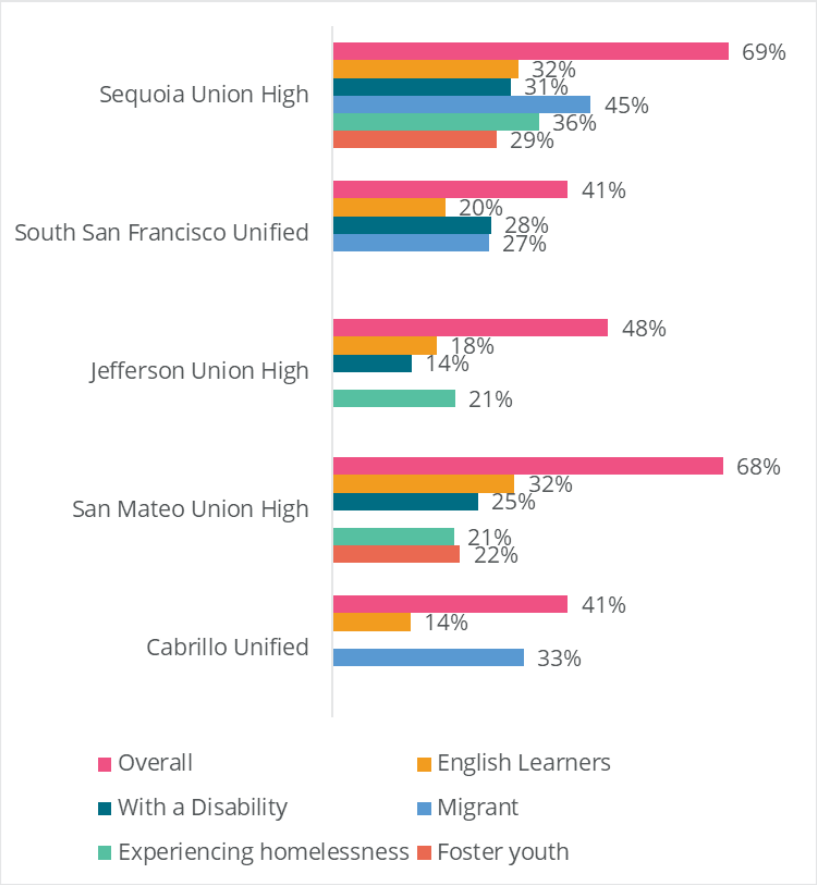
Approximately 36% of students experiencing homelessness in Sequoia Union met CSU or UC admission standards, which was higher than rates in San Mateo Union (21%) and Jefferson Union (21%).

Just San Mateo Union and Sequoia Union had enough foster youth to report their rate of meeting CSU or UC admission standards. In Sequoia Union, 29% met admissions standards and 22% in San Mateo Union met admissions standards.

Figure V-25. Students Meeting University Admission Standards, 2019-2020

Source:
California Department of Education and Root Policy Research.

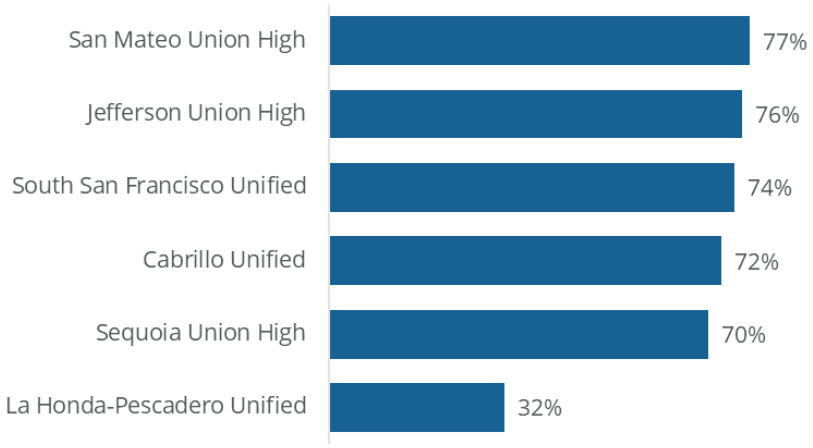
Notes; La-Honda Pescadero Unified is excluded from these data as they do not report admission standards data for these special groups, likely due to small sample size.



College-going rates. The college-going rate is defined as the percentage of public high school students who completed high school in a given year and subsequently enrolled in any public or private postsecondary institution (in-state or out-of-state) in the United States within 12 or 16 months of completing high school.

Most school districts in the county have a college-going rate at 70% or higher. San Mateo Union had the highest college-going rate at 77%. La Honda-Pescadero School District is the notable exception, with just 32% of graduates attending college within 12 or 16 months.

Figure V-26. College-Going Rates, 2017-2018

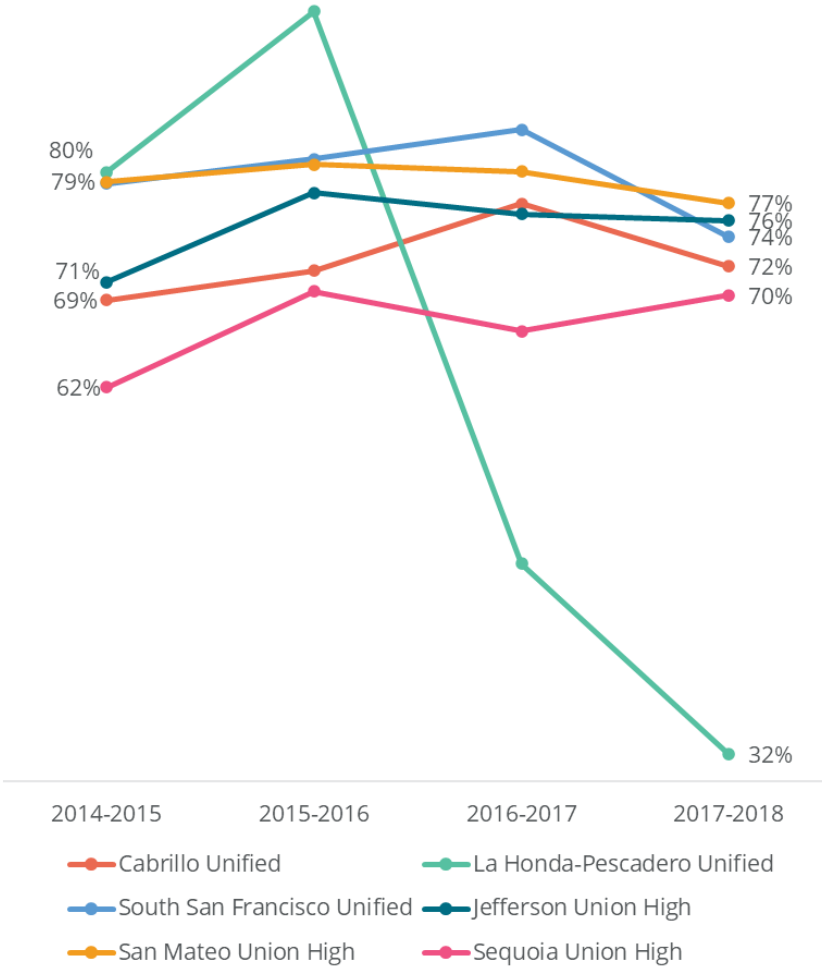


Source:
California Department of Education and Root Policy Research.

As shown in Figure V-27, La Honda-Pescadero School District previously had the highest college-going rate of all the county's high school districts, with an 80% college-going rate in 2014-2015 and a 93% college-going rate in 2015-2016. The district experienced a rapid decline in college-going rates, starting in 2016-2017. However, La Honda-Pescadero has especially small sample sizes. For instance, the district had just 26 twelfth-graders in the 2017-2018 school year, meaning that just a couple students going to college (or not) drastically alters the college-going rate in La Honda-Pescadero. All other high school districts in the county have maintained relatively consistent college-going rates.

Figure V-27. College-Going Rates, 2014-2015 to 2017-2018

Source:
California Department of Education and Root Policy Research.



Within each of the high school districts, college-going rates vary by race and ethnicity.

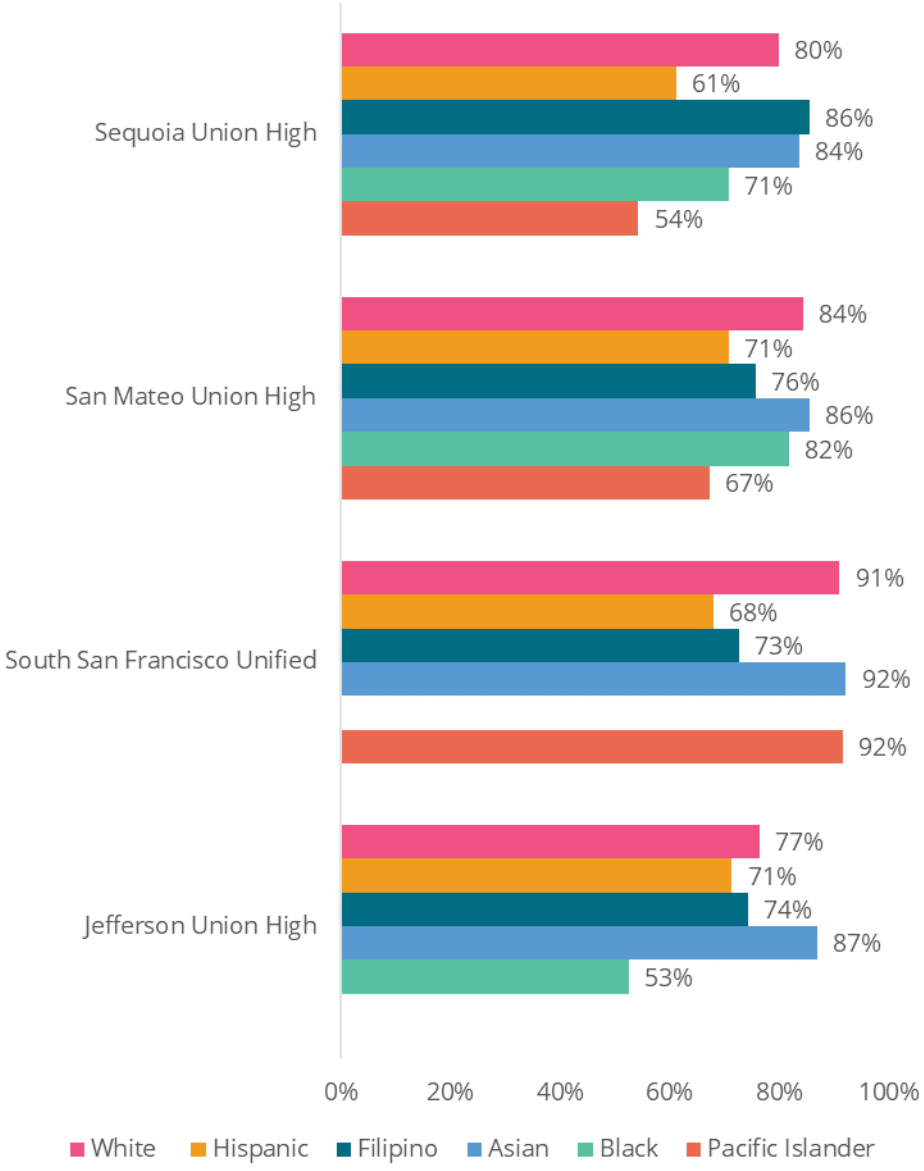
- In every district, White students have a higher college-going rate than Hispanic students, but the largest gaps are in South San Francisco United, where 91% of White students go to college compared to just 68% of Hispanic students, a 23 percentage point gap. Jefferson Union has the smallest gap between the two groups: 77% of White students go to college compared to 71% of Hispanic students.

- Among Black/African American students, those at San Mateo Union have the highest college-going rate at 82%. Those at Jefferson Union have the lowest at just 53%, which is 24 percentage points lower than that of White students and 34 percentage points lower than that of Asian students.

- Overall, Asian students have among the highest college-going-rates in the county. The rate is especially high in South San Francisco Unified, where 92% go to college. The rate is lowest in Sequoia Union High School District, where 84% go to college.

- Filipino students also have generally high rates of college-going. The highest college-going rate among Filipino students is in Sequoia Union (86%) and the lowest is in South San Francisco Unified (73%).
- College-going rates for Pacific Islander students vary substantially by district. For instance, in Sequoia Union 54% go to college, but in South San Francisco Unified 92% go to college.

Figure V-28.
College-going Rates by Race and Ethnicity, 2017-18



Note: Cabrillo Unified and La Honda- Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

Source: California Department of Education and Root Policy Research

College-going rates are lower for students with disabilities and those learning English compared to the overall student population across the county.

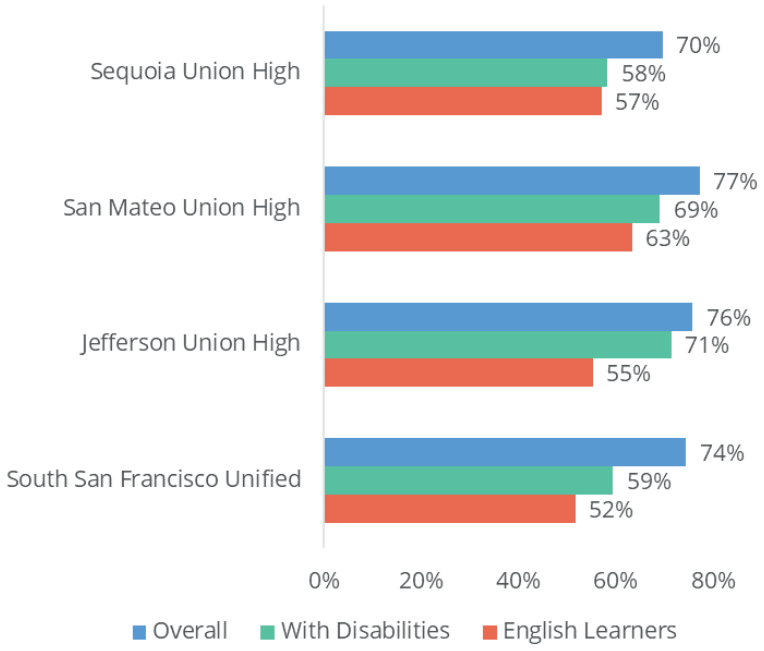
- For instance, the largest gap between overall college-going rates and English learners' college-going rates is in South San Francisco Unified, where just 52% of English learning students go to college as opposed to 74% of the overall student population— a 22 percentage point gap. Among English learners, San Mateo Union High School District had the highest college-going rate, where 63% of English learners go to college.

- Among students with disabilities, South San Francisco Unified also had the largest gap, where 59% of students with disabilities went to college compared to 74% of the overall student population — a 15 percentage point gap. Jefferson Union, on the other hand, had a relatively high college-going rate among students with disabilities that was not very different from the district's overall college-going rate: 71% went to college which is just five percentage points lower than the district's overall student population.

Figure V-29. College-going Rates for English Learners and Students with Disabilities, 2017-2018

Note:
Cabrillo Unified and La Honda-Pescadero Unified are not included here because they do not report the data, likely due to small sample sizes.

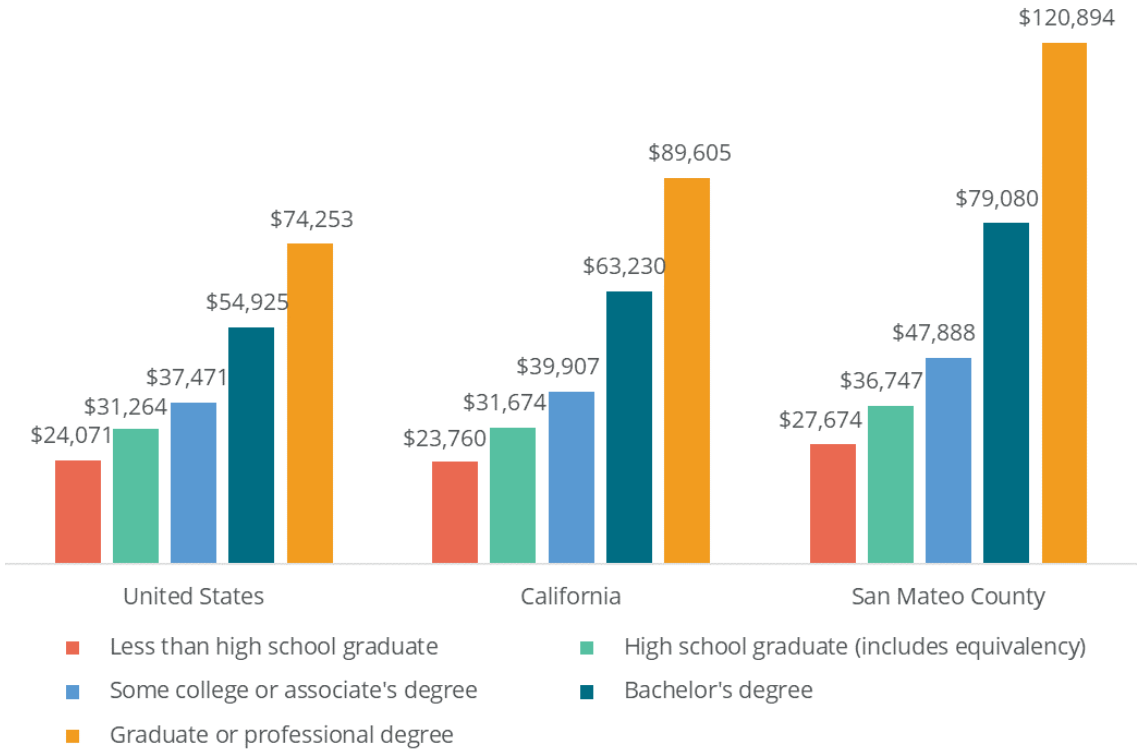
Source:
California Department of Education and Root Policy Research.



Gaps in college enrollment by race, ethnicity, disability status, or English learning have stark financial consequences for students in the long-term. Figure V-30 illustrates median annual earnings by educational attainment. College degrees are especially important in San Mateo County: those with a bachelor's degree in the county earn 115% more than those with a high school diploma. This gap is wider in San Mateo County than in other parts of California

and nationwide. The differences between high-school graduate earnings and bachelor's degree earnings are around 100% in California and 76% in the US overall.

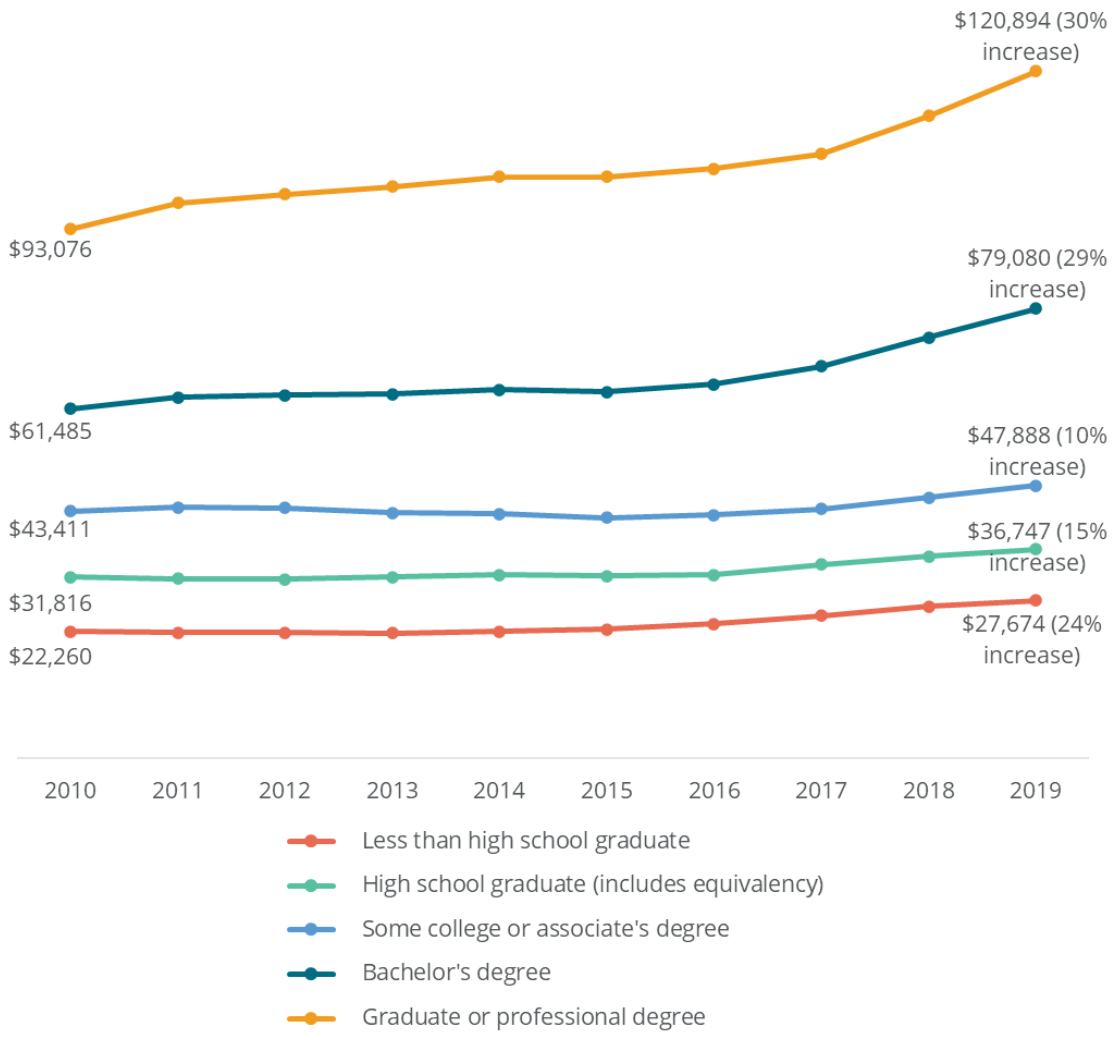
Figure V-30.
Median Annual Earnings by Educational Attainment, 2019



Source: 5-year 2019 American Community Surveys Data.

Unfortunately, the gap between high school graduates' and college graduates' earnings have been increasing in San Mateo County. As illustrated in Figure V-31, median earnings for high school graduates increased by just 15% over the last decade (from $31,816 to $36,747) while earnings for college graduates increased by 29% over the same period (from $61,485 to $79,080).

Figure V-31.
Median Annual Earnings by Educational Attainment in San Mateo County, 2010 to 2019



Source: 5-year American Community Surveys Data.

Because income disparities between college graduates and high school graduates have been increasing, it is increasingly important that school districts in San Mateo County address differences in college-going rates stratified by race, ethnicity, and extenuating circumstances.

Barriers to Success

Many students are unable to achieve academic success because of barriers in home and school. This section explores the available indicators of barriers to success, including chronic absenteeism and dropout rates. It also describes inequities in discipline rates by

race and ethnicity, which has been linked both to discrimination by education professionals as well as a major barrier to students' future success.

Chronic absenteeism. Academic studies have found that if a student is chronically absent, it reduces their math and reading achievement outcomes, educational engagement, and social engagement.[12] Chronic absenteeism also has spillover effects and negatively impacts students who themselves are not chronically absent. For instance, one study found that students suffer academically from having chronically absent classmates—as exhibited across both reading and math testing outcomes.[13]

Students are considered chronically absent if they were absent for 10% or more of the days during a school year. Note, however, students are exempt from chronic absenteeism calculations if they receive instruction through a home or hospital instructional setting, are attending community college full-time, or were not expected to attend more than 31 days.

In the county overall, 10% of students were chronically absent during the 2018-2019 school year.[14] This is a slight increase from the 2016-2017 school year, where just 9% of students overall were chronically absent.

Chronic absenteeism rates were higher in districts with a large number of students experiencing economic and housing precarity. For instance, Ravenswood Elementary, which has a 30% rate of homelessness among students, had one of the higher rates of chronic absenteeism at 16%. La Honda-Pescadero and Sequoia Union high school districts also had high rates of chronically absent students at 16% and 17%, respectively.

When disaggregating by race and ethnicity, just 3% of Asian students were chronically absent, and 7% of White and Filipino students were chronically absent. On the other end of the spectrum, Pacific Islander students (26%), Black/African American students (18%), and Hispanic students (15%) had notably higher rates of chronic absenteeism than the overall student population (10%). Chronic absenteeism among Pacific Islander students has increased in recent years, as illustrated in Figure V-32.

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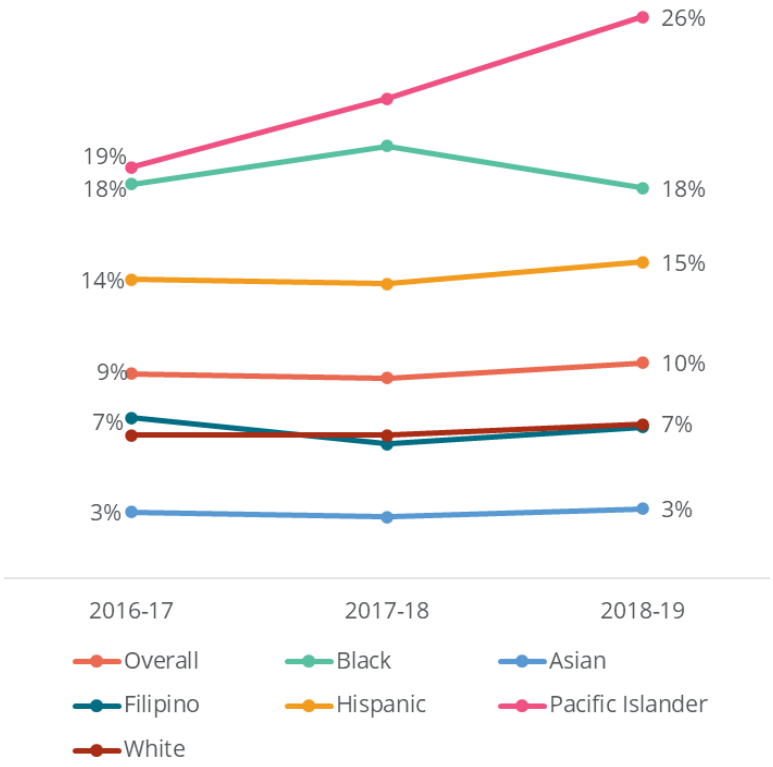
[12] Gottfried, Michael A. "Chronic absenteeism and its effects on students' academic and socioemotional outcomes." Journal of Education for Students Placed at Risk (JESPAR) 19.2 (2014): 53-75.

[13] Gottfried, Michael A. "Chronic absenteeism in the classroom context: Effects on achievement." Urban Education 54.1 (2019): 3-34.

[14] Because of the physical school closures during the COVID-19 pandemic, the California Department of Education determined that 2019–2020 absenteeism data are not valid, therefore, we present data from the 2018-2019 school year.

Figure V-32. Chronic Absenteeism by Race/Ethnicity, 2016-2017 to 2018-2019

Source: California Department of Education and Root Policy Research



Chronic absenteeism among Pacific Islander students was especially pronounced in San Mateo-Foster City school district where there was a 26 percentage point gap between chronic absenteeism rates for Pacific Islander students (32%) and the overall student body (6%). Other districts had similarly large gaps, including San Bruno Park Elementary (20 percentage points) and South San Francisco Unified (18 percentage points).

Some districts had larger gaps in absenteeism rates between Black/African American students and the overall population. For instance, in San Carlos Elementary, 4% of the overall student body is chronically absent compared to 27% of Black/African American students— a 23 percentage point gap. Jefferson Elementary school district had a 17 percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black/African American students (28%).

Among White students, Bayshore Elementary School District was a major outlier, where 46% of White students were chronically absent compared to just 12% of the total student population. However, it is important to note that this represents a very small sample of White students: just 3% of students at Bayshore Elementary are White, one of lowest in the county.

Figure V-33.
Chronic Absenteeism by District and Race/Ethnicity, 2018-2019

School District	Total	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts							
Cabrillo Unified	10%	5%	(no data)	5%	11%	(no data)	10%
La Honda-Pescadero	16%	(no data)	(no data)	(no data)	14%	(no data)	18%
South San Francisco	13%	4%	16%	7%	17%	31%	12%
High & Elementary School Districts							
Jefferson Union High School	15%	8%	22%	11%	22%	18%	15%
Bayshore Elementary	12%	5%	12%	0%	18%	19%	46%
Brisbane Elementary	12%	3%	(no data)	12%	17%	(no data)	17%
Jefferson Elementary	12%	5%	28%	6%	13%	25%	23%
Pacifica	7%	4%	12%	6%	9%	21%	7%
San Mateo Union High School	10%	3%	18%	4%	17%	21%	9%
Burlingame Elementary	5%	2%	15%	5%	10%	20%	5%
Hillsborough Elementary	4%	1%	(no data)	4%	4%	(no data)	6%
Millbrae Elementary	10%	3%	6%	17%	16%	26%	14%
San Bruno Park Elementary	12%	5%	10%	4%	14%	32%	9%
San Mateo-Foster City	6%	2%	9%	2%	10%	32%	4%
Sequoia Union High School	17%	6%	23%	8%	23%	33%	10%
Belmont-Redwood Shores	5%	3%	8%	5%	12%	17%	5%
Las Lomitas Elementary	4%	2%	0%	(no data)	7%	(no data)	3%
Menlo Park City Elementary	3%	1%	8%	7%	5%	14%	3%
Portola Valley Elementary	4%	0%	(no data)	(no data)	6%	(no data)	3%
Ravenswood City Elementary	16%	0%	20%	(no data)	15%	24%	21%
Redwood City Elementary	10%	2%	19%	3%	12%	18%	4%
San Carlos Elementary	4%	2%	27%	8%	7%	(no data)	3%
Woodside Elementary	8%	0%	0%	(no data)	12%	(no data)	7%
Total	10%	3%	18%	7%	15%	26%	7%

Source: California Department of Education and Root Policy Research

In most districts, chronic absenteeism is higher among students with disabilities. In fact, only Bayshore Elementary's students with disabilities had a lower rate of chronic absenteeism than the overall student body. In all other districts, students with disabilities were more likely to be chronically absent than the overall student population. This was particularly true in Sequoia Union High School District, Jefferson Union High School District, and San Mateo Union High School District, which had gaps between the overall

absenteeism rate and the absenteeism rate among students with disabilities of 13, 12, and 11 percentage points, respectively.

Rates of chronic absenteeism were also higher among English learners than the general population in most districts (with the exception of Ravenswood City Elementary and Jefferson Elementary). Woodside Elementary and Sequoia Union High School districts both had 14 percentage point gaps between absenteeism rates of English learners and the overall student body.

In every school district where the data are available, foster youth had higher rates of chronic absenteeism than the overall population. This was especially true in Sequoia Union High School District, where 63% of foster youth were chronically absent compared to just 17% of the overall student body.

Similarly, in almost all districts with available data, students experiencing homelessness had higher rates of chronic absenteeism than the overall student body. The chronic absenteeism rate among students experiencing homelessness was highest in Burlingame Elementary at 64%.

Migrant students were chronically absent at rates similar to or lower than the total student body in all districts with reported data.

Figure V-34.
Chronic Absenteeism by District and Extenuating Circumstance, 2018-2019

School District	Total	English Learners	Experiencing homelessness	Migrant	Foster Youth	With Disabilities
Unified School Districts						
Cabrillo Unified	10%	12%	23%	9%	(no data)	18%
La Honda-Pescadero	16%	16%	(no data)	(no data)	(no data)	22%
South San Francisco	13%	14%	47%	13%	49%	18%
High & Elementary School Districts						
Jefferson Union High School	15%	27%	33%	(no data)	36%	28%
Bayshore Elementary	12%	19%	(no data)	(no data)	(no data)	11%
Brisbane Elementary	12%	18%	(no data)	(no data)	(no data)	18%
Jefferson Elementary	12%	10%	21%	(no data)	24%	16%
Pacifica	7%	11%	(no data)	(no data)	(no data)	14%
San Mateo Union High School	10%	21%	50%	(no data)	53%	21%
Burlingame Elementary	5%	8%	64%	(no data)	(no data)	12%
Hillsborough Elementary	4%	6%	(no data)	(no data)	(no data)	8%
Millbrae Elementary	10%	12%	5%	(no data)	(no data)	12%
San Bruno Park Elementary	12%	12%	(no data)	(no data)	18%	20%
San Mateo-Foster City	6%	8%	15%	(no data)	17%	13%
Sequoia Union High School	17%	31%	52%	16%	63%	29%
Belmont-Redwood Shores	5%	11%	(no data)	(no data)	(no data)	10%
Las Lomitas Elementary	4%	6%	(no data)	(no data)	(no data)	5%
Menlo Park City Elementary	3%	5%	(no data)	(no data)	(no data)	9%
Portola Valley Elementary	4%	3%	(no data)	(no data)	(no data)	9%
Ravenswood City Elementary	16%	16%	19%	17%	23%	21%
Redwood City Elementary	10%	12%	30%	6%	32%	16%
San Carlos Elementary	4%	8%	23%	(no data)	(no data)	11%
Woodside Elementary	8%	22%	(no data)	(no data)	(no data)	10%

Source: California Department of Education and Root Policy Research

Dropout rates. As previously indicated, workers without a high school degree have the lowest annual earnings compared to others at higher levels of educational attainment. In addition to the economic and housing precarity associated with low earnings, low earnings also often lead to increased incentives to participate in criminal activity. In fact, one study

suggest that high school dropouts are 3.5 times more likely than high school graduates to be imprisoned at some point during their lifetime.[15] Another study found that raising the high school completion rate by one percent for all men ages 20 through 60 would save the US $1.4 billion annually in crime related costs.[16] Dropping out of high school also has adverse health costs: for instance, research has shown that high school dropouts are more likely to smoke and have a marijuana disorder in adulthood.[17] For these reasons, reducing high school dropout rates in San Mateo County is pivotal to the health and economic prosperity of the community.

In this report, dropout rates shown for high school districts with available data and are defined as the percentage of cohort students who did not graduate with a regular high school diploma, did not complete high school, and are not still enrolled as a "fifth year senior".

In the 2019-2020 academic year, dropout rates were highest in Sequoia Union High School District, where 10% of students dropped out. This is similar to South San Francisco Unified, where 9% of students dropped out. In both these districts, and in Cabrillo Unified, dropout rates have increased since 2016-2017.

Dropout rates have decreased by one percentage point over the same period in San Mateo Union High School District, from 5% to 4%. Jefferson Union had the lowest dropout rate in the county at just 3%, which after slightly higher rates in 2017-18 and 2018-19, is the same as its 2016-2017 rate.

[15] Monrad, Maggie. "High School Dropout: A Quick Stats Fact Sheet." National High School Center (2007).

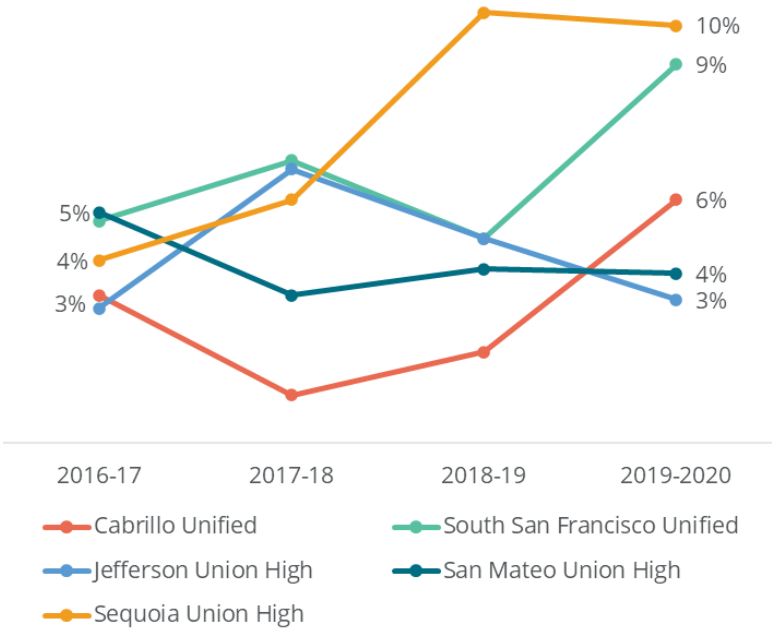
[16] U.S. Department of Justice, Bureau of Justice Statistics. (2002). Correctional populations in the United States, 1998 (NCJ-192929). Washington: U.S. Government Printing Office.

[17] Gonzalez, Jennifer M. Reingle, et al. "The long-term effects of school dropout and GED attainment on substance use disorders." Drug and alcohol dependence 158 (2016): 60-66.

Figure V-35. Dropout Rates by District, 2016-2017 to 2019-2020

Note: La Honda-Pescadero Unified School District is excluded from these data.

Source: California Department of Education and Root Policy Research

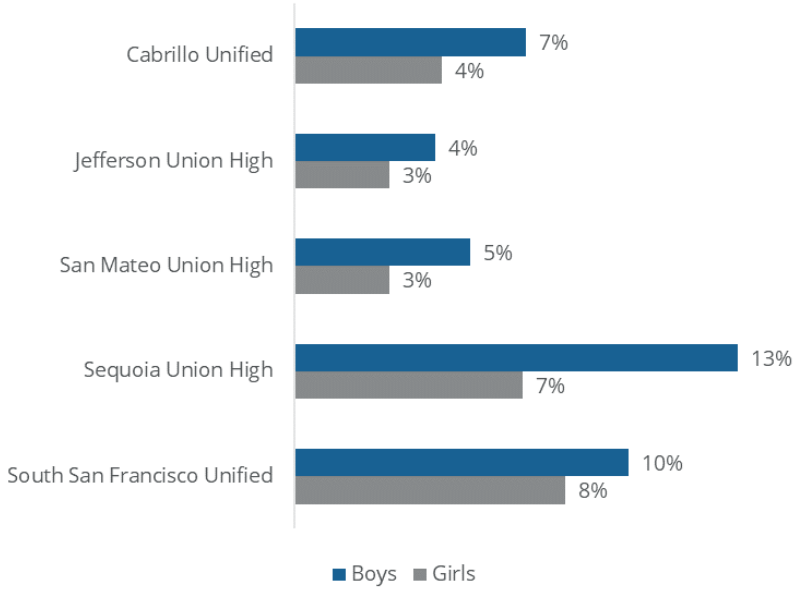


In all school districts in the county, dropout rates are higher for boys than for girls. Jefferson Union had the smallest gender gap, where 3% of girls dropped out and 4% of boys dropped out. Sequoia Union had the widest gender gap, where 13% of boys dropped out compared to just 7% of girls.

Figure V-36. Dropout Rates by Gender, 2019-2020

Note: La Honda-Pescadero Unified School District is excluded from these data.

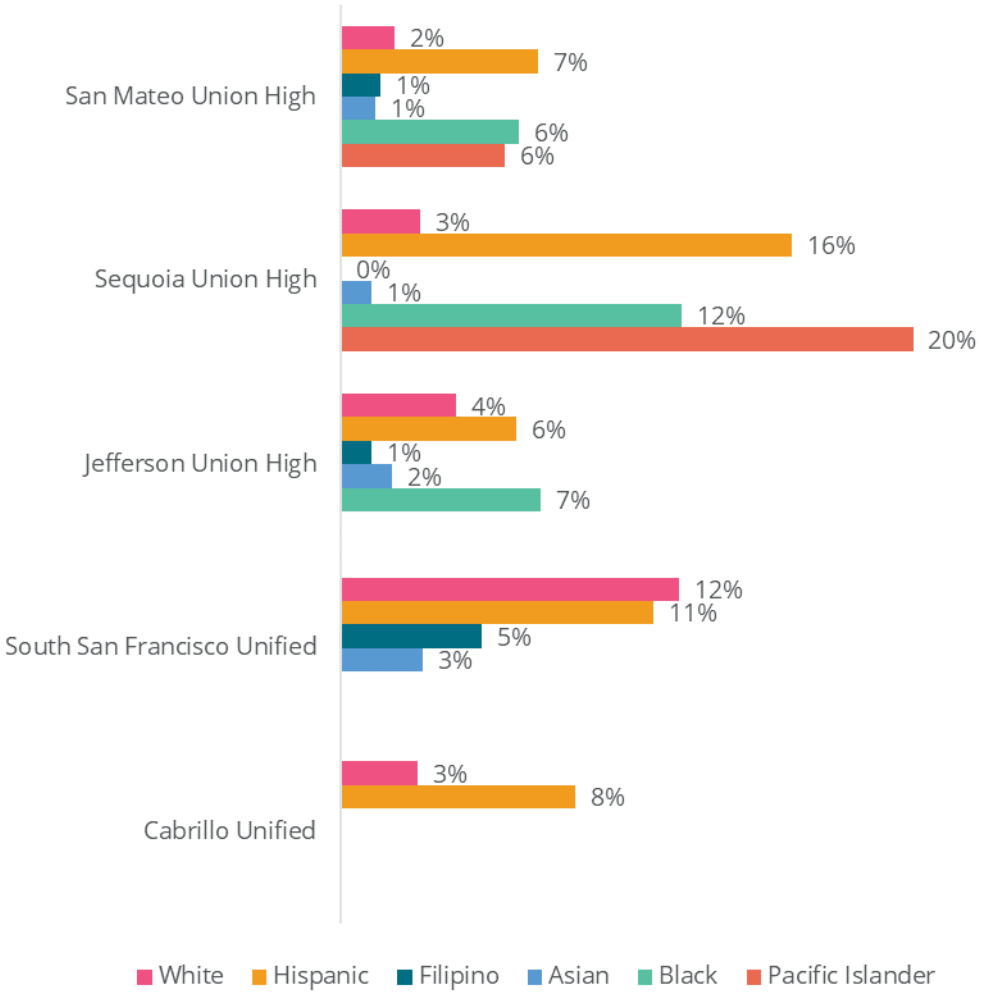
Source: California Department of Education and Root Policy Research



Pacific Islander, Black/African American, and Hispanic students in the county often had higher dropout rates than those in other racial and ethnic groups.

- In Sequoia Union High School District, dropout rates were highest among Pacific Islander students, where 20% dropped out in the 2019-2020 academic year. Dropout rates were also especially high among Hispanic and Black/African American students in Sequoia Union, at 16% and 12% respectively.
- In districts with lower dropout rates, for instance, Jefferson Union, the highest dropout rates still found among Black/African American (7%) and Hispanic students (6%).
- Notably, however, in South San Francisco Unified, White students were more likely to drop out than any other racial or ethnic group. In fact, 12% of White students dropped out compared to 11% of Hispanic students, 5% of Filipino students, and 3% of Asian students. Data for Black/African American and Pacific Islander students were not available for South San Francisco Unified due to small sample sizes.

Figure V-37.
Dropout Rates by Race, 2019-2020



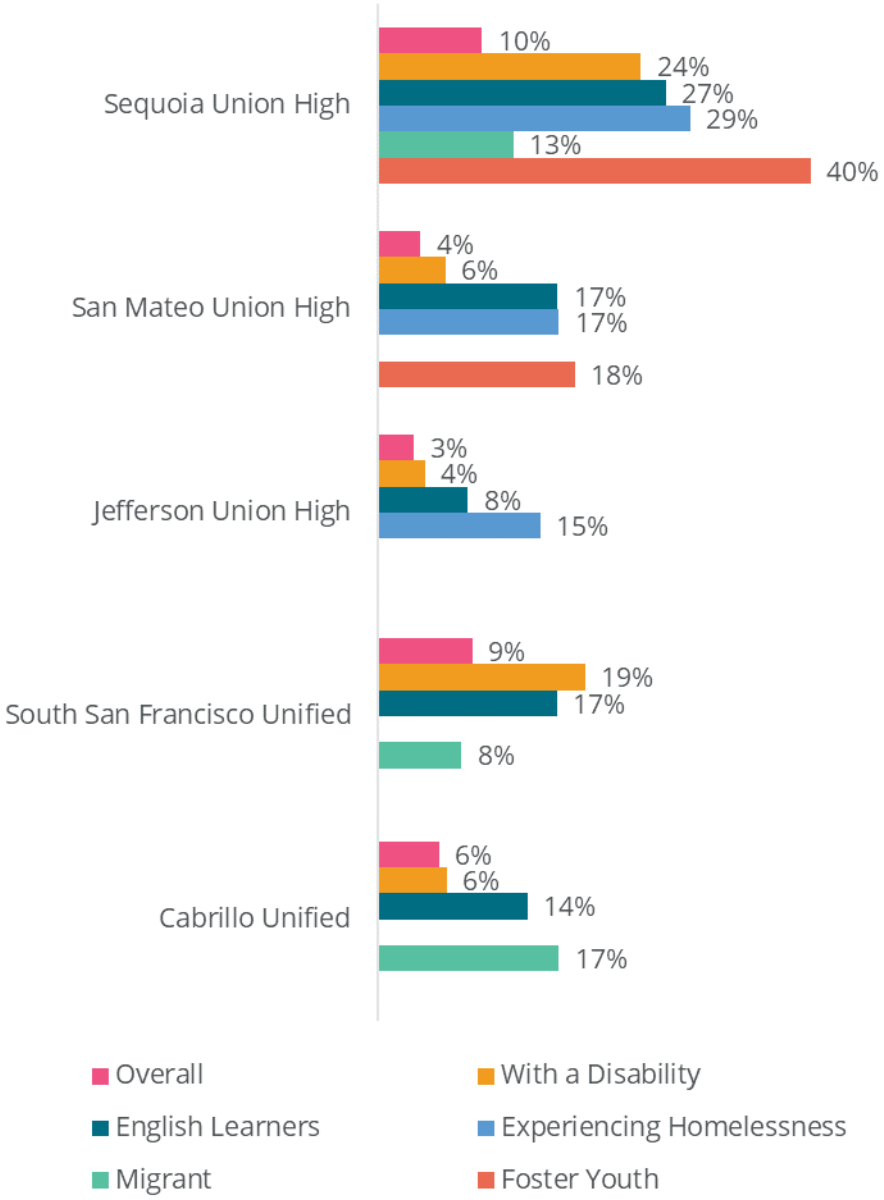
Source: California Department of Education and Root Policy Research

In all school districts in the county, students with disabilities, students experiencing homelessness, foster youth, and students learning English had higher dropout rates than the overall population.

- Among students with disabilities, the highest dropout rate was in Sequoia Union, where 24% dropped out. The gap between overall dropout rates and dropout rates among students with disabilities was wide in Sequoia Union at 14 percentage points.
- Cabrillo Unified, on the other hand, had less than a one percentage point gap between the dropout rate of overall students (6%) and students with disabilities (6%).

- Among students learning English, Sequoia Union had the highest dropout rate at 27%, while Jefferson Union had the lowest dropout rate at 8%.
- Sequoia Union also had the highest rate of dropout among students experiencing homelessness at 29% while Jefferson Union, again, had the lowest at 15%.
- Foster Youth in Sequoia Union had an exceptionally high dropout rate a t 40%. San Mateo Union is the only other district in the county which reported these data in 2019-2020, and found only 18% of foster youth dropped out.
- Migrant students at South San Francisco Unified actually dropped out at a rate slightly lower than the general student body: just 8% of migrant students dropped out compared to 9% of the overall student body. However, those in Cabrillo Unified were 11 percentage points more likely than the total student body to dropout.

Figure V-38.
Dropout Rates by Extenuating Circumstance, 2019-2020



Source: California Department of Education and Root Policy Research

Disproportionate discipline rates. Strict discipline policies may stigmatize suspended students and expose them to the criminal justice system at a young age, setting them up for limited economic and social success down the line. Research has found that suspensions not only negatively affect the suspended students, but also their peers.

Students in schools with higher suspension rates are more likely to drop out or school and less likely to attend a four-year college.[18]

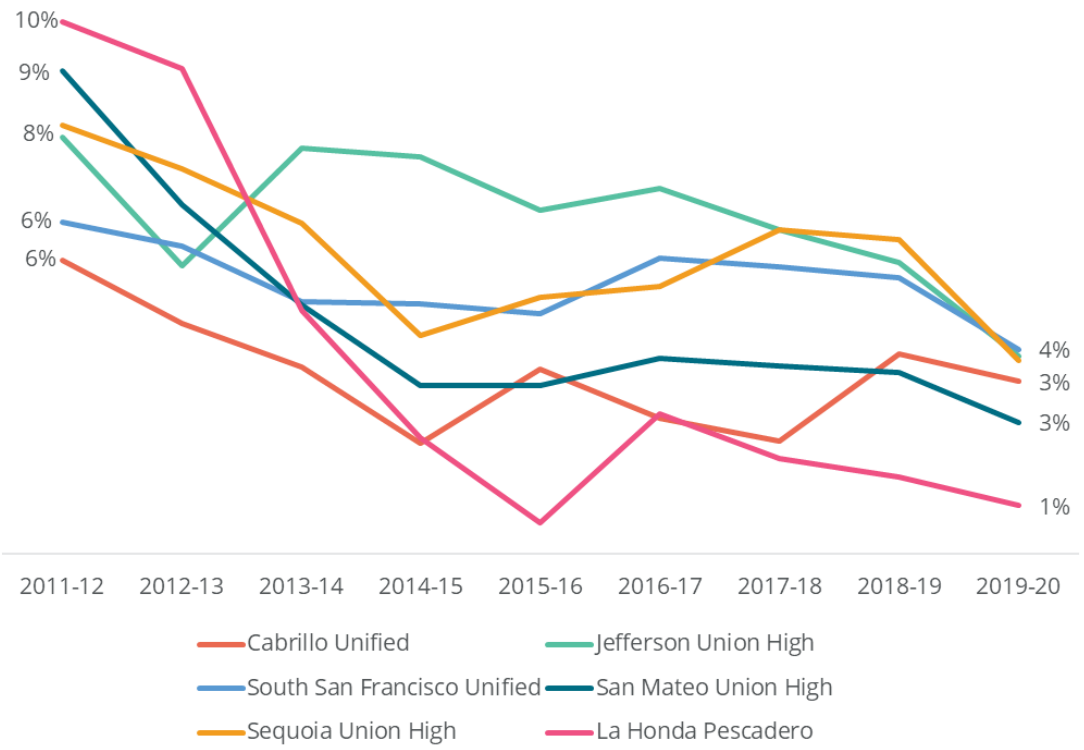
Other academic studies have found that students from African American and Latino families are more likely than their White peers to receive expulsion or out of school suspension as consequences for the same or similar problem behavior.[19] This means that Black/African American and Hispanic students suffer more of the economic and social consequences than their White peers for the same behaviors.

Luckily, in every high school district in San Mateo County, suspension rates have decreased since 2011-2012. La Honda-Pescadero School District experienced the largest decrease: it was the district with the highest suspension rate in 2011-2012 at 10%, but now has the lowest suspension rate at just 1% in 2019-2020. San Mateo Union also experienced a rapid decrease in suspension rates over the same period, with a rate of 9% in 2011-2012 to a rate of 3% in 2019-2020.

[18] Bacher-Hicks, Andrew, Stephen B. Billings, and David J. Deming. The school to prison pipeline: Long-run impacts of school suspensions on adult crime. No. w26257. National Bureau of Economic Research, 2019.

[19] Skiba, Russell J., et al. "Race is not neutral: A national investigation of African American and Latino disproportionality in school discipline." School Psychology Review 40.1 (2011): 85-107.

Figure V-39.
Suspension Rates, 2011-2012 to 2019-2020



Source: California Department of Education and Root Policy Research

In many school districts across San Mateo County, Hispanic students are disciplined at disproportionately higher rates compared to their peers. Figure V-40 compares each racial/ethnic group's share of suspensions to their share of the overall student population.

- In all districts except for La Honda-Pescadero, Hispanic students make up a larger share of suspensions than their overall share of the student body. For instance, in San Mateo Union, 34% of students are Hispanic, but 66% of suspended students are Hispanic, making a 32 percentage point overrepresentation gap.

- In most districts, Black and Pacific Islander students are also overrepresented in terms of suspension rates, but these rates are slight compared to those of Hispanic students. For instance, in Sequoia Union, just 2% of the student body identified as Pacific Islander but 8% of suspended students were Pacific Islander.

- Asian and Filipino students were *underrepresented* in terms of suspension rates. For example, in Jefferson Union High School District, 31% of students identified as Filipino but just 10% of suspended students were Filipino, a 21 percentage point

gap. In San Mateo Union High School, 22% of students identified as Asian but just 5% of suspended students were Asian, a 17 percentage point gap.

- White students were also underrepresented in discipline rates in most districts except for La Honda-Pescadero, where they were overrepresented by 30 percentage points. They were substantially underrepresented in Cabrillo Unified (with a gap of 21 percentage points) and Sequoia Union (18 percentage points).

Figure V-40.
Suspension Rates by Race and Ethnicity, 2019-2020

School District	Cabrillo Unified	Jefferson Union High	La Honda-Pescadero	San Mateo Union High	Sequoia Union High	South San Francisco Unified
Asian Students						
Share of Student Body	1%	14%		22%	9%	13%
Share of Suspensions	1%	7%		5%	1%	3%
Gap	0%	-7%		-17%	-8%	-10%
Black Students						
Share of Student Body		1%		1%	3%	1%
Share of Suspensions		5%		1%	6%	2%
Gap		4%		0%	3%	1%
Filipino Students						
Share of Student Body	1%	31%		6%	2%	23%
Share of Suspensions	0%	10%		2%	0%	9%
Gap	-1%	-21%		-4%	-2%	-14%
Hispanic Students						
Share of Student Body	52%	32%	61%	34%	41%	48%
Share of Suspensions	79%	46%	33%	66%	62%	69%
Gap	27%	14%	-28%	32%	21%	21%
Pacific Islander Students						
Share of Student Body		1%		2%	2%	2%
Share of Suspensions		4%		4%	8%	3%
Gap		3%		2%	6%	1%
White Students						
Share of Student Body	40%	14%	37%	26%	38%	7%
Share of Suspensions	19%	16%	67%	14%	20%	7%
Gap	-21%	2%	30%	-12%	-18%	0%

Notes: the percentage of suspensions and shares of racial groups do not sum to 100% because we exclude students with no reported race, with more than one reported race, where districts did not report racial/ethnic data due to small sample sizes. Gaps of 15 percentage points or more are highlighted.

Source: California Department of Education and Root Policy Research

Staff demographics. Diversity of school staff has been shown to improve outcomes for students of color. For instance, one recent study found that students are less likely to be removed from school as punishment when they and their teachers are the same race. This effect is driven almost entirely by black students, especially black boys, who are markedly less likely to be subjected to exclusionary discipline when taught by black teachers. There is little evidence of any benefit for white students of being matched with white teachers.[20] Other research in California has found that, when students have a teacher of their race, they are more likely to attend class, therefore reducing chronic absenteeism.[21] Even more studies have found that having a teacher of a student's own race substantially improves their math and reading achievement.[22]

In San Mateo County, the demographics of faculty and staff are fairly similar to that of its students. Figure V-41 illustrates the share of the county's faculty and staff who are Asian, Black/African American, Hispanic, Filipino, Pacific Islander, and White, and compares those shares to the racial/ethnic breakdown of the county's student body.

There is a slightly larger share of White and Black/African American staff than students, meaning that Black/African American and White student groups are more likely to interact with same-race staff and faculty than other racial groups. Asian students are less likely to interact with a same-race staff of faculty member: 17% of the student body is Asian compared to just 8% of staff and faculty.

[20] Lindsay, Constance A., and Cassandra MD Hart. "Teacher race and school discipline: Are students suspended less often when they have a teacher of the same race?." Education Next 17.1 (2017): 72-79.

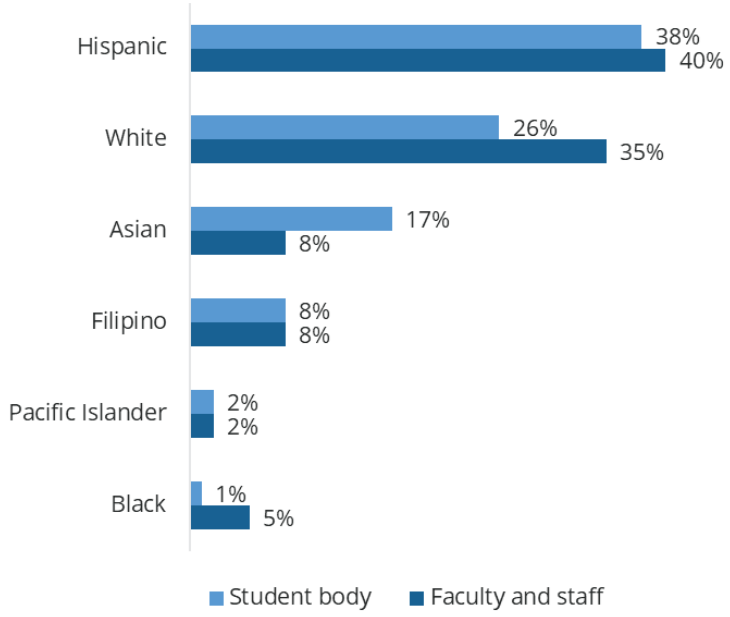
[21] Gottfried, Michael, J. Jacob Kirksey, and Tina L. Fletcher. "Do High School Students With a Same-Race Teacher Attend Class More Often?." Educational Evaluation and Policy Analysis (2021): 01623737211032241.

[22] Dee, T. S. (2004). Teachers, race, and student achievement in a randomized experiment. Review of economics and statistics, 86(1), 195-210.

Figure V-41.
Staff and Student Demographics, 2020-2021

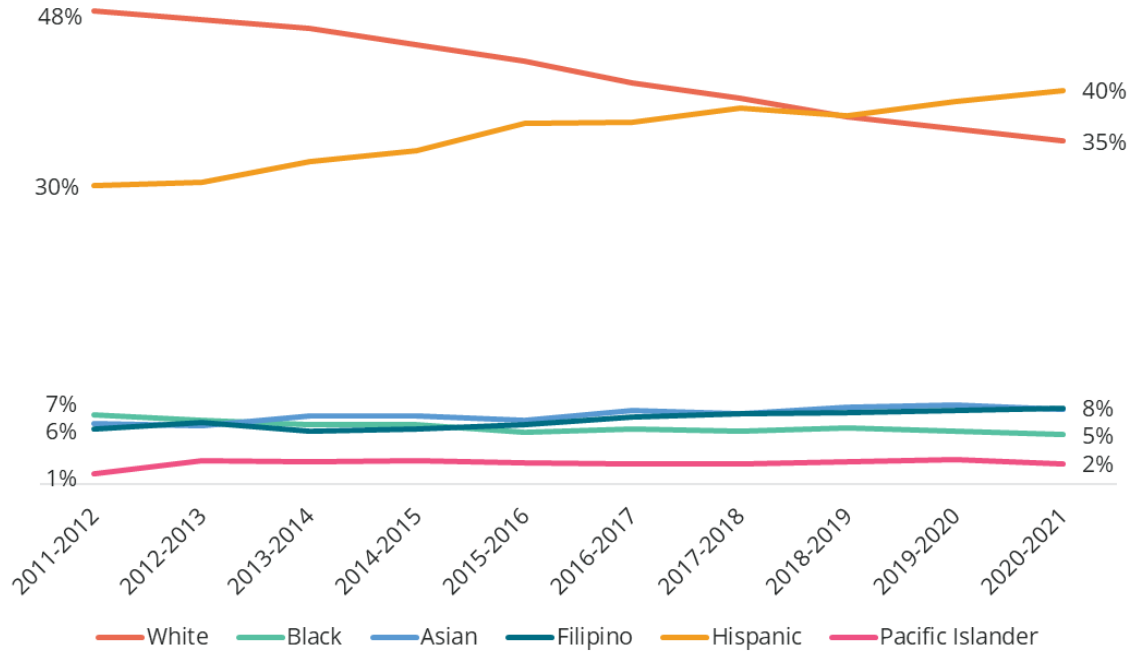
Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research



Since 2011-2012, the county's school districts have diversified in that there has been a 13 percentage point decrease in the share of White faculty and staff and a 10 percentage point increase in Hispanic faculty and staff. However, there has been a slight decrease (by two percentage points) in the share of faculty and staff who identify as Black/African American. There has been a two percentage point increase in the share of Asian and Filipino faculty and staff, and a one percent increase in the share of Pacific Islander faculty and staff.

Figure V-42.
Faculty and Staff Demographics, 2011-2012 to 2020-2021



Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-43 illustrates faculty and staff racial and ethnic diversity for the 2020-2021 school year by district.

- Portola Valley has the least diverse faculty and staff in the county, with 59% identifying as White.
- Ravenswood Elementary has the most diverse faculty and staff: the district has the highest share of Pacific Islander (5%), Black/African American (12%) and Hispanic (72%) faculty and staff.
- South San Francisco Unified School District has the highest share of Asian faculty and staff at 14%.
- Brisbane Elementary and Jefferson Elementary have the highest shares of Filipino faculty and staff at 28%.

Figure V-43.
Faculty and Staff Race/Ethnicity, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	0%	1%	1%	46%	0%	51%
La Honda-Pescadero	0%	5%	5%	39%	0%	51%
South San Francisco	14%	3%	16%	34%	2%	28%
High & Elementary School Districts						
Jefferson Union High School	3%	3%	13%	26%	1%	43%
Bayshore Elementary	13%	4%	17%	61%	0%	4%
Brisbane Elementary	7%	0%	28%	20%	4%	42%
Jefferson Elementary	13%	3%	28%	25%	0%	29%
Pacifica	7%	2%	8%	23%	2%	54%
San Mateo Union High School	11%	5%	6%	34%	3%	40%
Burlingame Elementary	8%	5%	11%	27%	3%	45%
Hillsborough Elementary	2%	1%	7%	20%	1%	55%
Millbrae Elementary	13%	3%	9%	25%	0%	48%
San Bruno Park Elementary	4%	2%	13%	26%	4%	48%
San Mateo-Foster City	13%	2%	7%	33%	3%	37%
Sequoia Union High School	2%	12%	2%	54%	4%	26%
Belmont-Redwood Shores	13%	2%	3%	39%	0%	42%
Las Lomitas Elementary	7%	7%	0%	42%	0%	42%
Menlo Park City Elementary	3%	1%	3%	28%	1%	40%
Portola Valley Elementary	4%	4%	0%	33%	0%	59%
Ravenswood City Elementary	2%	12%	1%	72%	5%	3%
Redwood City Elementary	4%	5%	2%	65%	1%	21%
San Carlos Elementary	8%	6%	3%	37%	1%	42%
Woodside Elementary	12%	8%	0%	30%	0%	49%
Total	8%	5%	8%	40%	2%	35%

Notes: Percentages do not always sum to 100% because we do not show shares of staff with no reported race, with more than one reported race, or Native American staff.

Source: California Department of Education and Root Policy Research

Figure V-44 illustrates the gap between faculty/staff representation and the student body. For instance, at San Bruno Park Elementary, 15% of the students are White while 48% of the faculty/staff are White, leaving a 33 percentage point gap.

If schools are striving for a distribution of faculty/staff that reflects the racial and ethnic distribution of their student body, the closer to a 0 percentage point gap, the better. Schools like San Bruno Park Elementary fall short of meeting this goal, in that there is a large overrepresentation of White faculty/staff compared to the student body. Many other districts have a large overrepresentation of White faculty/staff, including Millbrae Elementary (32 percentage point gap), Jefferson Union High School District (29 percentage point gap), and South San Francisco Unified School District (22 percentage points). There are just a few school districts where the share of White students is higher than the share of White faculty, particularly Woodside Elementary and Menlo Park City Elementary, both with a 15 percentage point gap.

Across most school districts, the share of Asian students is larger than the share of Asian faculty/staff. This suggests that Asian students are less likely than their peers to interact with a same-race teacher or staff member. The largest disparity is in Millbrae Elementary, where just 13% of the faculty identify as Asian compared to 46% of the student body, a 33 percentage point gap.

In many school districts, there is a dearth of Hispanic faculty and staff. For instance, in La Honda-Pescadero, 63% of students are Hispanic compared to 39% of faculty, a 24 percentage point gap. In other districts, however, there is a larger share of Hispanic faculty/staff than students. In Las Lomitas Elementary, for instance, 13% of students are Hispanic and 42% of faculty/staff are Hispanic. Recall that Las Lomitas Elementary commonly has high-performing English language learnings students. This may be partly due to the district's large portion of Hispanic faculty/staff.

Though district wide there are approximately the same portions of Filipino students as there are faculty/staff, Jefferson Union High School stands out as a district where Filipino students are less likely to interact with a same-race teacher or staff member. In Jefferson Union, 29% of students are Filipino compared to just 13% of faculty/staff.

In all districts, there only very small gaps in the share of students that identify as Pacific Islander and the share of faculty/staff that identify as Pacific Islander. All in all, they are represented in approximately equal proportions.

Figure V-44.
Difference Between Staff and Student Populations, by District, 2020-2021

School District	Asian	Black	Filipino	Hispanic	Pacific Islander	White
Unified School Districts						
Cabrillo Unified	-1%	1%	0%	-6%	0%	11%
La Honda-Pescadero	0%	5%	4%	-24%	0%	16%
South San Francisco	0%	2%	-7%	-14%	0%	22%
High & Elementary School Districts						
Jefferson Union High School	-12%	2%	-16%	-5%	0%	29%
Bayshore Elementary	-6%	1%	-4%	20%	-4%	1%
Brisbane Elementary	-13%	-1%	16%	-8%	4%	18%
Jefferson Elementary	-6%	1%	3%	-11%	-1%	18%
Pacifica	-1%	1%	-1%	-3%	2%	15%
San Mateo Union High School	-12%	4%	1%	2%	1%	12%
Burlingame Elementary	-19%	5%	8%	11%	3%	4%
Hillsborough Elementary	-30%	1%	5%	15%	1%	7%
Millbrae Elementary	-33%	2%	3%	5%	-2%	32%
San Bruno Park Elementary	-12%	1%	3%	-15%	-1%	33%
San Mateo-Foster City	-13%	1%	4%	-4%	1%	16%
Sequoia Union High School	-7%	10%	1%	9%	2%	-9%
Belmont-Redwood Shores	-19%	1%	0%	27%	-1%	8%
Las Lomitas Elementary	-11%	6%	-1%	29%	0%	-11%
Menlo Park City Elementary	-10%	0%	2%	11%	0%	-15%
Portola Valley Elementary	-2%	4%	0%	19%	0%	-7%
Ravenswood City Elementary	2%	7%	1%	-12%	-2%	2%
Redwood City Elementary	0%	4%	1%	-5%	0%	2%
San Carlos Elementary	-10%	5%	2%	23%	1%	-7%
Woodside Elementary	8%	6%	0%	14%	-1%	-15%
Total	-9%	4%	0%	2%	0%	9%

Notes: The figure shows percentage point gaps in student representation versus faculty/staff representation (calculated as the share of faculty/staff minus the share of students).

Source: California Department of Education and Root Policy Research

Appendix C.3: Resident Survey Results & AFFH Community Engagement

This section reports the findings from the resident survey conducted of San Mateo County residents to support the AFFH analysis of Housing Elements. It explores residents' housing, affordability, and neighborhood challenges and experiences with displacement and housing discrimination. The survey also asks about residents' access to economic opportunity, captured through residents' reported challenges with transportation, employment, and K-12 education. The survey was offered in both English and Spanish.

The resident survey was available online, in both Spanish and English, in a format accessible to screen readers, and promoted through jurisdictional communications and social media and through partner networks. A total of 2,382 residents participated.

The survey instrument included questions about residents' current housing situation, housing, neighborhood and affordability challenges, healthy neighborhood indicators, access to opportunity, and experience with displacement and housing discrimination.

Explanation of terms. Throughout this section, several terms are used that require explanation.

- "Precariously housed" includes residents who are currently homeless or living in transitional or temporary/emergency housing, as well as residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).
- "Disability" indicates that the respondent or a member of the respondent's household has a disability of some type—physical, mental, intellectual, developmental.
- "Single parent" are respondents living with their children only or with their children and other adults but not a spouse/partner.
- "Tenure" in the housing industry means rentership or ownership.
- "Large households" are considered those with five or more persons residing in a respective household.
- "Seriously Looked for Housing" includes touring or searching for homes or apartments, putting in applications or pursuing mortgage financing.

Sampling note. The survey respondents do not represent a random sample of the county or jurisdictions' population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results, however, with an understanding of the differences among resident groups and between jurisdictions and the county overall. Overall, the data provide a rich source of information about the county's households and their experience with housing choice and access to opportunity in the communities where they live.

Jurisdiction-level data are reported for cities with 50 responses or more. Response by jurisdiction and demographics are shown in the figure below. Overall, the survey received a very strong response from typically underrepresented residents including: people of color, renters, precariously housed residents, very low income households, households with children, large households, single parents, and residents with disabilities.

Figure 1.
Resident Survey Sample Sizes by Jurisdictions and Selected Characteristics

	County	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Total Responses	**2,382**	**82**	**173**	**130**	**53**	**148**	**63**	**59**	**55**	**84**	**163**	**99**	**175**	**832**
Race/Ethnicity														
African American	134	7	4	9	8	10	6	4	4	5	14	4	17	15
Hispanic	397	9	14	26	27	13	8	1	8	12	59	13	31	149
Asian	500	9	26	43	6	32	6	8	13	14	11	19	23	249
Other Race	149	10	6	8	3	14	3	3	3	3	9	7	13	47
Non-Hispanic White	757	35	89	27	4	44	27	27	15	35	54	36	58	195
Tenure														
Homeowner	1,088	51	96	39	9	89	26	46	18	42	37	48	58	409
Renter	1,029	30	65	67	36	43	28	7	33	38	105	41	88	324
Precariously Housed	309	8	12	26	12	17	14	5	7	13	23	16	29	87
Income														
Less than $25,000	282	11	12	21	15	12	11	5	6	7	40	11	29	61
$25,000-$49,999	265	9	10	22	9	8	6	3	6	7	28	5	20	97
$50,000-$99,999	517	14	38	43	10	26	11	3	10	17	37	22	40	206
Above $100,000	721	24	69	16	8	64	12	30	14	32	31	40	40	251
Household Characteristics														
Children under 18	840	24	53	50	26	44	17	18	20	29	61	37	64	287
Large households	284	7	11	20	18	8	3	5	7	8	20	13	15	133
Single Parent	240	8	15	19	11	12	9	3	7	7	30	9	21	49
Disability	711	25	41	38	22	40	22	13	17	29	62	34	65	210
Older Adults (age 65+)	736	27	66	37	11	54	25	25	18	33	44	32	37	248

Note: Numbers do not aggregate either due to multiple responses or that respondents chose not to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Primary Findings

The survey data present a unique picture of the housing choices, challenges, needs, and access to economic opportunity of San Mateo County residents.

Top level findings from residents' perspectives and experiences:

- The **limited supply of housing** that accommodates voucher holders presents several challenges. Specifically,
    - Eight out of 10 voucher holders represented by the survey find a landlord that accepts a housing voucher to be "difficult" or "very difficult."
    - According to the survey data, vouchers not being enough to cover the places residents want to live is a top impediment for residents who want to move in San Mateo County, as well as African American, Asian, and Hispanic residents, households with children under 18, single parents, older adults, households with a member experiencing a disability, and several jurisdictions.
- **Low income is a barrier** to accessing housing. The impacts are highest for large households, Hispanic households, and residents in South San Francisco and Redwood City.
- **Nearly 4 in 10 respondents who looked for housing experienced denial of housing.** African American/Black respondents, precariously housed respondents, households with income below $50,000, and single parent respondents reported the highest denial rates.
- **1 in 5 residents have been displaced** from their home in the past five years. One of the main reasons cited for displacement was *the rent increased more than I could pay*. The impacts are higher for African American households, single parents, households that make less than $25,000, and precariously housed respondents.
- For households with children that were displaced in the past five years, **60% of children in those households have changed schools.** The most common outcomes identified by households with children who have changed schools include *school is more challenging, they feel less safe at the new school,* and *they are in a worse school.*
- **Nearly 1 in 5 residents reported they have experienced discrimination** in the past five years. African American, single parent, precariously housed respondents reported the highest rates of discrimination. The most common actions in response to discrimination cited by survey respondents were *Nothing/I wasn't sure what to do* and *Moved/found another place to live*.

- Of respondents reporting a disability, **about 25% report that their current housing situation does not meet their accessibility needs**. The three top greatest housing needs identified by respondents included installation of grab bars in bathroom or bench in shower, supportive services to help maintain housing, and ramps.

- On average, respondents are **fairly satisfied with their transportation situation**. Groups with the highest proportion of respondents somewhat or not at all satisfied with their transportation options included African American, single parents, precariously housed, and Brisbane respondents.

There are some housing, affordability, and neighborhood challenges unique to specific resident groups. These include:

- **Would like to move but can't afford it**—Most likely to be a challenge for Daly City, East Palo Alto, and Redwood City respondents, as well as Hispanic, renter, precariously housed, households making less than $50,000, and large household respondents.

- **My house or apartment isn't big enough for my family**—Most likely to be a challenge for East Palo Alto respondents, as well as Hispanic households, large and single parent households, and households with children under 18.

- **I'm often late on my rent payments**—Most likely to be a challenge for East Palo Alto and renter respondents, as well as households that make less than $25,000.

- **I can't keep up with my utility payments**—Most likely to be a challenge for Daly City, East Palo Alto, and San Mateo respondents, as well as African American and Hispanic respondents, single parent households, households with children under 18, and households that make less than $50,000.

- **Bus/rail does not go where I need to go or does not operate during the times I need**— Most likely to be a challenge for African American, precariously housed, single parent household, Brisbane and Pacifica respondents.

- **Schools in my neighborhood are poor quality**—Most likely to be a challenge for East Palo Alto, Redwood City, San Bruno and South San Francisco respondents, as well as Hispanic respondents and households with children under 18.

Resident Survey Findings

Of survey respondents who reported their race or ethnicity, 40% of survey respondents identified as non-Hispanic White, followed by Asian (26%), Hispanic (20%), African American (7%), and Other Minority (8%) residents (Figure 2). Overall, 45% of the survey respondents were homeowners, followed by 42% of renter respondents. Thirteen percent of

respondents reported they are precariously housed (Figure 3). Four in ten respondents reported having household income greater than $100,000. Nearly 30% of respondents reported a household income between $50,000-99,999, followed by 15% of respondents who made between $25,000-49,999 and 16% of respondents making less than $25,000 (Figure 4).

The survey analysis also included selected demographic characteristics of respondents, including those with children under the age of 18 residing in their household, adults over the age of 65, respondents whose household includes a member experiencing a disability, those who live in large households, and single parents. Thirty five percent of respondents indicated they had children in their household, while 31% indicated they were older adults. Thirty percent of respondents indicated they or a member of their household experienced a disability, 12% of respondents reported having large households, and 10% were single parents.

Figure 2. Survey Respondents by Race/Ethnicity

Note:

n=1,937; 535 respondents did not indicate their race or ethnicity.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

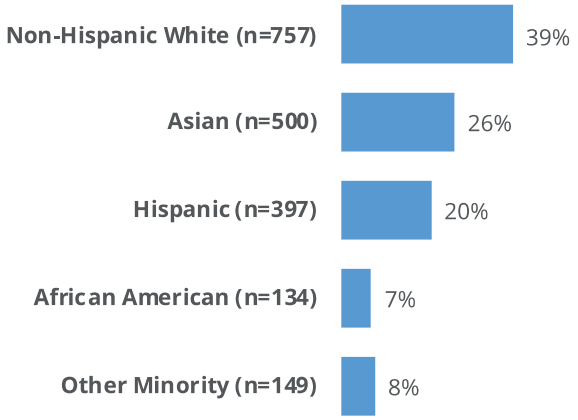


Figure 3. Survey Respondents by Tenure

Note:

n=2,426.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

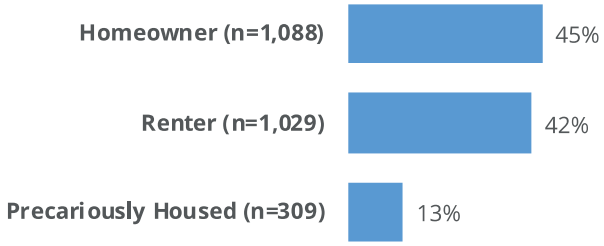


Figure 4. Survey Respondents by Income

Note:

n=1,785.

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

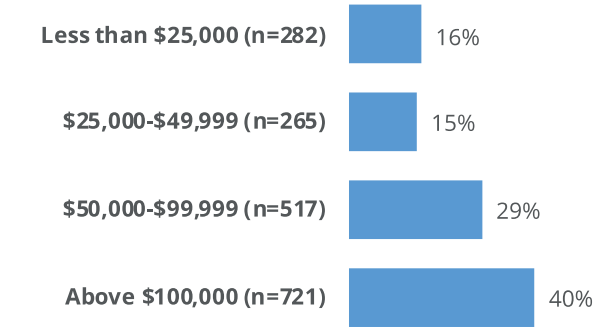
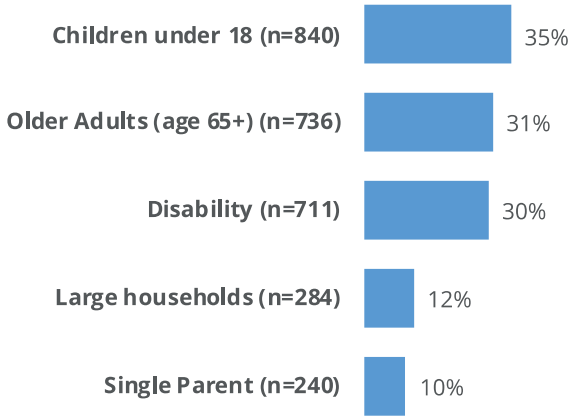


Figure 5. Survey Respondents by Selected Household Characteristics



Note:
Denominator is total responses to the survey (n=2,382)
Source:
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Housing, Neighborhood and Affordability Challenges

Housing challenges: overall. Survey respondents were asked to select the housing challenges they currently experience from a list of 28 different housing, neighborhood, and affordability challenges. Figures 6a through 8c present the top 10 housing and neighborhood challenges and top 5 affordability challenges experienced by jurisdiction, race/ethnicity, tenure, income, and selected household characteristics.

These responses allow a way to compare the jurisdictions to the county for housing challenges for which other types of data do not exist. In this analysis, "above the county"—shaded in light red or pink—is defined as the proportion of responses that is 25% higher than the overall county proportion. "Below the county"—shown in light blue—occurs when the proportion of responses is 25% lower than the overall county proportion.

As shown in Figure 6a, residents in Redwood City and East Palo Alto experience several housing challenges at a higher rate than the county overall. Conversely, Foster City and Hillsborough residents experience nearly all identified housing challenges at a lower rate than the county.

Notable trends in housing, neighborhood, and affordability challenges by geographic area include:

- Residents in Daly City, East Palo Alto, and Redwood City are less likely to move due to the lack of available affordable housing options.
- East Palo Alto, Redwood City, and San Mateo residents report living in housing that is too small for their families.
- Millbrae and Pacifica residents report being more reticent to request a repair to their unit in fear that their landlord will raise their rent or evict them.
- Nearly 1 in 5 Pacifica survey respondents report that their home or apartment is in bad condition.

- Brisbane residents are more likely to experience a landlord refusing to make repairs to their unit.
- Residents in Daly City and Millbrae are more likely to report that they don't feel safe in their neighborhood or building
- Half Moon Bay and East Palo Alto expressed the greatest need for assistance in taking care of themselves or their home.

When compared to the county overall, **the most common areas where respondents' needs were higher than the county overall** were:

- Overall, half of the jurisdictions' respondents reported *I need help taking care of myself/my home and can't find or afford to hire someone* at a higher rate than the county.
- Nearly 40% of jurisdictions' respondents reported a higher rate than the county for the following housing or neighborhood challenges: *My home/apartment is in bad condition*, *my landlord refuses to make repairs despite my requests,* and *I don't feel safe in my neighborhood/building.*

Figure 6a.
Top 10 Housing Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Housing or Neighborhood Condition	County	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,159	73	158	118	49	135	59	50	53	79	151	93	163	738
I would like to move but I can't afford anything that is available/income too low	31%	12%	20%	51%	41%	16%	25%	4%	32%	28%	43%	30%	38%	35%
My house or apartment isn't big enough for my family	20%	11%	14%	24%	35%	10%	12%	4%	21%	11%	26%	20%	26%	21%
I worry that if I request a repair it will result in a rent increase or eviction	14%	10%	13%	17%	14%	9%	10%	2%	23%	15%	20%	11%	15%	13%
My home/apartment is in bad condition	11%	14%	9%	15%	12%	3%	7%	0%	11%	18%	14%	5%	15%	10%
My landlord refuses to make repairs despite my requests	6%	14%	3%	5%	12%	4%	5%	2%	2%	9%	9%	5%	10%	5%
I live too far from family/ friends/my community	6%	5%	4%	8%	4%	5%	8%	6%	6%	3%	8%	4%	7%	5%
I don't feel safe in my building/ neighborhood	6%	5%	5%	13%	8%	0%	7%	6%	11%	10%	8%	3%	6%	3%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	7%	7%	7%	10%	2%	14%	2%	8%	9%	3%	4%	8%	4%
I have bed bugs/insects or rodent infestation	5%	5%	4%	3%	16%	2%	3%	4%	6%	9%	11%	6%	4%	3%
The HOA in my neighborhood won't let me make changes to my house or property	4%	5%	1%	3%	8%	11%	3%	2%	4%	5%	3%	3%	4%	2%
None of the above	42%	48%	50%	20%	33%	55%	44%	76%	36%	47%	28%	45%	35%	46%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The following three figures segment the answers by:

- Housing affordability challenges only; and
- Neighborhood challenges only.

Housing challenges. As shown in Figure 6b, residents in San Mateo, Daly City, East Palo Alto, and Pacifica experience affordability challenges at a higher rate than the county overall. Conversely, Hillsborough, Burlingame, and South San Francisco residents experience affordability challenges at a lower rate than the county.

The most significant geographic variations occur in:

- San Mateo city residents experience all five affordability challenges at a greater rate than the county overall. In addition to being less likely to pay utility bills or rent on time, San Mateo residents are more than twice as likely than the average county respondent to have bad credit or a history of eviction/foreclosure that impacts their ability to rent.
- San Mateo, East Palo Alto, and Daly City residents are most likely to experience difficulty paying utility bills.
- Residents in East Palo Alto and Redwood City are most likely to be late on their rent payments.
- Millbrae residents experience the greatest difficultly paying their property taxes among jurisdictions in San Mateo County.
- Respondents from Brisbane, Half Moon Bay, and Pacifica are more likely to have trouble keeping up with property taxes.
- City of San Mateo, Daly City and Redwood City respondents are more likely to have bad credit or an eviction history impacting their ability to rent

Overall, nearly 40% of jurisdictions' respondents experienced the following affordability challenges at a higher rate than the county: *I can't keep up with my property taxes* and *I have bad credit/history of evictions/foreclosure and cannot find a place to rent*.

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Figure 6b.
Top 5 Affordability Challenges Experienced by Jurisdiction

25% Above County average
25% Below County average

Affordability Challenges	County	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,130	73	157	115	51	134	58	50	50	77	147	93	160	728
I can't keep up with my utilities	10%	5%	6%	15%	16%	5%	12%	4%	12%	8%	12%	9%	15%	9%
I'm often late on my rent payments	8%	5%	6%	10%	20%	3%	7%	2%	8%	4%	12%	4%	11%	7%
I can't keep up with my property taxes	6%	10%	4%	3%	2%	8%	10%	0%	16%	10%	3%	5%	9%	5%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	4%	2%	13%	6%	0%	0%	2%	0%	5%	8%	4%	10%	2%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	7%	3%	3%	2%	7%	3%	4%	4%	5%	3%	3%	6%	2%
None of the above	73%	68%	80%	65%	59%	78%	66%	88%	64%	71%	70%	77%	63%	80%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Neighborhood challenges. As shown in Figure 6c, residents in East Palo Alto, Brisbane, Daly City, and Pacifica experience neighborhood challenges at a higher rate than the county. Burlingame and Foster City both experience neighborhood challenges at a lower rate than the county.

Hillsborough residents report divergent experiences related to neighborhood challenges — respondents identified more challenges around neighborhood infrastructure and access to transit but fewer challenges around school quality and job opportunities.

There are a handful of jurisdictions who experience specific neighborhood challenges at a disproportionate rate compared to the county.

- For instance, East Palo Alto residents experience neighborhood infrastructure issues (e.g., bad sidewalks, no lighting) more acutely than county residents overall.
- Brisbane residents experience transportation challenges in their neighborhoods.
- East Palo Alto, Redwood City, and San Bruno experience challenges with school quality in their neighborhoods.
- Residents in Brisbane, Hillsborough, Pacific, and Half Moon Bay report the highest rates of difficulty accessing public transit.
- Daly City, Millbrae, San Mateo, and East Palo Alto residents were more likely to identify the lack of job opportunities available in their neighborhoods.

Over 30% of jurisdictions' respondents experienced the following neighborhood challenges at a higher rate than the county: *I can't get to public transit/bus/light rail easily or safely* and *There are not enough job opportunities in the area.*

Figure 6c.
Top 5 Neighborhood Challenges Experienced by Jurisdiction

25% Above County average

25% Below County average

Neighborhood Challenges	County	Brisbane	Burlingame	Daly City	East Palo Alto	Foster City	Half Moon Bay	Hillsborough	Milbrae	Pacifica	Redwood City	San Bruno	San Mateo	South San Francisco
Valid cases	2,079	72	153	116	48	130	56	53	46	75	145	91	151	712
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	18%	13%	25%	40%	4%	18%	23%	20%	15%	21%	14%	12%	16%
Schools in my neighborhood are poor quality	15%	18%	3%	17%	25%	4%	14%	2%	7%	13%	20%	20%	15%	20%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	24%	8%	14%	15%	21%	18%	9%	15%	24%	17%	14%	17%	10%
I can't get to public transit/bus/light rail easily or safely	14%	29%	7%	9%	10%	14%	18%	25%	17%	21%	12%	13%	15%	10%
There are not enough job opportunities in the area	12%	8%	7%	20%	17%	8%	14%	0%	20%	13%	11%	11%	18%	12%
None of the above	50%	28%	69%	45%	33%	62%	46%	57%	50%	52%	41%	52%	52%	55%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Differences in needs by race and ethnicity and housing tenure. As shown in Figure 7a, and compared to the county overall:

- African American, Hispanic, and Other race respondents, and
- Renters and those who are precariously housed experience several housing challenges at a higher rate than the county overall.
- Conversely, non-Hispanic White residents and homeowners are less likely to experience housing challenges.

Specifically,

- Black or African American residents are more than three times as likely to have a landlord not make a repair to their unit after a request compared to county residents overall. Hispanic, Other Race, and Precariously housed residents are also more likely to experience this challenge.
- African American, Asian, Hispanic, Renters, and Precariously Housed groups are more likely to experience bed bugs or rodent infestation in their homes.
- African American, Hispanic, Renters, and Precariously Housed groups are also more likely to live further away from family, friends, and their community.
- African Americans are three times more likely than the average county respondent to be told by their HOA they cannot make changes to their house or property. Asian households are twice as likely to experience this challenge.
- Hispanic, Other Race, and Renter respondents are more likely to worry that if they request a repair it will result in a rent increase or eviction and to report that their homes are in bad condition.

Figure 7a.
Top 10 Housing Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average
25% Below County average

Housing or Neighborhood Condition	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,159	132	489	392	144	734	986	974	301
I would like to move but I can't afford anything that is available/income too low	31%	30%	32%	50%	31%	20%	7%	48%	56%
My house or apartment isn't big enough for my family	20%	16%	21%	35%	22%	11%	12%	29%	18%
I worry that if I request a repair it will result in a rent increase or eviction	14%	17%	13%	23%	19%	11%	2%	28%	13%
My home/apartment is in bad condition	11%	12%	9%	16%	17%	10%	6%	17%	10%
My landlord refuses to make repairs despite my requests	6%	20%	7%	10%	10%	5%	2%	13%	10%
I live too far from family/ friends/my community	6%	15%	6%	6%	13%	6%	5%	8%	9%
I don't feel safe in my building/ neighborhood	6%	13%	6%	6%	9%	5%	4%	8%	7%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	14%	7%	5%	6%	5%	5%	6%	11%
I have bed bugs/insects or rodent infestation	5%	14%	8%	7%	5%	4%	4%	9%	9%
The HOA in my neighborhood won't let me make changes to my house or property	4%	14%	8%	4%	3%	3%	5%	3%	7%
None of the above	42%	18%	37%	24%	38%	58%	68%	21%	13%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

The above trends are similar for the **most acute housing affordability challenges**. As shown in Figure 7b, African American and Hispanic households, as well as renters and those precariously housed, experience affordability challenges at a higher rate than the county overall. Non-Hispanic White residents and homeowners experience these same challenges at a lower rate than the county.

- African American residents experience all five affordability challenges at a greater rate than the county overall.
- In addition to being more likely to not pay utility bills or rent on time, African American residents are more than four times as likely than the average county respondent to have a Section 8 voucher and worry that their landlord will raise their rent more than the voucher payment.
- Along with African American residents, Hispanic households, renters, and precariously housed households are most likely to experience difficulty paying utility bills, as well as have bad credit or eviction/foreclosure history impacting their ability to find a place to rent.
- These groups, with the exception of those precariously housed, are also more likely to be late on their rent payments.

Figure 7b.
Top 5 Affordability Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average
25% Below County average

Affordability Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,130	132	487	391	146	739	983	953	293
I can't keep up with my utilities	10%	22%	11%	17%	14%	5%	5%	15%	15%
I'm often late on my rent payments	8%	13%	6%	12%	12%	4%	1%	15%	8%
I can't keep up with my property taxes	6%	16%	8%	4%	5%	7%	9%	5%	14%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	5%	3%	8%	4%	2%	1%	6%	11%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	18%	5%	6%	7%	2%	2%	7%	8%
None of the above	73%	32%	70%	63%	64%	83%	84%	61%	54%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 7c, African American and precariously housed residents experience neighborhood challenges at a higher rate than the county. These two groups experience neighborhood issues related to transportation more acutely than county residents overall. In addition to Other race respondents, they are also more likely to identify the lack of job opportunities in their respective neighborhoods.

Additionally, Hispanic residents are more likely to live in neighborhoods with poor performing schools than the average county respondent. Homeowners are also more likely to report that they cannot access public transit easily or safely.

Figure 7c.
Top 5 Neighborhood Challenges Experienced by Race/Ethnicity and Tenure

25% Above County average
25% Below County average

Neighborhood Challenges	County	African American	Asian	Hispanic	Other Race	Non-Hispanic White	Homeowner	Renter	Precariously Housed
Valid cases	2,079	133	486	389	146	737	975	918	284
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	14%	17%	19%	16%	18%	18%	15%	18%
Schools in my neighborhood are poor quality	15%	13%	18%	20%	17%	13%	18%	13%	13%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	33%	16%	13%	17%	17%	17%	14%	24%
I can't get to public transit/bus/light rail easily or safely	14%	24%	15%	11%	16%	16%	18%	11%	19%
There are not enough job opportunities in the area	12%	22%	14%	12%	19%	9%	9%	15%	20%
None of the above	50%	23%	46%	48%	45%	53%	49%	51%	36%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Differences in needs by household status. As shown in Figure 8a, single parents, households making less than $50,000, households with children under 18 and those with a member experiencing a disability experience the majority of housing challenges are more likely to experience housing challenges. Conversely, households making more than $100,000 experience nearly all specified housing challenges at a lower rate than the county.

Single parents experience all ten housing challenges at a greater rate than the county overall.

Households making less than $25,000 also experience every challenge at a higher rate, with the exception of *I worry that if I request a repair it will result in a rent increase or eviction.*

Households making less than $50,000, single parents, and households with children under 18 are more likely to experience the following challenges:

- My house or apartment isn't big enough for my family;
- My house or apartment is in bad condition;
- My landlord refuses to make repairs despite my request;
- I live too far from family/friends/my community;
- I don't feel safe in my building/neighborhood;
- I need help taking care of myself/my home and can't find or afford to hire someone; and
- I have bed bugs/insects or rodent infestation.

Households with a member experiencing a disability are also more likely to experience landlords refusing their requests to make repairs, living further away from family/friends/community, and not being able to find or afford someone to help take care of themselves or their homes. These households are also more likely to experience bed bugs, insects, or rodent infestation, as well as HOA restrictions impacting their ability to make changes to their home or property.

Additionally, large households have the highest proportion of respondents among the selected groups that would like to move but can't afford anything that is available or because their income is too low.

Figure 8a.
Top 10 Housing Challenges Experienced by Income and Household Characteristics

25% Above County average
25% Below County average

Housing or Neighborhood Condition	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,159	280	260	505	701	827	278	240	701	709
I would like to move but I can't afford anything that is available/income too low	31%	47%	48%	37%	16%	35%	51%	40%	36%	25%
My house or apartment isn't big enough for my family	20%	25%	25%	23%	16%	34%	43%	32%	20%	13%
I worry that if I request a repair it will result in a rent increase or eviction	14%	16%	18%	19%	9%	19%	19%	28%	16%	11%
My home/apartment is in bad condition	11%	15%	20%	12%	6%	15%	17%	17%	12%	9%
My landlord refuses to make repairs despite my requests	6%	13%	13%	8%	2%	9%	8%	14%	10%	6%
I live too far from family/ friends/my community	6%	9%	9%	6%	5%	10%	5%	10%	8%	6%
I don't feel safe in my building/ neighborhood	6%	9%	9%	6%	3%	8%	4%	10%	7%	5%
I need help taking care of myself/my home and can't find or afford to hire someone	5%	9%	9%	5%	3%	7%	6%	12%	11%	6%
I have bed bugs/insects or rodent infestation	5%	10%	9%	5%	3%	9%	4%	15%	9%	6%
The HOA in my neighborhood won't let me make changes to my house or property	4%	7%	3%	4%	3%	7%	4%	11%	6%	5%
None of the above	42%	21%	21%	37%	61%	28%	26%	12%	32%	49%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8b, households making less than $50,000, as well as large households, single parents, households with children under 18, and households with a member experience a disability, experience the most acute affordability challenges at a higher rate than the county overall. Households making more than $50,000 and adults over the age of 65 are less likely to experience affordability challenges.

Households making less than $25,000, single parents, and households with children under 18 experience all five affordability challenges at a greater rate than the average county respondent.

Households making less than $25,000 and households with a member experiencing a disability also disproportionately report affordability challenges.

Of households experiencing major affordability issues, **single parent households are most acutely impacted.** These households are more than three times as likely to have a Section 8 voucher and fear their landlord will raise the rent impacting the viability of their voucher, more than twice as likely to miss utility payments and have bad credit/eviction or foreclosure history impacting their ability to rent, and twice as likely to have trouble keeping up with their property taxes.

Figure 8b.
Top 5 Affordability Challenges Experienced by Income and Household Characteristics

25% Above County average
25% Below County average

Affordability Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,130	276	260	509	703	830	279	239	699	716
I can't keep up with my utilities	10%	16%	16%	12%	3%	16%	14%	23%	15%	8%
I'm often late on my rent payments	8%	19%	16%	6%	1%	11%	12%	15%	11%	4%
I can't keep up with my property taxes	6%	7%	9%	8%	5%	9%	4%	12%	8%	7%
I have bad credit/history of evictions/foreclosure and cannot find a place to rent	4%	8%	7%	4%	1%	5%	6%	10%	6%	3%
I have Section 8 and I am worried my landlord will raise my rent higher than my voucher payment	4%	11%	6%	4%	1%	7%	3%	14%	8%	5%
None of the above	73%	46%	56%	72%	90%	59%	70%	32%	59%	75%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

As shown in Figure 8c, households with children under 18, as well as single parents, households with a member experiencing a disability, and households making less than $25,000 are more likely to experience neighborhood challenges. These households are most likely to report that *the bus/rail does not go where I need to go or does not operate during the times I need.* In addition to households that make between $25,000-$100,000, these groups are more likely to identify the lack of job opportunities in their respective neighborhoods.

Households with children under 18 are more likely to live in neighborhoods with poor quality schools. Large households are more likely to report issues with neighborhood infrastructure (e.g., bad sidewalks, poor lighting) and households with a member experiencing a disability are more likely to report they cannot access public transit easily or safely.

Figure 8c.
Top 5 Neighborhood Challenges Experienced by Income and Household Characteristics

25% Above County average
25% Below County average

Neighborhood Challenges	County	Less than $25,000	$25,000-$49,999	$50,000-$99,999	Above $100,000	Children under 18	Large Households	Single Parent	Disability	Adults (age 65+)
Valid cases	2,079	273	259	503	709	824	277	234	692	714
My neighborhood does not have good sidewalks, walking areas, and/or lighting	17%	17%	15%	18%	17%	19%	22%	16%	19%	14%
Schools in my neighborhood are poor quality	15%	17%	14%	11%	19%	24%	19%	17%	14%	9%
Bus/rail does not go where I need to go or does not operate during the times I need	15%	19%	16%	15%	16%	19%	11%	28%	19%	16%
I can't get to public transit/bus/light rail easily or safely	14%	15%	12%	14%	14%	15%	12%	15%	19%	17%
There are not enough job opportunities in the area	12%	21%	17%	16%	6%	17%	12%	19%	15%	11%
None of the above	50%	40%	45%	51%	53%	38%	48%	31%	41%	53%

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience Finding Housing

This section explores residents' experience seeking a place to rent or buy in the county and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, this section also examines the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

Recent experience seeking housing to rent. Figure 9 presents the proportion of respondents who seriously looked to rent housing for the county, jurisdictions, and selected respondent characteristics, as well as the reasons for denial.

Over half of county respondents (56%) have seriously looked for housing in the past five years. The **most common reasons for denial** included:

- Landlord not returning the respondent's call (26%),
- Landlord told me the unit was available over the phone but when I showed up in person, it was no longer available (22%), and
- Landlord told me it would cost more because of my service or emotional support animal (14%).

Jurisdictions with the highest percentage of respondents who seriously looked for housing include Millbrae (74%), San Mateo (73%), and Redwood City (72%). While all three jurisdictions reported that *landlord not returning the respondent's call* was one of their main reasons for denial, 18% of Redwood City respondents identified *landlord told me they do not accept Section 8 vouchers* as a main reason for denial.

Eighty percent of African American respondents reported that they had seriously looked for housing in the past five years while the lowest percentage of respondents who reported seriously looking for housing were non-Hispanic White (46%). The main reasons for denial experienced by African American respondents included *landlord told me the unit was available over the phone but when I showed up in person, it was no longer available* (39%), *landlord told me it would cost more because of my service or emotional support animal* (34%), and *landlord told me I couldn't have a service or emotional support animal* (28%).

Among respondents by tenure, renters (75%) and precariously housed (74%) tenants reported the highest rates of seriously looking for housing. Among respondents by income, households making less than $25,000 (71%) had the highest rate. However, the main reasons for denial reported by these households were *landlord told me I couldn't have a service or emotional support animal* (36%) and *landlord told me it would cost more because of my service or emotional support animal* (30%).

Single parents (79%) and households with children under 18 (66%) also reported the highest percentage of those who seriously looked for housing in the past five years among the selected

household characteristics respondent groups. In addition to sharing the top two reasons for denial with the county, 25% of single parent household respondents also reported they were denied housing because the *landlord told me I can't have a service or emotional support animal.*

Figure 9. If you looked seriously for housing to rent in San Mateo County in the past five years, were you ever denied housing?

		Reason for Denial									
	Overall Percent Seriously Looked for Housing	Landlord did not return calls and/or emails asking about a unit	Landlord said unit was available over phone, but when I showed up in person, it was no longer available	Landlord told me it would cost me more for my service or emotional animal	Landlord told me I can't have a service or emotional support animal	Landlord told me it would cost me more to rent because I have children	Landlord told me they don't rent to families with children	Landlord told me they do not accept Section 8 vouchers	Landlord told me they couldn't make changes to the apartment/ home for my disability	None of the Above	n
Jurisdiction											
County	56%	26%	22%	14%						45%	928
Brisbane	59%		41%			22%				26%	27
Burlingame	48%	19%	23%							54%	57
Daly City	63%	33%	16%			16%				44%	61
East Palo Alto	58%	35%	30%							26%	23
Foster City	50%	12%		16%	14%					55%	51
Half Moon Bay	68%					17%	17%			48%	29
Hillsborough	42%		14%	29%	14%					57%	14
Milbrae	74%	25%	46%							36%	28
Pacifica	51%	16%	26%						16%	55%	31
Redwood City	72%	31%						18%		40%	99
San Bruno	57%			22%		22%				39%	36
San Mateo	73%	30%	34%							39%	98
South San Francisco	47%	24%	13%							56%	248
Race/Ethnicity											
African American	80%		39%	34%	28%					15%	101
Asian	56%	19%	29%							40%	199
Hispanic	63%	32%	22%							41%	230
Other Race	70%	29%	22%							45%	91
Non-Hispanic White	46%	29%	20%							48%	263
Tenure											
Homeowner	36%		25%						15%	54%	183
Renter	75%	29%	22%							43%	641
Precariously Housed	74%	23%	32%							26%	188
Income											
Less than $25,000	71%			30%	36%					29%	182
$25,000-$49,999	60%	39%	32%							27%	149
$50,000-$99,999	58%	24%		20%						45%	251
Above $100,000	48%	19%	14%							64%	216
Household Characteristics											
Children under 18	66%	30%	29%							33%	447
Large Households	60%	33%	19%			18%				44%	139
Single Parent	79%	25%	35%		25%					19%	173
Disability	63%	24%	24%							34%	386
Older Adults (age 65+)	48%	20%	29%							39%	282

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they rent.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Recent experience seeking housing to buy. Figure 10 presents the proportion of respondents who seriously looked to buy housing in the county, by jurisdiction, and selected respondent characteristics, as well as the reasons for denial. As noted above, 56% of county respondents have seriously looked for housing in the past five years.

The most common reasons for denial included:

- Real estate agent told me I would need to show I was prequalified with a bank (29%) and
- A bank would not give me a loan to buy a home (22%).

For the jurisdictions with the highest percentage of respondents who seriously looked for housing (Millbrae, San Mateo and Redwood City), all three cities shared the same top two reasons for denial as the county. Additionally, 21% of Millbrae respondents reported that *the real estate agent would not make a disability accommodation when I asked*.

For African American respondents who looked to buy housing in the last five years, the most common reason for denial was *the real estate agent would not make a disability accommodation when I asked* (47%). African Americans, along with Other Races, also most commonly reported that they needed a loan prequalification before real estate agents would work with them. While between 43-54% of respondents from other racial/ethnic groups reported they did not experience any reason for denial when seriously looking to buy housing over the past five years, 12% of African American respondents reported similarly.

Among respondents by income, the main reasons for denial for households making less than $25,000 were *the real estate agent told me I would need to show I was prequalified with a bank* (32%) and *real estate agent only showed me or only suggested homes in neighborhoods where most people were of my same race or ethnicity* (26%).

Among the selected housing characteristics category, single parent households and households with children under 18 reported shared the same top two reasons for denial as the county. Additionally, 36% of single parent household respondents reported that *the real estate agent would not make a disability accommodation when I asked*, as well as 25% of respondents over the age of 65.

Residents in Redwood City, Millbrae, and South San Francisco, as well as large households, also reported that *a bank or other lender charged me a high interest rate on my home loan* as a reason for denial.

Figure 10. If you looked seriously for housing to buy in San Mateo County in the past five years, were you ever denied housing?

		Reason for Denial						
	Percent Seriously Looked for Housing	The real estate agent told me I would need to show I was prequalified with a bank	A bank or other lender would not give me a loan to buy a home	The real estate agent would not make a disability accommodation when I asked	Only showed homes in neighborhoods where most people were same race/ethnicity	A bank or other lender charged me a high interest rate on my home loan	None of the Above	n
Jurisdiction								
County	56%	29%	23%				50%	870
Brisbane	59%	36%			30%		42%	33
Burlingame	48%	22%	14%				61%	51
Daly City	63%	19%	27%				56%	52
East Palo Alto	58%	24%	33%				48%	21
Foster City	50%	25%	20%				49%	51
Half Moon Bay	68%	35%	23%	23%			50%	26
Hillsborough	42%	18%		23%			59%	22
Milbrae	74%	25%	29%	21%		21%	54%	28
Pacifica	51%	35%	35%				42%	31
Redwood City	72%	30%	22%			27%	50%	64
San Bruno	57%	14%	21%				62%	42
San Mateo	73%	40%	32%				38%	82
South San Francisco	47%	26%	18%			16%	57%	251
Race/Ethnicity								
African American	80%	40%	38%	47%			12%	89
Asian	56%	30%	25%				43%	223
Hispanic	63%	29%	28%				49%	174
Other Race	70%	36%	21%			21%	50%	90
Non-Hispanic White	46%	29%	23%				54%	250
Tenure								
Homeowner	36%	29%	17%				54%	332
Renter	75%	32%	27%				46%	467
Precariously Housed	74%	36%	36%	30%			30%	154
Income								
Less than $25,000	71%	32%	25%		26%		41%	131
$25,000-$49,999	60%	42%	40%				29%	106
$50,000-$99,999	58%	35%	30%				38%	216
Above $100,000	48%	22%	13%			10%	64%	296
Household Characteristics								
Children under 18	66%	33%	28%				40%	443
Large Households	60%	33%	25%			25%	49%	126
Single Parent	79%	38%	43%	36%			24%	143
Disability	63%	35%	26%				38%	330
Older Adults (age 65+)	48%	35%	29%	25%			38%	252

Note: The "Percent Seriously Looked for Housing" column includes all respondents, not just those who indicated they rent.

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Denied housing to rent or buy. Figure 11 presents the proportion of those who looked and were denied housing to rent or buy for the county, jurisdictions, and selected respondent characteristics, as well as reason for denial. As shown, nearly 4 in 10 county respondents who looked for housing experienced denial of housing. African American/Black respondents, precariously housed respondents, households with income below $50,000, and single parent respondents have denial rates of 60% or higher. African American (79%) and single parent (74%) respondents report the highest rates of denial.

Among the reasons for denial:

- ***Income too low* was a major reason for denial for all groups** except homeowners and households with incomes above $100,000. Additionally, all jurisdictions report this as a common reason for being denied housing with the exception of Foster City, Hillsborough, and San Bruno.

- *Haven't established a credit history or no credit history* was also a common reason of denial for most groups. The impacts are higher for Asian, Hispanic and African American households, along with renter and precariously housed respondents, households with income below $50,000, and single parent households, households with children under 18, and households with a member experiencing a disability.

- Another top denial reason among certain groups is the *landlord didn't accept the type of income I earn (social security or disability benefit or child support)*. **Source of income was the most common reason for denial among African American households** (28%). Other groups with denial rates of 25% or higher for this specific issue include precariously housed respondents, single parent households, and households with a member experiencing a disability, as well as Foster City and San Bruno residents.

- *Bad credit* is another barrier for accessing housing, particularly for Hispanic and Other Race households, households with income between $50,000-$100,000, and large households. This also impacts East Palo Alto, San Mateo, Daly City, Redwood City, Burlingame, and South San Francisco residents.

Figure 11. If you looked seriously for housing to rent or buy in San Mateo County in the past five years, were you ever denied housing?

			Reason for Denial														
	Percent Denied Housing	Total n	Bad Credit	Eviction history	Income too low	Too many people in my household	Other renter/ applicant willing to pay more for rent	Haven't established a credit history/no credit history	Don't have a regular/ steady job/ consistent work history	Landlord didn't accept the type of income I earn (social security or disability)	Lack of stable housing record	Real or perceived sexual orientation or gender identity	Criminal background	I had/ have COVID	The language I speak	Foreclosure	n
Jurisdiction																	
County	39%	1154	18%		44%		19%	21%									449
Brisbane	42%	38			25%			19%				31%					16
Burlingame	30%	71	24%		29%												21
Daly City	49%	73	28%		53%		28%		19%								36
East Palo Alto	55%	29	38%		44%			25%									16
Foster City	30%	63							25%	40%	30%						19
Half Moon Bay	41%	34			29%			29%									14
Hillsborough	23%	22										40%					5
Milbrae	36%	33			67%	25%		33%						25%			12
Pacifica	38%	39			47%			27%	33%								15
Redwood City	41%	105	28%		63%	26%		26%									43
San Bruno	25%	51		31%						31%	38%						13
San Mateo	48%	112	30%		38%						28%						53
South San Francisco	30%	331	19%		58%		28%			17%							98
Race/Ethnicity																	
African American	79%	107		25%	25%			25%		28%		27%					85
Asian	42%	281			38%			28%		21%		21%					117
Hispanic	49%	253	28%		60%		26%	26%									125
Other Race	43%	105	22%		49%		24%										45
Non-Hispanic White	31%	351			40%			19%	23%		25%						108
Tenure																	
Homeowner	26%	348								24%	22%	23%					91
Renter	45%	687			48%		20%	24%									310
Precariously Housed	61%	208			42%			22%		25%							126
Income																	
Less than $25,000	64%	199			47%			31%	29%								127
$25,000-$49,999	65%	158			48%			21%		20%	20%						103
$50,000-$99,999	38%	302	21%		51%	24%											114
Above $100,000	18%	346				27%	16%			20%						16%	64
Household Characteristics																	
Children under 18	51%	558			42%			26%		19%							283
Large Households	43%	171	27%		64%	41%											74
Single Parent	74%	189			41%			27%		25%							138
Disability	54%	446			39%			21%		25%							239
Older Adults (age 65+)	44%	350			35%					22%		21%					153

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience using housing vouchers. It is **"difficult" or "very difficult" for eight out of 10 voucher holders to find a landlord that accepts a housing voucher** (Figure 13).

As shown in Figure 12, this is related to the amount of the voucher and current rents and the lack of supply (inability to find a unit in the allotted amount of time). Over half of voucher holders (53%) who experienced difficulty indicated the *voucher is not enough to cover the rent for places I want to live* and almost half of voucher holders (49%) who experienced difficulty indicated there is *not enough time to find a place to live before the voucher expires.*

Other significant difficulties using vouchers identified by respondents included *landlords have policies of not renting to voucher holders* (46%) and *can't find information about landlords that accept Section 8* (36%).

Among respondents by race/ethnicity, African American respondents had the greatest proportion of those with a housing choice voucher (60%). Of those respondents, 76% found it difficult to find a landlord that accepts a housing voucher. While 13% of Hispanic respondents have a housing voucher, 85% have found it difficult to use the voucher. Fourteen percent of Asian respondents have housing vouchers—nearly three quarters of these respondents reported that the *voucher is not enough to cover the rent for the places I want to live*.

Other groups of respondents with higher proportions of voucher utilization include single parent households (43%), precariously housed respondents (30%), and households with income below $25,000 (29%). For each of the aforementioned groups, more than 75% of their respective respondents reported difficulty in utilizing the housing choice voucher. The *voucher is not enough to cover the rent for places I want to live* was one of the main reasons cited for not using the voucher.

Figure 12. Why is it difficult to use a housing voucher?

Source:

Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

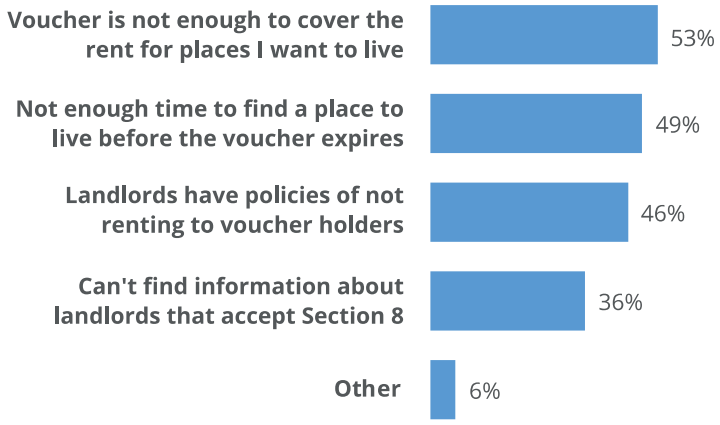

Figure 13. How difficult is it to find a landlord that accepts a housing voucher?

	Percent with a Housing Voucher	Not difficult	Somewhat difficult	Very difficult	n	Voucher is not enough to cover the rent for places I want to live	Not enough time to find a place to live before the voucher expires	Landlords have policies of not renting to voucher holders	Can't find information about landlords that accept Section 8	Other	n
Jurisdiction											
County	**12%**	18%	55%	27%	250	53%	49%	46%	36%	6%	203
Brisbane	**22%**	20%	73%	7%	15	50%	50%	42%	33%	0%	12
Burlingame	**8%**	0%	75%	25%	12	50%	50%	25%	8%	0%	12
Daly City	**12%**	14%	50%	36%	14	83%	25%	42%	17%	25%	12
East Palo Alto	**14%**	29%	57%	14%	7	20%	20%	40%	60%	0%	5
Foster City	**12%**	18%	47%	35%	17	47%	40%	27%	33%	7%	15
Half Moon Bay	**19%**	22%	56%	22%	9	71%	29%	29%	43%	14%	7
Hillsborough	**8%**	25%	75%	0%	4	67%	67%	33%	0%	0%	3
Milbrae	**22%**	50%	20%	30%	10	60%	40%	20%	40%	0%	5
Pacifica	**11%**	13%	50%	38%	8	86%	43%	43%	43%	0%	7
Redwood City	**16%**	13%	61%	26%	23	40%	50%	70%	45%	5%	20
San Bruno	**12%**	9%	64%	27%	11	40%	60%	50%	10%	10%	10
San Mateo	**24%**	24%	50%	26%	38	43%	54%	43%	39%	7%	28
South San Francisco	**4%**	11%	33%	56%	27	63%	50%	71%	63%	8%	24
Race/Ethnicity											
African American	**60%**	24%	60%	16%	82	55%	52%	40%	31%	6%	62
Asian	**14%**	23%	63%	14%	71	73%	44%	31%	31%	0%	55
Hispanic	**13%**	15%	40%	45%	53	58%	42%	51%	49%	11%	45
Other Race	**19%**	29%	50%	21%	28	55%	45%	65%	35%	5%	20
Non-Hispanic White	**8%**	14%	61%	25%	64	43%	61%	57%	38%	4%	56
Tenure											
Homeowner	**8%**	23%	59%	18%	78	58%	49%	42%	31%	0%	59
Renter	**18%**	19%	52%	30%	165	55%	52%	48%	43%	6%	134
Precariously Housed	**30%**	14%	66%	20%	86	57%	54%	35%	26%	7%	74
Income											
Less than $25,000	**29%**	17%	58%	25%	84	47%	41%	47%	37%	10%	70
$25,000-$49,999	**18%**	17%	52%	31%	48	63%	55%	63%	40%	5%	40
$50,000-$99,999	**12%**	23%	52%	26%	62	55%	55%	51%	37%	2%	49
Above $100,000	**5%**	20%	57%	23%	35	43%	61%	29%	32%	4%	28
Household Characteristics											
Children under 18	**21%**	20%	60%	20%	179	59%	51%	44%	35%	1%	143
Large Households	**7%**	20%	45%	35%	20	63%	56%	63%	56%	6%	16
Single Parent	**43%**	17%	58%	24%	103	62%	52%	38%	33%	2%	85
Disability	**22%**	18%	58%	24%	158	57%	52%	42%	29%	5%	129
Older Adults (age 65+)	**17%**	18%	63%	19%	123	56%	53%	44%	34%	3%	102

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Displacement. Figure 14 presents the proportion of residents who experienced displacement in the past five years, as well as the reason for displacement.

- Overall, 21% of survey respondents experienced displacement in the past five years. Among all survey respondents, the **main reason for displacement was rent increased more than I could pay** (29%).
- Respondents who are precariously housed have higher rates of recent displacement than homeowners or renters; this suggests that when displaced a unit these housing-insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.
- Among respondents by race/ethnicity, **African American respondents reported the highest rate of displacement** (59%). The primary reason reported by African American respondents for their displacement was *housing was unsafe (e.g., domestic assault, harassment)*. Twenty eight percent also reported that they were *forced out for no reason*.
- Asian households, as well as homeowners, households that make less than $25,000, single parent households, households that include a member experiencing a disability, and Millbrae, Brisbane and Pacifica residents are also more likely than other respondents to have been displaced due to an unsafe housing situation (e.g., domestic assault, harassment).
- Additionally, Asian, precariously housed respondents, households making less than $25,000, and single parent households are more likely than other respondents to have been displaced and not given a reason.

For respondents that had experienced displacements, they were asked to identify which city they moved from and which city they moved to. **The most common moves to and from cities included**:

- Moved within South San Francisco (28 respondents)
- Moved from outside San Mateo County to San Mateo (10 respondents)
- Moved from San Bruno to South San Francisco (9 respondents)
- Moved from Daly City to South San Francisco (9 respondents)
- Moved within Burlingame (8 respondents)

Figure 14. Displacement Experience and Reasons for Displacement

			Reason for Displacement												
	Percent Displaced	Total n	Rent increased more than I could pay	Personal/ relationship reasons	Landlord was selling the home/ apartment	Landlord wanted to move back in/move in family	Landlord wanted to rent to someone else	Housing was unsafe (e.g., domestic assault,	Forced out for no reason	Health/ medical reasons	I was behind on rent	Poor condition of property	Utilities were too expensive/ shut off	Natural disaster/ flooding/ fire	n
Jurisdiction															
County	**21%**	2066	29%	19%	18%										417
Brisbane	**24%**	67				25%		31%			25%				16
Burlingame	**22%**	152	24%		30%	18%									33
Daly City	**25%**	115	35%	27%					31%						26
East Palo Alto	**32%**	50	20%	20%			20%								15
Foster City	**11%**	130			21%	21%			21%	43%					14
Half Moon Bay	**31%**	51			31%	25%									16
Hillsborough	**12%**	52				33%	33%		33%	33%		33%			6
Milbrae	**27%**	44					42%	33%		25%				25%	12
Pacifica	**21%**	75			31%			31%	31%						16
Redwood City	**29%**	146	31%								21%				42
San Bruno	**25%**	89	33%	29%				24%							21
San Mateo	**37%**	153	35%	31%						20%					54
South San Francisco	**12%**	712	42%	15%	16%										81
Race/Ethnicity															
African American	**59%**	134				29%		30%	28%						79
Asian	**22%**	500				31%		22%	22%						109
Hispanic	**29%**	397	33%	22%								18%			115
Other Race	**28%**	149	54%					20%					24%		41
Non-Hispanic White	**14%**	757	27%	20%	31%										102
Tenure															
Homeowner	**8%**	975		27%		25%		31%							75
Renter	**34%**	905	32%	18%	22%										292
Precariously Housed	**48%**	280	23%				24%		23%						132
Income															
Less than $25,000	**45%**	282	28%	20%				20%	20%						127
$25,000-$49,999	**30%**	265	31%		19%						18%				78
$50,000-$99,999	**22%**	517	32%	22%	18%										115
Above $100,000	**8%**	721			27%	20%	23%								60
Household Characteristics															
Children under 18	**30%**	840	27%			20%	19%								249
Large Households	**20%**	284	32%		19%							18%			57
Single Parent	**55%**	240				24%		24%	20%						131
Disability	**34%**	711	26%	20%			20%	20%							241
Older Adults (age 65+)	**22%**	736	23%	22%		22%									162

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Children changing schools after displacement. Overall, for households with children that were displaced in the past five years, **60% of children in those households have changed schools**. The most common outcomes reported among these respondents included *school is more challenging* (28%), *they feel less safe at the new school* (25%), and *they are in a worse school* (24%) (Figure 15).

Among respondents by race/ethnicity, non-Hispanic White households (44%) were the only subgroup to report that being displaced resulted in their children being in better schools. Of African American households that were displaced and have children, 87% reported that their children changed schools. Of these respondents, 32% reported that their children *feel safer at the new school* but also *have fewer activities.*

Among respondents by tenure, precariously housed (78%) and homeowner (74%) households had the highest proportion of children who changed schools. The most common outcomes for precariously housed households included *School is less challenging/they are bored* (35%) and their children *feel less safe at school* (34%). For homeowner households, 39% reported that *school is more challenging,* followed by 31% who reported that their children *feel less safe at school*.

Among respondents by selected household characteristics, older adult (77%), single parent (74%), households with a member experiencing a disability (70%), and households with children under 18 (67%) all reported high proportions of children who changed schools. The most common outcomes for these respondents included *School is more challenging* and *they feel less safe at the new school.*

Figure 15. Children Changing Schools and Outcomes, Displaced Households

	Percent of Children that Changed Schools	Total n	School change outcomes										
			School is less challenging/ they are bored	School is more challenging	School provides more/less support for students with disabilities, IEP, and/or 50	They are in a better school	They are in a worse school	They feel less safe at the new school	They feel safer at the new school	They have fewer activities	They have more activities	Things are about the same	n
Jurisdiction													
County	**60%**	306		28%			24%	25%					183
Brisbane	**81%**	16		38%				31%	31%				13
Burlingame	**55%**	22	33%	33%							33%		12
Daly City	**41%**	17	43%			29%		29%			29%		7
East Palo Alto	**54%**	13	43%	57%				29%					7
Foster City	**62%**	13									50%		8
Half Moon Bay	**58%**	12		43%				29%	29%	43%			7
Hillsborough	**60%**	5							67%				3
Milbrae	**82%**	11		33%			44%	44%	33%				9
Pacifica	**91%**	11					50%						10
Redwood City	**52%**	23				25%	33%		25%				12
San Bruno	**67%**	18	33%			33%		33%					12
San Mateo	**66%**	35	32%			32%							22
South San Francisco	**36%**	56		26%		26%						26%	19
Race/Ethnicity													
African American	**87%**	69	30%	30%					32%	32%			60
Asian	**73%**	91	27%	32%			32%	27%					66
Hispanic	**49%**	91		23%			30%	23%		25%			44
Other Race	**65%**	31		40%			30%	25%	25%				20
Non-Hispanic White	**60%**	60	28%	31%		44%		28%					36
Tenure													
Homeowner	**74%**	66		39%			29%	31%					49
Renter	**58%**	213	25%	30%				25%					122
Precariously Housed	**78%**	104	35%					34%		30%			80
Income													
Less than $25,000	**65%**	92	22%	32%				35%					60
$25,000-$49,999	**66%**	56	25%				28%		28%	25%			36
$50,000-$99,999	**55%**	85		30%		28%		23%					47
Above $100,000	**59%**	44	35%	31%			38%						26
Household Characteristics													
Children under 18	**67%**	237		32%			23%	25%					158
Large Households	**45%**	44		32%		26%						32%	19
Single Parent	**74%**	124		32%			28%	29%					92
Disability	**70%**	188	26%	28%				30%					132
Older Adults (age 65+)	**77%**	117		35%			29%	29%					89

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience with housing discrimination. Overall, **19% of survey respondents felt they were discriminated against when they looked for housing** in the area.[1] As shown in Figure 16, African American respondents (62%), single parent households (44%) and precariously housed respondents (39%) are most likely to say they experienced housing discrimination. Residents with income above $100,000 and homeowners are least likely (11%).

Respondents who believed they experienced discrimination when looking for housing in the county reported when the discrimination occurred. Nearly half of respondents (45%) reported that the discrimination they experienced occurred between 2 and 5 years ago. Twenty eight percent of respondents reported that the discrimination occurred in the past year, 20% reported more than 5 years ago and 7% of respondents did not remember when the discrimination happened.

How discrimination was addressed. Respondents who believed they experienced discrimination when looking for housing in the county were asked to describe the actions they took in response to the discrimination. Overall, the most common responses to discrimination experienced by survey respondents were *Nothing/I wasn't sure what to do* (42%), *Moved/found another place to live* (30%), and *Nothing/I was afraid of being evicted or harassed* (20%).

Among top responses for actions taken in response to experienced discrimination, every group reported *Nothing/I wasn't sure what to do* with the exception of African American households and Brisbane residents (both groups top response was *Moved/found another place to live*). Similarly, survey respondents from Foster City and Redwood City were the only groups not to include *Moved/found another place to live* among their top responses. African American and Asian households, as well as single parent households, were more likely than other groups to contact either a housing authority, local fair housing organization, or the California Department of Housing or Civil Rights to report their discrimination incident.

Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the county provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law, as respondents could provide open-ended and multiple reasons why they thought they experienced discrimination.

Examples of how respondents described why they felt discriminated against, which they provided as open-ended responses to the survey, include:

[1] Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

Appearance/Characteristics

- *"Because of my race and ethnicity"*
- *"[We] were given a subprime loan for home purchase for being Latinx, low-income and primarily Spanish-speaking; refinance last year was lower than expected."*
- *"It was clear my disability is the reason"*
- *"I have a child and a couple places told me they wouldn't rent to me due to my son."*
- *"The agent asked if I was a tech worker. When I said no, the agent said the place was just rented, even though it was on the listing as active."*
- *"I was approved for the unit and when they met my partner, who is Black, they said [the unit] was rented."*

Source of Income/Credit

- *"Income was through SSDI"*
- *"The landlord wanted an excellent credit score…"*
- *"We were not able to provide all the requirement to rent, like SSN [social security number], income proof, employment, and we don't make enough income…"*
- *"They wanted someone with income from employment not due to disability."*
- *"I was discriminated against because of my race and the fact that I had Section 8 at the time. Being African American and having Section 8 made a lot of people feel like I wouldn't take care of their property."*
- *"I am currently being discriminated against due to my need with rental help and because two of us in our household have a need for an emotional support animal."*

Immigration status

- *Mi hermana llamo a los departamentos donde yo vivo y la manager le dijo que no había disponible pero no era verdad también le dijo que hablara inglés y le pidió seguro social pensando que no tenia y le dijo que tenía que ganar una cierta cantidad de dinero para poder rentar. (My sister called the apartments where I live and the manager told her that there was no one available but it was not true. She also told her to speak English and asked for social security thinking that she did not have it and told her that she had to earn a certain amount of money to be able to rent).*

Figure 16. Percent of respondents who felt they were discriminated against and how was it addressed

	Percent who felt they were discriminated against	In the past year	2 to 5 years ago	More than 5 years ago	Don't remember	n	Nothing/ I wasn't sure what to do	Moved/ found another place to live	Nothing/ I was afraid of being evicted/ harassed	Called/ emailed housing authority	Called/ emailed local fair housing organization	Called/ emailed California Department of Housing/ Civil Rights	Called/ emailed City office, County office, or human rights department/ agency	Filed a complaint	Other	n
Jurisdiction																
County	**19%**	28%	45%	20%	7%	357	42%	30%	20%							359
Brisbane	**22%**	29%	36%	29%	7%	14		64%			21%		21%			14
Burlingame	**14%**	25%	50%	20%	5%	20	35%	25%		20%		20%				20
Daly City	**15%**	20%	40%	33%	7%	15	56%	25%	25%							16
East Palo Alto	**29%**	23%	54%	15%	8%	13	38%	38%	23%	23%						13
Foster City	**18%**	15%	40%	45%	0%	20	38%						24%	24%		21
Half Moon Bay	**26%**	27%	55%	9%	9%	11	27%	36%			36%					11
Hillsborough	**15%**	14%	71%	0%	14%	7		29%			57%					7
Milbrae	**29%**	36%	50%	7%	7%	14	31%	23%		38%		23%				13
Pacifica	**21%**	29%	36%	36%	0%	14	50%		21%	29%		21%			21%	14
Redwood City	**24%**	34%	34%	19%	13%	32	47%	26%	21%	21%						34
San Bruno	**12%**	30%	60%	0%	10%	10	50%	30%		30%	30%					10
San Mateo	**30%**	35%	45%	15%	5%	40	53%	26%	26%							38
South San Francisco	**13%**	30%	40%	23%	6%	82	59%	27%								83
Race/Ethnicity																
African American	**62%**	16%	59%	25%	0%	83		36%	29%	27%	26%	27%	24%			84
Asian	**16%**	24%	50%	20%	6%	82	28%	25%	29%	29%	24%	24%				83
Hispanic	**27%**	25%	42%	24%	8%	107	52%	27%								107
Other Race	**30%**	28%	47%	14%	12%	43	47%	30%	26%							43
Non-Hispanic White	**12%**	38%	41%	14%	7%	91	44%	27%	18%							91
Tenure																
Homeowner	**11%**	26%	46%	20%	7%	95	32%	29%	22%							96
Renter	**28%**	26%	47%	20%	6%	232	42%	32%	23%							232
Precariously Housed	**39%**	21%	54%	20%	4%	98	24%	28%		35%		26%				100
Income																
Less than $25,000	**36%**	29%	51%	11%	9%	100	39%	30%	25%							102
$25,000-$49,999	**24%**	31%	41%	22%	6%	64	42%	36%	25%	22%						64
$50,000-$99,999	**19%**	27%	45%	25%	3%	97	44%	29%			18%					97
Above $100,000	**11%**	28%	45%	21%	7%	76	45%	22%	16%	16%						76
Household Characteristics																
Children under 18	**26%**	21%	57%	15%	6%	216	36%	31%	26%							218
Large Households	**19%**	26%	52%	9%	13%	54	65%	24%	15%							55
Single Parent	**44%**	13%	65%	17%	5%	106		33%	32%	27%	26%	26%				107
Disability	**33%**	27%	48%	21%	4%	215	33%	30%		22%						219
Older Adults (age 65+)	**20%**	20%	51%	20%	8%	144	24%	34%	24%	24%						146

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Experience of persons with disabilities. Overall, 35% of respondents' households include a member experiencing a disability. Of these households, 26% said their housing does not meet their accessibility needs; 74% report that their current housing situation meets their needs. The three top greatest housing needs expressed by respondents included grab bars in bathroom or bench in shower (34%), supportive services to help maintain housing (33%), and ramps (26%). Other needs expressed by a substantial proportion of groups included *wider doorways, reserved accessible parking spot by the entrance,* and *more private space in the facility in which I live*.

Of respondents by jurisdiction, East Palo Alto (64%) has the lowest proportion of respondents with disabilities whose current housing situation meets their needs. Of these respondents, 63% indicated they needed supportive services to help maintain housing.

The highest proportion of respondents by group reporting that they or a member of their household experiences a disability were African American (71%), households making less than $25,000 (59%), single parent households (58%), and precariously housed respondents (56%).

Figure 17. Respondents experiencing a disability and their top three greatest housing needs

	Percent of respondents with a disability	Current housing situation meeting needs	Total n	Grab bars in bathroom or bench in shower	Supportive services to help maintain housing	Ramps	Wider doorways	Reserved accessible parking spot by entrance	More private space in the facility in which I live	Service or emotional support animal allowed	Would like to live alone (not with a roommate)	Fewer restrictions/ more freedom	Alarm to notify if a non-verbal child leaves the home	Fire alarm/doorbel l made accessible for person with hearing disability/deaf	Better navigation for person who is blind	n
Jurisdiction																
County	35%	74%	711	34%	33%	26%										171
Brisbane	37%	72%	25	29%	29%		29%	29%								7
Burlingame	27%	80%	41	63%	50%		50%									8
Daly City	34%	68%	38		36%		36%		45%		36%					11
East Palo Alto	44%	64%	22		63%											8
Foster City	31%	83%	40		29%		29%									7
Half Moon Bay	45%	68%	22	29%								29%				7
Hillsborough	26%	100%	13													n/a
Milbrae	40%	82%	17	25%					25%	25%			25%	25%	25%	4
Pacifica	39%	93%	29				100%									2
Redwood City	42%	68%	62	33%	28%	28%			33%							18
San Bruno	40%	82%	34	50%		33%		33%								6
San Mateo	43%	72%	65	41%	47%					41%						17
South San Francisco	30%	68%	210	35%	28%	32%										57
Race/Ethnicity																
African American	71%	87%	95		40%		40%	33%								15
Asian	31%	77%	157	29%	34%	26%			26%							35
Hispanic	41%	70%	162	37%	54%				35%							46
Other Race	38%	71%	56	63%		50%	44%									16
Non-Hispanic White	32%	77%	241	33%		27%		21%								52
Tenure																
Homeowner	29%	82%	280	35%		37%		37%								43
Renter	39%	73%	347	41%	40%				27%							88
Precariously Housed	56%	71%	154		37%		26%				33%					43
Income																
Less than $25,000	59%	71%	167		42%				27%		23%					48
$25,000-$49,999	40%	67%	107		45%	45%	45%									31
$50,000-$99,999	35%	77%	180	43%	26%	24%										42
Above $100,000	23%	82%	167	52%		34%		41%								29
Household Characteristics																
Children under 18	35%	78%	293		40%		29%		32%							63
Large Households	35%	70%	99	41%	45%				34%							29
Single Parent	58%	81%	139		48%		28%		41%							29
Older Adults (age 65+)	46%	76%	337	44%	29%	30%										79

Source: Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

Transportation. Over 80% of respondents indicated the type of transportation used most often is driving a personal vehicle. This share was relatively similar across the majority of jurisdictions and was the number one type of transportation used across all jurisdictions and demographic characteristics.

The groups with the lowest proportion of those who primarily drive included African American (40%), households making less than $25,000 (53%), single parents (57%), and precariously housed (57%) respondents.

As shown in Figure 18, on average respondents are fairly satisfied with their transportation situation. Those groups somewhat or not at all satisfied with their transportation options include African American (58%), Brisbane (51%), single parents (45%) and precariously housed (44%) respondents.

Figure 18.
Are you satisfied with your current transportation options?

Source:
Root Policy Research from the 2021-2022 21 Elements AFFH Resident Survey.

	Entirely satisfied	Mostly satisfied	Somewhat unsatisfied	Not at all satisfied	n
Jurisdiction					
County	29%	45%	20%	6%	1,903
Brisbane	17%	33%	38%	13%	64
Burlingame	32%	45%	21%	1%	139
Daly City	19%	52%	20%	8%	109
East Palo Alto	31%	36%	24%	9%	45
Foster City	29%	43%	20%	9%	115
Half Moon Bay	30%	35%	26%	9%	46
Hillsborough	50%	34%	14%	2%	44
Milbrae	30%	45%	13%	13%	40
Pacifica	28%	42%	15%	15%	65
Redwood City	30%	36%	27%	8%	142
San Bruno	23%	54%	19%	4%	81
San Mateo	29%	52%	14%	4%	134
South San Francisco	34%	48%	15%	3%	666
Race/Ethnicity					
African American	22%	21%	48%	10%	134
Asian	23%	49%	24%	4%	500
Hispanic	29%	43%	22%	7%	397
Other Race	29%	41%	21%	9%	149
Non-Hispanic White	32%	45%	17%	5%	757
Tenure					
Homeowner	31%	45%	18%	6%	905
Renter	27%	44%	23%	6%	834
Precariously Housed	20%	36%	35%	9%	254
Income					
Less than $25,000	22%	39%	29%	10%	282
$25,000-$49,999	25%	42%	26%	8%	265
$50,000-$99,999	28%	52%	16%	4%	517
Above $100,000	34%	44%	18%	4%	721
Household Characteristics					
Children under 18	25%	43%	25%	6%	840
Large Households	29%	50%	18%	4%	284
Single Parent	20%	36%	38%	7%	240
Disability	25%	40%	27%	8%	658
Older Adults (age 65+)	30%	43%	21%	6%	736

Solutions offered by residents. Respondents were asked a series of questions about how to improve their situations related to housing, employment, health, education and neighborhood.

Improve housing security. When asked what could improve a respondent's housing security, the top answers among respondents by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics were *none of the above* and *help me with a downpayment/purchase.*

The highest proportion of respondents among groups that selected *None of the above* includes:

- Hillsborough, 71%
- Owners, 65%
- Income greater than $100,000, 54%
- Residents of Foster City, 53%
- White, 51%
- Residents of Burlingame, 50%

The highest proportion of respondents among groups that selected *Help me with a downpayment or purchase* includes:

- Renters, 44%
- Large households, 42%
- Residents of Daly City, 41%
- Hispanic, 39%
- Precariously housed, 39%
- Residents of the City of San Mateo, 37%

Other solutions to improve housing security identified by several different groups included *Help me with the housing search, help me pay rent each month,* and f*ind a landlord who accepts Section 8.* The highest proportion of respondents among groups that selected these solutions includes:

Help me with the housing search

- Precariously housed, 39%
- Income less than $25,000, 34%
- Income between $25,000-$50,000, 29%

- Half Moon Bay residents, 27%

Help me pay rent each month

- Income less than $25,000, 35%
- Single parent, 31%

Find a landlord who accepts Section 8

- Black or African American, 37%

Improve neighborhood situation. When asked what could improve a respondent's neighborhood situation, nearly every respondent group by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics identified *Better lighting.* Other solutions flagged by multiple respondent groups to improve their neighborhood situations includes *Improve street crossings* and *none of the above.*

The highest proportion of respondents among groups that selected *Better lighting* includes:

- East Palo Alto residents, 45%
- Millbrae residents, 45%
- Other race, 42%
- Daly City residents, 41%
- Hispanic residents, 40%
- Income between $25,000-$50,000, 40%
- Income between $50,000-$100,000, 40%

The highest proportion of respondents among groups that selected *Improve street crossings* includes:

- San Mateo residents, 34%
- Single parent, 31%

The highest proportion of respondents among groups that selected *None of the above* includes:

- Foster City residents, 37%
- Hillsborough residents, 36%
- Burlingame residents, 28%

Additionally, 42% of Millbrae respondents chose *Reduce crime,* 40% of Brisbane respondents chose *More stores to meet my needs,* and 33% of Half Moon Bay respondents chose *Build more sidewalks.*

Improve health situation. When asked what could improve a respondent's health situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Make it easier to exercise, More healthy food* and *None of the above.*

The highest proportion of respondents among groups that selected *Make it easier to exercise* includes:

- Redwood City residents, 48%
- Hispanic, 42%
- South San Francisco residents, 41%
- City of San Mateo residents, 41%
- Asian, 41%
- Renters, 40%

The highest proportion of respondents among groups that selected *More healthy food* includes:

- East Palo Alto, residents 48%
- Precariously Housed, 47%
- Single parent, 41%
- Daly City residents, 40%
- Income less than $25,000, 38%
- Black or African American, 37%
- Large Households, 37%

The highest proportion of respondents among groups that selected *None of the above* includes residents from:

- Hillsborough, 48%
- Burlingame, 47%
- Foster City, 42%
- White, 41%
- Owners, 39%

Additionally, African American (34%) and San Bruno (29%) respondents identified *Better access to mental health care* as a solution to help improve their health situations.

Improve job situation. When asked what could improve a respondent's employment situation, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *Increase wages* and *None of the above.*

The highest proportion of respondents among groups that selected *Increase wages* includes:

- Renters, 52%
- Single parents, 50%
- Hispanic, 49%
- Households with children, 49%
- Daly City residents, 49%
- Income between $50,000-$100,000, 49%
- Large households, 48%

The highest proportion of respondents among groups that selected *None of the above* includes:

- Hillsborough residents, 76%
- Owners, 58%
- White, 57%
- Over 65+, 53%
- Income greater than $100,000, 53%
- Foster City residents, 53%

Additionally, 29% of households with income less than $25K identified *Find a job near my apartment or house* as a solution to help improve their situation.

Improve education situation. When asked what could improve a respondent's education situation for their children, the majority of respondent groups by jurisdiction, race/ethnicity, tenure, income, and other selected housing characteristics selected *None of the above, Have more activities,* and *Stop bullying/crime/drug use at school.*

The highest proportion of respondents among groups that selected *None of the above* includes:

- Burlingame residents, 55%

- White, 52%
- Over 65+, 51%
- Hillsborough residents, 49%
- Foster City residents, 46%
- Brisbane residents, 45%

The highest proportion of respondents among groups that selected *Have more activities* includes:

- Single parent, 45%
- Households with children, 41%
- Large households, 41%
- Other race, 37%
- Daly City residents, 34%
- Hispanic, 34%

The highest proportion of respondents among groups that selected *Stop bullying/crime/drug use at school* includes:

- East Palo Alto residents, 38%
- Precariously housed, 31%
- Other race, 30%
- Redwood City residents, 29%
- Hispanic, 29%
- San Mateo residents, 28%

Additionally, 29% of Millbrae respondents identified *Have better teachers at their schools* as a means to improve the education situation in their respective households.