Burlingame Housing Element Update

DRAFT Community Profile Report

March 2014

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I. ROLE AND ORGANIZATION OF THE HOUSING ELEMENT

Each city and county in California is required to plan for the housing needs of all economic segments of its population. California Government Code Section 65400 sets forth requirements for a Housing Element, one of the seven mandatory elements of a local general plan. Communities in the nine Bay Area counties are required to update their Housing Elements by January 31, 2015.

The law sets guidelines for the preparation and adoption of a Housing Element. Local governments are required to "make a diligent effort" to involve all economic segments of their population in development of the Housing Element. The future local housing needs numbers for Burlingame which are to be addressed in the housing element were developed by the twenty-one cities within San Mateo County, as well as the County itself, with the help of the Association of Bay Area Governments (ABAG). The twenty-one cities, organized as the 21 Elements Technical Advisory Committee, determined a methodology for housing unit allocation specific to their region. Local governments are also directed by the government code to address housing needs by lowering barriers and encouraging the construction of housing for all economic segments of the population; but local governments are not required by State mandate to build housing directly or commit the City's operating funds to the effort of building housing.

Burlingame's Housing Element identifies strategies and programs that focus on:

- Preserving and improving housing and neighborhoods;
- Providing adequate housing sites;
- Assisting in the provision of affordable housing;
- Removing governmental and other constraints to housing investment; and
- Promoting fair and equal housing opportunities.

The City's Housing Element consists of the following major components:

- An analysis of the City's demographic, household and housing characteristics and related housing needs.
- A review of potential market, governmental, and infrastructure constraints to meeting Burlingame's identified housing needs.
- An evaluation of residential sites, financial and administrative resources available to address the City's housing goals.
- The Housing Element Work Program for addressing Burlingame's housing needs, including housing goals, policies and programs.

The Burlingame Housing Element is a statement of community housing goals and policies. It outlines the strategies that will be pursued to implement the community's housing objectives during the planning period (2015-2023). The action program identifies the strategies to be pursued in conserving and improving the existing housing stock, in providing adequate sites for future housing; in assisting in developing affordable housing, in removing government constraints which might affect housing production and cost; and in promoting housing opportunities within the community. The goals, policies and action program for the 2015-2023 Burlingame Housing Element is included in this report as its own section.

SOURCES OF INFORMATION

Burlingame's current Housing Element was prepared in 2009 and was certified by the California Department of Housing and Community Development (HCD) the same year. The present document is an update of the 2009-2014 Housing Element. In preparing the Housing Element, various sources of information are consulted. Demographic, economic, and housing data, prepared by 21 Elements, became the basis for analysis. It was supplemented by additional data from the U.S. Census and American Community Survey.

This updated element uses population data and housing and employment data from the 2000 and 2010 Census; the 2009-2011 American Community Survey; income limits from the Department of Finance; projections from the Association of Bay Area Governments Projections 2013 forecasts for the San Francisco Bay Area; ABAG's Certified Final 2013 Regional Housing Needs Allocation (RHNA); and current local perspectives and opportunities related to housing collected from local sources as referenced in the text. A list of all the data sources used in preparation of Burlingame's 2015-2023 Housing Element is included at the end of the document.

CONSISTENCY WITH OTHER GENERAL PLAN ELEMENTS

The Burlingame General Plan provides the long-range policy direction for future land use and development within the city. The General Plan is made up of nine elements, one of which is the Housing Element. It is essential that the goals and policies of all of the General Plan elements should be internally and mutually consistent. If the Housing Element as adopted makes other elements of the general plan inconsistent, those elements should be adjusted.

While the Housing Element is the primary document regarding housing, the other elements establish goals, policies, objectives and actions that have a relation or directly affect housing. The Land Use Element establishes categories of net residential density which are confirmed on the plan diagram: low density up to 8 dwelling units per acre; medium density 9 to 20; medium high density 21- 50; and high density over 50 dwelling units per acre. In addition, Specific Plans for the North Burlingame/Rollins Road area, the Bayfront Area, and the Downtown area near the Burlingame Train Station have been adopted. These Specific Plans are refinements of the General Plan and also specify residential densities. .

Areas of the City identified as having potential for residential development include the North Burlingame area between El Camino Real and the railroad tracks, and along Trousdale Drive between Magnolia Avenue and Ogden Drive; in the Downtown area along Howard Avenue and California Drive; and on Carolan Avenue, south of the Northpark Apartments. These areas were identified for future housing development in the 2009-2014 timeframe and continue to be areas of housing opportunity for the 2015-2023 Housing Element.

A review of the policies, objectives and actions of the other elements indicates that the proposed policies and implementing actions of this Housing Element are also consistent with the intent of these other elements in the General Plan as well as local and regional planning documents. Compliance with the San Mateo County Comprehensive Airport Land Use Plan, as amended, for San Francisco International Airport: Government Code Section 65302.3 requires that a local agency general plan and/or any affected specific plan must be consistent with the applicable airport/land use compatibility criteria in the relevant adopted airport land use plan (CLUP). The housing policies, goals, programs, and any other provisions to accommodate future housing development, as specified herein, do not conflict

with the relevant airport/land use compatibility criteria contained in the San Mateo County Comprehensive Airport Land Use Plan, as amended, for San Francisco International Airport.

PREPARATION OF THE HOUSING ELEMENT

The Housing Element was prepared in house by City Planning Department staff with technical assistance provided by Metropolitan Planning Group.

The Housing Element programs were developed building on the lessons learned through the implementation of the 2009-2014 Housing Element and by widening the scope of the successful Housing Element programs.

II. PROFILE OF THE COMMUNITY

BURLINGAME TODAY

Burlingame's residential population has experienced only a modest growth over the past twenty years. The City's population in 2010 was 28,806, which is only a 2.3 percent increase from the 2000 population of 28,158 and a 7.48 percent increase from the City's 1990 population of 26,801.

Despite these measures of growth, the region as a whole is projecting population growth in the coming decades and a share of this growth will look to be accommodated in Burlingame. The Association of Bay Area Governments' population projections predict an increase from 28,806 residents in 2010 to 31,700 in 2020, a further increase to 34,800 in 2030, and finally an increase to 38,400 in 2040. This amounts to about a 10 percent population increase each decade between 2010 and 2040.

The demographic of the City's population has been steadily changing since 2000:

- The White population, which had accounted for 76.9 percent of the population in 2000, had decreased to 67.7 percent in 2010, with gains from all other groups;
- Age groups that experienced growth included school age residents (under 20) and older adults (45 to 74);
- The population of adults between 20 and 44 years decreased as a whole; and
- The median age of the population increased from 38.4 in 2000 to 40.5 in 2010.

Burlingame's housing stock consists of 13,027 dwelling units, of which 48 percent are multiple family structures, 4 percent are single family attached structures (such as townhomes), and 48 percent are single family detached structures. Fifty-one percent of the housing stock in 2011 was occupied by renters. This proportional distribution is contrasted with the rest of San Mateo County in which 59 percent of housing units in 2011 were owner-occupied and 41 percent were occupied by renters.

The following are characteristics of the City's households:

- In 2011, there were 12,137 households in Burlingame. The average household size was 2.3 persons. Owner-occupied units had an average household size of 2.6 persons, larger than the average household size of 2.1 persons in renter-occupied units. These figures were slightly lower than the San Mateo County average household size of 2.7 persons (2.8 persons in owner-occupied units and 2.7 in renter-occupied units);
- Families constituted more than half of the households (56 percent) in Burlingame. Those families with children made up about 29 percent of all households. Four percent of households had a female head of household caring for children alone;
- In owner-occupied units, the vacancy rate was 1.3 percent, while the rate was 4.5 percent for renter-occupied units.

The workforce and jobs in the City are projected to grow by 2040 together with (and in likelihood influencing) the population growth, based on the following trends:

- The unemployment rate was 3.6 percent in 2013, compared 5.0 percent in San Mateo County;
- In Burlingame, about 54 percent of households earned more than $75,000 and 19 percent earned less than $35,000;
- Professional, Scientific, Management, and Administrative and Waste Management Services was the industry that employed the most residents (19.4 percent).

Educational Services, Health Care and Social Assistance employed the second largest percent of residents (19.0 percent);
- ABAG projects a growth of jobs to 37,780 by 2040, a 27.9 percent increase from 29,540 jobs in 2010.

Since Burlingame is a built out community, the total number of housing units has remained fairly stable.

- In 2010 there were 13,027 housing units in Burlingame;
- Nearly three-quarters of the City's housing units were more than 50 years old (built before 1960), and almost two-thirds were more than 60 years old;
- The median cost of a single family dwelling was $1,384,000. The median cost of a multiple family dwelling was $654,000; and
- Average monthly rent for a 2 bedroom, 1 bathroom unit in 2013 was $2,346.

HOUSING NEEDS ASSESSMENT

Fundamental to Burlingame's housing policies and programs is an assessment of the components of the City's housing stock and the residents' needs. To determine the size and appropriate programmatic approaches, the needs assessment is divided into segments: household conditions, housing stock conditions, housing needs of special segments of the resident population, and evaluation of potential conversion of "affordable" units to market rate.

Demographic Profile

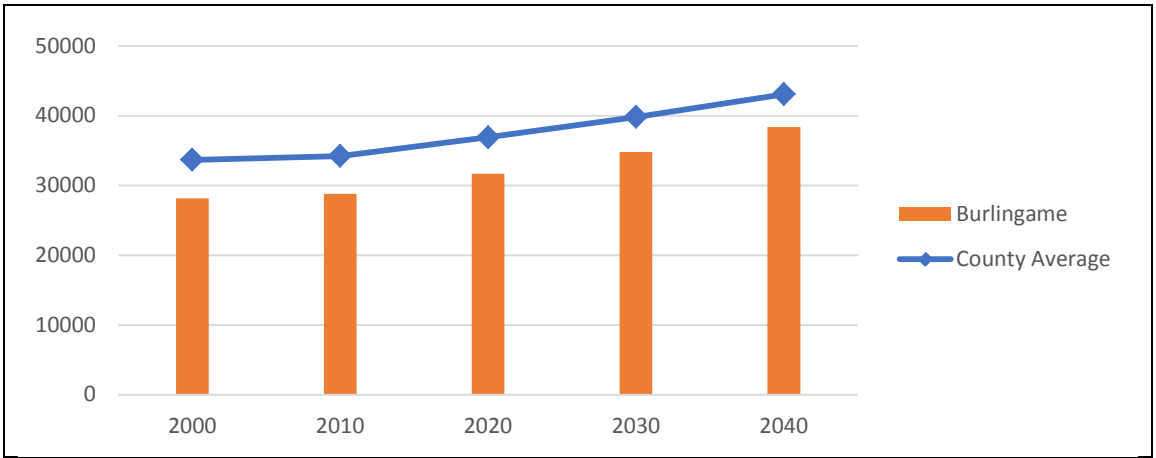
The type and amount of housing needed in a community are largely determined by population growth and other demographic variables. Factors including age, race/ethnicity, occupation, and income level combine to influence the type of housing needed and the ability to afford housing.

Population Growth and Trends

Over the past 40 years, Burlingame's population has remained fairly stable in terms of total population. In 1970, the population was 27,320. It declined in 1980 to 26,171 and increased again in 1990 to 26,666, to 28,158 in 2000, and 28,806 in 2010. This represents an increase of 5.4 percent since 1970.

The Association of Bay Area Governments (ABAG) predicts a growing population over the next 30 years. Between 2010 and 2040, Burlingame is expected to see an addition of nearly 10,000 new residents. The forecast shows a consistent percentage change of about 10 percent each decade. The projection period estimates that the population will increase much faster than it had in previous years, which requires the City to set plans that can accommodate a growing population.

Table 1: Population Growth and Projections



	Population	Difference	Percent Change
2000	28,158		
2010	28,806		
2020 (Projected)	31,700	2,894	10.0%
2030 (Projected)	34,800	3,100	9.8%
2040 (Projected)	38,400	3,600	10.3%

Source: ABAG Projections 2013

Age Characteristics

Median Age

The median age is the midpoint of the City's population distribution. Burlingame's median age in 2010 (40.5) increased from the median in 2000 (38.4). The growing number of residents who aged into the 45 to 74 year range, coupled with the decrease of residents in the 20 to 44 year range, contributed to the rising median age. Table 2 shows the population changes between 2000 and 2010.

Table 2: Age Trends

	2000		2010		Difference 2000-2010	Percent Change 2000-2010
	Number	Percent	Number	Percent		
Under 5 years	1,574	5.6%	1,877	6.5%	303	19.3%
5 to 9 years	1,516	5.4%	1,875	6.5%	359	23.7%
10 to 14 years	1,494	5.3%	1,591	5.5%	97	6.5%
15 to 19 years	1,230	4.4%	1,309	4.5%	79	6.4%
20 to 24 years	1,150	4.1%	1,100	3.8%	-50	-4.3%
25 to 34 years	5,105	18.1%	3,933	13.7%	-1,172	-23.0%
35 to 44 years	5,277	18.7%	4,939	17.1%	-338	-6.4%
45 to 54 years	4,062	14.4%	4,691	16.3%	629	15.5%
55 to 59 years	1,356	4.8%	1,905	6.6%	549	40.5%
60 to 64 years	1,107	3.9%	1,540	5.3%	433	39.1%
65 to 74 years	1,818	6.5%	1,940	6.7%	122	6.7%
75 to 84 years	1,698	6.0%	1,308	4.5%	-390	-23.0%
85 years and over	771	2.7%	798	2.8%	27	3.5%
Total	28,158	100%	28,806	100%	648	2.3%
Median Age	38.4		40.5			

Source: Census 2000 and 2010

Children

Between 2000 and 2010, the school age population increased. Table 2 shows that the number of residents under 20 accounted for 23.0 percent of the population in 2010, an increase from 20.7 percent in 2000. Over a decade, the group of children under the age of 5 increased by 19.3 percent and the group in the 5 to 9 year range increased by 23.7 percent. These trends show an expanding school age population that may place extra demand on school facilities. As children age the pressure to accommodate them throughout their education will be a continuing challenge.

Elderly

Although persons of retirement age (65 and older) had decreased between 2000 and 2010, a growing segment of the population had been entering age groups on the verge of retirement, as shown in Table 2. An overall decrease in the retirement age population was attributed to a significant decline of residents between ages 75 and 84, which decreased by 23 percent over a decade. Populations approaching retirement age had grown, however. Residents nearing retirement (age 60 to 64) comprised 3.9 percent of the population in 2000, growing 39 percent over a decade to 5.3 percent of the population in 2010. The population of older adults approaching retirement age – residents ages 55 to 59 – grew more than 40 percent over the same period of time. This trend of aging citizens coupled with a decrease in the working-age population between 20 and 44 years could impact the dynamics of the community in the coming years.

Gender

In 2010, 52 percent of residents were male and 48 percent female. Demographic characteristics related to female heads of household are described later in the document under Special Needs Populations.

Ethnic Diversity

Burlingame is becoming a more diverse city. Between 2000 and 2010, the number and proportional distribution of the White population had decreased while the population of all other groups had increased. The Asian/ Pacific Islander population saw the largest increase, ahead of all other groups with an addition of nearly 2,000 residents over a decade and enough to expand their proportional distribution from 14.3 percent of the population to 20.8 percent. Between 2000 and 2010, the Hispanic population had also grown, with nearly 1,000 new Hispanic residents added to Burlingame's population, representing a 32.4 percent increase. This contributed to a changing demographic where the Hispanic population now represents 13.8 percent of the Burlingame community.

Table 3: Race and Ethnicity

	2000		2010		Difference 2000-2010	Percent Change
	Persons	Percent	Persons	Percent		
White	21,648	76.9%	19,510	67.7%	-2,138	-9.9%
Black	296	1.1%	360	1.2%	64	21.6%
Asian/ Pacific Islander	4,016	14.3%	5,980	20.8%	1,964	48.9%
Other	1,084	3.8%	1,525	5.3%	441	40.7%
More than One Race	1,114	4.0%	1,431	5.0%	317	28.5%
Hispanic	2,995	10.6%	3,966	13.8%	971	32.4%
Not Hispanic	25,163	89.4%	24,840	86.2%	-323	-1.3%
Total population	28,158	100%	28,806	100%		

Source: Census 2000 and 2010

Employment and Travel Patterns

Where We Work

According to the 2007-2011 American Community Survey, San Mateo County has 362,719 employed residents. It is estimated, from 2010 employment figures in the Metropolitan Transportation Commission's report *County-to-County Commuting in the San Francisco Bay Area, 1960-2030*, that 60 percent of San Mateo residents also work in San Mateo County: Twenty percent commute to San Francisco, 17 percent to Santa Clara County and 4 percent to Alameda County, with the remaining spread to other Bay Area counties.

Who Works Here

The employees who work in San Mateo County and who commute in from outside the County come from San Francisco (46,294people), Alameda (40,081 people), Santa Clara (39,512 people), Contra Costa (12,648 people); and smaller numbers from Solano, Napa, Sonoma and Marin Counties.

Source: Metropolitan Transportation Commission (MTC) report on County to County Commuting in the San Francisco Bay Area 1960 – 2020; using 1960 to 2000 Census data and MTC forecasts based on ABAG Projections 2003.

Jobs in Burlingame and San Mateo County are expected to experience an overall growth over the 2010 to 2040 timeframe. By 2040, Burlingame is anticipated to add 27.9 percent more jobs (roughly 8,240 new opportunities) than the number of jobs in 2010, and San Mateo County is expected to add 28.9 percent more jobs.

Table 4: Projected Job Growth Percent

	Burlingame		San Mateo County	
	Jobs	Percent Change	Jobs	Percent Change
2010	29,540		345,190	
2020	34,470	16.7%	407,550	18.1%
2030	35,740	3.7%	421,500	3.4%
2040	37,780	5.7%	445,070	5.6%
Change between 2010 and 2040	8,240	27.9%	99,880	28.9%

Source: ABAG, Projections 2013.

Burlingame's 2012 Comprehensive Annual Financial Reports identifies the top 10 employers in the City. Virgin America is the largest employer, followed by Wright Medical Technology Inc. The remaining eight are comparable in their workforce size, from 460 to 555 employees.

Table 5: Burlingame's Major Employers

	NUMBER OF EMPLOYEES
Virgin America, Inc	2,056
Wright Medical Technology Inc	1,200
United Natural Foods	555
Critchfield Mechanical, Inc	517
California Teachers Association	500
Getinge USA	500
Wine Warehouse	483
Hyatt Regency San Francisco Airport	467
Berkeley Farms	463
ECC Remediation Services Corp	460

Source: City of Burlingame, 2012

The largest industry in Burlingame is Transportation and Warehousing and Utilities, which categorizes nearly one-third of the jobs in the City. The Professional, Scientific, Management, Administrative, and Waste Management Services sector employment makes up more than 16 percent of jobs in the City. Educational, Health, and Social Services sector employment make up nearly 15 percent of jobs in the City. More than 11 percent of jobs are in Arts, Entertainment, Recreation, Accommodation, and Food Services. Table 6 shows the breakdown of employment industries.

Table 6: Jobs in Burlingame by Industry

	2011	
	Number	**Percent**
Transportation and Warehousing, and Utilities	11,243	31.5%
Professional, Scientific, Management, Administrative, and Waste Management Services	5,859	16.4%
Educational, Health, and Social Services	5,238	14.7%
Arts, Entertainment, Recreation, Accommodation, and Food Services	4,145	11.7%
Retail Trade	2,094	5.9%
Finance, Insurance, Real Estate, and Rental and Leasing	1477	4.2%
Manufacturing	1,269	3.6%
Wholesale Trade	1,245	3.5%
Other Services (except Public Administration)	1,116	3.1%
Construction	1,075	3.0%
Information	485	1.4%
Public Administration	363	1.0%
Agriculture, Forestry, Fishing and Hunting, and Mining	0	0.0%
Total Jobs	35,609	100.0%

Source: 2011 U.S. Census OnThe Map

The Professional, scientific, management, administrative and waste management services occupations were held by 2,858 residents in 2011. The second largest sector, with jobs held by 2809 residents, was Educational, health, and social services. The former experienced a decrease of 1.5 percent since 2000, whereas the latter experienced an increase of 21.2 percent. Educational, health, and social services had the largest growth in the number of jobs since 2000. The Information sector underwent the largest decline with 431 fewer residents holding jobs in the sector, or more than half of the number reported in 2000. Manufacturing had the second largest decrease with 342 jobs.

Table 7: Jobs Held by Residents by Industry

	2000		2011		Difference 2000-2011	Percent Change
	Number	Percent	Number	Percent		
Professional, Scientific, Management, Administrative, and Waste Management Services	2,902	18.9%	2858	19.4%	-44	-1.5%
Educational, Health, and Social Services	2,317	15.1%	2809	19.0%	492	21.2%
Retail Trade	1,712	11.1%	1431	9.7%	-281	-16.4%
Arts, Entertainment, Recreation, Accommodation, and Food Services	1,236	8.0%	1372	9.3%	136	11.0%
Finance, Insurance, Real Estate, and Rental and Leasing	1,564	10.2%	1358	9.2%	-206	-13.2%
Construction	863	5.6%	1031	7.0%	168	19.5%
Manufacturing	1,223	7.9%	881	6.0%	-342	-28.0%
Other Services (except Public Administration)	653	4.2%	875	5.9%	222	34.0%
Transportation and Warehousing, and utilities	1,053	6.8%	722	4.9%	-331	-31.4%
Wholesale Trade	626	4.1%	658	4.5%	32	5.1%
Information	801	5.2%	370	2.5%	-431	-53.8%
Public Administration	412	2.7%	369	2.5%	-43	-10.4%
Agriculture, Forestry, Fishing and Hunting, and Mining	23	0.1%	32	0.2%	9	39.1%
Employed Civilian Population 16 years and Over	15,385	100%	14766	100%	-619	-4.0%

Source: Census 2000 and ACS 2007-2011

Table 8: Workforce Age, Salary and Education

Jobs by Worker Age	
Age 29 or Younger	16%
Age 30 to 54	59%
Age 55 or Older	25%
Salaries Paid by Jurisdiction Employers	
$1,250 per Month or Less	12%
$1,251 to $3,333 per Month	30%
More than $3,333 per Month	59%
Jobs by Worker Educational Attainment	
Less than High School	9%
High school or Equivalent, No College	15%
Some College or Associate Degree	27%
Bachelor's Degree or Advanced Degree	33%
Educational Attainment Not Available	16%

Source: 2011 U.S. Census OnTheMap, via 21 Elements

Unemployment Rate

According to the California Employment Development Department (EDD) the unemployment rate in San Mateo County was 5.0 percent in 2013. Of the 16,200 members of Burlingame's work force, 600 (3.6%) were unemployed at that time. This range is within what is considered "full employment" (typically defined as somewhere between 3 percent and 4 percent, reflecting the normal ebb and flow of the workforce as people transition between jobs).

Household Profile

Household type and size, income levels, and the presence of special needs populations all affect the type of housing needed by residents. This section details the various household characteristics affecting housing needs in Burlingame.

Household Size

Burlingame had 12,137 households in 2011. More than half of households were renters, continuing a trend from 2000. The total number of households actually decreased from 2000. Table 9 provides a summary of household data.

Table 9: Number of Households

	2000		2011	
	Number	Percent	Number	Percent
Owner	5,987	47.9%	5,960	49.1%
Renter	6,524	52.1%	6,177	50.9%
Total	12,511	100%	12,137	100%

Source: 2000 US Census SF1, 2009-2011 American Community Survey

In 2011, Burlingame's average household size was 2.3 persons per household, smaller than the County size of 2.7 persons and State size of 2.9 persons. The size of households was larger for owners (2.6) than for renters (2.1).

Table 10: Average Size of Households, County and State Comparisons

		Burlingame	County	State
2000	Average Household Size	2.2	2.7	2.9
	Percent Owners	48%	61%	57%
	Percent Renters	52%	39%	43%
2011	Average Household Size	2.3	2.7	2.9
	Owners Average Household Size	2.6	2.8	3.0
	Renters Average Household Size	2.1	2.7	2.9
	Percent Owners	49%	59%	56%
	Percent Renters	51%	41%	44%

Source: 2000 US Census SF1, 2009-2011 American Community Survey, via 21 Elements

Household Type

Burlingame has undergone some change in its household types since 2000. The City had an increase in families without children and a corresponding decrease in families with children. In 2011, families without children increased to 27.4 percent of the population from 24.1 percent in 2000. Table 10 shows the proportional distribution of household types for 2000 and 2011. Over that period of time, single person households did not experience much change in terms of their population distribution. The trend indicates that while people have been forming family households with relative consistency, fewer of these households have children.

Despite an increasing number of households without children, Burlingame still had a lower percentage than the County and the State in 2011, as shown in Table 12. San Mateo County and the State as a whole also had lower percentages of single persons. This comparison suggests that more residents in Burlingame were in single person households rather than families compared to those in the County and the State.

Table 11: Household Type, between 2000 and 2011

	2000	2011
Single person	35.6%	35.8%
Family no children	24.1%	27.4%
Family with children	31.5%	28.7%
Multi-person, nonfamily	8.8%	8.2%
Total	100%	100%

Source: 2009-2011 American Community Survey, via 21 Elements, supplemented with Census 2000

Table 12: Household Type, County and State Comparison

	Burlingame	County	State
Single person	35.8%	25.2%	24.3%
Family no children	27.4%	36.7%	35.5%
Family with children	28.7%	31.3%	33.0%
Multi-person, nonfamily	8.2%	6.9%	7.2%
Total households	12,137	256,305	12,433,049

Source: 2009-2011 American Community Survey, via 21 Elements

Household Income

The median income in Burlingame was $83,098 according to the 2009-2011 American Community Survey. When adjusted for inflation to 2013 dollars, the median income for Burlingame was $88,915 in 2011. Approximately 19 percent of households earned less than $35,000. Households that earned more than $75,000 made up more than half (54%) of the households in the City. San Mateo County had a similar composition of households earning more than $75,000 (56%).

Table 13: Median Household Income

	Burlingame	County	State
Under $25,000	12%	12%	21%
$25,000 to $34,999	7%	6%	9%
$35,000 to $49,999	13%	10%	13%
$50,000 to $74,999	14%	16%	17%
$75,000 to $99,999	13%	12%	12%
$100,000+	41%	44%	28%
Poverty Rate	7.2%	7.4%	16%
Total	12,137	256,305	12,433,049
Median Income 2000 (adjusted for inflation to 2013 dollars)	$92,510	$95,606	$64,116
Median Income 2011 (adjusted for inflation to 2013 dollars)	$88,915	$91,958	$63,816

Source: ABAG, via 21 Elements

Special Needs Populations

Housing is a basic necessity of life for everyone. However, the search for decent affordable housing is greatly complicated for many individuals because of various barriers, including disability, advanced age, and life crisis. The City has identified several special populations that are in need of particular housing services and are most likely to be in the Extremely Low-Income category: seniors, persons with disabilities, large families, single-parent households, college students, and families and persons in need of emergency shelter. (Given Burlingame's urban location, farmworkers are not considered a population with special needs, but a short description is provided below.)

Senior Households

Seniors, the persons over the age of 65, have four primary concerns:

1) Income: People over 65 are usually retired and living on a fixed income;

2) Health Care: Because the elderly have a higher rate of illness and dependency, health care and supportive housing is important;

3) Transportation: Many seniors use public transit. However, a significant number of seniors have disabilities and require alternatives to transit;

4) Housing: Many seniors live alone and rent.

Approximately 4,000 residents 65 years or older live in the City of Burlingame, representing 14 percent of the population. There were 2,343 senior households, more than 81 percent of which are homeowners.

Table 14: Senior Householder Age

	Owner HH	Renter HH
65 to 74	932	256
75 to 84	585	87
85 and over	387	96
Total	1904	439

Source: 2009-2011 American Community Survey

Seniors who live on fixed and limited incomes may encounter difficulties in finding affordable housing. Nearly one-third of senior households in Burlingame have incomes under $30,000. About half have incomes under $49,000. Generally, persons 75 and older who are heads of household are homeowners, but there are many who are in the Low, Very-Low and Extremely-Low Income categories.

Table 15: Elderly Households by Income

	Burlingame	County	State
Below Poverty Level	3%	6%	10%
Income under $30,000	27%	28%	38%
$30000-$49,000	18%	19%	20%
$50,000-$74,999	14%	16%	16%
$75,000-$99,999	16%	11%	9%
$100,000+	24%	26%	17%
Total Seniors	2,343	55,093	2,474,879

Source: 2009-2011 American Communities Survey, via 21 Elements

Table 16: Elderly Households by Income, Tenure, and Age

		Extremely Low	Very Low	Low	Lower Moderate	Above Median
		<30% of Median Income	50% of Median Income	80% of Median Income	100% of Median	>100% of Median
All Ages	Owner	41%	46%	35%	46%	59%
	Renter	59%	54%	65%	54%	41%
	Total	1,400	1,075	2,000	1,380	5,685
Age 62-74	Owner	44%	59%	57%	77%	85%
	Renter	56%	41%	43%	23%	15%
	Total	135	135	305	300	555
Age 75+	Owner	72%	95%	80%	100%	97%
	Renter	28%	5%	20%	0%	3%
	Total	460	290	255	145	390

Source: CHAS Data 2006-2010, via 21 Elements

Persons with Disabilities

A disability is defined as a long lasting condition that impairs an individual's mobility, ability to work, or ability to care for themselves. Persons with disabilities include those with physical, mental, or emotional disabilities. Disabled persons have special housing needs because of their fixed income, shortage of affordable and accessible housing, and higher health costs associated with their disability.

The 2009-2011 American Community Survey reported that 1,835 persons in Burlingame had one or more disabilities, accounting for roughly 6 percent of the population. Table 17 shows the age and types of disabilities. It is important to note that a person may have multiple disabilities.

Table 17: Age and Type of Disability

	Number			Percent		
	Burlingame	County	State	Burlingame	County	State
Under 18 with Disability	82	3,270	280,649	1.3%	2.1%	3.0%
Age 18-64 with Disability	856	23,231	1,843,497	3.0%	5.0%	7.9%
Age 65 + with Disability	897	28,703	1,547,712	26%	31%	37%
Any Age with Any Disability	1,835	55,204	3,671,858	6%	8%	10%
Any Age With Hearing Disability	500	15,651	1,022,928	1.8%	2.2%	2.8%
With Vision Disability	259	8,199	685,600	0.9%	1.1%	1.9%
With Cognitive Disability	532	19,549	1,400,745	1.9%	2.7%	3.8%
With Ambulatory Disability	888	29,757	1,960,853	3.1%	4.2%	5.3%
With Self Care Disability	388	12,819	862,575	1.4%	1.8%	2.3%
With Independent Living Disability	658	22,735	1,438,328	2.3%	3.2%	3.9%

Source: 2009-2011 American Community Survey, via 21 Elements

The living arrangements for persons with disabilities depend on the severity of the disability. Many persons live at home in an independent environment with the help of other family members. To maintain independent living, disabled persons may require assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions. Accessible housing can also be provided via senior housing developments.

Developmentally Disabled: Persons with developmental disabilities are a separate population identified by the State of California, with differing housing needs from others with disabilities. The Lanterman Developmental Disabilities Act ensures that "patterns and conditions of everyday life which are as close as possible to the norms and patterns of the mainstream of society" are available to these individuals. Furthermore, the Olmstead v. L.C and E.W. United States Supreme Court case required an "Integration Mandate" that "States are required to place persons with mental disabilities in community settings rather than institutions…when determined to be appropriate." Despite these laws, people with developmental disabilities are finding it increasingly difficult to find affordable, accessible, and appropriate housing that is inclusive in the local community.

A developmental disability is defined by the State as "a lifelong disability caused by a mental and/or physical impairment manifested prior to the age of 18 and are expected to be lifelong." The conditions included under this definition include:

- Mental Retardation,
- Epilepsy,
- Autism, and/or
- Cerebral Palsy, and
- "Other Conditions needing services similar to a person with mental retardation."

Source: *Background Report, 2008,* Developmental Disabilities Board Area 5

According to the Golden Gate Regional Center, the entity designated to provide all services for people living with developmental disabilities in the San Mateo County area, there are 138 persons with developmental disabilities living in Burlingame.

Individuals with developmental disabilities are often independent and can live in their own apartments or homes with little support. Others who have more severe disabilities may require 24 hour assistance in homes that can accommodate their needs as individuals. A prediction of housing needs for the developmentally disabled was calculated based on the living arrangement distributions presented in Table 18 and estimates of population growth using ABAG population forecasts. Table 19 shows the estimated housing need.

Table 18: Living Arrangements of Persons with Developmental Disabilities

	Number		Percent	
Lives with	**Burlingame**	**County**	**Burlingame**	**County**
Parents/Legal Guardian	105	2,289	76%	66%
Community Care Facility (1-6 Beds)	18	532	13%	15%
Community Care Facility (7+ Beds)	0	73	0%	2%
Independent/Supportive Living	12	349	9%	10%
Intermediate Care Facility	0	191	0%	5%
All Others	3	60	2%	2%
Total:	138	3,494	100%	100%

Source: Golden Gate Regional Center, via 21 Elements

Table 19: Estimated Housing Need for Persons with Developmental Disabilities

	2010	2020	2030	2040
Population	28,806	31,700	34,800	38,400
Persons with Developmental Disabilities*	138	152	167	184
Housing Need**	33	36	40	44

Source: ABAG, Projections 2013; Golden Gate Regional Center, via 21 Elements
* Projections based on the proportion of persons with developmental disabilities to the City population in 2010.
** Based on the proportion of persons not living with parents/guardians (24%) in *Table 17: Living Arrangements of Persons with Developmental Disabilities*.

Accessible Accommodations: Both the Federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to allow covered ramps in the setbacks of properties that have already been developed in order to accommodate residents with mobility impairments. The Burlingame zoning ordinance has been amended to provide a process to request reasonable accommodations for these types of physical improvements to a residence.

The City does not require special building codes or onerous project review to construct, improve, or convert housing for persons with disabilities. Residential care facilities with six or fewer persons are permitted by right in all residential zoning districts and several commercial districts. Care facilities with seven or more persons are also permitted in residential districts and several commercial districts, subject to a conditional use permit.

Female Headed Households

Single-parent households typically have a special need for such services as childcare and health care, among others. Female-headed households with children in particular tend to have lower incomes, which limits their housing options and access to supportive services. Female-headed households comprised 3,548 of 12,137 households in 2011, or 29.2 percent of all households. Most of these households were females living alone. The percent of female householders who live alone (20.9%) was greater than those of the County (14.5%) and the State (13.5%). Female-headed family households represented 8.4 percent of Burlingame's population according to the 2009-2011 American Community Survey; those with children and no husband represented 4.4 percent of all households in the City. The percentage of total female-headed households had remained fairly constant since 2000. However, the percentage with children and no husband had increased (3.5 to 4.4 percent). If a trend towards more female headed households with children continues, these households may require special services to meet their specific needs.

Table 20: Female Headed Households

	2000		2011	
	Number	Percent	Number	Percent
Female living with own children, no husband	436	3.5%	534	4.4%
Female living with other family members, no husband	531	4.2%	483	4.0%
Female living alone	2,615	20.9%	2,531	20.9%
Total female-headed households	3,582	28.6%	3,548	29.2%
Total Households	12,511	100%	12,137	100%

Source: 2009-2011 American Community Survey, via 21 Elements, supplemented by Census 2000 SF1 & SF3

Table 21: Female Headed Households, County and State Comparison

	Burlingame		County	State
	Number	Percent	Percent	Percent
Female living with own children, no husband	534	4.4%	4.4%	7.3%
Female living with other family members, no husband	483	4.0%	6.0%	6.2%
Female living alone	2,531	20.9%	14.5%	13.5%
Total female-headed households	3,548	29.2%	25.0%	27.0%
Total Households	12,137	100%	100%	100%
Female Households Below Poverty Level	NA	8.0%	7.8%	16.5%

Source: 2009-2011 American Community Survey, via 21 Elements

Large Households

Large households (those with five or more persons) often have special housing needs due to their income and the lack of adequately sized, affordable housing. As a result, large households often live in overcrowded conditions. The lack of large units is especially evident among rental units. Based on the CHAS (Comprehensive Housing and Affordability Strategy) Databook prepared by HUD, Burlingame's large renter households suffer from one or more housing problems, including housing overpayment, overcrowding and/or substandard housing conditions.

Burlingame had 850 large households, accounting for approximately 7 percent of all households. There were 575 owner-occupied units with large households and 275 renter-occupied units with large households. Of all large households, about one-third were renters.

Table 22: Households of 5 or More by Tenure and Housing Problems

		Burlingame		County	State
		Number	Percent	Percent	Percent
Owner-occupied	Housing Problems	275	48%	59%	61%
	No Housing Problems	300	52%	41%	39%
Renter-occupied	Housing Problems	180	65%	84%	81%
	No Housing Problems	95	35%	16%	19%

Source: 2006-2010 CHAS Data, via 21 Elements

Burlingame had more than 6,000 rental units, of which 725 (12%) have more than 3 bedrooms. A breakdown detailing the number of bedrooms in occupied units is shown in Table 23. Given that the City had 275 large renter households, in theory there should be an adequate supply of rental units to accommodate the City's large families. However, 4.1% of rental units were either overcrowded or extremely overcrowded, as shown in Table 24, indicating that some of the larger families may not necessarily be renting larger units.

Table 23: Housing Units by Bedroom and Tenure

	Units
Total:	12,137
Owner occupied:	5,960
No bedroom	0
1 bedroom	264
2 bedrooms	1,520
3 bedrooms	2,356
4 bedrooms	1,365
5 or more bedrooms	455
Renter occupied:	6,177
No bedroom	611
1 bedroom	3,053
2 bedrooms	1,788
3 bedrooms	552
4 bedrooms	97
5 or more bedrooms	76

Source: 2009-2011 American Community Survey

Table 24: Number of Overcrowded Units

		Occupied Homes	Percent		
		Burlingame	Burlingame	County	State
Owner	Not overcrowded	5,896	99%	96%	96%
	Overcrowded	52	0.9%	3%	3%
	Extremely overcrowded	12	0.2%	1%	1%
Renter	Not overcrowded	5,923	96%	86%	86%
	Overcrowded	95	1.5%	8%	8%
	Extremely overcrowded	159	2.6%	5%	6%

Source: 2009-2011 American Community Survey, via 21 Elements

Homeless

The number of homeless persons and families has been increasing nationally and in the Bay Area. The demographics of the homeless also have been changing, from predominately single persons often with substance abuse or mental illness to an increasing number of families unable to afford high rents.

According to the San Mateo County Homeless Census and Survey, there were 2,281 homeless people in Santa Mateo County counted in 2013. Approximately 43 percent of these individuals were found in shelters; 57 percent were unsheltered. In the City of Burlingame, 13 persons were counted during this survey; all of whom were unsheltered. Although these numbers represent small fractions of the total population (less than one percent at both the City and County level), the shelter and care needs of homeless individuals are great.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers and move throughout the season from one harvest to the next. While there are no farms in Burlingame, ABAG reported 20 Burlingame residents working in Agriculture and Natural Resources Jobs, representing less than 0.01 percent of the populations. This low percentage, combined with the fact that there are no agricultural lands or farm labor housing within or adjacent to the City's limits, indicates that the number of actual farm workers in Burlingame is very small and, therefore, the City has no specialized housing programs targeted to this group beyond overall programs for housing affordability.

Extremely-Low Income and Very-Low Income Households and Housing Provided

The CHAS 2006-2010 database reported 1,405 extremely-low income (ELI) households, representing 11.6 percent of the total households (12,137) in the City of Burlingame. In addition, 1,075 households were defined as very-low income, representing another 8.9 percent of total households. Assuming the same proportions over time (i.e. no change in income) and utilizing ABAG projections of 13,620 households by 2020 and 14,890 households by 2030, it is estimated that there will be approximately 1,577 ELI households and 1,206 very-low income households by 2020, and 1,724 ELI and 1,319 very low income households by 2030. For the purposes of meeting the RHNA, half of the very-low income units are assumed to be needed by ELI households. This is consistent with the proportion determined by the CHAS data and HCD provisions. Table 25 shows the income limits for various income categories.

Table 25: Income Limits

	Extremely Low	Very Low	Low	Moderate	Above Moderate
Family Size	<30% of Median Income	50% of Median Income	80% of Median Income	120% of Median	>120% of Median
1	$23,750	$39,600	$63,350	$86,500	>$86,500
2	$27,150	$45,250	$72,400	$98,900	>$98,900
3	$30,550	$50,900	$81,450	$111,250	>$111,250
4	$33,950	$56,550	$90,500	$123,600	>$123,600
5	$36,650	$61,050	$97,700	$133,500	>$133,500
6	$39,400	$65,600	$104,950	$143,400	>$143,400

Source: HCD State Income Limits 2013, via 21 Elements

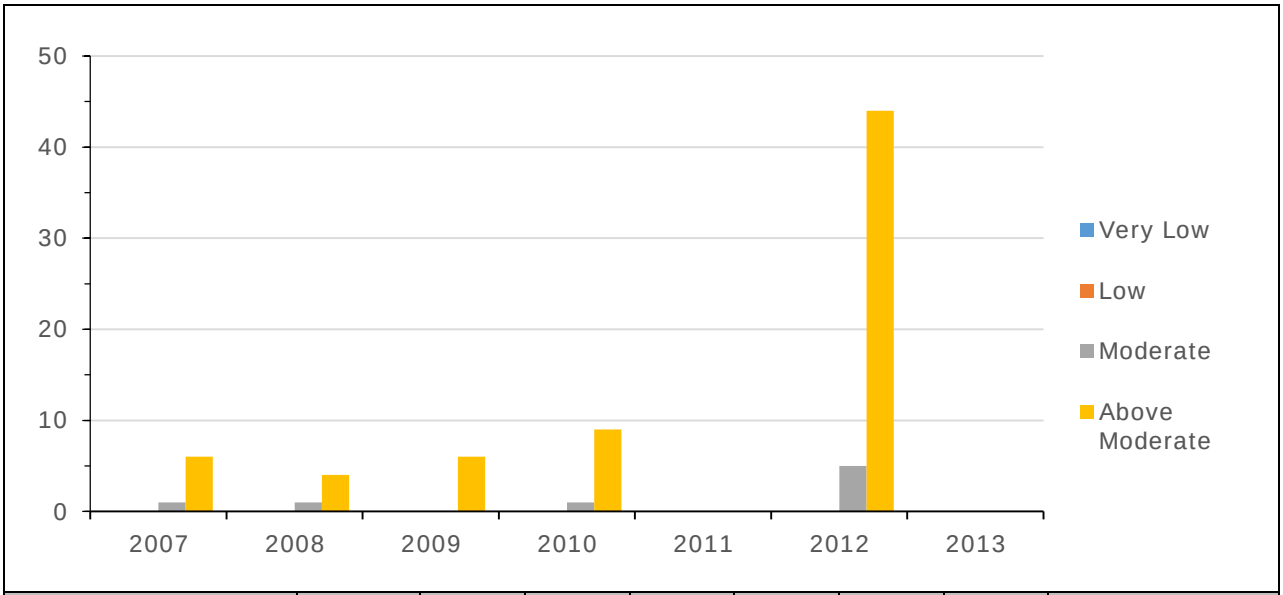
Housing Stock Characteristics

This section identifies the characteristics of Burlingame's physical housing stock. This includes an analysis of housing growth trends, housing conditions, housing prices and rents, and housing affordability.

Number of Housing Units

Since Burlingame is a built out community, the total number of housing units has remained fairly stable. There were 13,027 units identified in the 2010 Census. The 2000 Census identified 12,869 housing units in Burlingame. Between 2007 and 2013, an additional 77 housing units were added. This is an average of 11 new units per year. As an older community with little remaining vacant residential land for new development, housing growth in recent years has primarily been attributable to infill on small residential sites.

Table 26: Number of Housing Permits Issued between 2007 and 2013 by Affordability



	2007	2008	2009	2010	2011	2012	2013	Affordability Total
Very Low	0	0	0	0	0	0	0	0
Low	0	0	0	0	0	0	0	0
Moderate	1	1	0	1	0	5	0	8
Above Moderate	6	4	6	9	0	44	0	69
Annual Total	7	5	6	10	0	49	0	77

Source: City of Burlingame, Annual Element Progress Report for Housing Element Implementation 2007-2013

Increase in Housing Stock

Burlingame has had an incremental increase in new housing units over the past several Housing Element cycles:

- Between 1994 and 1998, 152 housing units were built in the City. Of these 152 new units, 102 units were multifamily, 2 units were single family, and the remaining 48 units were in an elderly housing development.
- Between 1999 and 2007, 111 housing units were added to the City's housing stock, 38 market rate units and 73 moderately affordable units.
- From 2008 to 2012, 7 moderate and 63 above moderate units were added.

Housing developments under construction or in the building permit review phase are primarily comprised of condominium and apartment projects:

- 1459 Oak Grove Ave is a 3-unit condominium project (all market rate) that replaces a single family dwelling unit.
- 1321 El Camino Real replaces a single family dwelling with a 5-unit apartment building containing 1 moderate income unit.
- 904 Bayswater Ave is a 6-unit condominium project that replaces 5 existing units; one of the new units is a moderate income unit.

- 1800 Trousdale Drive features a new 25 unit condominium (22 market, 3 moderate income) that replaces an office building.
- 1225 Floribunda Ave (5 market rate, 1 moderate income, replacing 2 existing units) has submitted an application for building permits and is expected to be completed within the planning period.

Cumulatively, these projects would result in 45 new units, with 39 market rate and 6 deed-restricted affordable units, replacing 9 units and an office building.

In addition to projects under construction, several pending proposals could add a number of units to the housing stock:

- 1509 El Camino is a 15-unit condominium project (13 market rate, 2 moderate income) that would replace 11 existing units.
- 556 El Camino Real is a 25-unit project (22 market, 3 moderate income) that would replace 14 existing units.
- 1433 Floribunda Ave is a 10-unit project (9 market rate, 1 moderate income) that would replace 5 units.
- 21 Park Road proposes 8 units (7 market rate, 1 moderate income) that would replace an existing commercial use on the site.

These projects could add up to 58 new units to the City, with 51 market rate units and 7 deed-restricted affordable units, while replacing 30 units and a commercial use.

Housing Type and Tenure

Table 27 presents the mix of housing types in Burlingame. Typical of a built out community, the overall distribution of housing types in the City has remained relatively stable. Of the City's more than 13,000 housing units in 2010, 48 percent were single-family homes and 50 percent were multi-family units. The remaining 2-3 percent of units (approximately), are made up of "attached" single-family units. Burlingame has no mobile home units.

Single Family Homes Vs Multiple Family Units

Single-family detached homes made up 48 percent of Burlingame's housing stock. Single-family attached units were 4 percent of the housing stock. Multiple family units were 48 percent of the housing stock and are occupied predominantly by renters. The housing composition in Burlingame is contrasted with the greater prevalence of single family detached homes in the County (57%) and the State (58%). The high percentage of multiple family units in Burlingame gives the community a unique character and different range of housing opportunities compared to the greater proportion of single family housing stock found in many jurisdictions in the County and around the State.

Table 27: Housing Units by Type

Type	Percent	Number
Single Family Detached	48%	6,246
Single Family Attached	4%	543
2 units	3%	354
3 or 4 units	6%	842
5 to 9 units	12%	1,530
10 to 19 units	13%	1,660
20 or more units	14%	1,764
Mobile Home or Other	1%	88
Total	100%	13,027

Source: Percentages from 2009-2011 American Community Survey, via 21 Elements, supplemented by Census 2010 housing counts

Table 28: Housing Units by Type and Tenure

	Owner		Renter	
	Number	Percent	Number	Percent
1, detached or attached	5,330	44%	1,088	9%
2 to 9 units	161	1%	2,321	19%
10 or more units	402	3%	2,748	23%
Mobile home and all other types of units	67	1%	20	<1%
Sub total	5,960	49%	6,177	51%
Total households	12,137	100%		

Source: 2009-2011 American Community Survey

Table 29: Housing Units by Type, County and State Comparison

	Burlingame	County	State
Single Family Detached	48%	57%	58%
Single Family Attached	4%	9%	7%
2 units	3%	2%	3%
3 or 4 units	6%	5%	6%
5 to 9 units	12%	6%	6%
10 to 19 units	13%	6%	5%
20 or more units	14%	14%	11%
Mobile Home or Other	1%	1%	4%

Source: 2009-2011 American Community Survey, via 21 Elements

Renter Vs Owner Occupied

Housing tenure refers to whether a housing unit is owned, rented or is vacant. Tenure is an important indicator of the housing climate of a community, reflecting the relative cost of housing opportunities, and the ability of residents to afford housing. Tenure also influences residential mobility, with owner units generally exhibiting lower turnover rates than rental housing. According to the 2009-2011 American Community Survey, 49 percent of Burlingame's households were homeowners.

The 2009-2011 American Community Survey indicates that of Burlingame's occupied units, 49 percent were owner occupied and 51 percent were renter occupied. The number of owner occupied units has increased from 48 percent in 2000.

Table 30: Households by Tenure

		Percent
2000	Owners	48%
	Renters	52%
2011	Owners	49%
	Renters	51%

Source: 2009-2011 American Community Survey, via 21 Elements

Vacancy Rate

A vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. A vacancy rate of five percent for rental housing and two percent for ownership housing is generally considered healthy and suggests that there is a balance between the demand and supply of housing. A lower vacancy rate may indicate that households are having difficulty finding housing that is affordable, leading to overcrowding or households having to pay more than they can afford.

The 2010 Census reports a homeowner vacancy rate of 1.3 and a rental vacancy rate of 4.5. The vacancy rate had increased for owners since 2000, when the homeowner rate was 0.4 and the rental rate was 4.5.

Housing Age and Condition

The age of a community's housing stock can provide an indicator of overall housing conditions. Typically housing over 30 years in age is likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work and other repairs.

Condition of Housing Stock

Based on building permit activity, with many new homes replacing older homes, second floor additions and remodels, the overall condition of the housing stock in Burlingame has been improving. Between 2007 and 2013, the City has issued 99 permits for new single family dwelling units and 2,165 permits for residential alterations. The City has also issued 347 permits for bathroom upgrades and 279 permits for kitchen upgrades, most of which were for residential units.

In 2000, the number of housing units in the City was 12,858. The 2010 Census reported 13,027 units. Approximately 87 percent of these units were built prior to 1980. Typically, structures over 30 years old may be in need of major repairs, however, discussions with the City's Code Enforcement Officer revealed that no units have been cited for property upkeep or identified as unfit for human habitation in the past seven years.

Table 31: Age of Housing Stock as of 2010

	Percent	Units
Built in 2000 or more recently	4%	529
Built in 1990s	5%	598
Built in 1980s	4%	512
Build in 1970s	14%	1819
Built in 1960s	15%	1892
Built 1950s or earlier	59%	7676
	100%	13027

Source: Percentages from 2009-2011 American Community Survey, via 21 Elements, supplemented by Census 2010 housing count.

Housing Cost and Affordability

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

Housing Costs

The median price of a single-family home ranged from $1.2 million to $1.6 million between 2005 and 2012. During this period the price peaked to $1,652,000 for single-family homes and $771,000 for multiple family homes in 2007, before a steep drop during the housing crisis and recession. After a decline in prices between 2007 and 2011, single-family and multiple family home prices rose in 2012. With the recovering housing market in the region, Burlingame may see an increase in median sale prices in following years.

Table 32: Median Home Sales Prices, 2005-2012

	Single Family			Multi Family		
	Burlingame	County	State	Burlingame	County	State
2005	$1,575,029	$939,148	$576,436	$0	$586,432	$498,848
2006	$1,617,477	$961,170	$636,410	$747,500	$625,140	$534,980
2007	$1,652,134	$935,536	$594,272	$771,288	$600,432	$493,920
2008	$1,485,802	$865,512	$485,784	$672,840	$554,364	$412,776
2009	$1,402,284	$749,304	$365,580	$618,300	$465,696	$337,716
2010	$1,321,072	$762,910	$359,948	$576,998	$449,507	$333,733
2011	$1,296,534	$691,439	$330,527	$551,050	$390,576	$300,142
2012	$1,384,217	$660,944	$305,727	$654,480	$360,065	$271,185

Source: San Mateo County Associate of Realtors, Adjusted for inflation to 2013 dollars, via 21 Elements

There is a significant difference between the maximum affordability price of a home and the actual median values of single family homes and condominiums. The maximum affordable home price is based on annual income. Table 33 shows a large disparity between a maximum affordable price and the median price in San Mateo County. A median-priced single family home for a single person earning the median income is more than four times the person's maximum affordable price. A median-priced condominium is more than twice the maximum affordable price. For persons who earn less than the median income, the affordability gap becomes even larger and a median priced home becomes more than four times their maximum affordable home price.

Table 33: Ability to Pay for For-Sale Housing

	Annual Income	Maximum Affordable Home Price	Median Priced Single Family Detached Home	Affordability Gap for Single Family Home	Median Priced Townhouse or Condo	Affordability Gap for Condo
Single Person						
Extremely Low Income	$23,750	$97,114	$1,384,217	-$1,287,103	$654,480	-$557,366
Very Low Income	$39,600	$161,925	$1,384,217	-$1,222,292	$654,480	-$492,555
Low Income	$63,350	$259,039	$1,384,217	-$1,125,178	$654,480	-$395,441
Median Income	$72,100	$294,818	$1,384,217	-$1,089,399	$654,480	-$359,662
Moderate Income	$86,500	$353,699	$1,384,217	-$1,030,518	$654,480	-$300,781
Four Person						
Extremely Low Income	$33,950	$138,822	$1,384,217	-$1,245,395	$654,480	-$515,658
Very Low Income	$56,550	$231,233	$1,384,217	-$1,152,984	$654,480	-$423,247
Low Income	$90,500	$347,655	$1,384,217	-$1,036,562	$654,480	-$306,825
Median Income	$103,000	$370,055	$1,384,217	-$1,014,162	$654,480	-$284,425
Moderate Income	$123,600	$505,402	$1,384,217	-$878,815	$654,480	-$149,078

Source: Baird+Driskell Community Planning; San Mateo County Association of Realtors, via 21 Elements

Renter vs Owner Occupied:

Since 2010, rents in Burlingame and San Mateo County have been increasing. In 2010, the average rent for a 2-bedroom, 1 bath apartment in Burlingame was $1,847. The average rent rose to $2,364 in 2013. In 2010, the median rent was $1,760 for a 2-bedroom unit in the County. The rent for a 2-bedroom unit in 2013 grew to $2,234. The rental prices in 2013 were the highest recorded over the past decade. Affordability of rental units will continue to be a concern for lower income families.

Table 34: Average Rents in Burlingame

	Studio		1 Bdrm 1 Bath		2 Bdrm 1 Bath		3 Bdrm 2 Bath	
	Price	Percent Increase	Price	Percent Increase	Price	Percent Increase	Price	Percent Increase
2005	$1,102	x	$1,467	x	$1,784	x	$2,642	x
2006	$1,206	9%	$1,505	3%	$1,777	0%	$2,798	6%
2007	$1,287	7%	$1,612	7%	$1,857	5%	$3,046	9%
2008	$1,426	11%	$1,703	6%	$2,029	9%	$3,304	8%
2009	$1,331	-7%	$1,730	2%	$1,882	-7%	$2,943	-11%
2010	$1,253	-6%	$1,592	-8%	$1,847	-2%	$3,399	16%
2011	$1,381	10%	$1,772	11%	$2,069	12%	$3,306	-3%
2012	$1,635	18%	$1,964	11%	$2,397	16%	$3,557	8%
2013	$1,686	3%	$1,931	-2%	$2,346	-2%	$3,345	-6%

Source: RealFacts Annual Trends Report, based on reporting from large apartment complexes (adjusted for inflation to 2013 dollars, via 21 Elements

Table 35: Countywide Median Rental Rates

	1br	Yearly Increase	2br	Yearly Increase
2003	$1,580	-9.2%	$1,916	-7.9%
2004	$1,503	-4.9%	$1,806	-5.8%
2005	$1,472	-2.1%	$1,698	-6.0%
2006	$1,523	3.4%	$1,714	0.9%
2007	$1,628	7.0%	$1,840	7.4%
2008	$1,715	5.3%	$1,957	6.3%
2009	$1,672	-2.5%	$1,871	-4.4%
2010	$1,555	-7.0%	$1,760	-5.9%
2011	$1,600	2.9%	$1,818	3.3%
2012	$1,824	14%	$2,087	15%
2013	$1,954	7.1%	$2,234	7.1%

Source: San Mateo County Department of Housing, via 21 Elements

Overpayment

With the high cost of housing in and around the City, households often spend a large portion of their income on housing. According to CHAS data from the U.S. Department of Housing and Urban Development, overpayment is defined as households that spend more than 30 percent of income on housing. More than 40 percent of households in the City were either overpaying or severely overpaying for housing. About 29 percent of all households in the City were categorized in the low or very low income range and experienced some level of housing overpayment. Table 36 shows households overpaying by income category. Overpayment and severe overpayment greatly affect very low to low income renter households and moderate to above moderate owner households, as shown in Table 37.

Table 36: Households Overpaying

	Overpaying (30-50% of HH Income)		Severely Overpaying (>50% of HH Income)	
	Number	Percent of Total HH	Number	Percent of Total HH
Very Low Income ≤50% of HAMFI	655	6%	1,435	12%
Low Income 50- 80%	935	8%	350	3%
Moderate 80 to 120%	435	4%	250	2%
Above Moderate 120%+	555	5%	190	2%
Total	2,580	22%	2,225	19%

Source: CHAS 2006-2010 based on ACS, via ABAG 2013 Data for Bay Area Housing Elements

Table 37: Households Overpaying by Tenure

	Overpaying (30-50% of HH Income)		Severely Overpaying (>50% of HH Income)	
	Owner	Renter	Owner	Renter
Very Low Income ≤50% of HAMFI	180	475	595	840
Low Income 50- 80%	140	795	295	55
Moderate 80 to 120%	265	170	250	0
Above Moderate 120%+	545	10	190	0
Total by Tenure	1,130	1,450	1,330	895
Total Units paying 30-50%	2,580		2,225	

Source: CHAS 2006-2010 based on ACS, via ABAG 2013 Data for Bay Area Housing Elements

Overpayment disproportionately affects younger households (between 15 and 24 years old) and older households (65 years and above). For younger households, this is likely due to the fact that they recently purchased homes at high prices and are stretching their incomes to pay monthly costs. For older households, this is likely due to the fact that residents in this age group may be retired and receive fixed incomes.

According to the 2006-2010 CHAS Data Query Tool from the Department of Housing and Urban Development, a high percentage of low income households were overpaying for housing. Overpayment affects about 88 percent of extremely low income households, 79 percent of very low income households, and 64 percent of low income households. The majority of owner households in all lower income categories that overpaid for housing were contributing more than 50 percent of their incomes. Most extremely low income renter households paid more than 50 percent of their incomes to housing. The majority of very low and low income renter households paid between 30 and 50 percent towards housing. Table 38 shows the percentage of households overpaying at different income categories.

Table 38: Overpayment among Low Income Households

		Owner		Renter		Total	
		Number	Percent in HH Income Level	Number	Percent in HH Income Level	Number	Percent in HH Income Level
Extremely Low Income HH	Overpaying (30-50% of Income)	120	21%	95	12%	215	15%
	Severely Overpaying (>50% of Income)	360	62%	660	80%	1020	73%
	Total Overpaying	480	83%	755	92%	1235	88%
	Total Extremely Low Income HH	580	100%	825	100%	1405	100%
Very Low Income HH	Overpaying (30-50% of Income)	55	11%	380	65%	435	40%
	Severely Overpaying (>50% of Income)	235	48%	180	31%	415	39%
	Total Overpaying	290	59%	560	96%	850	79%
	Total Very Low Income HH	490	100%	585	100%	1075	100%
Low Income HH	Overpaying (30-50% of Income)	140	20%	795	61%	935	47%
	Severely Overpaying (>50% of Income)	295	42%	55	4%	350	17%
	Total Overpaying	435	62%	850	65%	1285	64%
	Total Low Income HH	705	100%	1300	100%	2005	100%

Source: CHAS 2006-2010 Data Query Tool, via HUD

Overcrowding

Overcrowded housing is defined as units where the number of occupants is greater than the number of rooms. An overcrowded unit has greater than 1 and up to 1.5 persons per room. An extremely overcrowded unit has more than 1.5 persons per room. In Burlingame, about 150 households were living in overcrowded conditions and about 170 households were living in extremely overcrowded units. A greater number of renter households faced overcrowded conditions than owner households. Although overcrowding was not an issue among the majority of residents, it did affect a number of residents, especially renter households where 1.5 percent lived in overcrowded conditions and 2.6 percent lived in extremely overcrowded conditions.

Overcrowding may be associated with housing problems that affect the quality of life. The cost burden of housing affected more than 90 percent of extremely low and very low income renter households. Owner households that experience cost burdens included 83 percent of extremely low income households and 59 percent of very low income households. Cost burden was an issue for more than 60 percent of low income households, for both renters and owners.

Table 39: Overcrowding

		Number	Percent
Owner	Not overcrowded	5,896	99%
	Overcrowded	52	0.9%
	Extremely overcrowded	12	0.2%
Renter	Not overcrowded	5,923	96%
	Overcrowded	95	1.5%
	Extremely overcrowded	159	2.6%

Source: 2009-2011 American Community Survey, via 21 Elements

Table 40: Housing Problems – Cost Burdens

	Total Renters	Total Owners	Total Households
Extremely Low Income			
Percent without adequate kitchen or plumbing	9%	0%	5%
Cost Burden >30% to 49% of income	12%	21%	15%
Cost Burden >50% of income	80%	62%	73%
Total	825	580	1405
Very Low Income			
Percent without adequate kitchen or plumbing	0%	0%	0%
Cost Burden >30%	96%	59%	79%
Total	585	490	1075
Low Income			
Percent without adequate kitchen or plumbing	0%	0%	0%
Cost Burden >30%	65%	62%	64%
Total	1300	705	2005

Source: CHAS Data 2006-2010, via 21 Elements

Assisted Housing At Risk of Conversion

The State Housing Element law and HUD Consolidated Plan regulation require cities to prepare an inventory including all assisted multi-family rental units which are eligible to convert to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions. State Housing Element law requires this inventory to cover a ten-year evaluation period following the statutory due date of the Housing Element (January 31, 2015); whereas the HUD regulation requires the inventory to cover only the five-year planning period of the Consolidated Plan.

According to a study conducted by the California Housing Partnership Corporation published in August 2008, the City of Burlingame has no HUD subsidized properties (with HUD 236 and 221 (d)(3) mortgages and/or Section 8). This means that there are no units at risk of conversion to market rate. While the City does maintain over 100 Section 8 contracts, those contracts are tied to individual households, not units.

Regional Housing Needs

State law requires that a housing element quantify existing and projected housing needs for persons of all income levels within each community, including the community's share of the regional housing need by income level. The Association of Bay Area Governments (ABAG) is responsible for preparing estimates of local and regional housing need based on factors prescribed by State Law (Section 65884 or Article 10.6). The factors included in the division of the regional housing need into individual community assignment are: market demand for housing, availability of suitable sites and public-facilities, commuting patterns, housing type and tenure, and housing needs of farm workers. In addition ABAG looks at regional and local vacancy rates and at housing values and rents as indicators of market demand. Household projections are based on employment opportunities, availability of sites and commuting patterns. Type of housing is based on census data and regional projections.

Existing Housing Needs

The projected housing need obligation for the 2015 to 2023 planning period is 863 units. Of these units, the City will need to accommodate 420 low to extremely low income housing units. From 2009 to 2013, 59 above moderate income and 6 moderate income units have been built. No low or very low income units were constructed during that period.

Eight-Year Projected Housing Need

State law requires that each community consider the housing needs of people of all income levels. In addition, State law requires that the regional housing needs should be balanced throughout the region so that communities will not be impacted with relatively high proportions of lower income housing. In considering existing need, we also should give attention to the number of existing units needed to replace substandard structures or substandard living conditions generally marked by overcrowding and overpayment.

ABAG has the responsibility of projecting the housing needs for the 2015-2023 period based on the factors identified in State law. The eight-year housing need numbers include market rate housing as well as units for those with lower incomes. The projected need number is the number of dwelling units needed to provide for the total expected household growth and Burlingame's share of the projected regional housing need. For this cycle, the 21 cities within San Mateo County, and the County as well, combined efforts to develop a housing allocation for the sub-region. The projected need number for the planning period (2015-2023) for Burlingame is 863 dwelling units.

Following are the projected housing need numbers for 2015 through 2023 for the City of Burlingame by income category:

Table 41: Projected Housing Need by Income Category

Income Category	Definition	Income for Family of 4	No. of Units
Extremely Low	Household income up to 0-30% of AMI	$33,950	138
Very Low	Household income up to 31-50% of AMI	$56,550	138
Low	Household income up to 51-80% of AMI	$90,500	144
Median Income	**Area Median Income (AMI)**	***$103,000***	
Moderate	Household income up to 81-120% of AMI	$123,600	155
Above Moderate	Household income above 120% of AMI	Market Rate	288
Total Current need			863
Average Yearly Need			108

Source: ABAG, Final 2014-2022 Regional Housing Need Allocation by County, via 21 Elements; Income for family of 4 from HCD State Income Limits 2013, via 21 Elements

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