Home for All Talking Points

The Challenge

- As a resident of San Mateo County, you know that there are many wonderful reasons to live and work here - opportunity and quality of life being two of them. But lately, it's become harder to call San Mateo County home.
- For years, housing production in San Mateo County has not kept up with the thousands of new jobs added, and the problem has only gotten worse in recent years.
- The jobs-to-housing gap drives up the cost of housing for homebuyers and renters, produces more congestion and longer commutes for workers, and forces our friends and family members to move away because they can no longer afford to live here.
- But we're San Mateo County. We're innovators and problem solvers. Together we can solve these challenges.
- Let's support solutions to create more affordable homes for residents at all economic levels, reduce traffic, and make San Mateo County a place everyone can call home.

By the Numbers

- Between 2010 and 2014, San Mateo County added 54,600 new jobs, but only 2,100 new housing units which means 26 new jobs were created for each new housing unit that was built.
- The jobs/housing gap has increased the cost of all types of housing.
- Less than ¼ (27%) of households in the county can afford to purchase an entry level home.
- The median home price in San Mateo County is $1.25 million – that is triple the statewide median price. Since 2014, the annual median sales price for homes has increased 19%.
- Market rents are unaffordable for most households. As of mid-2016, the median rent for a one bedroom apartment is more than $2,735. For a two bedroom apartment, median rent is $3,409.
- In San Mateo County, ¾ of the land is preserved open space or used for agriculture. Of the remaining developed land, 2/3 of the current housing stock is single family homes. Thus we need to think about shared housing and second units as ways of adding affordable housing for seniors, younger workers.
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and low to moderate income families in single family residential areas. And focus on development of apartments and other multifamily units for these same groups in downtowns and along transit corridors.

Why it Matters

- We must work together to support solutions to close the housing gap and maintain a strong and healthy local economy.
- As we plan for our future, we have the opportunity to provide homes that are affordable at all income levels, protect our open space and preserve the environment by creating more energy and water efficient housing, and maximize our transit infrastructure by building close to BART, Caltrain and SamTrans locations.
- New and innovative housing options will keep San Mateo County culturally and generationally diverse so that families can live in close proximity to their loved ones, people of all ages and income levels can live close to their jobs, and all have the opportunity to stay here.
- Utilizing these innovative housing solutions can provide opportunities for our workforce and residents and help our community thrive for years to come.
- Building more housing is a necessary part of the solution. Single-family homes alone are not enough to close the gap. Only a diverse mix of solutions will help us provide more homes people can afford.
- The professionals we rely on, like emergency responders and teachers, will be able to live in the communities where they work, ensuring safety for our residents and quality education for our kids.
- New housing will keep our community and local economy strong and competitive.
- Our businesses will be able to recruit and retain employees.
- It’s equally important to maintain the physical character of the County, including preserving the area’s natural beauty and open space.
- With our land constraints, the need to build multi-family housing has become undeniable.
- We need a diverse mix of homes people at all income levels can afford, including apartments, condos, second units, shared housing, inclusionary housing, and housing near BART and Caltrain and the SamTrans transit corridors.
- By focusing new homes in our downtowns and transit corridors, we can maintain the County’s scenic beauty and open space.
- Infill housing options like second units, higher density multi-family homes and transit oriented development use our infrastructure more efficiently.
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- New construction is much more water- and energy-efficient than existing development, and higher density housing generates less traffic than homes in single family neighborhoods.
- More homes in our downtowns and near transit make walking, bicycling and public transportation viable commute options that take cars off the roads.

Actions We Can Take

- Closing the housing gap will require us to work together to both create and preserve more homes throughout the County.
- We need to be innovative, and we've identified some bold actions that local leaders in government, business, local institutions, and nonprofit organizations are taking to increase housing countywide.
- There are also many actions individuals can take to address the problem.
- By jointly taking action regionally, locally and individually, we will create more homes in San Mateo County that people can afford.
  - Regionally, we can create and preserve more homes by:
    - Launching a “Home for All, San Mateo County” public relations campaign and website to provide resources and educate the community and policymakers on the housing gap, the range of solutions, and concrete actions stakeholders and residents can take to help solve the problem.
    - Engaging school districts and other public agencies, businesses, hospitals, funders and foundations, environmental and other advocates, congregations and other groups to both learn about the jobs-housing gap and act on solutions they can contribute.
    - Promoting the development of second units with a “Second Unit Center” within the Home for All website providing technical assistance, design templates and referrals to city second unit “liaisons” and providers of low-interest loans.
    - Reviewing and analyzing the development feasibility of available sites countywide, focusing on publicly-owned land in Priority Development Areas and transit corridors.
    - Funding collaborative preservation of affordable housing units with the Board of Supervisors Affordable Rental Housing Preservation Fund, which has $10 million in seed money from the County and requires a local match.
    - Creating a countywide affordable housing endowment and land trust which could be a redesigned Housing Endowment and Regional Trust of San Mateo County (HEART).
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- Supporting continued allocation of County sales tax revenue toward affordable housing and consider a future revenue measure for affordable housing and transportation.
- Exploring regional options to enhance public transportation within San Mateo County and to improve East Bay-Peninsula connectivity.

- **Locally**, cities can take action by:
  - Adopting a “Home for All” resolution that commits them to continuing to work on housing and implementing the Home for All Action Plan.
  - Implementing a community meeting process that facilitates a respectful and informed discussion with neighbors regarding new development.
  - Enacting local land use policies that provide a diversity of homes that are affordable for San Mateo County residents.
  - Exploring various housing solutions that meet the needs of residents and the workforce, and maintain the character of the community.
  - Encouraging jurisdictions to ensure that future development incorporates water-efficient strategies and best practices in land use policies.

- **Individually**, you can get involved by:
  - Visiting the HomeforAllSMC.com website to learn more about specific tools to help create more homes residents in San Mateo County can afford.
  - Scheduling a Home for All presentation at your organization’s luncheon, roundtable meeting, or event.
  - Voicing your support for proposed development projects in your community that include units for a range of incomes.
  - Encouraging your elected officials to adopt additional tools and policies to increase housing options.
  - If you are a homeowner, consider building a second unit on your property or participating in home sharing.
  - Hosting an information meeting through your Homeowners Association to help your neighbors learn more.