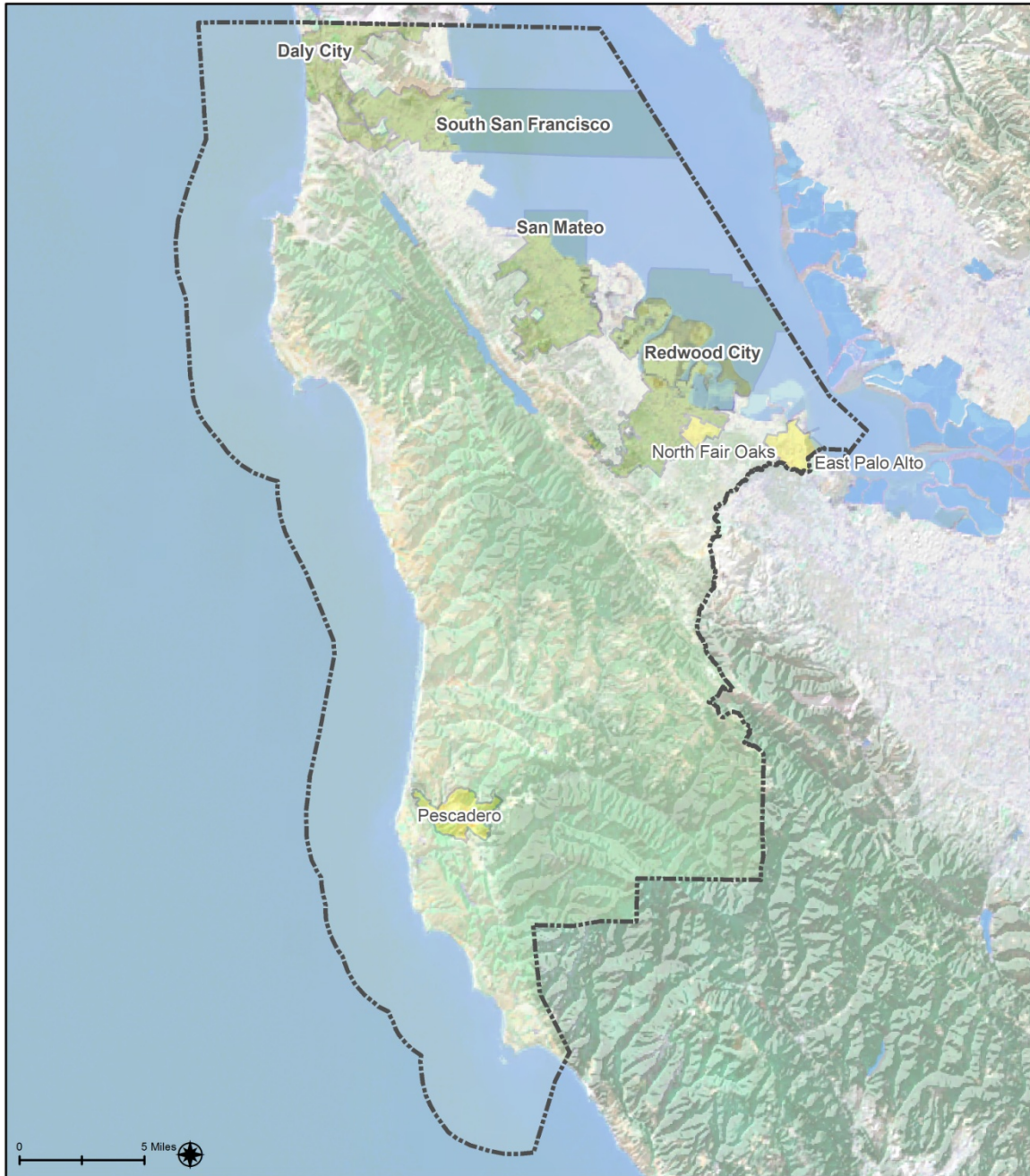


**2012 SAN MATEO COUNTY  
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:  
FOR THE JURISDICTIONS OF THE COUNTY OF SAN MATEO AND THE CITIES OF  
DALY CITY, SOUTH SAN FRANCISCO, SAN MATEO, AND REDWOOD CITY  
VOLUME II: TECHNICAL APPENDIX**





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DALY CITY, SOUTH SAN FRANCISCO, SAN MATEO, AND REDWOOD CITY  
VOLUME II: TECHNICAL APPENDIX**

**Adopted May 1, 2013  
By Resolution #36-2013**

Prepared for:  
County of San Mateo  
City of Daly City  
City of South San Francisco  
City of San Mateo  
City of Redwood City

With Special Focus on:  
North Fair Oaks  
East Palo Alto  
Pescadero

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# TABLE OF CONTENTS

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<b>APPENDIX A. ADDITIONAL CENSUS DATA</b>	<b>1</b>
<b>APPENDIX B. ADDITIONAL BLS DATA</b>	<b>32</b>
<b>APPENDIX C. ADDITIONAL BEA DATA</b>	<b>40</b>
<b>APPENDIX D. ADDITIONAL HMDA DATA</b>	<b>44</b>
a. Daly City	51
b. Redwood City	61
c. South San Francisco	71
d. City of San Mateo	81
e. Remainder of County	91
<b>APPENDIX E. ADDITIONAL CRA DATA</b>	<b>101</b>
a. Entitlement Cities	105
b. Remainder of County	109
<b>APPENDIX F. ADDITIONAL HUD COMPLAINT DATA</b>	<b>113</b>
a. Daly City	114
b. Redwood City	116
c. South San Francisco	118
d. City of San Mateo	120
e. East Palo Alto	122
f. Remainder of County	124
<b>APPENDIX G. ADDITIONAL PROJECT SENTINEL COMPLAINT DATA</b>	<b>126</b>
<b>APPENDIX H. ADDITIONAL SURVEY DATA</b>	<b>134</b>
Private Sector Results	134
Public Sector Results	145
Other Results	159
<b>APPENDIX I. FAIR HOUSING FORUM MINUTES</b>	<b>171</b>
Redwood City Forum	171
South San Francisco Forum	191

## APPENDIX A. ADDITIONAL CENSUS DATA

This section contains additional data from the U.S. Census Bureau.

<b>Table A.1</b>					
<b>Population by Age</b>					
Entitlement Cities					
2000 & 2010 Census Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Daly City</b>					
Under 5	6,246	6.0%	5,509	5.4%	-11.8%
5 to 19	19,816	19.1%	16,705	16.5%	-15.7%
20 to 24	8,101	7.8%	7,906	7.8%	-2.4%
25 to 34	16,985	16.4%	15,886	15.7%	-6.5%
35 to 54	30,634	29.6%	28,493	28.2%	-7.0%
55 to 64	9,353	9.0%	13,001	12.9%	39.0%
65 and Over	12,486	12.0%	13,623	13.5%	9.1%
<b>Total</b>	<b>103,621</b>	<b>100.0%</b>	<b>101,123</b>	<b>100.0%</b>	<b>-2.4%</b>
<b>Redwood City</b>					
Under 5	5,679	7.5%	5,762	7.5%	1.5%
5 to 19	13,373	17.7%	14,059	18.3%	5.1%
20 to 24	4,741	6.3%	4,353	5.7%	-8.2%
25 to 34	14,250	18.9%	12,032	15.7%	-15.6%
35 to 54	23,916	31.7%	24,206	31.5%	1.2%
55 to 64	5,752	7.6%	8,291	10.8%	44.1%
65 and Over	7,691	10.2%	8,112	10.6%	5.5%
<b>Total</b>	<b>75,402</b>	<b>100.0%</b>	<b>76,815</b>	<b>100.0%</b>	<b>1.9%</b>
<b>South San Francisco</b>					
Under 5	3,914	6.5%	3,924	6.2%	0.3%
5 to 19	12,309	20.3%	11,452	18.0%	-7.0%
20 to 24	4,027	6.7%	4,079	6.4%	1.3%
25 to 34	9,325	15.4%	9,549	15.0%	2.4%
35 to 54	18,112	29.9%	18,675	29.3%	3.1%
55 to 64	5,233	8.6%	7,624	12.0%	45.7%
65 and Over	7,632	12.6%	8,329	13.1%	9.1%
<b>Total</b>	<b>60,552</b>	<b>100.0%</b>	<b>63,632</b>	<b>100.0%</b>	<b>5.1%</b>
<b>City of San Mateo</b>					
Under 5	5,631	6.1%	6,587	6.8%	17.0%
5 to 19	14,892	16.1%	15,483	15.9%	4.0%
20 to 24	5,007	5.4%	5,099	5.2%	1.8%
25 to 34	16,387	17.7%	15,113	15.5%	-7.8%
35 to 54	28,760	31.1%	29,903	30.8%	4.0%
55 to 64	7,873	8.5%	11,042	11.4%	40.3%
65 and Over	13,932	15.1%	13,980	14.4%	0.3%
<b>Total</b>	<b>92,482</b>	<b>100.0%</b>	<b>97,207</b>	<b>100.0%</b>	<b>5.1%</b>

<b>Table A.2</b>					
<b>Population by Age</b>					
Special Focus Areas					
2000 & 2010 Census Data					
Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>East Palo Alto</b>					
Under 5	2,943	10.0%	2,616	9.3%	-11.1%
5 to 19	8,485	28.8%	7,262	25.8%	-14.4%
20 to 24	2,832	9.6%	2,585	9.2%	-8.7%
25 to 34	5,499	18.6%	4,923	17.5%	-10.5%
35 to 54	6,713	22.8%	7,103	25.2%	5.8%
55 to 64	1,515	5.1%	1,991	7.1%	31.4%
64 and Over	1,519	5.1%	1,675	5.9%	10.3%
<b>Total</b>	<b>29,506</b>	<b>100.0%</b>	<b>28,155</b>	<b>100.0%</b>	<b>-4.6%</b>
<b>North Fair Oaks</b>					
Under 5	1,367	8.9%	1,289	8.8%	-5.7%
5 to 19	3,835	24.8%	3,194	21.7%	-16.7%
20 to 24	1,388	9.0%	1,149	7.8%	-17.2%
25 to 34	3,049	19.7%	2,722	18.5%	-10.7%
35 to 54	4,057	26.3%	4,084	27.8%	0.7%
55 to 64	876	5.7%	1,281	8.7%	46.2%
64 and Over	868	5.6%	968	6.6%	11.5%
<b>Total</b>	<b>15,440</b>	<b>100.0%</b>	<b>14,687</b>	<b>100.0%</b>	<b>-4.9%</b>
<b>Pescadero CDP</b>					
Under 5	.	.	47	7.3%	.
5 to 19	.	.	150	23.3%	.
20 to 24	.	.	40	6.2%	.
25 to 34	.	.	103	16.0%	.
35 to 54	.	.	156	24.3%	.
55 to 64	.	.	68	10.6%	.
64 and Over	.	.	79	12.3%	.
<b>Total</b>	<b>.</b>	<b>.</b>	<b>643</b>	<b>100.0%</b>	<b>.</b>
<b>Remainder of County</b>					
Under 5	23,904	6.4%	24,578	6.5%	2.8%
5 to 19	71,522	19.1%	70,742	18.6%	-1.1%
20 to 24	19,021	5.1%	18,661	4.9%	-1.9%
25 to 34	55,175	14.7%	46,754	12.3%	-15.3%
35 to 54	123,836	33.0%	117,492	30.9%	-5.1%
55 to 64	35,302	9.4%	49,229	13.0%	39.5%
64 and Over	46,344	12.4%	52,218	13.8%	12.7%
<b>Total</b>	<b>375,104</b>	<b>100.0%</b>	<b>379,674</b>	<b>100.0%</b>	<b>1.2%</b>

<b>Table A.3</b>					
<b>Elderly Population</b>					
Entitlement Cities					
2000 & 2010 Census Data					
Age	2000 Census		2010 Census		% Change 00-10
	Elderly	% of Total	Elderly	% of Total	
<b>Daly City</b>					
65 to 66	1,572	12.6%	1,731	12.7%	10.1%
67 to 69	2,138	17.1%	2,302	16.9%	7.7%
70 to 74	3,395	27.2%	3,261	23.9%	-3.9%
75 to 79	2,543	20.4%	2,630	19.3%	3.4%
80 to 84	1,576	12.6%	1,965	14.4%	24.7%
85 and Over	1,262	10.1%	1,734	12.7%	37.4%
<b>Total</b>	<b>12,486</b>	<b>100.0%</b>	<b>13,623</b>	<b>100.0%</b>	<b>9.1%</b>
<b>Redwood City</b>					
65 to 66	775	10.1%	1,156	14.3%	49.2%
67 to 69	1,054	13.7%	1,388	17.1%	31.7%
70 to 74	1,744	22.7%	1,757	21.7%	0.7%
75 to 79	1,762	22.9%	1,298	16.0%	-26.3%
80 to 84	1,239	16.1%	1,116	13.8%	-9.9%
85 and Over	1,117	14.5%	1,397	17.2%	25.1%
<b>Total</b>	<b>7,691</b>	<b>100.0%</b>	<b>8,112</b>	<b>100.0%</b>	<b>5.5%</b>
<b>South San Francisco</b>					
65 to 66	890	11.7%	1,030	12.4%	15.7%
67 to 69	1,246	16.3%	1,329	16.0%	6.7%
70 to 74	2,125	27.8%	1,923	23.1%	-9.5%
75 to 79	1,727	22.6%	1,566	18.8%	-9.3%
80 to 84	931	12.2%	1,291	15.5%	38.7%
85 and Over	713	9.3%	1,190	14.3%	66.9%
<b>Total</b>	<b>7,632</b>	<b>100.0%</b>	<b>8,329</b>	<b>100.0%</b>	<b>9.1%</b>
<b>City of San Mateo</b>					
65 to 66	1,155	8.3%	1,659	11.9%	43.6%
67 to 69	1,865	13.4%	2,056	14.7%	10.2%
70 to 74	3,170	22.8%	2,775	19.8%	-12.5%
75 to 79	3,118	22.4%	2,365	16.9%	-24.2%
80 to 84	2,280	16.4%	2,271	16.2%	-0.4%
85 and Over	2,344	16.8%	2,854	20.4%	21.8%
<b>Total</b>	<b>13,932</b>	<b>100.0%</b>	<b>13,980</b>	<b>100.0%</b>	<b>0.3%</b>

<b>Table A.4</b>					
<b>Elderly Population</b>					
Special Focus Areas					
2000 & 2010 Census Data					
Age	2000 Census		2010 Census		% Change 00-10
	Elderly	% of Total	Elderly	% of Total	
<b>East Palo Alto</b>					
65 to 66	233	15.3%	234	14.0%	0.4%
67 to 69	265	17.4%	319	19.0%	20.4%
70 to 74	460	30.3%	416	24.8%	-9.6%
75 to 79	287	18.9%	298	17.8%	3.8%
80 to 84	163	10.7%	249	14.9%	52.8%
85 and Over	111	7.3%	159	9.5%	43.2%
<b>Total</b>	<b>1,519</b>	<b>100.0%</b>	<b>1,675</b>	<b>100.0%</b>	<b>10.3%</b>
<b>North Fair Oaks</b>					
65 to 66	125	14.4%	165	17.0%	32.0%
67 to 69	156	18.0%	191	19.7%	22.4%
70 to 74	204	23.5%	231	23.9%	13.2%
75 to 79	177	20.4%	160	16.5%	-9.6%
80 to 84	118	13.6%	104	10.7%	-11.9%
85 and Over	88	10.1%	117	12.1%	33.0%
<b>Total</b>	<b>868</b>	<b>100.0%</b>	<b>968</b>	<b>100.0%</b>	<b>11.5%</b>
<b>Pescadero CDP</b>					
65 to 66	.	.	16	20.3%	.
67 to 69	.	.	18	22.8%	.
70 to 74	.	.	17	21.5%	.
75 to 79	.	.	15	19.0%	.
80 to 84	.	.	6	7.6%	.
85 and Over	.	.	7	8.9%	.
<b>Total</b>	<b>.</b>	<b>.</b>	<b>79</b>	<b>100.0%</b>	<b>.</b>
<b>Remainder of County</b>					
65 to 66	5,091	11.0%	6,946	13.3%	36.4%
67 to 69	7,165	15.5%	8,888	17.0%	24.0%
70 to 74	11,357	24.5%	11,784	22.6%	3.8%
75 to 79	10,225	22.1%	9,029	17.3%	-11.7%
80 to 84	6,599	14.2%	7,442	14.3%	12.8%
85 and over	5,907	12.7%	8,129	15.6%	37.6%
<b>Total</b>	<b>46,344</b>	<b>100.0%</b>	<b>52,218</b>	<b>100.0%</b>	<b>12.7%</b>



<b>Table A.5</b>					
<b>Population by Race and Ethnicity</b>					
Entitlement Cities					
2000 & 2010 Census Data					
Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
<b>Daly City</b>					
White	26,836	25.9%	23,842	23.6%	-11.2%
Black	4,720	4.6%	3,600	3.6%	-23.7%
American Indian	456	0.4%	404	0.4%	-11.4%
Asian	52,522	50.7%	56,267	55.6%	7.1%
Native Hawaiian/Pacific Islander	940	0.9%	805	0.8%	-14.4%
Other	11,735	11.3%	11,236	11.1%	-4.3%
Two or More Races	6,412	6.2%	4,969	4.9%	-22.5%
<b>Total</b>	<b>103,621</b>	<b>100.0%</b>	<b>101,123</b>	<b>100.0%</b>	<b>-2.4%</b>
Hispanic (Ethnicity)	23,072	22.3%	23,929	23.7%	3.7%
<b>Redwood City</b>					
White	52,008	69.0%	46,255	60.2%	-11.1%
Black	1,916	2.5%	1,881	2.4%	-1.8%
American Indian	384	0.5%	511	0.7%	33.1%
Asian	6,715	8.9%	8,216	10.7%	22.4%
Native Hawaiian/Pacific Islander	663	0.9%	795	1.0%	19.9%
Other	10,535	14.0%	14,967	19.5%	42.1%
Two or More Races	3,181	4.2%	4,190	5.5%	31.7%
<b>Total</b>	<b>75,402</b>	<b>100.0%</b>	<b>76,815</b>	<b>100.0%</b>	<b>1.9%</b>
Hispanic (Ethnicity)	23,557	31.2%	29,810	38.8%	26.5%
<b>South San Francisco</b>					
White	26,671	44.0%	23,760	37.3%	-10.9%
Black	1,707	2.8%	1,625	2.6%	-4.8%
American Indian	362	0.6%	395	0.6%	9.1%
Asian	17,510	28.9%	23,293	36.6%	33.0%
Native Hawaiian/Pacific Islander	944	1.6%	1,111	1.7%	17.7%
Other	9,091	15.0%	9,598	15.1%	5.6%
Two or More Races	4,267	7.0%	3,850	6.1%	-9.8%
<b>Total</b>	<b>60,552</b>	<b>100.0%</b>	<b>63,632</b>	<b>100.0%</b>	<b>5.1%</b>
Hispanic (Ethnicity)	19,282	31.8%	21,645	34.0%	12.3%
<b>City of San Mateo</b>					
White	61,251	66.2%	56,214	57.8%	-8.2%
Black	2,397	2.6%	2,296	2.4%	-4.2%
American Indian	447	0.5%	505	0.5%	13.0%
Asian	13,961	15.1%	18,384	18.9%	31.7%
Native Hawaiian/Pacific Islander	1,517	1.6%	1,998	2.1%	31.7%
Other	8,260	8.9%	12,264	12.6%	48.5%
Two or More Races	4,649	5.0%	5,546	5.7%	19.3%
<b>Total</b>	<b>92,482</b>	<b>100.0%</b>	<b>97,207</b>	<b>100.0%</b>	<b>5.1%</b>
Hispanic (Ethnicity)	18,973	20.5%	25,815	26.6%	36.1%

<b>Table A.6</b>					
<b>Population by Race and Ethnicity</b>					
Special Focus Areas					
2000 & 2010 Census Data					
Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
<b>East Palo Alto</b>					
White	7,962	27.0%	8,104	28.8%	1.8%
Black	6,796	23.0%	4,704	16.7%	-30.8%
American Indian	246	0.8%	120	0.4%	-51.2%
Asian	657	2.2%	1,057	3.8%	60.9%
Native Hawaiian/Pacific Islander	2,252	7.6%	2,118	7.5%	-6.0%
Other	10,248	34.7%	10,694	38.0%	4.4%
Two or More Races	1,345	4.6%	1,358	4.8%	1.0%
<b>Total</b>	<b>29,506</b>	<b>100.0%</b>	<b>28,155</b>	<b>100.0%</b>	<b>-4.6%</b>
Hispanic (Ethnicity)	17,346	58.8%	18,147	64.5%	4.6%
<b>North Fair Oaks</b>					
White	7,813	50.6%	7,060	48.1%	-9.6%
Black	296	1.9%	235	1.6%	-20.6%
American Indian	130	0.8%	143	1.0%	10.0%
Asian	468	3.0%	548	3.7%	17.1%
Native Hawaiian/Pacific Islander	203	1.3%	219	1.5%	7.9%
Other	5,858	37.9%	5,728	39.0%	-2.2%
Two or More Races	672	4.4%	754	5.1%	12.2%
<b>Total</b>	<b>15,440</b>	<b>100.0%</b>	<b>14,687</b>	<b>100.0%</b>	<b>-4.9%</b>
Hispanic (Ethnicity)	10,741	69.6%	10,731	73.1%	-0.1%
<b>Pescadero CDP</b>					
White	.	.	314	48.8%	.
Black	.	.	2	0.3%	.
American Indian	.	.	2	0.3%	.
Asian	.	.	5	0.8%	.
Native Hawaiian/Pacific Islander	.	.	1	0.2%	.
Other	.	.	294	45.7%	.
Two or More Races	.	.	25	3.9%	.
<b>Total</b>	.	.	<b>643</b>	<b>100.0%</b>	.
Hispanic (Ethnicity)	.	.	402	62.5%	.
<b>Remainder of County</b>					
White	253,917	67.7%	233,464	61.5%	-8.1%
Black	14,100	3.8%	11,034	2.9%	-21.7%
American Indian	1,491	0.4%	1,491	0.4%	0.0%
Asian	50,976	13.6%	71,958	19.0%	41.2%
Native Hawaiian/Pacific Islander	5,339	1.4%	5,608	1.5%	5.0%
Other	32,289	8.6%	36,464	9.6%	12.9%
Two or More Races	16,992	4.5%	19,655	5.2%	15.7%
<b>Total</b>	<b>375,104</b>	<b>100.0%</b>	<b>379,674</b>	<b>100.0%</b>	<b>1.2%</b>
Hispanic (Ethnicity)	69,824	18.6%	81,303	21.4%	16.4%

<b>Table A.7</b>						
<b>Disability by Age</b>						
San Mateo County						
2010 Three-Year ACS Data						
Age	Male		Female		Total	
	Disabled	% Disabled	Disabled	% Disabled	Disabled	% Disabled
<b>Daly City</b>						
Under 5	0	0.0%	34	1.5%	34	0.6%
5 to 17	307	4.7%	132	1.8%	439	3.1%
18 to 34	530	3.9%	117	1.0%	647	2.6%
35 to 64	1,705	8.1%	1,649	7.5%	3,354	7.8%
65 to 74	657	24.9%	815	20.5%	1,472	22.3%
75 and Over	1,443	57.1%	1,866	51.3%	3,309	53.7%
<b>Total</b>	<b>4,642</b>	<b>9.4%</b>	<b>4,613</b>	<b>9.1%</b>	<b>9,255</b>	<b>9.2%</b>
<b>Redwood City</b>						
Under 5	41	1.0%	0	0.0%	41	0.6%
5 to 17	363	6.2%	165	2.6%	528	4.3%
18 to 34	321	3.8%	99	1.2%	420	2.5%
35 to 64	727	4.8%	912	5.9%	1,639	5.3%
65 to 74	353	19.2%	629	25.9%	982	23.0%
75 and Over	393	33.4%	1,506	56.9%	1,899	49.7%
<b>Total</b>	<b>2,198</b>	<b>6.0%</b>	<b>3,311</b>	<b>8.6%</b>	<b>5,509</b>	<b>7.4%</b>
<b>South San Francisco</b>						
Under 5	0	0.0%	0	0.0%	0	0.0%
5 to 17	367	6.8%	53	1.0%	420	3.9%
18 to 34	159	2.1%	196	2.8%	355	2.4%
35 to 64	1,237	9.9%	826	6.3%	2,063	8.0%
65 to 74	535	24.0%	549	24.0%	1,084	24.0%
75 and Over	778	49.2%	1,079	50.0%	1,857	49.7%
<b>Total</b>	<b>3,076</b>	<b>9.9%</b>	<b>2,703</b>	<b>8.5%</b>	<b>5,779</b>	<b>9.2%</b>
<b>City of San Mateo</b>						
Under 5	0	0.0%	17	0.5%	17	0.3%
5 to 17	265	3.7%	131	2.1%	396	3.0%
18 to 34	277	2.4%	196	1.8%	473	2.1%
35 to 64	1,707	8.5%	850	4.3%	2,557	6.4%
65 to 74	460	17.3%	598	16.4%	1,058	16.8%
75 and Over	1,207	44.9%	2,530	55.1%	3,737	51.3%
<b>Total</b>	<b>3,916</b>	<b>8.3%</b>	<b>4,322</b>	<b>8.9%</b>	<b>8,238</b>	<b>8.6%</b>
<b>Remainder of County</b>						
Under 5	51	0.4%	76	0.6%	127	0.5%
5 to 17	1,132	3.5%	631	2.1%	1,763	2.9%
18 to 34	1,230	3.3%	1,213	3.3%	2,443	3.3%
35 to 64	5,227	6.5%	4,327	5.1%	9,554	5.8%
65 to 74	1,979	16.0%	2,117	15.0%	4,096	15.5%
75 and Over	3,302	34.9%	6,080	44.2%	9,382	40.4%
<b>Total</b>	<b>12,921</b>	<b>7.0%</b>	<b>14,444</b>	<b>7.6%</b>	<b>27,365</b>	<b>7.3%</b>

**Table A.8**  
**Employment Status by Disability Status and Type**  
 San Mateo County  
 2010 Three-Year ACS Data

<b>Disability Status</b>	<b>Daly City</b>	<b>Redwood City</b>	<b>South San Francisco</b>	<b>City of San Mateo</b>	<b>Remainder of County</b>	<b>San Mateo County</b>
Employed:	50,432	37,184	31,453	49,962	180,042	349,073
With a disability:	1,684	1,289	2,476	1,951	6,230	13,630
With a hearing difficulty	357	186	492	329	1,448	2,812
With a vision difficulty	168	136	262	176	770	1,512
With a cognitive difficulty	377	383	494	541	1,099	2,894
With an ambulatory difficulty	483	372	547	417	1,699	3,518
With a self-care difficulty	100	84	244	90	469	987
With an independent living difficulty	199	128	437	398	745	1,907
No disability	48,748	35,895	28,977	48,011	173,812	335,443
Unemployed:	5,480	3,220	2,482	3,506	13,762	28,450
With a hearing difficulty	667	148	0	248	1,206	2,269
With a disability:	51	18	0	0	132	201
With a vision difficulty	46	27	0	24	241	338
With a cognitive difficulty	161	45	0	100	355	661
With an ambulatory difficulty	179	40	0	83	293	595
With a self-care difficulty	73	18	0	0	51	142
With an independent living difficulty	157	0	0	41	134	332
No disability	4813	3072	2,482	3,258	12,556	26,181
Not in labor force:	14,583	8,529	9,418	11,273	51,835	95,638
With a disability:	4,058	2,012	2,876	3,435	11,568	23,949
With a hearing difficulty	314	121	125	347	742	1,649
With a vision difficulty	331	23	113	219	630	1,316
With a cognitive difficulty	1071	579	528	854	3,242	6,274
With an ambulatory difficulty	1170	441	924	897	2,962	6,394
With a self-care difficulty	276	238	542	444	1,209	2,709
With an independent living difficulty	896	610	644	674	2,783	5,607
No disability	10525	6517	6,542	7,838	40,267	71,689
<b>Total</b>	<b>70,495</b>	<b>48,933</b>	<b>43,353</b>	<b>64,741</b>	<b>245,639</b>	<b>473,161</b>

<b>Table A.9</b>				
<b>Households by Income</b>				
Entitlement Cities				
2000 Census & 2010 Five-Year ACS Data				
Income	2000 Census		2010 Five-Year ACS	
	Households	% of Total	Households	% of Total
<b>Daly City</b>				
Under 15,000	2,718	8.8%	1,737	5.7%
15,000–19,999	1,143	3.7%	812	2.6%
20,000–24,999	1,100	3.6%	1,072	3.5%
25,000–34,999	2,544	8.3%	2,126	6.9%
35,000–49,999	4,084	13.3%	3,693	12.0%
50,000–74,999	7,182	23.3%	5,910	19.3%
75,000–99,999	5,144	16.7%	4,829	15.7%
100,000 and Above	6,879	22.3%	10,516	34.3%
<b>Total</b>	<b>30,794</b>	<b>100.0%</b>	<b>30,695</b>	<b>100.0%</b>
<b>Redwood City</b>				
Under 15,000	2,131	7.6%	1,751	6.3%
15,000–19,999	954	3.4%	1,177	4.2%
20,000–24,999	935	3.3%	1,121	4.0%
25,000–34,999	2,479	8.8%	2,281	8.2%
35,000–49,999	3,925	13.9%	2,848	10.2%
50,000–74,999	5,307	18.9%	4,700	16.9%
75,000–99,999	4,007	14.2%	3,315	11.9%
100,000 and Above	8,415	29.9%	10,608	38.2%
<b>Total</b>	<b>28,153</b>	<b>100.0%</b>	<b>27,801</b>	<b>100.0%</b>
<b>South San Francisco</b>				
Under 15,000	1,514	7.7%	1,322	6.3%
15,000–19,999	755	3.8%	701	3.4%
20,000–24,999	799	4.0%	601	2.9%
25,000–34,999	1,784	9.0%	1,566	7.5%
35,000–49,999	2,861	14.5%	1,984	9.5%
50,000–74,999	4,491	22.7%	4,386	21.1%
75,000–99,999	3,345	16.9%	3,079	14.8%
100,000 and Above	4,200	21.3%	7,192	34.5%
<b>Total</b>	<b>19,749</b>	<b>100.0%</b>	<b>20,831</b>	<b>100.0%</b>
<b>City of San Mateo</b>				
Under 15,000	2,902	7.8%	2,173	5.8%
15,000–19,999	1,337	3.6%	1,353	3.6%
20,000–24,999	1,279	3.4%	906	2.4%
25,000–34,999	3,314	8.9%	2,273	6.0%
35,000–49,999	5,099	13.6%	3,705	9.8%
50,000–74,999	7,571	20.3%	6,253	16.6%
75,000–99,999	5,212	14.0%	5,124	13.6%
100,000 and Above	10,648	28.5%	15,918	42.2%
<b>Total</b>	<b>37,362</b>	<b>100.0%</b>	<b>37,705</b>	<b>100.0%</b>

<b>Table A.10</b>				
<b>Households by Income</b>				
Special Focus Areas				
2000 Census & 2010 Five-Year ACS Data				
Income	2000 Census		2010 Five-Year ACS	
	Households	% of Total	Households	% of Total
<b>East Palo Alto</b>				
Under 15,000	976	14.0%	913	12.3%
15,000–19,999	386	5.6%	409	5.5%
20,000–24,999	435	6.3%	211	2.8%
25,000–34,999	921	13.2%	1,120	15.1%
35,000–49,999	1,105	15.9%	1,130	15.3%
50,000–74,999	1,406	20.2%	1,464	19.8%
75,000–99,999	824	11.9%	772	10.4%
100,000 and Above	900	12.9%	1,389	18.8%
<b>Total</b>	<b>6,953</b>	<b>100.0%</b>	<b>7,408</b>	<b>100.0%</b>
<b>North Fair Oaks</b>				
Under 15,000	365	9.0%	272	6.7%
15,000–19,999	156	3.9%	117	2.9%
20,000–24,999	256	6.3%	346	8.5%
25,000–34,999	432	10.7%	658	16.2%
35,000–49,999	640	15.9%	553	13.6%
50,000–74,999	861	21.3%	640	15.8%
75,000–99,999	494	12.2%	454	11.2%
100,000 and Above	832	20.6%	1,016	25.0%
<b>Total</b>	<b>4,036</b>	<b>100.0%</b>	<b>4,056</b>	<b>100.0%</b>
<b>Pescadero CDP</b>				
Under 15,000	.	.	0	0.0%
15,000–19,999	.	.	9	4.2%
20,000–24,999	.	.	26	12.3%
25,000–34,999	.	.	37	17.5%
35,000–49,999	.	.	11	5.2%
50,000–74,999	.	.	58	27.4%
75,000–99,999	.	.	9	4.2%
100,000 and Above	.	.	62	29.2%
<b>Total</b>	.	.	<b>212</b>	<b>100.0%</b>
<b>Remainder of County</b>				
Under 15,000	8,702	6.3%	7,904	5.7%
15,000–19,999	3,944	2.9%	3,428	2.5%
20,000–24,999	4,192	3.0%	3,592	2.6%
25,000–34,999	9,133	6.6%	8,360	6.0%
35,000–49,999	15,619	11.3%	12,213	8.8%
50,000–74,999	24,715	17.9%	19,697	14.2%
75,000–99,999	19,957	14.4%	17,980	13.0%
100,000 and Above	51,899	37.6%	65,552	47.3%
<b>Total</b>	<b>138,161</b>	<b>100.0%</b>	<b>138,726</b>	<b>100.0%</b>

<b>Table A.11</b>				
<b>Poverty by Age</b>				
Entitlement Cities				
2000 Census & 2010 Five-Year ACS Data				
Age	2000 Census		2010 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>Daly City</b>				
5 and Below	500	6.9%	673	9.6%
6 to 17	1,313	18.1%	844	12.1%
18 to 64	4,817	66.3%	4,700	67.2%
65 and Above	635	8.7%	778	11.1%
<b>Total</b>	<b>7,265</b>	<b>100.0%</b>	<b>6,995</b>	<b>100.0%</b>
Poverty Rate	7.1%	.	7.0%	.
<b>Redwood City</b>				
5 and Below	412	9.3%	1,078	15.2%
6 to 17	731	16.5%	1,596	22.5%
18 to 64	2,825	63.9%	3,763	53.0%
65 and Above	450	10.2%	661	9.3%
<b>Total</b>	<b>4,418</b>	<b>100.0%</b>	<b>7,098</b>	<b>100.0%</b>
Poverty Rate	6.0%	.	9.6%	.
<b>South San Francisco</b>				
5 and Below	262	8.3%	307	7.9%
6 to 17	515	16.3%	859	22.2%
18 to 64	2,086	66.2%	2,213	57.2%
65 and Above	288	9.1%	488	12.6%
<b>Total</b>	<b>3,151</b>	<b>100.0%</b>	<b>3,867</b>	<b>100.0%</b>
Poverty Rate	5.2%	.	6.3%	.
<b>City of San Mateo</b>				
5 and Below	466	8.3%	490	8.9%
6 to 17	899	16.0%	827	14.9%
18 to 64	3,455	61.6%	3,137	56.7%
65 and Above	788	14.1%	1,082	19.5%
<b>Total</b>	<b>5,608</b>	<b>100.0%</b>	<b>5,536</b>	<b>100.0%</b>
Poverty Rate	6.1%	.	5.9%	.

<b>Table A.12</b>				
<b>Poverty by Age</b>				
Special Focus Areas				
2000 Census & 2010 Five-Year ACS Data				
Age	2000 Census		2010 Five-Year ACS	
	Population	% of Total	Population	% of Total
<b>East Palo Alto</b>				
5 and Below	620	13.3%	557	12.2%
6 to 17	1,044	22.4%	1,254	27.5%
18 to 64	2,844	61.1%	2,425	53.2%
65 and Above	150	3.2%	326	7.1%
<b>Total</b>	<b>4,658</b>	<b>100.0%</b>	<b>4,562</b>	<b>100.0%</b>
Poverty Rate	16.2%	.	16.6%	.
<b>North Fair Oaks</b>				
5 and Below	355	15.2%	565	17.8%
6 to 17	426	18.3%	663	20.8%
18 to 64	1,493	64.0%	1,854	58.3%
65 and Above	57	2.4%	100	3.1%
<b>Total</b>	<b>2,331</b>	<b>100.0%</b>	<b>3,182</b>	<b>100.0%</b>
Poverty Rate	15.4%	.	22.4%	.
<b>Pescadero CDP</b>				
5 and Below	.	.	24	23.3%
6 to 17	.	.	29	28.2%
18 to 64	.	.	50	48.5%
65 and Above	.	.	0	0.0%
<b>Total</b>	<b>.</b>	<b>.</b>	<b>103</b>	<b>100.0%</b>
Poverty Rate	.	.	13.4%	.
<b>Remainder of County</b>				
5 and Below	1,742	8.6%	2,629	10.4%
6 to 17	3,445	17.0%	4,845	19.2%
18 to 64	12,876	63.6%	14,597	57.8%
65 and Above	2,187	10.8%	3,177	12.6%
<b>Total</b>	<b>20,250</b>	<b>100.0%</b>	<b>25,248</b>	<b>100.0%</b>
Poverty Rate	5.5%	.	6.9%	.



<b>Table A.13</b>				
<b>Housing Units by Year Built</b>				
Entitlement Cities				
2000 Census & 2010 Five-Year ACS Data				
Era	2000 Census		2010 Five-Year ACS	
	Units	% of Total	Units	% of Total
<b>Daly City</b>				
1939 or Earlier	2,457	7.9%	2,223	6.8%
1940 to 1949	2,558	8.2%	2,993	9.2%
1950 to 1959	8,988	28.8%	8,211	25.2%
1960 to 1969	6,601	21.1%	5,295	16.3%
1970 to 1979	5,947	19.0%	6,780	20.8%
1980 to 1989	2,881	9.2%	3,799	11.7%
1990 to 1999	1,821	5.8%	2,199	6.8%
2000 to 2004	.	.	771	2.4%
2005 or Later	.	.	298	0.9%
<b>Total</b>	<b>31,253</b>	<b>100.0%</b>	<b>32,569</b>	<b>100.0%</b>
<b>Redwood City</b>				
1939 or Earlier	2,860	9.9%	2,680	9.2%
1940 to 1949	3,449	11.9%	3,897	13.3%
1950 to 1959	6,281	21.7%	7,079	24.2%
1960 to 1969	5,149	17.8%	3,947	13.5%
1970 to 1979	4,103	14.2%	4,056	13.9%
1980 to 1989	3,560	12.3%	3,800	13.0%
1990 to 1999	3,526	12.2%	2,677	9.2%
2000 to 2004	.	.	954	3.3%
2005 or Later	.	.	157	0.5%
<b>Total</b>	<b>28,928</b>	<b>100.0%</b>	<b>29,247</b>	<b>100.0%</b>
<b>South San Francisco</b>				
1939 or Earlier	1,275	6.3%	1,684	7.8%
1940 to 1949	2,815	14.0%	2,283	10.6%
1950 to 1959	6,008	29.8%	6,106	28.3%
1960 to 1969	3,467	17.2%	3,334	15.5%
1970 to 1979	3,496	17.3%	3,679	17.1%
1980 to 1989	1,734	8.6%	1,951	9.0%
1990 to 1999	1,366	6.8%	1,404	6.5%
2000 to 2004	.	.	721	3.3%
2005 or Later	.	.	414	1.9%
<b>Total</b>	<b>20,161</b>	<b>100.0%</b>	<b>21,576</b>	<b>100.0%</b>
<b>City of San Mateo</b>				
1939 or Earlier	4,311	11.3%	4,621	21.4%
1940 to 1949	6,216	16.3%	5,660	26.2%
1950 to 1959	9,533	24.9%	10,292	47.7%
1960 to 1969	6,565	17.2%	6,442	29.9%
1970 to 1979	5,660	14.8%	5,445	25.2%
1980 to 1989	3,942	10.3%	3,692	17.1%
1990 to 1999	2,009	5.3%	1,875	8.7%
2000 to 2004	.	.	1,701	7.9%
2005 or Later	.	.	247	1.1%
<b>Total</b>	<b>38,236</b>	<b>100.0%</b>	<b>39,975</b>	<b>185.3%</b>

<b>Table A.14</b>				
<b>Housing Units by Year Built</b>				
Special Focus Areas				
2000 Census & 2010 Five-Year ACS Data				
Era	2000 Census		2010 Five-Year ACS	
	Units	% of Total	Units	% of Total
<b>East Palo Alto</b>				
1939 or Earlier	440	6.2%	754	9.0%
1940 to 1949	834	11.8%	1,040	12.4%
1950 to 1959	2,258	32.0%	2,613	31.1%
1960 to 1969	1,817	25.7%	1,231	14.6%
1970 to 1979	1,073	15.2%	795	9.4%
1980 to 1989	305	4.3%	484	5.8%
1990 to 1999	332	4.7%	537	6.4%
2000 to 2004	.	.	817	9.7%
2005 or Later	.	.	142	1.7%
<b>Total</b>	<b>7,059</b>	<b>100.0%</b>	<b>8,413</b>	<b>100.0%</b>
<b>North Fair Oaks</b>				
1939 or Earlier	422	10.4%	531	12.6%
1940 to 1949	803	19.8%	758	17.9%
1950 to 1959	948	23.3%	1,176	27.8%
1960 to 1969	828	20.4%	606	14.3%
1970 to 1979	402	9.9%	292	6.9%
1980 to 1989	432	10.6%	545	12.9%
1990 to 1999	227	5.6%	219	5.2%
2000 to 2004	.	.	89	2.1%
2005 or Later	.	.	9	0.2%
<b>Total</b>	<b>4,062</b>	<b>100.0%</b>	<b>4,225</b>	<b>100.0%</b>
<b>Pescadero CDP</b>				
1939 or Earlier	.	.	126	49.2%
1940 to 1949	.	.	13	5.1%
1950 to 1959	.	.	33	12.9%
1960 to 1969	.	.	0	0.0%
1970 to 1979	.	.	19	7.4%
1980 to 1989	.	.	26	10.2%
1990 to 1999	.	.	39	15.2%
2000 to 2004	.	.	0	0.0%
2005 or Later	.	.	0	0.0%
<b>Total</b>	<b>.</b>	<b>.</b>	<b>256</b>	<b>100.0%</b>
<b>Remainder of County</b>				
1939 or earlier	13,569	9.6%	14,104	9.6%
1940 to 1949	17,670	12.4%	16,411	11.2%
1950 to 1959	33,395	23.5%	35,030	23.9%
1960 to 1969	29,894	21.1%	27,702	18.9%
1970 to 1979	26,762	18.8%	26,371	18.0%
1980 to 1989	12,305	8.7%	12,318	8.4%
1990 to 1999	8,403	5.9%	8,041	5.5%
2000 to 2004	.	.	4,650	3.2%
2005 or Later	.	.	2,045	1.4%
<b>Total</b>	<b>141,998</b>	<b>100.0%</b>	<b>146,672</b>	<b>100.0%</b>

<b>Table A.15</b>				
<b>Housing Units by Unit Type</b>				
Entitlement Cities				
2000 Census & 2010 Five-Year ACS Data				
<b>Unit Type</b>	<b>2000 Census</b>		<b>2010 Five-Year ACS</b>	
	<b>Units</b>	<b>% of Total</b>	<b>Units</b>	<b>% of Total</b>
<b>Daly City</b>				
Single-Family Unit	20,316	65.0%	20,532	63.0%
Duplex	934	3.0%	1,464	4.5%
Tri- or Four-Plex	1,867	6.0%	2,284	7.0%
Apartment	7,581	24.3%	7,742	23.8%
Mobile Home	544	1.7%	482	1.5%
Boat, RV, Van, Etc.	11	0.0%	65	0.2%
<b>Total</b>	<b>31,253</b>	<b>100.0%</b>	<b>32,569</b>	<b>100.0%</b>
<b>Redwood City</b>				
Single-Family Unit	17,150	59.3%	18,068	61.8%
Duplex	1,154	4.0%	633	2.2%
Tri- or Four-Plex	1,443	5.0%	1,235	4.2%
Apartment	8,348	28.9%	8,677	29.7%
Mobile Home	570	2.0%	510	1.7%
Boat, RV, Van, Etc.	263	0.9%	124	0.4%
<b>Total</b>	<b>28,928</b>	<b>100.0%</b>	<b>29,247</b>	<b>100.0%</b>
<b>South San Francisco</b>				
Single-Family Unit	14,317	71.0%	15,670	72.6%
Duplex	529	2.6%	600	2.8%
Tri- or Four-Plex	1,141	5.7%	719	3.3%
Apartment	3,765	18.7%	4,248	19.7%
Mobile Home	354	1.8%	238	1.1%
Boat, RV, Van, Etc.	55	0.3%	101	0.5%
<b>Total</b>	<b>20,161</b>	<b>100.0%</b>	<b>21,576</b>	<b>100.0%</b>
<b>City of San Mateo</b>				
Single-Family Unit	21,159	55.3%	22,223	55.6%
Duplex	1,123	2.9%	715	1.8%
Tri- or Four-Plex	1,879	4.9%	1,759	4.4%
Apartment	14,030	36.7%	15,222	38.1%
Mobile Home	41	0.1%	50	0.1%
Boat, RV, Van, Etc.	4	0.0%	6	0.0%
<b>Total</b>	<b>38,236</b>	<b>100.0%</b>	<b>39,975</b>	<b>100.0%</b>

<b>Table A.16</b>				
<b>Housing Units by Unit Type</b>				
Special Focus Areas				
2000 Census & 2010 Five-Year ACS Data				
<b>Unit Type</b>	<b>2000 Census</b>		<b>2010 Five-Year ACS</b>	
	<b>Units</b>	<b>% of Total</b>	<b>Units</b>	<b>% of Total</b>
<b>East Palo Alto</b>				
Single-Family Unit	3,975	56.3%	4,884	58.1%
Duplex	145	2.1%	142	1.7%
Tri- or Four-Plex	213	3.0%	145	1.7%
Apartment	2,568	36.4%	3,083	36.6%
Mobile Home	140	2.0%	140	1.7%
Boat, RV, Van, Etc.	18	0.3%	19	0.2%
<b>Total</b>	<b>7,059</b>	<b>100.0%</b>	<b>8,413</b>	<b>100.0%</b>
<b>North Fair Oaks</b>				
Single-Family Unit	2,578	63.5%	2,923	69.2%
Duplex	176	4.3%	168	4.0%
Tri- or Four-Plex	410	10.1%	233	5.5%
Apartment	699	17.2%	751	17.8%
Mobile Home	144	3.5%	92	2.2%
Boat, RV, Van, Etc.	55	1.4%	58	1.4%
<b>Total</b>	<b>4,062</b>	<b>100.0%</b>	<b>4,225</b>	<b>100.0%</b>
<b>Pescadero CDP</b>				
Single-Family Unit	.	.	113	44.1%
Duplex	.	.	24	9.4%
Tri- or Four-Plex	.	.	39	15.2%
Apartment	.	.	69	27.0%
Mobile Home	.	.	11	4.3%
Boat, RV, Van, Etc.	.	.	0	0.0%
<b>Total</b>	<b>.</b>	<b>.</b>	<b>256</b>	<b>100.0%</b>
<b>Remainder of County</b>				
Single-Family Unit	100,060	70.5%	102,957	70.2%
Duplex	2,382	1.7%	2,133	1.5%
Tri- or Four-Plex	5,798	4.1%	5,862	4.0%
Apartment	32,110	22.6%	34,133	23.3%
Mobile Home	1,460	1.0%	1,362	0.9%
Boat, RV, Van, Etc.	188	0.1%	225	0.2%
<b>Total</b>	<b>141,998</b>	<b>100.0%</b>	<b>146,672</b>	<b>100.0%</b>

<b>Table A.17</b>					
<b>Housing Units by Tenure</b>					
Entitlement Cities					
2000 & 2010 Census Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
<b>Daly City</b>					
Occupied Housing Units	30,727	98.3%	31,090	95.4%	1.2%
Owner-Occupied	18,485	60.2%	17,565	56.5%	-5.0%
Renter-Occupied	12,242	39.8%	13,525	43.5%	10.5%
Vacant Housing Units	526	1.7%	1,498	4.6%	184.8%
<b>Total Housing Units</b>	<b>31,253</b>	<b>100.0%</b>	<b>32,588</b>	<b>100.0%</b>	<b>4.3%</b>
<b>Redwood City</b>					
Occupied Housing Units	28,095	97.1%	27,957	95.9%	-0.5%
Owner-Occupied	14,878	53.0%	14,160	50.6%	-4.8%
Renter-Occupied	13,217	47.0%	13,797	49.4%	4.4%
Vacant Housing Units	833	2.9%	1,210	4.1%	45.3%
<b>Total Housing Units</b>	<b>28,928</b>	<b>100.0%</b>	<b>29,167</b>	<b>100.0%</b>	<b>0.8%</b>
<b>South San Francisco</b>					
Occupied Housing Units	19,691	97.7%	20,938	96.0%	6.3%
Owner-Occupied	12,322	62.6%	12,614	60.2%	2.4%
Renter-Occupied	7,369	37.4%	8,324	39.8%	13.0%
Vacant Housing Units	470	2.3%	876	4.0%	86.4%
<b>Total Housing Units</b>	<b>20,161</b>	<b>100.0%</b>	<b>21,814</b>	<b>100.0%</b>	<b>8.2%</b>
<b>City of San Mateo</b>					
Occupied Housing Units	37,318	97.6%	38,233	95.5%	2.5%
Owner-Occupied	20,133	53.9%	19,969	52.2%	-0.8%
Renter-Occupied	17,185	46.1%	18,264	47.8%	6.3%
Vacant Housing Units	918	2.4%	1,781	4.5%	94.0%
<b>Total Housing Units</b>	<b>38,236</b>	<b>100.0%</b>	<b>40,014</b>	<b>100.0%</b>	<b>4.7%</b>

<b>Table A.18</b>					
<b>Housing Units by Tenure</b>					
Special Focus Areas					
2000 & 2010 Census Data					
Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
<b>East Palo Alto</b>					
Occupied Housing Units	6,938	98.3%	6,940	47.0%	0.0%
Owner-Occupied	3,002	43.3%	2,971	42.8%	-1.0%
Renter-Occupied	3,936	56.7%	3,969	57.2%	0.8%
Vacant Housing Units	121	1.7%	879	6.0%	626.4%
<b>Total Housing Units</b>	<b>7,059</b>	<b>100.0%</b>	<b>14,759</b>	<b>100.0%</b>	<b>-100.0%</b>
<b>North Fair Oaks</b>					
Occupied Housing Units	4,003	98.5%	3,919	48.8%	-2.1%
Owner-Occupied	2,052	51.3%	1,838	46.9%	-10.4%
Renter-Occupied	1,951	48.7%	2,081	53.1%	6.7%
Vacant Housing Units	59	1.5%	188	2.3%	218.6%
<b>Total Housing Units</b>	<b>4,062</b>	<b>100.0%</b>	<b>8,026</b>	<b>100.0%</b>	<b>-100.0%</b>
<b>Pescadero CDP</b>					
Occupied Housing Units	.	.	195	90.3%	.
Owner-Occupied	.	.	86	44.1%	.
Renter-Occupied	.	.	109	55.9%	.
Vacant Housing Units	.	.	21	9.7%	.
<b>Total Housing Units</b>	<b>.</b>	<b>.</b>	<b>216</b>	<b>100.0%</b>	<b>.</b>
<b>Remainder of County</b>					
Occupied Housing Units	138,272	97.4%	139,619	94.7%	1.0%
Owner-Occupied	90,446	65.4%	88,802	63.6%	-1.8%
Renter-Occupied	47,826	34.6%	50,817	36.4%	6.3%
Vacant Housing Units	3,726	2.6%	7,829	5.3%	110.1%
<b>Total Housing Units</b>	<b>141,998</b>	<b>100.0%</b>	<b>147,448</b>	<b>100.0%</b>	<b>3.8%</b>

<b>Table A.19</b>					
<b>Disposition of Vacant Housing Units</b>					
Entitlement Cities 2000 & 2010 Census Data					
Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
<b>Daly City</b>					
For Rent	210	39.2%	598	39.9%	184.8%
For Sale	61	11.4%	333	22.2%	445.9%
Rented or Sold, Not Occupied	45	8.4%	86	5.7%	91.1%
For Seasonal, Recreational, or Occasional Use	90	16.8%	102	6.8%	13.3%
For Migrant Workers	2	0.4%	0	0.0%	-100.0%
Other Vacant	128	23.9%	379	25.3%	196.1%
<b>Total</b>	<b>536</b>	<b>100.0%</b>	<b>1,498</b>	<b>100.0%</b>	<b>179.5%</b>
<b>Redwood City</b>					
For Rent	304	35.3%	559	46.2%	83.9%
For Sale	66	7.7%	193	16.0%	192.4%
Rented or Sold, Not Occupied	95	11.0%	113	9.3%	18.9%
For Seasonal, Recreational, or Occasional Use	227	26.4%	118	9.8%	-48.0%
For Migrant Workers	3	0.3%	1	0.1%	-66.7%
Other Vacant	166	19.3%	226	18.7%	36.1%
<b>Total</b>	<b>861</b>	<b>100.0%</b>	<b>1,210</b>	<b>100.0%</b>	<b>40.5%</b>
<b>South San Francisco</b>					
For Rent	94	20.4%	345	39.4%	267.0%
For Sale	81	17.6%	164	18.7%	102.5%
Rented or Sold, Not Occupied	84	18.2%	47	5.4%	-44.0%
For Seasonal, Recreational, or Occasional Use	53	11.5%	95	10.8%	79.2%
For Migrant Workers	0	0.0%	0	0.0%	0.0%
Other Vacant	149	32.3%	225	25.7%	51.0%
<b>Total</b>	<b>461</b>	<b>100.0%</b>	<b>876</b>	<b>100.0%</b>	<b>90.0%</b>
<b>City of San Mateo</b>					
For Rent	287	31.5%	694	39.0%	141.8%
For Sale	108	11.9%	295	16.6%	173.1%
Rented or Sold, Not Occupied	84	9.2%	122	6.9%	45.2%
For Seasonal, Recreational, or Occasional Use	238	26.1%	231	13.0%	-2.9%
For Migrant Workers	3	0.3%	1	0.1%	-66.7%
Other Vacant	191	21.0%	438	24.6%	129.3%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>1,781</b>	<b>100.0%</b>	<b>95.5%</b>

<b>Table A.20</b>					
<b>Disposition of Vacant Housing Units</b>					
Special Focus Areas					
2000 & 2010 Census Data					
Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
<b>East Palo Alto</b>					
For Rent	38	33.0%	609	69.3%	1502.6%
For Sale	10	8.7%	65	7.4%	550.0%
Rented or Sold, Not Occupied	13	11.3%	33	3.8%	153.8%
For Seasonal, Recreational, or Occasional Use	12	10.4%	7	0.8%	-41.7%
For Migrant Workers	3	2.6%	0	0.0%	-100.0%
Other Vacant	39	33.9%	165	18.8%	323.1%
<b>Total</b>	<b>115</b>	<b>100.0%</b>	<b>879</b>	<b>100.0%</b>	<b>664.3%</b>
<b>North Fair Oaks</b>					
For Rent	21	33.9%	113	60.1%	438.1%
For Sale	8	12.9%	19	10.1%	137.5%
Rented or Sold, Not Occupied	9	14.5%	17	9.0%	.
For Seasonal, Recreational, or Occasional Use	7	11.3%	6	3.2%	-14.3%
For Migrant Workers	0	0.0%	0	0.0%	.
Other Vacant	17	27.4%	33	17.6%	94.1%
<b>Total</b>	<b>62</b>	<b>100.0%</b>	<b>188</b>	<b>100.0%</b>	<b>203.2%</b>
<b>Pescadero CDP</b>					
For Rent	.	.	5	23.8%	.
For Sale	.	.	2	9.5%	.
Rented or Sold, Not Occupied	.	.	0	0.0%	.
For Seasonal, Recreational, or Occasional Use	.	.	7	33.3%	.
For Migrant Workers	.	.	0	0.0%	.
Other Vacant	.	.	7	33.3%	.
<b>Total</b>	<b>.</b>	<b>.</b>	<b>21</b>	<b>100.0%</b>	<b>.</b>
<b>Remainder of County</b>					
For Rent	928	25.1%	2,917	37.3%	214.3%
For Sale	433	11.7%	961	12.3%	121.9%
Rented or Sold, Not Occupied	509	13.7%	592	7.6%	16.3%
For Seasonal, Recreational, or Occasional Use	1,018	27.5%	1,452	18.5%	42.6%
For Migrant Workers	10	0.3%	2	0.0%	-80.0%
Other Vacant	806	21.8%	1,905	24.3%	136.4%
<b>Total</b>	<b>3,704</b>	<b>100.0%</b>	<b>7,829</b>	<b>100.0%</b>	<b>111.4%</b>



<b>Table A.21</b>					
<b>Households by Household Size</b>					
Entitlement Cities					
2000 & 2010 Census Data					
Persons	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
<b>Daly City</b>					
One Person	5,595	18.2%	5,855	18.8%	4.6%
Two Persons	7,598	24.7%	7,946	25.6%	4.6%
Three Persons	5,287	17.2%	5,579	17.9%	5.5%
Four Persons	5,057	16.5%	5,089	16.4%	0.6%
Five Persons	3,042	9.9%	2,951	9.5%	-3.0%
Six Persons	1,900	6.2%	1,647	5.3%	-13.3%
Seven or More Persons	2,248	7.3%	2,023	6.5%	-10.0%
<b>Total</b>	<b>30,727</b>	<b>100.0%</b>	<b>31,090</b>	<b>100.0%</b>	<b>1.2%</b>
<b>Redwood City</b>					
One Person	7,642	27.2%	7,411	26.5%	-3.0%
Two Persons	9,039	32.2%	8,226	29.4%	-9.0%
Three Persons	4,445	15.8%	4,593	16.4%	3.3%
Four Persons	3,846	13.7%	4,276	15.3%	11.2%
Five Persons	1,578	5.6%	1,897	6.8%	20.2%
Six Persons	890	3.2%	772	2.8%	-13.3%
Seven or More Persons	655	2.3%	782	2.8%	19.4%
<b>Total</b>	<b>28,095</b>	<b>100.0%</b>	<b>27,957</b>	<b>100.0%</b>	<b>-0.5%</b>
<b>South San Francisco</b>					
One Person	3,908	19.8%	4,299	20.5%	10.0%
Two Persons	5,423	27.5%	5,810	27.7%	7.1%
Three Persons	3,560	18.1%	3,703	17.7%	4.0%
Four Persons	3,282	16.7%	3,511	16.8%	7.0%
Five Persons	1,767	9.0%	1,819	8.7%	2.9%
Six Persons	965	4.9%	857	4.1%	-11.2%
Seven or More Persons	786	4.0%	939	4.5%	19.5%
<b>Total</b>	<b>19,691</b>	<b>100.0%</b>	<b>20,938</b>	<b>100.0%</b>	<b>6.3%</b>
<b>City of San Mateo</b>					
One Person	11,810	31.6%	11,751	30.7%	-0.5%
Two Persons	12,305	33.0%	11,793	30.8%	-4.2%
Three Persons	5,456	14.6%	5,984	15.7%	9.7%
Four Persons	4,375	11.7%	4,900	12.8%	12.0%
Five Persons	1,847	4.9%	2,041	5.3%	10.5%
Six Persons	773	2.1%	840	2.2%	8.7%
Seven or More Persons	752	2.0%	924	2.4%	22.9%
<b>Total</b>	<b>37,318</b>	<b>100.0%</b>	<b>38,233</b>	<b>100.0%</b>	<b>2.5%</b>

<b>Table A.22</b>					
<b>Households by Household Size</b>					
Special Focus Areas					
2000 & 2010 Census Data					
Persons	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
<b>East Palo Alto</b>					
One Person	1,291	18.6%	1,196	17.2%	-7.4%
Two Persons	1,143	16.5%	1,230	17.7%	7.6%
Three Persons	941	13.6%	1,005	14.5%	6.8%
Four Persons	1,048	15.1%	1,037	14.9%	-1.0%
Five Persons	771	11.1%	849	12.2%	10.1%
Six Persons	615	8.9%	526	7.6%	-14.5%
Seven or More Persons	1,129	16.3%	1,097	15.8%	-2.8%
<b>Total</b>	<b>6,938</b>	<b>100.0%</b>	<b>6,940</b>	<b>100.0%</b>	<b>0.0%</b>
<b>North Fair Oaks</b>					
One Person	717	17.9%	629	16.1%	-12.3%
Two Persons	870	21.7%	858	21.9%	-1.4%
Three Persons	538	13.4%	606	15.5%	12.6%
Four Persons	592	14.8%	668	17.0%	12.8%
Five Persons	437	10.9%	477	12.2%	9.2%
Six Persons	332	8.3%	258	6.6%	-22.3%
Seven or More Persons	517	12.9%	423	10.8%	-18.2%
<b>Total</b>	<b>4,003</b>	<b>100.0%</b>	<b>3,919</b>	<b>100.0%</b>	<b>-2.1%</b>
<b>Pescadero CDP</b>					
One Person	.	.	41	21.0%	.
Two Persons	.	.	58	29.7%	.
Three Persons	.	.	27	13.8%	.
Four Persons	.	.	25	12.8%	.
Five Persons	.	.	17	8.7%	.
Six Persons	.	.	11	5.6%	.
Seven or More Persons	.	.	16	8.2%	.
<b>Total</b>	<b>.</b>	<b>.</b>	<b>195</b>	<b>100.0%</b>	<b>.</b>
<b>Remainder of County</b>					
One Person	33,692	24.4%	33,903	24.3%	0.6%
Two Person	46,644	33.7%	45,027	32.2%	-3.5%
Three Person	22,312	16.1%	23,233	16.6%	4.1%
Four Person	20,101	14.5%	21,651	15.5%	7.7%
Five Person	8,634	6.2%	8,906	6.4%	3.2%
Six Person	3,426	2.5%	3,397	2.4%	-0.8%
Seven or More Persons	3,463	2.5%	3,502	2.5%	1.1%
<b>Total</b>	<b>138,272</b>	<b>100.0%</b>	<b>139,619</b>	<b>100.0%</b>	<b>1.0%</b>

<b>Table A.23</b>							
<b>Overcrowding and Severe Overcrowding</b>							
Entitlement Cities							
2000 Census & 2010 Five-Year ACS Data							
Census	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	%	Households	%	Households	%	
<b>Daly City</b>							
<b>Owner</b>							
2000 Census	15,194	82.2%	1,628	8.8%	1,663	9.0%	18,485
2010 Five-Year ACS	16,399	91.3%	1,149	6.4%	416	2.3%	17,964
<b>Renter</b>							
2000 Census	8,040	65.7%	1,473	12.0%	2,729	22.3%	12,242
2010 Five-Year ACS	10,214	80.2%	1,594	12.5%	923	7.3%	12,731
<b>Total</b>							
2000 Census	23,234	75.6%	3,101	10.1%	4,392	14.3%	30,727
2010 Five-Year ACS	26,613	86.7%	2,743	8.9%	1,339	4.4%	30,695
<b>Redwood City</b>							
<b>Owner</b>							
2000 Census	14,106	94.8%	399	2.7%	373	2.5%	14,878
2010 Five-Year ACS	14,516	98.1%	244	1.6%	37	0.3%	14,797
<b>Renter</b>							
2000 Census	10,010	75.7%	990	7.5%	2,217	16.8%	13,217
2010 Five-Year ACS	10,770	82.8%	1,325	10.2%	909	7.0%	13,004
<b>Total</b>							
2000 Census	24,116	85.8%	1,389	4.9%	2,590	9.2%	28,095
2010 Five-Year ACS	25,286	91.0%	1,569	5.6%	946	3.4%	27,801
<b>South San Francisco</b>							
<b>Owner</b>							
2000 Census	10,971	89.0%	818	6.6%	533	4.3%	12,322
2010 Five-Year ACS	12,123	95.7%	493	3.9%	53	0.4%	12,669
<b>Renter</b>							
2000 Census	5,225	70.9%	898	12.2%	1,246	16.9%	7,369
2010 Five-Year ACS	7,332	89.8%	495	6.1%	335	4.1%	8,162
<b>Total</b>							
2000 Census	16,196	82.3%	1,716	8.7%	1,779	9.0%	19,691
2010 Five-Year ACS	19,455	93.4%	988	4.7%	388	1.9%	20,831
<b>City of San Mateo</b>							
<b>Owner</b>							
2000 Census	19,357	96.1%	379	1.9%	397	2.0%	20,133
2010 Five-Year ACS	20,142	97.1%	494	2.4%	99	0.5%	20,735
<b>Renter</b>							
2000 Census	14,205	82.7%	1,018	5.9%	1,962	11.4%	17,185
2010 Five-Year ACS	15,129	89.2%	1,283	7.6%	558	3.3%	16,970
<b>Total</b>							
2000 Census	33,562	89.9%	1,397	3.7%	2,359	6.3%	37,318
2010 Five-Year ACS	35,271	93.5%	1,777	4.7%	657	1.7%	37,705

<b>Table A.24</b> <b>Overcrowding and Severe Overcrowding</b> Special Focus Areas 2000 Census & 2010 Five-Year ACS Data							
Census	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	%	Households	%	Households	%	
<b>East Palo Alto</b>							
<b>Owner</b>							
2000 Census	1,937	64.5%	389	13.0%	676	22.5%	3,002
2010 Five-Year ACS	2,904	84.8%	485	14.2%	34	1.0%	3,423
<b>Renter</b>							
2000 Census	1,969	50.0%	371	9.4%	1,596	40.5%	3,936
2010 Five-Year ACS	2,388	59.9%	843	21.2%	754	18.9%	3,985
<b>Total</b>							
2000 Census	3,906	56.3%	760	11.0%	2,272	32.7%	6,938
2010 Five-Year ACS	5,292	71.4%	1,328	17.9%	788	10.6%	7,408
<b>North Fair Oaks</b>							
<b>Owner</b>							
2000 Census	1,608	78.4%	186	9.1%	258	12.6%	2,052
2010 Five-Year ACS	1,875	88.3%	181	8.5%	68	3.2%	2,124
<b>Renter</b>							
2000 Census	903	46.3%	252	12.9%	796	40.8%	1,951
2010 Five-Year ACS	1,088	56.3%	500	25.9%	344	17.8%	1,932
<b>Total</b>							
2000 Census	2,511	62.7%	438	10.9%	1,054	26.3%	4,003
2010 Five-Year ACS	2,963	73.1%	681	16.8%	412	10.2%	4,056
<b>Pescadero CDP</b>							
<b>Owner</b>							
2000 Census	.	.	.	.	.	.	.
2010 Five-Year ACS	61	100.0%	0	0.0%	0	0.0%	61
<b>Renter</b>							
2000 Census	.	.	.	.	.	.	.
2010 Five-Year ACS	69	45.7%	58	38.4%	24	15.9%	151
<b>Total</b>							
2000 Census	.	.	.	.	.	.	.
2010 Five-Year ACS	130	61.3%	58	27.4%	24	11.3%	212
<b>Remainder of County</b>							
<b>Owner</b>							
2000 Census	44,434	93.9%	1,596	3.4%	1,303	2.8%	47,333
2010 Five-Year ACS	46,781	97.1%	1,231	2.6%	189	0.4%	48,201
<b>Renter</b>							
2000 Census	29,440	77.9%	2,906	7.7%	5,425	14.4%	37,771
2010 Five-Year ACS	33,231	87.1%	3,103	8.1%	1,802	4.7%	38,136
<b>Total</b>							
2000 Census	73,874	86.8%	4,502	5.3%	6,728	7.9%	85,104
2010 Five-Year ACS	80,012	92.7%	4,334	5.0%	1,991	2.3%	86,337

<b>Table A.25</b> <b>Housing Units with Incomplete Plumbing Facilities</b> Entitlement Cities 2000 Census & 2010 Five-Year ACS Data		
<b>Facilities</b>	<b>2000 Census</b>	<b>2010 Five-Year ACS</b>
<b>Daly City</b>		
Complete Plumbing Facilities	31,134	32,488
Lacking Complete Plumbing Facilities	119	81
<b>Total Housing Units</b>	<b>31,253</b>	<b>32,569</b>
Percent Lacking	0.4%	0.2%
<b>Redwood City</b>		
Complete Plumbing Facilities	28,700	29,127
Lacking Complete Plumbing Facilities	228	120
<b>Total Housing Units</b>	<b>28,928</b>	<b>29,247</b>
Percent Lacking	0.8%	0.4%
<b>South San Francisco</b>		
Complete Plumbing Facilities	20,047	21,357
Lacking Complete Plumbing Facilities	114	219
<b>Total Housing Units</b>	<b>20,161</b>	<b>21,576</b>
Percent Lacking	0.6%	1.0%
<b>City of San Mateo</b>		
Complete Plumbing Facilities	38,014	39,916
Lacking Complete Plumbing Facilities	222	59
<b>Total Housing Units</b>	<b>38,236</b>	<b>39,975</b>
Percent Lacking	0.6%	0.1%

<b>Table A.26</b>		
<b>Housing Units with Incomplete Plumbing Facilities</b>		
Special Focus Areas		
2000 Census & 2010 Five-Year ACS Data		
<b>Facilities</b>	<b>2000 Census</b>	<b>2010 Five-Year ACS</b>
<b>East Palo Alto</b>		
Complete Plumbing Facilities	6,974	8,338
Lacking Complete Plumbing Facilities	85	75
<b>Total Housing Units</b>	<b>7,059</b>	<b>8,413</b>
Percent Lacking	1.2%	0.9%
<b>North Fair Oaks</b>		
Complete Plumbing Facilities	4,016	4,190
Lacking Complete Plumbing Facilities	46	35
<b>Total Housing Units</b>	<b>4,062</b>	<b>4,225</b>
Percent Lacking	1.1%	0.8%
<b>Pescadero CDP</b>		
Complete Plumbing Facilities		230
Lacking Complete Plumbing Facilities		26
<b>Total Housing Units</b>	.	<b>256</b>
Percent Lacking	.	10.2%
<b>Remainder of County</b>		
Complete Plumbing Facilities	141,319	145,968
Lacking Complete Plumbing Facilities	679	704
<b>Total Households</b>	<b>141,998</b>	<b>146,672</b>
Percent Lacking	0.5%	0.5%

<b>Table A.27</b>		
<b>Housing Units with Incomplete Kitchen Facilities</b>		
Entitlement Cities		
2000 Census & 2010 Five-Year ACS Data		
<b>Facilities</b>	<b>2000 Census</b>	<b>2010 Five-Year ACS</b>
<b>Daly City</b>		
Complete Kitchen Facilities	31,102	32,400
Lacking Complete Kitchen Facilities	151	169
<b>Total Households</b>	<b>31,253</b>	<b>32,569</b>
Percent Lacking	0.5%	0.5%
<b>Redwood City</b>		
Complete Kitchen Facilities	28,645	29,026
Lacking Complete Kitchen Facilities	283	221
<b>Total Households</b>	<b>28,928</b>	<b>29,247</b>
Percent Lacking	1.0%	0.8%
<b>South San Francisco</b>		
Complete Kitchen Facilities	20,020	21,340
Lacking Complete Kitchen Facilities	141	236
<b>Total Households</b>	<b>20,161</b>	<b>21,576</b>
Percent Lacking	0.7%	1.1%
<b>City of San Mateo</b>		
Complete Kitchen Facilities	37,693	39,676
Lacking Complete Kitchen Facilities	543	299
<b>Total Households</b>	<b>38,236</b>	<b>39,975</b>
Percent Lacking	1.4%	0.7%

<b>Table A.28</b>		
<b>Housing Units with Incomplete Kitchen Facilities</b>		
Special Focus Areas		
2000 Census & 2010 Five-Year ACS Data		
<b>Facilities</b>	<b>2000 Census</b>	<b>2010 Five-Year ACS</b>
<b>East Palo Alto</b>		
Complete Kitchen Facilities	7,010	8,206
Lacking Complete Kitchen Facilities	49	207
<b>Total Households</b>	<b>7,059</b>	<b>8,413</b>
Percent Lacking	0.7%	2.5%
<b>North Fair Oaks</b>		
Complete Kitchen Facilities	4,015	4,190
Lacking Complete Kitchen Facilities	47	35
<b>Total Households</b>	<b>4,062</b>	<b>4,225</b>
Percent Lacking	1.2%	0.8%
<b>Pescadero CDP</b>		
Complete Kitchen Facilities	.	230
Lacking Complete Kitchen Facilities	.	26
<b>Total Households</b>	<b>.</b>	<b>256</b>
Percent Lacking	.	10.2%
<b>Remainder of County</b>		
Complete Kitchen Facilities	141,160	145,256
Lacking Complete Kitchen Facilities	838	1,416
<b>Total Households</b>	<b>141,998</b>	<b>146,672</b>
Percent Lacking	0.6%	1.0%



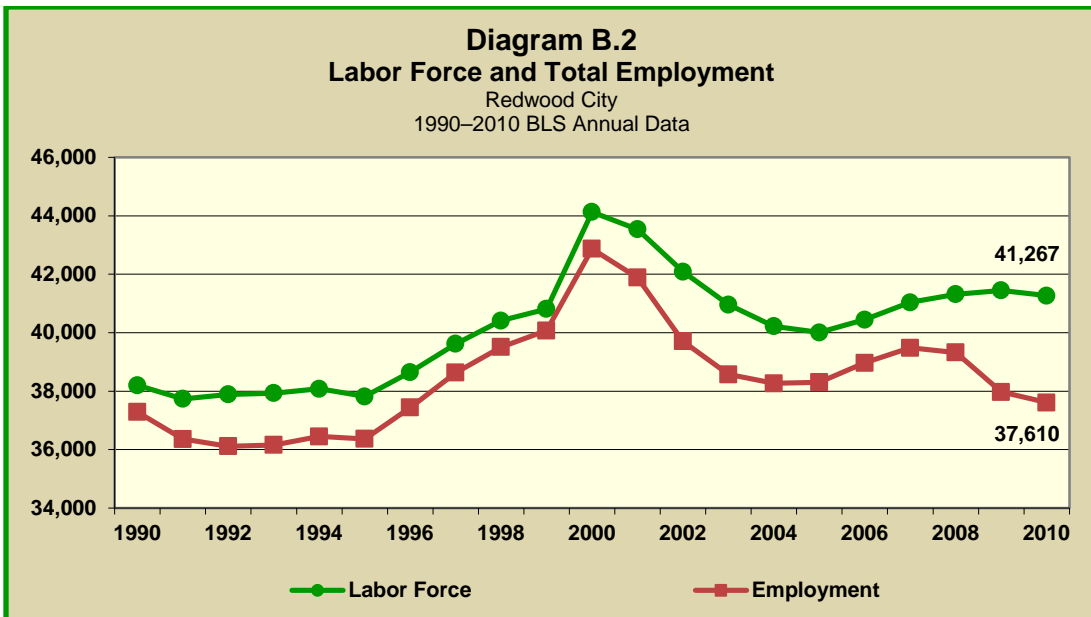
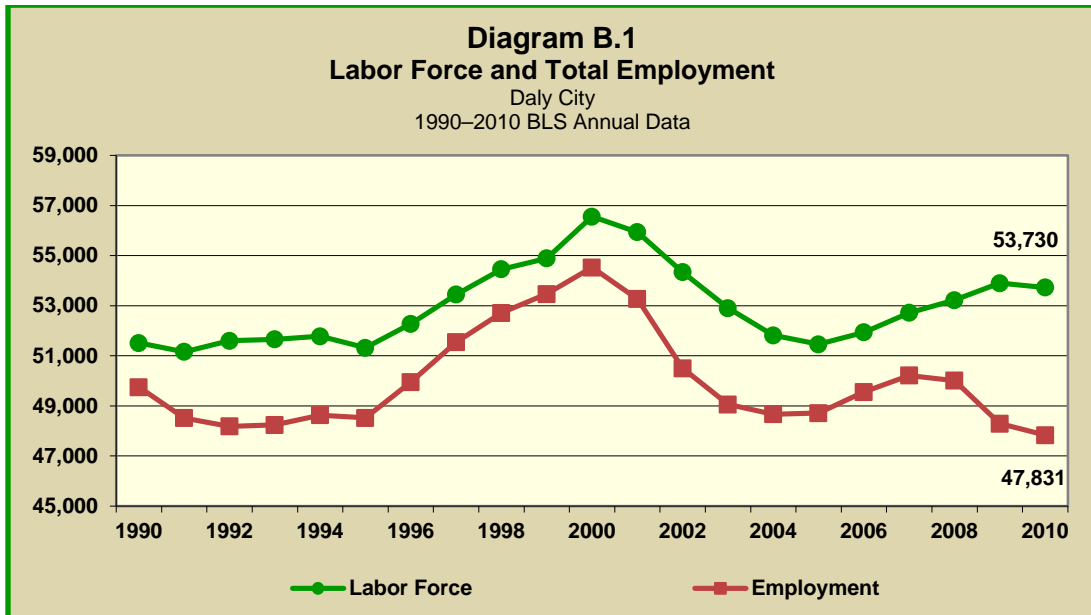
<b>Table A.29</b>									
<b>Cost Burden and Severe Cost Burden by Tenure</b>									
Entitlement Cities									
2000 Census & 2010 Five-Year ACS Data									
Census	Less Than 30%		31%–50%		Above 50%		Not Computed		Total
	Households	%	Households	%	Households	%	Households	%	
<b>Daly City</b>									
<b>Owner with a Mortgage</b>									
2000 Census	163	44.8%	132	36.3%	68	18.7%	1	0.2%	364
2010 Five-Year ACS	172	2.7%	269	4.2%	11	0.2%	6,026	93.0%	6,478
<b>Owner without a Mortgage</b>									
2000 Census	0	18.7%	0	13.5%	1	47.1%	0	20.7%	1
2010 Five-Year ACS	3,188	14.8%	3,407	15.9%	383	1.8%	14,516	67.5%	21,494
<b>Renter</b>									
2000 Census	2,522	39.5%	1,319	20.7%	38	0.6%	2,498	39.2%	6,377
2010 Five-Year ACS	244	2.0%	37	0.3%	10,770	87.0%	1,325	10.7%	12,376
<b>Total</b>									
2000 Census	2,685	39.8%	1,451	21.5%	107	1.6%	2,499	37.1%	6,742
2010 Five-Year ACS	3,604	8.9%	3,713	9.2%	11,164	27.7%	21,867	54.2%	40,348
<b>Redwood City</b>									
<b>Owner with a Mortgage</b>									
2000 Census	83	50.8%	44	26.9%	36	22.0%	1	0.3%	164
2010 Five-Year ACS	126	3.1%	110	2.7%	0	0.0%	3,872	94.3%	4,108
<b>Owner without a Mortgage</b>									
2000 Census	0	21.1%	0	11.8%	1	47.2%	0	19.9%	1
2010 Five-Year ACS	2,026	12.3%	1,942	11.8%	322	2.0%	12,123	73.9%	16,413
<b>Renter</b>									
2000 Census	2,102	36.0%	1,023	17.5%	53	0.9%	2,660	45.6%	5,838
2010 Five-Year ACS	493	5.9%	53	0.6%	7,332	87.6%	495	5.9%	8,373
<b>Total</b>									
2000 Census	2,185	36.4%	1,067	17.8%	90	1.5%	2,661	44.3%	6,003
2010 Five-Year ACS	2,645	9.2%	2,105	7.3%	7,654	26.5%	16,490	57.1%	28,894
<b>South San Francisco</b>									
<b>Owner with a Mortgage</b>									
2000 Census	241	50.6%	193	40.5%	42	8.8%	1	0.1%	477
2010 Five-Year ACS	499	5.0%	322	3.2%	77	0.8%	9,129	91.0%	10,027
<b>Owner without a Mortgage</b>									
2000 Census	0	18.2%	0	13.8%	1	47.8%	0	20.1%	1
2010 Five-Year ACS	3,965	14.2%	3,379	12.1%	497	1.8%	20,142	72.0%	27,983
<b>Renter</b>									
2000 Census	3,009	34.4%	1,785	20.4%	51	0.6%	3,912	44.7%	8,757
2010 Five-Year ACS	494	2.9%	99	0.6%	15,129	89.0%	1,283	7.5%	17,005
<b>Total</b>									
2000 Census	3,250	35.2%	1,978	21.4%	94	1.0%	3,913	42.4%	9,235
2010 Five-Year ACS	4,958	9.0%	3,800	6.9%	15,703	28.5%	30,554	55.5%	55,015
<b>City of San Mateo</b>									
<b>Owner with a Mortgage</b>									
2000 Census	7,150	59.6%	3,009	25.1%	1,785	14.9%	51	0.4%	11,995
2010 Five-Year ACS	7,583	48.9%	4,231	27.3%	3,670	23.6%	39	0.3%	15,523
<b>Owner without a Mortgage</b>									
2000 Census	3,912	89.2%	241	5.5%	193	4.4%	42	1.0%	4,388
2010 Five-Year ACS	4,314	82.8%	499	9.6%	322	6.2%	77	1.5%	5,212
<b>Renter</b>									
2000 Census	9,635	56.1%	3,894	22.7%	2,955	17.2%	683	4.0%	17,167
2010 Five-Year ACS	9,129	53.8%	3,965	23.4%	3,379	19.9%	497	2.9%	16,970
<b>Total</b>									
2000 Census	20,697	61.7%	7,144	21.3%	4,933	14.7%	776	2.3%	33,550
2010 Five-Year ACS	21,026	55.8%	8,695	23.1%	7,371	19.5%	613	1.6%	37,705

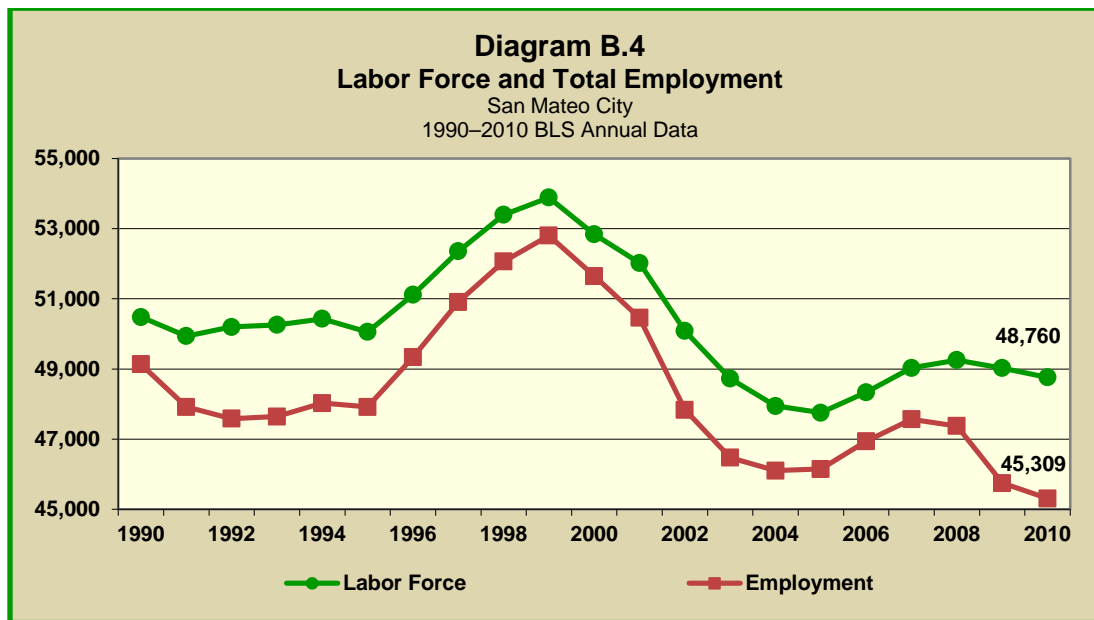
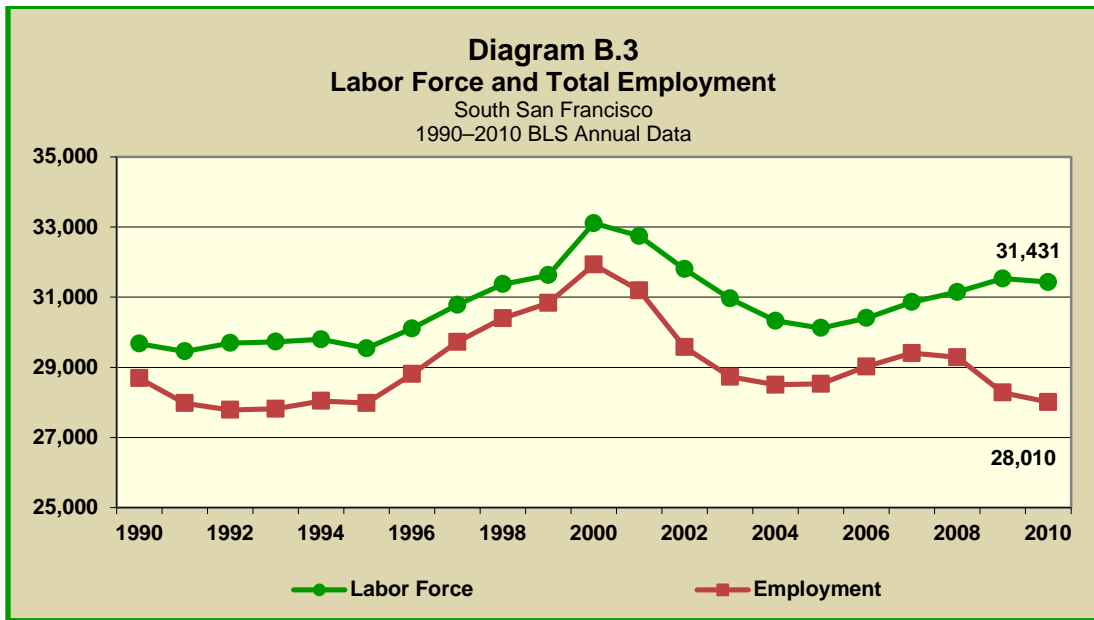
<b>Table A.30</b>									
<b>Cost Burden and Severe Cost Burden by Tenure</b>									
Special Focus Areas									
2000 Census & 2010 Five-Year ACS Data									
Census	Less Than 30%		31%–50%		Above 50%		Not Computed		Total
	Households	%	Households	%	Households	%	Households	%	
<b>East Palo Alto</b>									
<b>Owner with a Mortgage</b>									
2000 Census	1,128	52.9%	458	21.5%	531	24.9%	14	0.7%	2,131
2010 Five-Year ACS	947	32.5%	877	30.1%	1,083	37.2%	8	0.3%	2,915
<b>Owner without a Mortgage</b>									
2000 Census	398	85.0%	37	7.9%	21	4.5%	12	2.6%	468
2010 Five-Year ACS	399	78.5%	49	9.6%	60	11.8%	0	0.0%	508
<b>Renter</b>									
2000 Census	2,079	52.8%	797	20.2%	937	23.8%	123	3.1%	3,936
2010 Five-Year ACS	1,402	35.2%	1,044	26.2%	1,409	35.4%	130	3.3%	3,985
<b>Total</b>									
2000 Census	3,605	55.2%	1,292	19.8%	1,489	22.8%	149	2.3%	6,535
2010 Five-Year ACS	2,748	37.1%	1,970	26.6%	2,552	34.4%	138	1.9%	7,408
<b>North Fair Oaks</b>									
<b>Owner with a Mortgage</b>									
2000 Census	857	61.1%	364	26.0%	170	12.1%	11	0.8%	1,402
2010 Five-Year ACS	643	39.8%	367	22.7%	567	35.1%	37	2.3%	1,614
<b>Owner without a Mortgage</b>									
2000 Census	267	93.0%	7	2.4%	6	2.1%	7	2.4%	287
2010 Five-Year ACS	478	93.7%	18	3.5%	14	2.7%	0	0.0%	510
<b>Renter</b>									
2000 Census	1,001	51.3%	463	23.7%	459	23.5%	28	1.4%	1,951
2010 Five-Year ACS	805	41.7%	521	27.0%	577	29.9%	29	1.5%	1,932
<b>Total</b>									
2000 Census	2,125	58.4%	834	22.9%	635	17.4%	46	1.3%	3,640
2010 Five-Year ACS	1,926	47.5%	906	22.3%	1,158	28.6%	66	1.6%	4,056
<b>Pescadero City</b>									
<b>Owner with a Mortgage</b>									
2000 Census	.	.	.	.	.	.	.	.	.
2010 Five-Year ACS	9	29.0%	22	71.0%	0	0.0%	0	0.0%	31
<b>Owner without a Mortgage</b>									
2000 Census	.	.	.	.	.	.	.	.	.
2010 Five-Year ACS	17	56.7%	13	43.3%	0	0.0%	0	0.0%	30
<b>Renter</b>									
2000 Census	.	.	.	.	.	.	.	.	.
2010 Five-Year ACS	91	60.3%	26	17.2%	0	0.0%	34	22.5%	151
<b>Total</b>									
2000 Census	.	.	.	.	.	.	.	.	.
2010 Five-Year ACS	117	55.2%	61	28.8%	0	0.0%	34	16.0%	212
<b>Remainder of County</b>									
<b>Owner with a Mortgage</b>									
2000 Census	37,001	61.2%	14,651	24.3%	8,568	14.2%	192	0.3%	60,412
2010 Five-Year ACS	32,943	49.0%	18,790	28.0%	15,127	22.5%	342	0.5%	67,202
<b>Owner without a Mortgage</b>									
2000 Census	17,440	89.2%	1,045	5.3%	801	4.1%	262	1.3%	19,548
2010 Five-Year ACS	19,520	85.7%	1,572	6.9%	1,522	6.7%	168	0.7%	22,782
<b>Renter</b>									
2000 Census	27,167	57.2%	10,344	21.8%	7,989	16.8%	1,963	4.1%	47,463
2010 Five-Year ACS	26,027	53.4%	11,147	22.9%	9,598	19.7%	1,970	4.0%	48,742
<b>Total</b>									
2000 Census	81,608	64.0%	26,040	20.4%	17,358	13.6%	2,417	1.9%	127,423
2010 Five-Year ACS	78,490	56.6%	31,509	22.7%	26,247	18.9%	2,480	1.8%	138,726

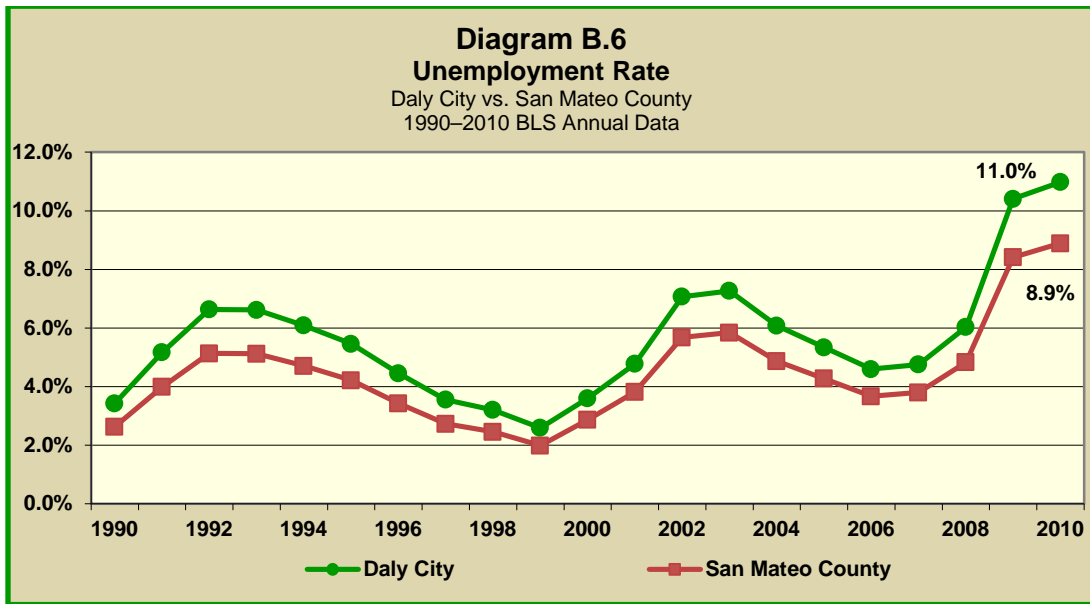
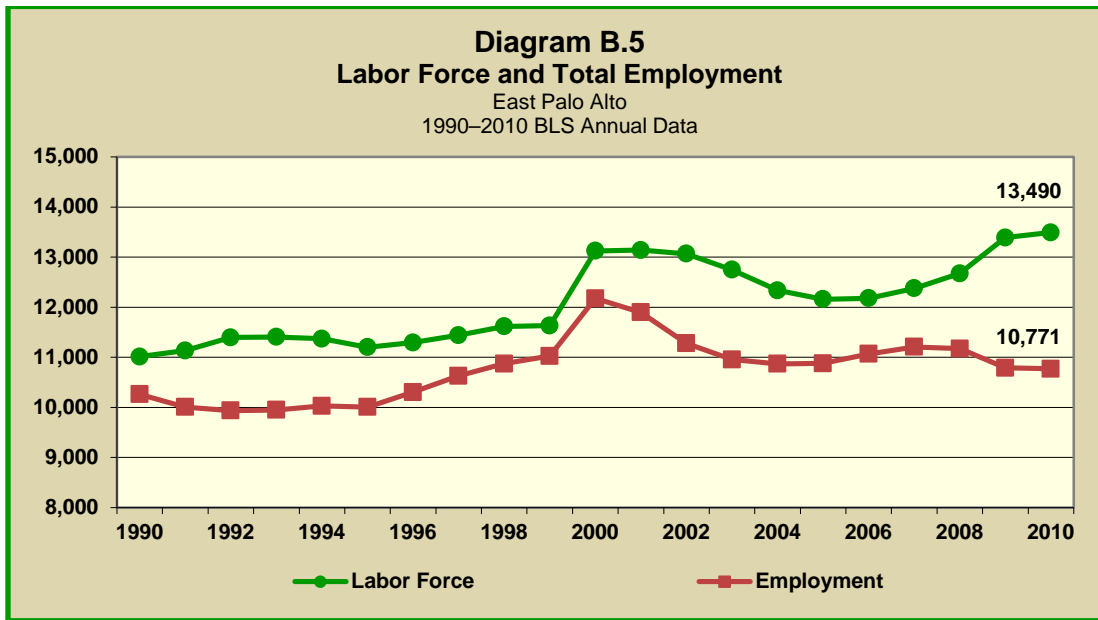
<b>Table A.31</b>		
<b>Median Housing Costs</b>		
Entitlement Cities		
2000 Census & 2010 Five-Year ACS Data		
<b>Year</b>	<b>Median Gross Rent</b>	<b>Median Home Value</b>
<b>Daly City</b>		
2000	\$1,074	\$324,200
2010	\$1,396	\$611,200
<b>Redwood City</b>		
2000	\$1,105	\$487,600
2010	\$1,340	\$808,600
<b>City of San Mateo</b>		
2000	\$1,168	\$453,600
2010	\$1,472	\$769,000
<b>South San Francisco</b>		
2000	\$1,057	\$344,300
2010	\$1,423	\$648,500

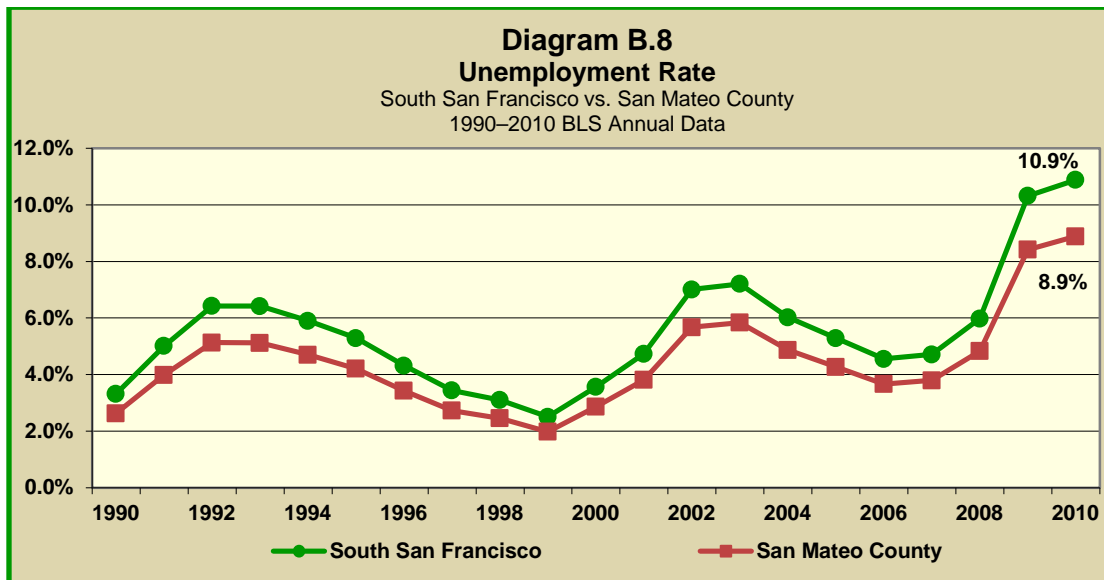
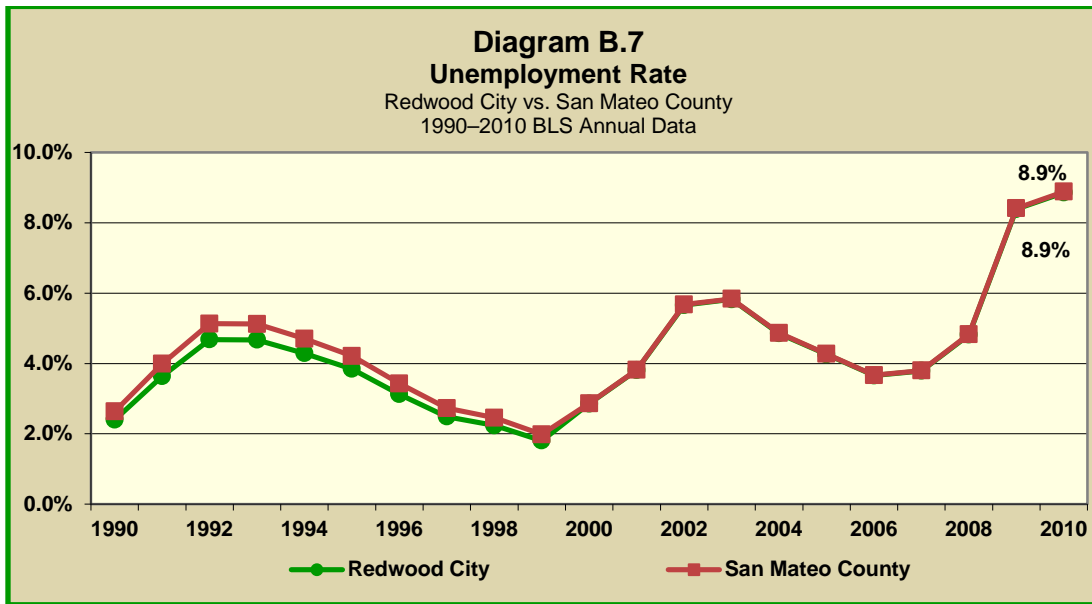
## APPENDIX B. ADDITIONAL BLS DATA

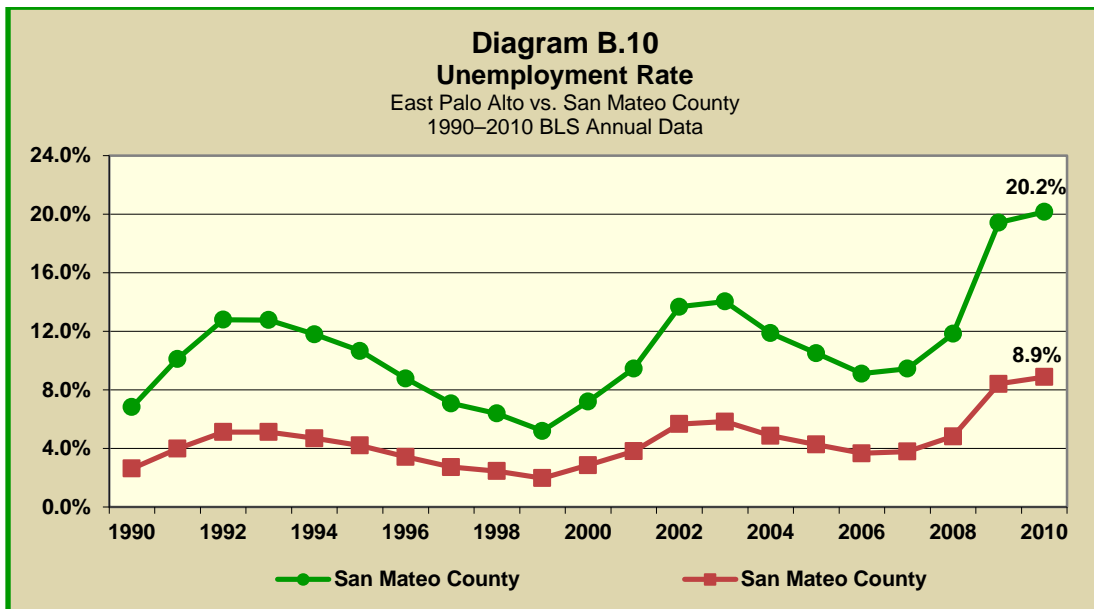
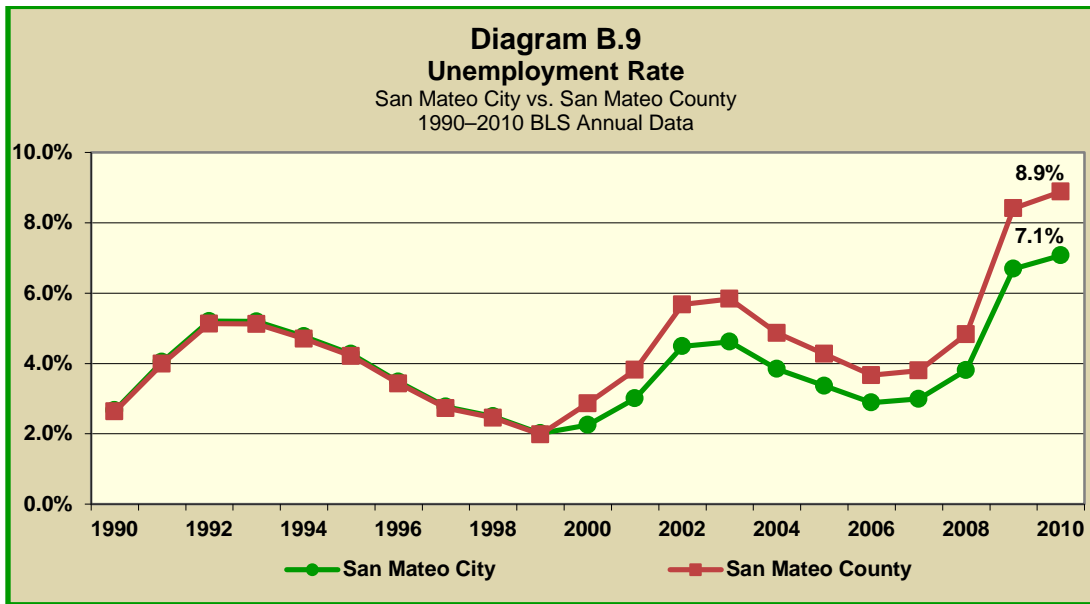
This section contains additional Bureau of Labor Statistics (BLS) data, as they pertain to employment and income.



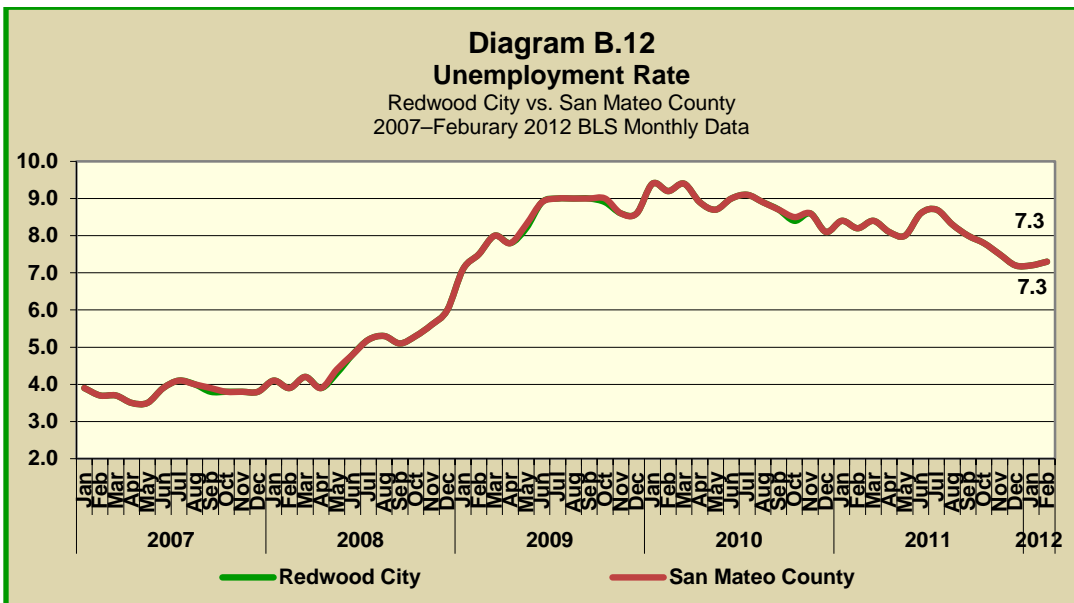
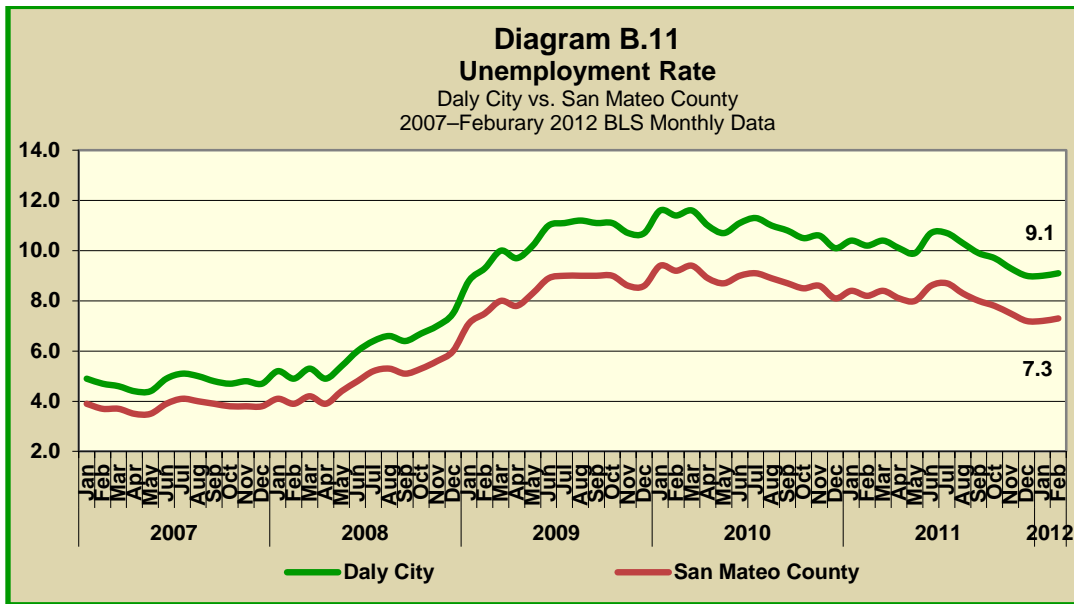


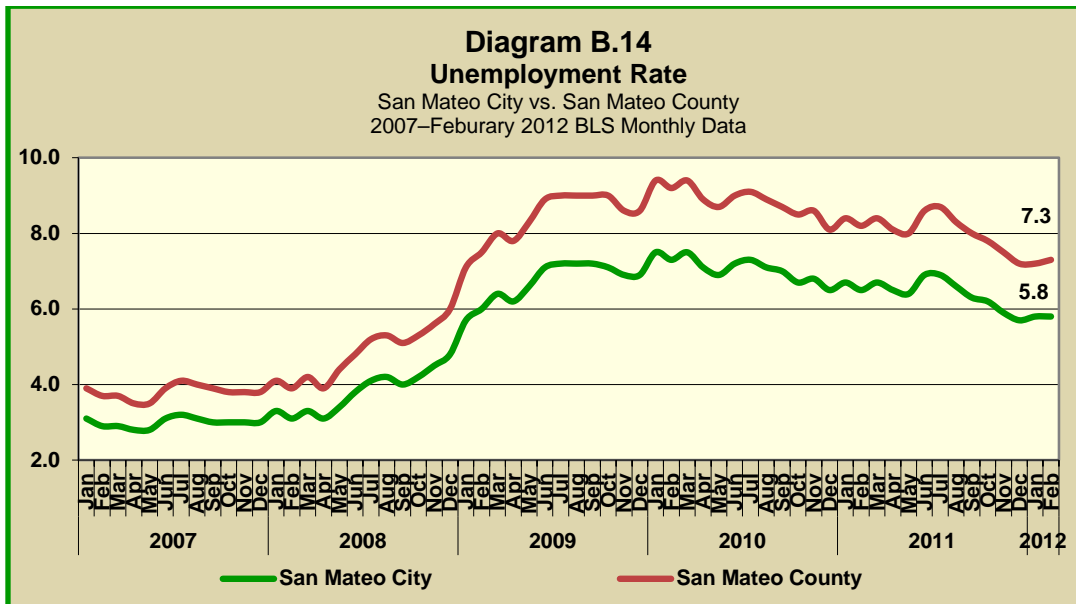
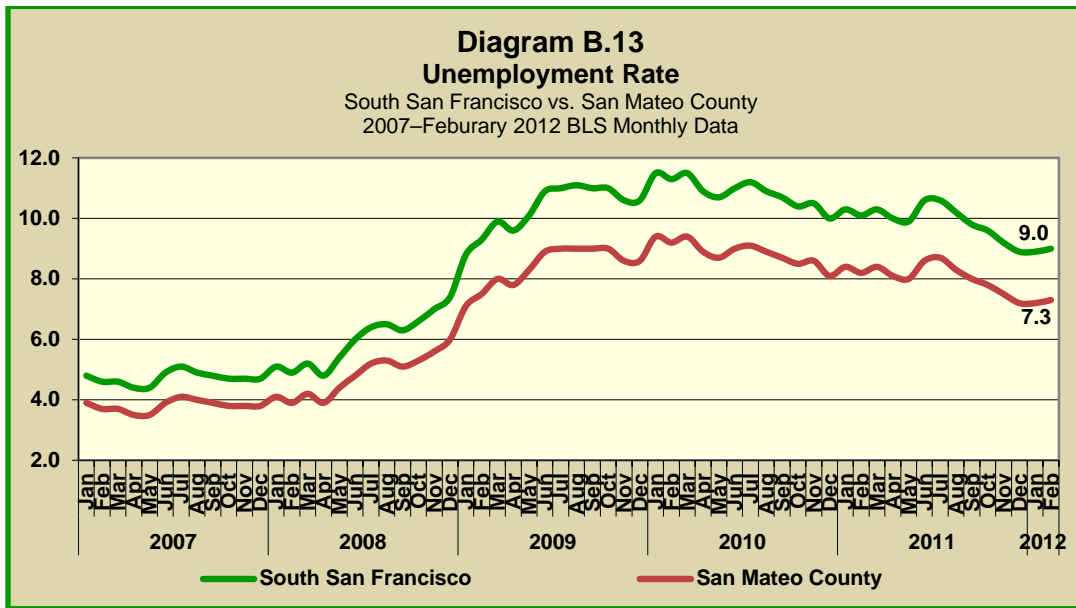


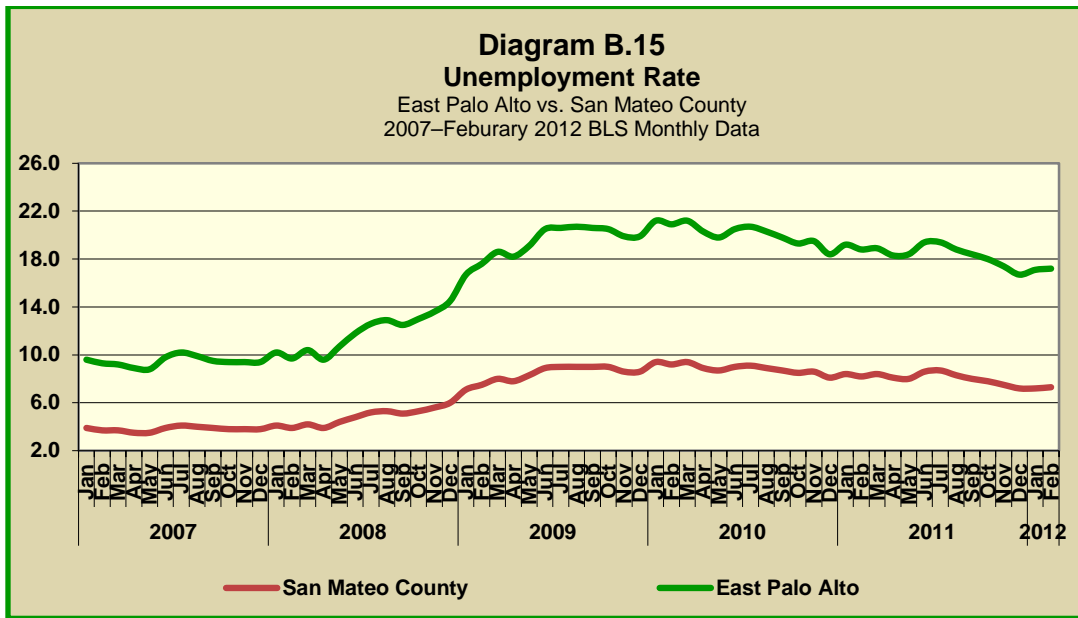












## APPENDIX C. ADDITIONAL BEA DATA

This section contains additional Bureau of Economic Analysis (BEA) data, as they pertain to employment and income.

<b>Table C.1</b>									
<b>Total Employment and Real Personal Income</b>									
San Mateo County									
1969–2009 BEA Data, 2011 Dollars									
Year	1,000s of 2011 Dollars						Per Capita Income (Dollars)	Total Employment	Average Real Earnings Per Job (Dollars)
	Earnings	Social Security Contributions	Residents Adjustments	Dividends, Interest, Rents	Transfer Payments	Personal Income			
1969	9,657,172	658,655	2,590,381	2,604,283	800,058	14,993,239	27,150	232,282	41,576
1970	9,889,832	656,705	2,629,721	2,689,122	932,902	15,484,871	27,798	234,361	42,199
1971	9,979,774	679,572	2,531,214	2,783,710	1,046,267	15,661,394	28,152	233,637	42,716
1972	10,323,208	743,487	2,637,777	2,877,176	1,104,527	16,199,201	28,952	237,636	43,440
1973	10,890,698	896,936	2,590,687	3,035,993	1,174,908	16,795,349	29,613	250,420	43,489
1974	11,043,729	938,289	2,532,279	3,177,462	1,254,532	17,069,714	30,030	260,360	42,419
1975	11,339,441	935,162	2,352,608	3,116,187	1,440,381	17,313,455	30,089	268,845	42,178
1976	12,125,465	1,005,313	2,243,379	3,190,401	1,409,479	17,963,411	30,942	273,904	44,270
1977	12,559,347	1,064,426	2,210,703	3,331,091	1,465,493	18,502,209	31,803	281,172	44,669
1978	13,382,362	1,161,029	2,162,648	3,594,044	1,452,697	19,430,723	33,351	294,548	45,434
1979	14,002,027	1,277,663	2,085,813	3,923,368	1,467,235	20,200,781	34,496	311,580	44,938
1980	14,388,626	1,292,910	2,089,077	4,426,397	1,505,200	21,116,390	35,886	321,447	44,762
1981	14,282,183	1,391,454	2,379,219	5,167,906	1,590,702	22,028,556	37,227	322,669	44,262
1982	14,215,912	1,416,547	2,543,776	5,292,779	1,652,893	22,288,812	37,406	320,929	44,297
1983	14,592,735	1,486,946	2,774,710	5,518,417	1,709,753	23,108,669	38,105	326,800	44,653
1984	15,799,154	1,669,788	2,831,802	6,266,930	1,710,586	24,938,685	40,635	340,155	46,448
1985	16,387,493	1,769,041	2,888,813	6,385,612	1,765,577	25,658,453	41,373	348,589	47,011
1986	17,337,976	1,894,986	2,754,306	6,438,027	1,838,620	26,473,943	42,590	354,207	48,948
1987	18,075,988	1,969,815	2,738,763	6,485,722	1,849,046	27,179,704	43,262	359,918	50,223
1988	19,021,462	2,112,847	2,834,148	6,909,780	1,906,506	28,559,049	44,860	375,392	50,671
1989	19,612,792	2,207,850	2,640,467	7,741,860	2,015,249	29,802,518	46,128	386,700	50,718
1990	20,100,641	2,258,013	2,360,062	7,822,075	2,092,799	30,117,564	46,322	397,001	50,631
1991	20,796,383	2,350,373	1,963,846	7,604,001	2,208,699	30,222,557	46,107	401,046	51,855
1992	21,209,507	2,375,705	2,359,037	7,427,673	2,427,676	31,048,189	46,834	387,416	54,746
1993	21,580,934	2,392,994	2,359,083	7,674,774	2,472,822	31,694,619	47,335	389,888	55,351
1994	22,078,989	2,454,307	2,383,342	8,070,123	2,464,809	32,542,957	48,222	392,894	56,196
1995	23,278,006	2,539,321	2,431,883	8,455,029	2,528,315	34,153,912	50,249	407,659	57,101
1996	25,628,313	2,724,253	2,705,169	9,280,201	2,552,005	37,441,435	54,481	422,979	60,589
1997	27,664,813	2,936,105	1,770,902	9,277,261	2,519,467	38,296,338	54,904	436,531	63,374
1998	30,948,634	3,211,149	1,818,045	10,471,703	2,569,864	42,597,096	60,624	460,235	67,245
1999	35,215,191	3,590,814	2,788,093	10,739,147	2,600,028	47,751,646	67,777	473,631	74,351
2000	45,902,347	4,421,879	-833,304	11,575,485	2,653,410	54,876,059	77,478	500,077	91,791
2001	41,891,813	4,351,312	-1,251,337	10,881,745	2,796,807	49,967,716	70,713	489,281	85,619
2002	37,219,360	3,879,212	-372,946	10,018,870	2,925,502	45,911,575	65,677	460,485	80,827
2003	36,685,053	3,831,644	-272,080	9,390,455	2,960,316	44,932,100	64,703	448,433	81,808
2004	37,120,329	3,943,266	285,895	10,712,220	2,994,663	47,169,841	68,161	448,991	82,675
2005	38,266,325	4,007,997	-924	12,066,171	3,049,876	49,373,451	71,328	453,409	84,397
2006	38,470,156	3,885,801	120,537	14,485,087	3,186,287	52,376,266	75,601	465,984	82,556
2007	39,446,949	3,900,624	512,219	14,696,610	3,253,776	54,008,930	77,450	482,265	81,796
2008	38,458,170	3,894,674	599,642	14,701,208	3,445,553	53,309,899	75,286	484,629	79,355
2009	38,432,458	3,877,126	-289,888	13,463,553	3,940,600	51,669,596	71,864	469,306	81,892

**Table C.2**  
**Employment by Industry**  
 San Mateo County  
 2001–2009 BEA Data

NAICS Categories	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 01–09
Farm employment	3,077	3,240	3,363	2,568	1,906	1,786	2,044	1,718	1,591	-48.3%
Forestry, fishing, related activities, and other	484	463	378	438	474	421	433	444	465	-3.9%
Mining	453	379	445	397	411	468	514	702	995	119.6%
Utilities	739	675	674	666	660	(D)	(D)	(D)	1,047	41.7%
Construction	27,284	25,726	24,871	24,770	23,717	25,321	26,425	25,260	21,407	-21.5%
Manufacturing	36,772	33,386	30,790	31,522	30,583	31,803	32,704	31,465	28,688	-22.0%
Wholesale trade	17,031	16,303	14,569	14,476	14,652	(D)	(D)	(D)	14,547	-14.6%
Retail trade	47,832	45,997	44,745	43,523	44,240	44,242	44,412	43,495	40,818	-14.7%
Transportation and warehousing	36,919	32,403	31,280	31,256	30,645	30,313	30,479	30,693	28,458	-22.9%
Information	31,989	26,696	24,553	23,209	22,850	21,993	21,015	21,278	20,748	-35.1%
Finance and insurance	23,486	22,777	23,287	24,106	24,701	25,099	28,117	31,069	33,587	43.0%
Real estate and rental and leasing	22,173	20,931	22,535	23,474	25,984	27,575	28,398	27,445	26,685	20.3%
Professional and technical services	62,769	56,117	52,233	54,440	56,597	59,086	63,904	66,628	65,100	3.7%
Management of companies and enterprises	11,057	8,085	6,781	4,962	5,396	5,713	5,856	5,798	5,258	-52.4%
Administrative and waste services	29,414	27,533	28,307	29,285	30,176	30,841	30,973	30,382	28,601	-2.8%
Educational services	6,948	7,652	7,872	8,227	8,080	8,443	8,506	8,833	8,922	28.4%
Health care and social assistance	32,070	32,468	33,556	33,778	33,425	35,113	36,385	37,087	37,626	17.3%
Arts, entertainment, and recreation	9,359	9,373	9,298	9,608	10,110	10,374	10,676	10,655	10,690	14.2%
Accommodation and food services	29,697	29,213	28,526	29,212	29,811	31,131	32,699	32,947	32,421	9.2%
Other services, except public administration	27,199	27,802	27,552	27,089	27,266	27,620	29,794	29,589	28,909	6.3%
Government and government enterprises	32,529	33,266	32,818	31,985	31,725	32,536	32,846	33,299	32,743	0.7%
<b>Total</b>	<b>489,281</b>	<b>460,485</b>	<b>448,433</b>	<b>448,991</b>	<b>453,409</b>	<b>465,984</b>	<b>482,265</b>	<b>484,629</b>	<b>469,306</b>	<b>-4.1%</b>

**Table C.3**  
**Earnings by Industry**  
 San Mateo County  
 2001–2009 BEA Data, 2011 Dollars

NAICS Categories	2001	2002	2003	2004	2005	2006	2007	2008	2009	% Change 01–09
Farm employment	113,200	101,131	107,334	99,345	79,485	88,483	86,949	77,559	84,380	-25.5%
Forestry, fishing, related activities, and other	14,902	13,783	13,938	14,623	14,897	14,188	14,362	14,240	13,595	-8.8%
Mining	16,994	12,752	15,930	18,909	19,059	19,529	14,480	24,483	20,218	19.0%
Utilities	72,514	78,258	83,286	86,969	80,206	(D)	(D)	(D)	153,517	111.7%
Construction	2,621,031	2,316,356	2,202,490	2,236,251	2,009,039	2,169,261	2,274,464	2,084,335	1,655,208	-36.8%
Manufacturing	4,079,428	3,562,224	4,224,689	4,527,193	5,341,986	4,446,903	4,904,892	4,495,133	6,247,160	53.1%
Wholesale trade	1,670,869	1,537,731	1,368,038	1,323,969	1,344,773	(D)	(D)	(D)	1,337,159	-20.0%
Retail trade	2,903,015	2,808,223	2,668,917	2,566,773	2,619,047	2,578,954	2,439,283	2,198,837	1,997,593	-31.2%
Transportation and warehousing	2,855,251	2,721,357	2,334,616	2,418,914	2,175,611	2,410,890	2,133,334	2,138,494	1,934,945	-32.2%
Information	5,338,544	4,184,298	3,774,950	3,564,978	3,478,567	3,287,912	3,416,448	3,204,623	2,940,723	-44.9%
Finance and insurance	2,809,698	2,918,740	3,181,000	3,323,900	3,370,947	3,573,867	3,912,538	3,478,086	3,324,575	18.3%
Real estate and rental and leasing	1,011,004	1,066,577	1,084,426	1,046,456	1,063,157	983,054	771,954	756,660	708,464	-29.9%
Professional and technical services	7,247,801	6,313,670	5,745,575	6,137,472	6,648,776	7,128,035	7,372,533	8,055,490	7,793,005	7.5%
Management of companies and enterprises	2,891,355	967,712	1,106,780	717,052	773,369	871,734	978,758	886,704	791,832	-72.6%
Administrative and waste services	1,507,714	1,429,213	1,420,116	1,462,552	1,627,887	1,521,568	1,450,915	1,375,356	1,277,904	-15.2%
Educational services	245,859	275,870	284,280	296,545	268,355	286,882	293,078	309,429	315,024	28.1%
Health care and social assistance	1,950,818	2,119,815	2,221,495	2,354,181	2,374,204	2,437,866	2,446,757	2,598,813	2,673,722	37.1%
Arts, entertainment, and recreation	249,801	261,786	262,199	266,060	269,178	284,377	285,143	275,931	263,464	5.5%
Accommodation and food services	943,600	936,209	916,281	959,542	947,871	981,364	1,065,588	1,023,935	967,834	2.6%
Other services, except public administration	1,027,706	1,119,508	1,102,778	1,107,485	1,145,657	1,140,197	1,237,825	1,185,679	1,160,728	12.9%
Government and government enterprises	2,320,710	2,474,147	2,565,935	2,591,161	2,614,252	2,659,735	2,702,159	2,757,194	2,771,410	19.4%
<b>Total</b>	<b>41,891,813</b>	<b>37,219,360</b>	<b>36,685,053</b>	<b>37,120,329</b>	<b>38,266,325</b>	<b>38,470,156</b>	<b>39,446,949</b>	<b>38,458,170</b>	<b>38,432,458</b>	<b>-8.3%</b>

**Table C.4**  
**Real Average Earnings Per Job by Industry**  
 San Mateo County  
 2001–2009 BEA Data, 2011 Dollars

<b>NAICS Categories</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change 01–09</b>
Farm employment	36,789	31,213	31,916	38,686	41,703	49,542	42,539	45,145	53,036	44.2%
Forestry, fishing, related activities, and other	30,790	29,770	36,873	33,386	31,428	33,700	33,168	32,073	29,236	-5.0%
Mining	37,515	33,646	35,797	47,629	46,373	41,729	28,172	34,876	20,319	-45.8%
Utilities	98,125	115,938	123,570	130,584	121,525	(D)	(D)	(D)	146,625	49.4%
Construction	96,065	90,039	88,557	90,281	84,709	85,670	86,072	82,515	77,321	-19.5%
Manufacturing	110,938	106,698	137,210	143,620	174,672	139,827	149,978	142,861	217,762	96.3%
Wholesale trade	98,107	94,322	93,901	91,460	91,781	(D)	(D)	(D)	91,920	-6.3%
Retail trade	60,692	61,052	59,647	58,975	59,201	58,292	54,924	50,554	48,939	-19.4%
Transportation and warehousing	77,338	83,985	74,636	77,390	70,994	79,533	69,994	69,674	67,993	-12.1%
Information	166,887	156,739	153,747	153,603	152,235	149,498	162,572	150,607	141,735	-15.1%
Finance and insurance	119,633	128,144	136,600	137,887	136,470	142,391	139,152	111,947	98,984	-17.3%
Real estate and rental and leasing	45,596	50,957	48,122	44,579	40,916	35,650	27,183	27,570	26,549	-41.8%
Professional and technical services	115,468	112,509	109,999	112,738	117,476	120,638	115,369	120,902	119,708	3.7%
Management of companies and enterprises	261,495	119,692	163,218	144,509	143,323	152,588	167,138	152,933	150,596	-42.4%
Administrative and waste services	51,258	51,909	50,168	49,942	53,946	49,336	46,844	45,269	44,680	-12.8%
Educational services	35,386	36,052	36,113	36,045	33,212	33,979	34,455	35,031	35,309	-0.2%
Health care and social assistance	60,830	65,289	66,203	69,696	71,031	69,429	67,246	70,073	71,060	16.8%
Arts, entertainment, and recreation	26,691	27,930	28,199	27,691	26,625	27,412	26,709	25,897	24,646	-7.7%
Accommodation and food services	31,774	32,048	32,121	32,848	31,796	31,524	32,588	31,078	29,852	-6.0%
Other services, except public administration	37,785	40,267	40,025	40,883	42,018	41,282	41,546	40,072	40,151	6.3%
Government and government enterprises	71,343	74,375	78,187	81,012	82,404	81,747	82,268	82,801	84,641	18.6%
<b>Total</b>	<b>85,619</b>	<b>80,827</b>	<b>81,808</b>	<b>82,675</b>	<b>84,397</b>	<b>82,556</b>	<b>81,796</b>	<b>79,355</b>	<b>81,892</b>	<b>-4.4%</b>

## APPENDIX D. ADDITIONAL HMDA DATA

The Home Mortgage Disclosure Act (HMDA) requires both depository and non-depository lenders to collect and publicly disclose information about housing-related loans and the applications for such loans.<sup>1</sup> The information presented in this section offers more detailed HMDA data collected in San Mateo County and the five jurisdictions, including denial rates and predatory lending including high annual percentage rate (APR) loans.

Loan Type	2004	2005	2006	2007	2008	2009	2010	Total
Conventional	22,945	21,544	20,665	14,579	9,943	8,558	7,091	105,325
FHA–Insured	3	4	1	0	528	1,384	1,526	3,446
VA–Guaranteed	4	1	0	5	29	64	70	173
Rural Housing Service or Farm Service Agency	0	0	0	0	0	1	1	2
<b>Total</b>	<b>22,952</b>	<b>21,549</b>	<b>20,666</b>	<b>14,584</b>	<b>10,500</b>	<b>10,007</b>	<b>8,688</b>	<b>108,946</b>

Gender		2004	2005	2006	2007	2008	2009	2010	Total
Male	Originated	8,005	7,023	5,874	4,614	3,217	3,200	3,280	35,213
	Denied	1,642	1,844	1,857	1,264	784	538	577	8,506
	Denial Rate	17.0%	20.8%	24.0%	21.5%	19.6%	14.4%	15.0%	19.5%
Female	Originated	4,003	3,642	3,285	2,240	1,450	1,422	1,304	17,346
	Denied	1,012	1,097	1,179	728	423	301	223	4,963
	Denial Rate	20.2%	23.1%	26.4%	24.5%	22.6%	17.5%	14.6%	22.2%
Not Available	Originated	567	464	457	453	371	295	309	2,916
	Denied	176	144	149	147	106	59	67	848
	Denial Rate	23.7%	23.7%	24.6%	24.5%	22.2%	16.7%	17.8%	22.5%
Not Applicable	Originated	16	6	1	8	4	5	1	41
	Denied	3	1	0	0	0	0	0	4
	Denial Rate	15.8%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	8.9%
<b>Total</b>	Originated	12,591	11,135	9,617	7,315	5,042	4,922	4,894	55,516
	Denied	2,833	3,086	3,185	2,139	1,313	898	867	14,321
	<b>Denial Rate</b>	<b>18.4%</b>	<b>21.7%</b>	<b>24.9%</b>	<b>22.6%</b>	<b>20.7%</b>	<b>15.4%</b>	<b>15.0%</b>	<b>20.5%</b>

<sup>1</sup> Data are considered “raw” because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made substantive changes in reporting. It modified the way it handled Hispanic data, loan interest rates, and the reporting of multifamily loan applications.



<b>Table D.3</b>									
<b>Loan Applications by Selected Action Taken by Race/Ethnicity</b>									
San Mateo County									
2004–2010 HMDA Data									
<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Originated	132	116	83	40	27	21	12	431
	Denied	38	66	46	19	10	3	4	186
	Denial Rate	22.4%	36.3%	35.7%	32.2%	27.0%	12.5%	25.0%	30.1%
Asian	Originated	3,954	3,462	3,107	2,305	1,825	1,914	1,757	18,324
	Denied	969	1,048	1,044	700	475	353	350	4,939
	Denial Rate	19.7%	23.2%	25.2%	23.3%	20.7%	15.6%	16.6%	21.2%
Black	Originated	131	129	111	72	38	41	30	552
	Denied	51	52	89	49	16	7	9	273
	Denial Rate	28.0%	28.7%	44.5%	40.5%	29.6%	14.6%	23.1%	33.1%
White	Originated	6,553	6,033	5,202	3,953	2,489	2,397	2,545	29,172
	Denied	1,166	1,396	1,524	1,053	615	412	389	6,555
	Denial Rate	15.1%	18.8%	22.7%	21.0%	19.8%	14.7%	13.3%	18.3%
Not Available	Originated	1,738	1,388	1,113	941	659	544	549	6,932
	Denied	542	523	482	318	197	122	115	2,299
	Denial Rate	23.8%	27.4%	30.2%	25.3%	23.0%	18.3%	17.3%	24.9%
Not Applicable	Originated	83	7	1	4	4	5	1	105
	Denied	67	1	0	0	0	1	0	69
	Denial Rate	44.7%	12.5%	0.0%	0.0%	0.0%	16.7%	0.0%	39.7%
<b>Total</b>	Originated	12,591	11,135	9,617	7,315	5,042	4,922	4,894	55,516
	Denied	2,833	3,086	3,185	2,139	1,313	898	867	14,321
	<b>Denial Rate</b>	<b>18.4%</b>	<b>21.7%</b>	<b>24.9%</b>	<b>22.6%</b>	<b>20.7%</b>	<b>15.4%</b>	<b>15.0%</b>	<b>20.5%</b>
Hispanic (Ethnicity)	Originated	1,805	1,994	1,802	828	313	316	333	7,391
	Denied	517	811	896	537	176	99	96	3,132
	Denial Rate	22.3%	28.9%	33.2%	39.3%	36.0%	23.9%	22.4%	29.8%

<b>Table D.4</b>								
<b>Loan Applications by Reason for Denial by Race/Ethnicity</b>								
San Mateo County								
2004–2010 HMDA Data								
<b>Denial Reason</b>	<b>American Indian</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Credit Application Incomplete	28	681	11	902	276	6	1,904	322
Unverifiable Information	30	706	24	810	274	28	1,872	489
Debt-to-Income Ratio	9	631	28	822	285	5	1,780	290
Collateral	14	571	30	742	201	4	1,562	284
Credit History	24	481	39	716	256	6	1,522	383
Insufficient Cash	5	153	6	205	61	1	431	87
Employment History	2	63	4	114	29	0	212	58
Mortgage Insurance Denied	0	8	0	12	2	0	22	2
Other	36	883	60	1,230	451	13	2,673	622
Missing	38	762	71	1,002	464	6	2,343	595
<b>Total</b>	<b>2,833</b>	<b>3,086</b>	<b>3,185</b>	<b>2,139</b>	<b>1,313</b>	<b>898</b>	<b>13,454</b>	<b>3,132</b>
% Missing	16.6%	14.3%	26.6%	13.8%	8.4%	12.0%	16.9%	19.0%

**Table D.5**  
**Loan Applications by Income by Selected Action Taken**

San Mateo County  
 2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Loan Originated	5	7	11	1	1	4	0	29
	Application Denied	9	27	2	3	2	6	3	52
	Denial Rate	64.3%	79.4%	15.4%	75.0%	66.7%	60.0%	100.0%	64.2%
\$15,001–\$30,000	Loan Originated	11	3	4	4	5	12	9	48
	Application Denied	19	23	10	9	10	14	13	98
	Denial Rate	63.3%	88.5%	71.4%	69.2%	66.7%	53.8%	59.1%	67.1%
\$30,001–\$45,000	Loan Originated	108	32	19	26	57	94	67	403
	Application Denied	54	35	27	21	27	46	37	247
	Denial Rate	33.3%	52.2%	58.7%	44.7%	32.1%	32.9%	35.6%	38.0%
\$45,001–\$60,000	Loan Originated	304	120	87	92	149	284	272	1,308
	Application Denied	92	66	46	39	77	90	92	502
	Denial Rate	23.2%	35.5%	34.6%	29.8%	34.1%	24.1%	25.3%	27.7%
\$60,001–\$75,000	Loan Originated	544	232	196	271	312	442	362	2,359
	Application Denied	162	69	61	49	86	100	105	632
	Denial Rate	22.9%	22.9%	23.7%	15.3%	21.6%	18.5%	22.5%	21.1%
Above \$75,000	Loan Originated	11,268	10,338	8,771	6,726	4,469	4,022	4,108	49,702
	Application Denied	2,382	2,734	2,821	1,864	1,095	617	588	12,101
	Denial Rate	17.5%	20.9%	24.3%	21.7%	19.7%	13.3%	12.5%	19.6%
Data Missing	Loan Originated	351	403	529	195	49	64	76	1,667
	Application Denied	115	132	218	154	16	25	29	689
	Denial Rate	24.7%	24.7%	29.2%	44.1%	24.6%	28.1%	27.6%	29.2%
<b>Total</b>	Loan Originated	12,591	11,135	9,617	7,315	5,042	4,922	4,894	55,516
	Application Denied	2,833	3,086	3,185	2,139	1,313	898	867	14,321
	<b>Denial Rate</b>	<b>18.4%</b>	<b>21.7%</b>	<b>24.9%</b>	<b>22.6%</b>	<b>20.7%</b>	<b>15.4%</b>	<b>15.0%</b>	<b>20.5%</b>

**Table D.6**  
**Loan Applications by Income by Selected Action Taken by Race/Ethnicity**

San Mateo County  
 2004–2010 HMDA Data

<b>Race</b>		<b>&lt;= \$15K</b>	<b>\$15K– \$30K</b>	<b>\$30K– \$45K</b>	<b>\$45K– \$60K</b>	<b>\$60K– \$75K</b>	<b>&gt; \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian	Loan Originated	4	1	3	15	12	388	8	431
	Application Denied	5	2	6	3	7	148	15	186
	Denial Rate	55.6%	66.7%	66.7%	16.7%	36.8%	27.6%	65.2%	30.1%
Asian	Loan Originated	11	13	166	491	933	16,132	578	18,324
	Application Denied	11	20	66	161	216	4,193	272	4,939
	Denial Rate	50.0%	60.6%	28.4%	24.7%	18.8%	20.6%	32.0%	21.2%
Black	Loan Originated	0	1	5	20	39	470	17	552
	Application Denied	2	2	11	14	15	215	14	273
	Denial Rate	100.0%	66.7%	68.8%	41.2%	27.8%	31.4%	45.2%	33.1%
White	Loan Originated	5	26	170	631	1,142	26,404	794	29,172
	Application Denied	16	45	102	221	272	5,627	272	6,555
	Denial Rate	76.2%	63.4%	37.5%	25.9%	19.2%	17.6%	25.5%	18.3%
Not Available	Loan Originated	7	6	59	150	231	6,235	244	6,932
	Application Denied	18	29	61	101	117	1,860	113	2,299
	Denial Rate	72.0%	82.9%	50.8%	40.2%	33.6%	23.0%	31.7%	24.9%
Not Applicable	Loan Originated	2	1	0	1	2	73	26	105
	Application Denied	0	0	1	2	5	58	3	69
	Denial Rate	0.0%	0.0%	100.0%	66.7%	71.4%	44.3%	10.3%	39.7%
<b>Total</b>	Loan Originated	29	48	403	1,308	2,359	49,702	1,667	55,516
	Application Denied	52	98	247	502	632	12,101	689	14,321
	<b>Denial Rate</b>	<b>64.2%</b>	<b>67.1%</b>	<b>38.0%</b>	<b>27.7%</b>	<b>21.1%</b>	<b>19.6%</b>	<b>29.2%</b>	<b>20.5%</b>
Hispanic (Ethnicity)	Loan Originated	4	7	72	194	305	6,520	289	7,391
	Application Denied	8	23	59	86	122	2,657	177	3,132
	Denial Rate	66.7%	76.7%	45.0%	30.7%	28.6%	29.0%	38.0%	29.8%

<b>Table D.7</b>								
<b>Denial Rates by Income for White Applicants</b>								
San Mateo County 2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	60.0%	100.0%	0.0%	.	100.0%	100.0%	100.0%	76.2%
\$15,001–\$30,000	53.3%	76.9%	33.3%	75.0%	100.0%	42.9%	66.7%	63.4%
\$30,001–\$45,000	32.9%	40.0%	46.2%	66.7%	37.8%	31.0%	33.3%	37.5%
\$45,001–\$60,000	19.6%	27.6%	24.7%	36.8%	34.0%	21.7%	28.5%	25.9%
\$60,001–\$75,000	19.9%	15.9%	20.9%	15.8%	25.5%	17.3%	19.3%	19.2%
Above \$75,000	14.2%	18.4%	22.4%	20.0%	18.6%	13.2%	11.0%	17.6%
Data Missing	22.6%	21.0%	26.4%	38.7%	18.2%	23.5%	16.1%	25.5%
<b>Total</b>	<b>15.1%</b>	<b>18.8%</b>	<b>22.7%</b>	<b>21.0%</b>	<b>19.8%</b>	<b>14.7%</b>	<b>13.3%</b>	<b>18.3%</b>

<b>Table D.8</b>								
<b>Denial Rates by Income for Black Applicants</b>								
San Mateo County 2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	100.0%	100.0%	.	.	.	.	.	100.0%
\$15,001–\$30,000	.	.	50.0%	.	.	100.0%	.	66.7%
\$30,001–\$45,000	50.0%	100.0%	80.0%	.	50.0%	100.0%	.	68.8%
\$45,001–\$60,000	36.4%	50.0%	66.7%	20.0%	80.0%	40.0%	0.0%	41.2%
\$60,001–\$75,000	47.1%	33.3%	0.0%	30.0%	20.0%	0.0%	0.0%	27.8%
Above \$75,000	23.6%	26.8%	43.1%	41.7%	23.8%	8.6%	26.5%	31.4%
Data Missing	28.6%	30.0%	63.6%	66.7%	.	.	.	45.2%
<b>Total</b>	<b>28.0%</b>	<b>28.7%</b>	<b>44.5%</b>	<b>40.5%</b>	<b>29.6%</b>	<b>14.6%</b>	<b>23.1%</b>	<b>33.1%</b>

<b>Table D.9</b>									
<b>Loans by Loan Purpose by Predatory Status</b>									
San Mateo County 2004–2010 HMDA Data									
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	Other	11,656	8,599	7,189	6,682	4,856	4,811	4,874	48,667
	High APR Loan	935	2,536	2,428	633	186	111	20	6,849
	Percent High APR	7.4%	22.8%	25.2%	8.7%	3.7%	2.3%	0.4%	12.3%
Home Improvement	Other	1,598	2,282	2,154	1,324	575	811	538	9,282
	High APR Loan	87	129	187	159	26	13	7	608
	Percent High APR	5.2%	5.4%	8.0%	10.7%	4.3%	1.6%	1.3%	6.1%
Refinancing	Other	25,669	18,563	14,154	12,120	8,009	21,656	20,937	121,108
	High APR Loan	900	1,836	2,175	1,367	192	93	7	6,570
	Percent High APR	3.4%	9.0%	13.3%	10.1%	2.3%	0.4%	0.0%	5.1%
<b>Total</b>	Other	38,923	29,444	23,497	20,126	13,440	27,278	26,349	179,057
	High APR Loan	1,922	4,501	4,790	2,159	404	217	34	14,027
	<b>Percent High APR</b>	<b>4.7%</b>	<b>13.3%</b>	<b>16.9%</b>	<b>9.7%</b>	<b>2.9%</b>	<b>0.8%</b>	<b>0.1%</b>	<b>7.3%</b>

<b>Table D.10</b>									
<b>Loans by Race/Ethnicity by Predatory Status</b>									
San Mateo County									
2004–2010 HMDA Data									
<b>Race</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Other	118	71	44	37	26	20	11	327
	High APR Loan	14	45	39	3	1	1	1	104
	Percent High APR	10.6%	38.8%	47.0%	7.5%	3.7%	4.8%	8.3%	24.1%
Asian	Other	3,617	2,555	2,148	2,073	1,779	1,876	1,750	15,798
	High APR Loan	337	907	959	232	46	38	7	2,526
	Percent High APR	8.5%	26.2%	30.9%	10.1%	2.5%	2.0%	0.4%	13.8%
Black	Other	113	75	74	59	34	37	30	422
	High APR Loan	18	54	37	13	4	4	0	130
	Percent High APR	13.7%	41.9%	33.3%	18.1%	10.5%	9.8%	0.0%	23.6%
White	Other	6,163	4,883	4,083	3,644	2,379	2,348	2,534	26,034
	High APR Loan	390	1,150	1,119	309	110	49	11	3,138
	Percent High APR	6.0%	19.1%	21.5%	7.8%	4.4%	2.0%	0.4%	10.8%
Not Applicable	Other	1,571	1,008	839	865	634	525	548	5,990
	High APR Loan	167	380	274	76	25	19	1	942
	Percent High APR	9.6%	27.4%	24.6%	8.1%	3.8%	3.5%	0.2%	13.6%
No Co-Applicant	Other	74	7	1	4	4	5	1	96
	High APR Loan	9	0	0	0	0	0	0	9
	Percent High APR	10.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.6%
<b>Total</b>	Other	11,656	8,599	7,189	6,682	4,856	4,811	4,874	48,667
	High APR Loan	935	2,536	2,428	633	186	111	20	6,849
	<b>Percent High APR</b>	<b>7.4%</b>	<b>22.8%</b>	<b>25.2%</b>	<b>8.7%</b>	<b>3.7%</b>	<b>2.3%</b>	<b>0.4%</b>	<b>12.3%</b>
Hispanic (Ethnicity)	Other	1,491	1,075	948	660	275	307	329	5,085
	High APR Loan	314	919	854	168	38	9	4	2,306
	Percent High APR	17.4%	46.1%	47.4%	20.3%	12.1%	2.8%	1.2%	31.2%

**Table D.11**  
**Loans by Income by Predatory Status**

San Mateo County  
 2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Other	2	5	6	1	1	4	0	19
	High APR Loan	3	2	5	0	0	0	0	10
	Percent High APR	60.0%	28.6%	45.5%	0.0%	0.0%	0.0%	.	34.5%
\$15,001–\$30,000	Other	10	3	3	3	5	12	9	45
	High APR Loan	1	0	1	1	0	0	0	3
	Percent High APR	9.1%	0.0%	25.0%	25.0%	0.0%	0.0%	0.0%	6.3%
\$30,001–\$45,000	Other	100	25	17	17	53	93	65	370
	High APR Loan	8	7	2	9	4	1	2	33
	Percent High APR	7.4%	21.9%	10.5%	34.6%	7.0%	1.1%	3.0%	8.2%
\$45,001–\$60,000	Other	287	103	80	80	142	280	269	1,241
	High APR Loan	17	17	7	12	7	4	3	67
	Percent High APR	5.6%	14.2%	8.0%	13.0%	4.7%	1.4%	1.1%	5.1%
\$60,001–\$75,000	Other	510	205	165	257	299	430	357	2,223
	High APR Loan	34	27	31	14	13	12	5	136
	Percent High APR	6.3%	11.6%	15.8%	5.2%	4.2%	2.7%	1.4%	5.8%
Above \$75,000	Other	10,428	7,928	6,637	6,173	4,309	3,929	4,098	43,502
	High APR Loan	840	2,410	2,134	553	160	93	10	6,200
	Percent High APR	7.5%	23.3%	24.3%	8.2%	3.6%	2.3%	0.2%	12.5%
Data Missing	Other	319	330	281	151	47	63	76	1,267
	High APR Loan	32	73	248	44	2	1	0	400
	Percent High APR	9.1%	18.1%	46.9%	22.6%	4.1%	1.6%	0.0%	24.0%
<b>Total</b>	Other	11,656	8,599	7,189	6,682	4,856	4,811	4,874	48,667
	High APR Loan	935	2,536	2,428	633	186	111	20	6,849
	<b>Percent High APR</b>	<b>7.4%</b>	<b>22.8%</b>	<b>25.2%</b>	<b>8.7%</b>	<b>3.7%</b>	<b>2.3%</b>	<b>0.4%</b>	<b>12.3%</b>

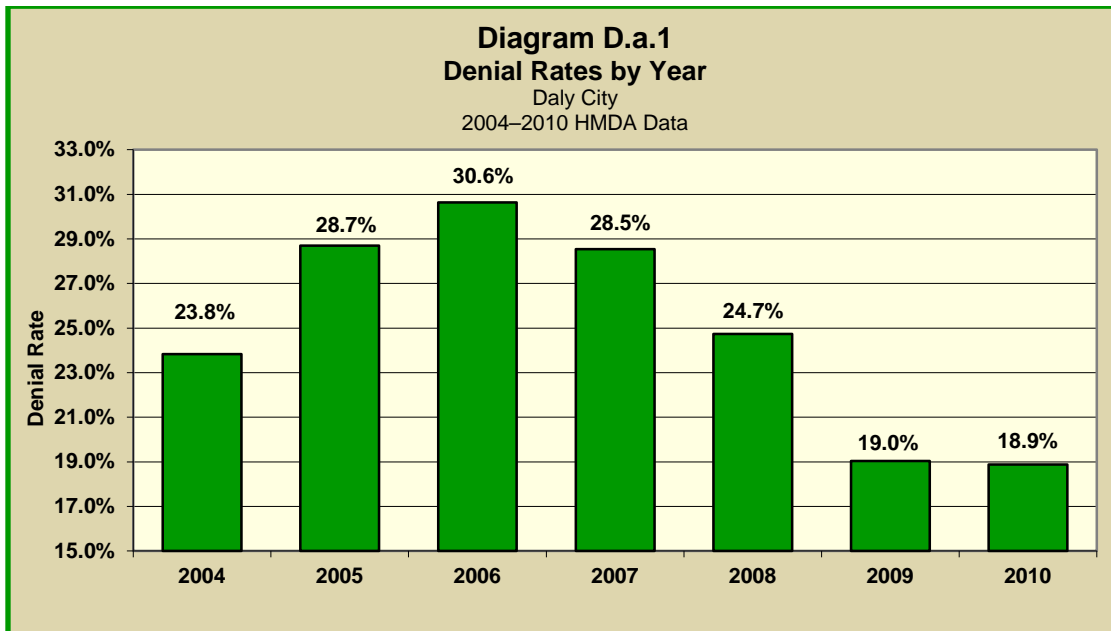
## A. DALY CITY

<b>Table D.a.1</b>								
<b>Purpose of Loan Applications by Year</b>								
Daly City 2004–2010 HMDA Data								
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	3,296	3,087	3,207	1,699	1,455	1,246	986	14,976
Home Improvement	627	905	927	659	307	200	137	3,762
Refinancing	7,755	6,984	6,433	5,226	2,395	3,451	3,381	35,625
<b>Total</b>	<b>11,678</b>	<b>10,976</b>	<b>10,567</b>	<b>7,584</b>	<b>4,157</b>	<b>4,897</b>	<b>4,504</b>	<b>54,363</b>

<b>Table D.a.2</b>								
<b>Occupancy Status of Home Purchase Loan Applications</b>								
Daly City 2004–2010 HMDA Data								
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Owner-Occupied	3,079	2,885	3,028	1,587	1,376	1,125	869	13,949
Not Owner-Occupied	169	181	138	105	69	118	115	895
Not Applicable	48	21	41	7	10	3	2	132
<b>Total</b>	<b>3,296</b>	<b>3,087</b>	<b>3,207</b>	<b>1,699</b>	<b>1,455</b>	<b>1,246</b>	<b>986</b>	<b>14,976</b>

<b>Table D.a.3</b>								
<b>Loan Applications by Loan Type</b>								
Daly City 2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Conventional	3,079	2,885	3,028	1,587	1,291	960	679	13,509
FHA–Insured	0	0	0	0	79	159	186	424
VA–Guaranteed	0	0	0	0	6	6	4	16
<b>Total</b>	<b>3,079</b>	<b>2,885</b>	<b>3,028</b>	<b>1,587</b>	<b>1,376</b>	<b>1,125</b>	<b>869</b>	<b>13,949</b>

<b>Table D.a.4</b>								
<b>Loan Applications by Action Taken</b>								
Daly City 2004–2010 HMDA Data								
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Loan Originated	1,605	1,379	1,277	706	633	557	464	6,621
Application Approved but not Accepted	271	245	339	192	154	69	68	1,338
Application Denied	502	555	564	282	208	131	108	2,350
Application Withdrawn by Applicant	215	214	232	96	126	97	45	1,025
File Closed for Incompleteness	33	68	53	29	43	32	21	279
Loan Purchased by the Institution	453	422	563	281	212	230	163	2,324
Preapproval Request Denied	0	2	0	1	0	9	0	12
<b>Total</b>	<b>3,079</b>	<b>2,885</b>	<b>3,028</b>	<b>1,587</b>	<b>1,376</b>	<b>1,125</b>	<b>869</b>	<b>13,949</b>
Denial Rate	23.8%	28.7%	30.6%	28.5%	24.7%	19.0%	18.9%	26.2%



**Table D.a.5**  
**Loan Applications by Reason for Denial**  
Daly City  
2004–2010 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	Total
Debt-to-Income Ratio	50	36	41	30	61	40	32	290
Employment History	3	10	7	6	0	2	1	29
Credit History	63	49	57	27	14	13	13	236
Collateral	47	62	33	18	25	16	11	212
Insufficient Cash	15	7	8	7	15	6	4	62
Unverifiable Information	98	118	87	37	25	11	5	381
Credit Application Incomplete	48	60	37	58	19	7	16	245
Mortgage Insurance Denied	0	0	0	0	1	1	0	2
Other	74	137	125	52	24	18	13	443
Missing	104	76	169	47	24	17	13	450
<b>Total</b>	<b>502</b>	<b>555</b>	<b>564</b>	<b>282</b>	<b>208</b>	<b>131</b>	<b>108</b>	<b>2,350</b>

**Table D.a.6**  
**Denial Rates by Race/Ethnicity**  
Daly City  
2004–2010 HMDA Data

Year	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
2004	40.0%	23.2%	32.1%	19.8%	29.5%	52.2%	23.8%	18.4%
2005	45.8%	29.0%	43.5%	23.4%	33.9%	0.0%	28.7%	27.8%
2006	33.3%	28.4%	25.9%	33.0%	38.6%	.	30.6%	35.0%
2007	33.3%	28.2%	64.7%	25.1%	33.0%	.	28.5%	32.4%
2008	20.0%	18.9%	50.0%	30.5%	50.6%	.	24.7%	40.3%
2009	0.0%	16.2%	0.0%	24.4%	28.2%	.	19.0%	23.8%
2010	.	18.8%	25.0%	22.7%	9.3%	.	18.9%	24.2%
<b>Total</b>	<b>37.2%</b>	<b>24.6%</b>	<b>38.0%</b>	<b>25.8%</b>	<b>33.4%</b>	<b>50.0%</b>	<b>26.2%</b>	<b>28.6%</b>



<b>Table D.a.7</b>									
<b>Loan Applications by Selected Action Taken by Race/Ethnicity</b>									
Daly City									
2004–2010 HMDA Data									
<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Originated	15	13	12	2	4	3	0	49
	Denied	10	11	6	1	1	0	0	29
	<b>Denial Rate</b>	<b>40.0%</b>	<b>45.8%</b>	<b>33.3%</b>	<b>33.3%</b>	<b>20.0%</b>	<b>0.0%</b>	<b>.</b>	<b>37.2%</b>
Asian	Originated	1,034	849	806	435	456	394	337	4,311
	Denied	312	347	319	171	106	76	78	1,409
	<b>Denial Rate</b>	<b>23.2%</b>	<b>29.0%</b>	<b>28.4%</b>	<b>28.2%</b>	<b>18.9%</b>	<b>16.2%</b>	<b>18.8%</b>	<b>24.6%</b>
Black	Originated	19	13	20	6	3	3	3	67
	Denied	9	10	7	11	3	0	1	41
	<b>Denial Rate</b>	<b>32.1%</b>	<b>43.5%</b>	<b>25.9%</b>	<b>64.7%</b>	<b>50.0%</b>	<b>0.0%</b>	<b>25.0%</b>	<b>38.0%</b>
White	Originated	356	341	323	194	130	96	85	1,525
	Denied	88	104	159	65	57	31	25	529
	<b>Denial Rate</b>	<b>19.8%</b>	<b>23.4%</b>	<b>33.0%</b>	<b>25.1%</b>	<b>30.5%</b>	<b>24.4%</b>	<b>22.7%</b>	<b>25.8%</b>
Not Available	Originated	170	162	116	69	40	61	39	657
	Denied	71	83	73	34	41	24	4	330
	<b>Denial Rate</b>	<b>29.5%</b>	<b>33.9%</b>	<b>38.6%</b>	<b>33.0%</b>	<b>50.6%</b>	<b>28.2%</b>	<b>9.3%</b>	<b>33.4%</b>
Not Applicable	Originated	11	1	0	0	0	0	0	12
	Denied	12	0	0	0	0	0	0	12
	<b>Denial Rate</b>	<b>52.2%</b>	<b>0.0%</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>50.0%</b>
<b>Total</b>	Originated	1,605	1,379	1,277	706	633	557	464	6,621
	Denied	502	555	564	282	208	131	108	2,350
	<b>Denial Rate</b>	<b>23.8%</b>	<b>28.7%</b>	<b>30.6%</b>	<b>28.5%</b>	<b>24.7%</b>	<b>19.0%</b>	<b>18.9%</b>	<b>26.2%</b>
Hispanic (Ethnicity)	Originated	230	223	206	98	46	32	25	860
	Denied	52	86	111	47	31	10	8	345
	<b>Denial Rate</b>	<b>18.4%</b>	<b>27.8%</b>	<b>35.0%</b>	<b>32.4%</b>	<b>40.3%</b>	<b>23.8%</b>	<b>24.2%</b>	<b>28.6%</b>

<b>Table D.a.8</b>					
<b>Denial Rates by Gender</b>					
Daly City					
2004–2010 HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	20.0%	27.7%	35.3%	35.3%	24.2%
2005	26.8%	31.1%	26.2%	26.2%	28.6%
2006	30.0%	30.9%	37.7%	37.7%	30.8%
2007	25.3%	32.0%	35.2%	35.2%	28.9%
2008	23.1%	23.9%	47.8%	47.8%	25.9%
2009	17.2%	20.0%	34.2%	34.2%	19.8%
2010	21.2%	16.9%	0.0%	0.0%	18.1%
<b>Total</b>	<b>24.1%</b>	<b>28.4%</b>	<b>33.3%</b>	<b>33.3%</b>	<b>26.4%</b>

<b>Table D.a.9</b>									
<b>Loan Applications by Selected Action Taken by Gender</b>									
Daly City									
2004–2010 HMDA Data									
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Male	Originated	899	747	690	399	392	352	286	3,765
	Denied	225	273	296	135	118	73	77	1,197
	Denial Rate	20.0%	26.8%	30.0%	25.3%	23.1%	17.2%	21.2%	24.1%
Female	Originated	662	601	554	272	217	180	152	2,638
	Denied	253	271	248	128	68	45	31	1,044
	Denial Rate	27.7%	31.1%	30.9%	32.0%	23.9%	20.0%	16.9%	28.4%
Not Available	Originated	44	31	33	35	24	25	26	218
	Denied	24	11	20	19	22	13	0	109
	Denial Rate	35.3%	26.2%	37.7%	35.2%	47.8%	34.2%	0.0%	33.3%
Not Applicable	Originated	44	31	33	35	24	25	26	218
	Denied	24	11	20	19	22	13	0	109
	Denial Rate	35.3%	26.2%	37.7%	35.2%	47.8%	34.2%	0.0%	33.3%
<b>Total</b>	Originated	1,649	1,410	1,310	741	657	582	490	6,839
	Denied	526	566	584	301	230	144	108	2,459
	<b>Denial Rate</b>	<b>24.2%</b>	<b>28.6%</b>	<b>30.8%</b>	<b>28.9%</b>	<b>25.9%</b>	<b>19.8%</b>	<b>18.1%</b>	<b>26.4%</b>

<b>Table D.a.10</b>								
<b>Loan Applications by Reason for Denial by Race/Ethnicity</b>								
Daly City								
2004–2010 HMDA Data								
<b>Denial Reason</b>	<b>American Indian</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Unverifiable Information	98	118	87	37	25	11	376	63
Debt-to-Income Ratio	50	36	41	30	61	40	258	37
Credit Application Incomplete	48	60	37	58	19	7	229	22
Credit History	63	49	57	27	14	13	223	32
Collateral	47	62	33	18	25	16	201	39
Insufficient Cash	15	7	8	7	15	6	58	10
Employment History	3	10	7	6	0	2	28	7
Mortgage Insurance Denied	0	0	0	0	1	1	2	0
Other	74	137	125	52	24	18	430	68
Missing	104	76	169	47	24	17	437	67
<b>Total</b>	<b>502</b>	<b>555</b>	<b>564</b>	<b>282</b>	<b>208</b>	<b>131</b>	<b>2,242</b>	<b>345</b>
% Missing	20.7%	13.7%	30.0%	16.7%	11.5%	13.0%	19.5%	19.4%

<b>Table D.a.11</b>								
<b>Denial Rates by Income</b>								
Daly City								
2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	71.4%	50.0%	33.3%	.	0.0%	100.0%	100.0%	60.0%
\$15,001–\$30,000	100.0%	100.0%	.	66.7%	50.0%	100.0%	50.0%	81.0%
\$30,001–\$45,000	29.0%	65.0%	85.7%	12.5%	31.3%	34.4%	44.4%	40.2%
\$45,001–\$60,000	36.9%	53.8%	45.0%	28.6%	27.5%	28.9%	20.9%	31.8%
\$60,001–\$75,000	27.7%	32.8%	35.1%	16.0%	26.3%	17.0%	26.4%	25.1%
Above \$75,000	22.5%	27.5%	30.5%	28.0%	23.9%	15.8%	14.5%	25.3%
Data Missing	25.9%	32.3%	25.9%	50.0%	41.7%	26.7%	35.3%	31.0%

<b>Total</b>		<b>23.8%</b>	<b>28.7%</b>	<b>30.6%</b>	<b>28.5%</b>	<b>24.7%</b>	<b>19.0%</b>	<b>18.9%</b>	<b>26.2%</b>
<b>Table D.a.12</b>									
<b>Loan Applications by Selected Action Taken by Income</b>									
Daly City 2004–2010 HMDA Data									
<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Loan Originated	2	1	2	0	1	0	0	6
	Application Denied	5	1	1	0	0	1	1	9
	Denial Rate	71.4%	50.0%	33.3%	.	0.0%	100.0%	100.0%	60.0%
\$15,001–\$30,000	Loan Originated	0	0	0	2	1	0	1	4
	Application Denied	5	3	0	4	1	3	1	17
	Denial Rate	100.0%	100.0%	.	66.7%	50.0%	100.0%	50.0%	81.0%
\$30,001–\$45,000	Loan Originated	22	7	1	7	11	21	10	79
	Application Denied	9	13	6	1	5	11	8	53
	Denial Rate	29.0%	65.0%	85.7%	12.5%	31.3%	34.4%	44.4%	40.2%
\$45,001–\$60,000	Loan Originated	41	12	11	10	29	54	53	210
	Application Denied	24	14	9	4	11	22	14	98
	Denial Rate	36.9%	53.8%	45.0%	28.6%	27.5%	28.9%	20.9%	31.8%
\$60,001–\$75,000	Loan Originated	86	39	24	42	70	93	64	418
	Application Denied	33	19	13	8	25	19	23	140
	Denial Rate	27.7%	32.8%	35.1%	16.0%	26.3%	17.0%	26.4%	25.1%
Above \$75,000	Loan Originated	1,394	1,276	1,133	621	514	378	325	5,641
	Application Denied	405	484	498	241	161	71	55	1,915
	Denial Rate	22.5%	27.5%	30.5%	28.0%	23.9%	15.8%	14.5%	25.3%
Data Missing	Loan Originated	60	44	106	24	7	11	11	263
	Application Denied	21	21	37	24	5	4	6	118
	Denial Rate	25.9%	32.3%	25.9%	50.0%	41.7%	26.7%	35.3%	31.0%
<b>Total</b>	Loan Originated	1,605	1,379	1,277	706	633	557	464	6,621
	Application Denied	502	555	564	282	208	131	108	2,350
	<b>Denial Rate</b>	<b>23.8%</b>	<b>28.7%</b>	<b>30.6%</b>	<b>28.5%</b>	<b>24.7%</b>	<b>19.0%</b>	<b>18.9%</b>	<b>26.2%</b>

<b>Table D.a.13</b>								
<b>Denial Rates by Race/Ethnicity by Income</b>								
Daly City 2004–2010 HMDA Data								
<b>Race</b>	<b>&lt;= \$15K</b>	<b>\$15K–\$30K</b>	<b>\$30K–\$45K</b>	<b>\$45K–\$60K</b>	<b>\$60K–\$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian	0.0%	100.0%	100.0%	.	60.0%	33.3%	100.0%	37.2%
Asian	37.5%	75.0%	36.3%	28.3%	22.1%	24.0%	31.6%	24.6%
Black	.	.	0.0%	33.3%	29.4%	37.8%	80.0%	38.0%
White	100.0%	83.3%	42.9%	34.9%	22.9%	24.9%	25.6%	25.8%
Not Available	100.0%	100.0%	50.0%	41.0%	46.2%	31.6%	32.1%	33.4%
Not Applicable	.	.	.	.	0.0%	60.0%	0.0%	50.0%
<b>Total</b>	<b>60.0%</b>	<b>81.0%</b>	<b>40.2%</b>	<b>31.8%</b>	<b>25.1%</b>	<b>25.3%</b>	<b>31.0%</b>	<b>26.2%</b>
Hispanic (Ethnicity)	100.0%	100.0%	53.8%	34.4%	27.4%	28.1%	28.4%	28.6%

<b>Table D.a.14</b>									
<b>Loan Applications by Income by Selected Action Taken by Race/Ethnicity</b>									
Daly City									
2004–2010 HMDA Data									
<b>Race</b>		<b>&lt;= \$15K</b>	<b>\$15K–\$30K</b>	<b>\$30K–\$45K</b>	<b>\$45K–\$60K</b>	<b>\$60K–\$75K</b>	<b>&gt; \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian	Loan Originated	1	0	0	0	2	46	0	49
	Application Denied	0	1	1	0	3	23	1	29
	Denial Rate	0.0%	100.0%	100.0%	.	60.0%	33.3%	100.0%	37.2%
Asian	Loan Originated	5	3	51	129	254	3,709	160	4,311
	Application Denied	3	9	29	51	72	1,171	74	1,409
	Denial Rate	37.5%	75.0%	36.3%	28.3%	22.1%	24.0%	31.6%	24.6%
Black	Loan Originated	0	0	1	2	12	51	1	67
	Application Denied	0	0	0	1	5	31	4	41
	Denial Rate	.	.	0.0%	33.3%	29.4%	37.8%	80.0%	38.0%
White	Loan Originated	0	1	16	56	121	1,270	61	1,525
	Application Denied	4	5	12	30	36	421	21	529
	Denial Rate	100.0%	83.3%	42.9%	34.9%	22.9%	24.9%	25.6%	25.8%
Not Available	Loan Originated	0	0	11	23	28	557	38	657
	Application Denied	2	2	11	16	24	257	18	330
	Denial Rate	100.0%	100.0%	50.0%	41.0%	46.2%	31.6%	32.1%	33.4%
Not Applicable	Loan Originated	0	0	0	0	1	8	3	12
	Application Denied	0	0	0	0	0	12	0	12
	Denial Rate	.	.	.	.	0.0%	60.0%	0.0%	50.0%
<b>Total</b>	Loan Originated	6	4	79	210	418	5,641	263	6,621
	Application Denied	9	17	53	98	140	1,915	118	2,350
	<b>Denial Rate</b>	<b>60.0%</b>	<b>81.0%</b>	<b>40.2%</b>	<b>31.8%</b>	<b>25.1%</b>	<b>25.3%</b>	<b>31.0%</b>	<b>26.2%</b>
Hispanic (Ethnicity)	Loan Originated	0	0	6	21	45	740	48	860
	Application Denied	1	1	7	11	17	289	19	345
	Denial Rate	100.0%	100.0%	53.8%	34.4%	27.4%	28.1%	28.4%	28.6%

<b>Table D.a.15</b>								
<b>Denial Rates by Income for White Applicants</b>								
Daly City								
2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	100.0%	100.0%	.	.	.	.	100.0%	100.0%
\$15,001–\$30,000	100.0%	.	.	66.7%	.	100.0%	100.0%	83.3%
\$30,001–\$45,000	22.2%	50.0%	0.0%	0.0%	33.3%	66.7%	100.0%	42.9%
\$45,001–\$60,000	52.4%	33.3%	33.3%	28.6%	41.7%	29.4%	14.3%	34.9%
\$60,001–\$75,000	23.1%	14.3%	25.0%	24.0%	17.6%	22.7%	35.3%	22.9%
Above \$75,000	16.7%	22.8%	34.3%	24.0%	30.7%	21.0%	14.5%	24.9%
Data Missing	23.1%	28.6%	16.0%	35.7%	50.0%	33.3%	25.0%	25.6%
<b>Total</b>	<b>19.8%</b>	<b>23.4%</b>	<b>33.0%</b>	<b>25.1%</b>	<b>30.5%</b>	<b>24.4%</b>	<b>22.7%</b>	<b>25.8%</b>

<b>Table D.a.16</b>								
<b>Denial Rates by Income for Black Applicants</b>								
Daly City								
2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	.	.	.	.	.	.	.	0.0%
\$15,001–\$30,000	.	.	.	.	.	.	.	33.3%
\$30,001–\$45,000	0.0%	.	.	.	.	.	.	0.0%
\$45,001–\$60,000	33.3%	.	.	.	.	.	.	33.3%
\$60,001–\$75,000	57.1%	0.0%	0.0%	.	33.3%	0.0%	.	29.4%
Above \$75,000	13.3%	50.0%	22.7%	64.7%	66.7%	0.0%	25.0%	37.8%
Data Missing	100.0%	.	66.7%	.	.	.	.	80.0%
<b>Total</b>	<b>32.1%</b>	<b>43.5%</b>	<b>25.9%</b>	<b>64.7%</b>	<b>50.0%</b>	<b>0.0%</b>	<b>25.0%</b>	<b>38.0%</b>

<b>Table D.a.17</b>								
<b>Loans by Predatory Status</b>								
Daly City								
2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Other	1,388	828	716	580	611	538	457	5,118
High APR Loan	217	551	561	126	22	19	7	1,503
<b>Total</b>	<b>1,605</b>	<b>1,379</b>	<b>1,277</b>	<b>706</b>	<b>633</b>	<b>557</b>	<b>464</b>	<b>6,621</b>
Percent High APR	13.5%	40.0%	43.9%	17.8%	3.5%	3.4%	1.5%	22.7%

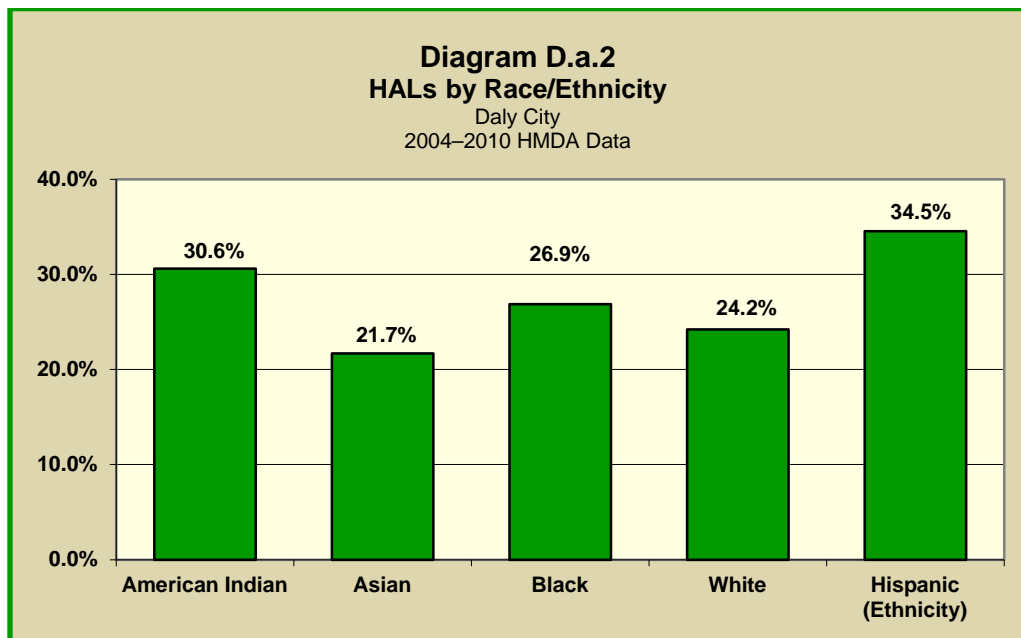
<b>Table D.a.18</b>									
<b>Loans by Loan Purpose by Predatory Status</b>									
Daly City									
2004–2010 HMDA Data									
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	Other	1,388	828	716	580	611	538	457	5,118
	High APR Loan	217	551	561	126	22	19	7	1,503
	Percent High APR	13.5%	40.0%	43.9%	17.8%	3.5%	3.4%	1.5%	22.7%
Home Improvement	Other	264	346	346	175	83	83	51	1,348
	High APR Loan	18	27	30	23	5	4	1	108
	Percent High APR	6.4%	7.2%	8.0%	11.6%	5.7%	4.6%	1.9%	7.4%
Refinancing	Other	2,904	2,350	1,878	1,459	672	1,557	1,625	12,445
	High APR Loan	224	419	488	241	32	13	0	1,417
	Percent High APR	7.2%	15.1%	20.6%	14.2%	4.5%	0.8%	0.0%	10.2%
<b>Total</b>	Other	4,556	3,524	2,940	2,214	1,366	2,178	2,133	18,911
	High APR Loan	459	997	1,079	390	59	36	8	3,028
	<b>Percent High APR</b>	<b>9.2%</b>	<b>22.1%</b>	<b>26.8%</b>	<b>15.0%</b>	<b>4.1%</b>	<b>1.6%</b>	<b>0.4%</b>	<b>13.8%</b>

**Table D.a.19**  
**HALs by Race/Ethnicity**  
Daly City  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	1	8	6	0	0	0	0	15
Asian	133	353	352	76	12	6	3	935
Black	2	5	9	2	0	0	0	18
White	50	119	150	31	9	7	3	369
Not Applicable	28	66	44	17	1	6	1	163
No Co-Applicant	3	0	0	0	0	0	0	3
<b>Total</b>	<b>217</b>	<b>551</b>	<b>561</b>	<b>126</b>	<b>22</b>	<b>19</b>	<b>7</b>	<b>1,503</b>
Hispanic (Ethnicity)	43	108	119	20	4	3	0	297

**Table D.a.20**  
**Rate of HALs by Race/Ethnicity**  
Daly City  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	6.7%	61.5%	50.0%	0.0%	0.0%	0.0%	.	30.6%
Asian	12.9%	41.6%	43.7%	17.5%	2.6%	1.5%	0.9%	21.7%
Black	10.5%	38.5%	45.0%	33.3%	0.0%	0.0%	0.0%	26.9%
White	14.0%	34.9%	46.4%	16.0%	6.9%	7.3%	3.5%	24.2%
Not Applicable	16.5%	40.7%	37.9%	24.6%	2.5%	9.8%	2.6%	24.8%
No Co-Applicant	27.3%	0.0%	.	.	.	.	.	25.0%
<b>Total</b>	<b>13.5%</b>	<b>40.0%</b>	<b>43.9%</b>	<b>17.8%</b>	<b>3.5%</b>	<b>3.4%</b>	<b>1.5%</b>	<b>22.7%</b>
Hispanic (Ethnicity)	18.7%	48.4%	57.8%	20.4%	8.7%	9.4%	0.0%	34.5%



<b>Table D.a.21</b>									
<b>Loans by Race/Ethnicity by Predatory Status</b>									
Daly City									
2004–2010 HMDA Data									
<b>Race</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Other	14	5	6	2	4	3	0	34
	High APR Loan	1	8	6	0	0	0	0	15
	Percent High APR	6.7%	61.5%	50.0%	0.0%	0.0%	0.0%	.	30.6%
Asian	Other	901	496	454	359	444	388	334	3,376
	High APR Loan	133	353	352	76	12	6	3	935
	Percent High APR	12.9%	41.6%	43.7%	17.5%	2.6%	1.5%	0.9%	21.7%
Black	Other	17	8	11	4	3	3	3	49
	High APR Loan	2	5	9	2	0	0	0	18
	Percent High APR	10.5%	38.5%	45.0%	33.3%	0.0%	0.0%	0.0%	26.9%
White	Other	306	222	173	163	121	89	82	1,156
	High APR Loan	50	119	150	31	9	7	3	369
	Percent High APR	14.0%	34.9%	46.4%	16.0%	6.9%	7.3%	3.5%	24.2%
Not Applicable	Other	142	96	72	52	39	55	38	494
	High APR Loan	28	66	44	17	1	6	1	163
	Percent High APR	16.5%	40.7%	37.9%	24.6%	2.5%	9.8%	2.6%	24.8%
No Co-Applicant	Other	8	1	0	0	0	0	0	9
	High APR Loan	3	0	0	0	0	0	0	3
	Percent High APR	27.3%	0.0%	.	.	.	.	.	25.0%
<b>Total</b>	Other	1,388	828	716	580	611	538	457	5,118
	High APR Loan	217	551	561	126	22	19	7	1,503
	<b>Percent High APR</b>	<b>13.5%</b>	<b>40.0%</b>	<b>43.9%</b>	<b>17.8%</b>	<b>3.5%</b>	<b>3.4%</b>	<b>1.5%</b>	<b>22.7%</b>
Hispanic (Ethnicity)	Other	187	115	87	78	42	29	25	563
	High APR Loan	43	108	119	20	4	3	0	297
	Percent High APR	18.7%	48.4%	57.8%	20.4%	8.7%	9.4%	0.0%	34.5%

<b>Table D.a.22</b>								
<b>HALs by Income</b>								
Daly City								
2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	100.0%	0.0%	50.0%	.	0.0%	.	.	50.0%
\$15,001–\$30,000	.	.	.	50.0%	0.0%	.	0.0%	25.0%
\$30,001–\$45,000	13.6%	28.6%	100.0%	42.9%	0.0%	0.0%	0.0%	11.4%
\$45,001–\$60,000	12.2%	16.7%	18.2%	30.0%	0.0%	0.0%	1.9%	6.2%
\$60,001–\$75,000	14.0%	15.4%	54.2%	7.1%	2.9%	2.2%	4.7%	9.8%
Above \$75,000	13.3%	41.8%	42.5%	16.7%	3.9%	4.5%	0.9%	23.8%
Data Missing	16.7%	18.2%	59.4%	50.0%	0.0%	0.0%	0.0%	35.4%
<b>Total</b>	<b>13.5%</b>	<b>40.0%</b>	<b>43.9%</b>	<b>17.8%</b>	<b>3.5%</b>	<b>3.4%</b>	<b>1.5%</b>	<b>22.7%</b>

**Table D.a.23**  
**Loans by Income by Predatory Status**

Daly City  
 2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Other	0	1	1	0	1	0	0	3
	High APR Loan	2	0	1	0	0	0	0	3
	Percent High APR	100.0%	0.0%	50.0%	.	0.0%	.	.	50.0%
\$15,001–\$30,000	Other	0	0	0	1	1	0	1	3
	High APR Loan	0	0	0	1	0	0	0	1
	Percent High APR	.	.	.	50.0%	0.0%	.	0.0%	25.0%
\$30,001–\$45,000	Other	19	5	0	4	11	21	10	70
	High APR Loan	3	2	1	3	0	0	0	9
	Percent High APR	13.6%	28.6%	100.0%	42.9%	0.0%	0.0%	0.0%	11.4%
\$45,001 - \$60,000	Other	36	10	9	7	29	54	52	197
	High APR Loan	5	2	2	3	0	0	1	13
	Percent High APR	12.2%	16.7%	18.2%	30.0%	0.0%	0.0%	1.9%	6.2%
\$60,001–\$75,000	Other	74	33	11	39	68	91	61	377
	High APR Loan	12	6	13	3	2	2	3	41
	Percent High APR	14.0%	15.4%	54.2%	7.1%	2.9%	2.2%	4.7%	9.8%
Above \$75,000	Other	1,209	743	652	517	494	361	322	4,298
	High APR Loan	185	533	481	104	20	17	3	1,343
	Percent High APR	13.3%	41.8%	42.5%	16.7%	3.9%	4.5%	0.9%	23.8%
Data Missing	Other	50	36	43	12	7	11	11	170
	High APR Loan	10	8	63	12	0	0	0	93
	Percent High APR	16.7%	18.2%	59.4%	50.0%	0.0%	0.0%	0.0%	35.4%
<b>Total</b>	Other	1,388	828	716	580	611	538	457	5,118
	High APR Loan	217	551	561	126	22	19	7	1,503
	<b>Percent High APR</b>	<b>13.5%</b>	<b>40.0%</b>	<b>43.9%</b>	<b>17.8%</b>	<b>3.5%</b>	<b>3.4%</b>	<b>1.5%</b>	<b>22.7%</b>



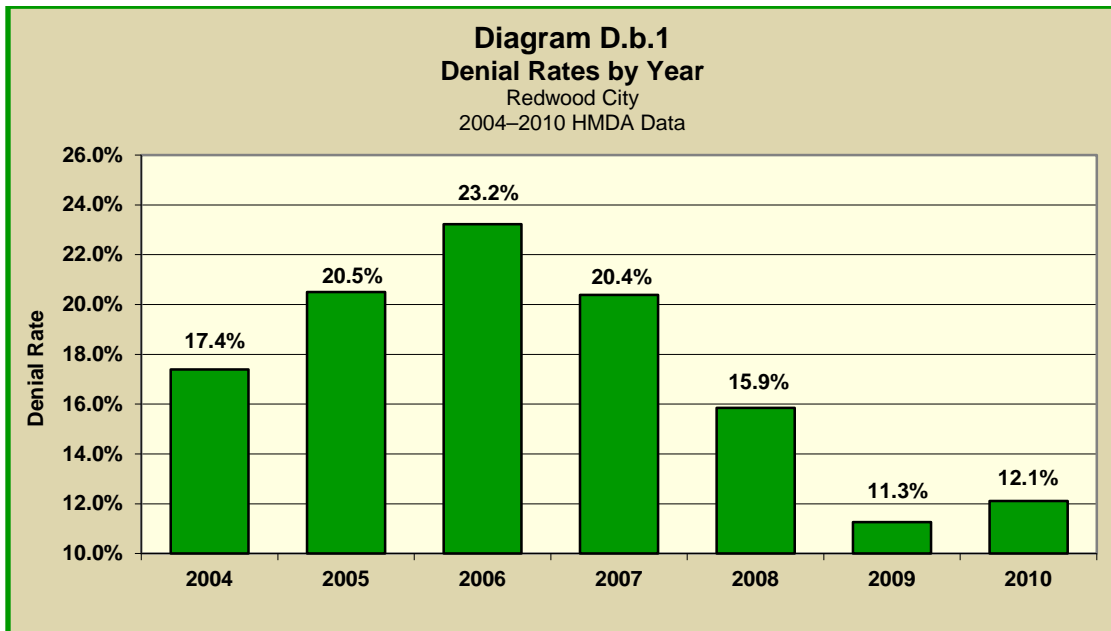
## B. REDWOOD CITY

<b>Table D.b.1</b>								
<b>Purpose of Loan Applications by Year</b>								
Redwood City 2004–2010 HMDA Data								
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	2,997	2,949	2,657	2,002	1,498	1,324	1,313	14,740
Home Improvement	379	468	540	359	203	198	135	2,282
Refinancing	6,861	5,619	4,449	4,047	2,867	5,834	5,655	35,332
<b>Total</b>	<b>10,237</b>	<b>9,036</b>	<b>7,646</b>	<b>6,408</b>	<b>4,568</b>	<b>7,356</b>	<b>7,103</b>	<b>52,354</b>

<b>Table D.b.2</b>								
<b>Occupancy Status of Home Purchase Loan Applications</b>								
Redwood City 2004–2010 HMDA Data								
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Owner-Occupied	2,784	2,691	2,434	1,857	1,334	1,239	1,205	13,544
Not Owner-Occupied	164	233	198	122	128	79	87	1,011
Not Applicable	49	25	25	23	36	6	21	185
<b>Total</b>	<b>2,997</b>	<b>2,949</b>	<b>2,657</b>	<b>2,002</b>	<b>1,498</b>	<b>1,324</b>	<b>1,313</b>	<b>14,740</b>

<b>Table D.b.3</b>								
<b>Loan Applications by Loan Type</b>								
Redwood City 2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Conventional	2,783	2,691	2,434	1,857	1,292	1,060	993	13,110
FHA–Insured	0	0	0	0	42	171	208	421
VA–Guaranteed	1	0	0	0	0	8	4	13
<b>Total</b>	<b>2,784</b>	<b>2,691</b>	<b>2,434</b>	<b>1,857</b>	<b>1,334</b>	<b>1,239</b>	<b>1,205</b>	<b>13,544</b>

<b>Table D.b.4</b>								
<b>Loan Applications by Action Taken</b>								
Redwood City 2004–2010 HMDA Data								
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Loan Originated	1,544	1,411	1,187	992	674	591	682	7,081
Application Approved but not Accepted	211	222	190	180	145	66	64	1,078
Application Denied	325	364	359	254	127	75	94	1,598
Application Withdrawn by Applicant	175	180	118	79	109	79	97	837
File Closed for Incompleteness	29	39	22	24	20	15	13	162
Loan Purchased by the Institution	500	475	557	328	259	411	255	2,785
Preapproval Request Denied	0	0	1	0	0	2	0	3
<b>Total</b>	<b>2,784</b>	<b>2,691</b>	<b>2,434</b>	<b>1,857</b>	<b>1,334</b>	<b>1,239</b>	<b>1,205</b>	<b>13,544</b>
Denial Rate	17.4%	20.5%	23.2%	20.4%	15.9%	11.3%	12.1%	18.4%



**Table D.b.5**  
**Loan Applications by Reason for Denial**  
Redwood City  
2004–2010 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	Total
Debt-to-Income Ratio	41	28	28	29	30	27	24	207
Employment History	5	3	8	8	0	0	2	26
Credit History	52	47	25	22	14	7	9	176
Collateral	36	42	19	19	23	12	21	172
Insufficient Cash	12	5	4	13	6	3	4	47
Unverifiable Information	45	48	57	30	5	4	4	193
Credit Application Incomplete	36	49	33	61	15	5	11	210
Mortgage Insurance Denied	0	0	0	0	2	1	0	3
Other	62	90	91	42	22	8	10	325
Missing	36	52	94	30	10	8	9	239
<b>Total</b>	<b>325</b>	<b>364</b>	<b>359</b>	<b>254</b>	<b>127</b>	<b>75</b>	<b>94</b>	<b>1,598</b>

**Table D.b.6**  
**Denial Rates by Race/Ethnicity**  
Redwood City  
2004–2010 HMDA Data

Year	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
2004	11.1%	15.6%	14.3%	15.5%	25.9%	56.5%	17.4%	25.6%
2005	44.1%	20.2%	31.6%	19.5%	22.1%	.	20.5%	34.2%
2006	18.2%	24.6%	64.3%	21.8%	23.7%	.	23.2%	32.7%
2007	30.0%	15.0%	30.0%	21.4%	20.6%	.	20.4%	40.0%
2008	0.0%	17.5%	30.0%	15.0%	17.1%	.	15.9%	22.9%
2009	0.0%	13.4%	0.0%	10.2%	13.0%	100.0%	11.3%	15.6%
2010	0.0%	11.4%	33.3%	10.9%	17.4%	.	12.1%	18.2%
<b>Total</b>	<b>27.5%</b>	<b>17.3%</b>	<b>38.8%</b>	<b>17.5%</b>	<b>21.4%</b>	<b>58.3%</b>	<b>18.4%</b>	<b>31.6%</b>

<b>Table D.b.7</b>									
<b>Loan Applications by Selected Action Taken by Race/Ethnicity</b>									
Redwood City									
2004–2010 HMDA Data									
<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Originated	16	19	9	7	4	2	1	58
	Denied	2	15	2	3	0	0	0	22
	Denial Rate	11.1%	44.1%	18.2%	30.0%	0.0%	0.0%	0.0%	27.5%
Asian	Originated	228	210	175	170	113	136	147	1,179
	Denied	42	53	57	30	24	21	19	246
	Denial Rate	15.6%	20.2%	24.6%	15.0%	17.5%	13.4%	11.4%	17.3%
Black	Originated	6	13	10	7	7	5	4	52
	Denied	1	6	18	3	3	0	2	33
	Denial Rate	14.3%	31.6%	64.3%	30.0%	30.0%	0.0%	33.3%	38.8%
White	Originated	1,098	1,000	845	665	453	388	435	4,884
	Denied	202	242	236	181	80	44	53	1,038
	Denial Rate	15.5%	19.5%	21.8%	21.4%	15.0%	10.2%	10.9%	17.5%
Not Available	Originated	186	169	148	143	97	60	95	898
	Denied	65	48	46	37	20	9	20	245
	Denial Rate	25.9%	22.1%	23.7%	20.6%	17.1%	13.0%	17.4%	21.4%
Not Applicable	Originated	10	0	0	0	0	0	0	10
	Denied	13	0	0	0	0	1	0	14
	Denial Rate	56.5%	.	.	.	.	100.0%	.	58.3%
<b>Total</b>	Originated	1,544	1,411	1,187	992	674	591	682	7,081
	Denied	325	364	359	254	127	75	94	1,598
	<b>Denial Rate</b>	<b>17.4%</b>	<b>20.5%</b>	<b>23.2%</b>	<b>20.4%</b>	<b>15.9%</b>	<b>11.3%</b>	<b>12.1%</b>	<b>18.4%</b>
Hispanic (Ethnicity)	Originated	209	285	274	132	37	38	36	1,011
	Denied	72	148	133	88	11	7	8	467
	Denial Rate	25.6%	34.2%	32.7%	40.0%	22.9%	15.6%	18.2%	31.6%

<b>Table D.b.8</b>					
<b>Denial Rates by Gender</b>					
Redwood City					
2004–2010 HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	15.5%	20.2%	23.9%	25.0%	17.4%
2005	20.1%	22.4%	13.6%	.	20.5%
2006	23.1%	23.9%	19.7%	.	23.2%
2007	21.7%	18.7%	16.3%	.	20.4%
2008	15.7%	16.3%	15.0%	.	15.9%
2009	10.8%	11.4%	14.6%	.	11.3%
2010	12.0%	10.8%	18.5%	.	12.1%
<b>Total</b>	<b>18.0%</b>	<b>19.4%</b>	<b>17.6%</b>	<b>25.0%</b>	<b>18.4%</b>

<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Male	Originated	1,000	906	762	607	423	378	456	4,532
	Denied	183	228	229	168	79	46	62	995
	Denial Rate	15.5%	20.1%	23.1%	21.7%	15.7%	10.8%	12.0%	18.0%
Female	Originated	474	429	372	318	200	178	182	2,153
	Denied	120	124	117	73	39	23	22	518
	Denial Rate	20.2%	22.4%	23.9%	18.7%	16.3%	11.4%	10.8%	19.4%
Not Available	Originated	67	76	53	67	51	35	44	393
	Denied	21	12	13	13	9	6	10	84
	Denial Rate	23.9%	13.6%	19.7%	16.3%	15.0%	14.6%	18.5%	17.6%
Not Applicable	Originated	3	0	0	0	0	0	0	3
	Denied	1	0	0	0	0	0	0	1
	Denial Rate	25.0%	.	.	.	.	.	.	25.0%
<b>Total</b>	Originated	1,544	1,411	1,187	992	674	591	682	7,081
	Denied	325	364	359	254	127	75	94	1,598
	<b>Denial Rate</b>	<b>17.4%</b>	<b>20.5%</b>	<b>23.2%</b>	<b>20.4%</b>	<b>15.9%</b>	<b>11.3%</b>	<b>12.1%</b>	<b>18.4%</b>

<b>Denial Reason</b>	<b>American Indian</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Credit Application Incomplete	4	36	4	134	30	2	210	51
Debt-to-Income Ratio	0	27	1	139	37	3	207	38
Unverifiable Information	4	42	2	125	17	3	193	72
Credit History	4	31	3	110	28	0	176	51
Collateral	2	33	9	105	22	1	172	31
Insufficient Cash	2	11	0	30	4	0	47	15
Employment History	0	2	0	23	1	0	26	11
Mortgage Insurance Denied	0	0	0	3	0	0	3	0
Other	5	35	4	225	52	4	325	119
Missing	1	29	10	144	54	1	239	79
<b>Total</b>	<b>22</b>	<b>246</b>	<b>33</b>	<b>1,038</b>	<b>245</b>	<b>14</b>	<b>1,598</b>	<b>467</b>
% Missing	4.5%	11.8%	30.3%	13.9%	22.0%	7.1%	15.0%	16.9%

<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	100.0%	100.0%	20.0%	.	100.0%	100.0%	.	63.6%
\$15,001–\$30,000	66.7%	80.0%	100.0%	100.0%	100.0%	.	50.0%	80.0%
\$30,001–\$45,000	54.5%	42.9%	87.5%	71.4%	25.0%	33.3%	25.0%	52.0%
\$45,001–\$60,000	12.5%	37.5%	37.5%	54.5%	41.2%	25.0%	28.6%	30.2%
\$60,001–\$75,000	27.3%	10.5%	22.7%	25.0%	26.9%	18.9%	23.1%	23.2%
Above \$75,000	16.0%	20.1%	22.5%	19.0%	14.5%	9.6%	10.7%	17.4%
Data Missing	45.2%	17.6%	25.0%	37.2%	14.3%	16.7%	28.6%	28.2%

<b>Total</b>	<b>17.4%</b>	<b>20.5%</b>	<b>23.2%</b>	<b>20.4%</b>	<b>15.9%</b>	<b>11.3%</b>	<b>12.1%</b>	<b>18.4%</b>
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**Table D.b.12**  
**Loan Applications by Selected Action Taken by Income**

Redwood City  
2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Loan Originated	0	0	4	0	0	0	0	4
	Application Denied	1	3	1	0	1	1	0	7
	Denial Rate	100.0%	100.0%	20.0%	.	100.0%	100.0%	.	63.6%
\$15,001–\$30,000	Loan Originated	1	1	0	0	0	0	1	3
	Application Denied	2	4	2	1	2	0	1	12
	Denial Rate	66.7%	80.0%	100.0%	100.0%	100.0%	.	50.0%	80.0%
\$30,001–\$45,000	Loan Originated	5	4	1	2	3	6	3	24
	Application Denied	6	3	7	5	1	3	1	26
	Denial Rate	54.5%	42.9%	87.5%	71.4%	25.0%	33.3%	25.0%	52.0%
\$45,001–\$60,000	Loan Originated	28	15	10	5	10	21	15	104
	Application Denied	4	9	6	6	7	7	6	45
	Denial Rate	12.5%	37.5%	37.5%	54.5%	41.2%	25.0%	28.6%	30.2%
\$60,001–\$75,000	Loan Originated	48	17	17	18	19	30	30	179
	Application Denied	18	2	5	6	7	7	9	54
	Denial Rate	27.3%	10.5%	22.7%	25.0%	26.9%	18.9%	23.1%	23.2%
Above \$75,000	Loan Originated	1,439	1,318	1,104	940	636	529	628	6594
	Application Denied	275	331	321	220	108	56	75	1386
	Denial Rate	16.0%	20.1%	22.5%	19.0%	14.5%	9.6%	10.7%	17.4%
Data Missing	Loan Originated	23	56	51	27	6	5	5	173
	Application Denied	19	12	17	16	1	1	2	68
	Denial Rate	45.2%	17.6%	25.0%	37.2%	14.3%	16.7%	28.6%	28.2%
<b>Total</b>	Loan Originated	1,544	1,411	1,187	992	674	591	682	7081
	Application Denied	325	364	359	254	127	75	94	1598
	<b>Denial Rate</b>	<b>17.4%</b>	<b>20.5%</b>	<b>23.2%</b>	<b>20.4%</b>	<b>15.9%</b>	<b>11.3%</b>	<b>12.1%</b>	<b>18.4%</b>

**Table D.b.13**  
**Denial Rates by Race/Ethnicity by Income**

Redwood City  
2004–2010 HMDA Data

<b>Race</b>	<b>&lt;= \$15K</b>	<b>\$15K–\$30K</b>	<b>\$30K–\$45K</b>	<b>\$45K–\$60K</b>	<b>\$60K–\$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian	100.0%	.	50.0%	0.0%	.	27.4%	0.0%	27.5%
Asian	100.0%	.	0.0%	25.0%	26.1%	16.0%	42.9%	17.3%
Black	.	.	.	100.0%	0.0%	37.0%	.	38.8%
White	66.7%	66.7%	48.1%	26.0%	19.2%	16.9%	23.8%	17.5%
Not Available	25.0%	100.0%	63.2%	47.6%	40.5%	18.7%	30.0%	21.4%
Not Applicable	.	.	.	.	.	54.5%	100.0%	58.3%
<b>Total</b>	<b>63.6%</b>	<b>80.0%</b>	<b>52.0%</b>	<b>30.2%</b>	<b>23.2%</b>	<b>17.4%</b>	<b>28.2%</b>	<b>18.4%</b>
Hispanic (Ethnicity)	20.0%	100.0%	61.5%	36.7%	37.0%	30.5%	39.7%	31.6%

**Table D.b.14**  
**Loan Applications by Income by Selected Action Taken by Race/Ethnicity**

Redwood City  
 2004–2010 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	0	1	1	0	53	3	58
	Application Denied	1	0	1	0	0	20	0	22
	Denial Rate	100.0%	.	50.0%	0.0%	.	27.4%	0.0%	27.5%
Asian	Loan Originated	0	0	2	15	17	1,121	24	1,179
	Application Denied	3	0	0	5	6	214	18	246
	Denial Rate	100.0%	.	0.0%	25.0%	26.1%	16.0%	42.9%	17.3%
Black	Loan Originated	0	0	0	0	1	51	0	52
	Application Denied	0	0	0	3	0	30	0	33
	Denial Rate	.	.	.	100.0%	0.0%	37.0%	.	38.8%
White	Loan Originated	1	3	14	77	139	4,525	125	4,884
	Application Denied	2	6	13	27	33	918	39	1,038
	Denial Rate	66.7%	66.7%	48.1%	26.0%	19.2%	16.9%	23.8%	17.5%
Not Available	Loan Originated	3	0	7	11	22	834	21	898
	Application Denied	1	6	12	10	15	192	9	245
	Denial Rate	25.0%	100.0%	63.2%	47.6%	40.5%	18.7%	30.0%	21.4%
Not Applicable	Loan Originated	0	0	0	0	0	10	0	10
	Application Denied	0	0	0	0	0	12	2	14
	Denial Rate	.	.	.	.	.	54.5%	100.0%	58.3%
<b>Total</b>	Loan Originated	4	3	24	104	179	6,594	173	7,081
	Application Denied	7	12	26	45	54	1,386	68	1,598
	<b>Denial Rate</b>	<b>63.6%</b>	<b>80.0%</b>	<b>52.0%</b>	<b>30.2%</b>	<b>23.2%</b>	<b>17.4%</b>	<b>28.2%</b>	<b>18.4%</b>
Hispanic (Ethnicity)	Loan Originated	4	0	5	19	17	925	41	1,011
	Application Denied	1	4	8	11	10	406	27	467
	Denial Rate	20.0%	100.0%	61.5%	36.7%	37.0%	30.5%	39.7%	31.6%

**Table D.b.15**  
**Denial Rates by Income for White Applicants**

Redwood City  
 2004–2010 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	Total
\$15,000 or Below	100.0%	.	0.0%	.	100.0%	.	.	66.7%
\$15,001–\$30,000	0.0%	66.7%	100.0%	100.0%	100.0%	.	0.0%	66.7%
\$30,001–\$45,000	33.3%	33.3%	80.0%	80.0%	.	33.3%	0.0%	48.1%
\$45,001–\$60,000	4.5%	33.3%	27.3%	55.6%	36.4%	21.1%	28.6%	26.0%
\$60,001–\$75,000	22.6%	0.0%	14.3%	25.0%	30.0%	10.0%	19.2%	19.2%
Above \$75,000	14.6%	19.5%	21.6%	20.0%	13.5%	9.4%	9.8%	16.9%
Data Missing	42.9%	13.3%	20.8%	33.3%	0.0%	0.0%	25.0%	23.8%
<b>Total</b>	<b>15.5%</b>	<b>19.5%</b>	<b>21.8%</b>	<b>21.4%</b>	<b>15.0%</b>	<b>10.2%</b>	<b>10.9%</b>	<b>17.5%</b>

<b>Table D.b.16</b>								
<b>Denial Rates by Income for Black Applicants</b>								
Redwood City								
2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	.	.	.	.	.	.	.	.
\$15,001–\$30,000	.	.	.	.	.	.	.	.
\$30,001–\$45,000	.	.	.	.	.	.	.	.
\$45,001–\$60,000	100.0%	.	100.0%	.	100.0%	.	.	100.0%
\$60,001–\$75,000	.	.	.	.	.	0.0%	.	0.0%
Above \$75,000	0.0%	31.6%	63.0%	30.0%	22.2%	0.0%	33.3%	37.0%
Data Missing	.	.	.	.	.	.	.	.
<b>Total</b>	<b>14.3%</b>	<b>31.6%</b>	<b>64.3%</b>	<b>30.0%</b>	<b>30.0%</b>	<b>0.0%</b>	<b>33.3%</b>	<b>38.8%</b>

<b>Table D.b.17</b>								
<b>Loans by Predatory Status</b>								
Redwood City								
2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Other	1,474	1,195	971	946	651	578	678	6,493
High APR Loan	70	216	216	46	23	13	4	588
<b>Total</b>	<b>1,544</b>	<b>1,411</b>	<b>1,187</b>	<b>992</b>	<b>674</b>	<b>591</b>	<b>682</b>	<b>7,081</b>
Percent High APR	4.5%	15.3%	18.2%	4.6%	3.4%	2.2%	0.6%	8.3%

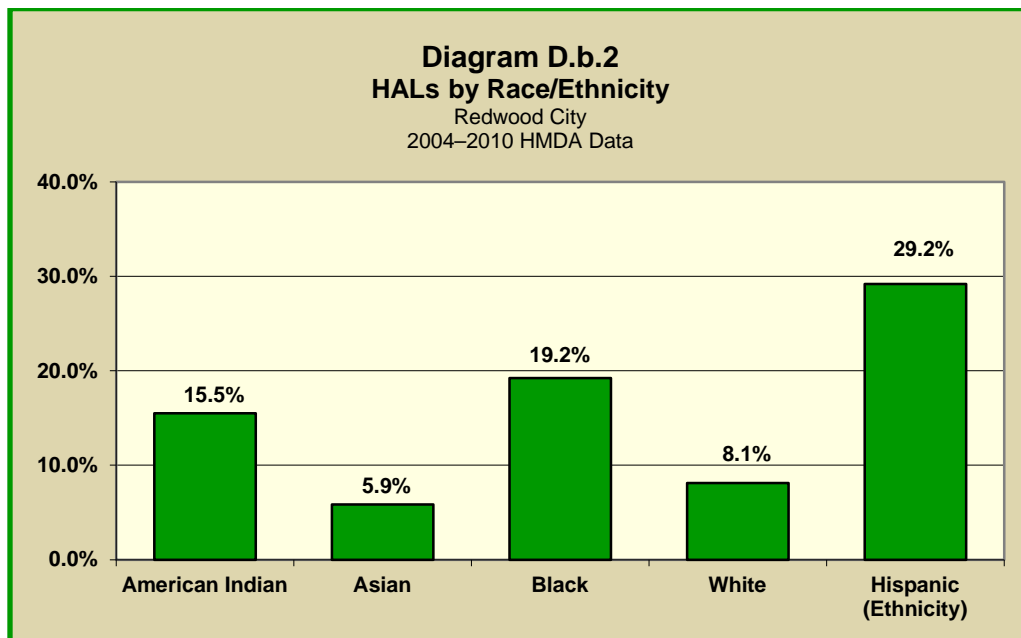
<b>Table D.b.18</b>									
<b>Loans by Loan Purpose by Predatory Status</b>									
Redwood City									
2004–2010 HMDA Data									
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	Other	1,474	1,195	971	946	651	578	678	6,493
	High APR Loan	70	216	216	46	23	13	4	588
	Percent High APR	4.5%	15.3%	18.2%	4.6%	3.4%	2.2%	0.6%	8.3%
Home Improvement	Other	165	220	215	153	58	97	69	977
	High APR Loan	4	6	20	10	4	2	1	47
	Percent High APR	2.4%	2.7%	8.5%	6.1%	6.5%	2.0%	1.4%	4.6%
Refinancing	Other	3,191	2,267	1,624	1,456	1,106	3,063	2,977	15,684
	High APR Loan	76	139	160	145	17	17	1	555
	Percent High APR	2.3%	5.8%	9.0%	9.1%	1.5%	0.6%	0.0%	3.4%
<b>Total</b>	Other	4,830	3,682	2,810	2,555	1,815	3,738	3,724	23,154
	High APR Loan	150	361	396	201	44	32	6	1,190
	<b>Percent High APR</b>	<b>3.0%</b>	<b>8.9%</b>	<b>12.4%</b>	<b>7.3%</b>	<b>2.4%</b>	<b>0.8%</b>	<b>0.2%</b>	<b>4.9%</b>

**Table D.b.19**  
**HALs by Race/Ethnicity**  
Redwood City  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	1	5	2	0	0	0	1	9
Asian	10	16	34	5	2	2	0	69
Black	1	6	2	0	1	0	0	10
White	45	150	142	33	15	8	3	396
Not Applicable	12	39	36	8	5	3	0	103
No Co-Applicant	1	0	0	0	0	0	0	1
<b>Total</b>	<b>70</b>	<b>216</b>	<b>216</b>	<b>46</b>	<b>23</b>	<b>13</b>	<b>4</b>	<b>588</b>
Hispanic (Ethnicity)	28	121	120	21	1	1	3	295

**Table D.b.20**  
**Rate of HALs by Race/Ethnicity**  
Redwood City  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	6.3%	26.3%	22.2%	0.0%	0.0%	0.0%	100.0%	15.5%
Asian	4.4%	7.6%	19.4%	2.9%	1.8%	1.5%	0.0%	5.9%
Black	16.7%	46.2%	20.0%	0.0%	14.3%	0.0%	0.0%	19.2%
White	4.1%	15.0%	16.8%	5.0%	3.3%	2.1%	0.7%	8.1%
Not Applicable	6.5%	23.1%	24.3%	5.6%	5.2%	5.0%	0.0%	11.5%
No Co-Applicant	10.0%	.	.	.	.	.	.	10.0%
<b>Total</b>	<b>4.5%</b>	<b>15.3%</b>	<b>18.2%</b>	<b>4.6%</b>	<b>3.4%</b>	<b>2.2%</b>	<b>0.6%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	13.4%	42.5%	43.8%	15.9%	2.7%	2.6%	8.3%	29.2%





**Table D.b.21**  
**Loans by Race/Ethnicity by Predatory Status**

Redwood City  
 2004–2010 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	Other	15	14	7	7	4	2	0	49
	High APR Loan	1	5	2	0	0	0	1	9
	Percent High APR	6.3%	26.3%	22.2%	0.0%	0.0%	0.0%	100.0%	15.5%
Asian	Other	218	194	141	165	111	134	147	1,110
	High APR Loan	10	16	34	5	2	2	0	69
	Percent High APR	4.4%	7.6%	19.4%	2.9%	1.8%	1.5%	0.0%	5.9%
Black	Other	5	7	8	7	6	5	4	42
	High APR Loan	1	6	2	0	1	0	0	10
	Percent High APR	16.7%	46.2%	20.0%	0.0%	14.3%	0.0%	0.0%	19.2%
White	Other	1,053	850	703	632	438	380	432	4,488
	High APR Loan	45	150	142	33	15	8	3	396
	Percent High APR	4.1%	15.0%	16.8%	5.0%	3.3%	2.1%	0.7%	8.1%
Not Applicable	Other	174	130	112	135	92	57	95	795
	High APR Loan	12	39	36	8	5	3	0	103
	Percent High APR	6.5%	23.1%	24.3%	5.6%	5.2%	5.0%	0.0%	11.5%
No Co-Applicant	Other	9	0	0	0	0	0	0	9
	High APR Loan	1	0	0	0	0	0	0	1
	Percent High APR	10.0%	.	.	.	.	.	.	10.0%
<b>Total</b>	Other	1,474	1,195	971	946	651	578	678	6,493
	High APR Loan	70	216	216	46	23	13	4	588
	<b>Percent High APR</b>	<b>4.5%</b>	<b>15.3%</b>	<b>18.2%</b>	<b>4.6%</b>	<b>3.4%</b>	<b>2.2%</b>	<b>0.6%</b>	<b>8.3%</b>
Hispanic (Ethnicity)	Other	181	164	154	111	36	37	33	716
	High APR Loan	28	121	120	21	1	1	3	295
	Percent High APR	13.4%	42.5%	43.8%	15.9%	2.7%	2.6%	8.3%	29.2%

**Table D.b.22**  
**HALs by Income**

Redwood City  
 2004–2010 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	Total
\$15,000 or Below	.	.	75.0%	.	.	.	.	75.0%
\$15,001–\$30,000	100.0%	0.0%	.	.	.	.	0.0%	33.3%
\$30,001–\$45,000	20.0%	50.0%	0.0%	50.0%	33.3%	0.0%	33.3%	25.0%
\$45,001–\$60,000	7.1%	53.3%	40.0%	20.0%	10.0%	0.0%	6.7%	16.3%
\$60,001–\$75,000	0.0%	17.6%	11.8%	22.2%	10.5%	10.0%	6.7%	8.9%
Above \$75,000	4.5%	14.9%	17.5%	3.8%	3.0%	1.9%	0.0%	7.9%
Data Missing	4.3%	10.7%	27.5%	14.8%	0.0%	0.0%	0.0%	14.5%
<b>Total</b>	<b>4.5%</b>	<b>15.3%</b>	<b>18.2%</b>	<b>4.6%</b>	<b>3.4%</b>	<b>2.2%</b>	<b>0.6%</b>	<b>8.3%</b>

**Table D.b.23**  
**Loans by Income by Predatory Status**

Redwood City  
 2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Other	0	0	1	0	0	0	0	1
	High APR Loan	0	0	3	0	0	0	0	3
	Percent High APR	.	.	75.0%	.	.	.	.	75.0%
\$15,001–\$30,000	Other	0	1	0	0	0	0	1	2
	High APR Loan	1	0	0	0	0	0	0	1
	Percent High APR	100.0%	0.0%	.	.	.	.	0.0%	33.3%
\$30,001–\$45,000	Other	4	2	1	1	2	6	2	18
	High APR Loan	1	2	0	1	1	0	1	6
	Percent High APR	20.0%	50.0%	0.0%	50.0%	33.3%	0.0%	33.3%	25.0%
\$45,001 –\$60,000	Other	26	7	6	4	9	21	14	87
	High APR Loan	2	8	4	1	1	0	1	17
	Percent High APR	7.1%	53.3%	40.0%	20.0%	10.0%	0.0%	6.7%	16.3%
\$60,001–\$75,000	Other	48	14	15	14	17	27	28	163
	High APR Loan	0	3	2	4	2	3	2	16
	Percent High APR	0.0%	17.6%	11.8%	22.2%	10.5%	10.0%	6.7%	8.9%
Above \$75,000	Other	1,374	1,121	911	904	617	519	628	6,074
	High APR Loan	65	197	193	36	19	10	0	520
	Percent High APR	4.5%	14.9%	17.5%	3.8%	3.0%	1.9%	0.0%	7.9%
Data Missing	Other	22	50	37	23	6	5	5	148
	High APR Loan	1	6	14	4	0	0	0	25
	Percent High APR	4.3%	10.7%	27.5%	14.8%	0.0%	0.0%	0.0%	14.5%
<b>Total</b>	Other	1,474	1,195	971	946	651	578	678	6,493
	High APR Loan	70	216	216	46	23	13	4	588
	<b>Percent High APR</b>	<b>4.5%</b>	<b>15.3%</b>	<b>18.2%</b>	<b>4.6%</b>	<b>3.4%</b>	<b>2.2%</b>	<b>0.6%</b>	<b>8.3%</b>

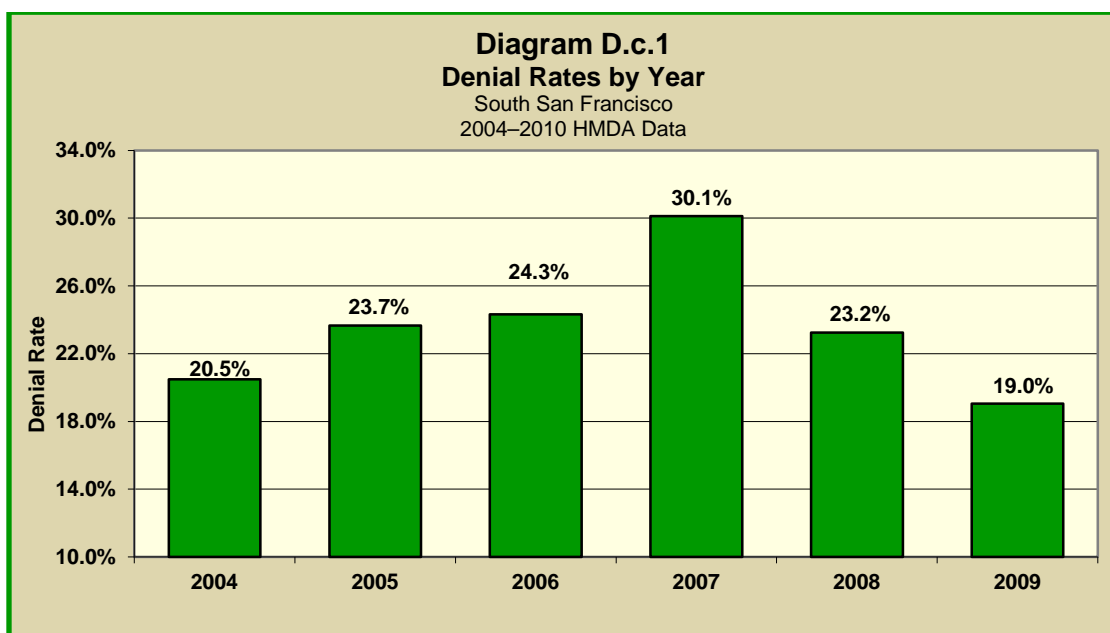
## C. SOUTH SAN FRANCISCO

<b>Table D.c.1</b>								
<b>Purpose of Loan Applications by Year</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	2,530	1,993	1,825	1,497	921	972	791	10,529
Home Improvement	374	534	613	396	188	163	110	2,378
Refinancing	4,975	4,536	4,294	3,493	1,715	2,817	2,586	24,416
<b>Total</b>	<b>7,879</b>	<b>7,063</b>	<b>6,732</b>	<b>5,386</b>	<b>2,824</b>	<b>3,952</b>	<b>3,487</b>	<b>37,323</b>

<b>Table D.c.2</b>								
<b>Occupancy Status of Home Purchase Loan Applications</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Owner-Occupied	2,375	1,851	1,704	1,403	861	920	746	9,860
Not Owner-Occupied	135	132	104	84	56	51	37	599
Not Applicable	20	10	17	10	4	1	8	70
<b>Total</b>	<b>2,530</b>	<b>1,993</b>	<b>1,825</b>	<b>1,497</b>	<b>921</b>	<b>972</b>	<b>791</b>	<b>10,529</b>

<b>Table D.c.3</b>								
<b>Loan Applications by Loan Type</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Conventional	2,375	1,851	1,704	1,403	807	743	554	9,437
FHA–Insured	0	0	0	0	52	172	188	412
VA–Guaranteed	0	0	0	0	2	5	4	11
<b>Total</b>	<b>2,375</b>	<b>1,851</b>	<b>1,704</b>	<b>1,403</b>	<b>861</b>	<b>920</b>	<b>746</b>	<b>9,860</b>

<b>Table D.c.4</b>									
<b>Loan Applications by Action Taken</b>									
South San Francisco 2004–2010 HMDA Data									
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>	
Loan Originated		1,254	913	775	617	416	459	396	4,830
Application Approved but not Accepted		201	168	159	161	79	54	52	874
Application Denied		323	283	249	266	126	108	84	1,439
Application Withdrawn by Applicant		189	146	143	110	67	66	49	770
File Closed for Incompleteness		55	50	25	46	26	13	14	229
Loan Purchased by the Institution		353	290	351	203	147	217	151	1,712
Preapproval Request Denied		0	1	1	0	0	3	0	5
Preapproval Approved but not Accepted		0	0	1	0	0	0	0	1
<b>Total</b>		<b>2,375</b>	<b>1,851</b>	<b>1,704</b>	<b>1,403</b>	<b>861</b>	<b>920</b>	<b>746</b>	<b>9,860</b>
Denial Rate		20.5%	23.7%	24.3%	30.1%	23.2%	19.0%	17.5%	23.0%



**Table D.c.5**  
**Loan Applications by Reason for Denial**  
South San Francisco  
2004–2010 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	Total
Debt-to-Income Ratio	34	21	15	21	29	23	21	164
Employment History	3	4	4	9	2	1	0	23
Credit History	45	52	31	26	9	10	2	175
Collateral	26	31	27	28	15	23	20	170
Insufficient Cash	11	2	4	8	8	2	0	35
Unverifiable Information	39	45	21	32	15	13	7	172
Credit Application Incomplete	33	30	30	61	17	6	11	188
Mortgage Insurance Denied	1	1	0	0	0	2	1	5
Other	56	42	53	41	21	15	11	239
Missing	75	55	64	40	10	13	11	268
<b>Total</b>	<b>323</b>	<b>283</b>	<b>249</b>	<b>266</b>	<b>126</b>	<b>108</b>	<b>84</b>	<b>1,439</b>

**Table D.c.6**  
**Denial Rates by Race/Ethnicity**  
South San Francisco  
2004–2010 HMDA Data

Year	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
2004	.	100.0%	.	100.0%	100.0%	.	100.0%	100.0%
2005	.	100.0%	100.0%	80.0%	0.0%	.	80.0%	.
2006	.	25.0%	.	61.1%	42.9%	.	40.0%	61.5%
2007	.	23.4%	0.0%	32.7%	33.3%	.	27.1%	33.3%
2008	0.0%	17.5%	33.3%	20.8%	32.6%	.	20.6%	30.8%
2009	25.0%	21.0%	26.7%	23.1%	23.7%	31.3%	22.1%	27.7%
2010	66.7%	34.3%	0.0%	28.8%	31.7%	0.0%	32.4%	40.5%
<b>Total</b>	<b>26.8%</b>	<b>21.5%</b>	<b>26.1%</b>	<b>24.1%</b>	<b>25.4%</b>	<b>29.4%</b>	<b>23.0%</b>	<b>29.0%</b>

<b>Table D.c.7</b>									
<b>Loan Applications by Selected Action Taken by Race/Ethnicity</b>									
South San Francisco 2004–2010 HMDA Data									
<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Originated	0	0	0	0	1	39	1	41
	Denied	0	0	0	0	0	13	2	15
	Denial Rate	.	.	.	.	0.0%	25.0%	66.7%	26.8%
Asian	Originated	0	0	21	82	151	2,263	88	2,605
	Denied	2	3	7	25	32	600	46	715
	Denial Rate	100.0%	100.0%	25.0%	23.4%	17.5%	21.0%	34.3%	21.5%
Black	Originated	0	0	0	2	2	44	3	51
	Denied	0	1	0	0	1	16	0	18
	Denial Rate	.	100.0%	.	0.0%	33.3%	26.7%	0.0%	26.1%
White	Originated	0	1	7	37	84	1,366	42	1,537
	Denied	4	4	11	18	22	411	17	487
	Denial Rate	100.0%	80.0%	61.1%	32.7%	20.8%	23.1%	28.8%	24.1%
Not Available	Originated	0	1	8	16	31	500	28	584
	Denied	2	0	6	8	15	155	13	199
	Denial Rate	100.0%	0.0%	42.9%	33.3%	32.6%	23.7%	31.7%	25.4%
Not Applicable	Originated	0	0	0	0	0	11	1	12
	Denied	0	0	0	0	0	5	0	5
	Denial Rate	.	.	.	.	.	31.3%	0.0%	29.4%
<b>Total</b>	Originated	0	2	36	137	269	4,223	163	4,830
	Denied	8	8	24	51	70	1,200	78	1,439
	<b>Denial Rate</b>	<b>100.0%</b>	<b>80.0%</b>	<b>40.0%</b>	<b>27.1%</b>	<b>20.6%</b>	<b>22.1%</b>	<b>32.4%</b>	<b>23.0%</b>
Hispanic (Ethnicity)	Originated	0	0	5	16	27	691	25	764
	Denied	2	0	8	8	12	265	17	312
	Denial Rate	100.0%	.	61.5%	33.3%	30.8%	27.7%	40.5%	29.0%

<b>Table D.c.8</b>					
<b>Denial Rates by Gender</b>					
South San Francisco 2004–2010 HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	21.5%	18.7%	21.3%	.	20.5%
2005	23.6%	23.6%	25.0%	.	23.7%
2006	22.8%	25.2%	37.5%	.	24.3%
2007	30.1%	30.6%	27.0%	.	30.1%
2008	23.6%	23.2%	18.5%	.	23.2%
2009	18.1%	21.4%	13.0%	.	19.0%
2010	18.9%	13.6%	23.5%	.	17.5%
<b>Total</b>	<b>23.0%</b>	<b>22.8%</b>	<b>24.3%</b>	<b>.</b>	<b>23.0%</b>

<b>Table D.c.9</b>									
<b>Loan Applications by Selected Action Taken by Gender</b>									
South San Francisco 2004–2010 HMDA Data									
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Male	Originated	730	521	441	377	265	281	262	2,877
	Denied	200	161	130	162	82	62	61	858
	Denial Rate	21.5%	23.6%	22.8%	30.1%	23.6%	18.1%	18.9%	23.0%
Female	Originated	465	356	309	213	129	158	121	1,751
	Denied	107	110	104	94	39	43	19	516
	Denial Rate	18.7%	23.6%	25.2%	30.6%	23.2%	21.4%	13.6%	22.8%
Not Available	Originated	59	36	25	27	22	20	13	202
	Denied	16	12	15	10	5	3	4	65
	Denial Rate	21.3%	25.0%	37.5%	27.0%	18.5%	13.0%	23.5%	24.3%
Not Applicable	Originated	0	0	0	0	0	0	0	0
	Denied	0	0	0	0	0	0	0	0
	Denial Rate	.	.	.	.	.	.	.	.
<b>Total</b>	Originated	1,254	913	775	617	416	459	396	4,830
	Denied	323	283	249	266	126	108	84	1,439
	<b>Denial Rate</b>	<b>20.5%</b>	<b>23.7%</b>	<b>24.3%</b>	<b>30.1%</b>	<b>23.2%</b>	<b>19.0%</b>	<b>17.5%</b>	<b>23.0%</b>

<b>Table D.c.10</b>								
<b>Loan Applications by Reason for Denial by Race/Ethnicity</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Denial Reason</b>	<b>American Indian</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Credit Application Incomplete	4	88	1	68	27	0	188	38
Credit History	1	78	4	67	25	0	175	51
Unverifiable Information	1	96	2	48	23	2	172	38
Collateral	2	90	4	56	18	0	170	29
Debt-to-Income Ratio	0	82	1	57	24	0	164	37
Insufficient Cash	0	16	0	14	5	0	35	9
Employment History	0	12	0	9	2	0	23	8
Mortgage Insurance Denied	0	2	0	2	1	0	5	0
Other	4	123	3	75	31	3	239	41
Missing	3	128	3	91	43	0	268	61
<b>Total</b>	<b>15</b>	<b>715</b>	<b>18</b>	<b>487</b>	<b>199</b>	<b>5</b>	<b>1,439</b>	<b>312</b>
% Missing	20.0%	17.9%	16.7%	18.7%	21.6%	0.0%	18.6%	19.6%

<b>Table D.c.11</b>								
<b>Denial Rates by Income</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	100.0%	100.0%	.	100.0%	.	100.0%	.	100.0%
\$15,001–\$30,000	100.0%	100.0%	.	.	100.0%	33.3%	100.0%	80.0%
\$30,001–\$45,000	56.3%	0.0%	0.0%	50.0%	23.1%	40.0%	57.1%	40.0%
\$45,001–\$60,000	37.9%	41.7%	63.6%	4.5%	23.8%	23.6%	23.7%	27.1%
\$60,001–\$75,000	34.9%	38.9%	18.2%	17.4%	14.3%	14.8%	17.2%	20.6%
Above \$75,000	18.7%	23.0%	23.6%	30.3%	24.2%	17.1%	14.8%	22.1%
Data Missing	26.1%	18.0%	30.0%	52.5%	25.0%	40.0%	54.5%	32.4%

<b>Total</b>	<b>20.5%</b>	<b>23.7%</b>	<b>24.3%</b>	<b>30.1%</b>	<b>23.2%</b>	<b>19.0%</b>	<b>17.5%</b>	<b>23.0%</b>
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**Table D.c.12**  
**Loan Applications by Selected Action Taken by Income**

South San Francisco  
2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Loan Originated	0	0	0	0	0	0	0	0
	Application Denied	1	5	0	1	0	1	0	8
	Denial Rate	100.0%	100.0%	.	100.0%	.	100.0%	.	100.0%
\$15,001–\$30,000	Loan Originated	0	0	0	0	0	2	0	2
	Application Denied	3	2	0	0	1	1	1	8
	Denial Rate	100.0%	100.0%	.	.	100.0%	33.3%	100.0%	80.0%
\$30,001–\$45,000	Loan Originated	7	2	3	2	10	9	3	36
	Application Denied	9	0	0	2	3	6	4	24
	Denial Rate	56.3%	0.0%	0.0%	50.0%	23.1%	40.0%	57.1%	40.0%
\$45,001–\$60,000	Loan Originated	18	7	4	21	16	42	29	137
	Application Denied	11	5	7	1	5	13	9	51
	Denial Rate	37.9%	41.7%	63.6%	4.5%	23.8%	23.6%	23.7%	27.1%
\$60,001–\$75,000	Loan Originated	41	11	9	38	48	69	53	269
	Application Denied	22	7	2	8	8	12	11	70
	Denial Rate	34.9%	38.9%	18.2%	17.4%	14.3%	14.8%	17.2%	20.6%
Above \$75,000	Loan Originated	1,154	852	710	537	339	325	306	4223
	Application Denied	265	255	219	233	108	67	53	1200
	Denial Rate	18.7%	23.0%	23.6%	30.3%	24.2%	17.1%	14.8%	22.1%
Data Missing	Loan Originated	34	41	49	19	3	12	5	163
	Application Denied	12	9	21	21	1	8	6	78
	Denial Rate	26.1%	18.0%	30.0%	52.5%	25.0%	40.0%	54.5%	32.4%
<b>Total</b>	Loan Originated	1,254	913	775	617	416	459	396	4830
	Application Denied	323	283	249	266	126	108	84	1439
	<b>Denial Rate</b>	<b>20.5%</b>	<b>23.7%</b>	<b>24.3%</b>	<b>30.1%</b>	<b>23.2%</b>	<b>19.0%</b>	<b>17.5%</b>	<b>23.0%</b>

**Table D.c.13**  
**Denial Rates by Race/Ethnicity by Income**

South San Francisco  
2004–2010 HMDA Data

<b>Race</b>	<b>&lt;= \$15K</b>	<b>\$15K–\$30K</b>	<b>\$30K–\$45K</b>	<b>\$45K–\$60K</b>	<b>\$60K–\$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian	.	.	.	.	0.0%	25.0%	66.7%	26.8%
Asian	100.0%	100.0%	25.0%	23.4%	17.5%	21.0%	34.3%	21.5%
Black	.	100.0%	.	0.0%	33.3%	26.7%	0.0%	26.1%
White	100.0%	80.0%	61.1%	32.7%	20.8%	23.1%	28.8%	24.1%
Not Available	100.0%	0.0%	42.9%	33.3%	32.6%	23.7%	31.7%	25.4%
Not Applicable	.	.	.	.	.	31.3%	0.0%	29.4%
<b>Total</b>	<b>100.0%</b>	<b>80.0%</b>	<b>40.0%</b>	<b>27.1%</b>	<b>20.6%</b>	<b>22.1%</b>	<b>32.4%</b>	<b>23.0%</b>
Hispanic (Ethnicity)	100.0%	.	61.5%	33.3%	30.8%	27.7%	40.5%	29.0%

**Table D.c.14**  
**Loan Applications by Income by Selected Action Taken by Race/Ethnicity**

South San Francisco  
 2004–2010 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	0	0	0	1	39	1	41
	Application Denied	0	0	0	0	0	13	2	15
	Denial Rate	.	.	.	.	0.0%	25.0%	66.7%	26.8%
Asian	Loan Originated	0	0	21	82	151	2,263	88	2,605
	Application Denied	2	3	7	25	32	600	46	715
	Denial Rate	100.0%	100.0%	25.0%	23.4%	17.5%	21.0%	34.3%	21.5%
Black	Loan Originated	0	0	0	2	2	44	3	51
	Application Denied	0	1	0	0	1	16	0	18
	Denial Rate	.	100.0%	.	0.0%	33.3%	26.7%	0.0%	26.1%
White	Loan Originated	0	1	7	37	84	1,366	42	1,537
	Application Denied	4	4	11	18	22	411	17	487
	Denial Rate	100.0%	80.0%	61.1%	32.7%	20.8%	23.1%	28.8%	24.1%
Not Available	Loan Originated	0	1	8	16	31	500	28	584
	Application Denied	2	0	6	8	15	155	13	199
	Denial Rate	100.0%	0.0%	42.9%	33.3%	32.6%	23.7%	31.7%	25.4%
Not Applicable	Loan Originated	0	0	0	0	0	11	1	12
	Application Denied	0	0	0	0	0	5	0	5
	Denial Rate	.	.	.	.	.	31.3%	0.0%	29.4%
<b>Total</b>	Loan Originated	0	2	36	137	269	4,223	163	4,830
	Application Denied	8	8	24	51	70	1,200	78	1,439
	<b>Denial Rate</b>	<b>100.0%</b>	<b>80.0%</b>	<b>40.0%</b>	<b>27.1%</b>	<b>20.6%</b>	<b>22.1%</b>	<b>32.4%</b>	<b>23.0%</b>
Hispanic (Ethnicity)	Loan Originated	0	0	5	16	27	691	25	764
	Application Denied	2	0	8	8	12	265	17	312
	Denial Rate	100.0%	.	61.5%	33.3%	30.8%	27.7%	40.5%	29.0%

**Table D.c.15**  
**Denial Rates by Income for White Applicants**

South San Francisco  
 2004–2010 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	Total
\$15,000 or Below	.	100.0%	.	.	.	100.0%	.	100.0%
\$15,001–\$30,000	100.0%	100.0%	.	.	100.0%	0.0%	.	80.0%
\$30,001–\$45,000	83.3%	0.0%	.	100.0%	33.3%	50.0%	50.0%	61.1%
\$45,001–\$60,000	45.5%	33.3%	33.3%	0.0%	33.3%	30.8%	40.0%	32.7%
\$60,001–\$75,000	27.3%	40.0%	33.3%	20.0%	21.4%	18.2%	12.0%	20.8%
Above \$75,000	19.2%	23.9%	22.1%	30.7%	29.1%	20.0%	13.8%	23.1%
Data Missing	42.9%	20.0%	18.2%	50.0%	.	25.0%	0.0%	28.8%
<b>Total</b>	<b>21.8%</b>	<b>24.7%</b>	<b>22.3%</b>	<b>30.9%</b>	<b>29.1%</b>	<b>21.8%</b>	<b>15.4%</b>	<b>24.1%</b>



<b>Table D.c.16</b>								
<b>Denial Rates by Income for Black Applicants</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	.	.	.	.	.	.	.	.
\$15,001–\$30,000	.	.	.	.	.	100.0%	.	100.0%
\$30,001–\$45,000	.	.	.	.	.	.	.	.
\$45,001–\$60,000	.	.	.	0.0%	.	.	.	0.0%
\$60,001–\$75,000	100.0%	.	.	0.0%	.	.	.	33.3%
Above \$75,000	8.3%	10.0%	16.7%	72.7%	20.0%	0.0%	75.0%	26.7%
Data Missing	0.0%	.	0.0%	.	.	.	.	0.0%
<b>Total</b>	<b>13.3%</b>	<b>10.0%</b>	<b>15.4%</b>	<b>53.3%</b>	<b>20.0%</b>	<b>14.3%</b>	<b>75.0%</b>	<b>26.1%</b>

<b>Table D.c.17</b>								
<b>Loans by Predatory Status</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Other	1,144	617	513	544	406	448	396	4,068
High APR Loan	110	296	262	73	10	11	0	762
<b>Total</b>	<b>1,254</b>	<b>913</b>	<b>775</b>	<b>617</b>	<b>416</b>	<b>459</b>	<b>396</b>	<b>4,830</b>
Percent High APR	8.8%	32.4%	33.8%	11.8%	2.4%	2.4%	0.0%	15.8%

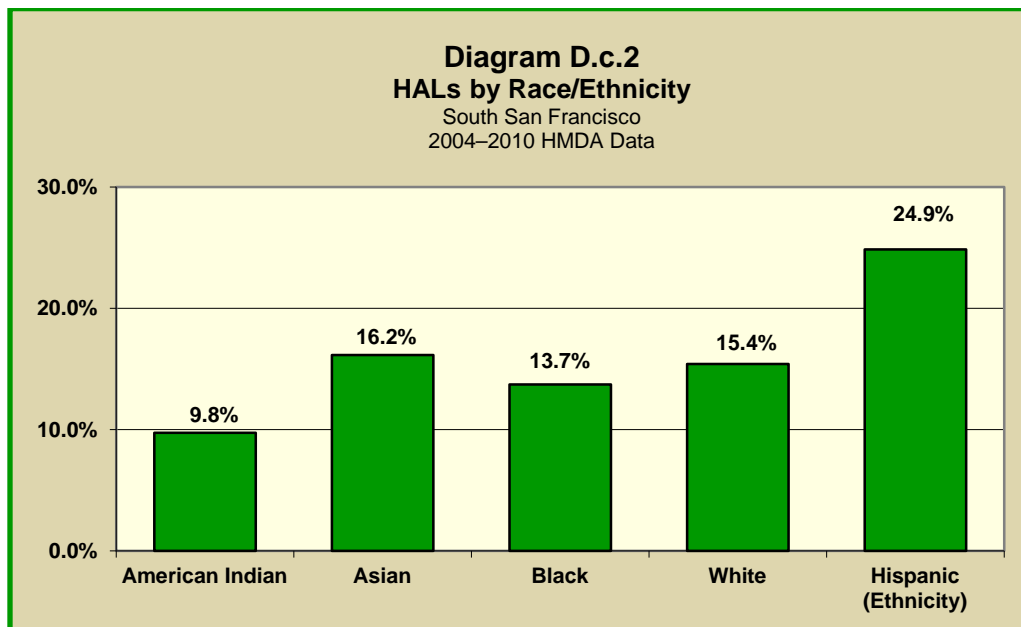
<b>Table D.c.18</b>									
<b>Loans by Loan Purpose by Predatory Status</b>									
South San Francisco 2004–2010 HMDA Data									
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	Other	1,144	617	513	544	406	448	396	4,068
	High APR Loan	110	296	262	73	10	11	0	762
	Percent High APR	8.8%	32.4%	33.8%	11.8%	2.4%	2.4%	0.0%	15.8%
Home Improvement	Other	151	241	234	104	42	64	45	881
	High APR Loan	5	7	26	19	3	1	1	62
	Percent High APR	3.2%	2.8%	10.0%	15.4%	6.7%	1.5%	2.2%	6.6%
Refinancing	Other	2,105	1,651	1,369	1,098	525	1,285	1,294	9,327
	High APR Loan	109	215	277	143	19	5	0	768
	Percent High APR	4.9%	11.5%	16.8%	11.5%	3.5%	0.4%	0.0%	7.6%
<b>Total</b>	Other	3,400	2,509	2,116	1,746	973	1,797	1,735	14,276
	High APR Loan	224	518	565	235	32	17	1	1,592
	<b>Percent High APR</b>	<b>6.2%</b>	<b>17.1%</b>	<b>21.1%</b>	<b>11.9%</b>	<b>3.2%</b>	<b>0.9%</b>	<b>0.1%</b>	<b>10.0%</b>

**Table D.c.19**  
**HALs by Race/Ethnicity**  
South San Francisco  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	1	2	1	0	0	0	0	4
Asian	56	167	154	33	2	9	0	421
Black	3	2	2	0	0	0	0	7
White	34	91	74	31	5	2	0	237
Not Applicable	16	34	31	9	3	0	0	93
No Co-Applicant	0	0	0	0	0	0	0	0
<b>Total</b>	<b>110</b>	<b>296</b>	<b>262</b>	<b>73</b>	<b>10</b>	<b>11</b>	<b>0</b>	<b>762</b>
Hispanic (Ethnicity)	34	72	60	22	2	0	0	190

**Table D.c.20**  
**Rate of HALs by Race/Ethnicity**  
South San Francisco  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	4.8%	40.0%	25.0%	0.0%	0.0%	0.0%	0.0%	9.8%
Asian	8.5%	34.4%	38.2%	10.2%	0.8%	3.3%	0.0%	16.2%
Black	23.1%	22.2%	18.2%	0.0%	0.0%	0.0%	0.0%	13.7%
White	9.8%	30.4%	26.8%	13.7%	4.0%	1.5%	0.0%	15.4%
Not Applicable	7.8%	29.8%	38.3%	15.5%	6.1%	0.0%	0.0%	15.9%
No Co-Applicant	0.0%	.	.	.	.	.	.	0.0%
<b>Total</b>	<b>8.8%</b>	<b>32.4%</b>	<b>33.8%</b>	<b>11.8%</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>15.8%</b>
Hispanic (Ethnicity)	16.4%	42.9%	33.9%	21.0%	7.1%	0.0%	0.0%	24.9%



<b>Table D.c.21</b>									
<b>Loans by Race/Ethnicity by Predatory Status</b>									
South San Francisco 2004–2010 HMDA Data									
<b>Race</b>	<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Other	20	3	3	4	3	3	1	37
	High APR Loan	1	2	1	0	0	0	0	4
	Percent High APR	4.8%	40.0%	25.0%	0.0%	0.0%	0.0%	0.0%	9.8%
Asian	Other	599	319	249	289	234	267	227	2,184
	High APR Loan	56	167	154	33	2	9	0	421
	Percent High APR	8.5%	34.4%	38.2%	10.2%	0.8%	3.3%	0.0%	16.2%
Black	Other	10	7	9	7	4	6	1	44
	High APR Loan	3	2	2	0	0	0	0	7
	Percent High APR	23.1%	22.2%	18.2%	0.0%	0.0%	0.0%	0.0%	13.7%
White	Other	313	208	202	195	119	131	132	1,300
	High APR Loan	34	91	74	31	5	2	0	237
	Percent High APR	9.8%	30.4%	26.8%	13.7%	4.0%	1.5%	0.0%	15.4%
Not Applicable	Other	190	80	50	49	46	41	35	491
	High APR Loan	16	34	31	9	3	0	0	93
	Percent High APR	7.8%	29.8%	38.3%	15.5%	6.1%	0.0%	0.0%	15.9%
No Co-Applicant	Other	12	0	0	0	0	0	0	12
	High APR Loan	0	0	0	0	0	0	0	0
	Percent High APR	0.0%	.	.	.	.	.	.	0.0%
<b>Total</b>	Other	1,144	617	513	544	406	448	396	4,068
	High APR Loan	110	296	262	73	10	11	0	762
	<b>Percent High APR</b>	<b>8.8%</b>	<b>32.4%</b>	<b>33.8%</b>	<b>11.8%</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>15.8%</b>
Hispanic (Ethnicity)	Other	173	96	117	83	26	39	40	574
	High APR Loan	34	72	60	22	2	0	0	190
	Percent High APR	16.4%	42.9%	33.9%	21.0%	7.1%	0.0%	0.0%	24.9%

<b>Table D.c.22</b>								
<b>HALs by Income</b>								
South San Francisco 2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	.	.	.	.	.	.	.	.
\$15,001–\$30,000	.	.	.	.	.	0.0%	.	0.0%
\$30,001–\$45,000	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$45,001–\$60,000	5.6%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%
\$60,001–\$75,000	12.2%	0.0%	0.0%	0.0%	2.1%	1.4%	0.0%	2.6%
Above \$75,000	8.7%	33.6%	33.4%	13.0%	2.7%	3.1%	0.0%	16.9%
Data Missing	11.8%	22.0%	51.0%	15.8%	0.0%	0.0%	0.0%	25.2%
<b>Total</b>	<b>8.8%</b>	<b>32.4%</b>	<b>33.8%</b>	<b>11.8%</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>15.8%</b>

**Table D.c.23**  
**Loans by Income by Predatory Status**  
 South San Francisco  
 2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Other	0	0	0	0	0	0	0	0
	High APR Loan	0	0	0	0	0	0	0	0
	Percent High APR	.	.	.	.	.	.	.	.
\$15,001–\$30,000	Other	0	0	0	0	0	2	0	2
	High APR Loan	0	0	0	0	0	0	0	0
	Percent High APR	.	.	.	.	.	0.0%	.	0.0%
\$30,001–\$45,000	Other	7	2	3	2	10	9	3	36
	High APR Loan	0	0	0	0	0	0	0	0
	Percent High APR	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
\$45,001 –\$60,000	Other	17	6	4	21	16	42	29	135
	High APR Loan	1	1	0	0	0	0	0	2
	Percent High APR	5.6%	14.3%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%
\$60,001–\$75,000	Other	36	11	9	38	47	68	53	262
	High APR Loan	5	0	0	0	1	1	0	7
	Percent High APR	12.2%	0.0%	0.0%	0.0%	2.1%	1.4%	0.0%	2.6%
Above \$75,000	Other	1,054	566	473	467	330	315	306	3,511
	High APR Loan	100	286	237	70	9	10	0	712
	Percent High APR	8.7%	33.6%	33.4%	13.0%	2.7%	3.1%	0.0%	16.9%
Data Missing	Other	30	32	24	16	3	12	5	122
	High APR Loan	4	9	25	3	0	0	0	41
	Percent High APR	11.8%	22.0%	51.0%	15.8%	0.0%	0.0%	0.0%	25.2%
<b>Total</b>	Other	1,144	617	513	544	406	448	396	4,068
	High APR Loan	110	296	262	73	10	11	0	762
	<b>Percent High APR</b>	<b>8.8%</b>	<b>32.4%</b>	<b>33.8%</b>	<b>11.8%</b>	<b>2.4%</b>	<b>2.4%</b>	<b>0.0%</b>	<b>15.8%</b>

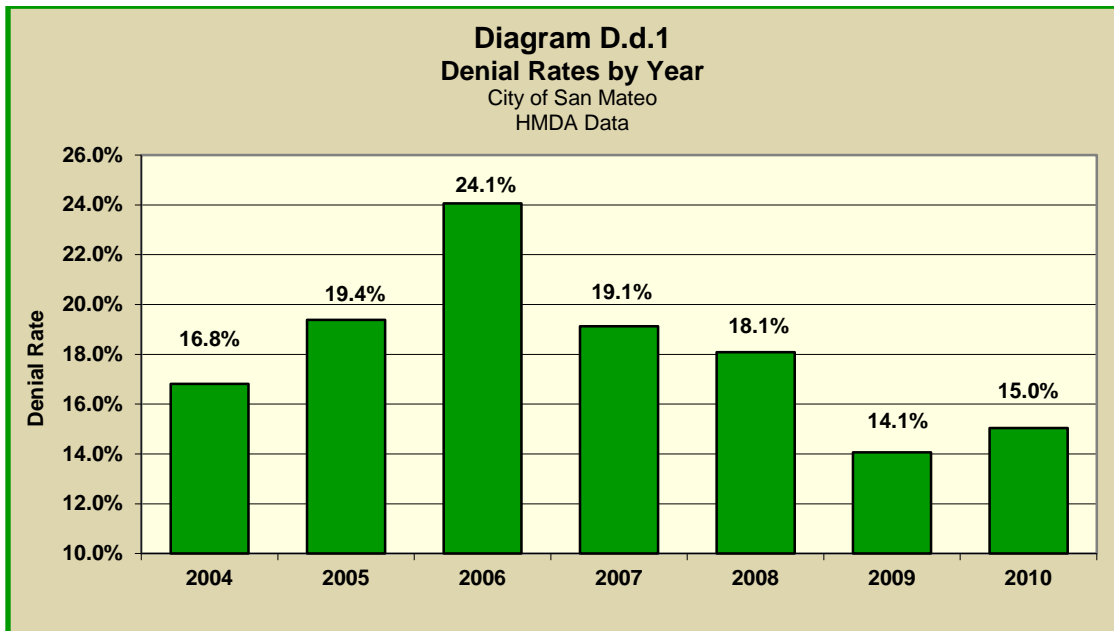
## D. CITY OF SAN MATEO

<b>Table D.d.1</b>								
<b>Purpose of Loan Applications by Year</b>								
City of San Mateo 2004–2010 HMDA Data								
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	3,499	3,269	3,398	2,319	1,565	1,432	1,364	16,846
Home Improvement	426	677	620	453	249	215	167	2,807
Refinancing	7,538	6,174	5,103	4,600	2,969	6,006	5,426	37,816
<b>Total</b>	<b>11,463</b>	<b>10,120</b>	<b>9,121</b>	<b>7,372</b>	<b>4,783</b>	<b>7,653</b>	<b>6,957</b>	<b>57,469</b>

<b>Table D.d.2</b>								
<b>Occupancy Status of Home Purchase Loan Applications</b>								
City of San Mateo 2004–2010 HMDA Data								
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Owner-Occupied	3,243	2,927	3,128	2,102	1,409	1,320	1,237	15,366
Not Owner-Occupied	205	302	248	185	123	106	108	1,277
Not Applicable	51	40	22	32	33	6	19	203
<b>Total</b>	<b>3,499</b>	<b>3,269</b>	<b>3,398</b>	<b>2,319</b>	<b>1,565</b>	<b>1,432</b>	<b>1,364</b>	<b>16,846</b>

<b>Table D.d.3</b>								
<b>Loan Applications by Loan Type</b>								
City of San Mateo 2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Conventional	3,243	2,926	3,128	2,101	1,359	1,122	1,032	14,911
FHA–Insured	0	1	0	0	44	196	192	433
VA–Guaranteed	0	0	0	1	6	2	13	22
<b>Total</b>	<b>3,243</b>	<b>2,927</b>	<b>3,128</b>	<b>2,102</b>	<b>1,409</b>	<b>1,320</b>	<b>1,237</b>	<b>15,366</b>

<b>Table D.d.4</b>								
<b>Loan Applications by Action Taken</b>								
City of San Mateo 2004–2010 HMDA Data								
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Loan Originated	1,835	1,572	1,480	1,129	711	666	695	8,088
Application Approved but not Accepted	251	211	309	218	136	68	67	1,260
Application Denied	371	378	469	267	157	109	123	1,874
Application Withdrawn by Applicant	202	207	219	101	111	86	89	1,015
File Closed for Incompleteness	31	45	39	26	27	23	19	210
Loan Purchased by the Institution	553	514	612	361	267	367	244	2,918
Preapproval Request Denied	0	0	0	0	0	1	0	1
<b>Total</b>	<b>3,243</b>	<b>2,927</b>	<b>3,128</b>	<b>2,102</b>	<b>1,409</b>	<b>1,320</b>	<b>1,237</b>	<b>15,366</b>
Denial Rate	16.8%	19.4%	24.1%	19.1%	18.1%	14.1%	15.0%	18.8%



**Table D.d.5**  
**Loan Applications by Reason for Denial**  
City of San Mateo  
2004–2010 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	Total
Debt-to-Income Ratio	51	20	29	19	36	25	25	205
Employment History	2	6	7	11	3	2	3	34
Credit History	41	39	52	30	15	10	10	197
Collateral	39	51	52	23	16	26	34	241
Insufficient Cash	16	9	6	12	6	1	6	56
Unverifiable Information	58	65	75	24	15	7	8	252
Credit Application Incomplete	50	56	41	55	30	11	13	256
Mortgage Insurance Denied	1	0	0	0	1	0	0	2
Other	57	79	98	50	21	15	16	336
Missing	56	53	109	43	14	12	8	295
<b>Total</b>	<b>371</b>	<b>378</b>	<b>469</b>	<b>267</b>	<b>157</b>	<b>109</b>	<b>123</b>	<b>1,874</b>

**Table D.d.6**  
**Denial Rates by Race/Ethnicity**  
City of San Mateo  
2004–2010 HMDA Data

Year	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
2004	50.0%	19.5%	8.0%	13.5%	22.4%	55.6%	16.8%	23.0%
2005	27.8%	20.9%	13.0%	17.2%	27.0%	100.0%	19.4%	26.8%
2006	57.1%	26.5%	35.0%	20.2%	33.0%	.	24.1%	35.2%
2007	45.5%	17.9%	44.4%	17.6%	24.2%	.	19.1%	39.3%
2008	0.0%	20.2%	0.0%	16.5%	21.3%	0.0%	18.1%	33.3%
2009	0.0%	14.7%	0.0%	13.5%	17.6%	.	14.1%	27.5%
2010	0.0%	14.7%	0.0%	14.5%	20.0%	.	15.0%	8.2%
<b>Total</b>	<b>40.6%</b>	<b>20.0%</b>	<b>19.2%</b>	<b>16.5%</b>	<b>25.2%</b>	<b>52.4%</b>	<b>18.8%</b>	<b>29.7%</b>

<b>Table D.d.7</b>									
<b>Loan Applications by Selected Action Taken by Race/Ethnicity</b>									
City of San Mateo									
2004–2010 HMDA Data									
<b>Race</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
American Indian	Originated	8	13	6	6	1	3	1	38
	Denied	8	5	8	5	0	0	0	26
	Denial Rate	50.0%	27.8%	57.1%	45.5%	0.0%	0.0%	0.0%	40.6%
Asian	Originated	455	391	391	299	198	214	238	2,186
	Denied	110	103	141	65	50	37	41	547
	Denial Rate	19.5%	20.9%	26.5%	17.9%	20.2%	14.7%	14.7%	20.0%
Black	Originated	23	20	13	10	4	10	4	84
	Denied	2	3	7	8	0	0	0	20
	Denial Rate	8.0%	13.0%	35.0%	44.4%	0.0%	0.0%	0.0%	19.2%
White	Originated	1,105	975	893	667	410	378	388	4,816
	Denied	173	202	226	142	81	59	66	949
	Denial Rate	13.5%	17.2%	20.2%	17.6%	16.5%	13.5%	14.5%	16.5%
Not Available	Originated	236	173	177	147	96	61	64	954
	Denied	68	64	87	47	26	13	16	321
	Denial Rate	22.4%	27.0%	33.0%	24.2%	21.3%	17.6%	20.0%	25.2%
Not Applicable	Originated	8	0	0	0	2	0	0	10
	Denied	10	1	0	0	0	0	0	11
	Denial Rate	55.6%	100.0%	.	.	0.0%	.	.	52.4%
<b>Total</b>	Originated	1,835	1,572	1,480	1,129	711	666	695	8,088
	Denied	371	378	469	267	157	109	123	1,874
	<b>Denial Rate</b>	<b>16.8%</b>	<b>19.4%</b>	<b>24.1%</b>	<b>19.1%</b>	<b>18.1%</b>	<b>14.1%</b>	<b>15.0%</b>	<b>18.8%</b>
Hispanic (Ethnicity)	Originated	238	292	274	119	22	29	45	1,019
	Denied	71	107	149	77	11	11	4	430
	Denial Rate	23.0%	26.8%	35.2%	39.3%	33.3%	27.5%	8.2%	29.7%

<b>Table D.d.8</b>					
<b>Denial Rates by Gender</b>					
City of San Mateo					
2004–2010 HMDA Data					
<b>Year</b>	<b>Male</b>	<b>Female</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>
2004	16.1%	17.4%	22.7%	50.0%	16.8%
2005	19.3%	19.0%	24.6%	50.0%	19.4%
2006	22.5%	26.6%	24.2%	.	24.1%
2007	16.2%	23.3%	26.5%	.	19.1%
2008	16.5%	20.1%	22.5%	.	18.1%
2009	14.1%	12.1%	23.8%	.	14.1%
2010	14.9%	13.2%	24.6%	.	15.0%
<b>Total</b>	<b>17.7%</b>	<b>20.0%</b>	<b>24.2%</b>	<b>25.0%</b>	<b>18.8%</b>

<b>Table D.d.9</b>									
<b>Loan Applications by Selected Action Taken by Gender</b>									
City of San Mateo 2004–2010 HMDA Data									
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Male	Originated	1,147	985	892	717	436	438	441	5,056
	Denied	220	235	259	139	86	72	77	1,088
	Denial Rate	16.1%	19.3%	22.5%	16.2%	16.5%	14.1%	14.9%	17.7%
Female	Originated	619	537	516	349	218	196	211	2,646
	Denied	130	126	187	106	55	27	32	663
	Denial Rate	17.4%	19.0%	26.6%	23.3%	20.1%	12.1%	13.2%	20.0%
Not Available	Originated	68	49	72	61	55	32	43	380
	Denied	20	16	23	22	16	10	14	121
	Denial Rate	22.7%	24.6%	24.2%	26.5%	22.5%	23.8%	24.6%	24.2%
Not Applicable	Originated	1	1	0	2	2	0	0	6
	Denied	1	1	0	0	0	0	0	2
	Denial Rate	50.0%	50.0%	.	.	.	.	.	25.0%
<b>Total</b>	Originated	1,835	1,572	1,480	1,129	711	666	695	8,088
	Denied	371	378	469	267	157	109	123	1,874
	<b>Denial Rate</b>	<b>16.8%</b>	<b>19.4%</b>	<b>24.1%</b>	<b>19.1%</b>	<b>18.1%</b>	<b>14.1%</b>	<b>15.0%</b>	<b>18.8%</b>

<b>Table D.d.10</b>								
<b>Loan Applications by Reason for Denial by Race/Ethnicity</b>								
City of San Mateo 2004–2010 HMDA Data								
<b>Denial Reason</b>	<b>American Indian</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Unverifiable Information	58	65	75	24	15	7	244	76
Credit Application Incomplete	50	56	41	55	30	11	243	44
Collateral	39	51	52	23	16	26	207	39
Credit History	41	39	52	30	15	10	187	53
Debt-to-Income Ratio	51	20	29	19	36	25	180	32
Insufficient Cash	16	9	6	12	6	1	50	14
Employment History	2	6	7	11	3	2	31	9
Mortgage Insurance Denied	1	0	0	0	1	0	2	0
Other	57	79	98	50	21	15	320	83
Missing	56	53	109	43	14	12	287	80
<b>Total</b>	<b>371</b>	<b>378</b>	<b>469</b>	<b>267</b>	<b>157</b>	<b>109</b>	<b>1,751</b>	<b>430</b>
% Missing	15.1%	14.0%	23.2%	16.1%	8.9%	11.0%	16.4%	18.6%

<b>Table D.d.11</b>								
<b>Denial Rates by Income</b>								
City of San Mateo 2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	100.0%	66.7%	0.0%	50.0%	.	.	100.0%	45.5%
\$15,001–\$30,000	25.0%	100.0%	85.7%	0.0%	66.7%	0.0%	100.0%	63.6%
\$30,001–\$45,000	12.5%	27.3%	25.0%	33.3%	18.2%	42.9%	20.0%	22.7%
\$45,001–\$60,000	14.9%	22.2%	3.8%	25.0%	39.3%	9.7%	27.5%	19.9%
\$60,001–\$75,000	16.4%	13.8%	21.8%	3.4%	20.8%	19.1%	25.0%	17.1%
Above \$75,000	17.1%	18.9%	23.5%	18.6%	17.1%	12.9%	12.7%	18.3%
Data Missing	11.0%	29.0%	36.5%	48.0%	0.0%	55.6%	16.7%	29.9%



<b>Total</b>	<b>16.8%</b>	<b>19.4%</b>	<b>24.1%</b>	<b>19.1%</b>	<b>18.1%</b>	<b>14.1%</b>	<b>15.0%</b>	<b>18.8%</b>
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**Table D.d.12**  
**Loan Applications by Selected Action Taken by Income**

City of San Mateo  
2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Loan Originated	0	1	4	1	0	0	0	6
	Application Denied	1	2	0	1	0	0	1	5
	Denial Rate	100.0%	66.7%	0.0%	50.0%	.	.	100.0%	45.5%
\$15,001–\$30,000	Loan Originated	3	0	1	1	1	2	0	8
	Application Denied	1	4	6	0	2	0	1	14
	Denial Rate	25.0%	100.0%	85.7%	0.0%	66.7%	0.0%	100.0%	63.6%
\$30,001–\$45,000	Loan Originated	14	8	6	2	9	4	8	51
	Application Denied	2	3	2	1	2	3	2	15
	Denial Rate	12.5%	27.3%	25.0%	33.3%	18.2%	42.9%	20.0%	22.7%
\$45,001–\$60,000	Loan Originated	63	28	25	15	17	28	37	213
	Application Denied	11	8	1	5	11	3	14	53
	Denial Rate	14.9%	22.2%	3.8%	25.0%	39.3%	9.7%	27.5%	19.9%
\$60,001–\$75,000	Loan Originated	97	69	43	57	38	55	54	413
	Application Denied	19	11	12	2	10	13	18	85
	Denial Rate	16.4%	13.8%	21.8%	3.4%	20.8%	19.1%	25.0%	17.1%
Above \$75,000	Loan Originated	1,593	1,422	1,335	1,027	638	573	586	7174
	Application Denied	329	332	410	234	132	85	85	1607
	Denial Rate	17.1%	18.9%	23.5%	18.6%	17.1%	12.9%	12.7%	18.3%
Data Missing	Loan Originated	65	44	66	26	8	4	10	223
	Application Denied	8	18	38	24	0	5	2	95
	Denial Rate	11.0%	29.0%	36.5%	48.0%	0.0%	55.6%	16.7%	29.9%
<b>Total</b>	Loan Originated	1,835	1,572	1,480	1,129	711	666	695	8,088
	Application Denied	371	378	469	267	157	109	123	1,874
	<b>Denial Rate</b>	<b>16.8%</b>	<b>19.4%</b>	<b>24.1%</b>	<b>19.1%</b>	<b>18.1%</b>	<b>14.1%</b>	<b>15.0%</b>	<b>18.8%</b>

**Table D.d.13**  
**Denial Rates by Race/Ethnicity by Income**

City of San Mateo  
2004–2010 HMDA Data

<b>Race</b>	<b>&lt;= \$15K</b>	<b>\$15K–\$30K</b>	<b>\$30K–\$45K</b>	<b>\$45K–\$60K</b>	<b>\$60K–\$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian	.	.	.	.	50.0%	33.9%	100.0%	40.6%
Asian	16.7%	100.0%	18.2%	20.8%	20.2%	19.4%	32.3%	20.0%
Black	.	100.0%	100.0%	0.0%	0.0%	18.6%	.	19.2%
White	66.7%	50.0%	11.8%	18.7%	11.8%	16.4%	21.8%	16.5%
Not Available	100.0%	71.4%	66.7%	24.3%	35.7%	23.2%	45.7%	25.2%
Not Applicable	.	0.0%	.	.	100.0%	56.3%	33.3%	52.4%
<b>Total</b>	<b>45.5%</b>	<b>63.6%</b>	<b>22.7%</b>	<b>19.9%</b>	<b>17.1%</b>	<b>18.3%</b>	<b>29.9%</b>	<b>18.8%</b>
Hispanic (Ethnicity)	100.0%	83.3%	100.0%	27.8%	25.9%	28.8%	43.9%	29.7%

**Table D.d.14**  
**Loan Applications by Income by Selected Action Taken by Race/Ethnicity**

City of San Mateo  
 2004–2010 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	0	0	0	0	1	37	0	38
	Application Denied	0	0	0	0	1	19	6	26
	Denial Rate	.	.	.	.	50.0%	33.9%	100.0%	40.6%
Asian	Loan Originated	5	0	18	61	142	1,897	63	2,186
	Application Denied	1	3	4	16	36	457	30	547
	Denial Rate	16.7%	100.0%	18.2%	20.8%	20.2%	19.4%	32.3%	20.0%
Black	Loan Originated	0	0	0	2	3	79	0	84
	Application Denied	0	1	1	0	0	18	0	20
	Denial Rate	.	100.0%	100.0%	0.0%	0.0%	18.6%	.	19.2%
White	Loan Originated	1	5	30	122	240	4,285	133	4,816
	Application Denied	2	5	4	28	32	841	37	949
	Denial Rate	66.7%	50.0%	11.8%	18.7%	11.8%	16.4%	21.8%	16.5%
Not Available	Loan Originated	0	2	3	28	27	869	25	954
	Application Denied	2	5	6	9	15	263	21	321
	Denial Rate	100.0%	71.4%	66.7%	24.3%	35.7%	23.2%	45.7%	25.2%
Not Applicable	Loan Originated	0	1	0	0	0	7	2	10
	Application Denied	0	0	0	0	1	9	1	11
	Denial Rate	.	0.0%	.	.	100.0%	56.3%	33.3%	52.4%
<b>Total</b>	Loan Originated	6	8	51	213	413	7,174	223	8,088
	Application Denied	5	14	15	53	85	1,607	95	1,874
	<b>Denial Rate</b>	<b>45.5%</b>	<b>63.6%</b>	<b>22.7%</b>	<b>19.9%</b>	<b>17.1%</b>	<b>18.3%</b>	<b>29.9%</b>	<b>18.8%</b>
Hispanic (Ethnicity)	Loan Originated	0	1	0	13	40	928	37	1,019
	Application Denied	1	5	1	5	14	375	29	430
	Denial Rate	100.0%	83.3%	100.0%	27.8%	25.9%	28.8%	43.9%	29.7%

**Table D.d.15**  
**Denial Rates by Income for White Applicants**

City of San Mateo  
 2004–2010 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	Total
\$15,000 or Below	.	100.0%	0.0%	.	.	.	.	66.7%
\$15,001–\$30,000	0.0%	100.0%	0.0%	0.0%	100.0%	0.0%	100.0%	50.0%
\$30,001–\$45,000	10.0%	0.0%	0.0%	.	22.2%	0.0%	16.7%	11.8%
\$45,001–\$60,000	9.8%	25.0%	0.0%	23.1%	36.4%	13.0%	33.3%	18.7%
\$60,001–\$75,000	15.2%	12.2%	7.4%	0.0%	7.7%	10.8%	25.0%	11.8%
Above \$75,000	14.0%	16.6%	20.7%	17.7%	16.3%	13.3%	12.1%	16.4%
Data Missing	2.6%	27.8%	25.5%	34.6%	0.0%	50.0%	0.0%	21.8%
<b>Total</b>	<b>13.5%</b>	<b>17.2%</b>	<b>20.2%</b>	<b>17.6%</b>	<b>16.5%</b>	<b>13.5%</b>	<b>14.5%</b>	<b>16.5%</b>

<b>Table D.d.16</b>								
<b>Denial Rates by Income for Black Applicants</b>								
City of San Mateo								
2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	.	.	.	.	.	.	.	.
\$15,001–\$30,000	.	.	100.0%	.	.	.	.	100.0%
\$30,001–\$45,000	.	100.0%	.	.	.	.	.	100.0%
\$45,001–\$60,000	.	.	.	.	.	0.0%	0.0%	0.0%
\$60,001–\$75,000	0.0%	0.0%	0.0%	.	.	.	.	0.0%
Above \$75,000	8.3%	9.5%	33.3%	44.4%	0.0%	0.0%	0.0%	18.6%
Data Missing	.	.	.	.	.	.	.	.
<b>Total</b>	<b>8.0%</b>	<b>13.0%</b>	<b>35.0%</b>	<b>44.4%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>0.0%</b>	<b>19.2%</b>

<b>Table D.d.17</b>								
<b>Loans by Predatory Status</b>								
City of San Mateo								
2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Other	1,725	1,300	1,180	1,064	691	650	694	7,304
High APR Loan	110	272	300	65	20	16	1	784
<b>Total</b>	<b>1,835</b>	<b>1,572</b>	<b>1,480</b>	<b>1,129</b>	<b>711</b>	<b>666</b>	<b>695</b>	<b>8,088</b>
Percent High APR	6.0%	17.3%	20.3%	5.8%	2.8%	2.4%	0.1%	9.7%

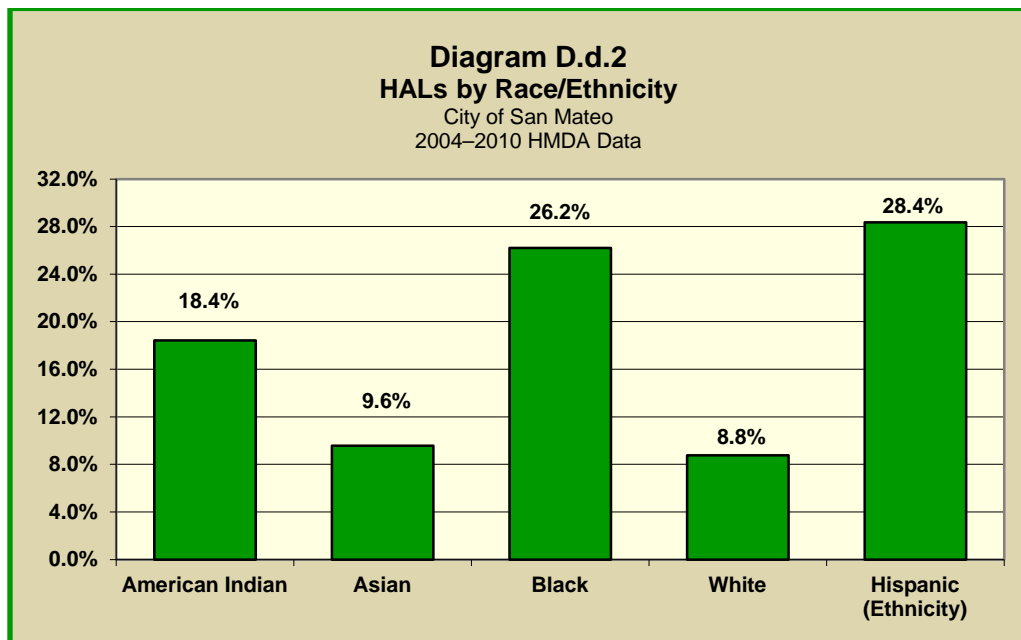
<b>Table D.d.18</b>										
<b>Loans by Loan Purpose by Predatory Status</b>										
City of San Mateo										
2004–2010 HMDA Data										
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>	
Home Purchase	Other		1,725	1,300	1,180	1,064	691	650	694	7,304
	High APR Loan		110	272	300	65	20	16	1	784
	Percent High APR		6.0%	17.3%	20.3%	5.8%	2.8%	2.4%	0.1%	9.7%
Home Improvement	Other		181	287	269	172	77	116	83	1,185
	High APR Loan		8	15	12	17	4	0	1	57
	Percent High APR		4.2%	5.0%	4.3%	9.0%	4.9%	0.0%	1.2%	4.6%
Refinancing	Other		3,399	2,394	1,856	1,585	1,051	3,120	2,809	16,214
	High APR Loan		92	193	230	150	21	11	2	699
	Percent High APR		2.6%	7.5%	11.0%	8.6%	2.0%	0.4%	0.1%	4.1%
<b>Total</b>	Other		5,305	3,981	3,305	2,821	1,819	3,886	3,586	24,703
	High APR Loan		210	480	542	232	45	27	4	1,540
	Percent High APR		<b>3.8%</b>	<b>10.8%</b>	<b>14.1%</b>	<b>7.6%</b>	<b>2.4%</b>	<b>0.7%</b>	<b>0.1%</b>	<b>5.9%</b>

**Table D.d.19**  
**HALs by Race/Ethnicity**  
City of San Mateo  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	0	4	1	1	0	1	0	7
Asian	35	59	85	20	4	5	1	209
Black	6	6	3	5	0	2	0	22
White	44	152	171	35	13	7	0	422
Not Applicable	25	51	40	4	3	1	0	124
No Co-Applicant	0	0	0	0	0	0	0	0
<b>Total</b>	<b>110</b>	<b>272</b>	<b>300</b>	<b>65</b>	<b>20</b>	<b>16</b>	<b>1</b>	<b>784</b>
Hispanic (Ethnicity)	30	117	126	12	4	0	0	289

**Table D.d.20**  
**Rate of HALs by Race/Ethnicity**  
City of San Mateo  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	0.0%	30.8%	16.7%	16.7%	0.0%	33.3%	0.0%	18.4%
Asian	7.7%	15.1%	21.7%	6.7%	2.0%	2.3%	0.4%	9.6%
Black	26.1%	30.0%	23.1%	50.0%	0.0%	20.0%	0.0%	26.2%
White	4.0%	15.6%	19.1%	5.2%	3.2%	1.9%	0.0%	8.8%
Not Applicable	10.6%	29.5%	22.6%	2.7%	3.1%	1.6%	0.0%	13.0%
No Co-Applicant	0.0%	.	.	.	0.0%	.	.	0.0%
<b>Total</b>	<b>6.0%</b>	<b>17.3%</b>	<b>20.3%</b>	<b>5.8%</b>	<b>2.8%</b>	<b>2.4%</b>	<b>0.1%</b>	<b>9.7%</b>
Hispanic (Ethnicity)	12.6%	40.1%	46.0%	10.1%	18.2%	0.0%	0.0%	28.4%



Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	Other	8	9	5	5	1	2	1	31
	High APR Loan	0	4	1	1	0	1	0	7
	Percent High APR	0.0%	30.8%	16.7%	16.7%	0.0%	33.3%	0.0%	18.4%
Asian	Other	420	332	306	279	194	209	237	1,977
	High APR Loan	35	59	85	20	4	5	1	209
	Percent High APR	7.7%	15.1%	21.7%	6.7%	2.0%	2.3%	0.4%	9.6%
Black	Other	17	14	10	5	4	8	4	62
	High APR Loan	6	6	3	5	0	2	0	22
	Percent High APR	26.1%	30.0%	23.1%	50.0%	0.0%	20.0%	0.0%	26.2%
White	Other	1,061	823	722	632	397	371	388	4,394
	High APR Loan	44	152	171	35	13	7	0	422
	Percent High APR	4.0%	15.6%	19.1%	5.2%	3.2%	1.9%	0.0%	8.8%
Not Applicable	Other	211	122	137	143	93	60	64	830
	High APR Loan	25	51	40	4	3	1	0	124
	Percent High APR	10.6%	29.5%	22.6%	2.7%	3.1%	1.6%	0.0%	13.0%
No Co-Applicant	Other	8	0	0	0	2	0	0	10
	High APR Loan	0	0	0	0	0	0	0	0
	Percent High APR	0.0%	.	.	.	0.0%	.	.	0.0%
<b>Total</b>	Other	1,725	1,300	1,180	1,064	691	650	694	7,304
	High APR Loan	110	272	300	65	20	16	1	784
	<b>Percent High APR</b>	<b>6.0%</b>	<b>17.3%</b>	<b>20.3%</b>	<b>5.8%</b>	<b>2.8%</b>	<b>2.4%</b>	<b>0.1%</b>	<b>9.7%</b>
Hispanic (Ethnicity)	Other	208	175	148	107	18	29	45	730
	High APR Loan	30	117	126	12	4	0	0	289
	Percent High APR	12.6%	40.1%	46.0%	10.1%	18.2%	0.0%	0.0%	28.4%

Income	2004	2005	2006	2007	2008	2009	2010	Total
\$15,000 or Below	.	100.0%	25.0%	0.0%	.	.	.	33.3%
\$15,001–\$30,000	0.0%	.	0.0%	0.0%	0.0%	0.0%	.	0.0%
\$30,001–\$45,000	0.0%	12.5%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
\$45,001 –\$60,000	0.0%	7.1%	0.0%	6.7%	5.9%	3.6%	0.0%	2.3%
\$60,001–\$75,000	3.1%	8.7%	4.7%	0.0%	2.6%	1.8%	0.0%	3.1%
Above \$75,000	6.4%	17.9%	19.8%	5.9%	2.8%	2.4%	0.2%	10.0%
Data Missing	7.7%	15.9%	50.0%	11.5%	0.0%	0.0%	0.0%	21.5%
<b>Total</b>	<b>6.0%</b>	<b>17.3%</b>	<b>20.3%</b>	<b>5.8%</b>	<b>2.8%</b>	<b>2.4%</b>	<b>0.1%</b>	<b>9.7%</b>

<b>Table D.d.23</b>									
<b>Loans by Income by Predatory Status</b>									
City of San Mateo									
2004–2010 HMDA Data									
<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Other	0	0	3	1	0	0	0	4
	High APR Loan	0	1	1	0	0	0	0	2
	Percent High APR	.	100.0%	25.0%	0.0%	.	.	.	33.3%
\$15,001–\$30,000	Other	3	0	1	1	1	2	0	8
	High APR Loan	0	0	0	0	0	0	0	0
	Percent High APR	0.0%	.	0.0%	0.0%	0.0%	0.0%	.	0.0%
\$30,001–\$45,000	Other	14	7	6	2	9	4	8	50
	High APR Loan	0	1	0	0	0	0	0	1
	Percent High APR	0.0%	12.5%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
\$45,001 –\$60,000	Other	63	26	25	14	16	27	37	208
	High APR Loan	0	2	0	1	1	1	0	5
	Percent High APR	0.0%	7.1%	0.0%	6.7%	5.9%	3.6%	0.0%	2.3%
\$60,001–\$75,000	Other	94	63	41	57	37	54	54	400
	High APR Loan	3	6	2	0	1	1	0	13
	Percent High APR	3.1%	8.7%	4.7%	0.0%	2.6%	1.8%	0.0%	3.1%
Above \$75,000	Other	1,491	1,167	1,071	966	620	559	585	6,459
	High APR Loan	102	255	264	61	18	14	1	715
	Percent High APR	6.4%	17.9%	19.8%	5.9%	2.8%	2.4%	0.2%	10.0%
Data Missing	Other	60	37	33	23	8	4	10	175
	High APR Loan	5	7	33	3	0	0	0	48
	Percent High APR	7.7%	15.9%	50.0%	11.5%	0.0%	0.0%	0.0%	21.5%
<b>Total</b>	Other	1,725	1,300	1,180	1,064	691	650	694	7,304
	High APR Loan	110	272	300	65	20	16	1	784
<b>Percent High APR</b>		<b>6.0%</b>	<b>17.3%</b>	<b>20.3%</b>	<b>5.8%</b>	<b>2.8%</b>	<b>2.4%</b>	<b>0.1%</b>	<b>9.7%</b>

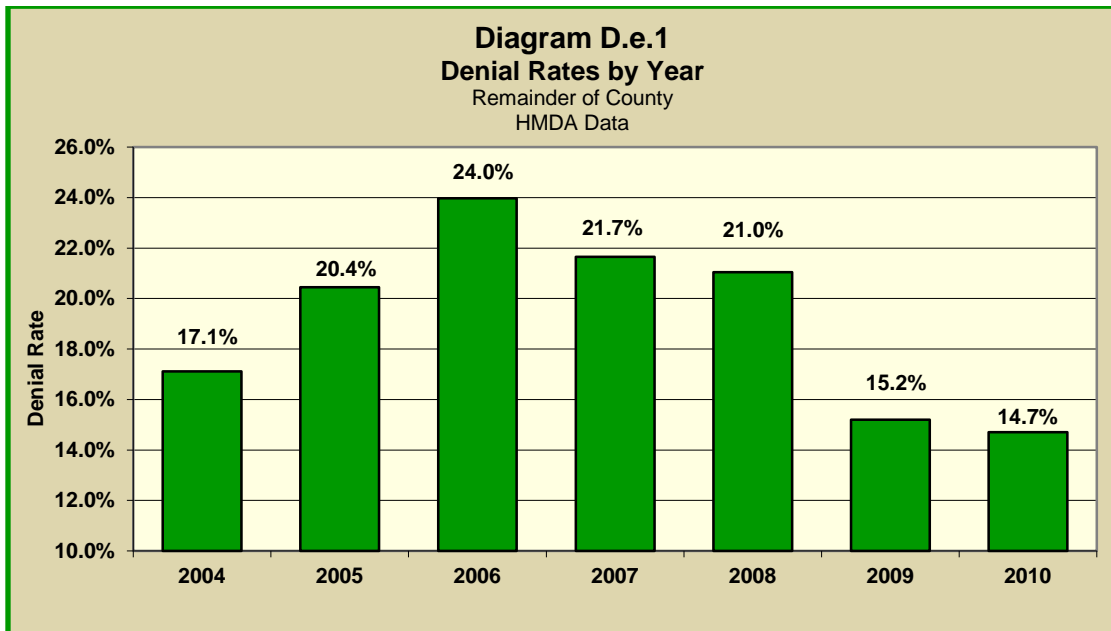
## E. REMAINDER OF COUNTY

<b>Table D.e.1</b>								
<b>Purpose of Loan Applications by Year</b>								
Remainder of County 2004–2010 HMDA Data								
<b>Purpose</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	12,342	12,244	11,310	8,273	6,087	5,819	5,035	61,110
Home Improvement	1,923	2,782	2,642	1,969	1,073	907	618	11,914
Refinancing	30,544	25,168	20,752	18,500	12,357	24,286	23,380	154,987
<b>Total</b>	<b>44,809</b>	<b>40,194</b>	<b>34,704</b>	<b>28,742</b>	<b>19,517</b>	<b>31,012</b>	<b>29,033</b>	<b>228,011</b>

<b>Table D.e.2</b>								
<b>Occupancy Status of Home Purchase Loan Applications</b>								
Remainder of County 2004–2010 HMDA Data								
<b>Status</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Owner-Occupied	11,471	11,195	10,372	7,635	5,520	5,403	4,631	56,227
Not Owner-Occupied	708	944	850	582	497	405	369	4,355
Not Applicable	163	105	88	56	70	11	35	528
<b>Total</b>	<b>12,342</b>	<b>12,244</b>	<b>11,310</b>	<b>8,273</b>	<b>6,087</b>	<b>5,819</b>	<b>5,035</b>	<b>61,110</b>

<b>Table D.e.3</b>									
<b>Loan Applications by Loan Type</b>									
Remainder of County 2004–2010 HMDA Data									
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>	
Conventional		11,465	11,191	10,371	7,631	5,194	4,673	3,833	54,358
FHA–Insured		3	3	1	0	311	686	752	1,756
VA–Guaranteed		3	1	0	4	15	43	45	111
Rural Housing Service or Farm Service Agency		0	0	0	0	0	1	1	2
<b>Total</b>		<b>11,471</b>	<b>11,195</b>	<b>10,372</b>	<b>7,635</b>	<b>5,520</b>	<b>5,402</b>	<b>4,630</b>	<b>56,225</b>

<b>Table D.e.4</b>								
<b>Loan Applications by Action Taken</b>								
Remainder of County 2004–2010 HMDA Data								
<b>Action</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Loan Originated	6,353	5,860	4,898	3,871	2,608	2,649	2,657	28,896
Application Approved but not Accepted	944	938	946	857	570	356	279	4,890
Application Denied	1,312	1,506	1,544	1,070	695	475	458	7,060
Application Withdrawn by Applicant	797	780	594	408	500	347	309	3,735
File Closed for Incompleteness	179	184	153	136	123	75	88	938
Loan Purchased by the Institution	1,886	1,922	2,229	1,293	1,024	1,487	840	10,681
Preapproval Request Denied	0	5	8	0	0	14	0	27
<b>Total</b>	<b>11,471</b>	<b>11,195</b>	<b>10,372</b>	<b>7,635</b>	<b>5,520</b>	<b>5,403</b>	<b>4,631</b>	<b>56,227</b>
Denial Rate	17.1%	20.4%	24.0%	21.7%	21.0%	15.2%	14.7%	19.6%



**Table D.e.5**  
**Loan Applications by Reason for Denial**  
Remainder of County  
2004–2010 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	Total
Debt-to-Income Ratio	128	128	116	101	198	122	121	914
Employment History	11	15	19	22	12	10	11	100
Credit History	169	165	169	114	47	33	41	738
Collateral	134	169	117	86	73	87	101	767
Insufficient Cash	49	46	43	31	28	18	16	231
Unverifiable Information	200	229	176	127	80	29	33	874
Credit Application Incomplete	150	225	173	260	96	54	47	1,005
Mortgage Insurance Denied	0	0	1	0	6	2	1	10
Other	272	325	319	193	103	62	56	1,330
Missing	199	204	411	136	52	58	31	1,091
<b>Total</b>	<b>1,312</b>	<b>1,506</b>	<b>1,544</b>	<b>1,070</b>	<b>695</b>	<b>475</b>	<b>458</b>	<b>7,060</b>

**Table D.e.6**  
**Denial Rates by Race/Ethnicity**  
Remainder of County  
2004–2010 HMDA Data

Year	American Indian	Asian	Black	White	Not Available	Not Applicable	Total	Hispanic (Ethnicity)
2004	57.1%	66.7%	100.0%	57.1%	73.3%	0.0%	63.9%	100.0%
2005	50.0%	33.3%	0.0%	61.0%	84.2%	.	60.3%	68.4%
2006	66.7%	26.0%	71.4%	37.6%	46.4%	100.0%	37.7%	38.5%
2007	17.6%	23.9%	41.7%	25.8%	44.6%	66.7%	28.4%	29.0%
2008	27.3%	15.9%	30.0%	21.1%	28.1%	80.0%	20.8%	28.2%
2009	25.5%	19.7%	32.9%	16.9%	22.2%	35.1%	18.7%	29.0%
2010	60.0%	30.0%	43.5%	26.7%	28.3%	0.0%	28.1%	38.1%
<b>Total</b>	<b>27.7%</b>	<b>20.1%</b>	<b>35.1%</b>	<b>17.8%</b>	<b>23.9%</b>	<b>30.7%</b>	<b>19.6%</b>	<b>29.7%</b>



**Table D.e.7**  
**Loan Applications by Selected Action Taken by Race/Ethnicity**

Remainder of County  
2004–2010 HMDA Data

Race		2004	2005	2006	2007	2008	2009	2010	Total
American Indian	Originated	3	1	2	14	8	213	4	245
	Denied	4	1	4	3	3	73	6	94
	Denial Rate	57.1%	50.0%	66.7%	17.6%	27.3%	25.5%	60.0%	27.7%
Asian	Originated	1	10	74	204	369	7,142	243	8,043
	Denied	2	5	26	64	70	1,751	104	2,022
	Denial Rate	66.7%	33.3%	26.0%	23.9%	15.9%	19.7%	30.0%	20.1%
Black	Originated	0	1	4	14	21	245	13	298
	Denied	2	0	10	10	9	120	10	161
	Denial Rate	100.0%	0.0%	71.4%	41.7%	30.0%	32.9%	43.5%	35.1%
White	Originated	3	16	103	339	558	14,958	433	16,410
	Denied	4	25	62	118	149	3,036	158	3,552
	Denial Rate	57.1%	61.0%	37.6%	25.8%	21.1%	16.9%	26.7%	17.8%
Not Available	Originated	4	3	30	72	123	3,475	132	3,839
	Denied	11	16	26	58	48	993	52	1,204
	Denial Rate	73.3%	84.2%	46.4%	44.6%	28.1%	22.2%	28.3%	23.9%
Not Applicable	Originated	2	0	0	1	1	37	20	61
	Denied	0	0	1	2	4	20	0	27
	Denial Rate	0.0%	.	100.0%	66.7%	80.0%	35.1%	0.0%	30.7%
<b>Total</b>	Originated	13	31	213	644	1,080	26,070	845	28,896
	Denied	23	47	129	255	283	5,993	330	7,060
	<b>Denial Rate</b>	<b>63.9%</b>	<b>60.3%</b>	<b>37.7%</b>	<b>28.4%</b>	<b>20.8%</b>	<b>18.7%</b>	<b>28.1%</b>	<b>19.6%</b>
Hispanic (Ethnicity)	Originated	0	6	56	125	176	3,236	138	3,737
	Denied	3	13	35	51	69	1,322	85	1,578
	Denial Rate	100.0%	68.4%	38.5%	29.0%	28.2%	29.0%	38.1%	29.7%

**Table D.e.8**  
**Denial Rates by Gender**

Remainder of County  
2004–2010 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Total
2004	16.1%	18.4%	22.4%	7.7%	17.1%
2005	19.7%	21.3%	25.5%	0.0%	20.4%
2006	23.4%	25.4%	22.2%	0.0%	24.0%
2007	20.8%	23.1%	24.0%	0.0%	21.7%
2008	19.8%	24.4%	19.8%	0.0%	21.0%
2009	14.0%	18.7%	12.9%	0.0%	15.2%
2010	14.1%	15.7%	17.6%	0.0%	14.7%
<b>Total</b>	<b>18.7%</b>	<b>21.4%</b>	<b>21.4%</b>	<b>3.0%</b>	<b>19.6%</b>

<b>Table D.e.9</b>									
<b>Loan Applications by Selected Action Taken by Gender</b>									
Remainder of County 2004–2010 HMDA Data									
<b>Gender</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Male	Originated	4,229	3,864	3,089	2,514	1,701	1,751	1,835	18,983
	Denied	814	947	943	660	419	285	300	4,368
	Denial Rate	16.1%	19.7%	23.4%	20.8%	19.8%	14.0%	14.1%	18.7%
Female	Originated	1,783	1,719	1,534	1,088	686	710	638	8,158
	Denied	402	466	523	327	222	163	119	2,222
	Denial Rate	18.4%	21.3%	25.4%	23.1%	24.4%	18.7%	15.7%	21.4%
Not Available	Originated	329	272	274	263	219	183	183	1,723
	Denied	95	93	78	83	54	27	39	469
	Denial Rate	22.4%	25.5%	22.2%	24.0%	19.8%	12.9%	17.6%	21.4%
Not Applicable	Originated	12	5	1	6	2	5	1	32
	Denied	1	0	0	0	0	0	0	1
	Denial Rate	7.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.0%
<b>Total</b>	Originated	6,353	5,860	4,898	3,871	2,608	2,649	2,657	28,896
	Denied	1,312	1,506	1,544	1,070	695	475	458	7,060
	<b>Denial Rate</b>	<b>17.1%</b>	<b>20.4%</b>	<b>24.0%</b>	<b>21.7%</b>	<b>21.0%</b>	<b>15.2%</b>	<b>14.7%</b>	<b>19.6%</b>

<b>Table D.e.10</b>								
<b>Loan Applications by Reason for Denial by Race/Ethnicity</b>								
Remainder of County 2004–2010 HMDA Data								
<b>Denial Reason</b>	<b>American Indian</b>	<b>Asian</b>	<b>Black</b>	<b>White</b>	<b>Not Available</b>	<b>Not Applicable</b>	<b>Total</b>	<b>Hispanic (Ethnicity)</b>
Credit Application Incomplete	11	310	6	524	152	2	1,005	167
Debt-to-Income Ratio	7	293	16	454	143	1	914	146
Unverifiable Information	14	252	15	436	144	13	874	240
Collateral	10	241	12	401	103	0	767	146
Credit History	11	174	20	387	143	3	738	196
Insufficient Cash	1	80	4	112	33	1	231	39
Employment History	1	23	4	54	18	0	100	23
Mortgage Insurance Denied	0	4	0	5	1	0	10	2
Other	19	377	43	658	229	4	1,330	311
Missing	20	268	41	521	238	3	1,091	308
<b>Total</b>	<b>94</b>	<b>2,022</b>	<b>161</b>	<b>3,552</b>	<b>1,204</b>	<b>27</b>	<b>7,060</b>	<b>1,578</b>
% Missing	21.3%	13.3%	25.5%	14.7%	19.8%	11.1%	15.5%	19.5%

<b>Table D.e.11</b>								
<b>Denial Rates by Income</b>								
Remainder of County 2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	25.0%	76.2%	0.0%	100.0%	100.0%	42.9%	100.0%	63.9%
\$15,001–\$30,000	53.3%	83.3%	40.0%	80.0%	57.1%	.	56.3%	60.3%
\$30,001–\$45,000	31.8%	59.3%	60.0%	48.0%	40.0%	29.9%	33.8%	37.7%
\$45,001–\$60,000	21.4%	34.1%	38.3%	35.9%	35.8%	24.5%	26.2%	28.4%
\$60,001–\$75,000	20.5%	23.8%	22.0%	17.7%	20.8%	20.1%	21.5%	20.8%
Above \$75,000	16.3%	19.6%	23.4%	20.6%	20.0%	13.2%	12.4%	18.7%
Data Missing	24.6%	24.8%	29.0%	41.1%	26.5%	17.9%	22.4%	28.1%

<b>Total</b>	<b>17.1%</b>	<b>20.4%</b>	<b>24.0%</b>	<b>21.7%</b>	<b>21.0%</b>	<b>15.2%</b>	<b>14.7%</b>	<b>19.6%</b>
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**Table D.e.12**  
**Loan Applications by Selected Action Taken by Income**

Remainder of County  
2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Loan Originated	3	5	1	0	0	4	0	13
	Application Denied	1	16	0	1	1	3	1	23
	Denial Rate	25.0%	76.2%	0.0%	100.0%	100.0%	42.9%	100.0%	63.9%
\$15,001–\$30,000	Loan Originated	7	2	3	1	3	8	7	31
	Application Denied	8	10	2	4	4	10	9	47
	Denial Rate	53.3%	83.3%	40.0%	80.0%	57.1%	55.6%	56.3%	60.3%
\$30,001–\$45,000	Loan Originated	60	11	8	13	24	54	43	213
	Application Denied	28	16	12	12	16	23	22	129
	Denial Rate	31.8%	59.3%	60.0%	48.0%	40.0%	29.9%	33.8%	37.7%
\$45,001–\$60,000	Loan Originated	154	58	37	41	77	139	138	644
	Application Denied	42	30	23	23	43	45	49	255
	Denial Rate	21.4%	34.1%	38.3%	35.9%	35.8%	24.5%	26.2%	28.4%
\$60,001–\$75,000	Loan Originated	272	96	103	116	137	195	161	1080
	Application Denied	70	30	29	25	36	49	44	283
	Denial Rate	20.5%	23.8%	22.0%	17.7%	20.8%	20.1%	21.5%	20.8%
Above \$75,000	Loan Originated	5,688	5,470	4,489	3,601	2,342	2,217	2,263	26070
	Application Denied	1,108	1,332	1,373	936	586	338	320	5993
	Denial Rate	16.3%	19.6%	23.4%	20.6%	20.0%	13.2%	12.4%	18.7%
Data Missing	Loan Originated	169	218	257	99	25	32	45	845
	Application Denied	55	72	105	69	9	7	13	330
	Denial Rate	24.6%	24.8%	29.0%	41.1%	26.5%	17.9%	22.4%	28.1%
<b>Total</b>	Loan Originated	6,353	5,860	4,898	3,871	2,608	2,649	2,657	28896
	Application Denied	1,312	1,506	1,544	1,070	695	475	458	7060
	<b>Denial Rate</b>	<b>17.1%</b>	<b>20.4%</b>	<b>24.0%</b>	<b>21.7%</b>	<b>21.0%</b>	<b>15.2%</b>	<b>14.7%</b>	<b>19.6%</b>

**Table D.e.13**  
**Denial Rates by Race/Ethnicity by Income**

Remainder of County  
2004–2010 HMDA Data

<b>Race</b>	<b>&lt;= \$15K</b>	<b>\$15K–\$30K</b>	<b>\$30K–\$45K</b>	<b>\$45K–\$60K</b>	<b>\$60K–\$75K</b>	<b>Above \$75K</b>	<b>Data Missing</b>	<b>Total</b>
American Indian	57.1%	50.0%	66.7%	17.6%	27.3%	25.5%	60.0%	27.7%
Asian	66.7%	33.3%	26.0%	23.9%	15.9%	19.7%	30.0%	20.1%
Black	100.0%	0.0%	71.4%	41.7%	30.0%	32.9%	43.5%	35.1%
White	57.1%	61.0%	37.6%	25.8%	21.1%	16.9%	26.7%	17.8%
Not Available	73.3%	84.2%	46.4%	44.6%	28.1%	22.2%	28.3%	23.9%
Not Applicable	0.0%	.	100.0%	66.7%	80.0%	35.1%	0.0%	30.7%
<b>Total</b>	<b>63.9%</b>	<b>60.3%</b>	<b>37.7%</b>	<b>28.4%</b>	<b>20.8%</b>	<b>18.7%</b>	<b>28.1%</b>	<b>19.6%</b>
Hispanic (Ethnicity)	100.0%	68.4%	38.5%	29.0%	28.2%	29.0%	38.1%	29.7%

**Table D.e.14**  
**Loan Applications by Income by Selected Action Taken by Race/Ethnicity**

Remainder of County  
 2004–2010 HMDA Data

Race		<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	> \$75K	Data Missing	Total
American Indian	Loan Originated	3	1	2	14	8	213	4	245
	Application Denied	4	1	4	3	3	73	6	94
	Denial Rate	57.1%	50.0%	66.7%	17.6%	27.3%	25.5%	60.0%	27.7%
Asian	Loan Originated	1	10	74	204	369	7,142	243	8,043
	Application Denied	2	5	26	64	70	1,751	104	2,022
	Denial Rate	66.7%	33.3%	26.0%	23.9%	15.9%	19.7%	30.0%	20.1%
Black	Loan Originated	0	1	4	14	21	245	13	298
	Application Denied	2	0	10	10	9	120	10	161
	Denial Rate	100.0%	0.0%	71.4%	41.7%	30.0%	32.9%	43.5%	35.1%
White	Loan Originated	3	16	103	339	558	14,958	433	16,410
	Application Denied	4	25	62	118	149	3,036	158	3,552
	Denial Rate	57.1%	61.0%	37.6%	25.8%	21.1%	16.9%	26.7%	17.8%
Not Available	Loan Originated	4	3	30	72	123	3,475	132	3,839
	Application Denied	11	16	26	58	48	993	52	1,204
	Denial Rate	73.3%	84.2%	46.4%	44.6%	28.1%	22.2%	28.3%	23.9%
Not Applicable	Loan Originated	2	0	0	1	1	37	20	61
	Application Denied	0	0	1	2	4	20	0	27
	Denial Rate	0.0%	.	100.0%	66.7%	80.0%	35.1%	0.0%	30.7%
<b>Total</b>	Loan Originated	13	31	213	644	1,080	26,070	845	28,896
	Application Denied	23	47	129	255	283	5,993	330	7,060
	<b>Denial Rate</b>	<b>63.9%</b>	<b>60.3%</b>	<b>37.7%</b>	<b>28.4%</b>	<b>20.8%</b>	<b>18.7%</b>	<b>28.1%</b>	<b>19.6%</b>
Hispanic (Ethnicity)	Loan Originated	0	6	56	125	176	3,236	138	3,737
	Application Denied	3	13	35	51	69	1,322	85	1,578
	Denial Rate	100.0%	68.4%	38.5%	29.0%	28.2%	29.0%	38.1%	29.7%

**Table D.e.15**  
**Denial Rates by Income for White Applicants**

Remainder of County  
 2004–2010 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	Total
\$15,000 or Below	0.0%	100.0%	0.0%	.	.	.	100.0%	57.1%
\$15,001–\$30,000	55.6%	66.7%	0.0%	100.0%	100.0%	45.5%	66.7%	61.0%
\$30,001–\$45,000	33.3%	50.0%	100.0%	66.7%	45.5%	27.3%	29.0%	37.6%
\$45,001–\$60,000	17.4%	24.2%	30.8%	45.5%	31.5%	21.2%	27.9%	25.8%
\$60,001–\$75,000	19.4%	19.7%	25.3%	17.5%	32.1%	19.6%	16.5%	21.1%
Above \$75,000	13.3%	17.6%	21.7%	19.1%	18.6%	13.1%	10.7%	16.9%
Data Missing	23.2%	20.7%	30.2%	40.2%	23.1%	16.7%	20.0%	26.7%
<b>Total</b>	<b>14.2%</b>	<b>18.0%</b>	<b>22.3%</b>	<b>20.4%</b>	<b>20.1%</b>	<b>14.7%</b>	<b>12.8%</b>	<b>17.8%</b>

<b>Table D.e.16</b>								
<b>Denial Rates by Income for Black Applicants</b>								
Remainder of County								
2004–2010 HMDA Data								
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	100.0%	100.0%	.	.	.	.	.	100.0%
\$15,001–\$30,000	.	.	0.0%	.	.	.	.	0.0%
\$30,001–\$45,000	60.0%	100.0%	80.0%	.	50.0%	100.0%	.	71.4%
\$45,001–\$60,000	28.6%	50.0%	50.0%	33.3%	75.0%	50.0%	0.0%	41.7%
\$60,001–\$75,000	37.5%	60.0%	0.0%	37.5%	0.0%	0.0%	0.0%	30.0%
Above \$75,000	33.7%	26.4%	47.4%	27.7%	23.8%	20.0%	17.6%	32.9%
Data Missing	0.0%	30.0%	71.4%	66.7%	.	.	.	43.5%
<b>Total</b>	<b>34.6%</b>	<b>30.2%</b>	<b>49.1%</b>	<b>31.1%</b>	<b>31.0%</b>	<b>26.1%</b>	<b>14.3%</b>	<b>35.1%</b>

<b>Table D.e.17</b>								
<b>Loans by Predatory Status</b>								
Remainder of County								
2004–2010 HMDA Data								
<b>Loan Type</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Other	5,925	4,659	3,809	3,548	2,497	2,597	2,649	25,684
High APR Loan	428	1,201	1,089	323	111	52	8	3,212
<b>Total</b>	<b>6,353</b>	<b>5,860</b>	<b>4,898</b>	<b>3,871</b>	<b>2,608</b>	<b>2,649</b>	<b>2,657</b>	<b>28,896</b>
<b>Percent High APR</b>	<b>6.7%</b>	<b>20.5%</b>	<b>22.2%</b>	<b>8.3%</b>	<b>4.3%</b>	<b>2.0%</b>	<b>0.3%</b>	<b>11.1%</b>

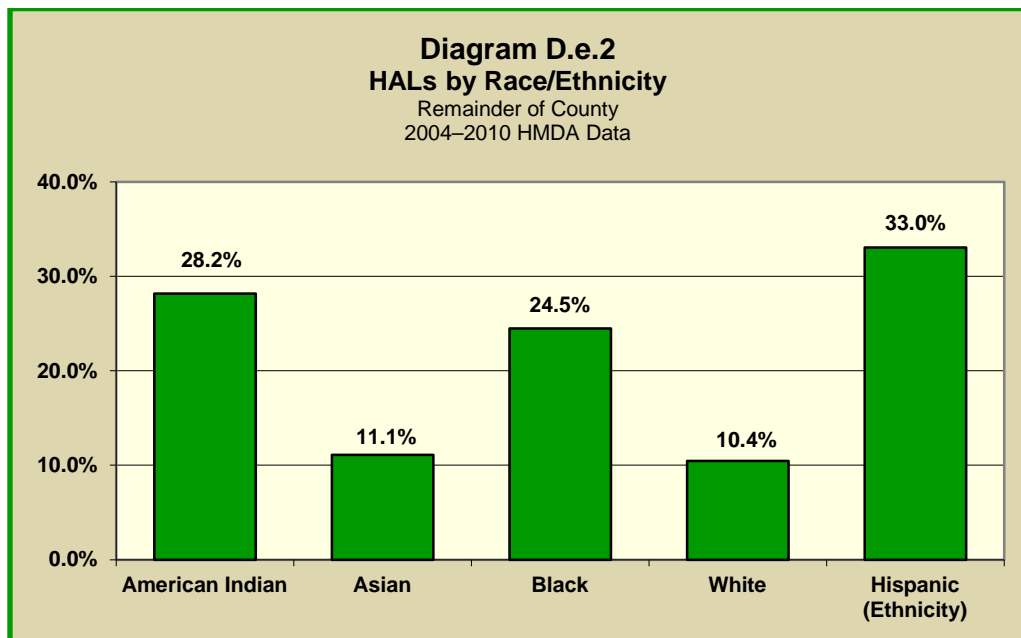
<b>Table D.e.18</b>									
<b>Loans by Loan Purpose by Predatory Status</b>									
Remainder of County									
2004–2010 HMDA Data									
<b>Loan Purpose</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
Home Purchase	Other	5,925	4,659	3,809	3,548	2,497	2,597	2,649	25,684
	High APR Loan	428	1,201	1,089	323	111	52	8	3,212
	Percent High APR	6.7%	20.5%	22.2%	8.3%	4.3%	2.0%	0.3%	11.1%
Home Improvement	Other	837	1,188	1,090	720	315	451	290	4,891
	High APR Loan	52	74	99	90	10	6	3	334
	Percent High APR	5.8%	5.9%	8.3%	11.1%	3.1%	1.3%	1.0%	6.4%
Refinancing	Other	14,070	9,901	7,427	6,522	4,655	12,631	12,232	67,438
	High APR Loan	399	870	1,020	688	103	47	4	3,131
	Percent High APR	2.8%	8.1%	12.1%	9.5%	2.2%	0.4%	0.0%	4.4%
<b>Total</b>	Other	20,832	15,748	12,326	10,790	7,467	15,679	15,171	98,013
	High APR Loan	879	2,145	2,208	1,101	224	105	15	6,677
	<b>Percent High APR</b>	<b>4.0%</b>	<b>12.0%</b>	<b>15.2%</b>	<b>9.3%</b>	<b>2.9%</b>	<b>0.7%</b>	<b>0.1%</b>	<b>6.4%</b>

**Table D.e.19**  
**HALs by Race/Ethnicity**  
Remainder of County  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	11	26	29	2	1	0	0	69
Asian	103	312	334	98	26	16	3	892
Black	6	35	21	6	3	2	0	73
White	217	638	582	179	68	25	5	1,714
Not Applicable	86	190	123	38	13	9	0	459
No Co-Applicant	5	0	0	0	0	0	0	5
<b>Total</b>	<b>428</b>	<b>1,201</b>	<b>1,089</b>	<b>323</b>	<b>111</b>	<b>52</b>	<b>8</b>	<b>3,212</b>
Hispanic (Ethnicity)	179	501	429	93	27	5	1	1,235

**Table D.e.20**  
**Rate of HALs by Race/Ethnicity**  
Remainder of County  
2004–2010 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	15.3%	39.4%	55.8%	9.5%	6.7%	0.0%	0.0%	28.2%
Asian	6.5%	20.4%	25.1%	9.1%	3.2%	1.8%	0.4%	11.1%
Black	8.6%	47.3%	36.8%	14.3%	15.0%	11.8%	0.0%	24.5%
White	6.0%	18.7%	20.3%	8.1%	5.0%	1.8%	0.3%	10.4%
Not Applicable	9.1%	24.7%	20.8%	7.3%	3.4%	2.8%	0.0%	12.0%
No Co-Applicant	11.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.2%
<b>Total</b>	<b>6.7%</b>	<b>20.5%</b>	<b>22.2%</b>	<b>8.3%</b>	<b>4.3%</b>	<b>2.0%</b>	<b>0.3%</b>	<b>11.1%</b>
Hispanic (Ethnicity)	19.4%	48.8%	49.3%	24.9%	15.0%	2.8%	0.5%	33.0%



**Table D.e.21**  
**Loans by Race/Ethnicity by Predatory Status**

Remainder of County  
2004–2010 HMDA Data

Race	Loan Type	2004	2005	2006	2007	2008	2009	2010	Total
American Indian	Other	61	40	23	19	14	10	9	176
	High APR Loan	11	26	29	2	1	0	0	69
	Percent High APR	15.3%	39.4%	55.8%	9.5%	6.7%	0.0%	0.0%	28.2%
Asian	Other	1,479	1,214	998	981	796	878	805	7,151
	High APR Loan	103	312	334	98	26	16	3	892
	Percent High APR	6.5%	20.4%	25.1%	9.1%	3.2%	1.8%	0.4%	11.1%
Black	Other	64	39	36	36	17	15	18	225
	High APR Loan	6	35	21	6	3	2	0	73
	Percent High APR	8.6%	47.3%	36.8%	14.3%	15.0%	11.8%	0.0%	24.5%
White	Other	3,430	2,780	2,283	2,022	1,304	1,377	1,500	14,696
	High APR Loan	217	638	582	179	68	25	5	1,714
	Percent High APR	6.0%	18.7%	20.3%	8.1%	5.0%	1.8%	0.3%	10.4%
Not Applicable	Other	854	580	468	486	364	312	316	3,380
	High APR Loan	86	190	123	38	13	9	0	459
	Percent High APR	9.1%	24.7%	20.8%	7.3%	3.4%	2.8%	0.0%	12.0%
No Co-Applicant	Other	37	6	1	4	2	5	1	56
	High APR Loan	5	0	0	0	0	0	0	5
	Percent High APR	11.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.2%
<b>Total</b>	Other	5,925	4,659	3,809	3,548	2,497	2,597	2,649	25,684
	High APR Loan	428	1,201	1,089	323	111	52	8	3,212
	<b>Percent High APR</b>	<b>6.7%</b>	<b>20.5%</b>	<b>22.2%</b>	<b>8.3%</b>	<b>4.3%</b>	<b>2.0%</b>	<b>0.3%</b>	<b>11.1%</b>
Hispanic (Ethnicity)	Other	742	525	442	281	153	173	186	2,502
	High APR Loan	179	501	429	93	27	5	1	1,235
	Percent High APR	19.4%	48.8%	49.3%	24.9%	15.0%	2.8%	0.5%	33.0%

**Table D.e.22**  
**HALs by Income**

Remainder of County  
2004–2010 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	Total
\$15,000 or Below	33.3%	20.0%	0.0%	.	.	0.0%	.	15.4%
\$15,001–\$30,000	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	3.2%
\$30,001–\$45,000	6.7%	18.2%	12.5%	38.5%	12.5%	1.9%	2.3%	8.0%
\$45,001 –\$60,000	5.8%	6.9%	2.7%	17.1%	6.5%	2.2%	0.7%	4.7%
\$60,001–\$75,000	5.1%	12.5%	13.6%	6.0%	5.1%	2.6%	0.0%	5.5%
Above \$75,000	6.8%	20.8%	21.4%	7.8%	4.0%	1.9%	0.3%	11.2%
Data Missing	7.1%	19.7%	44.0%	22.2%	8.0%	3.1%	0.0%	22.8%
<b>Total</b>	<b>6.7%</b>	<b>20.5%</b>	<b>22.2%</b>	<b>8.3%</b>	<b>4.3%</b>	<b>2.0%</b>	<b>0.3%</b>	<b>11.1%</b>

**Table D.e.23**  
**Loans by Income by Predatory Status**

Remainder of County  
 2004–2010 HMDA Data

<b>Income</b>		<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>Total</b>
\$15,000 or Below	Other	2	4	1	0	0	4	0	11
	High APR Loan	1	1	0	0	0	0	0	2
	Percent High APR	33.3%	20.0%	0.0%	.	.	0.0%	.	15.4%
\$15,001–\$30,000	Other	7	2	2	1	3	8	7	30
	High APR Loan	0	0	1	0	0	0	0	1
	Percent High APR	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	3.2%
\$30,001–\$45,000	Other	56	9	7	8	21	53	42	196
	High APR Loan	4	2	1	5	3	1	1	17
	Percent High APR	6.7%	18.2%	12.5%	38.5%	12.5%	1.9%	2.3%	8.0%
\$45,001 - \$60,000	Other	145	54	36	34	72	136	137	614
	High APR Loan	9	4	1	7	5	3	1	30
	Percent High APR	5.8%	6.9%	2.7%	17.1%	6.5%	2.2%	0.7%	4.7%
\$60,001–\$75,000	Other	258	84	89	109	130	190	161	1,021
	High APR Loan	14	12	14	7	7	5	0	59
	Percent High APR	5.1%	12.5%	13.6%	6.0%	5.1%	2.6%	0.0%	5.5%
Above \$75,000	Other	5,300	4,331	3,530	3,319	2,248	2,175	2,257	23,160
	High APR Loan	388	1,139	959	282	94	42	6	2,910
	Percent High APR	6.8%	20.8%	21.4%	7.8%	4.0%	1.9%	0.3%	11.2%
Data Missing	Other	157	175	144	77	23	31	45	652
	High APR Loan	12	43	113	22	2	1	0	193
	Percent High APR	7.1%	19.7%	44.0%	22.2%	8.0%	3.1%	0.0%	22.8%
<b>Total</b>	Other	5,925	4,659	3,809	3,548	2,497	2,597	2,649	25,684
	High APR Loan	428	1,201	1,089	323	111	52	8	3,212
	<b>Percent High APR</b>	<b>6.7%</b>	<b>20.5%</b>	<b>22.2%</b>	<b>8.3%</b>	<b>4.3%</b>	<b>2.0%</b>	<b>0.3%</b>	<b>11.1%</b>



## APPENDIX E. ADDITIONAL CRA DATA

Additional data tables related to the Community Reinvestment Act (CRA) data are presented in this section, as are the complete data for the entitlement cities and the remainder of the county.

<b>Table E.1</b>						
<b>Small Business Loans Originated with Loan Amount of \$100,000 or Less</b>						
San Mateo County						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	0	2,395	7,625	5,136	15,156
	Loan Amount (\$1,000s)	0	27,974	87,067	52,923	167,964
2001	Number of Loans	0	2,654	9,188	5,534	17,376
	Loan Amount (\$1,000s)	0	24,761	91,100	53,825	169,686
2002	Number of Loans	0	3,404	11,964	7,311	22,679
	Loan Amount (\$1,000s)	0	40,026	139,455	84,015	263,496
2003	Number of Loans	571	3,216	11,444	8,462	23,693
	Loan Amount (\$1,000s)	7,287	37,710	134,445	95,705	275,147
2004	Number of Loans	589	3,065	11,670	9,057	24,381
	Loan Amount (\$1,000s)	8,182	39,741	158,147	119,715	325,785
2005	Number of Loans	586	3,273	12,287	9,517	25,663
	Loan Amount (\$1,000s)	9,235	51,083	197,241	148,784	406,343
2006	Number of Loans	997	5,992	22,587	18,524	48,100
	Loan Amount (\$1,000s)	11,884	70,284	279,582	223,547	585,297
2007	Number of Loans	1,028	6,370	25,245	20,272	52,915
	Loan Amount (\$1,000s)	13,363	80,475	335,502	278,657	707,997
2008	Number of Loans	846	4,951	20,674	17,424	43,895
	Loan Amount (\$1,000s)	11,461	63,279	267,209	239,193	581,142
2009	Number of Loans	398	2,150	9,294	8,164	20,006
	Loan Amount (\$1,000s)	7,019	33,920	146,208	124,838	311,985
2010	Number of Loans	400	1,905	8,278	7,523	18,106
	Loan Amount (\$1,000s)	6,268	29,859	130,088	114,331	280,546
<b>Total</b>	<b>Number of Loans</b>	<b>5,415</b>	<b>39,375</b>	<b>150,256</b>	<b>116,924</b>	<b>311,970</b>
	<b>Loan Amount (\$1,000s)</b>	<b>74,699</b>	<b>499,112</b>	<b>1,966,044</b>	<b>1,535,533</b>	<b>4,075,388</b>

<b>Table E.2</b>						
<b>Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000</b>						
San Mateo County						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	0	48	193	61	302
	Loan Amount (\$1,000s)	0	8,938	36,493	11,943	57,374
2001	Number of Loans	0	84	258	117	459
	Loan Amount (\$1,000s)	0	15,632	47,501	21,533	84,666
2002	Number of Loans	0	68	252	102	422
	Loan Amount (\$1,000s)	0	12,557	46,216	18,146	76,919
2003	Number of Loans	15	61	268	132	476
	Loan Amount (\$1,000s)	2,642	11,709	48,282	23,300	85,933
2004	Number of Loans	28	61	268	141	498
	Loan Amount (\$1,000s)	5,395	11,650	49,413	26,113	92,571
2005	Number of Loans	23	64	259	145	491
	Loan Amount (\$1,000s)	3,997	10,991	45,432	25,258	85,678
2006	Number of Loans	21	71	271	161	524
	Loan Amount (\$1,000s)	3,516	12,435	46,941	26,954	89,846
2007	Number of Loans	20	68	281	174	543
	Loan Amount (\$1,000s)	3,232	11,367	47,509	29,370	91,478
2008	Number of Loans	22	64	265	166	517
	Loan Amount (\$1,000s)	3,565	11,088	45,249	27,546	87,448
2009	Number of Loans	19	49	204	150	422
	Loan Amount (\$1,000s)	2,864	8,108	34,794	25,789	71,555
2010	Number of Loans	15	52	180	137	384
	Loan Amount (\$1,000s)	2,307	8,990	30,172	22,769	64,238
<b>Total</b>	<b>Number of Loans</b>	<b>163</b>	<b>690</b>	<b>2,699</b>	<b>1,486</b>	<b>5,038</b>
	<b>Loan Amount (\$1,000s)</b>	<b>27,518</b>	<b>123,465</b>	<b>478,002</b>	<b>258,721</b>	<b>887,706</b>

<b>Table E.3</b>						
<b>Small Business Loans Originated with Loan Amount Above \$250,000</b>						
San Mateo County						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	0	66	226	121	413
	Loan Amount (\$1,000s)	0	35,272	125,925	69,454	230,651
2001	Number of Loans	0	126	411	199	736
	Loan Amount (\$1,000s)	0	69,141	238,056	113,942	421,139
2002	Number of Loans	0	105	327	168	600
	Loan Amount (\$1,000s)	0	55,684	186,110	95,047	336,841
2003	Number of Loans	28	92	349	197	666
	Loan Amount (\$1,000s)	17,389	48,726	198,741	113,570	378,426
2004	Number of Loans	27	84	316	240	667
	Loan Amount (\$1,000s)	15,972	46,868	175,470	137,374	375,684
2005	Number of Loans	29	78	275	203	585
	Loan Amount (\$1,000s)	19,677	42,737	165,224	120,501	348,139
2006	Number of Loans	26	73	272	189	560
	Loan Amount (\$1,000s)	16,286	43,849	160,832	110,886	331,853
2007	Number of Loans	18	79	293	182	572
	Loan Amount (\$1,000s)	12,424	45,470	172,967	108,500	339,361
2008	Number of Loans	13	56	231	184	484
	Loan Amount (\$1,000s)	8,696	29,817	134,639	110,964	284,116
2009	Number of Loans	10	60	198	170	438
	Loan Amount (\$1,000s)	6,650	34,494	111,051	106,054	258,249
2010	Number of Loans	14	46	189	123	372
	Loan Amount (\$1,000s)	9,744	24,350	109,330	71,826	215,250
<b>Total</b>	<b>Number of Loans</b>	<b>165</b>	<b>865</b>	<b>3,087</b>	<b>1,976</b>	<b>6,093</b>
	<b>Loan Amount (\$1,000s)</b>	<b>106,838</b>	<b>476,408</b>	<b>1,778,345</b>	<b>1,158,118</b>	<b>3,519,709</b>

<b>Table E.4</b>						
<b>Loans to Businesses with Gross Annual Revenues Less Than \$1 Million</b>						
San Mateo County						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	.	971	2,997	2,086	6,054
	Loan Amount (\$1,000s)	.	29,754	81,723	58,685	170,162
2001	Number of Loans	.	1,061	3,766	2,296	7,123
	Loan Amount (\$1,000s)	.	33,678	96,585	83,635	213,898
2002	Number of Loans	.	945	3,311	1,996	6,252
	Loan Amount (\$1,000s)	.	32,257	100,552	69,038	201,847
2003	Number of Loans	210	1,203	4,326	3,379	9,118
	Loan Amount (\$1,000s)	9,996	35,479	134,186	100,767	280,428
2004	Number of Loans	214	1,134	4,451	3,629	9,428
	Loan Amount (\$1,000s)	11,013	32,304	107,242	117,330	267,889
2005	Number of Loans	284	1,640	6,491	5,019	13,434
	Loan Amount (\$1,000s)	12,943	41,896	155,010	135,733	345,582
2006	Number of Loans	359	2,402	8,912	7,001	18,674
	Loan Amount (\$1,000s)	9,249	51,124	197,918	158,587	416,878
2007	Number of Loans	401	2,727	10,500	8,052	21,680
	Loan Amount (\$1,000s)	10,265	57,077	219,516	175,605	462,463
2008	Number of Loans	271	1,653	6,798	5,410	14,132
	Loan Amount (\$1,000s)	8,281	32,964	149,659	133,238	324,142
2009	Number of Loans	170	865	3,721	3,342	8,098
	Loan Amount (\$1,000s)	5,016	25,601	97,663	104,552	232,832
2010	Number of Loans	155	759	3,385	3,249	7,548
	Loan Amount (\$1,000s)	5,693	18,676	85,583	86,194	196,146
<b>Total</b>	<b>Number of Loans</b>	<b>2,064</b>	<b>15,360</b>	<b>58,658</b>	<b>45,459</b>	<b>121,541</b>
	<b>Loan Amount (\$1,000s)</b>	<b>72,456</b>	<b>390,810</b>	<b>1,425,637</b>	<b>1,223,364</b>	<b>3,112,267</b>

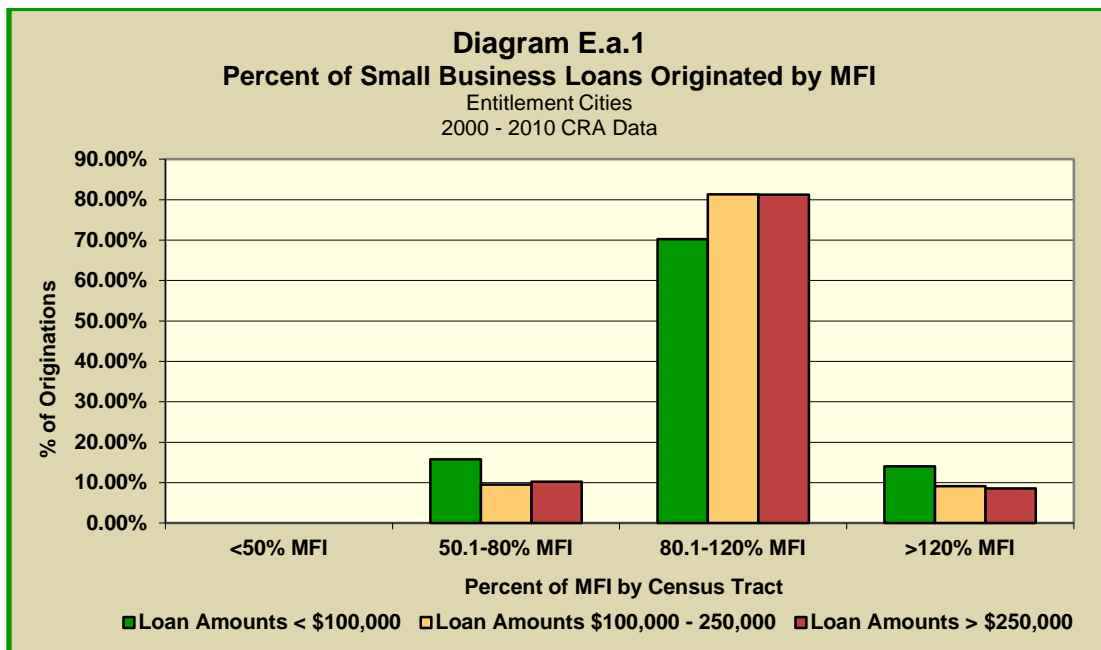
## A. ENTITLEMENT CITIES

<b>Table E.a.1</b> <b>Small Business Loans Originated with Loan Amount of \$100,000 or Less</b> Entitlement Cities 2000–2010 CRA Data						
Year		<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Total
2000	Number of Loans	.	665	3,383	564	4,612
	Loan Amount (\$1,000s)	.	6,983	40,714	5,393	53,090
2001	Number of Loans	.	787	4,250	667	5,704
	Loan Amount (\$1,000s)	.	6,437	44,330	5,990	56,757
2002	Number of Loans	.	1,071	5,421	884	7,376
	Loan Amount (\$1,000s)	.	11,034	63,617	9,850	84,501
2003	Number of Loans	.	1,446	5,349	958	7,753
	Loan Amount (\$1,000s)	.	15,333	64,691	10,512	90,536
2004	Number of Loans	.	1,224	5,553	1,099	7,876
	Loan Amount (\$1,000s)	.	15,000	77,139	13,469	105,608
2005	Number of Loans	.	1,366	5,877	1,205	8,448
	Loan Amount (\$1,000s)	.	20,042	95,368	17,092	132,502
2006	Number of Loans	.	2,695	10,756	2,287	15,738
	Loan Amount (\$1,000s)	.	30,485	134,897	26,479	191,861
2007	Number of Loans	.	2,911	12,139	2,501	17,551
	Loan Amount (\$1,000s)	.	36,188	158,009	33,616	227,813
2008	Number of Loans	.	2,072	9,928	2,103	14,103
	Loan Amount (\$1,000s)	.	25,000	126,171	27,428	178,599
2009	Number of Loans	.	896	4,392	995	6,283
	Loan Amount (\$1,000s)	.	13,001	68,072	14,112	95,185
2010	Number of Loans	.	780	3,840	856	5,476
	Loan Amount (\$1,000s)	.	11,910	60,232	13,251	85,393
<b>Total</b>	<b>Number of Loans</b>	.	<b>15,913</b>	<b>70,888</b>	<b>14,119</b>	<b>100,920</b>
	<b>Loan Amount (\$1,000s)</b>	.	<b>191,413</b>	<b>933,240</b>	<b>177,192</b>	<b>1,301,845</b>

<b>Table E.a.2</b>						
<b>Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000</b>						
Entitlement Cities						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	.	10	104	4	118
	Loan Amount (\$1,000s)	.	2,032	19,658	815	22,505
2001	Number of Loans	.	11	123	10	144
	Loan Amount (\$1,000s)	.	2,075	22,476	1,797	26,348
2002	Number of Loans	.	9	116	5	130
	Loan Amount (\$1,000s)	.	1,655	21,545	715	23,915
2003	Number of Loans	.	19	129	5	153
	Loan Amount (\$1,000s)	.	3,521	22,864	771	27,156
2004	Number of Loans	.	13	140	12	165
	Loan Amount (\$1,000s)	.	2,471	25,546	2,131	30,148
2005	Number of Loans	.	17	135	14	166
	Loan Amount (\$1,000s)	.	2,753	23,631	2,311	28,695
2006	Number of Loans	.	16	129	20	165
	Loan Amount (\$1,000s)	.	2,834	21,933	3,410	28,177
2007	Number of Loans	.	17	134	23	174
	Loan Amount (\$1,000s)	.	2,484	22,932	4,057	29,473
2008	Number of Loans	.	15	116	15	146
	Loan Amount (\$1,000s)	.	2,428	20,061	2,260	24,749
2009	Number of Loans	.	12	103	20	135
	Loan Amount (\$1,000s)	.	1,887	17,966	3,324	23,177
2010	Number of Loans	.	16	91	20	127
	Loan Amount (\$1,000s)	.	2,567	15,572	3,439	21,578
<b>Total</b>	<b>Number of Loans</b>	.	<b>155</b>	<b>1,320</b>	<b>148</b>	<b>1,623</b>
	<b>Loan Amount (\$1,000s)</b>	.	<b>26,707</b>	<b>234,184</b>	<b>25,030</b>	<b>285,921</b>

<b>Table E.a.3</b>						
<b>Small Business Loans Originated with Loan Amount Above \$250,000</b>						
Entitlement Cities						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	.	10	117	9	136
	Loan Amount (\$1,000s)	.	6,563	65,476	4,886	76,925
2001	Number of Loans	.	22	221	9	252
	Loan Amount (\$1,000s)	.	12,556	128,716	4,433	145,705
2002	Number of Loans	.	20	158	13	191
	Loan Amount (\$1,000s)	.	9,645	93,344	8,136	111,125
2003	Number of Loans	.	27	192	20	239
	Loan Amount (\$1,000s)	.	14,028	107,820	10,365	132,213
2004	Number of Loans	.	26	172	26	224
	Loan Amount (\$1,000s)	.	13,726	95,655	13,801	123,182
2005	Number of Loans	.	19	154	21	194
	Loan Amount (\$1,000s)	.	9,854	94,201	13,796	117,851
2006	Number of Loans	.	16	143	11	170
	Loan Amount (\$1,000s)	.	8,858	82,792	5,886	97,536
2007	Number of Loans	.	21	149	16	186
	Loan Amount (\$1,000s)	.	11,377	87,045	8,095	106,517
2008	Number of Loans	.	18	128	14	160
	Loan Amount (\$1,000s)	.	8,393	76,126	7,339	91,858
2009	Number of Loans	.	15	116	20	151
	Loan Amount (\$1,000s)	.	8,080	66,684	11,358	86,122
2010	Number of Loans	.	13	98	15	126
	Loan Amount (\$1,000s)	.	5,808	56,411	8,777	70,996
<b>Total</b>	<b>Number of Loans</b>	.	<b>207</b>	<b>1,648</b>	<b>174</b>	<b>2,029</b>
	<b>Loan Amount (\$1,000s)</b>	.	<b>108,888</b>	<b>954,270</b>	<b>96,872</b>	<b>1,160,030</b>

<b>Table E.a.4</b>						
<b>Loans to Businesses with Gross Annual Revenues Less Than \$1 Million</b>						
Entitlement Cities 2000–2010 CRA Data						
Year		<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Total
2000	Number of Loans	.	292	1,376	244	1,912
	Loan Amount (\$1,000s)	.	7,217	41,895	6,284	55,396
2001	Number of Loans	.	326	1,795	277	2,398
	Loan Amount (\$1,000s)	.	6,511	47,256	5,562	59,329
2002	Number of Loans	.	300	1,473	238	2,011
	Loan Amount (\$1,000s)	.	7,150	42,823	7,754	57,727
2003	Number of Loans	.	532	2,019	364	2,915
	Loan Amount (\$1,000s)	.	11,390	64,574	9,656	85,620
2004	Number of Loans	.	484	2,044	440	2,968
	Loan Amount (\$1,000s)	.	9,859	49,821	10,673	70,353
2005	Number of Loans	.	723	3,061	654	4,438
	Loan Amount (\$1,000s)	.	17,033	78,092	12,929	108,054
2006	Number of Loans	.	1,170	4,251	827	6,248
	Loan Amount (\$1,000s)	.	21,517	91,273	16,587	129,377
2007	Number of Loans	.	1,369	4,914	1,019	7,302
	Loan Amount (\$1,000s)	.	26,303	103,376	21,161	150,840
2008	Number of Loans	.	745	3,139	613	4,497
	Loan Amount (\$1,000s)	.	12,467	70,141	11,751	94,359
2009	Number of Loans	.	371	1,685	392	2,448
	Loan Amount (\$1,000s)	.	10,237	49,585	11,745	71,567
2010	Number of Loans	.	338	1,503	398	2,239
	Loan Amount (\$1,000s)	.	8,124	37,307	10,326	55,757
<b>Total</b>	<b>Number of Loans</b>	.	<b>6,650</b>	<b>27,260</b>	<b>5,466</b>	<b>39,376</b>
	<b>Loan Amount (\$1,000s)</b>	.	<b>137,808</b>	<b>676,143</b>	<b>124,428</b>	<b>938,379</b>





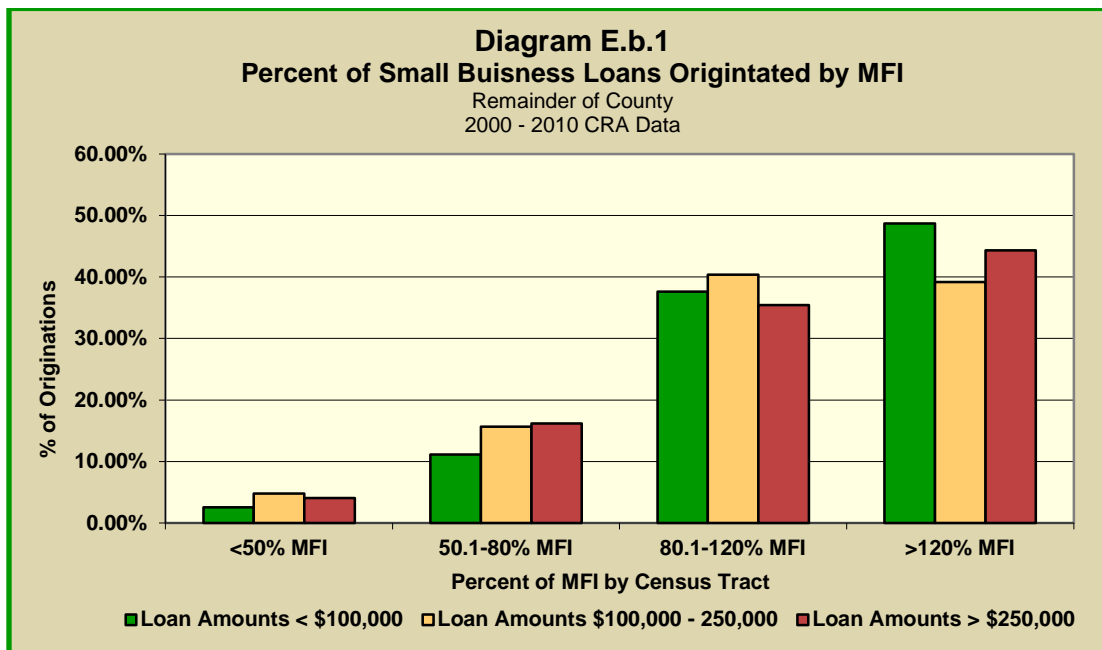
## B. REMAINDER OF COUNTY

<b>Table E.b.1</b> <b>Small Business Loans Originated with Loan Amount of \$100,000 or Less</b> Remainder of County 2000–2010 CRA Data						
Year		<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Total
2000	Number of Loans	.	1,730	4,242	4,572	10,544
	Loan Amount (\$1,000s)	.	20,991	46,353	47,530	114,874
2001	Number of Loans	.	1,867	4,938	4,867	11,672
	Loan Amount (\$1,000s)	.	18,324	46,770	47,835	112,929
2002	Number of Loans	.	2,333	6,543	6,427	15,303
	Loan Amount (\$1,000s)	.	28,992	75,838	74,165	178,995
2003	Number of Loans	571	1,770	6,095	7,504	15,940
	Loan Amount (\$1,000s)	7,287	22,377	69,754	85,193	184,611
2004	Number of Loans	589	1,841	6,117	7,958	16,505
	Loan Amount (\$1,000s)	8,182	24,741	81,008	106,246	220,177
2005	Number of Loans	586	1,907	6,410	8,312	17,215
	Loan Amount (\$1,000s)	9,235	31,041	101,873	131,692	273,841
2006	Number of Loans	997	3,297	11,831	16,237	32,362
	Loan Amount (\$1,000s)	11,884	39,799	144,685	197,068	393,436
2007	Number of Loans	1,028	3,459	13,106	17,771	35,364
	Loan Amount (\$1,000s)	13,363	44,287	177,493	245,041	480,184
2008	Number of Loans	846	2,879	10,746	15,321	29,792
	Loan Amount (\$1,000s)	11,461	38,279	141,038	211,765	402,543
2009	Number of Loans	398	1,254	4,902	7,169	13,723
	Loan Amount (\$1,000s)	7,019	20,919	78,136	110,726	216,800
2010	Number of Loans	400	1,125	4,438	6,667	12,630
	Loan Amount (\$1,000s)	6,268	17,949	69,856	101,080	195,153
<b>Total</b>	<b>Number of Loans</b>	<b>5,415</b>	<b>23,462</b>	<b>79,368</b>	<b>102,805</b>	<b>211,050</b>
	<b>Loan Amount (\$1,000s)</b>	<b>74,699</b>	<b>307,699</b>	<b>1,032,804</b>	<b>1,358,341</b>	<b>2,773,543</b>

<b>Table E.b.2</b>						
<b>Small Business Loans Originated with Loan Amount Between \$100,000 and \$250,000</b>						
Remainder of County						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	.	38	89	57	184
	Loan Amount (\$1,000s)	.	6,906	16,835	11,128	34,869
2001	Number of Loans	.	73	135	107	315
	Loan Amount (\$1,000s)	.	13,557	25,025	19,736	58,318
2002	Number of Loans	.	59	136	97	292
	Loan Amount (\$1,000s)	.	10,902	24,671	17,431	53,004
2003	Number of Loans	15	42	139	127	323
	Loan Amount (\$1,000s)	2,642	8,188	25,418	22,529	58,777
2004	Number of Loans	28	48	128	129	333
	Loan Amount (\$1,000s)	5,395	9,179	23,867	23,982	62,423
2005	Number of Loans	23	47	124	131	325
	Loan Amount (\$1,000s)	3,997	8,238	21,801	22,947	56,983
2006	Number of Loans	21	55	142	141	359
	Loan Amount (\$1,000s)	3,516	9,601	25,008	23,544	61,669
2007	Number of Loans	20	51	147	151	369
	Loan Amount (\$1,000s)	3,232	8,883	24,577	25,313	62,005
2008	Number of Loans	22	49	149	151	371
	Loan Amount (\$1,000s)	3,565	8,660	25,188	25,286	62,699
2009	Number of Loans	19	37	101	130	287
	Loan Amount (\$1,000s)	2,864	6,221	16,828	22,465	48,378
2010	Number of Loans	15	36	89	117	257
	Loan Amount (\$1,000s)	2,307	6,423	14,600	19,330	42,660
<b>Total</b>	<b>Number of Loans</b>	<b>163</b>	<b>535</b>	<b>1,379</b>	<b>1,338</b>	<b>3,415</b>
	<b>Loan Amount (\$1,000s)</b>	<b>27,518</b>	<b>96,758</b>	<b>243,818</b>	<b>233,691</b>	<b>601,785</b>

<b>Table E.b.3</b>						
<b>Small Business Loans Originated with Loan Amount Above \$250,000</b>						
Remainder of County						
2000–2010 CRA Data						
<b>Year</b>		<b>&lt;50% MFI</b>	<b>50.1-80% MFI</b>	<b>80.1-120% MFI</b>	<b>&gt;120% MFI</b>	<b>Total</b>
2000	Number of Loans	0	56	109	112	277
	Loan Amount (\$1,000s)	0	28,709	60,449	64,568	153,726
2001	Number of Loans	0	104	190	190	484
	Loan Amount (\$1,000s)	0	56,585	109,340	109,509	275,434
2002	Number of Loans	0	85	169	155	409
	Loan Amount (\$1,000s)	0	46,039	92,766	86,911	225,716
2003	Number of Loans	28	65	157	177	427
	Loan Amount (\$1,000s)	17,389	34,698	90,921	103,205	246,213
2004	Number of Loans	27	58	144	214	443
	Loan Amount (\$1,000s)	15,972	33,142	79,815	123,573	252,502
2005	Number of Loans	29	59	121	182	391
	Loan Amount (\$1,000s)	19,677	32,883	71,023	106,705	230,288
2006	Number of Loans	26	57	129	178	390
	Loan Amount (\$1,000s)	16,286	34,991	78,040	105,000	234,317
2007	Number of Loans	18	58	144	166	386
	Loan Amount (\$1,000s)	12,424	34,093	85,922	100,405	232,844
2008	Number of Loans	13	38	103	170	324
	Loan Amount (\$1,000s)	8,696	21,424	58,513	103,625	192,258
2009	Number of Loans	10	45	82	150	287
	Loan Amount (\$1,000s)	6,650	26,414	44,367	94,696	172,127
2010	Number of Loans	14	33	91	108	246
	Loan Amount (\$1,000s)	9,744	18,542	52,919	63,049	144,254
<b>Total</b>	<b>Number of Loans</b>	<b>165</b>	<b>658</b>	<b>1,439</b>	<b>1,802</b>	<b>4,064</b>
	<b>Loan Amount (\$1,000s)</b>	<b>106,838</b>	<b>367,520</b>	<b>824,075</b>	<b>1,061,246</b>	<b>2,359,679</b>

<b>Table E.b.4</b>						
<b>Loans to Businesses with Gross Annual Revenues Less Than \$1 Million</b>						
Remainder of County 2000–2010 CRA Data						
Year		<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Total
2000	Number of Loans	.	679	1,621	1,842	4,142
	Loan Amount (\$1,000s)	.	22,537	39,828	52,401	114,766
2001	Number of Loans	.	735	1,971	2,019	4,725
	Loan Amount (\$1,000s)	.	27,167	49,329	78,073	154,569
2002	Number of Loans	.	645	1,838	1,758	4,241
	Loan Amount (\$1,000s)	.	25,107	57,729	61,284	144,120
2003	Number of Loans	210	671	2,307	3,015	6,203
	Loan Amount (\$1,000s)	9,996	24,089	69,612	91,111	194,808
2004	Number of Loans	214	650	2,407	3,189	6,460
	Loan Amount (\$1,000s)	11,013	22,445	57,421	106,657	197,536
2005	Number of Loans	284	917	3,430	4,365	8,996
	Loan Amount (\$1,000s)	12,943	24,863	76,918	122,804	237,528
2006	Number of Loans	359	1,232	4,661	6,174	12,426
	Loan Amount (\$1,000s)	9,249	29,607	106,645	142,000	287,501
2007	Number of Loans	401	1,358	5,586	7,033	14,378
	Loan Amount (\$1,000s)	10,265	30,774	116,140	154,444	311,623
2008	Number of Loans	271	908	3,659	4,797	9,635
	Loan Amount (\$1,000s)	8,281	20,497	79,518	121,487	229,783
2009	Number of Loans	170	494	2,036	2,950	5,650
	Loan Amount (\$1,000s)	5,016	15,364	48,078	92,807	161,265
2010	Number of Loans	155	421	1,882	2,851	5,309
	Loan Amount (\$1,000s)	5,693	10,552	48,276	75,868	140,389
<b>Total</b>	<b>Number of Loans</b>	<b>2,064</b>	<b>8,710</b>	<b>31,398</b>	<b>39,993</b>	<b>82,165</b>
	<b>Loan Amount (\$1,000s)</b>	<b>72,456</b>	<b>253,002</b>	<b>749,494</b>	<b>1,098,936</b>	<b>2,173,888</b>



## APPENDIX F. ADDITIONAL HUD COMPLAINT DATA

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This section contains additional complaint data separated by entitlement city and the remainder of the county.

<b>Table F.1</b>									
<b>Fair Housing Complaints by Area</b>									
San Mateo County									
2004–2011 HUD Data									
<b>Area</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
Daly City	1	2	5	2	2	1	3	.	16
Redwood City	6	4	2	5	2	5	4	6	34
South San Francisco	.	2	5	.	2	4	4	2	19
City of San Mateo	6	6	8	5	4	1	3	6	39
East Palo Alto	1	3	3	3	1	1	.	.	12
North Fair Oaks	.	.	.	.	.	.	.	.	.
Pescadero CDP	.	.	.	.	.	.	.	.	.
Remainder of County	7	13	13	9	19	11	11	13	96
<b>Total</b>	<b>21</b>	<b>30</b>	<b>36</b>	<b>24</b>	<b>30</b>	<b>23</b>	<b>25</b>	<b>27</b>	<b>216</b>

## A. DALY CITY

<b>Table F.a.1</b>										
<b>Fair Housing Complaints by Basis</b>										
Daly City										
2004–2012 HUD Data										
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Race	1	1	2	1	1	.	.	.	.	6
Disability	.	1	.	1	1	1	1	.	.	5
Familial Status	.	.	2	.	.	1	2	.	.	5
National Origin	.	.	1	1	.	.	1	.	.	3
Sex	.	.	1	.	.	.	1	.	.	2
<b>Total Bases</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>5</b>	<b>.</b>	<b>.</b>	<b>21</b>
<b>Total Complaints</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>.</b>	<b>.</b>	<b>16</b>

<b>Table F.a.2</b>												
<b>Fair Housing Complaints by Issue</b>												
Daly City												
2004–2012 HUD Data												
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>		
Discriminatory refusal to rent and negotiate for rental	.	.	2	1	1	.	3	.	.	7		
Discrimination in terms, conditions, or privileges relating to rental	.	.	2	1	1	1	1	.	.	6		
Discriminatory acts under Section 818 (coercion, etc.)	.	.	1	1	1	.	1	.	.	4		
Discriminatory advertising, statements, and notices	.	.	.	1	.	1	1	.	.	3		
Discriminatory terms, conditions, privileges, or services and facilities	1	.	1	1	.	.	.	.	.	3		
Failure to make reasonable accommodation	.	1	.	.	1	.	.	.	.	2		
Discrimination in services and facilities relating to rental	.	.	.	.	.	.	1	.	.	1		
Discriminatory refusal to negotiate for rental	.	.	.	.	.	1	.	.	.	1		
Discriminatory refusal to rent	.	.	1	.	.	.	.	.	.	1		
Other discriminatory acts	.	1	.	.	.	.	.	.	.	1		
<b>Total Issues</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>7</b>	<b>.</b>	<b>.</b>	<b>29</b>		
<b>Total Complaints</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>.</b>	<b>.</b>	<b>16</b>		

<b>Table F.a.3</b>											
<b>Fair Housing Complaints by Closure</b>											
Daly City											
2004–2012 HUD Data											
<b>Closure</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>	
No cause determination	1	1	2	2	1	.	1	.	.	8	
Conciliation/settlement successful	.	1	1	.	1	1	2	.	.	6	
Complaint withdrawn by complainant after resolution	.	.	1	.	.	.	.	.	.	1	
Litigation ended—discrimination found	.	.	1	.	.	.	.	.	.	1	
<b>Total Complaints</b>	<b>1</b>	<b>2</b>	<b>5</b>	<b>2</b>	<b>2</b>	<b>1</b>	<b>3</b>	<b>.</b>	<b>.</b>	<b>16</b>	

<b>Table F.a.4</b>										
<b>Fair Housing Complaints Found with Cause by Basis</b>										
Daly City										
2004–2012 HUD Data										
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Disability	.	1	.	.	.	1	1	.	.	3
Familial Status	.	.	2	.	.	1	1	.	.	4
Race	.	.	.	.	1	.	.	.	.	1
<b>Total Bases Found With Cause</b>	.	<b>1</b>	<b>2</b>	.	<b>1</b>	<b>2</b>	<b>2</b>	.	.	<b>8</b>
Total Complaints Found With Cause	.	1	2	.	1	1	2	.	.	7

<b>Table F.a.5</b>											
<b>Fair Housing Complaints Found with Cause by Issue</b>											
Daly City											
2004–2012 HUD Data											
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>	
Discriminatory refusal to rent and negotiate for rental	.	.	1	.	1	.	2	.	.	4	
Discrimination in terms, conditions, or privileges relating to rental	.	.	1	.	1	1	.	.	.	3	
Discrimination in services and facilities relating to rental	.	.	.	.	.	.	1	.	.	1	
Discriminatory acts under Section 818 (coercion, etc.)	.	.	.	.	1	.	.	.	.	1	
Discriminatory advertising, statements, and notices	.	.	.	.	.	1	.	.	.	1	
Discriminatory refusal to negotiate for rental	.	.	.	.	.	1	.	.	.	1	
Discriminatory refusal to rent	.	.	1	.	.	.	.	.	.	1	
Failure to make reasonable accommodation	.	1	.	.	.	.	.	.	.	1	
<b>Total Issues Found with Cause</b>	.	<b>1</b>	<b>3</b>	.	<b>3</b>	<b>3</b>	<b>3</b>	.	.	<b>13</b>	
Total Complaints Found with Cause	.	1	2	.	1	1	2	.	.	7	

## B. REDWOOD CITY

<b>Table F.b.1</b>										
<b>Fair Housing Complaints by Basis</b>										
Redwood City 2004–2012 HUD Data										
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Disability	1	2	2	2	.	2	2	4	.	15
Familial Status	3	.	.	1	.	2	2	2	.	10
National Origin	3	2	.	1	1	.	.	1	.	8
Race	.	.	.	3	1	.	.	.	1	5
Sex	1	.	.	.	.	.	.	.	.	1
<b>Total Bases</b>	<b>8</b>	<b>4</b>	<b>2</b>	<b>7</b>	<b>2</b>	<b>4</b>	<b>4</b>	<b>7</b>	<b>1</b>	<b>39</b>
Total Complaints	6	4	2	5	2	5	4	6	1	35

<b>Table F.b.2</b>												
<b>Fair Housing Complaints by Issue</b>												
Redwood City 2004–2012 HUD Data												
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>		
Failure to make reasonable accommodation			1	1	2	2	.	2	1	4	.	13
Discriminatory refusal to rent			2	.	.	1	1	2	2	2	.	10
Discrimination in terms, conditions, or privileges relating to rental			4	.	.	1	.	1	.	3	.	9
Discriminatory acts under Section 818 (coercion, etc.)			1	.	.	2	1	1	.	2	.	7
Discriminatory advertising, statements, and notices			2	.	.	.	1	1	1	.	.	5
Discriminatory refusal to rent and negotiate for rental			.	.	.	2	.	2	.	.	.	4
Discrimination in the selling of residential real property			.	2	.	1	.	.	.	.	.	3
Discriminatory terms, conditions, privileges, or services and facilities			1	.	.	1	1	.	.	.	.	3
Failure to permit reasonable modification			.	.	.	.	.	.	1	2	.	3
Discrimination in services and facilities relating to rental			.	.	.	.	1	.	.	.	.	1
Discriminatory financing (includes real estate transactions)			.	.	.	.	.	.	.	.	1	1
Discriminatory refusal to negotiate for sale			.	1	.	.	.	.	.	.	.	1
Discriminatory refusal to sell			.	1	.	.	.	.	.	.	.	1
False denial or representation of availability–sale			.	1	.	.	.	.	.	.	.	1
<b>Total Issues</b>	<b>11</b>	<b>6</b>	<b>2</b>	<b>10</b>	<b>5</b>	<b>9</b>	<b>5</b>	<b>13</b>	<b>1</b>	<b>62</b>		
Total Complaints	6	4	2	5	2	5	4	6	1	35		

<b>Table F.b.3</b>										
<b>Fair Housing Complaints by Closure</b>										
Redwood City 2004–2012 HUD Data										
<b>Closure</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
No cause determination	4	3	1	4	.	.	1	.	.	13
Conciliation/settlement successful	.	1	.	.	2	2	2	2	.	9
Complaint withdrawn by complainant after resolution	1	.	1	1	.	2	1	1	.	7
Complainant failed to cooperate	.	.	.	.	.	1	.	.	.	1
FHAP Judicial consent order	1	.	.	.	.	.	.	.	.	1
Case Still Open	.	.	.	.	.	.	.	3	1	4
<b>Total Complaints</b>	<b>6</b>	<b>4</b>	<b>2</b>	<b>5</b>	<b>2</b>	<b>5</b>	<b>4</b>	<b>6</b>	<b>1</b>	<b>35</b>



<b>Table F.b.4</b>											
<b>Fair Housing Complaints Found with Cause by Basis</b>											
Redwood City											
2004–2012 HUD Data											
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>	
Disability	.	1	.	.	.	1	2	2	.	6	
Familial Status	.	.	.	.	.	1	.	1	.	2	
National Origin	.	.	.	.	1	.	.	.	.	1	
Race	.	.	.	.	1	.	.	.	.	1	
<b>Total Bases Found With Cause</b>	.	<b>1</b>	.	.	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>	.	<b>10</b>	
Total Complaints Found With Cause	.	1	.	.	2	2	2	2	.	9	

<b>Table F.b.5</b>												
<b>Fair Housing Complaints Found with Cause by Issue</b>												
Redwood City												
2004–2012 HUD Data												
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>		
Failure to make reasonable accommodation	.	1	.	.	.	1	1	2	.	5		
Discriminatory refusal to rent	.	.	.	.	1	.	1	1	.	3		
Discriminatory refusal to rent and negotiate for rental	.	.	.	.	.	2	.	.	.	2		
Discrimination in services and facilities relating to rental	.	.	.	.	1	.	.	.	.	1		
Discriminatory acts under Section 818 (coercion, etc.)	.	.	.	.	1	.	.	.	.	1		
Discriminatory advertising, statements, and notices	.	.	.	.	1	.	.	.	.	1		
Discriminatory terms, conditions, privileges, or services and facilities	.	.	.	.	1	.	.	.	.	1		
Failure to permit reasonable modification	.	.	.	.	.	.	1	.	.	1		
<b>Total Issues Found with Cause</b>	.	<b>1</b>	.	.	<b>5</b>	<b>3</b>	<b>3</b>	<b>3</b>	.	<b>15</b>		
Total Complaints Found With Cause	.	1	.	.	2	2	2	2	.	9		

## C. SOUTH SAN FRANCISCO

Table F.c.1 Fair Housing Complaints by Basis South San Francisco 2004–2012 HUD Data										
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability	.	1	3	.	2	4	2	.	.	12
Familial Status	.	1	.	.	.	.	1	1	.	3
National Origin	.	.	1	.	.	.	1	.	.	2
Race	.	.	1	.	.	.	.	1	.	2
Sex	.	.	1	.	.	.	1	.	.	2
<b>Total Bases</b>	.	<b>2</b>	<b>6</b>	.	<b>2</b>	<b>4</b>	<b>5</b>	<b>2</b>	.	<b>21</b>
Total Complaints	.	2	5	.	2	4	4	2	.	19

Table F.c.2 Fair Housing Complaints by Issue South San Francisco 2004–2012 HUD Data											
Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total	
Discriminatory refusal to rent and negotiate for rental	.	1	4	.	.	4	2	.	.	11	
Failure to make reasonable accommodation	.	1	1	.	1	4	1	.	.	8	
Discriminatory acts under Section 818 (coercion, etc.)	.	.	3	.	.	2	2	.	.	7	
Discriminatory refusal to rent	.	.	1	.	2	.	1	2	.	6	
Discriminatory terms, conditions, privileges, or services and facilities	.	1	1	.	.	2	.	.	.	4	
Discrimination in terms, conditions, or privileges relating to rental	.	.	1	.	.	.	2	.	.	3	
Discriminatory advertising, statements, and notices	.	.	.	.	.	.	2	1	.	3	
<b>Total Issues</b>	.	<b>3</b>	<b>11</b>	.	<b>3</b>	<b>12</b>	<b>10</b>	<b>3</b>	.	<b>42</b>	
Total Complaints	.	2	5	.	2	4	4	2	.	19	

Table F.c.3 Fair Housing Complaints by Closure South San Francisco 2004–2012 HUD Data										
Closure	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Conciliation/settlement successful	.	.	1	.	1	4	1	1	.	8
No cause determination	.	1	1	.	1	.	2	1	.	6
Administrative hearing ended–discrimination found	.	.	2	.	.	.	.	.	.	2
Case Still Open	.	.	.	.	.	.	1	.	.	1
Complainant failed to cooperate	.	.	1	.	.	.	.	.	.	1
Litigation ended–discrimination found	.	1	.	.	.	.	.	.	.	1
<b>Total Complaints</b>	.	<b>2</b>	<b>5</b>	.	<b>2</b>	<b>4</b>	<b>4</b>	<b>2</b>	.	<b>19</b>

<b>Table F.c.4</b>										
<b>Fair Housing Complaints Found with Cause by Basis</b>										
South San Francisco 2004–2012 HUD Data										
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Disability	.	.	2	.	1	4	1	.	.	8
Familial Status	.	1	.	.	.	.	.	1	.	2
National Origin	.	.	1	.	.	.	.	.	.	1
Sex	.	.	1	.	.	.	.	.	.	1
<b>Total Bases Found With Cause</b>	.	<b>1</b>	<b>4</b>	.	<b>1</b>	<b>4</b>	<b>1</b>	<b>1</b>	.	<b>12</b>
Total Complaints Found With Cause	.	1	3	.	1	4	1	1	.	11

<b>Table F.c.5</b>											
<b>Fair Housing Complaints Found with Cause by Issue</b>											
South San Francisco 2004–2012 HUD Data											
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>	
Discriminatory refusal to rent and negotiate for rental	.	1	3	.	.	4	1	.	.	9	
Discriminatory acts under Section 818 (coercion, etc.)	.	.	3	.	.	2	.	.	.	5	
Failure to make reasonable accommodation	.	.	.	.	1	4	.	.	.	5	
Discriminatory terms, conditions, privileges, or services and facilities	.	1	1	.	.	2	.	.	.	4	
Discriminatory refusal to rent	.	.	.	.	1	.	.	1	.	2	
Discriminatory advertisement–rental	.	.	.	.	.	.	1	.	.	1	
<b>Total Issues Found with Cause</b>	.	<b>2</b>	<b>7</b>	.	<b>2</b>	<b>12</b>	<b>2</b>	<b>1</b>	.	<b>26</b>	
Total Complaints Found with Cause	.	1	3	.	1	4	1	1	.	11	

## D. CITY OF SAN MATEO

<b>Table F.d.1</b>										
<b>Fair Housing Complaints by Basis</b>										
City of San Mateo 2004–2012 HUD Data										
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Disability	2	4	5	3	4	.	1	6	.	25
Familial Status	4	2	.	1	.	1	2	.	.	10
Race	.	.	3	1	.	1	.	.	.	5
<b>Total Bases</b>	<b>6</b>	<b>6</b>	<b>8</b>	<b>5</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>6</b>	<b>.</b>	<b>40</b>
Total Complaints	6	6	8	5	4	1	3	6	.	39

<b>Table F.d.2</b>											
<b>Fair Housing Complaints by Issue</b>											
City of San Mateo 2004–2012 HUD Data											
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>	
Failure to make reasonable accommodation	.	4	2	2	4	.	1	3	.	16	
Discriminatory refusal to rent	1	1	2	2	1	.	.	3	.	10	
Discriminatory refusal to rent and negotiate for rental	1	3	1	2	3	.	.	.	.	10	
Discriminatory acts under Section 818 (coercion, etc.)	.	2	1	1	3	.	.	.	.	7	
Discrimination in terms, conditions, or privileges relating to rental	1	2	.	1	.	1	.	.	.	5	
Discriminatory advertising, statements, and notices	1	1	.	.	.	.	.	1	.	3	
Discriminatory terms, conditions, privileges, or services and facilities	1	1	1	.	.	.	.	.	.	3	
Non-compliance with design and construction requirements (handicap)	2	.	1	.	.	.	.	.	.	3	
Discriminatory advertisement–rental	.	.	.	.	.	.	1	1	.	2	
Discrimination in services and facilities relating to rental	.	.	1	.	.	.	.	.	.	1	
Discriminatory financing (includes real estate transactions)	.	.	1	.	.	.	.	.	.	1	
Discriminatory refusal to sell and negotiate for sale	.	.	1	.	.	.	.	.	.	1	
Failure to permit reasonable modification	.	.	1	.	.	.	.	.	.	1	
False denial or representation of availability–rental	.	.	.	1	.	.	.	.	.	1	
Other discriminatory acts	.	.	.	.	.	.	1	.	.	1	
<b>Total Issues</b>	<b>7</b>	<b>14</b>	<b>12</b>	<b>9</b>	<b>11</b>	<b>1</b>	<b>3</b>	<b>8</b>	<b>.</b>	<b>65</b>	
Total Complaints	6	6	8	5	4	1	3	6	.	39	

**Table F.d.3**  
**Fair Housing Complaints by Closure**  
 City of San Mateo  
 2004–2012 HUD Data

<b>Closure</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Conciliation/settlement successful	2	1	2	.	2	.	2	3	.	12
No cause determination	.	3	4	2	1	1	1	.	.	12
Complaint withdrawn by complainant after resolution	.	2	1	.	.	.	.	1	.	4
Case Still Open	.	.	.	.	.	.	.	2	.	2
FHAP Judicial consent order	2	.	.	.	.	.	.	.	.	2
FHAP judicial dismissal	1	.	.	1	.	.	.	.	.	2
Dismissed for lack of jurisdiction	.	.	.	1	.	.	.	.	.	1
Unable to locate complainant	.	.	.	.	1	.	.	.	.	1
Complaint withdrawn by complainant without resolution	.	.	.	1	.	.	.	.	.	1
Litigation ended—discrimination found	1	.	.	.	.	.	.	.	.	1
ALJ consent order entered after issuance of charge	.	.	1	.	.	.	.	.	.	1
<b>Total Complaints</b>	<b>6</b>	<b>6</b>	<b>8</b>	<b>5</b>	<b>4</b>	<b>1</b>	<b>3</b>	<b>6</b>	<b>.</b>	<b>39</b>

**Table F.d.4**  
**Fair Housing Complaints Found with Cause by Basis**  
 City of San Mateo  
 2004–2012 HUD Data

<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Disability	2	.	2	.	2	.	.	3	.	9
Familial Status	1	1	.	.	.	.	2	.	.	4
<b>Total Bases Found with Cause</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>.</b>	<b>2</b>	<b>.</b>	<b>2</b>	<b>3</b>	<b>.</b>	<b>13</b>
Total Complaints Found with Cause	3	1	2	.	2	.	2	3	.	13

**Table F.d.5**  
**Fair Housing Complaints Found with Cause by Issue**  
 City of San Mateo  
 2004–2012 HUD Data

<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Discriminatory refusal to rent	.	1	.	.	.	.	.	2	.	3
Discriminatory refusal to rent and negotiate for rental	.	.	1	.	.	2	.	.	.	3
Failure to make reasonable accommodation	.	.	.	1	.	2	.	.	.	3
Non-compliance with design and construction requirements (handicap)	2	.	1	.	.	.	.	.	.	3
Discriminatory acts under Section 818 (coercion, etc.)	.	.	.	.	2	.	.	.	.	2
Discriminatory advertisement—rental	.	.	.	.	.	.	1	1	.	2
Discrimination in terms, conditions, or privileges relating to rental	.	1	.	.	.	.	.	.	.	1
Discriminatory terms, conditions, privileges, or services and facilities	.	.	1	.	.	.	.	.	.	1
Other discriminatory acts	.	.	.	.	.	.	1	.	.	1
<b>Total Issues Found with Cause</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>.</b>	<b>6</b>	<b>.</b>	<b>2</b>	<b>3</b>	<b>.</b>	<b>19</b>
Total Complaints Found with Cause	3	1	2	.	2	.	2	3	.	13

## E. EAST PALO ALTO

<b>Table F.e.1</b> <b>Fair Housing Complaints by Basis</b> East Palo Alto 2004–2012 HUD Data										
Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability	1	.	1	1	1	1	.	.	.	5
Race	1	2	2	.	.	.	.	.	.	5
Familial Status	.	.	.	2	.	.	.	.	.	2
National Origin	.	1	.	.	.	.	.	.	.	1
Sex	.	1	.	.	.	.	.	.	.	1
<b>Total Bases</b>	<b>2</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>1</b>	.	.	.	<b>14</b>
Total Complaints	1	3	3	3	1	1	.	.	.	12

<b>Table F.e.2</b> <b>Fair Housing Complaints by Issue</b> East Palo Alto 2004–2012 HUD Data												
Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total		
Discriminatory terms, conditions, privileges, or services and facilities	1	.	2	3	.	.	.	.	.	6		
Discriminatory refusal to rent	.	1	2	1	.	.	.	.	.	4		
Discrimination in terms, conditions, or privileges relating to rental	.	1	.	.	1	.	.	.	.	2		
Discriminatory acts under Section 818 (coercion, etc.)	.	.	.	2	.	.	.	.	.	2		
Discriminatory advertising, statements, and notices	.	1	.	1	.	.	.	.	.	2		
Discriminatory refusal to rent and negotiate for rental	.	2	.	.	.	.	.	.	.	2		
Failure to make reasonable accommodation	1	.	.	.	1	.	.	.	.	2		
Non-compliance with design and construction requirements (handicap)	.	.	1	.	.	.	.	.	.	1		
Other discriminatory acts	.	.	.	.	.	1	.	.	.	1		
<b>Total Bases</b>	<b>2</b>	<b>5</b>	<b>5</b>	<b>7</b>	<b>2</b>	<b>1</b>	.	.	.	<b>22</b>		
Total Complaints	1	3	3	3	1	1	.	.	.	12		

<b>Table F.e.3</b> <b>Fair Housing Complaints by Closure</b> East Palo Alto 2004–2012 HUD Data										
Closure	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Conciliation/settlement successful	.	.	3	.	1	.	.	.	.	4
No cause determination	1	1	.	2	.	.	.	.	.	4
Complaint withdrawn by complainant after resolution	.	.	.	1	.	1	.	.	.	2
FHAP Judicial consent order	.	2	.	.	.	.	.	.	.	2
<b>Total Complaints</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>1</b>	.	.	.	<b>12</b>

<b>Table F.e.4</b>										
<b>Fair Housing Complaints Found with Cause by Basis</b>										
East Palo Alto 2004–2012 HUD Data										
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Disability	.	.	1	.	1	.	.	.	.	2
Race	.	.	2	.	.	.	.	.	.	2
<b>Total Bases Found with Cause</b>	.	.	<b>3</b>	.	<b>1</b>	.	.	.	.	<b>4</b>
Total Complaints Found with Cause	.	.	3	.	1	.	.	.	.	4

<b>Table F.e.5</b>										
<b>Fair Housing Complaints Found with Cause by Issue</b>										
East Palo Alto 2004–2012 HUD Data										
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Discriminatory refusal to rent	.	.	2	.	.	.	.	.	.	2
Discriminatory terms, conditions, privileges, or services and facilities	.	.	2	.	.	.	.	.	.	2
Discrimination in terms, conditions, or privileges relating to rental	.	.	.	.	1	.	.	.	.	1
Failure to make reasonable accommodation	.	.	.	.	1	.	.	.	.	1
Non-compliance with design and construction requirements (handicap)	.	.	1	.	.	.	.	.	.	1
<b>Total Issues Found with Cause</b>	.	.	<b>5</b>	.	<b>2</b>	.	.	.	.	<b>7</b>
Total Complaints Found with Cause	.	.	3	.	1	.	.	.	.	4

## F. REMAINDER OF COUNTY

<b>Table F.f.1</b>										
<b>Fair Housing Complaints by Basis</b>										
Remainder of County 2004–2012 HUD Data										
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>
Disability	3	7	3	4	16	6	6	7	4	56
Familial Status	1	4	6	6	2	6	3	5	1	34
National Origin	4	4	4	2	1	.	3	4	.	22
Race	.	1	3	1	3	.	1	2	.	11
Religion	1	2	3	1	.	.	.	.	.	7
Sex	.	.	.	.	.	.	1	.	.	1
<b>Total Bases</b>	<b>9</b>	<b>18</b>	<b>19</b>	<b>14</b>	<b>22</b>	<b>12</b>	<b>14</b>	<b>18</b>	<b>5</b>	<b>131</b>
<b>Total Complaints</b>	<b>8</b>	<b>16</b>	<b>16</b>	<b>12</b>	<b>20</b>	<b>12</b>	<b>11</b>	<b>13</b>	<b>4</b>	<b>112</b>

<b>Table F.f.2</b>													
<b>Fair Housing Complaints by Issue</b>													
Remainder of County 2004–2012 HUD Data													
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>Total</b>			
Failure to make reasonable accommodation				3	4	1	2	9	5	4	3	1	32
Discriminatory refusal to rent				3	2	4	4	5	2	1	8	2	31
Discriminatory refusal to rent and negotiate for rental				1	6	7	1	5	4	2	2	.	28
Discriminatory terms, conditions, privileges, or services and facilities				1	5	3	6	4	.	3	2	.	24
Discrimination in terms, conditions or privileges relating to rental				1	4	6	1	4	3	2	3	.	24
Discriminatory advertising, statements and notices				2	3	5	2	3	1	1	2	.	19
Discriminatory acts under Section 818 (coercion, etc.)				1	1	3	3	4	.	2	1	2	17
Other discriminatory acts				.	2	1	.	.	1	.	.	.	4
False denial or representation of availability—rental				.	.	.	1	.	.	.	1	.	2
Discrimination in terms, conditions, privileges relating to sale				.	.	.	.	1	.	.	.	1	2
Non-compliance with design and construction requirements (handicap)				.	.	1	.	.	.	1	.	.	2
Failure to permit reasonable modification				.	.	.	.	1	.	1	.	.	2
Discriminatory advertisement—rental				.	.	.	.	.	.	.	.	1	1
Discriminatory financing (includes real estate transactions)				.	.	.	1	.	.	.	.	.	1
Discrimination in making of loans				.	.	.	.	.	.	.	.	1	1
Discrimination in the selling of residential real property				.	.	.	1	.	.	.	.	.	1
Steering				.	.	.	1	.	.	.	.	.	1
<b>Total Issues</b>	<b>12</b>	<b>27</b>	<b>31</b>	<b>23</b>	<b>36</b>	<b>16</b>	<b>17</b>	<b>22</b>	<b>8</b>	<b>192</b>			
<b>Total Complaints</b>	<b>8</b>	<b>16</b>	<b>16</b>	<b>12</b>	<b>20</b>	<b>12</b>	<b>11</b>	<b>13</b>	<b>4</b>	<b>112</b>			



**Table F.f.3**  
**Fair Housing Complaints by Closure**  
 Remainder of County  
 2004–2012 HUD Data

Closure	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Conciliation/settlement successful	1	4	10	4	8	4	6	2	.	39
No cause determination	4	6	3	5	6	5	5	4	.	38
Complaint withdrawn by complainant after resolution	2	2	2	2	3	1	.	3	.	15
Complainant failed to cooperate	.	2	1	1	.	.	.	2	.	6
FHAP Judicial consent order	1	2	.	.	.	.	.	.	.	3
FHAP judicial dismissal	.	.	.	.	2	1	.	.	.	3
Unable to locate complainant	.	.	.	.	.	1	.	.	.	1
Complaint withdrawn by complainant without resolution	.	.	.	.	1	.	.	.	.	1
<b>Total Complaints</b>	<b>8</b>	<b>16</b>	<b>16</b>	<b>12</b>	<b>20</b>	<b>12</b>	<b>11</b>	<b>11</b>	<b>.</b>	<b>106</b>

**Table F.f.4**  
**Fair Housing Complaints Found with Cause by Basis**  
 Remainder of County  
 2004–2012 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Disability	.	2	2	.	5	.	5	2	.	16
Familial Status	.	1	4	2	2	4	1	1	.	15
Race	1	1	3	2	.	.	1	.	.	8
National Origin	.	.	2	1	1	.	.	.	.	4
Sex	.	.	2	.	.	.	.	.	.	2
<b>Total Bases</b>	<b>1</b>	<b>4</b>	<b>13</b>	<b>5</b>	<b>8</b>	<b>4</b>	<b>7</b>	<b>3</b>	<b>.</b>	<b>45</b>
Total Complaints Found with Cause	1	4	10	4	8	4	6	2	.	39

**Table F.f.5**  
**Fair Housing Complaints Found with Cause by Issue**  
 Remainder of County  
 2004–2012 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	Total
Discriminatory refusal to rent and negotiate for rental	1	2	5	.	3	3	1	.	.	15
Discrimination in terms, conditions or privileges relating to rental	.	2	4	.	4	2	2	.	.	14
Discriminatory refusal to rent	.	1	3	2	2	1	1	2	.	12
Failure to make reasonable accommodation	.	1	1	.	2	.	3	1	.	8
Discriminatory advertising, statements and notices	1	.	2	1	1	.	1	1	.	7
Discriminatory terms, conditions, privileges, or services and facilities	.	1	2	2	1	.	.	.	.	6
Discriminatory acts under Section 818 (coercion, etc.)	.	.	.	.	1	.	1	.	.	2
Non-compliance with design and construction requirements (handicap)	.	.	1	.	.	.	1	.	.	2
Failure to permit reasonable modification	.	.	.	.	1	.	1	.	.	2
False denial or representation of availability—rental	.	.	.	.	.	.	.	1	.	1
Discriminatory financing (includes real estate transactions)	.	.	.	1	.	.	.	.	.	1
Discrimination in the selling of residential real property	.	.	.	1	.	.	.	.	.	1
Steering	.	.	.	1	.	.	.	.	.	1
Other discriminatory acts	.	1	.	.	.	.	.	.	.	1
<b>Total Issues Found with Cause</b>	<b>2</b>	<b>8</b>	<b>18</b>	<b>8</b>	<b>15</b>	<b>6</b>	<b>11</b>	<b>5</b>	<b>.</b>	<b>73</b>
Total Complaints Found with Cause	1	4	10	4	8	4	6	2	.	39

## **APPENDIX G. ADDITIONAL PROJECT SENTINEL COMPLAINT DATA**

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This section contains additional complaint data from Project Sentinel separated by entitlement city and the remainder of the county.

<b>Table G.1</b>									
<b>Fair Housing Complaints by Area</b>									
San Mateo County									
July 2004–December 2011 Project Sentinel Data									
<b>Area</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
Daly City	6	16	9	14	10	13	11	11	90
Redwood City	.	.	.	.	.	18	42	44	104
City of San Mateo	10	18	18	14	17	14	5	16	112
South San Francisco	6	11	12	14	9	12	4	2	70
Remainder of County	20	35	36	46	30	36	40	18	261
<b>Total County</b>	<b>42</b>	<b>80</b>	<b>75</b>	<b>88</b>	<b>66</b>	<b>93</b>	<b>102</b>	<b>91</b>	<b>637</b>

<b>Table G.2</b>									
<b>Complaints by Basis</b>									
Entitlement Cities									
July 2004–December 2011 Project Sentinel Data									
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
<b>Daly City</b>									
Handicap/Disability	1	5	1	3	6	5	10	5	36
Familial Status/Child	.	4	3	6	3	6	1	4	27
National Origin	4	3	3	2	.	1	.	1	14
Race	.	3	2	2	1	1	.	.	9
Age	1	.	.	1	.	.	.	.	2
Gender	.	1	.	.	.	.	.	.	1
Religion	.	.	.	.	.	.	.	1	1
<b>Total</b>	<b>6</b>	<b>16</b>	<b>9</b>	<b>14</b>	<b>10</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>90</b>
<b>Redwood City</b>									
Handicap/Disability	.	.	.	.	.	4	17	28	49
Familial Status/Child	.	.	.	.	.	8	22	14	44
Race	.	.	.	.	.	4	2	.	6
National Origin	.	.	.	.	.	2	1	.	3
Age	.	.	.	.	.	.	.	1	1
Gender	.	.	.	.	.	.	.	1	1
<b>Total</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>18</b>	<b>42</b>	<b>44</b>	<b>104</b>
<b>City of San Mateo</b>									
Handicap/Disability	3	10	10	5	8	6	3	10	55
Familial Status/Child	3	2	4	3	4	2	2	5	25
Race	2	3	1	4	5	3	.	.	18
National Origin	.	1	2	1	.	1	.	.	5
Gender	.	1	1	1	.	.	.	.	3
Sexual Orientation	2	.	.	.	.	1	.	.	3
Source of Income	.	.	.	.	.	1	.	1	2
Age	.	1	.	.	.	.	.	.	1
<b>Total</b>	<b>10</b>	<b>18</b>	<b>18</b>	<b>14</b>	<b>17</b>	<b>14</b>	<b>5</b>	<b>16</b>	<b>112</b>
<b>South San Francisco</b>									
Handicap/Disability	.	2	2	9	3	8	4	2	30
Familial Status/Child	4	5	1	1	4	3	.	.	18
National Origin	1	2	6	2	.	.	.	.	11
Race	1	2	2	2	.	.	.	.	7
Age	.	.	1	.	.	1	.	.	2
Arbitrary	.	.	.	.	1	.	.	.	1
Sexual Orientation	.	.	.	.	1	.	.	.	1
<b>Total</b>	<b>6</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>9</b>	<b>12</b>	<b>4</b>	<b>2</b>	<b>70</b>

<b>Table G.3</b>									
<b>Complaints by Basis</b>									
Remainder of County									
July 2004–December 2011 Project Sentinel Data									
<b>Basis</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
Handicap/Disability	11	12	13	16	13	13	20	7	105
Familial Status/Child	2	7	11	18	10	12	13	8	81
Race	3	10	9	10	5	5	4	2	48
National Origin	3	4	1	1	.	.	1	.	10
Gender	1	.	1	1	.	2	.	.	5
Age	.	1	.	.	1	.	2	.	4
Source of Income	.	1	.	.	.	2	.	.	3
Arbitrary	.	.	.	.	1	.	.	1	2
Sexual Orientation	.	.	.	.	.	2	.	.	2
Religion	.	.	1	.	.	.	.	.	1
<b>Total</b>	<b>20</b>	<b>35</b>	<b>36</b>	<b>46</b>	<b>30</b>	<b>36</b>	<b>40</b>	<b>18</b>	<b>261</b>

<b>Table G.4</b>									
<b>Complaints by Issue</b>									
Entitlement Cities									
July 2004–December 2011 Project Sentinel Data									
<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
<b>Daly City</b>									
Refuse to Rent	2	9	8	4	1	4	2	6	36
Different Terms/Conditions	1	1	.	4	6	6	.	2	20
Reasonable Accommodation	1	4	1	1	1	2	9	1	20
Hostile Environment	.	.	.	2	.	1	.	1	4
Eviction	.	1	.	.	2	.	.	.	3
Coercion/Intimidation	.	.	.	2	.	.	.	.	2
Falsely Denied	2	.	.	.	.	.	.	.	2
Modifications/Accessibility	.	.	.	1	.	.	.	1	2
Sexual Harassment	.	1	.	.	.	.	.	.	1
<b>Total</b>	<b>6</b>	<b>16</b>	<b>9</b>	<b>14</b>	<b>10</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>90</b>
<b>Redwood City</b>									
Refuse to Rent	.	.	.	.	.	9	32	29	70
Reasonable Accommodation	.	.	.	.	.	1	4	7	12
Different Terms/Conditions	.	.	.	.	.	6	3	2	11
Eviction	.	.	.	.	.	2	1	2	5
Modifications/Accessibility	.	.	.	.	.	.	2	.	2
Coercion/Intimidation	.	.	.	.	.	.	.	1	1
Complaint Not Stated	.	.	.	.	.	.	.	1	1
Hostile Environment	.	.	.	.	.	.	.	1	1
Sexual Harassment	.	.	.	.	.	.	.	1	1
<b>Total</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>18</b>	<b>42</b>	<b>44</b>	<b>104</b>
<b>City of San Mateo</b>									
Refuse to Rent	7	5	7	2	3	3	2	13	42
Reasonable Accommodation	1	4	7	2	.	4	2	.	20
Different Terms/Conditions	1	2	1	3	4	2	1	2	16
Eviction	.	.	2	.	5	2	.	.	9
Coercion/Intimidation	.	1	.	4	.	.	.	1	6
Hostile Environment	.	2	.	.	2	2	.	.	6
Accessibility Compliance	.	4	.	1	.	.	.	.	5
Modifications/Accessibility	1	.	.	1	2	.	.	.	4
Falsely Denied	.	.	.	.	1	1	.	.	2
Sexual Harassment	.	.	1	.	.	.	.	.	1
Missing	.	.	.	1	.	.	.	.	1
<b>Total</b>	<b>10</b>	<b>18</b>	<b>18</b>	<b>14</b>	<b>17</b>	<b>14</b>	<b>5</b>	<b>16</b>	<b>112</b>
<b>South San Francisco</b>									
Refuse to Rent	5	9	9	5	.	4	2	1	35
Different Terms/Conditions	.	.	2	2	6	4	.	.	14
Reasonable Accommodation	.	.	1	2	1	2	2	1	9
Coercion/Intimidation	1	1	.	2	.	.	.	.	4
Modifications/Accessibility	.	.	.	3	.	.	.	.	3
Hostile Environment	.	.	.	.	1	1	.	.	2
Eviction	.	1	.	.	.	.	.	.	1
Falsely Denied	.	.	.	.	.	1	.	.	1
Repairs not Done	.	.	.	.	1	.	.	.	1
<b>Total</b>	<b>6</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>9</b>	<b>12</b>	<b>4</b>	<b>2</b>	<b>70</b>

<b>Issue</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
Refuse to Rent	5	13	10	21	1	8	14	8	80
Reasonable Accommodation	9	6	6	11	6	6	10	2	56
Different Terms/Conditions	2	3	3	7	13	10	11	2	51
Eviction	2	7	4	1	5	2	1	4	26
Hostile Environment	.	4	2	1	.	3	.	.	10
Accessibility Compliance	.	2	5	1	.	.	.	.	8
Falsely Denied	1	.	.	.	3	2	.	.	6
Modifications/Accessibility	.	.	.	1	1	1	3	.	6
Sales Compliance	.	.	4	.	.	1	.	1	6
Coercion/Intimidation	1	.	1	2	1	.	.	.	5
Sexual Harassment	.	.	.	1	.	1	.	.	2
Complaint Not Stated	.	.	.	.	.	1	.	.	1
Mobile Home Park Compliance	.	.	1	.	.	.	.	.	1
Refuse to Sell	.	.	.	.	.	.	.	1	1
Refused Loan	.	.	.	.	.	1	.	.	1
Repairs not Done	.	.	.	.	.	.	1	.	1
<b>Total</b>	<b>20</b>	<b>35</b>	<b>36</b>	<b>46</b>	<b>30</b>	<b>36</b>	<b>40</b>	<b>18</b>	<b>261</b>

<b>Table G.6</b>									
<b>Complaints by Outcome</b>									
Entitlement Cities									
July 2004–December 2011 Project Sentinel Data									
<b>Disposition</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
<b>Daly City</b>									
Counseled	5	6	4	6	4	7	7	5	44
Educated	.	5	4	4	3	.	.	4	20
Conciliated	.	3	.	2	2	2	1	2	12
HUD Referral	.	1	1	.	1	3	2	.	8
Pending Further Investigation	1	.	.	.	.	.	1	.	2
Attorney Referral	.	1	.	.	.	.	.	.	1
Declined to Pursue	.	.	.	1	.	.	.	.	1
DFEH Referral	.	.	.	1	.	.	.	.	1
Missing	.	.	.	.	.	1	.	.	1
<b>Total</b>	<b>6</b>	<b>16</b>	<b>9</b>	<b>14</b>	<b>10</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>90</b>
<b>Redwood City</b>									
Counseled	.	.	.	.	.	3	15	13	31
Educated	.	.	.	.	.	5	2	17	24
HUD Referral	.	.	.	.	.	1	16	4	21
Pending Further Investigation	.	.	.	.	.	8	1	3	12
Conciliated	.	.	.	.	.	.	1	4	5
Declined to Pursue	.	.	.	.	.	1	1	1	3
Attorney Referral	.	.	.	.	.	.	1	1	2
Other Referral	.	.	.	.	.	.	2	.	2
DFEH Referral	.	.	.	.	.	.	1	.	1
Missing	.	.	.	.	.	.	2	1	3
<b>Total</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>18</b>	<b>42</b>	<b>44</b>	<b>104</b>
<b>City of San Mateo</b>									
Counseled	5	3	6	5	9	4	.	5	37
Educated	.	2	3	5	2	.	1	6	19
Conciliated	2	6	4	2	.	3	.	1	18
HUD Referral	3	4	1	1	2	2	2	2	17
Declined to Pursue	.	1	1	1	3	1	.	1	8
Attorney Referral	.	2	1	.	.	.	.	.	3
DFEH Referral	.	.	1	.	.	2	.	.	3
Pending Further Investigation	.	.	.	.	1	.	1	1	3
Other Referral	.	.	1	.	.	.	1	.	2
Missing	.	.	.	.	.	2	.	.	2
<b>Total</b>	<b>10</b>	<b>18</b>	<b>18</b>	<b>14</b>	<b>17</b>	<b>14</b>	<b>5</b>	<b>16</b>	<b>112</b>
<b>South San Francisco</b>									
Counseled	6	3	9	6	4	5	2	2	37
Educated	.	5	1	3	1	1	.	.	11
Conciliated	.	1	1	3	3	1	1	.	10
HUD Referral	.	2	.	1	1	5	1	.	10
DFEH Referral	.	.	1	.	.	.	.	.	1
Pending Further Investigation	.	.	.	1	.	.	.	.	1
<b>Total</b>	<b>6</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>9</b>	<b>12</b>	<b>4</b>	<b>2</b>	<b>70</b>

<b>Table G.7</b>									
<b>Complaints by Outcome</b>									
Remainder of County									
July 2004–December 2011 Project Sentinel Data									
<b>Disposition</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
Counseled	5	6	15	23	14	17	12	4	96
Conciliated	7	10	8	9	3	5	5	5	52
HUD Referral	2	9	3	3	7	4	10	3	41
Educated	.	5	7	6	2	4	3	3	30
Declined to Pursue	3	2	2	3	2	5	2	1	20
Pending Further Investigation	2	.	.	2	1	.	5	2	12
DFEH Referral	.	2	.	.	.	.	2	.	4
Attorney Referral	1	1	.	.	.	1	.	.	3
FHLP Referral	.	.	.	.	1	.	.	.	1
Not Stated	.	.	1	.	.	.	.	.	1
Missing	.	.	.	.	.	.	1	.	1
<b>Total</b>	<b>20</b>	<b>35</b>	<b>36</b>	<b>46</b>	<b>30</b>	<b>36</b>	<b>40</b>	<b>18</b>	<b>261</b>

<b>Table G.8</b>									
<b>Race/Ethnicity of Complainants</b>									
Entitlement Cities									
July 2004–December 2011 Project Sentinel Data									
<b>Race</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
<b>Daly City</b>									
White	2	9	6	12	7	10	8	8	62
Black	.	4	2	1	2	2	.	.	11
Asian	2	1	1	.	.	.	3	3	10
Native American/Pacific Islander	2	1	.	1	1	.	.	.	5
Other / N.A.	.	1	.	.	.	1	.	.	2
<b>Total</b>	<b>6</b>	<b>16</b>	<b>9</b>	<b>14</b>	<b>10</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>90</b>
Hispanic (Ethnicity)	3	4	2	2	1	3	.	3	18
<b>Redwood City</b>									
White	.	.	.	.	.	18	32	27	77
Black	.	.	.	.	.	.	2	2	4
Asian	.	.	.	.	.	.	1	3	4
Native American/Pacific Islander	.	.	.	.	.	.	.	.	.
Other / N.A.	.	.	.	.	.	.	7	12	19
<b>Total</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>18</b>	<b>42</b>	<b>44</b>	<b>104</b>
Hispanic (Ethnicity)	.	.	.	.	.	3	2	9	14
<b>City of San Mateo</b>									
White	5	13	14	8	11	10	3	14	78
Black	3	3	2	2	4	2	.	.	16
Asian	.	.	2	1	.	1	1	1	6
Native American/Pacific Islander	2	2	.	1	.	1	.	.	6
Other / N.A.	.	.	.	2	2	.	1	1	6
<b>Total</b>	<b>10</b>	<b>18</b>	<b>18</b>	<b>14</b>	<b>17</b>	<b>14</b>	<b>5</b>	<b>16</b>	<b>112</b>
Hispanic (Ethnicity)	2	2	5	4	2	4	1	3	23
<b>South San Francisco</b>									
White	4	7	9	9	7	10	3	1	50
Black	1	2	2	2	1	1	.	.	9
Asian	.	.	.	.	.	1	.	1	2
Native American/Pacific Islander	1	1	1	3	.	.	.	.	6
Other / N.A.	.	1	.	.	1	.	1	.	3
<b>Total</b>	<b>6</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>9</b>	<b>12</b>	<b>4</b>	<b>2</b>	<b>70</b>
Hispanic (Ethnicity)	1	2	5	4	1	0	3	1	17

<b>Table G.9</b>									
<b>Race/Ethnicity of Complainants</b>									
Remainder of County									
July 2004–December 2011 Project Sentinel Data									
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
White	12	19	24	33	22	25	30	5	170
Black	4	10	10	9	4	6	4	4	51
Asian	2	1	1	1	2	1	3	1	12
Native American/Pacific Islander	2	2	1	1	.	.	.	.	6
Other / N.A.	.	3	.	2	2	4	3	8	22
<b>Total</b>	<b>20</b>	<b>35</b>	<b>36</b>	<b>46</b>	<b>30</b>	<b>36</b>	<b>40</b>	<b>18</b>	<b>261</b>
Hispanic (Ethnicity)	2	7	0	8	4	5	5	3	34



<b>Table G.10</b>									
<b>Income Level of Complainants</b>									
Entitlement Cities									
July 2004–December 2011 Project Sentinel Data									
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
<b>Daly City</b>									
Very Low Income	6	13	5	6	3	8	.	4	45
Low Income	.	3	3	8	5	4	5	5	33
Medium Income	.	.	.	.	2	1	5	2	10
High Income	.	.	1	.	.	.	.	.	1
Missing	.	.	.	.	.	.	1	.	1
<b>Total</b>	<b>6</b>	<b>16</b>	<b>9</b>	<b>14</b>	<b>10</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>90</b>
<b>Redwood City</b>									
Very Low Income	.	.	.	.	.	6	31	7	44
Low Income	.	.	.	.	.	6	1	15	22
Medium Income	.	.	.	.	.	6	3	11	20
High Income	.	.	.	.	.	.	.	.	.
Missing	.	.	.	.	.	.	7	11	18
<b>Total</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>.</b>	<b>18</b>	<b>42</b>	<b>44</b>	<b>104</b>
<b>City of San Mateo</b>									
Very Low Income	6	11	13	7	6	10	2	2	57
Low Income	3	6	5	6	8	3	3	10	44
Medium Income	1	1	.	.	1	1	.	1	5
High Income	.	.	.	.	2	.	.	1	3
Missing	.	.	.	1	.	.	.	2	3
<b>Total</b>	<b>10</b>	<b>18</b>	<b>18</b>	<b>14</b>	<b>17</b>	<b>14</b>	<b>5</b>	<b>16</b>	<b>112</b>
<b>South San Francisco</b>									
Very Low Income	4	6	4	6	4	5	3	.	32
Low Income	2	4	8	8	3	5	.	1	31
Medium Income	.	.	.	.	2	1	.	.	3
High Income	.	1	.	.	.	1	.	.	2
Missing	.	.	.	.	.	.	1	1	2
<b>Total</b>	<b>6</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>9</b>	<b>12</b>	<b>4</b>	<b>2</b>	<b>70</b>

<b>Table G.11</b>									
<b>Income Level of Complainants</b>									
Remainder of County									
July 2004–December 2011 Project Sentinel Data									
<b>Income</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>Total</b>
Very Low Income	16	24	19	26	14	22	23	4	148
Low Income	3	10	13	17	10	8	6	6	73
Medium Income	1	.	1	1	4	6	6	1	20
High Income	.	1	2	2	.	.	.	.	5
Missing	.	.	1	.	2	.	5	7	15
<b>Total</b>	<b>20</b>	<b>35</b>	<b>36</b>	<b>46</b>	<b>30</b>	<b>36</b>	<b>40</b>	<b>18</b>	<b>261</b>

## APPENDIX H. ADDITIONAL SURVEY DATA

This section presents additional public involvement data gathered through the 2012 Fair Housing Survey. Responses have not been edited.

### PRIVATE SECTOR RESULTS

<b>Table H.1</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data <b>Comments</b>
<p>Bias against hispanic, even 2nd or 3rd generation discrimination   Landlords discriminate based on perception or stereotyping evictions, bad credit.</p> <p>Example: I'm a housing case manager for persons with disabilities and often times, due to my client's disabilities, they are unable to work and dependent on a fixed monthly income, i.e. SSI, CalWorks, TANF, etc. In the Bay Area, persons on fixed monthly incomes often do not make enough on their own to live independently in a housing placement and community of their choice. Example 2: Many landlords/property managers do not understand that persons with disabilities require service providers in order to successfully live independently. Landlords/property managers are not thrilled about a tenant's need for a service provider. I suspect that color can become a real barrier...</p> <p>I work with clients that have developmental disabilities and many times they only make SSI and have subsidies through other programs. Since they do not have the typical work related income that property managers and landlords are used to, often times landlords do not want to work with them. Hence they are discriminated on their source of income.</p> <p>lack of accessible units that are affordable modifications are at the expense of the renter and need to be removed at renter's expense when the lease is terminated.</p> <p>Landlords constantly discriminate based on family size, disability and race</p> <p>Landlords make decisions by looking at the potential tenant which will vary depending on the appearance of the potential tenant.</p> <p>Landlords refusing to rent to tenants based on disability.</p> <p>low-income folks being evicted because landlord can charge higher rent with new Facebook employees coming into area</p> <p>Not renting to someone because of their race.</p> <p>Not sure. The barriers to housing in Pescadero are—extreme shortage of rentals and even farm worker housing, necessity to have a social security number, a credit rating, and complete absence of reasonable rentals for large families.</p> <p>People with mental health disabilities have limited choices due to misunderstandings about their conditions and the effects they will or will not have on other tenants and management. When they are housed, people with mental health disabilities often face eviction based on symptoms of their disability that could be and should be accommodated. There needs to be more education regarding people with minor mental health impairments, and more housing opportunities for people with serious mental health disabilities. There needs to be more funding for legal services for tenants with mental health disabilities to advocate on their behalf when faced with discriminatory conduct.</p> <p>prejudice, affordability, ignorance</p> <p>Race and consumer familial status have been factors with being a barrier</p> <p>refusing to rent based on family size—a two parent household with one child are often denied one bedroom units.</p> <p>refusing to rent to a single parent</p> <p>Rent is extremely high.</p> <p>Section 8</p> <p>Sometimes clients are turned down for housing and it appears to be discrimination due to race or because they have a Section 8 voucher. When there is evidence to support this, we suggest they contact Legal Aid or Project Sentinel.</p> <p>sometimes landlords will not rent because a tenant is perceived to be an undocumented person, a Mexican, or because they have children.</p> <p>Sometimes the discrimination is between African American and Latinos or Asians. Spanish speakers often discriminate against non-Spanish speakers for housing. This was documented 10 years or so ago and still remains a concern.</p> <p>The new development at Mel's bowl has a negligible number of low-income units.</p> <p>We do not do rental housing</p> <p>We have 2 main kinds of rental housing in East Palo Alto. One is a large company that manages 1800 apartment units. Management was unfair in many ways before a new buyer took over, but I do not know whether the unfairness included barring certain races, etc. from renting an apartment. The larger opportunity for problems comes from the renters of individual houses. I don't think these investors/landlords are supervised to be fair about whom they select as tenants. Maybe they are fine, but I have no information and there is a larger chance that they can discriminate.</p> <p>While we have a diverse community, there is likely to still be differential treatment. Families with children have a harder time getting accepted for rental housing. Language barriers are an obstacle too.</p> <p>Yes and it is out of control, they make it impossible to live being a single mom without having to change your location in san mateo and taking your child out of school</p>

<b>Table H.2</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Because of schools in EPA and the perceptions about EPA buyers are cautioned about buying this community. Bias against hispanic, even 2nd or 3rd generation Certain realtors market their services to people of the same ethnic background, and we have neighborhoods that are fairly segregated. WHITE realtors are unlikely to show houses to WHITE renters/buyers in East Palo Alto, except for the planned newer housing tracts. For example one agency will only rent to the potential tenant if they have a co-signer with equity in a building within the county. I have heard stories from homeowner's applying to our housing about problems with real estate agents. Even after being given parameters, real estate agents would try and steer hispanic or asian families to race only neighborhoods. lack of houses with no step entrances and accessible bathrooms Realtors only showing property or rental units to people to people whom they perceive have money. some landlords really don't want kids in their units because of the perceived wear/tear on the unit The scale of pricing is to much of a difference from one to two bedroom because of the call for rentals now. Being a single parents can not get a two bedroom for a teenager I think is not fair at this point the market rate jumps from 1450 to 2500 for the two bedroom. two high for san mateo and then would have to move child's school There is a definite incentive for landlords to rent to stable, single professionals over people with children or low-income individuals.

<b>Table H.3</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Check out HMDA data for differential treatment of racial minorities that showed they received more denials and less favorable terms than white loan applicants with lower incomes. It is also clear from my experience, that subprime loans were primarily targeted to racial/ethnic minorities and communities with higher proportions of nonwhite residents. Too often people who could qualify for standard loans at lower rates were stuck with subprime, risky loans at higher rates; others were tricked and trapped into apply for more than they could afford. These discriminatory practices should not have been permitted or allowed to continue after they were documented, and the loan modification process and requirements should now take this into account in providing modified loans. Common practice that even investigators participate in I believe the norm is that racial minorities tend to receive more predatory loans. I have heard rumors of home lending practices being discriminator against minorities. It is extremely difficult to flush out these practices because usually the minority is going off a "feeling" or discrimination. I learned this from reading and TV discussions. I truly believe that is a common practice with lenders Mortgage and home lending industry bias against minorities and women. Offering sub prime mortgages, ARM's to people who cannot understand the complexities or afford the payments. predatory loans to low-income community with little education or language skills to understand their loan docs predatory terms and conditions predatory lending is a horrific injustice to anyone particularly those with lower incomes. Mostly, people of color. pregnant women can be turned down by lenders and I have seen this Risk-based lending, charging more based on past credit and other factors, sometimes lead to discrimination of minorities. Those who can least afford high interest rates are charged the highest rates as they are lumped in with a group considered possibly high risk. Still happening in underserved communities. Look at the hardest hit foreclosure areas and you will see this YES. Many homebuyers (minorities) in East Palo Alto were deliberately led to high-interest, high-risk loans.

<b>Table H.4</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
bringing in out of area construction workers who undercut the county prevailing wages and the local construction workforce, making home ownership inaccessible. builders of town homes have lobbied so they do not need to meet accessibility codes. there are a lot of people who could use a universal design. can't enforce inaccessible construction due to filing restrictions Farm Labor housing is really awful. There are no standards, as I far as I can tell. lack of accessible housing in general. Many new apartment buildings are closed off from the community by being gated and by sporting private parks and amenities inside the complex. Additionally, new housing often aims at specific demographics, ensuring that neighborhoods stay rich and white, or poor and non-white. Yes, I have noted that.

<b>Table H.5</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
long term unemployed and low income workers do not qualify for premier products and have to pay more for insurance. The industry is not adequately educated and they do discriminate. I have not experienced this discrimination directly, however, many people we provide non-housing services have made remarks. Yes--classified higher rates to certain income earners whom they perceive have higher incomes, i.e. certain Asian groups. Punishing those whom they perceive are potential payoff probabilities--whom they think will have a high claim against them now and in the future.

<b>Table H.6</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Although industry reasons for lower appraisal is justified by quality of life concerns like crime or school performance; housing cost inflation is still an issue. Appraisers are taking the worsed comparables in a County and applying the results to all properties regardless of actual value. This is making it hard to refinance. I also think that this is a common practice I certainly wonder about this and it deserves to be tested to identify if lower values are in part a response to lower appraisals in a predominantely "minority" community. I purchased a home (in North Fair Oaks) well below market value in a predominatly hispanic neighborhood. I did so because I could not afford to buy anywhere else. It's been widely known that neighborhoods where blacks dominate have lower property values. minority neighborhoods are assessed at lower levels Using appraisers who do not know the area but will do the appraisals at a bulk rate. With the market almost saturated with REOs, it is hard to avoid such creeping into the appraisal considering the basic facts of the racial composition neighborhoods.

<b>Table H.7</b> <b>Are you aware of any barriers in other housing services?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Farm laborers have no way to make a complaint. ignorant housing providers not understanding fair housing for those with disabilities incentives almost nonexistent to build affordable housing or include significant (more than 15%) below market rate units in new developments Landlords taking advantage of their tenants by dumping their junk around the outside premises of the rented property. Private homeowners who rent out their houses or cottages are unaware of these laws. I once almost lost an apartment because I didn't speak Chinese. I only got it because they used a manager who called me to tell me it was illegal and that since I had applied first and put down a deposit it was not legal for them to choose a different applicant for no good reason. My husband before we were married once got an apartment because the dogs liked him. It worked to his benefit, yes, but it didn't seem fair to ignore other applicants because of how they manage pets. Section 8 process is cumbersome for seniors and people with disabilities. Subsidies or housing assistance for folks who are disabled and unable to work and produce enough income to live independently there are few opportunities to find assistance with purchasing housing or keeping house if i danger of foreclosure youth services-work, assistance for teen mothers.

**A. DALY CITY**

<p><b>Table H.a.1</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
prejudice, affordability, ignorance We do not do rental housing

<p><b>Table H.a.2</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
I have heard stories from homeowner's applying to our housing about problems with real estate agents. Even after being given parameters, real estate agents would try and steer hispanic or asian families to race only neighborhoods.

<p><b>Table H.a.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
I have heard rumors of home lending practices being discriminator against minorities. It is extremely difficult to flush out these practices because usually the minority is going off a "feeling" or discrimination. I learned this from reading and TV discussions. predatory terms and conditions

<p><b>Table H.a.4</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
can't enforce inaccessible construction due to filing restrictions

<p><b>Table H.a.6</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
minority neighborhoods are assessed at lower levels

<p><b>Table H.a.7</b>  <b>Are you aware of any barriers in other housing services?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
ignorant housing providers not understanding fair housing for those with disabilities

**B. REDWOOD CITY**

<p><b>Table H.b.1</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b>                  Redwood City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>low-income folks being evicted because landlord can charge higher rent with new Facebook employees coming into area refusing to rent based on family size—a two parent household with one child are often denied one bedroom units.                  The new development at Mel's bowl has a negligible number of low-income units.</p>

<p><b>Table H.b.2</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b>                  Redwood City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>There is a definite incentive for landlords to rent to stable, single professionals over people with children or low-income individuals.</p>

<p><b>Table H.b.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  Redwood City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>predatory loans to low-income community with little education or language skills to understand their loan docs</p>

<p><b>Table H.b.4</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?</b>                  Redwood City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Many new apartment buildings are closed off from the community by being gated and by sporting private parks and amenities inside the complex. Additionally, new housing often aims at specific demographics, ensuring that neighborhoods stay rich and white, or poor and non-white.</p>

<p><b>Table H.b.6</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b>                  Redwood City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Appraisers are taking the worsed comparables in a County and applying the results to all properties regardless of actual value. This is making it hard to refinance.                  I purchased a home (in North Fair Oaks) well below market value in a predominatly hispanic neighborhood. I did so because I could not afford to buy anywhere else.</p>

<p><b>Table H.b.7</b>  <b>Are you aware of any barriers in other housing services?</b>                  Redwood City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>incentives almost nonexistent to build affordable housing or include significant (more than 15%) below market rate units in new developments                  Private homeowners who rent out their houses or cottages are unaware of these laws. I once almost lost an apartment because I didn't speak Chinese. I only got it because they used a manager who called me to tell me it was illegal and that since I had applied first and put down a deposit it was not legal for them to choose a different applicant for no good reason. My husband before we were married once got an apartment because the dogs liked him. It worked to his benefit, yes, but it didn't seem fair to ignore other applicants because of how they manage pets.</p>

**C. SOUTH SAN FRANCISCO**

<p><b>Table H.c.2</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b>                  South San Francisco                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Because of schools in EPA and the perceptions about EPA buyers are cautioned about buying this community. Certain realtors market their services to people of the same ethnic background, and we have neighborhoods that are fairly segregated. WHITE realtors are unlikely to show houses to WHITE renters/buyers in East Palo Alto, except for the planned newer housing tracts.                  some landlords really don't want kids in their units because of the perceived wear/tear on the unit</p>

<p><b>Table H.c.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  South San Francisco                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I believe the norm is that racial minorities tend to receive more predatory loans.                  pregnant women can be turned down by lenders and I have seen this</p>

**D. CITY OF SAN MATEO**

<p><b>Table H.d.1</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Rent is extremely high.                  Yes and it is out of control, they make it impossible to live being a single mom without having to change your location in san mateo and taking your child out of school</p>

<p><b>Table H.d.2</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>The scale of pricing is to much of a difference from one to two bedroom because of the call for rentals now. Being a single parents can not get a two bedroom for a teenager I think is not fair at this point the market rate jumps from 1450 to 2500 for the two bedroom. two high for san mateo and then would have to move childs school</p>

<p><b>Table H.d.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>predatory loans to low-income community with little education or language skills to understand their loan docs</p>

**E. EAST PALO ALTO**

<p><b>Table H.e.1</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>discrimination   Landlords discriminate based on perception or stereotyping                  I work with homeowners in foreclosure. I think that it is hard for the homeowners, who often have large families, to find accommodations—especially if their credit has been damaged from a foreclosure and an eviction.                  Sometimes the discrimination is between African American and Latinos or Asians. Spanish speakers often discriminate against non-Spanish speakers for housing. This was documented 10 years or so ago and still remains a concern.                  We have 2 main kinds of rental housing in East Palo Alto. One is a large company that manages 1800 apartment units. Management was unfair in many ways before a new buyer took over, but I do not know whether the unfairness included barring certain races, etc. from renting an apartment. The larger opportunity for problems comes from the renters of individual houses. I don't think these investors/landlords are supervised to be fair about whom they select as tenants. Maybe they are fine, but I have no information and there is a larger chance that they can discriminate.                  While we have a diverse community, there is likely to still be differential treatment. Families with children have a harder time getting accepted for rental housing. Language barriers are an obstacle too.</p>

<p><b>Table H.e.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Check out HMDA data for differential treatment of racial minorities that showed they received more denials and less favorable terms than white loan applicants with lower incomes. It is also clear from my experience, that subprime loans were primarily targeted to racial/ethnic minorities and communities with higher proportions of nonwhite residents. Too often people who could qualify for standard loans at lower rates were stuck with subprime, risky loans at higher rates; others were tricked and trapped into apply for more than they could afford. These discriminatory practices should not have been permitted or allowed to continue after they were documented, and the loan modification process and requirements should now take this into account in providing modified loans. I cant prove anything—but most of the clients I see who are dealing with the consequences of bad loans are women and minorities—especially monolingual spanish speaking women with children or seniors who have lost a spouse.                  predatory lending is a horrific injustice to anyone particularly those with lower incomes. Mostly, people of color.                  YES. Many homebuyers (minorities) in East Palo Alto were deliberately led to high-interest, high-risk loans.</p>

<p><b>Table H.e.5</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>The industry is not adequately educated and they do discriminate. I have not experienced this discrimination directly, however, many people we provide non-housing services have made remarks.</p>

<p><b>Table H.e.6</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Although industry reasons for lower appraisal is justified by quality of life concerns like crime or school performance; housing cost inflation is still an issue.                  I certainly wonder about this and it deserves to be tested to identify if lower values are in part a response to lower appraisals in a predominantely "minority" community.                  With the market almost saturated with REOs, it is hard to avoid such creeping into the appraisal considering the basic facts of the racial composition neighborhoods.</p>



**F. NORTH FAIR OAKS**

<p><b>Table H.f.1</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Language barriers due to national origin.

<p><b>Table H.f.2</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Application process is set up to fail, selective processing.

<p><b>Table H.f.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Just look at number of foreclosures in poverty pockets in San Mateo County.

**G. PESCADERO**

<p><b>Table H.g.1</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Bias against hispanic, even 2nd or 3rd generation Not sure. The barriers to housing in Pescadero are—extreme shortage of rentals and even farm worker housing, necessity to have a social security number, a credit rating, and complete absence of reasonable rentals for large families. sometimes landlords will not rent because a tenant is perceived to be an undocumented person, a Mexican, or because they have children.

<p><b>Table H.g.2</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Bias against hispanic, even 2nd or 3rd generation

<p><b>Table H.g.4</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Farm Labor housing is really awful. There are no standards, as I far as I can tell.

<b>Table H.g.7</b> <b>Are you aware of any barriers in other housing services?</b> Pescadero 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Farm laborers have no way to make a complaint. there are few opportunities to find assistance with purchasing housing or keeping house if i danger of foreclosure

**H. ALL OF SAN MATEO COUNTY**

<b>Table H.h.1</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?</b> All of San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Age and being in a program Bad credit is frowned upon. People judge when they hear they are collecting SSI/SSDI evictions, bad credit. Example: I'm a housing case manager for persons with disabilities and often times, due to my client's disabilities, they are unable to work and dependent on a fixed monthly income, i.e. SSI, CalWorks, TANF, etc. In the Bay Area, persons on fixed monthly incomes often do not make enough on their own to live independently in a housing placement and community of their choice. Example 2: Many landlords/property managers do not understand that persons with disabilities require service providers in order to successfully live independently. Landlords/property managers are not thrilled about a tenant's need for a service provider. I suspect that color can become a real barrier... I work with clients that have developmental disabilities and many times they only make SSI and have subsidies through other programs. Since they do not have the typical work related income that property managers and landlords are used to, often times landlords do not want to work with them. Hence they are discriminated on their source of income. immigration status, number of children in a family, income/source of income, sexual harassment. lack of accessible units that are affordable modifications are at the expense of the renter and need to be removed at renter's expense when the lease is terminated. Landlords constantly discriminate based on family size, disability and race Landlords make decisions by looking at the potential tenant which will vary depending on the appearance of the potential tenant. Landlords refusing to rent to tenants based on disability. Not renting to someone because of their race. People with mental health disabilities have limited choices due to misunderstandings about their conditions and the effects they will or will not have on other tenants and management. When they are housed, people with mental health disabilities often face eviction based on symptoms of their disability that could be and should be accommodated. There needs to be more education regarding people with minor mental health impairments, and more housing opportunities for people with serious mental health disabilities. There needs to be more funding for legal services for tenants with mental health disabilities to advocate on their behalf when faced with discriminatory conduct. Race and consumer familial status have been factors with being a barrier refusing to rent to a single parent Some landlords will not accept third party payments from our agency when a family has been approved for a housing scholarship. Sometimes clients are turned down for housing and it appears to be discrimination due to race or because they have a Section 8 voucher. When there is evidence to support this, we suggest they contact Legal Aid or Project Sentinel.

<b>Table H.h.2</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the real estate market?</b> All of San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
For example one agency will only rent to the potential tenant if they have a co-signer with equity in a building within the county. I have had friends that have stated in smaller properties, owners have specified they will charge for children and have a selected unit for them. lack of houses with no step entrances and accessible bathrooms Realtors only showing property or rental units to people to people whom they perceive have money.

<p><b>Table H.h.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Common practice that even investigators participate in                  I truly believe that is a common practice with lenders                  Mortgage and home lending industry bias against minorities and women.                  not explaining the process, credit history                  Offering sub prime mortgages, ARM's to people who cannot understand the complexities or afford the payments.                  Risk-based lending, charging more based on past credit and other factors, sometimes lead to discrimination of minorities. Those who can least afford high interest rates are charged the highest rates as they are lumped in with a group considered possibly high risk.</p>

<p><b>Table H.h.4</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>bathrooms, disability access                  bringing in out of area construction workers who undercut the county prevailing wages and the local construction workforce, making home ownership inaccessible.                  builders of town homes have lobbied so they do not need to meet accessibility codes. there are a lot of people who could use a universal design.                  I am very concerned why newer buildings that are accessible, have restroom doors that are not wide enough for wheelchairs to get into.                  lack of accessible housing in general.                  making it impossible to want to live here</p>

<p><b>Table H.h.5</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the home insurance industry?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>long term unemployed and low income workers do not qualify for premier products and have to pay more for insurance.                  Yes--classified higher rates to certain income earners whom they perceive have higher incomes, i.e. certain Asian groups.                  Punishing those whom they perceive are potential payoff probabilities--whom they think will have a high claim against them now and in the future.</p>

<p><b>Table H.h.6</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I also think that this is a common practice                  It's been widely known that neighborhoods where blacks dominate have lower property values.                  Using appraisers who do not know the area but will do the appraisals at a bulk rate.</p>

<p><b>Table H.h.7</b>  <b>Are you aware of any barriers in other housing services?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Landlords taking advantage of their tenants by dumping their junk around the outside premises of the rented property.                  Section 8 process is cumbersome for seniors and people with disabilities.                  Subsidies or housing assistance for folks who are disabled and unable to work and produce enough income to live independently                  There if no preference to physical disabilities. Why is there more preference to mental health and seniors, but not to people with physical disabilities?</p>

youth services-work, assistance for teen mothers.

**I. REMAINDER OF COUNTY**

<p><b>Table H.i.3</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Still happening in underserved communities. Look at the hardest hit foreclosure areas and you will see this</p>

<p><b>Table H.i.4</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I have seen houses where there isn't access for people with wheelchairs</p>

<p><b>Table H.i.6</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>usually the value of the property depends on the neighborhood</p>

## PUBLIC SECTOR RESULTS

<b>Table H.8</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
density designations in certain areas preclude the construction of multi-family housing in certain areas. These limitations decrease the ability to meet housing needs and keep rents high, which affect lower income groups that tend to be minorities. Facebook's arrival will almost certainly cause the replacement of lowcost homes & apartments in EPA, already in desperately short supply, with highcost housing. Lack of land zoned for Multifamilies, especially in or near single family home neighborhoods. lack of reasonable accommodation policies in planning dept Landlords misusing their rental property by using the outside premises as a dumping ground for their junk. many cities in San Mateo County don't want to build multi-family housing or do so in areas far from public transit, grocery stores, and other amenities Not sure. Lack of housing is related to control of land use, I believe. our city is confused in the direction it wants to go in, so it's hard to answer this question Permits to build permanent structures on land originally designated as farming. Policies encouraging housing on transit lines concentrate multi-family housing in a small area. Policies that do not require enough below market rate units. There is so little housing, choice is taken out of the equation. very difficult to build affordable and farmworker housing

<b>Table H.9</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Group homes especially for the disabled are usually placed around the more dangerous or not so aesthetically tasteful as other more expensive part of the city. high density zoning far from locations with amenities I think there was some controversy re placement of residential treatment homes. Limited housing sites and poor access to water and garbage There ar Most rental dwellings are multi-family, and zoning requires multi-family homes to be either in the not-as-nice neighborhoods or part of the transit downtown area. Renters do not have adequate access to better neighborhoods. policies that make it difficult to provide home based child care Redwood city laws for shelter are out of date do not meet state laws they restrict crisis shelter. see above Shelters The problem here really is how to facilitate a discussion between neighbors and multi-family housing builders, or families that require the housing. very difficult to build affordable and farmworker housing We have NIMBY response to recovery housing in our area.

**Table H.10**  
**Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?**

San Mateo County  
 2012 San Mateo Fair Housing Survey Data

**Comments**

At least one apartment complex "turns a blind eye" to multiple families in a one, or two, bedroom unit. Code enforcement for health and safety is not enforced in minority neighborhoods in Redwood City. Especially in buildings with high occupancy rates and apartments with multiple families.

County and State health department -- are slow to enforce health and safety laws at shared farmworker housing, but at the same time county is punitive when it finds unpermitted uses of housing.

garage conversions being unfairly targeted for fines when more egregious examples can be found in the community

how about the right of people not to have to live next door to convicted felons and child molesters?

I lived in North Fair Oaks for a time, and the dwelling in which I lived had no plumbing for over a week. Additionally, there were around 10 renters occupying a single family dwelling. Rooms had been made in the garage, the porch, and even a crawl space in the rafters of the garage.

In low income apartment buildings there is often overcrowding. Safety standard does not seem to be enforced as much in low income neighborhoods.

Landlords not putting carbon monoxide alarms in their rental property where there are gas stoves.

Many times "immigrant families" are discriminated against because they have so many family members.

Not sure. Occupancy standards make it impossible for large families to find reasonable housing.

Occupancy standards often discriminate against immigrant communities who require multiple incomes from family members to afford housing in the Bay Area. Occupancy standards directly discriminate against immigrant communities.

restriction to lower family size

some housing providers continue to impose overly restrictive occupancy standards

Some single family homes in EPA have way too many occupants.

The problem here really is how to facilitate a discussion between neighbors and multi-family housing builders, or families that require the housing.

there are several slum areas in San Mateo where safety codes are not enforced adequately or where they are the burden is placed on the low-income occupants

There seems to be a lack of sufficient resources for code enforcement officers in low-income heavy minority communities. This results in an excessively high rate of uninhabitable homes and slumlords with no motivation to make their properties compliant with the law. This is also a result of a complete lack of private attorneys in San Mateo County who will take on habitability cases because of bias against low-income minority tenants throughout the community and the courts which results in the courts not being a viable venue to have rights enforced despite the fact that the courts are the designated venue for enforcing civil legal violations. There needs to be more resources for legal advocates that can and are willing to get involved in code enforcement cases.

These health and safety standards are not enforced for farm laborer's housing.

We are neglected in terms of enforcement

we don't when this is applicable because of a disfunctional city government

We have many second units and multi families in this city living in one household. Much of these units have been built without getting a permit and therefore have not been inspected for safety. There is over crowding. When a complaint is made about this, the responsible party is sent a letter that the city will inspect on a certain date, and when the city does its inspection the extra cabinets, stove etc are gone only to be brought back in that same night. It is a joke. Our housing element actually encourages more second units. This isn't the way to encourage anti-discrimination as it only helps folks give shelter to their relatives shutting out anyone else. Workers are needed to harvest, but only a few places for them to live. They are overcharged for a small space in a room that is dangerously overcrowded.

**Table H.11**  
**Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?**

San Mateo County  
 2012 San Mateo Fair Housing Survey Data

**Comments**

Absentee owners that have no incentive to keep structures on their property in good working condition

Don't know of any tax incentives or any kind of assistance.

Lack of tax incentives to build affordable rental housing units in the San Mateo County Area.

Property values are so high that nobody wants to be reassessed and must be sure any modifications do not hit the threshold to trigger reassessment. Lack of modifications leads to run-down neighborhoods and unfairly limits choices.

<b>Table H.12</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
It should be made available to the language where both parties understand. Many government materials are not reaching Spanish-speaking communities or processes focus on English speaking communities. Permits are required for just about everything and county inspectors are awfully picky. I had to revise my water heater installation to the tune of \$1000 over a 1/2 inch height issue on the vent to house exterior. It was so expensive I never want to get a permit for routine work again. Difficulty with the process inhibits necessary modifications and/or necessary oversight, increasing blighted housing. Permits overstringent in some ares, under stringent in others. Obvious desire for oldtimers in the town to resist change or put much into growing the community. The problem here really is how to facilitate a discussion between neighbors and multi-family housing builders, or families that require the housing. There is no permitting process for farm labor housing.

<b>Table H.13</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
chapter IIB is very clear insufficient enforcement of accessibility standards by cities and the county Lack of prevailing wage standards that ensure safe construction Menlo Park's city council & permitting process are not enforcing the requirements for some low cost units when new apartment buildings are proposed. The guidelines to build affordable housing are confusing and barriers to it being built. There are no standards for farm labor housing. too many changes in this area within our city government. Need a long-term strategic plan

<b>Table H.14</b> <b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Farm Labor housing is discouraged everywhere, even on farms. Menlo Park's city council does not seem concerned at all with the lack of low cost housing in their area, Same as above more facilitated dialogue that explains needs and coordinates services for special needs residents. see above several cities only want to develop in certain ways and those ways don't include low-income residents' needs or are done in a way so as to push or keep low-income residents out there is little encouragement or funding to seek creative ways to renovate or build housing There seems to be no plan whatsoever outside of downtown. The entire city needs a plan, not just downtown.

<b>Table H.15</b> <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Both highest unemployment rate. Poor transportation. Neglected all the way around. documentation status Employment services are not accessible. The one stops are in East Menlo Park and Daly City. It is hard for older adults to access. Services focus on employment for young adults. Public transportation Lack of money to run local governments since the Wall Street bankers have, and continue to, undermine our economy with taking on more risk and gambling with our money. lack of public transportation and lack of employment centers accessible without a car lack of public transportation into neighborhoods Lack of public transportation opportunities in the Forbes Blvd. of South San Francisco employment services. lack of transportation language barriers Lack of transportation and employment services Movement of Samaritan House core service agency facility made it more difficult to get to for many low-income residents. They administer many government funded programs there. Not sure. Puente, our community service agency, provides some access to government services, but probably needs more help with access. Sam Coast provides transportation. Poor transportation Public transportation is not available to all areas. BART only goes as far as Millbrae, and most stations are not close to where people live. (It is often necessary to drive to a BART station). Buses and CalTrain are offer more access, but still are not convenient for some neighborhoods Rural and coastal areas are still very limited to transportation. Samtrans does it's best, but it can be a very long commute to a job or government services. there is no healthcare in our community, scarce public transportation transportation and available hours Transportation in our county is terrible for non drivers. until public transportation is well funded and well maintained there will always be barriers. (a broken elevator at bart makes it unusable if you are in a wheelchair) We do have a small demand-response bus system, but the fare is \$3.50 each way, more than people make in an hour on some farms.

<b>Table H.16</b> <b>Are there any other public administrative actions or regulations that act as barriers to fair housing choice?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Affordable housing for the workforce may become very limited in the future. Many workforce employees are moving to the East Bay because it is much cheaper to live there. Better communication and understanding to prevent NIMBY, again facilitated dialogue would help. Over restrictive regulations and policies Recent reductions in funding to legal services organizations will result in a reduction of enforcement of fair housing laws. Rent gouging by landlords in San Mateo County. rental restriction guidelines for hoa's see 1 above Utilities, garbage and sewer disposal. Poor maintenance of septic systems and leech fields. Overuse of pesticides. We have many restrictions as a coastal community from the coastal commission.



**A. DALY CITY**

<p><b>Table H.a.8</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
lack of reasonable accommodation policies in planning dept

<p><b>Table H.a.9</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Some jurisdictions have local residency preferences for their affordable housing programs.

<p><b>Table H.a.10</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
<p>some housing providers continue to impose overly restrictive occupancy standards                  We have many second units and multi families in this city living in one household. Much of these units have been built without getting a permit and therefore have not been inspected for safety. There is over crowding. When a complaint is made about this, the responsible party is sent a letter that the city will inspect on a certain date, and when the city does its inspection the extra cabinets, stove etc are gone only to be brought back in that same night. It is a joke. Our housing element actually encourages more second units. This isn't the way to encourage anti-discrimination as it only helps folks give shelter to their relatives shutting out anyone else.</p>

<p><b>Table H.a.13</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
insufficient enforcement of accessibility standards by cities and the county

<p><b>Table H.a.15</b>  <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
<p>Lack of money to run local governments since the Wall Street bankers have, and continue to, undermine our economy with taking on more risk and gambling with our money.                  lack of public transportation into neighborhoods</p>

**B. REDWOOD CITY**

<p><b>Table H.b.8</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b>                      Redwood City                      2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I would not call this a barrier, but there are zoning restrictions. I am not against zoning restrictions in general, however. Lack of land zoned for Multifamilies, especially in or near single family home neighborhoods. Policies encouraging housing on transit lines concentrate multi-family housing in a small area.</p>

<p><b>Table H.b.9</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b>                      Redwood City                      2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Most rental dwellings are multi-family, and zoning requires multi-family homes to be either in the not-as-nice neighborhoods or part of the transit downtown area. Renters do not have adequate access to better neighborhoods.</p>

<p><b>Table H.b.10</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b>                      Redwood City                      2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Code enforcement for health and safety is not enforced in minority neighborhoods in Redwood City. Especially in buildings with high occupancy rates and apartments with multiple families. garage conversions being unfairly targeted for fines when more egregious examples can be found in the community I lived in North Fair Oaks for a time, and the dwelling in which I lived had no plumbing for over a week. Additionally, there were around 10 renters occupying a single family dwelling. Rooms had been made in the garage, the porch, and even a crawl space in the rafters of the garage.</p>

<p><b>Table H.b.11</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?</b>                      Redwood City                      2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Property values are so high that nobody wants to be reassessed and must be sure any modifications do not hit the threshold to trigger reassessment. Lack of modifications leads to run-down neighborhoods and unfairly limits choices.</p>

<p><b>Table H.b.12</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?</b>                      Redwood City                      2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Permits are required for just about everything and county inspectors are awfully picky. I had to revise my water heater installation to the tune of \$1000 over a 1/2 inch height issue on the vent to house exterior. It was so expensive I never want to get a permit for routine work again. Difficulty with the process inhibits necessary modifications and/or necessary oversight, increasing blighted housing.</p>

<p><b>Table H.b.14</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b>                      Redwood City                      2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>There seems to be no plan whatsoever outside of downtown. The entire city needs a plan, not just downtown.</p>

<p><b>Table H.b.16</b>  <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b>                  Redwood City                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
lack of transportation language barriers

**C. SOUTH SAN FRANCISCO**

<p><b>Table H.c.10</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b>                  South San Francisco                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
how about the right of people not to have to live next door to convicted felons and child molesters?

<p><b>Table H.c.16</b>  <b>Are there any other public administrative actions or regulations that act as barriers to fair housing choice?</b>                  South San Francisco                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
rental restrictikon guidelines for hoa's

**D. CITY OF SAN MATEO**

<p><b>Table H.d.8</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
density designations in certain areas preclude the construction of multi-family housing in certain areas. These limitations decrease the ability to meet housing needs and keep rents high, which affect lower income groups that tend to be minorities. More housing could be built if more options were available for owners & developers to get more aggressive density bonuses for providing more low and moderate income housing in new developments. This would create a more cooperative approach rather than that of mandates.

<p><b>Table H.d.12</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Many government materials are not reaching Spanish-speaking communities or processes focus on English speaking communities.

<p><b>Table H.d.15</b>  <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
Movement of Samaritan House core service agency facility made it more difficult to get to for many low-income residents. They administer many government funded programs there.

**E. EAST PALO ALTO**

<p><b>Table H.e.8</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>our city is confused in the direction it wants to go in, so it's hard to answer this question                  There is not enough affordable housing.</p>

<p><b>Table H.e.9</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I think there was some controversy re placement of residential treatment homes.                  The problem here really is how to facilitate a discussion between neighbors and multi-family housing builders, or families that require the housing.                  There is not enough affordable housing.</p>

<p><b>Table H.e.10</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>We are neglected in terms of enforcement                  we don't when this is applicable because of a disfunctional city government</p>

<p><b>Table H.e.12</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>The problem here really is how to facilitate a discussion between neighbors and multi-family housing builders, or families that require the housing.</p>

<p><b>Table H.e.13</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>too many changes in this area within our city government. Need a long-term strategic plan</p>

<p><b>Table H.e.14</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Same as above more facilitated dialogue that explains needs and coordinates services for special needs residents.</p>

<p><b>Table H.e.15</b>  <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Both highest unemployment rate. Poor transportation. Neglected all the way around.                  Lack of transportation and employment services                  The bad economy has resulted in massive cutbacks that impact our clients. For example, the court clerk has reduced hours in addition to public libraries. Also, education has been cut and that has an impact on the community because the residents are less capable of making informed decisions.</p>

<p><b>Table H.e.16</b>  <b>Are there any other public administrative actions or regulations that act as barriers to fair housing choice?</b>                  East Palo Alto                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Better communication and understanding to prevenet NIMBY, again facilitated dialogue would help.</p>

**F. NORTH FAIR OAKS**

<p><b>Table H.f.8</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>The high number of rentals that are consolidated in certain areas.</p>

<p><b>Table H.f.9</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>In areas of poverty, residential zoning overlap with commercial, light industrial resulting in bad air, noise quality. Not safe for children.</p>

<p><b>Table H.f.10</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Code enforcement is not being enforced.</p>

<p><b>Table H.f.14</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Mixed use zoning does not promote safe and healthy communities.</p>

<p><b>Table H.f.15</b>  <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>

Lack of employment search providers, recruitment and placement.

**G. PESCADERO**

<p><b>Table H.g.8</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Not sure. Lack of housing is related to control of land use, I believe.                  Permits to build permanent structures on land originally designated as farming.                  There is so little housing, choice is taken out of the equation.                  very difficult to build affordable and farmworker housing</p>

<p><b>Table H.g.9</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Limited housing sites and poor access to water and garbage There ar                  very difficult to build affordable and farmworker housing</p>

<p><b>Table H.g.10</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>County and State health department -- are slow to enforce health and safety laws at shared farmworker housing. but at the same time county is punitive when it finds unpermitted uses of housing.                  Not sure. Occupancy standards make it impossible for large families to find reasonable housing.                  These health and safety standards are not enforced for farm laborer's housing.                  Workers are needed to harvest, but only a few places for them to live. They are overcharged for a small space in a room that is dangerously overcrowded.</p>

<p><b>Table H.g.11</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Absentee owners that have no incentive to keep structures on their property in good working condition</p>

<p><b>Table H.g.12</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Permits overstringent in some ares, under stringent in others. Obvious desire for oldtimers in the town to resist change or put much into growing the community.                  There is no permitting process for farm labor housing.</p>

<p><b>Table H.g.14</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>

<p>Farm Labor housing is discouraged everywhere, even on farms. there is little encouragement or funding to seek creative ways to renovate or build housing</p>
<p><b>Table H.g.15</b>  <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Not sure. Puente, our community service agency, provides some access to government services, but probably needs more help with access. Sam Coast provides transportation.                  Poor transportation                  there is no healthcare in our community, scarce public transportation                  We do have a small demand-response bus system, but the fare is \$3.50 each way, more than people make in an hour on some farms.</p>

<p><b>Table H.g.16</b>  <b>Are there any other public administrative actions or regulations that act as barriers to fair housing choice?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Utilities, garbage and sewer disposal. Poor maintenance of septic systems and leech fields. Overuse of pesticides.                  We have many restrictions as a coastal community from the coastal commission.</p>

**H. ALL OF SAN MATEO COUNTY**

<p><b>Table H.h.8</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in land use policies?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Facebook's arrival will almost certainly cause the replacement of lowcost homes &amp; apartments in EPA, already in desperately short supply, with highcost housing.                  Landlords misusing their rental property by using the outside premises as a dumping ground for their junk.                  many cities in San Mateo County don't want to build multi-family housing or do so in areas far from public transit, grocery stores, and other amenities                  nimby attitudes in cities                  Policies that do not require enough below market rate units.</p>

<p><b>Table H.h.9</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Group homes especially for the disabled are usually placed around the more dangerous or not so aesthetically tasteful as other more expensive part of the city.                  high density zoning far from locations with amenities                  policies that make it difficult to provide home based child care                  Redwood city laws for shelter are out of date do not meet state laws they restrict crisis shelter.                  Shelters</p>

<p><b>Table H.h.10</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in occupancy standards or health and safety codes?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>At least one apartment complex "turns a blind eye" to multiple families in a one, or two, bedroom unit.                  I believe they are not enforced in low income and immigrant communities based on reports by residents and visually looking around                  In low income apartment buildings there is often overcrowding. Safety standard does not seem to be enforced as much in low income neighborhoods.                  Landlords not putting carbon monoxide alarms in their rental property where there are gas stoves.                  Many times "immigrant families" are discriminated against because they have so many family members.                  Occupancy standards often discriminate against immigrant communities who require multiple incomes from family members to afford housing in the Bay Area. Occupancy standards directly discriminate against immigrant communities.                  restriction to lower family size                  Some single family homes in EPA have way too many occupants.                  there are several slum areas in San Mateo where safety codes are not enforced adequately or where they are the burden is placed on the low-income occupants                  There seems to be a lack of sufficient resources for code enforcement officers in low-income heavy minority communities. This results in an excessively high rate of uninhabitable homes and slumlords with no motivation to make their properties compliant with the law. This is also a result of a complete lack of private attorneys in San Mateo County who will take on habitability cases because of bias against low-income minority tenants throughout the community and the courts which results in the courts not being a viable venue to have rights enforced despite the fact that the courts are the designated venue for enforcing civil legal violations. There needs to be more resources for legal advocates that can and are willing to get involved in code enforcement cases.</p>

<p><b>Table H.h.11</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Don't know of any tax incentives or any kind of assistance.                  Lack of tax incentives to build affordable rental housing units in the San Mateo County Area.                  Need more housing for low-income people all over San Mateo. High cost of housing contributes to housing segregation.</p>

<p><b>Table H.h.12</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>a racial or cultural barrier, that does not allow for immigrant families to be able to understand procedures and requirements                  It should be made available to the language where both parties understand.</p>

<p><b>Table H.h.13</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>chapter IIB is very clear                  Lack of prevailing wage standards that ensure safe construction                  Menlo Park's city council &amp; permitting process are not enforcing the requirements for some low cost units when new apartment buildings are proposed.                  The guidelines to build affordable housing are confusing and barriers to it being built.</p>



<p><b>Table H.h.14</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Menlo Park's city council does not seem concerned at all with the lack of low cost housing in their area, several cities only want to develop in certain ways and those ways don't include low-income residents' needs or are done in a way so as to push or keep low-income residents out</p>

<p><b>Table H.h.15</b>  <b>Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>documentation status                  Employment services are not accessible. The one stops are in East Menlo Park and Daly City. It is hard for older adults to access. Services focus on employment for young adults. Public transportation lack of public transportation and lack of employment centers accessible without a car                  Lack of public transportation opportunities in the Forbes Blvd. of South San Francisco employment services.                  limits and discourages individual needing assistance from getting any                  Public transportation is not available to all areas. BART only goes as far as Millbrae, and most stations are not close to where people live. (It is often necessary to drive to a BART station). Buses and CalTrain are offer more access, but still are not convenient for some neighborhoods                  Rural and coastal areas are still very limited to transportation. Samtrans does it's best, but it can be a very long commute to a job or government services.                  transportation                  transportation and available hours                  Transportation in our county is terrible for non drivers.                  Transportation is a huge barrier for our clients                  until public transportation is well funded and well maintained there will always be barriers. (a broken elevator at bart makes it unusable if you are in a wheelchair)</p>

<p><b>Table H.h.16</b>  <b>Are there any other public administrative actions or regulations that act as barriers to fair housing choice?</b>                  All of San Mateo County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Affordable housing for the workforce may become very limited in the future. Many workforce employees are moving to the East Bay because it is much cheaper to live there.                  Housing that takes programs, housing that is actually affordable to poor adults and families                  Over restrictive regulations and policies                  Recent reductions in funding to legal services organizations will result in a reduction of enforcement of fair housing laws.                  Rent gouging by landlords in San Mateo County.</p>

**I. REMAINDER OF COUNTY**

<p><b>Table H.i.9</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>We have NIMBY response to recovery housing in our area.</p>

<p><b>Table H.i.11</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Absentee owners that have no incentive to keep structures on their property in good working condition                  Don't know of any tax incentives or any kind of assistance.                  Lack of tax incentives to build affordable rental housing units in the San Mateo County Area.                  Need more housing for low-income people all over San Mateo. High cost of housing contributes to housing segregation.                  Property values are so high that nobody wants to be reassessed and must be sure any modifications do not hit the threshold to trigger reassessment. Lack of modifications leads to run-down neighborhoods and unfairly limits choices.                  This is what I hear</p>

<p><b>Table H.i.12</b>  <b>Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>usually documentation is in english</p>

## OTHER RESULTS

**Table H.17**  
**How familiar are you with fair housing laws?**

San Mateo County  
 2012 San Mateo Fair Housing Survey Data

**Comments**

As a result of renting a property in San Francisco.  
 As a volunteer attorney working in organizations that work in the area of housing.  
 At one time, I have been certified to teach fair housing courses + previous employment with rental housing association + served as Vice Chair of Don't Borrow Trouble Silicon Valley + served as Santa Clara County Fair Housing Task Force + advocate on behalf of low/mod housing developments + served on SVLG's Housing Action Task Force and Housing Leadership Council + worked with State of CA on ensuring funding or housing programs + helped write City of San Jose's 'Just Cause' Ordinance.  
 By attending meetings ..including HEART, HIP housing etc.  
 By trainings I received at work, as well as articles I have read in the newspaper.  
 By working in the nonprofit sector and other nonprofits who work on issues of fair housing  
 Ca Tenants Rights handbook, I have attended multiple workshops on the subject, I advocate for clients and myself regularly  
 Classes  
 community forums, service on a planning commission  
 CPO through NAHMA  
 Decades ago I worked for a fair housing agency; I have contracted for fair housing services for local governments I have worked for; I worked for HUD for a number of years as a Community Builder.  
 Each year, my company has a class for us to take about Fair Housing.  
 Followed fair housing issues over the last few decades.  
 For the last 20 years I have had the privilege of taking annual Fair Housing training both within my company training department and outside at industry events. VERY important.  
 Have worked with different non-profit orgs who provide education and representation of consumers experiencing fair housing violations/discriminatory practice.  
 HUD & DFHE websites  
 I became aware by attending various clinics and seminars and consulting in specific instances.  
 I have been a fair housing attorney for about 13 years.  
 I know a little from working for an organization that deals with fair housing, and from my experience in renting, I know what is fair based on the lease. But if the lease were violated, I wouldn't know what my rights were.  
 I served as a Case Manager and Housing Specialist for a number of years connecting low-income persons to fair rental housing.  
 I was an activist in getting Fair Housing passed.  
 I work with the County's Housing Authority.  
 I'm a lawyer and I've litigated fair housing cases  
 I've become familiar by reading books, newspapers, magazines, the Daly City Muni Code and housing element. I have also worked as a local civil servant.  
 I've heard a few lectures on fair housing  
 I've received Fair Housing training through the Affordable Housing Management Association (AHMA-NCNH).  
 In advocating for clients living in squalid conditions. Looking for housing for people. helping those who fear retaliation if they expose a landlord.  
 In my studying for my broker's license, and in continuing education requirements.  
 information presentation many years ago.  
 Law school, interning, study  
 Law school, working at legal services agency with a housing practice, and working on a couple of housing cases (UDs).  
 licensed real estate broker 25 years.  
 Non-profits distributed information  
 on the job training.  
 Own apartment in San Jose so must learn about these laws.  
 Personal research and presentations.  
 PIA, City Council meetings  
 presentations and written information  
 Problems with tenants. Having provided housing Clean & Sober (Transitional).  
 Project Sentinel and Housing Authority  
 Project Sentinel, CBDG contract requirements, HUD, and multiple other housing services  
 Project Sentinel, Fair Housing trainings, in the work we do at our agency  
 q  
 Reading  
 Reading books and Fair Housing websites.  
 reading online and attending local seminars  
 Reading tenants rights online and also fair housing pamphlets.  
 Since we are a housing provider we make sure our staff receive training on the most up to date fair housing laws and practices.  
 The agency where I work.  
 They're posted on applications and notices of rent and just knowing they exist in California, I know they ensure equality to all.  
 Through PIA  
 Through CalHousingYahooGroup, government websites, funders and local partners  
 Through conversations at my agency--StarVista

Through employment and training opportunities  
 Through HUD  
 Through press, advocacy work as social worker  
 through the CBDG process  
 Through the Peninsula Inerfaith Action federation.  
 through work  
 Through work  
 through work and looking for my own housing  
 Through work at my church and meeting with City of Daly City employees concerned with housing.  
 through work, via fliers and materials distributed  
 Through working with clients.  
 Training while in the ndustry since 1989  
 training, word of mouth  
 Trainings and workshops on Fair Housing protections for persons with disabilities  
 Trainings; experience; attorney  
 TV commercials  
 Via my work as a Housing Inspector for the County of San Mateo.  
 We are a non profit agency that provides housing to the criminal justice/recovery population. As such, we much operate our homes in accordance with fair housing laws.  
 We have a local Fair Housing attorney who I know.  
 When I began renting in college they gave out free advice to students which included information on fair housing laws.  
 When living in a "Rent Control" City and County (San Francisco)  
 when we read the fine print when we bought a house  
 with my counselor at HIP Housing Carolyn Moore  
 Working as an advocate / social worker.  
 Working with an advocacy group in the County.  
 working with clients that have housing issues  
 Working with people who need low cost housing

**Table H.18**  
**How should fair housing laws be changed?**  
 San Mateo County  
 2012 San Mateo Fair Housing Survey Data

**Comments**

add sexual orientation as a protected category. Better enforcement  
 Always if they can be made better but with an absolute like "no one can be denied" i don't know what else you could add.  
 Changed only as new protected classes are identified or codified.  
 cities like Menlo Park that are doing very little to create homes for lower income people should be forced to comply.  
 Developmentally disabled and physically disabled, and severely disabled need to be understood..housing arrangements may need specificity -- All should be enabled to live with others, non disabled, but they may need special attention and accommodations depending on the issues. Same goes for the various senior housing needs.  
 Discrimination based on any immutable personal characteristic should be prohibited; age, gender, gender identity, number of children, etc. Discrimination based on recent criminal record, ability to pay, recent issues of wilful damage to landlord's property and such should not be prohibited  
 Easier to find housing. Special considerations on a case by case situation.  
 Everyone should get housing for a price they can afford, relative to their income and other economic constraints, like children, alimony, etc. There should be a portion of low income housing units in every apartment building throughout the county, regardless of neighborhood, to ensure that segregation does NOT occur.  
 Expanded protections for seniors. I think policies about illegal units should be revisited in light of the high demand for units.  
 Fair housing discrimination is very pervasive and is difficult to enforce when landlords/property manager's violate housing rights. The law must be better enforced.  
 Fair housing laws just need to be enforced  
 Fair housing laws should be changed for homeowners to provide a better place of living.  
 Greater civil penalties for and criminal penalties for repeat offenders  
 housing that is built for the physically disabled low income should be rented only to those who meet the need.  
 I think there should be some educational forums on fair housing laws  
 I don't know if the LAWS should be changed or the DESCRIPTION for the public to stay informed, but somehow, we need a quick, concise description that everyone can understand.  
 I don't think the laws should change but I think they need to be enforced in a more standardized way that doesn't require a lawsuit first.  
 i think all the working people should be able to get affordable housing. Usually it is very expensive to rent and very hard to buy a property  
 In order to exercise one's rights, one must understand what the laws and rights are. I don't know if fair housing laws should be changed, but there should be more information readily available and accessible to the public and the protected classes in particular, and better enforcement.  
 In our poor economy and usually for low income folks, credit history does not necessarily match rent payment history and should not necessarily be used as criteria for housing applications.  
 In this county they are not enforced for the most needy, farm laborers, because they are afraid of immigration issues. Documentation should not be an issue.  
 Include subsidized housing support as protected.  
 It should be enforced that the community provide low income or (BMR) housing. Pacifica's ordinance for this is enforced in any new project, i.e. 15%. Work needs to be done to provide workforce rentals. A housekeeper on my street travels all the way from Tracy!  
 There needs to be oversight in preserving BMR housing in the midst of foreclosures and re sale.  
 It should be made easier to determine discrimination.  
 Knowledge about them should be easy to obtain and clear for all...  
 landlords should not be allowed to discriminate based on perceived legal status  
 Maybe not changed, just enforced.  
 Megan's Law requires modifications as property owners & managers cannot use the information but to make decisions about tenants.  
 But, residents can and then will and do hold owners & managers accountable for the presence of Megan's Law registrants on the property. There is no protection for owners and managers regarding this issue, no safe harbor so to speak.  
 More resident engagement and input in the process.  
 sadf  
 San Mateo County can evict anyone without reason.  
 Shorten periods to prevent those who don't pay rent to be evicted especially in transitional housing where individual are being helped but can take advantage of landlord and other tenants.  
 Some statutes are interpreted to the detriment of tenants... others to the detriment of owners.  
 Statutory penalties for violations should be greater. Landlords should be required to take training to get a license to be a landlord.  
 There needs to be more access by those who need it to affordable housing.  
 There should be more legal aid assistance out there to better serve the public they just turn you away  
 They ought to be more strongly enforced and landlords need 'training' on non-discrimination prior to be able to rent out properties.  
 To make disability more understandable  
 To make it illegal to discriminate based on income, to make it illegal to discriminate against language minorities, to make it illegal to discriminate based on immigration status  
 Understandability according to layman terms and being enforceable in case of any violations. It should also be made more visible, perhaps in such places as the public library (displayed in public) or maybe even sent out to San Mateo County residents. There should also be more open public discussions on fair housing so that it can adapt to changing demographics throughout the coming years to ensure fairness and equality in housing.  
 What is most needed is more vigilant enforcement and outreach. In the current budget environment in CA it is difficult to see how we can get this.

<b>Table H.19</b> <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b> San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
<p>East Palo Alto entire county, lack of knowledge by the general public and housing providers</p> <p>Fair Oaks Geographic areas are determined by wealth and lack of access.</p> <p>In Marin County (Marin City) In my experience, all communities have a problem with discrimination against people with mental health disabilities. It is very limited to anyone who has an income of \$40k to \$90k. Les geographical areas but certian private business organizations.</p> <p>Menlo Park is the city I know, and even the smallest dwellings here are very expensive. I know Santa Clara County provides a lot of apartments with subsidized rents that are set according to a resident's income; as far as I know, there's little or no such housing in San Mateo County.</p> <p>Menlo Park, Burlingame, Atherton, Most of the cities in the Penninsula do not have enough housing zoned, particularly multifamily housing.</p> <p>North Fair Oaks north fair oaks neighborhodd of redwood city and unincorporated areas Not really sure—most of our low income and minority clients rent out of Woodland Parks—and there have been ownership changes that might impact those residents. If Woodland Parks is eliminated, there will be a tremendous impact on the community's housing needs.</p> <p>Overall a general problem throughout the county pricing Redwood City, Menlo Park, East palo Alto, Atherton, San Carlos, Belmont have largest challenge with discrimination to clients rural farm workers and farm owners. Something about page mills properties and the Woodland aprts. The controversy with Equity Properties The cost of housing is the most effective barrier to access. Who needs to use a discriminatory excuse. The lack of low-, and moderate-income housing is severe. The lack of farm labor housing leads to real health and safety issues. the zoning is ever changing</p>

**Table H.20**  
**Please share any additional comments.**

San Mateo County  
 2012 San Mateo Fair Housing Survey Data

**Comments**

Almost half of our income goes to pay rent. And if you are going to buy a below the market rate houses the space is limited Daly City is better than other areas. At least the problem is

I do not know much about fair housing laws or regulations.

I have not heard of any problems in the past 2-3 years

I may be unfamiliar with the laws we have but I know they are absolutely necessary and underenforced.

I realized that my understanding of fair housing issues in the county are pretty general and when the questions asked about specific barriers I was not able to answer effectively.

I think this survey made me realize how little I actually know for sure—most is probably based on second hand anecdotal information I wish I knew more; I've heard bits and peices through other communitu members

It is important to plan, plan & plan for fair housing on the Peninsula in the future. Many rents have and will get higher, especially to those communities that live close to Menlo Park and Palo Alto.

Just know there is a great need for fair housing. Rents are sky high. If I did not have a house I could not rent as I am on a pension and it is very difficult. I also have family members living with me as they are out of work.

Keep up the good work.

Looking for housing in SMC is so discouraging. I feel like if we had more incentives for landlords to accept section 8 that would be great. Also incentives to rent to people with disabilities. I liked the idea of taking some kind of course to learn about being a good renter, maybe that could help with obtaining a place if you've had bad credit in the past. There is so much that can be done.

San Mateo County needs to create farm labor housing policies and standards, and enforce them.

San Mateo does an excellent job at upholding justice even in our maxed out rental/property market.

San Mateo has a vast amount of housing to offer but there are several landlords that discriminate based on a variety of reasons (income, race, disability)

Since the elimination of RDA funds, it will become more difficult for cities to build new housing. As there is already a critical shortage of affordable housing, the pool of housiing for low income people does not look like it will increase in the near term. This will make it even more competitive for low income people to find fair, affordable housing.

Sorry I had no real info except "I don't know." What this means is I really need some training. I'm sure it must be available and I just haven't availed myself of it.

support fair housing services

The county demographics speak for themselves. The poor, minority resident are effectively redlined into specific area, poor schools high unemployment, crime all perpetuate generational housing discrimination.

The fact that this survey is in English and is distributed via the Internet may limit the type of responses you get. I hope you're talking to people in other languages and through other methods. I am white and English-speaking and am unlikely to be the victim of discrimination myself. Others may have a different story.

The fair housing laws are numerous and strong. What is lacking is sufficient resources to enforce the laws. Laws that cannot be enforced are useless. We should be directing more resources towards legal advocates who have the authority, experience and power to enforce the laws in court when necessary.

The need for affordable housing for low-income residents and seniors is paramount.

There is a large stock of housing available in the San Mateo County area. Throughout the entire county discrimination against our clients with disabilities occurs. It is difficult to discuss the issue with these landlords as our clients would not benefit living somewhere that has shown discrimination within the application process. Imagine how much discrimination would occur throughout hte duration of a year lease.

We have surplus property in a plot of a former school. Finding funding from a non profit housing developer is difficult because the city has no collateral to underwrite the workforce housing needed.

**A. DALY CITY**

<p><b>Table H.a.17</b>  <b>How familiar are you with fair housing laws?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I've become familiar by reading books, newspapers, magazines, the Daly City Muni Code and housing element. I have also worked as a local civil servant on the job training.                  Since we are a housing provider we make sure our staff receive training on the most up to date fair housing laws and practices. Through employment and training opportunities                  Through work at my church and meeting with City of Daly City employees concerned with housing.</p>

<p><b>Table H.a.18</b>  <b>How should fair housing laws be changed?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Include subsidized housing support as protected.                  Maybe not changed, just enforced.</p>

<p><b>Table H.a.19</b>  <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>entire county, lack of knowledge by the general public and housing providers</p>

<p><b>Table H.a.20</b>  <b>Please share any additional comments.</b>                  Daly City                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Daly City is better than other areas. At least the problem is I have not heard of any problems in the past 2-3 years                  Just know there is a great need for fair housing. Rents are sky high. If I did not have a house I could not rent as I am on a pension and it is very difficult. I also have family members living with me as they are out of work.                  Sorry I had no real info except "I don't know." What this means is I really need some training. I'm sure it must be available and I just haven't availed myself of it.                  support fair housing services</p>



**B. REDWOOD CITY**

<b>Table H.b.17</b> <b>How familiar are you with fair housing laws?</b> Redwood City 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Classes Followed fair housing issues over the last few decades. I served as a Case Manager and Housing Specialist for a number of years connecting low-income persons to fair rental housing. Own apartment in San Jose so must learn about these laws. presentations and written information Project Sentinel and Housing Authority Reading tenants rights online and also fair housing pamphlets. TV commercials We are a non profit agency that provides housing to the criminal justice/recovery population. As such, we much operate our homes in accordance with fair housing laws. When I began renting in college they gave out free advice to students which included information on fair housing laws. when we read the fine print when we bought a house Working with people who need low cost housing

<b>Table H.b.18</b> <b>How should fair housing laws be changed?</b> Redwood City 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
add sexual orientation as a protected category. Better enforcement Discrimination based on any immutable personal characteristic should be prohibited; age, gender, gender identity, number of children, etc. Discrimination based on recent criminal record, ability to pay, recent issues of wilful damage to landlord's property and such should not be prohibited Everyone should get housing for a price they can afford, relative to their income and other economic constraints, like children, alimony, etc. There should be a portion of low income housing units in every apartment building throughout the county, regardless of neighborhood, to ensure that segregation does NOT occur. Fair housing laws should be changed for homeowners to provide a better place of living. In order to exercise one's rights, one must understand what the laws and rights are. I don't know if fair housing laws should be changed, but there should be more information readily available and accessible to the public and the protected classes in particular, and better enforcement.

<b>Table H.b.19</b> <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b> Redwood City 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Fair Oaks Most of the cities in the Penninsula do not have enough housing zoned, particularly multifamily housing. North Fair Oaks north fair oaks neighborhood of redwood city and unincorporated areas

<b>Table H.b.20</b> <b>Please share any additional comments.</b> Daly City 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Daly City is better than other areas. At least the problem is I have not heard of any problems in the past 2-3 years Just know there is a great need for fair housing. Rents are sky high. If I did not have a house I could not rent as I am on a pension and it is very difficult. I also have family members living with me as they are out of work. Sorry I had no real info except "I don't know." What this means is I really need some training. I'm sure it must be available and I just haven't availed myself of it. support fair housing services

**C. SOUTH SAN FRANCISCO**

<p><b>Table H.c.17</b>  <b>How familiar are you with fair housing laws?</b>                  South San Francisco                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I've heard a few lectures on fair housing licensed real estate broker 25 years.                  q                  through work, via fliers and materials distributed                  Training while in the ndustry since 1989</p>

**D. CITY OF SAN MATEO**

<p><b>Table H.d.17</b>  <b>How familiar are you with fair housing laws?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>I work with the County's Housing Authority.                  Personal research and presentations.                  PIA, City Council meetings                  The agency where i work.                  They're posted on applications and notices of rent and just knowing they exist in California, I know they ensure equality to all.                  Through HUD                  Via my work as a Housing Inspector for the County of San Mateo.                  with my counselor at HIP Housing Carolyn Moore</p>

<p><b>Table H.d.18</b>  <b>How should fair housing laws be changed?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Always if they can be made better but with an absolute like "no one can be denied" i don't know what else you could add.                  Megan's Law requires modifications as property owners &amp; managers cannot use the information but to make decisions about tenants. But, residents can and then will and do hold owners &amp; managers accountable for the presence of Megan's Law registrants on the property. There is no protection for owners and managers regarding this issue, no safe harbor so to speak.                  There should be more legal aid assistance out there to better serve the public they just turn you away</p>

<p><b>Table H.d.19</b>  <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>pricing</p>

<p><b>Table H.d.20</b>  <b>Please share any additional comments.</b>                  City of San Mateo                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>San Mateo does an excellent job at upholding justice even in our maxed out rental/property market.</p>

**E. EAST PALO ALTO**

<b>Table H.e.17</b> <b>How familiar are you with fair housing laws?</b> East Palo Alto 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
As a volunteer attorney working in organizations that work in the area of housing. At one time, I have was certified to teach fair housing courses + previous employment with rental housing association + served as Vice Chair of Don;t Borow Trouble Silicon Valley + served as Santa Clara County Fair Housing Task Force + advocate on behalf of low/mod housing developments + srevd on SVLG's Housing Action Task Force and Houisng Leadership Council + worked wih State of CA on ensuring funding or housing programs + helped write City of San Jose's 'Just Cause' Ordinance. Decades ago I worked for a fair housing agency; I have contracted for fair housing services for local governments I have worked for; I worked for HUD for a number of years as a Community Builder. Law school, interning, study Law school, working at legal services agency with a housing practice, and working on a couple of housing cases (UDs). Non-profits distributed information Reading

<b>Table H.e.18</b> <b>How should fair housing laws be changed?</b> East Palo Alto 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Expanded protections for seniors. I think policies about illegal units should be revisited in light of the high demand for units. I don't know if the LAWS should be changed or the DESCRIPTION for the public to stay informed, but somehow, we need a quick, concise description that everyone can understand. In our poor economy and usually for low income folks, credit history does not necessarily match rent payment history and should not necessarily be used as criteria for housing applications. More resident engagement and input in the process. Some statutes are iterpreted to the detriment of tenants... others to the detiment of owners. They ought to be more strongly enforced and landlords need 'training' on non-discrimination prior to be able to rent out properties. To make disability more understandable What is most needed is more vigilant enforcement and outreach. In the current budget environment in CA it is difficult to see how we can get this.

<b>Table H.e.19</b> <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b> East Palo Alto 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
Not really sure—most of our low income and minority clients rent out of Woodland Parks—and there have been ownership changes that might impact those residents. If Woodland Parks is eliminated, there will be a tremendous impact on the community's housing needs. Something about page mills properties and the Woodland aprts. The cost of housing is the most effective barrier to access. Who needs to use a discriminatory excuse. the zoning is ever changing

<b>Table H.e.20</b> <b>Please share any additional comments.</b> East Palo Alto 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
I think this survey made me realize how little I actually know for sure—most is probably based on second hand anecdotal information I wish I knew more; I've heard bits and peices through other communitu members The county demographics speak for themselves. The poor, minority resident are effectively redlined into specific area, poor schools high unemployment, crime all perpetuate generational housing discrimination. The need for affordable housing for low-income residents and seniors is paramount.

**F. NORTH FAIR OAKS**

<p><b>Table H.f.17</b>  <b>How familiar are you with fair housing laws?</b>                  North Fair Oaks                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
<p>Have worked with different non-profit orgs who provide education and representation of consumers experiencing fair housing violations/discriminatory practice.</p>

**G. PESCADERO**

<p><b>Table H.g.17</b>  <b>How familiar are you with fair housing laws?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
<p>In advocating for clients living in squalid conditions. Looking for housing for people. helping those who fear retaliation if they expose a landlord.                  training, word of mouth                  We have a local Fair Housing attorney who I know.</p>

<p><b>Table H.g.18</b>  <b>How should fair housing laws be changed?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
<p>In this county they are not enforced for the most needy, farm laborers, because they are afraid of immigration issues.                  Documentation should not be an issue.                  landlords should not be allowed to discriminate based on perceived legal status</p>

<p><b>Table H.g.19</b>  <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
<p>Geographic areas are determined by wealth and lack of access.                  rural farm workers and farm owners.                  The lack of low-, and moderate-income housing is severe. The lack of farm labor housing leads to real health and safety issues.</p>

<p><b>Table H.g.20</b>  <b>Please share any additional comments.</b>                  Pescadero                  2012 San Mateo Fair Housing Survey Data</p>
<b>Comments</b>
<p>San Mateo County needs to create farm labor housing policies and standards, and enforce them.</p>

**H. ALL OF SAN MATEO COUNTY**

<b>Table H.h.19</b> <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b> All of San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
East Palo Alto In my experience, all communities have a problem with discrimination against people with mental health disabilities. It is very limited to anyone who has an income of \$40k to \$90k. Les geographical areas but certian private business organizations. Menlo Park is the city I know, and even the smallest dwellings here are very expensive. I know Santa Clara County provides a lot of apartments with subsidized rents that are set according to a resident's income; as far as I know, there's little or no such housing in San Mateo County. Menlo Park, Burlingame, Atherton, Overall a general problem throughout the county Redwood City, Menlo Park, East palo Alto, Atherton, San Carlos, Belmont have largest challenge with discrimination to clients

<b>Table H.h.20</b> <b>Please share any additional comments.</b> All of San Mateo County 2012 San Mateo Fair Housing Survey Data
<b>Comments</b>
I realized that my understanding of fair housing issues in the county are pretty general and when the questions asked about specific barriers I was not able to answer effectively. It is important to plan, plan & plan for fair housing on the Peninsula in the future. Many rents have and will get higher, especially to those communities that live close to Menlo Park and Palo Alto. Keep up the good work. Looking for housing in SMC is so discouraging. I feel like if we had more incentives for landlords to accept section 8 that would be great. Also incentives to rent to people with disabilities. I liked the idea of taking some kind of course to learn about being a good renter, maybe that could help with obtaining a place if you've had bad credit in the past. There is so much that can be done. San Mateo has a vast amount of housing to offer but there are several landlords that discriminate based on a variety of reasons (income, race, disability) Since the elimination of RDA funds, it will become more difficult for cities to build new housing. As there is already a critical shortage of affordable housing, the pool of housiing for low income people does not look like it will increase in the near term. This will make it even more competitive for low income people to find fair, affordable housing. The fair housing laws are numerous and strong. What is lacking is sufficient resources to enforce the laws. Laws that cannot be enforced are useless. We should be directing more resources towards legal advocates who have the authority, experience and power to enforce the laws in court when necessary. There is a large stock of housing available in the San Mateo County area. Throughout the entire county discrimination against our clients wth disabilities occurs. It is difficult to discuss the issue with these landlords as our clients would not benefit living somewhere that has shown discrimination within the application process. Imagine how much disrimination would occur throughout hte duration of a year lease.

**I. REMAINDER OF COUNTY**

<p><b>Table H.i.19</b>  <b>What are the geographic areas with fair housing problems and what types of issues do these areas have?</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>In Marin County (Marin City)                  The controversy with Equity Properties</p>

<p><b>Table H.i.20</b>  <b>Please share any additional comments.</b>                  Remainder of County                  2012 San Mateo Fair Housing Survey Data</p>
<p><b>Comments</b></p>
<p>Almost half of our income goes to pay rent. And if you are going to buy a below the market rate houses the space is limited</p> <p>We have surplus property in a plot of a former school. Finding funding from a non profit housing developer is difficult because the city has no collateral to underwrite the workforce housing needed.</p>

## **APPENDIX I. FAIR HOUSING FORUM MINUTES**

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This section presents the minutes taken from the two fair housing forums held in June 2012.

### **REDWOOD CITY FORUM**

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**Rob Gaudin:** Western Economic Services. A couple of months ago the county as well as the four of the entitlement cities selected my firm to help them with a particular type of study: The Analysis of Impediments to Fair Housing Choice. We have been doing these for 20 years now. HUD had a guide to show you how to do it and one of our first ones are in there. So that was for the state of Montana. We have done them from California to Massachusetts and Florida, Mississippi and North Dakota and all over the place.

Over the years, we have seen communities that have grown and others that have stayed flat and others have declined. We have seen a variety of situations in the market place when we evaluate this type of study. Over the 20 years we have seen areas where they have done a smart thing like this, join together each of the entitlements to do it more cost effective. It is becoming much more common. I believe it is a smart move to join together to do a particular type of thing. The type of work is really required out of the Consolidated Plan.

The Consolidated Plan was started in 1994 or 1995 under the Clinton administration. The consolidated several CPD programs: HOME, CDBG, ESG, and later HOPWA into a single planning process. One of the things that came out of that was a more formalized approach at looking at Fair housing. The process was to certify that the entities that were receiving these Formula Grant Funds from HUD that they are affirmatively providing fair housing. Now it is not just some form you sign and stick in the back of a drawer. It's a little bit more complicated than that, because it involves three main steps.

You can conduct this Analysis of Impediments theoretically each time you have a five year consolidated plan somewhere you need to do one of these each of the five year periods. It's a fairly involved process. I will review some of that with you, but if impediments are found you need to take action on those impediments. Do something. You are going to devote some kind of resources whether it is staff or what have you. As well as maintain some records of your actions which you would report back to HUD. So it is a little bit of a process. You have to do something each year. Hopefully what you do each year has accomplishments and you are not redesigning everything that you are going to do. So that you are moving forward with what you have as fair housing goals and objectivities. So the entire purpose of the study is to take a look at the landscape and evaluate activities whether they are overt or covert and influence peoples decisions about housing, their housing choices and then recommend some actions if impediments are identified.

What I would like to do today is talk to you about what the data is pointing at. The direction we want to go with it. We have done several types of things, but also to provide you with an opportunity for you to provide us with what you think. "This is a whole bunch of bunk. We don't need to do any of that. We haven't gone far enough. We haven't done enough aggressive activities." Maybe there are things that are going on now and you can tell us about if there are failures or other problems. It is really an opportunity for you to tell us something. Hopefully you can take advantage of this opportunity. It is one of two meetings today and tomorrow about this.

What I want to do in these meetings is offer you the context in which housing choices are made. It is just whether you buy or whether you rent. It is talking about those kinds of decisions. What kind of influential factors there are and what kind of barriers there are. Give you some preliminary results of our analysis. This is where it is pointing, kind of what it says. What do you think? There are some preliminary notions of impediments. What do you think we ought to do about them? As well I want to emphasize, please take to opportunity to offer some comment if you wish to do so.

This context I am talking about is demographic change. There is demographic change going on. Certain things have been happening over the last decade. I can show you some things with the census data. We have some new 2011 estimates, at least for the county; I can show you what is going on there. Then we review some economic data, some housing issues, the stock, but also we have some information about lending. How well are the banks doing. Who are they lending too? Who are they denying when they give loans? What kind of loans are they giving and where are they located?

We also have been drawing upon some housing complaint data. Hopefully we can walk through each and get some sense to what is going on between home purchases and housing complaints. We are currently conducting a fair housing survey. Initially it is an online instrument. We sent out some announcements. If anyone has not seen it we have a couple of printed versions here. You can fill one out and I can take it back with me and incorporate it into the data base. If anybody needs one I will make sure that you get a copy.

**Ann Marquart:** Rob, if they still want to fill out on line could they still?

**Rob Gaudin:** Of course.

**Ann Marquart:** Who were the surveys sent to?

**Marina Yu:** We had a combined email mailing list from the five jurisdictions and the four largest cities and the counties. So it must have been a few hundred. We also asked who ever received it to forward it on anyone they think would be interested.



**Ann Marquart:** People like property managers. Who is the right person to be filling them out?

**Marina Yu:** Oh filling them out. I see, so maybe Rob can answer that with the summaries of who is filling out the surveys.

**Rob Gaudin:** The short answer is whoever got the invitation. The long answer is it really is a variety of people. Sometimes someone will forward it to their mother who will forward it to their church who will forward it to their neighbors. So you get some homeowners and you are getting some developers and program managers and developers and advocates. So it becomes to be from a wide variety. The survey is not closed. The sign-in sheet, if you put your email address on the sign-in sheet, we will make sure you get a copy of the online version and you can forward it to your community or whomever you wish.

**Ann Marquart:** May I get one of the printed ones?

**Rob Gaudin:** You want one of the printed ones? You can have that.

**Ann Marquart:** We are still trying to hone into who the surveys were sent to. Like the people in Redwood City. Was it homeowners in Redwood City that were sent them or business people?

**Marina Yu:** Probably not directly unless we had your name.

**Ann Marquart:** How would you have received our name?

**Marina Yu:** Well, we have an initial database. I think the initial database has mainly providers, like service providers, who themselves have clients. That may live in Redwood City.

**Ann Marquart:** Service providers would be?

**Marina Yu:** Like service providers, like legal aid and those kinds of service providers. We also sent them to elected officials and representatives from various offices like trade organizations, Tri-county Apartment Association. Probably not as many businesses directly, unless through the next layer. Is Redwood City here? Where did Rhonda go?

**Rob Gaudin:** She just stepped out. If your email, just put it on the sign-in sheet and we will make sure you get a copy if you wish to distribute it to others. That would be great.

**Ann Marquart:** Rob, maybe at the end people have time to look this over here and ask questions about this. I know I have a question. It might be nice to give everyone a chance to peak at it.

**Rob Gaudin:** Sure. No problem.

**Marina Yu:** You could certainly please forward those on to people you would think would be interested in filling them out. That way we could get a richer response rate and some more interesting discourse.

**Rob Gaudin:** Analysis to Impediments to Fair Housing. It's not isn't it a shame that it is too expensive. That's not it. Isn't it a shame we do not have enough affordable housing. That's not exactly it either. It is more in terms of people's decision making. Actions, omissions or decisions that restrict housing choice based on protective class status. Something done deliberately; it also maybe done accidentally and have the effect of restricting housing choice base on protective class status. Housing might be expensive, but it is not necessarily a decision to exclude people.

The protected classes here are a longer list than most places I go to. In California law: arbitrary discrimination. So it encompasses a fairly large group. All these particular groups are a protected class. When we get to talk about housing complaints, we have requested complaints from the state and have not received a reply yet. We did get some from Project Sentinel, but have not really sorted though all of that yet. I do want to inform you that this particular, as I informed you in the opening; we have been doing these AI's for 20 years. The first ten probably was pretty sleepy. HUD would look at them and thank you very much and sometimes they wouldn't even look at them. Some additional activities began when geographic mapping came more into common use in an office setting. So you could begin to see thing pictorially that you could only portray in complicated tables in the past.

Really one of the most important things was a court case in New York. In 2007, the Antidiscrimination Center sued Westchester County. It's like a pie shaped county where the point of the pie butts New York City. They claimed that the county was falsely claiming the certification. In fact that is what the court found after two years of litigation that they were also claiming certification. They didn't include a very good analysis and one of their conclusions was to build more housing. We are short on affordable housing and one of the consequences of that activity was to build it more in concentrated areas, increasing the concentration of poverty and racial and ethnic minorities in certain areas. So they increase segregation.

They were forced to pay back to HUD six years of allocation and I think that was approximately 100 million dollars. They were forced to pay the legal fees to the attorneys, something that was similar to the same amount. It's a huge amount of money and because of the New York Court State System has very close oversight about everything they do. They have lost their program flexibility. Their idea to prioritize high, medium, low like you might do in a consolidated plan no longer washes in Westchester County. As I have kept up with Westchester County, the annual plans are denied, their redo on their AI has been denied twice. They are in a bit of a mess.

What it has done nationally is increase the scrutiny significantly for every Annual Action Plan and every Consolidated Plan. HUD wants to see that you have particular things done in terms of fair housing, some resource commitment, some plan for fair housing. I'm not saying that is good, bad, or indifferent. It's just what the expectation is right now. In many situations that is a good idea, especially if the jurisdiction is allocated and getting resources in such a way that it is concentrating poverty in a certain area.

Other local cases in tiny towns across the US where there might be a state, like LA County allocates to participating jurisdictions, made a mistake which them everybody gets audited. There is a lot of scrutiny. So it is good to take a careful look at it today and make sure that you are working with HUD's intentions.

Now here we have the four entitlement cities and a couple of special focus areas I wanted to take a look at in particular. Really when you are filling out the consolidated plan and you are doing this analysis of impediments, you are looking at the four entitlement cities and the remainder of the county. So give that consideration as we walk through this. Now the reports are getting drafted as we speak. In general it will talk about the county in general. I can't give you all the details, but at least the geographic maps, when we get to some of those, we will be able to see differences throughout the county and what that means for us.

Now I would like to begin some of this background information for demographics, economics, housing, housing choices, and the survey; choices meaning lending as well as housing complaints. Here we have some Census data from 2000 and 2010, intercensal estimates. Overall the county didn't grow that much about 1.6 percent over the two decennial census periods. A little bit more, a half a percent or so since 2010, but you know that the growth is not even at all. Some of the entitlement cities actually declined. Daly City for example is down 2.4 percent and Redwood City growing a little bit and some of them growing a bit more like South San Francisco and San Mateo City. The county is growing at 1.6 percent. So we do have a mixed bag about growth.

When we look at the population, the complexion, the racial and ethnic makeup of the population, this is unique in that we have significant declines in the white and black population, white is the largest, but the Asians are growing more than 25 percent as well as the Hispanics. Those two together make up practically half of the county's population. These are very significant changes in those two groups. They are big, relatively speaking, so we have a huge mix. The cultural makeup of these households, for these minorities is growing much more quickly than the whites. They are also changes the nature of the size of the households and so on.

One thing HUD likes to look at when they are measuring how things change overtime and this Westchester County, New York, case was perfect. They used a lot of counts and maps between census periods to show how things got worse there. Here we have a concentration

of Asian by census tract from the 2000 Census. We see this little area up here. The disproportional share, if Asians are a certain percentage point let's say 24/25 percent, if it is ten percentage points above that in any particular area, ten percentage points above the jurisdictional average they have a disproportional share. All these darker colors from the light green to the dark, those are areas that have overconcentration according to HUD's definition.

The question HUD would ask "is this getting worse or is this getting better?" "Are we desegregating or are we increasing?" It does seem that we are spreading a little bit more to the south. The concentrations are increasing although the population is growing significantly. We looked at Hispanic and a similar situation is occurring. Some concentrations occurring just south of here by 2010 we see a little bit more in other areas of the county. HUD is wondering what is going on there. Why are they congregating? Is there something about the policy that is causing this? Sometimes it is because people want to live near their uncle or their grandparents and so on, but things also may be at work. What we see in just these very few demographic slides is some significant recovery in population. There is a very large influx of Asians and Hispanics at the same time declining whites and blacks. It is unique, a very interesting change in the makeup of the county.

I would also like to spin through quickly a few economic slides. Now economic data can be very confusing. There are lots of ways to count employment, to count people who are working and so on. This is total full and part time employment from the Bureau of Economic Analysis; it is a count of jobs. You can have one job or you can have three jobs, you would be counted once or three times in this data set. We see some periodic declines 81 or 91 and again in 2000 a high tech pop. A significant decline here with that and then a ore national decline. So fairly significant changes, structural changes in this economy. I think there is a little bit of recovery occurring, but it got swept up in the National Recession.

We look at labor force, a different way to count employment; this is a count of people. You are either working or seeking work. So the top lines labor force and the quantities together and the bottom line is those employed and the difference between the two are people who are unemployed and looking for work. Fortunately we are seeing up through a couple of months ago that that quantity is shrinking. I think that is a good thing. The difference between those two lines is declining. Here we have the green line, the county nicely below the state so that it has been falling for the last two years or so.

What I really like to do and this is back to BEA data, average earnings per job. It is off. The BEA data is fortunate that it also has income information, earnings, and dividends and interest on the forms of owners and incomes. This is really; you guys are doing so well. Almost 82,000 dollars is the average earnings per job in real dollar terms. This is phenomenal. The national average is 51,700. That's really good. There was a spike there in 2000 and a little recovery, but that is what is earned on the job.

There is another form to take care of all the wealth effects associated with earnings, income received from the stock market or other types of things and divide that total, personal income by population, you get per capita income. We see it suffering a little bit because of the recession, but still significantly higher than the national rate. That is probably serving a large section of those that are employed or have other types of holdings so they can get other earned income sources. It doesn't consider everyone.

Here are households by income. We see between 2000 and 2010, most of the households earning less than 100,000. A smaller share of the total and a huge increase just about 10 percentage points of those making 100,000 or more. As a little technical note, the data here if you look at the red legend 2010 Five Year ACS (American Community Survey), in 2000 the Census Bureau had two forms a long form and a short form. The long form collected information about household income, housing conditions, what type of house, whether it is a two, a three, or a four-plex. They didn't collect that in the 2010 Census. They just didn't do it.

So we have a lot of missing information. We can't figure out cost burdens or overcrowding unless we go back to the annual ACS. We can't really look at too many communities or small areas with that, because it is only good for communities of 60,000 or more. We can do it for the entire county and a few of the communities, but not census tracts. The three year rolling average is good for 20,000, but the five year rolling average goes all the way down to census tract block groups.

We use census tracts in our maps to show where poverty is and this is what it looks like in 2010. We do have some pockets of poverty the dark colors are the same as the concentrations. A disproportional share of poverty in some of these census tracts, so there are not a lot, but it is of note. Poverty has not actually changed evenly either. Daly City is at 7 percent according to 2010 they went down a little bit at .1 percent. Redwoods actually 9.6 percent, it went up 3.6 percent between the 2000 census and these estimates from 2010. Everybody else is largely within a percentage of up and down. The county wide it's up 1.2 percent.

It gives the impression at least in some parts of the county that we have a widening gap between those that have high paying jobs and those that are in poverty. So we have some job growth, but there are some questions about the sustaining part of that. They pay quite a bit. Pretty high, but I think that poverty has inched up just a little bit.

Now in terms of some of the housing, total occupied housing units up 1.5 percent. It is about the same as population 1.6 percent. Owner occupied fell two percent that is quite a bit over the decade and this is both census counts. Renters went up a bit proportionally, but vacant housing units up over 100 percent. That is a concern 6,500 to more than 13,000, almost 13,200 units.

What about that vacant? Of course vacant housing units comprise for rent or for sale units and that is a lot. For rent is up almost 200 percent between the two census periods. For sale are also up like 160 percent. Just huge changes. That is an indication of the market place and we know what is going on there. I am more concerned with other vacant. Other vacant are housing units are not available to the market place. They are not for rent and they are not for sale and nobody knows what is going on with them. They are simply not there. They have gone up 120 percent. They do include foreclosures and they also include dilapidated blighted units. So the large increase, you are not alone. All the analysis I have done in the last couple of years I have seen this kind of change and a lot of it is foreclosure.

**Ann Marquart:** Is there a difference in how that inventory is done for vacant units?

**Rob Gaudin:** Somebody goes and visits the units. An enumerator does that.

**Ann Marquart:** Is it through the local government or ...

**Rob Gaudin:** It is all done through the Census Bureau.

**Ann Marquart:** Oh, for the vacant units?

**Rob Gaudin:** Yes. It is all using the Census Bureau techniques for vacant housing units. They have enumerators that visit.

**Ann Marquart:** What is the time increment for that survey? Does it fall within the census?

**Rob Gaudin:** It is when the census was taken, which is in April in these two years 2000 and 2010. The enumerators come out a little bit later in May and June to do the clean up like count people under bridges and count other things you can't capture in a mail instrument to an unoccupied house when there is no one there.

So we have this housing increasing occupied at a little bit of the same rate, but we have problems in the marketplace. There are such huge rates of rental for rent, such huge numbers of units that are for sale and a significant increase in our other vacant.

**Ann Marquart:** Is there an additional for breakdown for single family homes versus multifamily?

**Rob Gaudin:** No. The single family and multifamily was collected in the 2000 Census in the long form was not collected in the 2010 Census, but we have the 2010 ACS. The ACS data sometimes I question it. It doesn't give us reasonable results. I looked at overcrowding here and you would think with population increasing at about the same rate as a little more than occupied housing and these unoccupied housing units increasing so much, that you would see a little bit more overcrowding, but the ACS says that it has gone down about 2 to 3 to 5

percent. I am not really buying that. Sometimes the ACS for a census tract, there is like no data. Sometimes it is a little bit goofy, but they will release it every year as a five year rolling average. Pretty soon they will roll over those holes and fill them in. This is just the second year. They started in 2009.

One of the other pieces we have done with housing in this AI and all AI analysis is to look at people's abilities to acquire houses, their choice to purchase. What I have done with that is to look at lending records that come from the Federal Reserve, the Homeowner Disclosure Act was passed by Congress in the late 1970s, it has been modified a couple of times, but basically the idea is to get lending institutions to report about every mortgage application that comes through the door and what they decide to do. Are they going to make the loan or not? Or maybe there are special considerations. They might close them because they are incomplete. They might grant the loan, but the buyer decides that they might go buy a boat. Other things happen for the application to fail. I tabulated here some of this data.

As reported there is also home improvement and refinancing applications from the lending institutions. They can be depository or non-depository. I really want to focus on home purchase, because this is the ability to make that choice. You have already made that choice if you are refinancing. You made it on another day. If you are making a home improvement you already made that choice. What is a person's success and failure in making a home purchase? It is interesting, because the lending has to report the income of the applicant, the race, ethnicity, and gender too, head of household to allow people at access what is going on with these.

What I have taken are just those loans that were originated, they were made, they were successful and those loans which the institution denied. That quantity gives me a denial rate over the period. This is real an interesting fall off in denials. 2006 and 2007 is the peak of lending activity. Nationally we really began to see the market tanking in 2008, but for almost one in every four loans down to 15 percent down to one out of seven or eight. That is a significant difference.

The question is who is getting a loan or who is getting denied? So we are able to do a little bit on that. American Indians are a very small portion. These are the Federal Reserve's language. A very small population. Asian, black, white, and Hispanic are the larger. The black is also smaller. Generally speaking, the Asians and whites are almost always the same or very close. The only place I have seen Asians really high is in Minnesota, where there is a large single type of population from Vietnam. Especially here with Hispanic being such a large portion almost 25 percent of the population. They really get denied a lot more often and why is that? There are a number of reasons I suppose.

The Federal Reserve say that you can't conclusively say that the banks are discriminating, but you can see here that there are institutional problems for certain populations that get denied more often. Where they are denied, we can also see that. Here I have the blacks,

2004-2010 data is what we have from the HMDA. Just geographic locals, a few of the dark areas again are where a few of the disproportional shares of the population are being denied. Asian, this huge census tract there may have been one or two applicants so sometimes you can't conclude just one or two things about it. I'm more concerned about this and just some of the changes here in the more highly populated areas of the county and why we have such high denial rates at 40 and 50 and 70 percent. Just a little bit of a concern. The Hispanics are an average of 29.8 percent. So these darks ones here are at 80 or more and it's a problem.

When we look at the reasons, it depends also in the data base. The first one is sorted largely by frequency except the bottom two rows. Credit application is incomplete about 19,000 reasons and down here is lower credit history, 15,000. So there are problems with the credit. Maybe it is simply poor credit. Maybe it is a misunderstanding at how to keep or obtain good credit, but it does seem to be a number of people who have difficulty getting through the application process. So this tells me that some outreach and education might help resolve some of those difficulties.

**Ann Marquart:** How far down can you go with these numbers? Can you further delineate these numbers by race? Can you get any more detail by census tract?

**Rob Gaudin:** Yes and yes by census tract and by race. Yes you can.

**Ann Marquart:** How about by lender?

**Rob Gaudin:** Yes. You can get the lenders name and their corporate headquarters. We have had customers ask for that for all the ones that are doing the loans. I am about to present in a minute, but you will find sometimes it is Deutsch Bank or somebody in Atlanta. Usually the poor lenders are not hometown bankers. They are somebody far away. Banks that are now out of business. Funny how that works. God bless their souls.

**Ann Marquart:** This information on denials has there also been a correlation to the income of that specific demographic?

**Rob Gaudin:** We usually do an evaluation of households in some group of increments like by race and who gets denied more often if they have incomes of 75,000 or more. Typically it is the same pattern. I do not have a slide for it right here, but it will be in the document. Generally speaking the denial rate is a little lower, but it is way lower for whites and Asians. It is still higher for the other groups who had high denial rates to begin with. Even after normal income, because we have that data about the income in the household in this data file. We see that there are some problems still.

**Ann Marquart:** It looks like the one category that really hasn't had an appreciable lot is the debt to income ratio as well as the collateral. Where everything else seems to have dropped off and those others seem to be those that could be regulated or monitored for fair housing



purposes. So that when it comes back to the debt to income ratio what it comes back to cost of living increase?

**Rob Gaudin:** Bankers have become, I think they have basically started to wear lime green leisure suits again. It is like 30 years ago. They are tight. Underwriting is much more aggressive so the ratios for debt and equity are different. The level of income is a little more. Your employment record needs to be a little longer. So some of the regions in recent years are more frequent than in past years relative to the others, but remember the first slide showed significant decline in the total number. Actually here we have the originated ones, those that didn't get denied, but actually got originated. Here we have 12,11,9,7,5,4800 this is falling off the number of loans being made.

This particular slide, the reason I selected 2004 and after is they entered some changes to the recording in HMDA 2004, the recording of the loan instrument and whether it was above a certain threshold in violating of the Homeowner Protection Act. 3 percentage points above a comparable treasury security qualifies a loan as a High Annual Percentage rate loan or HAL. Notice here that 25 percent of all loans for HAL's were in 2006. You have dropped off precipitously down here to 20th. You are lucky. That is unusually low. Normally I see 10 percent, 8 or 12 or 15 percent still working in the marketplace.

Nevertheless these HAL's typically they are targeted to geographic areas as well as to race and ethnic groups. Over this entire period, where these HAL's occurred were in the darker green areas. It may be not causality but correlation correlated with these areas. So I am not saying that they targeted them. I'm saying that it is funny that it appears really concentrated in these areas. These are the same areas where we saw some of the minority populations. We are going to look at the share of households that got loans, 31.2 percent of all Hispanics who got a loan got a HAL, this predatory style loan. Whites and Asians are at 14. The real largest group is the Hispanic at 30 percent. I have seen it higher in some geographic locals some populations are significantly higher. So this I am a little bit concerned.

This is the embedded foreclosure risk that has been dealt these groups over the last five to six years. If they haven't already gone under they are struggling. Their house is already in line. How do we help them? How could have we helped them? How do we help the people in the future? These loan instruments are still operating. So we have some problems in the marketplace. Certain minorities seem to get denied more often than those same minorities that get loans seem to have lower quality loan instruments. That is all about homeownership.

We also did some material research getting housing complaint data. We requested some, as I mentioned at the start from the state for fair employment and housing, we have not received a reply to that request. We sent HUD a request and they replied really quickly. Sacramento was like two days. They sent us some digital files, not just a print out. They were

great and also Project Sentinel. We are still working through the Project Sentinel stuff. There are the local Fair Housing Initiative program recipients and I will explain that in a minute.

221 housing complaints scattered across the cities like this. Largely it is the remained of the county that has the majority at 112 and actually not a lot for the size of the county. I'm surprised. I would have expected a lot more. You over here is like what it that. It is nothing. I have seen 300 or more a year in a rural county when they had a more organized fair housing system. This is slight. In 2012 was a partial year so it is incomplete data.

The federal protected classes; we don't have all the state protected classes here, disability, familial status, and race are the same three we see nationally. It is just a reoccurring theme. Disability and sometimes it is race and disability and familial status and sometimes it is familial status and race and disability. Usually it is race and disability at the top, but here we have disability significantly more bases. You can have more than one base in a complaint, but it is some activity.

The kind of issues that are brought up and the alleged violation of fair housing law are failure to make reasonable accommodation. Generally speaking that is not accommodating our disabled citizens. What I really always see is refused to rent or refused to negotiate to rent. It's all about the rental markets. Most of the stuff coming through these complaint systems at HUD, I'm sure the state is fairly similar, are largely related to the rental market. There is a lot more going on there. I don't really see much in the way of sale. There may be a few below the top ten issues, but they are of concern.

A certain number of these were considered without cause. HUD will usually do an investigation that is usually 40 to 50 percent of the complaints are without cause. You look at what the bases are and it is still the same order. The same issues just the count is lower. There are real things that are going on in the marketplace. On top of that there is some reluctance to move forward to HUD to file a complaint if the housing markets are tight. If they are really loose, although the census data thinks they are real loose, people don't really want to move. They will overlook some things and sometimes people don't really understand what discriminatory terms and conditions might mean when they are treated in a certain way when they go into inquire about a rental unit. So there are may be access problems to the fair housing system as well. So we do see issues in both the lending and the rental market.

The other piece I wanted to review with you in a general way is 2012 Fair Housing Survey. A few of you have come in since I first mentioned this in the beginning. The survey was initiated by being sent an email from selection of list collected by the four cities and the county and whoever was on a mailing list or a distribution list whether developers or activists or program managers or interested parties to the Consolidated Plan, these folks got an email initiating them to participate, click on a link, to take this survey. We also

encouraged them to send it to any of their friends or their buddies or their family members to also participate in the survey.

We have had a light or modest turnout so far. I will certainly encourage others to forward that instrument on. We used to do this with telephone calls. The very first one, for the first one that appeared in the AI that appeared in HUD's guide we did a mail survey. That was like pulling teeth. 20 years later mail surveys just do not work very well anymore. It gets filed real quickly in that drawer. Telephone surveys do not work as well either. Believe it or not these surveys seem to capture stakeholders really well. They are not designed necessarily to be a statistical sample. We are trying to get information and measure the knowledge about fair housing in the stakeholder group. People who build the houses, people who refer people to places, in need service providers.

That population who is familiar with fair housing law, there was quite a lot who said not familiar or somewhat familiar. I was surprised with the people who said that they did not know or skipped that. I guess they skipped that because they did not want to say. These are just the general questions at the beginning: Do you think fair housing laws are useful? Everyone is on board, 12 really don't know if they are useful or not. Are they difficult to understand? Actually we have a lot of people saying that they are.

When I see if these are easy to understand and they skip the question it tells me that they don't want to say that they have no idea what the stuff means. Do you think that the fair housing laws should be changed? There was a bunch of don't knows and bunch of yeses actually. Do you think fair housing laws are adequately enforced? This is another question that comes up later, so a bunch of people are saying yes here. When we asked folks, the stakeholders who they thought we protected? By and large people got that as an idea. There are a lot of protected classes and 139 times all of the different gave ten blanks. We sure didn't get 1390 replies, so we got a few. People guessed one or two correctly, but not a lot. I thought it might have been a little bit better. Where you can file a housing complaint and where might you refer someone for some fair housing advice? Don't know was at the top of the list. That is not a good thing. Send them off to HUD. Oh boy, right. State Department of housing, two people said that one. I mean Project Sentinel only got five.

So we have an outreach and education issue here. These are our stakeholders and they don't know. I mean that's not bad or good or otherwise, it is just what we have on hand. So maybe we need to direct people in the right way. So we have a little bit of an issue there about where to turn. So is that another access to the fair housing system. Is that the problem? Just a couple last questions.

We asked and HUD has in recent years, especially since Westchester County, wanted people to take a look at what influences people had control over like to public sector and influences that you don't, but you would like to, what goes on in the private sector. Do you see problems in the private sector and we list these various types of private sector activities.

Such as rental housing market, mortgage lending and so on, real estate, home appraisal, and other services. Home insurance?

Well we got a lot talking about the rental market and we see from our complaint data there are issues. Some people talk about the mortgage industry and we see that from our lending data. These questions if you said yes were also followed up by would you explain what you think, but we do have some problems there. I will get to the comment one in just a moment after this slide.

**Ann Marquart:** A question on the comment section. Was that section required entry?

**Rob Gaudin:** Nothing is required, but the first question is? Is there a little star next to the first question, but I do not think that any of the other ones are required.

**Ann Marquart:** So if somebody were to say: Do you think there is aware of any questionable practices and somebody says yes. Then was the next section a required entry so to support?

**Rob Gaudin:** No. It was just "please explain." The way this particular software works you cannot proceed through the rest of the survey until you answer that. It would then probably be a bunch of letters A, B, D, Z. Oh got that one done. We would just rather they skip it than type a bunch of gibberish in.

In the public sector it was the same types of questions. Do you see barriers or questionable practices or occupancy standard, health and safety codes, access to services, land use and zoning? Trying to isolate if there are certain things that people feel that local government is doing that might be a barrier and we do see some things at the top of the list. Limited access and occupancy standards.

Again the survey is not completed. We are still going to leave it open for input, but the last question I wanted to make note of here is that near the close of the survey we asked about outreach and education. The same kind of thing, is it too little or just right or too much. Are you eating your porridge is it too hot or too cold or just right? A lot of people are saying too little outreach and education. I mean this is significant weight: 49, 15, and 1 too much. Usually there are one or two people that say too much of everything, but that tells me that we need a little bit more activity there. Is there sufficient testing? That's like testing an enforcement activities that go after the meat of what might be occurring in the marketplace. That is too little and that is an unusually strong statement about testing an enforcement lacking.

So we have some issues and hopefully we can get some more replies to the survey. It will probably wind up being the same level of answers. If we doubled it we would probably have 56, 10 and 6 is there insufficient testing. Now some of the comments and concerns people

have addressed. I have just read through the list and put some of these down. We saw it in the complaint data: discrimination by race, ethnicity, and familial status. Some section 8 voucher holders; some comments were received about that. Discriminatory lending and subprime targeting, remember these are the phrases that people have expressed. It is not necessarily my opinion. I am just the messenger, please don't shot me.

Overcrowding is a rampant problem in some areas and rentals. That does not hold true from the ACS data, but it made me think about the population group and so many few occupied housing units. The changes in the complexion in the population lead me to think that there would be more overcrowding. We do have some opinions that support that. Real estate agents telling people this is the area you should go. Some construction lacking full accessibility, basically building future liability in your housing stock. Problems with farm laborers and in discrimination against the disabled were really prevalent in the complaints. Some other comments we received NIMBY's (Not In My Back Yard), people who use structure and local government to block things. If you are a developer you might be cynical and say NOPE (Not On Planet Earth), but lack of access to the fair housing system for farm laborers.

I am getting the feeling in how folks replied in the survey that the lack of the fair housing system might be more pandemic. Some communities were pointed out explicitly; Redwood City laws have been out of date for shelters. Some communities ignore extreme overcrowding, particularly North Fair Oaks. There is a lack of printing materials in other languages besides English. Accessibility standards are another way to say that something about our lack of affordable housing, public transportation, and some services. HUD sometimes likes to link these things to barriers, because you can't get a way to choose your home if you can't get there or get to work.

Just to summarize where we are at with this what we have seen so far are some preliminary impediments: loan denial rates are higher for minorities, some issues regarding the lending markets are denial rate problems as well as lending issue, it is the one two punch really, discrimination in the rental markets in which we saw NIMBY in some public policy and also insufficient outreach, education, and testing. A key activity you can carry on which is outreach and education.

**Ann Marquart:** So the NIMBY in certain public policy, would you be able to call out what those policies are in the report?

**Rob Gaudin:** You know that is often difficult because they are the comments that people are siting in their replies to barriers in the public sector. We can see that they answer that question when we talk about zoning. They might not be talking precisely about a zoning matter. Sometimes they really understand what the zoning matters are and where they are and what block and what part of town, so I can't give you a firm answers on that. It is a

volunteer answer to those questions and we can give you general ideas to what people are referring.

**Ann Marquart:** I have another on farm labor housing. I don't know if we have gotten a call from anybody in farm labor housing ever, but based on this I am interested in getting out there and knocking on some doors too. I just need to know where to go knock.

**Trisha Carr:** Pescadero. I think it might also be a language issue.

**Rob Gaudin:** I think there might be problems with access to the system. Pescadero was not in the 2000 census, but it was in the 2010. They grew infinitely from nothing. Those kinds of concerns are really the purpose of this is to solicit your opinions and your comments about what has been said and what has been provided. I certainly would like to hear if we need to go further or if we have gone too far or if there is something we missed. What can the communities do to mitigate or overcome these impediments? Just an opportunity for you to tell me what you think.

**Ann Marquart:** One question I have in filling out the survey form. On the very first page the one required for one to specify geographic area, so I think that is the one where if you didn't put in a specific point then you couldn't go on any further. So if wanted to answer the questions for each of the geographic areas you would be doing this like seven or eight times?

**Rob Gaudin:** Yes. That is correct.

**Ann Marquart:** I didn't do that.

**Rob Gaudin:** But you can if you want to.

**Ann Marquart:** The other thing too that I haven't heard yet and may I show you these myself?

**Rob Gaudin:** Yes, please.

**Ann Marquart:** I'm Ann Marquart with Project Sentinel that is why I have been real vocal out here.

**Rob Gaudin:** Would you like to stand up here? Please. I am glad that you made it.

**Ann Marquart:** One of the things I didn't see up here was one of the categories that we had more complaints on was disabilities. 15 years ago it used to be race then national origin then it went to familial status than national origin then disability. Disability has just overtaken everything, but on the familial status complaints we do get the complaints of

hostile environment. So it is not a denial of rental, but once the families with children are occupying rentals then they can be, this is very subjective. When is the child allowed to play outside a unit without adult supervision? And that question can never be answered.

It is always going to come down to the individual household and the individual conduct of whoever it playing outside the unit. But we see these individuals and it is not institutionalized, it is going to be individual personality's take the toys away, throw them away, and break them in front of the child. It is some really mean spirited things and those are the ones that we are really interested in. Those are the ones that maybe we could help a little bit more by contacting some of the agencies that focus on serving families with children. Maybe they are hearing about these situations. It is not denial of the rental but it is going to be overly instructed enforcement of rules or just something that is over the edge of managing people's conduct.

**Rob Gaudin:** Ann would you explain to the audience your organization? Your relationship with HUD and why you are in the county?

**Ann Marquart:** Why I am rambling on about familial status? I'm Ann Marquart and I am the executive director of Project Sentinel and we are a nonprofit agency funded by local government agencies: City of Redwood City, San Mateo County, Daly City, San Mateo city too and HUD to provide fair housing services.

So the lack of community outreach arrow is going to point directly at us and that means we need to figure out a way to get more literature out there and a more physical presence out there in the community. We do a lot of our outreach education by contacting other social service providers because we believe they are in the front line of working with either targeted populations or the community in general, the high need population.

So we have been doing that a lot for the last 10 or 20 years of focusing our attention on other nonprofits, but if there is another way to be reaching the public, targeted and protected populations, and the community in general. We have to do that. We are funded to provide comprehensive housing services, outreach education, and enforcement. So we will take in complaints of housing discrimination and investigate them. We are supposed to be a neutral third party investigator, but once we do secure evidence for discrimination we turn into advocates for the bonafide complaints.

In some cases audits will be conducted and that is investigating a site without a complaint because we want to know what it happening. The unreported rate of discrimination. When we do audits we find a very high rate of discrimination in disability, because well intended and well meaning property owners who do not understand what a reasonable accommodation is and how they have to be applied. Most of the violation we see is from lack of education. It is the minority of housing providers that are going to be out there that are mean spirited and those are the ones we are most interested in getting to. We have to

reach all of the populations, but we are interested in this AI because we need to know where else we are supposed to be targeting our work efforts and our limited resources.

**Chris:** I work for Star Vista and it is housing program for former foster kids 18-24, so if they have a problem with their landlord can they contact your organization?

**Ann Marquart:** Absolutely. What I have also in the past, I have been doing this for a long time and in the past we would often tell our staffs people "Understand what fair housing is verses other housing problems." We could have an equal opportunity mean person for a landlord and that they may be victimizing people, but they are victimizing everybody so that means that they are not discriminating.

So fair housing is going to have to focus on the housing provider, manager/owner who is targeting protected populations. When it comes to disability and owner could very well be discriminating and not know that they are discriminating. Sometimes it is familial status too and with any protected category there is intentional and unintentional discrimination. When it comes to Foster youth, they could be having a housing problem and what I am telling our staff these day, I'm trying to take a slightly expanded view of our services to say somebody is having a housing problem, let's first see what we can do to help them.

If there is discrimination in our course of trying to help them so be it, we will be going after that too. We are really going to be trying to find the solution to that housing problem and so much of the time it is going to be communication. We will help bridge that gap wherever we can. That is a high need population too.

**Chris:** I think a lot of the youth do not know their rights. That is part of our job is to educate them, but sometimes some landlords take advantage, in my opinion.

**Ann Marquart:** So that they know that somebody is out there watching hopefully they will straighten up and treat people a little better. It is good business and good for the community all around if everybody is more respectful. I am a curious who is out there? I recognize our CDBG monitor, but it is always good to know who is an industry person.

**Trisha Carr:** You spoke at our expo The California Apartment Association.

**Ann Marquart:** I was going to say that you look familiar.

**Trisha Carr:** She teaches our fair housing class often at the expo.

**Ann Marquart:** So you can relate to our comments about the education is what is really needed out there. So I think that is it in a nutshell.

**Rob Gaudin:** I think that is a good idea why don't we go around and introduce ourselves.



**Shelly Greeves:** I'm Shelly Greeves. I'm Prometheus Real Estate Group.

**Melanie Roberts:** Melanie Roberts from Prometheus Real Estate Group.

**Trisha Carr:** Trisha Carr with the California Apartment Association.

**Bruce:** I'm Bruce a fellow property owner.

**Debbie Macintyre:** I'm Debbie Macintyre with the Department of Housing.

**Marina Yu:** Marina Yu Housing.

**Maya De La Cruz:** City of Daly City.

**Chris:** Chris. I work for Star Vista.

**Linda Lopez:** Linda Lopez I live in North Fair Oaks. You saw North Fair Oaks as one of the three hotspots in the county and I am also serving on the San Mateo County Housing Community Development Committee.

**Lynn Lancaster:** Lynn Lancaster City of South San Francisco.

**Rhonda Coffman:** Rhonda Coffman City of Redwood City.

**Priscilla J:** Priscilla J. I'm a resident manager of a building in downtown San Mateo.

**Rob Gaudin:** Thank you

**Ann Marquart:** It's nice to have mix of housing providers and consumers. I'll let you take it from here.

**Rob Gaudin:** if you have any more questions I'll let you direct them to Ann. Thank you very much for coming tonight and if you have any questions there is Marina and other you can contact these folks. It looks like you have something?

**Trisha Carr:** You said that the survey was going to be open a little longer. How much longer?

**Rob Gaudin:** I don't know. At some point we have to complete the study, so we are going to keep it open for a little while. The internal draft comes in a few days. If you have a membership and you have a link we would like for you to send it to your membership. Contact one of these people, Marina is the lead, so contact her to get the email sent to you

so that you can distribute it to your membership and we will hold it open for you. Anyone else have an association they can send it too?

**Trisha Carr:** Well I'm going to start thinking about more groups that I can send it out to, but it's just a little bit confusing on the very first to get past that location. As you are going through these or if there is any other instruction to go out to people. I've been involved with a lot of AIs over time and so many will come out with generalized positions, but if there is anything specific that could come out to truly improve a service or to target, I would be really excited about it.

**Rob Gaudin:** As I said for the first ten years, since these came out it was more general in what you do. We are going to increase the number of flyers we hand out. Great we said we would print 100, but we print 500. At the end of five years we throw 300 in the recycling and print a new one. I think HUD is looking for something a bit more active, proactive actually reaching out to a specific area or a specific group. We have some groups identified in the data that might need some enhanced understanding in how to work the credit markets. For example if there is an enhanced home buyer program we could fit a credit piece in it. Landlord/tenant laws are always a concern on both sides and that is something you do already about it. I think getting a little bit more specific about actions. HUD wants to see something in the annual action plan, so what do you do? So you need to report to them a year later about what you did whatever that is.

**Ann Marquart:** Even now the farm labor housing is something different. I don't think we have reached out at all to the foster youth facility either. So that would be something very specific and good.

**Linda Lopez:** I don't think there is enough focus on the rental community and yet the majority I thought of the slides showed the majority of the complaints we around rentals.

**Rob Gaudin:** That's right.

**Marina Yu:** 99 percent of them.

**Linda Lopez:** So I would encourage more policies in that. To target, not the renters well renters and landlords, but mainly landlords. In my particular area I live in my community, most of the landlords of the notorious landlords are absentee landlords. So they are not even in the area they are outside the area. Short of rent control what are some policies the county can implement to get these people moving so that they are providing fair and decent housing? That is my suggestion.

**Rob Gaudin:** If there are no other questions. Yes ma'am.

**Female Speaker:** I just have one comment I want to throw out because it looks like Project Sentinel, we are looking at them to solve all of this. What I want to say to Ann's credit and her organization, they have been a valuable resource to Redwood City residents, both landlords and tenants. Especially right now we have a real increase in folks coming forward with issues and so they are going great things.

**Marina Yu:** And also let me remind people there is another meeting tomorrow. You can attend this again. The presentation will be the same, but the audience will be different and the interaction will be interesting to be a part. It will be in South San Francisco.

**Rob Gaudin:** So if you know anybody up there you can call them. Thank you very much. It has been a pleasure.

## **SOUTH SAN FRANCISCO FORUM**

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**Marina Yu:** --So we chose three focus areas. What were the others, Zach?

**Male Speaker 1:** One was central San Mateo. I think there are—

**Marina Yu:** Oh, the four jurisdictions—

**Male Speaker 1:** So this is just unincorporated?

**Marina Yu:** The AI represents the County of San Mateo plus the four entitlement cities, and these are the four largest cities. South San Francisco, Daly City, San Mateo, and another city. So they're definitely represented. The focus areas are the ones in the County [INAUDIBLE].

**Male Speaker 1:** OK. So the ones that the city's called out, are they not—

**Marina Yu:** The communities the city's called out?

**Male Speaker 1:** Well, like I said, the communities of concern, those census tracts that have been identified as communities of concern.

**Rob Gaudin:** The way the RP was written was to take a look at the entitlement cities and the remainder of the County, and in the remainder of County, there were these three particular focus areas. Now, I'd be happy to do some more analysis, certainly. It's a full employment act, you can very easily do lots of analysis.

**Male Speaker 1:** Personally, I'd like to see North San Mateo.

**Female Speaker 1:** My understanding is that he's saying that there were certain cities that were given certain special consideration, San Mateo being one of them.

**Male Speaker 1:** Right.

**Female Speaker 1:** And in the unincorporated area, there were certain—

**Marina Yu:** Those three areas, exactly.

**Female Speaker 1:** —three additional areas that were given special consideration. So San Mateo north central would be considered part of one of the major focus areas.

**Rob Gaudin:** Each of the entitlement cities are included.

**Male Speaker 1:** OK, so I guess East Palo Alto being listed there is because it wasn't an entitlement city.

**Marina Yu:** Exactly.

**Rob Gaudin:** Under HUD guidelines, to iterate—I think you might have stepped in just a little late from the start. But it's each of the four entitlement cities plus the remainder of the County—those five, if you will, jurisdictions that need to do an AI for HUD's consolidated planning process. So that's the requirements. Now, this particular study focuses for the remainder of the County area, three particular focus areas. But we're filling the requirements plus a little but more.

Again, I'm just going to touch on briefly a few demographic slides and economic slides and some housing and so on. Just skimming across the top of the study. One time, I was in South Carolina, and they said, "Please tell me everything." That's kind of what you're implying here now. For them, I spoke for four hours, and at four hours, some people got a great nap in. But I promise I won't do that to you this morning. We're not serving lunch, but we do have snacks.

Anyway, on to the first of the first few slides about a demographic picture. We had a little decline due to the 2000 burst, both locally and nationally. But it appears that recovery is back under way; 1.6 percent Countywide growth, and maybe another half percent for 2011. But we don't see that in each of the jurisdictions, we see considerably different types of growth, with Daly City actually down 2.4 percent, and a little bit up in Redwood City, South San Francisco here, and San Mateo up 5.1 percent again. The remainder of the County, 2.1 percent.

So we have some different types of growth going on throughout the County. In particular, [what] I find really rather interesting is, if you will, the complexion of the County. Those cities are also true. The white and black populations are in decline, at least over the last decade. Asians and Hispanics, significant increases, roughly 25 percent, [each] roughly now

comprising a quarter of the population in the County. So significant changes in the diversity of the population.

The household size of the population is also changing significantly because these two particular groups tend to have a little bit larger households than whites, once the largest portion of the population, but now declining.

One of the things that HUD likes to look at, like the Westchester case, is the concentrations of population. And I have a few geographic maps prepared just to show you, with Asians comprising 24, roughly 25 percent of the County population, HUD believes it's a disproportionate share if it's 10 percentage points above that, so roughly 35 percent or more. And these darker green areas, mostly in the northern part of the County, tell us there's a significantly higher concentration and a disproportionate share. How has that changed over the 10 years? When we take a look at it 10 years later, the population has grown, really as one of the fastest. But the concentration is now spreading. There are and continue to be high concentrations, not only in the north but just north of Redwood City as well. So we have shifting and increasing concentrations, so HUD would be asking, why is that happening?

When we look at Hispanics, kind of a similar situation. We have a few more south of Redwood City. In particular, we have a high concentration of Hispanics—you would think Pescadero would be true, but this is an entire census tract, and it's a huge one, so we really can't see how Pescadero blends with the entire census tract. 2010, we see [the] Hispanic population, the concentrations are spreading out a little bit throughout the entire County, increasing.

So we have recovering population growth, significant influx of Asians and Hispanics. My theory here is that tending to change the diversity of the population as well as the size of the household because of such huge growth in those two with declines in whites and blacks.

Just a couple slides about some of the economic data—

**Marina Yu:** There's a lost—

**Rob Gaudin:** Well, I can't tell you why that is. While we recover from our small technical difficulty, I'll continue, if you can direct your attention to the six other monitors. I think we can limp along with six, I don't know.

We do see a significant change. Now, employment data has two types of sources. One is from the Bureau of Economic Analysis, [which] is a count of jobs. If you have one job you're counted; if you have two, you're counted as two; if you have three jobs, you personally are working all day, and then you go home and pump gas, and then you go to the bar and be

the bartender from 8:00 until midnight, get up and go back to work. If you're working three jobs, you're counted three times in this data set.

There are some advantages to BEA data too. It also offers you earnings, income streams, dividends, interest, rent, and other data. We'll look at some of that in a moment. But what we do see with this jobs data—back around 2000, a significant decline, beginning recovery, and again, starting approximately 2008, a decline in total jobs. Kind of a brief recovery.

Now, labor force is a count of people. You're either seeking work or you're working. You might be working half time, but you're still in the labor force. These two lines—the red one is employment, the green one is the labor force, and the difference between those two lines is the unemployed persons seeking work who've registered with the state's employment agencies. We see in 2010, 2011, those lines significantly wide, and they have been narrowing. So that's a good thing, here through 2012. So we have a falling unemployment rate, down to roughly 6 percent. And 4 percent is an economist's theoretical equilibrium. The state is significantly higher, so you have a significantly better-off economy than what we see in the state.

Just to kind of compare this earnings data, this comes from BEA. Earnings per job—here we have a little blimp, an anomaly in the data around 2000. But generally speaking, of all the places I've ever done this analysis, \$82,000 per year is the average earnings per job in the County. That is a substantial number compared with [the] national of \$51,700. So that is really, really good earnings, really positive. It hasn't changed so much in the last five years, so we had a little recovery back in 2008, 2009. Now, there is some delay in the reporting of this source of information, mainly because it has IRS administrative records with it, so we've got to wait for that income data to come in.

When we add in unearned income—dividends, interests, rents, some payment from your stocks or if you have rental units or what have you, you have some unearned income sources—divided by number of people, per capita income, it's like \$72,000 compared to the nation's \$40,000. It's a huge difference. What's happened over the last 10 years too, is also rather remarkable. But what we do see [is] relatively large declines in the share of households that are lower income and a massive 10 percent increase in the households that are making more than \$100,000.

So what do we really have with that? Well, what people get paid is a lot, what people add in and [their] total personal income per capita is really a lot, but there are still a lot of people down here in lower income groupings. When we look at the concentrations of poverty, the same kind of concept. The County is maybe 7 percent, but we do see a little bit of concentration south of Redwood City, also where some of the Hispanic households are located.

I do need to make a technical note [here]. It doesn't say 2010 survey, it says 2010 American Community Survey. In the year 2000, the census conducted two surveys: a 100-percent everybody survey, [the short form], and the long form was one in six sample. I don't know if anybody got the long form here, I didn't in 2000. But they didn't do a long form, short form in 2010. What they were able to collect on the long form in 2000 were household income; how many people lived in the house, and you get an idea of how many people per bedroom, so you got an idea about overcrowding; whether there was a cost burden, how much you paid for your household, your housing unit, whether it's rented or so on, it was a duplex or a triplex—special questions that were not asked in the 2010 Census. That was done just corresponding with what is the minimum required in our Constitution: a head count. So we don't have that information.

The Census Bureau began using and conducting an annual survey called the American Community Survey, ACS, and then they started doing a three-year rolling average, because the ACS is only good for communities of 60,000 people or more. There would be nothing for unincorporated areas or any communities under 60,000. They started doing a rolling average at three years, and that's only good for communities of 20,000 or more. Still, there'd be nothing for unincorporated areas, because it's not a community.

Starting in 2009, they actually had a five-year rolling average, and they had estimates all the way down to the block group. We've used census tract data to create all these maps, as well as this poverty map. So ACS data has some problems. You can't directly compare it to the 2000 Census and say, "This number and that number"—the distribution is supposed to be good, but I have seen census tracts where there is simply no data available. So it has some sampling problems with it.

Nevertheless, we do see that there is some concentration of poverty existing throughout the County, and I suspect at some point, there's some widening between those in poverty and those who are really enjoying the higher rates of income. So we do see job recovery, unemployment rates declining, high wage rates, but the suspicion is that there's some spread between those without, if you will, and those with is occurring.

I want to take a short walk through some of the census housing statistics, too. This is all from the 2010 Census. Now, we saw population growing Countywide as roughly 1.6 percent here, occupied housing growing 1.5 percent. That's about the same, OK. Homeownership declined 2 percentage points. That's quite a bit, here. Renter occupied went up quite a bit. I am more concerned about vacant housing increasing 103 percent over the last decade. Now, vacant housing—they could be for rent, they could be for sale, it could be a number of other things.

But I want to focus in on, not just the fact that we've lost our homeownership share by roughly 2 percent—it's kind of a significant number—but what's going on with vacant housing. So again, this is the Census data, not the ACS. For rent, holy smokes, 108 percent

increase over the decade. That's a huge by number, from 1,800 to over 5,000. For sale, also significant increases. So there's a lot on the marketplace, at least there was in April of 2010 when the Census was taken.

But this "other vacant," that's gone up 120 percent. Pretty significant. I've seen it go up faster in some places, not much slower anywhere. We have almost 3,200 units that are "other vacant." Now, "other vacant" can be comprised of housing units where the title may be lost, nobody knows. Grandma finally passed away and the kids are now living in Florida or Texas or something, and nobody knows anything, nobody's around to fix the house, people break in a start fires. Could be a blighting influence in some neighborhoods, if they're located in close proximity to one another. It also includes foreclosures and abandonments and that, so that has a large factor in the increase of this "other vacant" housing [factor]. So we have a little bit of a question mark there.

We also collected something called Home Mortgage Disclosure Act information. If you want to make a choice about buying your house, we're able to take a look at how that choice worked out for you. Back in the late 70s, Congress passed some legislation to create home mortgage disclosure by the lending institutions. When they get an application in for home purchase or refinancing or home improvement, they have to divulge some of the information—certainly nothing about the individual, well, a teeny bit about each individual applicant: the gender, the head of household, the race and ethnicity, their household income, the location of where the home is (they have that by census tract), as well as the outcome of their decision. Did they decide to grant the loan? That's called an origination. Did they deny the loan? Other things happen; they might have granted it, but the applicant decides, "No, I'm going to buy a new car instead." Maybe the two householders couldn't agree on the color to paint the house, so the whole deal went south. Maybe it was incomplete, they closed for incompleteness—other factors that may have, whatever.

What I'm concerned [with] is those that are originated and those that are denied. And we're going to look at the failure rate of the applicants that have either originated or denied the loans. This is kind of a large fluctuation between 2006 and 2010, from 25 percent down to 15 percent denial rate. 15 is good, 25 is not so good. So, OK, that's improving. The real question, though, is who's getting denied? Because they have to divulge some information about the household, who is getting denied?

Well, each of the racial and ethnic groups—the reason I chose 2004, there's two reasons. Prior to 2004, the Federal Reserve system, in their mistaken wisdom, classed Hispanic as a race. That was corrected in 2004. There's another reason, about the quality of the loan, which I'll touch on in a minute. But here we have race and ethnicity from 2004 to 2010.

Native Americans, on the far left—[that's] a very small group, I'm not going to spend too much time with that. Blacks are also smaller, but it's significant that blacks and Hispanics have such high rates of denial. Now, you're not alone. Pretty much, the Federal Reserve system says exactly what this graph shows, that these groups nationally also have higher



denial rates. Asians and whites, typically, are much lower. Only one jurisdiction that I've ever worked in where Asians were higher, they were all Vietnamese refugees. Other than that, it's fairly comparable to other areas. But it's still of importance. Why are these guys getting denied so often?

Just to show you geographically—here I have a few of the slides. Blacks, 33 percent, but again, same theme with the light yellows, more like the average or less than the average, and the darker greens representing a disproportionate share. So up in Daly City, we have a significant concentration of blacks being denied. That's like 43, 50, 60 percent of the time.

Somewhat also true with Asians. This particular area, I caution you about making a significant decision—lower populations, this single census tract, that entire area, maybe just a few applicants may have been denied. Nevertheless, the areas with the higher concentration of Asians, there are some significant denial rates. Disproportionate share, which would be the darker greens, [is] starting approximately [at] 31, 40, and 50 percent denial rates.

So there are areas of the County that have this problem. Same [is] true, again, [with] Hispanics. Again, this lower left census tract is huge. I wouldn't concern yourself too much, but more the higher populated areas—I'm a little concerned about why that's happening.

Now, this data does give a reason why these were denied. I think there's three fields, I can say this, this, and that about it. But it really is about credit. Here, the top one, 1,900 credit applications incomplete. That means to me that they weren't savvy about being able to get the credit together, or have it. There's one about five rows down, credit history, about 1,500. Actually, the history panned out to be not too good. So credit is a real concern. Not only are there problems in the history, but there might be problems understanding what credit is, how to keep it, how to get it good credit and keep good credit, and stuff like that. So it's all really important.

Unverifiable information—unusually high rating for this area than compared to others [that] we had done. So I'm concerned there might be certain types of populations who are not familiar with getting good credit or understanding or applying for a loan in such a way as they can secure it. So we're talking outreach and education about that type of thing.

I mentioned a minute ago about why I selected 2004–2010 data. Also in 2004, in response to the Homeowner Equity Protection Act—lot of good that actually did—but the system started to report the quality of the loans: High Annual Percentage-Rate Loan, or HALs, those are typically for first mortgages. It's three percentage points above a comparable treasury security. When you're that much higher, that means it's a predatory style loan. There are probably other things within that loan that make it not such a good load, and I've typically called them predatory in style. I've got to be careful not to use "predatory" with a capital P.

Nevertheless, what we do see, though, is these HALs, High APR Loan, have got a significant amount over [this] history, roughly 25 percent. Remember, the highest denial rate was in 2006. Down there, the HALs are 20 of them in 2010. Very small number. But the other thing is to remember this is the embedded foreclosure, it's the risk that the County's been incorporated. A quarter of all loans, OK, went down eight. There's still some, it dribbles off. It's remarkable that this is as low as it is. I have not seen that this low anywhere else. Usually it's more like 8 to 15 percent. So that's a good thing. People who are trying to hang on to their loans that they made in 2006 kind of make you wonder.

OK, let's answer this question: Who gets these poor loans? These are the originations. People who were able to get loans, who were they? Where are they? This is where they're concentrated. This looks like—who lives in this group? Well, we had some blacks, we had some Hispanics down here in the central part of the County as well. But who gets them? That's really the question I like. Here, 30 percent of all Hispanics who got a loan had a predatory style loan. That's over these six years. That's pretty significant. Blacks are high, whites and Asians are low. This is a very small group, so I'm not as concerned about that, but it's still a problem.

Again, they are located in neighborhoods where these folks congregate. Sometimes it's a lender who puts somebody out on a street corner who looks, walks, and talks the same thing, they're familiar from that standpoint, and get them in the door. Generally speaking, it's not your hometown banker. There might be brokers who broker the loans to German or Atlanta banks. Usually it's not somebody from town, but somebody from miles and miles away. [These] have been the kind of barriers we've seen for people who wish homeownership, high denial rates, and if they can get in, some groups tend to have a little bit more expensive, little bit more risky loans.

We requested housing complaints from three organizations. I apologize, I don't know why that's—that's supposed to be some kind of nice yellow, like these up here. From HUD, the California Fair Employment and Housing, and Project Sentinel—Daniel's group—we have received information from Daniel. We're still working through that analysis. We've received nothing from the California Fair Employment and Housing, and actually, unfortunately, that's kind of typical for them. They just pretend this is not happening. So what we do have is this information from HUD. It's only federally protected classes, but this is the number of complaints they receive each year—2012 is a partial year, through approximately April. We're talking 20, 30, 35 complaints each year, not very many. Some areas—South San Francisco had nothing in 2007. Total County, again, several. The remainder of the County tends to have more than the other sponsoring communities throughout the County.

When we look at the basis—again, this is the federally protected class—disability, familial status, and race [were] the three highest nationally, also the highest here. Disability is practically twice—is almost more than twice—what disabled is. But these are fairly typically as what we see elsewhere, what we see nationally. You can have more than one basis per

complaint. You could be a single parent of certain racial, ethnic—you can be a single parent and disabled as well. So it's easy to have more than one basis.

The kinds of issues that come before HUD: "failure to make reasonable accommodations"—usually that's related to a disabled household who can't get the kinds of things that they need. And that's, of course, the top of the list. But the next several, we're really talking about rental, rental, rental. They were all about the rental market. "Discriminatory terms and conditions." You can use different phrases for that, as I have here, but it's really about the rental markets and how people are treated differently.

So we have pretty significant issues related to the rental market, and nothing talked about in terms of purchase or sales. So we have at least some countervailing issues related to rental markets. It is a little bit of a concern. Now, this is all the data that came in to HUD. We also have some information about HUD's investigation, was it with cause or without cause. With cause roughly cuts these numbers in half, cuts them by 40 percent. But the ranking—disability, familial status, race, and these types of issues—typically will still be in the top of the list. It wouldn't really change or change the wording. So we do have some issues in the rental markets.

The last item I kind of just want to walk through. This is the Fair Housing Survey. This particular survey was introduced via [an] online survey announcement. I can click on a link and go to it. The recipients of that initial announcement were people known to each of the participating jurisdictions, the entitlement communities, and the County. Maybe they were interested in the Consolidated Plan, maybe they were [part of] a property management association, or Realtors. Somehow, they were known to them. And then when they received that, [they were] urged to forward it to anyone they so wish. The survey is still open. I'd like to get some more responses to it.

But one of the first questions we asked—really, we're trying to survey the stakeholder group, from people who are known to each of the entitlement communities, and the County, what they do with that. So we asked them about their familiarity. "Not familiar"—it's nice that this many people admitted that [they] don't really know very much. They're a stakeholder, they should know something. "Missing"—those are people who probably said, "I don't want to admit that I don't know anything." So we might think about, "Hmm, how do we get in touch with these guys so they can actually know a little bit more?"

We're starting out with kid gloves here. Are our fair housing laws useful? A lot of people say yes. There's always one who says no. Here we had four that said no. Are fair housing laws difficult to understand? Yes—in the stakeholder group, yes means we need to help them understand things a little bit better. Do you think fair housing laws should be changed? A lot don't know, but 27 versus 18, yes versus no. Kind of makes me wonder, well, some people are unsatisfied with the way things are going. Do you think these laws are adequately enforced? Yes, 23, no is the majority. So some people are a little bit bothered by enforcement.

When we asked folks who they thought was protected, we used two examples in the questions, and then we gave 10 or 12 blanks to fill in who else would be protected. We had 139 responses, so if they were to fill in all 10 blanks correctly, we'd have 1,390, [but] people put in one or two replies. A lot of times those others are basically not anything that's protected. So we have not as much familiarity as I would like, although all the groups were mentioned, and a few that aren't protected. So maybe a little more outreach and education also showing for our stakeholder group.

You know, the interesting thing we asked them—again, the stakeholders, they're supposed to be informed! They know where to go, they know what to do, they're in the housing arena. Where would you tell someone to go if they had a housing issue, a problem? The most frequent answer was "don't know." Oops. Sorry, Daniel, you only had five on that one, quite a ways down the list. "Go to HUD." HUD's a very difficult—not that they're bad people or anything, but working with that organization to administer testing and enforcement is a little bit more complicated. But many things here, "state department of housing," only two? That's California's agency. So we have "go to the internet," and you'll find what, exactly? So we need to have something that's a little bit more consistent—where to go, what to do to be able to get something accomplished there.

Since the Westchester case, HUD has also reemphasized being able to distinguish between public and private sector issues. Here's a series of questions. Again, these are preliminary. We want you to participate if you can, if you'd like to. "In the private sector, do you see questionable practices in the housing market?" Yes. In the rental housing market, quite a bit, yes. Mortgage and home lending, real estate industry, a few other things related to private sector activities. Are there any other housing services? In each of these cases, we gave them a blank to explain their "yes" answer. I will get to those comments in a minute. So there are at least rental market and mortgage lending institutes where people talk about things.

We asked it, also, for [the] public sector. We have some concerns on occupancy standards, whether there's access to government services such as employment or mass transit, so they can get to work or get trained for a job. Not so much down here on [INAUDIBLE] processes. One of the last things we asked, kind of a bellwether question—or questions, there's two of them—as it relates to an empty slide.

**Marina Yu:** Move the—on the mouse pad, move it.

**Rob Gaudin:** Is there sufficient outreach and education activity? Are there too little, the right amount, or too much? As you see on these other slides, too little is really what it's all about. I'm sorry if that's too small. The question is, is there sufficient outreach and education activity? And we have people an opportunity to choose too little, about right, or too much. Kind of like Goldilocks, right? Too hot, too cold, or it's just right. Nobody really says too

much. There are very few. One person. Too little is really making a strong statement about outreach and education. People think—the stakeholder group that we solicited really think very strongly that more would be appropriate.

Is there sufficient testing? That's the testing, that's an enforcement issue. Again, too little, the right amount, too much. Definitely too little [was] the most popular answer. Some of the answers in reply to boxes about concerns—kind of just tabulated a few here—people who said things in their responses: discrimination by race, ethnicity, familiar status. We saw that with the housing complaints. Some people also talked about Section 8 voucher holders and housing choice; voucher holders [are] feeling a little bit constrained in their ability to choose where they could go. There was discriminatory lending and subprime targeting—we did see that already.

Overcrowding—a rampant problem in rentals. The interesting thing is the way in which the housing market has changed, and there are so many empty, and the way population has grown, we may have increasing overcrowding because of minority households being larger. The ACS data disputes that, but it's sample data. So I'm thinking that our information from the Census and the interpretation of that plus with the comments is more like what the market is seeing, that there is some overcrowding.

A couple people talked about steering by real estate agents, kind of, "You need to buy over here," a little bit of a problem. Some of the construction, lacking full accessibility. This implies that there is some liability being built into the rental markets. Problems in farm labor housing, as we saw also in housing complaints. Discrimination against the disabled.

Some of the other comments people talked about: NIMBYism—some resistance, "Not In My Back Yard," [to] where you put that facility or that housing unit or that group of housing units. Lack of access to the fair housing system for farm laborers. It does also seem there's lack of access to a fair housing system, as we saw in the housing complaints and some of the other issues. Redwood City laws out of date for shelters. Some people picked that, individual communities. Some others ignore overcrowding, lack of permitting materials in other languages besides English. Another statement about accessibility standards for our disabled. And lack of—kind of the links between employment services and where people live, and how do they get trained and find a job? That linkage is not well-supported, according to the respondents to the survey.

Some preliminary issues. I'm think some of these—certainly, I wish for you to give me comments. We had some problems in loan denial rates. They're a little bit higher for some of the minorities. I'm not sure how much you can influence the banking industry. They've managed to damage themselves pretty severely over the last few years. You certainly can do outreach to your clientele. For those, as well as subprime and predatory loan targeting.

Discrimination in the rental markets based on disability. Again, we're talking about reaching out to the private sector, outreach and education. Often these kinds of problems can be quite innocent. Usually it's smaller entities, maybe it's a mom and pop who have a rental or two, and they don't know what all the laws are, they don't know how to reply. This NIMBYism, "not on planet Earth," if you were to look, it's more that. That is more public sector. Hopefully, some of that can be affected through this. And then, certainly, insufficient outreach, education, and testing.

At this time, I'd like to introduce Daniel. He'd like to make a few comments. Then we'll just lastly take some input. You can talk about Project Sentinel, and what you guys do and what your responsibilities are.

**Daniel Beruman:** I didn't know I had to make any comments today, but I'm happy to introduce myself. My name is Daniel Beruman, I work with Project Sentinel. I've been working there since late 2010. I mostly handle San Mateo County [now], but I had a jurisdiction of San Jose for my initial start, for about a year. One of the things that I wanted to let you know is we are a resource. And I go out there and do community education, and somewhere around 78 investigations per year regarding fair housing. Plenty of other calls related to tenant-landlord issues. I do outreach education both in English and Spanish.

And I really am interested in collaboration. I think what was noticed here in some of the data that I've noted down is, what we need to do more of is get out there in the community and have more of a presence, and I'm certainly willing to do that. I think I just need to find more resources that are available for us to go to and present education opportunities. I'm happy to go out there.

What we have, sometimes—we tend to go out to the places that know us well, and we have great relationships with them. But I think what we have a lack of is getting out to new partners and new nonprofits—just other agencies that would welcome us. I think that's something we need to do a little bit more of, and just have more of a presence here in San Mateo County. As I work closely and I get more accustomed to the agencies that are out here, I think I'll start doing more of that. It'll be a snowball effect, I think. But I think what we have to do is continue collaboration and work toward better fair housing practices.

**Rob Gaudin:** And Daniel, how many offices does your agency have in this—

**Daniel Beruman:** We have an office in Redwood City—we're starting an office. We have an office in Sunnyvale, [where] there's a lot of tenant-landlord mortgage counseling. [In] Fremont, we have [a] tenant-landlord side, [which] mostly handles the East Bay. And one in Gilroy and Modesto. We essentially cover most [of] San Mateo County, most of Santa Clara County, and a good portion of Stanislaus County.

**Rob Gaudin:** Thank you. Now, this represents a body of information. I want to emphasize, it's really an opportunity for you to provide us with what you think. What do you see locally? What do you see in the County? What do you see in any of the entitlement jurisdictions, what they can do to overcome your belief about the presence and severity of fair housing issues in your community? What can we do? What might be the best approach?

Alternatively, if you have concerns [that] maybe we're not addressing this deep enough or well enough, it's an opportunity for you to make a statement or offer a question. If you're bashful, and don't want to do that until later, or like me, "I wish I would have remembered that question then," you can either write Marina at the address, for those of you who have a copy of the handout. The last slide also—[in the print], there's a mistake on Chris Wahl's email address, and that's corrected here. But if you have any questions or concerns, I'm right here.

**Female Speaker 2:** Will you be looking at any local preferences or, say, inclusionary housing or affordable housing in the jurisdictions?

**Rob Gaudin:** We are actually also conducting interviews with the planners and individuals in each of the four entitlement cities as well as the County. So some of that will likely—

**Female Speaker 2:** Just entitlement cities? Not at—

**Rob Gaudin:** Not at the others, right.

**Female Speaker 2:** One of the thoughts you brought to mind when you started off talking about mortgages and then moved into rentals, is the problem of the attraction between the two. A number of the people I work with—I work at Community Legal Services in East Palo Alto in housing, and one of the problems that we've seen is that a number of people who are renting in homes that are being foreclosed upon or are close to foreclosure is that if forms are sent to the renters—when they are sent to the renters, which they often aren't—that they are only in English. And the renters who cannot read English are at a great disadvantage to understand the dense information that we who read English still cannot read well, because the forms are so complicated.

This ends up being a problem because people are, then, evicted, very often outside of the judicial process. They're outside of the court system, and it because a more violent, stressful situation, particularly for people who do not speak English. Is there any way to measure how many people are being evicted from homes that are being foreclosed upon, that are renters?

**Rob Gaudin:** Not to my knowledge. Now, I'm assuming you had an opportunity to take this survey?

**Female Speaker 2:** I recently joined the staff, so no, I have not been able to.

**Rob Gaudin:** I think we have printed versions here, don't we?

**Marina Yu:** We do, and also, there are flyers here with the website. So if that would be easier, instead of paper.

**Rob Gaudin:** Yes, the online would be way easier.

**Female Speaker 1:** Are you also going to be offering this PowerPoint? Because they've run out of handouts, and I was never—

**Marina Yu:** If you want, I can email it to you, so just, if your email is on the list—

**Female Speaker 1:** It is.

**Female Speaker 2:** Is it posted on the County website?

**Marina Yu:** Oh, I'm sorry, yes, that's a good idea. We will also post it on our own website.

**Female Speaker 3:** I would recommend looking at all the things in the County that have an affordable housing program, and see what local preferences they have, if any. You're not just limiting it to the entitlement or entitlement communities.

**Rob Gaudin:** Yes, it's for the entitlements and then the remainder of the County. I would be delighted to do that for you, but it's not my decision.

**Female Speaker 4:** Yes, I just wanted to share that the Office of Supervisor Rose Jacobs Gibson had convened a forum of counselors last year, about a dozen or so from the Bay Area. And they found that of the full range of foreclosures, 40 percent of them are tenant related. So they're after the Supervisor, and hosted her provision with her last fall, we attempted to extend to tenants who happened to be on properties that were foreclosed.

And somehow we were unsuccessful to secure tenants to come, as well as seniors. We're not quite sure what the challenge is. With the seniors, we need to secure door-to-door transportation for free, Countywide. So we worked with senior centers, the churches, you know it. I think there's obviously a disconnect between our tactics and the tools that we use, particular to this community—not those, just under foreclosure or underwater, the tenants, specifically.

**Female Speaker 2:** And just, for what it's worth, one of the things we find is that people who are in this problem don't know they're in it until it's well too late, and they don't actually have the time to do anything other than pack up and find a new place to live.



**Rob Gaudin:** This is your opportunity. Anyone else?

**Stephanie Wiser:** I'm Stephanie Wiser, Star Vista, and we work with transitional aging through our department [INAUDIBLE] out of foster care systems and transitional housing programs and [INAUDIBLE] grants. And we're having a challenging time finding affordable rental apartments or apartments that are willing to rent to young people, even if they're backed by an organization that will support their rent. It's been a huge challenge. There's much more homelessness among that population, overcrowding, with young people going to adult homeless shelters. But there's not an environment for them to transition to be successful, productive adults. So I just wanted to share that, if there's any resources [INAUDIBLE] or landlords or people who are willing to work with that population.

**Kayla:** My name is Kayla [INAUDIBLE], I work for [INAUDIBLE]. So I work with the disabled community, and a lot of times their credit is bad, and they're on fixed incomes, and people won't give them the chance to rent. They require, "Oh, you have to earn two and a half times the rent," and it's impossible. And a lot of times there's not availability for first-floor rentals; there's no preference for physical disabilities. There's a lot of preference for seniors and mental health, but it's weird that there's not more physical [INAUDIBLE]. And a lot of times, wheelchairs don't fit into bathrooms for some reason, and that's an issue. There's a lot of issues.

**Male Speaker 1:** One of the line-items talked about not accepting Section 8. So that is an optional—I guess landlords have that option, to not accept Section 8s? And under what basis is that?

**Rob Gaudin:** There's a lot of discussion in the fair housing community about that in California right now. Source of income is protected, but not as a Section 8 source of income. And some entities are being sued currently, so that legally is kind of in that arena. Hopefully they can get that evolved. But it's a special case, even though source of income is protected, this type of thing is considered an option for the tenant, so therefore it's optional income. I think that's how it's kind of viewed. So therefore [since] it's not [considered] source of income, they can claim an exception to it.

**Male Speaker 2:** In our [INAUDIBLE] programs, eligible people are actually disabled. They need to be disabled in order to be eligible for the voucher, such as in the Supportive Housing Program. And in those particular cases, landlords are making special accommodations so as not to exclude services that may be [INAUDIBLE].

**Rob Gaudin:** I'm sorry, is that a question?

**Male Speaker 2:** Yes. Do landlords need to make an effort to accommodate these disabled persons?

**Rob Gaudin:** They do. Daniel?

**Daniel Beruman:** They definitely do. There's definitely standards in place that they have to [INAUDIBLE]. Could you just say your question again, one more time?

**Male Speaker 2:** Well, it's just that there are a number of people [nursing] supportive housing vouchers in which people are disabled, needing to be disabled. So these people are going out and they're looking at landlords who are saying, "No Section 8." But this is actually not Section 8, this is [a] special class of disabled people. Do those landlords need to many any accommodation?

**Daniel Beruman:** Yes, they do need to make that accommodation.

[SEVERAL PEOPLE TALKING]

**Female Speaker 2:** I think he's talking income.

**Male Speaker 2:** No, I'm not talking income—

**Daniel Beruman:** No, they receive income because they are disabled. Yes. I haven't had that case come to my desk, but I'll double check on that. But I believe, yes.

**Rob Gaudin:** The real issue here, I believe, is the landlord needs to allow the tenant or prospective tenant to make the improvements. Then they can request the prospective tenant to remove the improvements when they depart.

**Male Speaker 2:** We're not even talking about improvements, we're just talking about saying, "Oh, you're disabled, no, you can't," or, "You're a voucher, no, you can't come into this apartment building, we don't take Section 8."

**Rob Gaudin:** That might be this exception that's here for California.

**Male Speaker 3:** The point is they're mistaking the disability-based voucher for Section 8, and assuming that they have the ability to discriminate against the voucher because it's a voucher per se, where in fact it's not the same as Section 8. And so maybe it's an educational thing, maybe it's an enforcement thing. But you have to make it clear that this is not the same, you don't have the right to discriminate against this based on the fact that it's a voucher.

**Male Speaker 2:** There's a rental agency in San Mateo County that, if you have a voucher, you need to have a cosigner who has property in the area and has more equity in property than debt.

**Rob Gaudin:** That would need to be Project Sentinel's legal team, I think, [who need] to answer these specific questions. To me, this sounds like it's discriminatory.

**Male Speaker 2:** Maybe we should talk about that program.

**Daniel Beruman:** We can definitely talk about that.

**Kayla:** To follow up on your question, are you saying that they have Section 8 because—what voucher program are you talking about?

**Male Speaker 2:** They have a voucher because they're disabled.

**Kayla:** A Section 8 voucher?

**Male Speaker 2:** It's not exactly—

**Kayla:** Well, I'm asking specifically if they have a Section 8 voucher.

**Marina Yu:** It's a voucher that's set aside for persons with disabilities.

**Kayla:** Through the housing authority?

**Marina Yu:** Through the housing authority.

**Kayla:** But what's it called?

**Male Speaker 2:** It might be a different program.

[SEVERAL PEOPLE SPEAKING]

**Kayla:** OK, so what if they have a Section 8 voucher stemming from a disability? They're low-income because they need SSI, so they have a Section 8 voucher. That's my question to you.

**Marina Yu:** So what are you asking, when they have that situation, what's your—

**Kayla:** Well, basically, coming from his question, can a landlord say no to you for that? So if it is Section 8, they can still say no.

**Marina Yu:** What he's saying is that if a person has housing assistance and has a disability, even though the owner says, "No Section 8 vouchers," he should make an exception for this client.

**Kayla:** OK. Even if it is Section 8.

**Male Speaker 3:** I think that's open to legal interpretation. I think that's something you'd have to litigate.

**Rob Gaudin:** That's correct.

**Male Speaker 3:** It's under litigation whether your client is under Section 8 period, without even getting into the question of what's the source of that voucher. So I think it's not quite as clear, but I think you'd actually have to—you would have you challenge it and see what the outcome might be. It's not a guarantee that you'd be able to win.

**Marina Yu:** In order to answer that question, I would be calling Sentinel and asking for their legal person to tell me the answer to that, because there's multiple levels of concern there.

**Male Speaker 4:** I have more of a policy recommendation, or maybe just a comment. I work for West Bay Housing Corporation and I'm the housing coordinator doing housing [INAUDIBLE] for poor people with disabilities, and we find, all the time—I've never worked with the Housing Authority's disability voucher, but I have worked with general ongoing Section 8 voucher and housing choice vouchers. And I find that a lot of landlords do discriminate based on the Section 8 voucher. And I was wondering, as far as policy goes, is there some why where we could possibly implement—I mean, per city put something in the housing development's general plan where landlords have to accept Section 8 so that there's a legal precedent to have landlords accept Section 8 vouchers.

**Male Speaker 3:** You're shaking your head, why is that?

**Marina Yu:** I'm not an expert in this field, so this is not to be taken as gospel or law. My understanding is that basically you can't ask someone to participate in a program that is voluntary, not simply because of where the money is coming from, but [also because of] all of the requirements they have to meet to also participate in the plan. They have to follow certain regulations that are additional regulations—zoning, or something like that. It's not about where the money is coming from, it's what the apartment looks like and inspections that they have to go through. So it's an extra added burden that has nothing to do with the discrimination that can happen about where the money is coming from.

**Rob Gaudin:** Some communities in the state have said, "No Section 8," and they are being sued right now.

**Marina Yu:** And as whole a community, you can't say that.

**Rob Gaudin:** That's correct. That's why they're being sued, because, "You can?" "Yes I can!" "No you can't!" So it's in court.

**Male Speaker 3:** The reason I was asking that question is because with the loss of inclusionary housing, the rental *Palmer* decision, we're looking at, could Section 8 fill that gap? So if you prohibited discrimination against Section 8, well, you've created this quasi-inclusionary opportunity where people can go into these high opportunity areas where they otherwise wouldn't because they're locked out because of the incredible rental market.

**Marina Yu:** What some communities have done is incentivized owners to want to accept Section 8. They'll give them an extra little bonus, they'll give them a tax benefit, they'll give them something so it makes it easier for them to accept Section 8.

**Male Speaker 3:** Does anyone attempt to intend to [INAUDIBLE] that?

**Marina Yu:** I don't know of anyone that does that.

**Male Speaker 3:** I don't—I mean, the unincorporated County doesn't. I don't know. I was going to say, I think—we're not clear where *Palmer's* going to go. But I think the *Palmer* decision mitigates against—I think the logical of the *Palmer* decision is the same as forcing landlords to go into Section 8. So I actually think it makes it less likely if you were to force, in a blanket way, landlords to join the Section 8 program. But I think incentivizing it or somehow otherwise getting landlords to get into the program is a more likely win.

**Marina Yu:** It sounds like there's room for a section about Section 8 and requirements for landlords about that.

**Female Speaker 7:** I work for the Housing Authority, and when we talk with owners, we basically share information about the program and the advantages. But I'm not aware of any tax incentive. Everything comes through regulations. And we try to streamline our paperwork and make things easier and expedite our processes but—again, all the positive things about the program. But I'm not sure there's any incentive through tax benefits.

**Female Speaker 2:** I know there isn't state-wide, I know there is a federal, but I think your question was whether any localities that—

**Rob Gaudin:** Some communities have had the voucher-holder go through a training program to understand, moving into communities of opportunity, the different social expectations and learning life skills and learning how to find a job, to get through the sequence. If you will, to get training to be ready to move to the community of opportunity, to make that tenant more attractive than the typical voucher-holder. And that does work.

**Male Speaker 3:** Is there some certification through [INAUDIBLE]—

**Rob Gaudin:** Yes, some kind of a training process for those who wish to have more mobility with their voucher.

**Male Speaker 3:** When you say there are some communities that are maybe excluding Section 8, [that are under] litigation at the present time, do you mean like cities or townships or towns—what’s your definition of a community?

**Rob Gaudin:** Incorporation towns or cities in California.

**Female Speaker 2:** I had a question for the group that was not Section 8 based. I wondered if people thought that the impediments that we’ve been seeing in the community are the impediments that appears to be reflected on the slides?

**Male Speaker 1:** [INAUDIBLE] I think the impediments are fair housing, that’s strictly fine for our [INAUDIBLE]. There are larger impediments. Affordable housing, which a lot of people brought up in the discussion, but that’s not what the focus of this study is.

**Rob Gaudin:** The production of affordable housing is within, of course, the Housing Element, but also from the Consolidated Plan.

**Male Speaker 1:** I mean, this is rate—at least an indirect relationships between affordability—I mean, we are gentrifying this County. This County is gentrified, whether it’s a conscious effort or not. And the people who are being affected tend to be lower socioeconomic groups of particular ethnicities. Where does fair housing intersect with that whole dynamic?

**Male Speaker 3:** I mean, you know, Josh, I agree with you. Philosophically I agree with you, I just don’t think that’s what HUD is asking for.

**Rob Gaudin:** In some ways they are. They’re asking for your housing investments to be able to dissipate concentrations of poverty and racial and ethnic minorities. Like the Westchester case. So while it’s undergoing gentrification, maybe that’s a good thing, but you still have an opportunity to invest in resources for the production of affordable housing. You just shouldn’t be investing them to increase concentrations of poverty or increases in the concentration of racial or ethnic minorities.

**Male Speaker 1:** Well, the initial—I mean, a lot of cities adopted these inclusionary policies. And now with that gone—I know San Mateo adopted it with the express purpose of deconcentrating poverty. With that gone, particularly in the rental market, those lower economic groups tend to rely on them, whether the mechanisms are there to ensure that you’re not concentrating poverty. The census maps kind of showed it, that it’s happening. How does that trend get reversed?

**Rob Gaudin:** Well, I was referring to the investment decisions that could be made based on funding from HUD. You're talking about all development, which would have an inclusionary policy.

**Male Speaker 1:** Who makes the investment decisions? Are you just talking about the HOME fund?

**Rob Gaudin:** Yes, the HOME fund and the CDBG and various types of funds like that. Small part of the larger pie. But those are the decisions that can be controlled by the sponsoring agencies.

**Male Speaker 1:** I can see one of the things, particularly here in California, with SB 375 is that there's a particular focus on the priority development areas, these designations by city. The CDBG-eligible areas may or may not intersect with those PDAs. And PDAs are now the high opportunity areas, there needs to be a special carve-out, or at least the application of those funds perhaps need to go into the PDAs rather than the CDBG areas where—a ratio to create accessibility within the PDAs.

**Male Speaker 4:** I've never heard anyone talk about an intersection of the PDA or the focus program and the federal—

**Male Speaker 1:** That's where all the investments are kind of going.

**Male Speaker 4:** That's an interesting [idea], I've just never known—I don't think anyone's brought that up, to my knowledge, to me.

**Rob Gaudin:** I think that's a very good point. Other questions or concerns? Well, with that I'd like to thank you all for coming. This was a very well-attended meeting, so thank you. If you have any questions, be sure to write. I'll be sure to get the questions from the sponsors and I'll happily get back you. Thank you very much.