



# South San Francisco

WE PROUDLY REMAIN *THE INDUSTRIAL CITY*

## Planning for the Future of South San Francisco



Imagine South San Francisco in the year 2040 – what do you want your hometown to look like? This is the central question as the City develops a new 20 year strategic plan called the **General Plan**. Required by state law, this long range plan provides a blueprint for the community's future.

The new General Plan will address critical issues facing the city such as housing, transportation, sustainability and sea level rise, public services, parks and open space, economic development and social equity. All future development decisions must be consistent with the General Plan. Moving forward, each city newsletter issue will focus on a different element of the General Plan. This issue is dedicated to **Housing**, a key element of the new General Plan, including identifying areas for new housing development, policies for preservation of existing single-family neighborhoods and programs to support the community's evolving housing needs. The General Plan will take a holistic approach to housing development opportunities, considering all factors including parks and open space, schools, public services, connecting transit, and the character and history of our City.

Getting this done right requires your participation! Determining the needs and vision of our community will require substantial engagement by all of us, making our voices heard at upcoming workshops and study sessions. The General Plan kick-off meeting is on Monday, April 29, at 6:00 p.m. in the Municipal Services Building, at a joint meeting of the City Council and the Planning Commission. You are encouraged to attend the kick-off, or any of the follow-on public meetings to help shape the future of South San Francisco! For more information visit the city website at [www.ssf.net/GeneralPlan](http://www.ssf.net/GeneralPlan), or email us at [CityInfo@ssf.net](mailto:CityInfo@ssf.net).

## Upcoming Events

### GENERAL PLAN KICK-OFF MEETING

- Monday, April 29<sup>th</sup>  
6:00 p.m.  
Municipal Services Building  
33 Arroyo Drive  
Council Chambers

### PARKS ALIVE! STREETS ALIVE!

- Saturday, May 4<sup>th</sup>  
9:00 a.m. – 1:00 p.m.  
Orange Memorial Park  
781 Tennis Drive

### FLORA MANIA - A QUILTING EXHIBIT

- Friday, May 10<sup>th</sup>  
6:30 p.m. – 8:30 p.m.  
Saturday, May 11<sup>th</sup>  
10:00 a.m. – 4:00 p.m.  
Municipal Services Building  
33 Arroyo Drive

### FRIENDS OF THE LIBRARY SPRING BOOK SALE

- Saturday, May 11<sup>th</sup>  
10:00 a.m. – 2:00 p.m.  
Main Library Auditorium  
840 West Orange Avenue

### SSF POLICE ASSOCIATION SENIOR BREAKFAST

- Sunday, May 19<sup>th</sup>  
9:00 a.m. – 11:00 a.m.  
Magnolia Senior Center  
601 Grand Avenue, 3rd Floor

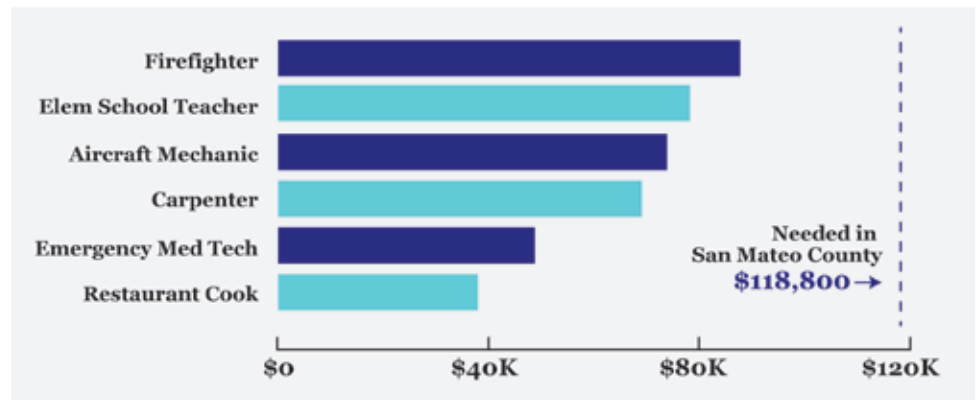


# The Housing Challenge

It's no secret we live in one of the world's most expensive areas. While many of us love where we live, there are many others who don't have the luxury of living where they work. Recent graduates, service workers, teachers and public safety professionals often can't afford to live here. The current Bay Area housing crisis impacts every one of our citizens.

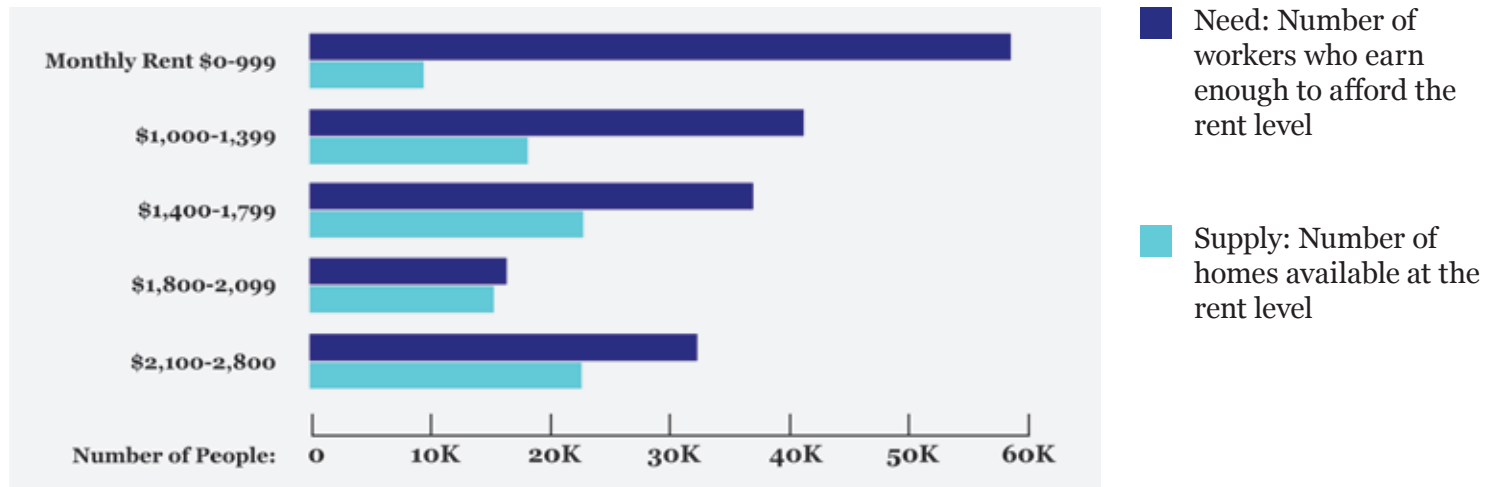
The Bay Area is in its 10th year of a boom, concentrated primarily in the tech sector, which generates about 50,000 new jobs per year. Those new, high salary jobs are concentrated primarily in San Francisco and the South Bay – but the impacts (in the form of increased housing costs and traffic) are felt in every Bay Area city, including South San Francisco. Since mid-2015, the price of housing in South City has increased 23 percent (for rentals) and 33 percent (for sale).

## Typical Regional Salaries by Career vs. Salary Need to Afford an Apartment in San Mateo County



The Bay Area's high housing costs also negatively affect the region's economic competitiveness by making it harder to attract workers and more costly for businesses to operate. Workers who are essential to making our communities function well—police and firefighters, teachers, nonprofit workers, bank tellers, and retail sales associates—may be priced out of the region altogether. In many cases, residents must move to the edges of the region away from job centers to find affordable homes, which results in longer commute times, gridlocked traffic, and increased pollution.

## Rental Housing Supply vs. Demand by Income Level, San Mateo County, 2016



Most people living in San Mateo County do not make a high enough income to afford market rate apartments or homes. Almost 60,000 people in San Mateo County can only afford apartments under \$1,000 a month in rent, but only 9,000 apartments exist at this price point. That's one rental home for every six people who need it.



# Affordability In South San Francisco And The County

## Affordability Gap Analysis: Median Home Prices and Income Required

SAN MATEO COUNTY	Median Home Price, April 2018	Annual Household Income Needed to Afford Median Price (with 10% down)	Percent of Area Median Income
Single-Family Residence	\$1,630,250	\$382,960	323%
Condominium	\$938,000	\$225,360	190%
Area Median Income (AMI)		\$118,400	

In 2018, the median sale price for a home in South San Francisco was \$980,000. That price is only affordable to households earning roughly \$225,000 a year, assuming a 20 percent down payment, and no credit card, car loan, and student loan debt.

The median rent for a two-bedroom apartment is \$3,390 in South San Francisco in 2019.

### What can the median family afford?

The median income for a family of four in South San Francisco is \$92,000. A family of four earning the median income can only afford to buy a \$400,000 home with 20 percent down.

The homes currently being built and sold are far out of reach for most of the county’s residents. Often, stories are told in City Council hearings throughout San Mateo County about nurses and doctors who are unable to find homes they can afford to buy—despite making more than the median income.

There are limits to what any one city can do to combat this regional housing crisis, but the City of South San Francisco is committed to a comprehensive strategy to make housing more affordable for our residents:

1. The City encourages the development of more housing located near our transit stations.
2. New housing is required to include at least 15 percent affordable housing units.
3. During the past 30 years, the City has helped fund or approve over 1,000 units of affordable housing.
4. The City adopted a new law requiring all new biotech, office, hotel, retail, and other types of commercial development to pay a fee to fund affordable housing.

### We asked our youth: What would it take for you to return to South San Francisco after college?

- *I think that having affordable, safe and accessible housing would be extremely important in terms of staying in South San Francisco. If I were to stay in SSF, I would want to live in an overall safe and tight-knit community. If the employment and housing were there, then I could envision myself staying in SSF.*
- *I have lived in South San Francisco for over 15 years. To me, it has been the perfect location in regards to visiting nearby SF. However, I recognize that the cost of living here has drastically increased and as a college student, this is the primary concern regarding moving back.*
- *One of the main things about living in South City, especially in the area I live in, is the cost. I have lived in South City all my life so it would be my goal to still live here with all the wonderful programs that are offered to the youth, but the cost is the main thing that is making me hesitant to stay with that goal.*





# Affordable Housing



## What Does “Affordable” Mean?

Everyone wants to live in a safe and decent home while still having enough income to cover basic necessities such as groceries, health care, and childcare. A home is considered “affordable” if it costs no more than 30 percent of a household’s annual income. In the Bay Area, more than 43 percent of residents are paying in excess of 30 percent of their monthly expenses for housing.

In San Mateo County, affordable housing serves households with incomes of up to \$118,400 for a family of four. These are typically working families that cannot afford housing on the private market.

The federal government determines area median incomes (AMI) for metropolitan areas across the country and sets corresponding income categories.

## Income Limits By Family Size (\$) 2018

INCOME CATEGORY	Family of 1	Family of 2	Family of 3	Family of 4	Rent for a 2-Bedroom Unit Family of 4 (30% of income)
Extremely Low (30% AMI)	\$30,800	\$35,200	\$39,600	\$44,000	\$1,100
Very Low (50% AMI)	\$51,350	\$58,650	\$66,000	\$73,300	\$1,833
Low (80% AMI)	\$82,200	\$93,950	\$105,700	\$117,400	\$2,935
Median (100% AMI)	\$82,900	\$94,700	\$106,550	\$118,400	\$2,960
Moderate (120% AMI)	\$99,450	\$113,700	\$127,900	\$142,100	\$3,553



## Affordable Housing

### Personal Perspective



Meet Lindsay! Born and raised in South San Francisco, Lindsay was able to take advantage of affordable housing here in South San Francisco. Despite leaving South San Francisco for college, her heart never left her hometown and she immediately returned upon graduation. For the past eleven years she has served as an elementary school teacher in the South San Francisco Unified School District.

Lindsay first heard about below market rate (BMR) housing through the school district. She now owns her own house in South San Francisco. “My life has dramatically improved now that I own a BMR unit,” she says. “I am able to continue to work in my hometown and to serve my community, despite being on a teacher’s salary.” Over the years, Lindsay has sadly seen many colleagues in SSFUSD relocate to more affordable areas in California or in other states, but because she was able to take advantage of a BMR unit, she doesn’t have to worry about relocating. Prior to living in a BMR, she was living with her parents in South San Francisco hoping to save money. Rent on the peninsula continued to skyrocket, so she continued to live at home, waiting until she could get herself into a BMR unit. “I sought out a BMR unit because I think it’s very important that my elementary school students know that I’m part of the same community as they are. In return, it makes me feel more invested in South San Francisco,” says Lindsay. “BMR units make living in the Bay Area an affordable option for people like me and other essential community workers.”

## AFFORDABLE HOUSING RESOURCE GUIDE

### County Housing Authority Programs & Shared Housing

- The Department of Housing website (<https://housing.smcgov.org>) contains the most up-to-date information. The **Waiting List** page has Project-Based and Public Housing Wait Lists throughout the County. The Housing Authority also has an **Online Application Site**, which accepts pre-applications for the Moving-To-Work (MTW) program.
- **HIP Housing** is a home-sharing program that matches home providers that have an extra room or a separate unit available to a home seeker who is looking for a place to live. More information can be found at <https://housing.smcgov.org/home-sharing-program>.



### Affordable Rental Housing (Subsidized Apartments)

- [SMCHousingSearch.org](https://smchousingsearch.org) is a free resource to help you find housing in San Mateo County that fits your needs and budget.



## MUH Smoking

### Gas Tax and its Relationship to Affordable Housing

By now, we all know California is in a housing crisis. Because of this crisis, Governor Gavin Newsom wants to build 3.5 million new homes by 2025. As a result, his budget proposal includes several pieces of legislation aimed at affordable housing. You may wonder why we're including an article on gas taxes in this newsletter.

Governor Newsom has threatened to punish cities that don't build enough housing by withholding gas tax funding for those cities. The proposal sets higher short-term housing goals that cities and counties would be required to meet, and if they aren't met, then local streets and road funds may be withheld from any jurisdiction that does not have a compliant housing element and has not zoned and entitled for its updated annual housing goals. If passed, California cities that aren't making plans to build affordable housing could lose money for roads starting in 2023. Newsom's proposal would direct the California Housing and Community Development to set new, more ambitious housing goals, moving up the timeline for communities to meet short-term housing targets from three years to two.

That's not the only item up for discussion in Sacramento, there are more than 80 pieces of legislation that deal with housing.



### South San Francisco Prohibits Smoking in Multi-Unit Households

**Here are the facts.** About half of all Americans who keep smoking will die because of the habit. Each year more than 480,000 people in the United States die from illnesses related to tobacco use.

Secondhand smoke harms children and adults, and the only way to fully protect nonsmokers is to eliminate smoking in all homes, worksites, and public places. That is why the South San Francisco City Council has implemented a "Multi-Unit Smoking Ordinance." While this ordinance is almost two years old, many still are unaware, or don't care to follow this ordinance. Per the ordinance, smoking is prohibited in all dwelling units contained within a multi-unit residence. In addition, smoking is also prohibited within 30 feet of a multi-unit residence's entrance/doorway and in all common areas of multi-unit residences, except for designated smoking areas. It is unlawful for any landlord or other person to take retaliatory action against an individual for reporting a violation of the Multi-Unit Smoking Ordinance.

Residents can report violations anonymously through the Engage SSF app or online at [www.seeclickfix.com](http://www.seeclickfix.com). In addition, violations of designated smoking areas should be addressed to Code Enforcement at (650) 829-6682 from Monday – Friday, 8:00 a.m. – 5:00 p.m. After hours, please call the police non-emergency line at (650) 877-8900.

*To quit smoking, contact the California Smokers' Helpline at 1-800-NO-BUTTS.*







## Construction Connection

*We have a considerable amount of housing in the pipeline for South San Francisco. Below are four projects that include affordable housing. To be considered for an upcoming unit, please contact the developer, which can be found at [construction.ssf.net](http://construction.ssf.net).*

### **HISENSE DEVELOPMENT**

#### **200 Linden Avenue**

Located in the heart of downtown, this seven-story mixed-use building includes 97 residential units, 6,500 square feet of retail, and a three-level parking structure. The expected project completion date is spring 2020. This will be the first for-sale condominium building approved under the Downtown Station Area zoning and will include 19 units available for buyers making between 80-120 percent of the Annual Median Income for San Mateo County.



### **ROEM DEVELOPMENT**

#### **201 Grand & 418 Linden**

These two projects, located at 201 Grand Avenue and 418 Linden Avenue, are slated to go up on former redevelopment owned parcels and propose high-quality rental units with 100 percent of the apartments preserved at affordable rental rates. Demolition of the old Ben Tre site will occur soon.



### **OAKMONT MEADOWS**

#### **Westborough & Callan Boulevards**

Oakmont Meadows includes 22 for-sale housing units, with 15 percent of the homes affordable to moderate-income buyers. The project's architectural design reflects a contemporary style, with a stucco and lap siding material palette that is common throughout the area. The design includes muted colors that are intended to allow the buildings to blend into the surrounding hills and trees.



### **AGI/KASA DEVELOPMENT**

#### **Mission Road**

This 5.9 acre parcel located between El Camino Real, Mission Road, and Chestnut Avenue will set aside up to 20 percent of the proposed rental units as affordable at low- and moderate-income levels. Additionally, the conceptual project would include a childcare facility, abundant open space available to the public, and a market hall with small-scale maker space, retail, and dining. A public meeting is planned for May. If you'd like to be notified of when the date is set, please email [CityInfo@ssf.net](mailto:CityInfo@ssf.net) to be added to the distribution list. This meeting will also be posted on our website calendar.

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## 2019 City Council

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## San Mateo County's First Time Homebuyer Program

Owning a home may feel out-of-reach for many, especially when you live in a county that is one of the most expensive in the country. Few people can afford a 10 percent down payment on a home, and if they can't, they are forced to pay thousands of extra dollars in PMI (Private Mortgage Insurance). That is why HEART, the Housing Endowment and Regional Trust of San Mateo County, created their First Time Homebuyer Program.

As a nonprofit organization, HEART strives to help residents and workers of San Mateo County purchase their first homes. The First Time Homebuyer Program is meant for people who want to stay in their communities and put down roots, but who do not make enough to afford higher end market rate homes and yet make too much for low-income housing.

HEART's loan program allows qualified moderate-income residents and workers to purchase their first home with only a five percent down payment and no PMI by offering up to 15 percent as a down payment second loan, and pairing it with a standard Meriwest Mortgage 80 percent, 30-year first mortgage loan. Additional program details, including eligibility criteria and maximum home purchase price, are available at [www.heartofsmc.org](http://www.heartofsmc.org).

