



## TOWN OF COLMA

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June 15, 2022

State Department of Housing and Community Development  
Division of Housing Policy Development  
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**SUBJECT: DRAFT 2023-2031 HOUSING ELEMENT UPDATE**

To whom it may concern,

Please find enclosed the **DRAFT** 2023-2031 Housing Element Update for the Town of Colma. We look forward to working with you on this update.

Respectfully,

A handwritten signature in blue ink, appearing to read "BD", is written over the signature line.

Brian Dossey  
City Manager  
Town of Colma, California  
1198 El Camino Real  
Colma, CA 94014

Helen Fisicaro, Mayor  
Raquel P. Gonzalez, Vice Mayor  
Diana Colvin, Council Member • Joanne F. del Rosario, Council Member • John Irish Goodwin, Council Member  
Brian Dossey, City Manager



# DRAFT Housing Element

## TOWN OF COLMA 2023-2031

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## INTRODUCTION

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Section 65302(c) of the California Government Code requires every county and city in the state to include a housing element as part of their adopted general plans. In stipulating the content of this element, Article 10.6 of the Government Code indicates that the element shall consist of “an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing.” Housing element law mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community.

### PURPOSE OF THE HOUSING ELEMENT

The purpose of the 2023 Housing Element of the Town of Colma General Plan is to plan for the Town’s housing needs and establish the housing-related goals, objectives, and programs necessary to allow for and encourage the development and maintenance of housing for all economic segments of the community over the 2023 – 2031 planning period. The Housing Element is designed to comply with State Housing Element Law and guidelines for the preparation and adoption of Housing Elements.

### SETTING, CONTEXT AND HOUSING NEED

Colma’s location just south of San Francisco and Daly City makes it a desirable and slightly more affordable location to live than San Francisco, with easy transit into San Francisco from

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the Colma and South San Francisco BART stations. Colma is also a regional shopping destination for automobiles and retail goods. Colma has limited land available for new development given that about 75% of its two square miles is devoted to cemetery land uses. Remaining land uses include developed residential properties and commercial uses.

The San Francisco Bay Area continues to be one of the most desirable and expensive real estate markets in the country. Despite the economic downturn and a lowering of housing prices that began in 2008, rents generally continued to rise throughout the region. Housing sales prices have regained losses associated with the recession and most Bay Area homes are too expensive for families with average household incomes to afford. Despite its small size and limited land resources, opportunities exist within Colma to provide new and affordable housing with good transit access.



*The Town’s historic cemetery uses make Colma a truly unique community, but also place constraints on the development of housing. Here townhomes in the Villa Hoffman development look out over Olivet Cemetery.*

In a collaborative process, the 20 cities of San Mateo County and the County of San Mateo formed a countywide “Sub-region,” an ad-hoc joint powers authority formed to specifically administer ABAG’s Regional Housing Needs Allocation (RHNA) process. From this process, it was determined that Colma’s allocation for the 6<sup>th</sup> RHNA cycle is 202 units, 106 of which are

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allocated as units affordable to moderate, low, and very-low-income households. The RHNA applies to the years 2023 to 2031. A total of 75 units have been developed within Colma since 2015, meeting the 2015-2023 5<sup>th</sup> cycle RHNA. Colma has the capacity for these 202 units through the development of vacant and underutilized parcels located throughout the Town. Colma has also adopted goals, policies and programs to encourage and facilitate the development of these units.

Development of an additional 202 units before the close of the planning period is feasible (since the sites are zoned for housing and mixed-use commercial) but construction before the end of the planning period is unpredictable due to the economy. Colma, however, faces significant non-governmental constraints to the development of housing units, the most pressing and unique of which is Colma's cemetery land uses. Cemetery and related land uses comprise approximately 75% of the Town's total land area, and are an historic use in Colma, a Town originally incorporated to protect cemetery land uses and accommodate the regional need for these uses. By State law, the dedication of property for cemetery uses makes these lands unavailable for housing projects.

Cemeteries tend to suffer from vandalism when residential uses are built nearby. Furthermore, some cultural groups and some individuals may avoid living near cemeteries if possible; however, Colma's cemeteries are easily visible from many development sites within the Town. Cemetery uses also place fiscal constraints on the Town, which receives no tax revenue from cemetery uses or burials. This financial constraint increases the dependence of the Town on its regional commercial and retail uses to fund Town services. See the Governmental Constraints Section and Non-Governmental Constraints Section for more information regarding constraints to residential development in Colma.

## CONTENTS AND ORGANIZATION OF THE HOUSING ELEMENT

The contents of the 2023 Housing Element include an analysis of population, employment and housing trends, an evaluation of housing needs, statements of goals and policies, a schedule of programs and actions, and an estimate of the number of housing units the Town expects to be developed, improved and maintained in the local housing stock. Programs and policies in the 2015 - 2023 Housing Element were evaluated and modified where necessary to reflect changing market conditions and policy priorities. The Housing Element is organized into the following sections:

- Introduction to the Housing Element
- Population, Housing and Employment Trends
- Existing and Projected Housing Needs
- Ability to Meet Housing Needs
- Evaluation of Housing Programs
- Housing Program Strategy
- Housing Goals, Policies, and Programs

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## BACKGROUND AND HISTORY OF THE HOUSING ELEMENT

The Town of Colma has previously adopted several Housing Elements, as follows:

- 1991 Housing Element (1988-1995 Planning Period);
- 1999 Housing Element (prepared with comprehensive General Plan update, 1995-1999 Planning Period);
- 2004 Housing Element (1999-2007 Planning Period);
- 2009 Housing Element (2007-2014 Planning Period; adopted October 2012); and
- 2015 Housing Element (2015-2023 Planning Period; January 2015)

When referred to in the text of this document, previous Housing Elements will be referenced primarily by date and title and not planning period. This Housing Element is an update and revision of the 2015 Housing Element, adopted in January 2015. This current Housing Element is titled and referenced as the 2023 Housing Element throughout this document. The State of California requires housing element updates at regularly designated time periods or when a city or town makes any change in its policies, zoning and land use designations. State law mandates that all cities in the San Francisco Bay Area submit an adopted housing element by January 31, 2023 which takes into account the housing needs assessment numbers allocated to the jurisdiction by the Association of Bay Area Governments, or ABAG for 2023 through 2031.

To meet this requirement, policies from the 2015 Housing Element were reviewed, projected housing needs of all economic segments of Colma evaluated, and new policies and programs aimed at the preservation and improvement of housing have been developed.

## RELATED PLANS AND PROGRAMS

### Relationship to other General Plan Elements

The Housing Element is closely related to the Land Use, Conservation/Open Space, and Circulation Elements of the Town of Colma General Plan.

The Land Use Element sets forth the amount and type of residential development permitted under the General Plan, thereby establishing housing opportunities in Colma. In addition, the Land Use Element contains policies directed at maintaining the existing housing stock, as well as ensuring the quality of new residential development. The adopted 2040 General Plan Update (March 2022) includes a newly created Commercial Overlay Districts including a 40-acre designated area north of Hillside Boulevard and to the west of Lawndale Boulevard, in addition to a vacant 3.07-acre parcel on the north side of Town east side of El Camino Real and south of BART railroad track.

The Circulation Element contains policies to minimize traffic spillover into residential neighborhoods and includes complete street considerations for alternate transportation such as transit, bicycling and walking. The Conservation/Open Space Element establishes policies to

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minimize the impact of residential development on sensitive resources, such as ecological habitat, and scenic viewsheds.

Finally, the Safety Element sets forth policies to ensure the safety of the Colma's housing stock through such measures as mitigation of environmental hazards as a condition to development.

The Housing Element has been reviewed for consistency with Colma's other General Plan elements, and the policies and programs in this Element reflect the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, this Housing Element will be reviewed to ensure that internal consistency is maintained – that it is entirely consistent with the policies and proposals set forth by the Plan.

Pursuant to Government Code Section 65400, the Town will annually review its progress in implementing this Housing Element and ensuring consistency between this and the City's other General Plan Elements.

### **Climate Action Plan**

The Town of Colma joins a growing number of California cities which have adopted a Climate Action Plan to reduce greenhouse gas emissions and meet State emission reduction targets. The Town adopted the Plan in May of 2013. The Plan includes programs such as energy efficiency, water conservation, and improved recycling programs for residents and businesses. Colma will also see an increase of bicycle lanes, green business program participation and a new green building program. These programs not only reduce emissions, but they also help residents and businesses save money and conserve natural resources.

The 2023 Housing Element is fully consistent with the Climate Action Plan. Housing Element policies that encourage the maintenance and upgrades to existing residences are inherently sustainable since new resources are not used to reconstruct units. New housing units will be required to be constructed to the latest energy and water saving standards, which will make them efficient and economical to maintain.

### **HOPE Plan to End Homelessness**

HOPE (Housing Our People Effectively) is a ten-year action plan initiated by San Mateo County that brings together the business, nonprofit, and public sector communities to address the challenging issue of homelessness. This plan reflects the Board of Supervisors' goal that housing should exist in our community for people at all income levels and all generations of families, including those who are extremely low-income or who are homeless. To end homelessness, San Mateo County must follow the housing strategy successfully documented in other communities around the country. The HOPE Plan is built around the following two key strategies:

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- Housing - increasing the supply of permanent affordable and supportive housing for people who are homeless and developing strategies to help them move into housing as rapidly as possible; and
  - Prevention - prevent individuals and families from becoming homeless in the first place by assisting them to maintain their housing. These goals are consistent with the Town of Colma Housing Element.

### **Grand Boulevard Initiative**

The Grand Boulevard Initiative is a coordinated effort of 19 cities (including Town of Colma), San Mateo and Santa Clara counties, and local and regional agencies united to improve the performance, safety, and aesthetics of El Camino Real. Starting at the northern Daly City boundary (where it is named Mission Street) and ending near the Diridon Caltrain Station in central San Jose (where it is named The Alameda), the initiative brings together for the first time all of the agencies having responsibility for the condition, use, and performance of the El Camino Real. The Grand Boulevard Initiative looks to transform El Camino Real from a suburban, low-density strip commercial highway to vibrant, mixed-use pedestrian-friendly boulevard and destination that links regional transportation improvements and local economic development efforts.

Within Colma, much of the El Camino Real is dedicated to cemetery uses and the Town desires development that is respectful of this established land use. However, opportunities exist on the northern edge of Colma for the development of housing across the street and adjacent to the Colma BART station and to the south on Mission Road.

### **Plan Bay Area and Priority Development Areas**

Plan Bay Area (Plan) is an integrated transportation and land-use strategy through the year 2040 that marks the Bay Area's nine-county first long-range plan to meet the requirements of California's landmark 2008 Senate Bill 375. This bill calls on each of the state's 18 metropolitan areas to develop a Sustainable Communities Strategy (SCS) to accommodate future population growth and reduce greenhouse gas emissions from cars and light trucks. Working in collaboration with cities and counties, the Plan advances initiatives to expand housing and transportation choices, create healthier communities, and build a stronger regional economy.

The Plan was prepared by the Metropolitan Transportation Commission (MTC) and the Association of Bay Area Governments (ABAG) and approved in July of 2013. It is the long-term regional land-use and transportation strategy for the Bay Area, and Transportation funding from state and federal sources will be distributed consistent with the plan. In addition, it will be used to determine housing needs allocations for Bay Area jurisdictions, including Colma.

The El Camino Real corridor and is in a "Priority Development Area" (PDA) along which most of the new residential development in San Mateo County is expected to be created. The defined

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¼-mile buffer encompassing El Camino Real from Daly City to San Jose is a planned PDA to encourage and leverage future growth near transit in existing communities.

All of Colma’s new housing is anticipated to be within the PDA area, on El Camino Real or on Mission Road. By placing new housing in this corridor, residents will benefit from viable transit options for local and regional travel.

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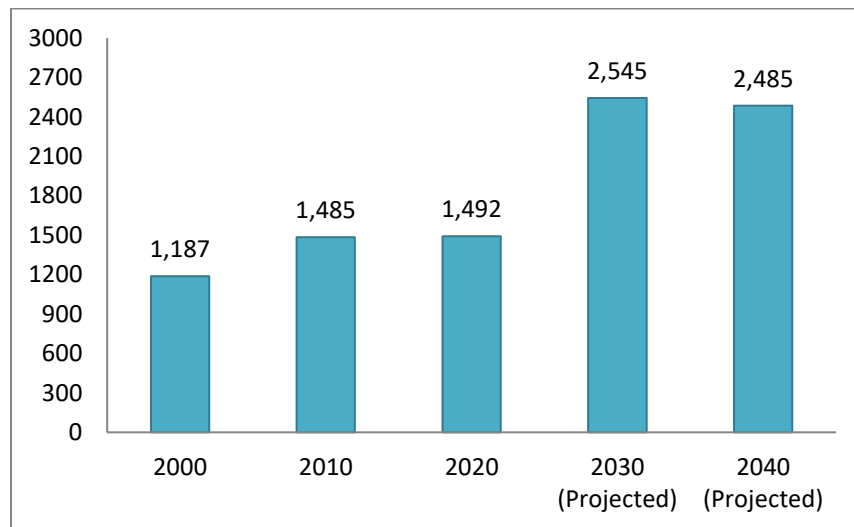
## POPULATION, HOUSING AND EMPLOYMENT TRENDS

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### GENERAL DEMOGRAPHICS AND PROJECTIONS SUMMARY

Colma is a town of 1,492 residents according to US Census, 2020 American Community Survey estimates from January 2013. Between 2010 to 2020, Colma’s small population grew from 1,454 to 1,492: increasing by 38 residents or 3 percent. ABAG predicts Colma will continue to grow over the next 20 years, albeit not as rapidly, to reach a population of 2,485 in 2040.

Figure H-1: Colma’s Population Growth



Source: Association of Bay Area Governments, Projections 2040; US Census, 2020 American Community Survey 5-Year Estimates



Table H-1: San Mateo County and State Population Growth

	Number			Percent Change		
	Colma	County	State	Colma	County	State
2000	1,187	707,163	33,871,648	8%	9%	14%
2010	1,485	718,451	37,253,956	22%	2%	10%
2020	1,492	765,623	39,346,023	3%	7%	6%
2030 (Projected)	2,545	853,260	x	70%	11%	x
2040 (Projected)	2,485	916,590	x	-2%	7%	x

Source: Association of Bay Area Governments, Projections 2040; US Census, 2020 American Community Survey 5-Year Estimates

Colma is more diverse than San Mateo County as a whole. Only 45 percent of the residents are white (compared to well over half in the county) and 36 percent are Asian. Over the past decade, the white population has increased, while the Asian population has declined. Approximately a quarter of the residents are non-white or more than one race. Additionally, 37 percent of the population is Hispanic. Latino or Hispanic is not a separate racial category on the American Community Survey, and so all individuals who identify as Latino or Hispanic also belong to another racial category as well (i.e.- black, white, other etc.).

Table H-2: Race and Ethnicity

Race and Ethnicity	Colma	County	State
White	45%	48%	56%
Black	3%	2%	6%
Asian	36%	29%	15%
Other	10%	11%	14%
More than one Race	7%	8%	8%
Hispanic	37%	24%	39%
Not Hispanic	63%	76%	61%
Total population	1,492 *	765,623	39,346,023

Source: Source: US Census, 2020 American Community Survey 5-Year Estimates

The average age in Colma has increased notably over the past decade. In 2010, the median age was 31 but in 2020 it was 36. This appears to be due to a growth in the 45-59 segments of the population, which grew from one-fifth of the total population in 2010 to a fourth in 2020. Almost 24 percent of Colma’s population is comprised of children under 19, and 18 percent of the population includes seniors over the age of 60.

Table H-3: Age of Residents

Age	2010	2020		
	Colma	Colma	County	State
Under 5 years	9%	8%	6%	6%
5 to 19 years	18%	16%	16%	19%
20 to 34 years	33%	24%	20%	22%
35 to 44 years	12%	9%	14%	13%
45 to 59 years	17%	25%	20%	19%
60 to 74 years	8%	12%	15%	12%
75 years and over	3%	6%	7%	6%
Median age	31	36	40	36
Total population	1,454	1,492 *	720,143	37,330,448

Source: Source: US Census, 2020 American Community Survey 5-Year Estimates

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# HOUSING SAN MATEO COUNTY'S WORKFORCE

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## INCOME CATEGORIES

The U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) use household income categories to help standardize analysis of housing needs. The income categories are summarized below and are based on a household's percentage of San Mateo County's Area Median Income (AMI).

Table H-4: Income Category Definitions

Income Category	Definition
Extremely Low	Below 30% of area median income
Very Low	30%-50% of area median income
Low	50%-80% of area median income
Moderate	80%-120% of area median income
Above Moderate	Above 120% of area median income

Source: U.S. Department of Housing and Urban Development

HCD uses these categories, sometimes with minor adjustments, to establish the annual income limits for San Mateo County, as shown in the table below.

Table H-5: San Mateo County Income Limits (2021)

Income Category	Number of Persons Per Household (Maximum Income)				
	1	2	3	4	5
Extremely Low	\$38,400	\$43,850	\$49,350	\$54,800	\$59,200
Very Low	\$63,950	\$73,100	\$82,250	\$91,350	\$98,700
Lower Income	\$102,450	\$117,100	\$131,750	\$146,350	\$158,100
Median Income	\$104,700	\$119,700	\$134,650	\$149,600	\$161,550
Moderate Income	\$125,650	\$143,600	\$161,550	\$179,500	\$193,850

Source: HCD State Income Limits 2021 and State CDBG and HOME Income Limits also available at

<https://www.hcd.ca.gov/grants-funding/income-limits/state-and-federal-income-limits.shtml>

The table on the following page shows Plan Bay Area projections (approved November 2018) for housing units, households and local jobs. The following tables are ABAG Projections 2040, which provide more detailed information on household characteristics, types of jobs, etc. ABAG

Projections 2040 provides an indicator of trends and conditions in San Mateo County and its jurisdictions.

ABAG Projections 2040 are based on 2015 demographic data taken directly from the U.S. Census. The 2015 employment data are derived from (1) California County-Level Economic Forecast, 2017-2050, California Department of Transportation; (2) Bay Area Job Growth to 2040: Projections and Analysis, Center for Continuing Study of the California Economy; and (3) U.S. Bureau of Labor Statistics and the U.S. Census Bureau's 2013-2015 ACS.

**Table H-6: ABAG/MTC Plan Bay Area Projections for Housing, Households and Jobs (2020-2040)**

City	Housing Units		% Change	Households		% Change	Jobs		% Change
	2020	2040		2020	2040		2020	2040	
Atherton	2,560	2,560	0%	2,470	2,460	-1%	2,140	2,165	+2%
Belmont	11,085	11,775	+6%	10,910	11,620	+7%	9,240	9,430	+2%
Brisbane	6,500	6,670	+3%	6,360	6,410	+1%	6,590	16,870	+155%
Burlingame	13,110	14,010	+7%	12,755	13,735	+8%	32,335	42,625	+32%
Colma	860	940	+9%	835	940	+13%	4,070	4,315	+6%
Daly City	34,500	36,360	+5%	33,615	35,775	+6%	18,370	22,480	+22%
East Palo Alto	7,730	8,705	+13%	7,610	8,675	+14%	5,810	6,660	+15%
Foster City	13,310	15,365	+15%	13,055	15,110	+16%	23,700	27,250	+15%
Half Moon Bay	4,790	4,790	+0%	4,590	4,585	-1%	5,290	5,375	+2%
Hillsborough	4,000	4,015	+1%	3,895	3,910	+1%	2,210	2,265	+3%
Menlo Park	15,650	18,045	+15%	15,390	17,680	+15%	36,410	42,475	+17%
Millbrae	8,470	10,050	+19%	8,235	9,725	+18%	6,570	11,595	+76%
Pacifica	14,565	14,800	+2%	14,155	14,520	+3%	6,160	7,115	+16%
Portola Valley	1,855	1,855	+0%	1,800	1,800	0%	1,520	1,520	0%
Redwood City	31,540	38,640	+23%	30,820	38,085	+24%	71,050	86,720	+22%
San Bruno	15,345	18,310	+19%	14,890	17,935	+20%	14,645	14,780	+1%
San Carlos	13,725	14,060	+3%	13,575	13,985	+3%	17,800	19,135	+8%
San Mateo	43,870	51,400	+17%	43,035	50,830	+18%	62,570	68,010	+9%
South San Francisco	22,700	25,715	+13%	22,155	25,305	+14%	46,365	54,230	+17%
Woodside	2,205	2,210	+1%	2,130	2,125	-1%	2,000	1,995	-1%
Unincorporated	22,845	23,480	+3%	21,980	22,755	+4%	24,430	25,045	+3%
County Total	291,195	323,755	+11%	284,260	317,965	+12%	399,275	472,045	+18%
SMC Change (2010-2040)		+32,560			+33,705			+72,770	

Source: Plan Bay Area 2040, Final Forecast of Jobs, Population and Housing,

Table H-7: Projections for Population, Households and Total Jobs (2010-2040)

Geographic Area	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
<b>Bay Area Regional Total</b>								
Population	7,150,740	7,573,915	7,920,230	8,284,200	8,689,440	9,142,745	9,652,950	2,502,210
Households	2,606,290	2,678,810	2,881,965	3,009,055	3,142,015	3,281,130	3,426,700	820,410
Persons Per Household	2.69	2.77	2.69	2.70	2.71	2.73	2.76	0.07
Employed Residents	3,506,680	3,894,850	4,147,000	4,270,595	4,397,865	4,528,925	4,663,900	1,157,220
Jobs	3,451,820	4,026,060	4,136,190	4,267,760	4,405,125	4,548,565	4,698,375	1,246,555
Jobs/Employed Residents	.98	1.03	.99	.99	1.0	1.0	1.01	0.03
<b>San Mateo County</b>								
Population	718,450	757,895	796,925	816,460	853,260	878,020	916,590	198,140
Households	257,835	270,715	284,260	290,330	302,520	308,410	317,965	60,130
Persons Per Household	2.75	2.76	2.77	2.78	2.78	2.81	2.84	0.09
Employed Residents	367,940	396,885	415,275	420,235	433,655	437,190	446,040	78,100
Jobs	347,860	385,770	399,275	415,305	423,005	436,205	472,045	124,185
Jobs/Employed Residents	.95	.97	.96	.99	.98	1.00	1.06	0.11
% of Bay Area Population	10.0%	10.0%	10.0%	9.8%	9.8%	9.6%	9.4%	-0.6%
% of Bay Area Jobs	10.0%	9.5%	9.7%	9.7%	9.6%	9.6%	10.0%	0%
<b>Colma Planning Area (City Limits)</b>								
Population	1,485	1,485	1,492	2,500	2,545	2,690	2,485	1,000
Households	430	795	835	880	895	935	940	510
Persons Per Household	3.31	2.86	2.82	2.81	2.82	2.85	2.62	-0.69
Employed Residents	1,035	1,175	1,185	1,215	1,225	1,225	1,130	95
Jobs	3,935	4,065	4,070	4,150	4,195	4,270	4,315	380
Jobs/Employed Residents	3.80	3.46	3.43	3.42	3.42	3.49	3.82	0.02
% of County Population	0.2%	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.1%
% of County Jobs	1.1%	0.8%	1.1%	0.9%	0.9%	0.9%	0.9%	0.2%

Source: Plan Bay Area 2040 Model Estimates

Table H-8: Projections for Types of Jobs (2010-2040)\*

Job Industry	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
<b>Bay Area Regional Total</b>								
Agriculture and Natural Resources	22,800	24,990	24,865	24,740	24,620	24,500	24,380	1,580
Mfg, Wholesale and Transportation	525,685	524,475	523,320	522,175	521,025	519,885	518,740	-6,945
Retail	325,645	356,555	364,515	372,655	380,975	389,480	398,175	72,530
Health, Educ. and Recreation Service	998,125	1,112,930	1,178,130	1,247,145	1,320,205	1,397,545	1,479,410	481,285
Financial and Professional Services	817,405	1,138,830	1,174,370	1,211,020	1,248,815	1,287,790	1,327,980	510,575
Information, Government and Construction	733,180	852,355	870,990	890,030	909,490	929,365	949,685	216,505
Total Jobs	3,422,845	4,010,135	4,136,190	4,267,760	4,405,125	4,548,565	4,698,375	1,275,530
Total Employed Residents	3,376,380	4,026,995	4,147,000	4,270,595	4,397,865	4,528,925	4,663,900	1,287,520
<b>San Mateo County</b>								
Agriculture and Natural Resources	2,305	2,475	2,460	2,455	2,450	2,435	2,440	135
Mfg, Wholesale and Transportation	63,720	58,320	55,850	53,595	51,240	49,430	48,305	-15,415
Retail	34,625	36,515	37,530	38,120	39,220	39,420	39,675	5,050
Financial and Professional Services	91,670	124,590	130,365	140,750	145,610	151,195	169,620	77,950
Health, Educ. and Recreation Service	90,695	96,840	104,175	110,690	114,890	120,415	134,400	43,705
Information, Government and Construction	60,325	67,025	68,900	69,695	69,595	73,305	77,605	17,280
Total Jobs	343,335	385,770	399,275	415,305	423,005	436,205	472,045	128,710
Total Employed Residents	332,760	396,885	415,275	420,235	433,655	437,190	446,040	113,280
Ratio of Jobs to Employed Residents	1.03	.97	.96	.99	.98	.99	1.06	0.03

\*Continued on next page

Job Industry	2010	2015	2020	2025	2030	2035	2040	2010-2040 Change
<b>Colma Planning Area (City Limits)</b>								
Agriculture and Natural Resources	0	5	5	5	5	5	5	5
Mfg, Wholesale and Transportation	160	165	150	150	150	155	155	-15
Retail	2,030	2,075	2,180	2,285	2,325	2,395	2,435	405
Financial and Professional Service	115	145	140	140	140	140	140	25
Health, Educ. and Recreation Service	1,180	1,215	1,160	1,135	1,135	1,130	1,135	-45
Information, Government and Construction	430	460	440	440	440	445	450	20
Total Jobs	3,915	4,065	4,070	4,150	4,195	4,270	4,315	400
Employed Residents	970	1,175	1,185	1,215	1,225	1,225	1,130	160
Ratio of Local Jobs to Employed Residents	4.04	3.46	3.43	3.42	3.42	3.49	3.82	-0.22

Source: Plan Bay Area 2040 Model Estimates

Though San Mateo County has a robust economy, much of its workforce cannot afford to live within the county. Job growth has been strong, although cyclical over the past 10 years, and is projected to continue. Housing development has not kept up pace with the growth in local jobs. According to ABAG/MTC Staff and Baird + Driskell Community Planning (Housing Needs Data Report, 2021), The number of homes in Colma increased 15.9%, from 2010 to 2020, which is above the growth rate for San Mateo County and above the growth rate of the region’s housing stock during this time period.

A home meets the standard definition of affordability if it does not cost more than 30 percent of a household’s income. A household that spends more than 30 percent of its gross income on housing is considered to be overpaying for housing. Housing that costs more than 30% of household income is a more acute problem for lower income households, since there is less discretionary money for other necessities.

While individual household income conditions vary, an example can be useful to illustrate affordability conditions for a low-income family in San Mateo County. A four-person family with one parent working full-time as a cook and the other parent working in retail, can afford a monthly rent of about \$1,690 and a home sales price of \$274,650. A single parent family with the adult working as a police officer would be considered moderate income and can afford a monthly rent of about \$2,505 and a home costing \$407,053. Neither of these example households can afford San Mateo County’s median condominium, costing \$910, or single-family

home, which costs \$1,891,500 (SAMCAR). the example single-parent family also cannot afford the median county rent of \$2,618.

Other examples of affordable home sales and rents based on occupation are shown in the table below.

**Table H-9: Home Affordability by Occupation (2021)**

Occupation	Annual Salary	Affordable Home	Affordable Rent
Elementary School Teacher	\$76,136	\$288,697	\$1,777
Police Officer	\$107,349	\$407,053	\$2,505
Cook	\$33,550	\$127,217	\$783
Retail Salesperson	\$38,883	\$147,440	\$907
Registered Nurse	\$131,263	\$497,731	\$3,063

Source: HCD State Income Limits 2021; [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)

Maximum Affordable House Price is based on the following assumptions: 5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

Colma has more than three times as many jobs as residents, with approximately 4,070 jobs in the town. Colma serves as a regional shopping destination for retail goods and used and new automobiles and automobile services. In addition, Colma serves a regional need for cemetery land and associated services. The town also has a card room, Lucky Chances, which employs over 600 individuals. About 39 percent of the workers in the town make between \$1,251 and \$3,333/month, and 40 percent make more than \$3,333 per month. Almost all (93 percent) of the workers in Colma commute in from other cities to work, according to 2020 US census data.

According to ABAG projections, Colma can expect to see its workforce increase by 10 percent by 2040, with much of that job growth coming from the retail services sector.



Table H-10: Workforce Age, Salary and Education

Category	Colma	County
Jobs by Worker Age		
Age 29 or Younger	26%	20%
Age 30 to 54	46%	58%
Age 55 or Older	28%	22%
Salaries Paid by Jurisdiction Employers		
\$1,250 per Month or Less	21%	13%
\$1,251 to \$3,333 per Month	39%	21%
More than \$3,333 per Month	40%	67%
Jobs by Worker Educational Attainment		
Less than High School	15%	11%
High school or Equivalent, No College	17%	14%
Some College or Associate Degree	24%	22%
Bachelor's Degree or Advanced Degree	18%	34%
Educational Attainment Not Available	26%	19%
Total Workers	4,509	422,723

Source: 2019 U.S. Census On The Map

Note: Educational Attainment Not Available is for workers 29 and younger

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# HOUSEHOLD TRENDS AND CHARACTERISTICS

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In 2020, the estimated number of households within Colma was 480 per US Census data.

## OCCUPANCY CHARACTERISTICS

Colma has a relatively large average household size, at 3.08, but this size has increased since 2010 when it was 2.8. Households in renter-occupied units tend to be slightly larger at 3.12.

Table H-11 Household Size

Year	Household Size	Colma	County	State
2010	Average Household Size	2.8	2.7	2.4
2020	Average Household Size	3.08	2.87	2.9
	Owners Average Household Size	3.03	2.95	3.0
	Renters Average Household Size	3.12	2.75	2.9

Source: US Census, 2010 American Community Survey 5-Year Estimates  
2020 American Community Survey 5-Year Estimates

Colma has a high percentage of families with children: more than 30 percent of the households. An additional 38 percent of the population consists of families without children, this percentage has increased since 2010. Single people make up 20 percent of households.

Table H-12 Household Type

Household Type	Colma	County	State
Single person	20%	22%	24%
Family no children	38%	38%	34%
Family with children	34%	32%	34%
Multi-person, nonfamily	8%	8%	8%
Total households	485	263,351	13,103,114

Source: 2020 American Community Survey 5-Year Estimates

## Overcrowded Households

According to the U.S. Census Bureau, a unit is considered overcrowded if it the unit is occupied by more than 1.01 persons per room (excluding bathrooms and kitchens). Homes with more than 1.5 persons per room are considered severely overcrowded. Overcrowding increases health and safety concerns and stresses the condition of the housing stock and infrastructure. Overcrowding correlates strongly with household size, particularly for large households.

Colma has a small number of overcrowded homes. Almost 3 percent of owner-occupied homes, or 7 homes, are overcrowded. The vast majority of rental homes are not overcrowded; however, nine homes are considered overcrowded, and zero homes are extremely overcrowded. The percentage of overcrowded households has decreased since 2010, when close to 15 percent of the homes were considered overcrowded.

**Table H-13 Number of Overcrowded Units**

Occupant	Overcrowded	Occupied Homes	Percent		
			Colma	County	State
Owner	Not overcrowded	222	97%	97%	96%
	Overcrowded	7	3%	2%	3%
	Extremely overcrowded	0	0.0%	1%	1%
Renter	Not overcrowded	232	96%	85%	87%
	Overcrowded	9	4%	8%	8%
	Extremely overcrowded	0	0%	7%	5%

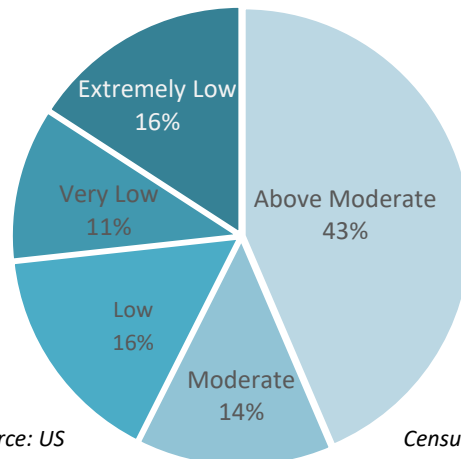
Source: US Census, 2020 American Community Survey 5-Year Estimates

Note: 0-1 people per room is not overcrowded, 1-1.5 people per room is overcrowded, more than 1.5 people per room is extremely overcrowded

**Trends in Household Income and Tenure**

Colma’s median household income is \$118,750, below the countywide average of \$128,091. Just over 40 percent of Colma’s households make more than a moderate income, and another 43 percent of Colma’s households are lower income. 16 percent of all households are considered low-income, 11 percent are very low income, and 16 percent are extremely low income.

**Figure H-2: Households by Income**



Source: US

Census, 2020 American Community Survey 5-

Year

Table H-14: Household Income

Income	Colma	County	State
Under \$25,000	8%	9%	16%
\$25,000 to \$34,999	3%	4%	7%
\$35,000 to \$49,999	3%	6%	10%
\$50,000 to \$74,999	12%	10%	15%
\$75,000 to \$99,999	14%	10%	12%
\$100,000+	59%	61%	40%
Poverty Rate	8.9%	6.7%	12.6%
Total	485	263,351	13,103,114
Median Income 2011	\$86,640	\$91,958	\$63,816
Median Income 2020	\$118,750	\$128,091	\$78,672

Source: US Census, 2020 American Community Survey 5-Year Estimates Note:  
Adjusted for inflation to 2020 dollars

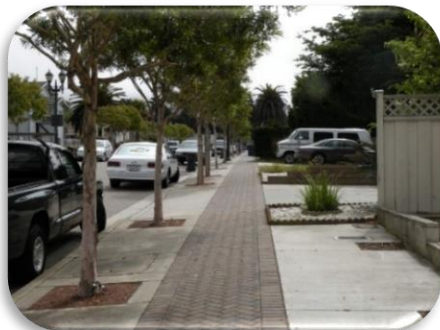
Table H-15: Households by Income and Tenure

Occupant	Extremely Low	Very Low	Low	Moderate	Above Moderate
Owner	20%	50%	66%	38%	64%
Renter	80%	50%	33%	62%	36%
Total	75	50	75	65	210
% of all households	16%	11%	16%	14%	44%

Sources: CHAS Data 2014-2018

## HOUSING VALUES AND COSTS

With relatively few homes, housing price data for Colma is hard to come by. According to Zillow data from 2022, the median sale price for a home (including both multi-family and single-



*The existing Sterling Park neighborhood was improved to include brick streets, sidewalks, landscaping, lighting, and underground utilities.*

family) in Colma is \$1,180,000. Colma’s home prices are below countywide averages for single-family homes, yet above the prices for multi-family homes. Despite the seemingly more reasonable prices, the median home in Colma is unaffordable to most households making less than the median income.

**Table H-16: Ability to Pay for For-Sale Housing**

	Annual Income	Maximum Affordable Home Price	Median Home Sale Price	Affordability Gap
<b>Single Person</b>				
Extremely Low Income	\$38,400	\$142,016	\$1,180,000	-\$1,037,984
Very Low Income	\$63,950	\$236,509	\$1,180,000	-\$943,491
Low Income	\$102,450	\$378,895	\$1,180,000	-\$801,105
Median Income	\$104,700	\$387,216	\$1,180,000	-\$792,784
Moderate Income	\$125,650	\$464,697	\$1,180,000	-\$715,303
<b>Four Person</b>				
Extremely Low Income	\$54,800	\$202,669	\$1,180,000	-\$977,331
Very Low Income	\$91,350	\$337,844	\$1,180,000	-\$842,156
Low Income	\$146,350	\$541,253	\$1,180,000	-\$638,747
Median Income	\$149,600	\$553,272	\$1,180,000	-\$626,728
Moderate Income	\$179,500	\$663,853	\$1,180,000	-\$516,147

Source: HCD State Income Limits 2021 and State CDBG and HOME Income Limits [www.hsh.com/calc-howmuch.html](http://www.hsh.com/calc-howmuch.html)

Note: Maximum Affordable House Price is based on the following assumptions: 5% interest rate; 30-year fixed loan; 50% Yearly Salary as Down Payment; 1% property tax; PMI, .5% insurance rate; and no other monthly payments/debt.

Extremely limited rental data is available in Colma due to the very small number of homes. According to this limited data, Colma’s rental prices for one and two-bedroom apartments are higher than the countywide averages for apartments of a similar size.

**Table H-17: Summary of 2022 Rents**

Bedrooms	Colma	County
Studio	x	\$2,025
One Bedroom	\$2,797	\$2,618
Two Bedroom	\$3,627	\$3,469
Three Bedroom	x	\$4,300
Four Bedroom	x	\$6,188

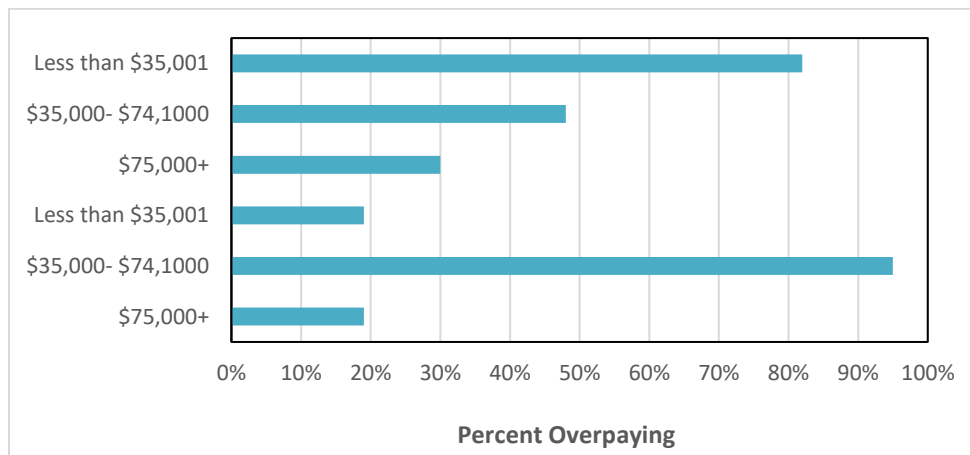
Source: Zumper Rent research

## Overpayment for Housing

A household is considered to be overpaying for housing if they spend more than 30 percent of their income on rent or mortgage payments. Almost 48 percent of Colma residents making under \$75,000 annually are overpaying for homeownership, and even 30 percent of those making more than \$75,000 are overpaying for their homes. Almost 95 percent of the lowest income renters, those making under \$35,000, are overpaying on rent, and almost 57 percent of those making under \$75,000 are overpaying as well.

If there is not enough affordable housing in Colma, lower-income people may choose to live elsewhere and commute into the city to work. Those who do live in Colma may live in overcrowded homes and have extremely limited money to dedicate towards other necessities such as food, transportation, and medical care. Extremely low-income households paying more than 50 percent of their income towards housing are at greater risk for becoming homeless.

Figure H-3: Households Overpaying for Housing by Income



Source: US Census, 2020 American Community Survey 5-Year

Table H-18: Households Overpaying for Housing

Occupant	Income	Colma		County	State
		Number	Percent	Percent	Percent
Owner-occupied	Less than \$35,000	9	82%	80%	73%
	\$35,000-\$74,999	16	48%	52%	48%
	\$75,000+	58	30%	20%	17%
Renter-occupied	Less than \$35,000	40	95%	91%	91%
	\$35,000-\$74,999	16	57%	88%	65%
	\$75,000+	30	19%	23%	15%

Source: US Census, 2020 American Community Survey 5-Year

Note: Excludes Households with no income or cash rent.

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# HOUSING CHARACTERISTICS

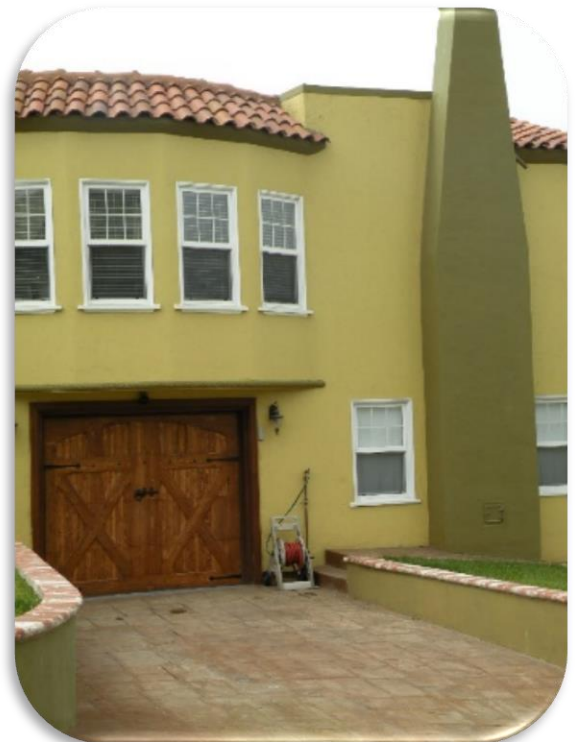
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## PHYSICAL CHARACTERISTICS

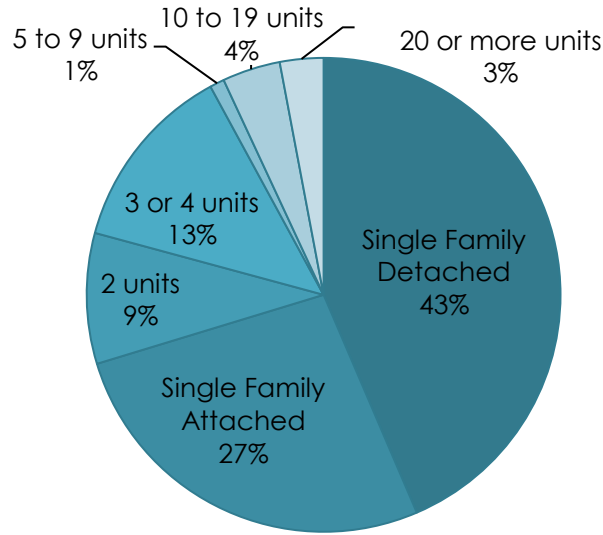
Colma's housing stock has grown even faster than its population. In 2010, Colma had 446 homes, and by 2020 it had 558 homes - an increase of 8 percent. Most of the homes in Colma are single-family detached buildings. There are two townhome/attached single family developments and a veterans housing development with a total of 147 units which account for 26% of the total housing units. Close to 47% of homes in Colma have three bedrooms. 41% of the homes have 1-2 bedrooms.

According to 2020 data from the American Community Survey, Colma has a vacancy rate of 13%. About 14 percent of those units are vacant for seasonal, recreational or occasional use. The other 86% are classified as "other vacant". The Census Bureau classifies vacant units as "other vacant" if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration. A housing market with a vacancy rate under five percent is considered to be a tight market. Tight markets can lead to high housing prices and subsequent higher rates of overcrowding.



*A remodeled historic single family home (right) and duplex units (top) in Colma's Sterling Park neighborhood.*

**Figure H-3: Building Type Chart**



Source: US Census, 2010 American Community Survey 5-Year Estimates

**Table H-19: Total Housing Units**

Year	Colma		County		State	
	Number	Percent Change	Number	Percent Change	Number	Percent Change
2010	491	X	270,039	X	13,552,624	X
2020	558	17.0%	278,756	3.2%	14,210,945	5%

Source: US Census, 2010 American Community Survey 5-Year Estimates  
2010 US Census SF1, 2020 American Community Survey 5-Year Estimates

**Table H-20 Tenure Type**

Year	Occupant	Colma	County	State
2010	Percent Owners	53.6%	61.1%	57.4%
	Percent Renters	46.4%	38.9%	42.6%
2020	Percent Owners	49.5%	59.9%	55.3%
	Percent Renters	50.5%	40.1%	44.7%

Source: US Census, 2010 American Community Survey 5-Year Estimates  
US Census, 2020 American Community Survey 5-Year Estimates



**Table H-21: Building Type**

Building Type	Colma	County	State
Single Family Detached	43.9%	56.5%	57.7%
Single Family Attached	26.7%	8.4%	7.1%
2 units	8.8%	2.5%	2.4%
3 or 4 units	13.1%	4.5%	5.4%
5 to 9 units	0.7%	6.4%	5.9%
10 to 19 units	3.6%	5.9%	5.1%
20 or more units	3.2%	14.7%	12.6%
Mobile Home or Other	0%	1.2%	3.7%
Total	558	278,756	14,210,945

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04, Town of Colma Building Permit records, San Mateo County Assessor's Records

**Table H-22: Bedrooms**

Bedrooms	Colma	County	State
No bedroom	0%	4.9%	4%
1 bedroom	22.2%	15.2%	4.0%
2 bedrooms	19.2%	25.4%	4.3%
3 bedrooms	46.6%	33.0%	11.8%
4 bedrooms	10.0%	16.8%	19.1%
5	2.0%	4.7%	19.4%
Total	558	278,756	14,210,945

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04.

**Table H-23: Vacancy Rate**

Year	Colma	County	State
2010	4.3%	5.3%	8.6%
2020	13.1%	5.5%	7.8%

Source: US Census, 2010 American Community Survey 5-Year Estimates, Table DP04, US Census, 2020 American Community Survey 5-Year Estimates, Table DP04

## HOUSING CONDITIONS

In addition to issues with affordability and overcrowding, housing can have physical problems such as age or lack of facilities. One of the best ways to assess the condition of the housing stock is through a windshield tour. However, barring that, the census gives some useful information as to the status of housing.

Approximately 35 percent of Colma’s housing stock has been built since 2000. This is an extremely high percentage: for comparison only approximately nine percent of San Mateo County’s housing stock has been built since 2000. An additional 48 percent of Colma’s housing stock was built in the 1950s or earlier. Older housing can be more expensive to maintain and renovate.

The census tracks other housing problems, including a lack of plumbing and kitchen facilities and found four homes lacking complete kitchen facilities and four homes lacking telephone service in Colma.

**Table H-24: Year Structure Built**

	Colma	County	State
Built in 2014 or more recently	0.4%	2.3%	2.4%
Built in 2010 to 2013	0.0%	1.6%	1.8%
Built in 2000s	34.9%	5.3%	10.9%
Built in 1990s	5.9%	6.2%	11.0%
Built in 1980s	7.3%	9.6%	15.1%
Built in 1970s	2.2%	17.3%	17.5%
Built in 1960s	0.9%	17.2%	13.2%
Built 1950s or Earlier	48.3%	40.5%	30.1%
Total	558	278,756	14,210,945

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04

**Table H-25: Number of Potential Housing Problems**

	Colma		County	
	Number	Percent	Number	Percent
Lacking complete plumbing facilities	0	0.0%	664	0.3%
Lacking complete kitchen facilities	4	0.8%	2,428	0.9%
No telephone service available	4	0.8%	3,384	1.3%

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP04

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## **BELOW MARKET RATE HOUSING TRENDS AND CHARACTERISTICS**

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Units offered at rents or sale prices below that which they would command on the open market are referred to as “below-market rate” or BMR units. They are also often referred to as “affordable housing” units. Approximately 47 percent of Colma’s households make more than a moderate income, and another 42 percent of Colma’s households are lower income.

Approximately 18 percent of all households are considered low-income, 11 percent are very low income, and 14 percent are extremely low income.

There are 18 units that were developed by the Town of Colma with monies from the Town’s general fund in the early 1990’s. The units, located along El Camino Real, are reserved for senior tenants. The below-market rate rents collected from these housing units are paid into the general fund. The Town also purchased one housing unit within a multi-unit complex at 1365 Mission Road and has dedicated it as a below-market rate unit, renting it to qualifying very low-to-moderate income households.

### **POTENTIAL LOSS OF SUBSIDIZED UNITS**

Government Code Section 65583 requires local jurisdictions to address the potential conversion of multi-family rental housing that receive governmental assistance under federal programs, state and local multi-family revenue bond programs, or local density bonus programs to no low-income housing use. There are no locally subsidized units at risk in Colma, as the Town has not issued mortgage revenue bonds, has not approved any density bonus units with financial assistance, and has not assisted multi-family housing with redevelopment or CDBG funds.

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## **HOUSING NEEDS**

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### **DETERMINATION OF HOUSING NEEDS**

The Regional Housing Needs Allocation (RHNA) process addresses housing needs across income levels for each jurisdiction in California. All the Bay Area’s 101 cities and nine counties are given a share of the Bay Area’s total regional housing need. The Bay Area’s regional housing need is allocated by the California Department of Housing and Community Development (HCD) and finalized through negotiations with the Association of Bay Area Governments (ABAG). San Mateo County jurisdictions, through a unique process different from other Bay Area counties, collaboratively developed a formula to divide up San Mateo County’s overall housing allocation among the 21 jurisdictions in the county.

Table H-26: Regional Housing Needs Allocation (2023-2031) – 6<sup>th</sup> Cycle

	Very Low Income (<50% of AMI)	Low Income (50-80% of AMI)	Moderate Income (80-120% of AMI)	Above Moderate Income (>120% of AMI)	Total
Atherton	94	54	56	144	348
Belmont	448	281	283	733	1,785
Brisbane	317	183	303	785	1,588
Burlingame	863	497	529	1,368	3,257
<b>Colma</b>	<b>44</b>	<b>25</b>	<b>37</b>	<b>96</b>	<b>202</b>
Daly City	1,336	769	762	1,971	4,838
East Palo Alto	165	95	159	419	829
Foster City	520	299	300	777	1,896
Half Moon Bay	181	104	54	141	480
Hillsborough	155	89	87	223	554
Menlo Park	740	426	496	1,284	2,946
Hillsborough	575	331	361	932	2,199
Pacifica	538	310	291	753	1,892
Portola Valley	73	42	39	99	253
Redwood City	1,115	643	789	2,041	4,588
San Bruno	704	405	573	1,483	3,165
San Carlos	739	425	438	1,133	2,735
San Mateo	1,777	1,023	1,175	3,040	7,015
South San Francisco	871	502	720	1,863	3,956
Woodside	90	52	52	134	328
Unincorporated	811	468	433	1,121	2,833

Source: Association of Bay Area Governments, Final RHNA Allocation Report 2023-2031

According to the RHNA, Colma will need to ensure there is land available for a total of 202 new units between 2023 and 2031. Approximately 48 percent of those units will be for households making more than moderate income, 18 percent will be for households making moderate income, 12 percent for low-income, and 22 percent for very low income

The housing policies and programs set forth in this document are intended to reach the local housing objective of 202 units within the 2023 to 2031 period.

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## SPECIAL HOUSING NEEDS

Certain groups have greater difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to employment and income, family characteristics, disability, and household characteristics.

State Housing Element law states that special needs groups include the following: senior households, disabled persons, developmentally delayed persons, large households, female-headed households with children, students, homeless persons, and farmworkers. This section provides a discussion of the housing needs facing each group.

## HOUSING NEEDS FOR SENIOR RESIDENTS

Seniors face many housing challenges as they age, including a fixed budget, higher medical costs, and greater likelihood of disabilities. According to the US Census 2020 American Community Survey, it is estimated that 13.9% of Colma's population is over the age of 65 (about 208 individuals).



*The Town of Colma owns 18 Senior Housing Units, located on El Camino Real*

Almost a quarter of the seniors in Colma have incomes higher than \$100,000, but almost half the seniors have an income below \$50,000. The US Census 2020 American Community Survey estimates that approximately 20% of the population over the age of 65 in Colma are in poverty.

Seniors in Colma, like seniors in San Mateo County at large, are significantly more likely to be homeowners than renters. Thus, housing concerns for seniors in Colma might include retrofits to allow seniors to age in place (stay in their current home as they get older). Often, homeownership means greater housing security. According to ABAG MTC, all seniors making less than 30% of AMI are spending the majority of their income on housing. For seniors making more than 100% of AMI, 46.2% spend less than 30% of their income on housing and are considered not cost-burdened by housing costs.

As the large baby boomer population ages, Colma, like the rest of San Mateo County, is expected to see a growing senior population. According to the “Key Housing Trends in San Mateo County” document, the county can expect to see a 76 percent increase in the number of seniors. A key challenge in the coming years will be how to accommodate the needs of aging residents. For more information about senior trends and preferences, see the 2013 “Key Housing Trends in San Mateo” report in Appendix A.

**Table H-27: Senior Households by Tenure (2020)**

	Occupant	Colma	County	State
All Ages	Owners	49.5%	59.9%	55.3%
	Renters	50.5%	40.1%	44.7%
	Total	485	263,351	13,103,114
Age 65-74	Owners	54.3%	79.2%	75%
	Renters	45.7%	20.7%	25%
	Total	35	37,482	1,834,659
Age 75-84	Owners	57.7%	80.6%	75%
	Renters	42.3%	19.3%	25%
	Total	52	20,016	922,510
Age 85 +	Owners	62.5%	74.3%	68.3%
	Renters	37.5%	25.6%	31.7%
	Total	8	11,465	441,681

Source: US Census, 2020 American Community Survey 5-Year Estimates

Notes: Seniors are age 65 +

## PEOPLE LIVING WITH DISABILITIES

People with disabilities face many challenges when looking for housing. There is a limited supply of handicap accessible, affordable housing generally, and the supply is especially tight near transit. Being near transit is important because many people with disabilities cannot drive. People with disabilities are also often extremely low income due to the challenge of securing

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long-term employment, and to higher medical bills. Additionally, because some people with disabilities, particularly developmental disabilities, have lived with their parents and they often do not have rental or credit history. This makes it harder for them to compete for the limited housing that is available.

## PEOPLE WITH DEVELOPMENTAL DISABILITIES

SB 812 requires Housing Elements to include an analysis of the special housing needs of people with developmental disabilities. Additionally, SB 812 requires that individuals with disabilities receive public services in the least restrictive, most integrated setting appropriate to their needs.

California defines developmentally disabled as “severe and chronic disability that is attributable to a mental or physical impairment”. The disability must begin before the person’s 18th birthday, be expected to continue indefinitely, and present a substantial disability.” Some developmental disabilities cause mental retardation, and some do not. Common developmental disabilities include Down’s syndrome, autism, epilepsy, and cerebral palsy.

People with developmental disabilities in San Mateo County have various diagnoses. The common ones are summarized below. Because people can have multiple diagnoses, the numbers total more than 100 percent.

Table H-28: Type of Developmental Disability (2020)

Developmental Disability	Percent
Mild/Moderate Mental Retardation	43.3%
Autism	25.9%
Epilepsy	14.7%
Cerebral Palsy	14.4%
Severe/Profound Mental Retardation	9.5%

Source: Golden Gate Regional Center, 2020 Performance Report

People with developmental disabilities tend to be younger than the general population. There are several reasons for this. For some diagnoses there is a shorter life expectancy. More importantly, starting in the 1990s there was an “autism wave” with many more young people being diagnosed with the disorder, for reasons that are still not well understood. The racial demographics of the developmentally disabled population mirror that of the population of the Bay Area.

**Table H-29: Age of People with Development Disabilities (2020)**

Age Range	People with Developmental Disability
Under 18	4
Over 18	6

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)

*Notes:*

-The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions.

-The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross walked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Many people with developmental disabilities are unable to secure long-term employment. This results in many people relying on Supplemental Security Income (SSI) and many earn 10-20 percent of the Area Median Income (AMI).

People with developmental disabilities have various housing needs and housing situations. All Colma residents with disabilities live with a parent or legal guardian.

**Table H-30: Living Arrangements of People with Developmental Disabilities**

Lives with	Number
Home of Parents/Family/Legal Guardian	9
Community Care Facility	0
Foster Family Home	0
Independent/Supportive Living	0
Intermediate Care Facility	0
All Others	0

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

*Notes:*

-The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions.



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*-The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were cross worked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.*

Trends that are affecting people with developmental disabilities include California's moves to reduce institutionalization, aging family caregivers not being able to continue providing in-house care and the growing wave of people with autism.

- **Deinstitutionalization** – In 1977, California, passed the Lanterman Developmentally Disabled Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and to allow them to live their lives as similar to non-disabled people as possible. To accomplish this, the state has been closing large institutional care facilities, resulting in more people with disabilities being integrated into the community. However, this has increased the demand for community based independent living options to serve the needs of the developmentally disabled.
- **Agging Baby Boomers Unable to Care for their Children with Developmental Disabilities** – As displayed in the table below, almost three quarters of people with developmental disabilities live with a parent or caregiver, and many of these caregivers are baby boomers. As these caregivers age their ability to continue to care for their developmentally disabled children will decrease to the point where it is no longer possible. This trend is also going to be a factor in the increased need for community-based independent living options for the developmentally disabled. Many service delivery systems and communities are not prepared to meet the increasing need.
- **Increasing Numbers of People with Autism** - There is a large number of people with developmental disabilities that have autism. They have been brought up as independent members of the community and want to remain independent and involved in the community. There is a coming need to supply community based independent living options for these individuals.

## OTHER DISABILITIES AND POLICY RECOMMENDATIONS

People in Colma have non-developmental disabilities, such as hearing disabilities or vision disabilities, as well. Some residents have both developmental and non-developmental disabilities.

In Colma, almost half of the senior population has some kind of disability. Nine percent of the total population in the county has some kind of disability. The most common disabilities in the Town are ambulatory disabilities (approximately seven percent of the population) and independent living disabilities (approximately six percent).

Table H-31: Age and Type of Disability

	Number			Percent		
	Colma	County	State	Colma	County	State
Under 18 with Disability	0	3,919	306,806	0.0%	2.5%	3.4%
Age 18-64 with Disability	39	23,680	1,944,580	4.1%	4.9%	8.0%
Age 65 + with Disability	94	34,818	1,895,565	45%	28.6%	34.2%
Any Age with Any Disability	133	62,417	4,146,951	9.0%	8.2%	10.7%
Any Age with Hearing Disability	19	19,065	1,147,500	1.3%	2.5%	3.0%
With Vision Disability	14	10,500	778,145	0.9%	1.4%	2.0%
With Cognitive Disability	65	22,911	1,585,969	4.8%	3.2%	4.4%
With Ambulatory Disability	92	30,648	2,118,765	6.8%	4.3%	5.8%
With Self Care Disability	25	14,141	964,579	1.8%	2.0%	2.6%
With Independent Living Disability	74	26,339	1,654,210	6.4%	4.4%	5.5%

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table S1810.

Note: Some people may have multiple disabilities

The three major needs for people with disabilities are low cost (subsidized) rents, handicapped accessible homes, and buildings near public transportation. These needs are very similar to the desires of other segments of the population. Policies that promote affordable housing generally are also good for the disabled community. Specific recommendations from the Golden Gate Regional Center (with a note of Colma’s actions or programs) include:

- Jurisdictions assisting with site identification for low-income developments (Colma’s Program 5.5, regular meetings with non-profit developers, Program 3.2, Density Bonus allowance and Program 4.3 Emergency Shelters).
- Policies to promote accessible homes (Colma’ Program 4.1, Reasonable Accommodation and enforcement of building codes related to accessibility).
- Inclusionary zoning (Colma’s Program 3.7, Inclusionary Housing).
- Second units (Colma’s Program 2.1), Second Unit Ordinance).
- Accessory Dwelling Units (Colma’s Program 2.2).
- Mixed use zoning (Colma’s Program 3.3, High Density Housing near BART).

Additionally, some people with development disabilities need supportive housing that is affordable and located near public transit. In supportive housing, additional services are provided at the home.

## FEMALE-HEADED AND LARGE HOUSEHOLDS

Households headed by a single parent can have special needs due to the economic limitation of earning only one income, and the challenges of childcare without a partner. Although gender equality has made strides over the past 50 years, women continue to earn lower incomes than men. Therefore, female-headed households in particular have specific housing needs that must be addressed. Female-headed households can have special needs that include low-cost housing, suitable for children and located near schools and childcare facilities. Innovative, shared living arrangements, including congregate cooking and childcare, could also be appropriate

Female-headed households comprise 28 percent of the households in Colma. The most vulnerable female-headed households can be those where women are living with children without a partner. Colma has 90 such households, or 19 percent of the total number of households. Female-headed households are more likely to be living under the poverty line than other households: approximately eight percent of female-headed households in Colma are under the poverty line.

Table H-32: Female Headed Households

	Colma		County	State
	Number	Percent		
Female living with own children, no husband	90	18.6%	23.5%	26.2%
Female living alone	48	9.9%	12.6%	13.1%
Total Households	485	100%	263,351	13,103,114
Female Households Below Poverty Level in past 12 months	38	7.8%	4.2%	11.3%

Source: US Census, 2020 American Community Survey 5-Year Estimates, Table DP02, B17021

Large households are defined as households with five or more members living in the same home. Large households are a special needs group because of the difficulty in finding adequate and affordable housing. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Colma, 15.2% of large family households experience a cost burden of 30%-50%, while 0.0% of households spend more than half of their income on housing. Some 19.4% of all other households have a cost burden of 30%-50%, with 13.6% of households spending more than 50% of their income on housing.

Table H-33: Cost Burden by Household Size

Household Size	0%-30% of income Use for Housing	30%-50% of income Used for Housing	50% of Income used for Housing
All other household types	256	74	52
Large Family 5+ persons	67	12	0
Totals	323	86	52

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Notes:

-Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

## HOUSING NEEDS FOR FARM WORKERS

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural labor. Most jurisdictions in San Mateo County have no farms or farmworkers; however, there are 241 farms and 1,321 farmworkers in the county, primarily located in coastal communities. Of these 1,321 farmworkers, 123 are migrant workers and 343 work less than 150 days annually (and are therefore considered to be "seasonal labor"). Farm workers who are migrant or seasonal workers have special housing needs because of their relatively low income and the unstable nature of their job (i.e., having to move throughout the year from one harvest to the next). These workers generally face higher rates of overcrowding and other substandard housing conditions. Continued efforts to provide affordable housing, especially affordable housing suitable for families, will help meet the needs of these Farm workers.

The Town of Colma has several commercial container plant nurseries that operate year-round and offer their employees regular pay and benefits. In addition, Colma has two small flower farms that are maintained by individual farmers that lease land and successfully sell their crops to local merchants.

Table H-34: Farm workers in San Mateo County (2007-2017)

	2007	2012	2017
Total Farms	329	334	241
Land in farms (acres)	57,089	48,160	45,972
Hired Farm Labor	2,608	1,722	1,321
Migrant labor	24	88	123
Working > 150 days annually	1697	718	978
Working <150 days annually	911	329	343

Source: U.S. Department of Agriculture, Census of Farmworkers (2007, 2012, 2017), Table 7: Hired Farm Labor

## HOUSING NEEDS FOR THE HOMELESS

All 21 jurisdictions within San Mateo County have adopted the ten-year HOPE Plan (Housing Our People Effectively: Ending Homelessness in San Mateo County), designed to end homelessness within ten years. The HOPE Plan adopts a Housing First policy, which seeks to move homeless people into permanent housing instead of shelters by increasing the stock of affordable and subsidized housing. Although the HOPE planners recognized that there is a lack of needed resources throughout the housing continuum, including emergency and transitional housing, the greatest need and the most effective use of new and/or redirected resources is for creating and sustaining quality affordable housing and supportive housing.

According to the 2019 San Mateo County One Day Homeless Count and Survey, countywide homeless survey there are 1,512 homeless people living in San Mateo County.

Table H-35: Demographics of San Mateo County Homeless Population by Household Type

	Adult Only Household (73.4%)			Family Household (26.5%)		
	Emergency Shelter	Transitional Housing	Unsheltered	Emergency Shelter	Transitional Housing	Unsheltered
<b>Gender</b>						
Male	67.7%	62.2%	78.9%	39.7%	42.8%	46.8%
Female	30.8%	37.8%	21.2%	60.3%	57.2%	53.2%
Transgender	1.5%	0.0%	0.1%	0.0%	0.0%	0.0%
<b>Race</b>						
White	59.1%	55.4%	74.5%	41.2%	55.0%	75.8%
African American	20.7%	27%	8.9%	23.5%	14.0%	17.7%
Asian	6.1%	2.7%	0.0%	8.8%	6.6%	0.0%
American Indian/Alaskan Native	4.0%	2.7%	8.2%	7.4%	3.3%	1.6%
Native Hawaiian/Other Pacific Islander	7.6%	5.4%	0.1%	4.4%	11.1%	1.6%
Multiple Races	2.5%	6.8%	8.2%	14.7%	10.0%	3.2%
<b>Ethnicity</b>						
Hispanic	20.7%	27%	39.3%			
Non-Hispanic	79.3%	73%	60.7%			
<b>Chronicity</b>						
Chronic Homelessness	33.3%	0.0%	30.0%	4.4%	0.0%	0.0%

Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey

Note: May not total 100% due to rounding.

**Table H-36: Additional Demographics of San Mateo County Homeless Adult Population**

	Emergency Shelter	Transitional Housing	Unsheltered
Veteran Population	14%	2%	4%
Alcohol / Drug Abuse	20.5%	10.4%	12%
History of Domestic Violence	4.5%	7.3%	12%
Severe Mental Illness	31.3%	23.8%	22.7%

*Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey*

*Note: May not total 100% due to rounding*

**Table H-37: County Homeless Population Location 2013-2019**

Location	2013	2019	Change
<b>Unsheltered</b>			
On the Street	353	157	-55.5%
In Car	231	184	-20.3%
In RVs	392	494	+26.0%
In Tents/Encampments	323	66	-79.6%
<b>Sheltered</b>			
In Emergency Shelter	272	266	-2.2%
In Transitional Housing	431	345	-20.0%
<b>Total:</b>	<b>2,002</b>	<b>1,512</b>	<b>-24.5%</b>

*Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey*

The homeless in San Mateo are both sheltered, meaning they live in emergency shelters, transitional housing, treatment centers or other similar institutions; and unsheltered, meaning they live on the street, in encampments or in a vehicle.

The number of homeless people living on the street in San Mateo County has decreased since 2013. However, the number living in an RV has risen by approximately 26 percent. The remaining 43 percent are considered sheltered homeless, and live in shelters, transitional housing, motels, or institutions.

The vast majority of homeless people are single adults (who may be living with another adult, but no children). Still, one-fourth of the sheltered homeless are families. Homeless persons in an adult only household were most likely to be unsheltered and male. In contrast, homeless family households were most likely to be in transitional housing and be headed by a female.

Table H-38: Location where Homelessness Occurred

Location	County
Living in San Mateo County when became homeless	77%
Hometown in San Mateo County	44%

Source: San Mateo County Human Services Agency, Center on Homelessness, 2019 San Mateo County One Day Homeless Count and Survey

### Quantification of Available Homeless Assistance Resources

Shelters and homeless assistance programs are the main resources available to homeless residents of San Mateo County. Colma helps to meet the needs of its homeless residents by providing financial support and appropriate referrals to local homeless assistance programs available in San Mateo County, including Shelter Network, the Human Investment Project, North Peninsula Food Pantry and Dining Center of Daly City, and the Second Harvest Food Bank. In addition, Colma permits development of a homeless shelter as permitted use in the Commercial (C) zone.

San Mateo County’s Center on Homeless, a program overseen by the County Human Services Agency, coordinates the provision of homeless services within the County, including those by non-governmental entities. The Center on Homeless provides information to county residents, provides referrals, administers self-sufficiency programs, and develops homeless resources. There are also several specialized shelters for persons with substance abuse problems and mental illnesses, as well as victims of domestic violence and youth.

The nearest large homeless assistance facility is the Community Service Center in Daly City. The Center is a clearinghouse providing motel vouchers, bus tickets and referrals to the County’s transitional shelters. In addition, this facility provides a Home Sharing service which keeps track of those with living quarters to share.

### Determination of Unmet Homeless Needs in Colma

As of the 2019 San Mateo Homeless Census, 8 unsheltered homeless people were counted in Colma. Homelessness is a regional issue and consideration of the homeless is important in formulating housing policy.

## HOUSING NEEDS FOR EXTREMELY LOW-INCOME HOUSEHOLDS

Extremely Low Income (ELI) households earn 30 percent of the Area Median Income or less. According to the Department of Housing and Community Development 2022 State Income Limits, this amounts to an annual income of \$54,800 or below for a family of four in San Mateo County. Many ELI households live in rental housing and most likely face overpayment, overcrowding or substandard housing conditions. Some ELI households are recipients of public assistance such as social security insurance or disability insurance. Housing types available and



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suitable for ELI households include affordable rentals, secondary dwelling units, emergency shelters, supportive housing and transitional housing.

There are 75 ELI households in Colma according to 2018 CHAS data. All Colma’s ELI households face overcrowding, overpayment, and/or lack complete kitchen or plumbing facilities.

**Table H-39: Housing Needs for Extremely Low Income (ELI) Households in Colma**

<b>Household Category</b>	<b>Renter Households</b>	<b>Owner Households</b>	<b>Total Households</b>
Total households any income	225	255	480
Total ELI households	60	15	75
ELI households with housing problems	60	15	75
ELI households with cost burden (paying 30% or more of income)	49	68	117
ELI households with cost burden (paying 50% or more of income)	10	18	28

*Source: HUD Comprehensive Housing Affordability Strategy (2014-2018)*

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## HOUSING ELEMENT PUBLIC PARTICIPATION

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New requirements for this cycle of the Housing Element, State law requires jurisdictions to make a “diligent effort to achieve public participation of all economic segments of the community” when preparing a housing element (Government Code 65583(c)(7)). State law requires jurisdictions to take active steps to inform, involve, and solicit input from the public, particularly groups and organizations representing the interests of lower-income and minority households that might otherwise not participate in the process.

In previous Housing Elements, due to the small population of the town, outreach consisted of Council Study Sessions. Because of the new requirements, the Town decided on a more comprehensive outreach plan that included several methods both in-person and virtual, as well as utilizing traditional media and social media. By offering different ways residents and other stakeholders can provide input, the Town hoped to gain a better understanding of residents covering multiple demographics.

### HOUSING ELEMENT FLYER

To promote the survey and outreach events, a flyer was created and sent to residents (360 households). This flyer included information for outreach events, the first City Council public hearing for the Housing Element, and a link along with a QR code to the survey. Written on the flyer, in English, Chinese (traditional), Spanish, and Tagalog were translation services available to those who require language assistance. Also written was ADA assistance upon request for those that require such accommodation. Paper copies of this flyer were also available at various outreach events.

### HOUSING ELEMENT WEBSITE AND SOCIAL MEDIA

In April 2022, the Town launched its Housing Element Update website ([www.colma.ca.gov/housing-element](http://www.colma.ca.gov/housing-element)) to provide an overview of the project, purpose for the update, key benefits for the update, an explanation of the Regional Housing Needs Allocation (RHNA), ways to participate in the update process, a housing element video, and links to the housing survey. The Town utilizes Facebook, Twitter, and Simplicity for announcements. Posts were made on each app promoting the Housing Element update and outreach events.

### HOUSING SURVEY

On April 8, 2022, the Town released a Housing Survey to assess current housing conditions, the community’s priorities regarding future housing, and to gather information on housing constraints. This survey was available online using the Mentimeter app and paper copies were distributed at various outreach events in the month of April. The survey concluded on April 29, 2022. There were 44 responses. Participants included residents, those who work in Colma, and those who neither live nor work in the Town.

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## OUTREACH EVENTS

- On April 12, 2022, planning staff participated in a barbeque at Veterans Village hosted by The American Legion. Town Staff and Eric Duncan, the Resident Services Coordinator assisted with outreach by helping distribute flyers and surveys to each resident. Input from residents at Veterans Village is important because they represent a demographic that has disabilities, are formerly homeless, over 60 years old, or currently live in affordable housing.
- On April 16, 2022, the Town participated in an Easter event called Eggstravaganza hosted by the Colma Recreation Services Department at the Colma Community Center. Planning staff hosted a table at this event where a housing-related activity was created for children. This activity asked these children to dream of their future home in Colma, color, and write a reason why they chose to live in that home. They were able to choose three types of homes: apartment, duplex, and single-family. This event was well attended with close to 50 children participating in the activity.
- On April 20, 2022, the Town participated in a senior luncheon hosted by the Colma Recreation Services Department at the Colma Community Center. Planning staff hosted a table at this event where the flyer and survey were distributed to the residents. This event also allowed staff to promote future Housing Element outreach events. Input from this demographic is important to the town because the residents represent a demographic that is over 60.
- On April 20, 2022, the Town hosted an event at Black Bear Diner called Coffee with a Planner. This was a workshop for community members to engage with planning staff where they were an opportunity to engage, ask questions, and fill out the survey.
- On April 22, 2022, the Town participated in the 2022 Arbor Day/Earth Day event hosted by the Colma Recreation Services Department at Sterling Park. Planning staff hosted a table at this event where the flyer and survey were distributed to the residents. Staff engaged with several residents explaining the purpose of the housing element, and ways to get involved with the process.
- On April 25, 2022, planning staff presented at the City Council meeting. The purpose of this study session was to introduce an overview of the Housing Element Update and obtain input from the City Council and the public. Staff provided progress to date, public outreach efforts, and the preliminary map of potential new housing locations (site inventory). Email notices for this study session and the presentation of the Draft Housing Element on June 8, 2022, were sent to various housing advocacy groups and non-profits. They included: One Degree, Housing Choices, HIP Housing, Housing Leadership Council of San Mateo, Let's Talk Housing San Mateo County, Mercy Housing, MidPen Housing, and Samaritan House San Mateo.
- Planning staff presented the Draft Housing Element to the City Council at their meeting on June 8, 2022. The purpose of this meeting was to introduce the Draft Housing Element to City Council and to the public. Planning staff provided progress to date, a revised site inventory map (reflecting the removal of the Italian Cemetery of 3.07-acre

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parcel), a highlight of key housing programs, and comments from the May 6, 2022, presentation to San Mateo County Equity Advisory Group.

## **PUBLIC NOTICE DISTRIBUTION LIST**

Columns of noticing. Please refer to Appendix C, Public Notice List

## **SUMMARY OF PUBLIC COMMENTS**

On April 27, 2022, planning staff presented the Housing Element Update study session at the City Council meeting. There were no public comments made to staff at that meeting.

During the comment period after the City Council public meeting, staff was notified by the Italian Cemetery of its desire not to be part of the housing inventory for their vacant site, located at El Camino Real and F Street, which was determined suitable for multi-unit housing due to its location on El Camino Real and across the street from Colma BART station. Therefore, staff revised the housing inventory and the draft to eliminate the 3.07-acre property owned by the Italian Cemetery.

The Housing Element Survey concluded on April 29<sup>th</sup> and a total of 44 responses were recorded. Planning staff collected this data and considered how this feedback would be integrated into future housing plans.

On May 27, 2022, Housing Leadership Council of San Mateo County (HLC) submitted an undated letter through email commenting on Colma's Draft Housing Element. This letter was addressed to the City Clerk, the Building Department, and Planning Department but was only discovered in junk email folder on June 8, 2022, hours prior to planning staff presenting the Draft Housing Element at the City Council meeting. Planning staff have spoken to HLC by acknowledging receipt and will consider their comments in the final draft.

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# FAIR HOUSING

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## AFFIRMATIVELY FURTHERING FAIR HOUSING

Assembly Bill (AB) 686 requires that all housing elements contain an affirmatively furthering fair housing (AFFH) assessment. Under state law, “affirmatively further fair housing” means “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

There are three parts to this requirement:

1. Include a Program that Affirmatively Furthers Fair Housing and Promotes Housing Opportunities throughout the Community for Protected Classes (applies to housing elements beginning January 1, 2019).
2. Conduct an Assessment of Fair housing that includes summary of fair housing issues, an analysis of available federal, state, and local data and knowledge to identify, and an assessment of contributing factors for the fair housing issues.
3. Prepare the housing element Land Inventory and Identification of Sites through the Lens of Affirmatively Furthering Fair Housing.

In compliance with AB 686, the Town has completed the following outreach and analysis.

Analysis of the fair housing issues in this section draws from the Town of Colma Fair Housing Assessment, an analysis that follows the April 2021 State of California State Guidance for AFFH, prepared by 21 Elements (Appendix B). The assessment identifies the primary factors contributing to fair housing challenges and the plan for taking meaningful actions to improve access to housing and economic opportunity. The following fair housing issues were analyzed: Fair housing enforcement and outreach, integration and segregation, access to opportunity, concentrated areas of poverty, disparate housing needs, and disproportionate housing needs within the jurisdiction. To address the identified factors, the assessment includes a Fair Housing Action Plan (FHAP) with goals, actions, and timelines.

## FAIR HOUSING ASSESSMENT

The Fair Housing Assessment (Appendix B) follows the April 2021 State of California State Guidance for AFFH. The study was conducted as part of the 21 Elements process, which facilitates the completion of Housing Elements for all San Mateo County jurisdictions.

### Primary Findings

This section summarizes the primary findings from the Fair Housing Assessment for the Town of Colma, including the following sections: fair housing enforcement and outreach capacity,

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integration and segregation, access to opportunity, disparate housing needs, and contributing factors, and the city's fair housing action plan.

- No fair housing complaints were filed in the Town of Colma from 2017 to 2021. The Town of Colma could improve the accessibility of fair housing information on their website and resources for residents experiencing housing discrimination.
- Racial and ethnic minority populations are disproportionately impacted by poverty, low household incomes, overcrowding, and homelessness compared to the non-Hispanic White population in the Town of Colma. Additionally, racial and ethnic minorities are more likely to be denied a home mortgage loan.
  - Aside from Asian/API residents, racial and ethnic minority populations generally have higher poverty rates. Black or African American incomes are the lowest of any racial or ethnic minority population in the Town of Colma.
  - Racial and ethnic minorities are more likely than non-Hispanic White households to experience overcrowding. Low and moderate-income households are also more likely to be overcrowded.
  - People who identify as American Indian or Alaskan Native, Black, White, and Hispanic are overrepresented in the homeless population compared to their share of the general population.
  - Hispanic and Asian/API households have the highest denial rates for mortgage loan applications in 2018 and 2019.
- Colma is entirely contained within a single census tract—the standard geographic measure for “neighborhoods” in U.S. Census data products. As such, the town does not contain any racial/ethnic concentrations, poverty concentrations, nor concentrations of housing problems.
- The composite opportunity score for Colma shows the town to be a “moderate resource area,” and the Social Vulnerability Index (SVI) provided by the Centers for Disease Control and Prevention (CDC) ranks the town as “moderately vulnerable” to a disaster (based on four themes of socioeconomic status, household composition, race or ethnicity, and housing and transportation).
- The Town of Colma has a slight concentration of residents with a disability with 10% of the population compared to 8% in the county. Residents living with a disability in the town are all employed, while only 1% of residents without a disability are unemployed. Additionally, the aging population is putting a strain on paratransit access countywide.
- Black, Hispanic and Pacific Islander students in the Town of Colma—served by the Jefferson Union High School District and the Jefferson Elementary School District—experience poor educational outcomes compared to other students. Many high schoolers in the county met admission standards for a University of California (UC) or California State University (CSU) school. Black and Hispanic students in Jefferson Union High School District were less likely to meet the admission standards with rates of 23% and 32%, respectively.

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- Jefferson Elementary school district had a 17-percentage point gap between their overall chronic absenteeism rate (12%) and their chronic absenteeism rate among Black students (28%). While Jefferson Union has the lowest dropout rates in the county — just 3% of students — the highest dropout rates were still found among Black (7%) and Hispanic students (6%).
  - Nearly half of all renter households in the Town of Colma are cost-burdened—spending more than 30% of their gross income on housing costs—and more than one in four are extremely cost-burdened—spending more than 50% of their gross income on housing costs. There are disparities in housing cost burden in the Town of Colma for Hispanic households.

### Fair Housing Issues and Contributing Factors

This section summarized the fair housing issues identified for the Town of Colma and the factors contributing to those issues.

**Fair housing issue:** No residents have filed fair housing complaints, indicating a potential lack of awareness about fair housing rights.

**Contributing factors:**

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

**Fair housing issue:** Residents of color experience disproportionate housing needs. Black residents experience lower income and higher poverty rates, Hispanic and Asian households experience high rates of mortgage loan denials when trying to purchase homes in Colma (43% and 33%, respectively), and Hispanic households also experience higher rates of cost burden.

**Contributing factors:**

- Higher poverty rates among Colma’s Black residents stem from decades of discrimination in employment, education, and housing markets. These residents have faced greater challenges in building wealth through economic mobility and homeownership.
- It is well documented that persons of color—particularly African American residents—were denied loans to purchase homes, were not allowed to buy in many neighborhoods because of restrictive covenants and were harassed if they managed to purchase a home in a predominantly White neighborhood. These historical actions have led to a significant homeownership gap among racial and ethnic minorities.

**Fair housing issue:** Affordable housing is limited and the ability to add affordable housing is constrained by land use.

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Colma offers relatively more affordable housing opportunities than surrounding cities. However, because most land is zoned for cemeteries, there is limited land available for residential development. Additionally, there are no areas of the town that are zoned for multifamily housing, which is disproportionately occupied by residents of color.

## SITES INVENTORY

AB 686 requires an analysis of the sites identified to meet RHNA obligations for their ability to affirmatively further fair housing. Planning staff have identified seven parcels to meet RHNA obligations. A detailed site analysis can be found under the section titled "Ability to Meet Housing Needs". The seven parcels identified are not within or close to R/ECAPs and edge R/ECAPs and/or low/income poverty concentrations. Since the Town of Colma is contained within one census tract, the proportion of low and very low-income units in the area, concentrations of Housing Choice Vouchers, as well as distribution of lower, moderate, and above moderate-income units in low, moderate, and high resourced areas are equal. In addition, the identified parcels are similar in terms of proximity to high proficiency K-12 education institutions, high-resourced areas/positive economic outcome areas, low social vulnerability, good jobs proximity, access to transportation, and healthy places. There is one 0.2% Annual Chance Flood Hazard area located along El Camino Real by the north boundary that could potentially affect 7778 El Camino Real.

## GOALS AND ACTIONS

Goals and Actions for this cycle of the Housing Element will be included in the section called Housing Goals, Policies, and Programs. In that section, objectives to meet housing goals will be defined, programs to reach those goals, along with an analysis of programs from the previous housing cycle (Table H-58). Additionally, an AFFH Action Plan will also be implemented to reduce AFFH deficiencies (Table H-40).



Table H-40: AFFH Action Plan

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
<b>Action Area 1. Enhancing housing mobility strategies: consist of removing barriers to housing in areas of opportunity and strategically enhancing access.</b>								
<b>Action 1.1:</b> Participate in a regional down payment assistance program with affirmative marketing to households with disproportionate housing needs including Hispanic and Asian households (e.g., materials available in Spanish and other appropriate languages).	Residents of color have disproportionate housing needs.	Historic discrimination and continued mortgage denials; High housing costs and low wages	Disparities in access to opportunities	Financial resources	Regional Partnership with HEART (San Mateo County has program with them).	Improve accessibility to home mortgage loans for Hispanic and Asian households who have the highest loan denial rates. Provide wealth building through homeownership for moderate income households.	Provide down payment assistance to 20 Hispanic and Asian households; Provide down payment assistance to 30 total households; Provide homebuyer education to 200 households.	Meet quantified objectives by the end of the Housing Element period in 2029; Conduct homebuyer education quarterly in partnership with HEART.
<b>Action Area 2. Encouraging new housing choices and affordability in high resource areas: promoting housing supply, choices and affordability in areas of high opportunity and outside of areas of concentrated poverty.</b>								
<b>Action 2.1:</b> Incentivize developers through direct subsidies, fee waivers, and/or density bonuses, to include diversity of unit types in their development(s)--especially those that serve larger families (e.g., 3- or 4-bedroom units, child-friendly amenities).	Residents of color have disproportionate housing needs.	Current zoning code constrains moderate and high-density housing developments.	Disproportionate housing need for low-income households and protected classes	Financial Resources	Town of Colma	Improve incentives for developers through direct subsidies, fee waivers, and/or density bonuses, to include diversity of unit types in their development(s).	Develop 260 3-bedroom units and 56 4-bedroom units.	Meet quantified objectives by the end of the Housing Element period in 2029.

Actions	Fair Housing Issues	Contributing Factors	Fair Housing Category	Type of Action	Responsible Party	Objectives	Quantified Objectives	Timeline
<b>Action Area 3. Protecting existing residents from displacement: strategies that protect residents in areas of lower or moderate opportunity and concentrated poverty and preserves housing choices and affordability.</b>								
<b>Action 3.1:</b> Continue and update the city's housing webpage to include fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act.	No fair housing complaints or inquiries filed.	Lack of access to information about fair housing rights; Limited knowledge of fair housing by residents.	Outreach capacity and enforcement	Human Resources	Town of Colma	Maintain and update the city's fair housing webpage.	Maintain zero complaints and inquiries.	Ongoing

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# ABILITY TO MEET HOUSING NEEDS

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## RESIDENTIAL LAND INVENTORY

A key component of the Housing Element is a projection of a jurisdiction’s housing supply. State law requires that the element identify adequate sites for housing, including rental housing and manufactured housing, and make adequate provisions of the existing and projected needs of all economic segments of the community. This includes an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public services to these sites.

Table H-41: Colma RHNA Targets Summary

Income Category	Very Low	Low	Moderate	Above Moderate	Total
Units	44	25	37	96	202

### Existing Residential Development

Existing housing units are identified on **Exhibit H-1, Housing** and **Exhibit H-2, Sterling Park Neighborhood**. These maps include all dwelling units constructed prior to 2020. Based on American Community Survey (2020) and Census records, there are a total of 558 dwelling units in the Town of Colma, 292 of which are in the Sterling Park neighborhood and the remaining are located outside of Sterling Park.

Since 2015, 75 residential units have been constructed, including 9 in Sterling Park and a 66-unit Veteran’s housing project on Mission Road.

### Approved Residential Development

As of April 29, 2022, there are no residential projects under construction in the Town, nor are there any approved residential projects not yet under construction.

### Development Potential

In total, there are 7 parcels available for the development of approximately 255 new residential units. Of these units, there is potential for at least 53 units available to extremely low income and very low-income households, 30 units to low-income households, 40 units to moderate income households and 142 units to above moderate-income households. The potential for 255 new units exceeds the development need identified in Colma’s RHNA for 202 units to be constructed between 2023 and 2031.

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## Sites Inventory

Planning staff inventoried vacant and underutilized parcels in Colma to determine what land is available for development. Types of sites included:

- 5<sup>th</sup> Cycle Housing Element Carryover Sites.
- Vacant and underutilized, residential, and non-residential sites that allow residential development.

The vacant and underutilized sites were analyzed based on several different categories to determine the best location for affordable housing: proximity to high quality transit and El Camino Real, parcel size, the need for lot consolidation, General Plan designation, underperforming or vacant uses, proximity to public services and amenities, developer interest of the site, and if environmental remediation is required. Sites were scored between 0-1, 1 being the most likely to be redeveloped as affordable housing. All sites that scored above 0.5 were assumed to be suitable for affordable housing development and are included in the site inventory.

During the 5<sup>th</sup> housing cycle, a total of 75 units were developed, 9 of which at about 13 dwelling units per acre and 66 of which at about 30 dwelling units per acre. The average density was approximately 28 units per acre, the state guidance is to extrapolate the trend by multiplying it by 75% time the average which results in 21 units per acre. Given the most recent development trends in the Town, the realistic capacity for sites suitable for housing development are assumed to be developed at a conservative estimate of 20 dwelling units per acre, which meets HCD's default density requirement for lower income housing.

The site's analysis demonstrates that there is enough land to meet the ABAG Regional Housing Needs Allocation. The analysis for the affordability levels of developed units is based on the assumptions that 30% of the units on sites that scored above 0.6 would be for moderate income, and sites that scored above 0.8 would be 50% affordable (half extremely-low or very-low income and half low-income). Units were then reallocated between developments to meet the number of units at specific affordability levels as required by the RHNA.

Table H-42: Sites Inventory

Site	Acres	Very Low	Low	Moderate	Above Moderate	Total
7733 El Camino Real	0.53	8			8	16
1200 El Camino Real	8.06	45	23	44	90	202
7778 El Camino Real	0.6		7		8	15
Between 461 and 469 B Street	0.11				1	1
El Camino and Collins	0.41				8	8
240 Collins Avenue	0.72				14	14
Total		53	30	44	129	256
RHNA		44	25	37	96	202

*Assumptions:*

*Assume each site gets developed at 20 units/acre*

*Suitability score of 0.875=> 50% of units affordable: half Low, half Very Low*

*Suitability score of 0.625=> 30% of units Moderate*

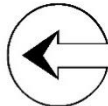

*Reallocate affordable units to consolidate affordability levels on sites*

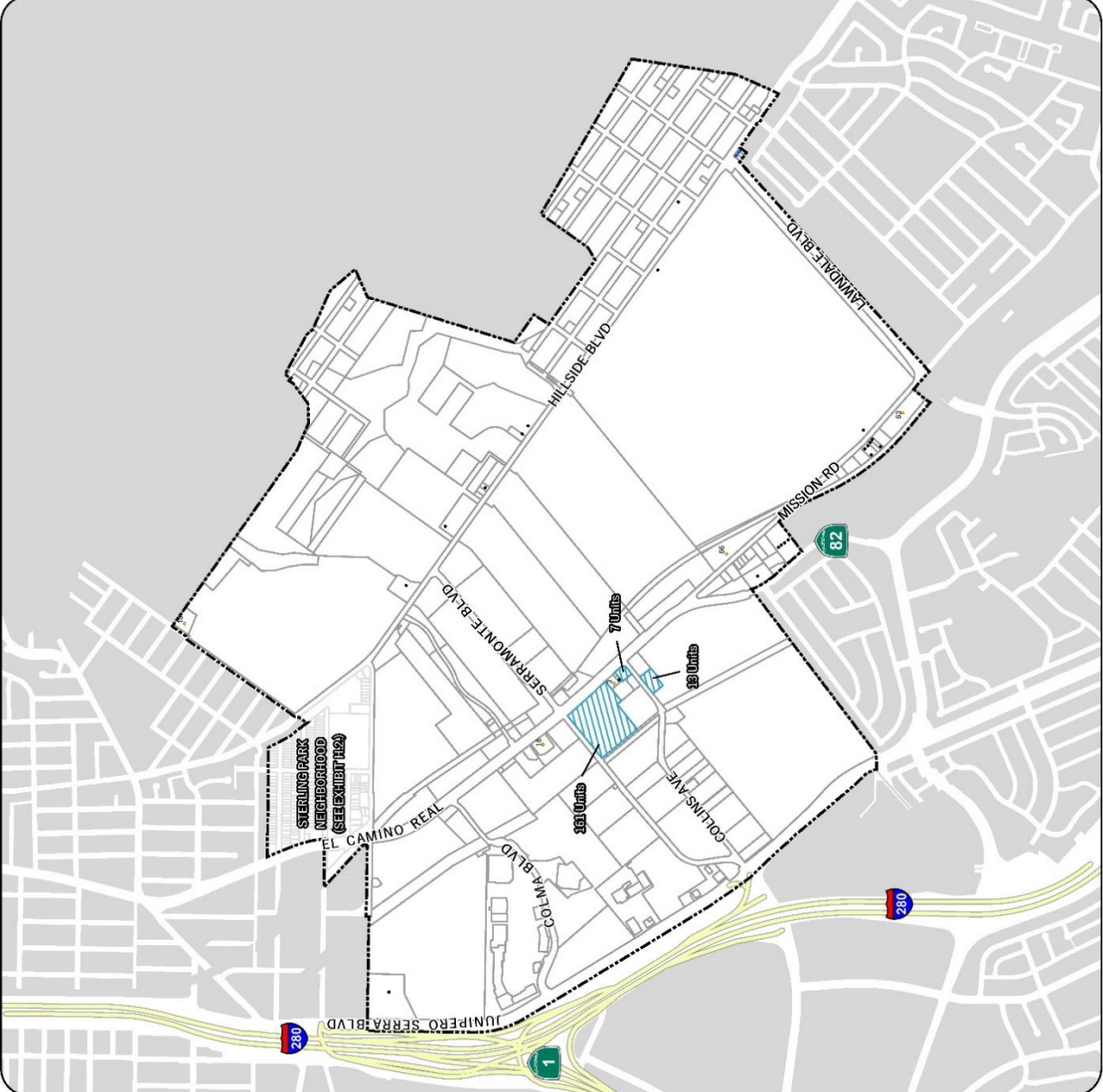
*Reallocate affordable units to higher affordability levels based on RHNA*

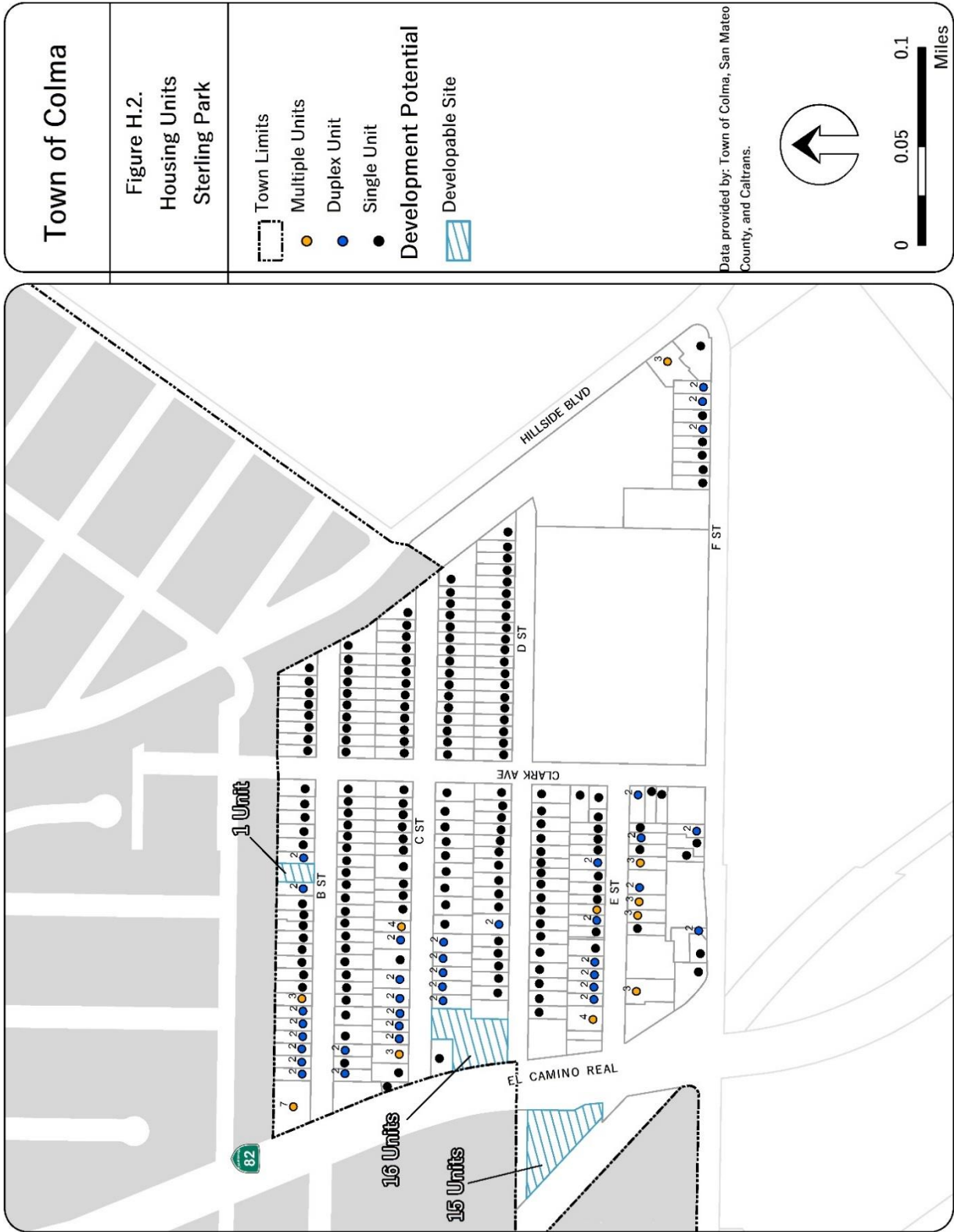
The ability to provide affordable units in Colma is more dependent on available financial resources than density permitted by zoning. If qualified developments are able to obtain federal tax credits and other funding or incentives, there is a higher probability that more affordable units will be provided than in a development where no government or other subsidies are available or obtained.

# Town of Colma

**Figure H.1.  
Housing Sites**

<p><b>Town Limits</b></p> <p>Multiple Units</p> <p>Duplex Unit</p> <p>Single Unit</p>	<p><b>Development Potential</b></p> <p>Developable Site</p> <p>32 Units</p> <p>224 Units</p>	<p>Sterling Park (See Figure H.2.)</p> <p>El Camino Real</p>	<p>Data provided by: Town of Colma, San Mateo County, and Caltrans.</p> <div style="text-align: center;">  </div> <div style="text-align: right;">  <p>Miles</p> </div>
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Several sites have development potential, including three parcels located in the Sterling Park neighborhood, two of which are located along El Camino Real near the Colma BART Station, and four additional sites located along El Camino Real at the Serramonte and Collins Avenue intersections. A detailed site inventory describing the development potential of each, as well as site-specific constraints is provided in the following section.

## A. STERLING PARK DEVELOPMENT POTENTIAL

One parcel is within the Sterling Park residential neighborhood. This parcel is a carryover site from the 5<sup>th</sup> Cycle Housing Element Update. A site analysis has determined that 1 single family detached (SFD) unit can be developed on a vacant 0.11-acre parcel on B street. With SB 9, there is the potential for the lot to be subdivided and developed at a higher density. However, given the character of the existing neighborhood and the small size of the lot, it is assumed that the property would only develop with one unit.

There are no governmental or site-specific constraints impeding the development of the parcel. Sewer and water infrastructure capacity exists to accommodate the potential housing unit. This amount of residential development in Sterling Park is already anticipated in the Colma General Plan.

Table H-43: Sterling Park Single Family Neighborhood Development Potential

Location	Designation & Zone	Acres	Dev. Pot.*	Affordability	Density Allowed	Constraints
B Street 008-125-180	Residential (R)	0.11	1	1 Above Moderate	13 du/ac	None, infrastructure capacity exists
Total		0.11	1 unit			

\* Development potential assumes that the lot would be developed as a single-family home.

Two separate parcels are located to the east of the Sterling Park Neighborhood, near the Colma BART Station which is located just outside the Town's municipal boundaries. The two parcels are also carryover sites from the 5<sup>th</sup> Cycle Housing Element Update. Together, these parcels total 1.13 acres. The presence of the Colma BART Station is expected to stimulate development of multiple unit residential buildings and mixed-use developments in this area. Sewer and water infrastructure capacity exists and can accommodate all potential housing units. Development of existing and projected parcels is already anticipated in the Colma General Plan.

The County adopted the Colma BART Station Area Plan which provides incentives for higher density development and density bonuses for affordable housing on unincorporated land near



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the BART Station. Additionally, Colma's Zoning Code provides density bonus incentives for affordable units.

### **Sandblaster Property – 7733 El Camino Real**



A 0.53-acre parcel on the east side of El Camino Real is bounded by "C" Street to the north and the "D" Street stairs to the south. This parcel is referred to as the 'Sandblaster Property' due to its past light industrial use. The parcel currently contains two billboards. The site is currently designated as residential/commercial.

Site-specific constraints include steep topography along the eastern and northern boundaries of the site. In addition, there may be specific environmental and physical constraints on the site. Although an in-depth environmental site evaluation has not been completed, it is anticipated that there may be some surface and sub-surface ground contamination on the site as a result of the long-term sandblasting business. However, a development proposal for the site was received in 2007 by the Town Planning Department. The proposal included a total of 15 units with 2 single family detached units on C Street and 13 residential units located above ground floor retail uses with sub-grade parking serving the development on El Camino Real and was deemed appropriate and feasible. The application was not pursued by the applicant. Rezoning the site to a 'Planned Development' land use designation would allow for additional flexibility in the setbacks and other design standards applicable to the project. Planned Development designation allows for a project's design to respond to site specific conditions and encourages mixed use and residential development. However, a rezone to PD would not be required. The realistic capacity for this site was determined to be 5 moderate and 6 above moderate units.

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The Town’s Inclusionary Housing Ordinance (Subchapter 12 of the Colma Municipal Code) includes concessions and incentives for eligible development projects, subject to approval by the City Council, to facilitate development of affordable units on smaller sites such as the property at 7733 El Camino Real.

### **Bocci Property – 7778 El Camino Real**



*The 0.6 acre Bocci site at 7778 El Camino Real has a realistic development potential of 24 high density multi-family units. Site specific constraints on the property include a utility easement serving the adjacent Colma BART Station.*

A 0.6-acre parcel on the west side of El Camino Real is occupied by a monument manufacturing light industrial operation. The parcel is referred to as the ‘Bocci Property’ due to the family name of the historic monument manufacturing company located there.

The parcel is bounded by the entrance to the Colma BART station to the north, the BART right-of-way to the west and south, and El Camino Real to the east. This parcel could be redeveloped with high-density residential or a mixed-use development that includes high density residential. The property is currently designated for commercial use, which allows for multi-family residential. The parcel is listed as an opportunity site in the General Plan and is eligible for height and lot coverage bonuses to encourage a transit-oriented development with a diverse mix of land uses.

Site-specific constraints on the parcel include its triangular shape, the close proximity of the BART tracks to the property, and an existing utility easement serving the adjacent Colma BART Station that reduces the buildable area of the property. However, a development proposal was previously submitted to the Town Planning Department, which took into account the site's constraints. The proposal included 24 high density multifamily dwelling units over ground floor retail and was deemed to be a realistic development proposal. The development proposal has since been withdrawn and a small monument business has leased the property. While the terms of the lease are not known, it is likely that redevelopment of the site with mixed-use (including high-density residential) will not occur while the monument business exists on site. Given the site's unusual shape and existing access, it is not recommended that residential development occur on the site while the present structures exist.

Similarly, to 7733 El Camino Real, rezoning it to a 'Planned Development' land use designation is not required but it would allow for additional flexibility in the setbacks and other design standards applicable to the project. Planned Development designation allows for a project's design to respond to site specific conditions and is anticipated to encourage mixed use and residential development. The realistic capacity for this site was determined to be 3 moderate and 8 above moderate units. However, a Planned Development rezone may allow for the development of additional units.

**Table H-44: Sterling Park Multi-Family Development Potential**

Location	Designation & Zone	Acres	Dev. Pot. *	Affordability	Density Allowed	Constraints
El Camino Real 008-127-020 (Sandblaster)	Mixed Use - Residential/ Commercial - (R/C)	0.53	11	3 Moderate 8 Above Moderate	30 du/ac	Topography, possible ground surface contamination
El Camino Real 008-141-080 (Bocci)	Mixed-Use - Commercial - (C)	0.6	11	5 Mod. 6 Above Mod.	30 du/ac	Utility Easement, Triangular Shape, Flood Zone
Total		1.13 acres	22 units	8 Mod. 14 Above Mod.		

\* Development potential assumes that the properties would be developed at 20 units per acre.

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## B. EL CAMINO REAL DEVELOPMENT POTENTIAL

### Kohl's Site – 1200 El Camino Real



An 8.06-acre parcel on the southwest corner of El Camino Real and Serramonte Boulevard, currently occupied by Kohl's. The property is located in the geographic center of town, across the street from the Town Hall and the Colma Police Department. The parcel is identified in the General Plan as a site suitable for a walkable town center development and could be redeveloped as a mixed-use development with commercial and restaurant spaces at the ground level, residential uses above, entertainment uses and public gathering spaces.

The General Plan includes a conceptual commercial, residential mixed-use development at the site. The concept is consistent with allowances for the site (with the exception of a height bonus) and shows a mixed-use Town Center consisting of 160,000 SF of Commercial space and up to 240 residential units (22 dwelling units/acre). The maximum height shown is 72 feet (5 stories), and the total FAR is 1.8. This concept would provide a high-quality design/construction/materials, incorporate outdoor public gathering spaces and include a diverse mix of land uses to be eligible for a height bonus. The realistic capacity of this site was determined to be 53 low-income units, 27 moderate income units, and 81 above moderate-income units.

### Additional Sites

Two separate parcels are located along the El Camino Real Corridor near the Town Hall and potential Town Center site. A vacant, 0.4-acre parcel is located on the northwest corner of El Camino Real and Collins Avenue. El Camino Real and Collins Avenue are surrounded by an assisted living facility to the west, flower shop to the north, and an office use to the south. The second parcel is a 0.7-acre site located at 240 Collins Avenue. The parcel is an overflow parking lot, an underutilized site, and is bounded by an office use to the east, a car rental lot to the north, and cemetery to the south and west.

Significant site constraints are unknown since an in-depth site analysis has not been completed for either site. However, the two properties are vacant or underutilized and are zoned for commercial use where multifamily developments are allowed. The sites are located by the geographic center of the Town and is a walkable distance from the Town Hall and potential Town Center site.

**Table H-45 El Camino Real Corridor Multi-Family Development Potential**

Location	Designation & Zone	Acres	Dev. Pot.*	Affordability	Density Allowed	Constraints
El Camino Real 008-421-120 (Kohl's)	Mixed Use - Residential/ Commercial - (C/R)	8.06	202	45 Very Low 23 low 44 Moderate 90 Above-Mod.	30 to 60 du/ac	Height bonus required to meet 202 units
7733 ECR 008-127-020 (Sandblaster Site)	Commercial/ Residential - (C/R)	0.53	16	8 Very Low 8 Above-Mod.	30 du/ac	Unknown
7778 ECR 008-141-080 (Bocci Site)	Commercial/ Residential - (C/R)	0.60	15	7 Low 8 Above-Mod.	30 du/ac	Unknown
ECR and Collins 008-421-170	Planned Development (PD/R)	0.41	8	8 Above-Mod.	30 du/ac	Unknown
Collins near ECR 010-422-050	Planned Development (PD/R)	0.72	14	14 Above-Mod.	30 du/ac	Unknown
Total		10.32 acres	255 units	53 Very Low 30 Low 44 Moderate 128 Above-Mod.		

\* Development potential assumes that the properties would be developed at 20-30 units per acre.

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## GOVERNMENTAL CONSTRAINTS

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As part of the Housing Element process, the Town analyzed its Zoning Code, permitting processes, development standards, and building codes to identify potential constraints for the development of housing. Housing Element proposes specific actions and implementation schedules to remove such impediments, where possible.

### GENERAL PLAN AND ZONING

Colma's General Plan and Zoning Ordinance provide for a wide range of allowable residential densities in both residential and commercial districts. General Plan densities typically determine the maximum number of dwelling units allowed on a specific site. The Zoning Ordinance is consistent with the General Plan. Additionally, the Town has a Planned Development zoning designation which permits relaxation of zoning standards. In the past, the Planned Development designation has been used to develop high density residential projects and is the most successful manner of developing the available parcels identified in the previous section, because of their unique site constraints and small size.

As discussed earlier, the Town's Commercial/Mixed Use and Commercial Land Use Designations sites will accommodate a majority of the housing need for lower income units. The Colma General Plan specifically identifies the Commercial/Mixed Use designation for ground-floor retail/office with residential units above. The mechanism to effectuate a mixed-use development is the rezoning of the property to Planned Development, which maintains the full multi-family allowance in the commercial zone but allows for greater flexibility in development standards to maximize unit yield.

This analysis is based upon two assumptions: that the identified sites allowing mixed-use will be developed with the residential uses and developers will build to the estimated realistic densities for each of these sites. The first of these assumptions is prudent considering latest trends in the Town and sites near the identified sites. Developments near the identified sites were almost exclusively residential use projects or include a small portion of retail/commercial uses.

Residential projects have been proposed on two of the sites near the Colma BART Station, lending credence toward the sites being developed with residential uses. There are several other reasons why the identified sites are likely to develop with the estimated residential capacity during the planning period:

1. Areas designated for mixed-use development have no minimum commercial component requirement, so developers are able to develop 100 percent residential (i.e., there is no vertical mixed-use requirement) on mixed use sites.
2. The Town supports housing in the Town's mixed-use areas by assisting in site assembly.
3. Most mixed-use sites are not prime sites favored by commercial establishments.

4. The sites are located in close proximity to where other new residential developments have been built or approved.

Thus, it is reasonable to assume that the identified sites will be developed as residential-use projects, at, or above, the estimated densities.

The zoning ordinance sets forth requirements that can affect the type, appearance, and cost of housing to be built within the Town of Colma. The zoning ordinance includes standards for development determining minimum lot size, permitted use(s), minimum setbacks, maximum height limits and minimum parking standards. There is no lot coverage limit or floor area ratio standard for residential zoning districts in Colma. The building envelope allowed on a residentially zoned lot in Colma is determined by setbacks and height limits. There are two residentially zoned districts in Colma, the Residential (R) zone and the Residential – Sterling Park (R-S) zone. The R-zone allows single family dwellings by right (no land use entitlements required) and multi-family dwellings up to six units with approval of a Use Permit provided that the residential density proposed does not exceed that which is specified in the General Plan. The R-S zone allows single family detached dwellings only.

Development standards in Colma such as setbacks, building height and off-street parking are similar to or less restrictive than those in surrounding communities and would not be considered unreasonable development constraints. For example, the minimum side yard (10 percent of lot width) can be as narrow as 3.33 feet, which is much smaller than the 10-foot setback required by many San Mateo County jurisdictions. Colma allows a minimum lot size of 3,333 square feet, which is significantly smaller than most jurisdictions. In addition, Colma allows residential development on commercially zoned parcels, which is a far less restrictive land use policy than found elsewhere in the County. The development standards for residential zones are summarized in the table below.

**Table H-46: Current Residential Development Standards**

Standard		R-S Zone	R Zone	C Zone
Front Setback:	First Floor	15'/19' to garage	15'/19' to garage	15'/19' to garage
Side Setback:	First Floor	10% of lot width or 10', whichever is less	10% of lot width or 10', whichever is less	10% of lot width or 10', whichever is less
Rear Setback:	First Floor	15'	25% of total lot area, not to exceed 25'	25% of total lot area, not to exceed 25'
	Second Floor	25'	25'	25'
FAR:		No restriction. Governed by setbacks/height limits	No restriction. Governed by setbacks/height limits	1.0-2.0
Height:		27'	36'	36'

Source: Town of Colma Municipal Code, Subchapter 5.03: Zoning

In 2013, the Town adopted manufactured home design standards for the Town’s two single-family residential zoning districts in compliance with Government Code Section 65852.3(a) and are permitted as single-family dwellings.

The parking standards are set forth in the zoning ordinance by district and are defined in Section 5.01.080 of the zoning ordinance. These standards are summarized in the table below.

**Table H-47: Parking Standards**

Residence Type	Spaces Required		Total
	Covered	Uncovered	
<b>Single Family Detached:</b> (Over 4 bedrooms., add 0.5 spaces/each additional bedroom)	2		2
<b>Multiple Units:</b>			
Studio	1	.5	1.5
1 Bedroom	1	.5	1.5
2-4 Bedrooms	1	1	2
Over 4 Bedrooms add .5 covered or uncovered for each additional bedroom			

*Source: Town of Colma Municipal Code, Subchapter 5.01: General*

The Zoning Ordinance includes provisions for residential structures existing or approved prior to March 1, 1988. These provisions require only one (1) parking space for each single-family dwelling or for a multi-family dwelling having no more than one bedroom and 1.5 covered parking spaces for each multi-family dwelling having two (2) or more bedrooms. If the existing units comply with these provisions, property owners are not required to provide additional parking spaces because of repairs, restoration, remodeling, or additions to such units; however, if additional bedrooms are added to an existing single-family dwelling, the number of off-street parking spaces must be increased by 0.5 covered or uncovered spaces for each bedroom exceeding the total, existing and added, of four (4) bedrooms.

The density limits set forth in the Colma General Plan allow 13-30 units per acre in residentially zoned areas, and up to 30 units per acre in the mixed commercial/residential areas, including areas within the Commercial Overlay Zone. Up to 30 residential units per acre are permitted in certain commercial areas through mixed-use developments, which are established through the Planned Development process. Through the establishment of a Planned Development, standards may vary including those associated with parking, building height, and Floor Area Ratio. Density bonuses are also permitted under specific circumstances.

Although development standards and densities are generally less restrictive than those found in other Peninsula communities, Colma’s high proportion of land uses directly related to the large inventory of cemetery land discussed in the preceding section must be viewed as a constraint to future development of housing in Colma. This constraint is not, however, insurmountable in view of the availability of sites identified in this document. Existing residential development standards, such as setbacks, height limits and parking requirements have not constrained



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housing development in the Town. In many cases, they are less restrictive than other jurisdictions in San Mateo County, resulting in lower costs to develop housing. The flexibility afforded in the Planned Development process allows residential development to achieve maximum densities while balancing livability and habitability standards.

## **BUILDING CODES**

The California Building Code is used in Colma. The Town's Building Official verifies that new residences, additions, auxiliary structures, etc., meet all construction and safety standards. Building permits are required for most construction work. Additionally, building code enforcement helps the Town maintain a safe building stock.

## **ON- AND OFF-SITE IMPROVEMENTS**

Site improvements are a necessary component of the development process. Improvements can include the laying of sewer, water, and streets for use by a community when that infrastructure is lacking, and these improvements make the development feasible. Due to the built-out nature of the Town, all the residential and commercial areas in Colma are already served with adequate streets, sidewalks, and infrastructure. This includes sidewalks that only usually require modification to the location of curb-cuts.

In areas already served by infrastructure, site improvement requirements vary depending on the existing condition of each project site. Usually, only standard connection laterals are required for most project utilities. The undergrounding of utilities from the nearest pole to the project is required of all projects, and street tree planting may also be required. These costs have not shown to be problematic for any developments in the Town when anticipated and known by the developer early in the process.

## **PERMIT PROCESSING AND PROCEDURES**

Building permits must be secured before commencement of any construction, reconstruction, conversion, alteration, or addition. Approval of permit applications is based on conformity with the Zoning Ordinance, although the City Council has the power to grant variances from the terms of the Ordinance within the limitations provided by law.

Two ways of developing housing in Colma include the construction of individual single-family residential units on existing lots or the rezoning of larger properties to a Planned Development (PD) zoning designation for provision of multi-family or higher density housing. The Town of Colma does not have a specific multi-family zoning designation, so the Planned Development designation provides opportunities for multi-family housing. The Planned Development entitlement process requires the approval of a Conceptual Development Plan and a Detailed Development Plan and is subject to evaluation under the California Environmental Quality Act

(CEQA). Construction of single-family residential units does not require discretionary review and is exempt from CEQA evaluation.

The table below identifies various entitlements and the estimated processing time for each. Because many applications require multiple approvals, many of these approvals run concurrently. Variance and Use Permit requests usually take only two to four months to process. Because Colma has no Planning Commission, decision-making is streamlined.

Amendments and reclassifications to the Zoning Ordinance can be made by the City Council, subject to applicable provisions of state law and typically take four to six months to review. Procedures for amendments and reclassifications are stated in the Zoning Ordinance.

**Table H-48: Entitlement Processing Time and Approving Authority**

Type of Permit	Typical Processing Time	Approving Authority
Design Review	2 to 4 months	City Council
General Plan Amendment	4 to 8 months	City Council
Zoning Reclassification	4 to 8 months	City Council
Variance to Zoning Regulations	2 to 4 months	City Council
Planned Development Plan	4 to 8 months	City Council
Parcel Map (in conjunction with PD)	4 to 8 months	City Council/Public Works
Subdivision Map (in conjunction with PD)	6 to 8 months	City Council/Public Works
Negative Declaration	4 to 6 months	City Council
Environmental Impact Report	6-8 months	City Council

*Source: Town of Colma*

The Planned Development process can be summarized as follows:

Once an application for a Planned Development (which consists of a Rezoning and a Use Permit request, at a minimum) is received by the Planning Department, the application is reviewed for completeness and processed as a Conceptual Development Plan. Environmental review is completed during the Conceptual Development Plan phase. All applications are processed concurrently, and entitlements are generally approved within four to six months of application filing. The final step in the approval process is a Detailed Development Plan. The development standards that provide a guideline for Planned Development are those most closely associated with the General Plan land use designation. For example, the properties targeted for mixed-use along El Camino Real are designated as Commercial/Mixed Use in the Colma General Plan. Building heights, floor area ratios and setbacks adopted in the Commercial zoning district would be used as a guideline for Planned Development.

The following is a summary of application fees for Planned Development submittals:

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**Table H-49: Planned Development Entitlement Application Fees**

Entitlement	Fee
Establishment of Planned Development	\$ 6,949 deposit
Major Use Permit	\$7,225 deposit
Design Review Permit (Major)	\$7,102 deposit

*Source: Town of Colma Planning Permit Application*

While deposits would be due at the time of application submittal, the applicant would receive a refund of any unused monies after completion of the entitlement process.

Single-family residential infill construction does not require land use entitlements and building permit-related fees vary depending on the project’s valuation. Provided that a proposal meets zoning code regulations, additions to and new construction of single-family dwellings do not require review or approval by City Council. As noted above, single family dwellings are not subject to CEQA. Processing for a new single-family dwelling would begin with building permit submittal and there are no neighborhood noticing requirements.

Upon submittal of a building permit application for a single-family addition or construction of a new single-family dwelling, the Building Department routes the plans and application to the other City Departments for review. At that time there would be a detailed review of the proposed construction to determine if the project meets all municipal code regulations. There are no residential design guidelines for single family additions or new construction. During review of the application by the Planning Department, design of the proposed addition or new construction would consider overall mass and bulk of the project in relation to the surrounding neighborhood. While there are no specific design criteria, impacts of the addition on adjacent properties are considered during the plan check of the building permit application. Plan check comments are returned to the Building Department within 10 days of submittal so that comments can be provided to the applicant in a timely manner.

Building permit plan check and processing in Colma is efficient and timely. Building permits are processed in a few days. Building permits for projects that require approval of entitlements cannot be issued until a CEQA review is completed and the City Council approves all entitlement applications. In order to expedite the process leading to construction, it is not uncommon for applicants to submit plans for building permit review while simultaneously proceeding through the CEQA and entitlement processes. Depending on the complexity of a project, building permit issuance ranges from a few days to a few weeks.

### **Fees**

The cost of development within the Town of Colma includes planning and building plan check fees, permit fees, utility service fees, recycling fees, and school fees. In addition, the Town of Colma imposes a parkland dedication fee for subdivisions (Quimby fee) and if inclusionary housing is not included (where required) then a housing in-lieu fee may also be imposed. Local governments typically assess many different types of residential development fees. These

include planning fees, building permit and related fees, capital facilities fees and development impact fees.

### *Planning Fees*

Planning-related application fees required for development in the Town of Colma fall into two categories: flat fees and deposit against actual costs. Flat fees are charged for processing applications through the Planning Department to develop property. Fees are due and payable upon making application and are non-refundable. Based upon an analysis of staff hours and comparison with other jurisdictions, the fees set forth do not exceed the estimated reasonable cost of providing the service. The Master Fee Schedule can be found on the Town’s website at: <https://www.colma.ca.gov/master-fee-schedule/>.

The following table summarizes the flat fees applicable to development:

**Table H-50: Planning Fees**

Type of Permit	Fee
Accessory Dwelling Unit	\$611
Address Assignment	\$267
Administrative Use Permit	\$1,833
Design Review, Minor	\$1,986
Landscape Plan Review	\$267
Sign Permit	\$500
Sign Review	\$300
Special Event	\$100-\$500
Temporary Use Permit (Tier 1)	\$70
Temporary Use Permit (Tier 2)	\$500-\$1000
Tree Removal Permit, Minor	\$1,833
Tree Removal Permit, Major	\$4,124
Use Permit, Home Occupation	\$50
Use Permit, Minor	\$7,255
Zoning Clearance for Retail Merchandising Unit	\$250
Zoning Letter	\$993

*Source: Town of Colma Planning Permit Application*

Deposit-based fees are required for processing major development applications through the Planning Department. The initial deposits shown below are due and payable upon filing an application and are based on the typical amount of staff time necessary to process similar applications. If additional staff time is necessary to adequately evaluate an application, additional deposits will be required. In accordance with the Colma ordinance that established the current Master Fee Schedule, the total amount of deposit-based fees shall not exceed three times the initial deposit, plus reimbursable costs. Any unused deposits are returned to the applicant after a decision on the application has been made by the City Council. Proposed

amendments require the same fees as an initial application. The following summarizes the deposit-based fees associated with typical entitlement applications for all types of residential development:

**Table H-51: Deposit Against Actual Cost – Land Use Development Processing Fees, Planning Services**

Type of Permit	Initial Deposit
Design Review, Major	\$7,102
General Plan Amendment	\$10,844
Lot Line Adjustment	\$8,416
Master Sign Program	\$7,255
Parcel Map	\$7,744
Planned Development Plan	\$6,949
Stormwater Review Deposit (Preliminary)	\$1,497
Subdivision Map	\$9,776
Use Permit, Major	\$7,225
Vacation or abandonment of Public Easement	\$6,644
Variance to Zoning Regulations	\$7,255
Zoning Reclassification	\$8,935

*Source: Town of Colma Planning Permit Application*

In addition to the above noted planning application fees, staff time associated with environmental review in accordance with CEQA (California Environmental Quality Act) review requires a separate deposit, which is due and payable at the time an application is submitted. As noted above, additional deposits will be required if the amount of staff time to evaluate the proposal exceeds the amount of the initial deposit. Any unused deposits are returned to the applicant after a decision on the environmental document has been made by the City Council. The total processing fee will not exceed the actual, reasonable cost of providing the service. In addition to the application and CEQA review fees, applicants are required to submit pass-through fees to the San Mateo County Clerk and California Department of Fish and Game, collected by the City after the environmental determination has been approved by the City Council. The following table summarizes the fees associated with environmental review of a proposed development (not specifically residential):

**Table H-52: CEQA Review Fees for Land Use Development Projects – Deposit Against Actual Cost**

<b>Application</b>	<b>Initial Deposit</b>	<b>Pass-through Fees</b>
Categorical Exemption	\$267	\$50-Document handling fee
(Mitigated) Negative Declaration	\$8,019 is prepared by Staff; otherwise, 10% of the cost charged by an outside consultant	\$2,548.00 –CA Dept. Fish & Game fee \$50- Document handling fee
Environmental Impact Report	Consultant cost plus a deposit of 10% of the cost charged by an outside consultant	\$3,539.25 –CA Dept. Fish & Game fee \$50- Document handling fee
Environmental Document pursuant to a Certified Regulatory Program (CRP)	-	\$1,203.25 –CA Dept. Fish & Game fee \$50- Document handling fee

*Source: Town of Colma Planning Permit Application*

The Town of Colma’s Planning Department is partially funded by application fees and deposits, but the remaining cost of operating the department is subsidized by the Town’s General Fund. A cost-of-service fee study was conducted in 2018, resulting in an overall increase of planning and building fees. Residential planning and building fees are broadly required by all jurisdictions in San Mateo County. In Colma, such fees are noted here as affecting development, but are not viewed as a governmental constraint.

The following tables provide estimated planning, building and impact fees per unit for different types of residential units when compared to other jurisdictions within San Mateo County. The fees are based on the following prototypical projects:

**Table H-53: Total Fees (includes entitlement, building permits, and impact fees) per Unit**

City	Single Family	Small Multi-Unit	Large Multi-Unit
Atherton	\$15,941	No Data	No Data
Brisbane	\$24,940	\$11,678	No Data
Burlingame	\$69,425	\$30,345	\$23,229
Colma	\$6,760	\$36,950	\$17,030
Daly City	\$24,202	\$32,558	\$12,271
East Palo Alto	\$104,241	No Data	\$28,699
Foster City	\$67,886	\$47,179	\$11,288
Half Moon Bay	\$52,569	\$16,974	No Data
Hillsborough	\$71,092	No Data	No Data
Millbrae	\$97,756	\$6,824	\$55,186
Pacifica	\$33,725	\$40,151	No Data
Portola Valley	\$52,923	No Data	No Data
Redwood City	\$20,795	\$18,537	\$62,696
San Bruno	\$58,209	\$72,148	\$39,412
San Mateo	\$99,003	\$133,658	\$44,907
South San Francisco	\$81,366	\$76,156	\$32,471
Unincorporated San Mateo	\$36,429	\$27,978	\$10,012
Woodside	\$70,957	\$82,764	No Data

Source: Baird + Driskell Fee Survey Summary

Colma’s fees are generally much less than those of other jurisdictions in the County for the single-family home prototype. Generally, the fees collected by the Town are relatively low and are not considered an impediment to development.

**Table H-54: Total Fees as a Percentage of Total Development Costs**

	Single family	Small Multi-Family	Large Multi-Family
Atherton	0%	No Data	No Data
Brisbane	1%	1%	No Data
Burlingame	3%	4%	3%
Colma	0%	4%	2%
Daly City	1%	4%	2%
East Palo Alto	4%	No Data	4%
Foster City	3%	6%	2%
Half Moon Bay	2%	2%	No Data
Hillsborough	3%	No Data	No Data
Millbrae	2%	8%	7%
Pacifica	1%	5%	No Data
Portola Valley	1%	No Data	No Data
Redwood City	1%	2%	8%
San Bruno	2%	8%	5%
San Mateo	4%	14%	6%
South San Francisco	3%	9%	4%
Unincorporated San Mateo	1%	3%	1%
Woodside	2%	9%	No Data

*Source: Baird + Driskell Fee Survey Summary*

### **Building Fees**

Colma, in accordance with the Government Code, enforces the latest edition of the California Building Code to ensure the health and safety of residents of newly constructed housing. The Town’s Building Department enforces the building code. Inspections and approvals are completed promptly and do not add unnecessary delays in the construction of new housing. Fees are assessed for these projects to offset plan check and inspection activities. From time to time, the Town adjusts fees to keep up with inflation. These fees are established in accordance with the Government Code.



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Building permit fees for new construction and additions are determined in dollars per square foot based on the occupancy of the use, with the final determination for the occupancy made by the Building Official. Permit fees for alterations, reports, and interior changes (tenant improvements) are charged on a sliding scale that is based upon the valuation of the project. The plan check fee is 65% of the permit fees.

### *Recycling Fees*

In March 2004, the Colma City Council passed an ordinance to meet the goals of the California Integrated Waste Management Act of 1989. The ordinance requires that at least 65 percent of the waste tonnage from any demolition project, including concrete and asphalt, (or 15% where there is no concrete and/or asphalt) be recycled and/or reused, consistent with the Act. Prior to demolition and building permit issuance, applicants must comply with the Town's Construction Debris and Demolition recycling ordinance and complete a "Recycling and Waste Calculation Form". At the time of building permit issuance, the applicant posts a deposit, at a rate of \$50 per ton for the percentage of recycled materials calculated. At the completion of the project, it is the contractor's responsibility to demonstrate that they have properly recycled the correct amount of waste generated by submitting receipts, weight tags, or other records to the Colma's building department for verification. If it is demonstrated that the construction debris recycling goals were met, the full amount of the deposit is refunded. If the amount recycled is less than the required amount, the Town of Colma retains the \$50.00 for each ton not recycled and/or reused. Since waste diversion is broadly required of all jurisdictions under State law, it is noted here as affecting development, but is not viewed as a constraint.

### *Public Works Fees*

There are also public works fees associated with property development. These fees are charged for processing documents necessary to implement a plan to develop a property. Fees are due and payable upon making application and are non-refundable. These fees are in addition to any other fees set forth in this schedule.

Typical public works fees include sewer connection fees, water meter and service connection fees and sidewalk and special encroachment permits, and the most prevalent associated with residential construction are summarized on the following page.

Table H-55: Public Works Fees – Town of Colma

Type of Permit	Fee
Grading Plan Check Fees	
50-2,000 cu. yds	\$99.00 + \$71.00 per 100 cu. yds.
Grading Plan Checking > 2,000 cu. yds	\$1,490.00 + \$75.00 per 100 cu. yds. (if > 2,000 cu. yds.)
Grading Permit, 50-2,000 cu. yds	\$596.00 + \$36 per 100 cu. yds.
Grading Permit, >2,000 cu. yds	\$1,201.00 + \$65.00 per 100 cu. yds. (if >2,000 cu. yds.)
Improvement Plan Check Fees	
Contracts of <=/ \$10,000	\$397.00
Contracts between \$10,000-\$100,000	\$429.00 + \$5.00 per \$1,000 of contract cost
Contracts between \$100,000-\$500,000	\$894.00 + \$8.00 per \$1,000 of contract cost
Contracts > \$500,000	\$4,170.00 + \$8.00 per \$1,000 of contract cost
Encroachment Permit, single residential lot driveway	\$230
Encroachment Permit, single residential lot utility cut by contractor in asphalt street or concrete sidewalk	\$230.00
Encroachment Permit, single residential lot utility cut by contractor in an interlocking concrete paver surfaced street or sidewalk	\$330.00
Encroachment Permit, fence and/or landscaping in right-of-way	\$25.00
Parcel or Final Map Subdividing Property	\$3,972.00 for four lots + \$199.00 per each additional lot + recording costs

Source: Town of Colma Public Works Department

### School Fees

In 1987, Assembly Bill 2926 amended the California Government Code to authorize school districts to levy school impact fees on new residential, commercial, and industrial development. There are five school districts that serve Colma: The Bayshore Elementary School District, Jefferson Elementary School District, Pacifica Elementary School District, Brisbane Elementary School District, and the South San Francisco Unified School District. There is one high school district, the Jefferson Union High School District. School fees are collected to offset costs of rehabilitation and maintenance of school buildings. Fees are collected on all new construction projects in Colma, ADUs over 750 square feet, and on residential remodels in Colma that add 500 square feet or more. Residential school development fees for the Bayshore, Jefferson and Pacifica Elementary School Districts and Jefferson Union High School District are \$4.08 per square foot.

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### *Parkland Dedication*

The Colma City Council adopted Ordinance 641 in 2006 to require dedication of land and/or payment of a parkland dedication fee. The parkland dedication fee applies to projects in Colma that require approval of a tentative map or parcel map for residential uses by one or more dwelling units but exempts subdivisions containing fewer than 5 parcels and not used for residential purposes. This fee is determined by multiplying 0.003 acres per person in the dwelling unit (which is the same as three acres per 1,000 persons) times the total number of dwelling units in the development times the average number of persons per dwelling unit in the subdivision for which the approval of a map is being sought. The ordinance assumes that the average number of persons in a dwelling unit in the subdivision will be 3.07, which is the average occupancy Based on the 2020 Census and the 2020 American Community Survey 5 Year Estimates. In subdivisions over 50 lots, or, in the case of a condominium project, stock cooperative or community apartment project, if the subdivision contains more than fifty (50) dwelling units, the developer shall both dedicate land and pay a fee. The purpose of collecting these fees is to provide park and/or recreational land for use by the residents of Colma. The Colma Parkland Dedication Fee ordinance is based on California State enabling legislation, so it is applicable statewide. Therefore, it is not viewed as a constraint to development, as many communities in the area have adopted the same regulations.

Local governments typically assess many different types of residential development fees. These include planning fees, building permit and related fees, capital facilities fees and development impact fees. Residential planning and building fees are broadly required by all jurisdictions in San Mateo County. In Colma, such fees are noted here as affecting development, but are not viewed as a governmental constraint.

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## HOUSING GOALS, POLICIES, AND PROGRAMS

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This section describes this Housing Element’s policies and programs, and quantifies the objectives intended to guide housing development in Colma until the year 2031. Many of the following programs are carried over from the 2015 Housing Element.

### KEY HOUSING CONSIDERATIONS

By the year 2030, nearly one out of four San Mateo County residents will be over the age of 65. We must prepare for the aging baby boomer population by supporting healthy aging. Communities can support healthy older adults by placing neighborhood services near housing to allow for an easy walk between destinations, and viable public transit. Housing options for seniors can include senior housing with a variety of levels of services provided, assisted living facilities (a growing trend), and aging in place. Universal design (a set of building and design standards that make it easy for someone of any age to occupy a housing unit) can assist with aging in place. Shared housing arrangements (i.e., renting a room in an existing home) can also help meet senior needs.

Preserving the existing housing stock in Colma is a high priority. Continued maintenance of the existing housing stock helps provide lower-cost housing and ensures high-quality neighborhoods. Housing activities that help achieve these goals include rehabilitation of single- and multi-family housing, and code enforcement. Through code enforcement, neighborhood, and home improvement programs, the Town maintains a safe and healthy condition of existing housing units.

Providing affordable housing is essential for a healthy and balanced community. In addition to a diverse mix of housing types, it is necessary to make housing available for residents of all income levels. Throughout the Bay Area, residents face increasing challenges in finding affordable housing due to high housing demand at all levels. High demand and short supply have driven property values to levels that have shut many families and individuals out of the ownership market as well affordable rental housing. Lower-income families in particular find it difficult to secure decent, safe housing. The Town of Colma works with both nonprofit and for-profit developers to assist in the production of affordable for-sale and rental housing when opportunities arise. Seeking funding from varied sources increases opportunities for the development of affordable housing. Meeting the housing needs of all residents of the community requires the identification of adequate sites for all types of housing. By capitalizing on the variety of options available through the General Plan and continuing to maintain an inventory of potential sites, the Town will ensure that adequate residentially zoned and mixed-use sites are available to facilitate the development of a variety of housing types.

Market and governmental factors pose constraints to the provision of adequate and affordable housing. These factors tend to disproportionately impact lower- and moderate-income

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households due to their limited resources for absorbing the costs. The Town of Colma is committed to removing governmental constraints that might hinder the production of housing. To fully meet the community's housing needs, the Town must ensure that housing is accessible to all residents, regardless of race, religion, family status, age, or physical disability.

## HOUSING ELEMENT GOALS, POLICIES, PROGRAMS AND OBJECTIVES

Colma's long-term housing goal is to facilitate and encourage housing that fulfills the diverse needs of the community. The Housing Element identifies long-term housing goals and shorter-term policies to address the identified housing needs. The goals and policies are implemented through a series of housing programs. Programs identify specific actions the town will undertake toward putting each goal and policy into action.

The goals, policies, and programs build upon the identified housing needs in the community, constraints confronting the town, and resources available to address the housing needs. This Housing Element will guide Colma's housing policy through the 2023-2031 planning period.

Colma's housing goals, policies, and programs address the six major housing needs identified by State law:

- Maintain and preserve the existing affordable housing stock
- Assist in the development of affordable housing
- Identify adequate sites to achieve a variety and diversity of housing
- Remove constraints to housing development
- Promote equal housing opportunities
- Provide programs to meet other identified housing needs

Colma takes a comprehensive approach to housing planning. Housing, land use, economic development, and transportation policies work together to address the total housing need in Colma.

Colma has established eight goals relating to housing. These goals include seven goals from the 2015 Housing Element and one new goal. Under each goal, policies related to that goal area are listed.

**Goal A:** Identify adequate sites, with appropriate zoning and development standards and services to accommodate Colma's share of the regional housing needs for each income level.

**Goal B:** Assist in making available adequate housing to meet the needs of extremely low, very low-, low- and moderate-income households.

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- Goal C:** Address, and where possible, remove governmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities.
  - Goal D:** Conserve and improve the condition of the existing housing stock.
  - Goal E:** Preserve assisted housing developments at risk of conversion to market-rate.
  - Goal F:** Promote equal housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status or disability.
  - Goal G:** Encourage sustainable residential development that is energy efficient and consistent with existing and future Town values and policies related to reducing greenhouse gas emissions.
  - Goal H:** When opportunity sites are developed, they require provision of public benefits with value proportional to the project's building square footage in excess of established development standards.

To reach the above identified housing goals, specific housing policies and programs have been identified. Table H-56, identifies each housing policy, the specific housing goals that the policies relate to, and the programs implementing the policies. Table H-57 identifies the quantified objectives for construction, rehabilitation, and conservation of housing in the Town of Colma.

Table H-56: Town of Colma Goals, Policies, Programs and Objectives

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<b>Policy 1: Encourage construction of single family detached homes at all income levels in the Sterling Park residential neighborhood.</b>				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p><b>Program 1.1 Manufactured Housing Design Standards.</b></p> <p>California’s Factory Built Housing Law allows jurisdictions to regulate the design and aesthetics of manufactured housing as long as the restrictions are similar to those applied to other residences of similar size.</p> <p>Manufactured homes complying with and certified by state law must be permitted as single-family homes in residential neighborhoods. By drafting and adopting a design ordinance for manufactured homes, Colma can ensure that the aesthetics of Sterling Park will not be adversely affected by manufactured homes.</p> <p>In May of 2013 City Council adopted Ordinance No. 720, allowing manufactured homes to be located in a single-family residential zone, provided it is on a permanent foundation, devoid of wheels or axles, and meets specified design standards, and establishing development standards applicable to manufactured homes.</p>	Ongoing	Planning Department is responsible for making developers aware of this provision.	Allows for construction of single-family residences at lower costs, thereby reducing the cost of housing.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p><b>Program 1.2 General Plan Consistency Review and Annual Report.</b></p> <p>Continue to conduct an annual Housing Element implementation review consistent with Government Code Section 65400. Provide an annual report on the Town’s housing efforts to the City Council and ensure the annual report is available to the public.</p>	<p>Continue internal consistency review annually and make reports available to the public.</p>	<p>Planning Department is responsible for General Plan and Housing Element review and maintenance.</p>	<p>Increase awareness to decision makers of annual progress toward meeting Housing Element Goals.</p>
<p><b>Policy 2: Encourage construction of second dwelling units where appropriate.</b></p>				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p><b>Program 2.1 Second Unit Ordinance.</b></p> <p>Pursuant to Colma’s Zoning Code, second dwelling units are permitted in the “R” Zone, in accordance with state law. They are also permitted in the “C” zone with a Conditional Use Permit.</p> <p>Second dwelling units are not permitted in the Sterling Park neighborhood, in order to comply with the maximum density of the 13 units/acre density and to manage parking impacts.</p>	<p>Ongoing</p>	<p>Planning Department is responsible for providing information to prospective developers in areas where second units are permitted.</p>	<p>To increase the number of second dwelling units</p> <p>To encourage the development of second units in areas of the town where they are permitted or conditionally permitted (C and R zones).</p>



<p>Goal C: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p>	<p><b>Program 2.2 Accessory Dwelling Units.</b></p> <p>Accessory dwelling units (ADUs) provide affordable housing opportunities for the elderly, household employees, disabled persons, and low-income persons, as well as a source of income for retired homeowners. The City's zoning regulations allows an ADU or JADU subject only to a building permit under subsection 5.19.040(A) may be created on a lot in a residential or mixed-use zone. In order to maximize ADU development, this program will incorporate additional provisions beyond those required under State law including the following:</p> <ul style="list-style-type: none"> <li>• Seek planning grants to reimburse ADU building fees</li> <li>• Conduct a survey of homeowner interest in ADUs and JADU</li> <li>• Develop ADU and JADU outreach materials</li> <li>• Notify residents of ADU/JADU eligibility</li> </ul> <p>The City will continue to facilitate ADU construction by providing information to interested homeowners and on the City website and will monitor the number and affordability of new ADUs. ADU production will be monitored on an annual basis and if the City finds that ADUs are not being developed and made available at affordable rents to lower-income households at the rate anticipated, the City will implement additional incentives to more effectively promote development of affordable accessory units within six months of the findings. In March 2017, the City adopted an Ordinance related to any proposed ADU or JADU that does not conform to the objective standards set forth in Municipal Code Section 5.19 may be allowed by the City with a Conditional Use Permit, in accordance with section 5.030.400 through 5.030.430.</p>	<p>Annual monitoring throughout the planning period.</p>	<p>Planning Department is responsible for providing information in areas where ADUs are permitted.</p>	<p>Facilitate additional ADU development.</p>
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Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<b>Policy 3: Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.</b>				
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.1 Planned Development Districts and Mixed Use.</b></p> <p>Pursuant to the Colma Zoning Ordinance, parcels zoned as “Planned Development (PD)” permit a mix of uses, including both residential and commercial. Higher density, multi-unit residential developments are permitted in PD zones.</p> <p>PD districts may be established in any R or C zone upon application of a property owner or owners, or upon the initiative of the City Council.</p>	Ongoing	<p>Planning Department is responsible for the review of planned development applications.</p> <p>City Council is responsible for the adoption of planned development rezones.</p>	<p>To optimize the use of developable land to maximize the General Plan density of each developable site.</p> <p>To allow for the implementation of Density Bonus provisions when appropriate.</p>
Goal B: Assist in making affordable units available	<p><b>Program 3.2 Density Bonus Provisions for Affordable Housing.</b></p> <p>In December of 2005, the Town adopted a Density Bonus Ordinance that provides for the granting of concessions and an increase in density for qualifying residential projects, consistent with State Law.</p>	Ongoing	Planning Department is responsible for making developers aware of density bonus provisions.	To increase the supply of housing units through the use of density bonus provisions.
Goal B: Assist in making affordable units available	<p><b>Program 3.3 High-Density Housing Near Colma and South San Francisco BART Stations.</b></p> <p>Pursuant to the Colma General Plan, a residential density policy applicable to property fronting on El Camino Real between B, C and D Streets encourages high density residential facilities in the vicinity of the Colma and South San Francisco BART Stations.</p>	Ongoing provision of information to prospective property buyers	Planning Department is responsible for processing development applications City Council is responsible for approving new developments.	To facilitate the development of housing units and affordable housing units in proximity to the BART station.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
	At the Colma BART Station, policies suggest that rooflines exhibit a pitched roof treatment, and that the east facade of all structures not exceed the equivalent of two stories above properties in the adjacent R-S Zoning District.			
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.4 Planner Responsibility to Promote Affordable Housing and Mixed-Use.</b></p> <p>At the time first contact is made with Town staff, developers are alerted by the City Planner of the Town’s desire to provide a wide range of housing, including units affordable to lower income households. The Planner informs prospective developers of the numerous alternatives for financing the construction of affordable housing units, including available incentives such as density bonuses, and provides them with a list of vacant and underutilized properties in Colma. Provide development community with HCD “Financial Assistance Program Directory”.</p>	Ongoing implementation of existing program.	Planning Department is responsible for ongoing management of the existing program. City Council is responsible for approving new developments.	To assist in the development of affordable units.
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.5 Planned Development Zoning Provisions for Single Family Attached Development.</b></p> <p>The Town’s Planned Development Ordinance provides for residential development proposals that would not be possible under the available conventional zoning. Establishing a PD or ‘Planned Development’ allows for site-specific constraints to be taken into account when setting the regulations for development, such as design, setback, and parking standards. By allowing for PDs in the Zoning Code, the Zoning Code becomes more flexible and accommodating of residential proposals that can respond to site specific conditions.</p>	Ongoing enforcement of existing ordinance and standards.	Planning Department is responsible for ongoing enforcement of municipal zoning code.	<p>To optimize the use of developable land to maximize the General Plan density of each developable site.</p> <p>To allow for the implementation of Density Bonus provisions when appropriate.</p>

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal A: Identify Adequate Sites</p> <p>Goal B: Assist in making affordable units available</p> <p>Goal C: Remove governmental constraints</p>	<p><b>Program 3.6 Ensure No Net Loss of Required Units.</b></p> <p>For each of the three sites identified to accommodate housing for lower income households approved for development at a realistic capacity lower than that identified in the Housing Element, the Town shall identify a site with available infrastructure, without site constraints that would impair achieving maximum densities, and rezone the identified site with a maximum density of 30 units per acre. The rezoned site shall be of sufficient size to accommodate the equivalent realistic capacity of the underdeveloped site so that there is no net loss of capacity in zoning for lower income households.</p> <p>In May of 2013, the Town added to the Colma Municipal Code the provision that there be no net loss of housing at designated housing sites, pursuant to Govt. Code Section 65863.</p>	<p>Ongoing provision of information to developers and enforcement of the no net loss provision.</p>	<p>Planning Department is responsible for determining realistic capacity and ensuring adequate sites for required units.</p>	<p>To assure that all units identified in the Housing Element will be built on designated sites or alternative sites.</p>

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal B: Assist in making affordable units available	<p><b>Program 3.7 Inclusionary Housing.</b>            In December 2005, the Town adopted an Inclusionary Housing Ordinance amending the Colma Municipal Code. The Ordinance requires developments of 5 or more units including 20% inclusionary affordable units or pay an in-lieu fee to the Colma Housing Trust Fund.            The Town participated in a countywide nexus study to consider appropriate affordable housing impact fees, commercial linkage fees, and determine a nexus for an affordable housing requirement that is fair and equitable. The results of this study were published in September 2015.            In September 2016, the City adopted an Ordinance amending Colma Municipal Code Section 5.12 related to Inclusionary and Affordable Housing.</p>	Ongoing	Planning Department is responsible for evaluating and presenting to the City Council options on how to implement the Nexus Study.	To create new affordable housing units both for rent and for sale.
Goal H: Provision of public benefits	<p><b>Program 3.8 Development Agreement.</b>            Require a development agreement for the development of opportunity sites. The agreement will specify the public benefits that will be provided in exchange for the requested higher intensity or density. The Town will negotiate the terms of the Development Agreement including the period during which the entitlement will be available to the developer and public benefits that will be provided by the developer.</p>	Ongoing	Planning Department is responsible for determining realistic intensity or density.	To assure that opportunity sites would require a development agreement that would specify the public benefits that will be provided in exchange for the requested higher intensity or density.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal H: Provision of public benefits	<p><b>Program 3.9 Funding District.</b> For residential and office development on opportunity sites, consider the creation of a funding district or other funding mechanism to assure that the project will pay for Town services required to support and maintain the project in perpetuity.</p>	Ongoing	Planning Department is responsible for determining a funding district or other funding mechanism.	To ensure that opportunity sites would pay for Town services required to support and maintain a project in perpetuity.
<p><b>Policy 4: Provide Housing accessible to persons with special needs, including seniors, persons with disabilities, and homeless persons.</b></p>				
<p>Goal C: Remove governmental constraints</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 4.1 Reasonable Accommodations Ordinance Public Information, Ordinance Amendment and Monitoring</b> In January 2007, the Town adopted an ordinance amending the Colma municipal code to provide a procedure by which persons with disabilities can request reasonable accommodation in seeking equal access to housing. The procedure includes an application form, establishes review authority, requires public noticing and requires findings. In March 2015, the Town amended its Reasonable Accommodation Ordinance to remove provisions that are not in compliance with fair housing laws. The Town will continue to provide public information in order to continue to allow for reasonable accommodation for persons with special needs. The Town will regularly monitor the implementation of the Town’s codes, policies, and procedures to ensure that they comply with the “reasonable accommodation” for disabled provisions and all fair housing laws.</p>	Ongoing.	The Planning Department is responsible for amending and providing information about the municipal zoning code and monitoring the implementation of the Town’s codes, policies, and procedures to ensure that they comply with the “reasonable accommodation” for disabled provisions and all fair housing laws.	To ensure that reasonable accommodation is made for individuals to have equal access to housing.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal E: Preserve assisted housing developments at-risk of conversion to market- rate.</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 4.2 Senior Housing.</b>            Through this program the Town maintains and manages Creekside Villas, an 18-unit Senior Housing Complex on El Camino Real. The current rental structure is designed to provide subsidized and affordable units to low-income seniors.</p>	Ongoing	Town of Colma Administration and the Department of Public Works responsible for maintenance/management of the facility.	To maintain affordable housing for seniors within the community.
Goal F: Equal Opportunity for Housing	<p><b>Program 4.3 Emergency Shelters.</b>            California Government Code Section 65583(a) (4) requires Colma to assess the need for emergency homeless shelters and zones to permit these shelters by right and without environmental review.            In May of 2013, the Town of Colma amended its Municipal Code to implement Government Code Section 65583(a) 94). The amendment allows for the construction of an emergency homeless shelter within the Commercial (C) district.</p>	Ongoing	Planning Department responsible for advising a potential developer of an emergency shelter of the zoning provisions. Building Department responsible for processing building permits.	Allowance for an emergency shelter.
Goal F: Equal Opportunity for Housing	<p><b>Program 4.4 Inform local developers of opportunities to provide transitional and supportive housing.</b>            Provide information regarding the Town’s transitional and supportive housing opportunities to local developers through counter handouts and interactions, and on the Town’s website.</p>	Ongoing	Planning Department.	Allowance for transitional and supportive housing.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal F: Equal Opportunity for Housing	<p><b>Program 4.5 Transitional and supportive housing is considered a residential use of the property, subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.</b></p> <p>In May of 2013, the Town of Colma amended its Municipal Code to allow transitional and supportive housing as a residential use of property of the same type and in the same zone, with no restriction on the number of units within the Commercial/Multi-family zone.</p>	Ongoing	Planning Department to inform those that make inquiries to the Planning Department of the provisions.	Allowance for transitional and supportive housing in residential zones.
Goal F: Equal Opportunity for Housing	<p><b>Program 4.6. Reach out to local service providers of special needs groups to assist in the identification and analysis of constraints to the provision of housing for persons with disabilities.</b></p> <p>Identify unmet needs and – to the degree possible – overcome any constraints, including lack of capacity and available resources.</p>	Development of program and ongoing implementation.	Planning Department	To ensure that equal access and opportunities are provided to persons with disabilities for housing.
<b>Policy 5: Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and fair housing.</b>				
<p>Goal B: Assist in making affordable units available</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 5.1 Knowledgeable Housing Referral.</b></p> <p>The Colma Planning Department currently retains a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state, and federal offices providing project funding and individual assistance. In particular, persons requesting information or assistance relative to fair housing discrimination complaints shall be referred to the County Community Services Department and provided with State and Federal printed information concerning Fair Housing</p>	Ongoing implementation of existing program.	Planning Department is responsible for the ongoing management of the existing program.	To ensure that referrals can be made to provide equal access to housing.



Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
	Law and rights. Local fair housing policies are posted for public review at the Town Hall, Colma Community Center, and Creekside Villas, the Town's Senior Housing Complex.			
Goal E: Preserve assisted housing developments at-risk of conversion to market- rate.  Goal F: Equal Opportunity for Housing	<b>Program 5.2 Human Investment Project (HIP) Support.</b> The Town supports the Human Investment Project (HIP), which provides affordable housing opportunities to residents of San Mateo County such as a Home Sharing Program for the elderly and roommate referral. Information about HIP is periodically printed in the Town's monthly newsletter.	Ongoing implementation of existing program.	Planning Department is responsible for the ongoing management of the existing program. City Council is responsible for the approval of any monetary support.	Supports better utilization of existing housing stock and provides affordable housing. It also supports better maintenance of existing housing stock.
Goal B: Assist in making affordable units available  Goal F: Equal Opportunity for Housing	<b>Program 5.3 Section 8 Rental Assistance.</b> Through this program, the Town actively encourages very-low-income households to apply to the San Mateo Housing Authority for rent subsidies. Information on application dates and contacts will be disbursed to the community by the Colma Planning Department, in addition to the Housing Authority's local advertisement. The Town's existing newsletter, mailed to all households, is also utilized to distribute information, as is the Town's website.	Ongoing implementation of existing program.	Planning Department is responsible for the ongoing management of the existing program.	To ensure that information is provided to qualified applicants to provide equal access to housing.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p> <p>Goal E: Preserve assisted housing developments.</p>	<p><b>Program 5.4 Housing Recordkeeping.</b>            Through this program a master list of total housing units and the estimated population is maintained by the City Planner and updated annually using building records.</p>	<p>Ongoing implementation of existing program.</p>	<p>Planning Department is responsible for the ongoing management of the existing program.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>
<p>Goal B: Assist in making affordable units available</p> <p>Goal E: Preserve assisted housing developments.</p> <p>Goal F: Equal Opportunity for Housing</p>	<p><b>Program 5.5 Address needs of Extremely Low-Income Households.</b>            To address the housing needs of extremely low-income, very low-, low-, low- and moderate-income households, the Town will identify and meet with property owners and nonprofit builders annually who specialize in building housing for extremely low- income households including those with special needs and veterans. This effort is designed to build a long-term partnership in development, assist potential developers in gaining access to specialized funding sources, identify the range of local resources and assistance needed to facilitate the development of housing for extremely low-income households, and to promote a variety of housing types, including higher density, multi-family, and shared housing.</p>	<p>Ongoing. Meetings with property owners and non-profit developers on an annual basis. Planning Department Staff participated in several panel discussions and interacted with developers and housing advocates as part of the 21 Elements process to prepare this Housing Element.</p>	<p>Planning Department will lead the outreach and information dispersal efforts.</p>	<p>To assist developers and property owners in making affordable units available, which, in turn, provides equal housing opportunities.</p>
<p>Policy 6: Recommended and promote energy conservation in existing and new housing.</p>				

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal G: Sustainable residential development	<p><b>Program 6.1 Greenbuilding Regulations for Residential Uses.</b></p> <p>Colma Planning Department will study the appropriateness and effectiveness of adopting green building and green landscaping ordinances, as part of a Town effort to address global climate change and energy conservation. The study will include consideration of energy efficient design, use of renewable resources in building and interior design materials, and the incorporation of solar and wind energy infrastructure.</p>	<p>Current State Building Codes require higher energy efficiency. After there is a better understanding of the new code requirements, the town will study the appropriateness, effectiveness and feasibility of adopting green building and green landscaping ordinances.</p>	<p>The Planning Department and Building Department are responsible for implementing the Climate Action Plan and reviewing code requirements. City Council is responsible for the approval of code amendments.</p>	<p>To create new and sustainable residential development</p> <p>To retrofit existing structures to increase efficiency and reduce energy use and cost.</p>
Goal G: Sustainable residential development	<p><b>Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building's energy usage.</b></p> <p>The Town will provide information to the public on programs to assist in the provision of energy efficiency measures during new construction or as a residential retrofit.</p>	<p>Ongoing.</p>	<p>Planning and Building Departments.</p>	<p>To create new and sustainable residential development.</p> <p>To retrofit existing structures to increase efficiency and reduce energy use and cost.</p>
<p>Policy 7: Promote the conservation and improvement of the condition of existing housing stock and encourage remodeling and expansion efforts by homeowners.</p>				

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p> <p>Goal E: Preserve assisted housing developments at-risk of conversion to market- rate.</p>	<p><b>Program 7.1 “Rebuilding Together Peninsula” Participation.</b></p> <p>The Town will continue participation in Rebuilding Together Peninsula as opportunities arise. Rebuilding Together Peninsula is a program organized by the Mid-Peninsula Housing Coalition.</p> <p>Through this program, Colma citizens and employees volunteer to rehabilitate a residence in the area, so their neighbors can live in warmth, safety and independence.</p>	<p>Ongoing participation in existing program.</p>	<p>All Town staff and residents responsible for participation.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p>	<p><b>Program 7.2 Neighborhood Improvement (Code Enforcement).</b></p> <p>Continue neighborhood improvement efforts through an active code enforcement program and provide staff as needed to improve residential areas. Consider revision of the Municipal Code section to allow administrative citation authority and to levy fees, civil penalties and continue to use civil and criminal litigation to bring about compliance.</p>	<p>Completed. Ordinance adopted September 12, 2012. Ongoing code enforcement program.</p>	<p>Planning Department, with assistance from the Building Official and City Attorney’s office.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>
<p>Goal D: Conserve and improve the condition of the existing housing stock.</p>	<p><b>Program 7.3 Nuisance Abatement and Property Maintenance process to Improve Individual Properties and Neighborhood Pride.</b></p> <p>The Town will continue its active pursuance of compliance by property owners on laws related to property maintenance permit conditions and construction and zoning codes in order to correct conditions of visual blight and to protect property values.</p>	<p>Ongoing enforcement of existing ordinance and standards.</p>	<p>Planning Department is responsible for ongoing enforcement of the municipal zoning code.</p>	<p>To conserve and improve the condition of the existing housing stock.</p>

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal D: Conserve and improve the condition of the existing housing stock.	<b>Program 7.4 Organize Community Clean Up Days.</b> Town will organize community clean up days, to promote rehabilitation, renovation and home care. Programs may include waste hauling programs, Town provided painting and other renovation supplies, and possibly organize volunteers.	Ongoing – the Town organizes community clean-up days on an annual basis.	Planning and Recreation departments responsible for program. City Council is responsible for adopting program.	To conserve and improve the condition of the existing housing stock.

## QUANTIFIED OBJECTIVES

Table H-57 summarizes quantified objectives for the construction, rehabilitation and conservation of housing in the Town of Colma for this Housing Element.

Table H-57: Quantified Objectives 2023-2031

Income Category	RHNA	New Construction	Rehabilitation	Conservation/ Preservation	Total <sup>1</sup>
Extremely Low (Less than 30% of AMI) <sup>2</sup>	0	0	0	0	0
Very Low (30-50% of AMI)	44	53	0	0	0
Low (50-80% of AMI)	25	30	0	0	0
Moderate (80-120% of AMI)	37	44	0	0	0
Above Moderate (Greater than 120% of AMI)	96	128	0	0	0
<b>Total</b>	<b>202</b>	<b>255</b>	<b>0</b>	<b>0</b>	<b>255</b>

Notes:

<sup>1</sup>Totals in each category are estimated based on site inventory, income category of existing units to be conserved and past performance in rehabilitation.

<sup>2</sup>The “extremely low income” category is not formally included in the RHNA. However, cities are charged with addressing the housing needs of this population in the Housing Element. The extremely low-income totals are based on an estimated average of 50 percent of all very low income households, per HCD direction.

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## EVALUATION OF THE PRIOR 2015 HOUSING ELEMENT

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State housing element law requires communities to assess their achievements under adopted housing programs as part of the update of an existing housing element. These results should be quantified where possible (e.g., rehabilitation results), but may be qualitative where necessary (e.g., mitigation of governmental constraints). Past accomplishments are compared with what was projected or planned as part of the earlier housing element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such differences must be discussed.

The 2015 Housing Element identified a number of programs designed to facilitate affordable housing and quantified the number of units to be achieved through the various programs. An evaluation of the housing programs included in the 2009 Housing Element ultimately informed the policies and programs of the 2015 Housing Element, as several successful programs were carried over to this Housing Element, and some less successful programs were modified.

### EFFECTIVENESS OF PREVIOUS HOUSING ELEMENTS

The previous Housing Elements have been effective in maintaining, improving and increasing the supply of new housing.

The 2015 Housing Element called for 59 new units. Town records show that 75 new units were built under the 2015 Housing Element, exceeding the goal of 59 units. Therefore, the 2015 Housing Element was highly effective in meeting its RHNA allocation. This success was due to a successful identification of housing sites in the Housing Element and policies favorable to housing development.

The main factor that allowed the Town to reach its goal was the development of the Veterans Village, a 66-unit affordable housing community for veterans.

Colma is in compliance with Assembly Bill 1233, which requires that necessary rezoning identified by the previous Housing Element be adopted within a specific time frame.

### APPROPRIATENESS OF THE 2015 HOUSING ELEMENT POLICIES AND PROGRAMS

Many of the policies and programs of the 2015 Housing Element were deemed to remain appropriate and have been carried over to the 2023 Housing Element. The 2015 Housing Element contains a series of Implementation Programs. Table H-58 provides a program-by-program review considering progress to date in implementation of these program actions, and the continued appropriateness of identified programs. The results of this analysis form the basis

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for developing the comprehensive housing program strategy presented in the General Plan Housing Element.



## HOUSING ELEMENT PROGRAM EVALUATION (2015-2023)

Table H-58: Town of Colma Previous Housing Element Accomplishments

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<b>Policy 1: Encourage construction of single family detached homes at all income levels in the Sterling Park residential neighborhood.</b>			
<b>Program 1.1 Manufactured Housing Design Standards.</b> Timing: Ongoing Responsibility: Planning Department	Allows for construction of single-family residences at lower costs, thereby reducing the cost of housing.	In May of 2013 City Council adopted Ordinance No. 720, allowing manufactured homes to be located in a single-family residential zone, provided it is on a permanent foundation, devoid of wheels or axles, and meets specified design standards, and establishing development standards applicable to manufactured homes.	Since adoption of this ordinance in 2013, no requests have been made to construct a manufactured home. This program is continued in the 2023 Housing Element
<b>Program 1.2 General Plan Consistency Review and Annual Report.</b> Continue to conduct an annual Housing Element implementation review consistent with Government Code Section 65400. Timing: Ongoing Responsibility: Planning Department	Increase awareness to decision makers of annual progress toward meeting Housing Element Goals.	Continue internal consistency review annually and make reports available to the public.	This program is continued in the 2023 Housing Element
<b>Policy 2: Encourage construction of second dwelling units where appropriate.</b>			

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 2.1 Second Unit Ordinance.</b> Pursuant to Colma’s Zoning Code, second dwelling units are permitted in the “R” Zone, in accordance with state law. Second dwelling units are not permitted in the Sterling Park neighborhood, in order to comply with the maximum density of the 13 units/acre density and to manage parking impacts. Timing: Ongoing Responsibility: Planning Department</p>	<p>To increase the number of second dwelling units; and to encourage the development of second units in areas of the town where they are permitted or conditionally permitted (C and R zones).</p>	<p>Accessory Dwelling Unit (ADU) Ordinance adopted in 2017. The ordinance was amended in 2020 to comply with new state housing laws.</p>	<p>No new second units were constructed under the 2015 Housing Element. This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Policy 3: Provide incentives that encourage affordable high-density residential uses near major regional transportation facilities.</b></p>			
<p><b>Program 3.1 Planned Development Districts and Mixed Use.</b> Pursuant to the Colma Zoning Ordinance, parcels zoned as “Planned Development (PD)” permit a mix of uses, including both residential and commercial. Higher density, multi-unit residential developments are permitted in PD zones. PD districts may be established in any R or C zone upon application of a property owner or owners, or upon the initiative of the City Council. Timing: Ongoing Responsibility: Planning Department</p>	<p>To optimize the use of developable land to maximize the General Plan density of each developable site; and to allow for implementation of Density Bonus provisions when appropriate.</p>	<p>The Planned Development District process is an effective tool in allowing for design flexibility for maximizing unit output. No new Residential Planned Developments were constructed under the 2015 Housing Element.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 3.2 Density Bonus and Inclusionary Housing Provisions</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To increase the supply of housing units through the use of density bonus provisions.</p>	<p>Evaluation to be completed within one year of Housing Element adoption.</p>	<p>Town participating with other jurisdictions in San Mateo County to prepare a joint Nexus study to support existing ordinance.  This program is continued in the 2023 Housing Element.</p>
<p><b>Program 3.3 High-Density Housing Near Colma and South San Francisco BART Stations.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To facilitate the development of housing units and affordable housing units in proximity to the BART station.</p>	<p>The Town continues to encourage development near the BART Stations. Due to the recession, no units were built.</p>	<p>No new units were built under the 2015 Housing Element as a result of the economy.  This program is continued in the 2023 Housing Element.</p>
<p><b>Program 3.4 Planner Responsibility to Promote Affordable Housing and Mixed-Use.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To assist in the development of affordable units.</p>	<p>Ongoing implementation of existing program.</p>	<p>Routine meetings and inquiries with property owners, citizens and developers as they request information about various properties.  This program is continued in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 3.5 Planned Development Zoning Provisions for Larger Lot Development.</b>  Timing: Ongoing  Responsibility: Planning Department  The Town’s Planned Development Ordinance provides for residential development proposals that would not be possible under the available conventional zoning. Establishing a PD or ‘Planned Development’ allows for site-specific constraints to be taken into account when setting the regulations for development, such as design, setback, and parking standards.</p>	<p>To optimize the use of developable land to maximize the General Plan density of each developable site; and to allow for implementation of Density Bonus provisions when appropriate.</p>	<p>None. The Town of Colma only has smaller development sites which are planned to be developed with higher density housing. No opportunities for Planned Development zoning have been presented.</p>	<p>No new units were constructed under the 2015 Housing Element.  This program is continued in the 2023 Housing Element.</p>
<p><b>Program 3.6 Ensure No Net Loss of Required Units.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To ensure that all units identified in the Housing Element will be built on designated sites or alternative sites.</p>	<p>Completed. In May of 2013 City Council adopted Ordinance No. 720, prohibiting the density of any multi-family residential site identified in the 2009 Housing Element from being reduced unless (1) the reduction is consistent with the General Plan and (2) the remaining sites are adequate to meet the Town’s allocation of the regional housing needs (RHNA).</p>	<p>No new units were built under the 2009 Housing Element as a result of the economy, so this program scenario has not presented itself.  This program is effective and continued in the 2015 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 3.7 Inclusionary Housing.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>To create new affordable housing units both for rent and for sale.</p>	<p>Nexus Study and Housing Impact Fees adopted 2016.</p>	<p>This program is modified in the 2023 Housing Element.</p>
<p><b>Policy 4: Provide Housing accessible to persons with special needs, including seniors, persons with disabilities, and homeless persons.</b></p>			
<p><b>Program 4.1 Reasonable Accommodations Ordinance Enforcement.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>To ensure that reasonable accommodation is made for individuals to have equal access to housing.</p>	<p>No requests for reasonable accommodation were made during the 2015 Housing Element period.</p>	<p>No requests for reasonable accommodation have been made during the reporting period. In January 2007, the Town adopted an ordinance amending the Colma municipal code which outlines the reasonable accommodation process. This program is modified in the 2023 Housing Element.</p>
<p><b>Program 4.2 Senior Housing.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>To maintain affordable housing for seniors within the community.</p>	<p>Completed and ongoing.</p>	<p>Through this program the Town maintains and manages Creekside Villas, an 18-unit Senior Housing Complex on El Camino Real. The current rental structure is designed to provide subsidized and affordable units to low-income seniors. This program is effective and will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 4.3 Emergency Shelters.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>Allowance for an emergency shelter.</p>	<p>Completed. In May of 2013 City Council adopted Ordinance No. 720, allowing emergency shelters on all properties zoned for commercial use, without a conditional use permit or other discretionary permit, and establishing development standards applicable to emergency shelters (An emergency shelter is housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less).</p>	<p>No requests for an emergency shelter have been made during the 2015 Housing Element period. This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Program 4.4 Inform local developers of opportunities to provide transitional and supportive housing.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>Allowance for transitional and supportive housing.</p>	<p>Ongoing. Information provided at time of counter interaction.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Program 4.5 Amend the Zoning Code within one year of adoption of the Colma Housing Element to clarify that transitional and supportive housing is considered a residential use of the property, subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>Allowance for transitional and supportive housing in residential zones.</p>	<p>Completed. In May of 2013 City Council adopted Ordinance No. 720, allowing transitional and supportive housing on all properties zoned for residential or commercial use (Transitional housing is rental housing for a set period of time of at least six months and Supportive housing means rental housing with no limit on length of stay, which is linked to certain support services), and establishing</p>	<p>This program is proposed to be modified in the 2023 Housing Element to note that the Town has amended its zoning to clarify that the supportive housing is considered a residential use of property.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
		development standards applicable to both.	
<p><b>Program 4.6. Reach out to local service providers of special needs groups to assist in the identification and analysis of constraints to the provision of housing for persons with disabilities.</b></p> <p>Timing: Ongoing Responsibility: Planning Department</p>	<p>To ensure that equal access and opportunities are provided to persons with disabilities for housing.</p>	<p>During the preparation process of the 2015 Housing Element, the 21 Elements team facilitated a series of panel discussions to solicit input from stakeholders throughout the county on housing issues. Three meetings were held, with focused stakeholder participants, including housing developers, housing advocates and funding providers, and special needs service providers.</p>	<p>This program is effective and continued in the 2023 Housing Element.</p>
<p><b>Policy 5: Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and fair housing.</b></p>			
<p><b>Program 5.1 Knowledgeable Housing Referral. Timing: Ongoing</b></p> <p>Responsibility: Planning Department</p>	<p>To ensure that referrals can be made to provide equal access to housing.</p>	<p>Information and referrals made during the reporting period to individuals calling or coming into planning department offices. The Colma Planning Department currently retains a listing of major agencies and organizations active in housing related services in nearby cities and a listing of relevant regional, state and federal offices providing project funding and individual assistance.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 5.2 Human Investment Project (HIP) Support.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>Supports better utilization of existing housing stock and provides affordable housing. It also supports better maintenance of existing housing stock.</p>	<p>The Town supports the Human Investment Project (HIP), which provides affordable housing opportunities to residents of San Mateo County such as a Home Sharing Program for the elderly and roommate referral. Information about HIP is periodically printed in the Town’s monthly newsletter.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Program 5.3 Section 8 Rental Assistance.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>To ensure that information is provided to qualified applicants to provide equal access to housing.</p>	<p>Information is disbursed to the community by the Colma Planning Department. Through this program, the Town actively encourages very-low-income households to apply to the San Mateo Housing Authority for rent subsidies.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Program 5.4 Housing Recordkeeping.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</p>	<p>Through this program a master list of total housing units and the estimated population is maintained by the City Planner and updated annually using building records.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Program 5.5 Address needs of Extremely Low- Income Households.</b> Timing: Ongoing Responsibility: Planning Department</p>	<p>To assist developers and property owners in making affordable units available, which, in turn, provides equal housing opportunities.</p>	<p>San Mateo County and 21 Elements organized a affordable housing developer panel in December 2013 that was attended by Colma Staff.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Policy 6: Recommended and promote energy conservation in existing and new housing.</b></p>			



Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
<p><b>Program 6.1 Greenbuilding Regulations for Residential Uses.</b>  Timing: Ongoing  Responsibility: Planning Department, Sustainability Team, Building Department</p>	<p>To create new and sustainable residential development  To retrofit existing structures to increase efficiency and reduce energy use and cost.</p>	<p>The Town has currently enforced the 2013 state building codes which provide for a high level of efficiency. In addition, the Town is working with PG&amp;E to support their “energy by design” review of building permit plans and rebate program. The Colma Planning Department will continue to evaluate the appropriateness and effectiveness of adopting green building and green landscaping ordinances that have greater energy efficiency standards, as part of a Town effort to address global climate change and energy conservation.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building’s energy usage.</b>  Timing: Ongoing  Responsibility: Planning Department, Sustainability Team, Building Department</p>	<p>To create new and sustainable residential development  To retrofit existing structures to increase efficiency and reduce energy use and cost.</p>	<p>The Town has provided information to the public on programs to assist in the provision of energy efficiency measures during new construction or as a residential retrofit.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Policy 7: Promote the conservation and improvement of the condition of existing housing stock and encourage remodeling and expansion efforts by homeowners.</b></p>			
<p><b>Program 7.1 “Rebuilding Together Peninsula” Participation.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</p>	<p>No residences were improved in Colma as part of this program during the 2015 Housing Element time period.  The Town will continue participation in</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
		Rebuilding Together Peninsula as opportunities arise.	
<p><b>Program 7.2 Minor Housing Repair Grant Program.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	To conserve and improve the condition of the existing housing stock.	<p>The Minor Housing Repair Grant Program remains part of the town’s Municipal Code. The funding program provided grants for repair of minor items such as unsafe walkways and porches, installation of insulation and dual-pane windows and energy-efficient appliances. The grants could also have been used for major repairs such as new roofs or foundation work, and for upgrades and retrofits pertaining to disable access. Although the program is currently not active, largely in part due to promotion of Rebuilding Together programs, the Town will consider reactivation of the program.</p>	This program is effective and will continue in the 2023 Housing Element.
<p><b>Program 7.3 Neighborhood Improvement (Code Enforcement).</b>  Timing: Ongoing  Responsibility: Planning Department</p>	To conserve and improve the condition of the existing housing stock.	In September of 2012 City Council adopted an ordinance amending subchapter 2-01 of the Colma Municipal Code, relating to property maintenance and nuisance abatement, to provide for issuance of Administrative Citations and other enforcement tools, and Section	This program will be discontinued in the 2023 Housing Element.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
		1.05.020 of the Colma Municipal Code, relating to penalties for infractions.	
<p><b>Program 7.4 Low-interest loan program for very-low-, low-, and moderate-income homeowners.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.  To allow low-income homeowners to remain in their homes.</p>	<p>The Town will work to establish a low-interest loan program for rehabilitation of residential properties owned by those with very-low, low, and moderate income.</p>	<p>This program will be discontinued in the 2023 Housing Element.</p>
<p><b>Program 7.5 Underground Utilities in the Mission Road Corridor.</b>  Timing: Ongoing  Responsibility: Public Works Department and Planning Department</p>	<p>To make Mission Road more attractive for new residential development.</p>	<p>Added to the 2013-2014 CIP. Will remain on the CIP list The Town will work with PG&amp;E to fund the undergrounding of utilities in the Mission Road corridor.</p>	<p>This program will be discontinued in the 2023 Housing Element.</p>
<p><b>Program 7.6 Nuisance Abatement and Property Maintenance process to Improve Individual Properties and Neighborhood Pride.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</p>	<p>The Town continues its active pursuance of compliance by property owners on laws related to property maintenance permit conditions and construction and zoning codes in order to correct conditions of visual blight and to protect property values.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>
<p><b>Program 7.7 Organize Community Clean Up Days.</b>  Timing: Ongoing  Responsibility: Planning Department</p>	<p>To conserve and improve the condition of the existing housing stock.</p>	<p>The Town hosts annual clean up days, to promote rehabilitation, renovation and home care. Program may include waste hauling program. The Town provides supplies and organizes volunteers and clean-up projects.</p>	<p>This program is effective and will continue in the 2023 Housing Element.</p>

## PROGRESS IN ACHIEVING QUANTIFIED OBJECTIVES (2015-2023)

Table H-59: Progress in Achieving Quantified Objectives (2015-2023)

Program Category	Quantified Objectives
<b>New Construction</b>	
Extremely Low	-
Very Low	31
Low	34
Moderate	-
Above Moderate	10
Total	75
<b>Rehabilitation</b>	
Very Low	-
Low	-
Moderate	-
Above Moderate	-
Total	-
<b>Conservation</b>	
Very Low	-
Low	-
Moderate	-
Above Moderate	-
Total	-