

Introduction

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;
- establish the housing-related goals, objectives, and programs necessary to allow for development;
- encourage 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 in than San Francisco, with easy transit into San Francisco from 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 lowering of housing prices that began in 2008, rents generally continued to rise throughout the region. Housing sale prices have regained losses associated with the recession, and most Bay Area homes are too expensive for families with average household incomes. 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 the Association of Bay Area Governments' (ABAG) Regional Housing Needs Allocation (RHNA) process. From this process, it was determined that Colma's allocation for the 6th RHNA cycle is 202 units, 106 of which are 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 5th cycle RHNA numbers. Colma has the capacity for the 202 units through the development of vacant and underutilized parcels located throughout the Town. Colma's General Plan and Housing Element includes 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 considered a historic use in Colma. The Town was originally incorporated to protect cemetery land uses and accommodate the regional need for these uses. Per 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 individuals may avoid living near cemeteries if possible; however, Colma's cemeteries are easily visible from many development areas 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. Refer to 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

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)
- 2015 Housing Element (2015-2023 Planning Period; adopted January 2015)

When referred to in the text of this document, previous Housing Elements will be referenced primarily by date and title not planning period. This Housing Element is an update and revision of the 2015 Housing Element, adopted in January 2015. The 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 adopt a compliant housing element by January 31, 2023, which takes into account the housing needs assessment numbers allocated to the respective jurisdiction by 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 were 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, and ensuring the quality of new residential development. The 2040 General Plan Update adopted March 2022, includes a newly created Commercial Overlay Districts with a 40-acre designated area north of Hillside Boulevard and west of Lawndale Boulevard, as well as to a vacant 3.07-

acre parcel on the north side of Town, east of El Camino Real and south of the 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 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 Colma's housing stock through measures such as the 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. Furthermore Program 1.2 calls for an annual Housing Element implementation review.

Pursuant to Government Code Section 65400, the Town will annually review its progress in implementing this Housing Element and ensure consistency between this Element 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. In May 2013, the Town adopted its Climate Action Plan which included programs such as energy efficiency, water conservation, and improved recycling programs for residents and businesses. Colma will also see an increase in 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 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 with the latest energy 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 their 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:

- 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;
- Prevention prevent individuals and families from becoming homeless in the first place by assisting them in maintaining their housing; and
- 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 the 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 responsible for the condition, use, and performance of El Camino Real. The Grand Boulevard Initiative looks to transform El Camino Real from a suburban, low-density, strip commercial highway to a 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, both 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 first nine-county 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 ABAG and was 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 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 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.

POPULATION, HOUSING AND EMPLOYMENT TRENDS

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 and 2020, Colma's small population grew from 1,454 to 1,492 increasing by 38 residents, or 3%. 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.

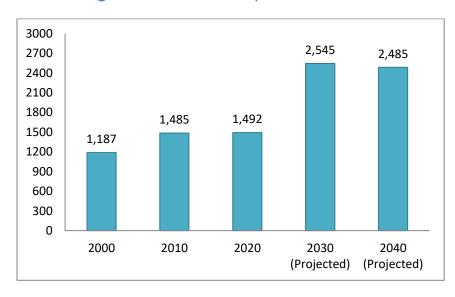


Figure H-1: Colma's Population Growth

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

	N	umber of Res	sidents	Percent Change (from previous decade)			
	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	х	70%	11%	х	
2040 (Projected)	2,485	916,590	х	-2%	7%	х	

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/50% of county residents) and 36 percent are Asian. Over the past decade, the white population has increased, while the Asian population has declined. Approximately one quarter OR 25% 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, so all individuals who identify as Latino or Hispanic also belong to another racial category (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%

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 growth in the 45-59 year old segment of the population, which grew from one-fifth of the total population in 2010, to one-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

	2010	2020				
Age	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

HOUSING SAN MATEO COUNTY'S WORKFORCE

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 the above categories, sometimes with minor adjustments, to establish the annual income limits for San Mateo County, as shown in the following table/Table H-5.

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

Income	Number of Persons Per Household (Maximum Income)									
Category	1	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

Table H-6 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 provide 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	House	Households		Jo	bs	% ange
only.	2020	2040	°,	2020	2040	% Change	2020	2040	% Change
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
Bay Area Regional Total								
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
San Mateo Cou	nty							
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%
Colma Planning	Area (City	Limits)						
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
Bay Area Regional Total								
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
San Mateo Coun	ty							
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 (San Mateo Co.)	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
Colma Planning	Area (City	Limits)						
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
Total 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, though 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 the growth rate of the region's housing stock during that 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, could afford a monthly rent of about \$1,690 and a home sale price of \$274,650. A single parent family with the adult working as a police officer would be considered moderate income and could afford a monthly rent of about \$2,505 and a home costing \$407,053. Neither of these example households could afford San Mateo County's median condominium, costing \$910, or a 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.

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

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, 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 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 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

HOUSEHOLD TRENDS AND CHARACTERISTICS

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 individuals which is an increase from 2.8 in 2010. 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
	Average Household Size	3.08	2.87	2.9
2020	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

More than 30 percent of the households in Colma represent families with children. 38 percent of the population consists of families without children, which 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 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.

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, and zero

homes are extremely overcrowded, however, nine total homes are considered overcrowded,. The percentage of overcrowded households has decreased since 2010, when close to 15 percent of homes were considered overcrowded.

Table H-13 Number of Overcrowded Units

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

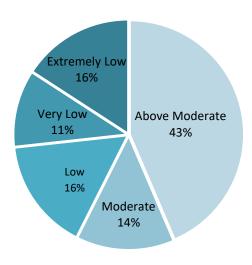
Source: US Census, 2020 American Community Survey 5-Year Estimates

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, which is below the countywide average of \$128,091. Just over 40 percent of Colma's households make more than a moderate income, while 43 percent of Colma's households are lower income. Sixteen 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	9%	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 (Estimated			
Households)	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 Income Level	Very Low Income Level	Low Income Level	Moderate Income Level	Above Moderate Income Level
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. While Colma's home prices are below countywide averages for single-family homes, prices for multi-family homes are slightly higher. A median home in Colma is still 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
Single Person Household	t			
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
Four Person				
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
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 for Colma due to the 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	no data	\$2,025
One Bedroom	\$2,797	\$2,618
Two Bedroom	\$3,627	\$3,469
Three Bedroom	no data	\$4,300
Four Bedroom	no data	\$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. In Figure H-3, data from ABAG shows that more than half of the Colma residents are utilizing less than 30% of their income for housing. 19% of renters and 26% of homeowners are utilizing between 30% and 50% of their income towards housing. While 28% of renters and 13% of homeowners are utilizing more than half of their income towards housing costs. Numbers from this figure show that at least half of the residents in Colma whether renting or owner are not severely cost-burned related to housing costs.

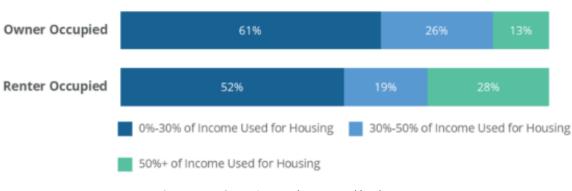


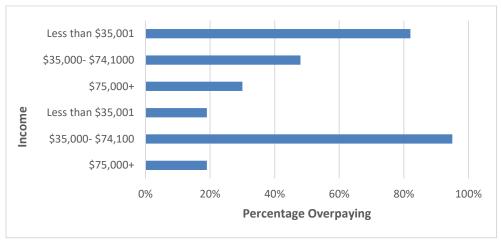
Figure H-3: Overpayment (Cost Burden) by Tenure

Source: ABAG Housing Needs Data Workbook

According to the Figure H-4 and Table H-18, approximately 48 percent of Colma residents earning under \$75,000 annually are overpaying for homeownership. 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 households may choose to relocate out of the area and commute into the city to work. Those who do live in Colma may need to live in overcrowded homes and have extremely limited finances for 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 of becoming homeless.

Figure H-4: 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
Occupant	income	Number	Percent	Percent	Percent
	Less than \$35,000	9	82%	80%	73%
Owner occupied	\$35,000-\$74,999	16	48%	52%	48%
	\$75,000+	58	30%	20%	17%
	Less than \$35,000	40	95%	91%	91%
Renter occupied	\$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.

HOUSING CHARACTERISTICS

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%. Most of the homes in Colma are single-family detached buildings. There are two townhome/attached single-family developments and one Veterans housing development with a combined total of 147 units which account for 26% of the total housing units. Close to 47% of the 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% 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 thus higher rates of overcrowding.



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



10 to 19 units 5 to 9 units_ 20 or more units 4% 1% 3% 3 or 4 units 13% Single Family Detached 2 units 43% 9% Single-Family Attached 27%

Figure H-5: Building Type Chart

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

Table H-19: Total Housing Units

	Colma		County		S	tate
Year	Number	Percent Change	Number	Percent Change	Number	Percent Change
2010	491	no data	270,039	no data	13,552,624	no data
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%
2010	Percent Renters	46.4%	38.9%	42.6%
2020	Percent Owners	49.5%	59.9%	55.3%
2020	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 bedrooms	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.

Vacancy rates in Colma by tenue are shown in H-24. While this table shows vacancy rates at 0% for the years 2016 to 2020, there are 63 units that are categorized as other vacant and 10 homes categorized as for seasonal, recreational, or occasional use. The Town does not currently allow for short-term rentals as dwelling units defined in the municipal code as means a building or portion thereof designed or used for occupancy for no fewer than 30 consecutive days by persons living as one household. The 10 vacant homes could be second homes or vacation homes. However, it is uncertain where or what the 63 units categorized as vacant could be. As part of the annual reporting and Program 7.1 Neighborhood Improvement, the Planning Department and Code Enforcement Office will assess where and which units in town appear to be vacant. The City Council decided not to adopt an ordinance on short-term rental because there was minimal concern that it would reduce the housing inventory. Instead, the existing definition of dwelling unit was revised to state that occupancy for no fewer than 30 consecutive days by persons living in a household.

Table H-23: Vacancy Rate 2016, 2020

Vacancy Rates (2016-2020)	Colma		Coun	County		State	
Year	Homeowner Vacancy	Renter Vacancy	Homeowner Vacancy	Renter Vacancy	Homeowner Vacancy	Renter Vacancy	
2016	0%	0%	0.6%	2.6%	1.3%	3.8%	
2017	0%	0%	0.6%	3.0%	1.2%	3.6%	
2018	0%	0%	0.6%	3.6%	1.2%	3.5%	
2019	0%	0%	0.6%	3.9%	1.1%	3.6%	
2020	0%	0%	0.7%	4.5%	1.1%	3.7%	

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

Housing Stock 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, the Census gives some useful information as to the status of housing stock.

Approximately 35% of Colma's housing stock has been built since 2000. This percentage is extremely high; comparatively, approximately nine percent of San Mateo County's housing stock has been built since 2000. 48% of Colma's housing stock was built in the 1950s or earlier. Older housing can be more expensive to maintain and renovate.

Table H-24: Year Structure Was 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%
Build 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%

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

The Census tracks other housing problems, including a lack of plumbing and kitchen facilities. In Colma, the data shows four homes lacking complete kitchen facilities and four homes lacking telephone service in Colma.

Under the Policies, Programs, and Objectives Table, Policy 7 will help identify the condition of existing housing stock and estimate the number of units in need of rehabilitation or replacement. By identifying units that need repair, this policy will help with the conservation of existing housing stock and improve housing conditions for the resident. As a result, the Town can have a better gauge of how many housing units are in disrepair. This policy will be a joint effort between the Planning Department and Code Enforcement Officer.

Table H-25: Number of Potential Housing Problems

	Colma		County	
	Number of Homes	Percent	Number of Homes	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

BELOW MARKET RATE HOUSING TRENDS AND CHARACTERISTICS

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, while 42 percent 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.

Creekside Villas consists of 18 units developed by the Town of Colma with monies from the Town's general fund in the early 1990s. 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. Creekside Villas is considered low risk for market rate conversion and do not currently have an expiration date for conversion.

The Town also purchased one housing unit within a multi-unit complex at 1365 Mission Road and has used it as a below-market rate unit, renting it to qualifying very-low to moderate income households. After the unit was vacated in October 2022, the Town decided to put this unit for sale and according to HCD, this property as exempt from the Surplus Land Act.

In the last housing cycle, Veterans Village, a 65-unit affordable housing development for Veterans was built and completed using National Equity Fund (NEF) invested Housing Credit equity. Currently, 31 units are allotted for very low-income households, and 34 units are for low income households. This property is considered a Low Income Housing Tax CreditPproperty (LIHTC), is considered low risk for market rate conversion and the current agreement will not expire until 2071.

POTENTIAL LOSS OF SUBSIDIZED UNITS

Government Code Section 65583 requires local jurisdictions to address the potential conversion of multi-family rental housing that receives 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.

HOUSING NEEDS

DETERMINATION OF HOUSING NEEDS

The Regional Housing Needs Allocation (RHNA) process addresses housing needs across income levels for each jurisdiction in California. All of 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 though 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) – 6th 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
Colma	44	25	37	96	202
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 SMC	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.

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/or household characteristics.

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

Currently, the Zoning Code allows for multiple dwelling units of up to six units such as residential care facilities with a Use Permit in residential, commercial, and planned development zones provided that the residential density does not exceed that specified in the Colma General Plan. This process involves review from the Planning, Building, Engineering/Public Works, and Colma Fire Protection District. Once the departments review the application, the project will have to go up to City Council for approval. For dwelling units over seven, the project must be either in a PD zone or re-zone to a PD. This process could provide a constraint of housing for persons with disabilities, as this involves a discretionary process. With the establishment of the new Housing Element Zoning overlay, the barriers to this type of housing is removed.

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

Roughly 25% 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 is 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 as 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% 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, refer to the 2013 "Key Housing Trends in San Mateo" report in Appendix A.

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

	Occupant	Colma	County	State
	Owners	49.5%	59.9%	55.3%
All Ages	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
A 75 04	Owners	57.7%	80.6%	75%
Age 75-84	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, generally affordable housing, 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 long-term employment and higher medical bills. Additionally, some people with disabilities, particularly developmental disabilities, have lived with their parents and 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.

The State Welfare and Institutions Code (Section 4512) defines a "developmental disability" as a disability that originates before an individual becomes 18 years of age, can be expected to continue, indefinitely, and constitutes a substantial disability for that individual, which includes retardation, cerebral palsy, epilepsy, and autism. Due to the rise of autism spectrum disorders (ASD), the Housing Element is required to address and analyze the housing needs of persons with developmental disabilities, and to identify resources to serve this population.

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 (Colma)
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 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 situations. All Colma residents with disabilities live with a parent or legal guardian.

Table H-29: Living Arrangements of People with Developmental Disabilities

Lives with	Number (Colma)

⁻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.

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.
- -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 1969, California, passed the Lanterman Developmentally Disabilities Services Act, to minimize the institutionalization of developmentally disabled people, help them remain in their communities, and 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.
- Aging Baby Boomers Unable to Care for their Children with Developmental Disabilities As displayed in the Table H-30 below, there is an estimated 39 people between the ages of 18 to 64 with developmental disabilities that live in Colma. Often those who have 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 this 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 an impeding need to supply community-based independent living options for these individuals.

OTHER DISABILITIES AND POLICY RECOMMENDATIONS

Some residents of the Town of Colma have both developmental and non-developmental disabilities, including hearing and vision disabilities.

Almost half of the senior population in the Town of Colma has a of disability, and nine percent of the total population in the county has some form of disability. The most common disabilities in the Town are ambulatory disabilities (approximately 7% of the population) and independent living disabilities (approximately 6% of the population).

Table H-30: 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, handicap 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 are generally also beneficial for the disabled community. Specific recommendations from the Golden Gate Regional Center (with a note on 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's 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 developmental disabilities need supportive housing that is affordable and located near public transit. In supportive housing, additional services are provided at the home.

In the Town's zoning code, it defines the word family interchangeably with household. The household definition does not mention disability nor does the Zoning Code require spacing or concentration requirements for housing for persons with disabilities. In Subchapter 5.15 of the Colma Municipal Code, the Town describes the requests for reasonable accommodation in housing process. This process includes any request for reasonable accommodation may be made by any person with a disability, their representative or entity, when the application of a zoning law, building code, or other land use regulation, policy, or practice acts as a barrier to fair housing opportunities. The request may include the elimination of regulatory barriers which include a modification or exception to Town rules, policies and procedures or to the standards and practices for the siting, development and use of housing or housing-related facilities thatwould eliminate regulatory barriers and provide a person with a disability equal opportunity to housing of their choice. If a request is made, a review with other planning approvals such as a use permit, variance, design review permit, zone change, general plan amendment, or subdivision could be filed at te same time.

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 have specific housing needs that must be addressed. Female-headed households can have special needs that require low-cost housing, suitability for children and located near schools and childcare facilities. Innovative, shared living arrangements, including congregate cooking and childcare, may 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 but 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-31: Female-Headed Households

	Colma			
	Number	Percent	County	State
Female living with own children, no partner	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 of finding adequate and affordable housing. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden compared to the rest of the population and can increase the risk of housing insecurity.

In Colma, 14% of large family households (5 or more family members) experience a cost burden of 30%-50%. There are no reported large family households that spend 50% or more on their income on housing.

Table H-32: Cost Burden by Household Size

Household Size	0%-30% of income Used 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
Total	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 FARMWORKERS

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"). Farmworkers 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 farmworkers.

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.

Increasing the housing supply for farmworkers in Town can be achieve through ADUs or JADUs. In the G cemetery zoning district, upon issuance of a use permit, the City Council would allow for a single caretaker unit with or without an ADU or JADU (Colma Municipal Code (5.03.060). Additionally, the R-S zoning district, allows for manufactured homes (R zone only), and with a use permit, existing multiple residences buildings, warehouses, and other facilities, all of which could be utilized for housing farmworkers (Colma Municipal Code 5.03.080).

Table H-33: 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, there are 1,512 homeless people living in San Mateo County.

Table H-34: 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	
Gender							
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%	
Race							
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%	
Ethnicity							
Hispanic	20.7%	27%	39.3%	41.2%	52%	27.4%	
Non-Hispanic	79.3%	73%	60.7%	58.8%	48%	75.8%	
Chronicity							
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-35: 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-36: County Homeless Population Location 2013-2019

Location	2013	2019	Change
Unsheltered			_
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%
Total	1,299	901	-30.6%
Sheltered			
In Emergency Shelter	272	266	-2.2%
In Transitional Housing	431	345	-20.0%
Total:	703	611	-13.5%

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

Homeless individuals in San Mateo are both sheltered, meaning they live in emergency shelters, transitional housing, treatment centers or similar institutions, and unsheltered, meaning they are unhoused living 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-37: 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 and, referrals, administers self-sufficiency programs, and develops homeless resources. There are also several specialized shelters for persons with substance abuse problems, mental illnesses, victims of domestic violence and for the 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, eight 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

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

Emergency shelters are a permitted use in the Commercial "C" zone that is subject to both development and management standards listed in chapter 5 of the Town's municipal code. These standards align with measures required by the State of California such as the six-month length of stay limit, and the requirement that no individual or household may be denied access because of inability to pay. Capacity for this use is not specified in the Town's zoning code.

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. The Town is investigating the Single Room Occupancy (SRO) opportunities available for individuals that fall within the ELI category, specifically those who are senior citizens.

Currently, in the R-S zone, with a conditional use permit, existing multiple residence buildings, warehouses, and other facilities could be areas where SROs and similar types of housing can be utilized in Town. (Colma Municipal Code 5.03.080)

Table H-38: Housing Needs for Extremely Low Income (ELI) Households in Colma

Household Category	Renter Households	Owner Households	Total Households
Total households any income	225	255	480
Total ELI households	60	15	75
ELI households with housing problems	35	15	50
ELI households with cost burden (paying 30% or more of income)	29	15	44
ELI households with cost burden (paying 50% or more of income)	25	15	40

HOUSING ELEMENT PUBLIC PARTICIPATION

For the 6th 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 includes several methods both in-person and virtual, as well as utilizing traditional and social media. By offering different ways for residents and other stakeholders to provide input, the Town hopes to gain a better understanding of residents representing 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 with a QR code to the survey. Written on the flyer, in English, traditional Chinese, Spanish, and Tagalog were translation services available to those who require language assistance. ADA assistance was stated and offered in the flyer as well. Paper copies of the flyer were also available at various outreach events.

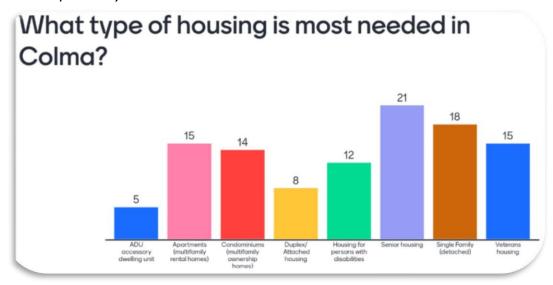
HOUSING ELEMENT WEBSITE AND SOCIAL MEDIA

In April 2022 the Town launched its Housing Element Update website (www.colma.ca.gov/housing-element) 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. The survey indicated that over 70% of participants were satisfied with their current housing situation in Colma and would rate the physical condition of their unit as "excellent". Participants shared that the types of housing they felt were most needed in Colma are Senior Housing, Single Family (detached homes), and

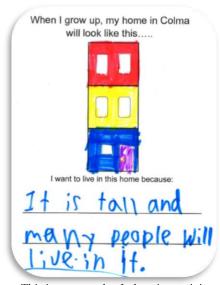
Apartments (multifamily rental homes), Veterans Housing, and Condominiums (multifamily ownership homes).



This is an example of a survey questions that was asked of participants.

OUTREACH EVENTS

- On April 12, 2022, planning staff participated in a barbeque at Veterans Village hosted by The American Legion. Town Staff and the Resident Services Coordinator assisted with outreach by distributing flyers and surveys to each resident. Input from residents at Veterans Village is important because they represent a demographic that has disabilities, were formerly homeless, are 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. The activity asked the children to dream of their future home in Colma, color it (see example to the right), and to write a reason for why they chose to live in that home. They were able to choose from three types of homes: apartment, duplex, or 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.



This is an example of a housing activity completed by a child at Eggstravaganza

Planning staff hosted a table at this event where the Housing Element Update flyer and survey were distributed to the residents. This event also allowed staff to promote future Housing Element outreach events. Input from older residents is important to the Town because the residents represent a demographic that is over 60 and some have special needs.

- 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 meet with planning staff and have 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 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 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 June 8, 2022 presentation of the
 Draft Housing Element, 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 the public. Planning staff provided progress to date, a revised site inventory map (reflecting the removal of the Italian Cemetery, a 3.07-acre parcel), a highlight of key housing programs, and comments from the May 6, 2022 presentation to the San Mateo County Equity Advisory Group.

PUBLIC NOTICE DISTRIBUTION LIST

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 the meeting.

During the 30-day comment period, staff were 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. During the initial opportunity sites process, staff determined it was suitable for multi-unit housing due to its location on El Camino Real and across the street from Colma BART station.

As a result, 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 29th with 44 recorded responses. Planning staff collected this data and considered how this feedback could be integrated into future housing plans.

One major theme that resonated throughout the surveys was access to homeownership. Multiple members of the community expressed interest in homeownership specifically for those with moderate incomes and below to purchase homes in Colma. As a result, programs that relate to inclusionary housing, density bonuses, increasing density, and ADUs have been modified to provide more opportunities for homeownership and affordable housing. There is an additional new program, a Housing Element Overlay District to further remove any governmental constraints and encourage high-density housing development.

On May 27, 2022, the Housing Leadership Council of San Mateo County (HLC) submitted an undated letter through email commenting on Colma's Draft Housing Element. Following the receipt of this letter, staff has been in contact with HLC to discuss their concerns. On September 23, 2022, Staff hosted HLC Staff for a tour of opportunity sites, and engaged in a discussion of the opportunity sites. In preparation for the final draft of the Housing Element, Staff has incorporated HLC Staff's thoughts and concerns within the policies and programs. Specifically for the opportunity sites, where a new overlay district that removes parking minimums within a half mile of high-quality transit, allows for residential use on commercially zoned property without rezoning for projects that pay prevailing wages, and CEQA-exempt ministerial approval pathway on commercially zoned land for qualifying residential development that meets affordable housing targets. Staff will continue to foster relationships and open communication with the public and responsible organizations.

FAIR HOUSING

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 furthering 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).
- Conduct an Assessment of Fair Housing that includes a summary of fair housing issues, an analysis of available federal, state, and local data and knowledge to identify sites, and an assessment of contributing factors for 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,

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 provide 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, or 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, or 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: socioeconomic status, household composition, race or ethnicity, and housing and transportation).
- Compared to the County of San Mateo, the Town of Colma has a higher 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, and 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 at CSU and
 UC schools of 23% and 32%, respectively.

- Jefferson Elementary School District had a 17% 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 the housing cost burden in the Town of Colma for Hispanic households.

Fair Housing Issues and Contributing Factors

This section summarizes the fair housing issues identified for the Town of Colma and the contributing factors.

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.

The Town is addressing this issue through AFFH Action Area 1, where the focus is to increase outreach and improve the existing resources.

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.

The Town is addressing this issue through AFFH Action Area 2, where the focus is to protect existing residents from displacement, provide housing strategies to Black, Indiginous, and People of Color (BIPOC) as well as those who have special needs.

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

Colma is disproportionately occupied by residents of color and 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, no areas within the town are zoned for multifamily housing.

The Town is addressing this issue through AFFH Action Area 3, to provide more strategies and housing choices through creating less restrictions on land use.

Fair Housing Enforcement and Outreach

The Town currently enforces fair housing laws through the policies and code for compliance with State Law. If fair housing issues are reported by residents or potential residents, the Planning Department and Code Enforcement cooperatively work together to remediate the complaint. Fair housing issues are usually referred to the appropriate agencies, usually the County of San Mateo Housing Authority would be the first point of contact along with Project Sentinel a non-profit assists individuals that have faced housing discrimination.

Currently, the fair housing information can be found on the Town's website under the Planning Department's page and Housing Resources. The information is displayed in English, however, there is a button that translates the website into many languages. While this button provides language assistance, the Town plans to increase its visibility and accessibility with translated information readily available on the page without any further action. Under AFFH Action Plan 1, the Town will increase and implement its outreach in 2023.

The Town is in compliance with the following:

- State Density Bonuses and Other Incentives Law (Gov. Code. Title 7. Division 1. Chapter 4.3 Density Bonuses and Other Incentives, amended and effective January 1, 2021) The Town does an annual review of the State's Density Bonus law and updates its Ordinance as needed;
- Housing Accountability Act (Gov Code Section 65589.5) requiring the adoption of a
 Housing Element, compliance with RHNA allocations, and that requires certain findings
 when approving or denying certain development projects. The Town's most recent
 Housing Element covering 2015-2022 has been adopted and the Town has met its RHNA
 allocations;

- No Net Loss Law (Gov Code Section 65863) requiring that adequate sites be maintained to accommodate unmet RHNA allocations, including among income levels. The Town has met its RHNA allocation for the current cycle and has identified opportunity sites to help meet its 6th housing cycle;
- Least Cost Zoning Law (Gov Code Section 65913.1). The Town's building and planning fees are on par with other jurisdictions in San Mateo County;
- Excessive Subdivision Standards Law (Gov Code Section 65913.2) The Town does not impose standards and/or criteria that renders the development of housing infeasible for any and all economic segments of the community;
- Limits on Growth Controls Law (Gov Code Section 65589.5) The Town does not have any growth control measures and has not rejected any proposals for housing projects that met objective planning and zoning criteria in the current cycle.

SITES INVENTORY ANALYSIS

AB 686 requires an analysis of the identified sites 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, concentrations of Housing Choice Vouchers, as well as the distribution of lower, moderate, and above moderate-income units in low, moderate, and high resourced areas are equally distributed. 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, proximity to high-quality jobs, access to transportation, and healthy places to live. There is one 0.2% Annual Chance Flood Hazard area located along El Camino Real by the northern boundary that could potentially affect 7778 El Camino Real.

A thorough analysis for the sites inventory can be found in Appendix B in the Site Inventory Analysis.

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 will be explained, and an analysis of programs from the previous housing cycle (Table H-59) will be included. Additionally, an AFFH Action Plan will be implemented to reduce AFFH deficiencies (Table H-39).

Fair Action Plans

The AFFH Action Plan is broken down into three areas:

- 1. Outreach
- 2. Protecting and providing strategies for existing residents from displacement including those from are Black, Indigenous, and People of Color (BIPOC) including Residents with Special Needs
- 3. Enhancing housing mobility strategies and encouraging new housing choices

Each action plan is evaluated with existing and new programs developed in the 2023 Housing Element identifying the fair housing issues, contributing factors, objectives, actions, and timelines.

The AFFH Action Plan Table (Table H-39) is on the next page.

Table H-39: AFFH Action Plan

Fair Housing Issues		Contributing Factors	Objectives		Meaningful Actions	Timeline
			Action Area 1	. Imp	rove Fair Housing Outreach	
	 2. 3. 	Lack of access to information about fair housing rights; Limited knowledge of fair housing by residents Greater outreach efforts are needed in various formats. More resources should be made available to the public.	Maintain zero to	•	Action 1.1: (Program 5.1, 5.4, 5.5, 8.1, 8.2) Continue and update the Towns' fair housing webpage to include fair housing 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. Provide materials in various languages including Chinese, Spanish, Tagalog, and other (appropriate languages). Provide education to landlords and property managers on requirements to address reasonable accommodation requests Utilize the Town's various existing media outlets to advertise Fair Housing Information Conduct Fair Housing workshops and study sessions with the Town Council	
				-	ement, Providing Strategies that Protect Residents dents with Special Needs (Seniors, Persons with Di	
				Home	eless Persons)	
Protected Groups have disproportionate housing needs including disparities in access to opportunities	1.	Historic discrimination and continued mortgage denials; High housing costs and low wages	Improve accessibility to home mortgage loans for protected groups who	Act.	fion 2.1: (Programs 2.2, 4.1, 4.2, 4.3, 4.4, 4.5, 4.6, 5.1, 5.2, 5.3, 5.4) Provide down payment assistance to minority households and homebuyer education households by pursuing monies dedicated to providing financial assistance to BIPOC communities	Starting in 2024, partnering with HEART on an annual basis, providing first-time and low-income buyer education

Fair Housing Issues		Contributing Factors	Objectives			Meaningful Actions	Timeline
access to housing for individuals living with special needs		Need for community revitalization programs and strategies Lack of public investments in underprivileged neighborhoods. General lack of affordable housing, particularly in areas with appropriate services and amenities.	have high loan denial rates		•	Provide homebuyer education materials in Chinese, Spanish, Tagalog, and other (appropriate languages) Annual workshops with HEART, HIP Housing, San Mateo Housing Authority, and other organizations that can assist with education and fair housing-related issues Work with the San Mateo County Department of Housing to obtain information on anti-displacement programs that addresses tenant's rights and relocation assistance. Utilize this information in annual workshops and study sessions to continue to inform Town residents of existing and new programs.	programs, and prioritizing marketing of the programs to BIPOC and special needs community members
Α	ctio	on Area 3. Enhand	ing Housing M	obili	lity S	Strategies and Encouraging New Housing Choices	
of available land		75 percent of Colma's land use is zoned for cemetery use Multifamily zoning does not currently exist Only one available affordable housing complex		3.6,	5, 3 •	Create Housing Element overlay zone that allows for land use flexibility in commercial zone Develop a proactive outreach program where ADU and JADUs' information is readily available on the Town's website with an annual workshop for ADU development The Town will proactively approach housing developers to encourage the development of opportunity sites and encourage affordable housing on these sites Make appropriate amendments to the Town's zoning	(estimated 2023) Begin ADU/JADU

Fair Housing Issues	Contributing Factors	Objectives	Meaningful Actions	Timeline
	exists in the Town 4. Design and Development standards are not appropriate for multi-family housing projects	affordable housing throughout the Town	 Take necessary actions to ensure opportunity sites are vetted for environmental and zoning appropriateness so that high-density and affordable housing projects are reviewed via a streamlined process. Amend the Town's parking standards to include parking alternatives that are less restrictive for high- 	staff will proactively identify both for- profit and nonprofit developers, take meetings, and present opportunity sites for future housing

ABILITY TO MEET HOUSING NEEDS

RESIDENTIAL LAND INVENTORY

A key component of the Housing Element is a projection of the jurisdiction's housing supply. State law requires that the element identify adequate sites for housing, including rental and manufactured housing, and make adequate provisions for 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-40: Colma RHNA Targets Summary

Income Category	Extremely Low		Low	Moderate	Above Moderate	Total
Units	22	22	25	37	96	202

Note: Extremely-low incomes is assumed half of the assigned RHNA targets of 44

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 units are located outside of Sterling Park.

Since 2015, 75 residential units have been constructed, including 9 in Sterling Park and a 66-unit Veterans 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 to be available to extremely low income and very low-income households, 30 units for low-income households, 40 units for moderate income households and 142 units for 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.

Sites Inventory

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

- 5th Cycle Housing Element Carryover Sites.
- Vacant and underutilized, residential, and non-residential sites that for 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 5th 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% times 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-41: Sites Inventory Development Potential

Site	Acres	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
7733 El Camino Real	0.53	4	4			8	16
1200 El Camino Real	8.06	22	23	23	44	90	202
7778 El Camino Real	0.6			7		8	15
Between 461 and 469 B	0.11					1	1

Street							
El Camino and Collins	0.41					8	8
240 Collins Avenue	0.72					14	14
Total		26	27	30	44	129	256
RHNA			44 (includes Ex. Low)	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 at 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 can 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.

H-42: Site Inventory – Site Characteristics

Site	Existing Use/Vacancy	Identified in a Previous Planning Cycle?	General Plan Designation	Zoning Designation
7733 El Camino Real	Vacant	Used in Two Consecutive Prior Housing Elements - Vacant	Commercial	С
1200 El Camino Real	Kohl's retail store and parking lot	Not Used in Prior Housing Element	Commercial	С
7778 El Camino Real	Monument manufacturing facility and office	Used in Two Consecutive Prior Housing Elements - Vacant	Commercial	С
Between 461 and 469 B Street	Vacant	Used in Two Consecutive Prior Housing Elements - Vacant	Low Density Residential	R-S
El Camino and Collins	Parking spaces and vacant lawn area	Not Used in Prior Housing Element	Commercial	PD
240 Collins Avenue	Parking lot	Not Used in Prior Housing Element	Commercial	PD

0 ON THOMADASS STERLING PARK NET NET (STELEX NIBIT (NET)

Town of Colma

Housing Sites Figure H.1.

Town Limits

Multiple Units

Duplex Unit Single Unit **Development Potential** Developable Site

32 Units

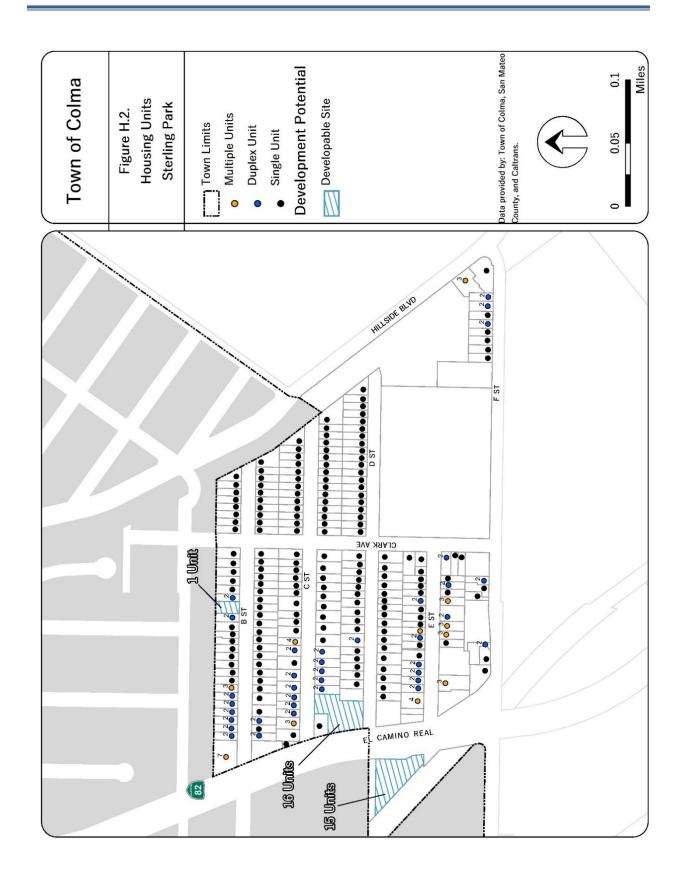
Sterling Park (See Figure H.2.)

El Camino Real 224 Units

Data provided by: Town of Colma, San Mateo County, and Caltrans.



Miles 0.5 0.25



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

There is one vacant privately-owned parcel within the Sterling Park residential neighborhood, located between 461 and 469 B Street. This parcel is a carryover site from the 5th Cycle Housing Element Update. A site analysis has determined that 1 single family detached (SFD) unit can be developed on this 0.11-acre vacant parcel . With SB 9, there is 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, water, and dry utility 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.

Under a SB 9 lot split, the Town believes that this parcel is likely to be developed in the next housing cycle. A ministerial review process removing public hearings or discretionary review would streamline the development process. The Planning Department will reach out to the existing property owner to gauge interest and provide materials regarding a possible SB 9 lot split.

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, infra- structure capacity exists
Total		0.11	1 unit			

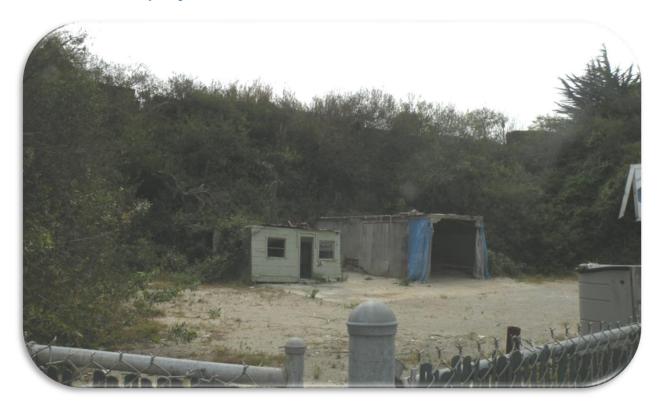
^{*} Development potential assumes that the lot would be developed as a single-family home.

Two additional separate parcels are west of the Sterling Park Neighborhood, near the Colma BART Station which is located just outside the Town's municipal boundaries -One is located on the east side of El Camino Real and is vacant (Sandblaster property -0.53 acre), and the other is on its west side (Bocci Property -0.6 acre), a monument manufacturing operation. The two

parcels are carryover sites from the 5th Cycle Housing Element Update, and are assumed to be developed independent of each other in the next cycle. 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, water, and dry utility 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 the BART Station. Additionally, Colma's Zoning Code provides density bonus incentives for affordable units.

Sandblaster Property – 7733 El Camino Real



This 0.53-acre property, the former site of a sandblasting business at 7773 El Camino, is one of two developable parcels along El Camino Rea. The site has a realistic development potential of 13 high density residential units. Site-specific constraints on the property include steep topography along the edge of the developable pad.

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 is currently underutilized with two billboards on the property. The site is designated as residential/commercial.

Site-specific constraints include steep topography along the eastern and northeastern boundaries of the site. This constraint can be mitigated by designing the 16-unit development

to step up with the steep topography. 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. The future proposal for the site would need to include a report pertaining to the soil's possible contamination and measures for its clean up, if it is determined to be contaminated. This possible constraint could effectively add to the cost and slow down the process for future development. Historically, 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. The proposal was deemed appropriate and feasible. The application was not pursued by the applicant since the proposed design included a massive retaining wall to the east of the property and was ultimately estimated to be too costly to build. One way to move forward with this site is to incorporate a step-design proposal that would utilize the topography for a better design rather than cutting into the hill, which requires a retaining wall of more than 20 ft. in height that ultimately made the 2007 project cost prohibitive. The existing zoning of the site is Commercial which allows for a Planned Development proposal, and as part, the Planned Development allows for additional flexibility in the setbacks and other design standards for the 16-unit project, pursuant to Sections 5.03.090(C)(3), and 5.03.130 of the Colma Municipal Code. 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 4 extremely-low, 4 very-low and 8 abovemoderate income units with the consideration of its topographical constraints.

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. Planning staff have been in contact with a San Jose-based development company regarding this site prior to and after the first draft submittal to HCD, on possible development of the property.

Additionally, with the new Housing Element Overlay, this site will remove further governmental constraints which include removing parking requirements, allowing for residential use on commercial zoned land when prevailing wages are met, and CEQA-exempt ministerial approval if the development meets affordable housing targets.

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 oldest building of the site is located at the southern end of this triangular-shaped parcel and is used as the company's office. The building has a Bocci Memorials sign with the indication of "since 1896" (to the left of the above picture - the beige-colored building). The building is not designated as an Historical Site, but some members of City Council have expressed a desire to see that building is preserved. The development assumption of this site is considered without the area of the subject building.

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. These characteristics contributed to the conclusion that with the current occupancy, the site is being underutilized.

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. In addition, although the parcel is not within a flood zone district diverted rain runoffs from El Camino Real to the north and Albert M. Taglia Boulevard to the west (from the BART Station) – during the rainy season - have had accumulated water run offs at the site.

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 multi-family 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, the zoning of the parcel is Commercial, and a Planned Development is allowed under the Commercial zoning district. The Planned Development would allow for additional flexibility for 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 7 moderate and 8 above moderate units. However, a Planned Development proposal may allow for the development of additional units. Additionally, with the new housing element overlay, this site will remove further governmental constraints which include removing parking requirements, allowing for residential use on commercial zoned land when prevailing wages are met, and CEQA-exempt ministerial approval if the development meets affordable housing targets.

The Town's Inclusionary Housing Ordinance 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 7778 El Camino Real. Planning staff have been in contact with a Peninsula-based development company regarding this site prior to and after the first draft submittal to HCD, on the possible development of the property.

In neighboring South San Francisco, on the corner of McClellan and Mission Road, just past town limits, a 20-unit mixed-use condominium project is underway on an approximately 0.4-acre site. On the street level, there is approximately 6000 square foot dedicated commercial space and sub-terranean parking. With the new housing overlay, removing parking requirements, and utilizing density bonuses this site as well as 7733 El Camino Real could be similarly developed.

Table H-44: El Camino Real 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	16	4 extremely low 4 very low 8 Above Moderate	30 du/ac	Topography, possible ground surface contamination
El Camino Real 008-141-080 (Bocci)	Mixed-Use - Commercial - (C)	0.6	15	7 low. 8 Above Mod.	30 du/ac	Utility Easement, Triangular Shape, Flood Zone
Total		1.13 acres	31 units	4 extremely low 4 very low. 7 low. 16 Above Mod.		

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

B. EL CAMINO REAL DEVELOPMENT POTENTIAL

Kohl's Site - 1200 El Camino Real



The Kohl's site is an 8.06-acre parcel on the southwest corner of El Camino Real and Serramonte Boulevard, currently occupied by Kohl's. The property is 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 sq. ft. of commercial (retail) 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. Similar projects have been successful in the nearby communities of Daly City and South San Francisco (the realistic capacity of this site was determined to be 22 extremely-low, 23 very-low income units, 23 low-income units, 44 moderate-income units, and 90 above moderate-income units.

The existing building was built in 1980 and has not had any improvements in the last two decades. There has been an interest in acquiring the property by Republic Urban Properties (RUP) of San Jose, California, which is looking into a more comprehensive implementation of the adopted Colma General Plan 2040 (March 2022) for a mixed-use project. Talks between RUP and the property owner are ongoing as the current business (Kohl's) has been underperforming, per Colma HDL (business-related vendor) sales tax report for the 110,295 sq. ft. department store. There have been quite a few Kohl's closures throughout the country due to the same finding, therefore the possibility of the entire site being redeveloped is greater than previously measured.

The existing zoning of the site is Commercial which allows for a Planned Development (PD) proposal. The Planned Development allows for additional flexibility in development standards including height, and other design standards for the 202-unit project, pursuant to Sections 5.03.090(C)(3), and 5.03.130 of the Colma Municipal Code, and a rezone (to PD) would not be required.

Additionally, with the new housing element overlay, this site will remove further governmental constraints which include removing parking requirements, allowing for residential use on commercial zoned land when prevailing wages are met, and CEQA-exempt ministerial approval if the development meets affordable housing targets.

Additional Sites

Two separate parcels are located along the El Camino Real Corridor near the Town Hall and potential Town Center site. A vacant, 0.41-acre parcel is located on the northwest corner of El Camino Real and Collins Avenue. El Camino Real and Collins Avenue is surrounded by an assisted living facility to the west, flower shop to the north, and an office-use to the south. The site analysis for this site is a total of 8.2 units and is suitable for 8 above-moderate income units. The second parcel is a 0.72-acre site located at 240 Collins Avenue. The parcel is an overflow parking lot, an underutilized site evidenced by a permanent locked chain at its gateway. It is bounded by an office-use to the east, a car rental lot to the north, and a cemetery to the south and west. The site analysis for this site indicates a total of 14.4 and is suitable for 14 above-moderate income units. There has been discussion with the property

owner, Centrix Builders Inc., on maximizing the site for a multi-family dwelling complex, possibly exceeding 14 units.

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 are a walkable distance from the Town Hall and potential Town Center site.

Colma Municipal Code section 5.03.130 - "PD" Zone under subsection (b) allows the following uses upon issuance of a use permit:

- 1) Single family residential developments;
- 2) Multiple housing developments;
- 3) Neighborhood and community commercial centers;
- 4) Professional and administrative offices; or
- 5) A combination of such uses.

Therefore, the PD would allow any of the above uses or a combination thereof, such as mixed-use development, 100% multiple housing development, all commercial development, etc.

Additionally, with the new housing element overlay, this site will remove further governmental constraints which include removing parking requirements, allowing for residential use on commerical zoned land when prevailing wages are met, and CEQA-exempt ministerial approval if the development meets affordable housing targets.

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	22 Extremely Low 23 Very Low 23 low 44 Moderate 90 Above-Mod.	30 to 60 du/ac	Height of 72' - compatible with the General Plan 2040 – is required to achieve the 202 units.
7733 ECR 008-127-020 (Sandblaster Site)	Commercial/ Residential - (C/R)	0.58	16	4 Extremely Low 4 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		10.37 acres	255 units	26 Extremely Low 27 Very Low 30 Low 44 Moderate 128 Above-Mod.		

^{*} Development potential assumes that the properties would be developed at 20-30 du/ac, and increased density around Colma BART station to 30 and the Kohl's site to 25 du/ac.

GOVERNMENTAL CONSTRAINTS

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. The 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 and outlines the allowed uses in each zone. The Residential "R" Zone allows for the following uses by right: a single-family dwelling, a manufactured home, small and large family daycare homes, accessory dwelling units, supportive housing, transitional housing, and a home office or cottage food operation. Upon the issuance of a use permit, the following uses may be permitted in the R Zone: a multiple unit dwelling up to six units, residential planned development, and/or a home occupation. The Neighborhood Residential "R-S" Zone allows for the following uses by right: a single-family dwelling, a manufactured home, small and large family day care homes, community parks and public buildings, supportive housing, transitional housing, an accessory or junior accessory dwelling unit, and a home office or cottage food operation. Use of a home occupation may be permitted in the R-S Zone upon issuance of a Conditional Use Permit. The Commercial "C" Zone allows for the following uses by right: an emergency shelter, and an accessory dwelling. The following uses may be permitted in the C Zone upon issuance of a use permit: a commercial establishment, a single family or multiple family dwelling up to six units, residential planned development, supportive housing, transitional housing, light industrial establishment, communication structures, commercial center, retail merchandising unit, and such other uses found by City Council to be of similar

nature to described uses. The uses allowed in the C Zone with the issuance of a use permit may be permitted upon issuance of an administrative use permit instead of a use permit if the proposed use meets the following criteria: will occupy an existing commercial building or occupy a tenant space within an existing commercial building, is within the same Building Code occupancy classification of the existing building, does not require any building modifications, and will not exceed the available on-site parking. Additionally, the Town has a Planned Development zoning designation which aims to allow flexibility in zoning standards by permitting the following uses upon issuance of a use permit: single family residential developments, multiple housing developments, neighborhood and community commercial centers, professional and administrative offices, or a combination of such uses. In the past, the Planned Development designation has been used to develop high density residential projects, that exceed the density requirements of their previous zoning. This is the most successful manner by which to develop the available parcels identified in the previous section, because of their unique site constraints and small sizes.

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. Planned Development "PD" districts may be established in any R, E, or C Zone upon application by property owners or the initiative of the City Council. The Planned Development process is described in further detail in the Permit Processing Procedures section.

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 included 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:

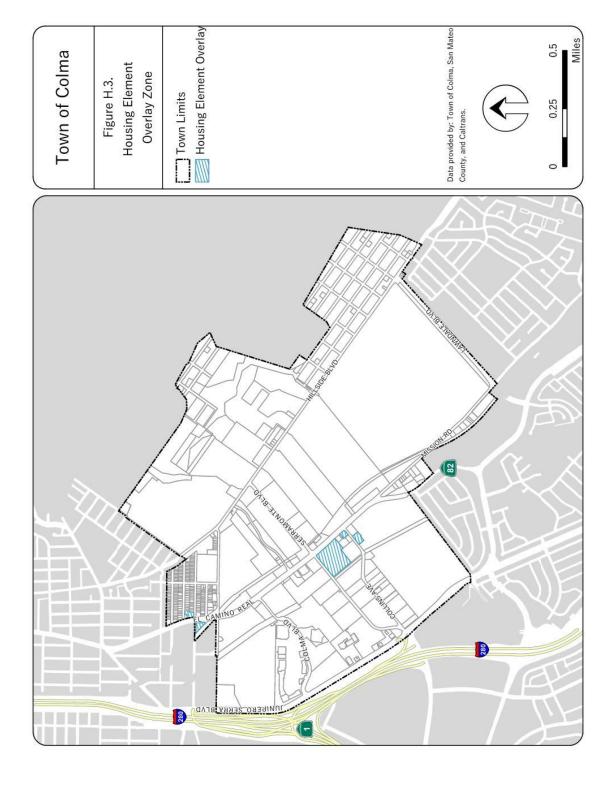
- 1. Areas designated for mixed-use development have no minimum commercial component requirement, so developers are able to develop 100% residential (i.e., there is no vertical mixed-use requirement) on mixed use sites.
- 2. The Town supports housing in the Town's mixed-use areas by assisting in site 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 that determine 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. In areas that allow residential development, R, R-S, and C, the zoning code only places restrictions on maximum height rather than limiting the number of building stories. 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 multifamily 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. All multifamily developments will require a Use Permit if they have greater than 6 units. The R-S zone allows single family detached dwellings only.

In order to further remove constraints to developing housing on the five opportunity sites, the Town has created a Housing Overlay Zone. This zoning designation will allow for greater housing densities and support mixed-use developments on the opportunity sites. Allowable uses and development standards in the housing overlay zone will reflect recent legislative decisions that aim to remove barriers to development. A few of the most impactful standards include removing minimum parking requirements within a half mile of public transit, and density bonus amendments that will allow for projects consistent with the densities described in the Town's Land Use Element, rather than the zoning ordinance. Additionally, as of July 1, 2023, the housing overlay zone will provide a ministerial California Environmental Quality Act (CEQA) exemption approval pathway for multi-family projects that pay prevailing wages and meet specified affordable housing targets.



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 those found elsewhere in the County. The development standards for residential zones are summarized in the table below.

Table H-46: Current Residential Development Standards

Sta	andard	R-S Zone	R Zone	C Zone
Front Setback:	First Floor	15' to building/19' to garage	15' to building/19' to garage	15' to building/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'
Setback.	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, manufactured homes are permitted as single-family dwellings in compliance with Government Code Section 65852.3(a).

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
Residence Type	Covered	Uncovered	Total
Single Family Detached: (Over 4 bedrooms., add 0.5 spaces/each additional bedroom)	2		2
Multiple Units:			
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	1 (min., add .5 per additional bedroom)		1 (min., add .5 per additional bedroom)

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

The Zoning Ordinance includes provisions for residential structures that are existing or were 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 four (4) bedrooms.

Parking requirements could be a potential constraint to development if high-density developments are required to meet the existing requirements. However, all of the sites in our site inventory are within a half mile of public transportation and are included in the Housing Overlay zone which removes all minimum parking requirements.

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 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.

The required setback from Colma Creek and the grading of sloped parcels is the extent of general environmental constraints to development in the Town. It is not anticipated that these environmental constraints will have a significant impact on housing development at the opportunity sites because they are all infill developments. Colma Creek does flow underground through the Kohl's site, but the potential environmental impacts of a development on the site have already been analyzed in the 2040 General Plan Update Environmental Impact Report.

BUILDING CODES

The 2019-2022 California Building Code is currently used in Colma. The updated building code for 2023-2026 will be in place by January 2023, and all applications will have to conform to the new code. 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. Building inspectors ensure projects are compliant with the minimum requirements of the Building Code and reference the strictest code when overlap occurs. Code enforcement officials work to ensure that projects have the correct permits and are adhering to the proper codes. The Town of Colma is a small and quiet community that does not encounter as many citizens reported code enforcement complaints as many larger, and more involved, surrounding communities.

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 usually only require modification to the location of curb-cuts. All 6 sites identified for development potential fall within serviced residential and commercial areas and are infill projects.

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

As a small town, Colma provides high-level and personal customer service throughout the development process. Staff-level projects including sign review, temporary permits, and administrative use permits usually take less than 30 days to process. An example of an

administrative level use permit in a commercial zone would include an occupation of an existing commercial building or occupy a tenant space within an existing commercial building and is within the same Building Code occupancy classification of the existing building, and does not require any building modifications, and will not exceed the available on-site parking. If a project meets all forementioned criteria the review period should take be approved in about 45 days.

Because Colma does not have a Planning Commission, larger projects such as multifamily housing in commercial or residential zones would require City Council approval. The Planning Department typically provides a courtesy pre-application meeting for the applicant providing zoning standards, design guidelines (if applicable), parking requirements, etc. Once an application is received, the project is reviewed for completeness, including design review. During this stage the project is routed to various departments including building, engineering/public works, and fire. Assuming this application is complete, this process with take a minimum of 30 days. The next step is City Council hearing. For projects that require a public hearing, the Town notices all properties within a 300-foot radius at a minimum of 10-days prior to the hearing. If City Council approves a project, there is also a 10-day appeal period. This type of project, as shown in Table H-50, could take anywhere from two to four months.

In residential zones, single-family dwelling units, manufactured homes, small and large day care homes, ADUs, JADUs (R-S only), supportive housing, and transitional housing are permitted uses and do not require a planning permit. These abovementioned housing types would go to the Building Department for a permit and during this process, the Planning Department would review it for compliance. This type of permit would be a minimum of 30 days for project review and would not have to go to City Council if it meets the criteria for residential zones.

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, 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 DR or Design Review overlay zone may be combined with all base zone to achieve a consistent site landscape and building design theme in those areas where it is applied. In Colma the DR zone is applied to all sites except for the majority of Sterling Park neighborhood. DR zone applies to entirety of the site, landscape, and building plans whether it is submitted in connection with the construction of a new building or an alteration or modification to the structure or facade of an existing building, with a few exceptions. Usually, these exceptions apply to clashing of the established architectural theme. With the establishment of objective design standards and more detailed guidelines for the DR zone, could help streamline project applications and incentivize developers where costs during the design phase may be minimized. Programs 3.1 and 8.2 would help improve development potential in sites within town.

The Planned Development process can be summarized as follows:

Planned Development Districts may be established in any R, E, or C Zone upon application of a property owner(s), or upon the initiative of the City Council. A discretionary application for the establishment of a Planned Development District requires submittal of a Conceptual Development Plan which, if approved by the City Council, shall become part of the Zoning Map of the Town of Colma.

The City Council shall make the following findings prior to approval of the Conceptual Development Plan:

1. The proposed uses are, in substantial part, generally or conditionally permitted under the zoning classification in existence for the proposed district at the time of application;

- 2. The proposed uses will not be detrimental to present and potential surrounding uses, but will have beneficial effects which could not be achieved under other zoning districts;
- The streets and thoroughfares proposed are suitable and adequate to carry anticipated traffic, and density will not generate traffic in such amounts as to overload the street network outside the Planned Development District; and
- 4. The impact created by the development can be absorbed and serviced by the City (police and fire service, water supply, sewage disposal, etc.).

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. Applications to establish a Planned Development District shall be accompanied by a fee, which shall be established from time to time by the City Council of the Town of Colma by Resolution, for each proposed dwelling unit and each proposed commercial establishment shown in the Conceptual Design Plan. Said fee shall be in lieu of fees prescribed in the Town of Colma Municipal Code for an amendment to the Zoning Map, for a variance, or for a use permit. 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 approval process requires a discretionary decision to be made by the City Council. The final step in the approval process is a Detailed Development Plan. The development standards that provide a quideline 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.

In the past, Planned Development "PD" has been the Town's primary method of entitling mixed use and multi-family housing developments of greater than 6 units. The most recent example of PD usage to develop multi-family housing was the entitlement of Veterans Village at 1670-1692 Mission Road Veterans Village is a 66-unit affordable rental housing project that provides stable housing for military veterans transitioning from homelessness. The site was originally zoned Commercial "C", which allows for multifamily developments of greater than 6 units with a conditional use permit. By applying for a PD, the property owner(s) gave the City Council flexibility to adjust development standards to address site configuration and location. In this case, PD allowed them to create a development that would benefit the maximum number of occupants and meet their accessibility and support needs. This PD had a base density of 22 units per acre, but by providing 100% affordable housing, was entitled to an automatic 35% density bonus resulting in an allowable 66 units on the 2.23 acres. The usage of the PD zoning in a similar manner to the Veterans Village application, will allow for the maximization of housing potential on the identified opportunity sites.

Parking requirement minimums can also be addressed in the PD process. Since most of Colma is near half mile of high-quality transit, utilitizing AB 2097, the parking minimums can be waived in PD zones that meet these requirements.

The discretionary aspect of the PD approval process could put constraints on development, but it is not predicted to have this effect. The discretionary process provides an element of structure to the vast design possibilities within the PD zone.

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

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.

As detailed above the average processing times for a multifamily development could take 2-8 months longer than the development of a single-family home depending on the type of entitlements that are required for the development.

FEES

The cost of development for single-family and multifamily housing 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 deposits 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

Application	Initial Deposit	Pass-through Fees
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

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. Development fees for multi-unit developments include additional entitlement costs that result in higher development fees per unit compared to single family developments in Colma as shown in Table H-54. The development fees for small and large multi-family developments are 4% and 2% of the total development costs, similar to San Mateo County jurisdictions. 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 to 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.

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% 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. Upon 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, sidewalk, and special encroachment permits, and the most prevalent associated with residential construction, which 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</td <td>\$397.00</td>	\$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	\$230.00
contractor in asphalt street or concrete sidewalk	
Encroachment Permit, single residential lot utility cut by	\$330.00
contractor in an interlocking concrete paver surface street or	
sidewalk	
Encroachment Permit, fence and/or landscaping in right-of-	\$25.00
way	

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 sq. ft., and residential remodels 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 \$4.79 per square foot.

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 of more than 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.

Affordable Housing Fees

The Colma City Council adopted an affordable housing impact fee which applies to housing, office, and retail development. The fees contribute to the Town's housing fund which is used to increase and improve the supply of housing affordable to moderate, low and very low-income households. The use of the fund is not limited to the housing opportunities within the Town's boundaries but also includes surrounding areas in San Mateo County.

Pursuant to Subchapter 5.12 of the Colma Municipal Code, Housing Impact Fee payments are required for all new for-sale residential developments of 5 or more units, for-rent residential developments, and commercial/non-residential developments that result in new floor area exceeding 5,000 square feet. For-sale residential development projects of fewer than 15 units that are not, and have not been, part of a larger residential development project, may propose an alternative equivalent action such as land donation and off-site construction, subject to the review and approval by the City Council.

The affordable housing impact fee is based on the size and use of proposed developments as noted in Table 56 below.

Table H-56: Affordable Housing Impact Fees

Use	Fee per Square Foot of Net New Floor Area
Residential Use	
Single Family Detached Home	\$10.00
Townhouses, Duplexes and Triplexes	\$ 15.00
Apartments and Condominiums	\$ 15.00
Non-Residential Use (Only applies to developments o	ver 5,000 sf)
Hotel	\$5.00
Retail, Restaurants and Services	\$5.00
Office, Medical Office and Research and Development Uses	\$5.00

Source: Town of Colma Planning Department

Inclusionary Housing

In December 2005, the Town adopted an Inclusionary Housing Ordinance amending the Colma Municipal Code. This 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. This Ordinance was amended in September 2016 through changes to Colma Municipal Code Section 5.12.

For for-sale residential developments of fewer than fifteen units, the developer may elect, as an option, to satisfy the requirements of this section by paying the in-lieu fee. At least 20% of the inclusionary units (or 4% of the total development) must be restricted to occupancy by very low-income households. An 20% of the inclusionary units (or 4% of the total development)

must be restricted to occupancy by low-income households. The remaining 60% (or 12% of the total development) to moderate income households. Additionally, a minimum of 45 years for owner-occupied units must remain affordable.

For rental residential development, of five or more units, a Housing Impact fee is required. This fee is calculated based on net new square footage of residential floor area, excluding the square footage of units that are renter at affordable rent to moderate, low, or very low-income households so long as such units are deed restricted as such. The rental inclusionary housing provisions currently meet state requirements.

The Town's Affordable Housing Fund has not been utilized for the construction of new units. Funding from Veterans Village came from outside sources and the Hoffman Estates and Verano developments were completed prior to the establishment of the fund.

The framework and incentives for inclusionary housing is strong and providing ample incentives for developers to build both for-sale and for-rent housing for all income levels. The biggest challenge the Town faces whether it is for commercial or residential uses is available land that is not dedicated to cemetery use.

HOUSING GOALS, POLICIES, AND PROGRAMS

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 in 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 accessibly high-quality 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, and neighborhood and home improvement programs, the Town maintains the 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 forprofit 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 mixeduse 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 households due to their limited resources for absorbing 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 take 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.
- **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:** Affirmatively Furthering Fair Housing. Meaningful actions to promote equal housing opportunities for and combat discrimination against all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, or economic background.
- **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 values 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-57, identifies each housing policy, the specific housing goals that the policies relate to, and the programs implementing the policies. Table H-58 identifies the quantified objectives for construction, rehabilitation, and conservation of housing in the Town of Colma.

Table H-57: Town of Colma Goals, Polices, Programs and Objectives

Related Goal		Timeframe	Tasks & Responsibility	Quantified Objective
_	urage the construction of cost-effective single-family l Residential Neighborhood.	nousing that caters	s to all income levels and	i demographics in the
Adequate Sites Goal B: Assist in making	Program 1.1 Provide regulatory incentives to facilitate manufactured housing development in single-family residential zoning designations. In May of 2013 the 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.	Annually starting in 2023 through 2031	compile a list of housing manufacturers for residents interested in this type of housing.	

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal A: Identify	Program 1.2 General Plan Consistency Review and	Continue internal	The planning department	Increase awareness to
Adequate Sites	Annual Report.	consistency review	will continue internal	decision makers of annual
		annually from 2023	consistency review	progress toward meeting
Goal B: Assist	Continue to conduct an annual Housing Element	to 2031 and make	annually from 2023	Housing Element Goals.
in making	implementation review consistent with Government Code	reports available to	through 2031 and make	
affordable units	Section 65400. Provide an annual report on the Town's	the public.	reports available to the	
available	housing efforts to the City Council and ensure the annual		public.	
	report is available to the public.			
Policy 2: Enco	urage the construction of second dwelling units where	appropriate.		
Goal A: Identify	Program 2.1 Second Unit Ordinance.	 Update the 	The planning department	 To increase the number of
Adequate Sites		Second Unit	will update the second unit	second units/ADU/JADU by
	Pursuant to Colma's Zoning Code, second dwelling units are	ordinance prior to	ordinance and create	the end of 2031.
Goal B: Assist	permitted in the "R" Zone, in accordance with state law. They	the end of 2023.	outreach materials	• Starting in 2023, one (1)
in making	are also permitted in the "C" zone with a Conditional Use	 Create outreach 	including objective design	second units/ADUs/JADUs
affordable units	Permit.	materials and	standards for ADU and	annually.
available		objective design	second units.	
	Planning department to update the Town's Second Unit	standards prior to		
	Ordinance to align with State ADU laws that will go into	the end of 2023.		
	effect on January 1, 2023.			
	Planning department to create outreach materials for Second			
	Unit and ADU development with objective design standards.			

Goal A: Identify	Program 2.2 Accessory Dwelling Units.	Annually starting in	The planning department	To increase the number of
Adequate Sites	i rogram 2.2 Accessory Dwelling Offics.		is responsible for all	completed ADU/JADU by the
	The Town's zoning regulations allows an ADU or JADU		ADU/JADU programs	end of 2031.
	subject only to a building permit under subsection		including the Town's	• Starting in 2023, one (1)
	5.19.040(A) may be created on a lot in a residential or		municipal code and	second units/ADUs/JADUs
1 -	mixed-use zone. To maximize ADU development, this		ordinance related to	annually.
available	program will incorporate additional provisions beyond those		ADUs/JADUs.	To have annual outreach
	required under State law including the following:			materials, surveys, and
	Seek grants to help with ADU development			housing-related workshops
	Conduct an annual survey of homeowner interest in			to highlight ADUs/JADUs
	ADUs and JADU			and provide updates to
	Develop ADU and JADU outreach materials			state legislation (if changes
	 Notify residents of ADU/JADU eligibility 			have been made).
	The Town will update the municipal code and ordinance to reflect state law for ADU/JADU that go in effect on January 1 2023.	,		
	The Town will continue to facilitate ADU construction by			
	providing information to interested homeowners and on the			
	Town's website and will track the number of new ADUs			
	inquiries, issued permits, and completed projects.			
	ADU production will be monitored on an annual basis and			
	continue to update grant opportunities to help applicants			
	with costs.			
	In March 2017, the Town 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 with a Conditional Use Permit, in accordance			
	with section 5.030.400 through 5.030.430.			
			<u> </u>	

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
	ide incentives that encourage affordable high-density			
Adequate Sites Goal B: Assist in making	Program 3.1 Develop Objective Development and Design Standards for Planned Development Districts and create Administrative Approval Process. 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.	Starting in 2023 through 2031 and as inquiries are presented	 The Planning Department will establish clear objective design and development standards for "PD" Districts. The Planning Department will establish an Administrative Approval Process to streamline review of any high- density or mixed-use projects in the PD District. 	For each commercial, and residential project, review and analyze the optimization of developable land. The .41-acre site on El Camino Real and Collins Avenue, at least 8 residential units. The .72-acre site on Collins Avenue near El Camino Real, at least 14 residential units. Removes any constraints from requiring high-density residential or mixed-use projects to undergo a discretionary review process. Establishes objective development and design standards and administrative processing procedures that will streamline the housing review process for high-residential and mixed-use projects in PD Districts.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
	Bonus Law. In December of 2005, the Town adopted a Density Bonus	Annual review of the State's Density Bonus Law and update the Town's Ordinance as needed.	 The planning department will assess and make any required amendments to the Town's Density Bonus Ordinance to stay consistent with State density bonus laws. City Council is responsible for the adoption of updates to the Town's Density Bonus Ordinance. 	A total of 44 total very low, 25 low affordable income units by the end of 6 th Housing Element cycle.
		needed.	 Planning Department is responsible for keeping up to date with state laws, identifying applicable property owners, and annual engagement. The planning department will identify and reach out to applicable property owners in the vicinity of the BART stations to utilize state law removing parking requirements and 	 Vacant parcels that are located near BART stations, encourage development to be over 30 du/ac. Updated parking standards will facilitate in feasibility of high-density development near the BART station. Remove constraints for projects that meet all characteristics for a Categorical Exemption under CEQA for infill development projects.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
			maximize housing units including affordable units. • As part of the Zoning Code update in 2023, the Planning Department will update the Town's parking standards to include objective parking standards that will help facilitate a compact, well-designed residential development. • The Planning Department will review and process qualified urban infill and residential projects with a categorical exemption under CEQA. The use of the CEQA exemption will be assessed on a caseby-case basis to ensure projects are absent of any potentially significant environmental impacts.	but cheodrage more.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
in making affordable units available	Program 3.4 Inclusionary Housing. The Town adopted an Inclusionary Housing Ordinance amendment which 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 program will help support the inclusion of units at extremely low-, very-low, low-, and moderate income levels.	and annually through 2031.	City Manager administers the Housing Fund. Planning department will record, assess parcels, and reach out to housing developers. The planning department will identify and keep a record of possible developable parcels within the town in which monies from the Housing Fund can be utilized. The planning department will contact for-profit and nonprofit developers to gauge interest in identified parcels	Element cycle.
Adequate Sites Goal B: Assist in making affordable units	based on the opportunity sites from the 6 th cycle Housing Element. This overlay district will reflect state law that will be	2023 through 2031. This overlay will go into effect once the 6 th cycle Housing Element is adopted by City Council and certified by HCD.	district based on the opportunity sites from the 6 th cycle Housing Element. This overlay	By the end of the 6 th Housing Element cycle, to have built 53 very-low, 30 low, 44 moderate, and 128 above- moderate units for a total of 255 units.

Related Goal	Implementing Program	Timeframe	Tasks & Responsibility	Quantified Objective
Goal C: Remove governmental constraints	 Residential use on commercially zoned property without rezoning for projects that pay prevailing wages CEQA-exempt ministerial approval pathway on commercially zoned land for qualifying residential development that meets affordable housing targets and pays prevailing wages No parking minimums within half-mile of high-quality transit. 		highlights of this overlay district will be: Residential use on commercially zoned property without rezoning for projects that pay prevailing wages CEQA-exempt ministerial approval pathway on commercially zoned land for qualifying residential development that meets affordable housing targets and pays prevailing wages No parking minimums within half-mile of public City Council to approve overlay district, as part of General Plan Update amendment, by March 2023.	

Policy 4: Provide Housing accessible to persons with special needs, including seniors, persons with disabilities, and homeless persons.					
Goal C:	Program 4.1 Reasonable Accommodations Ordinance	Ongoing,	The Planning	To ensure that reasonable	
Remove	Public Information, Ordinance Amendment and	continuing in 2023	Department is	accommodation is made for	
governmental	Monitoring	and annually.	responsible for	individuals to have equal	
constraints	In January 2007, the Town adopted an ordinance amending		amending and providing	access to housing.	
	the Colma Cunicipal Code to provide a procedure by which		information about the		
Goal F:	persons with disabilities can request reasonable		municipal zoning code		
Affirmatively	accommodation in seeking equal access to housing. The		and monitoring the		
Furthering Fair	procedure includes an application form, establishes review		implementation of the		
Housing	authority, requires public noticing and requires findings.		Town's codes, policies,		
	In March 2015, the Town amended its Reasonable		and procedures to		
	Accommodation Ordinance to remove provisions that are not		ensure that they comply		
	in compliance with fair housing laws. The Town will continue		with the "reasonable		
	to provide public information to continue to allow for		accommodation" for		
	reasonable accommodation for persons with special needs.		disabled provisions and		
	The Town will regularly monitor the implementation of the		all fair housing laws.		
	Town's codes, policies, and procedures to ensure that they		The Planning		
	comply with the "reasonable accommodation" for disabled		Department shall assess		
	provisions and all fair housing laws.		all available resources		
			available to the Town for		
			use in funding and		
			operation of services,		
			programs, or activities		
			that support reasonable		
			accommodations for		
			segmented groups with		
			disabilities.		
			The Planning		
			Department will work		
			with the ADA		
			Coordinator to obtain	1	
			guidance on the		

Preserve assisted	Through this program the Town maintains and manages Creekside Villas, an 18-unit Senior Housing Complex on El	Ongoing	reasonable accommodations' application process. Town of Colma Administration and the Department of Public	To maintain affordable housing for seniors within the community. To integrate senior begins
developments at-risk of	Camino Real. The current rental structure is designed to provide subsidized and affordable units to low-income seniors. This program aims to preserve affordable housing units for the senior population in town.		Works are responsible for maintenance/ management of the facility. The Planning Department will work	 To integrate senior housing into mixed-use and high- density developments in areas that are suitable for more modest income seniors.
Goal F: Equal Opportunity for Housing			with developers to identify and expand senior housing opportunities in mixeduse and high-density multi-family housing projects.	
· ·		Ongoing	The Planning	Promote housing and
Housing	Shelters and Homeless Assistance. 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. The Town of Colma supports LifeMoves for resources to homeless individuals and families or those at risk of being homeless.		Department will work with LifeMoves to obtain resources for homeless individuals. The Planning Department will update the Town's website with resource and guidance for individuals seeking homeless assistance. The Planning Department will provide	services for homeless individuals by supporting agencies such as LifeMoves.

		street outreach through volunteers and Homeless Liaisons. • Planning Department responsible for advising a potential developer of an emergency shelter of the zoning provisions. • Building Department responsible for processing building permits.	
Goal F: Equal Opportunity for Housing Program 4.4 Housing Opportunities for Pe Developmental Disabilities	rsons with Ongoing	 The Planning Department will identify existing community- based housing types such as community care facilities and group homes. The Planning Department will prepare outreach programs to inform Colma residents and families of available housing and services for persons with developmental disabilities. The Planning Department will reach out to local service providers of special needs groups to assist in 	 Provide equal opportunity for segmented groups with developmental disabilities to be able to live independently in an affordable housing. Supports a variety of housing types to help address needs of persons with developmental disabilities. Identifies unmet needs to overcome any constraints, including lack of capacity and available resources for segmented groups.

			the identification and analysis of constraints to the provision of housing for persons with disabilities. The Planning Department will assess and implement development standards that supports by-right zoning for care facilities, including residential care facilities, that would contribute to affordable housing for segmented	
Policy 5: Assis	 st citizens in locating and retaining affordable housing a	 and promote equa	groups. I housing opportunity ar	nd fair housing.
in making affordable units available Goal F: Affirmatively	Program 5.1 Knowledgeable Housing Referral. 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. 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 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.	implementation of existing program.	continue to manage existing programs and resources for affordable housing.	To ensure that referrals can be made to provide equal access to housing.

Goal E: Preserve assisted housing developments at-risk of conversion to market- rate.	Program 5.2 Human Investment Project (HIP) Support. 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. Annual outreach to HIP Housing.	Planning Department is responsible for the ongoing management of the existing program. City Council is responsible for the approval of any monetary support.	Support better utilization and maintenance of existing housing stock and provides affordable housing.
Goal F: Affirmatively Furthering Fair Housing				
Goal B: Assist in making	Program 5.3 Section 8 Rental Assistance. Through this program, the Town actively encourages very-low to 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. Bi-annual assessment of program and coordination with landlords 	 Planning Department is responsible for the ongoing management of the existing program. Planning Department conduct outreach programs that focus on promoting Section 8 Rental Assistance Planning Department will contact and coordinate with landlords of affordable multifamily complexes bi-annually to provide information and assistance on the program. 	qualified persons to participate in Section 8

Goal B: Assist	Program 5.4 Address needs of Extremely Low-Income	Ongoing. Meetings	 Planning Department will 	Assists developers and
in making	Households.	with property	lead the outreach and	property owners in making
affordable units		owners and non-	information dispersal	affordable units available,
available	To address the housing needs of extremely low-income, very	profit developers on	efforts.	which, in turn, provides equal
	low-, low-, low- and moderate-income households, the Town	an annual basis.	 Planning Department will 	housing opportunities to
Goal E:	will identify and meet with property owners and nonprofit	Planning	develop concessions for	segmented groups
Preserve	builders annually who specialize in building housing for	Department Staff	developers who include	
assisted	extremely low-income households including those with	participated in	extremely low-income	
housing	special needs and veterans. This effort is designed to build a	several panel	units within affordable	
developments.	long-term partnership in development, assist potential	discussions and	housing developments.	
	developers in gaining access to specialized funding sources,	interacted with		
Goal F:	identify the range of local resources and assistance needed	developers and		
Affirmatively	to facilitate the development of housing for extremely low-	housing advocates		
Furthering Fair	income households, and to promote a variety of housing	as part of the 21		
Housing	types, including higher density, multi-family, and shared	Elements process		
	housing.	to prepare this		
		Housing Element.		
Policy 6: Reco	mmend and promote energy conservation in existing a	nd new housing.		
Goal G:	Program 6.1 Green Building Regulations for	Estimated	 Sustainability Manager 	 Reduce GHG Emissions from
Sustainable	Residential Uses.	completion of the	to coordinate with	both new residential and
residential	The Sustainability Manager recommend for adoption of reach	study will be	Planning Department to	non-residential buildings.
development	code (starting January 1, 2023) that all new residential	towards the end of	amend Municipal Code	 Reduce the reliance on
	construction to be all-electric, requirements for enhanced	Q4 2022, with	once adopted by City	natural gas.
	vehicle charging infrastructure for new residential and non-	considerations and	Council.	
	residential construction.	approvals	 Building Department to 	
		presented to City	enforce reach code	
		Council in Janauary	requirements for new	
		2023 and to go into	construction projects.	
		effect once adopted		
		by the City Council		

_	Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building's energy usage. Utilizing the Town's website and residential newsletter, 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. This includes updates to the existing program and new rebate programs.	Proactive Outreach	Planning and Building Departments to proactively educate applicants for applicable projects. ing stock and encourage	structures to increase efficiency and reduce energy use and cost.
improve the condition of the existing	Program 7.1 "Rebuilding Together Peninsula" Participation. 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. 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.	Ongoing participation in existing program.	All Town staff and residents responsible for participation.	To conserve and improve the condition of the existing housing stock.
Goal D: Conserve and improve the condition of the existing housing stock.	Program 7.2 Neighborhood Improvement (Code Enforcement). Continue neighborhood improvement efforts through an active code enforcement program and provide staff as needed to improve residential areas.	Completed. Ordinance adopted September 12, 2012. Ongoing code enforcement program.		Conserves and improves the conditions of the existing housing stock.

			 Planning Department will seek out funding sources to assist with residential maintenance Code Enforcement will assist with the inventory of residential units in need of maintenance and will coordinate with the Planning Department to assess common maintenance items. Planning Department, with assistance from the Building Official and City Attorney's office. 	
Goal D:	Program 7.3 Organize Community Clean Up Days.	Ongoing – the	Planning and Recreation	To conserve and improve the
Conserve and	Town will organize community clean up days, to promote	Town organizes	departments responsible	condition of the existing
	, , , , ,	community clean-	for program.	housing stock.
		up days on an	City Council is responsible	
		annual basis.	for adopting program.	
housing stock.				
Policy 8: Prom	ote public participation transparency in housing and la	nd use plans	•	
Remove governmental constraints Goal F:	Participation	Starting in 2023 and on an annual basis.	Planning Department will focus outreach to underrepresented community members by providing materials in various languages and in digital and print media. Projects related to housing will be continually updated	

Furthering Fair			on the Town's website as	
Housing			needed.	
Goal C:	Program 8.2 Zoning and Fees Transparency	Starting in 2023.	Planning Department will	 Update housing related
Remove		Updating as	organize all opportunity	projects on the Town's
governmentar		opportunity sites	sites which will include	website as needed.
constraints	standards as well as inclusionary requirements for each	are developed or	objective development	 Meet inclusionary housing
	parcel on its website.	new sites are made	standards, inclusionary	units for all income levels
Goal F:		available.	standards for all income	for the 6 th cycle.
Affirmatively			levels, and fees.	
Furthering Fair				
Housing				

QUANTIFIED OBJECTIVES

Table H-58 summarizes quantified objectives for the construction, rehabilitation and conservation of housing in the Town of Colma for this Housing Element. The RHNA allocation for the town includes 44 very low (this includes extremely-low incomes), 25 very low, 37 moderate, and 96 above moderate units for a total of 202 units. To account for extremely low-income units, the allocated 44 units for very low is divided in half, where 26 new units will be allocated to the extremely low-income levels and 27 new units to the very low-income levels. At the time of this draft of the Town has not identified any units that may be considered rehabilitation and/or conservation/preservation eligible. Under the Town of Colma Goals, Policies, Programs and Objectives table, Policy 7, the goals are to identify housing units that would be eligible for rehabilitation and/or conservation/preservation.

Table H-58: Quantified Objectives 2023-2031

		New		Conservation/	
Income Category	RHNA	Construction	Rehabilitation	Preservation	Total ¹
Extremely Low (Less than 30% of AMI) ²					
,	0	26	0	0	0
Very Low (30-50% of AMI)	44	27	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
Total	202	255	0	0	255

Notes:

²The "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.

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

EVALUATION OF THE PRIOR 2015 HOUSING ELEMENT

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, some less successful programs were modified by either consolidation or through elimination.

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 opportunity sites in the Housing Element and policies favorable to housing development.

Special needs populations include elderly, persons with disabilities, large families, female-headed single parent households, farmworkers, persons experiencing homelessness, and extremely low incomes. The Town made a diligent effort in addressing the needs of the housing needs of these groups through the programs and policies in the 2015 Housing Element. As a result of these programs, Veterans Village was built and completed. 31 very-low units and 34 low-income units were made available to Veterans who at one time formerly homeless, low-income, and have special needs.

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

After thorough review, staff identified policies and programs from the 2015 Housing Element that will be carried over into the 2023 Housing Element. Some programs have been modified to strengthen the program, some consolidated into one program, and others eliminated. The 2015 Housing Element contains a series of Implementation Programs. Table H-59 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 for developing the comprehensive housing program strategy presented in the General Plan Housing Element.

HOUSING ELEMENT PROGRAM EVALUATION (2015-2023)

Table H-59: Town of Colma Previous Housing Element Accomplishments

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Policy 1: Encourage construction of si	ngle family detached ho	mes at all income levels in the Ster	ling Park residential neighborhood.
Program 1.1 Manufactured Housing Design Standards. Timing: Ongoing Responsibility: Planning Department		In May of 2013 City Council adopted Ordinance No. 720, allowing manufactured homes to be located in a single-family residential zone, provided they are on a permanent foundation, devoid of wheels or axles, meets specified design standards, and established 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. (see Program 1.1) Modifications to the program include annual outreach, developing objective design standards for manufactured housing in single-family housing zoning designations, and encourage developers to utilize lot split under SB 9.
Program 1.2 General Plan Consistency Review and Annual Report. Continue to conduct an annual Housing Element implementation review consistent with Government Code Section 65400. Timing: Ongoing Responsibility: Planning Department		Continue internal consistency review annually and make reports available to the public.	The Town's General Plan was adopted in March 2022 and the Planning Department continues to annual report housing progress to HCD. This program is continued in the 2023 Housing Element. (See Program 1.2).

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
			Modifications to the program include annual internal consistency review and public reporting of the review on the Town's website.
Policy 2: Encourage construction of se	cond dwelling units who	ere appropriate.	
_	second dwelling units; and to encourage the development of second units in areas of the town		No new second units were constructed under the 2015 Housing Element. This program is effective and will continue in the 2023 Housing Element. (see Program 2.1 and 2.2) Modifications include updating Second Unit Ordinance in 2023, creating outreach materials which include objective design standards for ADU and second units. New ADU program (program 2.2), which includes annual outreach, workshops, and updating ADU ordinance to reflect state law in 2023.
Policy 3: Provide incentives that enco			•
Program 3.1 Planned Development Districts and Mixed Use. Pursuant to the Colma Zoning Ordinance, parcels zoned as "Planned Development (PD)" permit a mix of uses, including residential and commercial. Higher density, multi-unit residential developments are permitted in PD zones.	maximize the General Plan density of each developable site; and to	process is an effective tool in allowing for design flexibility for maximizing unit output. No new Residential Planned Developments were constructed under	·

Program	Program Objective	Accomplishments	Effectiveness and
			Appropriateness
PD districts may be established in any R or	provisions when		Modifications include objective design
_ · · · · · · · · · · · · · · · · · · ·	appropriate.		standards and development standards
owner or owners, or upon the initiative of			for "PD" Districts, establish
the City Council.			Administrative Approval Process to
Timing: Ongoing			streamline review of any high-density or
Responsibility: Planning Department			mixed-use projects.
Program 3.2 Density Bonus and		Evaluation to be completed within one	Colma is participating with other
_		· ·	jurisdictions in San Mateo County to
	use of density bonus		prepare a joint Nexus study to the
Responsibility: Planning Department	provisions.		support existing ordinance.
			No new housing units were built using
			Density Bonus and Inclusionary Housing
			Provisions.
			This program is continued in the 2023
			Housing Element. (see Program 3.2)
			Modifications include annual review of
			State's Density Bonus Law and make
			amendments to the Town's Density
			Bonus Ordinance for consistency.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Program 3.3 High-Density Housing Near Colma and South San Francisco BART Stations. Timing: Ongoing Responsibility: Planning Department	units and affordable	The Town continues to encourage development near the BART Stations. Due to the recession, no units were built.	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. (see program 3.3) Modifications include removing parking minimums for projects located within .5
			mile of high quality transit, annual review of state legislature, updating the Town's ordinance as needed, outreach to property owners regarding new laws, and updating the Zoning Code to reflect changes.
Program 3.4 Planner Responsibility to Promote Affordable Housing and	To assist in the development of affordable	Ongoing implementation of existing	Routine meetings and inquiries with property owners, citizens and developers
Mixed-Use. Timing: Ongoing Responsibility: Planning Department	units.	This program and other programs led to Veterans Village to be built during the current housing cycle.	as they request information about various properties. This program and other programs led to Veterans Village to be built during the current housing cycle. While this program was successful, it will be discontinued in the 2023 Housing Element. The planning department has adopted this practice for every vacant and non-vacant site in town.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Program 3.5 Planned Development Zoning Provisions for Larger Lot Development. 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.	maximize the General Plan density of each developable site; and to	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.	No new units were constructed under the current housing cycle. This program is discontinued in the 2023 Housing Element.
Program 3.6 Ensure No Net Loss of Required Units. Timing: Ongoing Responsibility: Planning Department	To ensure that all units identified in the Housing Element will be built on designated sites or alternative sites.	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).	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 has been discontinued in the 2015 Housing Element.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Program 3.7 Inclusionary Housing. Timing: Ongoing Responsibility: Planning Department	To create new affordable housing units both for rent and for sale.	Nexus Study and Housing Impact Fees adopted 2016.	This program is continued in the 2023 Housing Element. (see Program 3.4)
		This program and other programs led to Veterans Village to be built during the current housing cycle.	Modifications to this program include a Inclusionary Housing Ordinance that requires a development of 5 or more to have 20% affordable units or pay an inlieu fee. The planning department will also proactively reach out to property owners and developers to utilize Housing Fund.
Policy 4: Provide Housing accessible t persons.	o persons with special n	eeds, including seniors, persons wi	th disabilities, and homeless
Program 4.1 Reasonable	To ensure that reasonable	No requests for reasonable	No requests for reasonable
Accommodations Ordinance	accommodation is made	accommodation were made during the	accommodation have been made during
Enforcement.	for individuals to have	2015 Housing Element period.	the reporting period. In January 2007,
Timing: Ongoing	equal access to housing.		the Town adopted an ordinance
Responsibility: Planning Department			amending the Colma municipal code which outlines the reasonable accommodation process.
			This program is modified in the 2023 Housing Element. (see program 4.1)
			Modifications include Planning Department's responsibility to amend, implement, monitor, and provide information about the municipal zoning

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
			code. This department will also confirm that the Town's codes, policies, and procedures will comply with the "reasonable accommodation" for disabled provisions and all fair housing laws. Joint efforts with the Town's ADA Coordinator to obtain guidance on reasonable accommodations' application process.
Program 4.2 Senior Housing. Timing: Ongoing Responsibility: Planning Department	To maintain affordable housing for seniors within the community.	Completed and ongoing.	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 lowincome seniors.
			This program is effective and will continue in the 2023 Housing Element. (see program 4.2)
			Modifications include the Planning Department identifying opportunities to expand senior housing in mixed-use and high-density multi-family housing projects.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Program 4.3 Emergency Shelters. Timing: Ongoing Responsibility: Planning Department		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).	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. (see program 4.3) Modifications include working with LifeMoves, updating the Town's website for homeless related assistance, and advising potential developers of emergency shelter and zoning
Program 4.4 Inform local developers of opportunities to provide transitional and supportive housing. Timing: Ongoing Responsibility: Planning Department		Ongoing. Information provided at time of counter interaction.	provisions. No dedicated transitional or supportive housing was built in the current housing cycle. Veterans Village does provide housing to formerly homeless veterans and provide supportive services to their residents. This program will not continue in the 2023 Housing Element. Program 4.3 (see Program 4.3) does cover some of the elements in this program.
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		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	The Town has amended its zoning code to clarify that the supportive housing is considered a residential use of property. As a result, this program is will not continue in the 2023 Housing Element.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
use of the property, subject only to those restrictions that apply to other residential dwellings of the same type in the same zone. Timing: Ongoing Responsibility: Planning Department		(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 development standards applicable to both.	
groups to assist in the identification	access and opportunities are provided to persons with disabilities for housing.	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.	This program is effective and continued in the 2023 Housing Element. (see program 4.4) Modifications include identifying existing community-based housing types, outreach to residents who have special needs and local providers can assist with special needs. The Planning Department will assess and implements development standards that support by-right zoning for care facilities and affordable housing for segmented groups.

Policy 5: Assist citizens in locating and retaining affordable housing and promote equal housing opportunity and fair housing.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Program 5.1 Knowledgeable Housing Referral. Timing: Ongoing Responsibility: Planning Department		the reporting period to individuals calling or coming into planning department offices. The Colma	There were no reported violations of fair housing in this cycle. This program is effective and will continue in the 2023 Housing Element. (see Program 5.1)
Program 5.2 Human Investment Project (HIP) Support. Timing: Ongoing Responsibility: Planning Department	Supports better utilization of existing housing stock and provides affordable housing. It also supports better maintenance of existing housing stock.	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.	continue in the 2023 Housing Element.
Program 5.3 Section 8 Rental Assistance. Timing: Ongoing Responsibility: Planning Department	To ensure that information is provided to qualified applicants to provide equal access to housing.	Information is disbursed to the community by the Colma Planning Department. Through this program, the Town actively encourages verylow-income households to apply to the	This program is effective and will continue in the 2023 Housing Element. (see Program 5.3) Modifications includes outreach programs, contacting landlords of multifamily properties in town to educate and inform of program.

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
Program 5.4 Housing Recordkeeping.	•	Through this program a master list of	This program will not continue in the
Timing: Ongoing		_	2023 Housing Element as this is a task
Responsibility: Planning Department	existing housing stock.	population is maintained by the City	currently done by the Planning
		Planner and updated annually using building records.	Department.
Program 5.5 Address needs of	To assist developers and	San Mateo County and 21 Elements	This program is effective and will
Extremely Low-Income Households.	property owners in	organized a affordable housing	continue in the 2023 Housing Element.
	making affordable units	developer panel in December 2013	(see Program 5.4)
Timing: Ongoing	available, which, in turn,	that was attended by Colma Staff.	
Responsibility: Planning Department	provides equal housing		Modifications includes annual meetings
	opportunities.	· · · · · · · · · · · · · · · · · · ·	with property owners, non-profit
			developers, and outreach to stakeholders
			who can assist in the development in affordable units.
Policy 6: Recommended and promote	energy conservation in	existing and new housing.	
Program 6.1 Greenbuilding	To create new and	The Town has currently enforces the	This program is effective and will
Regulations for Residential Uses.	sustainable residential	2013 state building codes which	continue in the 2023 Housing Element.
Timing: Ongoing	development	provide for a high level of efficiency. In	(see Program 6.1)
Responsibility: Planning Department,	To retrofit existing	addition, the Town is working with	
Sustainability Team, Building Department	structures to increase	PG&E to support their "energy by	Modifications include Sustainability
	efficiency and reduce	design" review of building permit plans	_
	energy use and cost.	and rebate program. The Colma	Department to draft reach code for City
		Planning Department will continue to	Council adoption in Q1 2023 and Building
		evaluate the appropriateness and	Department to enforce reach code
		effectiveness of adopting green	requirements in new residential
		building and green landscaping	construction.
		ordinances that have greater energy	
		efficiency standards, as part of a Town	
		effort to address global climate change	
		and energy conservation.	

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness		
Program 6.2 Encourage use of cool roofing systems and other energy conservation measures to reduce a building's energy usage. Timing: Ongoing Responsibility: Planning Department, Sustainability Team, Building Department	To create new and sustainable residential development To retrofit existing structures to increase efficiency and reduce energy use and cost.	provision of energy efficiency measures during new construction or as a residential retrofit.	This program is effective and will continue in the 2023 Housing Element. (see program 6.2) Modifications include Planning and Building Departments to proactively educate applicants for applicable projects.		
Policy 7: Promote the conservation are expansion efforts by homeowners.	Policy 7: Promote the conservation and improvement of the condition of existing housing stock and encourage remodeling and expansion efforts by homeowners.				
Program 7.1 "Rebuilding Together Peninsula" Participation. Timing: Ongoing Responsibility: Planning Department	To conserve and improve the condition of the existing housing stock.	2015 Housing Element time period. The Town will continue participation in Rebuilding Together Peninsula as	This program is effective and will continue in the 2023 Housing Element. (see Program 7.1) Modifications includes Town staff to be included in the process.		
Program 7.2 Minor Housing Repair Grant Program. Timing: Ongoing Responsibility: Planning Department	To conserve and improve the condition of the existing housing stock.	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.	This will not continue in the 2023 Housing Element. Many elements of this program is covered in Program 7.1.		

Program	Program Objective	Accomplishments	Effectiveness and Appropriateness
		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.	
Program 7.3 Neighborhood Improvement (Code Enforcement). Timing: Ongoing Responsibility: Planning Department	To conserve and improve the condition of the existing housing stock.	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 is effective and will continue in the 2023 Housing Element. (see Program 7.2) Modifications include Planning Department and Code Enforcement collectively identifying properties who are in violation and seek out funding sources to help with maintenance costs.
Program 7.4 Low-interest loan program for very-low-, low-, and moderate-income homeowners. Timing: Ongoing Responsibility: Planning Department	To conserve and improve the condition of the existing housing stock. To allow low-income homeowners to remain in their homes.	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.	This program will be discontinued in the 2023 Housing Element.
Program 7.5 Underground Utilities in the Mission Road Corridor. Timing: Ongoing Responsibility: Public Works Department and Planning Department	To make Mission Road more attractive for new residential development.		This program will be discontinued in the 2023 Housing Element.

Program	Program Objective	Accomplishments	Effectiveness and
			Appropriateness
Program 7.6 Nuisance Abatement	To conserve and improve	The Town continues its active	This program will not continue in the
and Property Maintenance process to	the condition of the	pursuance of compliance by property	2023 Housing Element.
Improve Individual Properties and	existing housing stock.	owners on laws related to property	
Neighborhood Pride.		maintenance permit conditions and	Programs 7.1,7.2, and 7.3 covers the
Timing: Ongoing		construction and zoning codes in order	tasks involved in this program.
Responsibility: Planning Department		to correct conditions of visual blight	
		and to protect property values.	
Program 7.7 Organize Community	To conserve and improve	The Town hosts annual clean up days,	This program is effective and will
Clean Up Days.	the condition of the	to promote rehabilitation, renovation	continue in the 2023 Housing Element.
Timing: Ongoing	existing housing stock.	and home care. Program may include	(see Program 7.3)
Responsibility: Planning Department		waste hauling program. The Town	
		provides supplies and organizes	Modifications include outreach by
		volunteers and clean-up projects.	Planning Department and Recreation
			Department.

PROGRESS IN ACHIEVING QUANTIFIED OBJECTIVES (2015-2023)

Table H-60: Progress in Achieving Quantified Objectives (2015-2023)

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

Table H-60 provides the progress in achieving quantified objectives in the 2015 Housing Element cycle. The Town's RHNA allocation was 59 units for the 2015 Housing Element cycle. The Town successfully met that allocation and surpassed the amount by 16 units. The Town did not have rehabilitate or conserve any existing housing units in this cycle. Overall, the Town was successful in the 2015 Housing Element cycle by meeting its RHNA numbers and creating well-intended housing policies and programs.