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# Aging Friendly San Mateo

December 10, 2008

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## Overview

This memo provides background demographic material and best housing/community development practices about seniors. It is organized in five sections:

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## Section One – Demographic Information

### *Overview*

Most people realize that the population of seniors is growing, but few people realize how quickly. In order to meet the housing needs of older residents, we need to begin planning today. Consider the fact that a typical housing development can take ten years from conception to grand opening. The time to begin planning is now. To be successful, we must first understand the challenges. Then, we can identify policies and programs to address the needs.

The San Mateo Health Department recently completed a study on seniors and their major conclusions were:

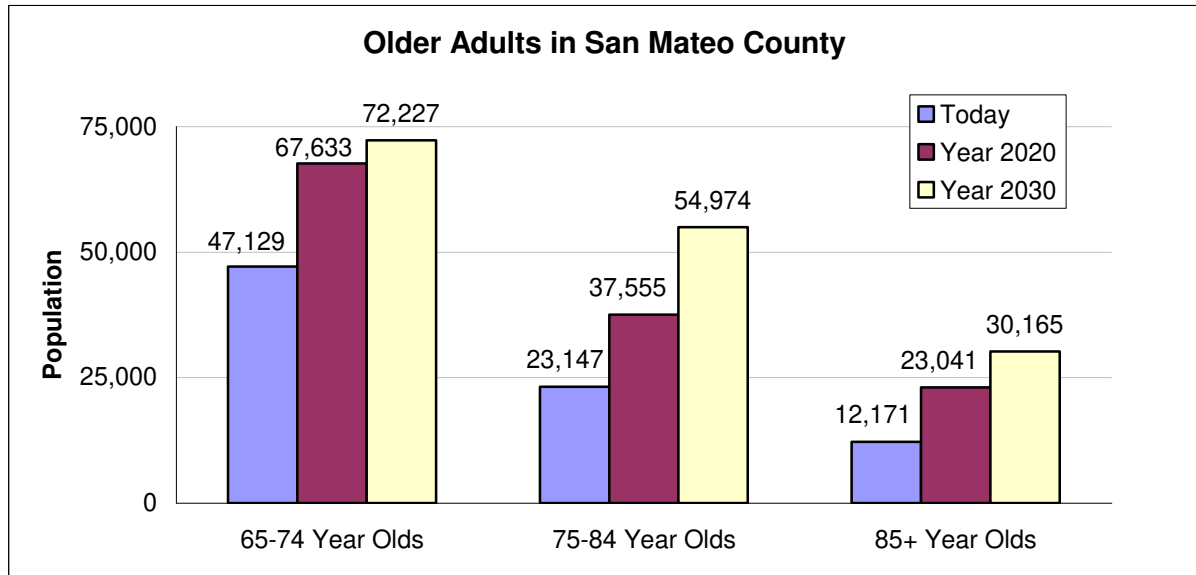
- **The Senior population will increase rapidly by 72 percent by 2030**, with older seniors seeing the largest growth.
- **In the year 2030, seniors will be more diverse than today**, with the greatest increase in Latino and Pacific/Asian. Many of these seniors will be most comfortable speaking a language other than English.
- **Older working adults will, by and large, retire in the communities where they live now.** The vast majority of foreign born seniors will not return to their home countries.

- **San Mateo County is an expensive place for seniors**, and has the highest cost of living of anywhere in the state for seniors who rent. For single older adults, the cost is \$27,550 a year and for a couple it is \$37,362.
- **Most seniors, 93 percent in some surveys, prefer to age in place (stay in their homes as they age)** (Source: AdvantAge Initiative)

Source: San Mateo County Aging Model: Better Planning for Tomorrow, San Mateo County Department of Planning [LINK](#)

### The Number of Seniors Will Grow Quickly in the Coming Years

In past years, we have seen a demographic bulge as the baby boomers have grown from childhood, to adolescence to adulthood. Now, they are approaching their senior years, with the oldest baby boomers turning 65 in 2011. For the next 20 years after this, the population of seniors will swell dramatically, increasing by 72 percent between now and 2030 (San Mateo County Health Department). The increase in older seniors, over the age of 85, will be even more dramatic, rising 148 percent.



The North County and Middle County will grow faster than the South County or Coastside. See the appendix for jurisdiction specific estimates on population change.

## The Senior Population Will be More Diverse in the Future

The Latino and Asian/Pacific Islander senior populations will grow more quickly than the overall senior population. By the year 2030, Asians/Pacific Islanders will make up 32 percent of the county senior population and Latinos will make up another 16 percent of the total. Almost 45 percent of seniors in 2030 will have been born in another country.

It will be particularly important to understand the housing needs and preferences of these groups. Many of these seniors live with family and are more comfortable speaking in their native language.

## Most Working Adults Will Retire in the Communities Where They Live Now

The best indicator of the future population of seniors is looking at people in their fifties. Most of these people will stay in their homes as they age. The San Mateo County workforce is diverse and consequently the senior population will be diverse. Very few seniors, even people who do not speak English well, will return to their native country to retire.

## San Mateo is an Expensive Place for Seniors

San Mateo has the highest cost of living for seniors of anywhere in California. For single older adults, the cost is \$27,550 a year and for a couple it is \$37,362. Many low income seniors, especially renters, will be forced to leave the county for economic reasons.

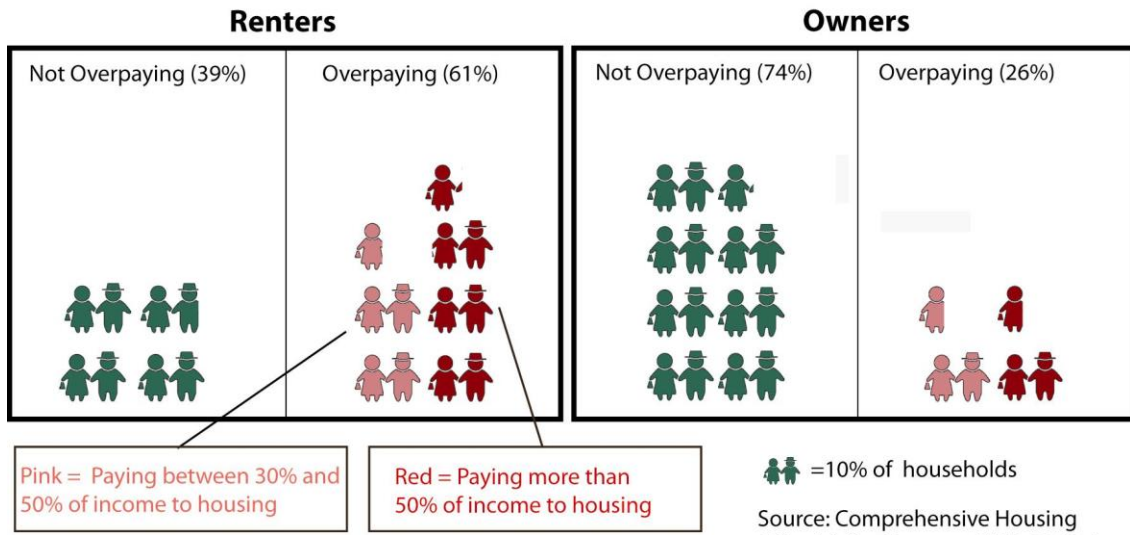
Senior home owners tend to be house rich and cash poor, meaning they have a lot of accumulated wealth, but it is inaccessible.

Senior Income Decreases with Age, San Mateo County



In 2000, 35 percent of seniors were paying more than half of their income to rent (CHAS, HUD, 2008, based on Census 2000 data). Because income tends to decrease with age, and housing and medical costs tend to increase, this problem gets worse for older seniors. With the recent downturn in the stock market, this problem will be especially acute.

## Many Seniors, Especially Renters, Are Overpaying for Housing



## Most Seniors Prefer to Stay in Their Homes as Long as Possible

The majority of seniors prefer to stay in their homes and will be looking for programs that allow them to do so. Some seniors, particularly those from cultures with close extended family ties, will prefer to live in the same home as their relatives. Second units are one option to do this.

## **Section Two – Current Programs**

### **Current programs**

The San Mateo County Aging and Adult Services, a division of the County Health Services Agency, provides a wide range of services for seniors. Either directly, or through its partners, it provides the following services:

- Adult Day/Adult Day Health Care
- Congregate Nutrition
- Home Delivered Meals
- Transportation
- Caregiver support and respite
- Alzheimer’s Day Care Resource Centers
- Legal assistance
- HICAP (Health Insurance Counseling and Advocacy Project)
- Case management programs (underserved populations)
- Ombudsman
- Health promotion/disease prevention
- Senior employment

These services are described in detail in the brochure, *Help at Home*, available in English, Spanish and Chinese.

## **Section Three – Best Practices**

Providing safe, healthy housing for seniors involves much more than just looking at houses. There are many aspects to making a community senior friendly, including:

- Ensuring safe, appropriate and desirable housing
- Providing access to vital goods and services
- Promoting social and civic engagement opportunities
- Addressing health and wellness needs

The good news is that changes to make communities more senior friendly often benefit the entire community.

Many of the necessary services are provided by the County or nonprofit groups. A good place to start planning for the needs of seniors is to conduct a focus group with seniors and senior service providers in your community.

While many of these needs can be addressed through the Housing Element, some communities choose to write senior plans, where they can take a more comprehensive and holistic look at senior needs.

This section has three parts, sample housing element language from San Mateo jurisdictions, a long list of additional potential programs, and more detailed information about select programs.

### **Sample Housing Element Language from San Mateo Jurisdictions**

#### **Density Bonus and Reduced Parking**

South San Francisco

The City shall continue to grant density bonuses for senior housing projects. The City shall allow up to 50 units per acre for senior housing projects and permit reduced parking standards.

#### **Efficiency Units**

Redwood City

The City shall encourage efficiency units in rental housing to accommodate seniors and individuals who work in Redwood City.

#### **Expedited Permit Review and Fee Waiver**

San Bruno

Expedite permit review and waive planning, building and license fees on projects providing housing affordable to Very Low, Low, and Moderate income households, seniors, and persons with disabilities.

**Home Sharing**

East Palo Alto

Address the affordable housing needs of lower income residents and seniors through home sharing.

**Housing Rehabilitation and Accessibility Modification**

Redwood City

The City shall continue to provide housing rehabilitation assistance and accessibility modification to existing residential structures for persons with disabilities and for frail and elderly persons by contracting with appropriate providers.

**Reverse Mortgage (Home Equity Conversion)**

Millbrae

The San Mateo County Legal Aid Society and the County's Department of Housing and Community Development cooperatively established the Reverse Annuity Mortgage Program (RAM) to enable elderly Homeowners to use the equity in their home for needed money. See Housing Element for more details.

**Senior Citizen Tax Postponement Program**

Woodside

Provide senior homeowners with information regarding the Property Tax Postponement Program.

**Site Identification**

Brisbane

Identify suitable sites for housing for the elderly and persons with disabilities or other special needs.

**Zoning Flexibility**

San Mateo

Senior Project Location. Permit senior housing projects on multi-family or non-residentially zoned properties within walking distance of services and transit routes. Continue to provide allowances for density bonuses for senior projects.

## Potential Programs

### Ensuring safe, appropriate and desirable housing

Most seniors, upwards of 90 percent, prefer to age in their home and there are a number of services that make this possible. However, it is important to have a variety of housing options in the community for seniors to move to when they are ready. Potential policies and programs include:

- Support seniors as they age in place.
  - Provide loans for emergency repairs or ADA accommodations.
  - Collect and distribute information about reliable contractors or create Certified Aging in Place Specialist program.
  - Encourage universal design (accessibility standards that benefit everyone), especially in types of housing or locations that seniors are likely to choose (multifamily housing near transit) (*see Universal Design description below*)
  - Provide sample contracts for seniors to use when hiring contractors.
  - Provide assistance as seniors negotiate contracts for small repairs.
  - Defer property tax until time of sale.
- Ensure seniors have housing options. Common housing types include (see glossary for definitions):
  - Second units, Smaller homes/condos, Retirement communities, Independent living facility, Congregate Housing, Assisted living centers, Skilled nursing centers or Nursing homes, Continuing care facilities, Board and Care Housing, Affordable senior housing, Senior mobile home parks, Alzheimer's and other specialty facilities, Shared housing
- Provide emergency/one time loans to help cover rent, damage deposit, etc.
- Produce information that describes senior housing options
- Provide moving support/counseling
- Plan senior communities in appropriate locations
- Reduce parking standards for senior developments
- Help seniors safely access the capital in their house to help them with daily living expenses (*see Reverse Mortgage description below*)

### Providing access to vital goods and services

Many seniors will be mobility impaired at some point in their life and most seniors would prefer to walk more and drive less (Surface Transportation Policy Partnership. *Attitudes toward Walking*, 2003). If communities are not set up for pedestrians and public transportation, seniors can become trapped in their homes. Potential policies and programs include:

- Ensure that seniors have access to vital goods and services. Including:
  - Grocery store
  - Pharmacy
  - Businesses sensitive to the needs of seniors
  - Home delivery of groceries, toiletries & drugs available
  - Medical services
- Provide safe places for seniors to walk. Considerations include:
  - Low and easily navigated curbs



- Wide and well-maintained sidewalks
- Stoplights timed to allow seniors time to cross, potentially with countdown times
- Well-marked streets and addresses
- Provide access to reliable, convenient public transportation
- Create Safe Routes for Seniors Program (modeled after Safe Routes to School, identify locations where there are large concentrations of seniors and ensure they have access to stores and services)
- Ensure outdoor spaces are senior friendly. Important considerations include:
  - Barrier free (ADA compliant)
  - Safe spaces
  - Good lighting
  - Sufficient places to sit down
- Improve road design

### **Promoting social and civic engagement opportunities**

While not directly related to housing, it is important to provide opportunities for seniors to be engaged with the community.

- Plan senior housing where it is easy and natural for seniors to be involved in the community.
- Promote job and volunteer opportunities for seniors.
- Ensure that there are cultural events for seniors. Considerations include time, location and topic.
- Create an active senior center.
- Develop opportunities for education/lifelong learning for seniors.
- Provide congregate (group) meals.

### **Addressing health and wellness needs**

- Appoint a senior ombudsman/specialist.
- Develop an information/referral service.
- Ensure access to a hospital or clinic in the community.
- Ensure that there are opportunities for exercise and recreation in a safe environment.
- Provide resources/support for caregivers.
- Ensure that there are no unnecessary barriers to prevent caregivers from living with seniors.
- Provide home delivered meals.
- Ensure that there are senior day care facilities that meet the needs of residents.

## Detailed Description of Select Programs

The following are adapted from Aging in Place, a Toolkit for Local Governments by Scott Ball (posted on website)

### Incorporate Universal Design in New Construction

Encourage homebuilders and contractors to construct new homes according to accessibility standards and avoid the construction of "Peter Pan Housing"-- housing for those who never grow old.

- **FLAT ENTRANCE:** A zero step entrance makes it easy and safe to bring in a baby carriage, move heavy items or carry in packages.
- **ONE LEVEL LIVING:** Locate all necessary living features (i.e., kitchen, bath, fireplace, laundry, etc.) on one level OR insure that the lower floor of home could be adapted for one level living (converting a dining room to a bedroom or converting a closet to a main floor laundry room). At least one entrance must be accessible without stairs.
- **BATHROOMS:** Require blocking in bathroom walls for future safety retrofits (i.e. grab bars). Require five-foot turning diameters in bathroom, kitchen and closet layouts to allow future modifications for wheelchairs. Install higher bathroom counters, lever faucets and faucet mixers with anti-scald valves, temperature-controlled shower and tub fixtures, stall shower with a low threshold and shower seat and non-slip bathroom tiles.
- **KITCHENS:** Encourage the use of kitchen cabinets with pullout shelves and lazy susans. Lower cabinets should have large drawers instead of fixed shelving, easy to grasp cabinet hardware (C-pulls instead of knobs), task lighting under counters, cooktop with front controls, side by side refrigerator or freezer on the bottom, adjustable upper and pull-out lower shelves (fixed shelving cannot adapt to changing needs) and color or pattern borders at counter edges to indicate boundaries.
- **SAFETY FEATURES:** Encourage small safety features in homes: handrails on both sides of stairs, peep hole at a low height, gas sensor by gas oven/stove, water heater and gas furnace to detect leaks, strobe light or vibrator-assisted smoke and burglar alarms for the hearing impaired, lower windowsills, especially for streetside windows, for use as an emergency exit, hardwired smoke detectors.
- **DOORS:** Doorways should be 36" wide with offset hinges on doors, levered door handles instead of knobs, easy to open or lock patio doors and screens.
- **LIGHTING:** Increased incandescent general and specific task lighting, light switches at 42 inches instead of 48, luminous switches in bedrooms, baths and hallways.

### **Reverse Mortgages**

In a reverse mortgage transaction, an individual over the age of 62 receives funds from a lender in a lump sum paid at closing, as a line of credit, in monthly payments or as a combination of any of the three. The client must repay the loan at a set interest rate in one lump sum at the sale of the property in question. Local communities can:

- Educate citizens about reverse mortgage programs and distinguish them from predatory lending scams.
- Exempt proceeds from reverse mortgages from a homeowners' eligibility for local means-tested programs.

### **Modify Existing Stock to Fit Diverse Housing Needs**

- Allow certain types of multi-family residences, like shared housing, on single-family lots.
- Allow single family homeowners to sublet parts of their residence to provide additional income streams, security and companionship and prevent overhousing.
- Treat “families of choice” as traditional families in single family housing designations. Families of choice are groups of individuals who are not biologically related but live together and share a kitchen.
- Design senior units that recognize that care givers often live with seniors.
- Encourage shared housing:
  - Legalize free-market shared housing options (renting out extra bedrooms, etc.)
  - Allow agency-assisted shared housing (allow nonprofits, churches, schools, etc. to play “matchmaker” between two potential roommates).
  - Establish special code definitions to differentiate shared housing from “rooming houses” or “boarding houses” to avoid the misperception that shared housing is “transient housing.”

## Section Four – Additional Resources

### Local Resources:

County Office of Aging and Adult Services

[http://www.co.sanmateo.ca.us/smc/departement/home/0,2151,1954\\_36065,00.html](http://www.co.sanmateo.ca.us/smc/departement/home/0,2151,1954_36065,00.html)

### State and National Resources (by Subject)

Partially adapted from Aging in Place: A Toolkit for Local Government

#### Accessory Apartments

See resources on 21 Elements Webpage

<http://www.seniorresource.com/hecho.htm>

#### Aging in Place

<http://www.seniorresource.com/ageinpl.htm> Various resources and recommendations pertinent to aging in place.

<http://www.nw.org/Network/comstrat/agingInPlace/reports.asp>

#### Demographic Data

California Department of Aging - [http://www.aging.ca.gov/stats/fact\\_about\\_elderly.asp](http://www.aging.ca.gov/stats/fact_about_elderly.asp)

#### Housing Element Related

Information from the Department of Housing and Urban Development

[http://www.hcd.ca.gov/hpd/housing\\_element2/SHN\\_elderly.php](http://www.hcd.ca.gov/hpd/housing_element2/SHN_elderly.php)

#### Information/ Housing Referrals

California Registry Referral Service- <http://www.calregistry.com/>

#### LIHEAP (Low-Income Home Energy Assistance Program)

California Program

[http://www.csd.ca.gov/Programs/Low%20Income%20Home%20Energy%20Assistance%20Program%20\(LIHEAP\).aspx](http://www.csd.ca.gov/Programs/Low%20Income%20Home%20Energy%20Assistance%20Program%20(LIHEAP).aspx) US Department of Energy – Weatherization Assistance Programs

Weatherization Programs

<http://www.csd.ca.gov/Programs/Weatherization%20Assistance%20Program.aspx>

### **Predatory Lending**

California specific information from HUD

<http://www.hud.gov/local/ca/homeownership/predatorylending.cfm>

Understanding Predatory Lending: Moving Toward a Common Definition and Workable Solutions", Neighborhood Reinvestment Corporation and The Joint Center for Housing Studies of Harvard University. Fellowship Program for Emerging Leaders in Community and Economic Development. October 1999.

[http://www.jchs.harvard.edu/publications/finance/goldstein\\_w99-11.pdf](http://www.jchs.harvard.edu/publications/finance/goldstein_w99-11.pdf)

### **Shared Housing**

<http://muextension.missouri.edu/xplor/aging/gg0013.htm> Definition, models (naturally-occurring, agency-assisted, referral, counseling, agency-sponsored), community gains from shared housing, steps in launching a shared housing program, barriers that can impede shared housing, sources of assistance.

### **Surveys (Senior Friendly Community)**

AdvantAge Initiative <http://www.vnsny.org/advantage/>

Sample checklist/survey <http://planning.co.cuyahoga.oh.us/documents/pdf/elderfriendly.pdf>

### **Transit and Seniors**

TCRP Report 82 Improving Public Transit Options for Older Persons

[http://onlinepubs.trb.org/Onlinepubs/tcrp/tcrp\\_rpt\\_82v1a.pdf](http://onlinepubs.trb.org/Onlinepubs/tcrp/tcrp_rpt_82v1a.pdf) TCRP Report 91 Economic Benefits of Coordinating Human Service Transportation and Transportation Services

[http://gulliver.trb.org/publications/tcrp/tcrp\\_rpt\\_91.pdf](http://gulliver.trb.org/publications/tcrp/tcrp_rpt_91.pdf)

### **Universal Design**

[http://www.aarp.org/families/home\\_design/](http://www.aarp.org/families/home_design/)

<http://www.design.ncsu.edu/cud/>

<http://www.elderweb.com/home/node/6027>

### **Key Articles And Websites**

Ball, Scott, "Aging in Place: A Toolkit for Local Governments" ARC and Community Housing Resource Center

Bayer, Ada Helen and Harper, Leon, "Fixing to Stay: A National Survey on Housing and Home Modification Issues" AARP May 2000

Gaberlavage, George and Citro, Jeremy, "Progress Housing Older Persons" AARP

[http://research.aarp.org/il/d16376\\_toc.html](http://research.aarp.org/il/d16376_toc.html) January 1997.

Hare, Patrick “Frail Elders and the Suburbs” *Generations*, Journal of the American Society on Aging, Spring 1992, pp. 35-39. <http://www.homemods.org/resources/pages/frailelders.shtml>

Howe, Deborah “Aging and Smart Growth: Building Aging-Sensitive Communities” Funders’ Network Translation Paper 21  
December 2001. <http://www.smartgrowth.org/library/articles.asp?art=925&res=1680>

Katz, Peter *The New Urbanism: Toward an Architecture of Community*. McGraw-Hill: New York. 1994.

Lawler, Kathryn “Aging in Place: Coordinating Housing and Healthcare Provision for a Growing Elderly Population” Harvard University Joint Center for Housing Studies Working Paper Series, September 2001.  
[http://www.jchs.harvard.edu/publications/seniors/lawler\\_w01-13.pdf](http://www.jchs.harvard.edu/publications/seniors/lawler_w01-13.pdf)

Schneider, Andy and Elias, Risa “Medicaid as a Long Term Care Program: Current Benefits and Eligibility” Kaiser Family Foundation Issue Paper November 2003.  
<http://www.kff.org/medicaid/loader.cfm?url=/commonspot/security/getfile.cfm&PageID=28090>

Seeman, Teresa “Emotional Support Keeps Brain Going Into Old Age” *Health Psychology* July 2001.  
<http://www.hbns.org/newsrelease/emotional7-04-01.cfm> Relying on a network of family and friends for emotional support may slow the cognitive decline associated with getting older, and single older people may stay mentally sharper than married couples, according to a new analysis of data from the MacArthur Studies of Successful Aging.

## **Section Five – Glossary**

Adapted from Senior Housing: Glossary of Common Senior Housing Terms,  
<http://seniorliving.about.com/od/housingoptions/a/housingglossary.htm>

### **Activities of Daily Living (ADL)**

Everyday activities such as bathing, eating, using the toilet, and getting dressed.

### **Adult Day Care**

Daily structured programs in a community setting with activities and health-related and rehabilitation services for seniors who are physically or emotionally disabled and need a protective environment. This care is provided during the day, and the senior receiving the care returns home in the evening.

### **Aging in Place**

Allowing seniors to remain in their current living environment, despite the physical and/or mental decline that may occur during the aging process. Most seniors prefer to age in place.

### **Assisted Living**

Generally, these are state-licensed programs offered at senior residential communities with services that include meals, laundry, housekeeping, medication reminders, and assistance with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). The exact definition will vary from state to state, and a few states do not license assisted living facilities. Assisted living is generally regarded as a step or two below skilled nursing in its level of care. Approximately 90 percent of the country's assisted living services are paid for with private funds, although some states have adopted Medicaid waiver programs.

Assisted living may also be referred to as Personal Care, Board and Care, Residential Care, Boarding Home, etc., although some states differentiate between their definition of "Assisted Living" and these other terms (e.g., Washington state recognizes and licenses "Assisted Living" facilities as well as "Boarding Homes;" although licensed by the State of Washington, a Boarding Home does not meet the higher physical plant and service requirements necessary to be considered an Assisted Living facility).

ALF's range in size from small homes housing 6-12 people to large full service facilities. The range of services vary from facility to facility. Services typically include assistance with meals, bathing, dressing, continence care and other routine daily needs. Medical services vary by facility.

**Congregate Housing**

Housing with private living accommodations, common dining and recreational areas, but no medical services. More services than independent living, less than assisted living. Sometimes used interchangeably with independent living.

**Continuing Care Retirement Community (CCRC)**

Senior housing planned and operated to provide a continuum of accommodations and services for seniors, including but not limited to independent living, congregate housing, assisted living, and skilled nursing care. A CCRC resident contract often involves either an entry fee or a buy-in fee in addition to the monthly service charges, which may change according to the medical services required. Entry fees may be partially or fully refundable. The fee is used primarily as a method of privately financing the development of the project and as payment for future health care. CCRCs are typically licensed by the state. *See also* Life Care Community.

**Convalescent Home**

*See* Nursing Home.

**ECHO (Elder Cottage Housing Opportunities)**

A small, temporary home installed on the same site as a single-family residence, usually that of an adult child or other relative. ECHO units allow seniors to remain close to family members and receive the support they need while retaining a great deal of independence.

**Hospice Care**

Care and comfort provided to those with a terminal illness and their families. It may include medical, counseling, and social services. Most hospice care is furnished in-home, while specialized hospices and some hospitals also provide such care.

**Independent Living**

A multi-unit senior housing development that may provide supportive services such as meals, housekeeping, social activities, and transportation. This alternative is available as part of Congregate Housing, Supportive Housing, and Retirement Communities. Independent Living encourages people to socialize by providing meals in a central dining area and through scheduled social programs. This term may also be used to describe housing with few or no services such as Senior Apartment. Generally, the State of California licenses facilities that provide meals.

**Instrumental Activities of Daily Living (IADLs)**

Day-to-day tasks such as preparing meals, shopping, managing money, taking medication, and housekeeping.



**Life Care Community**

A Continuing Care Retirement Community (CCRC), which offers an insurance type of contract and provides all levels of care. It often includes payment for acute care and physician's visits. Little or no change is made in the monthly fee, regardless of the level of medical care required by the resident, except for cost-of-living increases.

**Nursing Home**

A facility licensed by the state that provides 24-hour nursing care, room and board, and activities for convalescent residents and those with chronic and/or long-term illnesses. The availability of regular medical supervision and rehabilitation therapy is required, and nursing homes are eligible to participate in the Medicaid program. This alternative may be referred to as a Nursing Facility or Convalescent Home.

**Residential Care**

*See Assisted Living.*

**Respite Care**

Temporary relief for caregivers, ranging from several hours to days. This may be provided in-home or in a residential care setting such as an assisted living facility or nursing home.

**Retirement communities**

Housing developments limited to seniors, no or minimal services provided, generally limited to those age 62 or older per State and Federal rules.

**Skilled nursing centers**

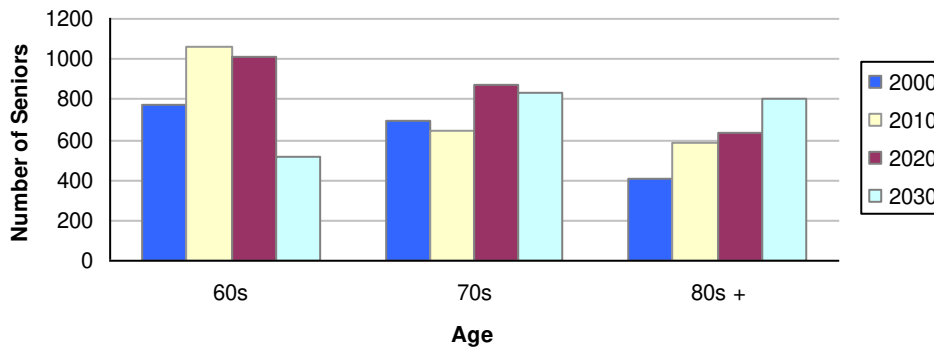
*See Nursing Home*

**Appendix A – Population Projections by Jurisdiction**

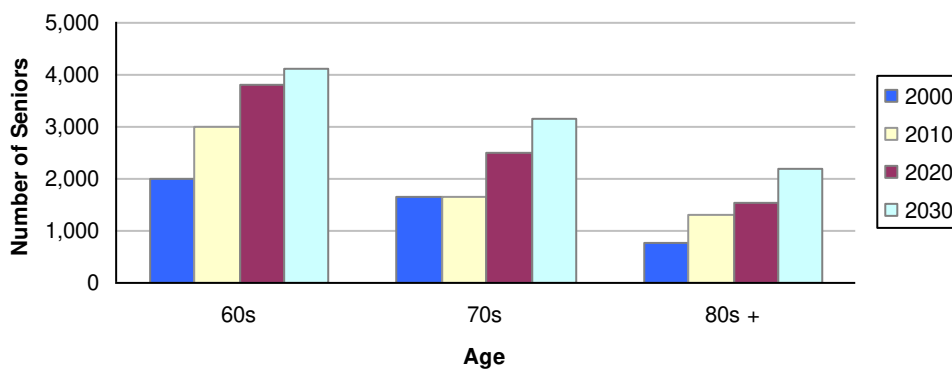
The population projections estimate the future population of seniors based on the current demographics of the jurisdiction after accounting for age specific migration and survival. *Because the survival rates do not take into account increases in life expectancy, they likely underestimate the number of seniors.* The County estimates the population of seniors over the age of 85 will be approximately 35 percent higher than these estimates.

See the Excel document, *Senior Population Projections*, for editable graphs and exact numbers.

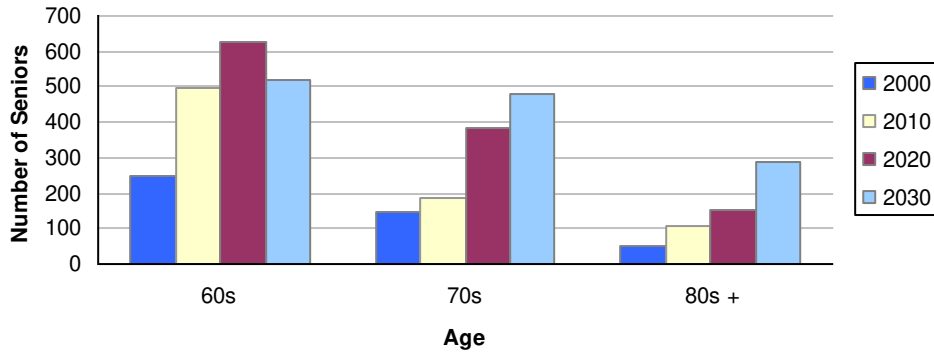
**Change in Senior Population, Atherton (Projected)**



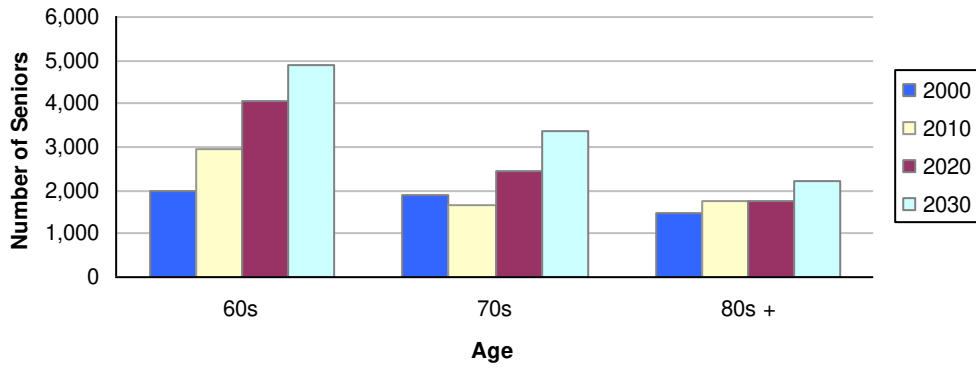
**Change in Senior Population, Belmont (Projected)**



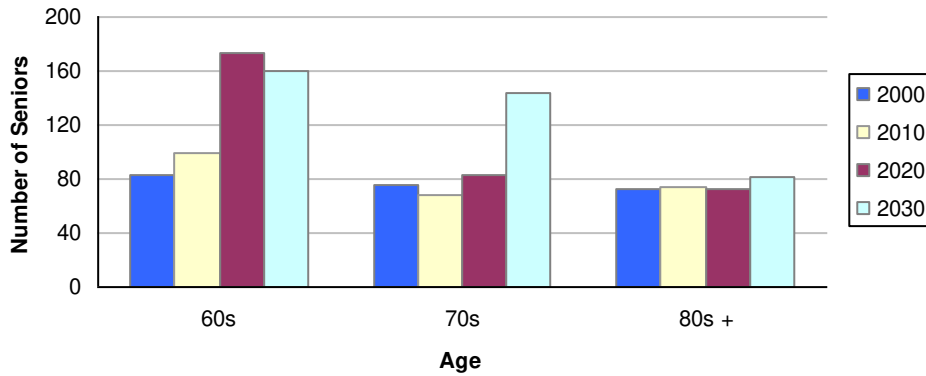
### Change in Senior Population, Brisbane (Projected)



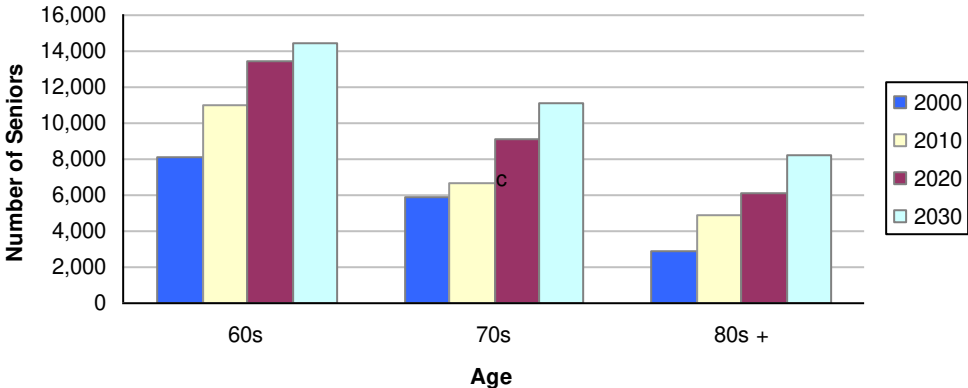
### Change in Senior Population, Burlingame (Projected)



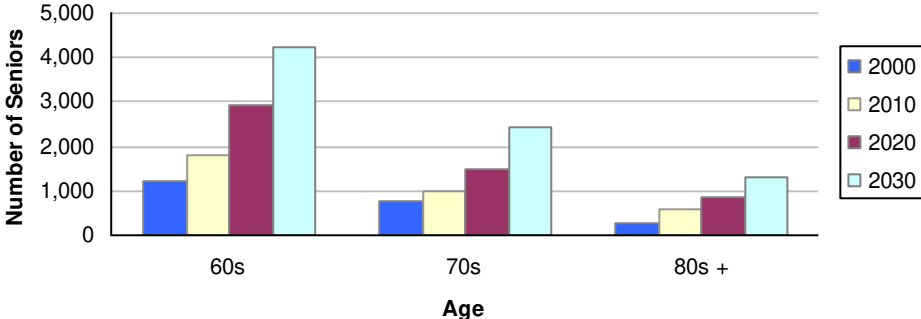
### Change in Senior Population, Colma (Projected)



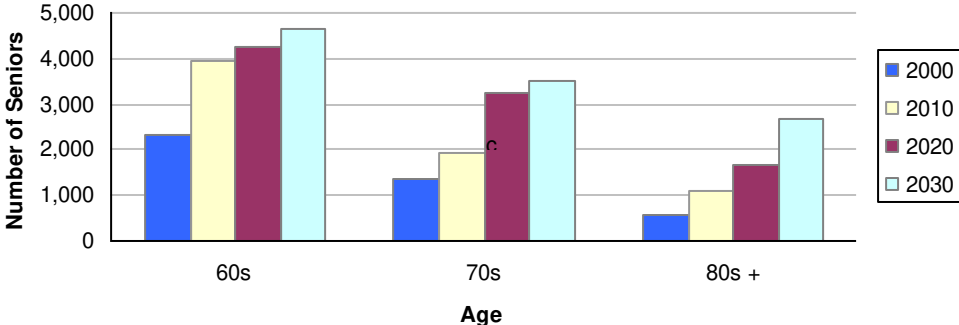
**Change in Senior Population, Daly City (Projected)**



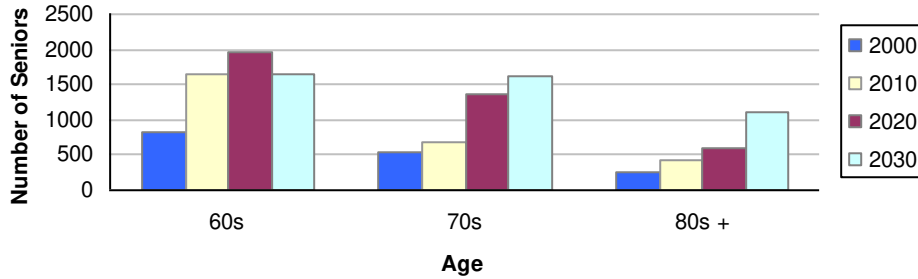
**Change in Senior Population, East Palo Alto (Projected)**



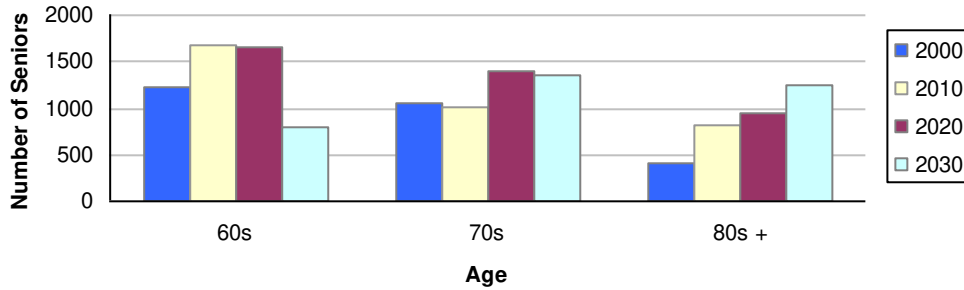
**Change in Senior Population, Foster City (Projected)**



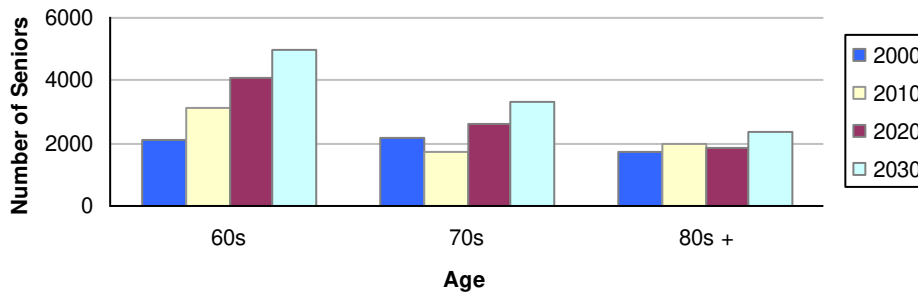
### Change in Senior Population, Half Moon Bay (Projected)



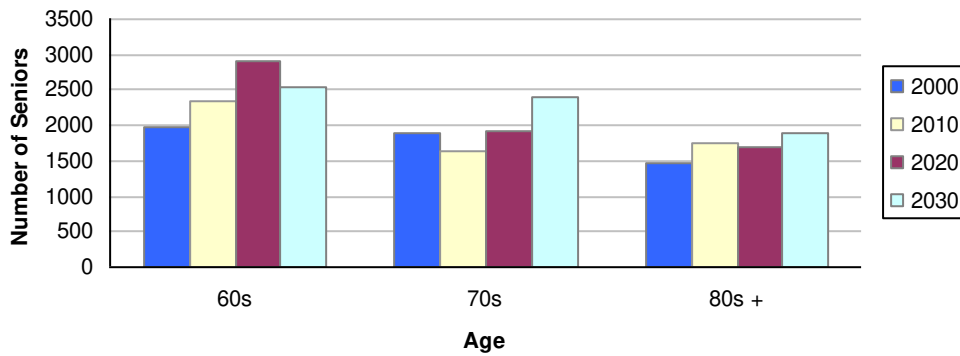
### Change in Senior Population, Hillsborough (Projected)



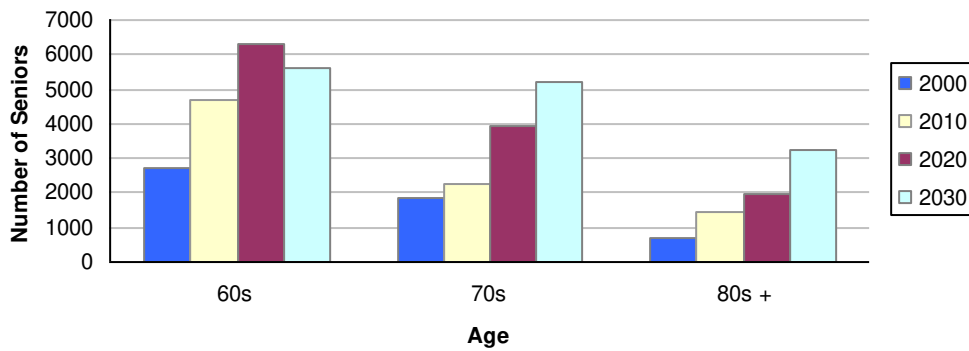
### Change in Senior Population, Menlo Park (Projected)



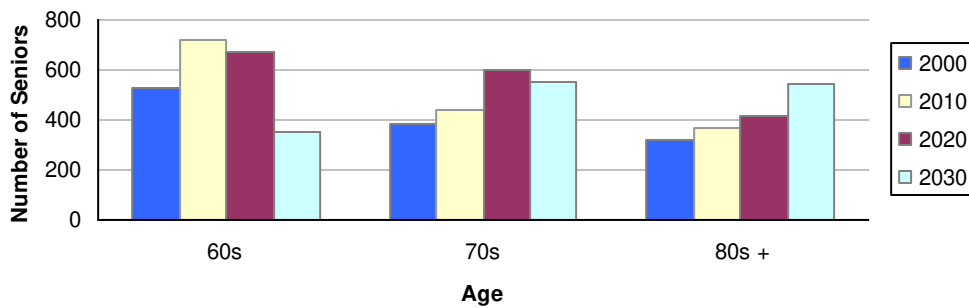
**Change in Senior Population, Millbrae (Projected)**



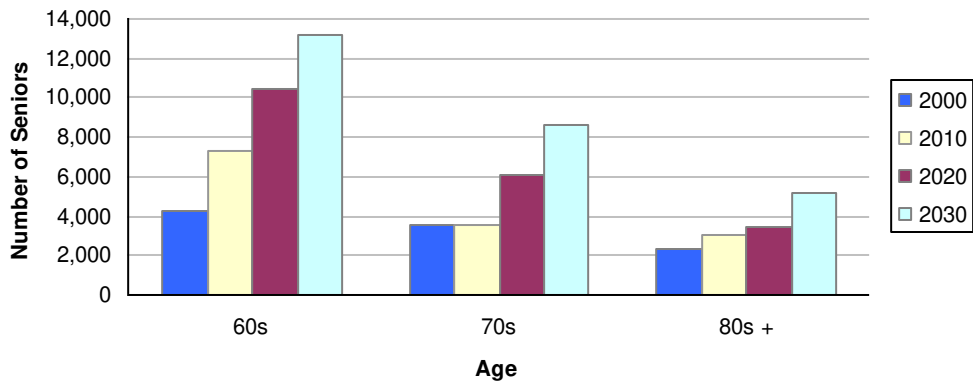
**Change in Senior Population, Pacifica (Projected)**



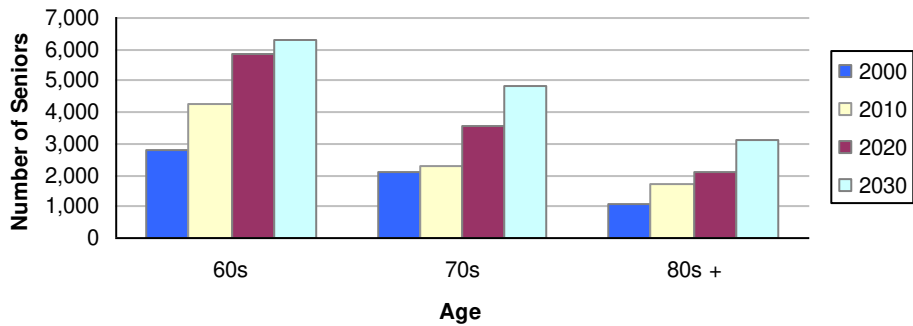
**Change in Senior Population, Portola Valley (Projected)**



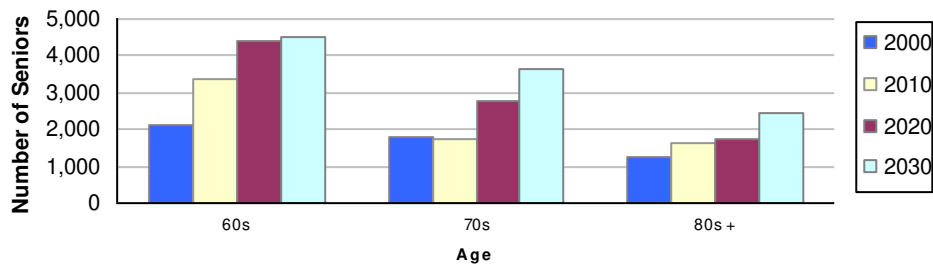
**Change in Senior Population, Redwood (Projected)**



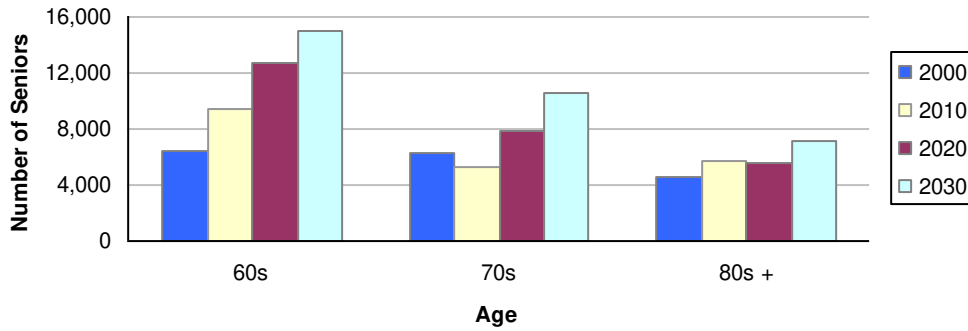
**Change in Senior Population, San Bruno (Projected)**



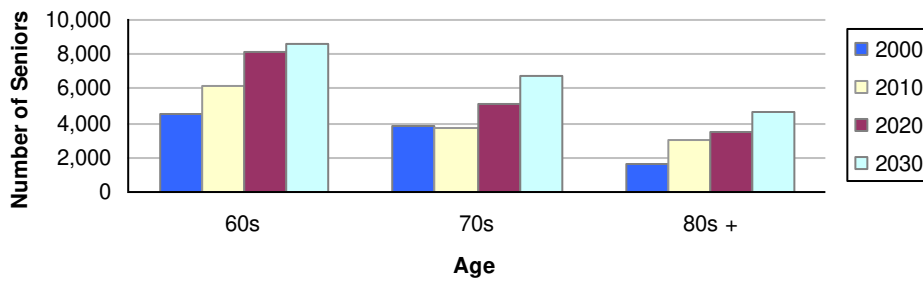
**Change in Senior Population, San Carlos (Projected)**



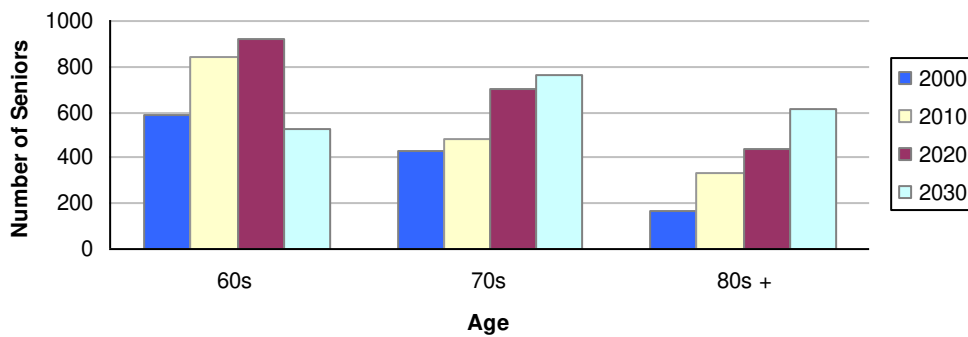
**Change in Senior Population, San Mateo (Projected)**



**Change in Senior Population, South San Francisco (Projected)**



**Change in Senior Population, Woodside (Projected)**



Produced by San Mateo County Department of Housing and Baird + Driskell Community Planning.