



FARM LABOR HOUSING LOAN PROGRAM

SAN MATEO COUNTY BOARD OF SUPERVISORS
SEPTEMBER 13, 2022

Background

- ▶ In 2015, in partnership with Puente de la Costa Sur, DOH commissioned a housing needs assessment for the Agricultural Workforce in San Mateo County
 - ▶ The **San Mateo County Agricultural Workforce Housing Needs Assessment** was completed in 2016 and is published on the DOH website
- ▶ In 2017, with the support of Sup. Horsley, a pilot loan program was launched to fund more farmworker housing on the Coast
- ▶ To date, 7 units of farmworker housing have been developed with 5 additional units in progress
- ▶ In 2021/2022, the Department of Housing (DOH), Sup. Horsley's Office, and the Agricultural Ombudsman, with the support of stakeholders, evaluated the program and made recommendations for changes to the Program to improve participation of farm owners/operators in the Pilot Program

Stakeholder Engagement

Stakeholders

- ▶ Farm Owners and Operators
- ▶ Farmworkers
- ▶ Office of Sup. Don Horsley
- ▶ County Agricultural Ombudsman
- ▶ DOH
- ▶ Puente de la Costa Sur
- ▶ Ayudando Latinos a Soñar (ALAS)

Engagement Process

- ▶ DOH Survey (164 respondents)
- ▶ Stakeholder interviews
- ▶ Farmworker listening sessions
- ▶ Data collection and analysis

Program Purpose and Intent

- ▶ Increase access to housing for farmworkers and improve outcomes for both owners and tenants
- ▶ Support the creation of new farmworker housing, the rehabilitation or repair of existing farmworker housing and the replacement of existing dilapidated mobile home units
- ▶ Build partnerships and provide resources to improve housing opportunities for the County's very low-income farmworkers engaged in full-time agricultural work
- ▶ Provide no-interest, forgivable loans to qualified applicants based on eligibility criteria, performance requirements, and project parameters
- ▶ Build on learnings from the Pilot and respond to feedback from the Ag Community to make updates to the Program and leverage County funds to produce more housing for farmworkers

Program Changes Summary

- ▶ Increase funding amount per unit and allowable rent
- ▶ Increase loan term to 20 years and change loan forgiveness terms
- ▶ Eliminate cap on the number of funded units
- ▶ Eliminate the 3% interest amortized loan option
- ▶ Establish periodic program evaluation and update process
- ▶ With the proposed changes, DOH has already seen an increase in interest in the Program

Program Guidelines Summary

- Program must be used to house very low-income farmworkers engaged in full-time agricultural work in San Mateo County (and their families)
- Housing unit can be a single-family home, mobile home, modular building (one unit can house more than one household; i.e. a duplex, tri-plex, or bunkhouse)

	REHAB/ REPLACEMENT UNITS	NEW UNITS
Maximum funding	\$150,000 per unit	\$250,000 per unit for the first two units; \$200,000 per unit for subsequent units
Maximum # of units	n/a	n/a
Owner's contribution	20% of project cost	20% of project cost

Loan Terms Updates

	FORGIVEABLE LOAN
Interest rate	0%
Rent and Utility allowance limits	<ul style="list-style-type: none">• Rent based on HUD's Maximum Affordable Rent Payment Schedule• Utility allowances based on Multi-Family Utility Allowance Schedule
Forgiveness Terms	<ul style="list-style-type: none">• Loans forgiven over final 5 years of the 20-year loan term (20% of the loan amount forgiven each year beginning in year 16)• Balance due on sale or breach of agreement

Project Examples



Project Examples continued

Lea Farm - before



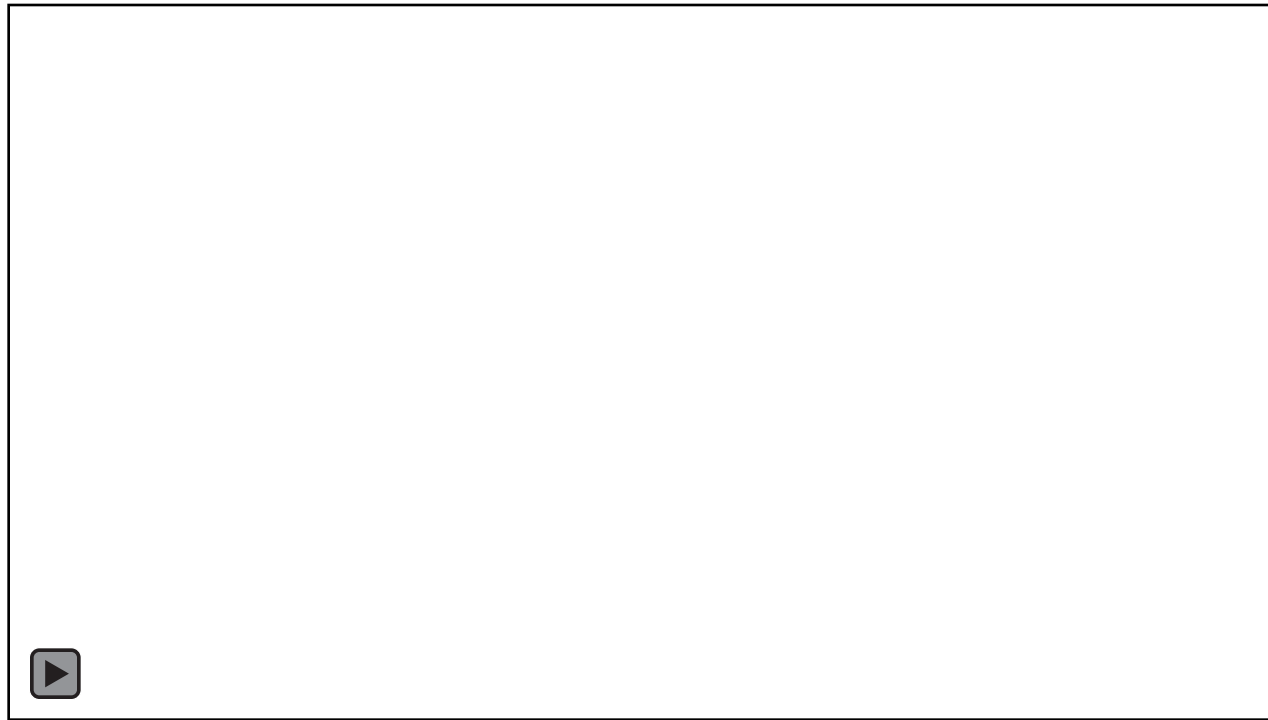
Lea Farm – after



Project Examples continued



Project Examples continued



Ribbon cutting at Blue House Farms with Sup. Horsley

Program Information

For detailed information about the Program or to apply;

- ▶ visit the DOH website at:
www.smcgov.org/housing
- ▶ contact Anthony Parenti at
aparenti@smcgov.org